

# 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

November 14, 2008

Account	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 15	Oct 22	Oct 29	Nov 5
<b>ASSETS</b>												
1 Bank credit	9,057.2	9,408.8	9,402.5	9,374.0	9,398.3	9,414.5	9,575.1	9,961.0	9,911.3	10,075.6	10,007.1	9,886.1
2 Securities in bank credit	2,404.5	2,511.1	2,481.1	2,471.4	2,491.0	2,477.8	2,533.8	2,719.3	2,654.0	2,802.9	2,767.1	2,713.4
3 Treasury and Agency securities <sup>2</sup>	1,138.9	1,093.8	1,096.0	1,112.9	1,114.7	1,129.0	1,155.1	1,228.7	1,179.5	1,283.9	1,279.3	1,272.4
4 Other securities <sup>3</sup>	1,265.5	1,417.3	1,385.2	1,358.5	1,376.3	1,348.8	1,378.7	1,490.6	1,474.5	1,519.0	1,487.8	1,441.1
5 Loans and leases in bank credit <sup>4</sup>	6,652.7	6,897.8	6,921.4	6,902.6	6,907.3	6,936.7	7,041.3	7,241.7	7,257.3	7,272.7	7,240.0	7,172.7
6 Commercial and industrial	1,390.1	1,489.5	1,495.9	1,503.1	1,509.9	1,509.7	1,537.3	1,601.8	1,606.7	1,611.9	1,605.2	1,598.4
7 Real estate	3,540.0	3,654.2	3,657.0	3,648.0	3,626.8	3,645.7	3,666.4	3,790.5	3,793.4	3,791.4	3,794.5	3,773.5
8 Revolving home equity	475.6	506.8	512.2	518.4	523.5	526.2	540.4	577.7	578.7	577.9	578.4	578.2
9 Other residential	1,492.5	1,494.2	1,481.5	1,450.2	1,436.3	1,446.0	1,446.1	1,495.8	1,497.8	1,494.0	1,498.0	1,478.5
10 Commercial	1,572.0	1,653.2	1,663.4	1,679.5	1,667.0	1,673.5	1,679.9	1,717.0	1,716.9	1,719.5	1,718.0	1,716.7
11 Consumer	788.5	823.4	827.1	831.7	839.3	845.0	852.0	869.4	871.9	870.6	871.7	868.1
12 Credit cards and other revolving plans	335.5	346.2	345.9	346.4	350.0	357.0	363.2	379.6	381.9	380.5	381.6	379.7
13 Other	453.0	477.1	481.2	485.2	489.3	488.1	488.8	489.8	490.0	490.1	490.1	488.4
14 Security <sup>5</sup>	271.9	283.6	292.8	280.8	295.0	305.5	331.0	302.6	291.2	320.9	289.0	273.2
15 Fed funds and RPs with brokers	215.2	223.4	235.0	232.3	244.9	256.2	269.8	241.5	226.1	262.1	226.5	218.2
16 Other	56.7	60.3	57.9	48.5	50.1	49.3	61.3	61.1	65.1	58.8	62.5	55.0
17 Other loans and leases	662.2	647.1	648.5	639.1	636.3	630.8	654.6	677.4	694.1	678.0	679.6	659.6
18 Interbank loans	408.8	443.6	447.2	453.7	438.3	434.8	462.4	441.3	465.1	465.0	401.7	379.3
19 Fed funds and RPs with banks <sup>6</sup>	329.9	361.4	364.8	370.0	362.8	358.1	387.9	363.3	383.2	388.4	320.7	304.0
20 Other	78.9	82.2	82.3	83.6	75.5	76.7	74.6	78.0	81.8	76.6	81.0	75.2
21 Cash assets <sup>7</sup>	296.6	310.0	306.5	300.0	296.6	297.8	368.5	574.5	554.7	541.8	687.2	752.6
22 Other assets <sup>8</sup>	934.8	999.2	988.1	1,003.9	1,019.2	1,018.7	1,042.2	1,093.6	1,081.4	1,096.5	1,088.9	1,117.6
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,626.2</b>	<b>11,066.3</b>	<b>11,047.3</b>	<b>11,030.6</b>	<b>11,044.8</b>	<b>11,056.6</b>	<b>11,335.0</b>	<b>11,948.0</b>	<b>11,889.9</b>	<b>12,056.3</b>	<b>12,062.5</b>	<b>12,011.6</b>
<b>LIABILITIES</b>												
24 Deposits	6,563.8	6,847.8	6,887.0	6,909.5	6,884.1	6,914.2	7,072.5	7,125.7	7,159.5	7,133.6	7,079.4	7,072.5
25 Transaction	627.9	631.9	613.4	603.6	621.0	600.2	640.2	682.5	661.4	687.7	702.8	769.0
26 Nontransaction	5,935.9	6,215.9	6,273.6	6,305.9	6,263.1	6,314.0	6,432.3	6,443.2	6,498.1	6,445.9	6,376.6	6,303.5
27 Large time	1,961.6	2,090.5	2,113.0	2,125.9	2,131.7	2,130.6	2,161.3	2,065.5	2,065.0	2,068.5	2,059.4	1,984.9
28 Other	3,974.4	4,125.4	4,160.6	4,179.9	4,131.4	4,183.4	4,271.0	4,377.6	4,433.2	4,377.3	4,317.2	4,318.5
29 Borrowings	2,199.7	2,299.6	2,319.0	2,316.6	2,340.3	2,357.0	2,398.5	2,619.2	2,604.1	2,711.9	2,649.3	2,586.0
30 From banks in the U.S.	453.5	473.7	484.0	483.3	479.6	476.8	478.6	457.6	468.9	463.5	432.3	412.6
31 From others	1,746.2	1,825.9	1,835.0	1,833.3	1,860.8	1,880.1	1,919.9	2,161.6	2,135.2	2,248.4	2,217.0	2,173.5
32 Net due to related foreign offices	73.8	17.4	-23.6	-18.5	-46.9	-92.2	-61.8	181.0	140.8	127.9	329.2	344.5
33 Other liabilities	628.2	727.1	693.4	674.5	674.5	673.4	715.1	806.3	782.2	857.1	796.6	792.3
34 <b>TOTAL LIABILITIES</b>	<b>9,465.5</b>	<b>9,892.0</b>	<b>9,875.8</b>	<b>9,882.2</b>	<b>9,852.0</b>	<b>9,852.4</b>	<b>10,124.3</b>	<b>10,732.3</b>	<b>10,686.7</b>	<b>10,830.4</b>	<b>10,854.5</b>	<b>10,795.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,160.7	1,174.4	1,171.5	1,148.4	1,192.8	1,204.3	1,210.7	1,215.7	1,203.2	1,225.9	1,208.0	1,216.4

