

FEDERAL RESERVE statistical release



H.8

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time
February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending				
										Jan 13	Jan 20	Jan 27	Feb 3	
ASSETS														
1	Bank credit	9,337.1	9,249.6	9,210.4	9,127.9	9,053.3	9,109.9	9,088.1	9,003.7	9,021.9	9,002.0	8,984.2	8,943.0	
2	Securities in bank credit ²	2,145.7	2,268.1	2,304.0	2,316.2	2,312.7	2,316.5	2,349.3	2,339.4	2,340.3	2,329.4	2,341.6	2,333.8	
3	Treasury and agency securities ³	1,273.0	1,325.5	1,363.1	1,379.6	1,373.2	1,384.1	1,426.1	1,427.4	1,421.4	1,419.6	1,434.2	1,433.8	
4	Mortgage-backed securities (MBS) ⁴	—	974.2	977.8	988.1	985.5	991.6	1,006.7	999.4	997.0	990.0	1,000.1	1,002.1	
5	Non-MBS ⁵	—	351.3	385.3	391.5	387.7	392.5	419.4	428.0	424.4	429.6	434.2	431.6	
6	Other securities	872.7	942.6	940.8	936.6	939.5	932.4	923.2	912.1	919.0	909.8	907.4	900.1	
7	Mortgage-backed securities ⁶	—	207.8	208.9	209.8	209.5	208.3	203.3	204.3	201.9	209.0	206.0	199.3	
8	Non-MBS ⁷	—	734.8	731.9	726.8	730.0	724.1	719.8	707.8	717.1	700.8	701.4	700.8	
9	Loans and leases in bank credit ⁸	7,191.4	6,981.5	6,906.5	6,811.7	6,740.5	6,793.4	6,738.8	6,664.2	6,681.6	6,672.6	6,642.6	6,609.1	
10	Commercial and industrial loans	1,601.1	1,482.8	1,450.7	1,414.4	1,383.5	1,366.0	1,342.8	1,318.4	1,319.0	1,319.2	1,313.3	1,309.6	
11	Real estate loans	3,805.0	3,846.8	3,825.5	3,782.1	3,756.9	3,822.7	3,808.7	3,777.4	3,790.0	3,784.7	3,756.1	3,747.2	
12	Revolving home equity loans	593.0	608.3	606.9	604.0	601.7	604.5	601.6	599.0	599.6	598.8	598.1	597.9	
13	Closed-end residential loans ⁹	1,491.3	1,540.7	1,528.1	1,498.0	1,488.2	1,557.3	1,558.5	1,551.0	1,560.4	1,558.0	1,534.4	1,528.2	
14	Commercial real estate loans ¹⁰	1,720.8	1,697.8	1,690.5	1,680.1	1,667.1	1,660.9	1,648.6	1,627.4	1,630.0	1,627.9	1,623.6	1,621.0	
15	Consumer loans	869.8	852.6	850.5	847.9	846.3	841.9	832.3	816.5	818.3	813.5	819.0	816.9	
16	Credit cards and other revolving plans	375.8	359.9	357.0	352.5	349.6	344.3	332.0	315.2	317.0	313.0	316.0	316.7	
17	Other consumer loans ¹¹	494.0	492.7	493.4	495.4	496.8	497.5	500.3	501.3	501.2	500.5	503.0	500.2	
18	Other loans and leases	915.6	799.3	779.8	767.3	753.8	762.8	755.0	751.9	754.4	755.3	754.2	735.5	
19	Fed funds and reverse RPs with nonbanks ¹²	289.7	222.7	213.9	205.6	200.0	209.5	206.8	205.1	196.9	210.3	216.9	198.3	
20	All other loans and leases ¹³	625.9	576.6	565.9	561.7	553.8	553.2	548.2	546.8	557.5	545.0	537.3	537.2	
21	LESS: Allowance for loan and lease losses	—	187.1	192.4	195.2	199.2	204.5	200.9	205.5	205.8	205.1	205.6	207.7	
22	Interbank loans ¹²	389.8	339.0	318.2	312.4	286.0	220.3	210.1	216.2	219.4	213.3	210.4	220.8	
23	Fed funds and reverse RPs with banks ¹²	322.3	254.6	228.0	221.7	199.7	155.4	147.8	147.5	151.5	145.9	144.2	151.5	
24	Loans to commercial banks ¹⁴	67.5	84.4	90.3	90.6	86.3	64.9	62.3	68.7	68.0	67.4	66.2	69.3	
25	Cash assets ¹⁵	967.3	957.8	1,013.9	1,049.1	1,216.7	1,224.1	1,159.1	1,192.3	1,247.4	1,139.0	1,225.6	1,254.0	
26	Trading assets ¹⁶	—	380.4	364.5	354.7	321.1	296.8	268.3	251.4	248.2	244.2	252.2	256.5	
27	Derivatives with a positive fair value ¹⁷	—	362.7	346.4	336.6	307.5	281.3	256.6	236.1	234.5	227.5	236.2	241.2	
28	Other trading assets	—	17.7	18.0	18.1	13.6	15.5	11.7	15.3	13.7	16.7	16.1	15.4	
29	Other assets ¹⁸	1,123.6	1,132.0	1,111.1	1,108.4	1,130.6	1,122.8	1,156.8	1,182.7	1,183.9	1,186.9	1,178.7	1,188.9	
30	TOTAL ASSETS ¹⁹	12,201.3	11,871.6	11,825.8	11,757.3	11,808.5	11,769.4	11,681.5	11,640.7	11,715.0	11,580.3	11,645.5	11,655.4	

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
LIABILITIES													
31	Deposits	7,287.2	7,507.1	7,552.4	7,596.6	7,639.0	7,680.3	7,684.0	7,651.3	7,651.4	7,626.3	7,675.5	7,647.6
32	Large time deposits	1,899.0	1,900.9	1,900.9	1,890.6	1,893.8	1,879.9	1,891.4	1,865.7	1,863.3	1,856.5	1,864.9	1,859.9
33	Other deposits	5,388.2	5,606.3	5,651.5	5,706.0	5,745.2	5,800.5	5,792.6	5,785.6	5,788.1	5,769.8	5,810.6	5,788.0
34	Borrowings	2,413.9	2,216.6	2,137.7	2,038.6	1,995.8	1,957.8	1,917.3	1,888.1	1,951.0	1,860.6	1,839.0	1,844.0
35	Borrowings from banks in the U.S.	415.8	383.1	344.7	341.6	320.1	281.9	259.3	251.1	261.7	247.4	239.1	253.1
36	Borrowings from others	1,998.1	1,833.4	1,793.0	1,697.0	1,675.7	1,675.9	1,658.0	1,637.0	1,689.4	1,613.2	1,599.9	1,590.9
37	Trading liabilities ²⁰	—	312.7	311.2	304.2	286.6	264.9	248.5	252.3	257.5	246.3	253.2	248.4
38	Derivatives with a negative fair value ¹⁷	—	262.7	261.9	253.1	228.4	210.7	197.4	201.5	201.7	195.7	198.4	206.9
39	Other trading liabilities	—	50.1	49.3	51.2	58.2	54.2	51.2	50.7	55.8	50.5	54.9	41.5
40	Net due to related foreign offices	471.4	85.8	92.5	138.7	207.1	209.3	148.8	176.2	156.7	193.3	226.0	206.6
41	Other liabilities ²¹	445.5	451.1	415.8	415.6	405.3	414.5	421.5	398.9	400.1	400.6	384.1	388.7
42	TOTAL LIABILITIES ¹⁹	11,095.4	10,573.4	10,509.4	10,493.7	10,533.9	10,526.9	10,420.1	10,366.8	10,416.8	10,327.0	10,377.9	10,335.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,105.9	1,298.2	1,316.3	1,263.6	1,274.6	1,242.4	1,261.5	1,273.9	1,298.3	1,253.2	1,267.6	1,320.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-55.1	-46.7	-35.8	-22.4	-16.3	-13.7	-18.5	-20.6	-18.8	-16.8	-10.5
45	Securitized consumer loans ²⁴	409.1	404.4	398.7	396.0	393.4	388.5	392.8	396.5	396.2	399.5	395.0	393.9
46	Securitized credit cards and other revolving plans	370.7	368.3	363.1	361.4	359.5	355.7	361.2	365.0	364.7	368.1	363.5	362.0
47	Other securitized consumer loans	38.3	36.1	35.6	34.6	33.9	32.8	31.6	31.6	31.5	31.4	31.5	31.8
48	Securitized real estate loans ²⁴	1,423.8	1,438.1	1,449.6	1,446.8	1,441.9	1,436.7	1,400.5	1,375.2	1,383.9	1,371.4	1,368.7	1,371.0

