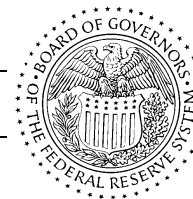

FEDERAL RESERVE statistical release

H.8 (510)



For use at 4:15 p.m. Eastern Time
February 20, 2009

Notice to Users of the H.8 Release

The data incorporate new seasonal adjustment factors. In addition, the methodology used to adjust data for mergers and panel shifts between large and small domestically chartered banks has been revised.

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

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

February 20, 2009

Account	2008 Jan	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	Week ending			
									Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	9,322.0	9,416.4	9,416.0	9,570.6	9,983.4	9,915.7	9,952.5	9,852.8	9,862.9	9,819.3	9,804.7	9,817.4
2 Securities in bank credit	2,444.7	2,504.7	2,489.0	2,539.5	2,722.5	2,710.8	2,773.9	2,736.4	2,754.1	2,720.3	2,654.6	2,652.7
3 Treasury and Agency securities ²	1,105.5	1,121.8	1,132.8	1,154.2	1,237.8	1,263.0	1,262.0	1,276.4	1,284.1	1,276.2	1,265.5	1,245.4
4 Other securities ³	1,339.2	1,382.9	1,356.3	1,385.3	1,484.7	1,447.8	1,511.8	1,459.9	1,470.0	1,444.1	1,389.1	1,407.4
5 Loans and leases in bank credit ⁴	6,877.3	6,911.7	6,927.0	7,031.1	7,260.9	7,204.9	7,178.7	7,116.4	7,108.8	7,099.0	7,150.2	7,164.6
6 Commercial and industrial	1,451.4	1,515.2	1,522.7	1,540.2	1,606.5	1,603.3	1,584.9	1,573.8	1,576.1	1,574.2	1,577.2	1,566.8
7 Real estate	3,625.7	3,617.8	3,620.0	3,657.7	3,817.1	3,820.6	3,819.4	3,800.4	3,801.0	3,805.5	3,817.2	3,830.5
8 Revolving home equity	490.0	522.3	526.5	539.9	579.3	584.4	590.1	593.9	594.7	593.8	594.3	594.8
9 Other residential	1,521.0	1,421.3	1,417.0	1,430.6	1,510.6	1,507.7	1,497.1	1,481.5	1,481.4	1,488.0	1,498.2	1,511.9
10 Commercial	1,614.7	1,674.3	1,676.5	1,687.2	1,727.2	1,728.5	1,732.3	1,724.9	1,724.9	1,723.7	1,724.7	1,723.7
11 Consumer	809.8	842.3	847.4	853.2	871.9	878.0	879.3	891.9	894.4	897.4	898.7	898.9
12 Credit cards and other revolving plans	345.4	353.6	359.3	364.6	383.1	387.7	383.2	392.3	394.2	394.3	395.9	396.6
13 Other	464.4	488.7	488.1	488.6	488.8	490.2	496.1	499.7	500.3	503.1	502.8	502.3
14 Security ⁵	306.7	297.9	305.0	328.6	297.3	266.6	248.2	224.8	218.6	207.1	239.4	250.4
15 Fed funds and RPs with brokers	247.5	244.4	251.9	267.4	234.2	216.4	205.8	183.4	176.9	167.4	199.7	210.3
16 Other	59.2	53.5	53.1	61.2	63.1	50.2	42.4	41.4	41.7	39.7	39.7	40.2
17 Other loans and leases	683.7	638.6	631.9	651.4	668.1	636.5	646.8	625.5	618.7	614.8	617.7	618.0
18 Interbank loans	438.0	446.1	439.9	469.7	447.5	345.0	360.3	430.3	443.1	439.8	429.6	435.8
19 Fed funds and RPs with banks ⁶	358.3	366.7	361.1	394.0	367.1	268.0	297.4	367.5	379.2	376.2	369.4	376.4
20 Other	79.7	79.3	78.8	75.7	80.4	77.0	63.0	62.8	63.9	63.6	60.2	59.4
21 Cash assets ⁷	300.6	300.6	303.3	371.9	587.7	872.1	989.5	976.2	981.7	912.7	864.4	846.3
22 Other assets ⁸	971.8	1,018.9	1,013.8	1,036.6	1,082.9	1,122.0	1,136.1	1,107.2	1,106.8	1,105.5	1,107.8	1,125.0
23 TOTAL ASSETS ⁹	10,950.4	11,071.0	11,059.1	11,329.2	11,972.4	12,122.8	12,305.4	12,226.2	12,254.6	12,137.3	12,062.2	12,080.6
LIABILITIES												
24 Deposits	6,711.9	6,905.2	6,907.9	7,092.8	7,165.4	7,111.8	7,297.1	7,360.2	7,379.0	7,367.0	7,352.7	7,335.2
25 Transaction	613.3	621.4	591.3	639.6	672.3	694.3	768.3	703.4	693.4	667.8	693.9	692.3
26 Nontransaction	6,098.5	6,283.8	6,316.6	6,453.2	6,493.1	6,417.5	6,528.7	6,656.8	6,685.7	6,699.2	6,658.8	6,642.9
27 Large time	2,045.0	2,125.1	2,122.7	2,160.7	2,075.8	1,948.3	1,986.5	1,992.8	2,001.1	1,987.1	1,964.9	1,943.8
28 Other	4,053.5	4,158.8	4,193.9	4,292.5	4,417.3	4,469.2	4,542.2	4,664.0	4,684.6	4,712.1	4,693.8	4,699.1
29 Borrowings	2,297.9	2,352.9	2,366.8	2,401.5	2,647.8	2,624.4	2,527.0	2,443.9	2,464.3	2,414.5	2,419.4	2,446.4
30 From banks in the U.S.	483.4	476.4	472.0	476.4	455.9	401.8	381.3	432.2	449.8	424.4	420.1	419.4
31 From others	1,814.4	1,876.5	1,894.7	1,925.2	2,191.9	2,222.5	2,145.6	2,011.7	2,014.5	1,990.2	1,999.3	2,027.0
32 Net due to related foreign offices	77.3	-48.3	-87.4	-84.4	151.2	376.4	422.0	400.3	412.4	345.5	319.6	245.4
33 Other liabilities	696.3	686.4	686.4	714.9	798.4	828.4	894.4	843.9	853.6	824.0	741.6	780.6
34 TOTAL LIABILITIES	9,783.3	9,896.2	9,873.7	10,124.7	10,762.8	10,940.9	11,140.4	11,048.3	11,109.3	10,950.9	10,833.3	10,807.7
35 Residual (assets less liabilities) ¹⁰	1,167.1	1,174.8	1,185.4	1,204.5	1,209.6	1,181.9	1,165.0	1,177.8	1,145.3	1,186.4	1,228.9	1,272.9

