

FEDERAL RESERVE statistical release



H.8

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

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

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	9,002.1	9,318.6	9,297.7	9,316.5	9,296.1	9,270.0	9,357.4	9,349.5	9,312.1	9,307.8	9,275.0	9,234.7
2 Securities in bank credit ²	2,055.6	2,063.7	2,112.9	2,134.1	2,165.8	2,183.8	2,210.0	2,258.8	2,269.9	2,279.6	2,282.2	2,277.9
3 Treasury and agency securities ³	1,133.3	1,240.0	1,269.0	1,259.0	1,273.1	1,261.9	1,266.4	1,300.4	1,318.5	1,325.4	1,326.7	1,315.2
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	–	–	–	–	981.8	980.1	966.8	956.0
5 Non-MBS ⁵	–	–	–	–	–	–	–	–	336.6	345.3	359.9	359.2
6 Other securities	922.3	823.7	843.9	875.1	892.8	921.9	943.6	958.3	951.5	954.2	955.4	962.7
7 Mortgage-backed securities ⁶	–	–	–	–	–	–	–	–	214.0	213.4	213.9	216.0
8 Non-MBS ⁷	–	–	–	–	–	–	–	–	737.5	740.8	741.5	746.7
9 Loans and leases in bank credit ⁸	6,946.5	7,254.9	7,184.8	7,182.5	7,130.3	7,086.3	7,147.4	7,090.7	7,042.2	7,028.2	6,992.8	6,956.8
10 Commercial and industrial loans	1,554.6	1,618.6	1,601.5	1,586.6	1,562.9	1,544.4	1,527.1	1,503.7	1,500.7	1,496.8	1,496.2	1,488.1
11 Real estate loans	3,635.1	3,820.2	3,803.4	3,818.4	3,827.6	3,834.0	3,881.7	3,867.5	3,867.8	3,864.2	3,842.6	3,820.7
12 Revolving home equity loans	514.5	588.3	593.5	596.9	601.4	605.3	612.9	610.8	609.1	609.1	608.0	607.1
13 Closed-end residential loans ⁹	1,461.1	1,508.4	1,491.5	1,503.7	1,508.8	1,516.8	1,558.1	1,552.0	1,558.4	1,554.5	1,538.5	1,520.0
14 Commercial real estate loans ¹⁰	1,659.5	1,723.5	1,718.3	1,717.8	1,717.4	1,711.9	1,710.6	1,704.8	1,700.3	1,700.7	1,696.0	1,693.5
15 Consumer loans	814.4	861.8	871.1	882.0	873.5	862.8	863.0	859.7	854.7	852.6	850.6	849.5
16 Credit cards and other revolving plans	332.6	367.8	374.0	382.7	376.0	367.5	363.2	359.9	355.3	354.5	352.9	350.8
17 Other consumer loans ¹¹	481.9	494.0	497.1	499.3	497.5	495.3	499.8	499.8	499.4	498.1	497.7	498.7
18 Other loans and leases	942.3	954.3	908.8	895.3	866.3	845.0	875.5	859.9	819.1	814.6	803.5	798.5
19 Fed funds and reverse RPs with nonbanks ¹²	313.0	320.6	288.5	281.7	266.6	256.5	277.1	269.2	237.8	235.9	222.2	216.7
20 All other loans and leases ¹³	629.4	633.7	620.2	613.6	599.7	588.5	598.4	590.7	581.3	578.7	581.3	581.8
21 LESS: Allowance for loan and lease losses	–	–	–	–	–	–	–	–	179.0	185.0	187.9	188.7
22 Interbank loans ¹²	454.0	314.9	387.2	392.0	381.4	383.5	389.5	381.3	332.1	342.9	331.8	332.1
23 Fed funds and reverse RPs with banks ¹²	369.9	247.8	319.9	327.5	321.6	314.9	320.8	313.3	261.9	269.8	258.7	258.9
24 Loans to commercial banks	84.2	67.2	67.3	64.5	59.7	68.6	68.7	68.0	70.2	73.1	73.1	73.3
25 Cash assets ¹⁴	320.0	989.6	978.0	852.7	936.4	1,013.9	1,028.1	911.0	854.4	897.3	959.9	972.0
26 Trading assets ¹⁵	–	–	–	–	–	–	–	–	403.5	416.6	387.1	402.2
27 Derivatives with a positive fair value ¹⁶	–	–	–	–	–	–	–	–	376.5	389.9	359.2	376.1
28 Other trading assets	–	–	–	–	–	–	–	–	26.9	26.7	27.9	26.2
29 Other assets ¹⁷	1,013.9	1,175.0	1,133.5	1,145.2	1,162.8	1,126.9	1,143.0	1,172.8	1,192.6	1,202.1	1,124.5	1,126.1
30 TOTAL ASSETS ¹⁸	11,045.1	12,264.0	12,179.2	12,030.8	12,084.6	12,054.2	12,150.6	12,023.6	11,915.7	11,981.8	11,890.4	11,878.5

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	6,885.1	7,223.5	7,270.7	7,266.6	7,300.6	7,322.4	7,459.5	7,529.0	7,505.0	7,505.8	7,530.5	7,509.2
32 Large time deposits	2,105.5	1,899.6	1,891.3	1,845.0	1,815.0	1,840.0	1,870.4	1,884.8	1,908.3	1,914.7	1,886.9	1,900.7
33 Other deposits	4,779.6	5,323.9	5,379.4	5,421.6	5,485.6	5,482.4	5,589.1	5,644.2	5,596.6	5,591.1	5,643.6	5,608.5
34 Borrowings	2,234.2	2,456.4	2,403.3	2,428.5	2,440.2	2,406.5	2,420.0	2,360.5	2,319.6	2,328.6	2,249.7	2,234.7
35 Borrowings from banks in the U.S.	475.4	376.7	415.0	419.9	415.9	417.8	420.3	414.8	401.3	410.4	359.7	352.6
36 Borrowings from others	1,758.9	2,079.7	1,988.2	2,008.6	2,024.3	1,988.7	1,999.7	1,945.7	1,918.3	1,918.2	1,889.9	1,882.1
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	—	340.7	346.9	321.0	333.9
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	286.9	296.9	266.7	284.7
39 Other trading liabilities	—	—	—	—	—	—	—	—	53.7	50.0	54.3	49.3
40 Net due to related foreign offices	8.6	406.2	385.9	239.9	220.9	270.3	203.9	108.8	66.5	89.5	117.5	109.6
41 Other liabilities ²⁰	427.1	454.0	447.0	438.7	442.0	429.3	437.2	464.2	493.1	497.8	450.6	429.3
42 TOTAL LIABILITIES ¹⁸	9,916.4	11,049.8	10,968.6	10,795.0	10,813.5	10,812.5	10,887.0	10,809.0	10,724.9	10,768.6	10,669.3	10,616.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,128.7	1,214.2	1,210.6	1,235.8	1,271.1	1,241.7	1,263.6	1,214.6	1,190.8	1,213.2	1,221.1	1,261.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	—	-80.7	-68.9	-78.9	-75.4
45 Securitized consumer loans ²³	413.5	411.2	407.5	403.7	403.9	407.9	406.9	404.9	407.2	408.3	408.9	409.2
46 Securitized credit cards and other revolving plans	377.9	372.7	369.8	365.8	365.7	369.7	368.7	367.2	370.5	371.1	371.8	372.7
47 Other securitized consumer loans	35.6	38.5	37.7	37.9	38.2	38.2	38.2	37.8	36.8	37.2	37.1	36.5
48 Securitized real estate loans ²³	1,248.9	1,435.9	1,403.0	1,378.1	1,376.5	1,387.7	1,401.2	1,427.9	1,442.0	1,453.0	1,456.1	1,459.0