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending			
										Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	9,346.0	9,210.1	9,187.7	9,134.8	9,054.9	9,140.8	9,107.3	9,006.4	9,016.4	9,007.7	8,984.8	8,975.2
2	Securities in bank credit ²	2,128.4	2,260.6	2,304.6	2,319.8	2,315.2	2,331.4	2,335.8	2,322.3	2,317.9	2,317.1	2,323.2	2,325.8
3	Treasury and agency securities ³	1,267.8	1,317.1	1,362.2	1,375.7	1,368.3	1,395.6	1,425.2	1,424.1	1,415.0	1,420.2	1,428.9	1,436.1
4	Mortgage-backed securities (MBS) ⁴	—	970.1	975.6	981.6	978.6	995.7	1,007.4	1,001.0	995.3	996.4	999.9	1,008.8
5	Non-MBS ⁵	—	347.0	386.6	394.1	389.8	399.9	417.8	423.1	419.7	423.8	429.1	427.3
6	Other securities	860.6	943.5	942.4	944.1	946.9	935.8	910.7	898.2	902.9	896.9	894.3	889.7
7	Mortgage-backed securities ⁶	—	205.4	206.7	209.4	206.9	207.1	202.6	203.9	201.7	209.2	205.7	200.0
8	Non-MBS ⁷	—	738.1	735.6	734.7	740.0	728.7	708.0	694.3	701.2	687.8	688.6	689.7
9	Loans and leases in bank credit ⁸	7,217.6	6,949.6	6,883.2	6,815.0	6,739.7	6,809.4	6,771.5	6,684.1	6,698.6	6,690.6	6,661.6	6,649.4
10	Commercial and industrial loans	1,601.9	1,473.4	1,440.7	1,416.4	1,384.3	1,367.4	1,344.4	1,318.3	1,316.2	1,320.5	1,313.3	1,313.6
11	Real estate loans	3,800.8	3,851.5	3,831.0	3,783.9	3,761.5	3,832.6	3,809.1	3,772.9	3,785.3	3,773.8	3,751.5	3,755.6
12	Revolving home equity loans	595.2	607.0	606.0	604.0	603.2	606.4	604.2	601.3	602.0	601.5	600.5	599.6
13	Closed-end residential loans ⁹	1,484.7	1,546.2	1,535.5	1,499.5	1,489.5	1,562.7	1,554.6	1,544.3	1,553.7	1,544.4	1,526.0	1,536.2
14	Commercial real estate loans ¹⁰	1,721.0	1,698.2	1,689.6	1,680.4	1,668.7	1,663.5	1,650.2	1,627.4	1,629.6	1,627.8	1,625.0	1,619.7
15	Consumer loans	891.6	843.0	846.1	847.5	839.4	838.2	838.4	835.2	835.5	836.9	840.2	833.0
16	Credit cards and other revolving plans	393.9	354.3	354.8	351.3	344.5	344.2	345.1	329.9	333.2	331.4	329.3	323.1
17	Other consumer loans ¹¹	497.7	488.7	491.2	496.2	494.9	494.0	493.2	505.3	502.3	505.5	510.9	510.0
18	Other loans and leases	923.4	781.6	765.3	767.2	754.5	771.3	779.6	757.7	761.6	759.5	756.5	747.2
19	Fed funds and reverse RPs with nonbanks ¹²	292.0	209.8	206.5	204.2	199.4	213.9	217.5	207.3	202.7	209.9	214.8	210.3
20	All other loans and leases ¹³	631.4	571.8	558.8	562.9	555.1	557.4	562.2	550.4	558.9	549.6	541.7	537.0
21	LESS: Allowance for loan and lease losses	—	188.2	192.3	193.8	197.9	202.8	201.5	205.6	205.7	205.4	204.0	209.3
22	Interbank loans ¹²	398.7	326.9	310.0	308.1	283.4	225.0	216.4	220.0	219.7	217.0	218.3	224.9
23	Fed funds and reverse RPs with banks ¹²	330.3	245.0	220.6	218.9	197.6	159.4	152.6	150.6	151.5	148.9	150.6	153.8
24	Loans to commercial banks ¹⁴	68.4	81.9	89.4	89.2	85.7	65.6	63.8	69.4	68.2	68.1	67.7	71.1
25	Cash assets ¹⁵	1,008.0	934.6	972.7	1,047.7	1,210.3	1,259.9	1,230.5	1,241.0	1,285.3	1,222.2	1,249.8	1,251.7
26	Trading assets ¹⁶	—	354.0	339.0	340.7	319.9	316.6	288.4	266.9	264.3	271.2	266.9	258.1
27	Derivatives with a positive fair value ¹⁷	—	336.9	321.0	322.2	304.4	300.2	273.8	251.5	250.1	255.0	251.3	243.0
28	Other trading assets	—	17.1	18.0	18.5	15.5	16.3	14.6	15.4	14.1	16.2	15.6	15.0
29	Other assets ¹⁸	1,123.1	1,129.9	1,100.9	1,113.9	1,134.0	1,125.8	1,162.5	1,181.1	1,177.6	1,184.6	1,175.5	1,192.6
30	TOTAL ASSETS ¹⁹	12,289.6	11,767.4	11,717.9	11,751.3	11,804.6	11,865.3	11,803.6	11,709.8	11,757.6	11,697.4	11,691.4	11,693.1

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
LIABILITIES													
31	Deposits	7,301.1	7,462.5	7,503.7	7,545.8	7,609.4	7,685.8	7,744.6	7,665.2	7,702.7	7,647.9	7,608.6	7,648.4
32	Large time deposits	1,902.1	1,894.1	1,905.2	1,889.7	1,902.6	1,885.5	1,892.7	1,866.3	1,878.0	1,858.6	1,855.5	1,857.2
33	Other deposits	5,399.0	5,568.4	5,598.5	5,656.2	5,706.7	5,800.3	5,851.9	5,798.9	5,824.6	5,789.3	5,753.1	5,791.2
34	Borrowings	2,399.6	2,199.9	2,126.9	2,049.4	1,977.9	1,938.2	1,897.4	1,874.3	1,900.0	1,859.8	1,862.6	1,850.5
35	Borrowings from banks in the U.S.	421.2	379.6	340.7	337.3	316.6	277.7	258.5	253.1	255.2	251.9	249.6	257.5
36	Borrowings from others	1,978.4	1,820.2	1,786.2	1,712.1	1,661.3	1,660.6	1,638.9	1,621.1	1,644.8	1,607.8	1,613.0	1,593.0
37	Trading liabilities ²⁰	—	292.0	293.7	298.8	286.9	280.5	256.4	263.7	268.4	267.9	264.2	251.3
38	Derivatives with a negative fair value ¹⁷	—	242.6	242.4	244.5	227.5	223.4	205.6	214.1	213.9	218.7	212.4	209.2
39	Other trading liabilities	—	49.4	51.4	54.2	59.4	57.1	50.8	49.6	54.5	49.1	51.8	42.1
40	Net due to related foreign offices	471.4	85.8	92.5	138.7	207.1	209.3	148.8	176.2	156.7	193.3	226.0	206.6
41	Other liabilities ²¹	447.3	442.6	413.0	414.3	408.6	422.0	427.6	400.6	402.7	396.8	392.3	392.5
42	TOTAL LIABILITIES ¹⁹	11,118.9	10,482.8	10,429.8	10,447.0	10,489.9	10,535.9	10,474.8	10,380.0	10,430.4	10,365.6	10,353.7	10,349.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,170.7	1,284.6	1,288.1	1,304.3	1,314.7	1,329.4	1,328.8	1,329.8	1,327.2	1,331.8	1,337.7	1,343.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-55.1	-46.7	-35.8	-22.4	-16.3	-13.7	-18.5	-20.6	-18.8	-16.8	-10.5
45	Securitized consumer loans ²⁴	409.8	405.2	399.5	395.9	393.9	385.8	392.3	396.8	396.8	396.6	396.5	396.6
46	Securitized credit cards and other revolving plans	370.5	369.4	364.4	361.3	359.9	352.8	359.8	364.6	364.5	364.4	364.2	364.3
47	Other securitized consumer loans	39.3	35.8	35.1	34.6	33.9	33.0	32.5	32.3	32.3	32.2	32.3	32.3
48	Securitized real estate loans ²⁴	1,452.8	1,416.2	1,410.7	1,404.7	1,406.6	1,411.5	1,407.7	1,401.6	1,408.2	1,398.1	1,397.0	1,401.0

