

# FEDERAL RESERVE statistical release



H.8

## 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

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	9,002.1	9,318.6	9,297.7	9,316.5	9,296.1	9,270.1	9,357.4	9,349.4	9,308.2	9,275.5	9,236.7	9,212.8
2 Securities in bank credit <sup>2</sup>	2,055.6	2,063.7	2,112.9	2,134.1	2,165.8	2,183.8	2,210.0	2,258.7	2,279.4	2,282.0	2,277.5	2,275.0
3 Treasury and agency securities <sup>3</sup>	1,133.3	1,240.0	1,269.0	1,259.0	1,273.1	1,261.9	1,266.4	1,300.4	1,325.1	1,326.4	1,314.3	1,312.1
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	–	–	–	–	–	–	–	980.1	966.8	955.8	948.6
5 Non-MBS <sup>5</sup>	–	–	–	–	–	–	–	–	345.0	359.6	358.5	363.5
6 Other securities	922.3	823.7	843.9	875.1	892.8	921.9	943.6	958.3	954.3	955.5	963.2	963.0
7 Mortgage-backed securities <sup>6</sup>	–	–	–	–	–	–	–	–	213.4	213.9	216.0	217.4
8 Non-MBS <sup>7</sup>	–	–	–	–	–	–	–	–	740.9	741.6	747.2	745.6
9 Loans and leases in bank credit <sup>8</sup>	6,946.5	7,254.9	7,184.8	7,182.5	7,130.3	7,086.3	7,147.4	7,090.7	7,028.9	6,993.5	6,959.2	6,937.7
10 Commercial and industrial loans	1,554.6	1,618.6	1,601.5	1,586.6	1,562.9	1,544.4	1,527.1	1,503.7	1,496.8	1,496.3	1,488.1	1,479.8
11 Real estate loans	3,635.1	3,820.2	3,803.4	3,818.4	3,827.6	3,834.0	3,881.7	3,867.4	3,864.3	3,842.5	3,820.7	3,824.1
12 Revolving home equity loans	514.5	588.3	593.5	596.9	601.4	605.3	612.9	610.8	609.1	608.0	607.1	605.8
13 Closed-end residential loans <sup>9</sup>	1,461.1	1,508.4	1,491.5	1,503.7	1,508.8	1,516.8	1,558.1	1,552.0	1,554.5	1,538.5	1,520.0	1,528.7
14 Commercial real estate loans <sup>10</sup>	1,659.5	1,723.5	1,718.3	1,717.8	1,717.4	1,711.9	1,710.6	1,704.7	1,700.7	1,696.0	1,693.5	1,689.6
15 Consumer loans	814.4	861.8	871.1	882.0	873.5	862.8	863.0	859.7	853.2	851.3	851.9	845.2
16 Credit cards and other revolving plans	332.6	367.8	374.0	382.7	376.0	367.5	363.2	359.9	354.4	352.9	353.2	354.1
17 Other consumer loans <sup>11</sup>	481.9	494.0	497.1	499.3	497.5	495.3	499.8	499.8	498.8	498.3	498.7	491.2
18 Other loans and leases	942.3	954.3	908.8	895.3	866.3	845.0	875.5	859.9	814.6	803.5	798.5	788.5
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	313.0	320.6	288.5	281.7	266.6	256.5	277.1	269.4	236.7	223.0	217.5	207.0
20 All other loans and leases <sup>13</sup>	629.4	633.7	620.2	613.6	599.7	588.5	598.4	590.5	577.9	580.5	581.0	581.5
21 LESS: Allowance for loan and lease losses	–	–	–	–	–	–	–	–	185.2	188.1	188.8	187.8
22 Interbank loans <sup>12</sup>	454.0	314.9	387.2	392.0	381.4	383.5	389.5	381.3	342.7	331.7	331.9	337.8
23 Fed funds and reverse RPs with banks <sup>12</sup>	369.9	247.8	319.9	327.5	321.6	314.9	320.8	313.3	269.6	258.6	258.7	252.0
24 Loans to commercial banks	84.2	67.2	67.3	64.5	59.7	68.6	68.7	68.0	73.1	73.1	73.3	85.8
25 Cash assets <sup>14</sup>	320.0	989.6	978.0	852.7	936.4	1,013.9	1,028.1	911.0	897.5	960.0	972.1	892.9
26 Trading assets <sup>15</sup>	–	–	–	–	–	–	–	–	416.6	387.1	402.2	392.3
27 Derivatives with a positive fair value <sup>16</sup>	–	–	–	–	–	–	–	–	389.9	359.2	376.1	365.1
28 Other trading assets	–	–	–	–	–	–	–	–	26.7	27.9	26.2	27.2
29 Other assets <sup>17</sup>	1,013.9	1,175.0	1,133.5	1,145.2	1,162.8	1,126.9	1,143.0	1,172.9	1,202.1	1,124.5	1,126.0	1,106.4
30 TOTAL ASSETS <sup>18</sup>	<b>11,045.1</b>	<b>12,264.0</b>	<b>12,179.2</b>	<b>12,030.8</b>	<b>12,084.6</b>	<b>12,054.2</b>	<b>12,150.6</b>	<b>12,023.5</b>	<b>11,982.0</b>	<b>11,890.7</b>	<b>11,880.2</b>	<b>11,754.4</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 8	Jul 15	Jul 22	Jul 29
<b>LIABILITIES</b>												
31 Deposits	6,885.1	7,223.5	7,270.7	7,266.6	7,300.6	7,322.4	7,459.5	7,529.2	7,507.2	7,531.8	7,509.0	7,507.4
32 Large time deposits	2,105.5	1,899.6	1,891.3	1,845.0	1,815.0	1,840.0	1,870.4	1,884.6	1,914.6	1,885.7	1,900.4	1,921.3
33 Other deposits	4,779.6	5,323.9	5,379.4	5,421.6	5,485.6	5,482.4	5,589.1	5,644.6	5,592.6	5,646.1	5,608.6	5,586.1
34 Borrowings	2,234.2	2,456.4	2,403.3	2,428.5	2,440.2	2,406.5	2,420.0	2,360.4	2,328.9	2,250.0	2,234.7	2,187.6
35 Borrowings from banks in the U.S.	475.4	376.7	415.0	419.9	415.9	417.8	420.3	414.8	410.6	360.0	352.9	348.5
36 Borrowings from others	1,758.9	2,079.7	1,988.2	2,008.6	2,024.3	1,988.7	1,999.7	1,945.6	1,918.3	1,890.0	1,881.8	1,839.1
37 Trading liabilities <sup>19</sup>	—	—	—	—	—	—	—	—	346.9	321.0	333.9	315.8
38 Derivatives with a negative fair value <sup>16</sup>	—	—	—	—	—	—	—	—	296.9	266.7	284.7	274.7
39 Other trading liabilities	—	—	—	—	—	—	—	—	50.0	54.3	49.3	41.0
40 Net due to related foreign offices	8.6	406.2	385.9	239.9	220.9	270.3	203.9	108.8	89.5	117.5	109.4	71.5
41 Other liabilities <sup>20</sup>	427.1	454.0	447.0	438.7	442.0	429.3	437.2	464.3	497.8	450.6	429.3	433.4
42 TOTAL LIABILITIES <sup>18</sup>	<b>9,916.4</b>	<b>11,049.8</b>	<b>10,968.6</b>	<b>10,795.0</b>	<b>10,813.5</b>	<b>10,812.5</b>	<b>10,887.0</b>	<b>10,809.1</b>	<b>10,770.3</b>	<b>10,670.9</b>	<b>10,616.4</b>	<b>10,515.6</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>1,128.7</b>	<b>1,214.2</b>	<b>1,210.6</b>	<b>1,235.8</b>	<b>1,271.1</b>	<b>1,241.7</b>	<b>1,263.6</b>	<b>1,214.3</b>	<b>1,211.7</b>	<b>1,219.8</b>	<b>1,263.8</b>	<b>1,238.7</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	—	—	—	—	—	—	—	—	-68.9	-78.9	-75.4	-73.5
45 Securitized consumer loans <sup>23</sup>	413.5	411.2	407.5	403.7	403.9	407.9	406.9	404.9	408.3	408.9	406.8	405.0
46 Securitized credit cards and other revolving plans	377.9	372.7	369.8	365.8	365.7	369.7	368.7	367.2	371.1	371.8	370.3	368.9
47 Other securitized consumer loans	35.6	38.5	37.7	37.9	38.2	38.2	38.2	37.8	37.2	37.1	36.5	36.1
48 Securitized real estate loans <sup>23</sup>	1,248.9	1,435.9	1,403.0	1,378.1	1,376.5	1,387.7	1,401.2	1,427.8	1,452.7	1,455.7	1,458.7	1,453.2

