
FEDERAL RESERVE statistical release



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

H.8

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$12.9 billion in assets and liabilities of nonbank institutions in the week ending August 26, 2009. The major asset items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$0.7; commercial and industrial loans, \$2.2; real estate loans, closed-end residential loans, \$1.1; real estate loans, commercial real estate loans, \$4.0; cash assets, \$3.1; and other assets, \$1.6. The major liability items affected were: deposits, large time deposits, \$3.1; deposits, other deposits, \$7.8; and borrowings, borrowings from others, \$1.8.

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
September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	9,016.3	9,297.7	9,316.5	9,295.6	9,263.8	9,350.7	9,343.9	9,268.9	9,245.1	9,250.2	9,196.8	9,186.4
2 Securities in bank credit ²	2,055.9	2,112.9	2,134.1	2,165.3	2,177.5	2,203.3	2,251.7	2,281.6	2,302.5	2,327.5	2,313.8	2,309.6
3 Treasury and agency securities ³	1,135.3	1,269.0	1,259.0	1,273.7	1,263.4	1,264.5	1,300.2	1,325.3	1,344.1	1,373.2	1,362.4	1,360.6
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	–	–	–	968.4	965.2	981.0	963.6	962.4
5 Non-MBS ⁵	–	–	–	–	–	–	–	356.9	378.9	392.1	398.8	398.2
6 Other securities	920.5	843.9	875.1	891.6	914.1	938.8	951.5	956.3	958.4	954.4	951.4	949.1
7 Mortgage-backed securities ⁶	–	–	–	–	–	–	–	211.6	216.2	214.0	210.9	209.9
8 Non-MBS ⁷	–	–	–	–	–	–	–	744.8	742.2	740.4	740.6	739.2
9 Loans and leases in bank credit ⁸	6,960.4	7,184.8	7,182.5	7,130.3	7,086.3	7,147.4	7,092.2	6,987.3	6,942.6	6,922.6	6,883.1	6,876.8
10 Commercial and industrial loans	1,567.8	1,601.5	1,586.6	1,562.8	1,543.6	1,526.1	1,502.4	1,487.3	1,473.7	1,460.9	1,448.9	1,446.5
11 Real estate loans	3,623.0	3,803.4	3,818.4	3,827.8	3,834.7	3,882.6	3,869.4	3,845.6	3,842.8	3,849.7	3,817.1	3,800.9
12 Revolving home equity loans	521.1	593.5	596.9	601.4	605.5	613.1	611.0	607.9	607.8	608.0	607.4	604.9
13 Closed-end residential loans ⁹	1,437.4	1,491.5	1,503.7	1,508.7	1,516.1	1,557.5	1,551.6	1,537.8	1,541.7	1,551.4	1,520.8	1,502.5
14 Commercial real estate loans ¹⁰	1,664.6	1,718.3	1,717.8	1,717.7	1,713.1	1,712.0	1,706.8	1,699.9	1,693.3	1,690.3	1,688.9	1,693.6
15 Consumer loans	824.2	871.1	882.0	873.0	860.5	860.8	859.1	853.1	845.4	847.4	847.1	849.1
16 Credit cards and other revolving plans	337.9	374.0	382.7	376.0	367.5	363.2	361.6	361.9	359.3	360.0	358.4	359.3
17 Other consumer loans ¹¹	486.2	497.1	499.3	497.0	493.0	497.5	497.5	491.2	486.0	487.4	488.8	489.8
18 Other loans and leases	945.4	908.8	895.3	866.8	847.5	878.0	861.4	801.3	780.8	764.6	769.9	780.2
19 Fed funds and reverse RPs with nonbanks ¹²	314.1	288.5	281.7	266.6	256.5	277.2	269.4	221.2	212.2	199.1	210.9	215.3
20 All other loans and leases ¹³	631.3	620.2	613.6	600.2	591.0	600.8	592.0	580.1	568.7	565.4	559.1	565.0
21 LESS: Allowance for loan and lease losses	–	–	–	–	–	–	–	187.7	192.8	192.5	191.4	190.2
22 Interbank loans ¹²	440.5	387.2	392.0	381.4	383.5	389.5	381.3	333.8	309.5	314.8	324.6	309.1
23 Fed funds and reverse RPs with banks ¹²	366.0	319.9	327.5	321.6	314.9	320.8	313.3	257.7	227.1	228.7	237.9	226.9
24 Loans to commercial banks	74.5	67.3	64.5	59.7	68.6	68.7	68.0	76.1	82.4	86.0	86.7	82.3
25 Cash assets ¹⁴	316.1	978.0	852.7	936.4	1,013.6	1,027.5	911.0	925.0	877.7	970.9	1,024.4	1,076.0
26 Trading assets ¹⁵	–	–	–	–	–	–	–	388.9	377.3	368.9	365.7	365.3
27 Derivatives with a positive fair value ¹⁶	–	–	–	–	–	–	–	371.7	358.0	350.2	348.2	348.1
28 Other trading assets	–	–	–	–	–	–	–	17.2	19.3	18.7	17.6	17.2
29 Other assets ¹⁷	1,033.1	1,133.5	1,145.2	1,163.3	1,133.3	1,149.8	1,179.9	1,140.9	1,116.5	1,100.7	1,119.1	1,097.3
30 TOTAL ASSETS ¹⁸	11,072.5	12,179.2	12,030.8	12,084.5	12,054.0	12,150.3	12,023.3	11,869.9	11,733.3	11,813.0	11,839.3	11,844.0

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending			
									Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	6,906.4	7,270.7	7,266.6	7,300.6	7,322.3	7,459.4	7,529.1	7,517.7	7,558.5	7,564.1	7,504.8	7,582.8
32 Large time deposits	2,103.8	1,891.3	1,845.0	1,815.0	1,840.0	1,870.4	1,884.7	1,906.6	1,915.1	1,908.8	1,891.2	1,895.3
33 Other deposits	4,802.6	5,379.4	5,421.6	5,485.6	5,482.2	5,589.0	5,644.4	5,611.1	5,643.3	5,655.3	5,613.7	5,687.5
34 Borrowings	2,263.4	2,403.3	2,428.5	2,440.2	2,406.6	2,420.0	2,360.3	2,246.4	2,156.7	2,166.1	2,189.0	2,149.1
35 Borrowings from banks in the U.S.	473.9	415.0	419.9	415.9	417.8	420.3	414.8	365.2	312.4	320.2	331.5	317.5
36 Borrowings from others	1,789.5	1,988.2	2,008.6	2,024.3	1,988.7	1,999.7	1,945.4	1,881.3	1,844.4	1,845.8	1,857.5	1,831.6
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	329.5	329.9	323.5	322.4	324.6
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	281.0	281.8	275.5	277.6	277.9
39 Other trading liabilities	—	—	—	—	—	—	—	48.5	48.0	48.0	44.8	46.7
40 Net due to related foreign offices	-17.5	385.9	239.9	220.9	270.2	203.6	108.7	93.0	48.8	96.5	142.1	102.4
41 Other liabilities ²⁰	414.6	447.0	438.7	442.2	429.8	437.2	464.3	452.0	418.3	411.4	413.2	413.5
42 TOTAL LIABILITIES ¹⁸	9,954.4	10,968.6	10,795.0	10,813.5	10,812.3	10,886.5	10,808.8	10,638.6	10,512.2	10,561.6	10,571.5	10,572.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,118.1	1,210.6	1,235.8	1,271.1	1,241.7	1,263.8	1,214.5	1,231.2	1,221.2	1,251.4	1,267.8	1,271.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	-73.8	-64.3	-63.9	-59.8	-54.0
45 Securitized consumer loans ²³	413.4	407.5	403.7	403.9	407.9	406.9	404.9	406.8	404.7	402.5	401.8	399.2
46 Securitized credit cards and other revolving plans	377.6	369.8	365.8	365.7	369.7	368.7	367.2	370.4	368.5	366.5	366.0	363.5
47 Other securitized consumer loans	35.8	37.7	37.9	38.2	38.2	38.2	37.7	36.4	36.2	36.1	35.9	35.7
48 Securitized real estate loans ²³	1,288.7	1,403.0	1,378.1	1,376.5	1,387.7	1,401.2	1,427.6	1,454.6	1,468.1	1,469.0	1,470.6	1,470.8

