
FEDERAL RESERVE statistical release

H.8 (510)



For use at 4:15 p.m. Eastern Time
April 10, 2009

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the December 2008 Call Report. Data on the previous release were benchmarked through the September 2008 Call Report. The data also incorporate new seasonal adjustment factors.

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

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

April 10, 2009

Account	2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
									Mar 11	Mar 18	Mar 25	Apr 1
ASSETS												
1 Bank credit	9,495.5	9,572.6	9,982.9	9,924.7	9,975.1	9,883.9	9,823.8	9,800.2	9,846.1	9,790.8	9,773.3	9,762.6
2 Securities in bank credit	2,554.1	2,538.3	2,720.2	2,712.3	2,781.8	2,749.9	2,685.7	2,705.6	2,704.4	2,711.1	2,712.2	2,698.1
3 Treasury and Agency securities ²	1,106.3	1,155.6	1,235.9	1,264.5	1,262.4	1,279.9	1,264.4	1,273.8	1,276.5	1,281.4	1,272.1	1,265.5
4 Other securities ³	1,447.9	1,382.7	1,484.3	1,447.7	1,519.4	1,470.0	1,421.3	1,431.8	1,427.9	1,429.7	1,440.1	1,432.5
5 Loans and leases in bank credit ⁴	6,941.4	7,034.3	7,262.7	7,212.4	7,193.3	7,134.0	7,138.2	7,094.6	7,141.6	7,079.7	7,061.1	7,064.5
6 Commercial and industrial	1,480.0	1,537.0	1,602.3	1,600.2	1,583.6	1,573.1	1,562.3	1,544.7	1,553.0	1,544.3	1,539.5	1,537.0
7 Real estate	3,658.9	3,660.5	3,820.8	3,826.8	3,828.2	3,810.8	3,828.9	3,830.3	3,850.0	3,814.4	3,820.4	3,831.5
8 Revolving home equity	500.1	540.2	579.7	585.0	590.7	594.5	597.0	601.3	600.1	600.9	602.1	603.4
9 Other residential	1,519.0	1,432.5	1,512.2	1,509.5	1,500.5	1,486.2	1,503.4	1,503.1	1,525.4	1,490.0	1,490.3	1,499.6
10 Commercial	1,639.8	1,687.8	1,728.9	1,732.2	1,737.0	1,730.1	1,728.6	1,725.9	1,724.5	1,723.5	1,727.9	1,728.4
11 Consumer	818.1	853.8	872.2	878.3	881.0	891.6	900.2	892.7	901.5	893.9	886.7	883.2
12 Credit cards and other revolving plans	346.8	364.9	383.4	388.3	385.5	392.8	398.6	392.9	400.7	394.2	387.2	384.5
13 Other	471.3	488.9	488.9	489.9	495.6	498.7	501.6	499.8	500.9	499.7	499.5	498.6
14 Security ⁵	300.7	327.4	293.6	263.3	244.7	224.5	218.1	198.1	204.6	203.3	183.8	185.3
15 Fed funds and RPs with brokers	240.4	266.6	231.4	214.3	203.5	183.8	179.7	163.0	167.6	168.3	150.8	151.2
16 Other	60.4	60.7	62.2	49.0	41.2	40.7	38.4	35.1	37.0	35.0	33.0	34.1
17 Other loans and leases	683.7	655.7	673.8	643.9	655.7	634.0	628.7	628.7	632.4	623.8	630.7	627.6
18 Interbank loans	444.6	469.2	446.3	347.1	366.4	440.5	447.5	431.9	431.5	432.3	433.3	420.3
19 Fed funds and RPs with banks ⁶	365.1	393.7	366.7	267.8	299.9	372.8	383.3	371.0	372.1	372.7	369.7	359.0
20 Other	79.5	75.5	79.6	79.3	66.5	67.7	64.3	60.9	59.4	59.6	63.6	61.3
21 Cash assets ⁷	310.1	371.5	585.1	865.4	981.1	962.8	850.6	943.4	854.0	968.7	1,009.6	1,012.7
22 Other assets ⁸	1,010.2	1,035.7	1,082.0	1,128.8	1,133.5	1,103.0	1,096.1	1,103.7	1,118.4	1,103.1	1,098.5	1,098.1
23 TOTAL ASSETS ⁹	11,172.6	11,329.9	11,965.6	12,129.9	12,316.6	12,242.9	12,067.0	12,124.0	12,095.3	12,140.6	12,159.7	12,136.5
LIABILITIES												
24 Deposits	6,857.2	7,092.2	7,162.7	7,115.8	7,306.8	7,373.1	7,338.3	7,377.7	7,379.3	7,353.8	7,424.1	7,361.2
25 Transaction	610.5	642.2	672.9	696.5	766.0	707.5	693.0	700.7	700.9	696.5	697.6	709.9
26 Nontransaction	6,246.7	6,450.0	6,489.8	6,419.3	6,540.8	6,665.5	6,645.3	6,677.0	6,678.4	6,657.3	6,726.5	6,651.3
27 Large time	2,081.4	2,156.0	2,065.2	1,931.0	1,966.1	1,968.8	1,915.3	1,876.6	1,868.2	1,873.8	1,882.5	1,876.8
28 Other	4,165.3	4,294.1	4,424.6	4,488.2	4,574.7	4,696.8	4,730.0	4,800.4	4,810.2	4,783.5	4,843.9	4,774.5
29 Borrowings	2,334.4	2,413.8	2,662.7	2,648.0	2,538.3	2,465.7	2,475.3	2,495.8	2,509.6	2,502.5	2,481.8	2,473.8
30 From banks in the U.S.	468.8	465.3	443.8	390.2	374.1	428.2	429.9	426.0	426.8	420.0	429.4	422.5
31 From others	1,865.6	1,948.5	2,218.8	2,257.8	2,164.3	2,037.5	2,045.5	2,069.8	2,082.9	2,082.5	2,052.4	2,051.3
32 Net due to related foreign offices	46.4	-78.9	165.3	389.4	438.9	404.4	244.8	218.9	149.9	247.9	265.0	264.5
33 Other liabilities	776.5	706.5	790.9	816.9	907.1	842.9	779.9	792.7	799.3	796.1	789.0	794.4
34 TOTAL LIABILITIES	10,014.4	10,133.6	10,781.6	10,970.1	11,191.0	11,086.1	10,838.3	10,885.2	10,838.2	10,900.3	10,959.8	10,893.9
35 Residual (assets less liabilities) ¹⁰	1,158.1	1,196.3	1,184.0	1,159.8	1,125.6	1,156.7	1,228.7	1,238.8	1,257.1	1,240.3	1,199.9	1,242.5

Footnotes appear on page 13.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 10, 2009