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 31, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	8,979.2	9,359.2	9,314.6	9,337.0	9,287.8	9,254.4	9,341.1	9,323.9	9,286.4	9,265.3	9,218.0	9,179.9
2 Securities in bank credit ²	2,058.2	2,059.5	2,105.1	2,134.9	2,175.6	2,179.8	2,211.2	2,258.6	2,272.9	2,275.7	2,261.1	2,261.3
3 Treasury and agency securities ³	1,133.7	1,233.8	1,264.6	1,266.0	1,289.9	1,261.6	1,264.6	1,298.3	1,320.4	1,320.9	1,308.0	1,306.3
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	982.3	976.9	955.0	952.5
5 Non-MBS ⁵	—	—	—	—	—	—	—	—	338.1	344.0	353.0	353.8
6 Other securities	924.5	825.7	840.6	868.9	885.7	918.2	946.6	960.3	952.5	954.8	953.1	955.1
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	211.6	212.4	212.1	213.8
8 Non-MBS ⁷	—	—	—	—	—	—	—	—	740.9	742.4	741.0	741.2
9 Loans and leases in bank credit ⁸	6,921.0	7,299.7	7,209.5	7,202.2	7,112.2	7,074.6	7,130.0	7,065.3	7,013.6	6,989.6	6,956.9	6,918.6
10 Commercial and industrial loans	1,550.9	1,619.7	1,601.9	1,592.1	1,569.8	1,552.0	1,532.2	1,499.6	1,499.4	1,487.5	1,483.8	1,473.5
11 Real estate loans	3,631.1	3,822.2	3,799.1	3,819.6	3,812.7	3,826.9	3,877.5	3,862.6	3,858.2	3,869.5	3,848.4	3,818.5
12 Revolving home equity loans	513.3	590.4	595.0	596.8	598.1	602.5	611.3	609.3	608.0	607.4	607.1	606.8
13 Closed-end residential loans ⁹	1,460.3	1,504.9	1,485.0	1,504.6	1,498.7	1,514.6	1,557.0	1,550.3	1,552.9	1,567.3	1,547.1	1,519.3
14 Commercial real estate loans ¹⁰	1,657.5	1,726.8	1,719.1	1,718.2	1,715.8	1,709.9	1,709.2	1,703.0	1,697.3	1,694.8	1,694.2	1,692.4
15 Consumer loans	809.0	872.1	894.0	892.5	869.5	857.9	858.9	853.6	842.6	838.6	839.7	842.5
16 Credit cards and other revolving plans	327.1	384.7	393.2	387.9	369.9	360.8	357.1	353.6	346.4	343.7	345.1	346.4
17 Other consumer loans ¹¹	481.9	487.4	500.8	504.5	499.6	497.1	501.7	500.0	496.1	494.9	494.6	496.1
18 Other loans and leases	930.0	985.7	914.5	898.1	860.3	837.7	861.4	849.4	813.4	794.0	784.9	784.0
19 Fed funds and reverse RPs with nonbanks ¹²	302.1	336.4	292.0	288.1	266.8	254.1	269.8	260.3	223.0	217.5	208.0	207.1
20 All other loans and leases ¹³	627.9	649.3	622.5	610.0	593.4	583.6	591.6	589.2	590.4	576.5	577.0	577.0
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	179.5	187.7	188.3	188.2
22 Interbank loans ¹²	437.3	327.2	398.2	396.9	388.5	388.9	377.2	370.0	306.9	317.2	318.1	322.8
23 Fed funds and reverse RPs with banks ¹²	354.9	258.3	329.9	332.0	326.6	319.5	308.5	303.1	239.4	246.2	246.7	252.7
24 Loans to commercial banks	82.5	68.9	68.3	64.8	61.9	69.3	68.7	67.0	67.5	71.0	71.4	70.1
25 Cash assets ¹⁴	317.2	1,040.9	1,014.6	847.1	909.6	1,009.8	1,020.6	901.2	888.1	899.8	951.9	923.7
26 Trading assets ¹⁵	—	—	—	—	—	—	—	—	378.4	388.1	360.2	365.8
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	350.8	360.5	331.5	338.8
28 Other trading assets	—	—	—	—	—	—	—	—	27.6	27.7	28.7	27.0
29 Other assets ¹⁷	1,005.5	1,187.1	1,138.0	1,144.9	1,157.9	1,124.9	1,130.3	1,161.2	1,186.7	1,208.5	1,117.9	1,102.8
30 TOTAL ASSETS ¹⁸	10,979.4	12,425.0	12,285.4	12,056.0	12,061.0	12,046.6	12,095.8	11,942.0	11,867.0	11,891.2	11,777.8	11,706.8

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	6,873.7	7,293.1	7,297.8	7,265.8	7,328.3	7,370.4	7,463.9	7,516.2	7,509.6	7,478.1	7,476.3	7,401.7
32 Large time deposits	2,099.7	1,916.5	1,905.7	1,843.8	1,808.6	1,832.1	1,876.6	1,879.3	1,889.3	1,888.7	1,860.1	1,873.3
33 Other deposits	4,774.0	5,376.6	5,392.1	5,422.1	5,519.7	5,538.4	5,587.3	5,637.0	5,620.3	5,589.4	5,616.2	5,528.4
34 Borrowings	2,233.8	2,451.6	2,398.5	2,418.6	2,440.4	2,416.3	2,440.0	2,356.2	2,291.2	2,262.4	2,200.9	2,217.0
35 Borrowings from banks in the U.S.	472.6	380.3	421.3	421.9	418.4	423.0	414.3	411.2	393.4	393.8	349.7	349.1
36 Borrowings from others	1,761.1	2,071.3	1,977.2	1,996.8	2,022.1	1,993.4	2,025.7	1,945.0	1,897.8	1,868.6	1,851.3	1,867.9
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	—	306.8	311.9	289.9	295.0
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	253.4	263.0	236.9	245.9
39 Other trading liabilities	—	—	—	—	—	—	—	—	53.4	48.9	52.9	49.2
40 Net due to related foreign offices	-53.9	466.0	470.8	292.8	208.4	217.9	159.4	48.6	15.5	72.2	103.4	91.7
41 Other liabilities ²⁰	417.9	462.0	447.6	442.8	438.2	420.4	430.4	454.1	482.6	487.3	435.0	416.2
42 TOTAL LIABILITIES ¹⁸	9,818.2	11,243.2	11,114.2	10,849.9	10,839.3	10,813.9	10,852.1	10,697.7	10,605.8	10,611.9	10,505.5	10,421.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,161.2	1,181.8	1,171.1	1,206.2	1,221.7	1,232.8	1,243.6	1,244.2	1,261.2	1,279.3	1,272.3	1,285.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	—	-80.7	-68.9	-78.9	-75.4
45 Securitized consumer loans ²³	412.6	414.0	409.8	405.4	406.1	409.4	406.1	404.0	408.0	408.6	406.5	405.2
46 Securitized credit cards and other revolving plans	377.8	373.4	370.5	366.7	367.6	371.6	369.0	367.3	371.5	372.1	370.1	369.4
47 Other securitized consumer loans	34.7	40.6	39.3	38.7	38.4	37.8	37.2	36.7	36.5	36.4	36.4	35.8
48 Securitized real estate loans ²³	1,244.8	1,448.5	1,434.6	1,424.2	1,420.2	1,426.6	1,424.3	1,425.1	1,422.1	1,423.6	1,423.6	1,419.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

July 31, 2009

Account	2008 Jun	2008 Dec	2009 Jan	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	Week ending			
									Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	7,954.9	8,340.3	8,320.4	8,349.4	8,320.2	8,311.2	8,407.7	8,431.3	8,413.5	8,414.1	8,378.1	8,333.8
2 Securities in bank credit ²	1,713.0	1,765.0	1,812.8	1,836.3	1,862.2	1,888.7	1,920.1	1,982.3	1,998.8	2,008.3	2,004.6	1,998.6
3 Treasury and agency securities ³	1,031.3	1,149.5	1,175.4	1,168.6	1,174.7	1,176.4	1,183.1	1,221.6	1,238.9	1,243.5	1,235.5	1,223.7
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	951.0	947.6	934.6	924.4
5 Non-MBS ⁵	—	—	—	—	—	—	—	—	288.0	295.9	300.9	299.2
6 Other securities	681.7	615.6	637.4	667.8	687.5	712.3	737.0	760.7	759.9	764.8	769.2	774.9
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	201.9	202.7	202.9	204.9
8 Non-MBS ⁷	—	—	—	—	—	—	—	—	558.0	562.1	566.3	570.0
9 Loans and leases in bank credit ⁸	6,242.0	6,575.2	6,507.7	6,513.1	6,458.1	6,422.5	6,487.6	6,449.0	6,414.7	6,405.8	6,373.5	6,335.3
10 Commercial and industrial loans	1,217.4	1,251.2	1,233.8	1,224.0	1,206.5	1,191.0	1,181.8	1,168.1	1,164.5	1,163.3	1,162.9	1,154.5
11 Real estate loans	3,590.1	3,774.8	3,757.9	3,772.7	3,783.4	3,789.0	3,836.7	3,822.6	3,824.1	3,821.5	3,800.1	3,778.7
12 Revolving home equity loans	513.6	586.6	591.8	595.2	599.7	603.5	611.3	609.4	608.6	608.7	607.7	606.8
13 Closed-end residential loans ⁹	1,457.6	1,504.8	1,487.7	1,500.0	1,506.2	1,513.8	1,555.2	1,548.5	1,552.9	1,548.8	1,532.6	1,514.7
14 Commercial real estate loans ¹⁰	1,618.9	1,683.4	1,678.4	1,677.5	1,677.5	1,671.7	1,670.2	1,664.7	1,662.6	1,664.0	1,659.8	1,657.1
15 Consumer loans	814.4	861.8	871.1	882.0	873.4	862.8	863.0	859.5	853.7	851.6	849.6	848.4
16 Credit cards and other revolving plans	332.6	367.8	374.0	382.7	376.0	367.5	363.3	359.9	355.2	354.5	352.9	350.8
17 Other consumer loans ¹¹	481.8	494.0	497.1	499.3	497.5	495.3	499.8	499.6	498.5	497.1	496.7	497.6
18 Other loans and leases	620.0	687.3	644.8	634.3	594.8	579.8	606.1	598.7	572.5	569.3	561.0	553.7
19 Fed funds and reverse RPs with nonbanks ¹²	192.7	258.4	224.9	217.6	190.1	180.5	200.0	192.6	170.4	169.5	160.2	152.6
20 All other loans and leases ¹³	427.3	429.0	419.9	416.7	404.7	399.2	406.1	406.1	402.1	399.9	400.8	401.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	177.0	182.7	185.3	186.0
22 Interbank loans ¹²	382.1	279.3	343.0	347.4	338.4	337.9	344.7	340.1	291.1	300.6	290.2	290.7
23 Fed funds and reverse RPs with banks ¹²	304.4	220.7	284.0	291.1	286.2	276.5	281.0	277.0	226.5	233.1	222.8	222.3
24 Loans to commercial banks	77.7	58.6	59.0	56.4	52.2	61.5	63.8	63.0	64.6	67.5	67.4	68.3
25 Cash assets ¹⁴	260.2	669.6	666.2	613.0	698.8	729.1	755.6	723.0	687.0	656.0	747.5	715.8
26 Trading assets ¹⁵	—	—	—	—	—	—	—	—	259.3	272.8	253.0	264.9
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	234.6	248.1	228.9	242.5
28 Other trading assets	—	—	—	—	—	—	—	—	24.7	24.7	24.1	22.4
29 Other assets ¹⁷	960.2	1,122.1	1,085.6	1,100.6	1,112.5	1,080.4	1,098.3	1,132.9	1,161.9	1,165.7	1,088.0	1,090.7
30 TOTAL ASSETS¹⁸	9,701.3	10,727.1	10,634.9	10,568.6	10,631.3	10,570.4	10,693.4	10,689.8	10,635.8	10,626.6	10,571.6	10,509.9

