

# 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

July 2, 2009

Account	2008	2008	2008	2009	2009	2009	2009	2009	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 3	Jun 10	Jun 17	Jun 24
<b>ASSETS</b>												
1 Bank credit	9,425.5	9,930.7	9,972.7	9,888.8	9,835.8	9,818.0	9,730.7	9,776.3	9,783.8	9,726.7	9,724.8	9,709.8
2 Securities in bank credit	2,506.5	2,717.3	2,777.7	2,752.4	2,698.0	2,722.2	2,678.5	2,674.0	2,678.3	2,646.3	2,707.8	2,706.6
3 Treasury and Agency securities <sup>2</sup>	1,109.4	1,264.5	1,261.9	1,280.3	1,268.0	1,280.0	1,265.8	1,270.7	1,271.6	1,272.2	1,327.2	1,304.0
4 Other securities <sup>3</sup>	1,397.1	1,452.7	1,515.8	1,472.1	1,430.0	1,442.2	1,412.8	1,403.3	1,406.7	1,374.0	1,380.5	1,402.7
5 Loans and leases in bank credit <sup>4</sup>	6,919.0	7,213.4	7,195.0	7,136.5	7,137.8	7,095.8	7,052.1	7,102.3	7,105.5	7,080.5	7,017.0	7,003.2
6 Commercial and industrial	1,494.0	1,599.9	1,582.4	1,570.4	1,559.8	1,543.7	1,522.2	1,503.4	1,487.1	1,481.3	1,469.1	1,466.6
7 Real estate	3,638.8	3,826.3	3,827.6	3,811.5	3,829.9	3,832.3	3,837.9	3,881.4	3,890.3	3,883.9	3,845.3	3,839.1
8 Revolving home equity	511.1	585.0	590.7	595.3	597.0	601.3	606.1	613.4	611.6	611.9	611.4	609.9
9 Other residential	1,467.8	1,509.4	1,500.4	1,485.0	1,502.4	1,502.1	1,506.4	1,545.6	1,558.0	1,555.3	1,519.1	1,518.4
10 Commercial	1,660.0	1,731.8	1,736.5	1,731.1	1,730.5	1,728.9	1,725.4	1,722.4	1,720.7	1,716.7	1,714.7	1,710.8
11 Consumer	828.8	878.2	881.4	891.9	900.3	892.6	880.9	880.7	883.4	879.2	875.9	875.3
12 Credit cards and other revolving plans	347.5	388.3	385.9	393.0	398.8	393.0	383.5	378.0	380.8	377.1	372.2	374.2
13 Other	481.4	489.9	495.6	498.9	501.5	499.6	497.4	502.7	502.7	502.1	503.7	501.1
14 Security <sup>5</sup>	304.7	263.3	244.7	224.4	218.0	197.9	188.3	195.2	202.8	197.3	195.0	178.9
15 Fed funds and RPs with brokers	244.8	214.3	203.5	183.8	179.7	162.9	155.0	162.6	170.1	166.1	163.3	148.2
16 Other	60.0	49.0	41.2	40.6	38.4	35.0	33.3	32.6	32.7	31.2	31.7	30.7
17 Other loans and leases	652.5	645.7	658.8	638.2	629.8	629.4	622.9	641.6	641.9	638.8	631.8	643.2
18 Interbank loans	455.3	348.5	367.7	441.3	448.5	432.8	430.7	443.9	425.1	473.0	441.7	424.3
19 Fed funds and RPs with banks <sup>6</sup>	370.6	267.8	299.9	372.1	382.9	370.5	359.1	372.4	356.9	399.6	372.4	356.2
20 Other	84.8	80.6	67.9	69.2	65.6	62.3	71.6	71.5	68.3	73.4	69.3	68.0
21 Cash assets <sup>7</sup>	309.1	865.4	990.5	963.7	846.1	936.1	1,014.9	1,038.8	924.1	1,019.9	879.2	936.5
22 Other assets <sup>8</sup>	986.0	1,123.8	1,126.8	1,090.8	1,087.4	1,092.1	1,054.0	1,065.4	1,068.4	1,082.9	1,097.4	1,099.1
23 TOTAL ASSETS <sup>9</sup>	<b>11,077.4</b>	<b>12,132.2</b>	<b>12,318.2</b>	<b>12,237.4</b>	<b>12,066.9</b>	<b>12,123.6</b>	<b>12,071.9</b>	<b>12,158.7</b>	<b>12,029.2</b>	<b>12,131.1</b>	<b>11,972.2</b>	<b>11,999.2</b>
<b>LIABILITIES</b>												
24 Deposits	6,863.0	7,115.8	7,300.6	7,343.4	7,310.0	7,362.0	7,356.2	7,485.1	7,502.2	7,554.5	7,558.6	7,584.2
25 Transaction	604.9	691.9	759.7	702.4	693.7	696.4	723.9	739.9	734.0	798.3	817.6	810.1
26 Nontransaction	6,258.1	6,423.9	6,540.9	6,641.0	6,616.3	6,665.7	6,632.3	6,745.2	6,768.2	6,756.2	6,740.9	6,774.1
27 Large time	2,102.4	1,931.0	1,959.6	1,938.9	1,886.3	1,856.5	1,883.0	1,918.9	1,914.7	1,902.4	1,907.9	1,899.9
28 Other	4,155.7	4,492.9	4,581.3	4,702.1	4,730.0	4,809.2	4,749.3	4,826.3	4,853.5	4,853.7	4,833.1	4,874.2
29 Borrowings	2,335.1	2,655.2	2,547.7	2,476.9	2,478.9	2,498.9	2,450.9	2,453.4	2,426.3	2,438.2	2,378.0	2,338.0
30 From banks in the U.S.	472.7	392.7	373.1	418.9	422.8	421.6	426.7	423.9	395.3	457.8	407.1	410.5
31 From others	1,862.4	2,262.5	2,174.5	2,057.9	2,056.1	2,077.3	2,024.2	2,029.4	2,031.0	1,980.4	1,970.9	1,927.5
32 Net due to related foreign offices	-26.2	389.4	444.5	427.3	268.3	236.8	283.5	204.1	126.3	126.5	52.4	119.0
33 Other liabilities	701.4	809.9	899.0	840.7	780.2	791.3	748.0	731.2	736.2	714.1	741.9	722.2
34 TOTAL LIABILITIES	<b>9,873.4</b>	<b>10,970.2</b>	<b>11,191.8</b>	<b>11,088.2</b>	<b>10,837.4</b>	<b>10,889.1</b>	<b>10,838.6</b>	<b>10,873.8</b>	<b>10,791.0</b>	<b>10,833.4</b>	<b>10,730.9</b>	<b>10,763.5</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,204.0	1,162.0	1,126.4	1,149.1	1,229.4	1,234.6	1,233.3	1,284.9	1,238.3	1,297.7	1,241.3	1,235.7