Account		2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
										Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	9,467.0	9,585.9	10,004.2	9,997.9	10,040.9	9,907.2	9,828.8	9,769.4	9,839.8	9,760.6	9,720.9	9,704.3
2	Securities in bank credit	2,557.4	2,525.8	2,715.7	2,754.3	2,791.6	2,745.3	2,680.6	2,710.2	2,715.3	2,721.5	2,712.1	2,695.5
3	Treasury and Agency securities ²	1,119.6	1,153.0	1,220.4	1,266.1	1,246.4	1,270.6	1,266.3	1,287.1	1,293.9	1,298.3	1,284.2	1,270.9
4	Other securities ³	1,437.8	1,372.8	1,495.3	1,488.2	1,545.1	1,474.7	1,414.3	1,423.2	1,421.4	1,423.2	1,427.9	1,424.7
5	Loans and leases in bank credit ⁴	6,909.6	7,060.1	7,288.5	7,243.6	7,249.3	7,161.9	7,148.2	7,059.1	7,124.5	7,039.0	7,008.9	7,008.8
6	Commercial and industrial	1,478.6	1,540.1	1,607.9	1,606.6	1,591.4	1,576.7	1,566.8	1,542.9	1,552.1	1,545.3	1,533.8	1,530.9
7	Real estate	3,641.7	3,669.5	3,832.8	3,839.5	3,832.9	3,807.2	3,823.6	3,812.8	3,845.9	3,788.4	3,800.3	3,804.1
8	Revolving home equity	497.5	541.7	581.7	586.6	592.6	596.0	597.1	598.3	598.1	598.4	598.3	598.5
9	Other residential	1,506.4	1,438.4	1,516.9	1,513.1	1,499.1	1,479.9	1,498.5	1,491.1	1,523.9	1,466.3	1,476.1	1,487.0
10	Commercial	1,637.8	1,689.4	1,734.2	1,739.8	1,741.1	1,731.2	1,728.0	1,723.4	1,723.9	1,723.7	1,725.9	1,718.6
11	Consumer	812.1	854.8	866.9	878.2	893.6	915.4	910.0	885.7	897.2	887.4	878.5	870.5
12	Credit cards and other revolving plans	338.8	364.2	378.8	391.2	404.8	413.1	403.0	383.8	394.3	385.4	377.1	370.3
13	Other	473.3	490.6	488.1	487.0	488.9	502.3	507.0	501.9	502.9	502.0	501.3	500.2
14	Security ⁵	301.1	331.5	301.0	268.9	255.6	223.2	220.1	197.1	204.4	201.6	178.7	183.9
15	Fed funds and RPs with brokers	239.2	268.5	237.8	217.7	211.5	182.5	182.7	161.5	167.4	166.0	143.7	149.3
16	Other	61.9	63.0	63.2	51.2	44.1	40.8	37.5	35.6	37.0	35.6	34.9	34.5
17	Other loans and leases	676.1	664.1	679.9	650.4	675.8	639.3	627.6	620.7	624.9	616.4	617.6	619.4
18	Interbank loans	452.2	464.0	447.7	359.2	380.8	450.2	451.9	438.9	437.4	441.0	433.4	431.3
19	Fed funds and RPs with banks ⁶	369.8	391.2	366.4	279.0	312.3	381.9	386.9	376.5	377.5	379.7	368.4	367.8
20	Other	82.4	72.9	81.3	80.2	68.6	68.3	65.0	62.4	59.9	61.2	65.0	63.5
21	Cash assets ⁷	300.6	371.7	584.0	885.2	1,033.0	1,008.0	847.4	915.6	815.8	947.4	973.6	1,002.5
22	Other assets ⁸	1,008.5	1,047.2	1,095.3	1,125.5	1,135.5	1,096.9	1,093.0	1,101.9	1,125.3	1,099.2	1,087.2	1,101.8
23	TOTAL ASSETS ⁹	11,140.5	11,349.5	12,001.0	12,232.3	12,450.6	12,314.6	12,070.2	12,070.9	12,062.6	12,094.1	12,062.1	12,083.4
LIABILITIES													
24	Deposits	6,863.6	7,071.3	7,162.0	7,136.1	7,349.3	7,370.7	7,338.4	7,384.1	7,400.8	7,352.1	7,368.6	7,409.4
25	Transaction	615.0	624.3	661.0	703.1	805.2	723.3	685.4	704.8	668.1	700.4	742.0	727.0
26	Nontransaction	6,248.6	6,446.9	6,501.0	6,433.0	6,544.1	6,647.4	6,653.0	6,679.3	6,732.7	6,651.7	6,626.6	6,682.4
27	Large time	2,084.2	2,147.9	2,070.3	1,943.8	1,977.5	1,984.4	1,920.6	1,877.9	1,871.5	1,874.1	1,885.1	1,875.6
28	Other	4,164.5	4,299.1	4,430.8	4,489.1	4,566.5	4,663.0	4,732.4	4,801.4	4,861.2	4,777.6	4,741.4	4,806.8
29	Borrowings	2,326.0	2,448.8	2,658.9	2,650.4	2,517.4	2,449.7	2,468.4	2,483.7	2,503.6	2,504.0	2,465.7	2,435.4
30	From banks in the U.S.	470.9	467.0	440.0	394.0	375.2	434.5	432.7	427.1	430.0	422.7	426.3	420.3
31	From others	1,855.1	1,981.9	2,218.9	2,256.4	2,142.2	2,015.2	2,035.7	2,056.6	2,073.6	2,081.2	2,039.4	2,015.1
32	Net due to related foreign offices	25.4	-65.3	183.7	403.3	466.2	451.7	273.8	196.9	142.7	227.5	231.2	218.2
33	Other liabilities	763.5	707.0	805.9	858.4	929.9	855.7	778.0	778.3	794.7	784.3	766.9	770.8
34	TOTAL LIABILITIES	9,978.5	10,161.9	10,810.5	11,048.2	11,262.9	11,127.8	10,858.6	10,842.9	10,841.9	10,867.8	10,832.4	10,833.8
35	Residual (assets less liabilities) ¹⁰	1,162.0	1,187.6	1,190.5	1,184.1	1,187.7	1,186.8	1,211.6	1,228.0	1,220.8	1,226.3	1,229.8	1,249.6

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

April 10, 2009

Account		2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
										Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	8,294.9	8,429.2	8,814.4	8,786.4	8,834.0	8,740.7	8,694.6	8,668.7	8,707.1	8,661.1	8,648.6	8,633.9
2	Securities in bank credit	2,051.3	2,071.5	2,241.6	2,247.5	2,299.7	2,263.6	2,206.8	2,236.0	2,231.2	2,242.6	2,246.0	2,231.3
3	Treasury and Agency securities ²	1,012.1	1,064.0	1,153.5	1,175.9	1,170.0	1,184.1	1,168.5	1,174.2	1,174.8	1,180.5	1,173.1	1,168.9
4	Other securities ³	1,039.3	1,007.5	1,088.0	1,071.5	1,129.6	1,079.6	1,038.4	1,061.8	1,056.4	1,062.1	1,073.0	1,062.4
5	Loans and leases in bank credit ⁴	6,243.5	6,357.7	6,572.8	6,539.0	6,534.3	6,477.0	6,487.8	6,432.7	6,475.9	6,418.5	6,402.5	6,402.5
6	Commercial and industrial	1,175.1	1,209.5	1,249.7	1,244.2	1,229.2	1,216.3	1,209.4	1,194.3	1,200.3	1,194.7	1,189.9	1,187.2
7	Real estate	3,616.7	3,614.0	3,775.5	3,782.2	3,782.7	3,765.5	3,783.0	3,784.1	3,803.7	3,768.2	3,773.9	3,785.9
8	Revolving home equity	499.2	539.4	578.9	584.3	589.9	593.6	596.1	600.4	599.2	600.0	601.2	602.6
9	Other residential	1,515.7	1,429.3	1,509.3	1,506.6	1,497.5	1,483.1	1,500.3	1,500.1	1,522.3	1,487.0	1,487.3	1,496.6
10	Commercial	1,601.7	1,645.3	1,687.3	1,691.3	1,695.4	1,688.7	1,686.6	1,683.6	1,682.1	1,681.2	1,685.4	1,686.7
11	Consumer	818.1	853.8	872.2	878.3	881.0	891.6	900.2	892.7	901.5	893.9	886.7	883.2
12	Credit cards and other revolving plans	346.8	364.9	383.4	388.3	385.5	392.8	398.6	392.9	400.7	394.2	387.2	384.5
13	Other	471.3	488.9	488.9	489.9	495.6	498.7	501.6	499.8	500.9	499.7	499.5	498.6
14	Security ⁵	186.0	234.4	221.9	205.3	197.5	172.9	165.1	135.2	139.1	139.7	124.5	123.2
15	Fed funds and RPs with brokers	148.5	190.2	176.5	170.6	168.8	144.6	138.1	109.9	111.4	115.3	100.8	98.5
16	Other	37.5	44.2	45.3	34.7	28.7	28.2	27.0	25.3	27.8	24.4	23.7	24.7
17	Other loans and leases	447.7	446.0	453.5	429.0	443.9	430.8	430.2	426.3	431.3	421.9	427.6	423.1
18	Interbank loans	368.1	402.4	387.5	297.6	329.7	394.6	399.3	386.3	385.1	380.2	396.9	379.7
19	Fed funds and RPs with banks ⁶	295.3	330.9	314.4	226.4	272.9	336.8	344.9	334.5	334.6	330.0	342.1	327.5
20	Other	72.9	71.5	73.1	71.3	56.8	57.8	54.4	51.8	50.5	50.2	54.7	52.1
21	Cash assets ⁷	251.8	307.5	447.5	583.5	661.9	654.6	614.7	706.7	662.4	708.6	743.8	748.6
22	Other assets ⁸	944.0	986.6	1,021.0	1,063.6	1,075.3	1,050.2	1,050.9	1,061.2	1,074.2	1,058.3	1,059.4	1,057.0
23	TOTAL ASSETS ⁹	9,771.1	10,006.5	10,539.6	10,595.1	10,761.5	10,692.8	10,608.4	10,667.8	10,674.2	10,653.7	10,693.7	10,661.9
LIABILITIES													
24	Deposits	5,777.7	5,977.5	6,225.3	6,240.4	6,403.7	6,451.0	6,468.7	6,535.7	6,544.8	6,516.5	6,581.3	6,507.9
25	Transaction	594.0	628.3	655.7	683.8	752.0	693.8	679.7	690.1	690.2	686.2	686.9	699.6
26	Nontransaction	5,183.7	5,349.3	5,569.7	5,556.6	5,651.8	5,757.2	5,789.0	5,845.6	5,854.6	5,830.2	5,894.3	5,808.2
27	Large time	1,050.9	1,076.9	1,160.3	1,097.9	1,119.3	1,112.3	1,087.0	1,076.8	1,077.4	1,080.2	1,082.4	1,063.3
28	Other	4,132.8	4,272.3	4,409.3	4,458.7	4,532.5	4,645.0	4,702.0	4,768.8	4,777.2	4,750.0	4,811.9	4,744.9
29	Borrowings	1,727.1	1,769.2	1,994.1	1,990.1	1,909.0	1,865.0	1,858.5	1,835.8	1,853.6	1,835.9	1,822.0	1,809.6
30	From banks in the U.S.	396.8	374.7	376.2	347.2	337.9	390.4	388.3	386.7	388.1	384.1	386.8	385.4
31	From others	1,330.3	1,394.5	1,617.9	1,642.8	1,571.1	1,474.6	1,470.2	1,449.1	1,465.5	1,451.8	1,435.2	1,424.1
32	Net due to related foreign offices	512.9	515.3	519.5	560.6	588.8	574.7	478.3	454.4	422.0	455.2	464.2	494.5
33	Other liabilities	605.1	563.8	613.7	644.0	719.7	654.5	589.3	618.2	622.6	623.1	621.2	618.8
34	TOTAL LIABILITIES	8,622.8	8,825.8	9,352.6	9,435.1	9,621.2	9,545.2	9,394.8	9,444.1	9,442.9	9,430.6	9,488.6	9,430.7
35	Residual (assets less liabilities) ¹⁰	1,148.3	1,180.8	1,187.0	1,160.0	1,140.3	1,147.6	1,213.6	1,223.6	1,231.2	1,223.1	1,205.1	1,231.2