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	5,741.5	6,340.2	6,370.8	6,395.8	6,451.2	6,438.5	6,528.5	6,581.6	6,547.2	6,546.4	6,591.5	6,557.6
32 Large time deposits	997.3	1,056.7	1,030.4	1,013.8	1,007.1	996.0	985.6	982.3	991.6	997.6	992.1	990.4
33 Other deposits	4,744.2	5,283.5	5,340.5	5,382.0	5,444.1	5,442.5	5,542.9	5,599.4	5,555.6	5,548.8	5,599.3	5,567.2
34 Borrowings	1,644.2	1,853.5	1,799.0	1,801.3	1,784.3	1,742.7	1,760.0	1,723.1	1,685.8	1,666.0	1,589.2	1,555.6
35 Borrowings from banks in the U.S.	403.8	342.3	371.7	375.2	378.0	373.8	371.9	375.6	367.6	366.8	318.3	316.4
36 Borrowings from others	1,240.3	1,511.2	1,427.3	1,426.1	1,406.3	1,368.9	1,388.1	1,347.5	1,318.2	1,299.1	1,270.9	1,239.3
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	—	194.9	204.2	187.8	197.4
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	150.4	162.3	141.1	154.9
39 Other trading liabilities	—	—	—	—	—	—	—	—	44.6	41.9	46.6	42.5
40 Net due to related foreign offices	538.2	581.1	579.5	495.1	470.7	519.8	507.7	505.3	509.8	485.0	510.0	498.4
41 Other liabilities ²⁰	383.4	411.3	408.2	398.6	399.3	386.9	399.1	425.5	454.5	460.8	424.0	404.4
42 TOTAL LIABILITIES ¹⁸	8,536.4	9,563.5	9,461.9	9,352.9	9,374.4	9,327.5	9,417.4	9,432.9	9,392.2	9,362.3	9,302.4	9,213.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,164.9	1,163.6	1,172.9	1,215.7	1,256.8	1,242.9	1,276.0	1,256.9	1,243.6	1,264.3	1,269.1	1,296.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	—	-79.2	-67.7	-77.4	-74.0
45 Securitized consumer loans ²³	413.5	411.2	407.5	403.7	403.9	407.9	406.9	404.9	407.2	408.3	408.9	409.2
46 Securitized credit cards and other revolving plans	377.9	372.7	369.8	365.8	365.7	369.7	368.7	367.2	370.5	371.1	371.8	372.7
47 Other securitized consumer loans	35.6	38.5	37.7	37.9	38.2	38.2	38.2	37.8	36.8	37.2	37.1	36.5
48 Securitized real estate loans ²³	1,248.9	1,435.9	1,403.0	1,378.1	1,376.5	1,387.7	1,401.2	1,427.9	1,442.0	1,453.0	1,456.1	1,459.0

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	7,936.8	8,373.7	8,335.9	8,366.2	8,312.6	8,297.0	8,395.9	8,409.8	8,392.8	8,378.9	8,327.2	8,284.0
2 Securities in bank credit ²	1,715.7	1,757.4	1,805.2	1,834.0	1,873.3	1,889.5	1,924.8	1,983.6	2,004.4	2,003.8	1,985.2	1,984.0
3 Treasury and agency securities ³	1,031.4	1,148.7	1,175.1	1,172.0	1,187.8	1,173.4	1,179.3	1,218.7	1,241.1	1,236.7	1,219.0	1,216.2
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	948.9	943.0	923.6	921.3
5 Non-MBS ⁵	—	—	—	—	—	—	—	—	292.2	293.7	295.4	294.8
6 Other securities	684.3	608.7	630.1	661.9	685.4	716.1	745.4	764.9	763.3	767.1	766.2	767.9
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	201.1	202.2	201.9	203.7
8 Non-MBS ⁷	—	—	—	—	—	—	—	—	562.2	565.0	564.3	564.2
9 Loans and leases in bank credit ⁸	6,221.1	6,616.3	6,530.7	6,532.3	6,439.3	6,407.5	6,471.1	6,426.3	6,388.5	6,375.1	6,342.0	6,299.9
10 Commercial and industrial loans	1,216.2	1,251.3	1,230.6	1,225.0	1,208.9	1,196.9	1,187.0	1,166.7	1,166.5	1,158.7	1,154.8	1,145.5
11 Real estate loans	3,586.7	3,776.5	3,753.9	3,774.4	3,767.4	3,781.7	3,832.3	3,818.4	3,815.0	3,826.9	3,806.1	3,777.0
12 Revolving home equity loans	512.5	588.8	593.4	595.1	596.5	600.8	609.6	607.9	607.8	607.2	606.9	606.5
13 Closed-end residential loans ⁹	1,456.9	1,501.2	1,481.5	1,501.3	1,495.6	1,511.6	1,554.2	1,547.0	1,547.0	1,561.4	1,541.1	1,514.1
14 Commercial real estate loans ¹⁰	1,617.4	1,686.6	1,679.1	1,677.9	1,675.3	1,669.4	1,668.5	1,663.5	1,660.2	1,658.3	1,658.1	1,656.3
15 Consumer loans	809.0	872.1	894.0	892.5	869.5	857.9	858.9	853.4	841.5	837.6	838.7	841.5
16 Credit cards and other revolving plans	327.1	384.7	393.2	387.9	369.9	360.8	357.1	353.6	346.4	343.7	345.1	346.4
17 Other consumer loans ¹¹	481.9	487.4	500.8	504.5	499.6	497.1	501.7	499.8	495.1	493.9	493.6	495.0
18 Other loans and leases	609.2	716.4	652.1	640.5	593.6	570.9	593.0	587.7	565.6	552.0	542.4	536.0
19 Fed funds and reverse RPs with nonbanks ¹²	183.1	277.4	232.7	227.6	194.7	174.6	190.5	182.8	154.3	153.2	144.8	138.5
20 All other loans and leases ¹³	426.1	439.0	419.4	412.9	398.8	396.4	402.4	405.0	411.3	398.8	397.6	397.5
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	176.9	185.1	185.7	185.6
22 Interbank loans ¹²	369.2	291.0	353.2	349.9	348.0	347.4	332.5	330.5	272.3	275.3	277.0	282.3
23 Fed funds and reverse RPs with banks ¹²	292.1	231.6	293.9	293.9	294.4	284.8	268.4	267.8	209.7	209.3	210.9	216.9
24 Loans to commercial banks	77.0	59.3	59.3	56.0	53.6	62.6	64.0	62.8	62.7	66.0	66.1	65.4
25 Cash assets ¹⁴	256.2	711.2	696.4	613.0	677.5	729.9	750.2	709.4	721.9	648.9	732.7	673.9
26 Trading assets ¹⁵	—	—	—	—	—	—	—	—	253.4	259.2	237.7	241.6
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	228.1	233.7	212.9	218.5
28 Other trading assets	—	—	—	—	—	—	—	—	25.3	25.5	24.8	23.1
29 Other assets ¹⁷	949.8	1,132.8	1,089.8	1,097.6	1,109.8	1,077.6	1,085.2	1,119.2	1,153.7	1,173.8	1,085.4	1,071.0
30 TOTAL ASSETS¹⁸	9,651.6	10,848.0	10,724.2	10,592.2	10,612.4	10,567.5	10,643.1	10,623.6	10,617.3	10,551.1	10,474.3	10,367.2