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending			
									Jun 3	Jun 10	Jun 17	Jun 24
<b>ASSETS</b>												
1 Bank credit	9,406.9	10,003.9	10,038.7	9,912.3	9,841.0	9,787.4	9,712.6	9,753.6	9,779.2	9,701.1	9,708.0	9,647.8
2 Securities in bank credit	2,515.7	2,759.3	2,787.5	2,747.9	2,693.2	2,727.1	2,686.8	2,680.7	2,689.0	2,648.2	2,699.3	2,697.6
3 Treasury and Agency securities <sup>2</sup>	1,116.1	1,266.1	1,246.0	1,271.1	1,269.9	1,293.3	1,273.6	1,277.6	1,282.7	1,275.8	1,328.2	1,313.7
4 Other securities <sup>3</sup>	1,399.6	1,493.2	1,541.5	1,476.8	1,423.3	1,433.8	1,413.2	1,403.2	1,406.3	1,372.4	1,371.1	1,383.9
5 Loans and leases in bank credit <sup>4</sup>	6,891.2	7,244.6	7,251.2	7,164.4	7,147.8	7,060.4	7,025.8	7,072.8	7,090.3	7,052.9	7,008.8	6,950.3
6 Commercial and industrial	1,494.5	1,606.3	1,590.2	1,574.1	1,564.3	1,541.8	1,523.3	1,502.7	1,484.6	1,470.2	1,465.8	1,460.6
7 Real estate	3,634.3	3,839.0	3,832.3	3,807.9	3,824.6	3,814.8	3,828.0	3,876.5	3,884.8	3,890.6	3,841.1	3,828.1
8 Revolving home equity	509.4	586.6	592.6	596.9	597.1	598.3	602.5	611.3	609.7	609.5	609.6	608.8
9 Other residential	1,468.8	1,513.1	1,499.1	1,478.7	1,497.5	1,490.1	1,505.3	1,546.7	1,561.4	1,569.4	1,519.6	1,513.4
10 Commercial	1,656.1	1,739.3	1,740.6	1,732.3	1,729.9	1,726.3	1,720.2	1,718.5	1,713.7	1,711.8	1,711.9	1,705.9
11 Consumer	823.3	878.2	894.0	915.7	910.1	885.5	873.5	874.5	877.4	871.6	871.7	868.9
12 Credit cards and other revolving plans	341.1	391.1	405.1	413.3	403.2	383.9	374.4	370.6	373.0	367.4	367.9	369.3
13 Other	482.1	487.0	488.9	502.4	506.9	501.7	499.1	503.9	504.4	504.2	503.8	499.6
14 Security <sup>5</sup>	297.0	268.9	255.6	223.1	220.1	196.9	186.3	189.3	201.8	193.3	200.0	171.5
15 Fed funds and RPs with brokers	239.7	217.7	211.5	182.4	182.6	161.4	153.3	158.1	170.8	163.5	169.0	141.3
16 Other	57.3	51.2	44.1	40.7	37.4	35.5	33.0	31.3	31.0	29.8	31.0	30.2
17 Other loans and leases	642.1	652.3	679.1	643.6	628.8	621.4	614.5	629.8	641.7	627.2	630.3	621.2
18 Interbank loans	438.5	360.6	382.2	451.0	452.9	439.8	436.7	428.5	418.0	458.5	438.3	410.4
19 Fed funds and RPs with banks <sup>6</sup>	354.6	279.0	312.2	381.2	386.5	376.1	365.1	357.7	349.8	385.2	369.8	342.9
20 Other	83.9	81.6	70.0	69.8	66.3	63.8	71.6	70.8	68.3	73.4	68.5	67.4
21 Cash assets <sup>7</sup>	306.3	885.2	1,042.7	1,009.0	843.1	908.5	1,008.4	1,025.9	976.8	950.1	880.8	872.2
22 Other assets <sup>8</sup>	982.2	1,120.5	1,128.9	1,084.8	1,084.4	1,090.4	1,054.7	1,061.1	1,076.6	1,088.2	1,091.6	1,086.5
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>11,035.2</b>	<b>12,234.7</b>	<b>12,452.5</b>	<b>12,309.4</b>	<b>12,070.3</b>	<b>12,071.0</b>	<b>12,053.9</b>	<b>12,102.9</b>	<b>12,077.2</b>	<b>12,025.7</b>	<b>11,947.8</b>	<b>11,847.9</b>
<b>LIABILITIES</b>												
24 Deposits	6,870.9	7,136.1	7,342.7	7,341.0	7,310.1	7,368.3	7,413.0	7,495.4	7,569.0	7,562.2	7,567.5	7,465.4
25 Transaction	608.4	698.4	798.6	718.1	686.1	700.3	732.6	745.4	740.3	740.1	811.1	827.7
26 Nontransaction	6,262.5	6,437.6	6,544.1	6,622.9	6,624.0	6,668.0	6,680.4	6,750.0	6,828.7	6,822.1	6,756.4	6,637.8
27 Large time	2,114.4	1,943.8	1,971.0	1,954.3	1,891.6	1,857.8	1,881.2	1,926.6	1,927.9	1,914.6	1,909.3	1,886.8
28 Other	4,148.1	4,493.8	4,573.1	4,668.6	4,732.5	4,810.2	4,799.2	4,823.5	4,900.8	4,907.5	4,847.1	4,751.0
29 Borrowings	2,358.9	2,657.6	2,526.6	2,460.5	2,471.8	2,486.7	2,455.3	2,475.1	2,446.3	2,425.4	2,395.1	2,372.2
30 From banks in the U.S.	468.7	396.5	374.3	425.1	425.6	422.6	428.4	420.1	396.8	444.6	411.8	416.4
31 From others	1,890.2	2,261.1	2,152.3	2,035.4	2,046.2	2,064.1	2,027.0	2,055.0	2,049.5	1,980.8	1,983.3	1,955.8
32 Net due to related foreign offices	-62.1	403.3	471.9	474.6	297.3	214.8	223.0	165.0	85.7	81.5	7.6	79.9
33 Other liabilities	695.6	851.2	921.7	853.4	778.3	777.0	733.9	722.0	735.4	719.9	727.4	698.9
34 <b>TOTAL LIABILITIES</b>	<b>9,863.2</b>	<b>11,048.2</b>	<b>11,263.0</b>	<b>11,129.5</b>	<b>10,857.6</b>	<b>10,846.7</b>	<b>10,825.2</b>	<b>10,857.6</b>	<b>10,836.4</b>	<b>10,789.0</b>	<b>10,697.6</b>	<b>10,616.5</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,172.0</b>	<b>1,186.5</b>	<b>1,189.6</b>	<b>1,179.8</b>	<b>1,212.7</b>	<b>1,224.3</b>	<b>1,228.7</b>	<b>1,245.3</b>	<b>1,240.8</b>	<b>1,236.7</b>	<b>1,250.1</b>	<b>1,231.4</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

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending			
									Jun 3	Jun 10	Jun 17	Jun 24
<b>ASSETS</b>												
1 Bank credit	8,269.9	8,792.4	8,831.1	8,744.4	8,706.7	8,686.9	8,619.0	8,675.3	8,695.9	8,654.7	8,650.0	8,675.6
2 Securities in bank credit	2,026.8	2,252.5	2,295.4	2,266.4	2,219.3	2,252.8	2,218.2	2,221.1	2,234.5	2,215.8	2,276.7	2,286.8
3 Treasury and Agency securities <sup>2</sup>	1,014.7	1,175.9	1,170.0	1,185.4	1,172.0	1,180.2	1,171.3	1,179.1	1,181.2	1,185.2	1,236.7	1,223.6
4 Other securities <sup>3</sup>	1,012.1	1,076.6	1,125.5	1,081.0	1,047.3	1,072.6	1,046.9	1,042.0	1,053.2	1,030.5	1,040.0	1,063.2
5 Loans and leases in bank credit <sup>4</sup>	6,243.1	6,539.9	6,535.6	6,478.0	6,487.4	6,434.1	6,400.8	6,454.2	6,461.4	6,439.0	6,373.3	6,388.9
6 Commercial and industrial	1,185.0	1,243.9	1,228.2	1,212.9	1,206.9	1,193.3	1,177.2	1,167.0	1,157.3	1,153.9	1,145.1	1,145.9
7 Real estate	3,595.7	3,781.7	3,782.2	3,766.3	3,784.0	3,786.1	3,792.7	3,836.0	3,844.9	3,838.7	3,799.9	3,795.2
8 Revolving home equity	510.3	584.3	589.9	594.5	596.2	600.4	605.3	612.6	610.8	611.1	610.6	609.1
9 Other residential	1,464.5	1,506.5	1,497.4	1,481.9	1,499.3	1,499.0	1,503.5	1,542.7	1,555.1	1,552.4	1,516.1	1,515.5
10 Commercial	1,620.9	1,690.9	1,694.9	1,689.9	1,688.5	1,686.6	1,684.0	1,680.7	1,679.1	1,675.3	1,673.2	1,670.7
11 Consumer	828.8	878.2	881.4	891.9	900.3	892.6	880.9	880.7	883.4	879.2	875.9	875.3
12 Credit cards and other revolving plans	347.5	388.3	385.9	393.0	398.8	393.0	383.5	378.0	380.8	377.1	372.2	374.2
13 Other	481.4	489.9	495.6	498.9	501.5	499.6	497.4	502.7	502.7	502.1	503.7	501.1
14 Security <sup>5</sup>	196.5	205.3	197.5	172.8	165.0	135.0	129.5	137.5	142.7	136.6	132.4	129.6
15 Fed funds and RPs with brokers	156.7	170.6	168.8	144.6	138.1	109.8	105.8	114.5	119.4	115.0	109.8	108.1
16 Other	39.8	34.7	28.7	28.2	26.9	25.3	23.8	23.0	23.4	21.6	22.6	21.5
17 Other loans and leases	437.1	430.8	446.3	434.0	431.4	427.1	420.4	433.0	433.0	430.6	420.1	442.9
18 Interbank loans	378.3	299.0	331.0	395.4	400.2	387.2	383.6	398.4	383.0	429.3	400.7	387.9
19 Fed funds and RPs with banks <sup>6</sup>	300.5	226.4	272.8	336.1	344.5	334.1	320.0	332.4	318.8	359.7	334.8	324.0
20 Other	77.8	72.7	58.2	59.3	55.7	53.2	63.6	65.9	64.2	69.6	65.9	63.9
21 Cash assets <sup>7</sup>	250.6	583.5	671.3	655.5	610.3	699.4	730.1	763.2	700.7	812.0	703.7	719.6
22 Other assets <sup>8</sup>	937.2	1,058.6	1,068.6	1,038.0	1,042.2	1,049.5	1,009.0	1,022.6	1,030.2	1,045.1	1,056.6	1,065.0
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,737.5</b>	<b>10,597.6</b>	<b>10,762.4</b>	<b>10,686.0</b>	<b>10,608.5</b>	<b>10,667.7</b>	<b>10,583.2</b>	<b>10,693.8</b>	<b>10,637.6</b>	<b>10,769.7</b>	<b>10,639.9</b>	<b>10,677.5</b>
<b>LIABILITIES</b>												
24 Deposits	5,753.7	6,240.4	6,398.5	6,425.2	6,444.2	6,521.4	6,490.4	6,580.3	6,595.5	6,636.9	6,632.9	6,655.1
25 Transaction	589.2	679.2	745.8	688.7	680.4	685.7	712.7	727.6	721.4	784.9	804.5	796.4
26 Nontransaction	5,164.4	5,561.2	5,652.7	5,736.5	5,763.8	5,835.6	5,777.7	5,852.7	5,874.1	5,852.1	5,828.4	5,858.7
27 Large time	1,018.1	1,097.9	1,113.7	1,086.0	1,061.7	1,058.1	1,043.0	1,027.1	1,021.3	1,001.8	1,002.6	995.6
28 Other	4,146.4	4,463.3	4,539.0	4,650.6	4,702.1	4,777.6	4,734.7	4,825.6	4,852.8	4,850.2	4,825.9	4,863.1
29 Borrowings	1,715.9	1,997.2	1,917.0	1,870.5	1,858.3	1,837.7	1,779.2	1,779.4	1,774.2	1,782.5	1,730.4	1,685.0
30 From banks in the U.S.	399.8	347.2	336.7	380.0	381.2	382.2	376.9	371.0	352.2	405.9	363.0	365.0
31 From others	1,316.1	1,650.0	1,580.3	1,490.5	1,477.1	1,455.6	1,402.3	1,408.4	1,421.9	1,376.7	1,367.4	1,320.0
32 Net due to related foreign offices	529.8	560.6	594.5	597.6	502.0	472.3	518.6	508.7	484.1	515.0	460.8	532.4
33 Other liabilities	550.4	637.0	711.4	652.5	589.6	617.0	567.8	560.3	566.7	556.6	583.5	556.9
34 <b>TOTAL LIABILITIES</b>	<b>8,549.7</b>	<b>9,435.3</b>	<b>9,621.4</b>	<b>9,545.8</b>	<b>9,394.0</b>	<b>9,448.4</b>	<b>9,356.1</b>	<b>9,428.7</b>	<b>9,420.5</b>	<b>9,491.1</b>	<b>9,407.6</b>	<b>9,429.3</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,187.9	1,162.3	1,141.0	1,140.1	1,214.4	1,219.3	1,227.1	1,265.1	1,217.1	1,278.6	1,232.3	1,248.2
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	972.4	1,054.6	1,041.3	1,056.7	1,053.7	1,045.0	1,048.4	1,049.9	1,055.8	1,067.3	1,105.0	1,100.0
40 Securitized consumer loans <sup>12</sup>	411.6	419.8	414.4	412.8	408.9	408.2	414.4	412.1	403.3	406.7	409.3	408.7
43 Securitized real estate loans <sup>12</sup>	1,252.1	1,482.1	1,475.7	1,400.8	1,398.1	1,411.0	1,413.7	1,416.7	1,427.3	1,428.9	1,440.9	1,435.4

