

# 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

September 26, 2008

Account	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 27	Sep 3	Sep 10	Sep 17
<b>ASSETS</b>												
1 Bank credit	8,842.1	9,334.6	9,456.0	9,409.5	9,403.0	9,374.3	9,398.6	9,412.3	9,409.5	9,391.8	9,420.4	9,554.4
2 Securities in bank credit	2,345.8	2,454.2	2,540.1	2,511.8	2,481.7	2,472.0	2,491.2	2,475.9	2,468.0	2,465.4	2,496.4	2,528.6
3 Treasury and Agency securities <sup>2</sup>	1,177.0	1,093.8	1,104.8	1,093.6	1,095.7	1,112.8	1,115.5	1,129.0	1,131.4	1,129.6	1,143.8	1,149.6
4 Other securities <sup>3</sup>	1,168.8	1,360.4	1,435.3	1,418.2	1,386.0	1,359.2	1,375.7	1,346.9	1,336.6	1,335.9	1,352.6	1,379.0
5 Loans and leases in bank credit <sup>4</sup>	6,496.3	6,880.4	6,915.9	6,897.7	6,921.3	6,902.3	6,907.4	6,936.4	6,941.6	6,926.4	6,924.0	7,025.8
6 Commercial and industrial	1,311.1	1,462.0	1,483.5	1,493.2	1,499.7	1,506.8	1,514.0	1,513.9	1,515.1	1,514.8	1,512.0	1,531.2
7 Real estate	3,498.4	3,619.8	3,646.2	3,651.1	3,653.9	3,644.8	3,623.5	3,642.4	3,650.6	3,631.3	3,630.3	3,625.2
8 Revolving home equity	468.0	492.5	498.9	506.8	512.2	518.3	523.5	526.2	527.7	527.4	530.3	531.8
9 Other residential	1,478.3	1,501.1	1,506.4	1,492.6	1,479.9	1,448.8	1,435.1	1,444.7	1,446.9	1,433.2	1,429.7	1,424.2
10 Commercial	1,552.1	1,626.2	1,640.9	1,651.8	1,661.8	1,677.7	1,664.9	1,671.5	1,675.9	1,670.8	1,670.3	1,669.2
11 Consumer	774.0	814.7	817.9	823.4	827.1	831.7	839.2	845.0	848.0	846.8	850.5	847.1
12 Credit cards and other revolving plans	329.5	346.3	346.2	346.2	345.9	346.5	350.0	357.0	359.2	358.5	360.3	361.1
13 Other	444.5	468.3	471.8	477.1	481.2	485.2	489.2	488.0	488.8	488.3	490.3	486.0
14 Security <sup>5</sup>	287.5	296.3	292.6	283.9	293.1	281.0	295.3	305.5	297.5	301.4	295.8	337.2
15 Fed funds and RPs with brokers	227.3	240.8	233.8	223.6	235.2	232.6	245.2	256.2	249.7	248.6	245.9	286.6
16 Other	60.3	55.5	58.8	60.3	57.9	48.5	50.1	49.3	47.8	52.8	49.9	50.6
17 Other loans and leases	625.3	687.6	675.7	646.1	647.4	638.1	635.3	629.6	630.4	632.0	635.3	685.0
18 Interbank loans	399.3	457.0	445.5	443.6	447.2	453.7	439.7	434.8	440.2	459.7	449.2	485.5
19 Fed funds and RPs with banks <sup>6</sup>	316.6	372.3	368.6	361.4	364.8	370.0	364.2	358.1	363.9	382.5	375.2	413.2
20 Other	82.7	84.7	76.8	82.2	82.3	83.7	75.6	76.7	76.3	77.2	74.0	72.3
21 Cash assets <sup>7</sup>	296.5	305.2	308.4	310.0	306.5	300.0	296.6	297.8	296.3	292.3	286.3	382.1
22 Other assets <sup>8</sup>	901.4	973.8	1,004.9	998.5	987.5	1,003.7	1,020.2	1,022.1	1,024.6	1,028.3	1,002.1	1,041.6
23 TOTAL ASSETS <sup>9</sup>	<b>10,371.4</b>	<b>10,985.5</b>	<b>11,127.1</b>	<b>11,066.3</b>	<b>11,047.2</b>	<b>11,030.9</b>	<b>11,047.6</b>	<b>11,057.9</b>	<b>11,062.0</b>	<b>11,060.7</b>	<b>11,046.4</b>	<b>11,352.1</b>
<b>LIABILITIES</b>												
24 Deposits	6,423.8	6,771.1	6,850.4	6,847.8	6,887.6	6,910.7	6,884.6	6,914.3	6,939.1	6,908.0	6,879.1	7,068.3
25 Transaction	621.1	617.0	610.7	631.9	613.4	603.6	621.0	600.2	585.3	599.2	593.6	626.2
26 Nontransaction	5,802.8	6,154.2	6,239.7	6,215.9	6,274.2	6,307.0	6,263.6	6,314.1	6,353.8	6,308.9	6,285.4	6,442.0
27 Large time	1,836.6	2,094.0	2,103.5	2,090.7	2,113.7	2,127.3	2,132.4	2,130.9	2,123.3	2,128.0	2,141.3	2,161.0
28 Other	3,966.1	4,060.1	4,136.2	4,125.2	4,160.5	4,179.7	4,131.2	4,183.3	4,230.5	4,180.9	4,144.1	4,281.0
29 Borrowings	2,183.7	2,261.7	2,287.8	2,295.8	2,314.4	2,311.5	2,336.4	2,356.6	2,344.2	2,357.6	2,348.6	2,342.5
30 From banks in the U.S.	448.9	483.2	479.5	471.2	480.6	480.1	476.6	477.0	486.0	495.1	476.3	493.5
31 From others	1,734.8	1,778.5	1,808.2	1,824.6	1,833.9	1,831.3	1,859.7	1,879.6	1,858.2	1,862.4	1,872.3	1,849.0
32 Net due to related foreign offices	32.9	63.7	50.0	17.5	-23.5	-18.3	-47.0	-92.2	-97.2	-118.5	-111.1	-32.0
33 Other liabilities	599.4	706.5	777.6	726.2	692.5	673.7	674.0	673.2	667.4	691.3	704.0	782.4
34 TOTAL LIABILITIES	<b>9,239.8</b>	<b>9,803.1</b>	<b>9,965.7</b>	<b>9,887.4</b>	<b>9,871.1</b>	<b>9,877.5</b>	<b>9,848.0</b>	<b>9,851.9</b>	<b>9,853.4</b>	<b>9,838.4</b>	<b>9,820.6</b>	<b>10,161.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,131.6	1,182.4	1,161.4	1,178.9	1,176.1	1,153.4	1,199.6	1,206.0	1,208.6	1,222.3	1,225.8	1,190.9

