

# FEDERAL RESERVE statistical release



H.8 (510)

## Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Seasonally adjusted, billions of dollars

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

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	9,417.8	9,982.9	9,924.7	9,966.8	9,884.3	9,829.8	9,808.2	9,721.1	9,719.7	9,648.1	9,782.3	9,796.6
2 Securities in bank credit	2,524.9	2,720.2	2,712.3	2,772.6	2,750.0	2,693.5	2,715.1	2,668.5	2,683.8	2,639.3	2,665.1	2,667.0
3 Treasury and Agency securities <sup>2</sup>	1,099.6	1,235.9	1,264.5	1,262.3	1,281.4	1,268.1	1,279.8	1,265.1	1,265.9	1,267.6	1,260.6	1,279.5
4 Other securities <sup>3</sup>	1,425.3	1,484.3	1,447.7	1,510.3	1,468.7	1,425.4	1,435.3	1,403.4	1,417.9	1,371.8	1,404.6	1,387.5
5 Loans and leases in bank credit <sup>4</sup>	6,893.0	7,262.7	7,212.4	7,194.2	7,134.2	7,136.3	7,093.1	7,052.5	7,035.9	7,008.7	7,117.2	7,129.7
6 Commercial and industrial	1,487.9	1,602.3	1,600.2	1,582.8	1,570.1	1,559.7	1,542.7	1,521.7	1,523.3	1,513.7	1,519.5	1,516.0
7 Real estate	3,643.6	3,820.8	3,826.8	3,828.1	3,810.9	3,829.7	3,831.5	3,838.9	3,812.2	3,802.2	3,905.5	3,909.5
8 Revolving home equity	506.2	579.7	585.0	590.7	594.5	597.0	601.4	606.1	603.2	602.5	614.0	614.5
9 Other residential	1,486.4	1,512.2	1,509.5	1,500.5	1,485.9	1,502.9	1,502.8	1,508.0	1,483.9	1,474.9	1,570.1	1,571.0
10 Commercial	1,651.0	1,728.9	1,732.2	1,736.9	1,730.4	1,729.8	1,727.4	1,724.8	1,725.1	1,724.8	1,721.4	1,724.0
11 Consumer	824.8	872.2	878.3	881.4	891.6	900.1	892.6	881.2	884.0	876.4	880.0	879.1
12 Credit cards and other revolving plans	347.9	383.4	388.3	385.9	392.8	398.5	392.8	383.4	385.8	379.7	383.0	375.8
13 Other	476.9	488.9	489.9	495.6	498.8	501.6	499.8	497.8	498.2	496.7	497.0	503.3
14 Security <sup>5</sup>	287.5	293.6	263.3	244.7	224.5	218.1	198.0	188.3	195.1	194.2	187.3	188.8
15 Fed funds and RPs with brokers	225.9	231.4	214.3	203.5	183.8	179.7	162.9	155.0	160.3	161.5	154.5	157.3
16 Other	61.6	62.2	49.0	41.2	40.7	38.4	35.1	33.3	34.8	32.8	32.7	31.5
17 Other loans and leases	649.1	673.8	643.9	657.1	637.2	628.7	628.3	622.4	621.4	622.2	624.9	636.2
18 Interbank loans	444.4	446.3	347.1	366.4	440.3	447.4	431.9	429.6	423.6	448.0	436.1	443.1
19 Fed funds and RPs with banks <sup>6</sup>	359.9	366.7	267.8	299.8	372.5	383.2	370.9	359.4	352.0	374.5	359.5	371.7
20 Other	84.5	79.6	79.3	66.5	67.8	64.2	61.0	70.2	71.6	73.4	76.5	71.4
21 Cash assets <sup>7</sup>	311.4	585.1	865.4	990.9	968.2	850.7	942.8	1,022.6	1,044.9	1,088.4	937.2	1,010.7
22 Other assets <sup>8</sup>	998.2	1,082.0	1,128.8	1,133.4	1,100.6	1,091.5	1,097.6	1,059.2	1,050.8	1,050.1	1,064.4	1,088.3
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>11,075.2</b>	<b>11,965.6</b>	<b>12,129.9</b>	<b>12,318.0</b>	<b>12,246.1</b>	<b>12,068.5</b>	<b>12,125.2</b>	<b>12,074.0</b>	<b>12,080.5</b>	<b>12,076.4</b>	<b>12,061.1</b>	<b>12,175.6</b>
<b>LIABILITIES</b>												
24 Deposits	6,839.5	7,162.7	7,115.8	7,306.5	7,369.8	7,334.9	7,382.0	7,358.6	7,341.8	7,355.9	7,398.4	7,450.2
25 Transaction	634.1	668.7	691.9	760.2	703.4	693.7	697.9	727.5	705.0	713.4	754.0	792.1
26 Nontransaction	6,205.5	6,494.0	6,423.9	6,546.3	6,666.4	6,641.2	6,684.1	6,631.1	6,636.9	6,642.5	6,644.4	6,658.1
27 Large time	2,082.8	2,064.5	1,930.1	1,963.5	1,962.1	1,909.2	1,874.1	1,883.6	1,870.0	1,897.9	1,898.6	1,917.8
28 Other	4,122.7	4,429.5	4,493.8	4,582.8	4,704.3	4,732.0	4,809.9	4,747.5	4,766.9	4,744.6	4,745.8	4,740.3
29 Borrowings	2,315.1	2,670.2	2,655.2	2,548.4	2,478.4	2,479.8	2,497.4	2,451.1	2,474.1	2,479.4	2,409.0	2,406.1
30 From banks in the U.S.	463.1	443.8	390.2	373.8	422.9	425.2	421.7	427.9	420.4	432.5	448.5	429.8
31 From others	1,852.1	2,226.4	2,265.0	2,174.5	2,055.5	2,054.6	2,075.7	2,023.2	2,053.6	2,046.9	1,960.4	1,976.4
32 Net due to related foreign offices	23.7	165.3	389.4	438.6	404.2	244.6	218.6	287.1	270.3	324.1	299.2	276.9
33 Other liabilities	735.1	783.5	809.9	899.2	837.7	780.6	792.0	748.4	766.7	721.1	733.0	743.7
34 <b>TOTAL LIABILITIES</b>	<b>9,913.5</b>	<b>10,781.6</b>	<b>10,970.3</b>	<b>11,192.6</b>	<b>11,090.1</b>	<b>10,839.9</b>	<b>10,889.9</b>	<b>10,845.2</b>	<b>10,853.0</b>	<b>10,880.5</b>	<b>10,839.5</b>	<b>10,876.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,161.8	1,184.0	1,159.7	1,125.4	1,156.0	1,228.6	1,235.3	1,228.8	1,227.5	1,195.9	1,221.6	1,298.7

