
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
April 11, 2008

H.8 (510)

Notice to Users of the H.8 Release

The adoption by some banks of FAS 159, *The Fair Value Option for Financial Assets and Financial Liabilities (FVO)*, affected commercial bank balance sheet data for April 2, 2008. The "Notes on the Data" section on page 14 of the H.8 Statistical Release contains information on the affected balance sheet items.

For more information on FAS 159, please refer to www.fasb.org/st/summary/stsum159.shtml.

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	8,450.1	8,952.4	9,055.3	9,185.9	9,218.8	9,285.8	9,350.7	9,498.9	9,492.6	9,565.5	9,535.8	9,433.3
2 Securities in bank credit	2,261.8	2,383.5	2,408.1	2,473.1	2,435.8	2,442.0	2,468.7	2,577.3	2,574.1	2,609.1	2,603.6	2,562.3
3 Treasury and Agency securities ²	1,204.4	1,174.0	1,140.2	1,132.8	1,131.8	1,108.4	1,107.1	1,128.3	1,119.5	1,134.3	1,138.0	1,131.8
4 Other securities	1,057.4	1,209.5	1,267.9	1,340.3	1,304.0	1,333.6	1,361.6	1,449.0	1,454.5	1,474.8	1,465.6	1,430.5
5 Loans and leases in bank credit ³	6,188.2	6,568.9	6,647.3	6,712.8	6,783.0	6,843.9	6,882.0	6,921.6	6,918.5	6,956.4	6,932.2	6,871.0
6 Commercial and industrial	1,223.7	1,354.4	1,386.0	1,403.4	1,430.1	1,448.0	1,457.3	1,478.9	1,477.4	1,480.2	1,488.5	1,474.3
7 Real estate	3,376.3	3,503.4	3,533.4	3,559.7	3,576.5	3,594.4	3,621.1	3,656.0	3,646.3	3,673.8	3,671.9	3,646.3
8 Revolving home equity	461.6	472.5	475.1	478.6	482.8	486.3	490.8	498.3	496.7	499.4	499.4	501.7
9 Other	2,914.7	3,030.9	3,058.3	3,081.2	3,093.6	3,108.1	3,130.3	3,157.7	3,149.6	3,174.3	3,172.5	3,144.7
10 Consumer	746.3	784.0	789.0	796.2	808.9	811.9	812.6	815.0	816.6	815.4	815.2	814.0
11 Security ⁴	279.0	283.6	274.2	285.5	291.5	305.2	298.6	292.1	294.3	298.6	284.2	284.6
12 Other loans and leases	562.9	643.5	664.6	667.9	676.1	684.4	692.5	679.6	684.0	688.4	672.5	651.8
13 Interbank loans	365.4	396.1	409.0	422.6	435.5	443.0	456.0	446.0	448.1	446.4	451.0	440.5
14 Cash assets ⁵	288.5	296.8	293.9	298.9	294.1	298.0	301.5	304.1	305.8	299.3	312.9	302.5
15 Other assets ⁶	853.5	919.2	928.5	945.5	952.5	969.3	971.1	1,019.5	1,002.7	1,032.8	1,034.3	1,030.5
16 TOTAL ASSETS ⁷	9,889.6	10,491.7	10,612.0	10,776.7	10,821.9	10,912.4	10,993.9	11,181.4	11,162.8	11,257.3	11,247.8	11,116.3
LIABILITIES												
17 Deposits	6,217.7	6,450.4	6,558.1	6,635.9	6,656.8	6,698.0	6,775.4	6,870.5	6,866.5	6,898.7	6,903.8	6,838.1
18 Transaction	624.0	607.0	625.2	608.0	598.3	613.2	616.8	617.6	605.4	627.1	609.1	625.9
19 Nontransaction	5,593.7	5,843.4	5,932.8	6,027.9	6,058.5	6,084.7	6,158.6	6,252.9	6,261.1	6,271.6	6,294.7	6,212.1
20 Large time	1,720.4	1,873.5	1,960.4	2,027.1	2,035.7	2,068.0	2,095.4	2,105.7	2,109.2	2,120.4	2,099.6	2,088.8
21 Other	3,873.3	3,969.9	3,972.4	4,000.8	4,022.8	4,016.8	4,063.2	4,147.2	4,151.9	4,151.2	4,195.1	4,123.4
22 Borrowings	2,030.9	2,246.4	2,218.3	2,234.7	2,274.5	2,280.4	2,278.3	2,303.0	2,280.3	2,316.1	2,325.4	2,307.6
23 From banks in the U.S.	420.0	464.2	471.9	474.5	502.2	502.5	505.0	500.3	502.9	501.6	506.8	486.9
24 From others	1,610.8	1,782.2	1,746.5	1,760.2	1,772.3	1,777.9	1,773.2	1,802.7	1,777.4	1,814.5	1,818.6	1,820.6
25 Net due to related foreign offices	13.1	86.3	73.8	86.5	76.5	88.1	75.0	62.3	82.0	69.3	62.0	25.7
26 Other liabilities	593.1	598.0	621.4	658.4	657.3	707.8	712.9	788.1	787.2	808.3	807.5	765.1
27 TOTAL LIABILITIES	8,854.8	9,381.1	9,471.6	9,615.4	9,665.1	9,774.3	9,841.6	10,023.9	10,016.1	10,092.4	10,098.7	9,936.5
28 Residual (assets less liabilities) ⁸	1,034.8	1,110.6	1,140.5	1,161.3	1,156.8	1,138.1	1,152.4	1,157.5	1,146.7	1,164.8	1,149.1	1,179.8