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	8,347.9	8,348.5	8,318.5	8,266.1	8,218.7	8,301.2	8,300.3	8,221.4	8,234.2	8,212.6	8,208.2	8,173.9
2	Securities in bank credit ²	1,829.9	1,991.9	2,025.7	2,048.5	2,049.2	2,067.1	2,108.4	2,094.9	2,092.0	2,083.9	2,097.5	2,093.4
3	Treasury and agency securities ³	1,175.8	1,235.1	1,263.2	1,284.8	1,275.4	1,287.6	1,328.2	1,332.2	1,322.7	1,324.3	1,340.9	1,341.6
4	Mortgage-backed securities (MBS) ⁴	—	940.0	945.2	956.4	951.4	962.8	976.5	969.5	965.5	959.7	971.5	974.2
5	Non-MBS ⁵	—	295.1	317.9	328.4	324.0	324.8	351.6	362.7	357.2	364.6	369.3	367.4
6	Other securities	654.1	756.8	762.5	763.8	773.8	779.5	780.2	762.7	769.4	759.6	756.7	751.8
7	Mortgage-backed securities ⁶	—	198.7	201.1	202.0	201.8	201.1	194.4	194.7	192.2	199.4	196.3	190.5
8	Non-MBS ⁷	—	558.1	561.4	561.8	572.0	578.4	585.8	568.0	577.2	560.2	560.4	561.3
9	Loans and leases in bank credit ⁸	6,518.0	6,356.6	6,292.8	6,217.5	6,169.5	6,234.1	6,191.9	6,126.5	6,142.1	6,128.7	6,110.7	6,080.5
10	Commercial and industrial loans	1,235.5	1,151.3	1,130.3	1,107.3	1,089.3	1,079.5	1,066.6	1,052.4	1,051.9	1,052.3	1,049.6	1,047.2
11	Real estate loans	3,760.1	3,802.6	3,781.3	3,739.9	3,714.8	3,780.7	3,768.8	3,738.7	3,751.3	3,746.3	3,717.6	3,708.3
12	Revolving home equity loans	591.4	607.9	606.6	603.8	601.5	604.3	601.3	598.7	599.3	598.5	597.8	597.7
13	Closed-end residential loans ⁹	1,487.7	1,536.2	1,523.9	1,495.1	1,484.9	1,554.1	1,555.1	1,547.7	1,557.1	1,554.7	1,531.1	1,524.8
14	Commercial real estate loans ¹⁰	1,681.1	1,658.5	1,650.8	1,641.0	1,628.3	1,622.4	1,612.4	1,592.4	1,594.9	1,593.0	1,588.8	1,585.9
15	Consumer loans	869.7	851.7	849.5	846.8	845.1	840.6	831.0	815.2	816.9	812.1	817.7	815.6
16	Credit cards and other revolving plans	375.8	359.9	357.0	352.5	349.6	344.3	332.0	315.2	317.0	313.0	316.0	316.7
17	Other consumer loans ¹¹	493.9	491.8	492.4	494.3	495.6	496.2	499.0	500.0	499.9	499.2	501.7	498.9
18	Other loans and leases	652.7	550.9	531.8	523.5	520.2	533.3	525.5	520.2	522.0	518.0	525.8	509.4
19	Fed funds and reverse RPs with nonbanks ¹²	224.9	156.8	147.3	137.8	138.7	146.7	142.1	135.8	126.2	136.3	150.3	134.6
20	All other loans and leases ¹³	427.7	394.2	384.5	385.7	381.5	386.6	383.4	384.4	395.8	381.8	375.5	374.8
21	LESS: Allowance for loan and lease losses	—	184.7	190.0	192.8	197.2	202.6	199.0	203.9	204.1	203.5	204.0	206.1
22	Interbank loans ¹²	345.3	300.0	277.1	277.2	254.9	189.9	184.2	189.4	192.9	187.5	182.2	190.6
23	Fed funds and reverse RPs with banks ¹²	286.4	220.4	191.8	190.9	172.1	128.4	124.9	123.8	127.6	122.7	119.2	125.0
24	Loans to commercial banks ¹⁴	58.9	79.7	85.3	86.3	82.7	61.4	59.3	65.6	65.3	64.8	63.0	65.6
25	Cash assets ¹⁵	661.9	707.7	730.7	757.7	844.8	867.5	810.1	747.4	776.1	692.7	773.3	781.0
26	Trading assets ¹⁶	—	244.4	235.8	225.9	198.3	188.9	169.9	154.5	149.4	149.0	157.9	157.8
27	Derivatives with a positive fair value ¹⁷	—	231.7	222.3	212.9	191.1	181.3	162.1	145.7	142.8	139.0	147.4	148.7
28	Other trading assets	—	12.8	13.5	13.0	7.3	7.6	7.8	8.9	6.5	10.0	10.5	9.1
29	Other assets ¹⁸	1,082.9	1,098.9	1,078.8	1,076.1	1,096.6	1,088.9	1,125.1	1,147.8	1,147.1	1,150.8	1,143.9	1,157.6
30	TOTAL ASSETS¹⁹	10,650.2	10,514.8	10,450.8	10,410.1	10,416.0	10,433.8	10,390.6	10,256.7	10,295.5	10,189.1	10,261.6	10,254.9

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending				
										Jan 13	Jan 20	Jan 27	Feb 3	
LIABILITIES														
31	Deposits	6,379.9	6,560.3	6,592.0	6,625.0	6,633.5	6,674.3	6,641.5	6,619.4	6,623.0	6,598.6	6,647.2	6,619.6	
32	Large time deposits	1,030.9	987.1	974.0	952.8	922.3	907.6	882.8	867.8	868.9	863.8	869.7	862.7	
33	Other deposits	5,349.0	5,573.2	5,617.9	5,672.3	5,711.2	5,766.6	5,758.7	5,751.5	5,754.1	5,734.8	5,777.5	5,756.4	
34	Borrowings	1,801.9	1,573.6	1,500.0	1,415.2	1,415.1	1,404.3	1,396.5	1,375.7	1,406.3	1,350.5	1,356.0	1,355.0	
35	Borrowings from banks in the U.S.	372.2	346.5	310.7	308.9	286.1	249.6	231.5	223.5	236.2	216.2	209.8	222.2	
36	Borrowings from others	1,429.8	1,227.1	1,189.3	1,106.2	1,129.0	1,154.7	1,165.0	1,152.2	1,170.1	1,134.3	1,146.2	1,132.8	
37	Trading liabilities ²⁰	—	186.2	188.1	181.9	167.2	152.9	144.5	131.2	130.5	124.2	132.8	133.3	
38	Derivatives with a negative fair value ¹⁷	—	144.8	147.5	139.9	117.9	107.7	101.6	93.8	92.5	89.2	93.4	97.6	
39	Other trading liabilities	—	41.4	40.6	42.0	49.3	45.2	42.8	37.4	38.1	35.0	39.4	35.7	
40	Net due to related foreign offices	629.6	494.9	488.1	526.3	534.7	529.4	501.3	464.2	455.5	470.3	477.7	460.6	
41	Other liabilities ²¹	407.3	419.6	388.7	387.4	373.6	383.8	395.4	375.9	377.7	374.1	360.5	365.6	
42	TOTAL LIABILITIES ¹⁹	9,531.9	9,234.5	9,156.9	9,135.7	9,124.0	9,144.8	9,079.1	8,966.3	8,993.1	8,917.8	8,974.2	8,933.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,118.3	1,280.2	1,294.0	1,274.4	1,292.0	1,289.0	1,311.5	1,290.5	1,302.3	1,271.3	1,287.4	1,321.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-37.3	-29.4	-19.0	-7.3	-3.2	-2.2	-7.5	-9.2	-7.6	-6.0	-0.2	
45	Securitized consumer loans ²⁴	409.1	404.4	398.7	396.0	393.4	388.5	392.8	396.5	396.2	399.5	395.0	393.9	
46	Securitized credit cards and other revolving plans	370.7	368.3	363.1	361.4	359.5	355.7	361.2	365.0	364.7	368.1	363.5	362.0	
47	Other securitized consumer loans	38.3	36.1	35.6	34.6	33.9	32.8	31.6	31.6	31.5	31.4	31.5	31.8	
48	Securitized real estate loans ²⁴	1,423.8	1,438.1	1,449.6	1,446.8	1,441.9	1,436.7	1,400.5	1,375.2	1,383.9	1,371.4	1,368.7	1,371.0	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending			
										Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	8,357.6	8,319.4	8,302.5	8,269.5	8,213.7	8,316.1	8,305.0	8,222.9	8,228.1	8,221.4	8,208.4	8,200.5
2	Securities in bank credit ²	1,818.1	1,988.0	2,025.4	2,046.8	2,045.1	2,070.5	2,090.4	2,082.0	2,076.5	2,078.1	2,083.7	2,086.6
3	Treasury and agency securities ³	1,172.8	1,227.9	1,262.7	1,279.3	1,272.3	1,298.8	1,328.7	1,331.0	1,321.2	1,328.4	1,336.4	1,343.9
4	Mortgage-backed securities (MBS) ⁴	—	936.5	943.3	949.3	945.0	965.4	977.4	972.2	965.7	967.8	972.0	980.9
5	Non-MBS ⁵	—	291.5	319.4	330.0	327.3	333.4	351.2	358.9	355.5	360.5	364.4	363.0
6	Other securities	645.3	760.0	762.8	767.6	772.8	771.7	761.8	750.9	755.3	749.7	747.3	742.7
7	Mortgage-backed securities ⁶	—	196.4	197.9	200.7	197.8	198.1	195.0	196.5	194.2	201.7	198.4	192.5
8	Non-MBS ⁷	—	563.6	564.9	566.9	575.0	573.6	566.7	554.4	561.2	548.0	548.9	550.2
9	Loans and leases in bank credit ⁸	6,539.6	6,331.5	6,277.0	6,222.7	6,168.6	6,245.6	6,214.6	6,141.0	6,151.6	6,143.3	6,124.7	6,113.9
10	Commercial and industrial loans	1,231.1	1,147.3	1,124.2	1,108.3	1,089.6	1,079.2	1,064.4	1,047.8	1,044.4	1,048.9	1,045.9	1,046.6
11	Real estate loans	3,755.6	3,807.3	3,787.3	3,741.6	3,719.3	3,790.8	3,769.1	3,734.0	3,746.2	3,735.0	3,712.9	3,716.8
12	Revolving home equity loans	593.5	606.8	605.7	603.7	603.0	606.1	603.9	601.0	601.7	601.2	600.1	599.3
13	Closed-end residential loans ⁹	1,481.1	1,541.5	1,531.0	1,496.4	1,486.2	1,559.3	1,551.3	1,541.1	1,550.5	1,541.2	1,522.8	1,533.0
14	Commercial real estate loans ¹⁰	1,681.0	1,659.1	1,650.7	1,641.4	1,630.2	1,625.4	1,613.9	1,591.9	1,593.9	1,592.6	1,589.9	1,584.4
15	Consumer loans	891.6	842.0	844.9	846.2	838.1	836.9	837.1	833.9	834.2	835.6	838.9	831.7
16	Credit cards and other revolving plans	393.9	354.3	354.8	351.3	344.5	344.2	345.1	329.9	333.2	331.4	329.3	323.1
17	Other consumer loans ¹¹	497.7	487.6	490.0	495.0	493.7	492.7	491.9	504.0	501.0	504.2	509.6	508.7
18	Other loans and leases	661.3	534.9	520.6	526.5	521.6	538.6	544.1	525.3	526.8	523.9	527.0	518.8
19	Fed funds and reverse RPs with nonbanks ¹²	232.8	142.8	139.7	140.8	139.4	148.1	151.8	140.1	134.0	139.3	149.1	145.1
20	All other loans and leases ¹³	428.5	392.1	380.9	385.7	382.2	390.5	392.3	385.2	392.8	384.6	377.9	373.7
21	LESS: Allowance for loan and lease losses	—	185.6	189.8	191.4	195.9	200.9	199.7	203.9	204.0	203.7	202.4	207.7
22	Interbank loans ¹²	353.7	289.4	269.7	272.6	250.6	192.5	188.8	192.7	193.0	189.8	189.7	194.6
23	Fed funds and reverse RPs with banks ¹²	294.4	211.3	184.4	187.3	168.7	130.9	128.8	126.7	127.9	124.8	125.5	127.2
24	Loans to commercial banks ¹⁴	59.3	78.1	85.3	85.3	81.9	61.6	60.0	66.0	65.1	65.0	64.2	67.3
25	Cash assets ¹⁵	693.9	689.1	691.2	754.6	835.9	894.0	866.4	782.2	802.7	758.2	779.4	782.8
26	Trading assets ¹⁶	—	230.6	221.1	219.1	198.5	194.9	178.2	165.6	160.5	168.0	169.5	160.8
27	Derivatives with a positive fair value ¹⁷	—	217.3	207.1	206.0	190.7	187.1	170.5	156.9	154.2	158.3	159.0	151.6
28	Other trading assets	—	13.3	14.0	13.1	7.8	7.8	7.7	8.7	6.4	9.7	10.5	9.2
29	Other assets ¹⁸	1,086.0	1,098.2	1,070.3	1,082.5	1,101.9	1,091.7	1,129.7	1,149.9	1,146.0	1,152.8	1,143.6	1,161.7
30	TOTAL ASSETS ¹⁹	10,728.2	10,441.0	10,365.0	10,406.9	10,404.6	10,488.5	10,468.4	10,309.4	10,326.2	10,286.4	10,288.2	10,292.8