Footnotes appear on page 13.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	9,404.0	10,004.2	9,997.9	10,032.6	9,907.7	9,834.9	9,777.5	9,703.0	9,695.5	9,646.2	9,776.3	9,793.3
2 Securities in bank credit	2,535.6	2,715.7	2,754.3	2,782.3	2,745.6	2,688.6	2,719.9	2,676.8	2,685.2	2,655.0	2,677.7	2,676.8
3 Treasury and Agency securities <sup>2</sup>	1,107.2	1,220.4	1,266.1	1,246.3	1,272.1	1,270.1	1,293.2	1,273.0	1,266.6	1,277.0	1,273.7	1,289.2
4 Other securities <sup>3</sup>	1,428.4	1,495.3	1,488.2	1,536.0	1,473.5	1,418.5	1,426.7	1,403.8	1,418.6	1,378.0	1,404.0	1,387.6
5 Loans and leases in bank credit <sup>4</sup>	6,868.4	7,288.5	7,243.6	7,250.3	7,162.2	7,146.3	7,057.6	7,026.2	7,010.3	6,991.3	7,098.6	7,116.5
6 Commercial and industrial	1,489.7	1,607.9	1,606.6	1,590.6	1,573.7	1,564.2	1,540.8	1,522.8	1,523.6	1,519.8	1,524.6	1,520.0
7 Real estate	3,634.0	3,832.8	3,839.5	3,832.8	3,807.3	3,824.4	3,814.0	3,829.1	3,805.1	3,791.6	3,894.6	3,911.2
8 Revolving home equity	503.3	581.7	586.6	592.6	596.0	597.1	598.4	602.6	599.3	600.0	611.8	612.4
9 Other residential	1,485.0	1,516.9	1,513.1	1,499.2	1,479.7	1,498.0	1,490.9	1,506.9	1,485.9	1,471.2	1,564.9	1,578.9
10 Commercial	1,645.7	1,734.2	1,739.8	1,741.0	1,731.6	1,729.3	1,724.8	1,719.6	1,719.8	1,720.4	1,718.0	1,720.0
11 Consumer	818.3	866.9	878.2	894.1	915.4	909.9	885.6	873.8	876.4	873.8	876.1	870.6
12 Credit cards and other revolving plans	339.8	378.8	391.2	405.2	413.1	402.9	383.7	374.4	376.7	374.9	377.1	366.1
13 Other	478.5	488.1	487.0	488.9	502.3	507.0	501.8	499.5	499.7	498.9	499.0	504.5
14 Security <sup>5</sup>	285.2	301.0	268.9	255.6	223.2	220.1	196.9	186.4	193.3	191.4	186.6	185.8
15 Fed funds and RPs with brokers	223.7	237.8	217.7	211.5	182.4	182.7	161.4	153.3	159.1	158.9	154.1	155.4
16 Other	61.5	63.2	51.2	44.1	40.7	37.5	35.5	33.0	34.2	32.4	32.5	30.3
17 Other loans and leases	641.2	679.9	650.4	677.3	642.6	627.6	620.3	614.0	611.8	614.8	616.6	628.8
18 Interbank loans	452.4	447.7	359.2	380.8	450.0	451.8	438.8	435.6	438.1	441.9	436.8	437.9
19 Fed funds and RPs with banks <sup>6</sup>	367.6	366.4	279.0	312.2	381.6	386.9	376.4	365.4	366.5	368.7	362.5	365.9
20 Other	84.7	81.3	80.2	68.6	68.4	64.9	62.4	70.2	71.7	73.1	74.2	72.0
21 Cash assets <sup>7</sup>	309.4	584.0	885.2	1,043.2	1,013.7	847.6	915.0	1,016.0	1,040.9	1,076.9	964.1	992.3
22 Other assets <sup>8</sup>	998.7	1,095.3	1,125.5	1,135.4	1,094.6	1,088.4	1,095.8	1,059.9	1,051.2	1,045.3	1,060.9	1,083.0
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>11,068.1</b>	<b>12,001.0</b>	<b>12,232.3</b>	<b>12,452.3</b>	<b>12,318.2</b>	<b>12,071.8</b>	<b>12,072.3</b>	<b>12,055.9</b>	<b>12,067.2</b>	<b>12,052.4</b>	<b>12,079.5</b>	<b>12,142.4</b>
<b>LIABILITIES</b>												
24 Deposits	6,894.4	7,162.0	7,136.1	7,348.7	7,367.4	7,335.0	7,388.2	7,415.3	7,452.7	7,382.1	7,396.4	7,475.5
25 Transaction	642.0	656.8	698.4	799.1	719.1	686.1	701.9	736.1	707.0	754.3	808.0	745.5
26 Nontransaction	6,252.4	6,505.2	6,437.6	6,549.6	6,648.3	6,649.0	6,686.4	6,679.2	6,745.7	6,627.8	6,588.5	6,730.0
27 Large time	2,086.4	2,069.5	1,942.9	1,975.0	1,977.7	1,914.5	1,875.4	1,881.8	1,863.9	1,892.0	1,895.5	1,917.4
28 Other	4,166.1	4,435.7	4,494.7	4,574.6	4,670.6	4,734.5	4,811.0	4,797.4	4,881.8	4,735.9	4,692.9	4,812.6
29 Borrowings	2,319.2	2,666.5	2,657.6	2,527.4	2,462.1	2,472.7	2,485.2	2,455.5	2,434.0	2,484.5	2,487.6	2,463.7
30 From banks in the U.S.	466.4	440.0	394.0	375.0	429.1	428.0	422.7	429.5	422.5	427.2	459.4	432.7
31 From others	1,852.8	2,226.4	2,263.6	2,152.4	2,033.0	2,044.7	2,062.5	2,026.0	2,011.5	2,057.4	2,028.2	2,031.0
32 Net due to related foreign offices	-34.9	183.7	403.3	465.9	451.5	273.6	196.6	226.6	207.4	258.6	239.2	229.6
33 Other liabilities	726.6	798.3	851.2	921.9	850.5	778.8	777.6	734.3	752.6	710.2	723.1	722.9
34 <b>TOTAL LIABILITIES</b>	<b>9,905.3</b>	<b>10,810.5</b>	<b>11,048.2</b>	<b>11,263.9</b>	<b>11,131.4</b>	<b>10,860.2</b>	<b>10,847.6</b>	<b>10,831.7</b>	<b>10,846.7</b>	<b>10,835.5</b>	<b>10,846.3</b>	<b>10,891.6</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,162.8</b>	<b>1,190.5</b>	<b>1,184.1</b>	<b>1,188.5</b>	<b>1,186.8</b>	<b>1,211.6</b>	<b>1,224.6</b>	<b>1,224.2</b>	<b>1,220.6</b>	<b>1,217.0</b>	<b>1,233.2</b>	<b>1,250.8</b>

Footnotes appear on page 13.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	8,274.4	8,814.4	8,786.4	8,825.2	8,739.2	8,700.7	8,676.9	8,609.1	8,601.3	8,545.1	8,675.9	8,684.2
2 Securities in bank credit	2,039.0	2,241.6	2,247.5	2,290.5	2,263.9	2,214.8	2,245.7	2,208.2	2,219.3	2,183.3	2,206.2	2,211.1
3 Treasury and Agency securities <sup>2</sup>	1,006.9	1,153.5	1,175.9	1,170.0	1,185.6	1,172.2	1,180.2	1,171.3	1,172.3	1,175.2	1,165.5	1,186.1
4 Other securities <sup>3</sup>	1,032.1	1,088.0	1,071.5	1,120.5	1,078.4	1,042.6	1,065.5	1,036.8	1,047.1	1,008.2	1,040.7	1,025.0
5 Loans and leases in bank credit <sup>4</sup>	6,235.4	6,572.8	6,539.0	6,534.7	6,475.3	6,485.9	6,431.2	6,400.9	6,381.9	6,361.8	6,469.7	6,473.1
6 Commercial and industrial	1,182.2	1,249.7	1,244.2	1,228.7	1,213.1	1,206.8	1,192.3	1,176.7	1,177.5	1,172.0	1,174.5	1,173.0
7 Real estate	3,600.4	3,775.5	3,782.2	3,782.7	3,765.6	3,783.8	3,785.4	3,793.8	3,766.9	3,757.1	3,860.2	3,864.5
8 Revolving home equity	505.4	578.9	584.3	589.9	593.7	596.2	600.5	605.3	602.4	601.7	613.2	613.7
9 Other residential	1,483.1	1,509.3	1,506.6	1,497.6	1,482.9	1,499.7	1,499.8	1,505.0	1,480.8	1,471.9	1,567.1	1,568.1
10 Commercial	1,612.0	1,687.3	1,691.3	1,695.2	1,689.0	1,687.8	1,685.1	1,683.4	1,683.7	1,683.5	1,679.9	1,682.7
11 Consumer	824.8	872.2	878.3	881.4	891.6	900.1	892.6	881.2	884.0	876.4	880.0	879.1
12 Credit cards and other revolving plans	347.9	383.4	388.3	385.9	392.8	398.5	392.8	383.4	385.8	379.7	383.0	375.8
13 Other	476.9	488.9	489.9	495.6	498.8	501.6	499.8	497.8	498.2	496.7	497.0	503.3
14 Security <sup>5</sup>	194.7	221.9	205.3	197.5	172.8	165.1	135.1	129.5	135.4	134.9	132.6	129.2
15 Fed funds and RPs with brokers	154.0	176.5	170.6	168.8	144.6	138.1	109.8	105.8	110.3	111.5	110.6	107.7
16 Other	40.7	45.3	34.7	28.7	28.2	26.9	25.3	23.8	25.0	23.4	22.1	21.5
17 Other loans and leases	433.4	453.5	429.0	444.4	432.3	430.2	425.9	419.7	418.3	421.4	422.3	427.2
18 Interbank loans	367.9	387.5	297.6	329.7	394.4	399.2	386.3	382.5	373.1	400.0	389.9	399.0
19 Fed funds and RPs with banks <sup>6</sup>	291.3	314.4	226.4	272.8	336.5	344.8	334.4	320.3	309.0	334.9	321.6	334.8
20 Other	76.5	73.1	71.3	56.9	57.9	54.4	51.8	62.3	64.1	65.2	68.3	64.2
21 Cash assets <sup>7</sup>	251.8	447.5	583.5	671.8	660.0	614.9	706.1	737.7	785.0	763.8	668.3	728.4
22 Other assets <sup>8</sup>	937.9	1,021.0	1,063.6	1,075.1	1,047.8	1,046.2	1,055.0	1,014.2	1,005.7	1,008.3	1,018.7	1,040.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,735.5</b>	<b>10,539.6</b>	<b>10,595.1</b>	<b>10,762.2</b>	<b>10,694.1</b>	<b>10,610.1</b>	<b>10,669.2</b>	<b>10,585.0</b>	<b>10,606.5</b>	<b>10,559.0</b>	<b>10,593.9</b>	<b>10,688.8</b>
<b>LIABILITIES</b>												
24 Deposits	5,763.3	6,225.3	6,240.4	6,404.3	6,451.4	6,469.1	6,541.2	6,492.8	6,486.5	6,480.8	6,525.4	6,553.3
25 Transaction	618.6	651.5	679.2	746.2	689.6	680.4	687.2	716.2	692.9	702.2	742.3	780.9
26 Nontransaction	5,144.7	5,573.8	5,561.2	5,658.1	5,761.8	5,788.7	5,854.0	5,776.5	5,793.5	5,778.7	5,783.1	5,772.4
27 Large time	1,040.0	1,159.6	1,097.0	1,117.5	1,109.1	1,084.6	1,075.7	1,043.5	1,044.3	1,044.7	1,043.3	1,036.3
28 Other	4,104.7	4,414.2	4,464.2	4,540.5	4,652.6	4,704.1	4,778.3	4,733.0	4,749.2	4,733.9	4,739.8	4,736.2
29 Borrowings	1,725.0	2,001.6	1,997.2	1,917.6	1,871.9	1,859.1	1,836.2	1,779.1	1,803.0	1,783.1	1,752.0	1,745.6
30 From banks in the U.S.	390.1	376.2	347.2	337.9	385.1	383.6	382.4	378.4	370.7	378.3	400.2	380.4
31 From others	1,334.9	1,625.4	1,650.0	1,579.7	1,486.8	1,475.6	1,453.8	1,400.8	1,432.3	1,404.8	1,351.8	1,365.2
32 Net due to related foreign offices	515.4	519.5	560.6	588.8	574.7	478.3	454.1	522.3	513.7	548.8	547.2	541.4
33 Other liabilities	570.2	606.2	637.0	711.5	649.1	590.0	617.6	568.2	579.1	544.3	556.7	560.3
34 <b>TOTAL LIABILITIES</b>	<b>8,573.9</b>	<b>9,352.5</b>	<b>9,435.3</b>	<b>9,622.2</b>	<b>9,547.1</b>	<b>9,396.5</b>	<b>9,449.1</b>	<b>9,362.4</b>	<b>9,382.3</b>	<b>9,357.1</b>	<b>9,381.2</b>	<b>9,400.6</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,161.6	1,187.0	1,159.9	1,140.1	1,147.0	1,213.6	1,220.1	1,222.6	1,224.3	1,202.0	1,212.7	1,288.2
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	960.2	1,041.4	1,054.6	1,041.3	1,057.9	1,056.6	1,046.8	1,048.3	1,045.2	1,053.1	1,043.4	1,049.6
40 Securitized consumer loans <sup>12</sup>	408.3	426.1	419.8	414.4	412.8	408.9	408.2	414.5	412.8	417.2	414.1	417.0
43 Securitized real estate loans <sup>12</sup>	1,243.6	1,499.1	1,482.1	1,475.7	1,400.8	1,398.1	1,411.0	1,413.7	1,417.0	1,410.5	1,408.9	1,408.3