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending			
									Oct 15	Oct 22	Oct 29	Nov 5
<b>ASSETS</b>												
1 Bank credit	9,061.5	9,399.8	9,385.0	9,340.2	9,328.3	9,348.1	9,553.4	9,968.3	9,913.2	10,068.4	10,022.2	9,951.3
2 Securities in bank credit	2,389.0	2,532.8	2,506.3	2,484.5	2,473.0	2,462.2	2,513.1	2,702.0	2,626.7	2,777.2	2,755.1	2,729.1
3 Treasury and Agency securities <sup>2</sup>	1,126.1	1,102.8	1,110.1	1,123.5	1,119.0	1,134.2	1,147.5	1,214.2	1,157.0	1,261.6	1,270.1	1,277.3
4 Other securities <sup>3</sup>	1,262.9	1,430.0	1,396.2	1,361.0	1,354.0	1,328.0	1,365.6	1,487.8	1,469.7	1,515.6	1,485.0	1,451.8
5 Loans and leases in bank credit <sup>4</sup>	6,672.4	6,867.0	6,878.7	6,855.7	6,855.3	6,885.9	7,040.4	7,266.3	7,286.6	7,291.2	7,267.1	7,222.2
6 Commercial and industrial	1,389.7	1,492.1	1,494.1	1,497.2	1,498.8	1,502.5	1,534.7	1,602.3	1,608.9	1,610.2	1,606.1	1,600.3
7 Real estate	3,566.1	3,630.2	3,627.8	3,616.6	3,610.9	3,615.2	3,660.7	3,822.0	3,824.5	3,822.4	3,822.2	3,823.2
8 Revolving home equity	477.8	502.4	508.4	514.5	521.6	526.0	540.7	580.6	580.7	581.7	582.1	582.8
9 Other residential	1,505.7	1,481.9	1,465.0	1,439.2	1,423.2	1,419.0	1,434.4	1,511.0	1,514.3	1,507.8	1,507.7	1,510.4
10 Commercial	1,582.7	1,646.0	1,654.5	1,662.9	1,666.1	1,670.1	1,685.7	1,730.3	1,729.5	1,732.9	1,732.4	1,730.0
11 Consumer	783.6	818.2	822.8	826.9	832.9	843.7	853.9	864.6	865.5	867.3	869.2	865.2
12 Credit cards and other revolving plans	331.4	339.7	340.8	342.8	347.5	355.4	362.6	375.6	376.9	377.8	379.9	377.8
13 Other	452.2	478.5	482.0	484.1	485.4	488.3	491.3	489.0	488.6	489.5	489.3	487.4
14 Security <sup>5</sup>	270.4	284.2	293.9	280.9	281.9	294.9	327.3	298.6	289.3	317.9	282.1	272.3
15 Fed funds and RPs with brokers	214.8	223.1	237.9	234.5	234.3	246.9	267.5	238.9	226.5	260.0	221.5	217.3
16 Other	55.6	61.1	56.0	46.3	47.6	48.0	59.8	59.7	62.7	57.9	60.6	55.0
17 Other loans and leases	662.6	642.1	640.1	634.2	630.9	629.6	663.7	678.7	698.4	673.5	687.5	661.2
18 Interbank loans	410.8	449.5	434.6	436.3	422.7	427.4	460.6	440.8	464.0	454.1	408.9	379.3
19 Fed funds and RPs with banks <sup>6</sup>	333.4	365.9	353.3	355.3	349.8	353.3	389.9	365.1	385.0	377.4	332.7	305.9
20 Other	77.4	83.6	81.3	80.9	72.8	74.1	70.7	75.7	79.0	76.7	76.2	73.4
21 Cash assets <sup>7</sup>	295.3	308.8	304.1	296.3	292.4	285.8	366.1	573.2	571.2	501.8	699.5	744.8
22 Other assets <sup>8</sup>	942.3	999.1	985.3	999.1	1,016.3	1,015.0	1,050.9	1,102.9	1,096.8	1,086.9	1,094.8	1,117.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,639.0</b>	<b>11,061.3</b>	<b>11,011.7</b>	<b>10,971.1</b>	<b>10,951.8</b>	<b>10,967.0</b>	<b>11,317.5</b>	<b>11,963.1</b>	<b>11,922.9</b>	<b>11,989.0</b>	<b>12,103.5</b>	<b>12,069.0</b>
<b>LIABILITIES</b>												
24 Deposits	6,570.1	6,893.4	6,862.0	6,864.4	6,830.9	6,844.1	7,052.3	7,145.6	7,209.2	7,092.3	7,085.3	7,121.2
25 Transaction	616.4	642.4	609.4	602.6	605.4	589.9	631.1	670.5	644.5	690.5	734.1	704.5
26 Nontransaction	5,953.7	6,250.9	6,252.6	6,261.8	6,225.6	6,254.2	6,421.2	6,475.1	6,564.7	6,401.8	6,351.2	6,416.7
27 Large time	1,966.0	2,108.8	2,130.5	2,126.1	2,094.0	2,103.3	2,148.4	2,075.3	2,072.5	2,076.6	2,070.6	2,001.2
28 Other	3,987.7	4,142.2	4,122.1	4,135.7	4,131.6	4,150.9	4,272.9	4,399.8	4,492.2	4,325.2	4,280.6	4,415.6
29 Borrowings	2,191.8	2,306.4	2,338.6	2,318.1	2,306.9	2,342.9	2,414.1	2,616.9	2,582.4	2,693.8	2,660.3	2,600.7
30 From banks in the U.S.	448.5	479.2	481.1	479.3	467.3	469.7	477.9	453.5	462.0	452.6	435.1	411.4
31 From others	1,743.3	1,827.2	1,857.5	1,838.8	1,839.6	1,873.2	1,936.2	2,163.4	2,120.3	2,241.3	2,225.1	2,189.3
32 Net due to related foreign offices	90.7	-37.5	-64.5	-52.3	-23.3	-66.3	-47.9	196.0	163.4	156.7	337.3	336.5
33 Other liabilities	634.0	728.9	699.3	667.3	666.1	671.5	712.7	812.2	783.6	854.3	817.7	816.2
34 <b>TOTAL LIABILITIES</b>	<b>9,486.7</b>	<b>9,891.2</b>	<b>9,835.4</b>	<b>9,797.5</b>	<b>9,780.7</b>	<b>9,792.2</b>	<b>10,131.2</b>	<b>10,770.8</b>	<b>10,738.5</b>	<b>10,797.1</b>	<b>10,900.7</b>	<b>10,874.6</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,152.3	1,170.1	1,176.3	1,173.6	1,171.1	1,174.8	1,186.3	1,192.3	1,184.4	1,191.9	1,202.9	1,194.4

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

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending			
									Oct 15	Oct 22	Oct 29	Nov 5
<b>ASSETS</b>												
1 Bank credit	7,931.9	8,275.0	8,268.0	8,252.9	8,276.2	8,290.9	8,456.8	8,807.6	8,773.2	8,885.7	8,849.6	8,764.7
2 Securities in bank credit	1,946.1	2,032.4	2,014.3	2,014.7	2,026.3	2,016.6	2,082.4	2,247.1	2,192.7	2,313.9	2,290.8	2,255.1
3 Treasury and Agency securities <sup>2</sup>	1,045.5	1,001.0	1,004.1	1,021.3	1,020.9	1,042.2	1,072.2	1,153.0	1,112.1	1,208.8	1,192.3	1,186.1
4 Other securities <sup>3</sup>	900.6	1,031.4	1,010.2	993.4	1,005.4	974.4	1,010.2	1,094.1	1,080.6	1,105.2	1,098.5	1,069.0
5 Loans and leases in bank credit <sup>4</sup>	5,985.7	6,242.6	6,253.7	6,238.2	6,249.9	6,274.3	6,374.5	6,560.4	6,580.5	6,571.8	6,558.8	6,509.6
6 Commercial and industrial	1,124.9	1,182.0	1,185.5	1,190.0	1,194.2	1,191.4	1,209.8	1,249.2	1,254.8	1,254.7	1,250.9	1,244.0
7 Real estate	3,505.2	3,612.9	3,616.3	3,605.9	3,584.0	3,601.6	3,623.3	3,749.4	3,752.1	3,749.8	3,753.8	3,734.6
8 Revolving home equity	475.6	506.8	512.2	518.4	523.5	526.2	540.4	577.7	578.7	577.9	578.4	578.2
9 Other residential	1,492.5	1,494.2	1,481.5	1,450.2	1,436.3	1,446.0	1,446.1	1,495.8	1,497.8	1,494.0	1,498.0	1,478.5
10 Commercial	1,537.1	1,612.0	1,622.7	1,637.4	1,624.2	1,629.4	1,636.9	1,675.9	1,675.5	1,677.9	1,677.3	1,677.9
11 Consumer	788.5	823.4	827.1	831.7	839.3	845.0	852.0	869.4	871.9	870.6	871.7	868.1
12 Credit cards and other revolving plans	335.5	346.2	345.9	346.4	350.0	357.0	363.2	379.6	381.9	380.5	381.6	379.7
13 Other	453.0	477.1	481.2	485.2	489.3	488.1	488.8	489.8	490.0	490.1	490.1	488.4
14 Security <sup>5</sup>	133.5	188.7	189.0	180.4	194.7	204.8	241.3	230.6	224.2	243.1	218.4	213.1
15 Fed funds and RPs with brokers	102.3	148.5	149.3	149.2	163.6	174.5	195.5	183.6	173.7	198.5	169.9	171.3
16 Other	31.1	40.2	39.6	31.2	31.2	30.3	45.7	47.0	50.5	44.7	48.4	41.8
17 Other loans and leases	433.8	435.7	435.7	430.2	437.7	431.6	448.1	461.8	477.5	453.6	464.0	449.9
18 Interbank loans	329.6	369.0	371.6	384.7	372.0	368.2	393.7	380.3	404.4	400.8	352.6	335.7
19 Fed funds and RPs with banks <sup>6</sup>	256.2	293.3	295.2	306.9	302.2	297.8	324.5	309.1	328.3	331.4	281.5	266.8
20 Other	73.4	75.7	76.4	77.7	69.8	70.4	69.2	71.2	76.1	69.4	71.1	68.9
21 Cash assets <sup>7</sup>	237.7	251.3	248.4	240.4	240.5	244.7	307.7	444.2	430.3	431.6	514.2	509.3
22 Other assets <sup>8</sup>	888.0	936.0	938.8	947.6	970.7	975.7	995.5	1,032.7	1,024.9	1,027.8	1,022.4	1,057.6
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,316.1</b>	<b>9,736.1</b>	<b>9,729.8</b>	<b>9,724.7</b>	<b>9,751.8</b>	<b>9,770.3</b>	<b>10,040.5</b>	<b>10,542.3</b>	<b>10,510.2</b>	<b>10,623.4</b>	<b>10,616.5</b>	<b>10,543.3</b>
<b>LIABILITIES</b>												
24 Deposits	5,576.4	5,776.2	5,774.2	5,784.9	5,763.2	5,786.7	5,969.7	6,192.9	6,238.9	6,202.3	6,176.2	6,169.0
25 Transaction	614.7	615.6	596.4	586.9	603.8	583.7	621.1	660.2	638.1	664.3	681.4	750.5
26 Nontransaction	4,961.7	5,160.6	5,177.8	5,198.0	5,159.4	5,202.9	5,348.6	5,532.7	5,600.8	5,537.9	5,494.8	5,418.5
27 Large time	989.4	1,039.7	1,021.6	1,022.5	1,031.2	1,024.1	1,082.5	1,160.4	1,172.9	1,166.1	1,182.8	1,105.5
28 Other	3,972.3	4,120.9	4,156.3	4,175.6	4,128.2	4,178.9	4,266.0	4,372.3	4,427.9	4,371.8	4,312.0	4,313.0
29 Borrowings	1,614.0	1,705.5	1,711.6	1,713.8	1,735.2	1,753.4	1,791.3	1,999.7	1,964.9	2,065.8	2,042.2	1,993.3
30 From banks in the U.S.	388.9	403.0	412.1	413.7	406.7	409.4	394.5	399.7	403.8	405.3	391.8	376.8
31 From others	1,225.1	1,302.4	1,299.6	1,300.1	1,328.5	1,343.9	1,396.8	1,600.0	1,561.1	1,660.4	1,650.4	1,616.6
32 Net due to related foreign offices	460.7	510.0	527.7	546.2	529.7	509.8	506.3	513.0	496.2	477.2	591.2	559.0
33 Other liabilities	504.8	571.1	547.6	534.3	537.3	532.8	567.0	622.9	606.5	657.9	600.4	611.6
34 <b>TOTAL LIABILITIES</b>	<b>8,155.9</b>	<b>8,562.8</b>	<b>8,561.1</b>	<b>8,579.1</b>	<b>8,565.5</b>	<b>8,582.7</b>	<b>8,834.2</b>	<b>9,328.4</b>	<b>9,306.5</b>	<b>9,403.2</b>	<b>9,410.1</b>	<b>9,332.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,160.1	1,173.3	1,168.7	1,145.6	1,186.3	1,187.6	1,206.4	1,213.9	1,203.7	1,220.2	1,206.4	1,210.4

