

# 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

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending			
									Sep 17	Sep 24	Oct 1	Oct 8
<b>ASSETS</b>												
1 Bank credit	8,956.3	9,456.2	9,409.7	9,403.2	9,374.5	9,398.1	9,412.9	9,570.7	9,552.3	9,579.3	9,846.7	9,871.2
2 Securities in bank credit	2,382.9	2,540.3	2,512.1	2,482.0	2,472.2	2,491.1	2,476.5	2,530.5	2,528.8	2,527.9	2,606.4	2,658.0
3 Treasury and Agency securities <sup>2</sup>	1,174.2	1,105.0	1,093.8	1,095.9	1,113.0	1,115.6	1,129.0	1,154.9	1,149.7	1,164.1	1,176.0	1,166.2
4 Other securities <sup>3</sup>	1,208.7	1,435.4	1,418.3	1,386.0	1,359.2	1,375.5	1,347.5	1,375.5	1,379.1	1,363.8	1,430.4	1,491.8
5 Loans and leases in bank credit <sup>4</sup>	6,573.4	6,915.9	6,897.6	6,921.2	6,902.3	6,907.0	6,936.3	7,040.2	7,023.5	7,051.4	7,240.3	7,213.2
6 Commercial and industrial	1,357.0	1,483.5	1,493.2	1,499.7	1,506.8	1,514.1	1,514.1	1,539.7	1,531.1	1,555.5	1,574.7	1,594.9
7 Real estate	3,507.9	3,646.2	3,651.1	3,653.9	3,644.7	3,623.4	3,642.2	3,663.8	3,624.8	3,634.0	3,800.0	3,781.5
8 Revolving home equity	472.2	498.9	506.8	512.2	518.3	523.5	526.2	540.4	531.9	535.3	574.3	576.0
9 Other residential	1,472.7	1,506.6	1,492.8	1,480.1	1,449.0	1,435.5	1,444.9	1,444.8	1,424.3	1,427.7	1,511.9	1,493.9
10 Commercial	1,563.0	1,640.7	1,651.5	1,661.6	1,677.4	1,664.4	1,671.1	1,678.6	1,668.6	1,670.9	1,713.8	1,711.6
11 Consumer	783.1	817.9	823.4	827.1	831.7	839.3	845.0	851.9	847.0	852.4	861.1	862.9
12 Credit cards and other revolving plans	333.3	346.2	346.2	345.9	346.5	350.0	357.0	363.2	361.0	362.5	372.2	375.2
13 Other	449.8	471.8	477.1	481.2	485.2	489.3	488.1	488.7	486.0	489.9	488.9	487.7
14 Security <sup>5</sup>	283.5	292.6	283.9	293.1	281.0	295.2	305.5	331.0	337.2	361.2	344.6	311.7
15 Fed funds and RPs with brokers	222.5	233.8	223.6	235.2	232.6	245.1	256.2	269.8	286.6	280.2	276.4	252.8
16 Other	61.0	58.8	60.3	57.9	48.5	50.1	49.3	61.3	50.6	80.9	68.2	58.9
17 Other loans and leases	641.8	675.7	646.1	647.4	638.1	635.0	629.5	653.8	683.4	648.4	659.9	662.2
18 Interbank loans	397.1	445.5	443.6	447.2	453.7	438.3	434.8	462.6	485.1	468.7	446.4	450.6
19 Fed funds and RPs with banks <sup>6</sup>	315.1	368.6	361.4	364.8	370.0	362.8	358.1	388.1	412.8	392.5	372.0	376.7
20 Other	82.0	76.8	82.2	82.3	83.7	75.5	76.7	74.5	72.3	76.2	74.4	73.9
21 Cash assets <sup>7</sup>	301.1	308.4	310.0	306.5	300.0	296.6	297.8	368.5	381.0	370.7	485.4	477.6
22 Other assets <sup>8</sup>	926.5	1,004.9	998.3	987.3	1,003.4	1,020.9	1,022.0	1,042.8	1,029.3	1,061.8	1,090.9	1,082.3
23 TOTAL ASSETS <sup>9</sup>	<b>10,512.0</b>	<b>11,127.3</b>	<b>11,066.3</b>	<b>11,047.2</b>	<b>11,030.7</b>	<b>11,046.4</b>	<b>11,058.3</b>	<b>11,331.3</b>	<b>11,336.3</b>	<b>11,368.1</b>	<b>11,750.1</b>	<b>11,759.3</b>
<b>LIABILITIES</b>												
24 Deposits	6,461.2	6,850.4	6,847.8	6,887.6	6,910.7	6,884.5	6,914.3	7,072.9	7,105.3	7,144.5	7,260.4	7,123.9
25 Transaction	609.6	610.7	631.9	613.4	603.6	621.0	600.2	640.4	633.0	683.0	674.9	666.3
26 Nontransaction	5,851.6	6,239.7	6,215.9	6,274.2	6,307.0	6,263.6	6,314.1	6,432.5	6,472.3	6,461.5	6,585.5	6,457.6
27 Large time	1,876.2	2,103.5	2,090.7	2,113.7	2,127.3	2,132.4	2,130.9	2,161.6	2,198.4	2,172.8	2,145.8	2,079.3
28 Other	3,975.4	4,136.2	4,125.2	4,160.5	4,179.7	4,131.2	4,183.3	4,270.9	4,273.9	4,288.7	4,439.7	4,378.3
29 Borrowings	2,227.3	2,292.3	2,300.4	2,319.2	2,316.3	2,340.6	2,356.9	2,396.5	2,342.2	2,390.6	2,541.8	2,520.9
30 From banks in the U.S.	446.3	483.7	473.9	484.1	483.4	479.8	477.1	478.9	493.2	478.3	457.7	479.2
31 From others	1,781.0	1,808.6	1,826.5	1,835.1	1,832.9	1,860.8	1,879.8	1,917.6	1,849.0	1,912.3	2,084.0	2,041.7
32 Net due to related foreign offices	88.2	50.0	17.5	-23.5	-18.3	-46.8	-92.2	-61.8	-45.7	-64.1	8.8	104.2
33 Other liabilities	603.8	777.6	726.2	692.5	673.6	673.9	673.6	713.6	738.9	689.5	733.3	785.9
34 TOTAL LIABILITIES	<b>9,380.5</b>	<b>9,970.3</b>	<b>9,892.0</b>	<b>9,875.8</b>	<b>9,882.3</b>	<b>9,852.2</b>	<b>9,852.6</b>	<b>10,121.2</b>	<b>10,140.7</b>	<b>10,160.6</b>	<b>10,544.2</b>	<b>10,534.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,131.5	1,157.0	1,174.3	1,171.4	1,148.4	1,194.1	1,205.7	1,210.1	1,195.6	1,207.6	1,205.9	1,224.4