Footnotes appear on page 13.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	8,260.9	8,825.4	8,840.8	8,877.6	8,757.9	8,700.0	8,650.3	8,593.2	8,577.8	8,539.6	8,673.9	8,688.0
2 Securities in bank credit	2,052.8	2,231.9	2,269.8	2,292.2	2,258.0	2,207.3	2,250.4	2,219.6	2,222.8	2,200.1	2,223.3	2,225.7
3 Treasury and Agency securities <sup>2</sup>	1,014.5	1,138.8	1,176.8	1,152.8	1,176.1	1,171.5	1,189.9	1,178.9	1,173.2	1,184.6	1,179.3	1,195.5
4 Other securities <sup>3</sup>	1,038.3	1,093.0	1,093.0	1,139.3	1,081.9	1,035.9	1,060.5	1,040.7	1,049.6	1,015.4	1,044.0	1,030.2
5 Loans and leases in bank credit <sup>4</sup>	6,208.1	6,593.5	6,571.1	6,585.5	6,500.0	6,492.7	6,399.9	6,373.6	6,355.0	6,339.5	6,450.6	6,462.3
6 Commercial and industrial	1,185.0	1,255.2	1,250.0	1,233.3	1,213.8	1,208.2	1,191.3	1,178.9	1,178.9	1,177.1	1,180.7	1,179.5
7 Real estate	3,590.4	3,786.7	3,794.7	3,787.2	3,761.9	3,779.0	3,768.4	3,783.5	3,759.4	3,746.1	3,849.0	3,865.7
8 Revolving home equity	502.4	580.9	585.8	591.8	595.2	596.3	597.5	601.8	598.5	599.2	611.0	611.5
9 Other residential	1,481.6	1,513.9	1,510.2	1,496.2	1,476.6	1,495.0	1,487.8	1,503.9	1,482.9	1,468.2	1,561.8	1,575.8
10 Commercial	1,606.4	1,691.9	1,698.8	1,699.1	1,690.0	1,687.6	1,683.1	1,677.8	1,678.0	1,678.7	1,676.2	1,678.3
11 Consumer	818.3	866.9	878.2	894.1	915.4	909.9	885.6	873.8	876.4	873.8	876.1	870.6
12 Credit cards and other revolving plans	339.8	378.8	391.2	405.2	413.1	402.9	383.7	374.4	376.7	374.9	377.1	366.1
13 Other	478.5	488.1	487.0	488.9	502.3	507.0	501.8	499.5	499.7	498.9	499.0	504.5
14 Security <sup>5</sup>	188.4	226.2	210.0	210.5	174.5	169.5	137.5	124.8	130.8	128.2	128.5	125.8
15 Fed funds and RPs with brokers	147.6	180.7	174.6	181.0	147.1	143.2	112.5	101.1	106.2	104.7	105.6	104.0
16 Other	40.8	45.5	35.3	29.5	27.4	26.4	25.1	23.7	24.6	23.5	23.0	21.8
17 Other loans and leases	426.0	458.5	438.2	460.4	434.5	426.1	417.1	412.5	409.4	414.3	416.3	420.7
18 Interbank loans	380.5	382.9	307.2	344.1	405.0	404.7	398.2	393.8	396.5	397.8	392.5	393.5
19 Fed funds and RPs with banks <sup>6</sup>	302.3	310.3	236.5	285.1	345.7	348.7	344.2	330.5	331.2	331.8	325.4	327.8
20 Other	78.2	72.6	70.7	59.0	59.3	56.0	54.0	63.3	65.2	66.0	67.1	65.7
21 Cash assets <sup>7</sup>	251.8	446.6	595.3	713.6	695.8	614.2	683.9	737.3	788.8	758.8	695.8	715.1
22 Other assets <sup>8</sup>	936.0	1,035.1	1,070.4	1,079.6	1,045.3	1,039.9	1,046.5	1,011.4	1,003.8	999.4	1,011.4	1,035.5
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,732.8</b>	<b>10,559.8</b>	<b>10,678.1</b>	<b>10,875.1</b>	<b>10,756.3</b>	<b>10,608.0</b>	<b>10,624.1</b>	<b>10,577.2</b>	<b>10,608.2</b>	<b>10,537.6</b>	<b>10,615.2</b>	<b>10,668.0</b>
<b>LIABILITIES</b>												
24 Deposits	5,799.3	6,222.0	6,266.2	6,462.9	6,466.1	6,473.2	6,553.7	6,532.9	6,587.9	6,484.7	6,496.2	6,554.8
25 Transaction	625.6	641.1	686.5	784.8	705.4	673.1	689.7	723.7	693.7	742.2	795.6	733.4
26 Nontransaction	5,173.8	5,580.9	5,579.7	5,678.1	5,760.6	5,800.2	5,864.0	5,809.2	5,894.2	5,742.5	5,700.6	5,821.5
27 Large time	1,033.3	1,164.9	1,106.0	1,127.2	1,115.2	1,089.8	1,076.6	1,036.6	1,036.8	1,031.8	1,032.9	1,034.6
28 Other	4,140.4	4,416.0	4,473.7	4,550.9	4,645.4	4,710.3	4,787.4	4,772.6	4,857.4	4,710.7	4,667.7	4,786.9
29 Borrowings	1,715.7	2,026.8	2,006.2	1,903.3	1,843.8	1,835.3	1,800.3	1,767.5	1,747.1	1,780.2	1,812.8	1,784.1
30 From banks in the U.S.	395.0	378.9	347.8	337.5	386.5	383.7	378.4	382.0	372.3	379.2	411.3	388.9
31 From others	1,320.8	1,647.9	1,658.4	1,565.8	1,457.4	1,451.6	1,421.9	1,385.5	1,374.9	1,401.0	1,401.4	1,395.2
32 Net due to related foreign offices	488.6	510.5	563.0	601.9	609.5	500.2	442.7	495.6	483.0	520.1	527.3	535.8
33 Other liabilities	569.7	616.0	664.4	724.7	656.3	593.9	609.1	563.3	575.9	542.0	552.0	548.8
34 <b>TOTAL LIABILITIES</b>	<b>8,573.4</b>	<b>9,375.3</b>	<b>9,499.8</b>	<b>9,692.8</b>	<b>9,575.8</b>	<b>9,402.6</b>	<b>9,405.8</b>	<b>9,359.3</b>	<b>9,394.0</b>	<b>9,327.0</b>	<b>9,388.3</b>	<b>9,423.5</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,159.5	1,184.5	1,178.3	1,182.3	1,180.5	1,205.3	1,218.3	1,217.9	1,214.3	1,210.7	1,226.9	1,244.5
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	966.9	1,025.0	1,045.2	1,029.9	1,053.4	1,057.3	1,059.5	1,054.8	1,044.7	1,061.6	1,056.4	1,064.4
40 Securitized consumer loans <sup>12</sup>	406.9	426.9	418.3	417.5	413.3	408.8	409.5	413.0	410.8	413.3	411.0	414.3
43 Securitized real estate loans <sup>12</sup>	1,247.4	1,487.9	1,487.1	1,503.8	1,435.5	1,426.9	1,421.1	1,413.2	1,416.8	1,408.8	1,408.7	1,406.9