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	5,723.5	6,405.6	6,394.7	6,400.6	6,488.8	6,482.1	6,514.7	6,562.4	6,565.0	6,539.8	6,554.2	6,465.9
32 Large time deposits	984.6	1,068.6	1,041.4	1,017.8	1,009.7	987.6	974.3	970.1	984.9	992.0	981.9	979.1
33 Other deposits	4,739.0	5,337.0	5,353.3	5,382.8	5,479.2	5,494.6	5,540.4	5,592.3	5,580.1	5,547.8	5,572.3	5,486.8
34 Borrowings	1,638.5	1,840.5	1,792.9	1,796.5	1,770.1	1,741.0	1,765.9	1,712.3	1,651.1	1,612.0	1,559.4	1,552.1
35 Borrowings from banks in the U.S.	402.8	340.2	378.1	380.1	378.4	380.9	371.0	373.4	356.9	354.3	309.2	313.7
36 Borrowings from others	1,235.7	1,500.4	1,414.8	1,416.4	1,391.7	1,360.1	1,395.0	1,338.9	1,294.1	1,257.7	1,250.2	1,238.5
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	—	183.3	189.1	173.9	178.4
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	139.2	148.8	128.8	135.6
39 Other trading liabilities	—	—	—	—	—	—	—	—	44.2	40.2	45.1	42.8
40 Net due to related foreign offices	531.3	602.9	629.5	521.5	457.7	490.5	514.4	500.2	516.2	482.7	512.7	500.9
41 Other liabilities ²⁰	375.3	419.8	407.3	403.1	401.2	383.4	393.3	416.5	443.4	451.1	404.8	387.5
42 TOTAL LIABILITIES ¹⁸	8,493.7	9,669.3	9,556.1	9,389.0	9,393.7	9,337.6	9,402.3	9,382.3	9,358.9	9,274.7	9,204.9	9,084.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,158.0	1,178.7	1,168.1	1,203.2	1,218.7	1,229.9	1,240.7	1,241.4	1,258.3	1,276.4	1,269.4	1,282.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	—	-79.2	-67.7	-77.4	-74.0
45 Securitized consumer loans ²³	412.6	414.0	409.8	405.4	406.1	409.4	406.1	404.0	408.0	408.6	406.5	405.2
46 Securitized credit cards and other revolving plans	377.8	373.4	370.5	366.7	367.6	371.6	369.0	367.3	371.5	372.1	370.1	369.4
47 Other securitized consumer loans	34.7	40.6	39.3	38.7	38.4	37.8	37.2	36.7	36.5	36.4	36.4	35.8
48 Securitized real estate loans ²³	1,244.8	1,448.5	1,434.6	1,424.2	1,420.2	1,426.6	1,424.3	1,425.1	1,422.1	1,423.6	1,423.6	1,419.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	4,855.0	5,202.1	5,165.6	5,155.8	5,115.8	5,097.3	5,183.8	5,193.6	5,170.2	5,166.4	5,143.0	5,099.2
2 Securities in bank credit ²	1,086.5	1,155.5	1,191.7	1,202.7	1,220.3	1,217.2	1,242.6	1,278.9	1,285.0	1,293.9	1,289.3	1,281.3
3 Treasury and agency securities ³	637.4	743.7	766.2	745.0	749.9	743.4	747.6	783.5	799.0	801.5	793.0	781.2
4 Mortgage-backed securities (MBS) ⁴	564.0	663.0	674.4	651.7	644.4	637.0	636.7	667.6	679.6	677.5	665.1	655.4
5 Non-MBS ⁵	73.3	80.7	91.8	93.3	105.5	106.4	111.0	115.9	119.4	124.0	127.9	125.8
6 Other securities	449.1	411.8	425.5	457.7	470.5	473.7	494.9	495.5	486.1	492.4	496.3	500.1
7 Mortgage-backed securities ⁶	184.0	150.8	156.1	157.3	154.7	158.2	161.2	163.1	165.5	166.8	167.0	169.2
8 Non-MBS ⁷	265.1	261.0	269.4	300.4	315.8	315.6	333.8	332.3	320.6	325.7	329.2	330.9
9 Loans and leases in bank credit ⁸	3,768.5	4,046.6	3,973.9	3,953.2	3,895.4	3,880.1	3,941.2	3,914.7	3,885.2	3,872.5	3,853.7	3,817.8
10 Commercial and industrial loans	778.8	800.8	788.9	780.9	768.5	756.1	751.1	740.8	739.1	737.6	737.7	730.4
11 Real estate loans	1,920.9	2,072.3	2,048.4	2,042.7	2,044.0	2,059.3	2,108.3	2,098.3	2,098.0	2,097.8	2,081.4	2,059.9
12 Revolving home equity loans	397.2	461.9	464.6	465.8	468.5	472.2	480.4	480.0	479.0	479.3	478.6	477.8
13 Closed-end residential loans ⁹	948.7	988.9	967.1	962.6	961.4	974.6	1,018.3	1,011.2	1,010.5	1,008.3	995.0	976.8
14 Commercial real estate loans ¹⁰	575.1	621.5	616.7	614.2	614.0	612.5	609.7	607.2	608.4	610.2	607.8	605.2
15 Consumer loans	585.0	619.6	628.7	632.8	626.6	618.7	612.8	610.8	606.9	607.3	607.4	606.5
16 Credit cards and other revolving plans	253.6	274.3	280.0	283.0	277.9	272.7	267.7	266.4	263.3	263.4	263.4	262.1
17 Other consumer loans ¹¹	331.4	345.2	348.7	349.9	348.8	346.1	345.0	344.4	343.6	343.8	344.0	344.4
18 Other loans and leases	483.8	554.0	508.0	496.8	456.3	446.0	469.1	464.7	441.3	429.7	427.3	421.1
19 Fed funds and reverse RPs with nonbanks ¹²	181.9	250.7	215.8	207.8	178.8	173.3	190.7	185.4	167.3	158.4	155.1	149.5
20 All other loans and leases ¹³	301.9	303.3	292.2	289.0	277.6	272.7	278.4	279.3	273.9	271.3	272.2	271.6
21 LESS: Allowance for loan and lease losses	64.7	94.8	98.2	101.6	106.9	111.5	118.5	123.3	124.4	129.6	131.4	131.5
22 Interbank loans ¹²	303.5	233.7	281.5	279.8	271.5	272.9	284.7	281.1	227.9	229.5	223.8	225.8
23 Fed funds and reverse RPs with banks ¹²	232.4	183.5	231.8	233.9	228.0	223.3	229.3	228.7	176.5	175.2	168.8	170.1
24 Loans to commercial banks	71.1	50.2	49.7	45.9	43.5	49.7	55.4	52.5	51.5	54.2	55.0	55.7
25 Cash assets ¹⁴	157.1	429.7	419.7	378.3	461.6	494.0	535.2	537.0	500.5	467.9	527.5	497.4
26 Trading assets ¹⁵	–	–	–	–	–	–	–	–	245.2	255.7	234.6	244.6
27 Derivatives with a positive fair value ¹⁶	200.8	396.6	318.2	268.2	289.3	261.1	243.7	226.8	231.6	242.5	221.9	234.2
28 Other trading assets	–	–	–	–	–	–	–	–	13.5	13.2	12.7	10.4
29 Other assets ¹⁷	722.8	840.5	818.3	830.5	838.6	813.9	826.7	853.2	880.9	883.1	807.5	807.3
30 TOTAL ASSETS ¹⁸	6,215.3	7,046.8	6,937.8	6,835.5	6,884.6	6,832.4	6,960.4	6,974.7	6,900.4	6,873.0	6,804.9	6,742.9

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22	
LIABILITIES													
31	Deposits	3,325.6	3,749.8	3,747.1	3,737.7	3,773.2	3,738.8	3,819.2	3,860.5	3,832.8	3,825.4	3,852.6	3,823.5
32	Large time deposits	573.4	604.5	580.3	559.0	549.2	538.1	533.7	526.3	517.2	517.7	506.9	503.0
33	Other deposits	2,752.2	3,145.3	3,166.8	3,178.6	3,224.0	3,200.7	3,285.5	3,334.2	3,315.6	3,307.7	3,345.7	3,320.4
34	Borrowings	1,090.3	1,301.5	1,272.8	1,269.4	1,253.2	1,230.4	1,257.0	1,236.6	1,196.3	1,175.7	1,100.1	1,059.2
35	Borrowings from banks in the U.S.	235.7	190.5	231.1	228.8	228.3	228.0	226.6	239.3	225.5	223.7	174.5	160.9
36	Borrowings from others	854.6	1,111.0	1,041.7	1,040.6	1,024.9	1,002.4	1,030.4	997.4	970.8	952.0	925.6	898.3
37	Trading liabilities ¹⁹	235.2	365.5	298.8	256.0	264.0	234.3	216.8	193.7	191.2	199.4	182.7	191.1
38	Derivatives with a negative fair value ¹⁶	157.2	307.0	247.9	210.4	221.9	194.2	178.7	155.1	147.2	158.2	137.0	150.2
39	Other trading liabilities	78.0	58.5	50.9	45.6	42.2	40.2	38.1	38.6	44.0	41.2	45.7	40.9
40	Net due to related foreign offices	480.5	542.0	572.5	472.8	416.0	446.8	471.3	456.2	467.0	440.5	467.4	456.9
41	Other liabilities ²⁰	308.3	337.8	333.5	325.9	326.6	313.5	326.5	350.0	376.6	381.8	346.8	329.3
42	TOTAL LIABILITIES ¹⁸	5,439.9	6,296.6	6,224.7	6,061.8	6,033.1	5,963.8	6,090.9	6,097.0	6,064.0	6,022.6	5,949.7	5,859.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²¹	775.4	750.2	713.1	773.7	851.5	868.6	869.5	877.7	836.3	850.4	855.2	883.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	-30.9	-80.9	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-43.3	-37.0	-42.3	-40.5
45	Securitized consumer loans ²³	313.7	322.1	319.8	318.5	318.1	320.2	319.6	316.8	317.4	318.2	317.1	316.9
46	Securitized credit cards and other revolving plans	278.2	284.0	282.1	280.5	280.2	282.7	282.1	279.8	281.2	281.5	280.5	280.7
47	Other securitized consumer loans	35.6	38.2	37.7	38.0	37.9	37.5	37.5	37.1	36.2	36.7	36.6	36.2
48	Securitized real estate loans ²³	1,210.7	1,404.8	1,366.7	1,342.7	1,341.2	1,352.9	1,366.8	1,391.2	1,404.7	1,415.6	1,418.7	1,421.4