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending			
									Aug 27	Sep 3	Sep 10	Sep 17
<b>ASSETS</b>												
1 Bank credit	8,790.0	9,369.3	9,470.2	9,400.5	9,385.5	9,340.7	9,328.6	9,346.0	9,340.8	9,373.6	9,406.3	9,538.8
2 Securities in bank credit	2,333.6	2,461.8	2,557.5	2,533.6	2,506.9	2,485.1	2,473.2	2,460.4	2,459.2	2,471.6	2,490.3	2,498.5
3 Treasury and Agency securities <sup>2</sup>	1,181.4	1,097.6	1,115.8	1,102.6	1,109.8	1,123.5	1,119.8	1,134.2	1,136.8	1,146.0	1,150.2	1,138.8
4 Other securities <sup>3</sup>	1,152.3	1,364.2	1,441.7	1,431.0	1,397.1	1,361.7	1,353.4	1,326.2	1,322.4	1,325.6	1,340.1	1,359.6
5 Loans and leases in bank credit <sup>4</sup>	6,456.3	6,907.5	6,912.7	6,866.9	6,878.6	6,855.5	6,855.4	6,885.6	6,881.7	6,902.0	6,916.0	7,040.3
6 Commercial and industrial	1,306.0	1,469.1	1,487.7	1,495.8	1,497.9	1,500.9	1,502.9	1,506.7	1,507.5	1,508.9	1,503.9	1,532.1
7 Real estate	3,473.1	3,630.9	3,637.2	3,627.2	3,624.7	3,613.4	3,607.6	3,611.9	3,611.7	3,615.5	3,628.4	3,620.9
8 Revolving home equity	468.0	494.1	496.8	502.4	508.4	514.4	521.6	526.0	527.8	528.2	530.2	532.5
9 Other residential	1,455.8	1,508.7	1,502.5	1,480.3	1,463.4	1,437.8	1,422.0	1,417.7	1,414.4	1,419.0	1,425.5	1,411.7
10 Commercial	1,549.2	1,628.1	1,638.0	1,644.5	1,652.9	1,661.2	1,664.0	1,668.1	1,669.5	1,668.3	1,672.7	1,676.6
11 Consumer	774.2	819.1	812.2	818.2	822.8	826.9	832.9	843.7	851.1	849.7	851.3	851.3
12 Credit cards and other revolving plans	328.3	347.5	338.8	339.7	340.8	342.8	347.5	355.4	360.7	357.9	357.2	361.9
13 Other	446.0	471.7	473.4	478.5	482.0	484.1	485.4	488.3	490.4	491.7	494.1	489.4
14 Security <sup>5</sup>	278.7	300.1	301.5	284.5	294.2	281.2	282.1	294.9	282.8	290.6	290.3	341.9
15 Fed funds and RPs with brokers	220.2	243.6	239.6	223.4	238.2	234.8	234.6	246.9	236.0	241.8	243.0	290.8
16 Other	58.5	56.5	61.9	61.1	56.0	46.3	47.6	48.0	46.8	48.8	47.3	51.1
17 Other loans and leases	624.3	688.3	674.1	641.2	639.0	633.2	629.8	628.5	628.6	637.3	642.0	694.2
18 Interbank loans	393.3	461.5	450.2	449.5	434.6	436.4	424.0	427.4	432.8	449.3	448.1	486.2
19 Fed funds and RPs with banks <sup>6</sup>	313.7	372.9	368.5	365.9	353.3	355.3	351.1	353.3	360.1	376.5	376.3	416.5
20 Other	79.6	88.7	81.6	83.6	81.3	81.0	72.9	74.1	72.7	72.8	71.8	69.7
21 Cash assets <sup>7</sup>	284.8	304.8	300.5	308.8	304.1	296.2	292.4	285.9	283.2	308.6	298.1	370.7
22 Other assets <sup>8</sup>	900.1	972.6	1,007.2	998.4	984.7	998.9	1,017.3	1,018.5	1,018.2	1,023.9	1,023.8	1,039.0
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,300.1</b>	<b>11,023.1</b>	<b>11,140.4</b>	<b>11,061.3</b>	<b>11,011.7</b>	<b>10,971.5</b>	<b>10,954.4</b>	<b>10,968.3</b>	<b>10,966.8</b>	<b>11,043.7</b>	<b>11,064.2</b>	<b>11,322.8</b>
<b>LIABILITIES</b>												
24 Deposits	6,371.2	6,772.6	6,864.3	6,893.4	6,862.6	6,865.6	6,831.4	6,844.3	6,814.6	6,917.5	6,910.5	7,045.4
25 Transaction	612.6	609.0	614.5	642.5	609.4	602.6	605.4	589.9	625.1	594.1	563.0	610.2
26 Nontransaction	5,758.7	6,163.6	6,249.8	6,250.9	6,253.2	6,263.0	6,226.0	6,254.4	6,189.5	6,323.4	6,347.5	6,435.3
27 Large time	1,818.3	2,096.1	2,109.4	2,108.9	2,131.3	2,127.5	2,094.6	2,103.6	2,105.5	2,109.3	2,127.9	2,138.9
28 Other	3,940.3	4,067.5	4,140.4	4,142.0	4,122.0	4,135.5	4,131.4	4,150.7	4,084.0	4,214.1	4,219.6	4,296.4
29 Borrowings	2,170.0	2,268.4	2,301.6	2,302.5	2,334.0	2,313.0	2,303.1	2,342.6	2,345.1	2,344.7	2,340.9	2,358.1
30 From banks in the U.S.	442.5	484.8	482.5	476.6	477.6	476.1	464.5	469.9	479.9	484.9	474.0	492.3
31 From others	1,727.5	1,783.6	1,819.2	1,825.9	1,856.4	1,836.8	1,838.6	1,872.7	1,865.2	1,859.8	1,866.9	1,865.8
32 Net due to related foreign offices	51.6	85.3	22.9	-37.4	-64.4	-52.2	-23.3	-66.4	-47.5	-89.4	-77.5	-40.3
33 Other liabilities	598.3	706.6	763.5	728.0	698.4	666.4	665.6	671.3	669.7	694.2	705.8	770.8
34 <b>TOTAL LIABILITIES</b>	<b>9,191.1</b>	<b>9,832.9</b>	<b>9,952.3</b>	<b>9,886.5</b>	<b>9,830.6</b>	<b>9,792.8</b>	<b>9,776.8</b>	<b>9,791.7</b>	<b>9,781.9</b>	<b>9,867.0</b>	<b>9,879.7</b>	<b>10,133.9</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,109.0</b>	<b>1,190.2</b>	<b>1,188.2</b>	<b>1,174.8</b>	<b>1,181.0</b>	<b>1,178.6</b>	<b>1,177.7</b>	<b>1,176.6</b>	<b>1,184.9</b>	<b>1,176.7</b>	<b>1,184.6</b>	<b>1,188.8</b>

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

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending			
									Aug 27	Sep 3	Sep 10	Sep 17
<b>ASSETS</b>												
1 Bank credit	7,759.8	8,162.0	8,267.9	8,274.7	8,267.5	8,252.4	8,275.7	8,289.2	8,290.3	8,274.8	8,289.6	8,432.0
2 Securities in bank credit	1,908.4	1,975.6	2,040.8	2,032.1	2,014.0	2,014.3	2,025.6	2,015.2	2,011.2	2,008.7	2,033.0	2,070.0
3 Treasury and Agency securities <sup>2</sup>	1,087.3	995.9	1,007.2	1,000.7	1,003.9	1,021.2	1,021.7	1,042.2	1,044.5	1,044.1	1,055.3	1,061.5
4 Other securities <sup>3</sup>	821.1	979.7	1,033.7	1,031.4	1,010.1	993.1	1,003.9	973.0	966.6	964.6	977.7	1,008.5
5 Loans and leases in bank credit <sup>4</sup>	5,851.3	6,186.4	6,227.0	6,242.6	6,253.5	6,238.1	6,250.0	6,274.0	6,279.1	6,266.1	6,256.6	6,362.0
6 Commercial and industrial	1,064.3	1,166.7	1,178.1	1,185.6	1,189.3	1,194.0	1,198.4	1,195.7	1,194.7	1,193.7	1,192.1	1,205.9
7 Real estate	3,468.6	3,579.2	3,605.1	3,609.9	3,613.2	3,602.7	3,580.8	3,598.2	3,606.5	3,587.4	3,586.1	3,582.0
8 Revolving home equity	468.0	492.5	498.9	506.8	512.2	518.3	523.5	526.2	527.7	527.4	530.3	531.8
9 Other residential	1,478.3	1,501.1	1,506.4	1,492.6	1,479.9	1,448.8	1,435.1	1,444.7	1,446.9	1,433.2	1,429.7	1,424.2
10 Commercial	1,522.3	1,585.5	1,599.7	1,610.5	1,621.1	1,635.6	1,622.2	1,627.4	1,631.8	1,626.9	1,626.1	1,626.0
11 Consumer	774.0	814.7	817.9	823.4	827.1	831.7	839.2	845.0	848.0	846.8	850.5	847.1
12 Credit cards and other revolving plans	329.5	346.3	346.2	346.2	345.9	346.5	350.0	357.0	359.2	358.5	360.3	361.1
13 Other	444.5	468.3	471.8	477.1	481.2	485.2	489.2	488.0	488.8	488.3	490.3	486.0
14 Security <sup>5</sup>	132.4	175.7	182.4	188.7	189.0	180.4	194.8	204.8	201.0	205.4	196.9	252.3
15 Fed funds and RPs with brokers	101.1	144.7	145.7	148.5	149.3	149.2	163.6	174.5	171.2	173.3	165.2	215.4
16 Other	31.3	31.0	36.6	40.2	39.6	31.2	31.2	30.3	29.9	32.1	31.7	37.0
17 Other loans and leases	412.0	450.3	443.6	435.0	434.9	429.3	436.8	430.3	428.8	432.8	431.0	474.7
18 Interbank loans	324.0	368.4	371.1	369.0	371.6	384.7	373.4	368.2	373.2	393.1	382.8	414.3
19 Fed funds and RPs with banks <sup>6</sup>	246.5	289.0	298.8	293.3	295.2	306.9	303.5	297.8	303.0	321.7	314.2	347.0
20 Other	77.5	79.4	72.3	75.7	76.4	77.7	69.8	70.4	70.2	71.3	68.6	67.3
21 Cash assets <sup>7</sup>	242.9	248.7	250.6	251.3	248.4	240.4	240.5	244.7	244.3	240.7	236.7	325.6
22 Other assets <sup>8</sup>	860.2	916.8	935.6	936.4	939.2	948.4	972.2	979.1	983.1	989.5	962.6	980.9
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,118.9</b>	<b>9,610.9</b>	<b>9,737.5</b>	<b>9,736.1</b>	<b>9,729.8</b>	<b>9,725.0</b>	<b>9,754.2</b>	<b>9,772.0</b>	<b>9,782.3</b>	<b>9,786.7</b>	<b>9,760.2</b>	<b>10,041.3</b>
<b>LIABILITIES</b>												
24 Deposits	5,525.3	5,693.5	5,774.0	5,776.2	5,774.2	5,784.9	5,763.3	5,786.8	5,815.1	5,777.4	5,735.7	5,936.2
25 Transaction	609.0	602.5	594.5	615.7	596.4	586.9	603.8	583.7	568.0	581.0	575.7	606.0
26 Nontransaction	4,916.3	5,091.0	5,179.5	5,160.6	5,177.8	5,198.0	5,159.5	5,203.1	5,247.1	5,196.4	5,160.0	5,330.2
27 Large time	951.3	1,032.7	1,048.1	1,039.8	1,021.7	1,022.7	1,031.5	1,024.4	1,021.6	1,021.1	1,020.7	1,054.3
28 Other	3,965.1	4,058.3	4,131.4	4,120.8	4,156.1	4,175.3	4,128.0	4,178.7	4,225.5	4,175.3	4,139.3	4,275.9
29 Borrowings	1,582.0	1,663.2	1,680.2	1,700.8	1,706.8	1,708.8	1,730.3	1,753.0	1,742.8	1,766.5	1,752.3	1,725.3
30 From banks in the U.S.	375.3	417.6	408.4	400.6	408.6	410.5	403.6	409.6	416.1	411.5	396.7	387.3
31 From others	1,206.7	1,245.6	1,271.8	1,300.2	1,298.1	1,298.3	1,326.6	1,343.4	1,326.7	1,354.9	1,355.6	1,338.0
32 Net due to related foreign offices	414.6	503.6	509.2	510.1	527.8	546.3	529.9	509.8	508.2	490.8	502.7	557.6
33 Other liabilities	478.8	568.9	612.9	571.1	547.6	534.3	537.7	533.1	527.5	545.7	550.6	633.0
34 <b>TOTAL LIABILITIES</b>	<b>8,000.7</b>	<b>8,429.1</b>	<b>8,576.3</b>	<b>8,558.2</b>	<b>8,556.4</b>	<b>8,574.3</b>	<b>8,561.1</b>	<b>8,582.7</b>	<b>8,593.6</b>	<b>8,580.3</b>	<b>8,541.2</b>	<b>8,852.1</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,118.2</b>	<b>1,181.8</b>	<b>1,161.3</b>	<b>1,177.9</b>	<b>1,173.4</b>	<b>1,150.6</b>	<b>1,193.1</b>	<b>1,189.3</b>	<b>1,188.6</b>	<b>1,206.4</b>	<b>1,219.0</b>	<b>1,189.2</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