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2	
ASSETS													
1	Bank credit	8,435.2	8,946.4	9,068.0	9,231.9	9,265.5	9,322.9	9,376.7	9,475.0	9,485.3	9,525.4	9,479.8	9,401.4
2	Securities in bank credit	2,272.4	2,367.6	2,395.2	2,477.0	2,420.4	2,433.2	2,480.9	2,581.7	2,594.3	2,606.6	2,591.5	2,562.9
3	Treasury and Agency securities ²	1,215.7	1,164.0	1,126.8	1,126.5	1,111.6	1,092.3	1,112.2	1,138.6	1,135.3	1,141.8	1,142.4	1,139.0
4	Other securities	1,056.7	1,203.6	1,268.4	1,350.5	1,308.8	1,341.0	1,368.7	1,443.1	1,459.1	1,464.8	1,449.2	1,423.8
5	Loans and leases in bank credit ³	6,162.9	6,578.9	6,672.8	6,754.9	6,845.1	6,889.7	6,895.8	6,893.3	6,890.9	6,918.8	6,888.2	6,838.6
6	Commercial and industrial	1,223.2	1,353.4	1,387.7	1,406.4	1,435.7	1,452.1	1,460.8	1,478.0	1,475.6	1,481.8	1,482.4	1,474.0
7	Real estate	3,355.9	3,506.2	3,565.5	3,600.3	3,609.7	3,616.8	3,628.3	3,630.2	3,627.1	3,636.9	3,635.6	3,612.8
8	Revolving home equity	459.6	472.4	477.8	482.4	486.6	490.1	493.7	496.1	495.9	496.6	495.8	496.6
9	Other	2,896.2	3,033.9	3,087.7	3,117.9	3,123.0	3,126.7	3,134.6	3,134.1	3,131.2	3,140.3	3,139.8	3,116.1
10	Consumer	741.2	786.4	783.8	796.4	818.3	828.5	818.8	810.6	812.4	811.1	810.7	806.4
10a	Credit cards and related plans	309.8	333.3	331.5	343.1	365.5	361.6	346.9	337.8	340.9	337.9	337.0	331.3
10b	Other	431.4	453.1	452.3	453.3	452.8	466.9	471.9	472.8	471.5	473.1	473.7	475.1
11	Security ⁴	284.7	279.4	271.0	285.0	299.3	306.9	300.7	301.7	303.0	305.5	297.2	294.0
12	Other loans and leases	557.9	653.5	664.8	666.8	682.1	685.4	687.3	672.9	672.8	683.6	662.3	651.4
13	Interbank loans	370.0	394.8	409.9	432.9	451.8	448.1	461.3	450.7	456.4	450.4	448.2	451.2
14	Cash assets ⁵	280.2	297.7	291.8	303.7	309.5	312.9	301.6	295.6	304.0	287.6	296.9	294.8
15	Other assets ⁶	848.3	928.5	936.8	945.6	952.1	968.9	972.4	1,013.1	1,000.1	1,022.4	1,020.9	1,027.8
16	TOTAL ASSETS⁷	9,865.8	10,494.7	10,632.1	10,838.2	10,899.2	10,968.7	11,026.0	11,147.2	11,158.8	11,199.2	11,159.8	11,084.8
LIABILITIES													
17	Deposits	6,216.4	6,436.2	6,567.2	6,674.1	6,710.6	6,713.3	6,772.9	6,865.0	6,868.9	6,869.3	6,836.4	6,902.6
18	Transaction	629.0	597.6	614.3	611.8	626.3	626.1	608.2	620.9	589.3	635.8	654.2	626.8
19	Nontransaction	5,587.4	5,838.6	5,952.9	6,062.3	6,084.3	6,087.2	6,164.7	6,244.0	6,279.6	6,233.5	6,182.2	6,275.8
20	Large time	1,722.6	1,866.8	1,965.5	2,032.6	2,032.8	2,073.9	2,093.3	2,106.7	2,108.4	2,114.1	2,100.4	2,105.8
21	Other	3,864.8	3,971.7	3,987.4	4,029.7	4,051.5	4,013.4	4,071.4	4,137.4	4,171.2	4,119.4	4,081.9	4,170.0
22	Borrowings	2,038.2	2,256.9	2,209.7	2,239.6	2,282.2	2,282.3	2,285.4	2,309.3	2,297.4	2,336.1	2,315.9	2,286.2
23	From banks in the U.S.	422.5	463.8	465.2	479.2	512.3	509.8	506.8	503.8	511.3	505.8	502.8	493.2
24	From others	1,615.7	1,793.1	1,744.4	1,760.4	1,769.9	1,772.5	1,778.6	1,805.5	1,786.1	1,830.3	1,813.1	1,793.0
25	Net due to related foreign offices	-12.4	95.4	90.5	94.4	95.7	116.4	89.8	30.4	41.1	38.7	50.2	-30.5
26	Other liabilities	576.8	601.4	630.8	679.4	660.7	701.7	708.0	765.3	774.1	777.9	778.2	741.5
27	TOTAL LIABILITIES	8,818.9	9,389.8	9,498.1	9,687.4	9,749.2	9,813.7	9,856.1	9,969.9	9,981.4	10,022.0	9,980.8	9,899.8
28	Residual (assets less liabilities) ⁸	1,046.8	1,104.9	1,134.0	1,150.8	1,150.0	1,155.0	1,169.9	1,177.3	1,177.4	1,177.2	1,179.1	1,185.0

Footnotes appear on page 14.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2	
ASSETS													
1	Bank credit	7,465.9	7,850.8	7,927.6	8,026.7	8,058.6	8,112.5	8,170.8	8,304.8	8,283.3	8,362.1	8,328.9	8,292.1
2	Securities in bank credit	1,858.1	1,942.0	1,946.6	1,992.2	1,971.4	1,977.7	1,982.4	2,067.0	2,058.5	2,089.9	2,081.3	2,076.9
3	Treasury and Agency securities ²	1,116.6	1,084.1	1,046.6	1,040.1	1,044.0	1,016.0	1,009.9	1,029.9	1,022.6	1,035.6	1,036.8	1,037.4
4	Other securities	741.6	857.9	900.0	952.0	927.5	961.6	972.5	1,037.1	1,036.0	1,054.2	1,044.6	1,039.6
5	Loans and leases in bank credit ³	5,607.8	5,908.9	5,981.0	6,034.5	6,087.1	6,134.8	6,188.4	6,237.8	6,224.8	6,272.2	6,247.6	6,215.2
6	Commercial and industrial	999.4	1,099.5	1,125.6	1,133.9	1,150.4	1,163.2	1,167.3	1,179.3	1,178.3	1,179.0	1,184.4	1,180.8
7	Real estate	3,354.2	3,467.9	3,497.7	3,523.1	3,538.4	3,554.1	3,579.3	3,614.2	3,605.0	3,631.7	3,629.1	3,605.9
8	Revolving home equity	461.6	472.5	475.1	478.6	482.8	486.3	490.8	498.3	496.7	499.4	499.4	501.7
9	Other	2,892.6	2,995.4	3,022.6	3,044.6	3,055.6	3,067.8	3,088.6	3,115.9	3,108.2	3,132.3	3,129.6	3,104.3
10	Consumer	746.3	783.9	789.0	796.2	808.9	811.9	812.6	815.0	816.6	815.4	815.2	814.0
11	Security ⁴	123.9	133.7	133.5	141.6	147.3	161.4	176.0	183.1	177.8	194.6	177.6	185.8
12	Other loans and leases	384.0	423.8	435.2	439.8	442.2	444.2	453.2	446.2	447.1	451.4	441.4	428.7
13	Interbank loans	300.1	319.2	330.0	343.2	349.1	358.3	367.7	372.9	378.7	373.0	377.9	362.4
14	Cash assets ⁵	235.7	240.8	235.1	242.2	241.4	242.7	245.4	246.7	249.1	242.2	252.7	246.2
15	Other assets ⁶	815.6	873.7	882.8	897.6	905.4	913.8	915.6	949.2	937.8	956.4	956.6	965.9
16	TOTAL ASSETS⁷	8,749.9	9,212.3	9,301.4	9,434.2	9,476.3	9,544.2	9,614.8	9,787.3	9,763.2	9,847.7	9,830.8	9,777.0
LIABILITIES													
17	Deposits	5,413.8	5,515.7	5,570.1	5,616.8	5,634.3	5,649.4	5,701.8	5,807.5	5,794.7	5,826.0	5,852.2	5,803.1
18	Transaction	613.5	594.5	612.5	595.3	585.7	601.6	605.4	605.9	593.0	613.4	598.6	616.1
19	Nontransaction	4,800.2	4,921.2	4,957.6	5,021.5	5,048.6	5,047.8	5,096.4	5,201.7	5,201.7	5,212.7	5,253.6	5,187.0
20	Large time	930.1	954.2	988.9	1,024.0	1,028.8	1,033.7	1,034.7	1,058.5	1,053.6	1,065.3	1,063.5	1,068.1
21	Other	3,870.1	3,967.0	3,968.7	3,997.5	4,019.9	4,014.1	4,061.7	4,143.2	4,148.1	4,147.4	4,190.1	4,118.9
22	Borrowings	1,466.4	1,660.3	1,634.2	1,648.9	1,670.6	1,678.0	1,682.2	1,699.6	1,687.7	1,706.7	1,707.2	1,703.8
23	From banks in the U.S.	356.6	397.7	407.6	414.6	435.1	436.2	439.8	427.7	432.7	426.2	433.9	409.2
24	From others	1,109.8	1,262.6	1,226.6	1,234.3	1,235.5	1,241.8	1,242.4	1,271.9	1,255.1	1,280.5	1,273.3	1,294.6
25	Net due to related foreign offices	363.1	451.3	461.7	481.9	485.6	510.5	502.1	508.6	514.2	523.7	500.5	499.7
26	Other liabilities	474.2	478.9	501.1	533.0	531.5	562.9	572.3	616.3	618.0	630.1	627.3	596.0
27	TOTAL LIABILITIES	7,717.5	8,106.1	8,167.2	8,280.6	8,322.0	8,400.7	8,458.4	8,632.0	8,614.7	8,686.6	8,687.1	8,602.7
28	Residual (assets less liabilities) ⁸	1,032.4	1,106.3	1,134.2	1,153.6	1,154.3	1,143.4	1,156.4	1,155.3	1,148.5	1,161.2	1,143.6	1,174.3