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

April 10, 2009

Account		2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
										Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	8,269.7	8,449.7	8,825.4	8,840.8	8,886.3	8,759.4	8,693.8	8,642.0	8,694.4	8,637.2	8,604.3	8,590.8
2	Securities in bank credit	2,054.2	2,068.1	2,231.9	2,269.8	2,301.3	2,257.7	2,199.3	2,240.6	2,235.8	2,253.5	2,247.2	2,235.1
3	Treasury and Agency securities ²	1,021.9	1,064.2	1,138.8	1,176.8	1,152.9	1,174.6	1,167.7	1,183.8	1,185.3	1,193.5	1,182.7	1,175.2
4	Other securities ³	1,032.3	1,003.9	1,093.0	1,093.0	1,148.4	1,083.0	1,031.6	1,056.8	1,050.6	1,060.0	1,064.5	1,059.8
5	Loans and leases in bank credit ⁴	6,215.5	6,381.6	6,593.5	6,571.1	6,585.0	6,501.7	6,494.5	6,401.4	6,458.6	6,383.7	6,357.1	6,355.7
6	Commercial and industrial	1,174.6	1,211.1	1,255.2	1,250.0	1,233.8	1,217.0	1,210.8	1,193.3	1,198.7	1,195.6	1,186.1	1,185.4
7	Real estate	3,600.1	3,622.7	3,786.7	3,794.7	3,787.2	3,761.8	3,778.1	3,767.2	3,800.2	3,742.7	3,754.6	3,758.7
8	Revolving home equity	496.7	540.8	580.9	585.8	591.8	595.2	596.2	597.5	597.3	597.6	597.4	597.7
9	Other residential	1,503.1	1,435.3	1,513.9	1,510.2	1,496.1	1,476.9	1,495.5	1,488.1	1,520.9	1,463.2	1,473.1	1,484.0
10	Commercial	1,600.3	1,646.6	1,691.9	1,698.8	1,699.3	1,689.7	1,686.4	1,681.6	1,682.1	1,681.9	1,684.0	1,677.0
11	Consumer	812.1	854.8	866.9	878.2	893.6	915.4	910.0	885.7	897.2	887.4	878.5	870.5
12	Credit cards and other revolving plans	338.8	364.2	378.8	391.2	404.8	413.1	403.0	383.8	394.3	385.4	377.1	370.3
13	Other	473.3	490.6	488.1	487.0	488.9	502.3	507.0	501.9	502.9	502.0	501.3	500.2
14	Security ⁵	190.3	240.0	226.2	210.0	210.5	174.5	169.5	137.7	140.4	143.9	124.1	124.7
15	Fed funds and RPs with brokers	152.9	195.2	180.7	174.6	181.0	147.1	143.2	112.6	113.3	119.4	99.9	100.2
16	Other	37.4	44.9	45.5	35.3	29.5	27.4	26.4	25.1	27.1	24.5	24.2	24.6
17	Other loans and leases	438.4	453.0	458.5	438.2	459.8	433.0	426.0	417.6	422.1	414.1	413.8	416.4
18	Interbank loans	380.1	393.4	382.9	307.2	344.1	405.2	404.8	398.3	394.7	394.8	401.9	398.3
19	Fed funds and RPs with banks ⁶	303.4	326.0	310.3	236.5	285.1	346.0	348.8	344.3	343.1	342.5	345.0	342.9
20	Other	76.8	67.4	72.6	70.7	59.0	59.2	56.0	54.0	51.6	52.3	56.9	55.4
21	Cash assets ⁷	243.8	305.7	446.6	595.3	703.4	690.1	614.0	684.6	639.7	684.9	703.6	742.3
22	Other assets ⁸	937.6	999.4	1,035.1	1,070.4	1,079.7	1,047.7	1,044.5	1,052.6	1,074.8	1,047.9	1,040.4	1,053.7
23	TOTAL ASSETS ⁹	9,743.5	10,028.9	10,559.8	10,678.1	10,873.9	10,754.6	10,606.3	10,622.5	10,648.1	10,610.7	10,597.3	10,628.5
LIABILITIES													
24	Deposits	5,787.5	5,961.6	6,222.0	6,266.2	6,462.7	6,465.8	6,472.9	6,548.2	6,575.0	6,524.5	6,529.7	6,557.1
25	Transaction	597.2	610.8	645.3	691.1	790.9	709.7	672.4	692.6	655.9	688.2	729.7	715.0
26	Nontransaction	5,190.3	5,350.8	5,576.8	5,575.0	5,671.8	5,756.1	5,800.5	5,855.6	5,919.1	5,836.3	5,800.0	5,842.2
27	Large time	1,052.0	1,073.1	1,165.7	1,106.9	1,129.0	1,118.3	1,092.3	1,077.8	1,081.3	1,082.0	1,082.2	1,059.4
28	Other	4,138.3	4,277.7	4,411.1	4,468.1	4,542.8	4,637.8	4,708.2	4,777.8	4,837.8	4,754.3	4,717.7	4,782.8
29	Borrowings	1,696.6	1,827.7	2,019.3	1,999.0	1,894.7	1,837.2	1,834.7	1,800.0	1,820.4	1,805.3	1,793.6	1,752.1
30	From banks in the U.S.	392.7	377.0	378.9	347.8	337.5	391.8	388.4	382.7	385.5	379.2	383.4	377.4
31	From others	1,303.9	1,450.6	1,640.4	1,651.2	1,557.2	1,445.3	1,446.3	1,417.3	1,434.9	1,426.1	1,410.2	1,374.8
32	Net due to related foreign offices	501.9	496.8	510.5	563.0	601.9	609.5	500.2	442.9	419.2	444.3	445.5	469.4
33	Other liabilities	598.0	560.5	623.5	671.7	733.0	661.7	593.2	609.7	619.0	616.6	605.1	606.7
34	TOTAL LIABILITIES	8,583.9	8,846.5	9,375.3	9,499.8	9,692.4	9,574.2	9,401.0	9,400.8	9,433.6	9,390.7	9,373.8	9,385.3
35	Residual (assets less liabilities) ¹⁰	1,159.6	1,182.4	1,184.5	1,178.3	1,181.5	1,180.5	1,205.3	1,221.7	1,214.5	1,220.0	1,223.4	1,243.3