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending			
									Sep 17	Sep 24	Oct 1	Oct 8
<b>ASSETS</b>												
1 Bank credit	8,939.5	9,470.4	9,400.7	9,385.7	9,340.9	9,328.1	9,346.5	9,549.1	9,536.7	9,532.0	9,837.4	9,876.3
2 Securities in bank credit	2,363.4	2,557.7	2,533.8	2,507.1	2,485.4	2,473.2	2,461.0	2,509.7	2,498.6	2,485.0	2,592.0	2,643.9
3 Treasury and Agency securities <sup>2</sup>	1,164.3	1,116.0	1,102.8	1,110.0	1,123.7	1,119.9	1,134.2	1,147.3	1,138.9	1,138.9	1,163.9	1,156.4
4 Other securities <sup>3</sup>	1,199.1	1,441.7	1,431.0	1,397.1	1,361.7	1,353.3	1,326.8	1,362.5	1,359.7	1,346.1	1,428.1	1,487.5
5 Loans and leases in bank credit <sup>4</sup>	6,576.1	6,912.7	6,866.9	6,878.6	6,855.5	6,855.0	6,885.5	7,039.3	7,038.1	7,047.0	7,245.4	7,232.3
6 Commercial and industrial	1,354.7	1,487.7	1,495.8	1,497.9	1,500.9	1,503.0	1,506.9	1,537.2	1,531.9	1,554.4	1,574.5	1,595.2
7 Real estate	3,505.2	3,637.2	3,627.2	3,624.7	3,613.4	3,607.5	3,611.7	3,658.1	3,620.5	3,616.6	3,807.4	3,815.7
8 Revolving home equity	472.4	496.8	502.4	508.4	514.4	521.6	526.0	540.6	532.6	534.3	575.7	578.0
9 Other residential	1,465.8	1,502.7	1,480.5	1,463.6	1,438.1	1,422.4	1,417.9	1,433.1	1,411.9	1,404.1	1,507.8	1,512.9
10 Commercial	1,567.0	1,637.8	1,644.3	1,652.7	1,660.9	1,663.5	1,667.8	1,684.4	1,676.1	1,678.2	1,723.9	1,724.8
11 Consumer	786.1	812.2	818.2	822.8	826.9	833.0	843.7	853.8	851.2	856.8	858.3	855.3
12 Credit cards and other revolving plans	333.2	338.8	339.7	340.8	342.8	347.5	355.4	362.6	361.9	364.9	369.3	367.9
13 Other	453.0	473.4	478.5	482.0	484.1	485.4	488.3	491.2	489.4	492.0	489.0	487.4
14 Security <sup>5</sup>	279.0	301.5	284.5	294.2	281.2	282.1	294.9	327.3	341.9	354.4	340.2	306.8
15 Fed funds and RPs with brokers	220.0	239.6	223.4	238.2	234.8	234.5	246.9	267.6	290.8	272.9	275.7	248.4
16 Other	59.0	61.9	61.1	56.0	46.3	47.6	48.0	59.7	51.1	81.5	64.5	58.4
17 Other loans and leases	651.0	674.1	641.2	639.0	633.2	629.6	628.4	662.9	692.5	664.7	665.0	659.2
18 Interbank loans	395.9	450.2	449.5	434.6	436.4	422.7	427.4	460.7	485.9	461.1	451.5	452.2
19 Fed funds and RPs with banks <sup>6</sup>	318.3	368.5	365.9	353.3	355.3	349.8	353.3	390.1	416.2	390.9	381.6	380.0
20 Other	77.6	81.6	83.6	81.3	81.0	72.9	74.1	70.6	69.7	70.1	69.8	72.2
21 Cash assets <sup>7</sup>	301.8	300.5	308.8	304.1	296.2	292.4	285.9	366.1	369.7	368.5	467.3	487.9
22 Other assets <sup>8</sup>	933.7	1,007.1	998.2	984.5	998.6	1,018.0	1,018.3	1,051.4	1,027.4	1,063.7	1,111.0	1,108.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,501.9</b>	<b>11,140.6</b>	<b>11,061.3</b>	<b>11,011.6</b>	<b>10,971.3</b>	<b>10,953.4</b>	<b>10,968.8</b>	<b>11,313.8</b>	<b>11,307.6</b>	<b>11,313.0</b>	<b>11,748.1</b>	<b>11,802.7</b>
<b>LIABILITIES</b>												
24 Deposits	6,439.9	6,864.3	6,893.4	6,862.6	6,865.6	6,831.4	6,844.3	7,052.7	7,082.4	7,045.8	7,259.9	7,183.1
25 Transaction	599.7	614.5	642.4	609.4	602.6	605.4	589.9	631.3	616.7	704.7	661.3	615.4
26 Nontransaction	5,840.3	6,249.8	6,250.9	6,253.2	6,263.0	6,226.0	6,254.4	6,421.4	6,465.7	6,341.1	6,598.6	6,567.7
27 Large time	1,867.6	2,109.4	2,108.9	2,131.3	2,127.5	2,094.6	2,103.6	2,148.6	2,175.8	2,156.3	2,151.7	2,090.6
28 Other	3,972.7	4,140.4	4,142.0	4,122.0	4,135.5	4,131.4	4,150.7	4,272.8	4,290.0	4,184.8	4,446.9	4,477.1
29 Borrowings	2,239.3	2,306.2	2,307.2	2,338.8	2,317.8	2,307.1	2,342.8	2,412.0	2,357.7	2,427.1	2,574.0	2,530.2
30 From banks in the U.S.	447.2	486.7	479.3	481.2	479.4	467.5	469.9	478.2	492.0	478.3	463.4	475.6
31 From others	1,792.1	1,819.5	1,827.9	1,857.6	1,838.4	1,839.7	1,872.9	1,933.8	1,865.7	1,948.8	2,110.6	2,054.6
32 Net due to related foreign offices	95.9	22.9	-37.4	-64.4	-52.1	-23.1	-66.3	-47.9	-53.7	-29.3	-6.9	115.5
33 Other liabilities	603.2	763.5	728.0	698.4	666.4	665.5	671.7	711.2	727.7	678.0	744.3	783.9
34 <b>TOTAL LIABILITIES</b>	<b>9,378.3</b>	<b>9,956.9</b>	<b>9,891.2</b>	<b>9,835.4</b>	<b>9,797.6</b>	<b>9,780.9</b>	<b>9,792.4</b>	<b>10,127.9</b>	<b>10,114.2</b>	<b>10,121.6</b>	<b>10,571.2</b>	<b>10,612.7</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,123.5	1,183.7	1,170.1	1,176.3	1,173.6	1,172.5	1,176.3	1,185.8	1,193.4	1,191.4	1,176.9	1,190.0

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

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending			
									Sep 17	Sep 24	Oct 1	Oct 8
<b>ASSETS</b>												
1 Bank credit	7,853.0	8,268.1	8,274.8	8,267.7	8,252.6	8,275.2	8,289.3	8,452.4	8,430.4	8,472.6	8,733.7	8,727.8
2 Securities in bank credit	1,942.8	2,041.0	2,032.3	2,014.2	2,014.5	2,025.6	2,015.4	2,079.0	2,069.9	2,094.5	2,160.3	2,188.2
3 Treasury and Agency securities <sup>2</sup>	1,084.2	1,007.3	1,000.9	1,004.1	1,021.4	1,021.8	1,042.2	1,072.0	1,061.6	1,086.8	1,100.2	1,096.3
4 Other securities <sup>3</sup>	858.6	1,033.7	1,031.4	1,010.1	993.1	1,003.8	973.2	1,007.0	1,008.3	1,007.7	1,060.1	1,091.9
5 Loans and leases in bank credit <sup>4</sup>	5,910.2	6,227.0	6,242.5	6,253.5	6,238.0	6,249.6	6,273.9	6,373.5	6,360.5	6,378.1	6,573.5	6,539.6
6 Commercial and industrial	1,098.8	1,178.1	1,185.6	1,189.3	1,194.0	1,198.4	1,195.7	1,212.2	1,205.8	1,221.5	1,239.9	1,245.8
7 Real estate	3,473.0	3,605.0	3,609.9	3,613.1	3,602.6	3,580.6	3,598.1	3,620.7	3,582.3	3,590.8	3,757.7	3,740.2
8 Revolving home equity	472.2	498.9	506.8	512.2	518.3	523.5	526.2	540.4	531.9	535.3	574.3	576.0
9 Other residential	1,472.7	1,506.6	1,492.8	1,480.1	1,449.0	1,435.5	1,444.9	1,444.8	1,424.3	1,427.7	1,511.9	1,493.9
10 Commercial	1,528.1	1,599.5	1,610.3	1,620.9	1,635.3	1,621.6	1,627.0	1,635.6	1,626.1	1,627.7	1,671.5	1,670.3
11 Consumer	783.1	817.9	823.4	827.1	831.7	839.3	845.0	851.9	847.0	852.4	861.1	862.9
12 Credit cards and other revolving plans	333.3	346.2	346.2	345.9	346.5	350.0	357.0	363.2	361.0	362.5	372.2	375.2
13 Other	449.8	471.8	477.1	481.2	485.2	489.3	488.1	488.7	486.0	489.9	488.9	487.7
14 Security <sup>5</sup>	133.7	182.4	188.7	189.0	180.4	194.7	204.8	241.3	252.3	272.4	261.8	237.3
15 Fed funds and RPs with brokers	102.7	145.7	148.5	149.3	149.2	163.6	174.5	195.6	215.3	204.9	208.0	192.4
16 Other	31.0	36.6	40.2	39.6	31.2	31.2	30.3	45.7	37.0	67.5	53.9	44.9
17 Other loans and leases	421.6	443.6	435.0	434.9	429.3	436.6	430.3	447.4	473.2	441.0	452.9	453.4
18 Interbank loans	319.7	371.1	369.0	371.6	384.7	372.0	368.2	393.8	414.0	400.2	376.3	376.7
19 Fed funds and RPs with banks <sup>6</sup>	243.3	298.8	293.3	295.2	306.9	302.2	297.8	324.7	346.7	329.1	308.0	307.7
20 Other	76.3	72.3	75.7	76.4	77.7	69.8	70.4	69.1	67.3	71.1	68.3	69.0
21 Cash assets <sup>7</sup>	245.1	250.6	251.3	248.4	240.4	240.5	244.7	307.7	324.6	301.7	411.5	388.1
22 Other assets <sup>8</sup>	879.8	935.6	936.2	939.0	948.0	973.3	979.0	996.1	981.7	1,008.1	1,041.1	1,028.5
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,228.6</b>	<b>9,737.7</b>	<b>9,736.1</b>	<b>9,729.7</b>	<b>9,724.8</b>	<b>9,753.5</b>	<b>9,772.0</b>	<b>10,036.9</b>	<b>10,039.3</b>	<b>10,070.3</b>	<b>10,443.5</b>	<b>10,399.0</b>
<b>LIABILITIES</b>												
24 Deposits	5,526.7	5,774.0	5,776.2	5,774.2	5,784.9	5,763.3	5,786.8	5,970.0	5,973.2	6,061.3	6,229.9	6,153.5
25 Transaction	596.8	594.5	615.6	596.4	586.9	603.8	583.7	621.3	612.8	665.6	653.3	643.8
26 Nontransaction	4,929.9	5,179.5	5,160.6	5,177.8	5,198.0	5,159.5	5,203.1	5,348.7	5,360.4	5,395.7	5,576.7	5,509.7
27 Large time	956.2	1,048.1	1,039.8	1,021.7	1,022.7	1,031.5	1,024.4	1,082.8	1,091.8	1,112.0	1,141.5	1,136.8
28 Other	3,973.7	4,131.4	4,120.8	4,156.1	4,175.3	4,128.0	4,178.7	4,265.9	4,268.6	4,283.7	4,435.1	4,372.9
29 Borrowings	1,639.2	1,684.8	1,705.4	1,711.5	1,713.7	1,735.1	1,753.2	1,789.3	1,724.9	1,785.7	1,922.8	1,927.2
30 From banks in the U.S.	379.4	412.6	403.2	412.2	413.8	406.8	409.6	394.8	387.0	407.3	378.8	408.0
31 From others	1,259.8	1,272.1	1,302.2	1,299.3	1,299.9	1,328.3	1,343.6	1,394.5	1,337.9	1,378.4	1,544.0	1,519.3
32 Net due to related foreign offices	450.0	509.2	510.1	527.8	546.3	529.9	509.8	506.3	557.8	472.0	498.3	476.2
33 Other liabilities	481.8	612.9	571.1	547.6	534.3	537.5	533.1	565.5	589.1	547.9	585.9	617.1
34 <b>TOTAL LIABILITIES</b>	<b>8,097.8</b>	<b>8,580.8</b>	<b>8,562.8</b>	<b>8,561.1</b>	<b>8,579.2</b>	<b>8,565.8</b>	<b>8,583.0</b>	<b>8,831.1</b>	<b>8,845.1</b>	<b>8,866.8</b>	<b>9,236.8</b>	<b>9,174.1</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,130.9</b>	<b>1,156.9</b>	<b>1,173.2</b>	<b>1,168.6</b>	<b>1,145.6</b>	<b>1,187.7</b>	<b>1,189.0</b>	<b>1,205.8</b>	<b>1,194.2</b>	<b>1,203.5</b>	<b>1,206.6</b>	<b>1,224.9</b>