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending				
										Jan 13	Jan 20	Jan 27	Feb 3	
LIABILITIES														
31	Deposits	6,398.0	6,523.4	6,543.9	6,580.5	6,603.0	6,682.2	6,707.5	6,635.6	6,666.3	6,619.8	6,587.1	6,624.9	
32	Large time deposits	1,037.8	988.2	978.5	956.4	928.7	914.1	889.4	870.7	875.9	864.8	866.8	865.9	
33	Other deposits	5,360.2	5,535.2	5,565.4	5,624.1	5,674.3	5,768.0	5,818.1	5,764.9	5,790.4	5,754.9	5,720.4	5,759.1	
34	Borrowings	1,794.1	1,554.8	1,486.3	1,431.8	1,412.0	1,396.6	1,384.1	1,369.9	1,365.9	1,359.3	1,384.8	1,362.3	
35	Borrowings from banks in the U.S.	378.1	343.3	305.8	303.8	282.9	244.6	229.8	225.9	229.4	222.3	219.2	226.2	
36	Borrowings from others	1,416.0	1,211.5	1,180.5	1,128.0	1,129.1	1,152.0	1,154.3	1,144.0	1,136.5	1,137.0	1,165.6	1,136.1	
37	Trading liabilities ²⁰	—	175.4	178.1	180.8	166.7	162.8	149.5	136.9	136.3	135.7	138.1	133.6	
38	Derivatives with a negative fair value ¹⁷	—	133.6	135.1	134.5	117.4	114.2	106.5	101.3	99.8	102.2	102.5	99.2	
39	Other trading liabilities	—	41.9	43.0	46.3	49.3	48.6	43.0	35.6	36.6	33.5	35.7	34.5	
40	Net due to related foreign offices	629.6	494.9	488.1	526.3	534.7	529.4	501.3	464.2	455.5	470.3	477.7	460.6	
41	Other liabilities ²¹	407.1	410.9	383.6	386.2	376.5	391.0	400.3	376.0	377.9	372.5	365.8	370.4	
42	TOTAL LIABILITIES ¹⁹	9,560.3	9,159.4	9,079.9	9,105.6	9,092.9	9,162.0	9,142.7	8,982.6	9,001.9	8,957.6	8,953.5	8,951.9	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,167.9	1,281.7	1,285.1	1,301.3	1,311.7	1,326.4	1,325.8	1,326.8	1,324.2	1,328.8	1,334.7	1,340.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-37.3	-29.4	-19.0	-7.3	-3.2	-2.2	-7.5	-9.2	-7.6	-6.0	-0.2	
45	Securitized consumer loans ²⁴	409.8	405.2	399.5	395.9	393.9	385.8	392.3	396.8	396.8	396.6	396.5	396.6	
46	Securitized credit cards and other revolving plans	370.5	369.4	364.4	361.3	359.9	352.8	359.8	364.6	364.5	364.4	364.2	364.3	
47	Other securitized consumer loans	39.3	35.8	35.1	34.6	33.9	33.0	32.5	32.3	32.3	32.2	32.3	32.3	
48	Securitized real estate loans ²⁴	1,452.8	1,416.2	1,410.7	1,404.7	1,406.6	1,411.5	1,407.7	1,401.6	1,408.2	1,398.1	1,397.0	1,401.0	

