
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
November 13, 2009

H.8

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$84.5 billion in assets and liabilities of nonbank institutions in the week ending November 4, 2009. The major asset items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$2.6; commercial and industrial loans, \$1.8; real estate loans, revolving home equity loans, \$6.4; real estate loans, closed-end residential loans, \$76.3; real estate loans, commercial real estate loans, \$6.3; all other loans and leases, \$4.2; allowance for loan and lease losses, \$1.4; interbank loans, fed funds and reverse RPs with banks, \$9.5; cash assets, -\$29.6; and other assets, \$8.1. The major liability items affected were: deposits, large time deposits, \$9.6; deposits, other deposits, \$27.3; borrowings, borrowings from others, \$37.0; and other liabilities, \$0.6. The residual (assets less liabilities) increased \$10.0.

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

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	9,535.3	9,265.2	9,332.9	9,309.8	9,238.6	9,205.0	9,117.4	9,029.4	9,040.9	9,014.0	8,997.0	9,100.0
2 Securities in bank credit ²	2,236.0	2,181.1	2,206.2	2,248.0	2,263.8	2,307.3	2,320.5	2,312.2	2,323.9	2,328.6	2,300.0	2,319.8
3 Treasury and agency securities ³	1,222.3	1,258.5	1,255.8	1,288.6	1,319.6	1,364.8	1,382.3	1,377.9	1,388.8	1,389.9	1,365.0	1,390.4
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	971.2	975.9	986.2	984.8	986.4	999.8	979.6	999.5
5 Non-MBS ⁵	–	–	–	–	348.4	388.9	396.0	393.1	402.4	390.1	385.4	390.9
6 Other securities	1,013.7	922.7	950.4	959.3	944.2	942.5	938.2	934.3	935.1	938.7	934.9	929.4
7 Mortgage-backed securities ⁶	–	–	–	–	210.6	211.5	211.9	207.6	208.4	207.3	206.5	206.3
8 Non-MBS ⁷	–	–	–	–	733.5	731.0	726.3	726.7	726.6	731.5	728.4	723.2
9 Loans and leases in bank credit ⁸	7,299.3	7,084.0	7,126.7	7,061.8	6,974.8	6,897.7	6,796.9	6,717.2	6,717.0	6,685.4	6,697.0	6,780.2
10 Commercial and industrial loans	1,643.4	1,544.1	1,524.1	1,497.7	1,480.6	1,449.0	1,411.8	1,378.1	1,382.2	1,372.1	1,374.3	1,369.2
11 Real estate loans	3,817.4	3,831.9	3,874.3	3,859.7	3,844.4	3,824.0	3,776.7	3,748.3	3,745.8	3,727.4	3,731.1	3,817.5
12 Revolving home equity loans	578.1	606.0	613.8	611.2	608.0	606.3	603.5	601.6	601.9	600.4	599.9	604.8
13 Closed-end residential loans ⁹	1,522.1	1,512.9	1,550.7	1,545.7	1,540.6	1,529.2	1,495.3	1,484.6	1,478.4	1,465.5	1,474.2	1,558.8
14 Commercial real estate loans ¹⁰	1,717.2	1,713.0	1,709.8	1,702.7	1,695.8	1,688.5	1,677.9	1,662.1	1,665.5	1,661.4	1,657.1	1,653.9
15 Consumer loans	852.4	859.4	858.1	856.3	852.8	850.9	848.7	846.7	845.0	847.1	847.2	842.0
16 Credit cards and other revolving plans	365.7	367.1	361.5	359.9	359.4	356.8	352.5	349.0	348.0	350.1	349.4	344.2
17 Other consumer loans ¹¹	486.7	492.3	496.6	496.4	493.4	494.0	496.2	497.7	497.1	497.1	497.7	497.7
18 Other loans and leases	986.1	848.6	870.2	848.2	797.0	773.8	759.7	744.1	744.0	738.8	744.4	751.5
19 Fed funds and reverse RPs with nonbanks ¹²	301.7	254.7	272.7	261.2	221.7	213.7	205.4	197.7	199.9	192.8	203.9	201.9
20 All other loans and leases ¹³	684.4	593.9	597.5	587.0	575.3	560.2	554.3	546.5	544.1	546.0	540.5	549.7
21 LESS: Allowance for loan and lease losses	–	–	–	–	186.9	192.2	194.6	198.3	198.1	198.3	196.7	204.0
22 Interbank loans ¹²	446.2	386.2	396.1	386.0	339.5	319.7	315.3	292.2	300.9	300.9	280.4	237.4
23 Fed funds and reverse RPs with banks ¹²	367.4	313.1	318.1	309.5	255.4	229.6	224.5	206.8	209.2	216.9	197.0	172.6
24 Loans to commercial banks	78.8	73.1	78.0	76.6	84.1	90.1	90.8	85.4	91.7	84.0	83.4	64.9
25 Cash assets ¹⁴	602.3	1,013.3	1,034.5	932.3	959.5	1,021.8	1,061.2	1,223.2	1,183.5	1,327.9	1,256.1	1,209.9
26 Trading assets ¹⁵	–	–	–	–	386.3	372.6	367.1	338.6	354.1	329.0	320.9	307.9
27 Derivatives with a positive fair value ¹⁶	–	–	–	–	369.1	355.2	347.1	315.9	331.5	306.2	297.9	285.7
28 Other trading assets	–	–	–	–	17.2	17.4	20.0	22.7	22.6	22.8	23.0	22.2
29 Other assets ¹⁷	1,080.4	1,112.1	1,127.1	1,154.6	1,134.5	1,115.7	1,107.2	1,113.3	1,091.6	1,135.5	1,120.8	1,135.6
30 TOTAL ASSETS ¹⁸	11,965.4	12,041.4	12,128.0	11,995.8	11,871.3	11,842.7	11,773.5	11,798.3	11,772.9	11,908.9	11,778.5	11,787.0

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
LIABILITIES												
31 Deposits	7,180.4	7,315.3	7,449.3	7,520.3	7,507.7	7,552.5	7,594.3	7,639.2	7,671.2	7,638.3	7,624.8	7,670.4
32 Large time deposits	2,034.9	1,843.3	1,870.2	1,883.2	1,901.8	1,898.7	1,882.7	1,885.9	1,896.2	1,892.1	1,868.2	1,858.8
33 Other deposits	5,145.5	5,471.9	5,579.1	5,637.0	5,606.0	5,653.9	5,711.6	5,753.4	5,775.0	5,746.1	5,756.6	5,811.6
34 Borrowings	2,605.1	2,386.5	2,387.7	2,326.2	2,226.8	2,150.6	2,047.4	2,002.3	2,016.7	2,001.4	1,973.7	1,983.1
35 Borrowings from banks in the U.S.	453.3	414.5	408.0	407.7	383.1	343.6	342.9	320.1	325.5	322.0	314.5	299.8
36 Borrowings from others	2,151.9	1,972.0	1,979.8	1,918.5	1,843.7	1,807.0	1,704.5	1,682.2	1,691.2	1,679.4	1,659.2	1,683.3
37 Trading liabilities ¹⁹	—	—	—	—	315.5	315.0	310.2	294.6	297.2	299.6	286.2	272.0
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	265.9	266.6	260.3	236.8	246.7	229.5	225.8	213.1
39 Other trading liabilities	—	—	—	—	49.7	48.4	49.9	57.8	50.5	70.2	60.4	58.9
40 Net due to related foreign offices	178.8	220.4	165.5	58.4	87.7	95.6	143.8	213.1	173.2	239.0	281.0	182.9
41 Other liabilities ²⁰	454.6	425.8	435.4	462.7	453.0	416.4	415.1	394.9	395.6	402.9	387.7	404.7
42 TOTAL LIABILITIES ¹⁸	10,838.9	10,731.5	10,798.3	10,699.3	10,590.8	10,530.2	10,510.9	10,544.1	10,553.9	10,581.2	10,553.4	10,513.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,126.6	1,309.9	1,329.6	1,296.5	1,280.5	1,312.5	1,262.7	1,254.2	1,219.0	1,327.7	1,225.1	1,274.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	-56.3	-48.1	-38.1	-23.1	-24.4	-23.5	-20.5	-19.7
45 Securitized consumer loans ²³	423.6	409.4	406.1	403.9	405.2	399.5	395.9	393.8	397.5	391.6	390.9	389.2
46 Securitized credit cards and other revolving plans	381.8	371.6	369.0	367.3	369.4	364.4	361.3	359.9	363.2	357.6	357.6	355.8
47 Other securitized consumer loans	41.8	37.8	37.2	36.7	35.8	35.1	34.6	33.9	34.3	34.0	33.3	33.3
48 Securitized real estate loans ²³	1,466.3	1,392.3	1,399.2	1,424.7	1,443.2	1,455.8	1,453.9	1,444.7	1,452.5	1,440.4	1,433.6	1,435.1