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

August 7, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	8,979.2	9,359.2	9,314.6	9,337.0	9,287.8	9,254.4	9,341.1	9,323.8	9,265.7	9,218.4	9,181.9	9,185.7
2 Securities in bank credit <sup>2</sup>	2,058.2	2,059.5	2,105.1	2,134.9	2,175.6	2,179.8	2,211.2	2,258.6	2,275.5	2,260.9	2,261.0	2,270.9
3 Treasury and agency securities <sup>3</sup>	1,133.7	1,233.8	1,264.6	1,266.0	1,289.9	1,261.6	1,264.6	1,298.2	1,320.6	1,307.7	1,305.4	1,314.7
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	—	—	—	—	—	976.9	955.0	952.3	950.1
5 Non-MBS <sup>5</sup>	—	—	—	—	—	—	—	—	343.7	352.7	353.0	364.6
6 Other securities	924.5	825.7	840.6	868.9	885.7	918.2	946.6	960.3	954.9	953.2	955.6	956.2
7 Mortgage-backed securities <sup>6</sup>	—	—	—	—	—	—	—	—	212.4	212.2	213.8	213.3
8 Non-MBS <sup>7</sup>	—	—	—	—	—	—	—	—	742.5	741.0	741.8	743.0
9 Loans and leases in bank credit <sup>8</sup>	6,921.0	7,299.7	7,209.5	7,202.2	7,112.2	7,074.6	7,130.0	7,065.3	6,990.2	6,957.5	6,920.9	6,914.7
10 Commercial and industrial loans	1,550.9	1,619.7	1,601.9	1,592.1	1,569.8	1,552.0	1,532.2	1,499.6	1,487.5	1,483.9	1,473.5	1,465.1
11 Real estate loans	3,631.1	3,822.2	3,799.1	3,819.6	3,812.7	3,826.9	3,877.5	3,862.6	3,869.5	3,848.4	3,818.5	3,829.4
12 Revolving home equity loans	513.3	590.4	595.0	596.8	598.1	602.5	611.3	609.3	607.4	607.2	606.8	606.5
13 Closed-end residential loans <sup>9</sup>	1,460.3	1,504.9	1,485.0	1,504.6	1,498.7	1,514.6	1,557.0	1,550.3	1,567.3	1,547.1	1,519.3	1,533.2
14 Commercial real estate loans <sup>10</sup>	1,657.5	1,726.8	1,719.1	1,718.2	1,715.8	1,709.9	1,709.2	1,703.0	1,694.8	1,694.1	1,692.4	1,689.7
15 Consumer loans	809.0	872.1	894.0	892.5	869.5	857.9	858.9	853.6	839.3	840.4	844.9	838.0
16 Credit cards and other revolving plans	327.1	384.7	393.2	387.9	369.9	360.8	357.1	353.6	343.7	345.1	348.8	348.9
17 Other consumer loans <sup>11</sup>	481.9	487.4	500.8	504.5	499.6	497.1	501.7	500.0	495.6	495.3	496.1	489.1
18 Other loans and leases	930.0	985.7	914.5	898.1	860.3	837.7	861.4	849.4	793.9	784.9	784.0	782.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	302.1	336.4	292.0	288.1	266.8	254.1	269.8	260.4	218.3	208.7	207.8	204.1
20 All other loans and leases <sup>13</sup>	627.9	649.3	622.5	610.0	593.4	583.6	591.6	589.0	575.7	576.1	576.1	578.2
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	187.9	188.4	188.3	185.7
22 Interbank loans <sup>12</sup>	437.3	327.2	398.2	396.9	388.5	388.9	377.2	370.0	317.0	318.0	322.6	330.4
23 Fed funds and reverse RPs with banks <sup>12</sup>	354.9	258.3	329.9	332.0	326.6	319.5	308.5	303.1	246.0	246.5	252.5	248.8
24 Loans to commercial banks	82.5	68.9	68.3	64.8	61.9	69.3	68.7	67.0	71.0	71.4	70.1	81.6
25 Cash assets <sup>14</sup>	317.2	1,040.9	1,014.6	847.1	909.6	1,009.8	1,020.6	901.3	899.9	952.0	923.8	883.9
26 Trading assets <sup>15</sup>	—	—	—	—	—	—	—	—	388.1	360.2	365.8	350.5
27 Derivatives with a positive fair value <sup>16</sup>	—	—	—	—	—	—	—	—	360.5	331.5	338.8	322.7
28 Other trading assets	—	—	—	—	—	—	—	—	27.7	28.7	27.0	27.8
29 Other assets <sup>17</sup>	1,005.5	1,187.1	1,138.0	1,144.9	1,157.9	1,124.9	1,130.3	1,161.2	1,208.5	1,118.0	1,102.7	1,091.9
30 TOTAL ASSETS <sup>18</sup>	<b>10,979.4</b>	<b>12,425.0</b>	<b>12,285.4</b>	<b>12,056.0</b>	<b>12,061.0</b>	<b>12,046.7</b>	<b>12,095.8</b>	<b>11,941.8</b>	<b>11,891.4</b>	<b>11,778.1</b>	<b>11,708.5</b>	<b>11,656.8</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 8	Jul 15	Jul 22	Jul 29
<b>LIABILITIES</b>												
31 Deposits	6,873.7	7,293.1	7,297.8	7,265.8	7,328.3	7,370.4	7,463.9	7,516.5	7,479.5	7,477.6	7,401.5	7,427.3
32 Large time deposits	2,099.7	1,916.5	1,905.7	1,843.8	1,808.6	1,832.1	1,876.6	1,879.1	1,888.5	1,858.9	1,873.1	1,892.5
33 Other deposits	4,774.0	5,376.6	5,392.1	5,422.1	5,519.7	5,538.4	5,587.3	5,637.4	5,591.0	5,618.7	5,528.5	5,534.8
34 Borrowings	2,233.8	2,451.6	2,398.5	2,418.6	2,440.4	2,416.3	2,440.0	2,356.2	2,262.7	2,201.3	2,217.0	2,177.7
35 Borrowings from banks in the U.S.	472.6	380.3	421.3	421.9	418.4	423.0	414.3	411.2	394.1	349.9	349.5	348.0
36 Borrowings from others	1,761.1	2,071.3	1,977.2	1,996.8	2,022.1	1,993.4	2,025.7	1,944.9	1,868.6	1,851.3	1,867.6	1,829.7
37 Trading liabilities <sup>19</sup>	—	—	—	—	—	—	—	—	311.9	289.9	295.0	274.5
38 Derivatives with a negative fair value <sup>16</sup>	—	—	—	—	—	—	—	—	263.0	236.9	245.9	232.2
39 Other trading liabilities	—	—	—	—	—	—	—	—	48.9	52.9	49.2	42.4
40 Net due to related foreign offices	-53.9	466.0	470.8	292.8	208.4	217.9	159.4	48.6	72.2	103.4	91.5	51.8
41 Other liabilities <sup>20</sup>	417.9	462.0	447.6	442.8	438.2	420.4	430.4	454.1	487.3	435.1	416.2	432.4
42 TOTAL LIABILITIES <sup>18</sup>	<b>9,818.2</b>	<b>11,243.2</b>	<b>11,114.2</b>	<b>10,849.9</b>	<b>10,839.3</b>	<b>10,813.9</b>	<b>10,852.1</b>	<b>10,697.9</b>	<b>10,613.6</b>	<b>10,507.2</b>	<b>10,421.3</b>	<b>10,363.7</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>1,161.2</b>	<b>1,181.8</b>	<b>1,171.1</b>	<b>1,206.2</b>	<b>1,221.7</b>	<b>1,232.8</b>	<b>1,243.6</b>	<b>1,243.9</b>	<b>1,277.8</b>	<b>1,270.9</b>	<b>1,287.2</b>	<b>1,293.1</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	—	—	—	—	—	—	—	—	-68.9	-78.9	-75.4	-73.5
45 Securitized consumer loans <sup>23</sup>	412.6	414.0	409.8	405.4	406.1	409.4	406.1	404.0	408.6	406.5	402.8	403.8
46 Securitized credit cards and other revolving plans	377.8	373.4	370.5	366.7	367.6	371.6	369.0	367.3	372.1	370.1	367.0	368.4
47 Other securitized consumer loans	34.7	40.6	39.3	38.7	38.4	37.8	37.2	36.7	36.4	36.4	35.8	35.4
48 Securitized real estate loans <sup>23</sup>	1,244.8	1,448.5	1,434.6	1,424.2	1,420.2	1,426.6	1,424.3	1,425.1	1,423.3	1,423.2	1,419.1	1,409.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