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending			
									Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	8,971.8	9,314.6	9,337.0	9,287.2	9,248.1	9,334.4	9,318.3	9,226.3	9,235.0	9,222.8	9,175.4	9,164.6
2 Securities in bank credit ²	2,048.3	2,105.1	2,134.9	2,175.1	2,173.5	2,204.4	2,251.6	2,271.5	2,304.7	2,316.3	2,313.6	2,315.3
3 Treasury and agency securities ³	1,132.5	1,264.6	1,266.0	1,290.5	1,263.2	1,262.7	1,298.1	1,318.9	1,347.9	1,367.1	1,367.1	1,367.0
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	964.8	968.3	975.5	966.6	966.4
5 Non-MBS ⁵	—	—	—	—	—	—	—	354.1	379.6	391.6	400.5	400.5
6 Other securities	915.8	840.6	868.9	884.5	910.3	941.7	953.5	952.6	956.8	949.2	946.5	948.3
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	209.3	213.5	210.5	209.0	207.5
8 Non-MBS ⁷	—	—	—	—	—	—	—	743.3	743.3	738.7	737.5	740.8
9 Loans and leases in bank credit ⁸	6,923.5	7,209.5	7,202.2	7,112.2	7,074.6	7,130.0	7,066.8	6,954.8	6,930.3	6,906.5	6,861.8	6,849.2
10 Commercial and industrial loans	1,555.4	1,601.9	1,592.1	1,569.6	1,551.2	1,531.2	1,498.3	1,474.9	1,461.2	1,445.3	1,437.6	1,433.8
11 Real estate loans	3,627.2	3,799.1	3,819.6	3,812.8	3,827.6	3,878.4	3,864.5	3,849.5	3,858.2	3,863.4	3,815.8	3,800.7
12 Revolving home equity loans	520.7	595.0	596.8	598.2	602.7	611.5	609.5	607.4	607.3	607.6	607.2	605.0
13 Closed-end residential loans ⁹	1,444.1	1,485.0	1,504.6	1,498.6	1,513.9	1,556.3	1,549.9	1,544.5	1,559.3	1,566.0	1,521.4	1,506.5
14 Commercial real estate loans ¹⁰	1,662.4	1,719.1	1,718.2	1,716.0	1,711.1	1,710.6	1,705.1	1,697.7	1,691.5	1,689.8	1,687.2	1,689.2
15 Consumer loans	815.1	894.0	892.5	869.0	855.6	856.6	853.0	843.1	834.2	837.6	842.9	848.9
16 Credit cards and other revolving plans	331.8	393.2	387.9	369.9	360.8	357.1	355.3	354.6	351.0	353.0	356.2	359.6
17 Other consumer loans ¹¹	483.2	500.8	504.5	499.1	494.8	499.5	497.7	488.5	483.3	484.6	486.7	489.4
18 Other loans and leases	925.9	914.5	898.1	860.7	840.2	863.8	851.0	787.3	776.7	760.3	765.5	765.8
19 Fed funds and reverse RPs with nonbanks ¹²	298.1	292.0	288.1	266.8	254.2	269.8	260.5	210.3	209.8	197.8	206.2	204.2
20 All other loans and leases ¹³	627.8	622.5	610.0	593.9	586.0	594.0	590.5	576.9	566.9	562.5	559.3	561.6
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	187.8	192.9	192.4	191.2	188.6
22 Interbank loans ¹²	420.6	398.2	396.9	388.5	388.9	377.2	370.1	319.7	299.2	303.6	317.9	298.2
23 Fed funds and reverse RPs with banks ¹²	348.7	329.9	332.0	326.6	319.5	308.5	303.1	246.2	218.0	220.2	234.2	218.8
24 Loans to commercial banks	71.9	68.3	64.8	61.9	69.4	68.7	67.0	73.5	81.2	83.3	83.7	79.4
25 Cash assets ¹⁴	312.0	1,014.6	847.1	909.6	1,009.4	1,020.0	901.3	910.9	861.7	922.6	970.3	1,006.4
26 Trading assets ¹⁵	—	—	—	—	—	—	—	355.0	335.5	334.1	336.6	338.0
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	337.3	316.0	315.4	318.9	320.3
28 Other trading assets	—	—	—	—	—	—	—	17.7	19.5	18.7	17.7	17.7
29 Other assets ¹⁷	1,024.6	1,138.0	1,144.9	1,158.4	1,131.2	1,137.0	1,168.1	1,131.3	1,104.3	1,099.4	1,105.7	1,086.3
30 TOTAL ASSETS ¹⁸	10,967.5	12,285.4	12,056.0	12,060.9	12,046.4	12,095.3	11,941.4	11,755.4	11,642.7	11,690.1	11,714.6	11,704.8

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending			
									Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	6,842.1	7,297.8	7,265.8	7,328.3	7,370.3	7,463.7	7,516.3	7,455.1	7,529.1	7,510.5	7,453.3	7,456.7
32 Large time deposits	2,069.3	1,905.7	1,843.8	1,808.6	1,832.1	1,876.6	1,879.2	1,880.2	1,896.3	1,890.1	1,881.5	1,883.6
33 Other deposits	4,772.8	5,392.1	5,422.1	5,519.7	5,538.2	5,587.1	5,637.2	5,574.9	5,632.8	5,620.4	5,571.7	5,573.1
34 Borrowings	2,228.7	2,398.5	2,418.6	2,440.5	2,416.4	2,440.0	2,356.0	2,211.4	2,125.8	2,148.9	2,166.4	2,141.6
35 Borrowings from banks in the U.S.	462.4	421.3	421.9	418.4	423.0	414.3	411.3	357.5	304.5	315.6	331.4	315.7
36 Borrowings from others	1,766.3	1,977.2	1,996.8	2,022.1	1,993.4	2,025.7	1,944.8	1,853.8	1,821.2	1,833.4	1,835.0	1,825.9
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	292.6	287.6	288.1	291.7	294.8
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	244.2	236.4	237.5	244.1	244.9
39 Other trading liabilities	—	—	—	—	—	—	—	48.4	51.2	50.7	47.6	49.9
40 Net due to related foreign offices	-27.7	470.8	292.8	208.4	217.8	159.1	48.4	74.1	22.1	58.2	101.3	106.0
41 Other liabilities ²⁰	405.4	447.6	442.8	438.3	420.9	430.3	454.1	442.1	411.6	409.6	412.9	414.0
42 TOTAL LIABILITIES ¹⁸	9,802.2	11,114.2	10,849.9	10,839.3	10,813.6	10,851.7	10,697.5	10,475.3	10,376.2	10,415.4	10,425.5	10,413.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,165.4	1,171.1	1,206.2	1,221.7	1,232.8	1,243.6	1,243.9	1,280.1	1,266.4	1,274.8	1,289.1	1,291.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	-73.8	-64.3	-63.9	-59.8	-54.0
45 Securitized consumer loans ²³	411.7	409.8	405.4	406.1	409.4	406.1	403.9	405.1	403.5	401.6	399.2	397.2
46 Securitized credit cards and other revolving plans	376.5	370.5	366.7	367.6	371.6	369.0	367.3	369.4	368.2	366.4	364.2	362.4
47 Other securitized consumer loans	35.2	39.3	38.7	38.4	37.8	37.2	36.6	35.7	35.3	35.2	35.0	34.8
48 Securitized real estate loans ²³	1,257.1	1,434.6	1,424.2	1,420.2	1,426.6	1,424.3	1,424.8	1,418.0	1,417.6	1,414.5	1,416.1	1,417.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending			
									Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	7,974.2	8,320.4	8,349.4	8,320.2	8,311.1	8,407.6	8,432.9	8,369.6	8,346.3	8,354.2	8,295.5	8,302.5
2 Securities in bank credit ²	1,710.0	1,812.8	1,836.3	1,862.2	1,888.7	1,920.1	1,982.7	2,003.8	2,021.4	2,041.2	2,022.8	2,018.6
3 Treasury and agency securities ³	1,031.3	1,175.4	1,168.6	1,175.3	1,177.9	1,181.6	1,222.7	1,235.4	1,246.4	1,272.8	1,259.2	1,256.1
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	936.9	934.2	949.6	933.2	931.4
5 Non-MBS ⁵	—	—	—	—	—	—	—	298.5	312.2	323.3	326.0	324.7
6 Other securities	678.8	637.4	667.8	686.9	710.8	738.6	760.0	768.3	775.0	768.4	763.6	762.5
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	200.8	206.2	204.1	200.8	200.1
8 Non-MBS ⁷	—	—	—	—	—	—	—	567.5	568.8	564.3	562.8	562.5
9 Loans and leases in bank credit ⁸	6,264.2	6,507.7	6,513.1	6,458.0	6,422.4	6,487.5	6,450.2	6,365.8	6,324.9	6,313.0	6,272.7	6,283.8
10 Commercial and industrial loans	1,225.4	1,233.8	1,224.0	1,206.4	1,190.8	1,181.6	1,167.6	1,155.1	1,143.3	1,136.1	1,129.2	1,129.4
11 Real estate loans	3,576.8	3,757.9	3,772.7	3,783.4	3,789.1	3,836.7	3,823.7	3,802.3	3,799.3	3,805.2	3,773.1	3,757.3
12 Revolving home equity loans	520.0	591.8	595.2	599.8	603.7	611.4	609.5	607.6	607.5	607.7	607.1	604.6
13 Closed-end residential loans ⁹	1,433.4	1,487.7	1,500.0	1,506.1	1,513.1	1,554.5	1,548.2	1,532.3	1,536.7	1,545.7	1,515.2	1,497.0
14 Commercial real estate loans ¹⁰	1,623.4	1,678.4	1,677.5	1,677.6	1,672.3	1,670.8	1,666.0	1,662.4	1,655.2	1,651.9	1,650.9	1,655.6
15 Consumer loans	824.2	871.1	882.0	873.0	860.5	860.8	858.9	852.1	844.2	846.3	846.0	847.9
16 Credit cards and other revolving plans	337.9	374.0	382.7	376.0	367.5	363.2	361.6	361.9	359.3	360.0	358.4	359.3
17 Other consumer loans ¹¹	486.2	497.1	499.3	497.0	493.0	497.5	497.3	490.2	484.8	486.2	487.6	488.6
18 Other loans and leases	637.8	644.8	634.3	595.2	582.1	608.4	600.1	556.4	538.1	525.4	524.4	549.2
19 Fed funds and reverse RPs with nonbanks ¹²	205.8	224.9	217.6	190.1	180.5	200.0	192.7	155.7	147.2	137.3	136.5	153.0
20 All other loans and leases ¹³	432.0	419.9	416.7	405.1	401.5	408.4	407.4	400.6	390.9	388.1	387.9	396.2
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	185.1	190.1	189.8	188.8	187.6
22 Interbank loans ¹²	372.4	343.0	347.4	338.4	337.9	344.7	340.1	291.9	264.8	269.6	275.1	264.9
23 Fed funds and reverse RPs with banks ¹²	303.4	284.0	291.1	286.2	276.5	281.0	277.0	221.1	188.0	189.8	194.6	188.0
24 Loans to commercial banks	69.0	59.0	56.4	52.2	61.5	63.8	63.0	70.8	76.9	79.8	80.5	76.9
25 Cash assets ¹⁴	258.2	666.2	613.0	698.8	729.1	755.6	723.0	696.3	678.8	722.4	709.7	764.1
26 Trading assets ¹⁵	—	—	—	—	—	—	—	251.1	241.8	240.0	239.0	240.4
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	237.5	226.9	225.0	225.0	226.5
28 Other trading assets	—	—	—	—	—	—	—	13.6	14.8	14.9	14.0	13.9
29 Other assets ¹⁷	985.1	1,085.6	1,100.6	1,112.5	1,080.4	1,098.3	1,132.9	1,106.8	1,084.8	1,070.8	1,083.6	1,064.0
30 TOTAL ASSETS¹⁸	9,746.4	10,634.9	10,568.6	10,631.3	10,570.3	10,693.3	10,689.5	10,530.6	10,426.3	10,467.2	10,414.1	10,448.3