Footnotes appear on page 13.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	9,323.9	9,369.4	9,390.9	9,586.7	9,994.8	9,971.5	9,997.8	9,856.7	9,890.4	9,814.7	9,803.2	9,810.7
2	Securities in bank credit	2,427.6	2,488.4	2,477.3	2,525.5	2,709.6	2,739.8	2,769.4	2,719.0	2,761.1	2,704.4	2,634.1	2,643.3
3	Treasury and Agency securities ²	1,091.0	1,126.3	1,139.9	1,152.0	1,217.5	1,260.7	1,238.8	1,261.6	1,273.3	1,264.0	1,260.7	1,240.6
4	Other securities ³	1,336.6	1,362.1	1,337.5	1,373.5	1,492.0	1,479.1	1,530.6	1,457.3	1,487.8	1,440.5	1,373.3	1,402.7
5	Loans and leases in bank credit ⁴	6,896.3	6,881.0	6,913.5	7,061.2	7,285.2	7,231.7	7,228.4	7,137.7	7,129.4	7,110.3	7,169.1	7,167.4
6	Commercial and industrial	1,453.0	1,505.7	1,511.6	1,544.4	1,611.4	1,608.1	1,591.0	1,574.6	1,579.1	1,574.5	1,578.7	1,565.0
7	Real estate	3,621.7	3,623.2	3,627.3	3,669.8	3,830.8	3,833.1	3,823.7	3,797.2	3,793.1	3,797.3	3,816.0	3,826.1
8	Revolving home equity	491.0	522.8	527.3	541.6	581.5	586.1	592.0	595.3	596.5	595.2	595.0	595.6
9	Other residential	1,515.6	1,427.9	1,423.7	1,438.5	1,516.4	1,511.4	1,496.3	1,477.0	1,471.0	1,477.3	1,499.0	1,507.9
10	Commercial	1,615.2	1,672.5	1,676.3	1,689.6	1,733.0	1,735.6	1,735.5	1,724.9	1,725.7	1,724.8	1,722.0	1,722.5
11	Consumer	828.4	833.7	844.8	854.8	866.5	877.0	891.8	913.0	920.4	919.7	911.7	907.7
12	Credit cards and other revolving plans	361.9	348.4	356.8	364.2	378.4	390.1	403.1	411.1	416.6	410.3	401.4	398.9
13	Other	466.5	485.3	488.0	490.6	488.1	486.9	488.7	501.9	503.8	509.3	510.3	508.9
14	Security ⁵	305.4	287.6	300.7	332.0	302.2	270.8	256.4	224.0	214.7	202.9	244.3	254.7
15	Fed funds and RPs with brokers	245.6	237.2	249.2	269.0	238.9	219.1	211.5	182.3	173.1	162.2	205.3	216.0
16	Other	59.8	50.4	51.5	63.0	63.3	51.6	44.9	41.6	41.7	40.7	39.0	38.7
17	Other loans and leases	687.7	630.8	629.2	660.2	674.3	642.7	665.5	629.0	622.1	615.9	618.4	614.0
18	Interbank loans	448.0	426.8	428.5	463.2	445.6	355.3	375.5	441.3	455.8	458.7	438.4	441.3
19	Fed funds and RPs with banks ⁶	366.7	350.4	352.4	391.2	366.0	277.8	309.9	377.4	390.8	393.6	376.1	379.6
20	Other	81.3	76.4	76.1	72.0	79.6	77.4	65.6	63.9	65.0	65.1	62.3	61.7
21	Cash assets ⁷	313.6	296.9	290.5	371.7	585.9	890.5	1,041.6	1,019.1	1,055.2	936.3	847.1	789.9
22	Other assets ⁸	968.4	1,013.5	1,010.4	1,047.5	1,096.4	1,128.9	1,141.4	1,104.4	1,100.9	1,101.9	1,108.7	1,124.2
23	TOTAL ASSETS ⁹	10,972.0	10,995.3	11,006.2	11,349.6	11,994.0	12,214.6	12,423.0	12,281.2	12,362.5	12,172.9	12,053.1	12,022.2
LIABILITIES													
24	Deposits	6,714.1	6,857.6	6,869.5	7,072.4	7,161.0	7,132.1	7,343.5	7,364.8	7,371.1	7,297.1	7,350.7	7,317.3
25	Transaction	627.2	602.5	585.2	624.3	659.9	700.3	801.9	719.4	731.9	732.1	670.8	643.1
26	Nontransaction	6,086.9	6,255.2	6,284.3	6,448.1	6,501.1	6,431.8	6,541.7	6,645.4	6,639.2	6,564.9	6,679.9	6,674.1
27	Large time	2,050.4	2,097.0	2,105.5	2,150.3	2,074.9	1,953.0	1,990.0	1,999.1	2,006.3	1,983.4	1,970.1	1,954.2
28	Other	4,036.5	4,158.2	4,178.9	4,297.8	4,426.2	4,478.7	4,551.7	4,646.3	4,632.9	4,581.6	4,709.8	4,719.9
29	Borrowings	2,281.8	2,332.1	2,373.3	2,447.2	2,653.6	2,637.4	2,495.3	2,423.2	2,463.6	2,445.7	2,425.7	2,424.3
30	From banks in the U.S.	487.5	466.6	470.1	479.2	453.1	404.5	384.7	435.2	458.0	443.0	423.0	417.9
31	From others	1,794.3	1,865.5	1,903.2	1,968.0	2,200.4	2,232.9	2,110.6	1,987.9	2,005.5	2,002.8	2,002.7	2,006.5
32	Net due to related foreign offices	122.9	-26.3	-77.2	-65.6	181.6	399.5	460.7	448.7	463.5	390.5	355.8	273.0
33	Other liabilities	700.5	661.1	666.5	707.8	806.9	860.5	932.9	855.2	876.9	843.2	737.5	794.2
34	TOTAL LIABILITIES	9,819.3	9,824.6	9,832.1	10,161.8	10,803.1	11,029.5	11,232.5	11,091.9	11,175.0	10,976.5	10,869.8	10,808.8
35	Residual (assets less liabilities) ¹⁰	1,152.7	1,170.7	1,174.1	1,187.8	1,190.9	1,185.1	1,190.5	1,189.3	1,187.5	1,196.4	1,183.3	1,213.5

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	8,138.6	8,272.4	8,270.5	8,429.5	8,813.6	8,785.2	8,828.5	8,731.5	8,738.7	8,705.5	8,694.1	8,706.2
2	Securities in bank credit	1,981.1	2,031.7	2,017.7	2,075.5	2,242.8	2,249.9	2,300.3	2,263.3	2,278.8	2,249.3	2,188.6	2,184.4
3	Treasury and Agency securities ²	1,011.8	1,025.0	1,039.8	1,066.3	1,155.3	1,174.6	1,169.9	1,182.7	1,189.1	1,184.7	1,173.3	1,151.4
4	Other securities ³	969.3	1,006.7	977.9	1,009.3	1,087.5	1,075.3	1,130.3	1,080.6	1,089.7	1,064.6	1,015.3	1,033.1
5	Loans and leases in bank credit ⁴	6,157.5	6,240.7	6,252.8	6,354.0	6,570.8	6,535.2	6,528.3	6,468.2	6,459.9	6,456.2	6,505.5	6,521.8
6	Commercial and industrial	1,160.1	1,194.7	1,197.9	1,208.6	1,250.1	1,244.7	1,229.9	1,216.3	1,218.8	1,215.1	1,215.5	1,212.8
7	Real estate	3,585.4	3,572.7	3,573.9	3,612.3	3,773.3	3,778.2	3,776.8	3,757.4	3,758.2	3,762.7	3,773.9	3,787.2
8	Revolving home equity	489.2	521.5	525.7	539.1	578.5	583.7	589.3	593.1	593.9	593.0	593.5	594.0
9	Other residential	1,517.8	1,417.9	1,413.7	1,427.5	1,507.7	1,504.9	1,494.3	1,478.6	1,478.5	1,485.0	1,495.1	1,508.8
10	Commercial	1,578.4	1,633.4	1,634.6	1,645.7	1,687.1	1,689.6	1,693.2	1,685.7	1,685.8	1,684.7	1,685.2	1,684.3
11	Consumer	809.8	842.3	847.4	853.2	871.9	878.0	879.3	891.9	894.4	897.4	898.7	898.9
12	Credit cards and other revolving plans	345.4	353.6	359.3	364.6	383.1	387.7	383.2	392.3	394.2	394.3	395.9	396.6
13	Other	464.4	488.7	488.1	488.6	488.8	490.2	496.1	499.7	500.3	503.1	502.8	502.3
14	Security ⁵	162.8	196.3	203.5	235.2	223.7	207.5	200.9	173.6	165.3	160.8	192.4	196.1
15	Fed funds and RPs with brokers	129.9	166.0	173.6	190.8	177.9	172.4	171.7	145.0	136.7	133.2	164.6	168.7
16	Other	32.8	30.3	29.9	44.4	45.8	35.1	29.3	28.6	28.6	27.5	27.8	27.3
17	Other loans and leases	439.4	434.7	430.1	444.7	451.9	426.9	441.3	429.0	423.1	420.2	425.1	426.8
18	Interbank loans	361.0	362.6	364.6	396.6	383.1	306.8	342.0	403.1	412.1	418.5	398.6	401.8
19	Fed funds and RPs with banks ⁶	285.7	288.9	292.3	326.0	310.2	236.2	284.3	344.8	352.9	359.6	343.2	347.5
20	Other	75.3	73.7	72.4	70.6	72.9	70.6	57.7	58.2	59.2	58.8	55.4	54.4
21	Cash assets ⁷	245.8	242.2	247.1	307.9	446.1	579.5	655.3	647.7	655.9	598.2	589.3	576.2
22	Other assets ⁸	917.1	965.3	969.6	988.4	1,024.1	1,069.0	1,082.1	1,058.8	1,060.8	1,055.5	1,062.9	1,083.6
23	TOTAL ASSETS ⁹	9,580.5	9,731.5	9,738.0	10,002.9	10,537.8	10,608.5	10,774.9	10,700.7	10,727.6	10,637.6	10,600.6	10,623.9
LIABILITIES													
24	Deposits	5,657.7	5,770.0	5,767.4	5,973.4	6,222.1	6,234.5	6,391.9	6,438.3	6,453.8	6,444.4	6,444.6	6,436.5
25	Transaction	601.2	606.9	579.1	625.7	654.5	681.6	754.0	689.3	679.5	653.7	679.7	678.1
26	Nontransaction	5,056.5	5,163.1	5,188.3	5,347.7	5,567.6	5,552.9	5,638.0	5,748.9	5,774.3	5,790.7	5,764.9	5,758.4
27	Large time	1,037.9	1,026.0	1,016.7	1,078.5	1,163.9	1,101.9	1,121.9	1,114.3	1,119.9	1,108.3	1,099.5	1,087.6
28	Other	4,018.6	4,137.1	4,171.6	4,269.2	4,403.7	4,451.0	4,516.1	4,634.6	4,654.4	4,682.4	4,665.4	4,670.8
29	Borrowings	1,696.8	1,738.0	1,744.8	1,769.0	1,994.2	1,978.4	1,901.3	1,858.3	1,867.2	1,831.8	1,821.4	1,833.9
30	From banks in the U.S.	419.1	401.1	400.1	387.0	390.4	360.8	351.2	398.1	409.5	397.0	386.3	380.4
31	From others	1,277.7	1,336.9	1,344.7	1,382.0	1,603.8	1,617.6	1,550.1	1,460.3	1,457.7	1,434.8	1,435.1	1,453.4
32	Net due to related foreign offices	516.6	533.6	510.6	508.5	514.7	558.8	581.3	580.9	602.5	535.7	551.1	483.7
33	Other liabilities	548.5	545.3	540.6	568.6	616.9	652.4	719.8	648.2	651.6	625.4	554.8	595.6
34	TOTAL LIABILITIES	8,419.6	8,586.9	8,563.4	8,819.4	9,348.0	9,424.1	9,594.3	9,525.7	9,575.0	9,437.3	9,371.8	9,349.6
35	Residual (assets less liabilities) ¹⁰	1,160.8	1,144.6	1,174.6	1,183.5	1,189.8	1,184.3	1,180.5	1,175.0	1,152.6	1,200.3	1,228.8	1,274.4