August 7, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	7,954.9	8,340.3	8,320.4	8,349.4	8,320.2	8,311.2	8,407.7	8,431.2	8,414.6	8,378.6	8,335.9	8,306.7
2 Securities in bank credit <sup>2</sup>	1,713.0	1,765.0	1,812.8	1,836.3	1,862.2	1,888.7	1,920.1	1,982.2	2,008.1	2,004.4	1,998.2	1,991.8
3 Treasury and agency securities <sup>3</sup>	1,031.3	1,149.5	1,175.4	1,168.6	1,174.7	1,176.4	1,183.1	1,221.6	1,243.2	1,235.2	1,223.3	1,217.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	—	—	—	—	—	947.6	934.6	924.4	918.6
5 Non-MBS <sup>5</sup>	—	—	—	—	—	—	—	—	295.6	300.6	298.9	299.1
6 Other securities	681.7	615.6	637.4	667.8	687.5	712.3	737.0	760.7	764.9	769.3	774.9	774.1
7 Mortgage-backed securities <sup>6</sup>	—	—	—	—	—	—	—	—	202.8	202.9	204.9	206.8
8 Non-MBS <sup>7</sup>	—	—	—	—	—	—	—	—	562.1	566.3	569.9	567.3
9 Loans and leases in bank credit <sup>8</sup>	6,242.0	6,575.2	6,507.7	6,513.1	6,458.1	6,422.5	6,487.6	6,448.9	6,406.5	6,374.1	6,337.7	6,314.9
10 Commercial and industrial loans	1,217.4	1,251.2	1,233.8	1,224.0	1,206.5	1,191.0	1,181.8	1,168.1	1,163.3	1,162.9	1,154.5	1,148.1
11 Real estate loans	3,590.1	3,774.8	3,757.9	3,772.7	3,783.4	3,789.0	3,836.7	3,822.6	3,821.5	3,800.0	3,778.7	3,780.9
12 Revolving home equity loans	513.6	586.6	591.8	595.2	599.7	603.5	611.3	609.4	608.7	607.7	606.9	605.5
13 Closed-end residential loans <sup>9</sup>	1,457.6	1,504.8	1,487.7	1,500.0	1,506.2	1,513.8	1,555.2	1,548.5	1,548.8	1,532.6	1,514.7	1,523.4
14 Commercial real estate loans <sup>10</sup>	1,618.9	1,683.4	1,678.4	1,677.5	1,677.5	1,671.7	1,670.2	1,664.7	1,664.0	1,659.8	1,657.1	1,652.0
15 Consumer loans	814.4	861.8	871.1	882.0	873.4	862.8	863.0	859.5	852.2	850.2	850.8	844.1
16 Credit cards and other revolving plans	332.6	367.8	374.0	382.7	376.0	367.5	363.3	359.9	354.4	352.9	353.2	354.1
17 Other consumer loans <sup>11</sup>	481.8	494.0	497.1	499.3	497.5	495.3	499.8	499.6	497.8	497.3	497.6	490.1
18 Other loans and leases	620.0	687.3	644.8	634.3	594.8	579.8	606.1	598.7	569.4	561.0	553.7	541.7
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	192.7	258.4	224.9	217.6	190.1	180.5	200.0	192.6	169.5	160.2	152.6	140.3
20 All other loans and leases <sup>13</sup>	427.3	429.0	419.9	416.7	404.7	399.2	406.1	406.1	399.9	400.8	401.1	401.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	182.9	185.4	186.1	185.0
22 Interbank loans <sup>12</sup>	382.1	279.3	343.0	347.4	338.4	337.9	344.7	340.1	300.4	290.1	290.5	296.1
23 Fed funds and reverse RPs with banks <sup>12</sup>	304.4	220.7	284.0	291.1	286.2	276.5	281.0	277.0	232.9	222.7	222.1	215.4
24 Loans to commercial banks	77.7	58.6	59.0	56.4	52.2	61.5	63.8	63.0	67.5	67.4	68.3	80.7
25 Cash assets <sup>14</sup>	260.2	669.6	666.2	613.0	698.8	729.1	755.6	723.0	656.2	747.6	715.9	670.5
26 Trading assets <sup>15</sup>	—	—	—	—	—	—	—	—	272.8	253.0	264.9	256.6
27 Derivatives with a positive fair value <sup>16</sup>	—	—	—	—	—	—	—	—	248.1	228.9	242.5	234.1
28 Other trading assets	—	—	—	—	—	—	—	—	24.7	24.1	22.4	22.5
29 Other assets <sup>17</sup>	960.2	1,122.1	1,085.6	1,100.6	1,112.5	1,080.4	1,098.3	1,132.9	1,165.7	1,088.1	1,090.7	1,077.2
30 TOTAL ASSETS <sup>18</sup>	<b>9,701.3</b>	<b>10,727.1</b>	<b>10,634.9</b>	<b>10,568.6</b>	<b>10,631.3</b>	<b>10,570.4</b>	<b>10,693.4</b>	<b>10,689.7</b>	<b>10,626.8</b>	<b>10,571.9</b>	<b>10,511.7</b>	<b>10,422.2</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
LIABILITIES												
31 Deposits	5,741.5	6,340.2	6,370.8	6,395.8	6,451.2	6,438.5	6,528.5	6,581.9	6,547.7	6,592.7	6,557.5	6,535.2
32 Large time deposits	997.3	1,056.7	1,030.4	1,013.8	1,007.1	996.0	985.6	982.0	997.5	990.9	990.2	991.1
33 Other deposits	4,744.2	5,283.5	5,340.5	5,382.0	5,444.1	5,442.6	5,542.9	5,599.8	5,550.3	5,601.9	5,567.3	5,544.1
34 Borrowings	1,644.2	1,853.5	1,799.0	1,801.3	1,784.3	1,742.7	1,760.0	1,723.0	1,666.3	1,589.5	1,555.7	1,530.2
35 Borrowings from banks in the U.S.	403.8	342.3	371.7	375.2	378.0	373.8	371.9	375.6	367.1	318.6	316.7	314.5
36 Borrowings from others	1,240.3	1,511.2	1,427.3	1,426.1	1,406.3	1,368.9	1,388.1	1,347.4	1,299.2	1,270.9	1,238.9	1,215.7
37 Trading liabilities <sup>19</sup>	—	—	—	—	—	—	—	—	204.2	187.8	197.4	182.1
38 Derivatives with a negative fair value <sup>16</sup>	—	—	—	—	—	—	—	—	162.3	141.1	154.9	148.5
39 Other trading liabilities	—	—	—	—	—	—	—	—	41.9	46.6	42.5	33.6
40 Net due to related foreign offices	538.2	581.1	579.5	495.1	470.7	519.8	507.7	505.3	485.0	510.0	498.4	496.3
41 Other liabilities <sup>20</sup>	383.4	411.3	408.2	398.6	399.3	386.9	399.1	425.5	460.8	424.1	404.4	406.9
42 TOTAL LIABILITIES <sup>18</sup>	<b>8,536.4</b>	<b>9,563.5</b>	<b>9,461.9</b>	<b>9,352.9</b>	<b>9,374.5</b>	<b>9,327.5</b>	<b>9,417.4</b>	<b>9,433.0</b>	<b>9,364.0</b>	<b>9,304.1</b>	<b>9,213.4</b>	<b>9,150.8</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>1,164.9</b>	<b>1,163.6</b>	<b>1,172.9</b>	<b>1,215.7</b>	<b>1,256.8</b>	<b>1,242.9</b>	<b>1,276.0</b>	<b>1,256.6</b>	<b>1,262.7</b>	<b>1,267.8</b>	<b>1,298.3</b>	<b>1,271.4</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	—	—	—	—	—	—	—	—	-67.7	-77.4	-74.0	-72.1
45 Securitized consumer loans <sup>23</sup>	413.5	411.2	407.5	403.7	403.9	407.9	406.9	404.9	408.3	408.9	406.8	405.0
46 Securitized credit cards and other revolving plans	377.9	372.7	369.8	365.8	365.7	369.7	368.7	367.2	371.1	371.8	370.3	368.9
47 Other securitized consumer loans	35.6	38.5	37.7	37.9	38.2	38.2	38.2	37.8	37.2	37.1	36.5	36.1
48 Securitized real estate loans <sup>23</sup>	1,248.9	1,435.9	1,403.0	1,378.1	1,376.5	1,387.7	1,401.2	1,427.8	1,452.7	1,455.7	1,458.7	1,453.2