Footnotes appear on page 14.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2	
ASSETS													
1	Bank credit	7,450.2	7,849.4	7,942.8	8,067.5	8,100.3	8,145.5	8,194.4	8,283.2	8,271.8	8,327.0	8,284.0	8,262.1
2	Securities in bank credit	1,868.9	1,928.1	1,934.1	1,991.2	1,957.8	1,970.3	1,993.9	2,073.3	2,075.1	2,091.2	2,076.2	2,080.9
3	Treasury and Agency securities ²	1,129.1	1,072.8	1,032.4	1,033.3	1,024.2	1,001.8	1,013.6	1,041.8	1,038.8	1,045.2	1,046.0	1,047.0
4	Other securities	739.8	855.2	901.7	957.9	933.6	968.5	980.3	1,031.4	1,036.3	1,046.0	1,030.1	1,033.9
5	Loans and leases in bank credit ³	5,581.3	5,921.3	6,008.8	6,076.3	6,142.5	6,175.2	6,200.5	6,209.9	6,196.6	6,235.8	6,207.8	6,181.2
6	Commercial and industrial	999.2	1,097.8	1,128.0	1,137.0	1,152.8	1,164.0	1,167.8	1,178.5	1,176.6	1,179.9	1,180.6	1,180.8
7	Real estate	3,334.3	3,470.5	3,528.6	3,562.8	3,570.7	3,576.6	3,587.7	3,589.9	3,587.4	3,596.7	3,595.0	3,572.2
8	Revolving home equity	459.6	472.4	477.8	482.4	486.6	490.1	493.7	496.1	495.9	496.6	495.8	496.6
9	Other	2,874.7	2,998.2	3,050.9	3,080.4	3,084.1	3,086.5	3,094.0	3,093.8	3,091.5	3,100.1	3,099.1	3,075.6
9a	Other residential	1,409.5	1,466.1	1,505.0	1,518.8	1,513.8	1,511.1	1,507.0	1,500.1	1,497.1	1,504.9	1,502.4	1,486.6
9b	Commercial	1,465.2	1,532.1	1,545.9	1,561.5	1,570.3	1,575.5	1,587.0	1,593.7	1,594.3	1,595.2	1,596.7	1,589.0
10	Consumer	741.2	786.4	783.8	796.4	818.3	828.5	818.8	810.6	812.4	811.1	810.7	806.4
10a	Credit cards and related plans	309.8	333.3	331.5	343.1	365.5	361.6	346.9	337.8	340.9	337.9	337.0	331.3
10d	Other	431.4	453.1	452.3	453.3	452.8	466.9	471.9	472.8	471.5	473.1	473.7	475.1
11	Security ⁴	127.8	133.8	132.0	140.3	152.7	164.3	179.2	190.8	183.2	200.9	189.0	193.7
12	Other loans and leases	378.7	432.9	436.3	439.7	448.0	441.7	447.1	440.1	437.0	447.2	432.6	428.1
13	Interbank loans	307.5	316.1	328.4	349.5	362.6	361.5	372.9	380.3	389.5	381.5	375.1	378.6
14	Cash assets ⁵	228.6	239.8	232.4	246.0	256.0	257.3	246.1	239.5	247.4	232.4	238.6	240.6
15	Other assets ⁶	811.5	881.0	892.3	899.2	905.4	914.1	915.2	944.5	937.3	949.8	945.1	963.1
16	TOTAL ASSETS⁷	8,730.4	9,214.2	9,322.1	9,486.9	9,545.5	9,594.9	9,643.3	9,761.1	9,759.7	9,805.0	9,757.6	9,754.7
LIABILITIES													
17	Deposits	5,408.7	5,504.8	5,580.6	5,656.7	5,700.1	5,666.3	5,706.7	5,797.4	5,797.6	5,796.1	5,774.0	5,846.4
18	Transaction	618.3	585.0	601.5	599.0	612.9	614.3	596.6	609.2	577.4	622.0	643.4	616.2
19	Nontransaction	4,790.4	4,919.8	4,979.1	5,057.7	5,087.2	5,052.1	5,110.1	5,188.3	5,220.2	5,174.1	5,130.6	5,230.2
20	Large time	927.4	951.1	994.7	1,031.0	1,038.7	1,041.7	1,041.7	1,053.9	1,052.0	1,057.7	1,051.7	1,063.1
21	Other	3,863.0	3,968.7	3,984.4	4,026.7	4,048.5	4,010.4	4,068.4	4,134.4	4,168.2	4,116.4	4,078.9	4,167.0
22	Borrowings	1,456.5	1,690.1	1,644.2	1,655.3	1,670.5	1,673.1	1,676.4	1,687.6	1,679.0	1,704.8	1,693.9	1,667.4
23	From banks in the U.S.	354.0	398.5	403.6	416.2	440.5	440.7	439.7	425.8	431.6	424.4	429.0	410.4
24	From others	1,102.5	1,291.6	1,240.6	1,239.1	1,230.0	1,232.4	1,236.7	1,261.8	1,247.4	1,280.5	1,265.0	1,257.1
25	Net due to related foreign offices	358.2	437.2	458.3	478.0	494.2	544.8	524.2	500.6	500.9	518.7	507.5	474.7
26	Other liabilities	463.3	480.0	507.7	549.0	533.7	558.8	569.5	601.5	608.2	611.4	606.4	584.5
27	TOTAL LIABILITIES	7,686.7	8,112.1	8,190.8	8,339.0	8,398.5	8,443.0	8,476.7	8,587.2	8,585.6	8,631.1	8,581.9	8,573.0
28	Residual (assets less liabilities) ⁸	1,043.7	1,102.1	1,131.2	1,147.9	1,147.0	1,151.9	1,166.6	1,174.0	1,174.1	1,173.9	1,175.7	1,181.7