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	5,302.5	5,264.0	5,233.2	5,191.7	5,153.9	5,230.4	5,235.6	5,207.1	5,208.9	5,201.2	5,205.5	5,190.0
2	Securities in bank credit ²	1,211.8	1,315.5	1,337.3	1,354.0	1,352.5	1,360.4	1,395.1	1,412.5	1,406.2	1,406.1	1,419.8	1,417.0
3	Treasury and agency securities ³	773.5	811.1	828.7	844.1	833.2	837.9	868.3	880.5	868.7	874.5	890.9	893.4
4	Mortgage-backed securities (MBS) ⁴	685.3	674.3	674.3	680.8	672.3	679.7	690.8	693.1	686.0	684.7	698.0	703.1
5	Non-MBS ⁵	88.2	136.8	154.3	163.3	160.9	158.2	177.5	187.4	182.7	189.9	192.9	190.3
6	Other securities	438.3	504.4	508.6	509.9	519.3	522.5	526.8	531.9	537.5	531.6	528.9	523.6
7	Mortgage-backed securities ⁶	158.9	169.5	171.2	172.8	170.8	171.4	166.2	166.0	162.8	170.7	168.4	162.7
8	Non-MBS ⁷	279.5	334.9	337.4	337.0	348.5	351.1	360.6	365.9	374.7	360.9	360.4	360.9
9	Loans and leases in bank credit ⁸	4,090.7	3,948.5	3,895.9	3,837.7	3,801.4	3,870.0	3,840.5	3,794.7	3,802.6	3,795.0	3,785.7	3,773.0
10	Commercial and industrial loans	797.5	738.2	720.5	700.6	684.4	675.9	664.2	653.1	652.4	652.8	650.9	649.8
11	Real estate loans	2,138.4	2,172.0	2,157.9	2,127.4	2,112.5	2,179.8	2,175.8	2,158.0	2,165.7	2,162.3	2,141.8	2,145.1
12	Revolving home equity loans	478.6	492.1	491.0	488.0	485.7	489.4	487.1	484.1	484.6	483.9	483.5	483.6
13	Closed-end residential loans ⁹	984.4	1,017.1	1,009.4	987.2	981.5	1,045.2	1,048.3	1,043.6	1,050.1	1,047.7	1,029.6	1,032.9
14	Commercial real estate loans ¹⁰	675.4	662.8	657.6	652.2	645.3	645.1	640.4	630.3	631.0	630.7	628.7	628.6
15	Consumer loans	638.6	617.1	613.0	612.7	609.4	604.9	596.5	585.5	586.3	582.7	587.4	588.4
16	Credit cards and other revolving plans	284.6	268.9	265.3	264.1	260.9	256.9	247.2	233.5	235.0	231.5	233.3	235.0
17	Other consumer loans ¹¹	353.9	348.2	347.7	348.6	348.5	348.0	349.3	352.0	351.2	351.2	354.1	353.4
18	Other loans and leases	516.3	421.2	404.5	396.9	395.1	409.5	404.0	398.1	398.2	397.2	405.5	389.6
19	Fed funds and reverse RPs with nonbanks ¹²	216.0	150.3	142.7	134.1	135.4	142.9	138.8	132.6	122.5	133.5	147.4	132.2
20	All other loans and leases ¹³	300.3	270.9	261.8	262.8	259.6	266.6	265.2	265.5	275.7	263.7	258.1	257.4
21	LESS: Allowance for loan and lease losses	98.3	128.8	133.6	138.6	142.6	148.2	146.9	148.9	149.2	148.1	148.5	150.3
22	Interbank loans ¹²	277.6	234.3	211.9	217.6	191.5	121.2	115.1	126.4	122.1	129.3	126.1	132.0
23	Fed funds and reverse RPs with banks ¹²	226.5	166.0	134.9	137.5	115.9	66.6	60.1	64.2	60.4	68.3	66.3	69.4
24	Loans to commercial banks ¹⁴	51.1	68.2	76.9	80.1	75.5	54.7	55.0	62.1	61.7	61.1	59.8	62.5
25	Cash assets ¹⁵	444.5	482.5	497.3	510.3	587.4	599.4	539.9	469.2	492.9	423.5	490.7	486.4
26	Trading assets ¹⁶	–	236.2	227.4	217.3	190.0	180.2	162.2	148.1	142.9	142.6	151.7	151.4
27	Derivatives with a positive fair value ¹⁷	321.1	225.4	216.1	207.1	185.3	176.0	157.0	140.9	138.2	134.5	142.8	143.6
28	Other trading assets	–	10.9	11.4	10.2	4.6	4.2	5.3	7.2	4.8	8.1	9.0	7.8
29	Other assets ¹⁸	844.1	847.2	825.9	824.3	849.0	841.8	869.8	882.1	878.5	884.9	880.2	892.0
30	TOTAL ASSETS¹⁹	7,117.2	6,935.4	6,861.9	6,822.6	6,829.0	6,824.8	6,775.8	6,684.1	6,696.0	6,633.3	6,705.7	6,701.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending			
										Jan 13	Jan 20	Jan 27	Feb 3
LIABILITIES													
31	Deposits	3,868.6	3,939.8	3,955.2	3,964.1	3,969.9	3,993.1	3,983.1	3,965.5	3,967.7	3,949.4	3,982.5	3,966.3
32	Large time deposits	601.2	523.6	509.8	489.2	462.3	449.2	429.8	417.5	419.4	414.3	414.9	412.3
33	Other deposits	3,267.4	3,416.2	3,445.4	3,474.8	3,507.5	3,543.9	3,553.3	3,548.0	3,548.3	3,535.2	3,567.6	3,554.0
34	Borrowings	1,285.5	1,124.6	1,026.7	954.1	952.0	953.2	968.0	978.1	988.5	959.6	979.0	984.2
35	Borrowings from banks in the U.S.	238.9	213.6	169.9	168.9	155.9	143.5	131.6	131.2	138.8	124.8	124.9	132.7
36	Borrowings from others	1,046.6	911.0	856.8	785.1	796.1	809.6	836.4	846.9	849.7	834.8	854.1	851.5
37	Trading liabilities ²⁰	305.4	182.6	184.1	177.6	163.3	149.1	140.3	127.5	127.0	120.8	129.2	129.4
38	Derivatives with a negative fair value ¹⁷	254.0	142.0	144.2	136.3	114.8	104.6	98.7	91.1	90.0	86.8	90.8	94.6
39	Other trading liabilities	51.4	40.7	40.0	41.3	48.5	44.5	41.6	36.4	37.0	34.0	38.3	34.8
40	Net due to related foreign offices	566.8	452.2	449.4	485.6	497.4	489.6	457.1	420.0	411.6	425.1	433.6	418.2
41	Other liabilities ²¹	335.5	343.5	313.6	314.5	303.2	312.6	321.8	307.1	307.7	305.6	291.9	299.9
42	TOTAL LIABILITIES ¹⁹	6,361.9	6,042.6	5,929.0	5,895.8	5,885.9	5,897.6	5,870.4	5,798.2	5,802.4	5,760.5	5,816.1	5,798.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	755.3	892.8	932.9	926.7	943.2	927.2	905.4	885.9	893.6	872.9	889.6	903.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-58.9	-35.2	-28.3	-19.4	-9.4	-5.4	-5.0	-8.6	-10.1	-8.5	-7.3	-2.4
45	Securitized consumer loans ²⁴	319.4	314.6	311.9	308.9	306.8	302.2	304.6	307.2	307.2	309.6	306.3	305.2
46	Securitized credit cards and other revolving plans	281.7	279.6	277.6	275.3	273.9	270.4	273.9	276.5	276.6	279.1	275.6	274.2
47	Other securitized consumer loans	37.7	35.0	34.3	33.5	32.9	31.8	30.7	30.7	30.6	30.5	30.7	31.0
48	Securitized real estate loans ²⁴	1,400.6	1,412.3	1,407.3	1,399.9	1,391.5	1,383.4	1,362.6	1,353.6	1,358.8	1,349.9	1,351.3	1,358.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	5,321.3	5,234.5	5,220.8	5,187.1	5,147.6	5,248.6	5,257.7	5,220.1	5,220.7	5,220.4	5,211.6	5,214.6
2	Securities in bank credit ²	1,208.9	1,307.1	1,336.8	1,350.4	1,347.0	1,370.0	1,399.1	1,410.5	1,403.9	1,409.4	1,413.2	1,417.3
3	Treasury and agency securities ³	772.7	804.3	829.7	841.2	830.6	852.7	875.5	880.9	870.2	879.0	886.3	895.4
4	Mortgage-backed securities (MBS) ⁴	685.5	673.7	675.4	677.1	669.1	687.0	697.2	695.3	687.4	692.0	696.2	705.4
5	Non-MBS ⁵	87.1	130.5	154.3	164.1	161.5	165.7	178.3	185.5	182.8	187.0	190.2	190.0
6	Other securities	436.2	502.8	507.1	509.2	516.3	517.3	523.6	529.6	533.6	530.4	526.9	521.8
7	Mortgage-backed securities ⁶	160.7	167.5	168.6	170.7	167.8	168.5	166.0	168.1	165.2	173.5	170.6	164.3
8	Non-MBS ⁷	275.6	335.3	338.5	338.5	348.5	348.9	357.6	361.5	368.4	357.0	356.3	357.6
9	Loans and leases in bank credit ⁸	4,112.4	3,927.4	3,883.9	3,836.7	3,800.7	3,878.6	3,858.6	3,809.6	3,816.8	3,811.0	3,798.3	3,797.4
10	Commercial and industrial loans	795.5	734.7	715.6	700.3	685.3	677.0	663.5	651.3	648.6	651.8	649.8	650.5
11	Real estate loans	2,134.8	2,176.6	2,164.4	2,125.9	2,114.3	2,185.0	2,173.4	2,153.9	2,163.0	2,153.8	2,137.2	2,145.6
12	Revolving home equity loans	479.6	492.6	491.0	488.4	487.4	490.5	487.9	485.1	485.8	485.4	484.4	483.4
13	Closed-end residential loans ⁹	979.4	1,021.9	1,016.3	986.8	981.0	1,047.6	1,043.5	1,038.2	1,046.2	1,037.5	1,022.8	1,034.0
14	Commercial real estate loans ¹⁰	675.8	662.1	657.2	650.7	645.9	646.9	642.0	630.6	631.0	631.0	630.1	628.2
15	Consumer loans	654.9	610.5	610.6	611.9	605.6	603.0	601.2	599.6	599.5	601.0	603.6	600.6
16	Credit cards and other revolving plans	299.2	265.7	263.8	262.5	258.3	257.7	257.5	245.5	248.0	246.9	245.1	241.3
17	Other consumer loans ¹¹	355.6	344.7	346.7	349.4	347.3	345.3	343.7	354.1	351.5	354.0	358.5	359.3
18	Other loans and leases	527.3	405.6	393.4	398.6	395.5	413.7	420.6	404.9	405.7	404.4	407.7	400.6
19	Fed funds and reverse RPs with nonbanks ¹²	224.9	136.6	135.3	137.2	136.2	144.2	148.6	137.7	131.6	137.3	146.9	142.6
20	All other loans and leases ¹³	302.4	269.0	258.2	261.4	259.3	269.4	271.9	267.2	274.2	267.1	260.8	258.0
21	LESS: Allowance for loan and lease losses	98.4	129.7	133.3	135.6	141.2	146.2	145.9	149.1	149.3	148.7	147.4	151.5
22	Interbank loans ¹²	287.1	223.5	208.0	214.1	189.5	123.6	118.9	128.8	122.6	131.4	131.3	134.2
23	Fed funds and reverse RPs with banks ¹²	236.0	156.6	130.5	134.8	114.3	68.6	63.4	66.7	61.4	70.3	71.0	70.8
24	Loans to commercial banks ¹⁴	51.2	66.9	77.5	79.2	75.3	55.0	55.5	62.1	61.2	61.0	60.3	63.5
25	Cash assets ¹⁵	468.7	469.2	464.5	502.5	572.8	609.2	574.8	492.5	508.5	469.7	494.7	487.7
26	Trading assets ¹⁶	–	222.4	213.1	211.0	189.8	185.8	169.9	158.9	154.0	161.3	162.9	154.0
27	Derivatives with a positive fair value ¹⁷	346.2	211.4	201.5	200.3	184.9	181.5	165.0	151.9	149.3	153.4	154.2	146.5
28	Other trading assets	–	11.0	11.6	10.7	4.9	4.4	5.0	7.0	4.6	7.9	8.8	7.4
29	Other assets ¹⁸	846.7	849.1	820.5	830.0	851.8	841.8	872.7	884.4	877.8	887.1	881.1	895.3
30	TOTAL ASSETS¹⁹	7,196.6	6,869.0	6,793.6	6,809.0	6,810.4	6,862.9	6,848.2	6,735.5	6,734.2	6,721.2	6,734.1	6,734.4