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

August 7, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	7,936.8	8,373.7	8,335.9	8,366.2	8,312.6	8,297.0	8,395.9	8,409.7	8,379.4	8,327.6	8,286.0	8,283.4
2 Securities in bank credit <sup>2</sup>	1,715.7	1,757.4	1,805.2	1,834.0	1,873.3	1,889.5	1,924.8	1,983.5	2,003.6	1,985.0	1,983.7	1,985.0
3 Treasury and agency securities <sup>3</sup>	1,031.4	1,148.7	1,175.1	1,172.0	1,187.8	1,173.4	1,179.3	1,218.6	1,236.4	1,218.7	1,215.8	1,217.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	—	—	—	—	—	943.0	923.5	921.3	918.8
5 Non-MBS <sup>5</sup>	—	—	—	—	—	—	—	—	293.4	295.1	294.5	298.2
6 Other securities	684.3	608.7	630.1	661.9	685.4	716.1	745.4	764.9	767.2	766.3	767.9	768.0
7 Mortgage-backed securities <sup>6</sup>	—	—	—	—	—	—	—	—	202.2	201.9	203.7	203.3
8 Non-MBS <sup>7</sup>	—	—	—	—	—	—	—	—	565.0	564.4	564.2	564.7
9 Loans and leases in bank credit <sup>8</sup>	6,221.1	6,616.3	6,530.7	6,532.3	6,439.3	6,407.5	6,471.1	6,426.2	6,375.8	6,342.7	6,302.3	6,298.4
10 Commercial and industrial loans	1,216.2	1,251.3	1,230.6	1,225.0	1,208.9	1,196.9	1,187.0	1,166.7	1,158.7	1,154.9	1,145.5	1,138.9
11 Real estate loans	3,586.7	3,776.5	3,753.9	3,774.4	3,767.4	3,781.7	3,832.3	3,818.4	3,826.9	3,806.1	3,777.0	3,787.1
12 Revolving home equity loans	512.5	588.8	593.4	595.1	596.5	600.8	609.6	607.9	607.2	606.9	606.5	606.2
13 Closed-end residential loans <sup>9</sup>	1,456.9	1,501.2	1,481.5	1,501.3	1,495.6	1,511.6	1,554.2	1,547.0	1,561.4	1,541.1	1,514.1	1,528.1
14 Commercial real estate loans <sup>10</sup>	1,617.4	1,686.6	1,679.1	1,677.9	1,675.3	1,669.4	1,668.5	1,663.4	1,658.3	1,658.0	1,656.3	1,652.7
15 Consumer loans	809.0	872.1	894.0	892.5	869.5	857.9	858.9	853.4	838.2	839.3	843.8	836.9
16 Credit cards and other revolving plans	327.1	384.7	393.2	387.9	369.9	360.8	357.1	353.6	343.7	345.1	348.8	348.9
17 Other consumer loans <sup>11</sup>	481.9	487.4	500.8	504.5	499.6	497.1	501.7	499.8	494.5	494.2	495.0	488.0
18 Other loans and leases	609.2	716.4	652.1	640.5	593.6	570.9	593.0	587.7	552.0	542.4	536.0	535.5
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	183.1	277.4	232.7	227.6	194.7	174.6	190.5	182.8	153.2	144.8	138.5	134.0
20 All other loans and leases <sup>13</sup>	426.1	439.0	419.4	412.9	398.8	396.4	402.4	405.0	398.8	397.6	397.5	401.5
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	185.3	185.8	185.7	183.1
22 Interbank loans <sup>12</sup>	369.2	291.0	353.2	349.9	348.0	347.4	332.5	330.5	275.2	276.9	282.1	290.9
23 Fed funds and reverse RPs with banks <sup>12</sup>	292.1	231.6	293.9	293.9	294.4	284.8	268.4	267.7	209.2	210.8	216.7	213.3
24 Loans to commercial banks	77.0	59.3	59.3	56.0	53.6	62.6	64.0	62.8	66.0	66.1	65.4	77.6
25 Cash assets <sup>14</sup>	256.2	711.2	696.4	613.0	677.5	729.9	750.2	709.4	649.1	732.8	674.0	666.2
26 Trading assets <sup>15</sup>	—	—	—	—	—	—	—	—	259.2	237.7	241.6	230.4
27 Derivatives with a positive fair value <sup>16</sup>	—	—	—	—	—	—	—	—	233.7	212.9	218.5	207.4
28 Other trading assets	—	—	—	—	—	—	—	—	25.5	24.8	23.2	23.1
29 Other assets <sup>17</sup>	949.8	1,132.8	1,089.8	1,097.6	1,109.8	1,077.6	1,085.2	1,119.2	1,173.8	1,085.4	1,071.0	1,061.7
30 TOTAL ASSETS <sup>18</sup>	<b>9,651.6</b>	<b>10,848.0</b>	<b>10,724.2</b>	<b>10,592.2</b>	<b>10,612.4</b>	<b>10,567.5</b>	<b>10,643.1</b>	<b>10,623.5</b>	<b>10,551.3</b>	<b>10,474.6</b>	<b>10,369.1</b>	<b>10,349.5</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
LIABILITIES												
31 Deposits	5,723.5	6,405.6	6,394.7	6,400.6	6,488.8	6,482.2	6,514.7	6,562.6	6,541.2	6,555.5	6,465.7	6,474.5
32 Large time deposits	984.6	1,068.6	1,041.4	1,017.8	1,009.7	987.6	974.3	969.9	991.8	980.6	978.9	982.1
33 Other deposits	4,739.0	5,337.0	5,353.3	5,382.8	5,479.2	5,494.6	5,540.4	5,592.7	5,549.4	5,574.8	5,486.9	5,492.4
34 Borrowings	1,638.5	1,840.5	1,792.9	1,796.5	1,770.1	1,741.0	1,765.9	1,712.2	1,612.3	1,559.8	1,552.1	1,524.7
35 Borrowings from banks in the U.S.	402.8	340.2	378.1	380.1	378.4	380.9	371.0	373.4	354.5	309.5	314.0	311.3
36 Borrowings from others	1,235.7	1,500.4	1,414.8	1,416.4	1,391.7	1,360.1	1,395.0	1,338.8	1,257.8	1,250.3	1,238.1	1,213.4
37 Trading liabilities <sup>19</sup>	—	—	—	—	—	—	—	—	189.1	173.9	178.4	161.9
38 Derivatives with a negative fair value <sup>16</sup>	—	—	—	—	—	—	—	—	148.8	128.8	135.6	127.4
39 Other trading liabilities	—	—	—	—	—	—	—	—	40.2	45.1	42.8	34.5
40 Net due to related foreign offices	531.3	602.9	629.5	521.5	457.7	490.5	514.4	500.2	482.7	512.7	500.9	499.0
41 Other liabilities <sup>20</sup>	375.3	419.8	407.3	403.1	401.2	383.4	393.3	416.5	451.1	404.8	387.6	399.2
42 TOTAL LIABILITIES <sup>18</sup>	<b>8,493.7</b>	<b>9,669.3</b>	<b>9,556.1</b>	<b>9,389.0</b>	<b>9,393.7</b>	<b>9,337.6</b>	<b>9,402.3</b>	<b>9,382.4</b>	<b>9,276.4</b>	<b>9,206.6</b>	<b>9,084.8</b>	<b>9,059.3</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>1,158.0</b>	<b>1,178.7</b>	<b>1,168.1</b>	<b>1,203.2</b>	<b>1,218.7</b>	<b>1,229.9</b>	<b>1,240.7</b>	<b>1,241.0</b>	<b>1,274.9</b>	<b>1,268.0</b>	<b>1,284.3</b>	<b>1,290.2</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	—	—	—	—	—	—	—	—	-67.7	-77.4	-74.0	-72.1
45 Securitized consumer loans <sup>23</sup>	412.6	414.0	409.8	405.4	406.1	409.4	406.1	404.0	408.6	406.5	402.8	403.8
46 Securitized credit cards and other revolving plans	377.8	373.4	370.5	366.7	367.6	371.6	369.0	367.3	372.1	370.1	367.0	368.4
47 Other securitized consumer loans	34.7	40.6	39.3	38.7	38.4	37.8	37.2	36.7	36.4	36.4	35.8	35.4
48 Securitized real estate loans <sup>23</sup>	1,244.8	1,448.5	1,434.6	1,424.2	1,420.2	1,426.6	1,424.3	1,425.1	1,423.3	1,423.2	1,419.1	1,409.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	4,855.0	5,202.1	5,165.6	5,155.8	5,115.8	5,097.3	5,183.8	5,193.6	5,166.4	5,143.0	5,099.2	5,083.7
2 Securities in bank credit <sup>2</sup>	1,086.5	1,155.5	1,191.7	1,202.7	1,220.3	1,217.2	1,242.6	1,278.9	1,293.9	1,289.3	1,281.3	1,276.9
3 Treasury and agency securities <sup>3</sup>	637.4	743.7	766.2	745.0	749.9	743.4	747.6	783.5	801.5	793.0	781.2	776.2
4 Mortgage-backed securities (MBS) <sup>4</sup>	564.0	663.0	674.4	651.7	644.4	637.0	636.7	667.6	677.5	665.1	655.4	650.5
5 Non-MBS <sup>5</sup>	73.3	80.7	91.8	93.3	105.5	106.4	111.0	115.9	124.0	127.9	125.8	125.7
6 Other securities	449.1	411.8	425.5	457.7	470.5	473.7	494.9	495.5	492.4	496.3	500.1	500.6
7 Mortgage-backed securities <sup>6</sup>	184.0	150.8	156.1	157.3	154.7	158.2	161.2	163.1	166.8	167.0	169.2	171.5
8 Non-MBS <sup>7</sup>	265.1	261.0	269.4	300.4	315.8	315.6	333.8	332.3	325.7	329.2	330.9	329.2
9 Loans and leases in bank credit <sup>8</sup>	3,768.5	4,046.6	3,973.9	3,953.2	3,895.4	3,880.1	3,941.2	3,914.7	3,872.5	3,853.7	3,817.8	3,806.8
10 Commercial and industrial loans	778.8	800.8	788.9	780.9	768.5	756.1	751.1	740.8	737.6	737.7	730.4	725.5
11 Real estate loans	1,920.9	2,072.3	2,048.4	2,042.7	2,044.0	2,059.3	2,108.3	2,098.3	2,097.8	2,081.4	2,059.9	2,067.7
12 Revolving home equity loans	397.2	461.9	464.6	465.8	468.5	472.2	480.4	480.0	479.3	478.6	477.8	477.0
13 Closed-end residential loans <sup>9</sup>	948.7	988.9	967.1	962.6	961.4	974.6	1,018.3	1,011.2	1,008.3	995.0	976.8	987.2
14 Commercial real estate loans <sup>10</sup>	575.1	621.5	616.7	614.2	614.0	612.5	609.7	607.2	610.2	607.8	605.2	603.6
15 Consumer loans	585.0	619.6	628.7	632.8	626.6	618.7	612.8	610.8	607.3	607.4	606.5	605.7
16 Credit cards and other revolving plans	253.6	274.3	280.0	283.0	277.9	272.7	267.7	266.4	263.4	263.4	262.1	262.9
17 Other consumer loans <sup>11</sup>	331.4	345.2	348.7	349.9	348.8	346.1	345.0	344.4	343.8	344.0	344.4	342.8
18 Other loans and leases	483.8	554.0	508.0	496.8	456.3	446.0	469.1	464.7	429.7	427.3	421.1	407.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	181.9	250.7	215.8	207.8	178.8	173.3	190.7	185.4	158.4	155.1	149.5	135.5
20 All other loans and leases <sup>13</sup>	301.9	303.3	292.2	289.0	277.6	272.7	278.4	279.3	271.3	272.2	271.6	272.4
21 LESS: Allowance for loan and lease losses	64.7	94.8	98.2	101.6	106.9	111.5	118.5	123.3	129.6	131.4	131.5	130.6
22 Interbank loans <sup>12</sup>	303.5	233.7	281.5	279.8	271.5	272.9	284.7	281.1	229.5	223.8	225.8	228.5
23 Fed funds and reverse RPs with banks <sup>12</sup>	232.4	183.5	231.8	233.9	228.0	223.3	229.4	228.7	175.2	168.8	170.1	157.9
24 Loans to commercial banks	71.1	50.2	49.7	45.9	43.5	49.7	55.4	52.5	54.2	55.0	55.7	70.6
25 Cash assets <sup>14</sup>	157.1	429.6	419.7	378.3	461.6	493.9	535.2	537.0	467.9	527.5	497.4	467.0
26 Trading assets <sup>15</sup>	-	-	-	-	-	-	-	-	255.7	234.6	244.6	236.7
27 Derivatives with a positive fair value <sup>16</sup>	200.8	396.6	318.2	268.2	289.3	261.1	243.7	226.8	242.5	221.9	234.2	225.9
28 Other trading assets	-	-	-	-	-	-	-	-	13.2	12.7	10.4	10.8
29 Other assets <sup>17</sup>	722.8	840.5	818.3	830.5	838.6	813.9	826.7	853.2	883.1	807.5	807.3	795.8
30 TOTAL ASSETS <sup>18</sup>	<b>6,215.3</b>	<b>7,046.8</b>	<b>6,937.8</b>	<b>6,835.5</b>	<b>6,884.6</b>	<b>6,832.4</b>	<b>6,960.4</b>	<b>6,974.7</b>	<b>6,873.0</b>	<b>6,804.9</b>	<b>6,742.9</b>	<b>6,680.9</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29	
LIABILITIES													
31	Deposits	3,325.5	3,749.7	3,747.1	3,737.6	3,773.2	3,738.8	3,819.1	3,860.4	3,825.4	3,852.6	3,823.5	3,808.3
32	Large time deposits	573.4	604.5	580.3	559.0	549.2	538.1	533.7	526.3	517.7	506.9	503.0	504.7
33	Other deposits	2,752.1	3,145.2	3,166.7	3,178.6	3,224.0	3,200.7	3,285.4	3,334.1	3,307.7	3,345.7	3,320.4	3,303.6
34	Borrowings	1,090.3	1,301.5	1,272.8	1,269.4	1,253.2	1,230.4	1,257.0	1,236.6	1,175.7	1,100.1	1,059.2	1,049.1
35	Borrowings from banks in the U.S.	235.7	190.5	231.1	228.8	228.3	228.0	226.6	239.3	223.7	174.5	160.9	163.5
36	Borrowings from others	854.6	1,111.0	1,041.7	1,040.6	1,024.9	1,002.4	1,030.4	997.4	952.0	925.6	898.3	885.6
37	Trading liabilities <sup>19</sup>	235.2	365.5	298.8	256.0	264.0	234.3	216.8	193.7	199.4	182.7	191.1	176.7
38	Derivatives with a negative fair value <sup>16</sup>	157.2	307.0	247.9	210.4	221.9	194.2	178.7	155.1	158.2	137.0	150.2	144.0
39	Other trading liabilities	78.0	58.5	50.9	45.6	42.2	40.2	38.1	38.6	41.2	45.7	40.9	32.8
40	Net due to related foreign offices	480.5	542.0	572.5	472.8	416.0	446.8	471.3	456.2	440.5	467.4	456.9	456.0
41	Other liabilities <sup>20</sup>	308.3	337.8	333.5	325.9	326.6	313.5	326.5	350.0	381.8	346.8	329.3	333.2
42	TOTAL LIABILITIES <sup>18</sup>	<b>5,439.8</b>	<b>6,296.5</b>	<b>6,224.7</b>	<b>6,061.7</b>	<b>6,033.0</b>	<b>5,963.8</b>	<b>6,090.8</b>	<b>6,097.0</b>	<b>6,022.6</b>	<b>5,949.7</b>	<b>5,859.9</b>	<b>5,823.3</b>
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>775.5</b>	<b>750.3</b>	<b>713.1</b>	<b>773.8</b>	<b>851.6</b>	<b>868.7</b>	<b>869.6</b>	<b>877.8</b>	<b>850.4</b>	<b>855.2</b>	<b>883.0</b>	<b>857.7</b>
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	-30.9	-80.9	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-37.0	-42.3	-40.5	-39.5
45	Securitized consumer loans <sup>23</sup>	313.7	322.1	319.8	318.5	318.1	320.2	319.6	316.8	318.2	317.1	316.9	314.7
46	Securitized credit cards and other revolving plans	278.2	284.0	282.1	280.5	280.2	282.7	282.1	279.8	281.5	280.5	280.7	279.1