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	4,841.6	5,227.6	5,178.1	5,172.4	5,110.4	5,089.5	5,179.6	5,179.2	5,157.6	5,143.8	5,111.0	5,068.7
2 Securities in bank credit ²	1,091.5	1,147.3	1,182.0	1,202.8	1,225.7	1,219.9	1,249.9	1,285.1	1,299.2	1,301.1	1,285.1	1,281.7
3 Treasury and agency securities ³	638.3	738.1	759.4	750.5	758.6	741.1	746.4	784.3	809.3	804.1	787.4	783.7
4 Mortgage-backed securities (MBS) ⁴	563.0	660.1	673.6	655.9	651.5	635.2	634.5	664.5	681.9	676.1	658.2	655.3
5 Non-MBS ⁵	75.3	78.0	85.9	94.6	107.1	105.9	112.0	119.8	127.4	128.0	129.2	128.5
6 Other securities	453.2	409.2	422.6	452.3	467.1	478.8	503.5	500.8	489.9	497.0	497.7	498.0
7 Mortgage-backed securities ⁶	184.0	152.5	159.7	159.9	156.8	161.5	162.2	163.1	164.3	165.5	165.1	166.8
8 Non-MBS ⁷	269.2	256.7	262.9	292.4	310.3	317.3	341.2	337.7	325.6	331.5	332.6	331.1
9 Loans and leases in bank credit ⁸	3,750.0	4,080.3	3,996.0	3,969.5	3,884.7	3,869.6	3,929.7	3,894.1	3,858.4	3,842.8	3,825.9	3,787.0
10 Commercial and industrial loans	777.2	800.9	787.2	782.7	770.1	760.4	753.9	739.1	740.5	734.2	731.6	723.4
11 Real estate loans	1,920.3	2,071.6	2,046.4	2,041.7	2,035.0	2,056.9	2,108.0	2,097.1	2,091.5	2,104.0	2,088.2	2,060.7
12 Revolving home equity loans	396.9	463.2	466.3	465.8	466.5	470.6	479.4	479.6	478.9	478.2	477.8	477.4
13 Closed-end residential loans ⁹	948.7	985.3	963.2	961.6	955.4	975.6	1,019.2	1,010.6	1,006.0	1,018.8	1,003.7	978.8
14 Commercial real estate loans ¹⁰	574.7	623.0	616.9	614.3	613.1	610.8	609.4	606.9	606.6	607.0	606.7	604.6
15 Consumer loans	579.5	628.1	646.6	641.8	624.3	615.3	609.8	604.7	594.6	592.7	595.2	597.1
16 Credit cards and other revolving plans	247.2	289.6	297.0	289.1	274.1	266.7	262.1	259.2	254.1	252.9	255.8	256.9
17 Other consumer loans ¹¹	332.2	338.6	349.5	352.7	350.2	348.6	347.7	345.6	340.5	339.9	339.5	340.3
18 Other loans and leases	473.0	579.7	515.9	503.3	455.3	437.0	458.0	453.2	431.8	411.9	410.8	405.7
19 Fed funds and reverse RPs with nonbanks ¹²	171.8	270.7	224.7	217.8	182.7	166.1	181.4	174.5	151.1	141.1	139.4	135.4
20 All other loans and leases ¹³	301.2	308.9	291.2	285.6	272.6	270.9	276.7	278.7	280.7	270.8	271.4	270.4
21 LESS: Allowance for loan and lease losses	65.5	94.4	98.4	102.1	108.0	112.3	119.9	125.0	125.1	132.2	131.9	131.1
22 Interbank loans ¹²	292.0	244.3	292.6	286.8	283.5	284.6	274.2	271.8	209.9	206.7	210.0	216.1
23 Fed funds and reverse RPs with banks ¹²	222.1	192.7	241.8	239.0	238.9	232.6	219.8	220.2	161.1	154.4	157.4	164.1
24 Loans to commercial banks	70.0	51.6	50.7	47.8	44.7	52.0	54.4	51.6	48.9	52.2	52.7	52.1
25 Cash assets ¹⁴	145.6	475.4	461.5	388.6	446.9	495.7	521.4	492.2	499.2	442.1	502.3	451.0
26 Trading assets ¹⁵	–	–	–	–	–	–	–	–	234.5	239.8	218.8	222.0
27 Derivatives with a positive fair value ¹⁶	192.5	423.5	346.9	278.9	295.2	266.0	237.1	214.2	221.4	226.9	206.5	211.9
28 Other trading assets	–	–	–	–	–	–	–	–	13.1	12.8	12.4	10.2
29 Other assets ¹⁷	713.2	849.5	823.4	827.6	836.9	807.9	810.9	840.6	875.3	893.1	808.1	794.6
30 TOTAL ASSETS ¹⁸	6,158.8	7,169.5	7,039.5	6,876.8	6,878.8	6,835.9	6,907.7	6,879.1	6,851.5	6,793.3	6,718.3	6,621.3