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

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending			
									Oct 15	Oct 22	Oct 29	Nov 5
<b>ASSETS</b>												
1 Bank credit	7,938.3	8,261.9	8,255.5	8,227.0	8,225.0	8,238.2	8,443.3	8,816.9	8,776.2	8,884.2	8,863.0	8,823.1
2 Securities in bank credit	1,932.1	2,050.9	2,036.3	2,026.6	2,016.4	2,006.7	2,066.1	2,231.7	2,167.1	2,292.5	2,281.6	2,264.2
3 Treasury and Agency securities <sup>2</sup>	1,031.7	1,010.7	1,017.9	1,032.6	1,027.0	1,046.4	1,063.7	1,138.0	1,089.3	1,186.3	1,183.3	1,190.7
4 Other securities <sup>3</sup>	900.4	1,040.2	1,018.5	994.0	989.4	960.3	1,002.4	1,093.8	1,077.8	1,106.3	1,098.4	1,073.4
5 Loans and leases in bank credit <sup>4</sup>	6,006.3	6,211.0	6,219.2	6,200.4	6,208.6	6,231.5	6,377.3	6,585.1	6,609.1	6,591.6	6,581.4	6,559.0
6 Commercial and industrial	1,125.7	1,185.8	1,187.1	1,187.5	1,187.1	1,186.0	1,207.2	1,251.0	1,258.1	1,254.3	1,251.3	1,247.0
7 Real estate	3,530.3	3,588.2	3,586.7	3,574.9	3,568.7	3,572.8	3,617.9	3,779.8	3,782.2	3,780.0	3,780.4	3,783.2
8 Revolving home equity	477.8	502.4	508.4	514.5	521.6	526.0	540.7	580.6	580.7	581.7	582.1	582.8
9 Other residential	1,505.7	1,481.9	1,465.0	1,439.2	1,423.2	1,419.0	1,434.4	1,511.0	1,514.3	1,507.8	1,507.7	1,510.4
10 Commercial	1,546.8	1,604.0	1,613.3	1,621.3	1,623.9	1,627.7	1,642.8	1,688.2	1,687.2	1,690.6	1,690.6	1,690.0
11 Consumer	783.6	818.2	822.8	826.9	832.9	843.7	853.9	864.6	865.5	867.3	869.2	865.2
12 Credit cards and other revolving plans	331.4	339.7	340.8	342.8	347.5	355.4	362.6	375.6	376.9	377.8	379.9	377.8
13 Other	452.2	478.5	482.0	484.1	485.4	488.3	491.3	489.0	488.6	489.5	489.3	487.4
14 Security <sup>5</sup>	131.8	188.5	191.5	181.8	184.8	196.9	240.5	226.6	222.5	238.3	210.8	211.3
15 Fed funds and RPs with brokers	101.4	147.7	151.3	150.6	154.3	167.2	195.4	180.9	174.5	194.7	164.1	169.9
16 Other	30.4	40.9	40.2	31.2	30.5	29.6	45.1	45.7	48.0	43.6	46.7	41.4
17 Other loans and leases	434.8	430.2	431.1	429.3	435.1	432.1	457.8	463.1	480.8	451.7	469.7	452.2
18 Interbank loans	328.9	378.5	361.7	370.6	357.9	362.5	390.6	377.9	401.9	388.7	358.2	333.5
19 Fed funds and RPs with banks <sup>6</sup>	257.0	301.1	286.1	295.0	290.4	294.3	325.2	309.1	329.0	319.5	291.2	266.5
20 Other	71.9	77.4	75.6	75.6	67.5	68.1	65.4	68.8	72.9	69.3	67.0	66.9
21 Cash assets <sup>7</sup>	235.9	251.5	247.3	237.4	236.1	231.9	303.4	440.8	443.8	390.3	521.3	496.9
22 Other assets <sup>8</sup>	896.6	937.0	934.8	941.7	968.0	972.0	1,002.8	1,043.6	1,041.6	1,022.6	1,029.3	1,059.7
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,328.8</b>	<b>9,733.2</b>	<b>9,702.2</b>	<b>9,676.0</b>	<b>9,679.2</b>	<b>9,695.2</b>	<b>10,026.7</b>	<b>10,557.2</b>	<b>10,541.3</b>	<b>10,563.7</b>	<b>10,650.0</b>	<b>10,589.5</b>
<b>LIABILITIES</b>												
24 Deposits	5,583.9	5,797.9	5,725.0	5,730.5	5,735.7	5,733.1	5,955.3	6,211.6	6,289.3	6,162.4	6,177.8	6,217.8
25 Transaction	603.6	625.6	592.5	586.1	588.6	573.6	612.0	648.7	621.6	667.9	712.5	686.8
26 Nontransaction	4,980.3	5,172.3	5,132.4	5,144.5	5,147.1	5,159.5	5,343.2	5,562.8	5,667.7	5,494.5	5,465.3	5,531.0
27 Large time	994.0	1,034.5	1,014.6	1,013.2	1,020.0	1,013.2	1,075.1	1,168.2	1,180.8	1,174.5	1,189.8	1,120.6
28 Other	3,986.3	4,137.8	4,117.8	4,131.2	4,127.1	4,146.3	4,268.1	4,394.7	4,487.0	4,320.0	4,275.5	4,410.4
29 Borrowings	1,625.2	1,709.0	1,721.3	1,712.4	1,712.6	1,751.9	1,827.3	2,018.5	1,973.6	2,082.5	2,061.5	2,011.8
30 From banks in the U.S.	386.6	408.6	413.3	411.6	399.2	404.3	395.1	398.1	400.5	402.2	393.0	376.3
31 From others	1,238.6	1,300.4	1,308.1	1,300.8	1,313.3	1,347.6	1,432.2	1,620.4	1,573.2	1,680.3	1,668.5	1,635.5
32 Net due to related foreign offices	458.5	487.0	532.8	533.8	529.9	507.0	495.2	509.1	487.8	475.2	590.7	536.7
33 Other liabilities	510.5	572.3	550.1	529.0	533.4	531.8	565.9	629.3	610.0	655.5	620.2	631.6
34 <b>TOTAL LIABILITIES</b>	<b>8,178.1</b>	<b>8,566.3</b>	<b>8,529.2</b>	<b>8,505.9</b>	<b>8,511.5</b>	<b>8,523.8</b>	<b>8,843.7</b>	<b>9,368.5</b>	<b>9,360.7</b>	<b>9,375.6</b>	<b>9,450.2</b>	<b>9,397.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,150.7	1,166.9	1,172.9	1,170.2	1,167.7	1,171.5	1,183.0	1,188.8	1,180.6	1,188.0	1,199.9	1,191.6