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	9,535.3	9,259.0	9,332.4	9,309.8	9,201.5	9,176.0	9,119.5	9,028.0	9,018.2	9,008.6	9,013.7	9,131.8
2 Securities in bank credit ²	2,230.2	2,186.8	2,217.8	2,261.0	2,258.8	2,303.8	2,317.2	2,306.4	2,294.2	2,322.0	2,310.0	2,337.5
3 Treasury and agency securities ³	1,209.4	1,260.6	1,257.8	1,292.9	1,315.3	1,362.3	1,375.7	1,366.1	1,352.5	1,383.3	1,372.8	1,402.5
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	967.8	973.8	979.8	975.5	964.8	991.2	979.3	1,003.8
5 Non-MBS ⁵	—	—	—	—	347.5	388.5	395.9	390.6	387.7	392.1	393.5	398.6
6 Other securities	1,020.8	926.1	960.0	968.1	943.5	941.5	941.6	940.4	941.6	938.7	937.1	935.1
7 Mortgage-backed securities ⁶	—	—	—	—	208.2	209.0	210.9	206.6	206.5	206.1	206.4	207.0
8 Non-MBS ⁷	—	—	—	—	735.4	732.5	730.7	733.8	735.2	732.6	730.7	728.1
9 Loans and leases in bank credit ⁸	7,305.0	7,072.2	7,114.6	7,048.8	6,942.7	6,872.2	6,802.2	6,721.6	6,724.1	6,686.6	6,703.7	6,794.3
10 Commercial and industrial loans	1,645.6	1,549.4	1,527.7	1,493.8	1,472.0	1,437.8	1,413.4	1,379.9	1,386.2	1,374.0	1,373.6	1,370.7
11 Real estate loans	3,824.9	3,825.8	3,871.3	3,857.6	3,847.6	3,826.8	3,779.0	3,754.9	3,752.7	3,727.9	3,736.2	3,830.1
12 Revolving home equity loans	579.7	602.6	611.3	609.3	606.9	605.8	603.9	603.2	603.1	602.8	602.4	606.9
13 Closed-end residential loans ⁹	1,525.7	1,512.0	1,550.7	1,545.6	1,544.9	1,534.1	1,498.1	1,487.9	1,484.2	1,461.5	1,472.0	1,565.3
14 Commercial real estate loans ¹⁰	1,719.5	1,711.3	1,709.3	1,702.6	1,695.8	1,686.9	1,677.1	1,663.8	1,665.4	1,663.6	1,661.8	1,657.9
15 Consumer loans	845.1	855.1	855.6	851.4	843.0	845.9	847.6	839.6	837.0	840.8	842.7	835.6
16 Credit cards and other revolving plans	360.0	360.5	356.5	354.4	353.6	354.1	350.6	343.6	342.2	345.5	346.8	340.1
17 Other consumer loans ¹¹	485.1	494.6	499.0	497.0	489.4	491.8	497.0	496.0	494.8	495.3	496.0	495.5
18 Other loans and leases	989.4	841.9	860.0	846.1	780.1	761.8	762.1	747.2	748.3	744.0	751.2	758.0
19 Fed funds and reverse RPs with nonbanks ¹²	304.0	254.1	269.8	260.3	209.6	206.1	203.7	198.7	198.0	199.1	206.1	203.6
20 All other loans and leases ¹³	685.4	587.8	590.2	585.8	570.4	555.6	558.5	548.5	550.2	544.9	545.1	554.3
21 LESS: Allowance for loan and lease losses	—	—	—	—	187.9	191.9	192.9	197.7	197.7	197.4	194.8	203.8
22 Interbank loans ¹²	444.6	393.1	385.7	377.7	326.5	310.1	310.1	291.7	298.1	299.1	281.6	242.7
23 Fed funds and reverse RPs with banks ¹²	364.5	319.5	308.3	302.7	244.9	221.0	221.0	204.7	204.2	212.7	197.6	176.3
24 Loans to commercial banks	80.1	73.6	77.4	75.0	81.6	89.1	89.1	86.9	93.9	86.4	84.0	66.3
25 Cash assets ¹⁴	603.2	1,008.3	1,024.2	913.8	937.9	982.2	1,062.6	1,223.8	1,251.4	1,222.8	1,272.1	1,238.0
26 Trading assets ¹⁵	—	—	—	—	353.8	337.7	341.1	336.1	339.4	334.9	327.0	318.8
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	336.5	319.9	320.8	311.2	313.9	309.5	302.0	295.4
28 Other trading assets	—	—	—	—	17.3	17.8	20.3	24.9	25.5	25.4	25.0	23.4
29 Other assets ¹⁷	1,090.0	1,111.5	1,115.7	1,149.1	1,128.9	1,100.7	1,112.7	1,123.4	1,114.1	1,127.0	1,115.9	1,129.7
30 TOTAL ASSETS ¹⁸	11,971.0	12,045.6	12,090.8	11,938.2	11,760.7	11,714.8	11,753.1	11,805.4	11,823.6	11,795.0	11,815.5	11,857.2

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
LIABILITIES												
31 Deposits	7,154.0	7,369.8	7,464.1	7,516.9	7,454.7	7,495.2	7,538.0	7,602.9	7,676.8	7,557.0	7,556.1	7,676.4
32 Large time deposits	2,042.7	1,832.9	1,878.7	1,883.7	1,889.0	1,895.9	1,877.0	1,889.9	1,890.8	1,891.1	1,883.1	1,874.3
33 Other deposits	5,111.3	5,536.9	5,585.3	5,633.2	5,565.7	5,599.3	5,661.0	5,712.9	5,786.0	5,665.8	5,673.0	5,802.1
34 Borrowings	2,578.9	2,413.5	2,429.2	2,342.6	2,201.0	2,130.0	2,053.4	1,981.5	1,974.2	1,978.3	1,975.1	1,974.9
35 Borrowings from banks in the U.S.	447.9	421.7	407.8	408.5	377.2	338.6	336.8	316.1	321.6	314.4	313.2	295.3
36 Borrowings from others	2,131.0	1,991.8	2,021.4	1,934.1	1,823.8	1,791.5	1,716.6	1,665.4	1,652.6	1,663.9	1,661.9	1,679.6
37 Trading liabilities ¹⁹	—	—	—	—	291.7	293.1	298.9	294.3	288.5	305.0	286.7	278.7
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	242.4	242.0	245.2	235.5	236.0	234.6	227.5	221.1
39 Other trading liabilities	—	—	—	—	49.3	51.1	53.7	58.7	52.5	70.4	59.3	57.7
40 Net due to related foreign offices	178.8	220.4	165.5	58.4	87.7	95.6	143.8	213.1	173.2	239.0	281.0	182.9
41 Other liabilities ²⁰	460.0	421.5	431.0	454.6	442.5	413.3	415.1	400.5	400.7	403.7	400.6	415.6
42 TOTAL LIABILITIES ¹⁸	10,792.4	10,813.4	10,847.8	10,694.2	10,477.7	10,427.3	10,449.2	10,492.2	10,513.4	10,483.0	10,499.6	10,528.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,178.6	1,232.2	1,243.1	1,243.9	1,283.0	1,287.5	1,303.9	1,313.1	1,310.2	1,312.0	1,315.9	1,328.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	-56.3	-48.1	-38.1	-23.1	-24.4	-23.5	-20.5	-19.7
45 Securitized consumer loans ²³	423.6	409.4	406.1	403.9	405.2	399.5	395.9	393.8	397.5	391.6	390.9	389.2
46 Securitized credit cards and other revolving plans	381.8	371.6	369.0	367.3	369.4	364.4	361.3	359.9	363.2	357.6	357.6	355.8
47 Other securitized consumer loans	41.8	37.8	37.2	36.7	35.8	35.1	34.6	33.9	34.3	34.0	33.3	33.3
48 Securitized real estate loans ²³	1,428.2	1,426.6	1,424.4	1,424.5	1,416.2	1,410.7	1,404.8	1,405.5	1,407.7	1,402.6	1,401.7	1,408.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	8,473.6	8,300.7	8,377.2	8,392.8	8,347.1	8,311.0	8,254.2	8,196.0	8,198.0	8,181.5	8,177.9	8,278.2
2 Securities in bank credit ²	1,894.3	1,885.3	1,914.4	1,971.3	1,994.0	2,021.1	2,041.6	2,039.5	2,047.0	2,053.4	2,030.8	2,057.8
3 Treasury and agency securities ³	1,140.2	1,166.9	1,167.8	1,207.7	1,231.7	1,258.5	1,280.6	1,273.0	1,281.6	1,283.6	1,261.0	1,288.2
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	937.1	942.7	953.3	951.8	953.3	966.7	945.6	968.5
5 Non-MBS ⁵	—	—	—	—	294.6	315.7	327.3	321.2	328.3	316.9	315.3	319.7
6 Other securities	754.1	718.4	746.6	763.6	762.3	762.6	761.0	766.4	765.4	769.8	769.8	769.5
7 Mortgage-backed securities ⁶	—	—	—	—	200.7	202.1	203.6	199.8	200.6	199.3	198.6	198.7
8 Non-MBS ⁷	—	—	—	—	561.6	560.5	557.5	566.6	564.9	570.6	571.2	570.8
9 Loans and leases in bank credit ⁸	6,579.3	6,415.4	6,462.9	6,421.5	6,353.1	6,289.9	6,212.5	6,156.6	6,151.0	6,128.1	6,147.1	6,220.4
10 Commercial and industrial loans	1,272.2	1,189.4	1,177.8	1,162.0	1,150.2	1,129.4	1,106.5	1,084.7	1,085.1	1,081.4	1,085.0	1,079.0
11 Real estate loans	3,772.1	3,786.2	3,828.0	3,813.1	3,800.0	3,779.4	3,735.3	3,707.9	3,705.5	3,686.8	3,691.0	3,776.3
12 Revolving home equity loans	576.5	604.3	612.1	609.8	607.5	606.0	603.3	601.4	601.8	600.2	599.6	604.5
13 Closed-end residential loans ⁹	1,517.4	1,509.5	1,547.2	1,541.8	1,536.0	1,524.7	1,492.9	1,482.3	1,476.3	1,463.4	1,471.8	1,555.4
14 Commercial real estate loans ¹⁰	1,678.1	1,672.4	1,668.7	1,661.6	1,656.6	1,648.7	1,639.0	1,624.2	1,627.4	1,623.1	1,619.5	1,616.3
15 Consumer loans	852.4	859.3	858.0	855.9	851.9	849.8	847.5	845.5	843.8	845.9	846.0	840.7
16 Credit cards and other revolving plans	365.7	367.1	361.5	359.9	359.4	356.8	352.5	349.0	348.0	350.1	349.4	344.2
17 Other consumer loans ¹¹	486.7	492.2	496.4	496.1	492.5	493.0	495.0	496.5	495.9	495.9	496.6	496.5
18 Other loans and leases	682.6	580.5	599.1	590.5	550.9	531.3	523.2	518.5	516.6	513.9	525.2	524.4
19 Fed funds and reverse RPs with nonbanks ¹²	210.1	178.2	194.8	187.9	156.5	146.9	137.9	138.1	138.8	134.1	147.8	139.1
20 All other loans and leases ¹³	472.5	402.3	404.3	402.6	394.4	384.4	385.3	380.4	377.8	379.8	377.4	385.2
21 LESS: Allowance for loan and lease losses	—	—	—	—	184.6	189.9	191.4	195.9	195.6	196.0	194.5	201.8
22 Interbank loans ¹²	384.2	341.4	352.9	347.6	301.5	278.4	281.5	256.8	267.2	256.3	249.0	205.5
23 Fed funds and reverse RPs with banks ¹²	314.3	275.3	279.4	274.9	221.5	192.2	194.0	174.8	179.5	175.5	167.8	143.8
24 Loans to commercial banks	69.9	66.1	73.5	72.8	80.0	86.1	87.4	82.0	87.6	80.8	81.2	61.7
25 Cash assets ¹⁴	469.1	727.7	757.6	727.1	706.1	729.1	760.4	834.3	847.1	881.4	812.8	877.2
26 Trading assets ¹⁵	—	—	—	—	248.1	240.0	233.4	214.5	223.9	209.1	203.6	193.4
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	235.0	226.2	219.0	199.7	209.0	194.0	189.4	179.6
28 Other trading assets	—	—	—	—	13.1	13.7	14.5	14.8	15.0	15.1	14.3	13.8
29 Other assets ¹⁷	1,044.0	1,074.5	1,089.6	1,122.8	1,100.7	1,082.4	1,079.2	1,088.3	1,067.4	1,112.1	1,093.6	1,101.7
30 TOTAL ASSETS ¹⁸	10,529.5	10,552.6	10,663.2	10,654.4	10,518.9	10,450.9	10,417.3	10,393.9	10,408.1	10,444.5	10,342.3	10,454.3