47	Other securitized consumer loans	35.6	38.2	37.7	38.0	37.9	37.5	37.5	37.1	36.7	36.6	36.2	35.6
48	Securitized real estate loans <sup>23</sup>	1,210.7	1,404.8	1,366.7	1,342.7	1,341.2	1,352.9	1,366.8	1,391.2	1,415.6	1,418.7	1,421.4	1,415.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	4,841.6	5,227.6	5,178.1	5,172.4	5,110.4	5,089.5	5,179.6	5,179.2	5,143.8	5,111.0	5,068.7	5,074.7
2 Securities in bank credit <sup>2</sup>	1,091.5	1,147.3	1,182.0	1,202.8	1,225.7	1,219.9	1,249.9	1,285.1	1,301.1	1,285.1	1,281.7	1,282.8
3 Treasury and agency securities <sup>3</sup>	638.3	738.1	759.4	750.5	758.6	741.1	746.4	784.3	804.1	787.4	783.7	784.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	563.0	660.1	673.6	655.9	651.5	635.2	634.5	664.5	676.1	658.2	655.3	652.6
5 Non-MBS <sup>5</sup>	75.3	78.0	85.9	94.6	107.1	105.9	112.0	119.8	128.0	129.2	128.5	132.0
6 Other securities	453.2	409.2	422.6	452.3	467.1	478.8	503.5	500.8	497.0	497.7	498.0	498.2
7 Mortgage-backed securities <sup>6</sup>	184.0	152.5	159.7	159.9	156.8	161.5	162.2	163.1	165.5	165.1	166.8	166.6
8 Non-MBS <sup>7</sup>	269.2	256.7	262.9	292.4	310.3	317.3	341.2	337.7	331.5	332.6	331.1	331.6
9 Loans and leases in bank credit <sup>8</sup>	3,750.0	4,080.3	3,996.0	3,969.5	3,884.7	3,869.6	3,929.7	3,894.1	3,842.8	3,825.9	3,787.0	3,791.9
10 Commercial and industrial loans	777.2	800.9	787.2	782.7	770.1	760.4	753.9	739.1	734.2	731.6	723.4	717.9
11 Real estate loans	1,920.3	2,071.6	2,046.4	2,041.7	2,035.0	2,056.9	2,108.0	2,097.1	2,104.0	2,088.2	2,060.7	2,073.4
12 Revolving home equity loans	396.9	463.2	466.3	465.8	466.5	470.6	479.4	479.6	478.2	477.8	477.4	477.0
13 Closed-end residential loans <sup>9</sup>	948.7	985.3	963.2	961.6	955.4	975.6	1,019.2	1,010.6	1,018.8	1,003.7	978.8	992.7
14 Commercial real estate loans <sup>10</sup>	574.7	623.0	616.9	614.3	613.1	610.8	609.4	606.9	607.0	606.7	604.6	603.7
15 Consumer loans	579.5	628.1	646.6	641.8	624.3	615.3	609.8	604.7	592.7	595.2	597.1	597.3
16 Credit cards and other revolving plans	247.2	289.6	297.0	289.1	274.1	266.7	262.1	259.2	252.9	255.8	256.9	257.6
17 Other consumer loans <sup>11</sup>	332.2	338.6	349.5	352.7	350.2	348.6	347.7	345.6	339.9	339.5	340.3	339.8
18 Other loans and leases	473.0	579.7	515.9	503.3	455.3	437.0	458.0	453.2	411.9	410.8	405.7	403.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	171.8	270.7	224.7	217.8	182.7	166.1	181.4	174.5	141.1	139.4	135.4	128.7
20 All other loans and leases <sup>13</sup>	301.2	308.9	291.2	285.6	272.6	270.9	276.7	278.7	270.8	271.4	270.4	274.7
21 LESS: Allowance for loan and lease losses	65.5	94.4	98.4	102.1	108.0	112.3	119.9	125.0	132.2	131.9	131.1	129.2
22 Interbank loans <sup>12</sup>	292.1	244.3	292.6	286.8	283.5	284.6	274.2	271.8	206.7	210.0	216.1	221.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	222.1	192.7	241.9	239.0	238.9	232.7	219.8	220.2	154.4	157.4	164.1	154.5
24 Loans to commercial banks	70.0	51.6	50.7	47.8	44.7	52.0	54.4	51.6	52.2	52.7	52.1	66.5
25 Cash assets <sup>14</sup>	145.6	475.4	461.5	388.5	446.9	495.7	521.4	492.2	442.1	502.3	451.0	451.5
26 Trading assets <sup>15</sup>	-	-	-	-	-	-	-	-	239.8	218.8	222.0	211.5
27 Derivatives with a positive fair value <sup>16</sup>	192.5	423.5	346.9	278.9	295.2	266.0	237.1	214.2	226.9	206.5	211.9	201.0
28 Other trading assets	-	-	-	-	-	-	-	-	12.8	12.4	10.2	10.4
29 Other assets <sup>17</sup>	713.2	849.5	823.4	827.6	836.9	807.9	810.9	840.6	893.1	808.1	794.6	785.6
30 TOTAL ASSETS <sup>18</sup>	<b>6,158.8</b>	<b>7,169.5</b>	<b>7,039.5</b>	<b>6,876.8</b>	<b>6,878.8</b>	<b>6,835.9</b>	<b>6,907.7</b>	<b>6,879.1</b>	<b>6,793.3</b>	<b>6,718.3</b>	<b>6,621.3</b>	<b>6,615.1</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
LIABILITIES												
31 Deposits	3,295.5	3,802.7	3,763.9	3,737.4	3,790.4	3,777.1	3,798.9	3,826.5	3,802.5	3,814.0	3,750.9	3,759.4
32 Large time deposits	557.8	619.6	589.3	559.5	550.1	529.7	520.3	510.1	510.2	500.7	497.6	501.0
33 Other deposits	2,737.7	3,183.1	3,174.6	3,177.9	3,240.2	3,247.5	3,278.6	3,316.4	3,292.3	3,313.3	3,253.3	3,258.4
34 Borrowings	1,083.5	1,291.6	1,256.8	1,256.3	1,242.4	1,227.8	1,259.8	1,226.1	1,130.6	1,079.8	1,060.1	1,049.2
35 Borrowings from banks in the U.S.	234.0	192.5	232.5	228.9	227.4	230.2	223.5	237.5	213.8	170.6	160.7	162.0
36 Borrowings from others	849.5	1,099.1	1,024.3	1,027.4	1,015.0	997.6	1,036.3	988.6	916.8	909.2	899.4	887.2
37 Trading liabilities <sup>19</sup>	229.4	393.9	325.4	261.7	270.6	235.4	208.6	186.0	184.8	169.7	173.5	157.9
38 Derivatives with a negative fair value <sup>16</sup>	153.4	334.8	276.2	217.3	229.0	197.9	173.0	148.4	145.3	125.4	132.2	124.2
39 Other trading liabilities	76.1	59.1	49.2	44.4	41.6	37.5	35.6	37.7	39.5	44.2	41.2	33.7
40 Net due to related foreign offices	480.5	542.0	572.5	472.8	416.0	446.8	471.3	456.2	440.5	467.4	456.9	456.0
41 Other liabilities <sup>20</sup>	301.7	345.1	333.3	329.4	328.3	311.0	321.2	342.3	375.3	331.5	315.5	326.9
42 TOTAL LIABILITIES <sup>18</sup>	<b>5,390.7</b>	<b>6,375.3</b>	<b>6,252.0</b>	<b>6,057.6</b>	<b>6,047.6</b>	<b>5,998.1</b>	<b>6,059.8</b>	<b>6,037.1</b>	<b>5,933.7</b>	<b>5,862.4</b>	<b>5,756.9</b>	<b>5,749.4</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>768.1</b>	<b>794.2</b>	<b>787.5</b>	<b>819.2</b>	<b>831.1</b>	<b>837.8</b>	<b>847.9</b>	<b>842.0</b>	<b>859.6</b>	<b>855.9</b>	<b>864.4</b>	<b>865.7</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	-30.9	-80.9	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-37.0	-42.3	-40.5	-39.5
45 Securitized consumer loans <sup>23</sup>	314.8	321.8	319.9	318.1	319.2	320.8	319.8	317.7	319.6	316.3	315.1	315.2
46 Securitized credit cards and other revolving plans	280.5	281.4	280.8	279.6	281.4	284.2	283.7	282.1	284.1	280.9	280.2	280.8
47 Other securitized consumer loans	34.3	40.4	39.1	38.5	37.8	36.7	36.0	35.6	35.5	35.4	34.8	34.4
48 Securitized real estate loans <sup>23</sup>	1,208.8	1,412.2	1,398.2	1,388.6	1,384.7	1,391.9	1,390.1	1,390.9	1,388.0	1,388.0	1,383.8	1,374.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	3,100.0	3,138.2	3,154.8	3,193.6	3,204.5	3,214.0	3,224.0	3,237.5	3,248.2	3,235.6	3,236.7	3,223.0
2 Securities in bank credit <sup>2</sup>	626.5	609.6	621.1	633.7	641.8	671.5	677.5	703.3	714.2	715.1	716.8	714.9
3 Treasury and agency securities <sup>3</sup>	393.9	405.8	409.2	423.6	424.8	433.0	435.4	438.1	441.7	442.2	442.1	441.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	—	—	—	—	—	270.1	269.4	269.0	268.0
5 Non-MBS <sup>5</sup>	—	—	—	—	—	—	—	—	171.6	172.7	173.1	173.4
6 Other securities	232.6	203.8	211.9	210.1	217.1	238.6	242.1	265.2	272.5	273.0	274.8	273.5
7 Mortgage-backed securities <sup>6</sup>	—	—	—	—	—	—	—	—	36.0	35.9	35.8	35.4
8 Non-MBS <sup>7</sup>	—	—	—	—	—	—	—	—	236.5	237.1	239.0	238.1
9 Loans and leases in bank credit <sup>8</sup>	2,473.5	2,528.6	2,533.7	2,559.9	2,562.6	2,542.5	2,546.4	2,534.2	2,534.0	2,520.4	2,519.8	2,508.1
10 Commercial and industrial loans	438.6	450.4	444.9	443.2	438.0	434.9	430.7	427.2	425.7	425.3	424.0	422.6
11 Real estate loans	1,669.2	1,702.6	1,709.5	1,730.1	1,739.5	1,729.8	1,728.4	1,724.3	1,723.7	1,718.7	1,718.8	1,713.3
12 Revolving home equity loans	116.4	124.7	127.2	129.4	131.2	131.4	130.9	129.4	129.4	129.1	129.0	128.6
13 Closed-end residential loans <sup>9</sup>	508.9	515.9	520.6	537.3	544.8	539.1	536.9	537.3	540.5	537.5	538.0	536.2
14 Commercial real estate loans <sup>10</sup>	1,043.9	1,062.0	1,061.7	1,063.4	1,063.5	1,059.2	1,060.5	1,057.5	1,053.8	1,052.0	1,051.9	1,048.5
15 Consumer loans	229.4	242.3	242.4	249.2	246.8	244.0	250.3	248.7	245.0	242.8	244.3	238.4
16 Credit cards and other revolving plans	79.0	93.5	94.0	99.8	98.1	94.8	95.5	93.5	91.0	89.5	91.1	91.2
17 Other consumer loans <sup>11</sup>	150.4	148.8	148.4	149.4	148.7	149.2	154.8	155.2	154.0	153.3	153.2	147.2
18 Other loans and leases	136.2	133.3	136.9	137.5	138.4	133.8	137.1	134.0	139.7	133.7	132.6	133.8
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	10.9	7.6	9.1	9.8	11.3	7.2	9.3	7.2	11.1	5.1	3.1	4.8
20 All other loans and leases <sup>13</sup>	125.4	125.7	127.7	127.7	127.1	126.5	127.7	126.8	128.6	128.6	129.5	129.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	53.3	54.0	54.6	54.3
22 Interbank loans <sup>12</sup>	78.5	45.6	61.5	67.6	66.8	65.0	60.0	58.9	70.9	66.3	64.6	67.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	72.0	37.2	52.2	57.2	58.1	53.2	51.6	48.3	57.7	53.9	52.0	57.5
24 Loans to commercial banks	6.6	8.4	9.3	10.4	8.7	11.8	8.4	10.6	13.2	12.4	12.6	10.1
25 Cash assets <sup>14</sup>	103.1	240.0	246.5	234.7	237.2	235.2	220.4	186.0	188.3	220.1	218.5	203.6
26 Trading assets <sup>15</sup>	—	—	—	—	—	—	—	—	17.1	18.4	20.2	19.9
27 Derivatives with a positive fair value <sup>16</sup>	—	—	—	—	—	—	—	—	5.6	7.0	8.3	8.2
28 Other trading assets	—	—	—	—	—	—	—	—	11.5	11.3	12.0	11.7
29 Other assets <sup>17</sup>	237.5	281.6	267.4	270.1	273.9	266.5	271.6	279.7	282.5	280.6	283.5	281.4
30 TOTAL ASSETS <sup>18</sup>	<b>3,486.0</b>	<b>3,680.3</b>	<b>3,697.1</b>	<b>3,733.1</b>	<b>3,746.7</b>	<b>3,738.0</b>	<b>3,733.1</b>	<b>3,714.9</b>	<b>3,753.8</b>	<b>3,767.0</b>	<b>3,768.9</b>	<b>3,741.3</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>LIABILITIES</b>												
31 Deposits	2,416.0	2,590.4	2,623.8	2,658.2	2,678.0	2,699.8	2,709.4	2,721.4	2,722.4	2,740.1	2,734.0	2,727.0
32 Large time deposits	423.9	452.1	450.0	454.8	457.9	457.9	451.9	455.8	479.8	484.0	487.2	486.4
33 Other deposits	1,992.1	2,138.3	2,173.7	2,203.4	2,220.1	2,241.9	2,257.5	2,265.7	2,242.6	2,256.1	2,246.9	2,240.5
34 Borrowings	553.9	552.0	526.3	531.9	531.1	512.3	503.1	486.4	490.7	489.4	496.5	481.1
35 Borrowings from banks in the U.S.	168.1	151.8	140.6	146.3	149.7	145.7	145.4	136.3	143.4	144.1	155.9	151.0
36 Borrowings from others	385.7	400.3	385.6	385.5	381.4	366.5	357.7	350.1	347.3	345.3	340.6	330.1
37 Trading liabilities <sup>19</sup>	—	—	—	—	—	—	—	—	4.8	5.1	6.4	5.4
38 Derivatives with a negative fair value <sup>16</sup>	—	—	—	—	—	—	—	—	4.1	4.2	4.8	4.6
39 Other trading liabilities	—	—	—	—	—	—	—	—	0.7	0.9	1.6	0.8
40 Net due to related foreign offices	57.7	39.1	6.9	22.3	54.7	73.1	36.4	49.1	44.6	42.6	41.6	40.4
41 Other liabilities <sup>20</sup>	75.1	73.5	74.7	72.7	72.7	73.4	72.5	75.6	79.0	77.2	75.1	73.7
42 TOTAL LIABILITIES <sup>18</sup>	<b>3,096.6</b>	<b>3,267.0</b>	<b>3,237.3</b>	<b>3,291.2</b>	<b>3,341.4</b>	<b>3,363.8</b>	<b>3,326.6</b>	<b>3,336.1</b>	<b>3,341.4</b>	<b>3,354.4</b>	<b>3,353.6</b>	<b>3,327.5</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>389.4</b>	<b>413.3</b>	<b>459.8</b>	<b>441.9</b>	<b>405.3</b>	<b>374.2</b>	<b>406.5</b>	<b>378.9</b>	<b>412.4</b>	<b>412.6</b>	<b>415.3</b>	<b>413.7</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	—	—	—	—	—	—	—	—	-30.6	-35.1	-33.5	-32.7
45 Securitized consumer loans <sup>23</sup>	99.8	89.1	87.7	85.2	85.8	87.7	87.2	88.1	90.1	91.9	89.9	90.3
46 Securitized credit cards and other revolving plans	99.7	88.8	87.7	85.3	85.4	87.0	86.5	87.4	89.6	91.4	89.6	89.8
47 Other securitized consumer loans	0.1	0.3	-0.0	-0.0	0.3	0.7	0.7	0.7	0.5	0.5	0.3	0.4
48 Securitized real estate loans <sup>23</sup>	38.2	31.1	36.3	35.4	35.3	34.8	34.5	36.6	37.1	37.1	37.3	37.5