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending			
									Aug 27	Sep 3	Sep 10	Sep 17
<b>ASSETS</b>												
1 Bank credit	7,719.8	8,184.5	8,272.4	8,261.6	8,255.1	8,226.5	8,224.5	8,236.5	8,230.4	8,265.2	8,283.6	8,426.7
2 Securities in bank credit	1,900.9	1,980.7	2,052.9	2,050.6	2,036.0	2,026.2	2,015.7	2,005.4	2,007.3	2,016.1	2,026.7	2,049.9
3 Treasury and Agency securities <sup>2</sup>	1,090.5	998.4	1,018.1	1,010.5	1,017.6	1,032.6	1,027.8	1,046.4	1,049.5	1,058.2	1,059.7	1,050.1
4 Other securities <sup>3</sup>	810.4	982.3	1,034.8	1,040.1	1,018.4	993.7	987.9	959.0	957.8	957.9	966.9	999.8
5 Loans and leases in bank credit <sup>4</sup>	5,819.0	6,203.8	6,219.5	6,211.0	6,219.1	6,200.3	6,208.7	6,231.2	6,223.1	6,249.1	6,257.0	6,376.8
6 Commercial and industrial	1,060.1	1,169.3	1,180.6	1,189.4	1,190.9	1,191.5	1,191.3	1,190.3	1,187.8	1,189.7	1,185.3	1,204.9
7 Real estate	3,444.5	3,591.0	3,596.8	3,585.2	3,583.6	3,571.7	3,565.5	3,569.5	3,569.0	3,572.4	3,585.2	3,577.5
8 Revolving home equity	468.0	494.1	496.8	502.4	508.4	514.4	521.6	526.0	527.8	528.2	530.2	532.5
9 Other residential	1,455.8	1,508.7	1,502.5	1,480.3	1,463.4	1,437.8	1,422.0	1,417.7	1,414.4	1,419.0	1,425.5	1,411.7
10 Commercial	1,520.6	1,588.3	1,597.6	1,602.5	1,611.8	1,619.5	1,621.9	1,625.7	1,626.8	1,625.2	1,629.4	1,633.2
11 Consumer	774.2	819.1	812.2	818.2	822.8	826.9	832.9	843.7	851.1	849.7	851.3	851.3
12 Credit cards and other revolving plans	328.3	347.5	338.8	339.7	340.8	342.8	347.5	355.4	360.7	357.9	357.2	361.9
13 Other	446.0	471.7	473.4	478.5	482.0	484.1	485.4	488.3	490.4	491.7	494.1	489.4
14 Security <sup>5</sup>	127.3	178.4	190.4	188.5	191.5	181.8	184.9	196.8	187.7	197.4	195.3	259.3
15 Fed funds and RPs with brokers	96.7	147.0	152.9	147.7	151.3	150.6	154.4	167.2	158.1	167.4	164.4	221.8
16 Other	30.6	31.5	37.5	40.9	40.2	31.2	30.5	29.6	29.6	30.0	31.0	37.5
17 Other loans and leases	412.8	445.9	439.6	429.5	430.3	428.4	434.2	430.9	427.5	439.9	439.9	483.9
18 Interbank loans	319.4	372.4	379.1	378.5	361.7	370.6	359.2	362.4	365.1	384.1	381.0	416.7
19 Fed funds and RPs with banks <sup>6</sup>	244.6	289.6	302.3	301.1	286.1	295.0	291.7	294.3	298.5	316.9	314.6	352.5
20 Other	74.8	82.8	76.8	77.4	75.6	75.6	67.5	68.1	66.6	67.2	66.4	64.2
21 Cash assets <sup>7</sup>	230.1	249.1	243.9	251.5	247.3	237.4	236.1	231.9	229.8	256.2	246.5	313.4
22 Other assets <sup>8</sup>	858.7	914.7	938.0	937.3	935.2	942.5	969.5	975.5	976.3	984.7	980.6	981.2
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,060.0</b>	<b>9,635.8</b>	<b>9,745.9</b>	<b>9,733.2</b>	<b>9,702.2</b>	<b>9,676.4</b>	<b>9,681.5</b>	<b>9,697.0</b>	<b>9,693.4</b>	<b>9,778.5</b>	<b>9,779.8</b>	<b>10,026.0</b>
<b>LIABILITIES</b>												
24 Deposits	5,482.6	5,700.6	5,787.3	5,797.9	5,725.0	5,730.5	5,735.7	5,733.3	5,695.9	5,803.1	5,778.0	5,926.6
25 Transaction	600.7	594.2	597.5	625.6	592.6	586.1	588.6	573.6	608.3	575.8	545.3	590.4
26 Nontransaction	4,881.9	5,106.4	5,189.7	5,172.3	5,132.4	5,144.5	5,147.2	5,159.6	5,087.6	5,227.3	5,232.7	5,336.3
27 Large time	943.0	1,042.3	1,053.7	1,034.6	1,014.8	1,013.5	1,020.3	1,013.5	1,008.3	1,017.7	1,017.8	1,044.5
28 Other	3,939.0	4,064.1	4,136.0	4,137.7	4,117.7	4,131.0	4,126.9	4,146.1	4,079.3	4,209.5	4,215.0	4,291.8
29 Borrowings	1,581.2	1,655.0	1,673.5	1,704.2	1,716.5	1,707.5	1,707.7	1,751.5	1,764.1	1,766.3	1,763.7	1,759.8
30 From banks in the U.S.	370.9	417.7	404.8	406.0	409.8	408.5	396.3	404.5	415.3	403.2	399.7	384.8
31 From others	1,210.3	1,237.3	1,268.7	1,298.1	1,306.6	1,299.0	1,311.5	1,347.1	1,348.8	1,363.0	1,364.0	1,375.1
32 Net due to related foreign offices	411.7	524.7	500.4	487.2	532.9	534.0	530.0	506.9	521.5	486.0	506.1	527.8
33 Other liabilities	477.9	568.0	599.6	572.3	550.1	529.1	533.7	532.1	530.3	549.7	550.5	626.1
34 <b>TOTAL LIABILITIES</b>	<b>7,953.3</b>	<b>8,448.2</b>	<b>8,560.8</b>	<b>8,561.6</b>	<b>8,524.4</b>	<b>8,501.2</b>	<b>8,507.2</b>	<b>8,523.8</b>	<b>8,511.8</b>	<b>8,605.1</b>	<b>8,598.4</b>	<b>8,840.4</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,106.7</b>	<b>1,187.6</b>	<b>1,185.1</b>	<b>1,171.6</b>	<b>1,177.7</b>	<b>1,175.2</b>	<b>1,174.3</b>	<b>1,173.2</b>	<b>1,181.6</b>	<b>1,173.4</b>	<b>1,181.4</b>	<b>1,185.6</b>