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2	
ASSETS													
1	Bank credit	4,700.1	4,943.2	4,991.3	5,084.4	5,104.7	5,158.7	5,211.9	5,328.4	5,313.9	5,372.1	5,343.2	5,316.2
2	Securities in bank credit	1,261.4	1,327.6	1,326.0	1,378.8	1,362.9	1,377.1	1,374.9	1,453.6	1,449.6	1,471.1	1,464.4	1,462.7
3	Treasury and Agency securities ²	728.0	699.7	661.0	660.0	666.7	644.0	635.0	647.0	645.0	650.2	652.4	646.8
3a	Trading account	61.4	71.8	68.8	72.3	94.0	83.0	77.1	78.1	75.6	77.9	79.3	78.2
3b	Investment account	666.6	627.9	592.2	587.7	572.6	561.0	557.9	568.9	569.4	572.3	573.0	568.6
3c	Mortgage-backed	598.7	563.5	526.4	525.7	518.2	508.6	509.2	526.2	527.7	531.1	530.2	526.8
3d	Other	68.0	64.4	65.8	61.9	54.4	52.4	48.7	42.7	41.7	41.2	42.9	41.8
4	Other securities	533.4	627.9	665.0	718.8	696.2	733.1	740.0	806.6	804.6	820.9	812.0	815.9
4a	Trading account	247.9	319.3	348.1	387.9	360.7	392.7	396.0	456.1	454.9	469.8	460.2	464.1
4b	Investment account	285.4	308.5	316.9	330.9	335.5	340.3	344.0	350.5	349.7	351.1	351.8	351.8
4c	State and local government	55.7	60.1	60.2	59.6	57.9	57.1	56.0	55.4	55.7	55.8	55.0	54.4
4d	Other	229.7	248.4	256.7	271.4	277.6	283.2	288.0	295.1	294.0	295.2	296.8	297.4
5	Loans and leases in bank credit ³	3,438.7	3,615.6	3,665.2	3,705.6	3,741.9	3,781.6	3,837.0	3,874.8	3,864.3	3,901.0	3,878.9	3,853.5
6	Commercial and industrial	647.3	714.8	734.4	739.3	750.4	759.4	770.1	779.6	781.1	778.2	782.6	779.1
7	Real estate	1,951.4	1,999.6	2,018.1	2,038.6	2,049.9	2,061.6	2,081.6	2,108.0	2,101.0	2,119.0	2,117.3	2,100.7
8	Revolving home equity	372.9	384.4	385.3	389.7	394.1	396.6	401.1	406.6	405.1	407.3	407.4	408.8
9	Other	1,578.6	1,615.2	1,632.8	1,648.9	1,655.9	1,665.1	1,680.5	1,701.3	1,695.9	1,711.7	1,709.9	1,691.9
9a	Other residential	990.6	1,011.8	1,029.0	1,036.6	1,036.7	1,043.9	1,050.5	1,058.2	1,055.9	1,070.7	1,060.0	1,043.3
9b	Commercial	588.0	603.4	603.8	612.3	619.2	621.2	630.0	643.1	640.0	641.0	649.9	648.6
10	Consumer	442.4	460.2	460.4	462.7	467.2	472.8	474.4	477.7	476.5	478.3	479.4	479.7
11	Security ⁴	116.9	123.9	123.7	131.9	137.6	149.6	163.9	170.9	165.4	182.3	165.2	173.7
11a	Fed funds and RPs with broker/dealer	92.4	98.5	98.2	105.5	111.9	122.6	137.7	139.0	135.2	146.3	133.3	140.0
11b	Other	24.4	25.4	25.6	26.4	25.7	27.0	26.2	31.9	30.2	36.1	31.9	33.7
12a	Fed funds and RPs with others	30.2	44.6	45.4	43.4	44.9	44.8	42.6	30.6	32.1	32.7	23.8	22.0
12b	All other loans	146.6	173.8	185.1	191.9	194.6	196.1	206.8	210.1	210.3	212.6	212.5	200.2
12c	Lease financing receivables	103.9	98.7	98.0	97.7	97.3	97.2	97.6	98.0	97.9	98.0	98.1	98.1
13	Interbank loans	189.6	190.1	206.4	220.6	227.6	229.8	233.9	238.2	238.9	238.2	240.8	234.6
13a	Fed funds and RPs with banks	131.8	139.7	156.8	166.6	170.6	175.7	175.8	188.4	187.7	189.7	192.0	187.3
13b	Other	57.8	50.4	49.6	54.0	57.0	54.0	58.2	49.7	51.1	48.5	48.7	47.3
14	Cash assets ⁵	148.6	152.7	143.9	150.8	148.5	147.9	149.9	147.4	150.1	142.1	151.3	147.9
15	Other assets ⁶	605.0	637.6	637.5	649.6	661.6	679.8	678.4	707.3	697.5	714.8	715.0	718.1
16	TOTAL ASSETS⁷	5,608.4	5,886.0	5,940.2	6,066.0	6,101.2	6,170.7	6,226.9	6,372.5	6,352.1	6,419.0	6,402.6	6,364.7

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, adjusted for mergers, billions of dollars (continued)

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
LIABILITIES												
17 Deposits	3,191.0	3,221.4	3,273.1	3,323.6	3,343.7	3,341.7	3,372.9	3,454.6	3,441.2	3,464.5	3,487.4	3,465.3
18 Transaction	340.9	318.8	330.6	322.6	314.7	327.5	326.9	324.4	317.9	333.2	319.2	319.2
19 Nontransaction	2,850.1	2,902.5	2,942.5	3,001.0	3,029.0	3,014.2	3,046.0	3,130.2	3,123.3	3,131.3	3,168.3	3,146.1
20 Large time	521.9	540.0	573.2	608.8	611.5	612.3	613.1	634.8	631.2	638.8	639.9	643.0
21 Other	2,328.2	2,362.6	2,369.3	2,392.1	2,417.5	2,402.0	2,432.9	2,495.4	2,492.1	2,492.5	2,528.4	2,503.1
22 Borrowings	956.3	1,115.6	1,072.8	1,080.2	1,089.2	1,097.2	1,112.3	1,123.2	1,111.2	1,125.3	1,124.6	1,128.1
23 From banks in the U.S.	138.6	154.3	161.5	164.6	176.9	180.8	188.8	186.6	187.1	185.1	190.9	174.3
24 From others	817.7	961.3	911.3	915.5	912.4	916.4	923.4	936.6	924.1	940.2	933.7	953.8
25 Net due to related foreign offices	357.8	447.6	457.8	477.6	483.1	509.3	500.7	504.7	509.4	519.5	497.8	495.2
26 Other liabilities	397.0	401.5	422.9	456.9	456.2	487.4	495.9	540.2	541.7	555.2	551.4	517.4
27 TOTAL LIABILITIES	4,902.1	5,186.1	5,226.5	5,338.3	5,372.2	5,435.6	5,481.8	5,622.7	5,603.5	5,664.6	5,661.3	5,606.0
28 Residual (assets less liabilities) ⁸	706.3	699.9	713.7	727.7	729.0	735.0	745.2	749.8	748.6	754.5	741.3	758.7