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	3,095.2	3,146.1	3,157.8	3,193.9	3,202.2	3,207.5	3,216.3	3,230.5	3,235.5	3,216.7	3,217.3	3,208.7
2 Securities in bank credit <sup>2</sup>	624.1	610.1	623.2	631.2	647.6	669.6	674.9	698.4	702.5	699.9	702.0	702.2
3 Treasury and agency securities <sup>3</sup>	393.1	410.6	415.7	421.5	429.3	432.3	432.9	434.3	432.3	431.3	432.1	432.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	—	—	—	—	—	266.9	265.3	266.0	266.2
5 Non-MBS <sup>5</sup>	—	—	—	—	—	—	—	—	165.4	166.0	166.0	166.2
6 Other securities	231.0	199.5	207.5	209.7	218.3	237.3	242.0	264.1	270.2	268.6	269.9	269.7
7 Mortgage-backed securities <sup>6</sup>	—	—	—	—	—	—	—	—	36.7	36.8	36.8	36.7
8 Non-MBS <sup>7</sup>	—	—	—	—	—	—	—	—	233.5	231.8	233.0	233.1
9 Loans and leases in bank credit <sup>8</sup>	2,471.1	2,536.1	2,534.6	2,562.7	2,554.7	2,537.9	2,541.4	2,532.1	2,533.0	2,516.8	2,515.3	2,506.5
10 Commercial and industrial loans	439.0	450.4	443.4	442.2	438.8	436.5	433.1	427.6	424.5	423.2	422.1	421.1
11 Real estate loans	1,666.4	1,705.0	1,707.6	1,732.7	1,732.4	1,724.8	1,724.4	1,721.3	1,722.9	1,717.8	1,716.3	1,713.7
12 Revolving home equity loans	115.5	125.5	127.1	129.4	130.0	130.2	130.2	128.4	129.0	129.1	129.2	129.2
13 Closed-end residential loans <sup>9</sup>	508.2	515.9	518.3	539.7	540.2	536.0	535.0	536.4	542.5	537.5	535.3	535.4
14 Commercial real estate loans <sup>10</sup>	1,042.7	1,063.5	1,062.2	1,063.6	1,062.1	1,058.6	1,059.1	1,056.5	1,051.4	1,051.3	1,051.7	1,049.1
15 Consumer loans	229.5	244.0	247.4	250.7	245.2	242.6	249.1	248.7	245.5	244.1	246.7	239.6
16 Credit cards and other revolving plans	79.9	95.1	96.2	98.8	95.8	94.1	95.1	94.5	90.8	89.3	91.9	91.3
17 Other consumer loans <sup>11</sup>	149.6	148.9	151.2	151.8	149.4	148.5	154.0	154.2	154.7	154.7	154.8	148.2
18 Other loans and leases	136.2	136.7	136.3	137.1	138.2	134.0	134.9	134.5	140.1	131.6	130.3	132.2
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	11.2	6.7	8.0	9.8	12.0	8.5	9.2	8.2	12.1	5.5	3.1	5.3
20 All other loans and leases <sup>13</sup>	125.0	130.0	128.3	127.3	126.2	125.5	125.8	126.3	128.0	126.2	127.2	126.8
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	53.2	53.9	54.5	53.9
22 Interbank loans <sup>12</sup>	77.1	46.7	60.6	63.1	64.5	62.7	58.3	58.7	68.5	66.9	66.0	69.9
23 Fed funds and reverse RPs with banks <sup>12</sup>	70.0	39.0	52.0	54.9	55.5	52.1	48.6	47.5	54.7	53.4	52.7	58.8
24 Loans to commercial banks	7.1	7.7	8.5	8.3	9.0	10.6	9.7	11.2	13.8	13.4	13.3	11.1
25 Cash assets <sup>14</sup>	110.6	235.8	234.9	224.5	230.7	234.2	228.8	217.2	207.0	230.5	223.0	214.6
26 Trading assets <sup>15</sup>	—	—	—	—	—	—	—	—	19.4	18.9	19.6	19.0
27 Derivatives with a positive fair value <sup>16</sup>	—	—	—	—	—	—	—	—	6.7	6.5	6.6	6.3
28 Other trading assets	—	—	—	—	—	—	—	—	12.7	12.4	13.0	12.6
29 Other assets <sup>17</sup>	236.6	283.2	266.4	270.0	272.9	269.6	274.3	278.6	280.7	277.3	276.4	276.2
30 TOTAL ASSETS <sup>18</sup>	<b>3,492.8</b>	<b>3,678.6</b>	<b>3,684.7</b>	<b>3,715.4</b>	<b>3,733.7</b>	<b>3,731.6</b>	<b>3,735.3</b>	<b>3,744.4</b>	<b>3,758.0</b>	<b>3,756.3</b>	<b>3,747.7</b>	<b>3,734.4</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
LIABILITIES												
31 Deposits	2,428.0	2,602.9	2,630.8	2,663.2	2,698.5	2,705.0	2,715.8	2,736.1	2,738.7	2,741.5	2,714.8	2,715.1
32 Large time deposits	426.8	449.0	452.1	458.3	459.5	457.9	454.0	459.8	481.6	479.9	481.2	481.1
33 Other deposits	2,001.3	2,153.9	2,178.7	2,204.9	2,238.9	2,247.1	2,261.8	2,276.3	2,257.1	2,261.6	2,233.6	2,234.0
34 Borrowings	555.0	548.9	536.1	540.1	527.7	513.2	506.1	486.2	481.7	480.0	492.0	475.4
35 Borrowings from banks in the U.S.	168.8	147.7	145.6	151.1	151.0	150.7	147.4	135.9	140.7	138.8	153.3	149.2
36 Borrowings from others	386.2	401.2	390.5	389.0	376.7	362.4	358.7	350.3	341.0	341.1	338.7	326.2
37 Trading liabilities <sup>19</sup>	—	—	—	—	—	—	—	—	4.2	4.2	5.0	4.0
38 Derivatives with a negative fair value <sup>16</sup>	—	—	—	—	—	—	—	—	3.6	3.3	3.4	3.2
39 Other trading liabilities	—	—	—	—	—	—	—	—	0.7	0.9	1.6	0.8
40 Net due to related foreign offices	50.8	60.9	57.0	48.7	41.7	43.7	43.0	44.0	42.2	45.2	44.0	43.1
41 Other liabilities <sup>20</sup>	73.6	74.7	74.0	73.6	72.9	72.4	72.1	74.2	75.8	73.4	72.1	72.4
42 TOTAL LIABILITIES <sup>18</sup>	<b>3,103.0</b>	<b>3,294.0</b>	<b>3,304.1</b>	<b>3,331.3</b>	<b>3,346.1</b>	<b>3,339.5</b>	<b>3,342.5</b>	<b>3,345.3</b>	<b>3,342.7</b>	<b>3,344.2</b>	<b>3,327.9</b>	<b>3,309.9</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>389.8</b>	<b>384.5</b>	<b>380.6</b>	<b>384.0</b>	<b>387.6</b>	<b>392.1</b>	<b>392.8</b>	<b>399.1</b>	<b>415.3</b>	<b>412.1</b>	<b>419.8</b>	<b>424.5</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	—	—	—	—	—	—	—	—	-30.6	-35.1	-33.5	-32.7
45 Securitized consumer loans <sup>23</sup>	97.7	92.2	89.9	87.3	86.8	88.6	86.4	86.3	89.0	90.2	87.8	88.6
46 Securitized credit cards and other revolving plans	97.3	92.0	89.7	87.1	86.2	87.4	85.2	85.2	88.0	89.2	86.8	87.6
47 Other securitized consumer loans	0.4	0.2	0.2	0.2	0.6	1.2	1.1	1.1	1.0	1.0	1.0	1.0
48 Securitized real estate loans <sup>23</sup>	36.0	36.3	36.4	35.6	35.5	34.7	34.2	34.1	35.2	35.2	35.3	35.3