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

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending				
									Oct 15	Oct 22	Oct 29	Nov 5	
<b>ASSETS</b>													
1	Bank credit	5,023.8	5,317.1	5,310.9	5,284.9	5,288.8	5,295.0	5,426.5	5,754.4	5,717.4	5,826.3	5,795.9	5,718.8
2	Securities in bank credit	1,335.4	1,444.0	1,427.8	1,428.6	1,433.0	1,428.8	1,499.0	1,668.6	1,614.9	1,733.6	1,710.9	1,678.0
3	Treasury and Agency securities <sup>2</sup>	667.2	642.9	647.9	665.2	663.0	686.7	711.2	785.9	746.1	840.9	823.8	817.9
3a	Trading account	70.4	68.5	65.7	66.1	54.0	57.6	73.3	134.9	104.1	176.7	160.2	150.2
3b	Investment account	596.7	574.4	582.2	599.1	609.0	629.1	637.9	651.1	642.0	664.1	663.7	667.7
3b1	Mortgage-backed	528.1	526.9	534.2	552.2	560.3	576.7	587.6	604.7	594.9	617.8	619.0	622.5
3b2	Other	68.6	47.5	48.0	46.9	48.7	52.3	50.3	46.4	47.1	46.3	44.6	45.2
4	Other securities	668.2	801.0	779.9	763.4	770.0	742.1	787.8	882.7	868.8	892.7	887.1	860.1
4a	Trading account <sup>3</sup>	348.0	439.1	408.2	390.4	400.3	384.0	402.9	445.5	430.5	461.8	455.7	437.0
4a1	Derivatives with a positive fair value <sup>11</sup>	159.3	233.9	210.0	193.5	214.2	215.2	230.2	283.1	268.0	314.6	285.8	280.7
4a2	Other	188.7	205.2	198.2	196.9	186.1	168.9	172.7	162.4	162.6	147.2	169.9	156.2
4b	Investment account	320.3	361.9	371.6	373.0	369.7	358.0	384.9	437.2	438.3	430.9	431.4	423.1
4b1	State and local government	61.1	55.0	54.6	53.2	53.3	52.7	52.2	52.7	53.1	52.7	52.9	52.2
4b2	Mortgage-backed	144.7	178.4	179.3	175.6	163.3	155.1	155.5	163.5	166.2	166.0	163.7	157.4
4b3	Other	114.6	128.5	137.7	144.1	153.2	150.3	177.2	221.0	219.0	212.2	214.8	213.5
5	Loans and leases in bank credit <sup>4</sup>	3,688.4	3,873.1	3,883.1	3,856.2	3,855.8	3,866.2	3,927.5	4,085.7	4,102.6	4,092.7	4,084.9	4,040.7
6	Commercial and industrial	736.9	777.5	780.3	783.2	786.4	780.6	792.6	822.3	827.5	827.0	822.9	815.4
7	Real estate	2,035.2	2,103.5	2,107.1	2,088.2	2,058.6	2,066.2	2,066.9	2,177.4	2,178.9	2,176.1	2,183.3	2,164.7
8	Revolving home equity	386.3	413.0	417.3	421.6	427.0	428.6	440.2	474.1	475.0	473.7	474.6	474.4
9	Other residential	1,037.4	1,033.9	1,026.1	995.3	979.5	984.3	977.2	1,019.7	1,020.6	1,017.9	1,023.3	1,003.7
10	Commercial	611.5	656.7	663.7	671.3	652.2	653.3	649.5	683.6	683.3	684.5	685.4	686.6
11	Consumer	461.5	484.1	487.3	491.3	498.9	503.4	501.3	517.1	518.7	518.0	517.6	516.2
12	Credit cards and other revolving plans	132.0	133.1	132.1	131.9	135.3	138.7	143.1	159.2	160.7	159.6	159.5	159.7
13	Other	329.5	351.0	355.2	359.4	363.6	364.6	358.2	357.8	358.0	358.4	358.1	356.6
14	Security	124.3	177.1	177.5	169.0	183.2	193.6	229.8	219.6	213.0	231.9	207.8	203.2
15	Fed funds and RPs with brokers	98.3	142.3	143.2	143.2	157.3	168.4	189.1	177.7	167.6	192.3	164.4	166.4
16	Other	25.9	34.8	34.3	25.9	25.9	25.1	40.7	41.9	45.4	39.6	43.4	36.9
17	Other loans and leases	330.5	330.8	330.8	324.6	328.8	322.4	336.8	349.3	364.5	339.9	353.3	341.2
17a	Fed funds and RPs with others	45.9	26.8	31.5	24.1	27.4	24.9	22.5	25.3	26.7	26.2	29.1	20.1
17b	Other loans	186.3	203.2	197.4	198.2	202.3	201.7	220.5	231.8	245.1	221.4	232.8	229.5
17c	Lease financing receivables	98.3	100.9	101.9	102.2	99.0	95.8	93.8	92.2	92.7	92.3	91.5	91.6
18	Interbank loans	210.3	241.3	244.8	259.3	241.5	239.5	257.2	247.9	266.9	264.0	224.3	217.5
19	Fed funds and RPs with banks	159.8	188.2	190.6	203.7	194.9	193.2	214.1	207.4	223.2	225.1	185.7	182.0
20	Other	50.5	53.1	54.2	55.6	46.6	46.3	43.0	40.5	43.7	38.9	38.6	35.6
21	Cash assets <sup>7</sup>	145.3	146.7	146.2	137.3	135.9	138.1	200.3	322.0	304.6	304.0	387.5	380.6
22	Other assets <sup>8</sup>	643.1	705.7	706.9	713.1	738.9	741.7	753.9	782.4	775.4	779.4	774.6	784.0
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>5,985.4</b>	<b>6,355.9</b>	<b>6,352.3</b>	<b>6,334.4</b>	<b>6,338.7</b>	<b>6,346.4</b>	<b>6,566.6</b>	<b>7,026.8</b>	<b>6,984.4</b>	<b>7,093.8</b>	<b>7,102.6</b>	<b>7,019.8</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)

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending				
									Oct 15	Oct 22	Oct 29	Nov 5	
<b>LIABILITIES</b>													
24	Deposits	3,303.3	3,462.9	3,461.5	3,465.6	3,424.7	3,436.3	3,584.0	3,781.9	3,820.3	3,779.0	3,764.5	3,766.5
25	Transaction	334.6	340.0	326.5	317.7	327.8	317.3	349.8	383.4	365.5	390.2	402.5	444.6
26	Nontransaction	2,968.7	3,122.9	3,135.0	3,147.9	3,096.8	3,119.0	3,234.2	3,398.5	3,454.8	3,388.8	3,362.0	3,321.9
27	Large time	583.0	626.4	608.6	607.2	612.6	606.4	662.8	737.2	749.6	742.2	758.1	680.6
28	Other	2,385.6	2,496.5	2,526.4	2,540.7	2,484.2	2,512.7	2,571.4	2,661.3	2,705.2	2,646.7	2,603.9	2,641.4
29	Borrowings	1,059.1	1,114.8	1,119.5	1,121.5	1,143.4	1,158.6	1,194.9	1,387.6	1,350.4	1,447.5	1,429.4	1,384.5
30	From banks in the U.S.	147.7	155.8	165.2	161.5	163.0	158.2	150.4	152.2	156.5	154.4	143.4	129.2
31	From others	911.4	959.0	954.2	960.0	980.4	1,000.5	1,044.5	1,235.4	1,193.9	1,293.1	1,286.0	1,255.3
32	Net due to related foreign offices	456.4	505.4	523.7	541.5	524.4	506.2	501.7	510.8	493.8	475.8	589.1	555.4
33	Other liabilities	425.5	492.4	467.5	453.3	457.1	452.5	485.1	541.7	525.5	577.2	519.5	525.8
33a	Derivatives with a negative fair value <sup>11</sup>	125.8	180.1	161.9	145.5	163.9	169.4	179.6	216.5	201.4	246.6	211.3	219.9
33b	Other	299.7	312.3	305.7	307.8	293.2	283.1	305.5	325.2	324.1	330.6	308.1	305.9
34	<b>TOTAL LIABILITIES</b>	<b>5,244.4</b>	<b>5,575.5</b>	<b>5,572.2</b>	<b>5,581.9</b>	<b>5,549.6</b>	<b>5,553.7</b>	<b>5,765.7</b>	<b>6,221.9</b>	<b>6,189.9</b>	<b>6,279.6</b>	<b>6,302.4</b>	<b>6,232.2</b>
35	Residual (assets less liabilities) <sup>10</sup>	741.0	780.4	780.1	752.5	789.1	792.7	800.9	804.9	794.5	814.2	800.2	787.5
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	672.8	705.3	713.6	727.9	723.7	731.9	743.1	768.2	761.1	783.8	782.7	779.9
37	Pass-thru	471.7	461.4	467.0	482.5	487.3	498.5	519.4	544.7	537.4	558.0	560.0	564.2
38	CMO, REMIC, and other	201.1	243.8	246.5	245.4	236.4	233.3	223.8	223.5	223.7	225.9	222.7	215.7
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-12.7	-18.5	-20.4	-21.2	-30.1	-45.4	-49.5	-58.4	-59.8	-54.0	-61.7	-74.6
40	Securitized consumer loans <sup>14</sup>	113.2	110.7	112.1	115.0	113.1	112.9	120.4	136.3	135.0	135.4	136.1	135.5
41	Credit cards and other revolving plans	75.1	75.2	76.5	79.4	77.9	77.2	81.2	93.5	92.1	92.3	93.6	92.7
42	Other	38.1	35.5	35.6	35.6	35.2	35.7	39.2	42.8	42.9	43.0	42.5	42.9
43	Securitized real estate loans <sup>14</sup>	1,202.1	1,206.3	1,208.0	1,222.5	1,256.6	1,284.9	1,310.2	1,369.8	1,369.3	1,366.9	1,364.7	1,364.6