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	5,312.9	5,770.1	5,726.6	5,703.8	5,588.4	5,525.8	5,489.6	5,431.8	5,429.2	5,376.2	5,489.8	5,490.8
2 Securities in bank credit	1,452.1	1,656.6	1,653.8	1,640.4	1,602.1	1,551.8	1,564.8	1,514.6	1,529.2	1,491.7	1,506.1	1,506.2
3 Treasury and Agency securities <sup>2</sup>	644.3	785.4	799.4	790.4	801.3	787.8	786.9	774.5	777.1	777.5	768.3	785.2
3a Trading account	71.4	127.1	112.4	98.2	97.0	82.2	70.1	58.7	61.9	54.6	61.0	62.8
3b Investment account	572.9	658.2	687.0	692.3	704.3	705.5	716.9	715.8	715.2	722.8	707.2	722.5
3b1 Mortgage-backed	526.2	610.2	636.2	631.2	635.9	630.2	629.8	624.7	624.2	631.0	615.2	628.9
3b2 Other	46.7	48.0	50.8	61.0	68.4	75.4	87.1	91.1	91.0	91.8	92.1	93.5
4 Other securities	807.8	871.3	854.4	849.9	800.8	764.0	777.9	740.1	752.0	714.3	737.8	720.9
4a Trading account <sup>3</sup>	448.8	435.7	467.7	496.1	428.4	373.1	375.6	330.2	344.0	308.3	321.9	321.3
4a1 Derivatives with a positive fair value <sup>13</sup>	236.4	272.6	329.1	364.9	293.4	242.4	268.2	227.7	237.4	206.5	219.3	213.5
4a2 Other	211.2	163.5	149.1	140.9	137.3	129.2	109.4	100.8	104.6	99.7	100.6	106.8
4b Investment account	358.9	435.5	386.6	353.9	372.3	390.9	402.3	410.0	408.0	406.0	415.9	399.6
4b1 State and local government	54.9	52.8	52.2	53.1	55.5	55.0	55.9	55.3	55.3	54.9	54.8	55.5
4b2 Mortgage-backed	174.6	162.3	152.1	139.5	146.3	148.9	140.1	148.2	146.4	145.7	153.6	143.6
4b3 Other	129.4	220.4	182.4	161.2	170.5	187.0	206.4	206.5	206.4	205.4	207.6	200.5
5 Loans and leases in bank credit <sup>4</sup>	3,860.8	4,113.4	4,072.8	4,063.4	3,986.3	3,974.0	3,924.8	3,917.2	3,900.1	3,884.5	3,983.7	3,984.7
6 Commercial and industrial	776.6	823.6	817.3	804.8	792.8	786.5	775.3	763.5	764.8	759.8	761.2	759.1
7 Real estate	2,085.1	2,216.9	2,217.4	2,211.3	2,180.5	2,181.5	2,178.5	2,196.9	2,173.3	2,162.2	2,261.2	2,264.4
8 Revolving home equity	412.8	477.9	481.7	486.9	487.7	489.6	492.7	498.1	495.7	494.8	505.9	506.4
9 Other residential	1,024.7	1,040.0	1,036.0	1,023.9	1,000.7	1,002.2	996.1	1,011.5	989.3	980.7	1,071.7	1,073.0
10 Commercial	647.5	698.9	699.7	700.4	692.0	689.7	689.7	687.4	688.3	686.7	683.5	684.9
11 Consumer	489.9	522.4	525.4	529.0	538.0	541.9	542.0	538.1	538.9	535.6	536.6	536.4
12 Credit cards and other revolving plans	139.3	162.0	162.9	162.6	170.0	172.3	173.0	171.3	171.4	169.6	170.5	170.2
13 Other	350.6	360.4	362.4	366.4	368.0	369.6	369.1	366.8	367.5	365.9	366.0	366.2
14 Security	183.6	212.0	194.5	187.7	160.9	153.0	123.2	118.1	124.1	123.7	121.5	117.5
15 Fed funds and RPs with brokers	148.4	170.7	164.4	163.8	137.7	130.9	102.7	98.9	103.7	104.7	103.8	100.4
16 Other	35.2	41.4	30.1	23.9	23.2	22.0	20.4	19.2	20.4	19.0	17.7	17.0
17 Other loans and leases	325.6	338.5	318.1	330.7	314.1	311.0	305.8	300.5	299.1	303.3	303.3	307.3
17a Fed funds and RPs with others	23.0	20.7	16.1	31.5	21.4	17.6	20.7	17.0	18.9	15.2	17.4	21.9
17b Other loans	203.0	224.2	209.3	207.2	202.5	202.9	195.3	194.4	190.7	198.8	197.0	196.8
17c Lease financing receivables	99.6	93.6	92.7	91.9	90.2	90.5	89.9	89.1	89.4	89.3	88.9	88.5
18 Interbank loans	243.7	256.6	189.6	201.6	248.5	247.4	240.9	236.0	228.8	251.6	238.7	244.6
19 Fed funds and RPs with banks	190.5	215.3	151.5	169.1	219.8	220.7	216.3	205.2	197.9	220.2	203.5	211.6
20 Other	53.2	41.3	38.2	32.4	28.7	26.7	24.6	30.7	30.9	31.3	35.2	33.0
21 Cash assets <sup>7</sup>	145.8	324.0	416.1	459.8	439.2	376.0	450.9	482.9	523.4	505.2	420.7	473.8
22 Other assets <sup>8</sup>	708.2	784.0	820.6	813.5	786.0	789.4	797.2	769.9	760.7	761.3	778.5	798.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>6,354.4</b>	<b>7,053.7</b>	<b>7,068.7</b>	<b>7,093.7</b>	<b>6,969.7</b>	<b>6,843.0</b>	<b>6,878.5</b>	<b>6,815.9</b>	<b>6,837.7</b>	<b>6,789.7</b>	<b>6,822.6</b>	<b>6,898.1</b>

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

May 15, 2009

Account	2008	2008	2008	2008	2009	2009	2009	2009	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 15	Apr 22	Apr 29	May 6	
LIABILITIES													
24	Deposits	3,443.0	3,823.3	3,797.4	3,877.6	3,860.8	3,846.2	3,883.1	3,833.7	3,832.1	3,825.1	3,856.3	3,880.0
25	Transaction	340.8	380.8	410.4	470.2	411.4	391.7	393.5	417.6	398.1	407.3	443.9	450.1
26	Nontransaction	3,102.2	3,442.4	3,387.0	3,407.4	3,449.4	3,454.5	3,489.6	3,416.1	3,434.0	3,417.9	3,412.3	3,429.9
27	Large time	627.9	738.2	666.1	650.6	640.6	615.1	603.6	567.7	568.8	569.4	566.1	557.7
28	Other	2,474.2	2,704.2	2,720.9	2,756.8	2,808.8	2,839.4	2,886.0	2,848.3	2,865.2	2,848.5	2,846.2	2,872.1
29	Borrowings	1,140.6	1,410.4	1,407.2	1,314.2	1,281.5	1,268.3	1,248.6	1,213.3	1,235.5	1,210.7	1,191.5	1,190.0
30	From banks in the U.S.	159.1	147.9	130.0	121.3	176.3	174.7	175.5	170.8	167.6	162.9	184.4	170.3
31	From others	981.5	1,262.5	1,277.2	1,192.9	1,105.3	1,093.6	1,073.1	1,042.5	1,067.9	1,047.8	1,007.1	1,019.7
32	Net due to related foreign offices	508.3	519.8	555.8	582.8	569.3	473.8	451.3	514.8	507.7	538.6	537.9	534.8
33	Other liabilities	498.2	527.1	551.1	588.3	526.8	480.8	507.8	464.8	473.5	444.6	454.6	453.4
33a	Derivatives with a negative fair value <sup>13</sup>	187.7	205.6	242.3	275.1	217.0	175.0	197.2	162.9	171.1	145.7	152.9	150.4
33b	Other	310.5	321.5	308.8	313.1	309.8	305.8	310.6	301.9	302.4	298.9	301.7	303.0
34	TOTAL LIABILITIES	<b>5,590.1</b>	<b>6,280.5</b>	<b>6,311.5</b>	<b>6,362.9</b>	<b>6,238.4</b>	<b>6,069.1</b>	<b>6,090.8</b>	<b>6,026.5</b>	<b>6,048.8</b>	<b>6,019.0</b>	<b>6,040.2</b>	<b>6,058.3</b>
35	Residual (assets less liabilities) <sup>10</sup>	764.3	773.2	757.2	730.7	731.3	773.8	787.7	789.4	788.9	770.7	782.4	839.8
MEMORANDA													
36	Mortgage-backed securities <sup>11</sup>	700.8	772.5	788.3	770.8	782.2	779.1	769.9	772.9	770.6	776.7	768.8	772.5
37	Pass-thru	462.5	545.0	571.0	560.4	566.0	561.1	554.0	550.7	551.8	557.1	540.3	538.7
38	CMO, REMIC, and other	238.3	227.5	217.3	210.4	216.2	218.0	215.8	222.2	218.8	219.7	228.5	233.8
39	Net unrealized gains (losses) on available-for-sale securities <sup>14</sup>	-20.2	-56.0	-74.4	-80.3	-70.6	-65.0	-64.5	-54.7	-55.1	-55.5	-54.1	-52.5
40	Securitized consumer loans <sup>12</sup>	112.9	131.3	128.9	126.7	125.8	126.4	126.0	126.8	127.1	127.7	126.9	126.2
41	Credit cards and other revolving plans	76.9	90.4	89.1	88.2	87.9	87.9	87.2	88.0	88.2	89.0	88.1	87.2
42	Other	36.0	41.0	39.8	38.4	37.9	38.6	38.7	38.8	38.9	38.7	38.8	39.0
43	Securitized real estate loans <sup>12</sup>	1,210.6	1,472.5	1,453.5	1,451.1	1,377.4	1,375.9	1,389.9	1,393.0	1,397.3	1,389.9	1,387.0	1,384.8