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 10, 2009

Account		2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	5,343.4	5,415.0	5,768.7	5,725.2	5,711.5	5,589.1	5,520.3	5,483.2	5,520.0	5,474.7	5,457.5	5,452.5
2	Securities in bank credit	1,456.7	1,493.5	1,656.5	1,653.7	1,649.3	1,604.0	1,547.6	1,559.8	1,565.7	1,563.8	1,560.6	1,547.1
3	Treasury and Agency securities ²	649.4	706.4	785.3	799.3	790.4	799.8	784.0	781.0	783.9	786.7	777.3	773.8
3a	Trading account	77.1	69.6	127.1	112.4	98.2	97.0	82.2	70.1	77.5	70.7	64.0	64.2
3b	Investment account	572.3	636.8	658.1	686.9	692.2	702.8	701.8	711.0	706.4	715.9	713.3	709.6
3b1	Mortgage-backed	528.9	586.9	610.1	636.2	631.2	634.4	626.4	623.9	620.7	628.3	624.9	619.8
3b2	Other	43.3	49.9	48.0	50.7	61.0	68.4	75.4	87.0	85.7	87.6	88.4	89.8
4	Other securities	807.3	787.1	871.2	854.4	859.0	804.2	763.6	778.8	781.9	777.2	783.4	773.3
4a	Trading account ³	452.9	403.8	435.7	467.7	495.9	428.3	373.1	375.6	382.8	377.4	377.9	360.4
4a1	Derivatives with a positive fair value ¹¹	269.8	229.7	272.6	329.1	364.8	293.2	242.4	268.2	264.7	274.3	272.5	268.3
4a2	Other	184.6	170.6	163.5	149.1	140.9	137.4	129.2	109.4	120.7	106.0	107.8	93.2
4b	Investment account	354.4	383.4	435.5	386.6	363.0	375.9	390.4	403.2	399.0	399.7	405.5	412.9
4b1	State and local government	55.5	52.3	52.8	52.2	53.1	55.5	55.0	55.9	55.3	55.5	55.9	57.5
4b2	Mortgage-backed	168.5	161.3	162.3	152.1	139.5	147.8	152.6	145.9	145.5	143.9	144.4	150.2
4b3	Other	130.4	169.7	220.4	182.4	170.4	172.7	182.9	201.4	198.2	200.3	205.1	205.2
5	Loans and leases in bank credit ⁴	3,886.7	3,921.5	4,112.1	4,071.5	4,062.2	3,985.1	3,972.7	3,923.4	3,954.3	3,910.9	3,896.8	3,905.4
6	Commercial and industrial	774.4	791.2	823.3	817.0	804.7	793.4	786.3	775.2	779.4	775.1	771.7	771.0
7	Real estate	2,111.5	2,066.1	2,216.0	2,216.5	2,210.6	2,179.9	2,180.3	2,177.2	2,192.6	2,163.4	2,165.7	2,182.3
8	Revolving home equity	408.1	440.7	477.9	481.7	486.9	487.7	489.5	492.7	491.6	492.2	493.4	494.5
9	Other residential	1,055.7	966.5	1,039.8	1,035.8	1,023.7	1,000.4	1,002.2	995.9	1,013.2	984.9	982.9	995.8
10	Commercial	647.7	659.0	698.2	699.0	700.0	691.8	688.6	688.6	687.8	686.3	689.5	692.0
11	Consumer	484.6	507.2	522.4	525.4	528.9	537.9	541.9	542.0	543.7	542.0	541.3	540.0
12	Credit cards and other revolving plans	138.6	146.5	162.0	162.9	162.6	170.0	172.3	173.0	173.7	173.1	172.5	172.2
13	Other	346.0	360.6	360.3	362.4	366.3	367.9	369.6	369.0	370.0	368.9	368.8	367.8
14	Security	174.5	224.0	212.0	194.5	187.7	160.9	153.0	123.3	127.1	128.1	112.6	111.0
15	Fed funds and RPs with brokers	142.5	183.8	170.7	164.4	163.8	137.7	130.9	102.8	104.4	108.5	93.7	91.1
16	Other	32.0	40.2	41.4	30.1	23.9	23.2	22.0	20.4	22.7	19.6	18.9	19.9
17	Other loans and leases	341.8	332.9	338.4	318.1	330.2	312.9	311.2	305.8	311.4	302.3	305.6	301.2
17a	Fed funds and RPs with others	30.6	19.9	20.7	16.1	31.5	21.4	17.6	20.5	21.6	18.9	21.9	18.1
17b	Other loans	213.0	218.1	224.1	209.2	206.7	201.2	202.6	195.3	199.5	193.7	193.9	193.0
17c	Lease financing receivables	98.2	95.0	93.6	92.7	91.9	90.4	91.0	90.1	90.3	89.8	89.8	90.1
18	Interbank loans	243.4	263.4	256.5	189.6	201.5	248.5	247.4	241.0	241.0	237.5	250.6	232.3
19	Fed funds and RPs with banks	192.5	219.7	215.2	151.4	169.1	219.8	220.7	216.4	217.0	214.1	225.4	205.9
20	Other	51.0	43.7	41.3	38.2	32.4	28.7	26.7	24.6	24.0	23.4	25.3	26.4
21	Cash assets ⁷	146.6	198.8	324.0	416.1	449.9	433.9	375.8	450.8	408.8	450.1	482.1	495.2
22	Other assets ⁸	713.6	751.2	783.8	820.4	813.1	788.8	793.4	801.7	811.8	800.3	796.7	803.0
23	TOTAL ASSETS⁹	6,398.6	6,555.7	7,052.1	7,067.1	7,091.2	6,967.9	6,841.3	6,876.5	6,882.7	6,863.5	6,886.7	6,879.7

Footnotes appear on page 13.

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

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

April 10, 2009

Account		2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 11	Mar 18	Mar 25	Apr 1
LIABILITIES													
24	Deposits	3,456.1	3,596.4	3,822.2	3,796.2	3,875.9	3,859.4	3,845.0	3,881.4	3,889.8	3,862.3	3,912.4	3,862.7
25	Transaction	323.6	357.5	385.0	414.9	475.9	415.4	390.9	392.7	393.4	389.1	391.4	394.9
26	Nontransaction	3,132.5	3,238.9	3,437.2	3,381.3	3,400.0	3,444.0	3,454.0	3,488.7	3,496.4	3,473.2	3,521.0	3,467.8
27	Large time	638.3	661.0	738.6	666.7	651.6	641.5	615.7	603.7	606.4	605.8	609.1	587.9
28	Other	2,494.3	2,577.8	2,698.6	2,714.6	2,748.4	2,802.5	2,838.4	2,885.1	2,890.0	2,867.3	2,911.8	2,879.9
29	Borrowings	1,146.3	1,188.6	1,402.8	1,399.9	1,305.5	1,275.1	1,268.1	1,248.4	1,266.1	1,245.0	1,229.6	1,233.6
30	From banks in the U.S.	172.0	146.6	147.8	130.0	121.3	181.8	179.5	179.9	184.2	175.8	174.5	181.7
31	From others	974.4	1,042.0	1,255.0	1,269.9	1,184.3	1,093.3	1,088.6	1,068.5	1,081.9	1,069.2	1,055.2	1,052.0
32	Net due to related foreign offices	509.1	512.2	519.8	555.8	582.8	569.3	473.8	451.3	421.0	452.3	460.1	489.3
33	Other liabilities	531.2	485.7	534.5	558.1	596.4	532.6	480.8	507.8	513.2	512.7	509.8	505.3
33a	Derivatives with a negative fair value ¹¹	212.3	180.3	205.6	242.3	275.0	216.9	175.0	197.2	193.8	199.7	201.3	201.8
33b	Other	318.9	305.4	328.9	315.8	321.4	315.7	305.8	310.5	319.4	313.0	308.5	303.5
34	TOTAL LIABILITIES	5,642.8	5,782.9	6,279.3	6,310.0	6,360.7	6,236.4	6,067.7	6,088.9	6,090.1	6,072.3	6,111.9	6,091.0
35	Residual (assets less liabilities) ¹⁰	755.8	772.8	772.7	757.1	730.4	731.5	773.6	787.6	792.6	791.2	774.8	788.7
MEMORANDA													
36	Mortgage-backed securities ¹²	697.5	748.3	772.4	788.2	770.7	782.2	779.0	769.8	766.2	772.2	769.3	769.9
37	Pass-thru	458.5	520.2	545.0	571.0	560.4	565.9	561.0	554.0	550.9	557.6	554.4	550.8
38	CMO, REMIC, and other	238.9	228.1	227.5	217.3	210.4	216.2	218.0	215.8	215.3	214.7	214.9	219.1
39	Net unrealized gains (losses) on available-for-sale securities ¹³	-15.8	-46.7	-56.0	-74.4	-80.3	-70.6	-65.0	-64.5	-69.0	-65.7	-65.2	-54.2
40	Securitized consumer loans ¹⁴	112.5	120.2	131.3	128.9	126.7	126.4	126.4	126.1	125.5	125.9	126.8	126.5
41	Credit cards and other revolving plans	76.7	82.4	90.4	89.1	88.2	87.9	87.9	87.2	87.0	87.3	87.5	87.2
42	Other	35.8	37.9	41.0	39.8	38.4	38.5	38.6	38.9	38.5	38.6	39.3	39.3
43	Securitized real estate loans ¹⁴	1,198.2	1,299.5	1,395.4	1,381.7	1,373.3	1,372.7	1,375.9	1,389.9	1,386.3	1,391.6	1,391.8	1,395.7