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 14	Oct 21	Oct 28	Nov 4	
LIABILITIES													
31	Deposits	6,236.8	6,432.0	6,520.9	6,578.6	6,556.7	6,589.6	6,625.0	6,633.1	6,659.8	6,624.5	6,621.8	6,684.2
32	Large time deposits	1,129.8	997.0	987.0	983.8	984.9	968.6	948.1	914.0	919.8	912.4	898.5	906.3
33	Other deposits	5,107.1	5,435.0	5,533.8	5,594.8	5,571.8	5,621.0	5,676.9	5,719.2	5,740.0	5,712.1	5,723.3	5,777.9
34	Borrowings	1,962.9	1,724.3	1,730.8	1,688.6	1,576.1	1,502.5	1,418.2	1,421.3	1,429.5	1,422.1	1,413.0	1,420.0
35	Borrowings from banks in the U.S.	388.0	372.3	362.6	369.0	346.9	310.5	309.5	286.8	293.5	287.3	281.8	263.2
36	Borrowings from others	1,574.9	1,352.1	1,368.3	1,319.5	1,229.2	1,192.0	1,108.7	1,134.5	1,136.1	1,134.8	1,131.2	1,156.8
37	Trading liabilities ¹⁹	—	—	—	—	187.5	190.8	187.8	176.3	174.4	182.8	170.2	161.1
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	146.3	150.2	145.8	126.2	131.3	120.8	119.0	108.7
39	Other trading liabilities	—	—	—	—	41.2	40.6	42.0	50.0	43.1	62.1	51.3	52.4
40	Net due to related foreign offices	505.8	490.0	513.1	498.2	495.7	488.1	526.3	533.8	522.5	528.6	549.4	521.8
41	Other liabilities ²⁰	397.4	389.3	398.5	423.2	419.2	386.0	384.7	362.1	360.8	369.9	356.5	374.3
42	TOTAL LIABILITIES¹⁸	9,382.3	9,273.7	9,384.5	9,385.9	9,235.1	9,157.1	9,141.9	9,126.5	9,147.0	9,128.0	9,111.0	9,161.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²¹	1,147.2	1,279.0	1,278.7	1,268.5	1,283.8	1,293.8	1,275.4	1,267.4	1,261.1	1,316.4	1,231.4	1,292.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	-38.6	-30.7	-21.3	-7.9	-9.0	-8.4	-5.5	-5.7
45	Securitized consumer loans ²³	423.6	409.4	406.1	403.9	405.2	399.5	395.9	393.8	397.5	391.6	390.9	389.2
46	Securitized credit cards and other revolving plans	381.8	371.6	369.0	367.3	369.4	364.4	361.3	359.9	363.2	357.6	357.6	355.8
47	Other securitized consumer loans	41.8	37.8	37.2	36.7	35.8	35.1	34.6	33.9	34.3	34.0	33.3	33.3
48	Securitized real estate loans ²³	1,466.3	1,392.3	1,399.2	1,424.7	1,443.2	1,455.8	1,453.9	1,444.7	1,452.5	1,440.4	1,433.6	1,435.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	8,474.2	8,296.0	8,382.5	8,392.8	8,312.5	8,294.9	8,259.8	8,197.5	8,183.5	8,179.4	8,189.3	8,305.5
2 Securities in bank credit ²	1,888.1	1,890.2	1,926.0	1,982.6	1,986.4	2,024.1	2,043.6	2,036.9	2,024.6	2,052.6	2,039.9	2,069.8
3 Treasury and agency securities ³	1,129.0	1,166.2	1,166.9	1,209.2	1,225.2	1,260.3	1,275.1	1,265.4	1,253.1	1,282.8	1,269.6	1,301.4
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	934.2	941.5	947.6	942.7	932.5	958.9	945.7	972.4
5 Non-MBS ⁵	—	—	—	—	291.0	318.7	327.5	322.6	320.5	323.9	324.0	329.0
6 Other securities	759.1	724.0	759.1	773.4	761.2	763.9	768.6	771.5	771.6	769.8	770.3	768.4
7 Mortgage-backed securities ⁶	—	—	—	—	199.2	200.1	202.5	198.8	198.7	198.3	198.8	199.0
8 Non-MBS ⁷	—	—	—	—	562.0	563.7	566.0	572.7	572.9	571.5	571.5	569.3
9 Loans and leases in bank credit ⁸	6,586.1	6,405.8	6,456.5	6,410.2	6,326.2	6,270.7	6,216.1	6,160.6	6,158.9	6,126.8	6,149.4	6,235.7
10 Commercial and industrial loans	1,274.2	1,195.4	1,184.0	1,162.5	1,145.9	1,121.6	1,105.7	1,086.3	1,088.7	1,082.7	1,084.0	1,080.6
11 Real estate loans	3,779.1	3,779.9	3,824.8	3,811.5	3,803.5	3,783.3	3,737.2	3,714.1	3,712.0	3,687.0	3,695.6	3,788.5
12 Revolving home equity loans	578.0	600.8	609.6	607.9	606.6	605.5	603.6	602.9	602.8	602.5	602.1	606.6
13 Closed-end residential loans ⁹	1,520.8	1,508.8	1,547.4	1,541.9	1,540.1	1,529.6	1,495.2	1,485.4	1,481.8	1,459.1	1,469.7	1,562.0
14 Commercial real estate loans ¹⁰	1,680.3	1,670.3	1,667.8	1,661.7	1,656.7	1,648.1	1,638.5	1,625.8	1,627.4	1,625.4	1,623.9	1,619.9
15 Consumer loans	845.1	855.1	855.6	851.2	841.9	844.7	846.4	838.4	835.8	839.6	841.5	834.3
16 Credit cards and other revolving plans	360.0	360.5	356.5	354.4	353.6	354.1	350.6	343.6	342.2	345.5	346.8	340.1
17 Other consumer loans ¹¹	485.1	494.6	499.0	496.8	488.3	490.7	495.8	494.7	493.6	494.1	494.8	494.2
18 Other loans and leases	687.8	575.4	592.1	585.0	534.9	521.1	526.7	521.9	522.4	517.5	528.2	532.2
19 Fed funds and reverse RPs with nonbanks ¹²	213.8	174.6	190.6	182.8	142.8	139.8	141.1	139.8	141.2	138.6	145.5	140.7
20 All other loans and leases ¹³	473.9	400.8	401.5	402.2	392.0	381.3	385.6	382.1	381.2	378.9	382.7	391.5
21 LESS: Allowance for loan and lease losses	—	—	—	—	185.4	189.4	190.4	195.1	195.1	194.9	192.4	201.4
22 Interbank loans ¹²	379.9	352.2	342.4	340.7	289.5	270.8	274.6	255.2	264.6	254.2	249.3	210.2
23 Fed funds and reverse RPs with banks ¹²	308.4	285.1	269.1	268.9	211.5	185.3	188.9	171.5	173.9	170.6	168.3	147.4
24 Loans to commercial banks	71.5	67.1	73.3	71.8	78.0	85.4	85.8	83.7	90.7	83.5	81.0	62.9
25 Cash assets ¹⁴	469.1	728.0	750.6	713.5	688.8	691.5	756.5	834.5	895.7	808.0	827.8	886.6
26 Trading assets ¹⁵	—	—	—	—	230.7	220.9	222.0	215.3	217.5	214.0	208.7	199.3
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	217.2	207.0	207.2	199.1	200.7	197.4	192.9	184.2
28 Other trading assets	—	—	—	—	13.4	13.9	14.8	16.3	16.9	16.6	15.9	15.1
29 Other assets ¹⁷	1,050.1	1,075.3	1,080.4	1,114.7	1,097.4	1,070.7	1,081.5	1,092.5	1,082.5	1,096.8	1,083.0	1,096.4
30 TOTAL ASSETS ¹⁸	10,531.2	10,564.6	10,633.9	10,613.1	10,433.4	10,359.3	10,403.9	10,400.0	10,448.8	10,357.5	10,365.7	10,496.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
LIABILITIES												
31 Deposits	6,212.3	6,481.3	6,514.3	6,562.4	6,516.3	6,537.0	6,575.7	6,599.7	6,677.8	6,548.9	6,549.5	6,684.7
32 Large time deposits	1,137.3	988.0	975.6	971.7	983.5	970.4	946.4	918.6	924.1	914.8	907.8	914.3
33 Other deposits	5,075.0	5,493.3	5,538.7	5,590.7	5,532.8	5,566.6	5,629.3	5,681.1	5,753.8	5,634.1	5,641.8	5,770.4
34 Borrowings	1,956.4	1,739.4	1,758.3	1,703.6	1,555.6	1,488.7	1,434.8	1,414.6	1,407.4	1,415.5	1,420.4	1,417.7
35 Borrowings from banks in the U.S.	384.1	379.9	364.7	371.2	341.1	304.2	303.9	283.4	290.1	283.1	281.4	260.4
36 Borrowings from others	1,572.3	1,359.5	1,393.6	1,332.4	1,214.5	1,184.5	1,130.9	1,131.2	1,117.3	1,132.5	1,139.0	1,157.3
37 Trading liabilities ¹⁹	—	—	—	—	175.4	178.0	182.1	175.2	168.5	185.8	168.5	164.0
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	133.5	135.0	135.8	125.9	125.5	124.3	120.4	113.7
39 Other trading liabilities	—	—	—	—	41.8	43.0	46.3	49.3	43.1	61.5	48.1	50.2
40 Net due to related foreign offices	505.8	490.0	513.1	498.2	495.7	488.1	526.3	533.8	522.5	528.6	549.4	521.8
41 Other liabilities ²⁰	402.1	384.5	394.1	417.1	410.5	383.0	384.3	366.5	365.4	369.6	365.0	382.6
42 TOTAL LIABILITIES¹⁸	9,355.3	9,335.4	9,393.9	9,372.2	9,153.4	9,074.8	9,103.1	9,089.8	9,141.6	9,048.5	9,052.8	9,170.8
43 RESIDUAL (ASSETS LESS LIABILITIES)²¹	1,175.9	1,229.3	1,240.1	1,241.0	1,280.0	1,284.5	1,300.9	1,310.2	1,307.2	1,309.0	1,312.9	1,325.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	-38.6	-30.7	-21.3	-7.9	-9.0	-8.4	-5.5	-5.7
45 Securitized consumer loans ²³	423.6	409.4	406.1	403.9	405.2	399.5	395.9	393.8	397.5	391.6	390.9	389.2
46 Securitized credit cards and other revolving plans	381.8	371.6	369.0	367.3	369.4	364.4	361.3	359.9	363.2	357.6	357.6	355.8
47 Other securitized consumer loans	41.8	37.8	37.2	36.7	35.8	35.1	34.6	33.9	34.3	34.0	33.3	33.3
48 Securitized real estate loans ²³	1,428.2	1,426.6	1,424.4	1,424.5	1,416.2	1,410.7	1,404.8	1,405.5	1,407.7	1,402.6	1,401.7	1,408.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