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2	
ASSETS													
1	Bank credit	4,689.3	4,960.5	5,031.8	5,137.5	5,139.2	5,189.9	5,231.9	5,309.5	5,299.9	5,351.0	5,309.1	5,286.2
2	Securities in bank credit	1,263.8	1,321.7	1,319.7	1,384.1	1,353.8	1,372.7	1,383.0	1,451.3	1,453.0	1,467.6	1,452.6	1,458.3
3	Treasury and Agency securities ²	736.2	692.7	652.4	657.9	649.5	632.5	637.5	654.6	653.3	658.6	659.0	651.8
3a	Trading account	64.0	67.4	64.8	73.9	87.5	80.0	79.1	81.3	81.0	78.7	81.4	80.6
3b	Investment account	672.2	625.3	587.5	584.0	562.1	552.5	558.4	573.3	572.3	579.8	577.6	571.1
3c	Mortgage-backed	604.1	559.2	520.0	519.5	508.2	501.3	510.5	530.7	530.4	538.0	536.3	530.4
3d	Other	68.1	66.2	67.6	64.6	53.9	51.2	47.9	42.6	41.9	41.8	41.3	40.7
4	Other securities	527.6	628.9	667.3	726.2	704.2	740.2	745.6	796.7	799.7	809.1	793.6	806.6
4a	Trading account	241.8	319.1	351.2	394.4	364.6	395.8	397.6	446.0	449.3	456.3	444.2	455.4
4b	Investment account	285.8	309.9	316.2	331.8	339.6	344.4	348.0	350.7	350.4	352.8	349.3	351.2
4c	State and local government	55.5	60.5	60.7	60.4	57.9	57.2	55.7	55.0	55.4	55.6	54.7	53.8
4d	Other	230.3	249.4	255.5	271.5	281.7	287.2	292.2	295.7	295.0	297.2	294.6	297.4
5	Loans and leases in bank credit ³	3,425.5	3,638.8	3,712.1	3,753.4	3,785.5	3,817.2	3,848.9	3,858.3	3,846.9	3,883.4	3,856.5	3,827.8
6	Commercial and industrial	647.1	715.2	741.3	745.9	753.9	759.9	770.8	778.7	778.6	779.7	779.6	778.7
7	Real estate	1,937.2	2,009.7	2,057.3	2,080.9	2,077.5	2,085.7	2,087.7	2,088.6	2,088.3	2,095.4	2,093.2	2,069.6
8	Revolving home equity	371.4	384.7	389.2	393.7	397.3	400.3	403.2	404.8	404.8	405.3	404.3	404.8
9	Other	1,565.8	1,625.0	1,668.2	1,687.3	1,680.2	1,685.4	1,684.5	1,683.9	1,683.5	1,690.1	1,688.9	1,664.8
9a	Other residential	980.6	1,014.5	1,051.3	1,063.8	1,054.9	1,057.2	1,048.3	1,044.7	1,043.2	1,049.8	1,047.9	1,030.7
9b	Commercial	585.2	610.5	616.9	623.4	625.3	628.2	636.2	639.1	640.3	640.3	641.0	634.1
10	Consumer	444.3	463.9	460.1	462.3	468.2	481.6	480.7	479.5	478.4	480.3	481.2	479.2
10a	Credit cards and related plans	126.4	132.2	129.7	131.6	138.2	138.8	133.9	131.4	131.5	132.0	132.2	129.0
10b	Other	317.9	331.7	330.4	330.7	330.0	342.8	346.8	348.1	347.0	348.4	349.0	350.2
11	Security ⁴	120.5	123.9	122.1	130.3	142.7	152.5	167.0	178.3	170.5	188.4	176.4	181.1
11a	Fed funds and RPs with broker/dealer	95.9	99.2	97.3	103.5	116.1	125.1	140.3	145.9	141.1	150.8	142.0	147.2
11b	Other	24.6	24.8	24.8	26.8	26.6	27.4	26.7	32.4	29.4	37.6	34.4	33.9
12a	Fed funds and RPs with others	29.9	49.6	48.4	45.0	46.2	44.9	40.7	29.7	28.7	33.2	24.4	21.0
12b	All other loans	142.8	176.6	183.1	189.5	198.1	194.1	204.5	205.8	204.7	208.9	204.2	200.5
12c	Lease financing receivables	103.8	99.7	99.7	99.4	98.9	98.4	97.6	97.6	97.6	97.5	97.5	97.7
13	Interbank loans	184.9	193.2	208.2	225.9	240.1	234.0	232.6	233.0	238.6	235.0	227.8	233.3
13a	Fed funds and RPs with banks	127.0	142.8	157.5	170.2	181.2	180.9	175.0	182.9	187.9	185.5	180.3	183.7
13b	Other	58.0	50.4	50.7	55.7	58.9	53.2	57.6	50.0	50.7	49.5	47.4	49.6
14	Cash assets ⁵	144.8	152.2	143.2	155.1	160.4	157.9	149.1	143.1	149.9	136.9	142.6	144.2
15	Other assets ⁶	601.4	644.0	649.4	654.3	663.3	684.1	678.6	703.6	697.5	711.2	707.1	711.5
16	TOTAL ASSETS⁷	5,585.4	5,912.4	5,993.8	6,133.8	6,161.5	6,220.2	6,244.5	6,340.1	6,337.2	6,385.7	6,338.8	6,323.0

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, adjusted for mergers, billions of dollars (continued)

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
LIABILITIES												
17 Deposits	3,184.8	3,224.3	3,301.2	3,370.5	3,405.3	3,369.1	3,378.3	3,441.7	3,439.0	3,445.2	3,423.9	3,484.9
18 Transaction	343.1	313.5	322.8	325.2	336.0	337.4	320.5	325.3	305.2	341.3	346.7	318.1
19 Nontransaction	2,841.7	2,910.8	2,978.3	3,045.3	3,069.2	3,031.7	3,057.8	3,116.4	3,133.8	3,103.9	3,077.1	3,166.7
20 Large time	517.5	538.2	581.1	615.9	621.6	621.5	617.6	628.7	627.7	632.2	626.9	636.1
21 Other	2,324.2	2,372.6	2,397.2	2,429.4	2,447.6	2,410.2	2,440.2	2,487.7	2,506.1	2,471.7	2,450.2	2,530.6
22 Borrowings	956.2	1,147.5	1,084.9	1,081.6	1,074.5	1,077.7	1,102.8	1,122.9	1,112.8	1,134.5	1,126.2	1,109.6
23 From banks in the U.S.	139.4	156.1	160.5	164.9	177.3	181.6	190.0	188.8	190.7	186.0	190.9	179.1
24 From others	816.8	991.4	924.4	916.7	897.2	896.1	912.8	934.2	922.1	948.5	935.2	930.5
25 Net due to related foreign offices	353.1	435.4	455.0	474.8	491.0	541.5	520.3	496.6	496.1	514.5	503.7	471.5
26 Other liabilities	384.8	403.4	429.7	473.2	458.2	483.7	492.0	524.2	531.4	534.9	528.9	504.7
27 TOTAL LIABILITIES	4,878.9	5,210.6	5,270.8	5,400.1	5,429.0	5,472.0	5,493.3	5,585.5	5,579.3	5,629.0	5,582.6	5,570.6
28 Residual (assets less liabilities) ⁸	706.5	701.8	722.9	733.7	732.5	748.2	751.1	754.7	757.8	756.7	756.2	752.4