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending			
									Oct 15	Oct 22	Oct 29	Nov 5
<b>ASSETS</b>												
1 Bank credit	5,052.4	5,297.0	5,279.5	5,239.8	5,238.7	5,242.3	5,428.5	5,785.5	5,745.4	5,846.2	5,827.8	5,789.3
2 Securities in bank credit	1,327.5	1,453.4	1,438.5	1,433.4	1,430.1	1,425.5	1,491.4	1,658.9	1,596.0	1,717.2	1,706.7	1,689.8
3 Treasury and Agency securities <sup>2</sup>	658.5	647.7	655.6	671.6	670.7	691.9	707.0	775.6	728.5	823.0	818.6	825.4
3a Trading account	66.9	70.0	65.5	67.7	54.7	56.1	69.9	129.2	96.0	167.6	158.7	158.8
3b Investment account	591.6	577.7	590.1	603.8	616.0	635.8	637.1	646.3	632.6	655.4	660.0	666.7
3b1 Mortgage-backed	521.9	530.4	542.0	556.0	567.5	583.4	586.0	599.4	585.5	608.4	614.5	619.5
3b2 Other	69.7	47.3	48.0	47.8	48.5	52.4	51.1	46.9	47.1	46.9	45.4	47.2
4 Other securities	669.1	805.7	782.9	761.9	759.4	733.5	784.4	883.3	867.5	894.2	888.0	864.3
4a Trading account <sup>3</sup>	349.4	445.6	411.7	391.6	392.4	377.8	398.6	446.6	428.8	465.2	457.8	439.9
4a1 Derivatives with a positive fair value <sup>11</sup>	156.4	241.5	211.7	195.1	205.3	205.3	224.5	276.1	257.0	305.5	283.1	281.1
4a2 Other	193.0	204.1	199.9	196.5	187.1	172.5	174.1	170.5	171.9	159.8	174.7	158.8
4b Investment account	319.7	360.1	371.2	370.3	367.0	355.8	385.8	436.8	438.7	429.0	430.3	424.5
4b1 State and local government	61.1	55.1	54.9	53.1	52.7	52.1	52.2	52.8	53.3	52.7	53.0	52.6
4b2 Mortgage-backed	140.7	173.5	174.7	173.2	170.3	162.7	159.9	159.2	160.4	159.6	159.2	155.0
4b3 Other	117.8	131.5	141.6	144.0	144.0	140.9	173.7	224.8	225.0	216.6	218.0	216.8
5 Loans and leases in bank credit <sup>4</sup>	3,724.9	3,843.6	3,841.0	3,806.4	3,808.6	3,816.8	3,937.2	4,126.6	4,149.4	4,129.0	4,121.2	4,099.5
6 Commercial and industrial	741.4	778.8	778.8	777.6	777.5	775.3	791.8	827.7	834.4	830.3	826.7	821.6
7 Real estate	2,067.9	2,078.3	2,069.3	2,048.8	2,039.3	2,035.1	2,067.0	2,216.3	2,218.5	2,214.3	2,216.3	2,218.1
8 Revolving home equity	389.5	409.1	413.7	418.3	424.3	427.6	440.1	478.2	478.4	479.0	479.3	479.7
9 Other residential	1,055.0	1,024.1	1,005.2	977.8	963.3	955.9	968.9	1,039.6	1,042.5	1,035.7	1,036.5	1,038.9
10 Commercial	623.4	645.1	650.5	652.7	651.7	651.5	658.0	698.4	697.7	699.5	700.5	699.5
11 Consumer	460.5	484.6	486.5	487.7	491.9	497.8	503.6	515.4	516.4	517.9	517.8	514.7
12 Credit cards and other revolving plans	129.7	132.1	131.1	131.2	134.5	137.9	142.5	155.9	157.6	157.6	157.7	156.0
13 Other	330.8	352.6	355.4	356.5	357.4	359.9	361.1	359.5	358.8	360.3	360.1	358.7
14 Security	122.5	177.0	180.5	170.7	173.6	185.7	229.0	215.6	211.2	227.2	200.3	201.2
15 Fed funds and RPs with brokers	97.5	141.3	145.5	144.7	148.4	161.3	189.2	175.0	168.5	188.8	158.7	164.8
16 Other	25.0	35.7	35.0	25.9	25.2	24.4	39.9	40.6	42.8	38.4	41.6	36.4
17 Other loans and leases	332.6	324.8	325.7	321.6	326.3	322.9	345.8	351.6	368.8	339.2	360.1	344.0
17a Fed funds and RPs with others	49.4	24.3	28.1	23.7	25.2	26.1	26.3	27.4	30.2	27.2	30.8	21.5
17b Other loans	183.3	200.8	197.6	197.8	202.0	200.9	224.3	230.4	244.3	218.4	236.4	229.4
17c Lease financing receivables	99.8	99.7	100.1	100.1	99.1	96.0	95.2	93.8	94.4	93.6	92.9	93.1
18 Interbank loans	212.1	245.6	239.5	249.1	235.5	237.8	259.8	249.3	268.2	257.4	236.1	214.9
19 Fed funds and RPs with banks	160.7	192.5	187.0	195.1	189.8	192.0	217.2	208.1	224.1	218.0	197.6	177.3
20 Other	51.4	53.0	52.5	54.0	45.7	45.7	42.6	41.2	44.1	39.4	38.6	37.6
21 Cash assets <sup>7</sup>	144.7	147.9	143.7	133.7	131.6	127.3	197.1	320.3	316.8	271.2	395.6	370.5
22 Other assets <sup>8</sup>	653.1	705.0	701.2	702.9	733.9	735.3	761.7	794.2	790.4	780.9	783.9	789.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>6,025.1</b>	<b>6,340.3</b>	<b>6,307.5</b>	<b>6,265.6</b>	<b>6,272.9</b>	<b>6,274.6</b>	<b>6,575.5</b>	<b>7,069.5</b>	<b>7,040.9</b>	<b>7,076.0</b>	<b>7,164.1</b>	<b>7,082.7</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)

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending				
									Oct 15	Oct 22	Oct 29	Nov 5	
<b>LIABILITIES</b>													
24	Deposits	3,325.7	3,470.4	3,405.6	3,397.8	3,394.1	3,380.4	3,583.0	3,817.1	3,881.3	3,773.2	3,790.0	3,815.7
25	Transaction	327.3	347.3	323.2	315.6	317.2	306.4	345.5	375.9	356.5	395.2	421.1	394.1
26	Nontransaction	2,998.4	3,123.1	3,082.4	3,082.3	3,076.9	3,073.9	3,237.5	3,441.1	3,524.8	3,378.0	3,369.0	3,421.6
27	Large time	589.1	620.9	600.7	597.4	603.2	595.6	656.6	746.2	759.6	752.2	766.1	694.9
28	Other	2,409.2	2,502.2	2,481.7	2,484.9	2,473.7	2,478.3	2,580.9	2,694.9	2,765.2	2,625.8	2,602.8	2,726.7
29	Borrowings	1,072.5	1,124.5	1,128.2	1,118.5	1,124.7	1,161.7	1,231.0	1,407.0	1,362.2	1,462.8	1,445.2	1,406.7
30	From banks in the U.S.	147.0	161.7	166.1	159.1	155.4	155.9	150.6	151.0	155.9	150.6	142.5	131.0
31	From others	925.4	962.8	962.0	959.4	969.3	1,005.8	1,080.5	1,256.0	1,206.3	1,312.2	1,302.7	1,275.7
32	Net due to related foreign offices	454.7	482.4	528.2	529.8	524.8	504.1	492.3	507.4	486.3	474.2	588.7	534.0
33	Other liabilities	431.3	493.3	469.7	448.4	454.0	452.1	484.6	548.2	528.6	575.2	539.3	546.6
33a	Derivatives with a negative fair value <sup>11</sup>	124.9	185.8	164.1	149.0	159.2	160.9	176.4	213.2	196.7	241.5	209.8	221.9
33b	Other	306.4	307.5	305.6	299.4	294.7	291.2	308.3	334.9	331.9	333.7	329.5	324.8
34	<b>TOTAL LIABILITIES</b>	<b>5,284.1</b>	<b>5,570.6</b>	<b>5,531.7</b>	<b>5,494.5</b>	<b>5,497.5</b>	<b>5,498.3</b>	<b>5,790.9</b>	<b>6,279.7</b>	<b>6,258.3</b>	<b>6,285.4</b>	<b>6,363.2</b>	<b>6,303.0</b>
35	Residual (assets less liabilities) <sup>10</sup>	741.0	769.7	775.7	771.1	775.4	776.3	784.6	789.8	782.6	790.6	801.0	779.8
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	662.6	704.0	716.7	729.3	737.7	746.1	745.9	758.6	745.8	768.0	773.8	774.5
37	Pass-thru	460.0	465.2	477.1	490.3	501.6	515.6	519.1	533.2	520.4	542.4	548.6	553.7
38	CMO, REMIC, and other	202.6	238.8	239.6	239.0	236.1	230.5	226.8	225.4	225.5	225.7	225.2	220.8
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-10.4	-20.2	-21.3	-29.2	-35.6	-46.2	-46.6	-56.1	-57.4	-52.0	-59.6	-72.5
40	Securitized consumer loans <sup>14</sup>	111.0	110.9	112.5	115.6	115.1	114.2	121.0	133.8	132.7	132.5	132.9	132.3
41	Credit cards and other revolving plans	73.5	75.9	78.3	81.1	80.2	79.9	82.6	91.7	90.3	90.3	91.0	90.5
42	Other	37.5	35.0	34.2	34.5	35.0	34.3	38.4	42.2	42.4	42.2	41.8	41.7
43	Securitized real estate loans <sup>14</sup>	1,182.5	1,216.4	1,221.5	1,226.4	1,239.9	1,253.2	1,277.7	1,347.9	1,345.7	1,347.7	1,348.7	1,351.6