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	3,295.6	3,802.7	3,764.0	3,737.5	3,790.4	3,777.2	3,799.0	3,826.6	3,829.2	3,802.5	3,814.0	3,750.9
32 Large time deposits	557.8	619.6	589.3	559.5	550.1	529.7	520.3	510.1	504.6	510.2	500.7	497.7
33 Other deposits	2,737.7	3,183.2	3,174.6	3,178.0	3,240.3	3,247.5	3,278.7	3,316.5	3,324.5	3,292.3	3,313.3	3,253.3
34 Borrowings	1,083.5	1,291.6	1,256.8	1,256.3	1,242.4	1,227.8	1,259.8	1,226.1	1,165.8	1,130.6	1,079.8	1,060.1
35 Borrowings from banks in the U.S.	234.0	192.5	232.5	228.9	227.4	230.2	223.5	237.5	215.6	213.8	170.6	160.7
36 Borrowings from others	849.5	1,099.1	1,024.3	1,027.4	1,015.0	997.6	1,036.3	988.6	950.1	916.8	909.2	899.4
37 Trading liabilities ¹⁹	229.4	393.9	325.4	261.7	270.6	235.4	208.6	186.0	179.3	184.8	169.7	173.5
38 Derivatives with a negative fair value ¹⁶	153.4	334.8	276.2	217.3	229.0	197.9	173.0	148.4	135.6	145.3	125.4	132.2
39 Other trading liabilities	76.1	59.1	49.2	44.4	41.6	37.5	35.6	37.7	43.7	39.5	44.2	41.2
40 Net due to related foreign offices	480.5	542.0	572.5	472.8	416.0	446.8	471.3	456.2	467.0	440.5	467.4	456.9
41 Other liabilities ²⁰	301.7	345.1	333.3	329.4	328.3	311.0	321.2	342.3	367.9	375.3	331.5	315.5
42 TOTAL LIABILITIES ¹⁸	5,390.7	6,375.3	6,252.0	6,057.7	6,047.7	5,998.2	6,059.9	6,037.2	6,009.2	5,933.7	5,862.4	5,756.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	768.1	794.1	787.5	819.1	831.0	837.7	847.8	841.9	842.3	859.6	855.9	864.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-30.9	-80.9	-68.5	-63.3	-62.5	-53.0	-48.7	-47.6	-43.3	-37.0	-42.3	-40.5
45 Securitized consumer loans ²³	314.8	321.8	319.9	318.1	319.2	320.8	319.8	317.7	319.6	319.6	316.3	315.1
46 Securitized credit cards and other revolving plans	280.5	281.4	280.8	279.6	281.4	284.2	283.7	282.1	284.1	284.1	280.9	280.2
47 Other securitized consumer loans	34.3	40.4	39.1	38.5	37.8	36.7	36.0	35.6	35.5	35.5	35.4	34.8
48 Securitized real estate loans ²³	1,208.8	1,412.2	1,398.2	1,388.6	1,384.7	1,391.9	1,390.1	1,390.9	1,386.5	1,388.0	1,388.0	1,383.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	3,100.0	3,138.2	3,154.8	3,193.6	3,204.5	3,214.0	3,224.0	3,237.7	3,243.3	3,247.8	3,235.1	3,234.6
2 Securities in bank credit ²	626.5	609.6	621.1	633.7	641.8	671.5	677.5	703.4	713.8	714.4	715.4	717.2
3 Treasury and agency securities ³	393.9	405.8	409.2	423.6	424.8	433.0	435.4	438.1	440.0	442.0	442.5	442.4
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	271.4	270.1	269.4	269.0
5 Non-MBS ⁵	—	—	—	—	—	—	—	—	168.6	171.9	173.0	173.4
6 Other securities	232.6	203.8	211.9	210.1	217.1	238.6	242.1	265.2	273.8	272.4	272.9	274.8
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	36.4	36.0	35.9	35.8
8 Non-MBS ⁷	—	—	—	—	—	—	—	—	237.4	236.4	237.0	239.0
9 Loans and leases in bank credit ⁸	2,473.5	2,528.6	2,533.7	2,559.9	2,562.6	2,542.4	2,546.4	2,534.3	2,529.5	2,533.4	2,519.8	2,517.4
10 Commercial and industrial loans	438.6	450.4	444.9	443.2	438.0	434.9	430.7	427.3	425.4	425.7	425.2	424.0
11 Real estate loans	1,669.2	1,702.6	1,709.5	1,730.1	1,739.5	1,729.7	1,728.4	1,724.3	1,726.1	1,723.7	1,718.7	1,718.8
12 Revolving home equity loans	116.4	124.7	127.2	129.4	131.2	131.4	130.9	129.4	129.5	129.4	129.1	129.0
13 Closed-end residential loans ⁹	508.9	515.9	520.6	537.3	544.8	539.1	536.9	537.4	542.4	540.5	537.5	538.0
14 Commercial real estate loans ¹⁰	1,043.9	1,062.0	1,061.7	1,063.4	1,063.5	1,059.2	1,060.5	1,057.5	1,054.2	1,053.8	1,052.1	1,051.9
15 Consumer loans	229.4	242.3	242.4	249.2	246.8	244.0	250.3	248.7	246.8	244.3	242.2	241.9
16 Credit cards and other revolving plans	79.0	93.5	94.0	99.8	98.1	94.8	95.5	93.5	92.0	91.0	89.5	88.7
17 Other consumer loans ¹¹	150.4	148.8	148.4	149.4	148.7	149.2	154.8	155.2	154.9	153.3	152.7	153.2
18 Other loans and leases	136.2	133.3	136.9	137.5	138.4	133.8	137.1	134.0	131.2	139.6	133.7	132.6
19 Fed funds and reverse RPs with nonbanks ¹²	10.9	7.6	9.1	9.8	11.3	7.2	9.3	7.2	3.0	11.1	5.1	3.1
20 All other loans and leases ¹³	125.4	125.7	127.7	127.7	127.1	126.5	127.7	126.8	128.2	128.5	128.6	129.5
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	52.6	53.1	53.8	54.5
22 Interbank loans ¹²	78.6	45.6	61.5	67.6	66.9	65.0	60.0	59.0	63.1	71.1	66.5	64.8
23 Fed funds and reverse RPs with banks ¹²	72.0	37.2	52.2	57.2	58.2	53.2	51.6	48.4	50.0	57.9	54.0	52.2
24 Loans to commercial banks	6.6	8.4	9.3	10.4	8.7	11.8	8.4	10.6	13.1	13.2	12.4	12.6
25 Cash assets ¹⁴	103.1	239.9	246.5	234.7	237.2	235.2	220.4	185.9	186.5	188.1	220.0	218.4
26 Trading assets ¹⁵	—	—	—	—	—	—	—	—	14.1	17.1	18.4	20.2
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	2.9	5.6	7.0	8.3
28 Other trading assets	—	—	—	—	—	—	—	—	11.2	11.5	11.3	12.0
29 Other assets ¹⁷	237.5	281.6	267.4	270.1	273.9	266.5	271.6	279.7	281.0	282.5	280.6	283.4
30 TOTAL ASSETS¹⁸	3,486.0	3,680.3	3,697.1	3,733.1	3,746.7	3,738.0	3,733.1	3,715.1	3,735.4	3,753.6	3,766.7	3,767.0

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	2,415.9	2,590.4	2,623.7	2,658.1	2,678.0	2,699.7	2,709.3	2,721.2	2,714.4	2,721.0	2,738.9	2,734.2
32 Large time deposits	423.9	452.1	450.0	454.8	457.9	457.9	451.9	456.0	474.4	479.9	485.3	487.4
33 Other deposits	1,992.1	2,138.2	2,173.7	2,203.3	2,220.1	2,241.8	2,257.4	2,265.2	2,240.0	2,241.1	2,253.6	2,246.8
34 Borrowings	553.9	552.0	526.3	531.9	531.1	512.3	503.1	486.5	489.4	490.3	489.0	496.4
35 Borrowings from banks in the U.S.	168.1	151.8	140.6	146.3	149.7	145.7	145.4	136.3	142.1	143.1	143.8	155.5
36 Borrowings from others	385.7	400.3	385.6	385.5	381.4	366.5	357.7	350.2	347.4	347.2	345.3	341.0
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	—	3.8	4.8	5.1	6.4
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	3.2	4.1	4.2	4.8
39 Other trading liabilities	—	—	—	—	—	—	—	—	0.6	0.7	0.9	1.6
40 Net due to related foreign offices	57.7	39.1	6.9	22.3	54.7	73.1	36.4	49.1	42.8	44.6	42.6	41.6
41 Other liabilities ²⁰	75.1	73.5	74.7	72.7	72.7	73.4	72.5	75.5	77.8	79.0	77.2	75.1
42 TOTAL LIABILITIES ¹⁸	3,096.5	3,267.0	3,237.2	3,291.1	3,341.4	3,363.7	3,326.5	3,335.9	3,328.2	3,339.7	3,352.7	3,353.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	389.5	413.4	459.9	442.0	405.4	374.3	406.6	379.2	407.2	413.9	413.9	413.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	—	-35.9	-30.6	-35.1	-33.5
45 Securitized consumer loans ²³	99.8	89.1	87.7	85.2	85.8	87.7	87.2	88.1	89.9	90.1	91.9	92.3
46 Securitized credit cards and other revolving plans	99.7	88.8	87.7	85.3	85.4	87.0	86.5	87.4	89.2	89.6	91.4	92.0
47 Other securitized consumer loans	0.1	0.3	-0.0	-0.0	0.3	0.7	0.7	0.7	0.6	0.5	0.5	0.3
48 Securitized real estate loans ²³	38.2	31.1	36.3	35.4	35.3	34.8	34.5	36.6	37.3	37.4	37.4	37.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	3,095.2	3,146.1	3,157.8	3,193.9	3,202.2	3,207.5	3,216.3	3,230.6	3,235.2	3,235.1	3,216.2	3,215.3
2 Securities in bank credit ²	624.1	610.1	623.2	631.2	647.6	669.6	674.9	698.5	705.2	702.7	700.1	702.3
3 Treasury and agency securities ³	393.1	410.6	415.7	421.5	429.3	432.3	432.9	434.4	431.8	432.6	431.6	432.4
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	267.1	266.9	265.3	266.1
5 Non-MBS ⁵	—	—	—	—	—	—	—	—	164.7	165.7	166.2	166.4
6 Other securities	231.0	199.5	207.5	209.7	218.3	237.3	242.0	264.1	273.4	270.2	268.5	269.9
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	36.8	36.7	36.8	36.8
8 Non-MBS ⁷	—	—	—	—	—	—	—	—	236.6	233.5	231.8	233.1
9 Loans and leases in bank credit ⁸	2,471.1	2,536.1	2,534.6	2,562.7	2,554.7	2,537.9	2,541.4	2,532.1	2,530.0	2,532.4	2,516.1	2,512.9
10 Commercial and industrial loans	439.0	450.4	443.4	442.2	438.8	436.5	433.1	427.6	425.9	424.5	423.2	422.1
11 Real estate loans	1,666.4	1,705.0	1,707.6	1,732.7	1,732.4	1,724.8	1,724.4	1,721.3	1,723.4	1,722.9	1,717.9	1,716.3
12 Revolving home equity loans	115.5	125.5	127.1	129.4	130.0	130.2	130.2	128.4	128.9	129.0	129.0	129.2
13 Closed-end residential loans ⁹	508.2	515.9	518.3	539.7	540.2	536.0	535.0	536.4	541.0	542.5	537.5	535.3
14 Commercial real estate loans ¹⁰	1,042.7	1,063.5	1,062.2	1,063.6	1,062.1	1,058.6	1,059.1	1,056.5	1,053.6	1,051.4	1,051.3	1,051.8
15 Consumer loans	229.5	244.0	247.4	250.7	245.2	242.6	249.1	248.7	246.8	244.8	243.4	244.3
16 Credit cards and other revolving plans	79.9	95.1	96.2	98.8	95.8	94.1	95.1	94.5	92.3	90.8	89.3	89.6
17 Other consumer loans ¹¹	149.6	148.9	151.2	151.8	149.4	148.5	154.0	154.2	154.6	154.0	154.1	154.8
18 Other loans and leases	136.2	136.7	136.3	137.1	138.2	134.0	134.9	134.5	133.8	140.1	131.6	130.3
19 Fed funds and reverse RPs with nonbanks ¹²	11.2	6.7	8.0	9.8	12.0	8.5	9.2	8.2	3.2	12.1	5.5	3.1
20 All other loans and leases ¹³	125.0	130.0	128.3	127.3	126.2	125.5	125.8	126.3	130.6	128.0	126.2	127.2
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	51.8	52.9	53.8	54.4
22 Interbank loans ¹²	77.1	46.7	60.6	63.1	64.5	62.7	58.3	58.7	62.4	68.7	67.0	66.2
23 Fed funds and reverse RPs with banks ¹²	70.1	39.0	52.1	54.9	55.5	52.1	48.7	47.6	48.6	54.9	53.6	52.9
24 Loans to commercial banks	7.1	7.7	8.5	8.3	9.0	10.6	9.7	11.2	13.8	13.8	13.4	13.3
25 Cash assets ¹⁴	110.6	235.8	234.9	224.4	230.7	234.2	228.8	217.2	222.7	206.9	230.4	222.9
26 Trading assets ¹⁵	—	—	—	—	—	—	—	—	18.8	19.4	18.9	19.6
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	—	—	6.7	6.7	6.5	6.6
28 Other trading assets	—	—	—	—	—	—	—	—	12.2	12.7	12.4	13.0
29 Other assets ¹⁷	236.6	283.2	266.4	270.0	272.9	269.6	274.3	278.6	278.3	280.7	277.3	276.3
30 TOTAL ASSETS ¹⁸	3,492.8	3,678.6	3,684.7	3,715.4	3,733.7	3,731.6	3,735.3	3,744.5	3,765.7	3,757.8	3,756.0	3,745.9