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

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending			
									Jun 3	Jun 10	Jun 17	Jun 24
<b>ASSETS</b>												
1 Bank credit	8,261.9	8,846.9	8,883.6	8,763.1	8,706.1	8,660.3	8,603.1	8,662.1	8,701.6	8,637.3	8,650.1	8,627.6
2 Securities in bank credit	2,041.6	2,274.8	2,297.1	2,260.4	2,211.9	2,257.6	2,229.6	2,233.3	2,249.1	2,219.3	2,275.3	2,287.6
3 Treasury and Agency securities <sup>2</sup>	1,021.5	1,176.8	1,152.8	1,175.9	1,171.3	1,189.8	1,178.9	1,186.2	1,193.5	1,189.2	1,239.6	1,235.4
4 Other securities <sup>3</sup>	1,020.1	1,098.0	1,144.3	1,084.5	1,040.7	1,067.7	1,050.8	1,047.1	1,055.6	1,030.1	1,035.7	1,052.2
5 Loans and leases in bank credit <sup>4</sup>	6,220.3	6,572.1	6,586.5	6,502.7	6,494.1	6,402.7	6,373.4	6,428.7	6,452.4	6,418.0	6,374.8	6,340.0
6 Commercial and industrial	1,186.6	1,249.6	1,232.8	1,213.7	1,208.3	1,192.3	1,179.4	1,168.0	1,156.0	1,145.7	1,143.5	1,141.2
7 Real estate	3,591.2	3,794.2	3,786.7	3,762.6	3,779.1	3,769.1	3,782.5	3,831.0	3,839.7	3,845.5	3,795.8	3,784.2
8 Revolving home equity	508.6	585.8	591.8	596.1	596.3	597.5	601.7	610.4	608.9	608.6	608.8	608.0
9 Other residential	1,465.4	1,510.1	1,496.1	1,475.7	1,494.5	1,487.1	1,502.3	1,543.7	1,558.4	1,566.4	1,516.6	1,510.5
10 Commercial	1,617.2	1,698.3	1,698.8	1,690.8	1,688.3	1,684.6	1,678.5	1,676.9	1,672.4	1,670.5	1,670.4	1,665.7
11 Consumer	823.3	878.2	894.0	915.7	910.1	885.5	873.5	874.5	877.4	871.6	871.7	868.9
12 Credit cards and other revolving plans	341.1	391.1	405.1	413.3	403.2	383.9	374.4	370.6	373.0	367.4	367.9	369.3
13 Other	482.1	487.0	488.9	502.4	506.9	501.7	499.1	503.9	504.4	504.2	503.8	499.6
14 Security <sup>5</sup>	191.2	210.0	210.5	174.4	169.5	137.5	124.8	132.1	144.2	135.1	139.5	122.4
15 Fed funds and RPs with brokers	151.2	174.6	181.0	147.1	143.1	112.4	101.1	109.0	121.0	113.2	116.5	99.9
16 Other	40.0	35.3	29.5	27.3	26.3	25.1	23.7	23.1	23.2	21.9	23.0	22.5
17 Other loans and leases	428.0	440.1	462.4	436.2	427.2	418.3	413.2	423.2	435.2	420.1	424.3	423.4
18 Interbank loans	364.0	308.6	345.5	406.0	405.8	399.2	394.9	383.5	375.9	415.8	396.9	372.1
19 Fed funds and RPs with banks <sup>6</sup>	286.2	236.5	285.1	345.3	348.4	343.8	330.2	317.4	311.3	346.2	332.5	309.3
20 Other	77.9	72.1	60.4	60.7	57.4	55.4	64.7	66.1	64.6	69.5	64.4	62.9
21 Cash assets <sup>7</sup>	248.2	595.3	713.1	691.1	609.6	677.4	729.7	753.2	751.6	751.9	707.6	663.2
22 Other assets <sup>8</sup>	930.3	1,065.4	1,073.0	1,035.5	1,035.9	1,041.1	1,006.3	1,015.0	1,032.2	1,041.9	1,045.2	1,042.9
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,705.7</b>	<b>10,680.5</b>	<b>10,875.3</b>	<b>10,748.0</b>	<b>10,606.5</b>	<b>10,622.9</b>	<b>10,575.4</b>	<b>10,647.5</b>	<b>10,687.7</b>	<b>10,674.7</b>	<b>10,628.9</b>	<b>10,536.7</b>
<b>LIABILITIES</b>												
24 Deposits	5,728.9	6,266.2	6,457.1	6,439.9	6,448.3	6,533.7	6,530.6	6,552.4	6,620.8	6,604.5	6,616.1	6,520.6
25 Transaction	592.6	686.5	784.3	704.5	673.1	688.1	720.2	733.0	727.9	726.9	797.6	814.2
26 Nontransaction	5,136.3	5,579.7	5,672.8	5,735.4	5,775.2	5,845.6	5,810.4	5,819.4	5,892.9	5,877.5	5,818.5	5,706.4
27 Large time	1,013.6	1,106.9	1,123.4	1,091.9	1,066.8	1,059.0	1,036.0	1,022.4	1,018.8	996.9	998.0	982.0
28 Other	4,122.7	4,472.8	4,549.4	4,643.5	4,708.4	4,786.6	4,774.4	4,797.0	4,874.2	4,880.6	4,820.5	4,724.5
29 Borrowings	1,728.7	2,006.2	1,902.6	1,842.4	1,834.4	1,801.8	1,767.6	1,789.1	1,775.6	1,766.9	1,738.8	1,722.6
30 From banks in the U.S.	399.6	347.8	336.3	381.3	381.3	378.2	380.5	370.6	351.8	398.2	368.7	376.0
31 From others	1,329.1	1,658.4	1,566.4	1,461.0	1,453.1	1,423.6	1,387.1	1,418.5	1,423.8	1,368.7	1,370.2	1,346.7
32 Net due to related foreign offices	534.4	563.0	607.6	632.4	523.9	460.9	492.0	514.4	489.3	513.0	454.6	524.8
33 Other liabilities	545.4	664.4	724.6	659.8	593.5	608.5	562.9	552.6	567.5	559.8	575.5	543.6
34 <b>TOTAL LIABILITIES</b>	<b>8,537.4</b>	<b>9,499.8</b>	<b>9,691.8</b>	<b>9,574.4</b>	<b>9,400.1</b>	<b>9,404.9</b>	<b>9,353.0</b>	<b>9,408.5</b>	<b>9,453.2</b>	<b>9,444.3</b>	<b>9,385.0</b>	<b>9,311.7</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,168.4	1,180.7	1,183.4	1,173.5	1,206.4	1,218.0	1,222.4	1,239.0	1,234.5	1,230.4	1,243.8	1,225.1
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	982.8	1,045.2	1,029.9	1,052.2	1,054.4	1,057.6	1,054.8	1,060.8	1,069.7	1,069.1	1,107.0	1,109.4
40 Securitized consumer loans <sup>12</sup>	409.1	418.3	417.5	413.3	408.8	409.5	412.9	409.6	402.0	406.3	406.7	407.9
43 Securitized real estate loans <sup>12</sup>	1,250.2	1,487.1	1,503.8	1,435.5	1,426.9	1,421.1	1,413.2	1,410.9	1,412.1	1,410.9	1,418.4	1,418.3

