

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

October 2, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	9,014.4	9,316.5	9,295.3	9,257.0	9,340.2	9,333.2	9,257.5	9,200.0	9,164.9	9,168.5	9,119.2	9,113.3
2 Securities in bank credit ²	2,040.6	2,134.1	2,165.0	2,176.0	2,203.2	2,251.5	2,281.7	2,314.9	2,318.0	2,320.6	2,338.6	2,361.9
3 Treasury and agency securities ³	1,136.7	1,259.0	1,273.7	1,263.3	1,264.4	1,300.5	1,326.6	1,363.4	1,365.0	1,370.6	1,383.6	1,414.7
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	–	–	970.2	970.0	966.6	970.3	985.2	1,003.0
5 Non-MBS ⁵	–	–	–	–	–	–	356.4	393.4	398.4	400.3	398.3	411.7
6 Other securities	903.9	875.1	891.3	912.7	938.8	951.1	955.1	951.5	953.0	950.0	955.0	947.2
7 Mortgage-backed securities ⁶	–	–	–	–	–	–	211.1	211.3	210.7	210.7	210.2	214.3
8 Non-MBS ⁷	–	–	–	–	–	–	744.0	740.2	742.3	739.3	744.9	732.9
9 Loans and leases in bank credit ⁸	6,973.8	7,182.5	7,130.2	7,081.0	7,137.0	7,081.6	6,975.9	6,885.1	6,846.9	6,847.8	6,780.6	6,751.4
10 Commercial and industrial loans	1,572.9	1,586.6	1,562.7	1,543.2	1,525.8	1,501.7	1,485.9	1,451.7	1,434.3	1,433.4	1,415.6	1,408.8
11 Real estate loans	3,623.0	3,818.4	3,827.8	3,834.9	3,882.7	3,869.5	3,846.0	3,820.2	3,787.1	3,794.6	3,763.3	3,755.4
12 Revolving home equity loans	525.7	596.9	601.4	605.5	613.1	610.9	607.6	605.9	602.6	603.7	602.4	602.6
13 Closed-end residential loans ⁹	1,430.9	1,503.7	1,508.6	1,514.9	1,556.0	1,549.9	1,535.8	1,521.9	1,502.0	1,502.9	1,487.8	1,475.6
14 Commercial real estate loans ¹⁰	1,666.4	1,717.8	1,717.7	1,714.5	1,713.6	1,708.8	1,702.6	1,692.3	1,682.5	1,688.0	1,673.1	1,677.2
15 Consumer loans	830.4	882.0	873.0	860.5	860.7	859.0	853.1	847.0	842.7	848.2	846.0	841.6
16 Credit cards and other revolving plans	342.8	382.7	376.0	367.5	363.2	361.6	361.9	358.6	352.9	358.7	355.8	349.2
17 Other consumer loans ¹¹	487.6	499.3	497.0	493.0	497.5	497.5	491.2	488.4	489.8	489.5	490.2	492.4
18 Other loans and leases	947.6	895.3	866.8	842.5	867.9	851.4	790.9	766.2	782.8	771.6	755.8	745.6
19 Fed funds and reverse RPs with nonbanks ¹²	320.2	281.7	266.6	256.5	277.2	269.4	221.0	211.5	225.8	209.6	205.3	207.5
20 All other loans and leases ¹³	627.4	613.6	600.2	585.9	590.7	582.0	570.0	554.7	557.0	562.0	550.5	538.1
21 LESS: Allowance for loan and lease losses	–	–	–	–	–	–	187.1	191.4	193.3	193.7	193.6	191.4
22 Interbank loans ¹²	434.0	392.0	381.4	388.4	399.5	391.5	344.2	323.5	318.9	315.6	325.1	330.5
23 Fed funds and reverse RPs with banks ¹²	359.7	327.5	321.6	314.9	320.8	313.3	257.6	229.5	225.3	226.1	234.2	234.3
24 Loans to commercial banks	74.3	64.5	59.7	73.5	78.7	78.2	86.6	93.9	93.6	89.6	90.9	96.1
25 Cash assets ¹⁴	317.6	852.7	936.4	1,013.6	1,027.7	911.2	925.5	990.3	960.8	1,054.9	1,022.4	1,086.3