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	1,047.1	978.3	977.2	967.1	975.9	958.8	949.6	918.2	893.7	896.9	900.8	906.1
2 Securities in bank credit <sup>2</sup>	342.6	298.6	300.1	297.7	303.7	295.1	289.9	276.5	271.3	277.5	279.3	283.3
3 Treasury and agency securities <sup>3</sup>	102.0	90.5	93.6	90.4	98.4	85.5	83.3	78.8	81.9	91.2	91.0	94.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	—	—	—	—	—	32.5	32.3	31.4	30.0
5 Non-MBS <sup>5</sup>	—	—	—	—	—	—	—	—	49.4	59.0	59.5	64.4
6 Other securities	240.6	208.1	206.5	207.3	205.2	209.6	206.6	197.7	189.4	186.3	188.4	188.8
7 Mortgage-backed securities <sup>6</sup>	—	—	—	—	—	—	—	—	10.7	11.0	11.1	10.5
8 Non-MBS <sup>7</sup>	—	—	—	—	—	—	—	—	178.7	175.3	177.3	178.3
9 Loans and leases in bank credit <sup>8</sup>	704.5	679.7	677.1	669.4	672.2	663.7	659.7	641.8	622.4	619.4	621.5	622.8
10 Commercial and industrial loans	337.3	367.4	367.7	362.6	356.5	353.4	345.3	335.6	333.4	333.3	333.7	331.7
11 Real estate loans	45.0	45.3	45.5	45.7	44.2	45.0	45.0	44.8	42.7	42.5	42.0	43.2
12 Revolving home equity loans	—	—	—	—	—	—	—	—	0.4	0.3	0.3	0.3
13 Closed-end residential loans <sup>9</sup>	—	—	—	—	—	—	—	—	5.7	6.0	5.3	5.3
14 Commercial real estate loans <sup>10</sup>	—	—	—	—	—	—	—	—	36.6	36.2	36.4	37.6
15 Consumer loans	—	—	—	—	—	—	—	—	1.0	1.0	1.1	1.1
16 Credit cards and other revolving plans	—	—	—	—	—	—	—	—	0.0	-0.0	-0.0	-0.0
17 Other consumer loans <sup>11</sup>	—	—	—	—	—	—	—	—	1.0	1.0	1.1	1.1
18 Other loans and leases	322.3	266.9	263.9	261.1	271.5	265.3	269.4	261.1	245.2	242.5	244.8	246.8
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	120.2	62.2	63.6	64.1	76.5	76.0	77.1	76.8	67.2	62.8	64.9	66.7
20 All other loans and leases <sup>13</sup>	202.1	204.7	200.3	197.0	195.0	189.3	192.3	184.4	178.0	179.7	179.8	180.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	2.3	2.6	2.7	2.8
22 Interbank loans <sup>12</sup>	71.9	35.6	44.3	44.5	43.0	45.5	44.8	41.2	42.3	41.6	41.5	41.7
23 Fed funds and reverse RPs with banks <sup>12</sup>	65.5	27.1	35.9	36.5	35.5	38.4	39.9	36.2	36.7	35.9	36.5	36.6
24 Loans to commercial banks	6.5	8.6	8.4	8.1	7.5	7.1	4.9	5.0	5.7	5.7	5.0	5.1
25 Cash assets <sup>14</sup>	59.8	320.0	311.8	239.7	237.6	284.8	272.5	188.0	241.3	212.4	256.2	222.3
26 Trading assets <sup>15</sup>	—	—	—	—	—	—	—	—	143.8	134.2	137.4	135.7
27 Derivatives with a positive fair value <sup>16</sup>	111.3	150.0	163.2	166.2	146.5	148.1	145.8	146.4	141.8	130.3	133.6	131.0
28 Other trading assets	—	—	—	—	—	—	—	—	2.0	3.9	3.8	4.7
29 Other assets <sup>17</sup>	53.7	52.9	47.9	44.6	50.2	46.5	44.6	40.0	36.4	36.5	35.2	29.2
30 TOTAL ASSETS <sup>18</sup>	<b>1,343.8</b>	<b>1,536.9</b>	<b>1,544.3</b>	<b>1,462.2</b>	<b>1,453.3</b>	<b>1,483.8</b>	<b>1,457.2</b>	<b>1,333.8</b>	<b>1,355.2</b>	<b>1,318.9</b>	<b>1,368.4</b>	<b>1,332.1</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
LIABILITIES												
31 Deposits	1,143.5	883.3	899.9	870.8	849.4	883.9	931.0	947.4	959.4	939.0	951.6	972.1
32 Large time deposits	1,108.1	842.9	861.0	831.2	807.9	844.1	884.8	902.6	917.1	894.8	910.2	930.2
33 Other deposits	35.4	40.4	38.9	39.6	41.5	39.8	46.2	44.8	42.3	44.3	41.3	41.9
34 Borrowings	590.1	602.9	604.2	627.2	655.9	663.8	659.9	637.4	662.6	660.5	679.1	657.4
35 Borrowings from banks in the U.S.	71.5	34.5	43.3	44.7	37.8	44.1	48.3	39.3	43.5	41.4	36.2	34.0
36 Borrowings from others	518.6	568.5	560.9	582.5	618.0	619.8	611.6	598.1	619.1	619.1	642.9	623.3
37 Trading liabilities <sup>19</sup>	132.3	132.3	157.3	159.2	140.9	144.4	144.3	149.1	142.8	133.3	136.5	133.6
38 Derivatives with a negative fair value <sup>16</sup>	108.5	118.1	144.6	144.8	127.3	133.8	137.5	140.0	134.6	125.6	129.7	126.2
39 Other trading liabilities	23.9	14.2	12.7	14.4	13.7	10.6	6.8	9.2	8.1	7.7	6.8	7.5
40 Net due to related foreign offices	-529.6	-175.0	-193.6	-255.2	-249.8	-249.5	-303.8	-396.5	-395.5	-392.5	-389.0	-424.8
41 Other liabilities <sup>20</sup>	43.7	42.7	38.8	40.1	42.7	42.4	38.1	38.7	37.0	26.6	24.9	26.5
42 TOTAL LIABILITIES <sup>18</sup>	<b>1,380.0</b>	<b>1,486.3</b>	<b>1,506.6</b>	<b>1,442.1</b>	<b>1,439.1</b>	<b>1,485.0</b>	<b>1,469.6</b>	<b>1,376.1</b>	<b>1,406.3</b>	<b>1,366.8</b>	<b>1,403.0</b>	<b>1,364.8</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>-36.2</b>	<b>50.6</b>	<b>37.7</b>	<b>20.1</b>	<b>14.2</b>	<b>-1.2</b>	<b>-12.4</b>	<b>-42.3</b>	<b>-51.1</b>	<b>-48.0</b>	<b>-34.5</b>	<b>-32.7</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	-	-	-	-	-	-	-	-	-1.2	-1.5	-1.4	-1.3
45 Securitized consumer loans <sup>23</sup>	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
48 Securitized real estate loans <sup>23</sup>	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
<b>ASSETS</b>												
1 Bank credit	1,042.4	985.4	978.7	970.8	975.2	957.4	945.2	914.1	886.3	890.8	895.9	902.3
2 Securities in bank credit <sup>2</sup>	342.6	302.1	299.9	300.9	302.3	290.3	286.4	275.0	271.9	275.9	277.3	285.9
3 Treasury and agency securities <sup>3</sup>	102.3	85.1	89.4	93.9	102.1	88.2	85.3	79.6	84.2	89.1	89.6	97.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	—	—	—	—	—	33.9	31.4	31.0	31.3
5 Non-MBS <sup>5</sup>	—	—	—	—	—	—	—	—	50.3	57.6	58.5	66.4
6 Other securities	240.3	217.0	210.5	207.0	200.2	202.1	201.1	195.4	187.7	186.9	187.7	188.3
7 Mortgage-backed securities <sup>6</sup>	—	—	—	—	—	—	—	—	10.2	10.2	10.1	10.0
8 Non-MBS <sup>7</sup>	—	—	—	—	—	—	—	—	177.5	176.6	177.6	178.3
9 Loans and leases in bank credit <sup>8</sup>	699.8	683.3	678.8	669.9	672.9	667.1	658.8	639.0	614.4	614.9	618.6	616.4
10 Commercial and industrial loans	334.6	368.4	371.2	367.1	360.9	355.1	345.2	332.9	328.8	329.0	328.1	326.2
11 Real estate loans	44.4	45.6	45.2	45.2	45.3	45.2	45.2	44.2	42.7	42.4	41.5	42.4
12 Revolving home equity loans	—	—	—	—	—	—	—	—	0.3	0.3	0.3	0.3
13 Closed-end residential loans <sup>9</sup>	—	—	—	—	—	—	—	—	5.9	6.0	5.2	5.1
14 Commercial real estate loans <sup>10</sup>	—	—	—	—	—	—	—	—	36.5	36.1	36.1	37.0
15 Consumer loans	—	—	—	—	—	—	—	—	1.1	1.0	1.1	1.1
16 Credit cards and other revolving plans	—	—	—	—	—	—	—	—	0.0	0.0	0.0	0.0
17 Other consumer loans <sup>11</sup>	—	—	—	—	—	—	—	—	1.1	1.0	1.1	1.1
18 Other loans and leases	320.8	269.3	262.4	257.6	266.7	266.8	268.5	261.7	241.9	242.5	247.9	246.8
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	119.0	59.0	59.3	60.5	72.1	79.6	79.3	77.7	65.1	63.9	69.3	70.1
20 All other loans and leases <sup>13</sup>	201.8	210.3	203.1	197.1	194.6	187.2	189.2	184.0	176.9	178.6	178.6	176.7
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	2.6	2.6	2.6	2.6
22 Interbank loans <sup>12</sup>	68.2	36.3	45.0	47.0	40.4	41.5	44.8	39.5	41.9	41.1	40.5	39.5
23 Fed funds and reverse RPs with banks <sup>12</sup>	62.7	26.7	36.0	38.1	32.2	34.8	40.1	35.3	36.9	35.7	35.8	35.5
24 Loans to commercial banks	5.4	9.6	9.1	8.8	8.2	6.7	4.7	4.2	5.0	5.3	4.7	4.0
25 Cash assets <sup>14</sup>	61.0	329.6	318.3	234.1	232.1	279.9	270.4	191.8	250.8	219.2	249.7	217.7
26 Trading assets <sup>15</sup>	—	—	—	—	—	—	—	—	129.0	122.5	124.2	120.1
27 Derivatives with a positive fair value <sup>16</sup>	100.4	171.3	171.1	164.7	152.8	153.0	147.2	131.0	126.8	118.5	120.3	115.4
28 Other trading assets	—	—	—	—	—	—	—	—	2.2	4.0	3.9	4.7
29 Other assets <sup>17</sup>	55.8	54.3	48.1	47.4	48.0	47.3	45.1	42.0	34.7	32.5	31.7	30.2
30 TOTAL ASSETS <sup>18</sup>	<b>1,327.8</b>	<b>1,577.0</b>	<b>1,561.2</b>	<b>1,463.9</b>	<b>1,448.5</b>	<b>1,479.2</b>	<b>1,452.7</b>	<b>1,318.3</b>	<b>1,340.1</b>	<b>1,303.5</b>	<b>1,339.5</b>	<b>1,307.2</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