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

July 2, 2009

Account	2008	2008	2008	2009	2009	2009	2009	2009	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 3	Jun 10	Jun 17	Jun 24	
<b>ASSETS</b>													
1	Bank credit	5,299.9	5,739.4	5,716.4	5,595.3	5,533.2	5,498.8	5,441.2	5,490.8	5,512.5	5,474.0	5,474.4	5,496.9
2	Securities in bank credit	1,437.7	1,660.0	1,646.5	1,600.9	1,552.4	1,565.3	1,518.5	1,511.7	1,513.9	1,494.9	1,550.2	1,557.0
3	Treasury and Agency securities <sup>2</sup>	652.1	800.1	791.1	801.9	788.4	787.7	775.3	779.3	781.6	787.3	838.0	824.0
3a	Trading account	67.9	112.4	98.2	97.0	82.2	70.1	58.8	59.5	52.1	46.6	60.4	45.9
3b	Investment account	584.2	687.6	692.9	704.9	706.2	717.6	716.6	719.9	729.6	740.7	777.5	778.0
3b1	Mortgage-backed	536.6	636.8	631.9	636.7	630.8	630.5	625.4	621.5	625.6	635.4	671.4	661.5
3b2	Other	47.6	50.8	61.0	68.2	75.4	87.1	91.1	98.4	104.0	105.3	106.2	116.5
4	Other securities	785.5	859.9	855.4	799.0	764.0	777.6	743.2	732.4	732.3	707.6	712.3	733.0
4a	Trading account <sup>3</sup>	413.9	467.7	495.3	424.3	369.2	372.4	330.2	312.8	302.5	282.7	288.2	299.5
4a1	Derivatives with a positive fair value <sup>13</sup>	213.9	329.1	364.1	288.3	238.7	265.1	227.7	207.7	195.7	172.7	182.9	196.5
4a2	Other	199.3	149.1	140.9	138.2	129.1	109.4	100.9	104.2	104.8	107.4	102.0	98.9
4b	Investment account	371.7	392.2	360.1	374.7	394.8	405.2	413.0	419.6	429.7	424.8	424.1	433.5
4b1	State and local government	54.5	52.3	53.2	55.6	55.1	56.0	55.4	56.1	57.3	57.1	58.3	58.3
4b2	Mortgage-backed	173.8	152.1	139.6	145.1	149.0	140.1	148.2	152.0	153.2	154.7	155.1	158.3
4b3	Other	143.4	187.7	167.3	174.0	190.7	209.1	209.5	211.4	219.3	213.0	210.7	216.9
5	Loans and leases in bank credit <sup>4</sup>	3,862.2	4,079.3	4,069.9	3,994.5	3,980.8	3,933.5	3,922.7	3,979.1	3,998.6	3,979.1	3,924.2	3,939.9
6	Commercial and industrial	777.1	817.3	804.6	792.7	786.6	776.3	763.9	756.0	750.7	747.8	740.4	742.1
7	Real estate	2,076.3	2,220.3	2,214.2	2,184.6	2,184.8	2,182.7	2,199.1	2,246.0	2,258.1	2,252.5	2,218.2	2,218.8
8	Revolving home equity	417.4	482.5	487.7	489.4	490.4	493.5	498.9	506.9	507.8	507.9	507.4	505.8
9	Other residential	1,005.2	1,036.6	1,024.5	1,001.1	1,002.9	997.0	1,010.9	1,052.5	1,064.6	1,060.7	1,029.2	1,028.9
10	Commercial	653.7	701.2	701.9	694.1	691.6	692.1	689.3	686.6	685.7	683.9	681.6	684.0
11	Consumer	493.4	525.7	529.3	538.5	542.2	542.3	538.2	534.9	536.4	536.2	535.8	534.9
12	Credit cards and other revolving plans	138.7	162.9	162.5	169.9	172.3	172.9	171.3	168.6	169.4	169.7	167.4	168.8
13	Other	354.7	362.8	366.7	368.6	369.9	369.4	367.0	366.3	367.0	366.6	368.4	366.1
14	Security	185.4	194.5	187.7	160.9	153.0	123.2	118.1	125.8	131.5	125.6	120.7	119.3
15	Fed funds and RPs with brokers	150.7	164.4	163.8	137.7	130.9	102.7	98.9	107.2	112.6	108.3	102.2	102.0
16	Other	34.8	30.1	23.9	23.2	22.0	20.4	19.2	18.6	18.9	17.3	18.4	17.3
17	Other loans and leases	330.1	321.6	334.2	317.7	314.1	309.0	303.3	316.3	321.9	317.0	309.1	324.8
17a	Fed funds and RPs with others	27.9	16.1	31.5	21.4	17.6	20.7	17.0	22.1	24.9	19.8	22.5	27.3
17b	Other loans	201.6	212.5	210.5	205.3	205.7	198.1	196.9	205.0	207.7	207.9	197.6	208.1
17c	Lease financing receivables	100.6	93.0	92.2	91.1	90.8	90.3	89.4	89.2	89.3	89.3	89.0	89.3
18	Interbank loans	250.6	189.6	201.6	248.5	247.4	240.9	236.0	239.3	229.1	279.4	224.8	240.2
19	Fed funds and RPs with banks	197.0	151.5	169.1	219.8	220.7	216.3	205.2	208.9	201.8	247.1	200.9	216.7
20	Other	53.6	38.2	32.4	28.7	26.7	24.6	30.7	30.5	27.3	32.3	23.8	23.5
21	Cash assets <sup>7</sup>	144.7	416.2	459.6	438.5	376.1	449.4	480.5	514.7	461.6	562.6	471.9	484.2
22	Other assets <sup>8</sup>	706.4	816.3	807.4	778.7	788.4	794.9	769.6	781.9	783.1	798.2	814.2	821.4
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,344.4</b>	<b>7,077.2</b>	<b>7,099.8</b>	<b>6,968.6</b>	<b>6,849.4</b>	<b>6,883.6</b>	<b>6,822.6</b>	<b>6,914.9</b>	<b>6,868.3</b>	<b>6,996.7</b>	<b>6,868.2</b>	<b>6,925.6</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)

July 2, 2009

Account	2008	2008	2008	2009	2009	2009	2009	2009	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 3	Jun 10	Jun 17	Jun 24	
LIABILITIES													
24	Deposits	3,429.7	3,801.8	3,876.5	3,840.2	3,827.0	3,868.1	3,835.9	3,905.0	3,923.9	3,966.7	3,949.2	3,975.3
25	Transaction	322.0	411.1	470.5	411.1	392.4	392.7	415.9	431.9	427.8	463.3	477.6	491.7
26	Nontransaction	3,107.7	3,390.8	3,406.0	3,429.1	3,434.6	3,475.3	3,420.0	3,473.1	3,496.1	3,503.4	3,471.6	3,483.6
27	Large time	608.0	667.4	646.9	617.1	591.6	585.6	568.0	553.6	547.5	547.8	544.9	541.6
28	Other	2,499.7	2,723.4	2,759.1	2,811.9	2,843.0	2,889.7	2,852.0	2,919.5	2,948.6	2,955.6	2,926.7	2,942.0
29	Borrowings	1,125.6	1,408.1	1,313.9	1,279.3	1,266.3	1,249.2	1,212.8	1,218.0	1,226.6	1,239.1	1,200.7	1,151.6
30	From banks in the U.S.	168.2	130.3	120.3	170.9	172.1	175.5	169.7	156.1	147.7	200.4	170.4	159.1
31	From others	957.4	1,277.8	1,193.6	1,108.4	1,094.3	1,073.7	1,043.1	1,061.8	1,078.8	1,038.7	1,030.3	992.5
32	Net due to related foreign offices	524.3	555.8	588.0	591.2	497.7	469.6	514.8	509.9	487.3	516.7	462.0	533.5
33	Other liabilities	477.1	551.2	588.4	530.7	480.9	507.8	464.9	452.4	449.4	441.5	465.4	448.7
33a	Derivatives with a negative fair value <sup>13</sup>	168.3	242.3	275.2	217.0	175.0	197.2	162.9	138.9	124.9	112.1	116.5	115.3
33b	Other	308.8	308.9	313.2	313.7	306.0	310.6	302.0	313.5	324.4	329.5	348.9	333.4
34	TOTAL LIABILITIES	<b>5,556.7</b>	<b>6,317.0</b>	<b>6,366.9</b>	<b>6,241.4</b>	<b>6,072.0</b>	<b>6,094.8</b>	<b>6,028.4</b>	<b>6,085.4</b>	<b>6,087.1</b>	<b>6,164.1</b>	<b>6,077.4</b>	<b>6,109.2</b>
35	Residual (assets less liabilities) <sup>10</sup>	787.7	760.2	732.9	727.2	777.4	788.8	794.2	829.6	781.2	832.7	790.8	816.4
MEMORANDA													
36	Mortgage-backed securities <sup>11</sup>	710.4	789.0	771.5	781.8	779.8	770.6	773.6	773.5	778.8	790.1	826.4	819.8
37	Pass-thru	471.7	571.6	561.1	566.7	561.7	554.7	551.4	538.9	542.5	551.6	587.1	579.3
38	CMO, REMIC, and other	238.6	217.3	210.4	215.2	218.1	215.9	222.2	234.6	236.3	238.4	239.4	240.5
39	Net unrealized gains (losses) on available-for-sale securities <sup>14</sup>	-21.3	-74.4	-80.3	-70.5	-65.0	-64.5	-55.1	-50.4	-47.4	-54.0	-48.2	-49.1
40	Securitized consumer loans <sup>12</sup>	114.0	128.9	126.7	125.8	126.4	126.0	126.8	126.0	122.7	122.1	122.7	122.1
41	Credit cards and other revolving plans	78.0	89.1	88.2	87.9	87.9	87.2	88.0	87.0	83.4	83.2	84.4	84.5
42	Other	36.0	39.8	38.4	37.9	38.6	38.7	38.8	39.1	39.3	38.9	38.3	37.6
43	Securitized real estate loans <sup>12</sup>	1,215.2	1,453.5	1,451.1	1,377.4	1,375.9	1,389.9	1,393.0	1,390.9	1,397.9	1,398.2	1,409.7	1,403.5