November 13, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	5,359.8	5,128.4	5,206.5	5,221.0	5,161.6	5,132.5	5,086.3	5,039.5	5,040.7	5,028.0	5,026.7	5,121.4
2 Securities in bank credit ²	1,306.3	1,246.6	1,277.1	1,320.1	1,320.8	1,346.8	1,360.5	1,352.3	1,358.0	1,366.0	1,345.4	1,370.9
3 Treasury and agency securities ³	741.5	738.9	741.3	781.4	788.7	809.4	821.2	815.6	824.4	826.0	806.2	827.3
4 Mortgage-backed securities (MBS) ⁴	650.9	632.0	628.7	663.3	663.3	662.9	667.5	659.5	660.1	673.8	653.8	673.5
5 Non-MBS ⁵	90.7	107.0	112.6	118.1	125.4	146.4	153.6	156.1	164.3	152.2	152.3	153.7
6 Other securities	564.7	507.7	535.8	538.7	532.1	537.4	539.4	536.7	533.6	540.0	539.3	543.6
7 Mortgage-backed securities ⁶	184.0	155.2	165.2	167.1	171.0	173.5	175.8	168.2	168.4	167.0	167.0	168.3
8 Non-MBS ⁷	380.7	352.5	370.5	371.6	361.1	363.9	363.5	368.5	365.2	372.9	372.3	375.3
9 Loans and leases in bank credit ⁸	4,053.6	3,881.7	3,929.4	3,900.8	3,840.8	3,785.7	3,725.7	3,687.2	3,682.7	3,662.0	3,681.3	3,750.6
10 Commercial and industrial loans	804.1	742.8	735.8	724.1	716.0	698.6	678.8	660.4	659.9	657.3	661.4	657.0
11 Real estate loans	2,095.4	2,078.2	2,121.8	2,111.4	2,101.6	2,088.2	2,055.5	2,041.0	2,039.2	2,023.4	2,027.6	2,106.6
12 Revolving home equity loans	455.2	473.3	481.2	480.4	479.1	477.7	474.6	472.9	472.9	471.9	471.5	477.1
13 Closed-end residential loans ⁹	1,001.1	971.3	1,010.7	1,004.6	997.8	990.8	966.4	960.3	957.4	944.5	950.8	1,021.8
14 Commercial real estate loans ¹⁰	639.1	633.7	630.0	626.4	624.7	619.8	614.5	607.9	608.9	607.0	605.3	607.7
15 Consumer loans	616.1	615.9	610.1	609.2	607.9	602.9	601.7	597.2	598.1	596.4	593.9	591.7
16 Credit cards and other revolving plans	279.9	272.0	266.8	266.6	268.8	265.0	263.4	258.9	260.0	258.8	256.3	254.2
17 Other consumer loans ¹¹	336.3	343.9	343.3	342.6	339.2	337.9	338.2	338.3	338.1	337.7	337.6	337.5
18 Other loans and leases	538.0	444.8	461.7	456.1	415.3	396.1	389.8	388.6	385.5	384.9	398.3	395.3
19 Fed funds and reverse RPs with nonbanks ¹²	200.6	170.2	186.4	180.7	150.2	141.8	134.2	135.0	135.6	131.6	144.9	134.5
20 All other loans and leases ¹³	337.4	274.5	275.3	275.4	265.0	254.2	255.6	253.6	250.0	253.3	253.4	260.7
21 LESS: Allowance for loan and lease losses	87.8	111.4	118.5	123.7	128.8	133.5	137.7	139.1	139.6	138.6	137.2	143.4
22 Interbank loans ¹²	310.2	278.8	293.8	290.2	237.6	213.0	220.2	194.3	204.5	192.9	191.6	142.6
23 Fed funds and reverse RPs with banks ¹²	249.3	224.4	229.3	228.4	168.4	134.8	138.1	120.8	126.0	122.3	117.7	87.0
24 Loans to commercial banks	61.0	54.5	64.5	61.9	69.2	78.2	82.1	73.5	78.5	70.6	73.8	55.6
25 Cash assets ¹⁴	330.3	501.7	531.5	510.1	486.4	499.7	509.9	590.1	609.8	633.1	563.0	623.7
26 Trading assets ¹⁵	–	–	–	–	238.0	229.5	224.7	205.9	214.8	200.8	195.3	185.2
27 Derivatives with a positive fair value ¹⁶	271.4	257.9	242.5	226.0	226.9	217.8	212.3	193.1	202.0	187.5	182.8	173.4
28 Other trading assets	–	–	–	–	11.1	11.7	12.3	12.8	12.8	13.4	12.5	11.8
29 Other assets ¹⁷	799.4	807.8	818.5	846.4	823.4	802.8	801.3	817.0	797.6	837.2	821.7	831.0
30 TOTAL ASSETS ¹⁸	6,987.3	6,866.0	6,978.4	6,975.5	6,818.3	6,744.0	6,704.7	6,707.8	6,727.8	6,753.5	6,661.1	6,760.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
LIABILITIES													
31	Deposits	3,769.7	3,806.8	3,869.6	3,902.2	3,876.9	3,893.7	3,904.5	3,905.8	3,937.6	3,897.1	3,891.4	3,939.6
32	Large time deposits	694.5	537.1	528.6	517.1	507.1	495.1	476.9	444.6	451.3	441.6	430.0	438.6
33	Other deposits	3,075.2	3,269.7	3,341.0	3,385.1	3,369.8	3,398.6	3,427.6	3,461.2	3,486.3	3,455.5	3,461.5	3,500.9
34	Borrowings	1,367.8	1,219.9	1,245.5	1,223.9	1,105.3	1,010.4	934.8	955.7	959.5	955.5	954.4	969.7
35	Borrowings from banks in the U.S.	230.7	224.2	220.3	241.3	207.9	165.1	163.6	151.8	158.4	148.3	142.0	155.4
36	Borrowings from others	1,137.1	995.7	1,025.2	982.6	897.4	845.3	771.3	803.8	801.1	807.2	812.4	814.3
37	Trading liabilities ¹⁹	273.6	229.8	213.8	191.7	181.6	185.6	182.9	171.6	169.5	178.1	165.6	156.7
38	Derivatives with a negative fair value ¹⁶	208.4	190.7	175.4	153.2	141.1	145.6	141.6	122.3	127.0	116.9	115.2	105.0
39	Other trading liabilities	65.3	39.1	38.4	38.5	40.5	40.0	41.3	49.3	42.5	61.2	50.4	51.7
40	Net due to related foreign offices	445.3	433.4	457.0	442.5	440.7	438.8	476.7	492.4	480.5	486.5	506.8	480.0
41	Other liabilities ²⁰	324.8	315.9	325.9	347.3	342.2	312.3	311.9	291.6	291.9	297.9	286.3	303.4
42	TOTAL LIABILITIES¹⁸	6,181.2	6,005.9	6,111.8	6,107.6	5,946.7	5,840.8	5,810.8	5,817.0	5,839.0	5,815.0	5,804.5	5,849.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²¹	806.1	860.1	866.5	867.8	871.6	903.2	893.9	890.8	888.8	938.5	856.6	911.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	-48.3	-47.7	-43.5	-42.5	-36.2	-29.5	-21.7	-10.8	-11.8	-11.3	-8.5	-8.9
45	Securitized consumer loans ²³	326.0	318.9	317.0	314.2	313.1	310.2	307.3	306.8	310.0	306.5	304.3	303.6
46	Securitized credit cards and other revolving plans	285.1	282.7	281.5	279.2	278.9	276.6	274.0	274.3	277.0	273.8	272.4	271.7
47	Other securitized consumer loans	40.9	36.2	35.5	35.1	34.3	33.7	33.2	32.6	32.9	32.7	31.9	32.0
48	Securitized real estate loans ²³	1,440.5	1,366.4	1,374.7	1,399.0	1,418.1	1,430.7	1,431.0	1,423.8	1,432.2	1,419.8	1,412.0	1,413.2