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	8,143.1	8,236.1	8,251.8	8,449.6	8,820.8	8,828.2	8,867.9	8,737.7	8,765.1	8,702.4	8,685.1	8,695.9
2	Securities in bank credit	1,969.1	2,019.9	2,010.3	2,068.0	2,230.1	2,265.4	2,295.4	2,249.9	2,285.0	2,237.6	2,168.4	2,173.7
3	Treasury and Agency securities ²	999.2	1,029.5	1,047.6	1,064.2	1,137.7	1,174.0	1,148.2	1,169.0	1,179.2	1,173.0	1,169.1	1,146.1
4	Other securities ³	969.9	990.4	962.7	1,003.8	1,092.5	1,091.5	1,147.1	1,080.9	1,105.8	1,064.6	999.3	1,027.7
5	Loans and leases in bank credit ⁴	6,174.0	6,216.2	6,241.5	6,381.6	6,590.7	6,562.8	6,572.5	6,487.9	6,480.1	6,464.9	6,516.6	6,522.2
6	Commercial and industrial	1,159.9	1,188.6	1,189.6	1,211.2	1,255.1	1,249.3	1,232.7	1,215.5	1,220.1	1,214.1	1,214.6	1,207.8
7	Real estate	3,581.3	3,578.3	3,582.1	3,624.1	3,786.3	3,790.7	3,780.9	3,754.1	3,750.1	3,754.5	3,772.9	3,782.9
8	Revolving home equity	490.2	522.0	526.4	540.8	580.7	585.4	591.2	594.5	595.7	594.4	594.2	594.8
9	Other residential	1,512.4	1,424.5	1,420.5	1,435.4	1,513.5	1,508.6	1,493.4	1,474.1	1,468.1	1,474.4	1,496.1	1,505.0
10	Commercial	1,578.7	1,631.8	1,635.2	1,647.8	1,692.1	1,696.7	1,696.3	1,685.5	1,686.4	1,685.6	1,682.6	1,683.0
11	Consumer	828.4	833.7	844.8	854.8	866.5	877.0	891.8	913.0	920.4	919.7	911.7	907.7
12	Credit cards and other revolving plans	361.9	348.4	356.8	364.2	378.4	390.1	403.1	411.1	416.6	410.3	401.4	398.9
13	Other	466.5	485.3	488.0	490.6	488.1	486.9	488.7	501.9	503.8	509.3	510.3	508.9
14	Security ⁵	163.3	184.3	196.4	240.0	226.3	210.2	210.8	175.0	163.9	156.1	193.2	203.4
15	Fed funds and RPs with brokers	131.3	154.1	167.0	195.2	180.7	174.6	181.0	147.2	135.9	128.5	166.5	176.5
16	Other	32.0	30.2	29.4	44.9	45.6	35.5	29.8	27.8	28.0	27.6	26.8	26.9
17	Other loans and leases	441.1	431.3	428.6	451.5	456.6	435.7	456.3	430.4	425.6	420.5	424.2	420.4
18	Interbank loans	361.4	360.4	362.8	393.4	382.6	306.6	343.4	403.2	412.1	419.0	400.1	403.2
19	Fed funds and RPs with banks ⁶	285.7	288.9	292.3	326.0	310.2	236.2	284.3	344.8	352.9	359.6	343.2	347.5
20	Other	75.7	71.5	70.6	67.4	72.3	70.4	59.1	58.4	59.2	59.4	56.9	55.7
21	Cash assets ⁷	258.3	238.2	234.0	305.7	444.8	590.6	695.9	680.9	717.3	610.3	580.8	532.5
22	Other assets ⁸	915.2	964.0	967.1	999.4	1,037.0	1,075.6	1,087.1	1,056.5	1,055.7	1,050.0	1,061.4	1,079.5
23	TOTAL ASSETS ⁹	9,596.1	9,687.4	9,701.8	10,028.8	10,556.5	10,669.4	10,860.9	10,738.1	10,810.3	10,643.0	10,582.9	10,567.4
LIABILITIES													
24	Deposits	5,669.7	5,743.6	5,741.9	5,961.5	6,219.2	6,258.9	6,451.7	6,453.1	6,454.5	6,391.3	6,456.0	6,427.3
25	Transaction	615.3	588.4	573.0	610.8	644.2	688.3	787.4	705.6	718.4	718.1	656.8	629.5
26	Nontransaction	5,054.5	5,155.2	5,168.9	5,350.8	5,575.1	5,570.6	5,664.3	5,747.5	5,736.1	5,673.2	5,799.2	5,797.8
27	Large time	1,042.5	1,019.8	1,012.4	1,074.3	1,167.2	1,109.2	1,130.3	1,119.4	1,121.5	1,109.7	1,107.2	1,095.6
28	Other	4,012.0	4,135.4	4,156.5	4,276.4	4,407.9	4,461.4	4,533.9	4,628.1	4,614.6	4,563.5	4,692.0	4,702.2
29	Borrowings	1,672.9	1,720.2	1,756.6	1,827.3	2,017.5	1,994.1	1,886.6	1,827.6	1,859.5	1,844.0	1,814.6	1,815.6
30	From banks in the U.S.	418.8	394.7	399.4	389.3	392.8	360.4	350.4	397.7	417.4	406.5	386.4	378.7
31	From others	1,254.2	1,325.4	1,357.1	1,438.0	1,624.7	1,633.7	1,536.3	1,429.9	1,442.1	1,437.5	1,428.2	1,436.9
32	Net due to related foreign offices	545.3	529.7	506.9	495.2	508.9	561.4	600.0	610.6	633.6	565.4	579.0	509.1
33	Other liabilities	557.6	527.6	527.0	562.1	625.7	674.9	737.2	662.5	680.3	651.0	555.1	607.0
34	TOTAL LIABILITIES	8,445.6	8,521.1	8,532.3	8,846.2	9,371.4	9,489.4	9,675.5	9,553.9	9,627.8	9,451.7	9,404.7	9,359.0
35	Residual (assets less liabilities) ¹⁰	1,150.5	1,166.4	1,169.5	1,182.7	1,185.1	1,180.0	1,185.4	1,184.2	1,182.5	1,191.3	1,178.2	1,208.4