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 10, 2009

Account		2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	5,329.0	5,428.7	5,782.3	5,775.9	5,745.4	5,606.4	5,520.9	5,469.9	5,519.0	5,463.0	5,430.9	5,424.2
2	Securities in bank credit	1,455.3	1,491.7	1,656.4	1,685.1	1,655.2	1,605.7	1,541.7	1,561.0	1,570.6	1,570.1	1,557.1	1,542.6
3	Treasury and Agency securities ²	658.3	705.9	774.2	805.5	772.8	792.5	783.0	789.5	793.7	798.9	785.7	777.6
3a	Trading account	81.5	68.7	128.0	124.6	92.3	96.4	83.6	73.6	86.8	72.3	65.0	65.5
3b	Investment account	576.7	637.3	646.2	680.9	680.5	696.1	699.4	715.9	706.9	726.6	720.7	712.1
3b1	Mortgage-backed	533.7	586.0	599.1	630.7	618.9	628.3	626.1	629.7	621.6	640.1	633.6	623.9
3b2	Other	43.1	51.3	47.1	50.2	61.6	67.9	73.3	86.2	85.2	86.5	87.1	88.2
4	Other securities	797.0	785.8	882.2	879.6	882.4	813.2	758.7	771.4	776.9	771.2	771.4	765.0
4a	Trading account ³	442.3	399.9	447.8	492.9	519.3	436.8	367.0	367.6	377.6	369.9	367.6	350.8
4a1	Derivatives with a positive fair value ¹¹	262.4	224.5	276.1	343.8	380.1	312.4	246.0	262.2	260.3	270.5	263.8	256.3
4a2	Other	179.8	175.4	171.7	149.1	139.2	124.4	121.0	105.4	117.3	99.4	103.8	94.5
4b	Investment account	354.8	385.8	434.4	386.6	363.1	376.4	391.7	403.8	399.3	401.3	403.8	414.2
4b1	State and local government	55.4	52.3	52.9	52.6	52.9	55.8	55.0	55.8	55.2	55.5	55.8	57.3
4b2	Mortgage-backed	173.2	160.0	159.5	150.0	140.8	150.3	151.2	149.4	149.3	148.8	148.3	152.1
4b3	Other	126.2	173.6	222.0	184.0	169.4	170.3	185.5	198.7	194.8	197.0	199.7	204.8
5	Loans and leases in bank credit ⁴	3,873.7	3,937.0	4,125.9	4,090.8	4,090.1	4,000.6	3,979.2	3,909.0	3,948.4	3,892.9	3,873.8	3,881.7
6	Commercial and industrial	775.0	792.1	828.4	822.3	807.8	792.2	787.7	775.2	779.1	776.8	769.7	770.2
7	Real estate	2,101.7	2,069.5	2,218.6	2,220.5	2,209.3	2,180.8	2,176.4	2,168.3	2,194.3	2,146.9	2,156.3	2,166.4
8	Revolving home equity	406.5	441.7	479.8	483.2	487.6	489.8	490.1	490.8	490.8	490.9	490.6	490.9
9	Other residential	1,048.7	969.1	1,039.6	1,035.5	1,021.0	998.7	997.1	990.0	1,015.8	969.4	976.7	989.3
10	Commercial	646.4	658.8	699.2	701.9	700.7	692.4	689.2	687.5	687.6	686.7	689.1	686.2
11	Consumer	484.1	508.0	519.9	522.3	530.4	549.0	549.3	540.7	542.7	540.8	539.9	536.6
12	Credit cards and other revolving plans	135.6	146.9	160.4	163.1	170.0	178.1	174.7	169.2	170.2	169.2	168.8	166.8
13	Other	348.5	361.1	359.5	359.2	360.4	370.9	374.6	371.5	372.5	371.6	371.1	369.8
14	Security	178.7	229.0	215.6	200.4	199.6	163.1	157.6	125.6	128.3	132.1	112.3	112.2
15	Fed funds and RPs with brokers	146.2	189.2	175.0	169.8	174.7	140.2	135.7	105.0	105.6	112.1	92.5	92.1
16	Other	32.5	39.9	40.6	30.6	25.0	22.9	21.9	20.7	22.7	20.1	19.8	20.1
17	Other loans and leases	334.2	338.3	343.4	325.3	343.1	315.6	308.3	299.1	304.0	296.3	295.6	296.3
17a	Fed funds and RPs with others	30.4	21.2	22.0	16.2	32.5	22.5	17.5	20.4	20.8	18.4	23.6	16.5
17b	Other loans	205.8	221.9	227.6	216.3	218.3	202.6	199.9	188.9	193.2	188.4	182.8	189.4
17c	Lease financing receivables	98.0	95.2	93.7	92.8	92.3	90.5	90.8	89.8	90.1	89.4	89.2	90.4
18	Interbank loans	241.0	265.5	254.9	194.0	211.3	256.5	248.7	239.5	237.1	241.9	243.0	232.4
19	Fed funds and RPs with banks	189.7	222.7	213.6	154.6	177.7	227.7	221.7	215.0	213.4	218.4	218.4	205.4
20	Other	51.3	42.7	41.4	39.4	33.6	28.7	27.0	24.5	23.7	23.5	24.6	27.0
21	Cash assets ⁷	142.7	197.2	321.4	422.0	482.7	461.8	379.5	439.4	398.0	437.3	456.9	495.9
22	Other assets ⁸	709.8	762.9	794.5	825.3	814.6	788.0	787.5	796.7	813.2	795.7	785.7	800.7
23	TOTAL ASSETS⁹	6,373.9	6,581.7	7,072.3	7,134.1	7,168.9	7,020.7	6,841.2	6,844.9	6,866.8	6,838.2	6,817.6	6,850.1

Footnotes appear on page 13.

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

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

April 10, 2009

Account		2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 11	Mar 18	Mar 25	Apr 1
LIABILITIES													
24	Deposits	3,467.9	3,584.4	3,818.3	3,812.6	3,910.6	3,881.6	3,848.0	3,896.4	3,913.4	3,877.6	3,884.6	3,905.1
25	Transaction	327.6	345.6	375.9	421.6	505.8	428.9	385.8	396.9	371.6	396.9	422.2	406.5
26	Nontransaction	3,140.3	3,238.9	3,442.4	3,391.0	3,404.8	3,452.7	3,462.2	3,499.5	3,541.9	3,480.8	3,462.4	3,498.6
27	Large time	637.0	656.8	746.0	676.0	664.1	649.2	617.6	601.2	606.3	604.2	606.0	581.1
28	Other	2,503.3	2,582.0	2,696.4	2,715.1	2,740.7	2,803.5	2,844.6	2,898.3	2,935.5	2,876.5	2,856.4	2,917.5
29	Borrowings	1,130.4	1,243.1	1,419.4	1,403.8	1,286.1	1,239.1	1,244.5	1,227.8	1,250.1	1,226.8	1,212.4	1,197.3
30	From banks in the U.S.	171.6	149.5	148.6	128.9	120.0	177.7	177.6	179.7	187.2	173.0	171.5	180.8
31	From others	958.8	1,093.6	1,270.9	1,274.9	1,166.1	1,061.4	1,066.9	1,048.1	1,062.9	1,053.8	1,040.9	1,016.5
32	Net due to related foreign offices	497.5	493.9	508.9	557.6	595.7	602.7	494.2	439.2	415.9	441.3	441.7	464.7
33	Other liabilities	519.0	483.4	547.0	589.9	613.5	542.7	480.6	496.2	507.4	503.9	491.1	488.0
33a	Derivatives with a negative fair value ¹¹	201.8	176.4	213.2	264.5	285.0	227.5	172.0	187.5	186.1	194.0	189.0	184.7
33b	Other	317.2	307.0	333.8	325.4	328.5	315.2	308.6	308.7	321.3	309.9	302.1	303.3
34	TOTAL LIABILITIES	5,614.7	5,804.8	6,293.6	6,363.9	6,405.8	6,266.1	6,067.3	6,059.6	6,086.8	6,049.7	6,029.7	6,055.2
35	Residual (assets less liabilities) ¹⁰	759.1	776.9	778.7	770.2	763.0	754.7	773.9	785.3	780.0	788.5	787.8	794.9
MEMORANDA													
36	Mortgage-backed securities ¹²	706.8	746.0	758.6	780.7	759.7	778.5	777.4	779.1	770.9	788.9	781.9	776.0
37	Pass-thru	465.1	519.1	532.9	563.7	549.4	560.8	557.6	560.4	551.8	571.2	565.1	554.3
38	CMO, REMIC, and other	241.7	226.8	225.7	217.0	210.4	217.7	219.8	218.6	219.1	217.6	216.8	221.7
39	Net unrealized gains (losses) on available-for-sale securities ¹³	-15.8	-46.7	-56.0	-74.4	-80.3	-70.6	-65.0	-64.5	-69.0	-65.7	-65.2	-54.2
40	Securitized consumer loans ¹⁴	112.0	120.9	133.3	130.6	128.2	127.0	126.1	125.3	125.0	124.9	125.8	125.6
41	Credit cards and other revolving plans	76.5	82.6	91.7	89.6	87.8	87.2	87.5	86.8	86.8	86.9	86.9	86.7
42	Other	35.5	38.3	41.6	41.0	40.5	39.8	38.6	38.5	38.2	38.1	38.9	38.8
43	Securitized real estate loans ¹⁴	1,206.5	1,277.9	1,384.3	1,387.8	1,397.3	1,403.4	1,400.5	1,394.8	1,396.7	1,396.7	1,392.2	1,392.2