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	5,765.8	6,370.8	6,395.8	6,451.2	6,438.4	6,528.3	6,581.7	6,560.3	6,575.5	6,592.8	6,544.6	6,616.9
32 Large time deposits	999.2	1,030.4	1,013.8	1,007.1	996.0	985.6	982.1	991.8	977.5	978.6	973.0	971.9
33 Other deposits	4,766.6	5,340.5	5,382.0	5,444.0	5,442.4	5,542.8	5,599.6	5,568.5	5,597.9	5,614.2	5,571.6	5,645.0
34 Borrowings	1,660.7	1,799.0	1,801.3	1,784.4	1,742.7	1,760.1	1,722.9	1,584.3	1,518.6	1,523.5	1,510.2	1,487.5
35 Borrowings from banks in the U.S.	397.5	371.7	375.2	378.0	373.8	371.9	375.6	327.1	281.5	289.6	294.4	277.4
36 Borrowings from others	1,263.2	1,427.3	1,426.1	1,406.3	1,368.9	1,388.1	1,347.3	1,257.2	1,237.1	1,233.9	1,215.8	1,210.1
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	192.5	191.3	190.7	191.0	195.2
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	151.7	151.8	152.1	153.2	155.8
39 Other trading liabilities	—	—	—	—	—	—	—	40.9	39.5	38.7	37.8	39.3
40 Net due to related foreign offices	527.0	579.5	495.1	470.7	519.8	507.7	505.3	498.2	501.9	504.6	504.0	489.6
41 Other liabilities ²⁰	378.8	408.2	398.6	399.5	387.4	399.1	425.5	422.9	389.7	383.4	382.9	384.0
42 TOTAL LIABILITIES ¹⁸	8,586.0	9,461.9	9,352.9	9,374.4	9,327.4	9,417.2	9,432.8	9,258.3	9,176.9	9,195.1	9,132.8	9,173.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,160.4	1,172.9	1,215.7	1,256.8	1,242.9	1,276.1	1,256.7	1,272.3	1,249.4	1,272.1	1,281.3	1,275.1
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	-72.4	-63.2	-62.7	-58.8	-53.1
45 Securitized consumer loans ²³	413.4	407.5	403.7	403.9	407.9	406.9	404.9	406.8	404.7	402.5	401.8	399.2
46 Securitized credit cards and other revolving plans	377.6	369.8	365.8	365.7	369.7	368.7	367.2	370.4	368.5	366.5	366.0	363.5
47 Other securitized consumer loans	35.8	37.7	37.9	38.2	38.2	38.2	37.7	36.4	36.2	36.1	35.9	35.7
48 Securitized real estate loans ²³	1,288.7	1,403.0	1,378.1	1,376.5	1,387.7	1,401.2	1,427.6	1,454.6	1,468.1	1,469.0	1,470.6	1,470.8