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	5,222.5	5,277.9	5,267.9	5,424.8	5,787.8	5,750.6	5,730.2	5,609.1	5,617.9	5,576.7	5,540.2	5,536.2
2	Securities in bank credit	1,387.5	1,440.4	1,431.7	1,496.4	1,665.5	1,667.5	1,659.5	1,613.8	1,628.5	1,599.5	1,537.8	1,526.9
3	Treasury and Agency securities ²	647.5	664.0	682.7	706.8	791.5	807.1	797.6	808.3	814.4	810.1	797.9	774.6
3a	Trading account	83.6	54.2	56.3	71.5	129.8	115.6	101.6	101.1	100.2	99.5	88.7	80.7
3b	Investment account	563.9	609.7	626.4	635.3	661.7	691.5	696.1	707.2	714.2	710.6	709.1	693.9
3b1	Mortgage-backed	511.5	560.4	575.3	584.7	613.5	640.7	634.1	639.4	646.0	640.7	638.7	620.8
3b2	Other	52.4	49.3	51.0	50.7	48.2	50.8	61.9	67.8	68.2	69.9	70.4	73.1
4	Other securities	740.0	776.4	749.0	789.6	874.0	860.4	861.8	805.6	814.1	789.4	740.0	752.2
4a	Trading account ³	392.9	403.6	390.3	405.8	439.2	474.6	500.2	432.0	438.8	410.8	354.1	366.4
4a1	Derivatives with a positive fair value ¹¹	212.0	213.6	209.8	219.2	262.8	309.7	364.7	297.9	300.1	277.8	221.8	237.5
4a2	Other	180.9	190.0	180.5	186.6	176.4	164.9	135.5	134.1	138.8	132.9	132.2	128.9
4b	Investment account	347.1	372.8	358.6	383.8	434.8	385.8	361.6	373.5	375.3	378.6	385.9	385.8
4b1	State and local government	57.5	53.7	52.9	52.4	52.9	52.4	53.0	55.4	55.5	55.2	55.2	54.7
4b2	Mortgage-backed	168.7	169.9	162.0	163.4	161.6	150.7	141.2	150.3	152.1	153.6	154.0	153.9
4b3	Other	120.9	149.1	143.7	168.0	220.2	182.7	167.4	167.8	167.7	169.8	176.8	177.2
5	Loans and leases in bank credit ⁴	3,835.1	3,837.6	3,836.3	3,928.4	4,122.2	4,083.1	4,070.8	3,995.2	3,989.4	3,977.2	4,002.3	4,009.3
6	Commercial and industrial	761.2	783.6	782.2	791.2	824.0	817.9	805.6	794.5	796.2	793.3	791.8	789.0
7	Real estate	2,103.5	2,039.8	2,034.2	2,068.3	2,218.2	2,218.7	2,210.3	2,182.6	2,185.4	2,185.4	2,178.6	2,187.1
8	Revolving home equity	402.3	427.2	430.4	442.2	479.5	483.3	487.4	489.6	490.5	489.3	488.4	488.7
9	Other residential	1,064.5	957.7	949.5	966.0	1,039.7	1,036.0	1,023.3	1,001.0	1,003.5	1,005.2	999.6	1,008.5
10	Commercial	636.7	654.9	654.3	660.1	699.0	699.4	699.6	692.1	691.5	690.8	690.5	689.9
11	Consumer	481.4	505.2	507.0	510.7	526.4	529.5	533.8	542.0	545.9	545.5	542.1	540.6
12	Credit cards and other revolving plans	140.4	144.5	146.6	150.5	166.0	166.9	167.1	173.4	176.3	174.9	172.2	170.8
13	Other	341.0	360.6	360.4	360.2	360.4	362.6	366.7	368.5	369.6	370.6	369.9	369.8
14	Security	152.3	185.6	193.1	224.8	213.7	196.9	189.3	161.7	153.5	148.6	180.3	183.4
15	Fed funds and RPs with brokers	124.2	160.1	167.9	184.6	172.2	166.7	165.3	138.3	130.0	126.2	157.8	161.4
16	Other	28.1	25.5	25.2	40.2	41.5	30.3	24.1	23.4	23.5	22.4	22.5	22.0
17	Other loans and leases	336.7	323.4	319.7	333.3	340.0	320.1	331.7	314.4	308.5	304.5	309.6	309.3
17a	Fed funds and RPs with others	44.0	24.1	23.9	20.0	20.9	16.3	31.9	21.1	16.0	12.3	12.3	13.1
17b	Other loans	194.1	200.3	199.4	218.3	225.4	211.1	207.9	202.7	202.4	201.2	206.0	204.7
17c	Lease financing receivables	98.6	99.0	96.4	95.0	93.7	92.8	91.9	90.6	90.1	91.1	91.3	91.5
18	Interbank loans	235.1	248.9	247.5	263.8	255.7	189.8	203.1	250.2	260.0	246.0	248.3	244.7
19	Fed funds and RPs with banks	179.7	201.7	201.3	220.4	215.8	151.7	169.4	220.5	230.1	216.4	220.5	216.3
20	Other	55.4	47.2	46.2	43.4	39.9	38.1	33.7	29.7	30.0	29.6	27.8	28.3
21	Cash assets ⁷	146.1	138.9	140.8	199.3	318.4	403.5	434.4	420.8	429.8	372.5	362.4	337.4
22	Other assets ⁸	692.9	735.2	736.5	763.5	795.0	825.6	814.0	788.2	784.9	788.0	793.4	815.4
23	TOTAL ASSETS⁹	6,251.3	6,333.5	6,324.0	6,578.3	7,075.6	7,085.0	7,096.7	6,976.0	7,000.7	6,891.3	6,848.6	6,838.5

Footnotes appear on page 13.

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

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

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
LIABILITIES													
24	Deposits	3,379.5	3,417.4	3,407.2	3,598.2	3,823.7	3,798.4	3,872.0	3,857.4	3,868.6	3,841.2	3,838.4	3,825.7
25	Transaction	330.5	333.2	313.8	357.8	384.9	415.1	473.1	414.2	402.7	379.8	402.4	389.3
26	Nontransaction	3,049.0	3,084.2	3,093.5	3,240.4	3,438.7	3,383.3	3,399.0	3,443.2	3,466.0	3,461.4	3,436.1	3,436.4
27	Large time	624.8	608.6	600.4	662.0	741.1	673.3	657.9	648.2	655.2	640.4	629.6	617.8
28	Other	2,424.2	2,475.5	2,493.1	2,578.5	2,697.6	2,710.0	2,741.1	2,795.0	2,810.8	2,820.9	2,806.5	2,818.6
29	Borrowings	1,119.2	1,152.3	1,162.4	1,193.3	1,408.1	1,396.7	1,311.0	1,283.3	1,298.2	1,265.0	1,235.6	1,248.3
30	From banks in the U.S.	173.6	162.6	159.8	153.9	155.2	133.1	126.1	185.2	204.5	193.7	170.8	167.8
31	From others	945.6	989.6	1,002.6	1,039.4	1,252.9	1,263.6	1,184.9	1,098.1	1,093.7	1,071.3	1,064.8	1,080.5
32	Net due to related foreign offices	513.8	527.1	506.1	506.3	515.4	554.8	575.6	575.7	595.2	529.4	546.4	478.5
33	Other liabilities	477.3	468.0	466.0	493.6	542.2	569.9	597.1	529.8	532.4	512.0	442.3	478.7
33a	Derivatives with a negative fair value ¹¹	166.3	165.8	172.2	183.8	209.8	252.6	276.2	215.1	217.0	198.7	137.3	172.9
33b	Other	311.0	302.1	293.7	309.8	332.4	317.3	320.8	314.7	315.5	313.2	305.0	305.8
34	TOTAL LIABILITIES	5,489.8	5,564.7	5,541.6	5,791.4	6,289.4	6,319.8	6,355.6	6,246.2	6,294.5	6,147.6	6,062.8	6,031.2
35	Residual (assets less liabilities) ¹⁰	761.5	768.8	782.3	786.9	786.3	765.2	741.1	729.8	706.2	743.7	785.8	807.3
MEMORANDA													
36	Mortgage-backed securities ¹²	680.2	730.3	737.3	748.1	775.1	791.3	775.4	789.8	798.1	794.3	792.7	774.7
37	Pass-thru	448.3	492.8	504.6	519.9	547.4	573.5	564.6	572.8	579.1	576.5	573.5	555.6
38	CMO, REMIC, and other	231.8	237.5	232.7	228.1	227.7	217.8	210.8	217.0	219.0	217.8	219.2	219.1
39	Net unrealized gains (losses) on available-for-sale securities ¹³	-1.9	-31.8	-43.7	-47.9	-55.1	-76.2	-83.6	-69.4	-68.2	-69.0	-69.9	-68.7
40	Securitized consumer loans ¹⁴	110.7	115.0	114.8	120.3	131.5	129.2	127.2	127.2	126.6	127.8	126.9	128.5
41	Credit cards and other revolving plans	74.4	80.0	79.7	82.4	90.6	89.4	88.7	88.6	88.0	89.5	88.5	89.9
42	Other	36.3	35.0	35.1	37.9	40.9	39.8	38.4	38.5	38.7	38.4	38.4	38.6
43	Securitized real estate loans ¹⁴	1,171.9	1,258.2	1,274.5	1,302.6	1,391.5	1,377.2	1,369.1	1,370.6	1,372.7	1,372.7	1,373.5	1,372.4