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 15, 2009

Account	2008	2008	2008	2008	2009	2009	2009	2009	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 15	Apr 22	Apr 29	May 6	
<b>ASSETS</b>													
1	Bank credit	5,301.1	5,783.7	5,777.3	5,737.7	5,605.7	5,526.4	5,476.4	5,420.2	5,410.3	5,372.3	5,491.9	5,496.4
2	Securities in bank credit	1,454.1	1,656.5	1,685.2	1,646.3	1,603.8	1,545.9	1,566.0	1,516.4	1,523.4	1,498.7	1,513.7	1,512.8
3	Treasury and Agency securities <sup>2</sup>	648.3	774.3	805.6	772.8	794.0	786.7	795.5	778.4	774.5	782.9	778.0	791.8
3a	Trading account	70.1	128.0	124.6	92.2	96.4	83.6	73.6	57.1	59.4	52.1	57.5	58.3
3b	Investment account	578.2	646.3	681.0	680.6	697.7	703.2	721.9	721.3	715.1	730.9	720.5	733.5
3b1	Mortgage-backed	530.8	599.2	630.8	619.0	629.8	629.8	635.6	628.7	622.4	637.5	625.4	638.3
3b2	Other	47.4	47.1	50.2	61.6	67.9	73.3	86.3	92.6	92.7	93.3	95.1	95.2
4	Other securities	805.7	882.2	879.6	873.4	809.7	759.2	770.5	738.0	748.9	715.8	735.7	721.0
4a	Trading account <sup>3</sup>	445.4	447.8	492.9	519.5	436.9	367.0	367.6	326.2	339.8	307.7	318.2	315.7
4a1	Derivatives with a positive fair value <sup>13</sup>	241.5	276.1	343.8	380.2	312.6	246.0	262.2	230.8	246.3	214.0	218.3	209.3
4a2	Other	204.0	171.7	149.1	139.3	124.3	121.0	105.4	95.4	93.5	93.7	99.8	106.4
4b	Investment account	360.3	434.4	386.6	353.9	372.8	392.2	402.9	411.8	409.1	408.1	417.5	405.3
4b1	State and local government	55.1	52.9	52.6	52.9	55.8	55.0	55.8	55.4	55.3	55.3	55.2	55.8
4b2	Mortgage-backed	173.3	159.5	150.0	140.8	148.8	147.6	143.5	146.5	144.3	143.2	151.1	143.9
4b3	Other	131.9	222.0	184.0	160.2	168.1	189.6	203.7	210.0	209.5	209.6	211.2	205.5
5	Loans and leases in bank credit <sup>4</sup>	3,847.0	4,127.2	4,092.1	4,091.4	4,001.9	3,980.5	3,910.3	3,903.8	3,886.9	3,873.6	3,978.2	3,983.6
6	Commercial and industrial	778.9	828.7	822.6	807.8	791.6	787.9	775.4	765.2	766.2	763.2	765.5	764.6
7	Real estate	2,081.2	2,219.5	2,221.4	2,210.0	2,181.4	2,177.6	2,169.6	2,192.9	2,172.0	2,157.8	2,257.3	2,268.5
8	Revolving home equity	410.5	479.8	483.2	487.6	489.8	490.2	490.8	495.1	492.4	492.7	504.2	504.5
9	Other residential	1,024.6	1,039.8	1,035.6	1,021.2	999.0	997.2	990.2	1,011.6	992.6	978.6	1,068.7	1,079.3
10	Commercial	646.1	699.9	702.6	701.2	692.6	690.3	688.6	686.2	687.0	686.6	684.4	684.6
11	Consumer	488.8	519.9	522.4	530.4	549.1	549.3	540.8	536.5	537.2	536.5	536.8	532.9
12	Credit cards and other revolving plans	136.2	160.4	163.1	170.0	178.1	174.7	169.2	167.6	167.6	168.2	168.5	165.2
13	Other	352.6	359.5	359.2	360.5	371.0	374.6	371.6	368.9	369.5	368.3	368.4	367.7
14	Security	177.1	215.6	200.4	199.7	163.0	157.6	125.5	113.4	119.1	117.2	117.7	114.2
15	Fed funds and RPs with brokers	141.4	175.0	169.8	174.7	140.2	135.7	104.9	94.0	98.9	98.1	99.2	96.8
16	Other	35.7	40.6	30.6	25.0	22.9	21.9	20.7	19.4	20.2	19.1	18.6	17.4
17	Other loans and leases	320.9	343.4	325.3	343.5	316.8	308.1	299.1	295.8	292.5	298.7	300.8	303.5
17a	Fed funds and RPs with others	22.4	22.0	16.2	32.5	22.5	17.5	20.6	16.7	18.4	15.0	17.7	21.1
17b	Other loans	198.8	227.7	216.3	218.7	204.0	200.3	188.9	189.9	184.7	194.5	194.4	193.8
17c	Lease financing receivables	99.7	93.7	92.8	92.3	90.4	90.3	89.6	89.2	89.4	89.3	88.7	88.6
18	Interbank loans	249.5	255.0	194.1	211.3	256.5	248.6	239.4	240.5	237.5	250.1	250.7	240.6
19	Fed funds and RPs with banks	195.8	213.6	154.7	177.7	227.7	221.7	214.9	209.7	206.4	219.2	216.5	206.8
20	Other	53.7	41.4	39.4	33.6	28.7	27.0	24.5	30.8	31.1	31.0	34.2	33.7
21	Cash assets <sup>7</sup>	147.5	321.4	422.1	492.9	467.4	379.6	439.5	488.0	531.4	510.5	448.7	464.5
22	Other assets <sup>8</sup>	706.8	794.7	825.5	815.0	785.3	783.6	792.3	768.0	759.5	756.2	773.4	792.1
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,348.8</b>	<b>7,074.0</b>	<b>7,135.7</b>	<b>7,171.8</b>	<b>7,022.9</b>	<b>6,842.8</b>	<b>6,847.0</b>	<b>6,812.0</b>	<b>6,834.2</b>	<b>6,785.2</b>	<b>6,860.2</b>	<b>6,883.1</b>