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending			
									Sep 17	Sep 24	Oct 1	Oct 8
<b>ASSETS</b>												
1 Bank credit	7,844.8	8,272.6	8,261.8	8,255.3	8,226.7	8,224.0	8,236.6	8,439.0	8,425.2	8,433.6	8,729.6	8,738.2
2 Securities in bank credit	1,926.9	2,053.1	2,050.9	2,036.2	2,026.5	2,015.7	2,005.5	2,062.7	2,049.8	2,059.8	2,146.5	2,175.6
3 Treasury and Agency securities <sup>2</sup>	1,073.2	1,018.2	1,010.7	1,017.8	1,032.8	1,027.9	1,046.4	1,063.5	1,050.2	1,062.0	1,087.7	1,084.3
4 Other securities <sup>3</sup>	853.7	1,034.9	1,040.2	1,018.4	993.7	987.8	959.1	999.2	999.6	997.8	1,058.8	1,091.3
5 Loans and leases in bank credit <sup>4</sup>	5,917.9	6,219.5	6,210.9	6,219.1	6,200.2	6,208.3	6,231.1	6,376.2	6,375.4	6,373.8	6,583.1	6,562.5
6 Commercial and industrial	1,096.1	1,180.6	1,189.4	1,190.9	1,191.5	1,191.2	1,190.4	1,209.6	1,204.8	1,219.6	1,240.5	1,249.4
7 Real estate	3,470.6	3,596.8	3,585.2	3,583.5	3,571.7	3,565.3	3,569.3	3,615.3	3,577.7	3,573.7	3,764.3	3,773.0
8 Revolving home equity	472.4	496.8	502.4	508.4	514.4	521.6	526.0	540.6	532.6	534.3	575.7	578.0
9 Other residential	1,465.8	1,502.7	1,480.5	1,463.6	1,438.1	1,422.4	1,417.9	1,433.1	1,411.9	1,404.1	1,507.8	1,512.9
10 Commercial	1,532.3	1,597.3	1,602.3	1,611.6	1,619.2	1,621.3	1,625.4	1,641.5	1,633.3	1,635.4	1,680.8	1,682.1
11 Consumer	786.1	812.2	818.2	822.8	826.9	833.0	843.7	853.8	851.2	856.8	858.3	855.3
12 Credit cards and other revolving plans	333.2	338.8	339.7	340.8	342.8	347.5	355.4	362.6	361.9	364.9	369.3	367.9
13 Other	453.0	473.4	478.5	482.0	484.1	485.4	488.3	491.2	489.4	492.0	489.0	487.4
14 Security <sup>5</sup>	133.8	190.4	188.5	191.5	181.8	184.8	196.9	240.5	259.3	268.3	260.4	234.3
15 Fed funds and RPs with brokers	103.4	152.9	147.7	151.3	150.6	154.3	167.2	195.4	221.8	200.4	209.2	189.2
16 Other	30.5	37.5	40.9	40.2	31.2	30.5	29.6	45.1	37.5	67.9	51.2	45.1
17 Other loans and leases	431.3	439.6	429.5	430.3	428.4	434.0	430.9	457.0	482.3	455.3	459.7	450.5
18 Interbank loans	316.7	379.1	378.5	361.7	370.6	357.9	362.4	390.7	416.4	388.5	378.1	375.7
19 Fed funds and RPs with banks <sup>6</sup>	244.6	302.3	301.1	286.1	295.0	290.4	294.3	325.4	352.2	323.2	313.7	308.5
20 Other	72.1	76.8	77.4	75.6	75.6	67.5	68.1	65.3	64.2	65.3	64.4	67.2
21 Cash assets <sup>7</sup>	243.9	243.9	251.5	247.3	237.4	236.1	231.9	303.4	312.3	295.7	392.0	400.2
22 Other assets <sup>8</sup>	885.0	938.0	937.1	935.1	942.1	970.7	975.4	1,003.4	982.0	1,007.5	1,059.0	1,054.8
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,221.4</b>	<b>9,746.1</b>	<b>9,733.2</b>	<b>9,702.1</b>	<b>9,676.2</b>	<b>9,680.9</b>	<b>9,697.0</b>	<b>10,023.0</b>	<b>10,024.0</b>	<b>10,013.2</b>	<b>10,439.8</b>	<b>10,446.8</b>
<b>LIABILITIES</b>												
24 Deposits	5,508.9	5,787.3	5,797.9	5,725.0	5,730.5	5,735.7	5,733.2	5,955.7	5,963.6	5,962.0	6,222.9	6,210.1
25 Transaction	587.0	597.5	625.6	592.5	586.1	588.6	573.6	612.2	596.9	686.8	639.9	594.1
26 Nontransaction	4,921.9	5,189.7	5,172.3	5,132.4	5,144.5	5,147.2	5,159.6	5,343.4	5,366.7	5,275.2	5,583.0	5,616.0
27 Large time	950.6	1,053.7	1,034.6	1,014.8	1,013.5	1,020.3	1,013.5	1,075.4	1,081.5	1,095.2	1,140.9	1,143.7
28 Other	3,971.3	4,136.0	4,137.7	4,117.7	4,131.0	4,126.9	4,146.1	4,268.0	4,285.2	4,179.9	4,442.1	4,472.3
29 Borrowings	1,671.3	1,678.1	1,708.9	1,721.2	1,712.3	1,712.4	1,751.8	1,825.2	1,759.5	1,850.7	1,973.5	1,953.1
30 From banks in the U.S.	381.7	409.1	408.8	413.4	411.7	399.3	404.5	395.4	384.5	410.1	382.1	405.9
31 From others	1,289.7	1,269.0	1,300.1	1,307.8	1,300.6	1,313.1	1,347.3	1,429.8	1,375.0	1,440.6	1,591.3	1,547.2
32 Net due to related foreign offices	437.6	500.4	487.2	532.9	534.0	530.1	507.0	495.3	528.0	472.7	475.3	479.6
33 Other liabilities	481.6	599.6	572.3	550.1	529.0	533.6	532.0	564.3	582.7	539.5	595.4	617.8
34 <b>TOTAL LIABILITIES</b>	<b>8,099.5</b>	<b>8,565.4</b>	<b>8,566.3</b>	<b>8,529.2</b>	<b>8,505.9</b>	<b>8,511.8</b>	<b>8,524.0</b>	<b>8,840.5</b>	<b>8,833.8</b>	<b>8,824.9</b>	<b>9,267.0</b>	<b>9,260.6</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,121.8</b>	<b>1,180.7</b>	<b>1,166.9</b>	<b>1,172.9</b>	<b>1,170.2</b>	<b>1,169.1</b>	<b>1,173.0</b>	<b>1,182.5</b>	<b>1,190.2</b>	<b>1,188.3</b>	<b>1,172.7</b>	<b>1,186.2</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