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

November 13, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	5,358.0	5,124.9	5,206.9	5,209.9	5,135.0	5,121.7	5,085.7	5,038.8	5,024.9	5,027.0	5,035.6	5,140.0
2 Securities in bank credit ²	1,300.9	1,248.6	1,280.6	1,318.6	1,317.9	1,347.9	1,359.8	1,349.9	1,337.4	1,366.8	1,353.7	1,378.9
3 Treasury and agency securities ³	734.1	736.3	738.6	778.3	787.4	812.6	823.0	812.0	801.2	829.6	816.1	840.6
4 Mortgage-backed securities (MBS) ⁴	642.1	631.4	627.7	659.8	659.2	660.6	662.1	653.6	644.1	670.0	656.2	678.5
5 Non-MBS ⁵	92.0	104.9	110.9	118.5	128.2	152.0	160.9	158.4	157.1	159.6	159.9	162.1
6 Other securities	566.8	512.2	542.0	540.3	530.5	535.3	536.8	537.9	536.2	537.2	537.6	538.3
7 Mortgage-backed securities ⁶	183.5	158.1	168.4	168.5	168.1	169.1	171.3	167.7	167.4	167.1	167.9	168.2
8 Non-MBS ⁷	383.3	354.2	373.6	371.8	362.4	366.2	365.5	370.1	368.8	370.1	369.7	370.0
9 Loans and leases in bank credit ⁸	4,057.0	3,876.3	3,926.3	3,891.3	3,817.1	3,773.7	3,725.9	3,688.9	3,687.5	3,660.2	3,681.9	3,761.1
10 Commercial and industrial loans	805.5	747.6	740.0	724.7	712.9	693.3	677.3	661.4	662.5	657.6	660.1	657.7
11 Real estate loans	2,098.5	2,076.3	2,123.0	2,113.2	2,105.4	2,093.8	2,055.3	2,043.9	2,043.2	2,021.6	2,028.5	2,113.4
12 Revolving home equity loans	456.2	471.9	480.7	480.9	479.2	477.6	475.0	473.9	473.8	473.5	473.0	478.0
13 Closed-end residential loans ⁹	1,001.8	973.0	1,012.8	1,006.1	1,002.3	996.6	967.0	960.8	959.8	939.7	947.4	1,025.2
14 Commercial real estate loans ¹⁰	640.5	631.3	629.5	626.3	623.9	619.5	613.3	609.1	609.6	608.5	608.1	610.2
15 Consumer loans	612.0	612.3	607.1	603.7	598.0	598.1	599.5	593.2	591.5	593.6	594.7	589.4
16 Credit cards and other revolving plans	276.2	265.9	261.3	260.1	262.8	260.8	259.7	255.5	254.7	256.7	257.5	252.3
17 Other consumer loans ¹¹	335.8	346.4	345.8	343.6	335.2	337.2	339.8	337.7	336.8	337.0	337.2	337.1
18 Other loans and leases	541.1	440.2	456.2	449.6	400.8	388.5	393.8	390.4	390.3	387.4	398.6	400.5
19 Fed funds and reverse RPs with nonbanks ¹²	203.6	166.4	181.7	174.9	136.6	135.3	137.3	136.2	137.6	135.7	142.2	136.5
20 All other loans and leases ¹³	337.5	273.8	274.5	274.8	264.2	253.3	256.5	254.2	252.7	251.7	256.3	264.0
21 LESS: Allowance for loan and lease losses	86.9	112.3	119.9	124.7	129.7	133.3	134.7	137.7	137.7	137.1	135.1	143.1
22 Interbank loans ¹²	308.8	287.6	282.4	280.3	223.5	207.3	214.8	194.7	204.9	193.6	193.9	145.8
23 Fed funds and reverse RPs with banks ¹²	246.6	230.9	218.3	219.0	157.5	130.4	136.1	119.5	123.4	119.8	119.8	89.8
24 Loans to commercial banks	62.3	56.7	64.1	61.3	66.1	77.0	78.8	75.2	81.5	73.7	74.1	56.0
25 Cash assets ¹⁴	326.8	504.8	530.1	501.2	472.4	467.3	506.2	581.3	639.8	555.7	569.5	619.9
26 Trading assets ¹⁵	–	–	–	–	220.2	210.9	212.0	205.9	207.6	204.8	199.8	190.5
27 Derivatives with a positive fair value ¹⁶	269.2	263.9	235.3	212.6	209.1	199.3	199.5	191.9	193.2	190.2	185.9	177.5
28 Other trading assets	–	–	–	–	11.2	11.6	12.5	14.0	14.4	14.6	13.8	13.0
29 Other assets ¹⁷	802.3	808.4	811.0	841.0	822.8	795.3	803.9	818.1	804.9	822.9	811.4	822.7
30 TOTAL ASSETS ¹⁸	6,982.5	6,879.6	6,949.1	6,925.5	6,744.3	6,669.2	6,687.9	6,701.0	6,744.3	6,666.9	6,675.0	6,775.8