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>LIABILITIES</b>												
24 Deposits	3,472.6	3,819.4	3,813.8	3,911.9	3,882.8	3,849.2	3,898.0	3,867.1	3,907.4	3,837.1	3,847.9	3,881.4
25 Transaction	347.5	371.8	417.0	499.7	424.7	386.5	397.7	425.6	401.8	441.9	482.6	418.1
26 Nontransaction	3,125.1	3,447.6	3,396.8	3,412.2	3,458.1	3,462.7	3,500.4	3,441.5	3,505.6	3,395.2	3,365.3	3,463.3
27 Large time	621.7	745.6	675.4	663.1	648.3	617.1	601.1	561.2	562.0	558.2	557.3	555.8
28 Other	2,503.4	2,702.0	2,721.4	2,749.1	2,809.8	2,845.7	2,899.2	2,880.3	2,943.6	2,837.0	2,807.9	2,907.5
29 Borrowings	1,136.5	1,427.1	1,411.1	1,294.6	1,245.3	1,244.6	1,227.9	1,208.1	1,194.9	1,209.5	1,243.0	1,226.6
30 From banks in the U.S.	163.6	148.6	128.9	120.1	172.3	172.8	175.3	174.9	172.8	163.1	189.4	177.4
31 From others	972.9	1,278.5	1,282.2	1,174.6	1,073.0	1,071.8	1,052.6	1,033.2	1,022.1	1,046.4	1,053.5	1,049.1
32 Net due to related foreign offices	484.0	508.9	557.6	595.7	602.7	494.2	439.2	490.5	479.8	513.0	520.5	530.5
33 Other liabilities	492.2	539.5	582.7	605.1	536.9	480.6	496.3	456.0	466.4	438.8	446.8	439.4
33a Derivatives with a negative fair value <sup>13</sup>	185.8	213.2	264.5	285.1	227.6	172.0	187.5	158.9	171.9	144.4	146.8	142.6
33b Other	306.4	326.3	318.2	320.0	309.2	308.6	308.7	297.2	294.5	294.5	299.9	296.8
34 TOTAL LIABILITIES	<b>5,585.3</b>	<b>6,294.9</b>	<b>6,365.2</b>	<b>6,407.3</b>	<b>6,267.7</b>	<b>6,068.7</b>	<b>6,061.4</b>	<b>6,021.7</b>	<b>6,048.5</b>	<b>5,998.5</b>	<b>6,058.1</b>	<b>6,077.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	763.5	779.1	770.5	764.5	755.2	774.1	785.6	790.3	785.7	786.7	802.1	805.2
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	704.1	758.6	780.8	759.8	778.6	777.4	779.1	775.2	766.7	780.7	776.5	782.3
37 Pass-thru	465.5	532.9	563.8	549.4	560.9	557.6	560.5	552.2	547.1	560.9	548.2	546.1
38 CMO, REMIC, and other	238.6	225.7	217.0	210.4	217.7	219.8	218.6	223.0	219.6	219.8	228.3	236.2
39 Net unrealized gains (losses) on available-for-sale securities <sup>14</sup>	-20.2	-56.0	-74.4	-80.3	-70.6	-65.0	-64.5	-54.7	-55.1	-55.5	-54.1	-52.5
40 Securitized consumer loans <sup>12</sup>	110.9	133.3	130.6	128.2	126.3	126.1	125.1	124.3	124.4	124.0	124.0	124.0
41 Credit cards and other revolving plans	75.9	91.7	89.6	87.8	87.2	87.5	86.8	86.6	86.6	86.6	86.6	86.7
42 Other	35.0	41.6	41.0	40.5	39.2	38.6	38.3	37.7	37.9	37.5	37.4	37.3
43 Securitized real estate loans <sup>12</sup>	1,211.0	1,460.8	1,459.9	1,476.6	1,408.2	1,400.5	1,394.8	1,387.8	1,391.7	1,383.7	1,383.6	1,381.8

Footnotes appear on page 13.



**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

May 15, 2009

Account	2008	2008	2008	2008	2009	2009	2009	2009	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	2,961.5	3,044.3	3,059.9	3,121.3	3,150.8	3,175.0	3,187.3	3,177.3	3,172.0	3,168.9	3,186.1	3,193.3
2 Securities in bank credit	586.8	584.9	593.7	650.1	661.9	663.0	680.9	693.5	690.2	691.6	700.1	705.0
3 Treasury and Agency securities <sup>2</sup>	362.5	368.2	376.5	379.6	384.3	384.5	393.3	396.8	395.1	397.7	397.3	400.9
4 Other securities <sup>3</sup>	224.3	216.7	217.1	270.6	277.6	278.5	287.6	296.7	295.0	293.9	302.8	304.0
5 Loans and leases in bank credit <sup>4</sup>	2,374.7	2,459.4	2,466.2	2,471.2	2,489.0	2,512.0	2,506.4	2,483.7	2,481.9	2,477.3	2,486.0	2,488.4
6 Commercial and industrial	405.5	426.1	426.9	423.9	420.2	420.3	417.1	413.2	412.7	412.2	413.3	413.9
7 Real estate	1,515.4	1,558.6	1,564.7	1,571.4	1,585.1	1,602.2	1,606.9	1,596.8	1,593.6	1,594.9	1,599.1	1,600.0
8 Revolving home equity	92.5	101.0	102.6	102.9	105.9	106.6	107.8	107.3	106.7	106.9	107.3	107.3
9 Other residential	458.3	469.2	470.6	473.6	482.2	497.5	503.7	493.6	491.6	491.1	495.4	495.1
10 Commercial	964.5	988.4	991.6	994.8	997.0	998.1	995.3	996.0	995.3	996.8	996.4	997.7
11 Consumer	335.0	349.8	352.9	352.5	353.6	358.2	350.6	343.1	345.1	340.8	343.4	342.7
12 Credit cards and other revolving plans	208.6	221.4	225.4	223.3	222.8	226.2	219.8	212.2	214.4	210.1	212.5	205.6
13 Other	126.4	128.5	127.5	129.2	130.7	132.0	130.7	131.0	130.7	130.7	130.9	137.1
17 Other loans and leases <sup>6</sup>	118.8	124.8	121.7	123.5	130.1	131.3	132.0	130.6	130.5	129.4	130.2	131.7
18 Interbank loans	124.2	130.9	108.0	128.1	145.9	151.8	145.4	146.6	144.3	148.5	151.1	154.4
19 Fed funds and RPs with banks <sup>6</sup>	100.8	99.1	74.9	103.7	116.7	124.1	118.1	115.0	111.2	114.6	118.1	123.2
20 Other	23.4	31.8	33.1	24.4	29.2	27.7	27.3	31.5	33.2	33.9	33.1	31.2
21 Cash assets <sup>7</sup>	106.0	123.5	167.4	212.0	220.8	238.9	255.2	254.8	261.6	258.6	247.6	254.5
22 Other assets <sup>8</sup>	229.8	236.9	243.0	261.6	261.8	256.8	257.8	244.3	245.0	247.0	240.2	242.1
23 TOTAL ASSETS <sup>9</sup>	<b>3,381.2</b>	<b>3,485.8</b>	<b>3,526.4</b>	<b>3,668.5</b>	<b>3,724.4</b>	<b>3,767.1</b>	<b>3,790.7</b>	<b>3,769.1</b>	<b>3,768.8</b>	<b>3,769.3</b>	<b>3,771.3</b>	<b>3,790.7</b>
<b>LIABILITIES</b>												
24 Deposits	2,320.4	2,402.0	2,443.0	2,526.7	2,590.6	2,622.9	2,658.2	2,659.1	2,654.4	2,655.7	2,669.1	2,673.3
25 Transaction	277.8	270.6	268.9	276.0	278.3	288.7	293.7	298.6	294.8	294.9	298.3	330.7
26 Nontransaction	2,042.5	2,131.4	2,174.1	2,250.7	2,312.4	2,334.1	2,364.4	2,360.5	2,359.6	2,360.8	2,370.8	2,342.6
27 Large time	412.0	421.4	430.8	467.0	468.5	469.5	472.1	475.8	475.6	475.4	477.3	478.5
28 Other	1,630.5	1,710.0	1,743.3	1,783.7	1,843.8	1,864.7	1,892.3	1,884.7	1,884.0	1,885.4	1,893.5	1,864.0
29 Borrowings	584.4	591.2	590.1	603.4	590.3	590.8	587.5	565.9	567.5	572.4	560.5	555.6
30 From banks in the U.S.	230.9	228.3	217.3	216.6	208.8	208.9	206.9	207.6	203.1	215.5	215.8	210.1
31 From others	353.4	362.9	372.8	386.8	381.5	382.0	380.7	358.2	364.4	357.0	344.7	345.5
32 Net due to related foreign offices	7.1	-0.3	4.8	6.0	5.4	4.4	2.8	7.5	6.0	10.2	9.3	6.6
33 Other liabilities	72.0	79.2	85.9	123.2	122.3	109.2	109.8	103.4	105.6	99.7	102.1	106.8
34 TOTAL LIABILITIES	<b>2,983.9</b>	<b>3,072.0</b>	<b>3,123.8</b>	<b>3,259.2</b>	<b>3,308.7</b>	<b>3,327.4</b>	<b>3,358.3</b>	<b>3,335.8</b>	<b>3,333.5</b>	<b>3,338.1</b>	<b>3,341.0</b>	<b>3,342.3</b>
35 Residual (assets less liabilities) <sup>10</sup>	397.3	413.8	402.6	409.3	415.7	439.8	432.4	433.3	435.3	431.2	430.3	448.4
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	259.4	268.9	266.3	270.5	275.7	277.5	276.9	275.4	274.6	276.3	274.6	277.1
40 Securitized consumer loans <sup>12</sup>	295.4	294.8	290.9	287.7	287.1	282.4	282.2	287.7	285.7	289.5	287.3	290.7
43 Securitized real estate loans <sup>12</sup>	33.0	26.7	28.7	24.5	23.4	22.2	21.1	20.7	19.7	20.6	21.8	23.5