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
LIABILITIES													
31	Deposits	3,883.7	3,917.1	3,924.4	3,938.1	3,957.3	4,001.7	4,026.4	3,979.4	3,999.3	3,970.1	3,945.7	3,970.1
32	Large time deposits	606.2	523.7	513.5	493.0	466.1	452.9	433.6	419.5	424.3	415.3	414.1	413.4
33	Other deposits	3,277.5	3,393.3	3,410.8	3,445.2	3,491.2	3,548.8	3,592.8	3,559.9	3,575.0	3,554.8	3,531.7	3,556.7
34	Borrowings	1,268.3	1,092.5	1,032.7	983.0	973.2	969.3	965.3	963.7	951.7	956.5	985.0	970.4
35	Borrowings from banks in the U.S.	240.0	209.2	169.6	169.0	155.1	144.0	131.8	131.4	133.3	127.4	128.4	132.7
36	Borrowings from others	1,028.2	883.3	863.1	814.0	818.0	825.3	833.6	832.3	818.4	829.2	856.7	837.7
37	Trading liabilities ²⁰	323.7	171.6	174.4	176.9	162.6	158.6	145.4	133.3	132.8	132.1	134.5	129.9
38	Derivatives with a negative fair value ¹⁷	274.5	130.6	132.2	131.4	114.1	111.0	103.3	98.6	97.1	99.5	99.8	96.2
39	Other trading liabilities	49.3	41.1	42.2	45.5	48.5	47.6	42.1	34.7	35.7	32.7	34.7	33.6
40	Net due to related foreign offices	566.8	452.2	449.4	485.6	497.4	489.6	457.1	420.0	411.6	425.1	433.6	418.2
41	Other liabilities ²¹	335.4	338.3	311.8	313.8	305.1	317.5	326.2	307.0	307.9	303.7	296.1	303.5
42	TOTAL LIABILITIES ¹⁹	6,377.9	5,971.6	5,892.7	5,897.4	5,895.6	5,936.8	5,920.3	5,803.4	5,803.2	5,787.5	5,794.9	5,792.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	818.7	897.4	900.9	911.6	914.8	926.1	927.8	932.0	931.0	933.6	939.3	942.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-58.9	-35.2	-28.3	-19.4	-9.4	-5.4	-5.0	-8.6	-10.1	-8.5	-7.3	-2.4
45	Securitized consumer loans ²⁴	319.4	316.3	313.4	309.4	306.4	299.1	302.9	307.0	307.1	307.0	306.9	306.9
46	Securitized credit cards and other revolving plans	280.8	281.6	279.2	275.7	273.5	267.0	271.3	275.6	275.7	275.7	275.5	275.5
47	Other securitized consumer loans	38.6	34.7	34.1	33.7	33.0	32.1	31.6	31.4	31.4	31.3	31.4	31.4
48	Securitized real estate loans ²⁴	1,427.5	1,392.4	1,387.2	1,381.4	1,383.9	1,389.3	1,385.6	1,380.0	1,386.6	1,376.5	1,375.4	1,379.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	3,045.4	3,084.4	3,085.3	3,074.4	3,064.8	3,070.8	3,064.6	3,014.3	3,025.3	3,011.5	3,002.8	2,983.9
2	Securities in bank credit ²	618.1	676.4	688.4	694.5	696.7	706.7	713.3	682.4	685.8	677.8	677.8	676.4
3	Treasury and agency securities ³	402.3	424.0	434.5	440.6	442.2	449.7	459.9	451.7	454.0	449.8	450.0	448.2
4	Mortgage-backed securities (MBS) ⁴	—	265.7	270.9	275.6	279.1	283.1	285.8	276.4	279.5	275.0	273.5	271.2
5	Non-MBS ⁵	—	158.3	163.6	165.1	163.1	166.6	174.1	175.3	174.5	174.8	176.5	177.1
6	Other securities	215.8	252.4	253.9	253.9	254.5	257.0	253.4	230.8	231.8	228.0	227.8	228.2
7	Mortgage-backed securities ⁶	—	29.2	29.9	29.1	31.0	29.7	28.2	28.7	29.4	28.7	27.8	27.8
8	Non-MBS ⁷	—	223.2	224.0	224.7	223.4	227.3	225.2	202.1	202.4	199.3	200.0	200.4
9	Loans and leases in bank credit ⁸	2,427.3	2,408.0	2,396.9	2,379.8	2,368.1	2,364.1	2,351.4	2,331.9	2,339.5	2,333.7	2,325.0	2,307.5
10	Commercial and industrial loans	438.1	413.1	409.8	406.7	404.8	403.6	402.4	399.3	399.5	399.4	398.7	397.4
11	Real estate loans	1,621.7	1,630.6	1,623.4	1,612.5	1,602.3	1,600.9	1,593.0	1,580.8	1,585.6	1,584.0	1,575.8	1,563.2
12	Revolving home equity loans	112.8	115.8	115.6	115.8	115.8	114.8	114.1	114.5	114.6	114.6	114.3	114.1
13	Closed-end residential loans ⁹	503.2	519.1	514.5	507.9	503.5	508.8	506.9	504.1	507.0	507.0	501.5	491.8
14	Commercial real estate loans ¹⁰	1,005.6	995.7	993.2	988.8	983.0	977.3	971.9	962.1	963.9	962.3	960.1	957.3
15	Consumer loans	231.2	234.6	236.4	234.1	235.8	235.7	234.5	229.7	230.6	229.5	230.3	227.1
16	Credit cards and other revolving plans	91.2	90.9	91.8	88.4	88.7	87.4	84.8	81.7	82.0	81.5	82.6	81.7
17	Other consumer loans ¹¹	140.0	143.6	144.7	145.7	147.1	148.2	149.7	148.0	148.7	148.0	147.6	145.5
18	Other loans and leases	136.4	129.7	127.3	126.6	125.2	123.9	121.5	122.1	123.8	120.8	120.3	119.7
19	Fed funds and reverse RPs with nonbanks ¹²	9.0	6.4	4.6	3.7	3.3	3.8	3.4	3.2	3.7	2.8	2.8	2.4
20	All other loans and leases ¹³	127.4	123.3	122.8	122.9	121.9	120.0	118.2	118.9	120.1	118.1	117.4	117.3
21	LESS: Allowance for loan and lease losses	—	55.9	56.4	54.2	54.6	54.3	52.1	55.0	55.0	55.3	55.5	55.8
22	Interbank loans ¹²	67.7	65.8	65.2	59.5	63.4	68.6	69.0	63.0	70.9	58.2	56.1	58.6
23	Fed funds and reverse RPs with banks ¹²	60.0	54.3	56.9	53.3	56.2	61.9	64.8	59.5	67.2	54.5	52.9	55.5
24	Loans to commercial banks ¹⁴	7.8	11.4	8.4	6.2	7.2	6.8	4.3	3.5	3.7	3.7	3.3	3.1
25	Cash assets ¹⁵	217.4	225.1	233.4	247.4	257.4	268.1	270.2	278.2	283.3	269.2	282.6	294.7
26	Trading assets ¹⁶	—	8.2	8.4	8.6	8.4	8.7	7.7	6.4	6.4	6.3	6.2	6.4
27	Derivatives with a positive fair value ¹⁷	—	6.3	6.3	5.8	5.7	5.4	5.2	4.8	4.7	4.5	4.7	5.1
28	Other trading assets	—	1.9	2.2	2.9	2.6	3.4	2.5	1.6	1.8	1.8	1.5	1.4
29	Other assets ¹⁸	238.8	251.7	252.9	251.8	247.6	247.1	255.2	265.7	268.6	265.9	263.8	265.7
30	TOTAL ASSETS¹⁹	3,533.0	3,579.3	3,588.9	3,587.6	3,587.0	3,609.0	3,614.8	3,572.7	3,599.5	3,555.7	3,555.9	3,553.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3	
LIABILITIES														
31	Deposits	2,511.2	2,620.5	2,636.8	2,661.0	2,663.7	2,681.2	2,658.4	2,653.9	2,655.3	2,649.2	2,664.6	2,652.7	
32	Large time deposits	429.7	463.5	464.2	463.5	460.0	458.4	453.0	450.3	449.5	449.5	454.8	450.4	
33	Other deposits	2,081.5	2,157.0	2,172.5	2,197.4	2,203.7	2,222.7	2,205.4	2,203.6	2,205.8	2,199.6	2,209.9	2,202.3	
34	Borrowings	516.4	449.0	473.3	461.1	463.1	451.2	428.4	397.5	417.8	390.9	377.1	370.8	
35	Borrowings from banks in the U.S.	133.3	132.8	140.8	140.0	130.2	106.1	99.9	92.2	97.4	91.4	84.9	89.4	
36	Borrowings from others	383.2	316.1	332.5	321.1	332.9	345.1	328.5	305.3	320.4	299.5	292.1	281.3	
37	Trading liabilities ²⁰	–	3.6	4.0	4.3	3.9	3.8	4.1	3.6	3.6	3.4	3.6	3.9	
38	Derivatives with a negative fair value ¹⁷	–	2.9	3.3	3.6	3.1	3.0	2.9	2.6	2.5	2.5	2.5	3.0	
39	Other trading liabilities	–	0.7	0.7	0.7	0.7	0.7	1.2	1.0	1.1	1.0	1.1	1.0	
40	Net due to related foreign offices	62.8	42.7	38.7	40.7	37.3	39.8	44.2	44.2	44.0	45.2	44.1	42.5	
41	Other liabilities ²¹	71.8	76.1	75.1	72.9	70.3	71.3	73.5	68.8	70.1	68.6	68.7	65.6	
42	TOTAL LIABILITIES ¹⁹	3,170.0	3,191.9	3,227.8	3,239.9	3,238.2	3,247.2	3,208.7	3,168.0	3,190.7	3,157.3	3,158.1	3,135.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	363.0	387.4	361.0	347.6	348.8	361.8	406.1	404.6	408.7	398.4	397.8	418.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	-2.1	-1.1	0.3	2.1	2.2	2.8	1.2	0.8	0.9	1.4	2.2	
45	Securitized consumer loans ²⁴	89.7	89.8	86.8	87.1	86.6	86.3	88.2	89.4	89.0	89.9	88.7	88.7	
46	Securitized credit cards and other revolving plans	89.0	88.7	85.5	86.0	85.6	85.3	87.3	88.5	88.1	89.0	87.9	87.8	
47	Other securitized consumer loans	0.7	1.1	1.3	1.1	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	
48	Securitized real estate loans ²⁴	23.2	25.8	42.4	47.0	50.4	53.3	37.9	21.6	25.1	21.5	17.4	12.9	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	3,036.3	3,084.9	3,081.7	3,082.5	3,066.1	3,067.5	3,047.3	3,002.9	3,007.4	3,001.0	2,996.8	2,985.8
2	Securities in bank credit ²	609.2	680.9	688.6	696.5	698.1	700.5	691.3	671.5	672.7	668.6	670.5	669.3
3	Treasury and agency securities ³	400.2	423.7	433.0	438.1	441.7	446.1	453.2	450.1	451.0	449.4	450.1	448.5
4	Mortgage-backed securities (MBS) ⁴	—	262.8	267.9	272.2	275.9	278.4	280.2	276.8	278.2	275.9	275.8	275.5
5	Non-MBS ⁵	—	160.9	165.0	165.9	165.8	167.7	172.9	173.3	172.7	173.5	174.3	173.0
6	Other securities	209.0	257.2	255.6	258.4	256.5	254.4	238.2	221.3	221.7	219.3	220.4	220.9
7	Mortgage-backed securities ⁶	—	28.9	29.3	30.0	29.9	29.7	29.0	28.4	29.0	28.2	27.8	28.3
8	Non-MBS ⁷	—	228.3	226.4	228.4	226.5	224.7	209.1	192.9	192.8	191.0	192.6	192.6
9	Loans and leases in bank credit ⁸	2,427.2	2,404.1	2,393.1	2,386.0	2,368.0	2,367.0	2,356.0	2,331.4	2,334.7	2,332.4	2,326.3	2,316.5
10	Commercial and industrial loans	435.6	412.6	408.6	408.1	404.3	402.2	400.9	396.6	395.8	397.1	396.1	396.1
11	Real estate loans	1,620.9	1,630.7	1,622.9	1,615.6	1,605.1	1,605.8	1,595.7	1,580.1	1,583.1	1,581.2	1,575.7	1,571.1
12	Revolving home equity loans	114.0	114.2	114.7	115.3	115.6	115.6	116.0	115.9	115.9	115.8	115.7	116.0
13	Closed-end residential loans ⁹	501.7	519.5	514.7	509.6	505.2	511.7	507.8	502.9	504.3	503.8	500.1	499.0
14	Commercial real estate loans ¹⁰	1,005.2	997.0	993.5	990.7	984.2	978.5	972.0	961.4	962.9	961.5	959.9	956.2
15	Consumer loans	236.7	231.5	234.3	234.3	232.6	233.9	235.8	234.3	234.7	234.6	235.3	231.1
16	Credit cards and other revolving plans	94.7	88.6	91.0	88.8	86.2	86.4	87.7	84.4	85.3	84.4	84.2	81.7
17	Other consumer loans ¹¹	142.1	142.9	143.3	145.6	146.4	147.5	148.2	149.9	149.5	150.2	151.1	149.4
18	Other loans and leases	134.0	129.2	127.2	128.0	126.1	125.0	123.6	120.4	121.1	119.5	119.3	118.2
19	Fed funds and reverse RPs with nonbanks ¹²	7.8	6.2	4.4	3.7	3.2	3.9	3.2	2.4	2.5	2.0	2.1	2.4
20	All other loans and leases ¹³	126.1	123.1	122.8	124.3	122.9	121.1	120.4	118.0	118.6	117.5	117.1	115.7
21	LESS: Allowance for loan and lease losses	—	55.9	56.5	55.8	54.6	54.7	53.8	54.9	54.8	55.0	54.9	56.1
22	Interbank loans ¹²	66.6	65.9	61.7	58.5	61.0	69.0	69.9	63.9	70.4	58.4	58.4	60.3
23	Fed funds and reverse RPs with banks ¹²	58.4	54.7	53.9	52.5	54.4	62.3	65.4	60.0	66.5	54.4	54.6	56.5
24	Loans to commercial banks ¹⁴	8.2	11.2	7.7	6.1	6.6	6.6	4.5	3.9	3.9	4.0	3.9	3.9
25	Cash assets ¹⁵	225.1	219.8	226.7	252.1	263.0	284.8	291.6	289.7	294.2	288.5	284.7	295.1
26	Trading assets ¹⁶	—	8.2	7.9	8.1	8.6	9.1	8.3	6.7	6.6	6.7	6.6	6.8
27	Derivatives with a positive fair value ¹⁷	—	5.9	5.6	5.7	5.8	5.6	5.5	4.9	4.8	4.9	4.9	5.0
28	Other trading assets	—	2.3	2.4	2.4	2.9	3.5	2.7	1.8	1.7	1.8	1.7	1.8
29	Other assets ¹⁸	239.3	249.1	249.9	252.5	250.1	249.9	257.0	265.5	268.2	265.6	262.5	266.5
30	TOTAL ASSETS¹⁹	3,531.6	3,572.0	3,571.4	3,597.9	3,594.3	3,625.6	3,620.3	3,573.9	3,592.0	3,565.2	3,554.1	3,558.4