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

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending			
									Oct 15	Oct 22	Oct 29	Nov 5
<b>ASSETS</b>												
1 Bank credit	2,908.1	2,957.9	2,957.1	2,968.0	2,987.4	2,995.9	3,030.3	3,053.2	3,055.8	3,059.4	3,053.7	3,045.9
2 Securities in bank credit	610.7	588.4	586.5	586.0	593.3	587.8	583.3	578.5	577.8	580.3	579.9	577.0
3 Treasury and Agency securities <sup>2</sup>	378.3	358.0	356.2	356.1	357.9	355.5	361.0	367.1	366.1	367.9	368.5	368.2
4 Other securities <sup>3</sup>	232.4	230.4	230.3	230.0	235.4	232.3	222.4	211.4	211.8	212.5	211.4	208.9
5 Loans and leases in bank credit <sup>4</sup>	2,297.3	2,369.5	2,370.6	2,382.0	2,394.1	2,408.1	2,447.0	2,474.7	2,478.0	2,479.0	2,473.8	2,468.9
6 Commercial and industrial	388.0	404.5	405.2	406.8	407.8	410.7	417.1	426.9	427.3	427.7	428.0	428.6
7 Real estate	1,469.9	1,509.4	1,509.2	1,517.8	1,525.4	1,535.4	1,556.4	1,572.0	1,573.2	1,573.7	1,570.4	1,569.9
8 Revolving home equity	89.3	93.8	94.8	96.8	96.6	97.6	100.2	103.7	103.7	104.3	103.8	103.8
9 Other residential	455.1	460.3	455.4	454.9	456.8	461.7	468.9	476.1	477.2	476.1	474.7	474.8
10 Commercial	925.6	955.3	959.0	966.1	972.0	976.1	987.4	992.3	992.2	993.4	991.9	991.3
11 Consumer	326.9	339.2	339.8	340.4	340.4	341.7	350.7	352.3	353.2	352.6	354.1	351.9
12 Credit cards and other revolving plans	203.5	213.2	213.8	214.6	214.7	218.2	220.1	220.4	221.2	220.9	222.1	220.1
13 Other	123.5	126.1	126.0	125.8	125.7	123.4	130.5	132.0	132.0	131.7	132.0	131.8
17 Other loans and leases <sup>6</sup>	112.5	116.4	116.4	117.0	120.5	120.4	122.8	123.4	124.3	125.0	121.2	118.5
18 Interbank loans	119.4	127.8	126.8	125.3	130.5	128.7	136.5	132.4	137.5	136.8	128.3	118.1
19 Fed funds and RPs with banks <sup>6</sup>	96.4	105.1	104.7	103.2	107.3	104.6	110.4	101.7	105.1	106.3	95.8	84.8
20 Other	23.0	22.7	22.1	22.1	23.2	24.1	26.1	30.6	32.4	30.5	32.5	33.3
21 Cash assets <sup>7</sup>	92.5	104.5	102.2	103.1	104.6	106.6	107.4	122.2	125.6	127.6	126.7	128.7
22 Other assets <sup>8</sup>	244.8	230.3	231.9	234.5	231.8	233.9	241.6	250.3	249.4	248.3	247.9	273.6
23 TOTAL ASSETS <sup>9</sup>	<b>3,330.7</b>	<b>3,380.2</b>	<b>3,377.5</b>	<b>3,390.3</b>	<b>3,413.2</b>	<b>3,423.9</b>	<b>3,474.0</b>	<b>3,515.6</b>	<b>3,525.8</b>	<b>3,529.6</b>	<b>3,513.9</b>	<b>3,523.5</b>
<b>LIABILITIES</b>												
24 Deposits	2,273.1	2,313.3	2,312.7	2,319.3	2,338.6	2,350.3	2,385.7	2,411.1	2,418.6	2,423.3	2,411.7	2,402.5
25 Transaction	280.0	275.6	269.9	269.2	276.0	266.4	271.3	276.8	272.6	274.1	278.9	306.0
26 Nontransaction	1,993.1	2,037.7	2,042.9	2,050.1	2,062.6	2,083.9	2,114.4	2,134.3	2,146.0	2,149.1	2,132.8	2,096.6
27 Large time	406.4	413.3	413.0	415.3	418.7	417.7	419.8	423.3	423.3	423.9	424.7	424.9
28 Other	1,586.7	1,624.4	1,629.9	1,634.8	1,643.9	1,666.2	1,694.6	1,711.0	1,722.7	1,725.2	1,708.1	1,671.6
29 Borrowings	554.8	590.7	592.1	592.3	591.8	594.7	596.4	612.1	614.6	618.3	612.9	608.8
30 From banks in the U.S.	241.2	247.2	246.8	252.2	243.7	251.3	244.1	247.5	247.3	251.0	248.4	247.6
31 From others	313.6	343.4	345.3	340.1	348.1	343.5	352.3	364.6	367.2	367.3	364.5	361.2
32 Net due to related foreign offices	4.3	4.6	4.0	4.6	5.3	3.7	4.6	2.2	2.4	1.4	2.2	3.6
33 Other liabilities	79.2	78.7	80.1	80.9	80.3	80.3	81.9	81.2	81.0	80.7	81.0	85.7
34 TOTAL LIABILITIES	<b>2,911.6</b>	<b>2,987.3</b>	<b>2,988.9</b>	<b>2,997.2</b>	<b>3,015.9</b>	<b>3,029.1</b>	<b>3,068.5</b>	<b>3,106.5</b>	<b>3,116.6</b>	<b>3,123.6</b>	<b>3,107.7</b>	<b>3,100.7</b>
35 Residual (assets less liabilities) <sup>10</sup>	419.1	392.9	388.6	393.1	397.2	394.9	405.4	409.1	409.3	406.0	406.2	422.9
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	250.7	252.0	249.4	249.5	272.6	270.4	279.8	276.5	277.5	276.6	275.0	272.8
40 Securitized consumer loans <sup>14</sup>	283.3	297.7	300.1	299.3	299.8	296.4	294.1	291.1	292.1	291.3	293.3	289.9
43 Securitized real estate loans <sup>14</sup>	37.0	36.5	35.8	28.6	28.2	32.6	35.5	35.2	35.4	35.1	35.2	34.9