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending			
									Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	7,935.6	8,335.9	8,366.2	8,312.6	8,296.9	8,395.8	8,411.4	8,332.3	8,338.8	8,335.3	8,285.4	8,285.2
2 Securities in bank credit ²	1,703.0	1,805.2	1,834.0	1,873.3	1,889.5	1,924.8	1,983.9	1,993.7	2,020.7	2,031.9	2,028.1	2,029.6
3 Treasury and agency securities ³	1,027.9	1,175.1	1,172.0	1,188.5	1,174.9	1,177.8	1,219.8	1,228.5	1,248.3	1,265.3	1,263.8	1,262.6
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	932.8	936.7	943.8	936.9	936.1
5 Non-MBS ⁵	—	—	—	—	—	—	—	295.7	311.6	321.6	326.9	326.5
6 Other securities	675.0	630.1	661.9	684.8	714.6	747.0	764.2	765.2	772.4	766.6	764.3	767.0
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	199.2	203.5	200.5	199.0	197.5
8 Non-MBS ⁷	—	—	—	—	—	—	—	566.0	568.8	566.1	565.3	569.5
9 Loans and leases in bank credit ⁸	6,232.6	6,530.7	6,532.3	6,439.3	6,407.3	6,471.0	6,427.5	6,338.6	6,318.1	6,303.5	6,257.3	6,255.5
10 Commercial and industrial loans	1,217.8	1,230.6	1,225.0	1,208.9	1,196.7	1,186.8	1,166.2	1,147.8	1,136.0	1,125.6	1,121.2	1,119.4
11 Real estate loans	3,581.3	3,753.9	3,774.4	3,767.4	3,781.8	3,832.4	3,819.4	3,806.6	3,815.8	3,820.3	3,772.8	3,757.9
12 Revolving home equity loans	519.7	593.4	595.1	596.5	600.9	609.7	608.1	607.1	607.1	607.3	606.9	604.8
13 Closed-end residential loans ⁹	1,440.1	1,481.5	1,501.3	1,495.5	1,510.9	1,553.5	1,546.6	1,538.9	1,554.3	1,560.3	1,515.8	1,501.1
14 Commercial real estate loans ¹⁰	1,621.5	1,679.1	1,677.9	1,675.4	1,670.0	1,669.1	1,664.7	1,660.5	1,654.4	1,652.6	1,650.1	1,652.1
15 Consumer loans	815.1	894.0	892.5	869.0	855.6	856.6	852.7	842.0	833.1	836.4	841.7	847.7
16 Credit cards and other revolving plans	331.8	393.2	387.9	369.9	360.8	357.1	355.3	354.6	351.0	353.0	356.2	359.6
17 Other consumer loans ¹¹	483.2	500.8	504.5	499.1	494.8	499.5	497.5	487.4	482.1	483.4	485.5	488.2
18 Other loans and leases	618.4	652.1	640.5	594.0	573.2	595.2	589.1	542.3	533.2	521.2	521.6	530.6
19 Fed funds and reverse RPs with nonbanks ¹²	188.4	232.7	227.6	194.7	174.6	190.5	182.8	143.1	142.4	133.4	133.9	140.2
20 All other loans and leases ¹³	430.0	419.4	412.9	399.3	398.7	404.7	406.3	399.2	390.8	387.7	387.7	390.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	185.2	190.3	189.8	188.7	186.0
22 Interbank loans ¹²	353.7	353.2	349.9	348.0	347.4	332.5	330.5	279.1	257.3	262.4	271.4	254.3
23 Fed funds and reverse RPs with banks ¹²	286.7	293.9	293.9	294.4	284.7	268.4	267.8	210.4	180.8	183.8	192.8	179.7
24 Loans to commercial banks	67.0	59.3	56.0	53.6	62.6	64.0	62.8	68.7	76.4	78.5	78.6	74.6
25 Cash assets ¹⁴	253.3	696.4	613.0	677.6	729.9	750.2	709.4	681.1	664.7	680.2	666.2	704.1
26 Trading assets ¹⁵	—	—	—	—	—	—	—	231.3	216.0	217.2	220.0	222.9
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	217.3	201.0	202.3	205.9	208.6
28 Other trading assets	—	—	—	—	—	—	—	14.0	15.0	14.9	14.1	14.3
29 Other assets ¹⁷	977.9	1,089.8	1,097.6	1,109.8	1,077.6	1,085.2	1,119.2	1,099.1	1,073.5	1,068.7	1,074.2	1,055.0
30 TOTAL ASSETS ¹⁸	9,659.1	10,724.2	10,592.2	10,612.4	10,567.4	10,642.9	10,623.2	10,437.6	10,359.8	10,374.0	10,328.5	10,335.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	5,728.4	6,394.7	6,400.6	6,488.8	6,482.0	6,514.6	6,562.5	6,515.9	6,566.2	6,555.2	6,499.6	6,494.0
32 Large time deposits	991.4	1,041.4	1,017.8	1,009.7	987.6	974.3	970.0	983.5	979.1	976.1	969.8	963.2
33 Other deposits	4,737.0	5,353.3	5,382.8	5,479.2	5,494.4	5,540.2	5,592.5	5,532.4	5,587.1	5,579.2	5,529.8	5,530.8
34 Borrowings	1,637.7	1,792.9	1,796.5	1,770.1	1,741.0	1,766.0	1,712.1	1,560.8	1,496.3	1,508.6	1,500.5	1,498.0
35 Borrowings from banks in the U.S.	387.8	378.1	380.1	378.4	380.9	371.0	373.4	319.9	272.4	281.6	293.1	278.6
36 Borrowings from others	1,249.9	1,414.8	1,416.4	1,391.7	1,360.1	1,395.0	1,338.7	1,240.9	1,223.9	1,226.9	1,207.4	1,219.3
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	175.4	170.7	172.1	176.6	180.3
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	134.9	129.0	132.0	136.1	138.1
39 Other trading liabilities	—	—	—	—	—	—	—	40.5	41.6	40.1	40.5	42.2
40 Net due to related foreign offices	528.1	629.5	521.5	457.7	490.5	514.4	500.2	498.4	483.3	488.2	482.7	490.5
41 Other liabilities ²⁰	367.2	407.3	403.1	401.3	383.9	393.3	416.5	409.9	379.8	378.0	382.9	384.1
42 TOTAL LIABILITIES ¹⁸	8,497.0	9,556.1	9,389.0	9,393.7	9,337.5	9,402.2	9,382.2	9,160.5	9,096.3	9,102.1	9,042.3	9,046.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,162.1	1,168.1	1,203.2	1,218.7	1,229.9	1,240.7	1,241.0	1,277.2	1,263.5	1,271.9	1,286.2	1,288.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	-72.4	-63.2	-62.7	-58.8	-53.1
45 Securitized consumer loans ²³	411.7	409.8	405.4	406.1	409.4	406.1	403.9	405.1	403.5	401.6	399.2	397.2
46 Securitized credit cards and other revolving plans	376.5	370.5	366.7	367.6	371.6	369.0	367.3	369.4	368.2	366.4	364.2	362.4
47 Other securitized consumer loans	35.2	39.3	38.7	38.4	37.8	37.2	36.6	35.7	35.3	35.2	35.0	34.8
48 Securitized real estate loans ²³	1,257.1	1,434.6	1,424.2	1,420.2	1,426.6	1,424.3	1,424.8	1,418.0	1,417.6	1,414.5	1,416.1	1,417.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	4,892.9	5,187.9	5,178.3	5,138.3	5,120.2	5,206.5	5,216.5	5,147.1	5,136.0	5,147.7	5,100.7	5,099.0
2 Securities in bank credit ²	1,096.5	1,195.7	1,206.7	1,224.4	1,221.4	1,246.7	1,283.2	1,290.9	1,309.8	1,334.2	1,317.7	1,313.0
3 Treasury and agency securities ³	640.5	768.6	747.4	752.9	747.1	748.3	786.6	794.4	802.9	830.9	817.5	811.2
4 Mortgage-backed securities (MBS) ⁴	576.7	676.7	653.9	647.2	640.5	637.2	670.5	667.6	662.2	677.5	661.8	655.8
5 Non-MBS ⁵	63.8	92.0	93.5	105.6	106.6	111.1	116.1	126.8	140.7	153.4	155.7	155.4
6 Other securities	456.0	427.1	459.3	471.5	474.3	498.4	496.6	496.5	506.9	503.3	500.2	501.8
7 Mortgage-backed securities ⁶	191.3	157.4	158.6	154.1	150.3	162.5	163.9	167.3	173.7	172.2	169.6	170.2
8 Non-MBS ⁷	264.7	269.7	300.7	317.5	324.1	335.9	332.7	329.1	333.2	331.0	330.6	331.6
9 Loans and leases in bank credit ⁸	3,796.5	3,992.2	3,971.6	3,913.9	3,898.7	3,959.8	3,933.3	3,856.2	3,826.2	3,813.4	3,783.0	3,785.9
10 Commercial and industrial loans	785.3	789.9	781.9	769.5	757.1	752.1	741.4	730.8	721.6	714.6	710.4	707.4
11 Real estate loans	1,916.1	2,064.3	2,058.8	2,060.2	2,075.5	2,124.5	2,114.6	2,093.9	2,097.2	2,102.2	2,077.5	2,061.5
12 Revolving home equity loans	403.4	465.6	466.8	469.5	473.2	481.3	480.9	479.2	479.3	479.6	478.8	476.0
13 Closed-end residential loans ⁹	929.8	972.3	968.1	966.9	980.0	1,023.7	1,016.6	998.4	1,005.5	1,012.3	988.3	972.3
14 Commercial real estate loans ¹⁰	582.9	626.5	624.0	623.8	622.4	619.5	617.0	616.3	612.4	610.3	610.4	613.2
15 Consumer loans	596.5	629.3	633.5	626.8	617.1	611.2	610.8	609.8	604.2	604.2	604.3	603.4