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending				
									Sep 17	Sep 24	Oct 1	Oct 8	
<b>ASSETS</b>													
1	Bank credit	4,974.1	5,315.4	5,315.3	5,309.1	5,283.1	5,287.1	5,293.1	5,422.6	5,403.6	5,432.8	5,692.9	5,681.9
2	Securities in bank credit	1,338.0	1,449.4	1,443.8	1,427.6	1,428.4	1,432.8	1,428.5	1,496.6	1,487.0	1,512.5	1,583.5	1,613.0
3	Treasury and Agency securities <sup>2</sup>	704.8	649.3	642.7	647.8	665.2	663.7	686.5	710.8	701.0	724.0	735.6	730.7
3a	Trading account	71.9	76.9	68.5	65.7	66.3	54.9	57.6	73.3	67.3	76.6	94.3	99.9
3b	Investment account	632.9	572.3	574.3	582.0	598.9	608.8	628.9	637.6	633.7	647.4	641.3	630.8
3b1	Mortgage-backed	565.7	529.4	526.8	534.2	552.3	561.0	577.3	588.2	585.2	596.8	591.5	583.7
3b2	Other	67.2	42.9	47.4	47.9	46.6	47.8	51.5	49.3	48.5	50.6	49.7	47.1
4	Other securities	633.2	800.1	801.0	779.8	763.2	769.1	742.1	785.8	786.1	788.5	847.9	882.3
4a	Trading account <sup>3</sup>	321.0	445.2	439.1	408.2	390.2	399.3	384.0	402.3	430.0	389.0	395.7	440.1
4a1	Derivatives with a positive fair value <sup>11</sup>	143.4	257.0	233.9	210.0	193.5	214.2	215.2	230.2	262.1	204.9	216.4	274.0
4a2	Other	177.6	188.2	205.2	198.2	196.7	185.1	168.9	172.1	167.9	184.1	179.2	166.1
4b	Investment account	312.2	354.9	361.9	371.6	373.0	369.7	358.0	383.5	356.1	399.5	452.2	442.1
4b1	State and local government	60.9	55.5	55.0	54.6	53.2	53.2	52.7	52.2	51.6	52.4	52.4	52.3
4b2	Mortgage-backed	129.8	171.5	177.3	178.0	174.6	162.4	154.8	156.0	153.8	157.0	163.2	162.8
4b3	Other	121.5	128.0	129.6	139.0	145.2	154.0	150.6	175.3	150.6	190.1	236.6	227.1
5	Loans and leases in bank credit <sup>4</sup>	3,636.1	3,866.0	3,871.6	3,881.5	3,854.7	3,854.3	3,864.6	3,926.0	3,916.5	3,920.3	4,109.5	4,069.0
6	Commercial and industrial	717.0	777.2	780.8	783.8	786.9	790.2	784.6	794.8	790.4	801.4	815.6	821.2
7	Real estate	2,015.8	2,099.9	2,099.5	2,103.0	2,084.0	2,054.4	2,061.9	2,064.1	2,027.9	2,030.5	2,191.6	2,167.9
8	Revolving home equity	385.1	407.1	412.9	417.3	421.5	426.9	428.6	440.2	432.3	434.8	472.8	472.9
9	Other residential	1,021.8	1,046.7	1,032.5	1,024.8	994.0	978.2	983.0	976.3	957.3	960.3	1,040.4	1,017.1
10	Commercial	608.9	646.1	654.0	660.9	668.5	649.3	650.3	647.6	638.3	635.3	678.5	677.9
11	Consumer	460.8	478.6	484.1	487.3	491.3	498.9	503.3	501.2	495.5	498.1	512.3	512.9
12	Credit cards and other revolving plans	132.5	132.6	133.1	132.1	131.9	135.3	138.7	143.1	140.7	139.1	155.2	157.5
13	Other	328.3	346.0	351.0	355.2	359.3	363.6	364.6	358.1	354.8	359.0	357.1	355.5
14	Security	124.1	171.0	177.1	177.5	169.0	183.2	193.6	229.8	240.7	260.7	250.4	226.2
15	Fed funds and RPs with brokers	98.5	139.4	142.3	143.2	143.2	157.3	168.4	189.1	208.8	198.2	201.7	186.4
16	Other	25.6	31.6	34.8	34.3	25.9	25.9	25.1	40.7	31.9	62.5	48.7	39.8
17	Other loans and leases	318.4	339.3	330.0	329.9	323.5	327.6	321.1	336.1	362.2	329.7	339.5	340.8
17a	Fed funds and RPs with others	43.8	33.2	26.8	31.5	24.1	27.4	24.9	22.5	22.1	21.1	19.8	21.4
17b	Other loans	175.9	207.4	202.4	196.5	197.2	201.2	200.4	219.8	245.9	214.4	226.4	226.8
17c	Lease financing receivables	98.7	98.7	100.9	101.9	102.2	99.0	95.8	93.8	94.1	94.2	93.3	92.5
18	Interbank loans	193.6	241.6	241.1	244.7	259.2	241.4	239.4	257.1	275.1	257.4	240.5	246.1
19	Fed funds and RPs with banks	142.1	190.8	188.1	190.5	203.6	194.8	193.1	214.0	233.2	213.0	199.3	203.7
20	Other	51.5	50.8	53.1	54.2	55.6	46.6	46.3	43.0	41.9	44.3	41.2	42.4
21	Cash assets <sup>7</sup>	154.8	146.7	146.7	146.2	137.2	135.9	138.0	200.3	216.2	195.8	297.4	278.5
22	Other assets <sup>8</sup>	641.4	704.2	705.7	706.8	713.1	739.5	742.3	752.7	739.5	764.5	790.3	778.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>5,928.3</b>	<b>6,359.9</b>	<b>6,354.0</b>	<b>6,350.3</b>	<b>6,332.6</b>	<b>6,337.4</b>	<b>6,345.0</b>	<b>6,561.4</b>	<b>6,564.9</b>	<b>6,580.3</b>	<b>6,944.0</b>	<b>6,905.0</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)

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending				
									Sep 17	Sep 24	Oct 1	Oct 8	
<b>LIABILITIES</b>													
24	Deposits	3,252.1	3,452.5	3,461.3	3,459.9	3,464.0	3,423.1	3,434.8	3,582.4	3,582.8	3,665.2	3,821.7	3,759.5
25	Transaction	322.7	326.3	339.8	326.4	317.5	327.7	317.1	349.6	338.0	390.0	381.7	360.2
26	Nontransaction	2,929.3	3,126.2	3,121.5	3,133.6	3,146.5	3,095.4	3,117.7	3,232.8	3,244.7	3,275.2	3,440.0	3,399.4
27	Large time	550.1	632.4	626.2	608.3	607.0	612.3	606.2	662.5	670.7	690.8	720.7	717.0
28	Other	2,379.3	2,493.9	2,495.3	2,525.2	2,539.6	2,483.1	2,511.5	2,570.3	2,574.0	2,584.4	2,719.4	2,682.3
29	Borrowings	1,104.7	1,104.7	1,114.8	1,119.4	1,121.4	1,143.4	1,158.6	1,193.0	1,135.7	1,187.7	1,319.4	1,322.4
30	From banks in the U.S.	142.0	167.5	155.8	165.2	161.4	163.0	158.1	150.4	148.5	157.2	137.7	163.0
31	From others	962.7	937.2	959.0	954.2	960.0	980.4	1,000.4	1,042.6	987.2	1,030.5	1,181.7	1,159.4
32	Net due to related foreign offices	446.2	504.6	505.4	523.7	541.5	524.4	506.2	501.7	552.6	467.4	494.3	474.1
33	Other liabilities	403.7	534.4	492.4	467.5	453.3	457.1	452.5	483.6	507.1	465.3	504.7	535.8
33a	Derivatives with a negative fair value <sup>11</sup>	109.9	202.6	180.1	161.9	145.5	163.9	169.4	179.6	205.1	155.1	169.1	212.6
33b	Other	293.8	331.8	312.3	305.7	307.8	293.2	283.1	304.0	302.0	310.3	335.6	323.2
34	<b>TOTAL LIABILITIES</b>	<b>5,206.7</b>	<b>5,596.3</b>	<b>5,573.8</b>	<b>5,570.6</b>	<b>5,580.3</b>	<b>5,547.9</b>	<b>5,552.0</b>	<b>5,760.7</b>	<b>5,778.2</b>	<b>5,785.6</b>	<b>6,140.1</b>	<b>6,091.8</b>
35	Residual (assets less liabilities) <sup>10</sup>	721.7	763.7	780.1	779.8	752.3	789.4	793.0	800.7	786.7	794.7	803.9	813.1
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	695.5	700.9	704.1	712.2	726.9	723.5	732.1	744.3	739.0	753.8	754.7	746.5
37	Pass-thru	511.1	466.1	467.8	473.2	489.0	493.8	505.5	525.2	523.5	537.2	528.2	521.4
38	CMO, REMIC, and other	184.4	234.7	236.3	239.0	237.9	229.6	226.7	219.0	215.6	216.6	226.5	225.1
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-14.6	-15.8	-18.5	-20.4	-21.1	-30.1	-45.4	-49.5	-46.9	-50.9	-57.1	-53.9
40	Securitized consumer loans <sup>14</sup>	109.5	111.6	110.7	112.1	115.0	113.1	112.9	120.7	118.1	118.4	139.2	140.2
41	Credit cards and other revolving plans	69.3	76.4	75.2	76.5	79.4	77.9	77.2	82.2	77.8	78.6	99.6	100.9
42	Other	40.2	35.1	35.5	35.6	35.6	35.2	35.7	38.5	40.3	39.9	39.5	39.3
43	Securitized real estate loans <sup>14</sup>	1,193.9	1,208.3	1,204.4	1,204.8	1,216.6	1,250.5	1,276.5	1,301.8	1,282.0	1,284.5	1,378.3	1,376.2