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending			
									Oct 15	Oct 22	Oct 29	Nov 5
<b>ASSETS</b>												
1 Bank credit	2,885.9	2,964.9	2,976.0	2,987.2	2,986.3	2,995.9	3,014.8	3,031.4	3,030.8	3,037.9	3,035.2	3,033.8
2 Securities in bank credit	604.5	597.5	597.8	593.2	586.3	581.2	574.7	572.9	571.1	575.3	575.0	574.4
3 Treasury and Agency securities <sup>2</sup>	373.2	363.0	362.3	361.1	356.3	354.4	356.7	362.4	360.8	363.2	364.6	365.3
4 Other securities <sup>3</sup>	231.3	234.5	235.5	232.1	230.0	226.8	218.0	210.5	210.3	212.1	210.3	209.1
5 Loans and leases in bank credit <sup>4</sup>	2,281.4	2,367.4	2,378.2	2,394.1	2,400.0	2,414.7	2,440.1	2,458.6	2,459.7	2,462.6	2,460.2	2,459.4
6 Commercial and industrial	384.3	407.0	408.3	409.9	409.6	410.7	415.4	423.2	423.7	424.0	424.6	425.4
7 Real estate	1,462.3	1,510.0	1,517.3	1,526.1	1,529.4	1,537.7	1,550.9	1,563.5	1,563.6	1,565.8	1,564.1	1,565.1
8 Revolving home equity	88.3	93.4	94.7	96.1	97.4	98.4	100.5	102.4	102.3	102.6	102.8	103.1
9 Other residential	450.7	457.7	459.8	461.4	459.8	463.1	465.5	471.4	471.8	472.0	471.2	471.5
10 Commercial	923.4	958.9	962.8	968.5	972.2	976.2	984.9	989.7	989.5	991.1	990.1	990.5
11 Consumer	323.1	333.6	336.3	339.2	341.0	345.9	350.3	349.2	349.1	349.3	351.4	350.5
12 Credit cards and other revolving plans	201.7	207.6	209.6	211.6	213.0	217.5	220.1	219.7	219.4	220.2	222.2	221.9
13 Other	121.4	126.0	126.6	127.6	128.0	128.4	130.2	129.5	129.7	129.2	129.2	128.6
17 Other loans and leases <sup>6</sup>	111.6	116.9	116.3	118.9	120.0	120.4	123.5	122.6	123.3	123.5	120.1	118.4
18 Interbank loans	116.8	133.0	122.2	121.5	122.4	124.7	130.8	128.6	133.7	131.3	122.1	118.6
19 Fed funds and RPs with banks <sup>6</sup>	96.3	108.6	99.1	99.9	100.6	102.3	108.0	101.0	104.8	101.5	93.7	89.3
20 Other	20.5	24.4	23.1	21.6	21.8	22.4	22.8	27.6	28.8	29.8	28.4	29.3
21 Cash assets <sup>7</sup>	91.3	103.7	103.6	103.8	104.5	104.5	106.3	120.5	126.9	119.1	125.7	126.5
22 Other assets <sup>8</sup>	243.5	231.9	233.6	238.9	234.1	236.8	241.1	249.5	251.3	241.7	245.4	270.3
23 TOTAL ASSETS <sup>9</sup>	<b>3,303.7</b>	<b>3,392.9</b>	<b>3,394.7</b>	<b>3,410.5</b>	<b>3,406.3</b>	<b>3,420.6</b>	<b>3,451.2</b>	<b>3,487.7</b>	<b>3,500.4</b>	<b>3,487.6</b>	<b>3,485.9</b>	<b>3,506.7</b>
<b>LIABILITIES</b>												
24 Deposits	2,258.2	2,327.5	2,319.4	2,332.7	2,341.7	2,352.7	2,372.3	2,394.5	2,408.0	2,389.2	2,387.8	2,402.2
25 Transaction	276.3	278.3	269.3	270.5	271.4	267.2	266.5	272.8	265.1	272.7	291.5	292.7
26 Nontransaction	1,981.9	2,049.2	2,050.0	2,062.2	2,070.3	2,085.5	2,105.7	2,121.7	2,143.0	2,116.5	2,096.3	2,109.4
27 Large time	404.9	413.6	413.9	415.8	416.9	417.5	418.5	422.0	421.2	422.3	423.7	425.7
28 Other	1,577.0	1,635.6	1,636.1	1,646.4	1,653.4	1,668.0	1,687.2	1,699.8	1,721.8	1,694.2	1,672.7	1,683.7
29 Borrowings	552.7	584.5	593.2	594.0	587.9	590.2	596.3	611.5	611.5	619.7	616.3	605.1
30 From banks in the U.S.	239.5	246.9	247.1	252.5	243.8	248.4	244.6	247.1	244.5	251.6	250.5	245.3
31 From others	313.2	337.6	346.0	341.4	344.1	341.8	351.8	364.4	366.9	368.1	365.8	359.8
32 Net due to related foreign offices	3.8	4.7	4.6	4.1	5.1	2.9	2.9	1.7	1.6	1.0	2.0	2.7
33 Other liabilities	79.3	79.0	80.3	80.6	79.4	79.7	81.3	81.2	81.4	80.3	80.9	85.0
34 TOTAL LIABILITIES	<b>2,894.0</b>	<b>2,995.7</b>	<b>2,997.5</b>	<b>3,011.4</b>	<b>3,014.0</b>	<b>3,025.4</b>	<b>3,052.8</b>	<b>3,088.8</b>	<b>3,102.4</b>	<b>3,090.2</b>	<b>3,087.0</b>	<b>3,094.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	409.7	397.2	397.2	399.1	392.3	395.2	398.4	398.9	398.0	397.4	398.9	411.8
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	242.6	262.8	265.7	265.0	262.8	262.6	265.7	266.4	265.9	266.8	266.5	266.0
40 Securitized consumer loans <sup>14</sup>	285.0	296.0	296.5	296.9	296.4	295.5	294.3	293.2	292.7	292.6	292.8	290.6
43 Securitized real estate loans <sup>14</sup>	36.9	36.5	35.4	28.0	27.5	31.8	35.1	35.2	35.1	35.2	35.2	35.2

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending				
									Oct 15	Oct 22	Oct 29	Nov 5	
<b>ASSETS</b>													
1	Bank credit	1,125.3	1,133.8	1,134.5	1,121.1	1,122.1	1,123.6	1,118.3	1,153.5	1,138.1	1,189.9	1,157.5	1,121.5
2	Securities in bank credit	458.3	478.7	466.8	456.7	464.7	461.2	451.5	472.2	461.3	489.0	476.3	458.4
3	Treasury and Agency securities <sup>2</sup>	93.4	92.9	91.8	91.6	93.7	86.8	83.0	75.6	67.4	75.2	87.0	86.3
3a	Trading account	28.8	28.1	29.4	28.3	30.1	28.3	27.5	27.3	24.0	27.8	31.5	31.4
3b	Investment account	64.7	64.8	62.5	63.2	63.6	58.4	55.4	48.3	43.4	47.3	55.5	54.9
4	Other securities	364.9	385.9	375.0	365.1	370.9	374.4	368.5	396.5	393.9	413.8	389.3	372.1
4a	Trading account <sup>3</sup>	218.0	240.3	227.9	217.4	217.2	225.6	221.6	234.0	229.3	248.3	229.5	219.7
4a1	Derivatives with a positive fair value <sup>11</sup>	73.7	112.3	101.8	99.1	100.3	103.0	104.6	131.4	123.6	148.6	133.2	125.5
4a2	Other	144.3	127.9	126.1	118.3	116.9	122.6	117.0	102.6	105.7	99.8	96.3	94.3
4b	Investment account	146.9	145.6	147.1	147.7	153.7	148.8	146.9	162.5	164.6	165.5	159.8	152.4
5	Loans and leases in bank credit <sup>4</sup>	667.0	655.1	667.7	664.4	657.4	662.4	666.8	681.3	676.8	700.9	681.3	663.1
6	Commercial and industrial	265.2	307.6	310.4	313.1	315.7	318.3	327.5	352.6	351.9	357.2	354.3	354.4
10	Commercial real estate	34.9	41.2	40.7	42.1	42.8	44.1	43.0	41.1	41.3	41.6	40.7	38.8
14	Security	138.5	94.9	103.8	100.4	100.3	100.7	89.7	72.0	67.0	77.8	70.7	60.1
15	Fed funds and RPs with brokers <sup>6</sup>	112.9	74.9	85.6	83.1	81.3	81.7	74.2	57.9	52.5	63.7	56.6	46.9
16	Other	25.6	20.1	18.2	17.3	19.0	19.0	15.5	14.1	14.5	14.1	14.1	13.2
17	Other loans and leases	228.4	211.4	212.8	208.9	198.7	199.2	206.5	215.6	216.6	224.3	215.6	209.7
17a	Fed funds and RPs with others <sup>6</sup>	51.7	37.1	36.4	33.0	27.9	30.9	31.2	31.6	31.8	37.3	30.7	29.3
17b	Other	176.7	174.2	176.4	175.9	170.7	168.3	175.3	184.0	184.8	187.0	184.9	180.4
18	Interbank loans	79.2	74.6	75.6	69.0	66.3	66.6	68.8	61.0	60.6	64.2	49.1	43.6
19	Fed funds and RPs with banks	73.7	68.1	69.6	63.1	60.6	60.3	63.3	54.2	54.9	57.1	39.2	37.3
20	Other	5.5	6.5	6.0	5.9	5.7	6.3	5.4	6.8	5.7	7.2	9.8	6.3
21	Cash assets <sup>7</sup>	58.8	58.7	58.1	59.6	56.1	53.2	60.8	130.3	124.5	110.2	173.0	243.3
22	Other assets <sup>8</sup>	46.8	63.2	49.3	56.3	48.5	43.0	46.7	60.9	56.5	68.7	66.4	60.0
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,310.2</b>	<b>1,330.3</b>	<b>1,317.5</b>	<b>1,305.9</b>	<b>1,292.9</b>	<b>1,286.3</b>	<b>1,294.4</b>	<b>1,405.7</b>	<b>1,379.6</b>	<b>1,433.0</b>	<b>1,446.0</b>	<b>1,468.3</b>
<b>LIABILITIES</b>													
24	Deposits	987.4	1,071.6	1,112.8	1,124.6	1,120.9	1,127.5	1,102.9	932.8	920.7	931.3	903.2	903.5
25	Transaction	13.2	16.3	17.0	16.8	17.2	16.5	19.1	22.3	23.3	23.3	21.4	18.5
26	Nontransaction	974.2	1,055.3	1,095.8	1,107.9	1,103.7	1,111.0	1,083.8	910.4	897.4	907.9	881.8	885.0
27	Large time	972.2	1,050.8	1,091.4	1,103.5	1,100.5	1,106.5	1,078.8	905.1	892.1	902.4	876.5	879.4
29	Borrowings	585.8	594.1	607.4	602.9	605.1	603.6	607.2	619.6	639.2	646.1	607.1	592.7
30	From banks in the U.S.	64.6	70.7	71.9	69.7	72.9	67.4	84.1	57.9	65.1	58.2	40.5	35.8
31	From others	521.2	523.5	535.5	533.2	532.2	536.2	523.2	561.6	574.1	588.0	566.5	556.9
32	Net due to related foreign offices	-387.0	-492.6	-551.2	-564.6	-576.7	-602.0	-568.1	-331.9	-355.4	-349.3	-262.1	-214.5
33	Other liabilities	123.4	156.0	145.8	140.3	137.2	140.5	148.1	183.5	175.7	199.1	196.2	180.7
33a	Derivatives with a negative fair value <sup>11</sup>	78.8	107.0	99.5	95.9	96.9	102.5	103.6	124.7	116.9	140.7	126.6	119.8
33b	Other	44.7	49.0	46.3	44.3	40.3	38.1	44.5	58.8	58.8	58.4	69.5	60.8
34	<b>TOTAL LIABILITIES</b>	<b>1,309.6</b>	<b>1,329.2</b>	<b>1,314.7</b>	<b>1,303.1</b>	<b>1,286.5</b>	<b>1,269.6</b>	<b>1,290.1</b>	<b>1,403.9</b>	<b>1,380.2</b>	<b>1,427.2</b>	<b>1,444.4</b>	<b>1,462.3</b>
35	Residual (assets less liabilities) <sup>10</sup>	0.5	1.1	2.7	2.8	6.5	16.7	4.3	1.8	-0.6	5.7	1.6	6.0