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
LIABILITIES													
31	Deposits	2,514.3	2,606.3	2,619.5	2,642.4	2,645.7	2,680.4	2,681.1	2,656.2	2,667.0	2,649.7	2,641.4	2,654.8
32	Large time deposits	431.6	464.4	464.9	463.5	462.6	461.2	455.8	451.2	451.6	449.5	452.7	452.5
33	Other deposits	2,082.7	2,141.9	2,154.6	2,178.9	2,183.1	2,219.2	2,225.3	2,205.0	2,215.4	2,200.2	2,188.7	2,202.4
34	Borrowings	525.8	462.3	453.6	448.8	438.8	427.4	418.8	406.1	414.2	402.8	399.7	391.9
35	Borrowings from banks in the U.S.	138.0	134.0	136.2	134.8	127.7	100.6	98.0	94.5	96.1	94.9	90.8	93.5
36	Borrowings from others	387.8	328.2	317.4	314.0	311.1	326.7	320.8	311.6	318.1	307.9	308.9	298.4
37	Trading liabilities ²⁰	—	3.8	3.7	3.9	4.1	4.2	4.2	3.6	3.5	3.5	3.6	3.7
38	Derivatives with a negative fair value ¹⁷	—	3.0	2.9	3.1	3.2	3.2	3.2	2.8	2.6	2.7	2.7	2.9
39	Other trading liabilities	—	0.8	0.8	0.8	0.9	0.9	0.9	0.8	0.9	0.8	0.9	0.8
40	Net due to related foreign offices	62.8	42.7	38.7	40.7	37.3	39.8	44.2	44.2	44.0	45.2	44.1	42.5
41	Other liabilities ²¹	71.6	72.6	71.8	72.4	71.4	73.5	74.1	68.9	70.0	68.9	69.7	66.9
42	TOTAL LIABILITIES ¹⁹	3,182.4	3,187.8	3,187.2	3,208.2	3,197.3	3,225.3	3,222.3	3,179.1	3,198.7	3,170.1	3,158.7	3,159.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	349.2	384.2	384.2	389.7	397.0	400.4	397.9	394.8	393.3	395.2	395.4	398.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-2.1	-1.1	0.3	2.1	2.2	2.8	1.2	0.8	0.9	1.4	2.2
45	Securitized consumer loans ²⁴	90.4	88.9	86.2	86.6	87.4	86.8	89.4	89.8	89.7	89.6	89.6	89.6
46	Securitized credit cards and other revolving plans	89.7	87.8	85.2	85.6	86.5	85.9	88.5	89.0	88.8	88.8	88.8	88.8
47	Other securitized consumer loans	0.7	1.1	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
48	Securitized real estate loans ²⁴	25.3	23.8	23.6	23.3	22.7	22.2	22.1	21.5	21.6	21.5	21.6	21.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending				
										Jan 13	Jan 20	Jan 27	Feb 3	
ASSETS														
1	Bank credit	989.2	901.2	892.0	861.8	834.6	808.7	787.8	782.2	787.8	789.4	776.0	769.1	
2	Securities in bank credit ²	315.8	276.2	278.3	267.6	263.6	249.4	240.9	244.5	248.3	245.5	244.1	240.4	
3	Treasury and agency securities ³	97.2	90.4	100.0	94.8	97.8	96.5	97.9	95.2	98.7	95.3	93.4	92.1	
4	Mortgage-backed securities (MBS) ⁴	—	34.2	32.6	31.7	34.1	28.8	30.1	29.9	31.5	30.3	28.5	27.9	
5	Non-MBS ⁵	—	56.2	67.4	63.1	63.7	67.7	67.8	65.3	67.2	65.0	64.8	64.2	
6	Other securities	218.5	185.8	178.3	172.8	165.8	152.9	142.9	149.3	149.6	150.2	150.7	148.3	
7	Mortgage-backed securities ⁶	—	9.1	7.8	7.8	7.7	7.2	8.9	9.5	9.7	9.6	9.7	8.8	
8	Non-MBS ⁷	—	176.7	170.6	165.0	158.1	145.7	134.0	139.8	139.9	140.5	141.0	139.5	
9	Loans and leases in bank credit ⁸	673.4	624.9	613.7	594.2	571.0	559.3	546.9	537.7	539.5	543.9	531.9	528.7	
10	Commercial and industrial loans	365.5	331.5	320.4	307.1	294.2	286.5	276.2	266.1	267.0	266.9	263.7	262.4	
11	Real estate loans	45.0	44.2	44.2	42.1	42.1	42.0	39.9	38.7	38.7	38.4	38.5	38.8	
12	Revolving home equity loans	—	0.4	0.3	0.1	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	
13	Closed-end residential loans ⁹	—	4.5	4.2	2.9	3.2	3.2	3.4	3.3	3.3	3.3	3.3	3.4	
14	Commercial real estate loans ¹⁰	—	39.3	39.7	39.1	38.7	38.5	36.2	35.0	35.1	34.8	34.9	35.2	
15	Consumer loans	—	0.9	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	
16	Credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	—	0.9	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	
18	Other loans and leases	262.9	248.4	248.0	243.8	233.6	229.4	229.4	231.7	232.4	237.3	228.4	226.1	
19	Fed funds and reverse RPs with nonbanks ¹²	64.7	65.9	66.6	67.8	61.2	62.8	64.6	69.3	70.7	74.0	66.6	63.7	
20	All other loans and leases ¹³	198.2	182.4	181.4	176.1	172.3	166.6	164.8	162.4	161.7	163.3	161.8	162.4	
21	LESS: Allowance for loan and lease losses	—	2.4	2.4	2.4	2.0	2.0	1.9	1.6	1.7	1.6	1.6	1.7	
22	Interbank loans ¹²	44.4	39.0	41.2	35.2	31.1	30.4	25.9	26.8	26.5	25.8	28.2	30.2	
23	Fed funds and reverse RPs with banks ¹²	35.8	34.3	36.2	30.9	27.6	27.0	22.9	23.8	23.9	23.2	25.0	26.5	
24	Loans to commercial banks ¹⁴	8.6	4.7	5.0	4.3	3.6	3.4	3.1	3.0	2.6	2.6	3.2	3.7	
25	Cash assets ¹⁵	305.4	250.1	283.2	291.4	372.0	356.6	349.0	444.9	471.2	446.4	452.3	473.0	
26	Trading assets ¹⁶	—	136.0	128.6	128.8	122.7	107.9	98.4	96.8	98.9	95.2	94.3	98.7	
27	Derivatives with a positive fair value ¹⁷	164.6	131.1	124.1	123.7	116.4	100.0	94.5	90.4	91.7	88.4	88.7	92.5	
28	Other trading assets	—	4.9	4.5	5.1	6.3	7.9	3.9	6.4	7.2	6.8	5.6	6.2	
29	Other assets ¹⁸	40.7	33.0	32.4	32.3	34.1	33.9	31.8	34.9	36.9	36.1	34.7	31.2	
30	TOTAL ASSETS ¹⁹	1,551.1	1,356.9	1,375.0	1,347.1	1,392.6	1,335.6	1,291.0	1,383.9	1,419.6	1,391.2	1,383.9	1,400.5	