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending				
									Aug 27	Sep 3	Sep 10	Sep 17	
<b>ASSETS</b>													
1	Bank credit	4,935.2	5,220.1	5,315.4	5,315.3	5,309.1	5,283.1	5,287.1	5,293.1	5,305.0	5,276.2	5,262.4	5,405.0
2	Securities in bank credit	1,312.9	1,383.5	1,449.4	1,443.8	1,427.6	1,428.4	1,432.8	1,428.5	1,429.9	1,426.5	1,446.0	1,487.0
3	Treasury and Agency securities <sup>2</sup>	712.2	635.9	649.3	642.7	647.8	665.2	663.7	686.5	691.8	688.3	696.1	701.0
3a	Trading account	67.3	74.4	76.9	68.5	65.7	66.3	54.9	57.6	56.7	57.9	64.6	67.3
3b	Investment account	644.8	561.4	572.3	574.3	582.0	598.9	608.8	628.9	635.0	630.4	631.5	633.7
3b1	Mortgage-backed	572.5	512.4	529.4	526.8	534.2	552.3	561.0	577.3	585.5	581.2	582.9	585.2
3b2	Other	72.3	49.0	42.9	47.4	47.9	46.6	47.8	51.5	49.6	49.3	48.5	48.5
4	Other securities	600.8	747.6	800.1	801.0	779.8	763.2	769.1	742.1	738.2	738.2	749.9	786.1
4a	Trading account <sup>3</sup>	305.6	397.8	445.2	439.1	408.2	390.2	399.3	384.0	379.1	388.5	399.4	430.0
4a1	Derivatives with a positive fair value <sup>11</sup>	139.4	220.1	257.0	233.9	210.0	193.5	214.2	215.2	210.3	225.3	237.5	262.1
4a2	Other	166.2	177.7	188.2	205.2	198.2	196.7	185.1	168.9	168.8	163.2	161.8	167.9
4b	Investment account	295.2	349.8	354.9	361.9	371.6	373.0	369.7	358.0	359.1	349.7	350.5	356.1
4b1	State and local government	60.5	56.2	55.5	55.0	54.6	53.2	53.2	52.7	52.4	52.2	52.3	51.6
4b2	Mortgage-backed	119.9	168.3	171.5	177.3	178.0	174.6	162.4	154.8	156.4	152.1	152.7	153.8
4b3	Other	114.9	125.3	128.0	129.6	139.0	145.2	154.0	150.6	150.3	145.3	145.5	150.6
5	Loans and leases in bank credit <sup>4</sup>	3,622.3	3,836.6	3,866.0	3,871.6	3,881.5	3,854.7	3,854.3	3,864.6	3,875.1	3,849.7	3,816.4	3,917.9
6	Commercial and industrial	690.9	768.7	777.2	780.8	783.8	786.9	790.2	784.6	785.7	783.2	778.2	790.4
7	Real estate	2,038.5	2,080.6	2,099.9	2,099.5	2,103.0	2,084.0	2,054.4	2,061.9	2,074.0	2,046.2	2,032.3	2,027.9
8	Revolving home equity	381.9	401.9	407.1	412.9	417.3	421.5	426.9	428.6	430.7	428.6	430.5	432.3
9	Other residential	1,043.8	1,041.5	1,046.7	1,032.5	1,024.8	994.0	978.2	983.0	988.7	969.0	959.7	957.3
10	Commercial	612.7	637.1	646.1	654.0	660.9	668.5	649.3	650.3	654.6	648.6	642.2	638.3
11	Consumer	458.8	475.9	478.6	484.1	487.3	491.3	498.9	503.3	506.4	502.8	499.9	495.5
12	Credit cards and other revolving plans	131.5	132.2	132.6	133.1	132.1	131.9	135.3	138.7	139.4	140.5	140.0	140.7
13	Other	327.4	343.8	346.0	351.0	355.2	359.3	363.6	364.6	367.0	362.3	359.8	354.8
14	Security	123.9	164.6	171.0	177.1	177.5	169.0	183.2	193.6	189.6	194.3	185.6	240.7
15	Fed funds and RPs with brokers	97.6	138.4	139.4	142.3	143.2	143.2	157.3	168.4	164.9	167.2	159.0	208.8
16	Other	26.4	26.2	31.6	34.8	34.3	25.9	25.9	25.1	24.7	27.0	26.6	31.9
17	Other loans and leases	310.1	346.8	339.3	330.0	329.9	323.5	327.6	321.1	319.4	323.3	320.4	363.6
17a	Fed funds and RPs with others	41.3	42.8	33.2	26.8	31.5	24.1	27.4	24.9	23.9	25.9	25.2	22.1
17b	Other loans	169.6	205.5	207.4	202.4	196.5	197.2	201.2	200.4	200.5	203.3	201.7	247.3
17c	Lease financing receivables	99.2	98.4	98.7	100.9	101.9	102.2	99.0	95.8	95.0	94.1	93.5	94.1
18	Interbank loans	196.8	240.0	241.6	241.1	244.7	259.2	241.4	239.4	239.8	262.4	250.6	275.1
19	Fed funds and RPs with banks	144.9	182.3	190.8	188.1	190.5	203.6	194.8	193.1	194.6	217.0	207.2	233.2
20	Other	51.9	57.6	50.8	53.1	54.2	55.6	46.6	46.3	45.2	45.4	43.4	41.9
21	Cash assets <sup>7</sup>	152.3	150.5	146.7	146.7	146.2	137.2	135.9	138.0	137.4	136.7	133.0	216.1
22	Other assets <sup>8</sup>	633.5	687.7	704.2	705.7	706.8	713.1	739.5	742.3	746.5	745.5	725.1	739.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>5,882.5</b>	<b>6,251.7</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>6,361.7</b>	<b>6,350.9</b>	<b>6,301.4</b>	<b>6,566.2</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 (continued)

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending				
									Aug 27	Sep 3	Sep 10	Sep 17	
<b>LIABILITIES</b>													
24	Deposits	3,270.4	3,394.0	3,452.5	3,461.3	3,459.9	3,464.0	3,423.1	3,434.8	3,459.9	3,420.4	3,363.5	3,540.5
25	Transaction	337.0	331.3	326.3	339.8	326.4	317.5	327.7	317.1	305.4	319.8	306.1	338.3
26	Nontransaction	2,933.5	3,062.7	3,126.2	3,121.5	3,133.6	3,146.5	3,095.4	3,117.7	3,154.5	3,100.5	3,057.4	3,202.2
27	Large time	545.0	618.2	632.4	626.2	608.3	607.0	612.3	606.2	605.4	602.7	601.7	633.9
28	Other	2,388.5	2,444.5	2,493.9	2,495.3	2,525.2	2,539.6	2,483.1	2,511.5	2,549.1	2,497.8	2,455.7	2,568.3
29	Borrowings	1,076.2	1,088.9	1,100.2	1,110.1	1,114.8	1,116.6	1,138.6	1,158.6	1,155.0	1,168.8	1,157.6	1,135.7
30	From banks in the U.S.	147.4	165.7	163.3	153.2	161.6	158.1	159.8	158.1	163.4	158.4	153.0	148.5
31	From others	928.8	923.1	936.8	957.0	953.1	958.5	978.8	1,000.4	991.6	1,010.5	1,004.6	987.2
32	Net due to related foreign offices	411.3	501.1	504.6	505.4	523.7	541.5	524.4	506.2	504.6	487.0	497.8	552.6
33	Other liabilities	400.8	491.4	534.4	492.4	467.5	453.3	457.1	452.5	446.8	464.5	468.7	551.4
33a	Derivatives with a negative fair value <sup>11</sup>	108.4	169.7	202.6	180.1	161.9	145.5	163.9	169.4	163.5	182.1	186.6	205.1
33b	Other	292.4	321.7	331.8	312.3	305.7	307.8	293.2	283.1	283.3	282.5	282.1	346.3
34	<b>TOTAL LIABILITIES</b>	<b>5,158.8</b>	<b>5,475.3</b>	<b>5,591.7</b>	<b>5,569.2</b>	<b>5,565.9</b>	<b>5,575.5</b>	<b>5,543.2</b>	<b>5,552.0</b>	<b>5,566.3</b>	<b>5,540.7</b>	<b>5,487.6</b>	<b>5,780.2</b>
35	Residual (assets less liabilities) <sup>10</sup>	723.7	776.3	768.2	784.8	784.4	757.1	794.1	793.0	795.4	810.2	813.8	786.0
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	692.4	680.7	700.9	704.1	712.2	726.9	723.5	732.1	741.9	733.3	735.7	739.0
37	Pass-thru	514.2	453.3	466.1	467.8	473.2	489.0	493.8	505.5	511.7	512.5	517.9	523.5
38	CMO, REMIC, and other	178.2	227.4	234.7	236.3	239.0	237.9	229.6	226.7	230.2	220.8	217.8	215.6
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-14.8	-10.3	-15.8	-18.5	-20.4	-21.1	-30.1	-45.4	-43.4	-46.8	-45.4	-46.9
40	Securitized consumer loans <sup>14</sup>	109.6	112.0	111.6	110.7	112.1	115.0	113.1	112.9	113.1	112.9	112.9	118.1
41	Credit cards and other revolving plans	68.1	76.9	76.4	75.2	76.5	79.4	77.9	77.2	77.3	76.6	77.6	77.8
42	Other	41.5	35.1	35.1	35.5	35.6	35.6	35.2	35.7	35.8	36.4	35.3	40.3
43	Securitized real estate loans <sup>14</sup>	1,186.4	1,179.7	1,208.3	1,204.4	1,204.8	1,216.6	1,250.5	1,276.5	1,280.2	1,284.5	1,280.7	1,282.0