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

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending				
									Jun 3	Jun 10	Jun 17	Jun 24	
<b>ASSETS</b>													
1	Bank credit	5,291.5	5,790.2	5,750.5	5,612.5	5,533.9	5,485.5	5,429.5	5,479.9	5,514.7	5,456.7	5,470.2	5,457.2
2	Securities in bank credit	1,443.2	1,691.4	1,652.4	1,602.5	1,546.7	1,566.6	1,520.3	1,515.8	1,520.2	1,490.1	1,541.0	1,553.2
3	Treasury and Agency securities <sup>2</sup>	656.7	806.3	773.5	794.6	787.4	796.3	779.2	784.2	791.3	787.4	836.9	832.7
3a	Trading account	65.7	124.6	92.2	96.4	83.6	73.6	57.2	56.9	51.7	47.1	58.4	45.6
3b	Investment account	591.1	681.7	681.3	698.3	703.8	722.7	722.1	727.3	739.7	740.4	778.5	787.2
3b1	Mortgage-backed	542.9	631.4	619.6	630.6	630.5	636.4	629.4	627.8	634.4	634.4	672.0	672.6
3b2	Other	48.1	50.3	61.7	67.7	73.3	86.3	92.6	99.6	105.3	106.0	106.5	114.5
4	Other securities	786.4	885.1	878.9	807.9	759.2	770.3	741.1	731.5	728.9	702.6	704.1	720.5
4a	Trading account <sup>3</sup>	411.6	492.9	518.7	432.7	363.2	364.5	326.2	308.6	296.9	278.1	279.6	289.8
4a1	Derivatives with a positive fair value <sup>13</sup>	211.7	343.8	379.4	307.2	242.2	259.1	230.8	203.9	191.4	171.9	176.7	189.0
4a2	Other	199.8	149.1	139.3	125.5	121.0	105.4	95.5	104.7	105.5	106.1	102.9	100.8
4b	Investment account	374.9	392.2	360.2	375.1	396.1	405.8	414.9	422.9	432.0	424.6	424.5	430.7
4b1	State and local government	55.0	52.7	53.0	55.9	55.1	55.9	55.5	56.7	57.7	57.6	58.8	58.8
4b2	Mortgage-backed	174.6	150.1	140.9	147.6	147.7	143.5	146.4	152.7	154.8	155.0	154.6	156.2
4b3	Other	145.2	189.4	166.3	171.6	193.3	206.4	213.0	213.5	219.5	211.9	211.1	215.6
5	Loans and leases in bank credit <sup>4</sup>	3,848.4	4,098.8	4,098.1	4,010.0	3,987.2	3,918.9	3,909.2	3,964.1	3,994.5	3,966.7	3,929.2	3,904.0
6	Commercial and industrial	778.6	822.6	807.6	791.5	788.0	776.3	765.6	757.0	749.6	740.9	739.3	737.5
7	Real estate	2,075.5	2,224.3	2,212.8	2,185.5	2,180.9	2,173.7	2,195.1	2,245.0	2,256.5	2,260.9	2,217.1	2,211.0
8	Revolving home equity	415.8	484.0	488.4	491.5	491.0	491.6	495.9	504.9	505.6	505.4	505.4	504.9
9	Other residential	1,006.4	1,036.2	1,021.8	999.3	997.8	991.2	1,011.0	1,053.8	1,066.9	1,072.1	1,028.7	1,024.3
10	Commercial	653.3	704.0	702.6	694.7	692.1	690.9	688.1	686.3	684.0	683.4	682.9	681.8
11	Consumer	491.1	522.7	530.7	549.6	549.6	541.1	536.6	532.5	533.7	533.8	534.3	531.6
12	Credit cards and other revolving plans	135.3	163.1	169.9	178.0	174.7	169.2	167.6	164.7	164.8	165.1	165.8	167.1
13	Other	355.8	359.6	360.8	371.6	374.9	371.9	369.0	367.7	368.9	368.7	368.5	364.5
14	Security	180.6	200.4	199.7	163.0	157.6	125.5	113.4	120.9	133.2	124.1	127.7	112.4
15	Fed funds and RPs with brokers	145.6	169.8	174.7	140.2	135.7	104.9	94.0	102.2	114.4	106.6	109.0	94.1
16	Other	35.0	30.6	25.0	22.9	21.9	20.7	19.4	18.7	18.8	17.5	18.7	18.3
17	Other loans and leases	322.7	328.9	347.3	320.4	311.1	302.2	298.6	308.8	321.5	306.9	310.8	311.5
17a	Fed funds and RPs with others	25.9	16.2	32.5	22.5	17.5	20.6	16.7	20.9	25.9	19.3	22.2	24.5
17b	Other loans	196.5	219.7	222.2	206.8	203.0	191.6	192.4	199.0	206.4	198.4	199.7	197.8
17c	Lease financing receivables	100.3	93.1	92.6	91.2	90.6	90.0	89.5	88.9	89.3	89.2	88.9	89.2
18	Interbank loans	243.2	194.1	211.3	256.5	248.6	239.4	240.5	231.6	225.9	265.7	228.8	234.7
19	Fed funds and RPs with banks	190.1	154.7	177.7	227.7	221.7	214.9	209.7	201.3	198.8	233.3	205.4	211.4
20	Other	53.2	39.4	33.6	28.7	27.0	24.5	30.8	30.3	27.1	32.4	23.4	23.3
21	Cash assets <sup>7</sup>	143.4	422.1	492.7	466.6	379.7	438.1	485.6	507.3	505.8	512.3	480.4	438.0
22	Other assets <sup>8</sup>	700.2	821.1	808.9	778.0	782.5	790.0	767.7	774.9	782.4	796.9	805.4	805.4
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,321.0</b>	<b>7,144.3</b>	<b>7,178.0</b>	<b>7,021.7</b>	<b>6,849.3</b>	<b>6,852.1</b>	<b>6,818.6</b>	<b>6,881.3</b>	<b>6,909.1</b>	<b>6,913.0</b>	<b>6,867.3</b>	<b>6,819.7</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)