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 10, 2009

Account		2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
										Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	2,951.5	3,014.1	3,045.7	3,061.2	3,122.5	3,151.6	3,174.3	3,185.4	3,187.1	3,186.3	3,191.1	3,181.4
2	Securities in bank credit	594.6	577.9	585.0	593.7	650.3	659.7	659.2	676.2	665.5	678.7	685.4	684.2
3	Treasury and Agency securities ²	362.7	357.6	368.3	376.6	379.6	384.3	384.4	393.2	391.0	393.8	395.8	395.1
4	Other securities ³	231.9	220.4	216.8	217.2	270.7	275.3	274.8	283.0	274.5	284.9	289.6	289.1
5	Loans and leases in bank credit ⁴	2,356.8	2,436.2	2,460.7	2,467.5	2,472.1	2,491.9	2,515.1	2,509.3	2,521.6	2,507.6	2,505.7	2,497.1
6	Commercial and industrial	400.7	418.2	426.4	427.2	424.5	422.9	423.1	419.2	420.9	419.6	418.2	416.2
7	Real estate	1,505.2	1,547.9	1,559.5	1,565.6	1,572.1	1,585.6	1,602.6	1,606.9	1,611.1	1,604.9	1,608.2	1,603.6
8	Revolving home equity	91.1	98.6	101.0	102.6	102.9	105.9	106.6	107.7	107.6	107.8	107.8	108.0
9	Other residential	460.1	462.9	469.4	470.7	473.8	482.7	498.1	504.2	509.1	502.1	504.5	500.9
10	Commercial	954.0	986.3	989.1	992.3	995.4	996.9	998.0	995.0	994.3	994.9	995.9	994.7
11	Consumer	333.5	346.6	349.9	352.9	352.1	353.7	358.3	350.7	357.8	351.8	345.4	343.2
12	Credit cards and other revolving plans	208.2	218.3	221.4	225.4	222.9	222.9	226.2	219.9	226.9	221.1	214.7	212.4
13	Other	125.3	128.3	128.5	127.5	129.2	130.8	132.1	130.8	130.9	130.7	130.7	130.8
17	Other loans and leases ⁶	117.4	123.5	124.9	121.7	123.4	129.8	131.1	132.5	131.8	131.3	133.9	134.1
18	Interbank loans	124.7	139.0	130.9	108.0	128.2	146.1	151.9	145.4	144.1	142.6	146.3	147.4
19	Fed funds and RPs with banks ⁶	102.8	111.1	99.1	75.0	103.8	117.0	124.2	118.1	117.6	115.9	116.8	121.6
20	Other	21.9	27.9	31.8	33.1	24.4	29.1	27.7	27.3	26.5	26.8	29.5	25.7
21	Cash assets ⁷	105.2	108.7	123.6	167.5	212.0	220.7	238.9	255.9	253.6	258.5	261.6	253.4
22	Other assets ⁸	230.4	235.4	237.1	243.2	262.2	261.5	257.5	259.5	262.4	258.0	262.7	254.1
23	TOTAL ASSETS⁹	3,372.5	3,450.8	3,487.5	3,528.1	3,670.3	3,724.9	3,767.1	3,791.2	3,791.4	3,790.3	3,807.0	3,782.2
LIABILITIES													
24	Deposits	2,321.6	2,381.2	2,403.1	2,444.2	2,527.8	2,591.6	2,623.8	2,654.3	2,655.0	2,654.1	2,668.8	2,645.2
25	Transaction	270.4	270.8	270.7	269.0	276.0	278.3	288.8	297.4	296.8	297.1	295.5	304.7
26	Nontransaction	2,051.2	2,110.4	2,132.5	2,175.2	2,251.8	2,313.3	2,335.0	2,356.9	2,358.2	2,357.0	2,373.3	2,340.4
27	Large time	412.6	415.9	421.7	431.2	467.7	470.8	471.3	473.1	471.0	474.4	473.3	475.5
28	Other	1,638.6	1,694.5	1,710.7	1,744.1	1,784.1	1,842.5	1,863.6	1,883.8	1,887.2	1,882.6	1,900.0	1,865.0
29	Borrowings	580.7	580.6	591.3	590.2	603.4	589.9	590.4	587.4	587.5	590.9	592.4	575.9
30	From banks in the U.S.	224.8	228.1	228.4	217.3	216.6	208.6	208.8	206.8	203.9	208.4	212.4	203.7
31	From others	355.9	352.5	362.9	372.9	386.8	381.2	381.6	380.6	383.6	382.6	380.0	372.2
32	Net due to related foreign offices	3.8	3.1	-0.3	4.8	6.0	5.4	4.5	3.0	0.9	2.9	4.2	5.2
33	Other liabilities	73.9	78.0	79.2	85.9	123.2	121.9	108.5	110.4	109.4	110.4	111.4	113.5
34	TOTAL LIABILITIES	2,980.0	3,042.8	3,073.3	3,125.2	3,260.5	3,308.8	3,327.1	3,355.2	3,352.8	3,358.4	3,376.8	3,339.7
35	Residual (assets less liabilities) ¹⁰	392.5	408.0	414.2	402.9	409.8	416.1	440.0	436.1	438.6	431.9	430.2	442.5
MEMORANDA													
36	Mortgage-backed securities ¹²	253.5	266.4	269.0	266.4	270.6	275.8	277.6	276.8	279.6	276.3	274.8	274.9
40	Securitized consumer loans ¹⁴	292.7	294.2	294.8	290.9	288.2	287.1	282.4	282.2	277.0	280.8	286.2	287.2
43	Securitized real estate loans ¹⁴	31.1	28.7	26.7	28.6	24.7	23.5	22.2	21.1	21.5	21.2	20.9	20.6