16 Credit cards and other revolving plans	258.9	280.3	283.4	278.3	273.1	268.1	268.5	271.5	267.8	267.7	267.4	266.5
17 Other consumer loans ¹¹	337.6	349.0	350.1	348.6	344.1	343.1	342.3	338.3	336.4	336.5	336.9	336.9
18 Other loans and leases	498.5	508.6	497.4	457.4	448.9	471.9	466.6	421.7	403.1	392.5	390.8	413.7
19 Fed funds and reverse RPs with nonbanks ¹²	193.6	215.6	207.6	178.5	173.1	190.4	185.2	149.7	142.0	133.5	132.5	147.8
20 All other loans and leases ¹³	304.9	293.0	289.8	278.9	275.8	281.5	281.4	272.0	261.1	259.0	258.2	265.9
21 LESS: Allowance for loan and lease losses	72.1	98.2	101.6	106.9	111.5	118.5	123.3	130.9	134.9	134.6	134.3	133.9
22 Interbank loans ¹²	302.8	282.8	281.2	272.9	274.2	286.0	282.4	226.5	199.8	203.1	207.6	203.9
23 Fed funds and reverse RPs with banks ¹²	238.1	233.1	235.3	229.4	224.6	230.7	230.0	167.2	131.0	133.0	137.3	133.7
24 Loans to commercial banks	64.7	49.7	45.9	43.5	49.7	55.4	52.5	59.3	68.8	70.1	70.3	70.2
25 Cash assets ¹⁴	151.6	421.0	379.6	463.0	495.4	536.6	538.5	490.4	469.0	516.1	507.4	542.4
26 Trading assets ¹⁵	–	–	–	–	–	–	–	242.3	232.2	231.5	230.9	233.3
27 Derivatives with a positive fair value ¹⁶	220.8	318.2	268.2	289.3	261.1	243.7	226.8	230.4	219.2	218.6	219.0	221.2
28 Other trading assets	–	–	–	–	–	–	–	11.9	13.0	13.0	11.9	12.1
29 Other assets ¹⁷	748.7	820.7	833.0	841.2	816.4	829.3	855.8	826.6	802.0	791.2	802.5	781.8
30 TOTAL ASSETS ¹⁸	6,280.6	6,965.1	6,863.2	6,912.5	6,860.6	6,988.5	7,003.0	6,802.0	6,704.1	6,755.1	6,714.8	6,726.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	3,353.3	3,768.2	3,759.2	3,794.9	3,760.7	3,841.5	3,883.1	3,850.1	3,849.2	3,858.8	3,820.3	3,859.7
32 Large time deposits	573.9	584.2	563.0	553.2	542.2	537.8	530.4	511.6	500.1	501.1	497.8	492.7
33 Other deposits	2,779.4	3,184.1	3,196.2	3,241.8	3,218.6	3,303.7	3,352.7	3,338.5	3,349.1	3,357.7	3,322.4	3,367.1
34 Borrowings	1,111.0	1,276.8	1,273.4	1,257.1	1,234.2	1,260.7	1,240.3	1,099.6	1,044.8	1,048.6	1,030.4	1,007.3
35 Borrowings from banks in the U.S.	238.4	231.2	228.9	228.4	228.1	226.7	239.4	179.4	137.8	142.1	143.3	124.7
36 Borrowings from others	872.7	1,045.7	1,044.5	1,028.7	1,006.1	1,034.0	1,001.0	920.2	907.0	906.5	887.1	882.6
37 Trading liabilities ¹⁹	251.2	298.8	256.0	263.9	233.9	216.8	193.7	187.5	185.6	185.6	186.0	190.6
38 Derivatives with a negative fair value ¹⁶	174.6	247.9	210.4	221.7	193.7	178.7	155.1	147.3	146.9	147.8	149.1	152.0
39 Other trading liabilities	76.6	50.9	45.6	42.2	40.2	38.1	38.6	40.2	38.7	37.8	36.9	38.6
40 Net due to related foreign offices	473.9	572.6	472.8	416.0	446.8	471.3	456.2	454.8	442.8	449.4	445.9	451.2
41 Other liabilities ²⁰	306.4	334.1	326.6	327.4	314.6	327.2	350.6	347.2	315.0	310.5	310.2	309.3
42 TOTAL LIABILITIES ¹⁸	5,495.9	6,250.6	6,088.0	6,059.4	5,990.2	6,117.6	6,124.0	5,939.2	5,837.3	5,852.8	5,792.8	5,818.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	784.7	714.5	775.2	853.1	870.4	870.9	879.1	862.8	866.8	902.3	922.0	908.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-33.8	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-39.6	-34.6	-34.4	-32.2	-29.1
45 Securitized consumer loans ²³	313.6	319.8	318.5	318.1	320.2	319.6	316.8	316.3	314.7	313.1	311.7	310.7
46 Securitized credit cards and other revolving plans	277.7	282.1	280.5	280.2	282.7	282.1	279.8	280.4	279.0	277.3	276.2	275.5
47 Other securitized consumer loans	35.9	37.7	38.0	37.9	37.5	37.5	37.0	36.0	35.7	35.8	35.5	35.3
48 Securitized real estate loans ²³	1,252.1	1,366.7	1,342.7	1,341.2	1,352.9	1,366.8	1,391.0	1,417.5	1,430.9	1,431.4	1,435.0	1,435.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	4,866.1	5,200.3	5,194.9	5,132.8	5,112.2	5,202.3	5,202.0	5,125.5	5,138.5	5,137.3	5,097.3	5,085.6
2 Securities in bank credit ²	1,098.7	1,186.0	1,206.8	1,229.7	1,224.0	1,254.1	1,289.3	1,294.0	1,318.7	1,330.3	1,325.1	1,321.5
3 Treasury and agency securities ³	643.2	761.8	753.0	761.6	744.8	747.1	787.4	797.1	812.6	829.4	826.6	820.1
4 Mortgage-backed securities (MBS) ⁴	577.8	675.8	658.2	654.3	638.7	634.9	667.4	666.5	666.4	674.4	667.0	661.6
5 Non-MBS ⁵	65.4	86.0	94.8	107.2	106.0	112.1	120.0	130.6	146.2	155.0	159.6	158.5
6 Other securities	455.5	424.2	453.9	468.2	479.2	507.0	501.9	496.9	506.1	500.9	498.5	501.4
7 Mortgage-backed securities ⁶	188.3	161.0	161.2	156.2	153.4	163.6	163.9	164.7	169.0	166.2	164.6	164.0
8 Non-MBS ⁷	267.2	263.2	292.7	312.0	325.8	343.4	338.1	332.2	337.1	334.8	333.9	337.4
9 Loans and leases in bank credit ⁸	3,767.4	4,014.3	3,988.0	3,903.1	3,888.2	3,948.2	3,912.7	3,831.5	3,819.8	3,807.0	3,772.2	3,764.2
10 Commercial and industrial loans	779.1	788.3	783.8	771.1	761.5	754.9	739.7	725.1	715.7	706.7	704.1	699.9
11 Real estate loans	1,921.1	2,062.3	2,057.8	2,051.2	2,073.2	2,124.2	2,113.3	2,099.0	2,110.7	2,113.7	2,077.3	2,062.2
12 Revolving home equity loans	403.1	467.2	466.7	467.4	471.6	480.4	480.6	478.6	478.3	478.5	478.0	475.5
13 Closed-end residential loans ⁹	936.3	968.3	967.0	960.8	981.0	1,024.6	1,016.0	1,005.3	1,020.2	1,024.1	989.0	975.4
14 Commercial real estate loans ¹⁰	581.7	626.7	624.1	622.9	620.6	619.3	616.7	615.1	612.2	611.1	610.3	611.3
15 Consumer loans	586.2	647.2	642.4	624.5	613.7	608.2	604.7	598.5	594.0	596.1	600.4	602.9
16 Credit cards and other revolving plans	252.2	297.4	289.5	274.5	267.1	262.5	261.2	264.0	260.0	261.1	263.8	264.8
17 Other consumer loans ¹¹	334.0	349.8	352.9	350.0	346.6	345.7	343.5	334.5	334.0	335.0	336.6	338.1
18 Other loans and leases	481.0	516.5	503.9	456.3	439.8	460.9	455.1	408.9	399.5	390.5	390.4	399.1
19 Fed funds and reverse RPs with nonbanks ¹²	176.3	224.5	217.6	182.4	165.8	181.1	174.4	136.6	136.5	129.5	130.1	135.6
20 All other loans and leases ¹³	304.7	292.0	286.4	273.9	274.0	279.7	280.7	272.3	262.9	261.0	260.4	263.5
21 LESS: Allowance for loan and lease losses	72.2	98.4	102.1	108.0	112.3	119.9	125.0	131.2	135.8	135.2	134.6	132.2
22 Interbank loans ¹²	284.3	293.9	288.2	285.0	286.0	275.4	273.1	213.2	191.3	194.0	201.8	193.6
23 Fed funds and reverse RPs with banks ¹²	222.6	243.2	240.4	240.3	234.0	221.0	221.4	156.8	124.2	126.7	134.2	126.4
24 Loans to commercial banks	61.7	50.7	47.8	44.7	52.0	54.4	51.6	56.4	67.1	67.4	67.6	67.2
25 Cash assets ¹⁴	143.7	462.9	389.9	448.3	497.2	522.8	493.6	463.0	441.2	458.7	447.8	470.3
26 Trading assets ¹⁵	–	–	–	–	–	–	–	222.4	207.1	208.5	211.3	214.4
27 Derivatives with a positive fair value ¹⁶	203.1	346.9	278.9	295.2	266.0	237.1	214.2	210.8	194.6	196.2	199.7	202.4
28 Other trading assets	–	–	–	–	–	–	–	11.6	12.5	12.3	11.5	12.0
29 Other assets ¹⁷	745.8	825.9	830.1	839.5	810.5	813.4	843.2	823.2	795.7	792.2	798.3	779.1
30 TOTAL ASSETS ¹⁸	6,205.4	7,067.0	6,904.6	6,906.6	6,863.9	6,935.7	6,907.1	6,716.0	6,637.9	6,655.6	6,621.9	6,610.9