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending				
									Jun 3	Jun 10	Jun 17	Jun 24	
LIABILITIES													
24	Deposits	3,412.5	3,818.2	3,910.8	3,862.2	3,830.0	3,883.0	3,869.3	3,886.2	3,937.8	3,930.1	3,939.1	3,873.3
25	Transaction	324.2	417.7	499.9	424.5	387.2	396.9	423.8	435.9	432.5	420.0	476.9	497.8
26	Nontransaction	3,088.3	3,400.5	3,410.8	3,437.7	3,442.8	3,486.1	3,445.5	3,450.2	3,505.3	3,510.2	3,462.2	3,375.5
27	Large time	602.2	676.6	659.4	624.6	593.5	583.2	561.5	548.0	544.5	543.1	541.3	528.7
28	Other	2,486.1	2,723.9	2,751.5	2,813.2	2,849.3	2,902.9	2,884.0	2,902.2	2,960.8	2,967.0	2,920.9	2,846.7
29	Borrowings	1,141.2	1,412.1	1,294.3	1,243.1	1,242.7	1,228.4	1,207.6	1,230.2	1,232.2	1,231.1	1,204.1	1,175.5
30	From banks in the U.S.	168.4	129.2	119.1	167.1	170.2	175.2	173.8	156.5	149.2	197.9	173.6	164.2
31	From others	972.9	1,282.9	1,175.2	1,076.0	1,072.4	1,053.2	1,033.8	1,073.7	1,083.0	1,033.2	1,030.5	1,011.3
32	Net due to related foreign offices	529.8	557.6	600.8	624.6	518.1	457.6	490.5	516.0	493.4	516.6	458.4	528.8
33	Other liabilities	468.7	582.8	605.3	540.8	480.7	496.3	456.1	442.8	449.6	444.1	457.9	435.9
33a	Derivatives with a negative fair value <sup>13</sup>	164.1	264.5	285.1	227.6	172.0	187.5	158.9	134.2	123.3	114.6	116.0	115.2
33b	Other	304.6	318.3	320.1	313.1	308.7	308.8	297.3	308.6	326.3	329.4	341.8	320.7
34	TOTAL LIABILITIES	<b>5,552.2</b>	<b>6,370.8</b>	<b>6,411.2</b>	<b>6,270.7</b>	<b>6,071.5</b>	<b>6,065.2</b>	<b>6,023.5</b>	<b>6,075.3</b>	<b>6,112.9</b>	<b>6,121.9</b>	<b>6,059.6</b>	<b>6,013.5</b>
35	Residual (assets less liabilities) <sup>10</sup>	768.8	773.5	766.9	750.9	777.8	786.8	795.0	806.0	796.2	791.1	807.7	806.2
MEMORANDA													
36	Mortgage-backed securities <sup>11</sup>	717.6	781.5	760.5	778.2	778.2	779.9	775.9	780.5	789.2	789.5	826.6	828.8
37	Pass-thru	478.0	564.4	550.1	561.6	558.3	561.2	552.8	544.9	551.0	551.0	588.3	590.9
38	CMO, REMIC, and other	239.5	217.1	210.4	216.7	219.9	218.7	223.0	235.6	238.2	238.5	238.4	237.9
39	Net unrealized gains (losses) on available-for-sale securities <sup>14</sup>	-21.3	-74.4	-80.3	-70.5	-65.0	-64.5	-55.1	-50.4	-47.4	-54.0	-48.2	-49.1
40	Securitized consumer loans <sup>12</sup>	112.5	130.6	128.2	126.3	126.1	125.1	124.3	124.1	121.6	121.5	121.3	121.1
41	Credit cards and other revolving plans	78.3	89.6	87.8	87.2	87.5	86.8	86.6	87.1	84.8	84.8	84.6	84.6
42	Other	34.2	41.0	40.5	39.2	38.6	38.3	37.7	37.1	36.8	36.8	36.7	36.5
43	Securitized real estate loans <sup>12</sup>	1,214.8	1,459.9	1,476.6	1,408.2	1,400.5	1,394.8	1,387.8	1,386.1	1,387.6	1,386.4	1,393.9	1,393.8

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

July 2, 2009

Account	2008	2008	2008	2009	2009	2009	2009	2009	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 3	Jun 10	Jun 17	Jun 24
<b>ASSETS</b>												
1 Bank credit	2,970.0	3,053.1	3,114.6	3,149.0	3,173.5	3,188.1	3,177.8	3,184.5	3,183.4	3,180.8	3,175.6	3,178.8
2 Securities in bank credit	589.1	592.5	648.9	665.5	666.9	687.5	699.7	709.4	720.5	720.9	726.4	729.8
3 Treasury and Agency securities <sup>2</sup>	362.5	375.9	378.9	383.5	383.6	392.5	395.9	399.7	399.6	397.9	398.7	399.6
4 Other securities <sup>3</sup>	226.6	216.6	270.1	282.1	283.2	295.1	303.7	309.6	321.0	322.9	327.7	330.2
5 Loans and leases in bank credit <sup>4</sup>	2,380.9	2,460.6	2,465.7	2,483.5	2,506.7	2,500.6	2,478.1	2,475.1	2,462.8	2,459.9	2,449.1	2,448.9
6 Commercial and industrial	407.9	426.6	423.6	420.2	420.2	417.0	413.3	411.0	406.6	406.0	404.6	403.8
7 Real estate	1,519.4	1,561.4	1,568.0	1,581.7	1,599.1	1,603.4	1,593.6	1,590.0	1,586.8	1,586.2	1,581.7	1,576.4
8 Revolving home equity	92.9	101.8	102.1	105.1	105.8	106.9	106.4	105.7	103.0	103.2	103.2	103.2
9 Other residential	459.3	469.9	472.9	480.9	496.4	502.0	492.5	490.2	490.5	491.6	486.9	486.6
10 Commercial	967.2	989.7	993.0	995.7	997.0	994.5	994.7	994.1	993.3	991.4	991.6	986.6
11 Consumer	335.5	352.5	352.1	353.4	358.0	350.2	342.6	345.7	347.1	343.0	340.0	340.4
12 Credit cards and other revolving plans	208.8	225.4	223.3	223.1	226.5	220.0	212.2	209.3	211.4	207.5	204.8	205.4
13 Other	126.7	127.1	128.8	130.3	131.6	130.2	130.4	136.4	135.7	135.5	135.3	135.0
17 Other loans and leases <sup>6</sup>	118.1	120.0	121.9	128.2	129.3	129.9	128.5	128.3	122.3	124.7	122.7	128.4
18 Interbank loans	127.7	109.4	129.5	146.9	152.8	146.3	147.7	159.0	153.9	150.0	175.9	147.6
19 Fed funds and RPs with banks <sup>6</sup>	103.5	74.9	103.7	116.3	123.8	117.7	114.8	123.6	117.0	112.6	133.9	107.3
20 Other	24.2	34.5	25.7	30.6	29.1	28.6	32.9	35.5	36.9	37.3	42.0	40.4
21 Cash assets <sup>7</sup>	105.9	167.3	211.7	217.1	234.2	250.0	249.6	248.5	239.1	249.4	231.8	235.4
22 Other assets <sup>8</sup>	230.8	242.4	261.2	259.3	253.8	254.6	239.4	240.7	247.1	246.9	242.3	243.6
23 TOTAL ASSETS <sup>9</sup>	<b>3,393.1</b>	<b>3,520.4</b>	<b>3,662.5</b>	<b>3,717.4</b>	<b>3,759.1</b>	<b>3,784.1</b>	<b>3,760.6</b>	<b>3,778.8</b>	<b>3,769.3</b>	<b>3,772.9</b>	<b>3,771.7</b>	<b>3,751.9</b>
<b>LIABILITIES</b>												
24 Deposits	2,324.0	2,438.6	2,521.9	2,585.0	2,617.1	2,653.3	2,654.5	2,675.3	2,671.6	2,670.2	2,683.7	2,679.8
25 Transaction	267.3	268.2	275.2	277.6	288.0	293.0	296.8	295.7	293.6	321.6	326.9	304.6
26 Nontransaction	2,056.7	2,170.4	2,246.7	2,307.5	2,329.1	2,360.3	2,357.7	2,379.6	2,378.0	2,348.6	2,356.8	2,375.1
27 Large time	410.0	430.5	466.8	468.8	470.1	472.5	474.9	473.5	473.7	454.0	457.6	454.0
28 Other	1,646.7	1,739.9	1,779.9	1,838.6	1,859.1	1,887.8	1,882.8	1,906.1	1,904.3	1,894.6	1,899.2	1,921.1
29 Borrowings	590.3	589.1	603.1	591.2	591.9	588.5	566.4	561.4	547.6	543.4	529.7	533.3
30 From banks in the U.S.	231.6	216.9	216.3	209.0	209.1	206.7	207.2	214.9	204.5	205.5	192.6	205.9
31 From others	358.7	372.2	386.7	382.2	382.8	381.8	359.2	346.6	343.1	338.0	337.1	327.4
32 Net due to related foreign offices	5.4	4.8	6.5	6.4	4.3	2.7	3.9	-1.2	-3.1	-1.7	-1.3	-1.2
33 Other liabilities	73.3	85.8	123.0	121.8	108.6	109.1	102.9	107.9	117.3	115.1	118.1	108.2
34 TOTAL LIABILITIES	<b>2,992.9</b>	<b>3,118.3</b>	<b>3,254.5</b>	<b>3,304.4</b>	<b>3,322.0</b>	<b>3,353.7</b>	<b>3,327.7</b>	<b>3,343.3</b>	<b>3,333.4</b>	<b>3,327.0</b>	<b>3,330.2</b>	<b>3,320.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	400.2	402.1	408.1	412.9	437.0	430.5	432.9	435.5	435.9	445.9	441.5	431.8
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	262.0	265.7	269.8	274.8	273.9	274.4	274.8	276.4	277.0	277.3	278.6	280.2
40 Securitized consumer loans <sup>12</sup>	297.5	290.9	287.7	287.1	282.4	282.2	287.6	286.1	280.6	284.6	286.6	286.6
43 Securitized real estate loans <sup>12</sup>	36.9	28.7	24.5	23.4	22.2	21.1	20.7	25.7	29.4	30.8	31.2	31.9