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	2,428.0	2,602.8	2,630.7	2,663.2	2,698.4	2,705.0	2,715.7	2,735.8	2,735.8	2,737.3	2,740.2	2,715.0
32 Large time deposits	426.8	449.0	452.1	458.3	459.5	457.9	454.0	460.0	480.3	481.8	481.1	481.5
33 Other deposits	2,001.2	2,153.9	2,178.6	2,204.8	2,238.9	2,247.1	2,261.7	2,275.8	2,255.6	2,255.6	2,259.0	2,233.5
34 Borrowings	555.0	548.9	536.1	540.1	527.7	513.2	506.2	486.2	485.3	481.4	479.6	492.0
35 Borrowings from banks in the U.S.	168.8	147.7	145.6	151.1	151.0	150.7	147.4	135.9	141.3	140.4	138.6	152.9
36 Borrowings from others	386.2	401.2	390.5	389.0	376.7	362.4	358.7	350.4	344.0	341.0	341.1	339.1
37 Trading liabilities ¹⁹	—	—	—	—	—	—	—	—	4.1	4.2	4.2	5.0
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	—	—	3.6	3.6	3.3	3.4
39 Other trading liabilities	—	—	—	—	—	—	—	—	0.5	0.7	0.9	1.6
40 Net due to related foreign offices	50.8	60.9	57.0	48.7	41.7	43.7	43.0	44.0	49.1	42.2	45.2	44.0
41 Other liabilities ²⁰	73.6	74.7	74.0	73.6	72.9	72.4	72.1	74.1	75.5	75.8	73.3	72.0
42 TOTAL LIABILITIES ¹⁸	3,102.9	3,294.0	3,304.0	3,331.3	3,346.0	3,339.5	3,342.4	3,345.1	3,349.8	3,341.0	3,342.6	3,327.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	389.9	384.6	380.7	384.1	387.7	392.2	392.9	399.4	416.0	416.8	413.5	417.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	—	—	-35.9	-30.6	-35.1	-33.5
45 Securitized consumer loans ²³	97.7	92.2	89.9	87.3	86.8	88.6	86.4	86.3	88.4	89.0	90.2	90.2
46 Securitized credit cards and other revolving plans	97.3	92.0	89.7	87.1	86.2	87.4	85.2	85.2	87.4	88.0	89.2	89.2
47 Other securitized consumer loans	0.4	0.2	0.2	0.2	0.6	1.2	1.1	1.1	1.0	1.0	1.0	1.0
48 Securitized real estate loans ²³	36.0	36.3	36.4	35.6	35.5	34.7	34.2	34.2	35.6	35.6	35.6	35.6

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	1,047.1	978.3	977.2	967.1	975.9	958.8	949.6	918.2	898.6	893.6	896.9	900.8
2 Securities in bank credit ²	342.6	298.6	300.1	297.7	303.7	295.1	289.9	276.5	271.1	271.3	277.5	279.3
3 Treasury and agency securities ³	102.0	90.5	93.6	90.4	98.4	85.5	83.3	78.8	79.5	81.9	91.2	91.5
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	30.9	32.5	32.3	31.6
5 Non-MBS ⁵	—	—	—	—	—	—	—	—	48.7	49.4	59.0	60.0
6 Other securities	240.6	208.1	206.5	207.3	205.2	209.6	206.6	197.7	191.6	189.4	186.3	187.8
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	12.1	10.7	11.0	11.1
8 Non-MBS ⁷	—	—	—	—	—	—	—	—	179.5	178.7	175.3	176.7
9 Loans and leases in bank credit ⁸	704.5	679.7	677.1	669.4	672.2	663.7	659.7	641.8	627.5	622.4	619.4	621.5
10 Commercial and industrial loans	337.3	367.4	367.7	362.6	356.5	353.4	345.3	335.6	336.2	333.4	333.3	333.7
11 Real estate loans	45.0	45.3	45.5	45.7	44.2	45.0	45.0	44.8	43.7	42.7	42.5	42.0
12 Revolving home equity loans	—	—	—	—	—	—	—	—	0.5	0.4	0.3	0.3
13 Closed-end residential loans ⁹	—	—	—	—	—	—	—	—	5.5	5.7	6.0	5.3
14 Commercial real estate loans ¹⁰	—	—	—	—	—	—	—	—	37.7	36.6	36.2	36.4
15 Consumer loans	—	—	—	—	—	—	—	—	0.9	1.0	1.0	1.1
16 Credit cards and other revolving plans	—	—	—	—	—	—	—	—	0.0	0.0	-0.0	-0.0
17 Other consumer loans ¹¹	—	—	—	—	—	—	—	—	0.9	1.0	1.0	1.1
18 Other loans and leases	322.3	266.9	263.9	261.1	271.5	265.3	269.4	261.1	246.6	245.2	242.5	244.8
19 Fed funds and reverse RPs with nonbanks ¹²	120.2	62.2	63.6	64.1	76.5	76.0	77.1	76.6	67.5	66.4	62.0	64.1
20 All other loans and leases ¹³	202.1	204.7	200.3	197.0	195.0	189.3	192.3	184.5	179.2	178.9	180.5	180.7
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	2.0	2.3	2.6	2.7
22 Interbank loans ¹²	71.9	35.6	44.3	44.5	43.0	45.5	44.8	41.2	41.0	42.3	41.6	41.5
23 Fed funds and reverse RPs with banks ¹²	65.5	27.1	35.9	36.5	35.5	38.4	39.9	36.2	35.4	36.7	35.9	36.5
24 Loans to commercial banks	6.5	8.6	8.4	8.1	7.5	7.1	4.9	5.0	5.6	5.7	5.7	5.0
25 Cash assets ¹⁴	59.8	320.0	311.8	239.7	237.6	284.8	272.5	188.0	167.4	241.3	212.4	256.2
26 Trading assets ¹⁵	—	—	—	—	—	—	—	—	144.2	143.8	134.1	137.4
27 Derivatives with a positive fair value ¹⁶	111.3	150.0	163.2	166.2	146.5	148.1	145.8	146.4	141.9	141.8	130.3	133.6
28 Other trading assets	—	—	—	—	—	—	—	—	2.2	2.0	3.9	3.8
29 Other assets ¹⁷	53.7	52.9	47.9	44.6	50.2	46.5	44.6	40.0	30.7	36.4	36.4	35.4
30 TOTAL ASSETS ¹⁸	1,343.8	1,536.9	1,544.3	1,462.2	1,453.3	1,483.8	1,457.2	1,333.8	1,279.9	1,355.2	1,318.8	1,368.6