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending			
									Sep 17	Sep 24	Oct 1	Oct 8
<b>ASSETS</b>												
1 Bank credit	4,979.5	5,324.3	5,295.3	5,277.8	5,238.0	5,236.9	5,240.4	5,424.6	5,412.0	5,410.5	5,711.1	5,717.1
2 Securities in bank credit	1,330.5	1,454.5	1,453.2	1,438.3	1,433.2	1,429.9	1,425.3	1,489.0	1,476.1	1,488.0	1,577.7	1,606.7
3 Treasury and Agency securities <sup>2</sup>	698.1	657.6	647.5	655.4	671.6	671.4	691.7	706.6	694.3	704.5	728.3	724.2
3a Trading account	67.6	81.4	70.0	65.5	67.9	55.6	56.1	69.9	62.6	68.9	93.1	91.4
3b Investment account	630.5	576.2	577.6	589.9	603.6	615.8	635.6	636.7	631.7	635.6	635.2	632.8
3b1 Mortgage-backed	562.0	533.4	530.4	542.0	556.1	568.2	584.0	586.6	582.1	584.2	585.4	585.5
3b2 Other	68.5	42.8	47.2	47.9	47.6	47.7	51.6	50.2	49.6	51.4	49.8	47.3
4 Other securities	632.4	796.9	805.7	782.9	761.6	758.5	733.5	782.4	781.8	783.6	849.4	882.5
4a Trading account <sup>3</sup>	319.2	442.4	445.6	411.7	391.4	391.5	377.8	398.0	423.9	384.8	397.0	440.2
4a1 Derivatives with a positive fair value <sup>11</sup>	141.0	262.4	241.5	211.7	195.1	205.3	205.3	224.5	256.7	200.8	215.9	266.0
4a2 Other	178.2	180.0	204.1	199.9	196.3	186.2	172.5	173.5	167.2	184.0	181.1	174.2
4b Investment account	313.2	354.4	360.1	371.2	370.2	367.0	355.8	384.4	357.9	398.7	452.5	442.3
4b1 State and local government	60.9	55.4	55.0	54.9	53.1	52.7	52.1	52.2	51.8	52.7	52.4	52.3
4b2 Mortgage-backed	133.0	172.3	172.4	173.4	172.1	169.4	162.4	160.4	160.3	157.9	163.1	161.0
4b3 Other	119.2	126.6	132.6	142.9	145.0	144.8	141.2	171.8	145.8	188.1	237.0	229.1
5 Loans and leases in bank credit <sup>4</sup>	3,649.0	3,869.9	3,842.1	3,839.4	3,804.8	3,807.1	3,815.2	3,935.6	3,935.9	3,922.5	4,133.3	4,110.4
6 Commercial and industrial	715.7	779.8	782.2	782.3	781.2	781.3	779.3	793.9	789.5	801.0	819.9	828.8
7 Real estate	2,017.4	2,095.9	2,074.3	2,065.3	2,044.7	2,035.1	2,030.8	2,064.2	2,028.8	2,018.8	2,207.9	2,211.9
8 Revolving home equity	385.0	405.1	409.0	413.6	418.3	424.2	427.6	440.1	432.1	433.2	474.4	476.4
9 Other residential	1,017.0	1,047.2	1,022.8	1,003.9	976.5	962.0	954.6	968.1	949.4	938.6	1,040.4	1,042.3
10 Commercial	615.4	643.6	642.5	647.8	649.9	648.8	648.6	656.0	647.3	647.0	693.2	693.2
11 Consumer	464.3	479.9	484.6	486.5	487.7	491.9	497.8	503.5	499.4	502.7	510.3	508.5
12 Credit cards and other revolving plans	132.1	131.4	132.1	131.1	131.2	134.5	137.9	142.5	140.4	141.3	151.7	151.3
13 Other	332.2	348.5	352.5	355.4	356.5	357.4	359.9	361.0	359.0	361.4	358.6	357.2
14 Security	124.2	178.7	177.0	180.5	170.7	173.6	185.7	229.0	247.7	256.9	248.9	222.9
15 Fed funds and RPs with brokers	99.3	146.1	141.3	145.5	144.7	148.4	161.3	189.1	215.4	194.2	203.0	183.0
16 Other	24.9	32.6	35.7	35.0	25.9	25.2	24.4	39.9	32.3	62.7	45.9	39.9
17 Other loans and leases	327.3	335.6	324.0	324.8	320.5	325.2	321.7	345.1	370.4	343.0	346.4	338.3
17a Fed funds and RPs with others	50.7	31.9	24.3	28.1	23.7	25.2	26.1	26.2	24.1	25.8	23.4	23.5
17b Other loans	176.8	205.7	200.0	196.7	196.8	200.9	199.6	223.6	251.0	221.6	227.9	220.5
17c Lease financing receivables	99.8	98.0	99.7	100.0	100.1	99.1	96.0	95.2	95.4	95.5	95.1	94.4
18 Interbank loans	196.7	237.1	245.5	239.4	249.0	235.4	237.7	259.7	282.9	259.5	248.2	245.3
19 Fed funds and RPs with banks	145.6	186.5	192.4	186.9	195.0	189.7	191.9	217.1	241.6	217.2	206.9	201.6
20 Other	51.1	50.7	53.0	52.5	54.0	45.7	45.7	42.6	41.3	42.3	41.3	43.7
21 Cash assets <sup>7</sup>	154.3	143.0	147.9	143.7	133.7	131.6	127.3	197.1	208.0	191.8	281.0	289.0
22 Other assets <sup>8</sup>	647.2	708.3	705.0	701.2	702.9	734.5	735.9	760.5	743.9	768.7	808.6	800.1
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>5,941.9</b>	<b>6,364.9</b>	<b>6,338.4</b>	<b>6,305.6</b>	<b>6,263.8</b>	<b>6,271.6</b>	<b>6,273.2</b>	<b>6,570.3</b>	<b>6,576.8</b>	<b>6,560.3</b>	<b>6,971.7</b>	<b>6,971.4</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)

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending				
									Sep 17	Sep 24	Oct 1	Oct 8	
<b>LIABILITIES</b>													
24	Deposits	3,246.7	3,465.2	3,468.8	3,404.1	3,396.3	3,392.5	3,378.8	3,581.4	3,588.6	3,605.3	3,837.4	3,818.1
25	Transaction	317.6	327.2	347.2	323.0	315.4	317.0	306.3	345.3	331.7	406.8	374.4	327.7
26	Nontransaction	2,929.1	3,138.0	3,121.7	3,081.0	3,080.9	3,075.5	3,072.6	3,236.1	3,256.9	3,198.5	3,462.9	3,490.4
27	Large time	545.4	636.4	620.6	600.5	597.2	602.9	595.4	656.3	662.1	676.7	722.3	724.7
28	Other	2,383.7	2,501.6	2,501.1	2,480.5	2,483.7	2,472.5	2,477.1	2,579.8	2,594.9	2,521.8	2,740.6	2,765.7
29	Borrowings	1,136.0	1,108.5	1,124.5	1,128.1	1,118.4	1,124.6	1,161.6	1,229.1	1,172.0	1,239.9	1,365.9	1,352.4
30	From banks in the U.S.	143.6	169.9	161.7	166.1	159.1	155.4	155.8	150.5	148.0	153.3	137.6	162.8
31	From others	992.4	938.6	962.8	962.0	959.3	969.2	1,005.8	1,078.5	1,024.0	1,086.7	1,228.2	1,189.6
32	Net due to related foreign offices	435.4	495.9	482.4	528.2	529.8	524.8	504.1	492.3	524.6	469.5	472.9	477.8
33	Other liabilities	404.1	520.1	493.3	469.7	448.4	454.0	452.1	483.1	501.6	457.7	514.2	536.2
33a	Derivatives with a negative fair value <sup>11</sup>	108.9	201.8	185.8	164.1	149.0	159.2	160.9	176.4	203.1	154.2	171.0	208.4
33b	Other	295.2	318.4	307.5	305.6	299.4	294.7	291.2	306.8	298.5	303.5	343.2	327.7
34	<b>TOTAL LIABILITIES</b>	<b>5,222.3</b>	<b>5,589.8</b>	<b>5,568.9</b>	<b>5,530.1</b>	<b>5,492.8</b>	<b>5,495.9</b>	<b>5,496.7</b>	<b>5,785.9</b>	<b>5,786.7</b>	<b>5,772.4</b>	<b>6,190.3</b>	<b>6,184.5</b>
35	Residual (assets less liabilities) <sup>10</sup>	719.6	775.1	769.5	775.5	770.9	775.7	776.6	784.4	790.1	787.9	781.5	786.9
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	695.0	705.7	702.8	715.4	728.2	737.6	746.4	747.0	742.4	742.1	748.5	746.5
37	Pass-thru	508.0	471.2	471.4	483.1	496.5	508.2	522.5	525.0	522.2	524.6	519.7	518.8
38	CMO, REMIC, and other	187.0	234.5	231.4	232.3	231.7	229.4	223.9	222.0	220.2	217.5	228.7	227.7
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-11.8	-15.8	-20.2	-21.3	-29.2	-35.6	-46.2	-46.6	-43.7	-47.3	-53.6	-51.3
40	Securitized consumer loans <sup>14</sup>	109.5	112.0	110.9	112.5	115.6	115.1	114.2	121.3	119.0	118.8	138.8	138.7
41	Credit cards and other revolving plans	70.1	76.5	75.9	78.3	81.1	80.2	79.9	83.5	79.3	79.3	99.7	99.9
42	Other	39.4	35.5	35.0	34.2	34.5	35.0	34.3	37.7	39.8	39.6	39.1	38.8
43	Securitized real estate loans <sup>14</sup>	1,160.3	1,224.9	1,214.5	1,218.3	1,220.5	1,234.0	1,245.1	1,269.5	1,250.7	1,252.3	1,342.9	1,346.8