26 Trading assets ¹⁵	–	–	–	–	–	–	388.7	372.9	394.9	357.2	368.6	372.2
27 Derivatives with a positive fair value ¹⁶	–	–	–	–	–	–	371.7	351.6	356.9	339.0	327.2	348.1
28 Other trading assets	–	–	–	–	–	–	17.0	21.3	38.0	18.2	41.4	24.1
29 Other assets ¹⁷	1,030.3	1,145.2	1,163.6	1,134.8	1,149.8	1,180.2	1,141.4	1,111.9	1,128.7	1,111.9	1,103.9	1,094.6
30 TOTAL ASSETS ¹⁸	11,059.4	12,030.8	12,084.5	12,053.6	12,149.9	12,023.1	11,870.2	11,807.1	11,775.0	11,814.3	11,745.7	11,805.5

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	6,914.6	7,266.6	7,300.4	7,321.6	7,458.7	7,528.2	7,516.7	7,554.7	7,564.3	7,585.4	7,569.5	7,598.1
32 Large time deposits	2,094.4	1,845.0	1,815.0	1,839.9	1,870.3	1,885.6	1,911.7	1,906.1	1,902.9	1,872.2	1,861.8	1,878.5
33 Other deposits	4,820.2	5,421.6	5,485.5	5,481.7	5,588.4	5,642.5	5,605.0	5,648.7	5,661.4	5,713.2	5,707.7	5,719.6
34 Borrowings	2,265.6	2,428.5	2,440.3	2,406.8	2,420.1	2,361.0	2,247.9	2,155.8	2,107.6	2,106.9	2,064.9	2,055.6
35 Borrowings from banks in the U.S.	469.0	419.9	415.9	418.0	420.4	419.8	390.6	346.5	346.8	340.5	344.6	345.0
36 Borrowings from others	1,796.6	2,008.6	2,024.4	1,988.8	1,999.7	1,941.3	1,857.3	1,809.3	1,760.8	1,766.5	1,720.3	1,710.6
37 Trading liabilities ¹⁹	—	—	—	—	—	—	329.8	326.4	334.1	320.0	309.5	327.7
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	281.2	279.0	283.7	273.0	262.0	274.9
39 Other trading liabilities	—	—	—	—	—	—	48.6	47.4	50.5	47.0	47.5	52.8
40 Net due to related foreign offices	-55.2	239.9	220.9	270.2	203.6	108.7	93.5	106.5	132.3	155.4	137.1	140.1
41 Other liabilities ²⁰	403.7	438.7	442.2	429.9	437.5	464.1	451.5	413.2	414.6	418.2	418.2	420.8
42 TOTAL LIABILITIES ¹⁸	9,937.3	10,795.0	10,813.4	10,812.0	10,886.3	10,808.5	10,639.4	10,556.6	10,552.9	10,585.8	10,499.1	10,542.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,122.1	1,235.8	1,271.1	1,241.6	1,263.6	1,214.6	1,230.8	1,250.5	1,222.1	1,228.5	1,246.6	1,263.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	-74.3	-60.4	-47.3	-48.6	-48.7	-45.0
45 Securitized consumer loans ²³	411.6	403.7	403.9	407.9	406.9	404.9	406.9	401.2	399.3	396.3	395.5	398.8
46 Securitized credit cards and other revolving plans	376.1	365.8	365.7	369.7	368.7	367.2	370.4	365.1	363.3	360.0	360.7	364.6
47 Other securitized consumer loans	35.4	37.9	38.2	38.2	38.2	37.7	36.5	36.0	36.0	36.3	34.7	34.1
48 Securitized real estate loans ²³	1,318.8	1,378.1	1,376.5	1,387.7	1,401.3	1,427.3	1,453.2	1,468.9	1,472.6	1,469.4	1,472.6	1,474.6

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	8,994.8	9,337.0	9,286.9	9,241.4	9,324.0	9,307.6	9,215.0	9,183.4	9,170.5	9,174.8	9,130.6	9,122.3
2 Securities in bank credit ²	2,042.4	2,134.9	2,174.8	2,172.1	2,204.3	2,251.4	2,271.6	2,316.4	2,332.8	2,333.6	2,329.8	2,345.3