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)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
LIABILITIES												
31 Deposits	3,758.7	3,840.1	3,862.6	3,891.1	3,851.8	3,859.7	3,872.8	3,890.1	3,960.5	3,850.2	3,848.3	3,947.0
32 Large time deposits	700.6	531.8	522.6	512.7	505.3	495.2	475.1	448.4	454.4	444.7	437.8	443.8
33 Other deposits	3,058.1	3,308.3	3,340.0	3,378.4	3,346.4	3,364.5	3,397.8	3,441.7	3,506.0	3,405.5	3,410.5	3,503.3
34 Borrowings	1,379.9	1,223.2	1,251.3	1,218.8	1,078.9	1,019.3	970.3	964.7	958.5	964.3	971.1	976.7
35 Borrowings from banks in the U.S.	231.4	229.1	218.8	238.5	201.9	162.1	162.6	152.3	158.6	148.0	144.6	156.5
36 Borrowings from others	1,148.6	994.1	1,032.4	980.3	877.0	857.1	807.7	812.4	799.9	816.3	826.5	820.2
37 Trading liabilities ¹⁹	272.2	232.4	206.5	184.2	169.6	172.4	176.4	169.9	163.1	180.3	163.2	158.9
38 Derivatives with a negative fair value ¹⁶	207.7	194.9	170.9	146.5	128.5	130.3	130.9	121.4	120.8	119.8	116.1	109.6
39 Other trading liabilities	64.5	37.5	35.6	37.7	41.1	42.2	45.5	48.4	42.3	60.5	47.1	49.3
40 Net due to related foreign offices	445.3	433.4	457.0	442.5	440.7	438.8	476.7	492.4	480.5	486.5	506.8	480.0
41 Other liabilities ²⁰	328.6	312.2	321.8	342.7	336.2	309.6	311.0	295.1	295.1	297.8	293.9	310.2
42 TOTAL LIABILITIES ¹⁸	6,184.6	6,041.3	6,099.1	6,079.3	5,877.0	5,799.8	5,807.2	5,812.2	5,857.6	5,779.1	5,783.2	5,872.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	797.9	838.3	850.0	846.2	867.3	869.4	880.7	888.8	886.7	887.8	891.8	903.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-48.3	-47.7	-43.5	-42.5	-36.2	-29.5	-21.7	-10.8	-11.8	-11.3	-8.5	-8.9
45 Securitized consumer loans ²³	325.2	320.3	319.3	317.1	315.8	312.9	308.9	306.0	308.7	304.5	303.7	302.5
46 Securitized credit cards and other revolving plans	284.2	284.2	283.7	282.1	281.6	279.2	275.7	273.5	275.8	271.8	271.8	270.5
47 Other securitized consumer loans	40.9	36.2	35.5	35.1	34.3	33.7	33.2	32.6	32.9	32.7	31.9	32.0
48 Securitized real estate loans ²³	1,399.9	1,401.6	1,399.8	1,400.1	1,391.7	1,386.6	1,380.8	1,382.2	1,384.3	1,379.2	1,378.3	1,385.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	3,113.8	3,172.3	3,170.7	3,171.8	3,185.4	3,178.4	3,167.9	3,156.5	3,157.3	3,153.5	3,151.2	3,156.8
2 Securities in bank credit ²	588.0	638.6	637.3	651.2	673.2	674.3	681.1	687.1	689.0	687.5	685.4	686.9
3 Treasury and agency securities ³	398.7	428.0	426.4	426.3	442.9	449.1	459.4	457.4	457.1	457.6	454.8	461.0
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	273.8	279.8	285.8	292.3	293.2	292.9	291.8	295.0
5 Non-MBS ⁵	–	–	–	–	169.2	169.3	173.6	165.1	163.9	164.7	163.0	166.0
6 Other securities	189.4	210.7	210.8	224.9	230.2	225.2	221.7	229.7	231.8	229.9	230.6	225.9
7 Mortgage-backed securities ⁶	–	–	–	–	29.7	28.6	27.7	31.6	32.2	32.2	31.6	30.4
8 Non-MBS ⁷	–	–	–	–	200.5	196.5	193.9	198.1	199.6	197.7	198.9	195.5
9 Loans and leases in bank credit ⁸	2,525.8	2,533.7	2,533.4	2,520.6	2,512.3	2,504.2	2,486.8	2,469.4	2,468.3	2,466.0	2,465.8	2,469.9
10 Commercial and industrial loans	468.2	446.6	442.0	437.9	434.2	430.8	427.7	424.3	425.2	424.2	423.6	422.0
11 Real estate loans	1,676.7	1,708.0	1,706.2	1,701.6	1,698.5	1,691.2	1,679.8	1,666.9	1,666.3	1,663.4	1,663.3	1,669.7
12 Revolving home equity loans	121.3	131.0	131.0	129.3	128.4	128.3	128.8	128.5	128.8	128.3	128.1	127.4
13 Closed-end residential loans ⁹	516.3	538.3	536.5	537.2	538.2	533.9	526.5	522.1	518.9	518.9	521.0	533.6
14 Commercial real estate loans ¹⁰	1,039.0	1,038.8	1,038.7	1,035.1	1,031.9	1,029.0	1,024.5	1,016.3	1,018.5	1,016.2	1,014.2	1,008.7
15 Consumer loans	236.3	243.4	247.8	246.8	244.0	247.0	245.9	248.3	245.7	249.5	252.1	249.0
16 Credit cards and other revolving plans	85.8	95.1	94.7	93.3	90.7	91.9	89.1	90.1	88.0	91.3	93.1	90.0
17 Other consumer loans ¹¹	150.5	148.3	153.1	153.5	153.3	155.1	156.8	158.2	157.8	158.2	159.0	159.0
18 Other loans and leases	144.6	135.7	137.4	134.4	135.6	135.2	133.4	129.9	131.1	129.0	126.8	129.1
19 Fed funds and reverse RPs with nonbanks ¹²	9.6	8.0	8.4	7.2	6.2	5.1	3.7	3.1	3.3	2.5	2.8	4.6
20 All other loans and leases ¹³	135.1	127.7	129.0	127.1	129.4	130.2	129.7	126.8	127.8	126.5	124.0	124.5
21 LESS: Allowance for loan and lease losses	–	–	–	–	55.8	56.4	53.6	56.8	56.0	57.4	57.3	58.3
22 Interbank loans ¹²	74.0	62.6	59.1	57.4	63.9	65.4	61.2	62.5	62.6	63.5	57.4	63.0
23 Fed funds and reverse RPs with banks ¹²	65.0	50.9	50.0	46.5	53.1	57.5	55.9	54.0	53.5	53.3	50.0	56.8
24 Loans to commercial banks	9.0	11.6	9.1	10.9	10.8	7.9	5.3	8.4	9.2	10.2	7.4	6.1
25 Cash assets ¹⁴	138.8	226.1	226.1	217.0	219.6	229.4	250.5	244.1	237.3	248.3	249.8	253.5
26 Trading assets ¹⁵	–	–	–	–	10.1	10.5	8.7	8.6	9.2	8.3	8.4	8.2
27 Derivatives with a positive fair value ¹⁶	–	–	–	–	8.1	8.4	6.6	6.6	7.0	6.6	6.6	6.2
28 Other trading assets	–	–	–	–	2.0	2.1	2.1	2.0	2.1	1.7	1.8	2.0
29 Other assets ¹⁷	244.6	266.7	271.1	276.3	277.3	279.6	277.9	271.2	269.8	274.9	271.8	270.7
30 TOTAL ASSETS ¹⁸	3,542.2	3,686.6	3,684.8	3,678.9	3,700.7	3,706.9	3,712.6	3,686.1	3,680.2	3,691.0	3,681.2	3,693.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 14	Oct 21	Oct 28	Nov 4	
LIABILITIES													
31	Deposits	2,467.1	2,625.2	2,651.3	2,676.4	2,679.8	2,695.8	2,720.5	2,727.3	2,722.2	2,727.5	2,730.4	2,744.6
32	Large time deposits	435.3	459.9	458.5	466.7	477.8	473.5	471.2	469.4	468.5	470.8	468.5	467.7
33	Other deposits	2,031.9	2,165.3	2,192.8	2,209.8	2,202.0	2,222.4	2,249.3	2,257.9	2,253.7	2,256.7	2,261.8	2,277.0
34	Borrowings	595.2	504.5	485.3	464.6	470.8	492.2	483.4	465.6	470.0	466.6	458.6	450.3
35	Borrowings from banks in the U.S.	157.3	148.1	142.2	127.7	139.0	145.5	145.9	135.0	135.1	139.0	139.9	107.8
36	Borrowings from others	437.8	356.4	343.1	336.9	331.8	346.7	337.4	330.7	334.9	327.6	318.8	342.5
37	Trading liabilities ¹⁹	—	—	—	—	5.9	5.3	4.9	4.7	4.9	4.7	4.7	4.4
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	5.2	4.6	4.2	3.9	4.3	3.9	3.8	3.6
39	Other trading liabilities	—	—	—	—	0.7	0.6	0.7	0.8	0.6	0.9	0.8	0.7
40	Net due to related foreign offices	60.4	56.6	56.1	55.7	55.0	49.3	49.6	41.3	42.0	42.2	42.6	41.9
41	Other liabilities ²⁰	72.6	73.4	72.6	75.9	77.0	73.7	72.8	70.5	68.8	72.1	70.2	70.9
42	TOTAL LIABILITIES¹⁸	3,201.0	3,267.8	3,272.6	3,278.3	3,288.5	3,316.2	3,331.1	3,309.5	3,308.0	3,313.1	3,306.4	3,312.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²¹	341.1	418.8	412.1	400.6	412.2	390.6	381.5	376.6	372.3	377.9	374.8	381.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	-2.3	-1.2	0.4	2.9	2.9	3.0	3.0	3.2
45	Securitized consumer loans ²³	97.6	90.6	89.1	89.7	92.1	89.3	88.7	87.0	87.5	85.1	86.5	85.5
46	Securitized credit cards and other revolving plans	96.7	88.9	87.5	88.1	90.5	87.8	87.3	85.6	86.2	83.7	85.2	84.2
47	Other securitized consumer loans	0.9	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.4	1.4	1.3	1.3
48	Securitized real estate loans ²³	25.8	25.9	24.5	25.7	25.0	25.0	22.9	20.9	20.3	20.6	21.6	21.9