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

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending				
									Aug 27	Sep 3	Sep 10	Sep 17	
<b>ASSETS</b>													
1	Bank credit	4,894.7	5,246.1	5,324.3	5,295.3	5,277.8	5,238.0	5,236.9	5,240.4	5,231.3	5,268.1	5,272.9	5,413.4
2	Securities in bank credit	1,311.5	1,386.3	1,454.5	1,453.2	1,438.3	1,433.2	1,429.9	1,425.3	1,429.1	1,440.0	1,447.7	1,476.1
3	Treasury and Agency securities <sup>2</sup>	716.5	639.4	657.6	647.5	655.4	671.6	671.4	691.7	696.2	704.0	703.6	694.3
3a	Trading account	65.7	78.2	81.4	70.0	65.5	67.9	55.6	56.1	55.8	59.6	62.7	62.6
3b	Investment account	650.7	561.2	576.2	577.6	589.9	603.6	615.8	635.6	640.3	644.4	640.8	631.7
3b1	Mortgage-backed	578.3	513.1	533.4	530.4	542.0	556.1	568.2	584.0	590.2	594.3	591.0	582.1
3b2	Other	72.4	48.1	42.8	47.2	47.9	47.6	47.7	51.6	50.1	50.2	49.8	49.6
4	Other securities	595.1	746.9	796.9	805.7	782.9	761.6	758.5	733.5	732.9	736.0	744.2	781.8
4a	Trading account <sup>3</sup>	301.6	394.8	442.4	445.6	411.7	391.4	391.5	377.8	377.5	385.1	391.7	423.9
4a1	Derivatives with a positive fair value <sup>11</sup>	134.2	222.4	262.4	241.5	211.7	195.1	205.3	205.3	203.6	217.5	226.3	256.7
4a2	Other	167.5	172.4	180.0	204.1	199.9	196.3	186.2	172.5	173.9	167.7	165.4	167.2
4b	Investment account	293.4	352.1	354.4	360.1	371.2	370.2	367.0	355.8	355.4	350.9	352.5	357.9
4b1	State and local government	59.8	56.3	55.4	55.0	54.9	53.1	52.7	52.1	52.1	52.0	52.0	51.8
4b2	Mortgage-backed	125.2	170.2	172.3	172.4	173.4	172.1	169.4	162.4	162.4	161.4	160.4	160.3
4b3	Other	108.4	125.6	126.6	132.6	142.9	145.0	144.8	141.2	140.9	137.5	140.0	145.8
5	Loans and leases in bank credit <sup>4</sup>	3,583.2	3,859.8	3,869.9	3,842.1	3,839.4	3,804.8	3,807.1	3,815.2	3,802.2	3,828.1	3,825.1	3,937.3
6	Commercial and industrial	686.9	772.0	779.8	782.2	782.3	781.2	781.3	779.3	777.5	779.6	773.8	789.5
7	Real estate	2,012.2	2,095.5	2,095.9	2,074.3	2,065.3	2,044.7	2,035.1	2,030.8	2,028.7	2,030.7	2,035.9	2,028.8
8	Revolving home equity	381.1	403.5	405.1	409.0	413.6	418.3	424.2	427.6	428.9	429.0	430.2	432.1
9	Other residential	1,019.7	1,050.8	1,047.2	1,022.8	1,003.9	976.5	962.0	954.6	951.4	955.8	959.5	949.4
10	Commercial	611.4	641.2	643.6	642.5	647.8	649.9	648.8	648.6	648.3	645.9	646.2	647.3
11	Consumer	454.3	481.1	479.9	484.6	486.5	487.7	491.9	497.8	501.2	502.1	503.0	499.4
12	Credit cards and other revolving plans	130.4	133.9	131.4	132.1	131.1	131.2	134.5	137.9	139.6	139.3	139.0	140.4
13	Other	323.9	347.2	348.5	352.5	355.4	356.5	357.4	359.9	361.6	362.8	364.0	359.0
14	Security	118.8	167.3	178.7	177.0	180.5	170.7	173.6	185.7	176.6	186.0	183.8	247.7
15	Fed funds and RPs with brokers	93.3	140.5	146.1	141.3	145.5	144.7	148.4	161.3	152.3	161.2	158.0	215.4
16	Other	25.5	26.8	32.6	35.7	35.0	25.9	25.2	24.4	24.3	24.9	25.8	32.3
17	Other loans and leases	311.0	343.9	335.6	324.0	324.8	320.5	325.2	321.7	318.3	329.7	328.6	371.9
17a	Fed funds and RPs with others	43.0	41.6	31.9	24.3	28.1	23.7	25.2	26.1	25.4	29.6	29.8	24.1
17b	Other loans	168.7	204.6	205.7	200.0	196.7	196.8	200.9	199.6	197.9	205.0	204.0	252.4
17c	Lease financing receivables	99.4	97.7	98.0	99.7	100.0	100.1	99.1	96.0	95.0	95.1	94.8	95.4
18	Interbank loans	197.1	236.7	237.1	245.5	239.4	249.0	235.4	237.7	242.0	254.4	248.8	282.9
19	Fed funds and RPs with banks	145.7	178.5	186.5	192.4	186.9	195.0	189.7	191.9	197.5	209.2	204.7	241.6
20	Other	51.3	58.2	50.7	53.0	52.5	54.0	45.7	45.7	44.6	45.3	44.2	41.3
21	Cash assets <sup>7</sup>	141.3	150.5	143.0	147.9	143.7	133.7	131.6	127.3	125.7	147.5	140.9	208.0
22	Other assets <sup>8</sup>	629.4	686.0	708.3	705.0	701.2	702.9	734.5	735.9	739.0	734.9	738.6	744.0
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>5,827.2</b>	<b>6,272.8</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>6,273.3</b>	<b>6,271.4</b>	<b>6,334.6</b>	<b>6,330.6</b>	<b>6,578.2</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)

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending				
									Aug 27	Sep 3	Sep 10	Sep 17	
<b>LIABILITIES</b>													
24	Deposits	3,226.8	3,401.7	3,465.2	3,468.8	3,404.1	3,396.3	3,392.5	3,378.8	3,349.0	3,425.8	3,397.7	3,546.2
25	Transaction	327.7	324.9	327.2	347.2	323.0	315.4	317.0	306.3	324.1	312.3	286.6	331.9
26	Nontransaction	2,899.1	3,076.9	3,138.0	3,121.7	3,081.0	3,080.9	3,075.5	3,072.6	3,024.9	3,113.5	3,111.2	3,214.2
27	Large time	536.7	625.9	636.4	620.6	600.5	597.2	602.9	595.4	590.2	597.9	598.6	625.7
28	Other	2,362.4	2,451.0	2,501.6	2,501.1	2,480.5	2,483.7	2,472.5	2,477.1	2,434.7	2,515.6	2,512.5	2,588.5
29	Borrowings	1,079.4	1,079.9	1,103.9	1,119.7	1,123.4	1,113.7	1,120.1	1,161.6	1,169.9	1,181.1	1,178.6	1,172.0
30	From banks in the U.S.	146.3	167.0	165.7	159.0	162.5	155.8	152.4	155.8	161.5	157.2	158.6	148.0
31	From others	933.1	912.9	938.3	960.8	960.9	957.9	967.7	1,005.8	1,008.5	1,024.0	1,020.0	1,024.0
32	Net due to related foreign offices	409.4	520.3	495.9	482.4	528.2	529.8	524.8	504.1	517.9	483.6	503.2	524.6
33	Other liabilities	400.7	489.5	520.1	493.3	469.7	448.4	454.0	452.1	450.1	469.0	469.5	545.4
33a	Derivatives with a negative fair value <sup>11</sup>	104.2	170.3	201.8	185.8	164.1	149.0	159.2	160.9	158.7	174.1	177.4	203.1
33b	Other	296.5	319.1	318.4	307.5	305.6	299.4	294.7	291.2	291.4	295.0	292.1	342.3
34	<b>TOTAL LIABILITIES</b>	<b>5,116.2</b>	<b>5,491.4</b>	<b>5,585.2</b>	<b>5,564.2</b>	<b>5,525.4</b>	<b>5,488.1</b>	<b>5,491.3</b>	<b>5,496.7</b>	<b>5,486.9</b>	<b>5,559.5</b>	<b>5,549.0</b>	<b>5,788.2</b>
35	Residual (assets less liabilities) <sup>10</sup>	711.0	781.4	779.8	774.2	780.2	775.7	780.3	776.6	784.5	775.1	781.6	790.1
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	703.5	683.3	705.7	702.8	715.4	728.2	737.6	746.4	752.6	755.6	751.4	742.4
37	Pass-thru	527.0	453.1	471.2	471.4	483.1	496.5	508.2	522.5	529.1	532.7	529.3	522.2
38	CMO, REMIC, and other	176.5	230.2	234.5	231.4	232.3	231.7	229.4	223.9	223.5	223.0	222.1	220.2
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-15.7	-7.0	-15.8	-20.2	-21.3	-29.2	-35.6	-46.2	-43.6	-45.6	-43.2	-43.7
40	Securitized consumer loans <sup>14</sup>	110.6	112.2	112.0	110.9	112.5	115.6	115.1	114.2	114.2	114.1	114.0	119.0
41	Credit cards and other revolving plans	70.4	76.1	76.5	75.9	78.3	81.1	80.2	79.9	79.9	79.9	79.9	79.3
42	Other	40.2	36.2	35.5	35.0	34.2	34.5	35.0	34.3	34.2	34.2	34.1	39.8
43	Securitized real estate loans <sup>14</sup>	1,150.7	1,210.1	1,224.9	1,214.5	1,218.3	1,220.5	1,234.0	1,245.1	1,247.3	1,251.1	1,250.7	1,250.7