Footnotes appear on page 13.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	2,959.8	3,041.7	3,063.5	3,139.9	3,152.3	3,173.6	3,173.9	3,173.0	3,167.5	3,167.3	3,182.0	3,191.6
2 Securities in bank credit	598.7	575.4	584.6	645.9	654.2	661.4	684.3	703.2	699.4	701.3	709.5	712.9
3 Treasury and Agency securities <sup>2</sup>	366.1	364.5	371.1	380.0	382.0	384.7	394.4	400.5	398.7	401.7	401.2	403.7
4 Other securities <sup>3</sup>	232.6	210.9	213.4	265.9	272.1	276.7	289.9	302.6	300.7	299.6	308.3	309.2
5 Loans and leases in bank credit <sup>4</sup>	2,361.1	2,466.3	2,479.0	2,494.0	2,498.1	2,512.2	2,489.6	2,469.8	2,468.1	2,465.9	2,472.5	2,478.7
6 Commercial and industrial	406.0	426.5	427.4	425.5	422.2	420.3	415.9	413.7	412.8	413.9	415.2	414.9
7 Real estate	1,509.2	1,567.1	1,573.3	1,577.2	1,580.5	1,601.3	1,598.9	1,590.6	1,587.4	1,588.2	1,591.7	1,597.2
8 Revolving home equity	92.0	101.1	102.6	104.2	105.4	106.1	106.7	106.6	106.1	106.5	106.8	107.0
9 Other residential	456.9	474.1	474.5	475.0	477.7	497.8	497.6	492.3	490.3	489.6	493.1	496.5
10 Commercial	960.2	991.9	996.2	998.0	997.4	997.4	994.5	991.6	991.0	992.1	991.8	993.7
11 Consumer	329.5	347.0	355.8	363.6	366.3	360.6	344.8	337.4	339.3	337.3	339.3	337.8
12 Credit cards and other revolving plans	203.6	218.4	228.0	235.2	235.0	228.2	214.6	206.8	209.1	206.7	208.6	200.9
13 Other	125.9	128.6	127.8	128.4	131.3	132.4	130.2	130.6	130.2	130.5	130.7	136.8
17 Other loans and leases <sup>6</sup>	116.4	125.7	122.5	127.7	129.2	130.0	130.0	128.1	128.6	126.5	126.3	128.8
18 Interbank loans	131.1	127.9	113.1	132.7	148.5	156.1	158.8	153.3	158.9	147.7	141.8	152.9
19 Fed funds and RPs with banks <sup>6</sup>	106.5	96.6	81.8	107.3	117.9	127.0	129.3	120.8	124.8	112.6	108.9	121.0
20 Other	24.6	31.2	31.3	25.4	30.6	29.1	29.5	32.5	34.2	35.0	32.9	31.9
21 Cash assets <sup>7</sup>	104.3	125.2	173.2	220.7	228.4	234.6	244.4	249.3	257.4	248.3	247.1	250.6
22 Other assets <sup>8</sup>	229.2	240.4	244.9	264.6	260.1	256.3	254.2	243.5	244.2	243.2	238.1	243.4
23 TOTAL ASSETS <sup>9</sup>	<b>3,384.1</b>	<b>3,485.8</b>	<b>3,542.4</b>	<b>3,703.3</b>	<b>3,733.4</b>	<b>3,765.1</b>	<b>3,777.1</b>	<b>3,765.2</b>	<b>3,774.0</b>	<b>3,752.4</b>	<b>3,755.0</b>	<b>3,784.9</b>
<b>LIABILITIES</b>												
24 Deposits	2,326.7	2,402.6	2,452.4	2,551.1	2,583.2	2,624.0	2,655.6	2,665.8	2,680.5	2,647.6	2,648.3	2,673.4
25 Transaction	278.0	269.3	269.5	285.1	280.7	286.6	292.0	298.1	291.9	300.4	312.9	315.2
26 Nontransaction	2,048.7	2,133.3	2,182.9	2,265.9	2,302.5	2,337.4	2,363.7	2,367.7	2,388.6	2,347.2	2,335.3	2,358.2
27 Large time	411.6	419.3	430.6	464.2	466.9	472.7	475.5	475.4	474.8	473.5	475.6	478.8
28 Other	1,637.0	1,714.0	1,752.3	1,801.8	1,835.6	1,864.7	1,888.2	1,892.3	1,913.8	1,873.7	1,859.7	1,879.4
29 Borrowings	579.2	599.8	595.0	608.6	598.5	590.7	572.4	559.4	552.2	570.7	569.8	557.6
30 From banks in the U.S.	231.4	230.3	218.9	217.4	214.2	210.8	203.1	207.2	199.5	216.1	221.9	211.5
31 From others	347.9	369.4	376.2	391.2	384.3	379.8	369.3	352.3	352.8	354.6	347.9	346.1
32 Net due to related foreign offices	4.7	1.6	5.4	6.3	6.8	6.0	3.5	5.1	3.2	7.1	6.9	5.3
33 Other liabilities	77.5	76.4	81.8	119.5	119.5	113.3	112.8	107.2	109.5	103.1	105.2	109.3
34 TOTAL LIABILITIES	<b>2,988.1</b>	<b>3,080.4</b>	<b>3,134.6</b>	<b>3,285.5</b>	<b>3,308.0</b>	<b>3,334.0</b>	<b>3,344.3</b>	<b>3,337.6</b>	<b>3,345.4</b>	<b>3,328.5</b>	<b>3,330.2</b>	<b>3,345.6</b>
35 Residual (assets less liabilities) <sup>10</sup>	396.0	405.4	407.8	417.8	425.4	431.2	432.7	427.6	428.6	423.9	424.8	439.3
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	262.8	266.4	264.4	270.1	274.8	279.9	280.4	279.6	278.0	280.9	279.9	282.1
40 Securitized consumer loans <sup>12</sup>	296.0	293.7	287.7	289.2	286.9	282.7	284.4	288.7	286.4	289.3	287.0	290.3
43 Securitized real estate loans <sup>12</sup>	36.4	27.2	27.2	27.3	27.3	26.4	26.3	25.4	25.1	25.1	25.1	25.1

Footnotes appear on page 13.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

May 15, 2009

Account	2008	2008	2008	2008	2009	2009	2009	2009	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 15	Apr 22	Apr 29	May 6	
<b>ASSETS</b>													
1	Bank credit	1,143.4	1,168.6	1,138.3	1,141.6	1,145.0	1,129.1	1,131.2	1,112.0	1,118.4	1,103.0	1,106.4	1,112.5
2	Securities in bank credit	485.9	478.7	464.8	482.1	486.1	478.7	469.4	460.4	464.5	456.0	458.9	455.9
3	Treasury and Agency securities <sup>2</sup>	92.7	82.4	88.6	92.3	95.8	95.9	99.6	93.8	93.6	92.4	95.0	93.3
3a	Trading account	29.6	32.4	33.5	28.8	28.2	29.1	29.3	29.1	28.6	29.7	29.6	27.7
3b	Investment account	63.1	50.0	55.1	63.5	67.6	66.8	70.3	64.7	65.0	62.7	65.4	65.6
4	Other securities	393.2	396.3	376.2	389.8	390.3	382.8	369.8	366.6	370.8	363.6	363.9	362.5
4a	Trading account <sup>3</sup>	248.0	239.1	235.6	247.6	242.4	239.2	228.4	225.6	230.3	224.1	224.5	222.5
4a1	Derivatives with a positive fair value <sup>13</sup>	124.4	124.8	123.5	158.6	172.3	179.5	158.6	166.9	172.1	168.0	166.8	158.8
4a2	Other	119.1	122.3	107.1	87.2	64.0	56.7	62.0	51.2	49.9	49.0	51.8	59.5
4b	Investment account	145.2	157.1	140.6	142.2	147.9	143.6	141.4	141.0	140.5	139.5	139.4	140.0
5	Loans and leases in bank credit <sup>4</sup>	657.5	689.9	673.5	659.5	658.9	650.4	661.8	651.6	654.0	647.0	647.5	656.6
6	Commercial and industrial	305.7	352.6	356.0	354.1	357.0	352.9	350.3	345.0	345.8	341.7	345.0	343.0
7	Real estate	43.2	45.3	44.6	45.4	45.3	46.0	46.2	45.2	45.3	45.1	45.3	45.0
14	Security	92.8	71.7	58.0	47.3	51.6	53.0	62.9	58.8	59.8	59.3	54.6	59.6
15	Fed funds and RPs with brokers <sup>6</sup>	71.9	54.9	43.7	34.7	39.2	41.6	53.1	49.2	50.0	50.0	44.0	49.6
16	Other	20.9	16.8	14.3	12.6	12.5	11.4	9.8	9.5	9.8	9.3	10.6	10.0
17	Other loans and leases	215.8	220.2	214.9	212.7	204.9	198.5	202.4	202.7	203.1	200.8	202.6	209.0
17a	Fed funds and RPs with others <sup>6</sup>	37.1	30.8	31.0	27.8	24.0	19.9	22.6	27.8	28.2	28.7	28.1	32.0
17b	Other	178.6	189.5	183.9	184.9	180.9	178.6	179.8	174.9	174.9	172.1	174.5	177.0
18	Interbank loans	76.5	58.9	49.4	36.7	45.9	48.2	45.6	47.1	50.5	47.9	46.2	44.1
19	Fed funds and RPs with banks	68.6	52.3	41.4	27.0	36.0	38.4	36.5	39.1	42.9	39.7	37.9	37.0
20	Other	8.0	6.6	8.0	9.7	9.9	9.8	9.1	8.0	7.5	8.3	8.3	7.2
21	Cash assets <sup>7</sup>	59.6	137.6	281.9	319.2	308.2	235.9	236.7	284.8	260.0	324.6	268.8	282.3
22	Other assets <sup>8</sup>	60.2	61.0	65.2	58.3	52.8	45.2	42.5	45.1	45.1	41.8	45.7	47.9
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,339.7</b>	<b>1,426.0</b>	<b>1,534.8</b>	<b>1,555.8</b>	<b>1,552.0</b>	<b>1,458.4</b>	<b>1,456.0</b>	<b>1,489.0</b>	<b>1,473.9</b>	<b>1,517.4</b>	<b>1,467.1</b>	<b>1,486.7</b>
<b>LIABILITIES</b>													
24	Deposits	1,076.2	937.4	875.4	902.2	918.4	865.8	840.7	865.8	855.4	875.0	873.0	896.9
25	Transaction	15.4	17.2	12.6	14.0	13.7	13.3	10.6	11.2	12.0	11.2	11.7	11.2
26	Nontransaction	1,060.8	920.2	862.7	888.3	904.6	852.6	830.1	854.6	843.3	863.8	861.3	885.6
27	Large time	1,042.8	904.9	833.1	846.0	853.0	824.6	798.5	840.0	825.7	853.1	855.3	881.5
29	Borrowings	590.2	668.6	658.0	630.7	606.5	620.6	661.3	671.9	671.1	696.3	657.0	660.5
30	From banks in the U.S.	73.0	67.6	43.0	35.9	37.8	41.6	39.3	49.5	49.7	54.2	48.4	49.3
31	From others	517.1	601.0	615.0	594.8	568.7	579.0	622.0	622.5	621.4	642.1	608.7	611.2
32	Net due to related foreign offices	-491.6	-354.1	-171.3	-150.3	-170.5	-233.7	-235.5	-235.1	-243.4	-224.7	-248.0	-264.5
33	Other liabilities	164.8	177.2	172.9	187.7	188.6	190.6	174.4	180.2	187.6	176.8	176.3	183.4
33a	Derivatives with a negative fair value <sup>13</sup>	114.6	120.5	128.0	149.1	153.1	154.6	138.8	145.6	150.5	146.4	146.3	143.2
33b	Other	50.2	56.7	44.9	38.6	35.5	36.0	35.5	34.6	37.1	30.4	30.0	40.2
34	<b>TOTAL LIABILITIES</b>	<b>1,339.5</b>	<b>1,429.1</b>	<b>1,535.0</b>	<b>1,570.4</b>	<b>1,543.0</b>	<b>1,443.4</b>	<b>1,440.8</b>	<b>1,482.8</b>	<b>1,470.7</b>	<b>1,523.5</b>	<b>1,458.3</b>	<b>1,476.2</b>
35	Residual (assets less liabilities) <sup>10</sup>	0.2	-3.1	-0.2	-14.7	8.9	15.0	15.2	6.2	3.2	-6.1	8.9	10.5