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending				
										Jan 13	Jan 20	Jan 27	Feb 3	
LIABILITIES														
31	Deposits	907.3	946.9	960.4	971.5	1,005.5	1,006.1	1,042.5	1,031.9	1,028.4	1,027.7	1,028.3	1,028.8	
32	Large time deposits	868.1	913.8	926.9	937.8	971.5	972.2	1,008.6	997.8	994.3	992.7	995.2	997.2	
33	Other deposits	39.2	33.1	33.6	33.8	34.0	33.8	33.8	34.1	34.1	35.0	33.1	31.6	
34	Borrowings	612.0	643.0	637.6	623.4	580.7	553.5	520.9	512.5	544.7	510.1	483.0	489.1	
35	Borrowings from banks in the U.S.	43.6	36.7	34.0	32.7	34.0	32.3	27.8	27.7	25.5	31.2	29.3	30.9	
36	Borrowings from others	568.4	606.3	603.7	590.7	546.8	521.2	493.0	484.8	519.2	478.9	453.7	458.1	
37	Trading liabilities ²⁰	164.1	126.5	123.1	122.4	119.5	112.0	104.1	121.1	126.9	122.1	120.4	115.0	
38	Derivatives with a negative fair value ¹⁷	152.5	117.8	114.4	113.2	110.6	103.0	95.8	107.8	109.2	106.5	105.0	109.3	
39	Other trading liabilities	11.6	8.7	8.6	9.2	8.9	9.0	8.3	13.3	17.7	15.6	15.4	5.7	
40	Net due to related foreign offices	-158.2	-409.1	-395.6	-387.6	-327.6	-320.1	-352.5	-288.0	-298.8	-277.1	-251.6	-254.1	
41	Other liabilities ²¹	38.2	31.5	27.1	28.3	31.8	30.7	26.1	23.0	22.4	26.5	23.6	23.1	
42	TOTAL LIABILITIES ¹⁹	1,563.5	1,338.9	1,352.6	1,358.0	1,409.9	1,382.1	1,341.0	1,400.6	1,423.6	1,409.2	1,403.7	1,402.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-12.4	18.0	22.4	-10.8	-17.3	-46.6	-50.0	-16.6	-4.1	-18.0	-19.8	-1.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-17.8	-17.3	-16.7	-15.2	-13.1	-11.5	-11.0	-11.4	-11.2	-10.9	-10.2	
45	Securitized consumer loans ²⁴	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

February 12, 2010

Account		2009	2009	2009	2009	2009	2009	2009	2010	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 13	Jan 20	Jan 27	Feb 3
ASSETS													
1	Bank credit	988.4	890.7	885.2	865.2	841.2	824.7	802.3	783.4	788.3	786.4	776.4	774.7
2	Securities in bank credit ²	310.3	272.6	279.1	273.0	270.1	260.9	245.4	240.3	241.3	239.1	239.5	239.2
3	Treasury and agency securities ³	94.9	89.1	99.5	96.4	96.1	96.8	96.5	93.0	93.8	91.9	92.5	92.2
4	Mortgage-backed securities (MBS) ⁴	—	33.6	32.3	32.4	33.6	30.2	29.9	28.8	29.6	28.6	27.9	27.9
5	Non-MBS ⁵	—	55.5	67.2	64.1	62.5	66.6	66.6	64.2	64.2	63.3	64.6	64.3
6	Other securities	215.4	183.5	179.6	176.5	174.0	164.1	148.9	147.3	147.6	147.2	147.0	147.0
7	Mortgage-backed securities ⁶	—	9.0	8.9	8.7	9.1	9.0	7.6	7.4	7.5	7.4	7.3	7.4
8	Non-MBS ⁷	—	174.5	170.7	167.8	165.0	155.1	141.3	139.8	140.1	139.8	139.7	139.5
9	Loans and leases in bank credit ⁸	678.1	618.1	606.1	592.3	571.1	563.8	556.9	543.1	547.0	547.3	536.9	535.5
10	Commercial and industrial loans	370.8	326.1	316.5	308.1	294.7	288.1	280.0	270.4	271.8	271.6	267.5	267.0
11	Real estate loans	45.1	44.2	43.7	42.4	42.2	41.8	40.0	38.9	39.1	38.8	38.6	38.8
12	Revolving home equity loans	—	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	—	4.8	4.5	3.1	3.4	3.4	3.3	3.2	3.2	3.2	3.2	3.2
14	Commercial real estate loans ¹⁰	—	39.2	38.9	39.0	38.6	38.0	36.3	35.4	35.6	35.2	35.1	35.3
15	Consumer loans	—	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3
16	Credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	—	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3
18	Other loans and leases	262.1	246.7	244.7	240.6	232.9	232.6	235.5	232.4	234.8	235.6	229.5	228.4
19	Fed funds and reverse RPs with nonbanks ¹²	59.3	67.0	66.8	63.4	60.0	65.8	65.7	67.2	68.7	70.6	65.7	65.2
20	All other loans and leases ¹³	202.9	179.8	177.9	177.2	172.9	166.9	169.9	165.3	166.1	165.0	163.8	163.3
21	LESS: Allowance for loan and lease losses	—	2.5	2.5	2.4	2.0	1.9	1.8	1.7	1.7	1.7	1.7	1.7
22	Interbank loans ¹²	45.0	37.5	40.3	35.5	32.8	32.4	27.6	27.3	26.7	27.2	28.6	30.3
23	Fed funds and reverse RPs with banks ¹²	35.9	33.6	36.2	31.5	28.9	28.5	23.8	23.9	23.6	24.1	25.1	26.5
24	Loans to commercial banks ¹⁴	9.0	3.8	4.1	3.9	3.9	3.9	3.8	3.4	3.1	3.1	3.5	3.8
25	Cash assets ¹⁵	314.1	245.5	281.4	293.1	374.5	365.9	364.1	458.8	482.7	464.0	470.4	468.8
26	Trading assets ¹⁶	—	123.5	117.9	121.5	121.4	121.6	110.3	101.3	103.8	103.2	97.4	97.3
27	Derivatives with a positive fair value ¹⁷	169.0	119.6	113.9	116.2	113.7	113.1	103.4	94.6	96.0	96.7	92.3	91.5
28	Other trading assets	—	3.9	3.9	5.4	7.7	8.5	6.9	6.7	7.8	6.5	5.1	5.8
29	Other assets ¹⁸	37.1	31.7	30.5	31.4	32.1	34.1	32.7	31.2	31.7	31.9	31.9	30.8
30	TOTAL ASSETS¹⁹	1,561.4	1,326.3	1,352.8	1,344.4	1,399.9	1,376.8	1,335.1	1,400.4	1,431.5	1,411.0	1,403.1	1,400.3

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 12, 2010

Account		2009 Jan	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	Week ending				
										Jan 13	Jan 20	Jan 27	Feb 3	
LIABILITIES														
31	Deposits	903.1	939.1	959.8	965.3	1,006.3	1,003.6	1,037.1	1,029.6	1,036.4	1,028.2	1,021.4	1,023.5	
32	Large time deposits	864.3	906.0	926.8	933.2	973.9	971.3	1,003.4	995.6	1,002.2	993.8	988.7	991.4	
33	Other deposits	38.8	33.1	33.1	32.1	32.4	32.3	33.7	34.0	34.2	34.3	32.7	32.1	
34	Borrowings	605.5	645.1	640.6	617.6	565.9	541.6	513.3	504.4	534.0	500.5	477.8	488.2	
35	Borrowings from banks in the U.S.	43.2	36.4	34.9	33.5	33.7	33.0	28.8	27.2	25.7	29.7	30.4	31.3	
36	Borrowings from others	562.4	608.7	605.7	584.1	532.2	508.6	484.6	477.2	508.3	470.8	447.4	456.8	
37	Trading liabilities ²⁰	168.0	116.6	115.7	118.0	120.2	117.8	106.9	126.8	132.0	132.2	126.0	117.6	
38	Derivatives with a negative fair value ¹⁷	155.5	109.0	107.2	110.1	110.1	109.2	99.1	112.8	114.1	116.5	109.9	110.0	
39	Other trading liabilities	12.5	7.6	8.4	7.9	10.1	8.6	7.8	14.0	17.9	15.7	16.1	7.6	
40	Net due to related foreign offices	-158.2	-409.1	-395.6	-387.6	-327.6	-320.1	-352.5	-288.0	-298.8	-277.1	-251.6	-254.1	
41	Other liabilities ²¹	40.2	31.7	29.4	28.1	32.1	31.0	27.3	24.7	24.8	24.3	26.5	22.1	
42	TOTAL LIABILITIES ¹⁹	1,558.7	1,323.4	1,349.9	1,341.4	1,397.0	1,373.8	1,332.2	1,397.4	1,428.5	1,408.0	1,400.2	1,397.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.7	2.9	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-17.8	-17.3	-16.7	-15.2	-13.1	-11.5	-11.0	-11.4	-11.2	-10.9	-10.2	
45	Securitized consumer loans ²⁴	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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. Excludes loans secured by real estate, which are included in line 11.

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

16. 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.

17. 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).

18. 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.

19. 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.

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

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

22. 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.

23. 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.

24. 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). 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). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).