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

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending			
									Sep 17	Sep 24	Oct 1	Oct 8
<b>ASSETS</b>												
1 Bank credit	2,878.9	2,952.7	2,959.5	2,958.6	2,969.5	2,988.2	2,996.2	3,029.8	3,026.9	3,039.8	3,040.8	3,045.9
2 Securities in bank credit	604.8	591.7	588.6	586.6	586.1	592.8	586.8	582.4	582.9	582.0	576.8	575.2
3 Treasury and Agency securities <sup>2</sup>	379.4	358.1	358.2	356.3	356.2	358.1	355.7	361.1	360.6	362.8	364.6	365.6
4 Other securities <sup>3</sup>	225.4	233.6	230.4	230.3	229.9	234.7	231.1	221.2	222.2	219.1	212.2	209.7
5 Loans and leases in bank credit <sup>4</sup>	2,274.1	2,361.0	2,370.9	2,372.0	2,383.4	2,395.3	2,409.4	2,447.5	2,444.0	2,457.8	2,464.0	2,470.7
6 Commercial and industrial	381.8	400.9	404.8	405.5	407.2	408.2	411.1	417.4	415.4	420.1	424.3	424.6
7 Real estate	1,457.2	1,505.1	1,510.4	1,510.2	1,518.7	1,526.2	1,536.2	1,556.6	1,554.4	1,560.3	1,566.1	1,572.3
8 Revolving home equity	87.0	91.8	93.9	94.9	96.8	96.6	97.6	100.2	99.6	100.5	101.6	103.1
9 Other residential	451.0	460.0	460.2	455.3	455.0	457.3	461.9	468.4	467.0	467.4	471.5	476.9
10 Commercial	919.3	953.4	956.2	960.0	966.8	972.3	976.6	988.0	987.8	992.4	993.0	992.4
11 Consumer	322.3	339.3	339.3	339.8	340.4	340.5	341.7	350.7	351.5	354.3	348.8	350.0
12 Credit cards and other revolving plans	200.8	213.6	213.2	213.8	214.6	214.7	218.2	220.1	220.3	223.4	217.0	217.7
13 Other	121.5	125.8	126.1	126.1	125.9	125.7	123.5	130.6	131.2	131.0	131.9	132.2
17 Other loans and leases <sup>6</sup>	112.8	115.6	116.5	116.5	117.1	120.5	120.4	122.8	122.6	123.0	124.8	123.7
18 Interbank loans	126.0	129.5	127.9	126.9	125.4	130.6	128.8	136.8	138.9	142.8	135.8	130.6
19 Fed funds and RPs with banks <sup>6</sup>	101.2	108.1	105.2	104.8	103.3	107.4	104.7	110.7	113.5	116.1	108.7	104.0
20 Other	24.8	21.5	22.7	22.1	22.1	23.2	24.1	26.1	25.4	26.8	27.1	26.7
21 Cash assets <sup>7</sup>	90.3	103.9	104.5	102.2	103.1	104.6	106.6	107.4	108.4	105.9	114.1	109.6
22 Other assets <sup>8</sup>	238.4	231.4	230.5	232.2	234.9	233.8	236.6	243.4	242.2	243.6	250.8	250.0
23 TOTAL ASSETS <sup>9</sup>	<b>3,300.3</b>	<b>3,377.8</b>	<b>3,382.1</b>	<b>3,379.4</b>	<b>3,392.2</b>	<b>3,416.1</b>	<b>3,427.0</b>	<b>3,475.5</b>	<b>3,474.4</b>	<b>3,490.0</b>	<b>3,499.5</b>	<b>3,494.0</b>
<b>LIABILITIES</b>												
24 Deposits	2,274.7	2,321.5	2,314.9	2,314.2	2,320.8	2,340.2	2,352.0	2,387.6	2,390.4	2,396.0	2,408.2	2,394.0
25 Transaction	274.1	268.2	275.8	270.0	269.3	276.1	266.6	271.7	274.8	275.6	271.6	283.6
26 Nontransaction	2,000.6	2,053.3	2,039.1	2,044.2	2,051.5	2,064.1	2,085.5	2,115.9	2,115.7	2,120.4	2,136.6	2,110.4
27 Large time	406.2	415.7	413.7	413.3	415.7	419.1	418.2	420.3	421.1	421.1	420.9	419.8
28 Other	1,594.4	1,637.6	1,625.5	1,630.9	1,635.8	1,644.9	1,667.2	1,695.6	1,694.6	1,699.3	1,715.8	1,690.6
29 Borrowings	534.4	580.0	590.6	592.1	592.3	591.7	594.6	596.3	589.2	598.0	603.4	604.8
30 From banks in the U.S.	237.3	245.1	247.4	247.0	252.3	243.8	251.5	244.4	238.5	250.1	241.1	244.9
31 From others	297.1	335.0	343.2	345.1	339.9	347.9	343.2	351.9	350.7	347.9	362.2	359.9
32 Net due to related foreign offices	3.8	4.6	4.7	4.1	4.8	5.5	3.7	4.6	5.2	4.6	4.0	2.1
33 Other liabilities	78.1	78.5	78.7	80.1	80.9	80.5	80.6	81.8	82.0	82.6	81.2	81.3
34 TOTAL LIABILITIES	<b>2,891.1</b>	<b>2,984.6</b>	<b>2,989.0</b>	<b>2,990.5</b>	<b>2,998.9</b>	<b>3,017.8</b>	<b>3,030.9</b>	<b>3,070.4</b>	<b>3,066.9</b>	<b>3,081.2</b>	<b>3,096.8</b>	<b>3,082.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	409.2	393.2	393.1	388.9	393.3	398.3	396.0	405.1	407.5	408.8	402.7	411.8
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	246.4	249.7	251.9	249.3	249.4	272.5	270.3	279.7	280.4	282.8	279.7	277.5
40 Securitized consumer loans <sup>14</sup>	283.3	294.2	297.7	300.1	299.3	299.8	296.4	294.1	293.0	298.1	291.3	288.2
43 Securitized real estate loans <sup>14</sup>	35.9	36.6	36.5	35.8	28.7	28.2	32.6	35.5	35.5	35.0	35.3	35.1