3 Treasury and agency securities ³	1,143.3	1,266.0	1,290.5	1,263.1	1,262.6	1,298.4	1,320.2	1,367.8	1,381.4	1,386.9	1,381.5	1,394.8
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	966.5	972.8	978.7	982.4	982.6	988.9
5 Non-MBS ⁵	—	—	—	—	—	—	353.7	395.0	402.7	404.5	398.9	405.8
6 Other securities	899.1	868.9	884.2	908.9	941.8	953.0	951.4	948.5	951.4	946.8	948.4	950.5
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	208.8	209.1	210.2	210.1	210.3	212.1
8 Non-MBS ⁷	—	—	—	—	—	—	742.6	739.5	741.2	736.7	738.0	738.5
9 Loans and leases in bank credit ⁸	6,952.3	7,202.2	7,112.1	7,069.3	7,119.7	7,056.2	6,943.4	6,867.0	6,837.8	6,841.1	6,800.7	6,777.0
10 Commercial and industrial loans	1,560.2	1,592.1	1,569.5	1,550.8	1,530.8	1,497.6	1,473.5	1,439.4	1,426.0	1,424.2	1,416.7	1,415.5
11 Real estate loans	3,629.0	3,819.6	3,812.8	3,827.8	3,878.5	3,864.7	3,849.9	3,826.2	3,791.8	3,809.5	3,768.1	3,755.0
12 Revolving home equity loans	525.7	596.8	598.2	602.7	611.5	609.4	607.0	605.8	602.8	603.8	603.7	604.4
13 Closed-end residential loans ⁹	1,439.5	1,504.6	1,498.6	1,512.7	1,554.9	1,548.2	1,542.5	1,530.5	1,510.9	1,520.9	1,491.5	1,471.8
14 Commercial real estate loans ¹⁰	1,663.7	1,718.2	1,716.1	1,712.5	1,712.2	1,707.0	1,700.4	1,689.8	1,678.2	1,684.9	1,672.9	1,678.9
15 Consumer loans	825.4	892.5	869.0	855.6	856.6	852.9	843.0	841.9	841.9	845.9	846.2	844.8
16 Credit cards and other revolving plans	339.6	387.9	369.9	360.8	357.1	355.3	354.6	355.0	351.7	354.8	355.2	351.6
17 Other consumer loans ¹¹	485.8	504.5	499.1	494.8	499.4	497.6	488.4	486.8	490.2	491.0	491.1	493.3
18 Other loans and leases	937.7	898.1	860.7	835.2	853.8	841.0	777.0	759.5	778.0	761.6	769.7	761.7
19 Fed funds and reverse RPs with nonbanks ¹²	312.8	288.1	266.8	254.2	269.8	260.4	210.1	206.6	222.0	206.0	209.1	210.5
20 All other loans and leases ¹³	624.9	610.0	593.9	581.0	584.0	580.5	566.9	552.9	556.1	555.6	560.6	551.2
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	187.2	191.1	193.7	194.7	193.6	190.2
22 Interbank loans ¹²	421.8	396.9	388.5	393.9	387.2	380.0	329.7	313.5	309.4	310.3	324.4	321.2
23 Fed funds and reverse RPs with banks ¹²	349.9	332.0	326.6	319.5	308.5	303.1	246.1	222.6	219.8	222.1	235.8	230.5
24 Loans to commercial banks	71.9	64.8	61.9	74.4	78.7	77.0	83.5	90.9	89.6	88.1	88.6	90.7
25 Cash assets ¹⁴	305.6	847.1	909.6	1,009.5	1,020.2	901.5	911.3	952.0	980.6	1,056.4	1,018.2	1,067.9
26 Trading assets ¹⁵	—	—	—	—	—	—	354.8	342.0	373.3	344.9	360.1	342.8
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	337.3	320.6	335.3	326.9	320.1	319.6
28 Other trading assets	—	—	—	—	—	—	17.5	21.5	38.0	18.1	40.1	23.2
29 Other assets ¹⁷	1,022.9	1,144.9	1,158.7	1,132.7	1,137.1	1,168.4	1,131.8	1,103.0	1,122.4	1,123.5	1,100.6	1,095.7