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)

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26	
LIABILITIES													
31	Deposits	3,319.4	3,785.2	3,758.9	3,812.3	3,799.3	3,821.2	3,848.9	3,807.8	3,839.3	3,831.4	3,795.3	3,780.3
32	Large time deposits	568.3	593.2	563.4	554.1	533.7	524.3	514.0	506.2	502.4	499.9	496.2	488.0
33	Other deposits	2,751.1	3,192.0	3,195.5	3,258.2	3,265.6	3,296.9	3,334.9	3,301.6	3,336.9	3,331.6	3,299.1	3,292.4
34	Borrowings	1,095.9	1,260.8	1,260.3	1,246.2	1,231.6	1,263.5	1,229.7	1,083.2	1,032.5	1,043.8	1,027.4	1,019.9
35	Borrowings from banks in the U.S.	232.4	232.6	229.0	227.5	230.3	223.6	237.6	175.3	133.3	139.0	143.2	126.1
36	Borrowings from others	863.6	1,028.2	1,031.3	1,018.7	1,001.3	1,039.9	992.1	907.9	899.3	904.8	884.2	893.8
37	Trading liabilities ¹⁹	233.8	325.4	261.7	270.5	234.9	208.6	186.0	171.4	166.5	168.1	172.5	176.3
38	Derivatives with a negative fair value ¹⁶	157.5	276.2	217.3	228.9	197.4	173.0	148.4	131.5	125.7	128.9	132.9	134.9
39	Other trading liabilities	76.3	49.2	44.4	41.6	37.5	35.6	37.7	39.9	40.8	39.2	39.6	41.5
40	Net due to related foreign offices	473.9	572.6	472.8	416.0	446.8	471.3	456.2	454.8	442.8	449.4	445.9	451.2
41	Other liabilities ²⁰	297.4	333.9	330.1	329.1	312.1	321.8	343.0	337.0	307.3	306.5	311.1	310.2
42	TOTAL LIABILITIES ¹⁸	5,420.4	6,277.9	6,083.8	6,074.1	6,024.7	6,086.5	6,063.8	5,854.2	5,788.4	5,799.1	5,752.1	5,737.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²¹	785.0	789.1	820.8	832.5	839.2	849.3	843.3	861.8	849.5	856.5	869.7	873.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	-33.8	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-39.6	-34.6	-34.4	-32.2	-29.1
45	Securitized consumer loans ²³	313.6	319.9	318.1	319.2	320.8	319.8	317.6	316.3	315.6	314.5	312.3	312.3
46	Securitized credit cards and other revolving plans	278.8	280.8	279.6	281.4	284.2	283.7	282.1	281.6	281.2	280.2	278.2	278.3
47	Other securitized consumer loans	34.8	39.1	38.5	37.8	36.7	36.0	35.6	34.7	34.3	34.3	34.1	33.9
48	Securitized real estate loans ²³	1,222.2	1,398.2	1,388.6	1,384.7	1,391.9	1,390.1	1,390.7	1,382.8	1,382.8	1,379.5	1,381.2	1,382.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	3,081.3	3,132.5	3,171.1	3,181.9	3,191.0	3,201.2	3,216.4	3,222.5	3,210.3	3,206.5	3,194.9	3,203.5
2 Securities in bank credit ²	613.6	617.1	629.7	637.8	667.3	673.4	699.5	712.9	711.6	707.0	705.1	705.6
3 Treasury and agency securities ³	390.8	406.7	421.2	422.4	430.8	433.3	436.1	441.0	443.5	441.9	441.7	444.9
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	269.3	272.0	272.0	271.4	275.6
5 Non-MBS ⁵	—	—	—	—	—	—	—	171.8	171.5	169.8	170.3	169.3
6 Other securities	222.7	210.3	208.5	215.4	236.5	240.2	263.4	271.9	268.1	265.1	263.4	260.7
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	33.5	32.5	31.8	31.2	29.9
8 Non-MBS ⁷	—	—	—	—	—	—	—	238.4	235.6	233.3	232.2	230.8
9 Loans and leases in bank credit ⁸	2,467.7	2,515.5	2,541.4	2,544.1	2,523.7	2,527.7	2,516.9	2,509.6	2,498.7	2,499.5	2,489.8	2,497.9
10 Commercial and industrial loans	440.1	443.9	442.1	436.9	433.7	429.5	426.3	424.3	421.7	421.5	418.9	422.0
11 Real estate loans	1,660.7	1,693.6	1,713.9	1,723.2	1,713.5	1,712.2	1,709.1	1,708.4	1,702.1	1,703.0	1,695.6	1,695.8
12 Revolving home equity loans	116.6	126.2	128.5	130.3	130.5	130.0	128.6	128.4	128.2	128.1	128.3	128.6
13 Closed-end residential loans ⁹	503.6	515.4	531.9	539.2	533.0	530.8	531.5	533.9	531.1	533.3	526.9	524.7
14 Commercial real estate loans ¹⁰	1,040.5	1,051.9	1,053.6	1,053.8	1,050.0	1,051.3	1,049.0	1,046.1	1,042.7	1,041.6	1,040.4	1,042.4
15 Consumer loans	227.6	241.8	248.5	246.1	243.3	249.6	248.1	242.3	240.0	242.1	241.7	244.5
16 Credit cards and other revolving plans	79.1	93.6	99.3	97.7	94.4	95.1	93.1	90.4	91.5	92.3	91.0	92.8
17 Other consumer loans ¹¹	148.6	148.2	149.2	148.4	148.9	154.5	155.0	151.9	148.5	149.8	150.7	151.7
18 Other loans and leases	139.3	136.2	136.9	137.9	133.1	136.5	133.5	134.7	134.9	132.9	133.6	135.5
19 Fed funds and reverse RPs with nonbanks ¹²	12.1	9.3	10.0	11.6	7.4	9.6	7.4	6.0	5.2	3.8	4.0	5.2
20 All other loans and leases ¹³	127.2	126.9	126.8	126.2	125.7	126.9	126.1	128.6	129.7	129.1	129.7	130.3
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	54.2	55.2	55.3	54.5	53.6
22 Interbank loans ¹²	69.6	60.2	66.2	65.5	63.7	58.7	57.7	65.3	65.0	66.5	67.5	61.0
23 Fed funds and reverse RPs with banks ¹²	65.3	50.9	55.8	56.8	51.9	50.3	47.1	53.9	56.9	56.8	57.3	54.3
24 Loans to commercial banks	4.3	9.3	10.4	8.7	11.8	8.4	10.6	11.5	8.1	9.7	10.2	6.7
25 Cash assets ¹⁴	106.6	245.2	233.3	235.8	233.7	218.9	184.5	205.9	209.8	206.3	202.3	221.7
26 Trading assets ¹⁵	—	—	—	—	—	—	—	8.8	9.6	8.4	8.1	7.1
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	7.1	7.7	6.5	6.0	5.3
28 Other trading assets	—	—	—	—	—	—	—	1.7	1.8	1.9	2.1	1.8
29 Other assets ¹⁷	236.4	264.9	267.6	271.4	264.0	269.0	277.0	280.2	282.7	279.6	281.1	282.2
30 TOTAL ASSETS ¹⁸	3,465.8	3,669.8	3,705.4	3,718.8	3,709.7	3,704.8	3,686.5	3,728.5	3,722.2	3,712.1	3,699.3	3,721.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	2,412.5	2,602.6	2,636.6	2,656.2	2,677.7	2,686.8	2,698.7	2,710.2	2,726.3	2,734.1	2,724.4	2,757.2
32 Large time deposits	425.3	446.2	450.8	454.0	453.8	447.8	451.8	480.2	477.4	477.5	475.2	479.3
33 Other deposits	1,987.2	2,156.4	2,185.8	2,202.3	2,223.8	2,239.0	2,246.9	2,230.0	2,248.9	2,256.5	2,249.2	2,277.9
34 Borrowings	549.6	522.2	527.8	527.2	508.5	499.4	482.6	484.7	473.9	474.9	479.8	480.3
35 Borrowings from banks in the U.S.	159.1	140.5	146.3	149.7	145.7	145.3	136.2	147.7	143.7	147.5	151.0	152.8
36 Borrowings from others	390.5	381.7	381.6	377.6	362.9	354.1	346.3	337.1	330.2	327.4	328.7	327.5
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	5.1	5.6	5.1	5.0	4.6
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	4.4	4.8	4.3	4.1	3.9
39 Other trading liabilities	—	—	—	—	—	—	—	0.7	0.8	0.9	0.9	0.7
40 Net due to related foreign offices	53.1	6.9	22.3	54.7	73.0	36.4	49.1	43.4	59.1	55.3	58.2	38.4
41 Other liabilities ²⁰	72.4	74.1	72.0	72.0	72.8	71.9	74.9	75.7	74.7	72.9	72.7	74.8
42 TOTAL LIABILITIES ¹⁸	3,090.1	3,211.4	3,264.9	3,315.1	3,337.2	3,299.7	3,308.8	3,319.1	3,339.6	3,342.3	3,340.0	3,355.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	375.7	458.4	440.4	403.7	372.4	405.2	377.7	409.5	382.6	369.8	359.3	366.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	-32.8	-28.6	-28.4	-26.6	-24.0
45 Securitized consumer loans ²³	99.9	87.7	85.2	85.8	87.7	87.2	88.1	90.5	89.9	89.4	90.1	88.5
46 Securitized credit cards and other revolving plans	99.9	87.7	85.3	85.4	87.0	86.5	87.4	90.0	89.4	89.2	89.8	88.1
47 Other securitized consumer loans	-0.0	-0.0	-0.0	0.3	0.7	0.7	0.7	0.5	0.5	0.3	0.4	0.4
48 Securitized real estate loans ²³	36.6	36.3	35.4	35.3	34.8	34.5	36.6	37.2	37.1	37.6	35.6	35.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
ASSETS												
1 Bank credit	3,069.5	3,135.5	3,171.4	3,179.7	3,184.7	3,193.4	3,209.4	3,206.8	3,200.3	3,198.1	3,188.1	3,199.5
2 Securities in bank credit ²	604.3	619.2	627.1	643.5	665.5	670.7	694.6	699.7	702.0	701.6	703.0	708.2
3 Treasury and agency securities ³	384.7	413.3	419.1	426.9	430.2	430.7	432.4	431.4	435.7	436.0	437.2	442.5
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	266.3	270.3	269.4	269.8	274.5
5 Non-MBS ⁵	—	—	—	—	—	—	—	165.1	165.5	166.6	167.3	168.0
6 Other securities	219.6	205.9	208.0	216.7	235.4	240.0	262.2	268.3	266.3	265.6	265.9	265.7
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	34.5	34.5	34.3	34.4	33.5
8 Non-MBS ⁷	—	—	—	—	—	—	—	233.8	231.7	231.3	231.5	232.2
9 Loans and leases in bank credit ⁸	2,465.2	2,516.4	2,544.2	2,536.2	2,519.2	2,522.7	2,514.8	2,507.2	2,498.3	2,496.5	2,485.0	2,491.4
10 Commercial and industrial loans	438.7	442.3	441.2	437.7	435.3	431.8	426.6	422.7	420.3	418.9	417.1	419.5
11 Real estate loans	1,660.3	1,691.6	1,716.5	1,716.2	1,708.6	1,708.2	1,706.2	1,707.6	1,705.1	1,706.6	1,695.5	1,695.7
12 Revolving home equity loans	116.6	126.1	128.4	129.1	129.3	129.3	127.6	128.5	128.8	128.8	128.9	129.2
13 Closed-end residential loans ⁹	503.9	513.1	534.3	534.7	529.9	528.9	530.6	533.7	534.2	536.3	526.8	525.7
14 Commercial real estate loans ¹⁰	1,039.8	1,052.4	1,053.8	1,052.5	1,049.4	1,049.9	1,048.0	1,045.4	1,042.2	1,041.5	1,039.9	1,040.8
15 Consumer loans	228.9	246.8	250.0	244.6	241.9	248.4	248.0	243.4	239.1	240.3	241.3	244.8
16 Credit cards and other revolving plans	79.6	95.8	98.4	95.4	93.7	94.7	94.1	90.5	91.0	91.9	92.3	94.8
17 Other consumer loans ¹¹	149.3	151.0	151.6	149.2	148.2	153.7	154.0	152.9	148.1	148.5	148.9	150.0
18 Other loans and leases	137.4	135.6	136.5	137.7	133.4	134.3	134.0	133.4	133.8	130.7	131.2	131.4
19 Fed funds and reverse RPs with nonbanks ¹²	12.0	8.2	10.1	12.3	8.7	9.4	8.4	6.5	5.9	4.0	3.8	4.6
20 All other loans and leases ¹³	125.4	127.4	126.5	125.4	124.7	124.9	125.6	126.9	127.8	126.7	127.4	126.9
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	54.0	54.6	54.6	54.1	53.7
22 Interbank loans ¹²	69.3	59.2	61.7	63.1	61.4	57.0	57.5	65.9	66.0	68.3	69.7	60.6
23 Fed funds and reverse RPs with banks ¹²	64.1	50.7	53.5	54.1	50.8	47.4	46.3	53.5	56.7	57.1	58.6	53.3
24 Loans to commercial banks	5.3	8.5	8.3	9.0	10.6	9.6	11.2	12.3	9.3	11.2	11.1	7.4
25 Cash assets ¹⁴	109.6	233.4	223.1	229.3	232.7	227.3	215.8	218.2	223.5	221.5	218.4	233.8
26 Trading assets ¹⁵	—	—	—	—	—	—	—	8.9	8.9	8.7	8.7	8.4
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	6.5	6.4	6.1	6.1	6.1
28 Other trading assets	—	—	—	—	—	—	—	2.4	2.5	2.6	2.6	2.3
29 Other assets ¹⁷	232.1	263.9	267.5	270.4	267.1	271.7	276.0	275.8	277.8	276.5	275.8	276.0
30 TOTAL ASSETS ¹⁸	3,453.7	3,657.2	3,687.6	3,705.8	3,703.4	3,707.2	3,716.1	3,721.6	3,721.9	3,718.4	3,706.6	3,724.7