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

November 14, 2008

Account	2007 Oct	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	Week ending				
									Oct 15	Oct 22	Oct 29	Nov 5	
<b>ASSETS</b>													
1	Bank credit	1,123.1	1,137.9	1,129.5	1,113.3	1,103.3	1,109.9	1,110.1	1,151.4	1,137.0	1,184.2	1,159.2	1,128.2
2	Securities in bank credit	457.0	481.9	470.0	457.9	456.6	455.5	447.0	470.2	459.5	484.6	473.5	465.0
3	Treasury and Agency securities <sup>2</sup>	94.4	92.1	92.2	90.9	92.0	87.8	83.8	76.2	67.7	75.3	86.9	86.5
3a	Trading account	28.6	28.4	30.1	28.7	29.3	29.0	28.1	27.2	23.5	27.4	30.7	30.5
3b	Investment account	65.8	63.7	62.1	62.2	62.6	58.8	55.6	49.1	44.1	48.0	56.2	56.1
4	Other securities	362.6	389.8	377.8	367.0	364.6	367.7	363.2	394.0	391.9	409.3	386.6	378.4
4a	Trading account <sup>3</sup>	217.5	245.0	235.0	220.9	216.0	223.7	218.4	233.0	228.7	247.3	229.1	224.7
4a1	Derivatives with a positive fair value <sup>11</sup>	73.4	114.4	106.8	99.3	98.5	103.0	103.2	129.9	122.5	146.9	132.2	128.2
4a2	Other	144.1	130.6	128.2	121.6	117.4	120.8	115.2	103.1	106.2	100.4	96.9	96.5
4b	Investment account	145.1	144.9	142.8	146.1	148.7	144.0	144.8	161.0	163.2	162.0	157.5	153.8
5	Loans and leases in bank credit <sup>4</sup>	666.2	656.0	659.5	655.3	646.7	654.4	663.1	681.2	677.5	699.6	685.7	663.2
6	Commercial and industrial	264.0	306.3	307.0	309.7	311.7	316.5	327.5	351.4	350.9	355.8	354.8	353.3
10	Commercial real estate	35.9	42.0	41.1	41.7	42.2	42.4	42.9	42.2	42.3	42.3	41.8	40.0
14	Security	138.6	95.7	102.4	99.1	97.0	98.0	86.8	72.0	66.7	79.6	71.3	61.0
15	Fed funds and RPs with brokers <sup>6</sup>	113.3	75.4	86.5	83.9	80.0	79.7	72.1	58.0	52.0	65.3	57.4	47.4
16	Other	25.3	20.3	15.9	15.2	17.0	18.4	14.7	14.0	14.7	14.3	13.9	13.5
17	Other loans and leases	227.7	212.0	209.0	204.9	195.8	197.5	205.9	215.6	217.6	221.8	217.8	208.9
17a	Fed funds and RPs with others <sup>6</sup>	53.9	36.5	34.0	30.8	25.9	28.4	30.3	33.1	32.6	38.2	34.0	31.4
17b	Other	173.8	175.4	175.0	174.1	169.9	169.1	175.6	182.6	185.0	183.6	183.9	177.5
18	Interbank loans	81.9	71.0	72.9	65.7	64.8	65.0	70.0	62.8	62.1	65.4	50.7	45.8
19	Fed funds and RPs with banks	76.4	64.8	67.2	60.3	59.4	59.0	64.7	56.0	56.0	57.9	41.4	39.3
20	Other	5.5	6.2	5.7	5.3	5.3	6.0	5.3	6.8	6.0	7.5	9.2	6.5
21	Cash assets <sup>7</sup>	59.4	57.2	56.8	58.8	56.3	54.0	62.7	132.4	127.4	111.5	178.2	247.9
22	Other assets <sup>8</sup>	45.7	62.1	50.4	57.4	48.2	43.0	48.1	59.3	55.2	64.3	65.5	57.7
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,310.1</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>1,405.9</b>	<b>1,381.6</b>	<b>1,425.4</b>	<b>1,453.5</b>	<b>1,479.6</b>
<b>LIABILITIES</b>													
24	Deposits	986.2	1,095.4	1,137.0	1,133.9	1,095.2	1,111.0	1,097.0	934.1	919.9	929.9	907.5	903.4
25	Transaction	12.8	16.8	16.8	16.5	16.8	16.3	19.0	21.8	22.9	22.5	21.6	17.7
26	Nontransaction	973.4	1,078.6	1,120.1	1,117.3	1,078.4	1,094.7	1,078.0	912.3	897.0	907.3	885.9	885.7
27	Large time	971.9	1,074.3	1,115.8	1,112.9	1,073.9	1,090.1	1,073.3	907.2	891.8	902.1	880.8	880.5
29	Borrowings	566.6	597.4	617.3	605.6	594.3	591.0	586.7	598.4	608.7	611.4	598.8	589.0
30	From banks in the U.S.	61.9	70.6	67.8	67.6	68.1	65.4	82.7	55.4	61.6	50.4	42.2	35.2
31	From others	504.7	526.8	549.5	538.0	526.3	525.6	504.0	543.0	547.1	561.0	556.7	553.8
32	Net due to related foreign offices	-367.7	-524.5	-597.3	-586.1	-553.2	-573.3	-543.2	-313.1	-324.4	-318.5	-253.3	-200.2
33	Other liabilities	123.5	156.6	149.2	138.3	132.7	139.7	146.8	182.9	173.6	198.8	197.5	184.6
33a	Derivatives with a negative fair value <sup>11</sup>	79.9	108.3	103.3	95.8	94.5	101.8	102.3	125.5	117.5	141.3	127.9	124.8
33b	Other	43.6	48.4	46.0	42.5	38.2	37.8	44.6	57.4	56.1	57.5	69.6	59.8
34	<b>TOTAL LIABILITIES</b>	<b>1,308.6</b>	<b>1,324.9</b>	<b>1,306.2</b>	<b>1,291.6</b>	<b>1,269.2</b>	<b>1,268.4</b>	<b>1,287.4</b>	<b>1,402.3</b>	<b>1,377.8</b>	<b>1,421.5</b>	<b>1,450.5</b>	<b>1,476.7</b>
35	Residual (assets less liabilities) <sup>10</sup>	1.5	3.2	3.3	3.4	3.4	3.4	3.4	3.6	3.8	3.9	3.0	2.8

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.

Board of Governors of the  
Federal Reserve System  
Washington, DC 20551-0001  
OFFICIAL BUSINESS

First Class