August 7, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 8	Jul 15	Jul 22	Jul 29
LIABILITIES												
31 Deposits	1,150.2	887.5	903.1	865.2	839.5	888.3	949.2	953.8	938.3	922.1	935.8	952.9
32 Large time deposits	1,115.1	847.9	864.3	825.9	799.0	844.5	902.3	909.2	896.7	878.3	894.2	910.4
33 Other deposits	35.1	39.6	38.8	39.3	40.5	43.8	46.9	44.7	41.6	43.9	41.6	42.5
34 Borrowings	595.3	611.0	605.5	622.2	670.4	675.4	674.1	643.9	650.4	641.5	664.9	653.0
35 Borrowings from banks in the U.S.	69.9	40.1	43.2	41.8	40.0	42.1	43.3	37.9	39.6	40.5	35.4	36.7
36 Borrowings from others	525.4	570.9	562.4	580.4	630.4	633.3	630.7	606.1	610.8	601.0	629.5	616.3
37 Trading liabilities <sup>19</sup>	121.8	170.1	168.0	162.5	148.1	148.2	144.5	131.7	122.8	116.0	116.6	112.6
38 Derivatives with a negative fair value <sup>16</sup>	96.2	157.2	155.5	148.0	135.0	137.8	136.3	122.0	114.1	108.2	110.2	104.7
39 Other trading liabilities	25.6	12.9	12.5	14.5	13.1	10.3	8.2	9.7	8.7	7.8	6.4	7.9
40 Net due to related foreign offices	-585.3	-136.9	-158.8	-228.7	-249.3	-272.6	-355.0	-451.6	-410.5	-409.3	-409.3	-447.3
41 Other liabilities <sup>20</sup>	42.6	42.2	40.3	39.7	37.0	37.0	37.1	37.6	36.2	30.2	28.6	33.1
42 TOTAL LIABILITIES <sup>18</sup>	<b>1,324.6</b>	<b>1,573.9</b>	<b>1,558.2</b>	<b>1,460.9</b>	<b>1,445.6</b>	<b>1,476.3</b>	<b>1,449.8</b>	<b>1,315.4</b>	<b>1,337.2</b>	<b>1,300.6</b>	<b>1,336.6</b>	<b>1,304.4</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>21</sup>	<b>3.2</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>2.9</b>							
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>22</sup>	-	-	-	-	-	-	-	-	-1.2	-1.5	-1.4	-1.3
45 Securitized consumer loans <sup>23</sup>	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
48 Securitized real estate loans <sup>23</sup>	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0

Footnotes appear on page 21.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly data are Wednesday values; monthly data are *pro rata* averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. For example, if a large bank is acquired by a commercial bank, or if a large bank leaves the commercial bank universe, it is replaced with the bank next in line, typically the bank ranked number 26. If a nonbank converts to a commercial bank charter, or if a small bank becomes large in size, it is not considered for the large bank panel (regardless of size) until the data are benchmarked to the subsequent Call Report. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 9 to 16, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated balances are removed from past data for the bank group that lost the assets, and added to past data for the bank group that acquired those assets. Balance sheet data for banks acquired in mergers are obtained from Call Reports or from the most recent weekly sample report, if available. A ratio procedure is used to adjust past levels.

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. 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, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Before July 1, 2009, most small domestically chartered banks reported only the total, which was distributed as 85 percent with banks (line 23) and 15 percent with nonbanks (line 19). Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

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

15. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

16. 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 No. 39 (FIN 39).

17. Excludes the due-from position with related foreign offices, which is included in line 39. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

18. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

19. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

20. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

21. 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.

22. 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.

23. 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 from the Federal Reserve Board's Data Download Program ([www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8](http://www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8)). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website ([www.federalreserve.gov/releases/h8/h8notes.htm](http://www.federalreserve.gov/releases/h8/h8notes.htm)). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).