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

September 26, 2008

Account	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 27	Sep 3	Sep 10	Sep 17
<b>ASSETS</b>												
1 Bank credit	2,824.5	2,941.9	2,952.5	2,959.3	2,958.4	2,969.3	2,988.6	2,996.1	2,985.3	2,998.6	3,027.2	3,027.0
2 Securities in bank credit	595.5	592.2	591.4	588.3	586.4	585.9	592.9	586.7	581.3	582.2	587.0	582.9
3 Treasury and Agency securities <sup>2</sup>	375.2	360.0	357.9	358.0	356.1	356.0	358.0	355.7	352.8	355.8	359.2	360.6
4 Other securities <sup>3</sup>	220.3	232.1	233.5	230.3	230.3	229.9	234.8	231.0	228.5	226.4	227.8	222.4
5 Loans and leases in bank credit <sup>4</sup>	2,229.0	2,349.8	2,361.0	2,371.0	2,372.0	2,383.4	2,395.8	2,409.4	2,404.0	2,416.4	2,440.2	2,444.0
6 Commercial and industrial	373.3	397.9	400.9	404.8	405.5	407.2	408.2	411.0	409.0	410.5	413.9	415.5
7 Real estate	1,430.1	1,498.6	1,505.1	1,510.4	1,510.2	1,518.7	1,526.4	1,536.3	1,532.5	1,541.2	1,553.8	1,554.2
8 Revolving home equity	86.0	90.6	91.8	93.9	94.9	96.8	96.6	97.6	97.0	98.8	99.8	99.6
9 Other residential	434.5	459.6	459.8	460.0	455.1	454.8	456.9	461.7	458.2	464.1	470.1	466.9
10 Commercial	909.6	948.4	953.6	956.5	960.2	967.1	972.8	977.0	977.2	978.3	983.9	987.7
11 Consumer	315.1	338.7	339.3	339.3	339.8	340.4	340.4	341.6	341.6	344.1	350.7	351.6
12 Credit cards and other revolving plans	198.0	214.1	213.6	213.1	213.8	214.6	214.7	218.2	219.9	218.1	220.2	220.4
13 Other	117.1	124.6	125.8	126.1	126.1	125.8	125.6	123.4	121.8	126.0	130.5	131.2
17 Other loans and leases <sup>6</sup>	110.4	114.5	115.6	116.5	116.5	117.1	120.8	120.4	120.9	120.7	121.9	122.7
18 Interbank loans	127.2	128.4	129.5	127.9	126.9	125.4	132.0	128.8	133.4	130.7	132.1	139.2
19 Fed funds and RPs with banks <sup>6</sup>	101.6	106.7	108.1	105.2	104.8	103.3	108.8	104.7	108.4	104.8	107.0	113.8
20 Other	25.7	21.8	21.5	22.7	22.1	22.1	23.2	24.1	25.0	25.9	25.2	25.4
21 Cash assets <sup>7</sup>	90.6	98.2	103.9	104.5	102.2	103.1	104.6	106.6	106.9	103.9	103.7	109.5
22 Other assets <sup>8</sup>	226.7	229.2	231.4	230.7	232.3	235.3	232.7	236.8	236.5	244.0	237.5	241.3
23 TOTAL ASSETS <sup>9</sup>	<b>3,236.4</b>	<b>3,359.2</b>	<b>3,377.6</b>	<b>3,382.1</b>	<b>3,379.4</b>	<b>3,392.3</b>	<b>3,416.8</b>	<b>3,427.0</b>	<b>3,420.6</b>	<b>3,435.7</b>	<b>3,458.8</b>	<b>3,475.1</b>
<b>LIABILITIES</b>												
24 Deposits	2,254.9	2,299.5	2,321.5	2,314.9	2,314.3	2,320.9	2,340.2	2,352.0	2,355.3	2,357.0	2,372.2	2,395.7
25 Transaction	272.0	271.2	268.2	275.8	270.0	269.4	276.1	266.6	262.6	261.1	269.6	267.7
26 Nontransaction	1,982.9	2,028.3	2,053.3	2,039.1	2,044.2	2,051.5	2,064.1	2,085.5	2,092.7	2,095.9	2,102.6	2,128.0
27 Large time	406.3	414.5	415.7	413.7	413.3	415.7	419.1	418.2	416.2	418.4	419.0	420.4
28 Other	1,576.6	1,613.8	1,637.6	1,625.5	1,630.9	1,635.8	1,644.9	1,667.2	1,676.5	1,677.5	1,683.6	1,707.5
29 Borrowings	505.8	574.3	580.0	590.6	592.0	592.2	591.6	594.4	587.7	597.6	594.7	589.6
30 From banks in the U.S.	227.9	251.8	245.1	247.4	247.0	252.3	243.8	251.5	252.7	253.2	243.7	238.8
31 From others	277.9	322.5	335.0	343.2	345.0	339.9	347.8	343.0	335.1	344.5	351.0	350.8
32 Net due to related foreign offices	3.3	2.5	4.6	4.7	4.1	4.8	5.5	3.6	3.6	3.8	4.9	5.0
33 Other liabilities	78.0	77.4	78.5	78.7	80.1	81.0	80.6	80.6	80.7	81.2	81.9	81.6
34 TOTAL LIABILITIES	<b>2,841.9</b>	<b>2,953.8</b>	<b>2,984.6</b>	<b>2,989.0</b>	<b>2,990.5</b>	<b>2,998.8</b>	<b>3,017.8</b>	<b>3,030.7</b>	<b>3,027.3</b>	<b>3,039.6</b>	<b>3,053.6</b>	<b>3,071.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	394.5	405.5	393.0	393.1	388.9	393.5	399.0	396.3	393.2	396.1	405.2	403.2
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	235.0	247.3	249.6	251.9	249.3	249.4	272.4	270.2	267.5	272.2	278.9	280.3
40 Securitized consumer loans <sup>14</sup>	284.0	292.5	294.2	297.7	300.1	299.3	299.8	296.4	294.9	293.3	294.1	293.0
43 Securitized real estate loans <sup>14</sup>	37.6	36.8	36.6	36.5	35.8	28.7	28.2	32.6	35.9	35.5	36.3	35.5