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

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending			
									Sep 17	Sep 24	Oct 1	Oct 8
<b>ASSETS</b>												
1 Bank credit	2,865.3	2,948.3	2,966.5	2,977.5	2,988.7	2,987.1	2,996.2	3,014.4	3,013.2	3,023.1	3,018.6	3,021.1
2 Securities in bank credit	596.4	598.7	597.7	597.9	593.3	585.8	580.2	573.7	573.7	571.8	568.8	568.9
3 Treasury and Agency securities <sup>2</sup>	375.1	360.6	363.2	362.4	361.2	356.5	354.7	356.9	355.8	357.6	359.4	360.1
4 Other securities <sup>3</sup>	221.3	238.0	234.5	235.5	232.1	229.3	225.6	216.9	217.8	214.3	209.4	208.8
5 Loans and leases in bank credit <sup>4</sup>	2,268.9	2,349.7	2,368.8	2,379.6	2,395.4	2,401.3	2,415.9	2,440.6	2,439.5	2,451.3	2,449.8	2,452.2
6 Commercial and industrial	380.4	400.8	407.3	408.6	410.2	410.0	411.1	415.7	415.3	418.6	420.6	420.6
7 Real estate	1,453.1	1,500.9	1,510.9	1,518.3	1,527.0	1,530.2	1,538.5	1,551.1	1,548.9	1,554.9	1,556.4	1,561.2
8 Revolving home equity	87.4	91.7	93.4	94.8	96.2	97.4	98.4	100.5	100.4	101.1	101.3	101.6
9 Other residential	448.8	455.5	457.7	459.7	461.6	460.4	463.3	465.1	462.5	465.5	467.4	470.6
10 Commercial	917.0	953.7	959.8	963.8	969.3	972.5	976.8	985.5	986.0	988.4	987.7	988.9
11 Consumer	321.8	332.3	333.6	336.3	339.2	341.0	345.9	350.4	351.8	354.2	348.1	346.8
12 Credit cards and other revolving plans	201.0	207.4	207.6	209.6	211.6	213.0	217.5	220.1	221.5	223.5	217.6	216.6
13 Other	120.8	124.9	126.0	126.7	127.6	128.1	128.4	130.3	130.4	130.6	130.5	130.2
17 Other loans and leases <sup>6</sup>	113.6	115.7	117.0	116.5	119.0	120.0	120.4	123.4	123.5	123.7	124.7	123.6
18 Interbank loans	119.9	142.0	133.1	122.3	121.6	122.5	124.8	131.0	133.5	129.1	129.8	130.4
19 Fed funds and RPs with banks <sup>6</sup>	98.9	115.9	108.7	99.2	100.0	100.7	102.4	108.3	110.6	106.0	106.7	106.9
20 Other	21.0	26.1	24.4	23.1	21.6	21.8	22.4	22.7	22.9	23.0	23.1	23.5
21 Cash assets <sup>7</sup>	89.6	100.8	103.7	103.6	103.8	104.5	104.6	106.3	104.3	103.9	111.0	111.1
22 Other assets <sup>8</sup>	237.8	229.7	232.2	233.9	239.2	236.1	239.5	242.9	238.1	238.8	250.4	254.7
23 TOTAL ASSETS <sup>9</sup>	<b>3,279.5</b>	<b>3,381.1</b>	<b>3,394.8</b>	<b>3,396.6</b>	<b>3,412.4</b>	<b>3,409.3</b>	<b>3,423.7</b>	<b>3,452.7</b>	<b>3,447.2</b>	<b>3,452.9</b>	<b>3,468.0</b>	<b>3,475.5</b>
<b>LIABILITIES</b>												
24 Deposits	2,262.2	2,322.0	2,329.1	2,320.9	2,334.3	2,343.3	2,354.4	2,374.2	2,375.0	2,356.6	2,385.6	2,392.0
25 Transaction	269.4	270.3	278.5	269.5	270.7	271.6	267.3	267.0	265.2	280.0	265.5	266.4
26 Nontransaction	1,992.9	2,051.7	2,050.6	2,051.4	2,063.6	2,071.7	2,087.1	2,107.3	2,109.8	2,076.7	2,120.1	2,125.5
27 Large time	405.3	417.3	414.0	414.3	416.3	417.3	418.1	419.1	419.4	418.5	418.6	419.0
28 Other	1,587.6	1,634.4	1,636.7	1,637.1	1,647.3	1,654.4	1,669.0	1,688.2	1,690.4	1,658.1	1,701.5	1,706.5
29 Borrowings	535.3	569.6	584.4	593.1	593.9	587.8	590.1	596.2	587.5	610.7	607.6	600.7
30 From banks in the U.S.	238.0	239.1	247.1	247.3	252.7	243.9	248.6	244.9	236.5	256.8	244.5	243.1
31 From others	297.2	330.4	337.3	345.8	341.2	343.9	341.5	351.3	351.0	353.9	363.1	357.6
32 Net due to related foreign offices	2.2	4.6	4.8	4.8	4.3	5.3	2.9	3.0	3.4	3.3	2.4	1.8
33 Other liabilities	77.5	79.4	79.0	80.4	80.6	79.6	79.9	81.2	81.1	81.8	81.2	81.6
34 TOTAL LIABILITIES	<b>2,877.2</b>	<b>2,975.6</b>	<b>2,997.4</b>	<b>2,999.1</b>	<b>3,013.1</b>	<b>3,015.9</b>	<b>3,027.3</b>	<b>3,054.6</b>	<b>3,047.1</b>	<b>3,052.5</b>	<b>3,076.8</b>	<b>3,076.1</b>
35 Residual (assets less liabilities) <sup>10</sup>	402.2	405.5	397.5	397.5	399.3	393.4	396.4	398.1	400.2	400.4	391.3	399.4
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	236.0	256.7	262.7	265.6	264.9	262.7	262.5	265.6	265.0	266.2	266.6	266.3
40 Securitized consumer loans <sup>14</sup>	284.4	294.2	296.0	296.5	296.9	296.4	295.5	294.3	292.5	292.8	296.6	294.9
43 Securitized real estate loans <sup>14</sup>	35.5	37.0	36.5	35.4	28.1	27.5	31.8	35.1	35.1	35.1	35.2	35.2

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending				
									Sep 17	Sep 24	Oct 1	Oct 8	
<b>ASSETS</b>													
1	Bank credit	1,103.3	1,188.1	1,134.9	1,135.5	1,121.9	1,122.9	1,123.6	1,118.3	1,121.9	1,106.7	1,113.0	1,143.3
2	Securities in bank credit	440.1	499.3	479.7	467.7	457.7	465.5	461.2	451.5	458.9	433.4	446.1	469.8
3	Treasury and Agency securities <sup>2</sup>	90.0	97.6	92.9	91.8	91.6	93.7	86.8	83.0	88.1	77.3	75.8	69.9
3a	Trading account	26.9	27.8	28.1	29.4	28.3	30.1	28.3	27.5	31.3	25.3	23.3	25.3
3b	Investment account	63.2	69.8	64.8	62.5	63.2	63.6	58.4	55.4	56.8	52.0	52.5	44.7
4	Other securities	350.1	401.7	386.9	375.9	366.1	371.8	374.4	368.5	370.8	356.2	370.3	399.9
4a	Trading account <sup>3</sup>	204.1	240.5	241.3	228.8	218.4	218.1	225.6	221.6	226.5	210.4	211.4	236.2
4a1	Derivatives with a positive fair value <sup>11</sup>	70.5	112.5	112.4	101.8	99.1	100.3	103.0	104.6	104.6	97.4	100.9	126.3
4a2	Other	133.6	128.0	128.9	127.1	119.3	117.7	122.6	117.0	121.9	113.0	110.5	109.9
4b	Investment account	146.0	161.1	145.6	147.1	147.7	153.7	148.8	146.9	144.3	145.7	158.9	163.7
5	Loans and leases in bank credit <sup>4</sup>	663.2	688.9	655.1	667.7	664.3	657.4	662.4	666.8	663.0	673.3	666.9	673.5
6	Commercial and industrial	258.2	305.4	307.6	310.4	312.8	315.7	318.3	327.6	325.3	333.9	334.8	349.0
10	Commercial real estate	34.9	41.2	41.2	40.7	42.1	42.8	44.1	43.0	42.5	43.2	42.3	41.3
14	Security	149.8	110.2	95.2	104.1	100.6	100.5	100.7	89.7	84.9	88.7	82.7	74.4
15	Fed funds and RPs with brokers <sup>6</sup>	119.8	88.1	75.1	85.9	83.3	81.5	81.7	74.2	71.3	75.3	68.4	60.3
16	Other	30.0	22.1	20.1	18.2	17.3	19.0	19.0	15.5	13.7	13.4	14.3	14.0
17	Other loans and leases	220.2	232.1	211.1	212.5	208.8	198.4	199.2	206.5	210.2	207.5	207.0	208.8
17a	Fed funds and RPs with others <sup>6</sup>	46.3	47.4	36.8	36.1	32.7	27.7	30.9	31.2	34.3	30.2	26.7	28.1
17b	Other	173.9	184.7	174.2	176.4	176.1	170.7	168.3	175.3	175.9	177.3	180.3	180.7
18	Interbank loans	77.4	74.3	74.6	75.6	69.1	66.3	66.6	68.8	71.1	68.5	70.1	73.9
19	Fed funds and RPs with banks	71.7	69.8	68.1	69.6	63.1	60.6	60.3	63.3	66.1	63.4	64.0	69.0
20	Other	5.7	4.6	6.5	6.0	6.0	5.7	6.3	5.4	5.0	5.1	6.1	4.9
21	Cash assets <sup>7</sup>	56.0	57.9	58.7	58.1	59.6	56.1	53.2	60.8	56.5	69.0	73.9	89.5
22	Other assets <sup>8</sup>	46.7	69.3	62.1	48.4	55.4	47.6	43.0	46.7	47.6	53.7	49.8	53.8
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,283.4</b>	<b>1,389.6</b>	<b>1,330.2</b>	<b>1,317.4</b>	<b>1,305.9</b>	<b>1,292.9</b>	<b>1,286.3</b>	<b>1,294.4</b>	<b>1,297.0</b>	<b>1,297.8</b>	<b>1,306.6</b>	<b>1,360.3</b>
<b>LIABILITIES</b>													
24	Deposits	934.4	1,076.4	1,071.6	1,113.4	1,125.8	1,121.3	1,127.5	1,102.9	1,132.1	1,083.2	1,030.4	970.4
25	Transaction	12.8	16.2	16.3	17.0	16.8	17.2	16.5	19.1	20.2	17.4	21.6	22.5
26	Nontransaction	921.7	1,060.2	1,055.3	1,096.4	1,109.0	1,104.1	1,111.0	1,083.8	1,111.9	1,065.8	1,008.8	947.9
27	Large time	919.9	1,055.4	1,050.9	1,092.0	1,104.7	1,100.9	1,106.5	1,078.8	1,106.6	1,060.8	1,004.2	942.5
29	Borrowings	588.1	607.6	595.0	607.7	602.7	605.5	603.6	607.2	617.3	604.9	619.0	593.6
30	From banks in the U.S.	66.9	71.1	70.7	71.9	69.7	73.0	67.5	84.1	106.2	71.1	78.9	71.2
31	From others	521.2	536.5	524.4	535.8	533.0	532.5	536.2	523.1	511.0	533.9	540.1	522.4
32	Net due to related foreign offices	-361.8	-459.3	-492.6	-551.2	-564.7	-576.7	-602.0	-568.1	-603.6	-536.0	-489.5	-372.0
33	Other liabilities	122.0	164.7	155.1	144.9	139.3	136.3	140.5	148.1	149.8	141.6	147.5	168.8
33a	Derivatives with a negative fair value <sup>11</sup>	76.5	110.0	107.0	99.6	96.0	97.0	102.5	103.6	102.7	96.1	98.0	119.5
33b	Other	45.4	54.7	48.1	45.3	43.3	39.4	38.1	44.5	47.1	45.6	49.5	49.3
34	<b>TOTAL LIABILITIES</b>	<b>1,282.7</b>	<b>1,389.5</b>	<b>1,329.2</b>	<b>1,314.7</b>	<b>1,303.2</b>	<b>1,286.4</b>	<b>1,269.6</b>	<b>1,290.1</b>	<b>1,295.6</b>	<b>1,293.7</b>	<b>1,307.4</b>	<b>1,360.8</b>
35	Residual (assets less liabilities) <sup>10</sup>	0.7	0.1	1.0	2.7	2.8	6.5	16.7	4.3	1.4	4.1	-0.7	-0.5