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)

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	2,409.1	2,609.5	2,641.7	2,676.6	2,682.7	2,693.4	2,713.6	2,708.1	2,726.9	2,723.8	2,704.3	2,713.7
32 Large time deposits	423.1	448.2	454.4	455.6	453.9	450.1	455.9	477.3	476.8	476.2	473.6	475.3
33 Other deposits	1,986.0	2,161.3	2,187.3	2,221.0	2,228.9	2,243.4	2,257.7	2,230.8	2,250.2	2,247.6	2,230.7	2,238.4
34 Borrowings	541.7	532.1	536.1	523.8	509.4	502.4	482.4	477.6	463.7	464.8	473.0	478.1
35 Borrowings from banks in the U.S.	155.4	145.6	151.0	150.9	150.6	147.4	135.8	144.6	139.1	142.7	149.9	152.6
36 Borrowings from others	386.3	386.6	385.1	372.9	358.8	355.1	346.6	333.0	324.6	322.1	323.2	325.5
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	4.0	4.1	4.0	4.1	3.9
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	3.4	3.4	3.2	3.2	3.2
39 Other trading liabilities	—	—	—	—	—	—	—	0.7	0.8	0.9	0.9	0.7
40 Net due to related foreign offices	54.1	57.0	48.7	41.7	43.7	43.0	44.0	43.6	40.6	38.9	36.8	39.3
41 Other liabilities ²⁰	69.8	73.3	73.0	72.2	71.8	71.4	73.5	72.9	72.5	71.5	71.8	73.9
42 TOTAL LIABILITIES ¹⁸	3,076.6	3,278.1	3,305.1	3,319.6	3,312.8	3,315.7	3,318.4	3,306.2	3,307.8	3,303.0	3,290.1	3,308.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	377.2	379.0	382.4	386.2	390.6	391.5	397.8	415.4	414.0	415.4	416.5	415.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	-32.8	-28.6	-28.4	-26.6	-24.0
45 Securitized consumer loans ²³	98.1	89.9	87.3	86.8	88.6	86.4	86.3	88.8	87.9	87.1	86.9	85.0
46 Securitized credit cards and other revolving plans	97.7	89.7	87.1	86.2	87.4	85.2	85.2	87.8	86.9	86.1	86.0	84.1
47 Other securitized consumer loans	0.4	0.2	0.2	0.6	1.2	1.1	1.1	1.0	1.0	1.0	0.9	0.9
48 Securitized real estate loans ²³	34.9	36.4	35.6	35.5	34.7	34.2	34.1	35.2	34.8	34.9	34.9	35.0

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending				
									Aug 5	Aug 12	Aug 19	Aug 26	
ASSETS													
1 Bank credit	1,042.1	977.2	967.1	975.4	952.7	943.1	911.0	899.3	898.8	896.0	901.3	883.9	
2 Securities in bank credit ²	345.8	300.1	297.7	303.1	288.8	283.2	269.0	277.8	281.1	286.3	291.0	291.0	
3 Treasury and agency securities ³	104.0	93.6	90.4	98.4	85.5	82.9	77.5	89.8	97.7	100.3	103.2	104.5	
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	31.5	31.0	31.4	30.4	31.0	
5 Non-MBS ⁵	—	—	—	—	—	—	—	58.3	66.7	68.9	72.7	73.5	
6 Other securities	241.8	206.5	207.3	204.7	203.3	200.2	191.5	188.0	183.4	186.0	187.8	186.5	
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	10.8	10.0	9.9	10.0	9.8	
8 Non-MBS ⁷	—	—	—	—	—	—	—	177.2	173.4	176.1	177.8	176.7	
9 Loans and leases in bank credit ⁸	696.3	677.1	669.4	672.2	663.9	659.9	642.0	621.5	617.7	609.6	610.3	592.9	
10 Commercial and industrial loans	342.4	367.7	362.6	356.4	352.8	344.5	334.8	332.1	330.4	324.8	319.7	317.1	
11 Real estate loans	46.3	45.5	45.7	44.3	45.6	45.9	45.7	43.4	43.4	44.5	44.0	43.6	
12 Revolving home equity loans	—	—	—	—	—	—	—	0.3	0.3	0.3	0.3	0.3	
13 Closed-end residential loans ⁹	—	—	—	—	—	—	—	5.5	5.0	5.8	5.6	5.4	
14 Commercial real estate loans ¹⁰	—	—	—	—	—	—	—	37.6	38.1	38.5	38.1	37.9	
15 Consumer loans	—	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	
16 Credit cards and other revolving plans	—	—	—	—	—	—	—	-0.0	-0.0	-0.0	-0.0	-0.0	
17 Other consumer loans ¹¹	—	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	
18 Other loans and leases	307.6	263.9	261.1	271.5	265.4	269.6	261.3	244.9	242.7	239.1	245.5	231.1	
19 Fed funds and reverse RPs with nonbanks ¹²	108.3	63.6	64.1	76.5	76.0	77.1	76.8	65.5	65.0	61.8	74.4	62.3	
20 All other loans and leases ¹³	199.3	200.3	197.0	195.1	189.4	192.4	184.5	179.5	177.8	177.3	171.1	168.8	
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	2.6	2.7	2.6	2.6	2.6	
22 Interbank loans ¹²	68.1	44.3	44.5	43.0	45.5	44.8	41.2	41.9	44.7	45.2	49.4	44.3	
23 Fed funds and reverse RPs with banks ¹²	62.6	35.9	36.5	35.5	38.4	39.9	36.3	36.6	39.1	38.9	43.3	38.9	
24 Loans to commercial banks	5.5	8.4	8.1	7.5	7.1	4.9	5.0	5.4	5.6	6.2	6.2	5.4	
25 Cash assets ¹⁴	57.9	311.8	239.7	237.6	284.5	271.9	188.0	228.7	198.9	248.5	314.7	311.9	
26 Trading assets ¹⁵	—	—	—	—	—	—	—	137.8	135.5	128.9	126.8	124.9	
27 Derivatives with a positive fair value ¹⁶	110.2	163.2	166.2	146.5	148.2	145.8	146.4	134.2	131.1	125.2	123.2	121.6	
28 Other trading assets	—	—	—	—	—	—	—	3.6	4.5	3.8	3.6	3.3	
29 Other assets ¹⁷	48.0	47.9	44.6	50.8	52.9	51.4	47.0	34.1	31.7	29.9	35.5	33.4	
30 TOTAL ASSETS ¹⁸	1,326.1	1,544.3	1,462.2	1,453.3	1,483.7	1,457.0	1,333.8	1,339.3	1,307.0	1,345.8	1,425.2	1,395.7	