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 10, 2009

Account		2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
										Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	2,940.7	3,021.0	3,043.1	3,064.9	3,141.0	3,153.0	3,172.9	3,172.1	3,175.4	3,174.2	3,173.5	3,166.5
2	Securities in bank credit	598.9	576.4	575.5	584.6	646.1	652.0	657.6	679.6	665.2	683.4	690.1	692.5
3	Treasury and Agency securities ²	363.7	358.3	364.6	371.2	380.1	382.1	384.7	394.3	391.6	394.6	397.0	397.6
4	Other securities ³	235.3	218.1	210.9	213.4	266.0	269.8	272.9	285.4	273.7	288.7	293.1	294.9
5	Loans and leases in bank credit ⁴	2,341.8	2,444.6	2,467.6	2,480.3	2,494.9	2,501.1	2,515.3	2,492.4	2,510.2	2,490.8	2,483.3	2,474.0
6	Commercial and industrial	399.6	418.9	426.8	427.6	426.1	424.8	423.1	418.0	419.5	418.8	416.4	415.2
7	Real estate	1,498.4	1,553.2	1,568.0	1,574.2	1,578.0	1,581.0	1,601.7	1,598.9	1,606.0	1,595.8	1,598.3	1,592.3
8	Revolving home equity	90.2	99.2	101.1	102.6	104.2	105.4	106.1	106.7	106.4	106.7	106.9	106.8
9	Other residential	454.4	466.2	474.3	474.7	475.2	478.2	498.4	498.1	505.0	493.8	496.4	494.7
10	Commercial	953.8	987.8	992.6	996.9	998.6	997.3	997.2	994.1	994.5	995.2	995.0	990.8
11	Consumer	328.0	346.8	347.1	355.9	363.2	366.4	360.7	344.9	354.5	346.6	338.6	333.8
12	Credit cards and other revolving plans	203.2	217.3	218.4	228.0	234.8	235.0	228.3	214.6	224.2	216.3	208.3	203.5
13	Other	124.8	129.5	128.6	127.9	128.5	131.4	132.4	130.3	130.4	130.3	130.3	130.4
17	Other loans and leases ⁶	115.8	125.7	125.8	122.6	127.6	128.9	129.7	130.6	130.2	129.6	130.0	132.7
18	Interbank loans	139.1	128.0	128.0	113.2	132.8	148.7	156.2	158.8	157.7	152.9	158.9	165.9
19	Fed funds and RPs with banks ⁶	113.7	103.3	96.7	81.9	107.5	118.2	127.1	129.3	129.7	124.2	126.6	137.5
20	Other	25.5	24.6	31.2	31.3	25.4	30.5	29.1	29.5	28.0	28.7	32.3	28.4
21	Cash assets ⁷	101.1	108.6	125.2	173.2	220.7	228.4	234.6	245.2	241.7	247.6	246.8	246.4
22	Other assets ⁸	227.8	236.6	240.6	245.1	265.1	259.7	257.0	256.0	261.6	252.2	254.7	253.0
23	TOTAL ASSETS⁹	3,369.6	3,447.2	3,487.5	3,544.0	3,705.0	3,733.9	3,765.1	3,777.6	3,781.3	3,772.5	3,779.7	3,778.5
LIABILITIES													
24	Deposits	2,319.5	2,377.1	2,403.7	2,453.6	2,552.1	2,584.2	2,624.9	2,651.8	2,661.6	2,646.9	2,645.1	2,652.0
25	Transaction	269.6	265.2	269.4	269.6	285.1	280.7	286.6	295.7	284.4	291.3	307.5	308.5
26	Nontransaction	2,049.9	2,112.0	2,134.4	2,184.0	2,267.0	2,303.4	2,338.3	2,356.1	2,377.2	2,355.5	2,337.6	2,343.5
27	Large time	415.0	416.3	419.6	431.0	464.9	469.2	474.6	476.5	474.9	477.8	476.3	478.2
28	Other	1,635.0	1,695.7	1,714.7	1,753.0	1,802.1	1,834.3	1,863.6	1,879.6	1,902.3	1,877.8	1,861.3	1,865.3
29	Borrowings	566.2	584.5	599.9	595.2	608.6	598.1	590.2	572.3	570.3	578.4	581.2	554.8
30	From banks in the U.S.	221.1	227.5	230.4	218.9	217.5	214.1	210.8	203.1	198.4	206.2	211.9	196.5
31	From others	345.1	357.0	369.5	376.2	391.1	383.9	379.4	369.2	371.9	372.2	369.3	358.3
32	Net due to related foreign offices	4.5	2.9	1.6	5.4	6.3	6.8	6.0	3.7	3.2	3.0	3.8	4.7
33	Other liabilities	79.0	77.1	76.5	81.8	119.5	119.0	112.6	113.5	111.6	112.7	114.0	118.7
34	TOTAL LIABILITIES	2,969.2	3,041.7	3,081.7	3,135.9	3,286.5	3,308.1	3,333.7	3,341.2	3,346.8	3,341.0	3,344.1	3,330.1
35	Residual (assets less liabilities) ¹⁰	400.5	405.5	405.8	408.1	418.5	425.8	431.4	436.4	434.5	431.5	435.6	448.3
MEMORANDA													
36	Mortgage-backed securities ¹²	256.6	263.9	266.4	264.5	270.2	274.9	279.9	280.3	284.3	279.8	277.3	278.1
40	Securitized consumer loans ¹⁴	294.2	294.7	293.7	287.7	289.7	286.9	282.7	284.4	276.6	282.0	289.8	292.3
43	Securitized real estate loans ¹⁴	37.0	28.1	27.2	27.2	27.3	27.3	26.4	26.3	26.3	26.3	26.3	26.3

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

April 10, 2009

Account		2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	1,200.6	1,143.5	1,168.6	1,138.3	1,141.1	1,143.2	1,129.3	1,131.5	1,139.0	1,129.8	1,124.7	1,128.7
2	Securities in bank credit	502.8	466.8	478.7	464.8	482.1	486.3	478.9	469.6	473.2	468.5	466.2	466.7
3	Treasury and Agency securities ²	94.2	91.6	82.4	88.6	92.4	95.8	95.9	99.6	101.7	101.0	99.0	96.6
3a	Trading account	26.8	35.6	32.4	33.5	28.8	28.2	29.1	29.3	31.5	29.7	28.6	26.1
3b	Investment account	67.4	56.0	50.0	55.1	63.5	67.6	66.8	70.3	70.2	71.2	70.4	70.5
4	Other securities	408.6	375.2	396.3	376.2	389.8	390.5	382.9	370.0	371.5	367.6	367.2	370.1
4a	Trading account ³	245.4	232.4	239.1	235.6	247.5	242.4	239.2	228.6	230.1	226.2	228.9	226.1
4a1	Derivatives with a positive fair value ¹¹	117.0	101.6	124.8	123.5	158.6	172.3	179.5	158.6	160.6	152.2	157.2	159.4
4a2	Other	124.2	138.0	122.3	107.1	87.1	64.0	56.7	62.2	63.3	66.0	62.2	57.3
4b	Investment account	163.2	142.8	157.1	140.6	142.3	148.1	143.8	141.4	141.4	141.3	138.3	144.1
5	Loans and leases in bank credit ⁴	697.9	676.6	689.9	673.5	659.0	656.9	650.4	661.9	665.7	661.2	658.5	662.0
6	Commercial and industrial	304.9	327.5	352.6	356.0	354.5	356.8	352.9	350.4	352.7	349.6	349.6	349.8
7	Real estate	42.2	46.5	45.3	44.6	45.4	45.3	46.0	46.2	46.4	46.2	46.5	45.6
14	Security	114.8	92.9	71.7	58.0	47.2	51.6	53.0	62.9	65.5	63.6	59.3	62.1
15	Fed funds and RPs with brokers ⁶	91.9	76.4	54.9	43.7	34.7	39.2	41.6	53.1	56.2	53.0	50.0	52.7
16	Other	22.9	16.5	16.8	14.3	12.6	12.5	11.4	9.8	9.2	10.6	9.3	9.4
17	Other loans and leases	236.0	209.7	220.2	214.9	211.9	203.2	198.5	202.4	201.2	201.9	203.2	204.5
17a	Fed funds and RPs with others ⁶	47.3	30.6	30.8	31.0	27.8	24.0	19.9	22.6	20.4	22.3	24.1	25.2
17b	Other	188.7	179.2	189.5	183.9	184.0	179.2	178.6	179.7	180.7	179.6	179.1	179.3
18	Interbank loans	76.5	66.8	58.9	49.4	36.7	45.9	48.2	45.6	46.4	52.1	36.5	40.6
19	Fed funds and RPs with banks	69.8	62.8	52.3	41.4	27.0	36.0	38.4	36.5	37.5	42.8	27.6	31.5
20	Other	6.7	3.9	6.6	8.0	9.7	9.9	9.9	9.1	8.9	9.4	8.9	9.2
21	Cash assets ⁷	58.2	64.0	137.6	281.9	319.2	308.2	235.9	236.7	191.6	260.1	265.8	264.1
22	Other assets ⁸	66.2	49.1	61.0	65.2	58.2	52.8	45.2	42.5	44.2	44.8	39.0	41.1
23	TOTAL ASSETS⁹	1,401.5	1,323.3	1,426.0	1,534.8	1,555.2	1,550.1	1,458.6	1,456.2	1,421.2	1,486.8	1,466.0	1,474.5
LIABILITIES													
24	Deposits	1,079.5	1,114.6	937.4	875.4	903.0	922.1	869.5	842.0	834.6	837.3	842.8	853.3
25	Transaction	16.4	13.9	17.2	12.6	14.0	13.7	13.3	10.6	10.8	10.3	10.7	10.3
26	Nontransaction	1,063.0	1,100.7	920.2	862.7	889.0	908.3	856.3	831.4	823.8	827.1	832.2	843.1
27	Large time	1,030.5	1,079.0	904.9	833.1	846.8	856.5	828.2	799.8	790.8	793.6	800.1	813.4
29	Borrowings	607.3	644.6	668.5	658.0	629.4	600.7	616.9	660.0	656.0	666.6	659.8	664.3
30	From banks in the U.S.	72.0	90.7	67.6	43.0	36.2	37.7	41.6	39.3	38.7	35.9	42.6	37.1
31	From others	535.2	554.0	600.9	615.0	593.2	563.0	575.3	620.7	617.4	630.7	617.2	627.2
32	Net due to related foreign offices	-466.5	-594.2	-354.1	-171.3	-149.9	-170.2	-233.5	-235.4	-272.1	-207.3	-199.3	-230.0
33	Other liabilities	171.4	142.7	177.2	172.9	187.4	188.4	190.5	174.5	176.7	173.0	167.8	175.6
33a	Derivatives with a negative fair value ¹¹	114.0	98.8	120.5	128.0	149.1	153.1	154.6	138.9	140.5	134.5	138.3	139.2
33b	Other	57.4	43.9	56.7	44.9	38.3	35.4	36.0	35.6	36.2	38.5	29.6	36.5
34	TOTAL LIABILITIES	1,391.6	1,307.8	1,429.0	1,535.0	1,569.8	1,540.9	1,443.5	1,441.0	1,395.3	1,469.6	1,471.2	1,463.2
35	Residual (assets less liabilities)¹⁰	9.9	15.5	-3.0	-0.2	-14.7	9.1	15.1	15.2	25.9	17.2	-5.2	11.3