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	5,222.7	5,250.0	5,253.7	5,437.1	5,789.8	5,782.7	5,751.3	5,609.7	5,638.5	5,571.0	5,532.7	5,536.9
2 Securities in bank credit	1,378.5	1,430.8	1,426.2	1,492.0	1,656.7	1,685.6	1,655.7	1,603.6	1,638.2	1,591.9	1,521.8	1,519.7
3 Treasury and Agency securities ²	634.7	670.9	691.2	706.3	774.6	806.3	773.6	793.1	803.4	797.6	793.4	768.7
3a Trading account	79.6	54.4	54.9	68.7	128.0	125.1	92.7	96.7	93.9	97.4	92.5	82.5
3b Investment account	555.1	616.5	636.3	637.6	646.5	681.3	680.9	696.4	709.5	700.2	700.9	686.2
3b1 Mortgage-backed	502.6	567.7	583.6	586.1	599.3	630.9	619.1	628.3	640.0	630.5	630.6	613.7
3b2 Other	52.5	48.9	52.7	51.5	47.3	50.4	61.8	68.0	69.5	69.7	70.3	72.5
4 Other securities	743.8	759.9	735.0	785.8	882.1	879.2	882.1	810.5	834.8	794.2	728.4	751.0
4a Trading account ³	395.0	392.7	379.0	399.8	447.6	492.5	519.1	434.8	456.9	413.6	340.8	363.4
4a1 Derivatives with a positive fair value ¹¹	220.8	205.3	205.3	224.5	276.1	343.8	380.1	309.9	330.6	287.4	215.2	238.6
4a2 Other	174.2	187.4	173.7	175.3	171.6	148.7	139.0	124.9	126.3	126.2	125.6	124.8
4b Investment account	348.8	367.2	356.0	386.0	434.5	386.7	363.1	375.7	377.9	380.6	387.6	387.5
4b1 State and local government	58.0	52.9	52.3	52.4	52.9	52.7	52.9	55.9	56.1	55.6	55.3	54.9
4b2 Mortgage-backed	168.5	170.2	162.7	159.9	159.4	150.0	140.7	150.2	153.3	152.4	152.5	152.8
4b3 Other	122.3	144.1	141.0	173.7	222.1	184.1	169.5	169.6	168.5	172.7	179.8	179.8
5 Loans and leases in bank credit ⁴	3,844.2	3,819.2	3,827.6	3,945.0	4,133.1	4,097.2	4,095.6	4,006.1	4,000.3	3,979.1	4,011.0	4,017.3
6 Commercial and industrial	759.3	778.0	775.8	792.4	828.6	822.4	807.7	792.1	795.1	790.7	791.3	786.3
7 Real estate	2,102.7	2,045.4	2,041.2	2,073.1	2,221.6	2,222.8	2,211.2	2,182.2	2,180.8	2,180.6	2,179.2	2,186.6
8 Revolving home equity	403.5	427.3	430.7	443.2	481.3	484.7	489.1	491.1	492.4	490.8	489.1	489.6
9 Other residential	1,062.1	964.3	956.9	969.8	1,040.3	1,035.9	1,020.9	998.7	996.1	998.6	1,000.4	1,007.2
10 Commercial	637.1	653.8	653.7	660.1	700.1	702.2	701.3	692.3	692.3	691.3	689.6	689.9
11 Consumer	490.5	500.1	506.2	512.1	523.9	526.4	534.6	553.0	560.8	558.4	551.0	549.0
12 Credit cards and other revolving plans	147.2	142.7	146.2	150.9	164.4	167.2	174.2	182.1	187.8	182.8	175.1	173.7
13 Other	343.3	357.5	360.0	361.2	359.5	359.2	360.4	370.9	373.0	375.6	375.9	375.3
14 Security	152.9	173.7	185.7	229.1	215.6	200.4	199.7	163.2	152.3	144.2	181.0	190.8
15 Fed funds and RPs with brokers	125.3	148.5	161.3	189.2	175.0	169.8	174.7	140.3	129.2	121.5	159.1	168.8
16 Other	27.5	25.2	24.4	39.9	40.6	30.6	25.0	22.9	23.1	22.7	21.9	22.0
17 Other loans and leases	338.9	322.0	318.6	338.4	343.4	325.3	342.5	315.6	311.3	305.2	308.5	304.5
17a Fed funds and RPs with others	46.1	23.2	24.1	21.3	22.0	16.2	32.5	22.5	16.1	12.1	14.6	13.8
17b Other loans	194.2	199.6	198.5	221.9	227.6	216.3	217.7	202.6	205.4	202.0	202.6	199.6
17c Lease financing receivables	98.6	99.1	96.0	95.2	93.7	92.8	92.3	90.5	89.8	91.2	91.3	91.1
18 Interbank loans	239.7	238.8	241.1	266.2	255.5	194.4	212.1	256.6	268.4	270.1	245.5	244.7
19 Fed funds and RPs with banks	185.4	192.7	194.9	223.2	213.9	154.7	177.7	227.7	239.4	240.9	217.8	217.1
20 Other	54.2	46.1	46.1	43.0	41.6	39.6	34.4	28.9	29.0	29.2	27.7	27.6
21 Cash assets ⁷	159.5	131.7	127.4	197.2	321.4	422.1	482.7	461.9	497.0	393.5	361.1	312.8
22 Other assets ⁸	692.9	735.2	736.5	763.5	795.0	825.6	814.0	788.2	784.9	788.0	793.4	815.4
23 TOTAL ASSETS ⁹	6,269.6	6,287.8	6,289.7	6,591.2	7,080.6	7,141.3	7,175.0	7,024.4	7,097.3	6,932.3	6,836.9	6,814.6

Footnotes appear on page 13.

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

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

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
LIABILITIES													
24	Deposits	3,398.5	3,398.3	3,384.7	3,587.3	3,820.5	3,813.8	3,911.0	3,881.8	3,891.5	3,823.3	3,851.6	3,822.0
25	Transaction	342.5	317.6	306.8	345.8	376.0	421.6	505.8	428.9	438.3	426.2	382.2	354.7
26	Nontransaction	3,055.9	3,080.8	3,077.9	3,241.5	3,444.4	3,392.2	3,405.2	3,452.8	3,453.2	3,397.1	3,469.4	3,467.3
27	Large time	630.8	603.9	596.4	657.3	746.9	678.3	666.8	653.3	656.9	641.6	635.4	623.6
28	Other	2,425.1	2,476.8	2,481.5	2,584.2	2,697.6	2,713.9	2,738.4	2,799.6	2,796.3	2,755.5	2,834.1	2,843.7
29	Borrowings	1,088.2	1,141.7	1,178.8	1,248.3	1,424.8	1,408.9	1,290.6	1,243.8	1,274.8	1,258.0	1,221.4	1,229.8
30	From banks in the U.S.	170.7	159.5	160.0	154.6	155.1	134.2	126.2	182.9	207.3	195.4	170.4	169.5
31	From others	917.5	982.2	1,018.7	1,093.7	1,269.8	1,274.6	1,164.4	1,060.8	1,067.6	1,062.7	1,050.9	1,060.2
32	Net due to related foreign offices	541.5	524.8	504.1	492.3	507.3	556.0	593.7	603.7	624.0	556.6	572.2	502.3
33	Other liabilities	483.9	454.8	453.0	485.5	549.2	592.0	615.3	540.3	554.4	533.0	439.8	486.7
33a	Derivatives with a negative fair value ¹¹	172.2	159.2	160.9	176.4	213.2	264.5	285.0	224.9	241.1	211.4	133.5	176.5
33b	Other	311.7	295.6	292.0	309.1	336.0	327.6	330.3	315.4	313.4	321.5	306.2	310.2
34	TOTAL LIABILITIES	5,512.1	5,519.7	5,520.5	5,813.4	6,301.8	6,370.7	6,410.6	6,269.6	6,344.8	6,170.9	6,085.0	6,040.7
35	Residual (assets less liabilities) ¹⁰	757.5	768.1	769.2	777.8	778.9	770.6	764.4	754.8	752.5	761.4	751.9	773.8
MEMORANDA													
36	Mortgage-backed securities ¹²	671.1	737.9	746.3	746.1	758.7	780.8	759.8	778.6	793.3	782.9	783.1	766.5
37	Pass-thru	438.4	501.8	515.8	519.2	533.0	563.8	549.5	560.9	573.0	565.2	562.5	545.6
38	CMO, REMIC, and other	232.7	236.1	230.5	226.8	225.7	217.0	210.3	217.7	220.3	217.6	220.5	220.9
39	Net unrealized gains (losses) on available-for-sale securities ¹³	-2.7	-35.6	-46.2	-46.7	-56.0	-74.4	-80.4	-70.7	-70.6	-70.2	-69.0	-65.1
40	Securitized consumer loans ¹⁴	111.2	115.1	114.2	120.9	133.3	130.6	128.2	127.0	125.1	128.2	127.7	127.6
41	Credit cards and other revolving plans	73.6	80.2	79.9	82.6	91.7	89.6	87.8	87.2	85.2	88.7	88.8	88.8
42	Other	37.6	35.0	34.3	38.3	41.6	41.0	40.5	39.8	39.9	39.5	38.9	38.8
43	Securitized real estate loans ¹⁴	1,202.6	1,231.2	1,244.5	1,277.9	1,384.3	1,387.8	1,397.4	1,403.4	1,405.6	1,402.9	1,402.6	1,401.9