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending			
									Aug 5	Aug 12	Aug 19	Aug 26
LIABILITIES												
31 Deposits	1,140.6	899.9	870.8	849.4	883.9	931.0	947.4	957.4	983.0	971.3	960.2	965.8
32 Large time deposits	1,104.6	861.0	831.2	807.9	844.1	884.8	902.6	914.8	937.6	930.2	918.2	923.3
33 Other deposits	36.0	38.9	39.6	41.5	39.8	46.2	44.8	42.6	45.4	41.1	42.0	42.5
34 Borrowings	602.8	604.2	627.2	655.9	663.8	659.9	637.4	662.1	638.1	642.6	678.8	661.5
35 Borrowings from banks in the U.S.	76.4	43.3	44.7	37.8	44.1	48.3	39.3	38.1	30.8	30.6	37.1	40.1
36 Borrowings from others	526.4	560.9	582.5	618.0	619.8	611.6	598.1	624.0	607.2	611.9	641.7	621.4
37 Trading liabilities ¹⁹	133.8	157.3	159.2	140.9	144.4	144.3	149.1	137.0	138.6	132.8	131.5	129.5
38 Derivatives with a negative fair value ¹⁶	110.8	144.6	144.8	127.3	133.8	137.5	140.0	129.3	130.0	123.4	124.4	122.0
39 Other trading liabilities	23.1	12.7	14.4	13.7	10.6	6.8	9.2	7.6	8.6	9.4	7.1	7.4
40 Net due to related foreign offices	-544.6	-193.6	-255.2	-249.8	-249.6	-304.1	-396.6	-405.2	-453.1	-408.1	-362.0	-387.2
41 Other liabilities ²⁰	35.8	38.8	40.1	42.7	42.4	38.1	38.7	29.0	28.7	28.0	30.2	29.5
42 TOTAL LIABILITIES ¹⁸	1,368.4	1,506.6	1,442.1	1,439.0	1,484.9	1,469.3	1,376.0	1,380.4	1,335.2	1,366.5	1,438.7	1,399.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	-42.3	37.7	20.1	14.2	-1.2	-12.3	-42.2	-41.1	-28.2	-20.7	-13.5	-3.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-	-	-1.4	-1.1	-1.1	-1.0	-0.9
45 Securitized consumer loans ²³	-	-	-	-	-	-	-	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
47 Other securitized consumer loans	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²³	-	-	-	-	-	-	-	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

September 4, 2009

Account	2008 Jul	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	Week ending				
									Aug 5	Aug 12	Aug 19	Aug 26	
ASSETS													
1 Bank credit	1,036.2	978.7	970.8	974.7	951.2	938.6	906.9	894.0	896.2	887.5	890.0	879.4	
2 Securities in bank credit ²	345.3	299.9	300.9	301.8	284.0	279.6	267.6	277.9	284.0	284.4	285.5	285.7	
3 Treasury and agency securities ³	104.5	89.4	93.9	102.1	88.2	84.9	78.3	90.4	99.6	101.8	103.3	104.4	
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	31.9	31.6	31.7	29.7	30.4	
5 Non-MBS ⁵	—	—	—	—	—	—	—	58.4	68.0	70.0	73.6	74.0	
6 Other securities	240.8	210.5	207.0	199.7	195.7	194.7	189.3	187.5	184.4	182.7	182.2	181.3	
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	10.2	9.9	10.1	10.1	10.0	
8 Non-MBS ⁷	—	—	—	—	—	—	—	177.3	174.5	172.6	172.1	171.3	
9 Loans and leases in bank credit ⁸	690.9	678.8	669.9	672.9	667.3	659.0	639.3	616.2	612.2	603.1	604.5	593.7	
10 Commercial and industrial loans	337.5	371.2	367.1	360.7	354.4	344.4	332.1	327.2	325.2	319.7	316.4	314.4	
11 Real estate loans	45.9	45.2	45.2	45.4	45.9	46.0	45.1	43.0	42.3	43.1	43.0	42.8	
12 Revolving home equity loans	—	—	—	—	—	—	—	0.3	0.3	0.3	0.3	0.3	
13 Closed-end residential loans ⁹	—	—	—	—	—	—	—	5.5	4.9	5.7	5.6	5.5	
14 Commercial real estate loans ¹⁰	—	—	—	—	—	—	—	37.2	37.2	37.2	37.1	37.1	
15 Consumer loans	—	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	
16 Credit cards and other revolving plans	—	—	—	—	—	—	—	0.0	0.0	0.0	0.0	0.0	
17 Other consumer loans ¹¹	—	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	
18 Other loans and leases	307.5	262.4	257.6	266.7	267.0	268.6	261.9	245.0	243.5	239.1	243.9	235.2	
19 Fed funds and reverse RPs with nonbanks ¹²	109.7	59.3	60.5	72.1	79.6	79.3	77.7	67.2	67.3	64.4	72.4	64.0	
20 All other loans and leases ¹³	197.8	203.1	197.1	194.6	187.4	189.3	184.2	177.8	176.1	174.7	171.6	171.2	
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	2.6	2.6	2.6	2.6	2.6	
22 Interbank loans ¹²	67.0	45.0	47.0	40.4	41.5	44.8	39.5	40.6	41.9	41.2	46.4	43.9	
23 Fed funds and reverse RPs with banks ¹²	62.0	36.0	38.1	32.2	34.8	40.1	35.3	35.9	37.1	36.4	41.4	39.1	
24 Loans to commercial banks	4.9	9.1	8.8	8.2	6.7	4.7	4.2	4.8	4.7	4.8	5.1	4.8	
25 Cash assets ¹⁴	58.7	318.3	234.1	232.1	279.5	269.9	191.9	229.7	197.1	242.5	304.1	302.3	
26 Trading assets ¹⁵	—	—	—	—	—	—	—	123.7	119.5	116.9	116.6	115.1	
27 Derivatives with a positive fair value ¹⁶	100.0	171.1	164.7	152.8	153.1	147.3	131.0	120.0	115.0	113.1	113.0	111.7	
28 Other trading assets	—	—	—	—	—	—	—	3.7	4.5	3.8	3.6	3.4	
29 Other assets ¹⁷	46.6	48.1	47.4	48.5	53.7	51.9	48.9	32.3	30.8	30.6	31.5	31.2	
30 TOTAL ASSETS ¹⁸	1,308.4	1,561.2	1,463.9	1,448.5	1,479.0	1,452.4	1,318.2	1,317.7	1,282.9	1,316.1	1,386.2	1,369.3	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

September 4, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 5	Aug 12	Aug 19	Aug 26	
LIABILITIES													
31	Deposits	1,113.7	903.1	865.2	839.5	888.3	949.2	953.8	939.2	962.9	955.3	953.7	962.8
32	Large time deposits	1,077.9	864.3	825.9	799.0	844.5	902.3	909.2	896.6	917.2	914.1	911.7	920.4
33	Other deposits	35.8	38.8	39.3	40.5	43.8	46.9	44.7	42.5	45.8	41.2	42.0	42.4
34	Borrowings	591.0	605.5	622.2	670.4	675.4	674.1	643.9	650.6	629.5	640.4	665.9	643.6
35	Borrowings from banks in the U.S.	74.6	43.2	41.8	40.0	42.1	43.3	37.9	37.6	32.2	33.9	38.3	37.0
36	Borrowings from others	516.4	562.4	580.4	630.4	633.3	630.7	606.1	613.0	597.4	606.5	627.6	606.6
37	Trading liabilities ¹⁹	118.1	168.0	162.5	148.1	148.2	144.5	131.7	117.2	116.9	116.0	115.1	114.6
38	Derivatives with a negative fair value ¹⁶	95.0	155.5	148.0	135.0	137.8	136.3	122.0	109.3	107.3	105.4	108.0	106.8
39	Other trading liabilities	23.1	12.5	14.5	13.1	10.3	8.2	9.7	7.8	9.6	10.6	7.1	7.7
40	Net due to related foreign offices	-555.7	-158.8	-228.7	-249.3	-272.7	-355.3	-451.8	-424.4	-461.2	-430.1	-381.4	-384.4
41	Other liabilities ²⁰	38.2	40.3	39.7	37.0	37.0	37.1	37.6	32.3	31.8	31.6	29.9	29.9
42	TOTAL LIABILITIES ¹⁸	1,305.2	1,558.2	1,460.9	1,445.6	1,476.1	1,449.5	1,315.3	1,314.8	1,280.0	1,313.2	1,383.3	1,366.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²¹	3.2	3.0	3.0	2.9								
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-	-	-1.4	-1.1	-1.1	-1.0	-0.9
45	Securitized consumer loans ²³	-	-	-	-	-	-	-	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
47	Other securitized consumer loans	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²³	-	-	-	-	-	-	-	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. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

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

16. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

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

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

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

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

21. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

22. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

23. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). 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).