30 TOTAL ASSETS ¹⁸	10,980.5	12,056.0	12,060.9	12,046.1	12,095.0	11,941.1	11,755.4	11,702.9	11,762.5	11,815.2	11,740.3	11,759.8

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	6,859.1	7,265.8	7,328.2	7,369.6	7,463.1	7,515.4	7,454.1	7,493.7	7,538.8	7,554.0	7,538.1	7,496.9
32 Large time deposits	2,076.7	1,843.8	1,808.6	1,832.0	1,876.5	1,880.1	1,885.2	1,891.9	1,890.2	1,861.5	1,858.3	1,873.3
33 Other deposits	4,782.4	5,422.1	5,519.6	5,537.7	5,586.6	5,635.3	5,568.9	5,601.7	5,648.6	5,692.6	5,679.8	5,623.6
34 Borrowings	2,253.4	2,418.6	2,440.5	2,416.6	2,440.1	2,356.7	2,212.6	2,138.8	2,099.6	2,102.3	2,080.9	2,103.9
35 Borrowings from banks in the U.S.	464.7	421.9	418.4	423.1	414.4	416.1	382.4	342.9	343.1	337.9	344.0	345.3
36 Borrowings from others	1,788.7	1,996.8	2,022.1	1,993.5	2,025.7	1,940.7	1,830.2	1,795.9	1,756.6	1,764.5	1,736.9	1,758.6
37 Trading liabilities ¹⁹	—	—	—	—	—	—	292.9	294.2	311.3	304.1	298.4	298.2
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	244.4	243.5	255.6	252.0	246.8	242.1
39 Other trading liabilities	—	—	—	—	—	—	48.5	50.7	55.7	52.1	51.6	56.1
40 Net due to related foreign offices	-79.7	292.8	208.4	217.8	159.1	48.4	74.5	80.3	102.6	141.1	107.2	140.9
41 Other liabilities ²⁰	403.4	442.8	438.3	421.0	430.6	454.0	441.7	412.7	420.6	422.4	418.6	416.4
42 TOTAL LIABILITIES ¹⁸	9,814.9	10,849.9	10,839.2	10,813.3	10,851.4	10,697.1	10,475.8	10,419.8	10,473.0	10,524.0	10,443.3	10,456.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,165.7	1,206.2	1,221.7	1,232.8	1,243.6	1,243.9	1,279.6	1,283.1	1,289.5	1,291.2	1,297.0	1,303.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	-74.3	-60.4	-47.3	-48.6	-48.7	-45.0
45 Securitized consumer loans ²³	409.8	405.4	406.1	409.4	406.1	403.9	405.2	399.5	398.1	394.6	392.6	396.0
46 Securitized credit cards and other revolving plans	375.3	366.7	367.6	371.6	369.0	367.3	369.4	364.4	363.3	359.8	357.9	361.4
47 Other securitized consumer loans	34.6	38.7	38.4	37.8	37.2	36.7	35.8	35.1	34.9	34.8	34.7	34.5
48 Securitized real estate loans ²³	1,271.8	1,424.2	1,420.2	1,426.6	1,424.4	1,424.6	1,416.6	1,415.5	1,418.9	1,418.5	1,419.9	1,421.1

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	7,970.9	8,349.4	8,319.9	8,304.4	8,397.2	8,422.4	8,358.7	8,307.1	8,278.6	8,289.0	8,248.3	8,242.3
2 Securities in bank credit ²	1,698.6	1,836.3	1,861.9	1,887.3	1,920.0	1,982.6	2,003.9	2,026.5	2,026.7	2,032.6	2,056.7	2,076.5
3 Treasury and agency securities ³	1,041.6	1,168.6	1,175.3	1,177.9	1,181.4	1,222.8	1,236.0	1,260.8	1,261.5	1,267.9	1,285.6	1,308.6
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	937.9	938.4	935.2	939.2	954.6	968.6
5 Non-MBS ⁵	—	—	—	—	—	—	298.1	322.4	326.2	328.7	331.0	340.0
6 Other securities	656.9	667.8	686.6	709.4	738.6	759.9	767.9	765.7	765.2	764.7	771.1	767.9