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

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending			
									Jun 3	Jun 10	Jun 17	Jun 24
<b>ASSETS</b>												
1 Bank credit	2,970.3	3,056.7	3,133.1	3,150.5	3,172.2	3,174.9	3,173.5	3,182.2	3,186.9	3,180.5	3,179.9	3,170.4
2 Securities in bank credit	598.5	583.4	644.7	657.9	665.3	691.0	709.3	717.6	728.9	729.2	734.3	734.4
3 Treasury and Agency securities <sup>2</sup>	364.8	370.5	379.3	381.3	383.9	393.6	399.6	402.0	402.2	401.8	402.8	402.6
4 Other securities <sup>3</sup>	233.7	212.9	265.4	276.6	281.4	297.4	309.7	315.6	326.7	327.5	331.5	331.7
5 Loans and leases in bank credit <sup>4</sup>	2,371.9	2,473.3	2,488.4	2,492.6	2,506.9	2,483.8	2,464.2	2,464.6	2,458.0	2,451.3	2,445.6	2,436.0
6 Commercial and industrial	408.0	427.1	425.2	422.2	420.3	415.9	413.9	411.0	406.4	404.8	404.3	403.7
7 Real estate	1,515.7	1,570.0	1,573.9	1,577.1	1,598.2	1,595.4	1,587.4	1,586.0	1,583.2	1,584.6	1,578.8	1,573.2
8 Revolving home equity	92.8	101.8	103.4	104.6	105.3	105.9	105.8	105.6	103.3	103.3	103.4	103.1
9 Other residential	459.0	473.9	474.3	476.4	496.7	495.9	491.3	489.8	491.5	494.3	487.9	486.2
10 Commercial	963.9	994.2	996.2	996.1	996.2	993.6	990.3	990.6	988.3	987.0	987.5	983.9
11 Consumer	332.2	355.5	363.3	366.1	360.4	344.5	336.9	342.0	343.7	337.7	337.4	337.3
12 Credit cards and other revolving plans	205.8	228.0	235.2	235.3	228.5	214.7	206.8	205.9	208.2	202.3	202.1	202.1
13 Other	126.4	127.5	128.1	130.8	131.9	129.7	130.0	136.1	135.5	135.5	135.3	135.1
17 Other loans and leases <sup>6</sup>	116.0	120.8	126.0	127.2	128.0	128.0	126.1	125.6	124.6	124.2	125.2	121.9
18 Interbank loans	120.8	114.5	134.2	149.5	157.1	159.8	154.4	151.9	150.0	150.1	168.2	137.5
19 Fed funds and RPs with banks <sup>6</sup>	96.1	81.8	107.4	117.6	126.7	128.9	120.5	116.1	112.6	112.9	127.2	97.9
20 Other	24.7	32.7	26.8	32.0	30.5	30.9	33.9	35.8	37.5	37.2	41.0	39.5
21 Cash assets <sup>7</sup>	104.8	173.1	220.4	224.5	229.9	239.4	244.1	245.9	245.8	239.6	227.2	225.1
22 Other assets <sup>8</sup>	230.0	244.3	264.1	257.5	253.3	251.1	238.6	240.1	249.8	245.0	239.8	237.6
23 TOTAL ASSETS <sup>9</sup>	<b>3,384.8</b>	<b>3,536.3</b>	<b>3,697.2</b>	<b>3,726.3</b>	<b>3,757.2</b>	<b>3,770.9</b>	<b>3,756.9</b>	<b>3,766.2</b>	<b>3,778.6</b>	<b>3,761.7</b>	<b>3,761.5</b>	<b>3,717.0</b>
<b>LIABILITIES</b>												
24 Deposits	2,316.4	2,447.9	2,546.3	2,577.7	2,618.3	2,650.8	2,661.3	2,666.2	2,683.1	2,674.3	2,677.0	2,647.3
25 Transaction	268.4	268.8	284.4	280.0	285.9	291.2	296.3	297.1	295.4	307.0	320.7	316.3
26 Nontransaction	2,048.0	2,179.2	2,261.9	2,297.7	2,332.4	2,359.5	2,364.9	2,369.1	2,387.6	2,367.4	2,356.3	2,331.0
27 Large time	411.5	430.3	464.0	467.4	473.3	475.7	474.6	474.3	474.2	453.8	456.7	453.2
28 Other	1,636.6	1,748.8	1,797.9	1,830.3	1,859.1	1,883.8	1,890.4	1,894.8	1,913.4	1,913.6	1,899.6	1,877.8
29 Borrowings	587.5	594.1	608.3	599.2	591.7	573.4	559.9	558.9	543.4	535.8	534.7	547.2
30 From banks in the U.S.	231.3	218.6	217.2	214.2	211.0	203.0	206.7	214.1	202.6	200.3	195.1	211.8
31 From others	356.2	375.5	391.1	385.0	380.7	370.4	353.2	344.7	340.7	335.4	339.6	335.4
32 Net due to related foreign offices	4.6	5.4	6.8	7.8	5.9	3.3	1.5	-1.6	-4.1	-3.6	-3.9	-4.0
33 Other liabilities	76.6	81.6	119.3	119.0	112.7	112.2	106.7	109.7	117.9	115.8	117.7	107.7
34 TOTAL LIABILITIES	<b>2,985.2</b>	<b>3,129.1</b>	<b>3,280.7</b>	<b>3,303.7</b>	<b>3,328.6</b>	<b>3,339.7</b>	<b>3,329.5</b>	<b>3,333.2</b>	<b>3,340.3</b>	<b>3,322.3</b>	<b>3,325.5</b>	<b>3,298.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	399.6	407.2	416.5	422.6	428.6	431.2	427.4	433.1	438.3	439.3	436.1	418.9
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	265.2	263.7	269.4	274.0	276.2	277.8	279.0	280.3	280.5	279.6	280.3	280.6
40 Securitized consumer loans <sup>12</sup>	296.6	287.7	289.2	286.9	282.7	284.4	288.6	285.5	280.3	284.8	285.5	286.8
43 Securitized real estate loans <sup>12</sup>	35.4	27.2	27.3	27.3	26.4	26.3	25.4	24.7	24.5	24.5	24.5	24.5

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending				
									Jun 3	Jun 10	Jun 17	Jun 24	
<b>ASSETS</b>													
1	Bank credit	1,155.6	1,138.3	1,141.7	1,144.5	1,129.1	1,131.1	1,111.7	1,101.1	1,088.0	1,072.0	1,074.8	1,034.2
2	Securities in bank credit	479.8	464.8	482.2	486.0	478.7	469.3	460.4	452.9	443.9	430.5	431.1	419.9
3	Treasury and Agency securities <sup>2</sup>	94.8	88.6	91.9	94.9	95.9	99.8	94.5	91.6	90.4	87.0	90.5	80.4
3a	Trading account	33.9	33.5	28.8	28.2	29.1	29.3	29.1	26.7	24.9	24.1	25.9	22.1
3b	Investment account	60.8	55.1	63.2	66.7	66.8	70.4	65.3	65.0	65.5	62.8	64.6	58.3
4	Other securities	385.0	376.2	390.3	391.0	382.8	369.5	365.9	361.3	353.5	343.5	340.6	339.5
4a	Trading account <sup>3</sup>	239.3	235.6	247.8	242.4	239.2	228.4	225.6	219.2	211.0	201.2	199.8	198.6
4a1	Derivatives with a positive fair value <sup>13</sup>	110.4	123.5	158.5	172.2	179.3	158.6	166.9	151.2	145.7	136.4	139.4	138.6
4a2	Other	127.3	107.1	87.4	64.2	56.9	62.1	51.2	64.8	62.0	61.6	56.4	56.5
4b	Investment account	145.8	140.5	142.5	148.6	143.6	141.2	140.3	142.0	142.5	142.4	140.8	140.9
5	Loans and leases in bank credit <sup>4</sup>	675.9	673.5	659.4	658.5	650.3	661.8	651.4	648.2	644.1	641.5	643.7	614.4
6	Commercial and industrial	309.1	356.0	354.2	357.5	352.9	350.3	345.0	336.4	329.8	327.4	324.0	320.8
7	Real estate	43.1	44.6	45.4	45.2	46.0	46.2	45.2	45.4	45.4	45.2	45.4	43.9
14	Security	108.3	58.0	47.3	51.6	53.0	62.9	58.8	57.7	60.1	60.6	62.6	49.3
15	Fed funds and RPs with brokers <sup>6</sup>	88.1	43.7	34.7	39.2	41.6	53.1	49.2	48.2	50.7	51.1	53.5	40.1
16	Other	20.2	14.3	12.6	12.5	11.4	9.8	9.5	9.5	9.3	9.6	9.1	9.2
17	Other loans and leases	215.4	214.9	212.5	204.2	198.5	202.3	202.4	208.6	208.8	208.2	211.7	200.4
17a	Fed funds and RPs with others <sup>6</sup>	35.2	31.0	27.8	24.0	19.9	22.6	27.8	31.3	31.9	33.9	35.6	28.9
17b	Other	180.3	183.9	184.7	180.2	178.5	179.7	174.6	177.3	176.9	174.3	176.1	171.4
18	Interbank loans	77.1	49.4	36.7	45.9	48.3	45.6	47.1	45.5	42.1	43.6	41.0	36.4
19	Fed funds and RPs with banks	70.1	41.4	27.0	36.0	38.4	36.5	39.1	39.9	38.1	39.9	37.6	32.3
20	Other	7.0	8.0	9.7	9.9	9.9	9.1	8.0	5.6	4.1	3.8	3.5	4.1
21	Cash assets <sup>7</sup>	58.5	281.9	319.1	308.2	235.9	236.7	284.8	275.6	223.4	208.0	175.6	216.9
22	Other assets <sup>8</sup>	48.8	65.1	58.3	52.8	45.2	42.5	45.1	42.7	38.2	37.8	40.9	34.2
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,339.9</b>	<b>1,534.7</b>	<b>1,555.8</b>	<b>1,551.4</b>	<b>1,458.4</b>	<b>1,455.9</b>	<b>1,488.7</b>	<b>1,464.9</b>	<b>1,391.7</b>	<b>1,361.4</b>	<b>1,332.3</b>	<b>1,321.6</b>
<b>LIABILITIES</b>													
24	Deposits	1,109.4	875.4	902.1	918.2	865.8	840.7	865.8	904.8	906.7	917.6	925.6	929.2
25	Transaction	15.7	12.6	14.0	13.7	13.3	10.6	11.2	12.2	12.7	13.4	13.1	13.7
26	Nontransaction	1,093.7	862.7	888.1	904.4	852.6	830.0	854.6	892.5	894.1	904.1	912.5	915.4
27	Large time	1,084.4	833.1	845.9	852.9	824.6	798.4	840.0	891.8	893.5	900.6	905.3	904.3
29	Borrowings	619.2	658.0	630.7	606.4	620.7	661.2	671.7	674.0	652.1	655.7	647.6	653.0
30	From banks in the U.S.	73.0	45.5	36.5	39.0	41.6	39.4	49.8	52.9	43.1	51.9	44.1	45.5
31	From others	546.3	612.5	594.2	567.4	579.1	621.8	621.9	621.0	609.0	603.8	603.6	607.5
32	Net due to related foreign offices	-555.9	-171.3	-150.0	-170.3	-233.7	-235.5	-235.1	-304.6	-357.8	-388.5	-408.3	-413.4
33	Other liabilities	151.1	172.9	187.6	188.1	190.6	174.4	180.2	170.9	169.5	157.6	158.3	165.3
33a	Derivatives with a negative fair value <sup>13</sup>	104.9	128.0	149.2	153.1	154.6	138.8	145.6	138.1	134.7	124.4	125.5	124.6
33b	Other	46.2	44.9	38.5	35.0	36.0	35.5	34.6	32.8	34.8	33.2	32.9	40.7
34	<b>TOTAL LIABILITIES</b>	<b>1,323.7</b>	<b>1,535.0</b>	<b>1,570.4</b>	<b>1,542.4</b>	<b>1,443.4</b>	<b>1,440.7</b>	<b>1,482.5</b>	<b>1,445.1</b>	<b>1,370.5</b>	<b>1,342.3</b>	<b>1,323.3</b>	<b>1,334.1</b>
35	Residual (assets less liabilities) <sup>10</sup>	16.2	-0.3	-14.7	9.0	15.0	15.3	6.2	19.8	21.2	19.1	9.0	-12.5