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	1,143.5	883.3	899.9	870.8	849.4	883.9	931.0	947.4	957.7	959.4	939.1	951.6
32 Large time deposits	1,108.1	842.9	861.0	831.2	807.9	844.1	884.8	902.6	916.7	917.1	894.8	910.2
33 Other deposits	35.4	40.4	38.9	39.6	41.5	39.8	46.2	44.8	41.0	42.3	44.3	41.3
34 Borrowings	590.1	602.9	604.2	627.2	655.9	663.8	659.9	637.4	633.9	662.6	660.5	679.1
35 Borrowings from banks in the U.S.	71.5	34.5	43.3	44.7	37.8	44.1	48.3	39.3	33.7	43.5	41.4	36.2
36 Borrowings from others	518.6	568.5	560.9	582.5	618.0	619.8	611.6	598.1	600.1	619.1	619.1	642.9
37 Trading liabilities ¹⁹	132.3	132.3	157.3	159.2	140.9	144.4	144.3	149.1	145.7	142.8	133.3	136.5
38 Derivatives with a negative fair value ¹⁶	108.5	118.1	144.6	144.8	127.3	133.8	137.5	140.0	136.6	134.6	125.6	129.7
39 Other trading liabilities	23.9	14.2	12.7	14.4	13.7	10.6	6.8	9.2	9.2	8.1	7.7	6.8
40 Net due to related foreign offices	-529.6	-175.0	-193.6	-255.2	-249.8	-249.5	-303.8	-396.5	-443.3	-395.5	-392.5	-388.8
41 Other liabilities ²⁰	43.7	42.7	38.8	40.1	42.7	42.4	38.1	38.7	38.6	37.0	26.6	24.9
42 TOTAL LIABILITIES ¹⁸	1,380.0	1,486.3	1,506.6	1,442.1	1,439.1	1,485.0	1,469.6	1,376.1	1,332.6	1,406.3	1,366.9	1,403.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	-36.2	50.6	37.7	20.1	14.2	-1.2	-12.4	-42.3	-52.8	-51.1	-48.0	-34.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-	-	-	-1.5	-1.2	-1.5	-1.4
45 Securitized consumer loans ²³	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²³	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
ASSETS												
1 Bank credit	1,042.4	985.4	978.7	970.8	975.2	957.4	945.2	914.1	893.6	886.4	890.8	896.0
2 Securities in bank credit ²	342.6	302.1	299.9	300.9	302.3	290.3	286.4	275.0	268.5	271.9	275.9	277.3
3 Treasury and agency securities ³	102.3	85.1	89.4	93.9	102.1	88.2	85.3	79.6	79.3	84.2	89.0	90.1
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	—	—	33.3	33.9	31.4	31.2
5 Non-MBS ⁵	—	—	—	—	—	—	—	—	45.9	50.3	57.6	59.0
6 Other securities	240.3	217.0	210.5	207.0	200.2	202.1	201.1	195.4	189.2	187.7	186.9	187.2
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	—	—	10.5	10.2	10.2	10.2
8 Non-MBS ⁷	—	—	—	—	—	—	—	—	178.7	177.4	176.6	177.0
9 Loans and leases in bank credit ⁸	699.8	683.3	678.8	669.9	672.9	667.1	658.8	639.1	625.1	614.5	614.9	618.6
10 Commercial and industrial loans	334.6	368.4	371.2	367.1	360.9	355.1	345.2	332.9	332.9	328.8	329.0	328.1
11 Real estate loans	44.4	45.6	45.2	45.2	45.3	45.2	45.2	44.2	43.3	42.7	42.4	41.5
12 Revolving home equity loans	—	—	—	—	—	—	—	—	0.3	0.2	0.3	0.3
13 Closed-end residential loans ⁹	—	—	—	—	—	—	—	—	5.9	5.9	6.0	5.2
14 Commercial real estate loans ¹⁰	—	—	—	—	—	—	—	—	37.1	36.5	36.1	36.1
15 Consumer loans	—	—	—	—	—	—	—	—	1.1	1.1	1.0	1.1
16 Credit cards and other revolving plans	—	—	—	—	—	—	—	—	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	—	—	—	—	—	—	—	—	1.0	1.1	1.0	1.1
18 Other loans and leases	320.8	269.3	262.4	257.6	266.7	266.8	268.5	261.7	247.8	242.0	242.5	248.0
19 Fed funds and reverse RPs with nonbanks ¹²	119.0	59.0	59.3	60.5	72.1	79.6	79.3	77.5	68.8	64.3	63.1	68.6
20 All other loans and leases ¹³	201.8	210.3	203.1	197.1	194.6	187.2	189.2	184.2	179.1	177.7	179.4	179.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	2.7	2.6	2.6	2.6
22 Interbank loans ¹²	68.2	36.3	45.0	47.0	40.4	41.5	44.8	39.5	34.6	41.9	41.1	40.5
23 Fed funds and reverse RPs with banks ¹²	62.7	26.7	36.0	38.1	32.2	34.8	40.1	35.3	29.7	36.9	35.7	35.8
24 Loans to commercial banks	5.4	9.6	9.1	8.8	8.2	6.7	4.7	4.2	4.9	5.0	5.3	4.7
25 Cash assets ¹⁴	61.0	329.6	318.3	234.1	232.1	279.9	270.4	191.8	166.2	250.8	219.2	249.7
26 Trading assets ¹⁵	—	—	—	—	—	—	—	—	125.0	129.0	122.5	124.2
27 Derivatives with a positive fair value ¹⁶	100.4	171.3	171.1	164.7	152.8	153.0	147.2	131.0	122.7	126.8	118.5	120.3
28 Other trading assets	—	—	—	—	—	—	—	—	2.3	2.2	4.0	3.9
29 Other assets ¹⁷	55.8	54.3	48.1	47.4	48.0	47.3	45.1	42.0	33.0	34.7	32.5	31.9
30 TOTAL ASSETS ¹⁸	1,327.8	1,577.0	1,561.2	1,463.9	1,448.5	1,479.2	1,452.7	1,318.3	1,249.7	1,340.1	1,303.5	1,339.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

July 31, 2009

Account	2008	2008	2009	2009	2009	2009	2009	2009	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 1	Jul 8	Jul 15	Jul 22
LIABILITIES												
31 Deposits	1,150.2	887.5	903.1	865.2	839.5	888.3	949.2	953.8	944.6	938.3	922.1	935.8
32 Large time deposits	1,115.1	847.9	864.3	825.9	799.0	844.5	902.3	909.2	904.4	896.7	878.3	894.2
33 Other deposits	35.1	39.6	38.8	39.3	40.5	43.8	46.9	44.7	40.2	41.6	43.9	41.6
34 Borrowings	595.3	611.0	605.5	622.2	670.4	675.4	674.1	643.9	640.1	650.4	641.5	664.9
35 Borrowings from banks in the U.S.	69.9	40.1	43.2	41.8	40.0	42.1	43.3	37.9	36.4	39.6	40.5	35.4
36 Borrowings from others	525.4	570.9	562.4	580.4	630.4	633.3	630.7	606.1	603.7	610.8	601.0	629.5
37 Trading liabilities ¹⁹	121.8	170.1	168.0	162.5	148.1	148.2	144.5	131.7	123.5	122.8	116.0	116.6
38 Derivatives with a negative fair value ¹⁶	96.2	157.2	155.5	148.0	135.0	137.8	136.3	122.0	114.3	114.1	108.2	110.2
39 Other trading liabilities	25.6	12.9	12.5	14.5	13.1	10.3	8.2	9.7	9.2	8.7	7.8	6.4
40 Net due to related foreign offices	-585.3	-136.9	-158.8	-228.7	-249.3	-272.6	-355.0	-451.6	-500.7	-410.4	-409.2	-409.2
41 Other liabilities ²⁰	42.6	42.2	40.3	39.7	37.0	37.0	37.1	37.6	39.2	36.2	30.2	28.6
42 TOTAL LIABILITIES ¹⁸	1,324.6	1,573.9	1,558.2	1,460.9	1,445.6	1,476.3	1,449.8	1,315.4	1,246.8	1,337.2	1,300.6	1,336.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	3.2	3.0	3.0	3.0	2.9							
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-	-	-	-1.5	-1.2	-1.5	-1.4
45 Securitized consumer loans ²³	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²³	-	-	-	-	-	-	-	-	0.0	0.0	0.0	0.0

Footnotes appear on page 21.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly data are Wednesday values; monthly data are *pro rata* averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. For example, if a large bank is acquired by a commercial bank, or if a large bank leaves the commercial bank universe, it is replaced with the bank next in line, typically the bank ranked number 26. If a nonbank converts to a commercial bank charter, or if a small bank becomes large in size, it is not considered for the large bank panel (regardless of size) until the data are benchmarked to the subsequent Call Report. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 9 to 16, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated balances are removed from past data for the bank group that lost the assets, and added to past data for the bank group that acquired those assets. Balance sheet data for banks acquired in mergers are obtained from Call Reports or from the most recent weekly sample report, if available. A ratio procedure is used to adjust past levels.

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Before July 1, 2009, most small domestically chartered banks reported only the total, which was distributed as 85 percent with banks (line 23) and 15 percent with nonbanks (line 19). Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

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

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

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

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

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

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

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

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

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

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).