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending			
									Aug 27	Sep 3	Sep 10	Sep 17
<b>ASSETS</b>												
1 Bank credit	2,825.1	2,938.5	2,948.1	2,966.3	2,977.3	2,988.5	2,987.5	2,996.1	2,999.1	2,997.1	3,010.8	3,013.3
2 Securities in bank credit	589.3	594.4	598.4	597.4	597.7	593.0	585.9	580.1	578.3	576.1	578.9	573.7
3 Treasury and Agency securities <sup>2</sup>	374.0	359.0	360.5	363.0	362.2	361.0	356.4	354.6	353.4	354.2	356.2	355.8
4 Other securities <sup>3</sup>	215.3	235.4	238.0	234.5	235.5	232.0	229.5	225.5	224.9	221.9	222.7	218.0
5 Loans and leases in bank credit <sup>4</sup>	2,235.8	2,344.0	2,349.7	2,368.9	2,379.7	2,395.5	2,401.7	2,416.0	2,420.9	2,421.0	2,431.8	2,439.6
6 Commercial and industrial	373.2	397.3	400.8	407.3	408.6	410.3	410.0	411.0	410.3	410.2	411.5	415.4
7 Real estate	1,432.3	1,495.5	1,500.9	1,511.0	1,518.3	1,527.0	1,530.4	1,538.7	1,540.3	1,541.6	1,549.2	1,548.7
8 Revolving home equity	86.9	90.6	91.7	93.4	94.8	96.2	97.4	98.4	98.9	99.2	100.0	100.4
9 Other residential	436.2	457.9	455.3	457.5	459.5	461.3	460.0	463.1	462.9	463.2	466.0	462.4
10 Commercial	909.2	947.1	953.9	960.1	964.0	969.6	973.0	977.2	978.5	979.2	983.2	985.9
11 Consumer	320.0	338.1	332.3	333.6	336.3	339.2	341.0	345.9	349.9	347.6	348.3	351.9
12 Credit cards and other revolving plans	197.8	213.6	207.4	207.6	209.6	211.6	213.0	217.5	221.2	218.6	218.1	221.5
13 Other	122.1	124.5	124.9	126.0	126.7	127.6	128.0	128.4	128.7	129.0	130.2	130.4
17 Other loans and leases <sup>6</sup>	110.3	113.1	115.7	117.0	116.5	119.0	120.3	120.4	120.3	121.7	122.8	123.6
18 Interbank loans	122.3	135.7	142.0	133.1	122.3	121.6	123.8	124.8	123.1	129.7	132.2	133.8
19 Fed funds and RPs with banks <sup>6</sup>	98.8	111.1	115.9	108.7	99.2	100.0	102.0	102.4	101.1	107.8	110.0	110.9
20 Other	23.5	24.6	26.1	24.4	23.1	21.6	21.9	22.4	22.0	22.0	22.2	22.9
21 Cash assets <sup>7</sup>	88.8	98.6	100.8	103.7	103.6	103.8	104.5	104.6	104.1	108.7	105.6	105.4
22 Other assets <sup>8</sup>	229.3	228.7	229.7	232.3	234.1	239.6	235.0	239.6	237.3	249.7	242.1	237.2
23 TOTAL ASSETS <sup>9</sup>	<b>3,232.8</b>	<b>3,363.0</b>	<b>3,381.0</b>	<b>3,394.8</b>	<b>3,396.6</b>	<b>3,412.6</b>	<b>3,409.9</b>	<b>3,423.8</b>	<b>3,422.0</b>	<b>3,443.9</b>	<b>3,449.1</b>	<b>3,447.8</b>
<b>LIABILITIES</b>												
24 Deposits	2,255.8	2,298.9	2,322.0	2,329.1	2,320.9	2,334.3	2,343.3	2,354.4	2,347.0	2,377.3	2,380.3	2,380.5
25 Transaction	273.0	269.3	270.3	278.5	269.5	270.7	271.6	267.3	284.2	263.6	258.7	258.4
26 Nontransaction	1,982.8	2,029.5	2,051.7	2,050.6	2,051.4	2,063.6	2,071.7	2,087.1	2,062.7	2,113.8	2,121.6	2,122.0
27 Large time	406.3	416.4	417.3	414.0	414.3	416.3	417.3	418.1	418.1	419.9	419.1	418.8
28 Other	1,576.5	1,613.2	1,634.4	1,636.7	1,637.1	1,647.3	1,654.4	1,669.0	1,644.7	1,693.9	1,702.4	1,703.2
29 Borrowings	501.8	575.1	569.6	584.4	593.0	593.8	587.7	589.9	594.2	585.2	585.1	587.9
30 From banks in the U.S.	224.6	250.7	239.1	247.1	247.3	252.7	243.9	248.6	253.8	246.1	241.1	236.8
31 From others	277.2	324.4	330.4	337.3	345.7	341.2	343.8	341.3	340.3	339.1	344.0	351.1
32 Net due to related foreign offices	2.3	4.4	4.6	4.8	4.7	4.2	5.2	2.8	3.6	2.4	2.9	3.2
33 Other liabilities	77.2	78.5	79.4	79.0	80.4	80.7	79.7	79.9	80.2	80.7	81.1	80.7
34 TOTAL LIABILITIES	<b>2,837.1</b>	<b>2,956.8</b>	<b>2,975.6</b>	<b>2,997.4</b>	<b>2,999.1</b>	<b>3,013.0</b>	<b>3,015.9</b>	<b>3,027.1</b>	<b>3,024.9</b>	<b>3,045.6</b>	<b>3,049.4</b>	<b>3,052.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	395.8	406.2	405.3	397.5	397.5	399.5	394.0	396.7	397.1	398.3	399.8	395.6
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	228.6	249.2	256.7	262.7	265.6	264.9	262.6	262.4	262.6	263.6	265.4	265.0
40 Securitized consumer loans <sup>14</sup>	283.6	293.2	294.2	296.0	296.5	296.9	296.4	295.5	294.6	295.5	295.3	292.5
43 Securitized real estate loans <sup>14</sup>	36.7	37.5	37.0	36.5	35.4	28.1	27.5	31.8	35.1	35.1	35.1	35.1

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending				
									Aug 27	Sep 3	Sep 10	Sep 17	
<b>ASSETS</b>													
1	Bank credit	1,082.4	1,172.6	1,188.1	1,134.9	1,135.5	1,121.9	1,122.9	1,123.1	1,119.3	1,117.0	1,130.8	1,122.4
2	Securities in bank credit	437.4	478.6	499.3	479.7	467.7	457.7	465.5	460.7	456.8	456.8	463.4	458.6
3	Treasury and Agency securities <sup>2</sup>	89.7	97.9	97.6	92.9	91.8	91.6	93.8	86.8	86.9	85.5	88.6	88.1
3a	Trading account	26.7	27.8	27.8	28.1	29.4	28.3	30.1	28.3	29.0	27.1	29.7	31.3
3b	Investment account	63.0	70.0	69.8	64.8	62.5	63.2	63.6	58.4	57.8	58.3	58.8	56.8
4	Other securities	347.7	380.7	401.7	386.9	375.9	366.1	371.8	373.9	369.9	371.3	374.9	370.5
4a	Trading account <sup>3</sup>	212.5	223.9	240.5	241.3	228.8	218.4	218.1	225.1	223.1	228.1	233.0	226.2
4a1	Derivatives with a positive fair value <sup>11</sup>	71.3	88.6	112.5	112.4	101.8	99.1	100.3	102.6	100.6	107.7	112.7	104.2
4a2	Other	141.3	135.3	128.0	128.9	127.1	119.3	117.7	122.6	122.5	120.3	120.2	121.9
4b	Investment account	135.2	156.8	161.1	145.6	147.1	147.7	153.7	148.8	146.9	143.2	141.9	144.4
5	Loans and leases in bank credit <sup>4</sup>	645.0	694.0	688.9	655.1	667.7	664.3	657.4	662.4	662.5	660.2	667.4	663.8
6	Commercial and industrial	246.8	295.4	305.4	307.6	310.4	312.8	315.6	318.2	320.4	321.1	319.9	325.3
10	Commercial real estate	29.8	40.7	41.2	41.2	40.7	42.1	42.8	44.1	44.1	43.9	44.2	43.2
14	Security	155.1	120.6	110.2	95.2	104.1	100.6	100.5	100.7	96.5	96.0	98.9	84.9
15	Fed funds and RPs with brokers <sup>6</sup>	126.2	96.1	88.1	75.1	85.9	83.3	81.5	81.7	78.6	75.3	80.7	71.3
16	Other	28.9	24.5	22.1	20.1	18.2	17.3	19.0	19.0	17.9	20.7	18.2	13.7
17	Other loans and leases	213.3	237.3	232.1	211.1	212.5	208.8	198.5	199.3	201.5	199.3	204.4	210.3
17a	Fed funds and RPs with others <sup>6</sup>	41.5	48.0	47.4	36.8	36.1	32.7	27.7	30.9	30.9	30.3	33.1	34.3
17b	Other	171.8	189.3	184.7	174.2	176.4	176.1	170.8	168.3	170.7	169.0	171.3	176.0
18	Interbank loans	75.3	88.5	74.3	74.6	75.6	69.1	66.3	66.6	67.0	66.6	66.4	71.2
19	Fed funds and RPs with banks	70.2	83.2	69.8	68.1	69.6	63.1	60.6	60.3	60.9	60.8	61.0	66.2
20	Other	5.1	5.3	4.6	6.5	6.0	6.0	5.7	6.3	6.1	5.8	5.4	5.0
21	Cash assets <sup>7</sup>	53.6	56.6	57.9	58.7	58.1	59.6	56.1	53.2	52.0	51.6	49.5	56.5
22	Other assets <sup>8</sup>	41.2	56.9	69.3	62.1	48.4	55.4	48.1	43.0	41.6	38.8	39.5	60.7
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,252.5</b>	<b>1,374.6</b>	<b>1,389.6</b>	<b>1,330.2</b>	<b>1,317.4</b>	<b>1,305.9</b>	<b>1,293.4</b>	<b>1,285.9</b>	<b>1,279.8</b>	<b>1,274.0</b>	<b>1,286.2</b>	<b>1,310.8</b>
<b>LIABILITIES</b>													
24	Deposits	898.5	1,077.7	1,076.4	1,071.6	1,113.4	1,125.8	1,121.3	1,127.5	1,123.9	1,130.7	1,143.4	1,132.1
25	Transaction	12.1	14.5	16.2	16.3	17.0	16.8	17.2	16.5	17.3	18.2	17.9	20.2
26	Nontransaction	886.4	1,063.2	1,060.2	1,055.3	1,096.4	1,109.0	1,104.1	1,111.0	1,106.6	1,112.5	1,125.5	1,111.9
27	Large time	885.3	1,061.3	1,055.4	1,050.9	1,092.0	1,104.7	1,100.9	1,106.5	1,101.6	1,106.8	1,120.6	1,106.7
29	Borrowings	601.7	598.6	607.6	595.0	607.7	602.7	606.1	603.6	601.4	591.1	596.3	617.2
30	From banks in the U.S.	73.6	65.7	71.1	70.7	71.9	69.7	73.0	67.5	69.9	83.6	79.6	106.2
31	From others	528.2	532.9	536.5	524.4	535.8	533.0	533.1	536.2	531.5	507.5	516.7	511.0
32	Net due to related foreign offices	-381.7	-439.9	-459.3	-492.6	-551.2	-564.7	-576.9	-602.0	-605.4	-609.2	-613.8	-589.6
33	Other liabilities	120.6	137.6	164.7	155.1	144.9	139.3	136.3	140.1	139.9	145.5	153.5	149.4
33a	Derivatives with a negative fair value <sup>11</sup>	76.6	90.7	110.0	107.0	99.6	96.0	97.0	102.0	101.5	107.6	113.8	102.4
33b	Other	44.0	47.0	54.7	48.1	45.3	43.3	39.3	38.1	38.4	37.9	39.6	47.1
34	<b>TOTAL LIABILITIES</b>	<b>1,239.1</b>	<b>1,374.0</b>	<b>1,389.5</b>	<b>1,329.2</b>	<b>1,314.7</b>	<b>1,303.2</b>	<b>1,286.9</b>	<b>1,269.2</b>	<b>1,259.8</b>	<b>1,258.1</b>	<b>1,279.4</b>	<b>1,309.1</b>
35	Residual (assets less liabilities) <sup>10</sup>	13.4	0.7	0.1	1.0	2.7	2.8	6.5	16.7	20.0	15.9	6.8	1.6