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	200.4	201.5	201.1	200.9	200.1	204.3
8 Non-MBS ⁷	—	—	—	—	—	—	567.5	564.3	564.1	563.7	571.0	563.7
9 Loans and leases in bank credit ⁸	6,272.4	6,513.1	6,458.0	6,417.1	6,477.1	6,439.7	6,354.8	6,280.5	6,252.0	6,256.4	6,191.6	6,165.8
10 Commercial and industrial loans	1,227.4	1,224.0	1,206.3	1,190.4	1,181.3	1,167.0	1,154.2	1,130.8	1,119.5	1,118.9	1,104.2	1,101.0
11 Real estate loans	3,575.8	3,772.7	3,783.5	3,789.3	3,836.8	3,823.8	3,802.4	3,776.8	3,746.1	3,753.5	3,722.8	3,715.1
12 Revolving home equity loans	524.3	595.2	599.8	603.7	611.4	609.5	607.3	605.7	602.3	603.5	602.2	602.4
13 Closed-end residential loans ⁹	1,426.3	1,500.0	1,506.0	1,511.9	1,553.0	1,546.8	1,531.8	1,518.3	1,500.0	1,501.0	1,486.0	1,473.7
14 Commercial real estate loans ¹⁰	1,625.3	1,677.5	1,677.7	1,673.7	1,672.4	1,667.5	1,663.3	1,652.9	1,643.7	1,649.0	1,634.6	1,639.0
15 Consumer loans	830.4	882.0	873.0	860.4	860.7	858.8	852.0	845.8	841.5	847.0	844.8	840.4
16 Credit cards and other revolving plans	342.8	382.7	376.0	367.5	363.2	361.6	361.9	358.6	352.9	358.7	355.8	349.2
17 Other consumer loans ¹¹	487.6	499.3	497.0	493.0	497.5	497.2	490.1	487.2	488.6	488.3	489.0	491.2
18 Other loans and leases	638.7	634.3	595.2	577.1	598.3	590.1	546.2	527.1	544.9	537.1	519.8	509.2
19 Fed funds and reverse RPs with nonbanks ¹²	210.3	217.6	190.1	180.5	200.0	192.6	155.5	145.5	159.7	144.0	140.0	136.8
20 All other loans and leases ¹³	428.4	416.7	405.1	396.5	398.3	397.5	390.7	381.6	385.2	393.1	379.8	372.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	185.1	189.4	191.3	191.6	191.5	189.3
22 Interbank loans ¹²	365.4	347.4	338.4	342.9	354.7	350.1	302.2	277.7	274.8	270.4	280.3	292.0
23 Fed funds and reverse RPs with banks ¹²	297.5	291.1	286.2	276.5	281.0	277.0	221.0	189.6	186.6	185.6	193.7	200.6
24 Loans to commercial banks	67.9	56.4	52.2	66.4	73.7	73.1	81.1	88.1	88.2	84.7	86.6	91.3
25 Cash assets ¹⁴	261.0	613.0	698.8	729.2	755.7	723.2	696.8	715.8	682.9	754.5	757.7	777.1
26 Trading assets ¹⁵	—	—	—	—	—	—	250.9	244.4	266.5	234.3	241.2	236.9
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	237.5	226.8	232.2	220.4	204.2	219.7
28 Other trading assets	—	—	—	—	—	—	13.4	17.6	34.3	14.0	37.0	17.2
29 Other assets ¹⁷	988.0	1,100.6	1,112.8	1,081.9	1,098.4	1,133.2	1,107.3	1,078.9	1,094.4	1,078.5	1,066.6	1,062.5
30 TOTAL ASSETS ¹⁸	9,735.5	10,568.6	10,631.2	10,569.9	10,692.9	10,689.3	10,530.8	10,434.4	10,405.9	10,435.1	10,402.5	10,421.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	5,772.9	6,395.8	6,451.0	6,437.7	6,527.7	6,581.0	6,560.6	6,586.1	6,590.6	6,638.1	6,616.3	6,628.7
32 Large time deposits	988.8	1,013.8	1,007.1	995.9	985.5	981.5	989.0	970.7	963.0	959.4	942.7	938.8