Footnotes appear on page 14.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	2,765.8	2,907.7	2,936.3	2,942.3	2,953.9	2,953.8	2,958.9	2,976.4	2,969.4	2,989.9	2,985.7	2,975.9
2 Securities in bank credit	596.7	614.4	620.5	613.4	608.6	600.5	607.5	613.4	609.0	618.8	617.0	614.2
3 Treasury and Agency securities ²	388.5	384.4	385.6	380.1	377.3	372.0	374.9	382.9	377.6	385.5	384.4	390.5
4 Other securities	208.2	230.0	235.0	233.2	231.3	228.6	232.6	230.5	231.4	233.3	232.6	223.7
5 Loans and leases in bank credit ³	2,169.1	2,293.3	2,315.8	2,328.9	2,345.3	2,353.2	2,351.4	2,363.0	2,360.4	2,371.1	2,368.7	2,361.7
6 Commercial and industrial	352.1	384.7	391.2	394.6	400.0	403.9	397.1	399.7	397.2	400.8	401.8	401.7
7 Real estate	1,402.7	1,468.3	1,479.6	1,484.5	1,488.5	1,492.4	1,497.7	1,506.2	1,503.9	1,512.8	1,511.8	1,505.2
8 Revolving home equity	88.7	88.1	89.8	88.9	88.7	89.7	89.6	91.6	91.6	92.2	92.0	92.8
9 Other	1,314.0	1,380.2	1,389.8	1,395.7	1,399.7	1,402.7	1,408.1	1,414.6	1,412.3	1,420.6	1,419.8	1,412.3
10 Consumer	303.9	323.7	328.5	333.5	341.6	339.1	338.2	337.3	340.1	337.1	335.7	334.3
12 Other loans and leases	110.3	116.6	116.4	116.3	115.2	117.8	118.4	119.8	119.2	120.5	119.5	120.5
13 Interbank loans	110.5	129.1	123.6	122.7	121.6	128.5	133.8	134.8	139.8	134.9	137.1	127.8
14 Cash assets ⁵	87.0	88.2	91.2	91.4	93.0	94.8	95.5	99.4	99.0	100.0	101.5	98.3
15 Other assets ⁶	210.6	236.1	245.3	248.1	243.8	233.9	237.2	241.9	240.2	241.6	241.7	247.8
16 TOTAL ASSETS⁷	3,141.4	3,326.3	3,361.2	3,368.2	3,375.0	3,373.5	3,387.8	3,414.8	3,411.1	3,428.7	3,428.2	3,412.3
LIABILITIES												
17 Deposits	2,222.8	2,294.3	2,297.0	2,293.2	2,290.6	2,307.6	2,328.9	2,352.9	2,353.6	2,361.5	2,364.8	2,337.8
18 Transaction	272.7	275.7	281.9	272.7	270.9	274.1	278.5	281.4	275.1	280.1	279.4	296.9
19 Nontransaction	1,950.1	2,018.6	2,015.1	2,020.5	2,019.6	2,033.6	2,050.4	2,071.5	2,078.5	2,081.4	2,085.3	2,040.9
20 Large time	408.2	414.2	415.7	415.2	417.2	421.4	421.7	423.7	422.4	426.5	423.6	425.1
21 Other	1,541.9	1,604.4	1,599.4	1,605.4	1,602.4	1,612.2	1,628.7	1,647.8	1,656.0	1,654.9	1,661.7	1,615.9
22 Borrowings	510.1	544.7	561.4	568.7	581.3	580.8	569.9	576.4	576.5	581.4	582.5	575.6
23 From banks in the U.S.	218.0	243.4	246.1	249.9	258.2	255.4	250.9	241.1	245.6	241.1	243.0	234.9
24 From others	292.1	301.3	315.3	318.8	323.1	325.4	319.0	335.3	330.9	340.3	339.6	340.8
25 Net due to related foreign offices	5.3	3.6	4.0	4.3	2.5	1.2	1.4	3.9	4.9	4.1	2.7	4.6
26 Other liabilities	77.2	77.4	78.3	76.1	75.3	75.5	76.4	76.2	76.3	75.0	75.9	78.7
27 TOTAL LIABILITIES	2,815.4	2,920.0	2,940.7	2,942.3	2,949.7	2,965.1	2,976.6	3,009.4	3,011.2	3,022.0	3,025.9	2,996.7
28 Residual (assets less liabilities) ⁸	326.0	406.4	420.5	425.9	425.3	408.4	411.2	405.4	399.9	406.7	402.3	415.6

Footnotes appear on page 14.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2	
ASSETS													
1	Bank credit	2,760.9	2,889.0	2,911.1	2,930.1	2,961.1	2,955.7	2,962.5	2,973.7	2,971.8	2,976.0	2,974.9	2,975.9
2	Securities in bank credit	605.1	606.4	614.4	607.1	604.0	597.6	610.9	622.0	622.1	623.6	623.6	622.5
3	Treasury and Agency securities ²	392.9	380.1	380.1	375.4	374.6	369.3	376.1	387.3	385.5	386.7	387.0	395.3
4	Other securities	212.3	226.3	234.3	231.7	229.4	228.3	234.7	234.7	236.6	236.9	236.6	227.3
5	Loans and leases in bank credit ³	2,155.8	2,282.6	2,296.7	2,322.9	2,357.1	2,358.1	2,351.6	2,351.7	2,349.8	2,352.4	2,351.3	2,353.4
6	Commercial and industrial	352.1	382.6	386.7	391.1	399.0	404.1	397.0	399.8	398.0	400.3	401.0	402.1
7	Real estate	1,397.1	1,460.8	1,471.3	1,481.8	1,493.2	1,490.9	1,500.0	1,501.3	1,499.0	1,501.3	1,501.7	1,502.6
8	Revolving home equity	88.2	87.7	88.6	88.7	89.3	89.7	90.5	91.3	91.1	91.3	91.6	91.8
9	Other	1,308.9	1,373.1	1,382.7	1,393.1	1,403.8	1,401.1	1,409.5	1,410.0	1,408.0	1,410.0	1,410.2	1,410.8
9a	Other residential	428.9	451.5	453.7	455.0	458.9	453.8	458.7	455.4	454.0	455.1	454.5	455.9
9b	Commercial	880.0	921.6	929.0	938.1	945.0	947.3	950.8	954.6	954.0	954.9	955.7	954.8
10	Consumer	296.9	322.4	323.8	334.2	350.1	347.0	338.1	331.1	334.0	330.7	329.5	327.2
10a	Credit cards and related plans	183.3	201.1	201.8	211.5	227.3	222.8	213.0	206.4	209.5	206.0	204.8	202.3
10b	Other	113.5	121.3	122.0	122.6	122.8	124.2	125.1	124.7	124.6	124.8	124.7	124.9
12	Other loans and leases	109.6	116.7	114.9	115.8	114.9	116.1	116.5	119.5	118.7	120.1	119.0	121.4
13	Interbank loans	122.6	122.8	120.2	123.5	122.6	127.4	140.3	147.3	151.0	146.5	147.4	145.3
14	Cash assets ⁵	83.8	87.6	89.1	90.9	95.7	99.4	97.0	96.5	97.4	95.6	96.0	96.4
15	Other assets ⁶	210.1	237.0	242.9	244.9	242.1	230.0	236.6	240.9	239.8	238.6	237.9	251.6
16	TOTAL ASSETS⁷	3,145.0	3,301.8	3,328.3	3,353.2	3,384.0	3,374.7	3,398.9	3,421.0	3,422.6	3,419.3	3,418.8	3,431.8
LIABILITIES													
17	Deposits	2,223.9	2,280.5	2,279.5	2,286.2	2,294.8	2,297.2	2,328.4	2,355.7	2,358.6	2,350.9	2,350.2	2,361.5
18	Transaction	275.2	271.5	278.7	273.8	276.8	276.9	276.1	283.9	272.3	280.6	296.7	298.1
19	Nontransaction	1,948.7	2,009.0	2,000.8	2,012.5	2,018.0	2,020.3	2,052.3	2,071.8	2,086.3	2,070.2	2,053.5	2,063.4
20	Large time	409.9	412.9	413.6	415.1	417.1	420.2	424.1	425.2	424.2	425.5	424.8	427.0
21	Other	1,538.7	1,596.1	1,587.2	1,597.3	1,600.9	1,600.1	1,628.2	1,646.6	1,662.1	1,644.7	1,628.7	1,636.4
22	Borrowings	500.4	542.6	559.3	573.7	596.0	595.3	573.6	564.6	566.2	570.4	567.8	557.9
23	From banks in the U.S.	214.7	242.4	243.0	251.4	263.2	259.1	249.7	237.0	240.8	238.4	238.0	231.3
24	From others	285.7	300.2	316.2	322.3	332.8	336.3	324.0	327.6	325.3	332.0	329.7	326.6
25	Net due to related foreign offices	5.0	1.8	3.3	3.2	3.1	3.3	3.9	4.1	4.8	4.2	3.8	3.2
26	Other liabilities	78.5	76.6	78.0	75.8	75.5	75.1	77.5	77.3	76.8	76.6	77.5	79.8
27	TOTAL LIABILITIES	2,807.8	2,901.5	2,920.0	2,938.9	2,969.5	2,971.0	2,983.4	3,001.7	3,006.3	3,002.1	2,999.2	3,002.5
28	Residual (assets less liabilities)⁸	337.2	400.3	408.3	414.2	414.5	403.7	415.5	419.3	416.3	417.2	419.5	429.3