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

October 17, 2008

Account	2007 Sep	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	Week ending				
									Sep 17	Sep 24	Oct 1	Oct 8	
<b>ASSETS</b>													
1	Bank credit	1,094.7	1,197.7	1,138.9	1,130.4	1,114.1	1,104.1	1,109.9	1,110.1	1,111.5	1,098.4	1,107.8	1,138.1
2	Securities in bank credit	436.6	504.6	482.9	470.9	458.9	457.4	455.5	447.0	448.8	425.2	445.5	468.3
3	Treasury and Agency securities <sup>2</sup>	91.1	97.8	92.1	92.2	90.9	92.0	87.8	83.8	88.7	76.9	76.2	72.1
3a	Trading account	27.6	29.7	28.4	30.1	28.7	29.3	29.0	28.1	31.1	26.2	24.7	26.4
3b	Investment account	63.5	68.1	63.7	62.1	62.2	62.6	58.8	55.6	57.7	50.6	51.5	45.7
4	Other securities	345.4	406.8	390.9	378.7	368.0	365.5	367.7	363.2	360.1	348.3	369.3	396.2
4a	Trading account <sup>3</sup>	202.2	241.4	246.0	235.9	221.9	216.8	223.7	218.4	219.1	204.7	211.0	232.5
4a1	Derivatives with a positive fair value <sup>11</sup>	70.0	113.8	114.5	106.8	99.3	98.5	103.0	103.2	101.6	93.0	99.5	123.0
4a2	Other	132.2	127.6	131.5	129.2	122.6	118.3	120.8	115.2	117.5	111.7	111.5	109.4
4b	Investment account	143.3	165.4	144.9	142.8	146.1	148.7	144.0	144.8	141.0	143.6	158.3	163.7
5	Loans and leases in bank credit <sup>4</sup>	658.2	693.1	656.0	659.5	655.2	646.7	654.4	663.1	662.7	673.2	662.3	669.8
6	Commercial and industrial	258.6	307.1	306.4	307.0	309.4	311.7	316.5	327.6	327.1	334.8	334.0	345.9
10	Commercial real estate	34.7	40.4	42.0	41.1	41.7	42.2	42.4	42.9	42.8	42.8	43.1	42.7
14	Security	145.2	111.1	96.0	102.7	99.4	97.2	98.0	86.8	82.6	86.1	79.8	72.5
15	Fed funds and RPs with brokers <sup>6</sup>	116.6	86.7	75.7	86.8	84.2	80.2	79.7	72.1	69.0	72.5	66.6	59.2
16	Other	28.6	24.5	20.3	15.9	15.2	17.0	18.4	14.7	13.6	13.5	13.3	13.3
17	Other loans and leases	219.7	234.5	211.7	208.7	204.8	195.6	197.5	205.9	210.2	209.5	205.3	208.7
17a	Fed funds and RPs with others <sup>6</sup>	45.4	48.2	36.3	33.7	30.5	25.7	28.4	30.3	33.6	30.2	27.1	28.8
17b	Other	174.4	186.2	175.4	175.0	174.3	169.8	169.1	175.6	176.6	179.3	178.2	179.9
18	Interbank loans	79.2	71.1	71.0	72.9	65.7	64.8	65.0	70.0	69.5	72.5	73.4	76.5
19	Fed funds and RPs with banks	73.7	66.2	64.8	67.2	60.3	59.4	59.0	64.7	64.0	67.7	68.0	71.5
20	Other	5.5	4.8	6.2	5.7	5.4	5.4	6.0	5.3	5.4	4.8	5.4	5.0
21	Cash assets <sup>7</sup>	57.8	56.6	57.2	56.8	58.8	56.3	54.0	62.7	57.3	72.8	75.3	87.7
22	Other assets <sup>8</sup>	48.7	69.2	61.1	49.5	56.4	47.4	43.0	48.1	45.4	56.1	51.9	53.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,280.5</b>	<b>1,394.5</b>	<b>1,328.1</b>	<b>1,309.5</b>	<b>1,295.1</b>	<b>1,272.5</b>	<b>1,271.8</b>	<b>1,290.8</b>	<b>1,283.6</b>	<b>1,299.8</b>	<b>1,308.3</b>	<b>1,355.8</b>
<b>LIABILITIES</b>													
24	Deposits	931.0	1,077.0	1,095.5	1,137.6	1,135.0	1,095.6	1,111.0	1,097.0	1,118.8	1,083.8	1,037.0	973.0
25	Transaction	12.6	17.0	16.8	16.8	16.5	16.8	16.3	19.0	19.8	17.9	21.4	21.3
26	Nontransaction	918.3	1,060.0	1,078.6	1,120.8	1,118.5	1,078.9	1,094.7	1,078.0	1,099.0	1,065.9	1,015.6	951.7
27	Large time	916.9	1,055.6	1,074.3	1,116.5	1,114.1	1,074.4	1,090.1	1,073.3	1,094.3	1,061.1	1,010.7	946.9
29	Borrowings	568.0	628.1	598.3	617.6	605.4	594.8	591.1	586.7	598.3	576.5	600.5	577.1
30	From banks in the U.S.	65.5	77.7	70.6	67.8	67.6	68.2	65.4	82.8	107.5	68.2	81.3	69.6
31	From others	502.5	550.5	527.8	549.8	537.8	526.6	525.6	504.0	490.8	508.2	519.2	507.4
32	Net due to related foreign offices	-341.7	-477.6	-524.5	-597.3	-586.2	-553.2	-573.3	-543.2	-581.7	-502.1	-482.2	-364.0
33	Other liabilities	121.6	163.9	155.7	148.3	137.4	131.9	139.7	146.8	145.0	138.5	148.8	166.1
33a	Derivatives with a negative fair value <sup>11</sup>	75.7	110.9	108.3	103.4	95.8	94.6	101.8	102.2	99.9	91.8	98.3	119.2
33b	Other	45.9	53.0	47.4	44.9	41.5	37.3	37.8	44.6	45.1	46.7	50.5	46.9
34	<b>TOTAL LIABILITIES</b>	<b>1,278.8</b>	<b>1,391.5</b>	<b>1,324.9</b>	<b>1,306.2</b>	<b>1,291.7</b>	<b>1,269.1</b>	<b>1,268.4</b>	<b>1,287.4</b>	<b>1,280.4</b>	<b>1,296.7</b>	<b>1,304.2</b>	<b>1,352.1</b>
35	Residual (assets less liabilities) <sup>10</sup>	1.7	3.0	3.2	3.3	3.4	3.4	3.4	3.4	3.2	3.1	4.1	3.7

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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