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

July 2, 2009

Account	2008 May	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	Week ending				
									Jun 3	Jun 10	Jun 17	Jun 24	
<b>ASSETS</b>													
1	Bank credit	1,145.0	1,157.0	1,155.1	1,149.2	1,134.9	1,127.1	1,109.6	1,091.5	1,077.7	1,063.8	1,057.9	1,020.2
2	Securities in bank credit	474.1	484.5	490.4	487.5	481.3	469.5	457.2	447.4	439.8	428.9	424.0	410.0
3	Treasury and Agency securities <sup>2</sup>	94.6	89.3	93.2	95.1	98.6	103.5	94.8	91.3	89.1	86.6	88.5	78.3
3a	Trading account	33.1	33.2	30.1	27.7	30.3	32.1	29.1	25.9	23.5	23.6	24.9	20.6
3b	Investment account	61.5	56.2	63.0	67.5	68.3	71.4	65.7	65.4	65.6	63.0	63.6	57.8
4	Other securities	379.5	395.2	397.2	392.3	382.6	366.0	362.4	356.1	350.7	342.3	335.4	331.7
4a	Trading account <sup>3</sup>	237.4	249.0	252.1	244.4	235.4	222.8	222.3	218.0	212.6	204.3	198.2	194.7
4a1	Derivatives with a positive fair value <sup>13</sup>	107.1	151.4	170.7	170.5	164.1	152.3	152.5	146.8	143.0	135.4	130.3	127.9
4a2	Other	130.3	97.5	81.4	73.9	71.3	70.5	69.8	71.2	69.5	68.9	67.9	66.7
4b	Investment account	142.0	146.2	145.1	147.9	147.2	143.2	140.1	138.1	138.1	138.0	137.2	137.0
5	Loans and leases in bank credit <sup>4</sup>	670.9	672.5	664.7	661.8	653.6	657.6	652.3	644.1	637.9	634.9	634.0	610.2
6	Commercial and industrial	308.0	356.7	357.4	360.4	356.0	349.5	343.9	334.7	328.7	324.5	322.2	319.4
7	Real estate	43.1	44.8	45.7	45.3	45.5	45.6	45.6	45.5	45.1	45.2	45.2	43.9
14	Security	105.8	58.9	45.1	48.7	50.6	59.4	61.5	57.3	57.6	58.2	60.5	49.1
15	Fed funds and RPs with brokers <sup>6</sup>	88.5	43.1	30.5	35.3	39.5	48.9	52.2	49.0	49.8	50.3	52.5	41.5
16	Other	17.3	15.8	14.6	13.4	11.1	10.4	9.3	8.2	7.8	7.8	7.9	7.6
17	Other loans and leases	214.1	212.2	216.6	207.3	201.6	203.1	201.3	206.6	206.5	207.1	206.0	197.8
17a	Fed funds and RPs with others <sup>6</sup>	34.7	31.2	28.5	24.0	21.1	23.4	27.6	30.6	31.6	32.8	33.7	28.4
17b	Other	179.4	180.9	188.2	183.3	180.4	179.7	173.7	176.0	174.9	174.2	172.3	169.4
18	Interbank loans	74.5	52.0	36.7	45.0	47.1	40.6	41.8	45.0	42.2	42.8	41.4	38.2
19	Fed funds and RPs with banks	68.5	42.5	27.1	35.9	38.2	32.3	34.9	40.2	38.4	38.9	37.3	33.7
20	Other	6.0	9.5	9.6	9.1	8.9	8.4	6.9	4.8	3.7	3.8	4.0	4.6
21	Cash assets <sup>7</sup>	58.1	290.0	329.6	317.9	233.4	231.1	278.7	272.8	225.3	198.1	173.2	209.0
22	Other assets <sup>8</sup>	51.9	55.1	55.9	49.2	48.5	49.3	48.4	46.1	44.4	46.3	46.4	43.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,329.5</b>	<b>1,554.1</b>	<b>1,577.3</b>	<b>1,561.4</b>	<b>1,463.8</b>	<b>1,448.1</b>	<b>1,478.5</b>	<b>1,455.4</b>	<b>1,389.5</b>	<b>1,351.1</b>	<b>1,318.9</b>	<b>1,311.1</b>
<b>LIABILITIES</b>													
24	Deposits	1,142.0	869.9	885.7	901.2	861.8	834.6	882.4	943.0	948.2	957.7	951.3	944.8
25	Transaction	15.8	11.9	14.3	13.7	13.0	12.2	12.4	12.4	12.4	13.1	13.5	13.5
26	Nontransaction	1,126.2	857.9	871.4	887.5	848.8	822.3	870.0	930.7	935.7	944.6	937.9	931.3
27	Large time	1,100.8	836.9	847.7	862.4	824.7	798.8	845.2	904.2	909.1	917.7	911.2	904.8
29	Borrowings	630.2	651.4	624.0	618.1	637.4	684.9	687.8	686.0	670.7	658.5	656.3	649.6
30	From banks in the U.S.	69.1	48.7	38.0	43.8	44.3	44.4	47.9	49.4	45.0	46.4	43.1	40.4
31	From others	561.1	602.7	586.0	574.4	593.1	640.4	639.9	636.6	625.7	612.1	613.2	609.1
32	Net due to related foreign offices	-596.6	-159.7	-135.7	-157.9	-226.6	-246.1	-269.0	-349.4	-403.6	-431.5	-446.9	-444.9
33	Other liabilities	150.3	186.7	197.1	193.7	184.9	168.5	171.0	169.4	167.9	160.1	151.9	155.3
33a	Derivatives with a negative fair value <sup>13</sup>	103.8	141.1	157.3	155.6	148.1	135.1	137.9	136.4	134.8	127.3	121.3	118.8
33b	Other	46.4	45.6	39.8	38.1	36.8	33.4	33.1	33.1	33.1	32.8	30.5	36.6
34	<b>TOTAL LIABILITIES</b>	<b>1,325.8</b>	<b>1,548.4</b>	<b>1,571.1</b>	<b>1,555.1</b>	<b>1,457.5</b>	<b>1,441.8</b>	<b>1,472.2</b>	<b>1,449.1</b>	<b>1,383.2</b>	<b>1,344.8</b>	<b>1,312.6</b>	<b>1,304.8</b>
35	Residual (assets less liabilities) <sup>10</sup>	3.6	5.7	6.1	6.3	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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