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

April 10, 2009

Account		2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 11	Mar 18	Mar 25	Apr 1
ASSETS													
1	Bank credit	1,197.3	1,136.2	1,178.9	1,157.0	1,154.5	1,147.8	1,135.0	1,127.4	1,145.3	1,123.4	1,116.6	1,113.6
2	Securities in bank credit	503.2	457.7	483.9	484.5	490.2	487.7	481.3	469.7	479.5	468.1	464.9	460.5
3	Treasury and Agency securities ²	97.7	88.8	81.6	89.3	93.6	96.0	98.6	103.3	108.6	104.8	101.5	95.6
3a	Trading account	30.0	34.4	33.5	33.2	30.2	27.7	30.3	32.1	35.9	31.8	31.0	26.5
3b	Investment account	67.7	54.4	48.1	56.2	63.4	68.3	68.3	71.2	72.7	73.0	70.5	69.1
4	Other securities	405.5	368.9	402.3	395.2	396.7	391.6	382.7	366.4	370.9	363.3	363.4	364.8
4a	Trading account ³	240.0	227.4	243.6	249.0	251.8	244.4	235.4	222.9	226.5	220.3	220.6	222.7
4a1	Derivatives with a positive fair value ¹¹	113.7	104.4	132.0	151.4	170.8	170.5	164.1	152.2	158.2	149.5	149.3	149.5
4a2	Other	126.4	122.9	111.6	97.5	81.0	73.9	71.3	70.7	68.4	70.8	71.3	73.2
4b	Investment account	165.5	141.6	158.7	146.2	144.9	147.3	147.3	143.5	144.4	143.0	142.8	142.1
5	Loans and leases in bank credit ⁴	694.1	678.5	695.0	672.5	664.3	660.2	653.7	657.7	665.9	655.3	651.7	653.1
6	Commercial and industrial	304.0	329.0	352.7	356.7	357.6	359.7	356.0	349.6	353.4	349.7	347.7	345.5
7	Real estate	41.6	46.8	46.1	44.8	45.6	45.4	45.5	45.6	45.7	45.7	45.7	45.4
14	Security	110.8	91.5	74.7	58.9	45.1	48.7	50.6	59.4	64.0	57.7	54.5	59.1
15	Fed funds and RPs with brokers ⁶	86.3	73.4	57.1	43.1	30.5	35.3	39.5	48.9	54.1	46.7	43.8	49.2
16	Other	24.5	18.1	17.6	15.8	14.6	13.4	11.1	10.4	9.9	11.1	10.7	10.0
17	Other loans and leases	237.7	211.2	221.4	212.2	216.0	206.3	201.6	203.1	202.8	202.3	203.9	203.1
17a	Fed funds and RPs with others ⁶	48.5	30.5	33.1	31.2	28.5	24.0	21.1	23.4	21.1	23.2	24.8	25.5
17b	Other	189.2	180.7	188.3	180.9	187.5	182.3	180.5	179.7	181.7	179.1	179.0	177.6
18	Interbank loans	72.1	70.6	64.8	52.0	36.7	45.0	47.1	40.6	42.7	46.2	31.5	33.0
19	Fed funds and RPs with banks	66.5	65.1	56.1	42.5	27.1	35.9	38.2	32.3	34.4	37.2	23.4	24.9
20	Other	5.6	5.5	8.7	9.5	9.6	9.1	8.9	8.4	8.3	9.0	8.1	8.1
21	Cash assets ⁷	56.8	66.0	137.4	290.0	329.6	317.9	233.4	231.1	176.1	262.5	270.0	260.2
22	Other assets ⁸	70.9	47.7	60.2	55.1	55.8	49.2	48.5	49.3	50.5	51.4	46.8	48.1
23	TOTAL ASSETS⁹	1,397.0	1,320.5	1,441.2	1,554.1	1,576.7	1,559.9	1,463.9	1,448.4	1,414.6	1,483.4	1,464.9	1,454.8
LIABILITIES													
24	Deposits	1,076.2	1,109.7	940.0	869.9	886.6	905.0	865.5	835.9	825.8	827.6	838.9	852.3
25	Transaction	17.8	13.6	15.7	11.9	14.3	13.7	13.0	12.2	12.2	12.2	12.3	12.1
26	Nontransaction	1,058.4	1,096.1	924.3	857.9	872.2	891.3	852.5	823.7	813.6	815.4	826.6	840.3
27	Large time	1,032.2	1,074.8	904.6	836.9	848.5	866.1	828.3	800.1	790.3	792.1	802.9	816.2
29	Borrowings	629.5	621.2	639.6	651.4	622.7	612.5	633.7	683.6	683.2	698.7	672.1	683.3
30	From banks in the U.S.	78.3	89.9	61.1	46.2	37.8	42.7	44.3	44.4	44.5	43.5	42.9	42.9
31	From others	551.2	531.2	578.5	605.2	584.9	569.8	589.3	639.3	638.7	655.1	629.2	640.3
32	Net due to related foreign offices	-476.5	-562.1	-326.8	-159.7	-135.7	-157.8	-226.4	-246.0	-276.5	-216.8	-214.3	-251.2
33	Other liabilities	165.5	146.6	182.4	186.7	196.9	194.0	184.8	168.6	175.7	167.6	161.9	164.1
33a	Derivatives with a negative fair value ¹¹	110.9	102.3	125.2	141.1	157.2	155.6	148.1	135.2	140.3	132.7	132.6	132.4
33b	Other	54.5	44.3	57.2	45.6	39.7	38.4	36.7	33.5	35.5	34.9	29.3	31.7
34	TOTAL LIABILITIES	1,394.6	1,315.4	1,435.2	1,548.4	1,570.5	1,553.6	1,457.6	1,442.1	1,408.2	1,477.1	1,458.6	1,448.5
35	Residual (assets less liabilities)¹⁰	2.4	5.1	6.1	5.7	6.1	6.3	6.3	6.3	6.3	6.3	6.3	6.3

Footnotes appear on page 13.

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestically chartered); other domestically chartered commercial banks (small domestically chartered); branches and agencies of foreign banks, and Edge Act and agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestically chartered banks constitute a universe; data for small domestically chartered banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities. The data for large and small domestically chartered banks, presented on pages 5 to 10, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated quantities of balance sheet items are removed from past data for the bank group that lost the assets and put into past data for the group acquiring those assets. Balance sheet data for banks acquired in mergers are obtained from Call Reports, and a ratio procedure is used to adjust past levels.
2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes other trading assets.
4. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 18.
5. Data for small domestically chartered banks are estimates based largely on quarter-end condition reports. Security loans for these banks are included in other loans and leases (line 17) on pages 9 and 10.
6. Lines 15, 17, and 19 include fed funds by counterparty. Small domestically chartered banks report only the total, which is distributed as 85 percent with banks (line 19), 10 percent with brokers (line 15), and 5 percent with others (line 17). Before July 4, 2007, foreign-related institutions reported the sum of fed funds and RPs with brokers and others, distributed as 60 percent with brokers (line 15) and 40 percent with others (line 17).
7. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
8. Excludes the due-from position with related foreign offices, which is included in line 32.
9. Excludes the allowance for loan and lease losses and the allocated transfer risk reserve.
10. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
11. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation 39.
12. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
13. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
14. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available on the Federal Reserve Board's web site (www.federalreserve.gov/releases/h8/data.htm). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's web site (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). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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