Footnotes appear on page 13.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

May 15, 2009

Account	2008 Apr	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	Week ending			
									Apr 15	Apr 22	Apr 29	May 6
<b>ASSETS</b>												
1 Bank credit	1,143.1	1,178.9	1,157.0	1,155.0	1,149.8	1,134.9	1,127.2	1,109.8	1,117.8	1,106.7	1,102.3	1,105.3
2 Securities in bank credit	482.8	483.9	484.5	490.2	487.6	481.3	469.5	457.2	462.4	454.9	454.4	451.1
3 Treasury and Agency securities <sup>2</sup>	92.7	81.6	89.3	93.5	96.0	98.6	103.3	94.1	93.4	92.3	94.5	93.7
3a Trading account	29.5	33.5	33.2	30.1	27.7	30.3	32.1	29.1	28.1	29.2	28.8	28.1
3b Investment account	63.2	48.1	56.2	63.4	68.3	68.3	71.2	65.0	65.3	63.2	65.7	65.6
4 Other securities	390.1	402.3	395.2	396.6	391.6	382.6	366.2	363.1	369.0	362.6	359.9	357.4
4a Trading account <sup>3</sup>	245.6	243.6	249.0	251.9	244.4	235.4	222.8	222.3	227.5	222.0	220.9	219.3
4a1 Derivatives with a positive fair value <sup>13</sup>	114.4	132.0	151.4	170.8	170.5	164.1	152.3	152.5	157.1	153.1	152.2	149.2
4a2 Other	131.1	111.6	97.5	81.1	73.9	71.3	70.5	69.8	70.4	68.9	68.7	70.1
4b Investment account	144.6	158.7	146.2	144.8	147.2	147.2	143.4	140.8	141.5	140.5	139.1	138.1
5 Loans and leases in bank credit <sup>4</sup>	660.2	695.0	672.5	664.9	662.2	653.6	657.7	652.6	655.3	651.8	647.9	654.2
6 Commercial and industrial	304.7	352.7	356.7	357.2	360.0	356.0	349.5	343.9	344.7	342.6	343.9	340.6
7 Real estate	43.6	46.1	44.8	45.7	45.4	45.5	45.6	45.6	45.7	45.5	45.6	45.6
14 Security	96.8	74.7	58.9	45.1	48.7	50.6	59.4	61.5	62.5	63.2	58.0	60.0
15 Fed funds and RPs with brokers <sup>6</sup>	76.1	57.1	43.1	30.5	35.3	39.5	48.9	52.2	52.9	54.2	48.5	51.5
16 Other	20.8	17.6	15.8	14.6	13.4	11.1	10.4	9.3	9.6	9.0	9.5	8.5
17 Other loans and leases	215.2	221.4	212.2	216.9	208.1	201.6	203.1	201.6	202.4	200.5	200.3	208.1
17a Fed funds and RPs with others <sup>6</sup>	36.8	33.1	31.2	28.5	24.0	21.1	23.4	27.6	28.2	28.7	27.3	31.8
17b Other	178.4	188.3	180.9	188.4	184.1	180.4	179.8	173.9	174.2	171.8	173.0	176.3
18 Interbank loans	71.8	64.8	52.0	36.7	45.0	47.1	40.6	41.8	41.7	44.1	44.3	44.4
19 Fed funds and RPs with banks	65.3	56.1	42.5	27.1	35.9	38.2	32.3	34.9	35.2	37.0	37.1	38.1
20 Other	6.5	8.7	9.5	9.6	9.1	8.9	8.4	6.9	6.4	7.1	7.1	6.4
21 Cash assets <sup>7</sup>	57.6	137.4	290.0	329.6	317.9	233.4	231.1	278.7	252.2	318.1	268.3	277.2
22 Other assets <sup>8</sup>	62.8	60.2	55.1	55.9	49.2	48.5	49.3	48.4	47.4	45.9	49.4	47.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>1,335.2</b>	<b>1,441.2</b>	<b>1,554.1</b>	<b>1,577.2</b>	<b>1,562.0</b>	<b>1,463.8</b>	<b>1,448.2</b>	<b>1,478.7</b>	<b>1,459.0</b>	<b>1,514.8</b>	<b>1,464.3</b>	<b>1,474.4</b>
<b>LIABILITIES</b>												
24 Deposits	1,095.1	940.0	869.9	885.8	901.3	861.8	834.6	882.4	864.8	897.4	900.2	920.6
25 Transaction	16.4	15.7	11.9	14.3	13.7	13.0	12.2	12.4	13.3	12.1	12.4	12.1
26 Nontransaction	1,078.7	924.3	857.9	871.5	887.6	848.8	822.3	870.0	851.5	885.4	887.9	908.5
27 Large time	1,053.0	904.6	836.9	847.7	862.5	824.7	798.8	845.2	827.1	860.2	862.6	882.8
29 Borrowings	603.5	639.6	651.4	624.1	618.3	637.4	684.9	688.0	686.9	704.3	674.8	679.5
30 From banks in the U.S.	71.5	61.1	46.2	37.5	42.7	44.3	44.3	47.5	50.2	47.9	48.1	43.8
31 From others	532.0	578.5	605.2	586.6	575.7	593.1	640.6	640.5	636.6	656.4	626.8	635.8
32 Net due to related foreign offices	-523.6	-326.8	-159.7	-136.0	-158.1	-226.5	-246.1	-269.0	-275.6	-261.5	-288.2	-306.2
33 Other liabilities	156.9	182.4	186.7	197.2	194.1	184.9	168.5	171.0	176.7	168.3	171.1	174.1
33a Derivatives with a negative fair value <sup>13</sup>	108.3	125.2	141.1	157.3	155.6	148.1	135.1	137.9	142.8	138.7	139.0	137.9
33b Other	48.6	57.2	45.6	40.0	38.5	36.8	33.4	33.1	33.9	29.6	32.1	36.2
34 <b>TOTAL LIABILITIES</b>	<b>1,331.9</b>	<b>1,435.2</b>	<b>1,548.4</b>	<b>1,571.1</b>	<b>1,555.7</b>	<b>1,457.5</b>	<b>1,441.9</b>	<b>1,472.4</b>	<b>1,452.7</b>	<b>1,508.5</b>	<b>1,458.0</b>	<b>1,468.1</b>
35 Residual (assets less liabilities) <sup>10</sup>	3.3	6.1	5.7	6.1	6.3	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. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
12. 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.
13. 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.
14. 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.

Current and historical H.8 data are available on the Federal Reserve Board's web site ([www.federalreserve.gov/releases/h8/data.htm](http://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](http://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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