Footnotes appear on page 14.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	984.1	1,101.6	1,127.8	1,159.3	1,160.2	1,173.3	1,179.9	1,194.1	1,209.3	1,203.5	1,206.9	1,141.2
2 Securities in bank credit	403.7	441.5	461.5	480.9	464.4	464.3	486.3	510.3	515.5	519.3	522.2	485.4
3 Treasury and Agency securities ²	87.8	89.9	93.6	92.7	87.8	92.4	97.2	98.4	96.9	98.7	101.2	94.5
4 Other securities	315.9	351.6	367.9	388.3	376.5	371.9	389.1	411.9	418.6	420.6	421.0	390.9
5 Loans and leases in bank credit ³	580.4	660.1	666.3	678.3	695.8	709.0	693.6	683.8	693.8	684.2	684.6	655.8
6 Commercial and industrial	224.2	254.9	260.5	269.5	279.7	284.8	290.0	299.6	299.2	301.2	304.1	293.5
7 Real estate	22.2	35.6	35.7	36.6	38.1	40.3	41.7	41.8	41.3	42.0	42.9	40.4
11 Security ⁴	155.1	149.9	140.7	144.0	144.2	143.7	122.6	109.0	116.4	104.0	106.6	98.8
12 Other loans and leases	178.9	219.7	229.4	228.2	233.8	240.2	239.3	233.4	236.9	236.9	231.1	223.0
13 Interbank loans	65.4	76.9	79.0	79.4	86.4	84.8	88.3	73.1	69.4	73.3	73.1	78.0
14 Cash assets ⁵	52.9	56.0	58.8	56.7	52.7	55.4	56.2	57.4	56.7	57.2	60.2	56.3
15 Other assets ⁶	37.9	45.5	45.6	47.9	47.1	55.5	55.6	70.3	64.9	76.4	77.6	64.6
16 TOTAL ASSETS ⁷	1,139.7	1,279.4	1,310.7	1,342.5	1,345.6	1,368.2	1,379.2	1,394.1	1,399.6	1,409.5	1,417.0	1,339.3
LIABILITIES												
17 Deposits	803.9	934.7	988.0	1,019.0	1,022.5	1,048.6	1,073.6	1,062.9	1,071.8	1,072.7	1,051.6	1,034.9
18 Transaction	10.5	12.5	12.8	12.7	12.7	11.7	11.4	11.7	12.4	13.7	10.6	9.8
19 Nontransaction	793.4	922.2	975.2	1,006.4	1,009.9	1,036.9	1,062.2	1,051.2	1,059.4	1,058.9	1,041.1	1,025.1
22 Borrowings	564.5	586.1	584.1	585.8	603.9	602.4	596.1	603.5	592.6	609.4	618.3	603.8
23 From banks in the U.S.	63.4	66.5	64.3	60.0	67.1	66.2	65.3	72.7	70.2	75.4	72.9	77.7
24 From others	501.1	519.6	519.9	525.8	536.8	536.1	530.8	530.8	522.4	534.0	545.3	526.1
25 Net due to related foreign offices	-350.0	-365.0	-387.9	-395.4	-409.2	-422.4	-427.2	-446.3	-432.2	-454.3	-438.5	-474.0
26 Other liabilities	119.0	119.1	120.2	125.4	125.8	145.0	140.6	171.8	169.2	178.1	180.1	169.1
27 TOTAL LIABILITIES	1,137.3	1,275.0	1,304.4	1,334.8	1,343.1	1,373.6	1,383.2	1,391.9	1,401.4	1,405.9	1,411.6	1,333.8
28 Residual (assets less liabilities) ⁸	2.4	4.4	6.3	7.7	2.5	-5.3	-4.0	2.2	-1.8	3.7	5.4	5.5

Footnotes appear on page 14.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