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	3,116.2	3,171.1	3,175.6	3,182.9	3,177.5	3,173.2	3,174.1	3,158.8	3,158.6	3,152.4	3,153.7	3,165.5
2 Securities in bank credit ²	587.1	641.6	645.4	664.0	668.5	676.2	683.9	687.0	687.2	685.8	686.2	690.9
3 Treasury and agency securities ³	394.8	429.8	428.3	430.9	437.8	447.7	452.1	453.4	451.9	453.2	453.5	460.8
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	275.0	280.9	285.5	289.1	288.4	288.9	289.5	293.9
5 Non-MBS ⁵	—	—	—	—	162.8	166.7	166.6	164.3	163.4	164.3	164.1	166.9
6 Other securities	192.3	211.8	217.2	233.1	230.7	228.5	231.8	233.7	235.4	232.6	232.7	230.1
7 Mortgage-backed securities ⁶	—	—	—	—	31.1	31.0	31.3	31.1	31.2	31.2	30.9	30.8
8 Non-MBS ⁷	—	—	—	—	199.6	197.5	200.5	202.6	204.1	201.4	201.8	199.3
9 Loans and leases in bank credit ⁸	2,529.1	2,529.5	2,530.2	2,518.9	2,509.0	2,497.0	2,490.2	2,471.7	2,471.3	2,466.6	2,467.5	2,474.5
10 Commercial and industrial loans	468.7	447.8	444.0	437.8	433.0	428.3	428.4	424.8	426.2	425.1	423.9	422.9
11 Real estate loans	1,680.6	1,703.6	1,701.8	1,698.3	1,698.1	1,689.5	1,681.9	1,670.3	1,668.8	1,665.4	1,667.1	1,675.1
12 Revolving home equity loans	121.9	128.9	128.9	127.1	127.4	127.9	128.6	129.0	129.0	129.0	129.1	128.6
13 Closed-end residential loans ⁹	519.0	535.8	534.6	535.8	537.8	533.0	528.2	524.6	522.0	519.5	522.3	536.7
14 Commercial real estate loans ¹⁰	1,039.7	1,038.9	1,038.3	1,035.4	1,032.8	1,028.6	1,025.1	1,016.7	1,017.8	1,016.9	1,015.8	1,009.7
15 Consumer loans	233.1	242.8	248.5	247.5	243.9	246.7	247.0	245.2	244.3	245.9	246.8	244.9
16 Credit cards and other revolving plans	83.8	94.6	95.2	94.3	90.7	93.2	90.9	88.1	87.5	88.9	89.3	87.7
17 Other consumer loans ¹¹	149.3	148.3	153.3	153.2	153.1	153.4	156.0	157.0	156.8	157.1	157.6	157.2
18 Other loans and leases	146.6	135.2	135.9	135.4	134.1	132.5	132.9	131.5	132.1	130.1	129.7	131.7
19 Fed funds and reverse RPs with nonbanks ¹²	10.2	8.2	8.9	8.0	6.2	4.5	3.8	3.6	3.6	2.9	3.3	4.1
20 All other loans and leases ¹³	136.4	127.0	127.0	127.4	127.9	128.0	129.1	127.9	128.5	127.2	126.4	127.5
21 LESS: Allowance for loan and lease losses	—	—	—	—	55.7	56.1	55.8	57.4	57.3	57.8	57.3	58.3
22 Interbank loans ¹²	71.1	64.6	60.1	60.4	65.9	63.4	59.8	60.5	59.7	60.6	55.5	64.4
23 Fed funds and reverse RPs with banks ¹²	61.9	54.2	50.8	49.9	54.0	55.0	52.8	52.0	50.5	50.8	48.5	57.5
24 Loans to commercial banks	9.2	10.4	9.3	10.5	11.9	8.5	7.0	8.5	9.2	9.8	6.9	6.9
25 Cash assets ¹⁴	142.3	223.2	220.5	212.3	216.4	224.2	250.3	253.2	256.0	252.3	258.3	266.7
26 Trading assets ¹⁵	—	—	—	—	10.4	10.0	10.0	9.4	9.9	9.2	8.9	8.8
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	8.2	7.6	7.7	7.2	7.4	7.2	6.9	6.7
28 Other trading assets	—	—	—	—	2.3	2.3	2.3	2.2	2.5	2.0	2.0	2.1
29 Other assets ¹⁷	247.8	266.9	269.4	273.7	274.6	275.4	277.6	274.4	277.6	273.9	271.5	273.7
30 TOTAL ASSETS¹⁸	3,548.7	3,685.1	3,684.8	3,687.6	3,689.2	3,690.1	3,716.0	3,698.9	3,704.5	3,690.6	3,690.7	3,720.8

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)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
LIABILITIES												
31 Deposits	2,453.7	2,641.2	2,651.7	2,671.3	2,664.5	2,677.3	2,702.8	2,709.6	2,717.4	2,698.7	2,701.2	2,737.7
32 Large time deposits	436.8	456.2	453.1	459.0	478.1	475.2	471.3	470.2	469.6	470.1	470.0	470.5
33 Other deposits	2,016.9	2,185.0	2,198.6	2,212.3	2,186.4	2,202.1	2,231.5	2,239.3	2,247.7	2,228.6	2,231.2	2,267.1
34 Borrowings	576.5	516.2	507.1	484.8	476.8	469.5	464.5	449.9	448.9	451.2	449.4	441.0
35 Borrowings from banks in the U.S.	152.8	150.7	145.9	132.7	139.3	142.1	141.3	131.1	131.5	135.1	136.8	103.8
36 Borrowings from others	423.7	365.4	361.1	352.1	337.5	327.3	323.2	318.8	317.3	316.2	312.6	337.1
37 Trading liabilities ¹⁹	—	—	—	—	5.8	5.6	5.7	5.4	5.4	5.5	5.2	5.1
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	5.0	4.7	4.9	4.5	4.7	4.5	4.2	4.1
39 Other trading liabilities	—	—	—	—	0.8	0.8	0.8	0.9	0.7	1.0	1.0	1.0
40 Net due to related foreign offices	60.4	56.6	56.1	55.7	55.0	49.3	49.6	41.3	42.0	42.2	42.6	41.9
41 Other liabilities ²⁰	73.5	72.3	72.3	74.3	74.3	73.4	73.3	71.4	70.3	71.8	71.1	72.4
42 TOTAL LIABILITIES ¹⁸	3,170.6	3,294.1	3,294.7	3,292.8	3,276.4	3,275.0	3,295.9	3,277.6	3,284.0	3,269.4	3,269.6	3,298.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	378.1	391.0	390.1	394.7	412.7	415.1	420.2	421.3	420.5	421.2	421.1	422.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	-2.3	-1.2	0.4	2.9	2.9	3.0	3.0	3.2
45 Securitized consumer loans ²³	98.4	89.1	86.9	86.8	89.4	86.6	87.0	87.8	88.7	87.1	87.1	86.7
46 Securitized credit cards and other revolving plans	97.5	87.4	85.2	85.2	87.8	85.2	85.6	86.4	87.4	85.8	85.8	85.3
47 Other securitized consumer loans	0.9	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.4	1.4	1.3	1.3
48 Securitized real estate loans ²³	28.4	25.0	24.6	24.4	24.5	24.1	24.0	23.3	23.4	23.4	23.4	22.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS													
1 Bank credit	1,061.7	964.5	955.7	917.0	891.5	894.1	863.2	833.4	842.9	832.5	819.1	821.8	
2 Securities in bank credit ²	341.7	295.9	291.8	276.7	269.8	286.2	278.9	272.7	276.9	275.2	269.2	262.0	
3 Treasury and agency securities ³	82.1	91.6	88.0	80.9	87.9	106.3	101.7	104.9	107.2	106.3	104.1	102.1	
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	34.1	33.2	32.9	33.0	33.1	33.1	34.0	31.0	
5 Non-MBS ⁵	–	–	–	–	53.8	73.1	68.8	71.9	74.1	73.2	70.1	71.2	
6 Other securities	259.6	204.3	203.8	195.7	181.9	179.9	177.2	167.9	169.6	168.9	165.1	159.9	
7 Mortgage-backed securities ⁶	–	–	–	–	9.9	9.3	8.4	7.8	7.9	8.0	7.9	7.5	
8 Non-MBS ⁷	–	–	–	–	171.9	170.6	168.9	160.1	161.8	160.9	157.2	152.4	
9 Loans and leases in bank credit ⁸	720.0	668.6	663.9	640.4	621.7	607.8	584.3	560.6	566.0	557.3	549.9	559.8	
10 Commercial and industrial loans	371.2	354.6	346.3	335.7	330.3	319.7	305.3	293.4	297.1	290.7	289.3	290.2	
11 Real estate loans	45.3	45.7	46.3	46.6	44.4	44.6	41.4	40.4	40.3	40.6	40.2	41.2	
12 Revolving home equity loans	–	–	–	–	0.5	0.3	0.1	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	–	–	–	–	4.7	4.5	2.4	2.2	2.1	2.1	2.3	3.4	
14 Commercial real estate loans ¹⁰	–	–	–	–	39.2	39.7	38.9	38.0	38.1	38.3	37.6	37.6	
15 Consumer loans	–	–	–	–	0.9	1.1	1.1	1.2	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	0.0	0.0	0.0	
17 Other consumer loans ¹¹	–	–	–	–	0.9	1.1	1.1	1.2	1.2	1.2	1.2	1.2	
18 Other loans and leases	303.5	268.1	271.1	257.7	246.1	242.5	236.5	225.6	227.4	224.9	219.2	227.2	
19 Fed funds and reverse RPs with nonbanks ¹²	91.6	76.5	77.9	73.3	65.3	66.8	67.6	59.6	61.1	58.7	56.1	62.7	
20 All other loans and leases ¹³	212.0	191.7	193.2	184.5	180.9	175.8	169.0	166.1	166.3	166.1	163.1	164.4	
21 LESS: Allowance for loan and lease losses	–	–	–	–	2.4	2.3	3.3	2.5	2.5	2.3	2.2	2.2	
22 Interbank loans ¹²	62.0	44.8	43.2	38.4	37.9	41.3	33.8	35.4	33.7	44.6	31.4	31.9	
23 Fed funds and reverse RPs with banks ¹²	53.1	37.8	38.7	34.6	33.9	37.3	30.4	31.9	29.6	41.4	29.3	28.7	
24 Loans to commercial banks	8.9	7.0	4.5	3.8	4.0	4.0	3.4	3.5	4.1	3.2	2.1	3.2	
25 Cash assets ¹⁴	133.2	285.6	276.9	205.2	253.4	292.8	300.8	389.0	336.4	446.5	443.3	332.7	
26 Trading assets ¹⁵	–	–	–	–	138.2	132.6	133.6	124.1	130.2	119.8	117.3	114.6	
27 Derivatives with a positive fair value ¹⁶	133.9	145.6	142.2	141.8	134.1	129.0	128.1	116.2	122.6	112.1	108.5	106.1	
28 Other trading assets	–	–	–	–	4.1	3.6	5.5	7.9	7.6	7.7	8.8	8.4	
29 Other assets ¹⁷	36.4	37.6	37.5	31.8	33.7	33.3	28.0	25.1	24.2	23.4	27.2	33.9	
30 TOTAL ASSETS ¹⁸	1,435.9	1,488.8	1,464.8	1,341.5	1,352.4	1,391.8	1,356.2	1,404.4	1,364.9	1,464.4	1,436.1	1,332.7	