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

September 26, 2008

Account	2007 Aug	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	2008 Aug	Week ending				
									Aug 27	Sep 3	Sep 10	Sep 17	
<b>ASSETS</b>													
1	Bank credit	1,070.1	1,184.7	1,197.7	1,138.9	1,130.4	1,114.1	1,104.1	1,109.4	1,110.4	1,108.5	1,122.7	1,112.1
2	Securities in bank credit	432.8	481.0	504.6	482.9	470.9	458.9	457.4	455.1	451.9	455.5	463.7	448.6
3	Treasury and Agency securities <sup>2</sup>	90.9	99.2	97.8	92.1	92.2	90.9	92.0	87.8	87.3	87.8	90.5	88.8
3a	Trading account	27.2	28.7	29.7	28.4	30.1	28.7	29.3	29.0	29.1	28.3	30.0	31.1
3b	Investment account	63.7	70.5	68.1	63.7	62.1	62.2	62.6	58.8	58.2	59.6	60.4	57.7
4	Other securities	341.8	381.9	406.8	390.9	378.7	368.0	365.5	367.2	364.6	367.7	373.2	359.8
4a	Trading account <sup>3</sup>	211.2	217.5	241.4	246.0	235.9	221.9	216.8	223.2	222.4	227.1	233.1	218.8
4a1	Derivatives with a positive fair value <sup>11</sup>	71.4	86.4	113.8	114.5	106.8	99.3	98.5	102.5	101.6	107.9	115.0	101.3
4a2	Other	139.8	131.1	127.6	131.5	129.2	122.6	118.3	120.8	120.8	119.2	118.1	117.5
4b	Investment account	130.7	164.4	165.4	144.9	142.8	146.1	148.7	144.0	142.2	140.6	140.1	141.1
5	Loans and leases in bank credit <sup>4</sup>	637.4	703.7	693.1	656.0	659.5	655.2	646.7	654.4	658.6	652.9	659.1	663.5
6	Commercial and industrial	245.9	299.7	307.1	306.4	307.0	309.4	311.6	316.4	319.7	319.2	318.6	327.2
10	Commercial real estate	28.6	39.8	40.4	42.0	41.1	41.7	42.2	42.4	42.7	43.1	43.3	43.4
14	Security	151.4	121.6	111.1	96.0	102.7	99.4	97.2	98.0	95.1	93.1	95.0	82.6
15	Fed funds and RPs with brokers <sup>6</sup>	123.5	96.6	86.7	75.7	86.8	84.2	80.2	79.7	77.9	74.4	78.7	69.0
16	Other	27.9	25.0	24.5	20.3	15.9	15.2	17.0	18.3	17.2	18.8	16.4	13.6
17	Other loans and leases	211.5	242.4	234.5	211.7	208.7	204.8	195.6	197.6	201.1	197.4	202.2	210.3
17a	Fed funds and RPs with others <sup>6</sup>	38.3	50.9	48.2	36.3	33.7	30.5	25.7	28.4	28.7	28.0	30.9	33.6
17b	Other	173.2	191.6	186.2	175.4	175.0	174.3	169.9	169.2	172.4	169.5	171.3	176.7
18	Interbank loans	74.0	89.1	71.1	71.0	72.9	65.7	64.8	65.0	67.7	65.2	67.1	69.5
19	Fed funds and RPs with banks	69.1	83.3	66.2	64.8	67.2	60.3	59.4	59.0	61.6	59.6	61.6	64.1
20	Other	4.8	5.8	4.8	6.2	5.7	5.4	5.4	6.0	6.1	5.6	5.4	5.4
21	Cash assets <sup>7</sup>	54.7	55.7	56.6	57.2	56.8	58.8	56.3	54.0	53.4	52.4	51.6	57.4
22	Other assets <sup>8</sup>	41.3	57.8	69.2	61.1	49.5	56.4	47.8	43.0	41.9	39.2	43.2	57.9
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,240.1</b>	<b>1,387.3</b>	<b>1,394.5</b>	<b>1,328.1</b>	<b>1,309.5</b>	<b>1,295.1</b>	<b>1,272.9</b>	<b>1,271.3</b>	<b>1,273.4</b>	<b>1,265.2</b>	<b>1,284.5</b>	<b>1,296.7</b>
<b>LIABILITIES</b>													
24	Deposits	888.6	1,072.0	1,077.0	1,095.5	1,137.6	1,135.0	1,095.7	1,111.0	1,118.7	1,114.4	1,132.4	1,118.8
25	Transaction	11.9	14.8	17.0	16.8	16.8	16.5	16.8	16.3	16.8	18.2	17.7	19.8
26	Nontransaction	876.7	1,057.2	1,060.0	1,078.6	1,120.8	1,118.5	1,078.9	1,094.7	1,101.9	1,096.2	1,114.7	1,099.0
27	Large time	875.4	1,053.8	1,055.6	1,074.3	1,116.5	1,114.1	1,074.4	1,090.1	1,097.3	1,091.5	1,110.1	1,094.4
29	Borrowings	588.9	613.4	628.1	598.3	617.6	605.4	595.3	591.0	581.0	578.4	577.2	598.2
30	From banks in the U.S.	71.6	67.1	77.7	70.6	67.8	67.6	68.2	65.4	64.6	81.6	74.3	107.5
31	From others	517.3	546.3	550.5	527.8	549.8	537.8	527.1	525.6	516.4	496.8	502.9	490.7
32	Net due to related foreign offices	-360.1	-439.4	-477.6	-524.5	-597.3	-586.2	-553.4	-573.3	-569.0	-575.4	-583.6	-568.1
33	Other liabilities	120.4	138.7	163.9	155.7	148.3	137.4	131.9	139.2	139.4	144.5	155.3	144.6
33a	Derivatives with a negative fair value <sup>11</sup>	76.2	88.9	110.9	108.3	103.4	95.8	94.6	101.4	102.0	106.9	115.2	99.5
33b	Other	44.2	49.8	53.0	47.4	44.9	41.5	37.3	37.8	37.5	37.6	40.0	45.1
34	<b>TOTAL LIABILITIES</b>	<b>1,237.8</b>	<b>1,384.7</b>	<b>1,391.5</b>	<b>1,324.9</b>	<b>1,306.2</b>	<b>1,291.7</b>	<b>1,269.6</b>	<b>1,268.0</b>	<b>1,270.1</b>	<b>1,261.9</b>	<b>1,281.3</b>	<b>1,293.5</b>
35	Residual (assets less liabilities) <sup>10</sup>	2.3	2.6	3.0	3.2	3.3	3.4	3.4	3.4	3.3	3.3	3.2	3.2

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