April 11, 2008

Account	2007	2007	2007	2007	2007	2008	2008	2008	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2	
ASSETS													
1	Bank credit	985.0	1,097.0	1,125.2	1,164.4	1,165.2	1,177.4	1,182.3	1,191.8	1,213.5	1,198.4	1,195.8	1,139.4
2	Securities in bank credit	403.5	439.5	461.2	485.8	462.6	462.9	487.0	508.4	519.2	515.4	515.4	482.0
3	Treasury and Agency securities ²	86.6	91.2	94.4	93.2	87.4	90.5	98.6	96.7	96.4	96.6	96.3	92.0
3a	Trading account	30.0	27.6	28.5	26.6	26.3	26.2	28.3	29.1	28.3	28.8	28.8	28.8
3b	Investment account	56.6	63.6	65.9	66.6	61.1	64.2	70.2	67.6	68.1	67.8	67.5	63.2
4	Other securities	316.8	348.3	366.7	392.6	375.2	372.4	388.4	411.7	422.8	418.7	419.1	390.0
4a	Trading account	192.5	204.4	220.9	233.4	218.2	219.3	224.2	247.0	255.0	249.5	248.0	245.8
4b	Investment account	124.3	144.0	145.8	159.2	157.0	153.1	164.2	164.7	167.9	169.3	171.0	144.1
5	Loans and leases in bank credit ³	581.6	657.5	664.0	678.6	702.6	714.5	695.4	683.3	694.3	683.0	680.4	657.4
6	Commercial and industrial	224.0	255.6	259.7	269.3	282.8	288.1	292.9	299.4	299.0	301.9	301.8	293.2
7	Real estate	21.5	35.7	36.9	37.6	39.0	40.2	40.6	40.3	39.7	40.2	40.7	40.6
11	Security ⁴	156.9	145.6	139.0	144.7	146.7	142.6	121.5	110.9	119.8	104.6	108.2	100.4
12	Other loans and leases	179.1	220.7	228.5	227.0	234.1	243.6	240.3	232.8	235.8	236.4	229.7	223.3
13	Interbank loans	62.5	78.7	81.5	83.5	89.2	86.6	88.5	70.4	66.8	68.9	73.1	72.6
14	Cash assets ⁵	51.6	57.9	59.4	57.8	53.4	55.7	55.5	56.1	56.6	55.2	58.3	54.2
15	Other assets ⁶	36.8	47.5	44.6	46.4	46.7	54.9	57.2	68.6	62.9	72.6	75.9	64.7
16	TOTAL ASSETS⁷	1,135.3	1,280.6	1,310.0	1,351.3	1,353.7	1,373.8	1,382.7	1,386.0	1,399.0	1,394.2	1,402.3	1,330.0
LIABILITIES													
17	Deposits	807.7	931.4	986.6	1,017.4	1,010.5	1,047.0	1,066.2	1,067.5	1,071.3	1,073.3	1,062.4	1,056.2
18	Transaction	10.7	12.7	12.8	12.8	13.4	11.8	11.6	11.8	11.9	13.9	10.8	10.5
19	Nontransaction	797.0	918.8	973.8	1,004.6	997.1	1,035.2	1,054.6	1,055.8	1,059.4	1,059.4	1,051.6	1,045.7
22	Borrowings	581.7	566.7	565.5	584.3	611.7	609.2	609.0	621.7	618.4	631.3	622.0	618.8
23	From banks in the U.S.	68.5	65.3	61.7	63.0	71.8	69.2	67.1	78.0	79.7	81.4	73.8	82.8
24	From others	513.2	501.4	503.8	521.3	539.9	540.1	541.8	543.7	538.7	549.8	548.2	536.0
25	Net due to related foreign offices	-370.6	-341.8	-367.9	-383.6	-398.5	-428.4	-434.4	-470.2	-459.8	-480.1	-457.2	-505.2
26	Other liabilities	113.4	121.4	123.1	130.4	127.0	142.9	138.5	163.7	165.9	166.4	171.7	157.0
27	TOTAL LIABILITIES	1,132.2	1,277.7	1,307.3	1,348.4	1,350.7	1,370.7	1,379.4	1,382.7	1,395.8	1,390.9	1,398.9	1,326.8
28	Residual (assets less liabilities) ⁸	3.2	2.8	2.7	2.9	3.0	3.0	3.3	3.3	3.3	3.3	3.4	3.3

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

April 11, 2008

Account	2007 Mar	2007 Sep	2007 Oct	2007 Nov	2007 Dec	2008 Jan	2008 Feb	2008 Mar	Week ending				
									Mar 12	Mar 19	Mar 26	Apr 2	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	114.3	141.0	156.4	201.6	186.1	220.6	222.4	262.6	270.7	278.0	263.4	245.9
30	Reval. losses on off-bal. sheet items ⁹	94.6	108.9	124.9	159.5	143.6	174.4	174.6	206.5	214.3	218.9	206.8	188.7
31	Mortgage-backed securities ¹⁰	718.3	690.4	657.8	667.9	664.6	664.3	677.7	700.0	699.0	708.3	706.5	697.9
31a	Pass-through	550.8	507.8	465.9	464.0	451.3	443.9	452.7	470.9	469.6	478.5	476.2	473.1
31b	CMO, REMIC, and other	167.5	182.6	191.9	203.9	213.2	220.4	225.0	229.1	229.5	229.8	230.3	224.8
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-4.5	-11.8	-10.4	-8.1	-6.5	-2.7	-7.0	-16.1	-15.6	-13.1	-14.5	-21.2
33	Securitized consumer loans ¹²	108.8	109.5	111.0	111.9	113.9	113.2	114.4	114.5	114.6	113.9	113.8	115.7
33a	Credit cards and related plans	69.5	70.1	73.5	74.5	74.0	73.6	76.1	76.5	76.6	76.2	76.2	77.4
33b	Other	39.3	39.4	37.5	37.4	39.9	39.5	38.3	37.9	38.0	37.7	37.6	38.3
34	Securitized real estate loans ¹²	-	1,232.6	1,256.3	1,266.9	1,274.4	1,274.1	1,280.1	1,278.7	1,278.8	1,278.3	1,278.3	1,279.4
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	237.8	240.5	247.4	247.7	249.1	250.2	265.9	282.2	280.4	283.3	284.8	285.6
33	Securitized consumer loans ¹²	274.6	284.4	285.0	283.5	285.4	289.9	293.2	294.3	290.6	294.2	296.5	298.5
34	Securitized real estate loans ¹²	-	38.3	39.8	39.7	39.4	39.3	38.6	37.7	37.7	37.7	37.6	37.5
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	66.0	70.0	73.5	82.6	73.8	84.7	86.6	114.1	119.7	117.6	116.1	115.8
30	Reval. losses on off-bal. sheet items ⁹	72.7	75.7	79.9	86.8	76.8	85.0	88.6	110.4	116.9	113.4	111.0	108.3

Footnotes appear on page 14.

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 domestic); other domestically chartered commercial banks (small domestic); 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 domestic banks constitute a universe; data for small domestic 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 domestic 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. 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 13.

4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities. Data for small domestic banks are estimates based only on quarter-end condition reports.

5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

6. Excludes the due-from position with related foreign offices, which is included in line 25.

7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

8. 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.

9. 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. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.

10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement #115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

Current and historical H.8 data are available on the Federal Reserve Board's web site (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.

Notes on the Data (billions of dollars)

The adoption of FAS 159 by some banks affected the assets of commercial banks in the week ending April 2, 2008. The following asset items increased: Other securities, trading account, \$40.4; Treasury and Agency securities, trading account, \$7.2. The following asset items decreased: Treasury and Agency securities, investment account, mortgage-backed, \$6.9; commercial and industrial loans, \$11.1; real estate loans, other, other residential, \$22.4; real estate loans, other, commercial, \$4.4; all other loans, \$2.2. The following memo items decreased: mortgage-backed securities, pass-through, \$1.9; mortgage-backed securities, CMO, REMIC, and other, \$5.9.

Foreign-related banks divested \$25.3 in assets and liabilities to nonbank institutions in the week ending April 2, 2008. The major asset item affected was other securities, investment account, \$25.3; the major liability item affected was net due to related foreign offices, \$25.3.

Board of Governors of the
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