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
LIABILITIES												
31 Deposits	943.6	883.3	928.4	941.7	951.1	962.9	969.3	1,006.1	1,011.4	1,013.7	1,003.0	986.2
32 Large time deposits	905.2	846.4	883.1	899.5	916.9	930.1	934.6	971.9	976.4	979.7	969.7	952.5
33 Other deposits	38.4	36.9	45.3	42.2	34.2	32.9	34.7	34.2	35.0	34.0	33.2	33.7
34 Borrowings	642.2	662.2	656.9	637.6	650.7	648.1	629.2	581.0	587.2	579.3	560.6	563.0
35 Borrowings from banks in the U.S.	65.2	42.2	45.4	38.7	36.3	33.0	33.4	33.3	32.0	34.6	32.7	36.6
36 Borrowings from others	577.0	620.0	611.5	598.9	614.4	615.0	595.8	547.7	555.2	544.7	528.0	526.5
37 Trading liabilities ¹⁹	140.6	145.5	139.3	134.5	128.1	124.2	122.5	118.3	122.8	116.8	116.0	110.9
38 Derivatives with a negative fair value ¹⁶	125.5	134.1	132.8	124.9	119.6	116.4	114.6	110.6	115.4	108.7	106.8	104.4
39 Other trading liabilities	15.1	11.3	6.6	9.6	8.5	7.7	7.9	7.8	7.4	8.1	9.2	6.5
40 Net due to related foreign offices	-326.9	-269.6	-347.7	-439.8	-408.0	-392.5	-382.5	-320.7	-349.4	-289.7	-268.4	-339.0
41 Other liabilities ²⁰	57.1	36.5	36.9	39.4	33.8	30.4	30.5	32.8	34.8	33.0	31.2	30.4
42 TOTAL LIABILITIES ¹⁸	1,456.6	1,457.8	1,413.9	1,313.4	1,355.7	1,373.1	1,369.0	1,417.6	1,406.9	1,453.1	1,442.4	1,351.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	-20.7	31.0	51.0	28.1	-3.3	18.7	-12.7	-13.2	-42.1	11.3	-6.3	-18.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-17.8	-17.3	-16.8	-15.2	-15.4	-15.2	-15.0	-13.9
45 Securitized consumer loans ²³	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	-	-	-	-	0.0	0.0	0.0	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	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

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	1,061.1	963.0	949.9	917.0	889.0	881.2	859.7	830.5	834.7	829.2	824.4	826.4
2 Securities in bank credit ²	342.2	296.6	291.8	278.4	272.5	279.6	273.6	269.5	269.5	269.4	270.1	267.7
3 Treasury and agency securities ³	80.4	94.5	90.9	83.7	90.1	102.0	100.6	100.7	99.4	100.5	103.2	101.0
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	33.6	32.3	32.2	32.8	32.3	32.2	33.6	31.4
5 Non-MBS ⁵	–	–	–	–	56.5	69.7	68.4	67.9	67.2	68.2	69.6	69.6
6 Other securities	261.7	202.1	200.9	194.7	182.4	177.6	173.0	168.8	170.1	168.9	166.9	166.7
7 Mortgage-backed securities ⁶	–	–	–	–	9.0	8.8	8.4	7.8	7.8	7.8	7.7	7.9
8 Non-MBS ⁷	–	–	–	–	173.4	168.8	164.6	161.1	162.3	161.1	159.2	158.8
9 Loans and leases in bank credit ⁸	719.0	666.4	658.1	638.6	616.5	601.5	586.1	560.9	565.2	559.8	554.4	558.6
10 Commercial and industrial loans	371.4	354.0	343.8	331.3	326.1	316.2	307.7	293.6	297.5	291.2	289.6	290.1
11 Real estate loans	45.9	45.9	46.5	46.1	44.1	43.5	41.8	40.8	40.7	40.9	40.5	41.6
12 Revolving home equity loans	–	–	–	–	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	–	–	–	–	4.8	4.5	2.9	2.5	2.4	2.4	2.4	3.3
14 Commercial real estate loans ¹⁰	–	–	–	–	39.1	38.7	38.6	38.0	38.0	38.2	37.9	38.0
15 Consumer loans	–	–	–	–	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.3
16 Credit cards and other revolving plans	–	–	–	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	–	–	–	–	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.3
18 Other loans and leases	301.6	266.5	267.8	261.1	245.2	240.7	235.4	225.3	225.8	226.5	223.0	225.8
19 Fed funds and reverse RPs with nonbanks ¹²	90.2	79.5	79.2	77.4	66.8	66.3	62.5	58.9	56.8	60.5	60.6	63.0
20 All other loans and leases ¹³	211.4	187.0	188.7	183.6	178.4	174.3	172.9	166.4	169.0	166.0	162.4	162.8
21 LESS: Allowance for loan and lease losses	–	–	–	–	2.5	2.4	2.5	2.5	2.6	2.6	2.4	2.4
22 Interbank loans ¹²	64.7	40.9	43.2	37.0	37.1	39.3	35.5	36.4	33.5	45.0	32.3	32.5
23 Fed funds and reverse RPs with banks ¹²	56.1	34.4	39.1	33.8	33.4	35.6	32.1	33.2	30.3	42.1	29.3	29.0
24 Loans to commercial banks	8.6	6.5	4.1	3.2	3.6	3.7	3.3	3.2	3.2	2.9	3.0	3.5
25 Cash assets ¹⁴	134.1	280.3	273.6	200.4	249.1	290.7	306.1	389.3	355.7	414.8	444.3	351.4
26 Trading assets ¹⁵	–	–	–	–	123.1	116.8	119.1	120.8	121.9	120.9	118.3	119.5
27 Derivatives with a positive fair value ¹⁶	130.5	151.4	146.1	129.8	119.2	112.9	113.7	112.2	113.3	112.1	109.2	111.2
28 Other trading assets	–	–	–	–	3.8	3.9	5.5	8.6	8.6	8.8	9.1	8.3
29 Other assets ¹⁷	39.9	36.2	35.3	34.4	31.5	30.0	31.2	30.9	31.6	30.2	32.9	33.4
30 TOTAL ASSETS ¹⁸	1,439.8	1,481.0	1,456.9	1,325.1	1,327.3	1,355.5	1,349.2	1,405.4	1,374.7	1,437.5	1,449.8	1,360.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

November 13, 2009

Account	2008 Oct	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
LIABILITIES												
31 Deposits	941.7	888.5	949.8	954.6	938.5	958.2	962.4	1,003.2	999.0	1,008.1	1,006.6	991.6
32 Large time deposits	905.4	844.9	903.1	912.0	905.6	925.5	930.6	971.3	966.7	976.3	975.4	959.9
33 Other deposits	36.3	43.6	46.7	42.5	32.9	32.7	31.8	31.9	32.3	31.7	31.2	31.7
34 Borrowings	622.5	674.2	670.9	639.0	645.4	641.3	618.6	566.9	566.9	562.8	554.7	557.2
35 Borrowings from banks in the U.S.	63.8	41.8	43.1	37.3	36.0	34.3	32.9	32.7	31.5	31.3	31.8	34.9
36 Borrowings from others	558.7	632.4	627.8	601.7	609.4	607.0	585.7	534.2	535.4	531.5	522.9	522.3
37 Trading liabilities ¹⁹	142.0	148.0	144.0	130.8	116.4	115.1	116.9	119.1	119.9	119.2	118.3	114.8
38 Derivatives with a negative fair value ¹⁶	125.1	137.7	136.0	121.5	108.9	107.0	109.5	109.6	110.5	110.3	107.1	107.3
39 Other trading liabilities	16.9	10.3	8.0	9.3	7.5	8.1	7.4	9.4	9.4	8.9	11.2	7.4
40 Net due to related foreign offices	-326.9	-269.6	-347.7	-439.8	-408.0	-392.5	-382.5	-320.7	-349.4	-289.7	-268.4	-339.0
41 Other liabilities ²⁰	57.9	37.0	37.0	37.5	32.1	30.3	30.7	33.9	35.3	34.2	35.6	33.0
42 TOTAL LIABILITIES ¹⁸	1,437.1	1,478.0	1,453.9	1,322.1	1,324.3	1,352.5	1,346.2	1,402.4	1,371.7	1,434.5	1,446.8	1,357.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	2.7	2.9	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-17.8	-17.3	-16.8	-15.2	-15.4	-15.2	-15.0	-13.9
45 Securitized consumer loans ²³	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	-	-	-	-	0.0	0.0	0.0	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	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).