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	2,916.1	2,994.4	3,002.5	3,004.7	3,025.9	3,034.6	3,098.3	3,122.5	3,120.8	3,128.7	3,153.9	3,170.0
2	Securities in bank credit	593.7	591.3	586.0	579.1	577.3	582.4	640.8	649.5	650.3	649.7	650.7	657.6
3	Treasury and Agency securities ²	364.4	361.0	357.1	359.4	363.8	367.5	372.3	374.5	374.7	374.6	375.4	376.7
4	Other securities ³	229.3	230.2	228.9	219.7	213.5	214.9	268.5	275.0	275.6	275.2	275.3	280.8
5	Loans and leases in bank credit ⁴	2,322.4	2,403.1	2,416.5	2,425.6	2,448.6	2,452.1	2,457.5	2,473.0	2,470.5	2,479.0	2,503.2	2,512.4
6	Commercial and industrial	399.0	411.1	415.7	417.4	426.1	426.8	424.3	421.8	422.7	421.8	423.7	423.9
7	Real estate	1,481.9	1,532.9	1,539.7	1,543.9	1,555.1	1,559.5	1,566.5	1,574.8	1,572.8	1,577.3	1,595.3	1,600.0
8	Revolving home equity	86.9	94.3	95.2	96.9	99.1	100.4	101.9	103.5	103.5	103.7	105.1	105.3
9	Other residential	453.4	460.2	464.2	461.5	468.0	468.9	471.0	477.6	475.0	479.8	495.5	500.2
10	Commercial	941.7	978.5	980.2	985.6	988.1	990.3	993.6	993.7	994.3	993.8	994.7	994.4
11	Consumer	328.4	337.2	340.4	342.6	345.5	348.5	345.5	350.0	348.6	351.9	356.6	358.3
12	Credit cards and other revolving plans	205.0	209.0	212.7	214.1	217.1	220.9	216.1	218.9	217.9	219.4	223.7	225.8
13	Other	123.4	128.1	127.7	128.4	128.4	127.6	129.4	131.1	130.7	132.6	132.9	132.5
17	Other loans and leases ⁶	113.1	122.0	120.8	121.8	121.9	117.3	121.2	126.4	126.4	128.0	127.6	130.2
18	Interbank loans	125.9	113.7	117.1	132.8	127.4	117.0	138.9	152.9	152.1	172.4	150.3	157.2
19	Fed funds and RPs with banks ⁶	106.1	87.2	91.0	105.6	94.4	84.5	114.9	124.3	122.8	143.2	122.7	131.2
20	Other	19.8	26.5	26.1	27.2	33.0	32.5	24.0	28.6	29.3	29.2	27.7	26.0
21	Cash assets ⁷	99.7	103.3	106.3	108.6	127.7	176.1	220.8	226.9	226.0	225.7	226.9	238.8
22	Other assets ⁸	224.2	230.2	233.1	224.9	229.1	243.4	268.1	270.5	275.9	267.5	269.5	268.2
23	TOTAL ASSETS⁹	3,329.1	3,398.0	3,414.1	3,424.6	3,462.1	3,523.5	3,678.1	3,724.7	3,726.9	3,746.4	3,752.0	3,785.4
LIABILITIES													
24	Deposits	2,278.2	2,352.6	2,360.1	2,375.2	2,398.5	2,436.1	2,519.9	2,580.9	2,585.2	2,603.2	2,606.1	2,610.7
25	Transaction	270.7	273.7	265.4	267.9	269.6	266.6	280.9	275.1	276.8	273.9	277.3	288.8
26	Nontransaction	2,007.5	2,078.9	2,094.8	2,107.2	2,128.9	2,169.5	2,239.0	2,305.8	2,308.3	2,329.3	2,328.8	2,322.0
27	Large time	413.1	417.3	416.3	416.5	422.8	428.6	464.0	466.2	464.7	467.9	469.9	469.8
28	Other	1,594.4	1,661.6	1,678.4	1,690.7	1,706.1	1,741.0	1,775.0	1,839.6	1,843.6	1,861.4	1,858.9	1,852.2
29	Borrowings	577.7	585.8	582.5	575.7	586.1	581.7	590.3	575.0	569.0	566.8	585.8	585.6
30	From banks in the U.S.	245.5	238.5	240.4	233.1	235.2	227.7	225.1	212.9	205.0	203.3	215.5	212.7
31	From others	332.1	347.3	342.1	342.6	350.9	354.0	365.2	362.2	364.0	363.5	370.3	372.9
32	Net due to related foreign offices	2.8	6.5	4.5	2.2	-0.7	4.0	5.7	5.2	7.2	6.3	4.6	5.1
33	Other liabilities	71.2	77.4	74.7	75.0	74.8	82.5	122.8	118.4	119.1	113.4	112.5	116.9
34	TOTAL LIABILITIES	2,929.9	3,022.3	3,021.8	3,028.0	3,058.6	3,104.4	3,238.7	3,279.5	3,280.5	3,289.8	3,309.0	3,318.4
35	Residual (assets less liabilities) ¹⁰	399.3	375.7	392.3	396.6	403.6	419.1	439.4	445.3	446.4	456.6	443.0	467.0
MEMORANDA													
36	Mortgage-backed securities ¹²	245.8	264.5	264.7	265.5	265.7	261.0	263.2	266.4	266.7	266.8	267.5	268.2
40	Securitized consumer loans ¹⁴	290.4	296.4	293.9	293.1	292.7	290.2	289.1	287.9	289.0	286.9	287.0	286.3
43	Securitized real estate loans ¹⁴	30.0	33.9	34.8	35.4	24.2	27.8	23.7	18.1	17.6	17.7	18.4	18.3

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2009

Account		2008 Jan	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	Week ending			
										Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	2,920.4	2,986.1	2,998.1	3,012.5	3,031.1	3,045.5	3,116.5	3,128.0	3,126.6	3,131.4	3,152.3	3,159.0
2	Securities in bank credit	590.7	589.1	584.1	576.0	573.5	579.9	639.7	646.2	646.8	645.7	646.7	654.1
3	Treasury and Agency securities ²	364.5	358.6	356.4	357.9	363.1	367.6	374.7	375.9	375.8	375.4	375.7	377.4
4	Other securities ³	226.1	230.5	227.8	218.0	210.4	212.2	265.0	270.3	271.0	270.3	270.9	276.7
5	Loans and leases in bank credit ⁴	2,329.8	2,397.0	2,413.9	2,436.6	2,457.6	2,465.6	2,476.9	2,481.8	2,479.8	2,485.7	2,505.7	2,504.9
6	Commercial and industrial	400.6	410.5	413.8	418.7	426.5	426.9	425.0	423.4	425.0	423.4	423.3	421.5
7	Real estate	1,478.6	1,532.9	1,540.9	1,550.9	1,564.6	1,567.9	1,569.7	1,571.9	1,569.3	1,573.9	1,593.7	1,596.2
8	Revolving home equity	86.7	94.7	95.8	97.6	99.4	100.7	102.2	103.4	103.3	103.6	105.1	105.3
9	Other residential	450.4	460.2	463.6	465.6	473.2	472.7	472.5	475.4	472.0	475.9	495.7	497.8
10	Commercial	941.6	978.0	981.5	987.7	992.0	994.5	995.0	993.2	994.0	994.4	992.9	993.2
11	Consumer	338.0	333.6	338.6	342.8	342.6	350.6	357.3	360.0	359.6	361.3	360.7	358.7
12	Credit cards and other revolving plans	214.7	205.7	210.6	213.3	214.0	222.9	228.9	229.0	228.8	227.6	226.3	225.2
13	Other	123.3	127.9	128.0	129.4	128.5	127.7	128.3	131.0	130.8	133.7	134.4	133.5
17	Other loans and leases ⁶	112.6	120.0	120.7	124.2	123.9	120.2	124.9	126.5	125.9	127.2	128.0	128.4
18	Interbank loans	121.7	121.6	121.7	127.2	127.1	112.2	131.3	146.6	143.7	148.9	154.6	158.4
19	Fed funds and RPs with banks ⁶	100.3	96.2	97.3	102.8	96.4	81.5	106.5	117.1	113.4	118.7	125.4	130.4
20	Other	21.5	25.5	24.4	24.4	30.7	30.7	24.8	29.5	30.2	30.2	29.3	28.1
21	Cash assets ⁷	98.8	106.5	106.7	108.5	123.4	168.6	213.2	219.0	220.3	216.8	219.7	219.7
22	Other assets ⁸	222.3	228.8	230.6	235.9	242.0	250.1	273.1	268.3	270.8	262.0	268.0	264.1
23	TOTAL ASSETS⁹	3,326.5	3,399.6	3,412.1	3,437.6	3,475.8	3,528.1	3,686.0	3,713.7	3,713.1	3,710.7	3,746.0	3,752.8
LIABILITIES													
24	Deposits	2,271.3	2,345.3	2,357.2	2,374.2	2,398.8	2,445.1	2,540.7	2,571.3	2,563.0	2,568.0	2,604.4	2,605.3
25	Transaction	272.7	270.9	266.2	264.9	268.1	266.7	281.6	276.7	280.0	291.9	274.6	274.8
26	Nontransaction	1,998.5	2,074.4	2,091.0	2,109.3	2,130.6	2,178.5	2,259.1	2,294.7	2,283.0	2,276.1	2,329.7	2,330.5
27	Large time	411.7	415.8	416.0	417.0	420.3	431.0	463.6	466.2	464.7	468.1	471.8	472.0
28	Other	1,586.8	1,658.6	1,675.0	1,692.3	1,710.3	1,747.5	1,795.6	1,828.5	1,818.3	1,808.0	1,857.9	1,858.5
29	Borrowings	584.7	578.5	577.8	579.0	592.6	585.2	596.1	583.9	584.7	586.0	593.2	585.8
30	From banks in the U.S.	248.0	235.2	239.4	234.7	237.7	226.2	224.2	214.8	210.2	211.1	216.0	209.2
31	From others	336.7	343.3	338.4	344.3	354.9	359.0	371.9	369.1	374.5	374.9	377.2	376.7
32	Net due to related foreign offices	3.8	4.9	2.8	2.9	1.6	5.4	6.3	6.9	9.6	8.8	6.8	6.9
33	Other liabilities	73.8	72.8	74.0	76.6	76.5	82.9	121.9	122.2	125.8	118.1	115.3	120.3
34	TOTAL LIABILITIES	2,933.5	3,001.4	3,011.8	3,032.8	3,069.6	3,118.6	3,264.9	3,284.3	3,283.1	3,280.8	3,319.7	3,318.3
35	Residual (assets less liabilities) ¹⁰	393.0	398.2	400.3	404.8	406.2	409.4	421.0	429.4	430.0	429.9	426.3	434.5
MEMORANDA													
36	Mortgage-backed securities ¹²	244.9	262.7	261.8	263.8	264.4	259.1	261.7	265.6	265.5	266.6	268.7	269.7
40	Securitized consumer loans ¹⁴	289.8	296.6	295.8	294.7	293.6	287.7	289.6	287.1	286.3	286.8	286.6	285.1
43	Securitized real estate loans ¹⁴	36.0	26.0	27.5	28.1	27.1	27.2	27.2	27.2	27.2	27.2	27.2	26.2

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	1,183.4	1,144.0	1,145.5	1,141.0	1,169.8	1,130.5	1,124.0	1,121.3	1,124.3	1,113.8	1,110.7	1,111.1
2	Securities in bank credit	463.6	473.0	471.3	463.9	479.7	460.8	473.6	473.1	475.3	471.0	466.0	468.3
3	Treasury and Agency securities ²	93.6	96.8	93.0	87.9	82.5	88.4	92.1	93.7	95.0	91.5	92.2	94.0
3a	Trading account	29.4	35.1	33.2	31.7	32.7	34.8	29.8	27.9	28.0	25.9	26.3	29.3
3b	Investment account	64.3	61.7	59.8	56.2	49.8	53.6	62.3	65.8	67.0	65.6	65.8	64.7
4	Other securities	369.9	376.2	378.4	376.0	397.2	372.5	381.5	379.4	380.3	379.5	373.8	374.3
4a	Trading account ³	221.3	227.3	233.9	231.7	237.9	230.8	241.8	237.5	239.3	235.4	233.2	237.9
4a1	Derivatives with a positive fair value ¹¹	84.2	106.9	109.7	110.0	132.0	125.0	151.3	161.9	163.0	162.8	160.1	164.8
4a2	Other	137.1	120.4	124.2	121.8	105.9	105.8	90.5	75.6	76.3	72.6	73.1	73.1
4b	Investment account	148.6	148.9	144.5	144.3	159.3	141.6	139.7	141.9	141.0	144.2	140.6	136.4
5	Loans and leases in bank credit ⁴	719.9	671.0	674.2	677.1	690.1	669.7	650.4	648.2	648.9	642.8	644.7	642.8
6	Commercial and industrial	291.3	320.5	324.8	331.6	356.4	358.6	355.0	357.5	357.2	359.1	361.7	354.0
7	Real estate	40.3	45.1	46.1	45.4	43.8	42.4	42.6	42.9	42.8	42.8	43.3	43.3
14	Security	143.9	101.6	101.5	93.4	73.6	59.1	47.2	51.3	53.3	46.3	47.0	54.4
15	Fed funds and RPs with brokers ⁶	117.6	78.4	78.3	76.6	56.3	44.0	34.1	38.4	40.2	34.2	35.1	41.5
16	Other	26.4	23.2	23.2	16.8	17.3	15.1	13.1	12.8	13.0	12.2	11.9	12.8
17	Other loans and leases	244.3	203.9	201.8	206.6	216.3	209.6	205.5	196.5	195.6	194.6	192.6	191.2
17a	Fed funds and RPs with others ⁶	60.2	29.7	30.4	30.0	30.2	30.2	26.9	23.5	22.8	22.5	21.8	20.2
17b	Other	184.1	174.1	171.4	176.6	186.0	179.4	178.6	173.0	172.8	172.0	170.8	171.0
18	Interbank loans	77.0	83.5	75.3	73.1	64.4	38.2	18.3	27.2	31.0	21.4	31.0	34.0
19	Fed funds and RPs with banks	72.6	77.9	68.9	68.0	56.8	31.8	13.1	22.7	26.3	16.6	26.2	28.9
20	Other	4.4	5.6	6.4	5.1	7.6	6.4	5.2	4.5	4.7	4.8	4.7	5.1
21	Cash assets ⁷	54.8	58.4	56.2	64.0	141.6	292.6	334.2	328.5	325.8	314.5	275.1	270.1
22	Other assets ⁸	54.7	53.6	44.1	48.2	58.9	53.0	54.0	48.5	45.9	50.0	44.9	41.4
23	TOTAL ASSETS⁹	1,370.0	1,339.5	1,321.0	1,326.3	1,434.6	1,514.3	1,530.5	1,525.4	1,527.0	1,499.7	1,461.6	1,456.6
LIABILITIES													
24	Deposits	1,054.2	1,135.3	1,140.6	1,119.4	943.3	877.3	905.1	921.9	925.2	922.6	908.1	898.8
25	Transaction	12.2	14.5	12.2	13.9	17.7	12.7	14.3	14.1	13.9	14.1	14.2	14.2
26	Nontransaction	1,042.0	1,120.8	1,128.4	1,105.5	925.5	864.6	890.8	907.9	911.4	908.5	893.9	884.5
27	Large time	1,007.1	1,099.1	1,106.1	1,082.2	912.0	846.4	864.6	878.5	881.2	878.8	865.5	856.2
29	Borrowings	601.1	614.8	621.9	632.5	653.6	646.0	625.7	585.5	597.1	582.7	598.0	612.6
30	From banks in the U.S.	64.4	75.3	71.9	89.4	65.5	41.0	30.2	34.1	40.3	27.3	33.7	39.0
31	From others	536.7	539.6	550.0	543.2	588.1	604.9	595.5	551.4	556.8	555.3	564.2	573.6
32	Net due to related foreign offices	-439.3	-581.9	-598.0	-592.9	-363.5	-182.5	-159.3	-180.6	-190.0	-190.2	-231.4	-238.2
33	Other liabilities	147.7	141.1	145.8	146.2	181.5	176.0	174.6	195.7	202.0	198.6	186.8	185.0
33a	Derivatives with a negative fair value ¹¹	85.9	102.7	108.5	101.8	125.2	129.4	135.2	153.6	156.5	156.8	150.6	154.8
33b	Other	61.8	38.3	37.3	44.5	56.3	46.6	39.4	42.1	45.5	41.8	36.2	30.2
34	TOTAL LIABILITIES	1,363.6	1,309.3	1,310.3	1,305.3	1,414.8	1,516.8	1,546.1	1,522.6	1,534.3	1,513.6	1,461.4	1,458.1
35	Residual (assets less liabilities)¹⁰	6.3	30.2	10.8	21.1	19.8	-2.5	-15.6	2.8	-7.3	-14.0	0.1	-1.5

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

February 20, 2009

Account		2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS													
1	Bank credit	1,180.8	1,133.3	1,139.0	1,137.1	1,173.9	1,143.3	1,129.9	1,118.9	1,125.4	1,112.3	1,118.1	1,114.8
2	Securities in bank credit	458.5	468.6	467.0	457.5	479.4	474.4	474.0	469.1	476.1	466.9	465.6	469.5
3	Treasury and Agency securities ²	91.8	96.8	92.2	87.8	79.9	86.8	90.6	92.6	94.1	91.0	91.6	94.5
3a	Trading account	27.1	34.9	34.4	33.4	32.1	31.6	28.8	26.1	26.0	23.6	24.8	27.7
3b	Investment account	64.8	61.9	57.8	54.4	47.8	55.2	61.8	66.5	68.1	67.4	66.8	66.8
4	Other securities	366.7	371.8	374.7	369.7	399.6	387.6	383.5	376.5	382.0	375.9	374.0	375.0
4a	Trading account ³	218.5	224.7	232.8	227.3	241.9	244.5	244.8	235.8	242.6	233.0	230.4	233.5
4a1	Derivatives with a positive fair value ¹¹	84.6	99.4	104.0	104.4	131.3	149.5	167.5	166.5	173.9	165.0	161.0	165.3
4a2	Other	133.9	125.4	128.7	122.9	110.6	95.1	77.3	69.3	68.6	68.0	69.5	68.2
4b	Investment account	148.2	147.0	142.0	142.3	157.6	143.1	138.7	140.7	139.4	142.8	143.6	141.5
5	Loans and leases in bank credit ⁴	722.3	664.8	672.0	679.6	694.5	668.9	655.9	649.8	649.3	645.4	652.5	645.2
6	Commercial and industrial	293.1	317.2	322.0	333.2	356.3	358.8	358.4	359.1	359.0	360.4	364.1	357.2
7	Real estate	40.4	44.9	45.2	45.7	44.6	42.4	42.8	43.1	43.0	42.9	43.2	43.2
14	Security	142.1	103.3	104.3	92.0	75.9	60.6	45.6	49.0	50.9	46.8	51.0	51.3
15	Fed funds and RPs with brokers ⁶	114.3	83.1	82.2	73.8	58.2	44.5	30.5	35.1	37.2	33.7	38.8	39.5
16	Other	27.8	20.1	22.1	18.1	17.7	16.1	15.1	13.9	13.7	13.1	12.2	11.8
17	Other loans and leases	246.7	199.5	200.6	208.7	217.7	207.1	209.2	198.6	196.5	195.3	194.2	193.6
17a	Fed funds and RPs with others ⁶	60.1	26.8	28.9	30.4	33.0	30.9	28.0	23.5	22.5	23.4	22.5	21.0
17b	Other	186.6	172.7	171.7	178.2	184.7	176.1	181.2	175.2	174.0	171.9	171.7	172.6
18	Interbank loans	86.6	66.4	65.7	69.7	63.0	48.7	32.1	38.1	43.7	39.7	38.3	38.1
19	Fed funds and RPs with banks	81.0	61.5	60.2	65.1	55.8	41.6	25.7	32.6	37.9	34.0	32.9	32.1
20	Other	5.6	4.9	5.5	4.6	7.3	7.1	6.4	5.5	5.8	5.7	5.4	6.0
21	Cash assets ⁷	55.3	58.7	56.4	66.0	141.1	299.9	345.7	338.2	338.0	326.1	266.3	257.4
22	Other assets ⁸	53.2	49.5	43.3	48.0	59.5	53.3	54.4	47.9	45.2	51.9	47.4	44.7
23	TOTAL ASSETS⁹	1,375.9	1,307.9	1,304.4	1,320.8	1,437.6	1,545.2	1,562.1	1,543.1	1,552.2	1,529.8	1,470.1	1,454.9
LIABILITIES													
24	Deposits	1,044.4	1,114.0	1,127.6	1,110.9	941.8	873.2	891.8	911.7	916.6	905.8	894.7	890.0
25	Transaction	11.9	14.0	12.2	13.6	15.7	12.0	14.4	13.8	13.5	14.1	14.0	13.6
26	Nontransaction	1,032.5	1,100.0	1,115.4	1,097.4	926.0	861.2	877.4	897.9	903.1	891.7	880.7	876.3
27	Large time	1,007.9	1,077.2	1,093.1	1,076.0	907.7	843.8	859.7	879.7	884.8	873.7	862.9	858.6
29	Borrowings	608.8	611.9	616.7	619.9	636.1	643.3	608.7	595.6	604.1	601.7	611.1	608.7
30	From banks in the U.S.	68.7	71.9	70.6	89.9	60.3	44.1	34.4	37.6	40.6	36.5	36.6	39.1
31	From others	540.2	540.0	546.1	530.0	575.7	599.2	574.3	558.0	563.5	565.2	574.5	569.6
32	Net due to related foreign offices	-422.4	-556.0	-584.1	-560.8	-327.3	-161.9	-139.2	-161.9	-170.1	-175.0	-223.2	-236.2
33	Other liabilities	142.9	133.5	139.5	145.7	181.2	185.6	195.7	192.7	196.6	192.2	182.4	187.3
33a	Derivatives with a negative fair value ¹¹	85.0	95.3	102.4	102.3	125.0	140.5	156.2	154.3	159.3	151.9	147.4	151.4
33b	Other	57.9	38.2	37.1	43.4	56.2	45.1	39.6	38.4	37.4	40.3	35.0	35.8
34	TOTAL LIABILITIES	1,373.7	1,303.5	1,299.7	1,315.7	1,431.8	1,540.1	1,557.0	1,538.0	1,547.2	1,524.8	1,465.1	1,449.8
35	Residual (assets less liabilities) ¹⁰	2.2	4.3	4.6	5.1	5.8	5.1	5.1	5.1	5.1	5.1	5.1	5.1

Footnotes appear on page 13.

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestically chartered); other domestically chartered commercial banks (small domestically chartered); branches and agencies of foreign banks, and Edge Act and agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestically chartered banks constitute a universe; data for small domestically chartered banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities. The data for large and small domestically chartered banks, presented on pages 5 to 10, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated quantities of balance sheet items are removed from past data for the bank group that lost the assets and put into past data for the group acquiring those assets. Balance sheet data for banks acquired in mergers are obtained from Call Reports, and a ratio procedure is used to adjust past levels.
2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes other trading assets.
4. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 18.
5. Data for small domestically chartered banks are estimates based largely on quarter-end condition reports. Security loans for these banks are included in other loans and leases (line 17) on pages 9 and 10.
6. Lines 15, 17, and 19 include fed funds by counterparty. Small domestically chartered banks report only the total, which is distributed as 85 percent with banks (line 19), 10 percent with brokers (line 15), and 5 percent with others (line 17). Before July 4, 2007, foreign-related institutions reported the sum of fed funds and RPs with brokers and others, distributed as 80 percent with brokers (line 15) and 20 percent with others (line 17).
7. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
8. Excludes the due-from position with related foreign offices, which is included in line 32.
9. Excludes the allowance for loan and lease losses and the allocated transfer risk reserve.
10. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
11. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation 39.
12. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
13. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
14. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available on the Federal Reserve Board's web site (www.federalreserve.gov). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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