33 Other deposits	4,784.1	5,382.0	5,443.9	5,441.9	5,542.2	5,599.6	5,571.7	5,615.4	5,627.6	5,678.7	5,673.6	5,689.8
34 Borrowings	1,664.7	1,801.3	1,784.4	1,742.9	1,760.2	1,723.5	1,584.9	1,498.5	1,449.9	1,431.6	1,426.3	1,407.7
35 Borrowings from banks in the U.S.	397.3	375.2	378.0	373.9	372.0	380.9	353.8	313.1	313.3	301.4	316.2	310.7
36 Borrowings from others	1,267.4	1,426.1	1,406.4	1,369.0	1,388.1	1,342.6	1,231.0	1,185.5	1,136.6	1,130.2	1,110.1	1,097.0
37 Trading liabilities ¹⁹	—	—	—	—	—	—	192.7	193.9	203.1	194.2	183.9	194.2
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	151.7	154.4	160.2	155.2	144.0	150.1
39 Other trading liabilities	—	—	—	—	—	—	41.0	39.4	42.9	39.0	40.0	44.1
40 Net due to related foreign offices	519.6	495.1	470.7	519.9	507.7	505.3	498.3	505.7	535.9	536.7	532.9	542.2
41 Other liabilities ²⁰	367.7	398.6	399.5	387.5	399.3	425.4	422.5	384.3	387.3	392.0	391.9	395.4
42 TOTAL LIABILITIES ¹⁸	8,590.6	9,352.9	9,374.4	9,327.1	9,416.9	9,432.5	9,259.0	9,168.4	9,166.7	9,192.6	9,151.3	9,168.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,144.9	1,215.7	1,256.8	1,242.8	1,275.9	1,256.7	1,271.9	1,266.0	1,239.2	1,242.5	1,251.2	1,253.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	-72.9	-59.4	-46.6	-47.8	-48.0	-44.4
45 Securitized consumer loans ²³	411.6	403.7	403.9	407.9	406.9	404.9	406.9	401.2	399.3	396.3	395.5	398.8
46 Securitized credit cards and other revolving plans	376.1	365.8	365.7	369.7	368.7	367.2	370.4	365.1	363.3	360.0	360.7	364.6
47 Other securitized consumer loans	35.4	37.9	38.2	38.2	38.2	37.7	36.5	36.0	36.0	36.3	34.7	34.1
48 Securitized real estate loans ²³	1,318.8	1,378.1	1,376.5	1,387.7	1,401.3	1,427.3	1,453.2	1,468.9	1,472.6	1,469.4	1,472.6	1,474.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	7,957.7	8,366.2	8,312.2	8,290.1	8,385.4	8,400.9	8,321.5	8,297.1	8,288.7	8,299.9	8,259.4	8,255.6
2 Securities in bank credit ²	1,703.1	1,834.0	1,873.0	1,888.1	1,924.7	1,983.9	1,993.8	2,030.8	2,044.1	2,046.6	2,050.6	2,070.9
3 Treasury and agency securities ³	1,047.3	1,172.0	1,188.5	1,174.9	1,177.7	1,219.9	1,229.1	1,264.2	1,275.4	1,280.8	1,280.7	1,295.1
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	933.8	941.3	947.2	950.8	951.9	958.2
5 Non-MBS ⁵	—	—	—	—	—	—	295.3	322.9	328.2	330.0	328.8	336.8
6 Other securities	655.8	661.9	684.5	713.2	747.0	764.0	764.7	766.7	768.7	765.8	769.9	775.8
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	198.8	199.2	200.5	200.3	200.6	202.4
8 Non-MBS ⁷	—	—	—	—	—	—	566.0	567.5	568.2	565.4	569.3	573.4
9 Loans and leases in bank credit ⁸	6,254.6	6,532.3	6,439.2	6,402.1	6,460.7	6,417.0	6,327.7	6,266.2	6,244.5	6,253.3	6,208.8	6,184.7
10 Commercial and industrial loans	1,218.1	1,225.0	1,208.8	1,196.3	1,186.4	1,165.6	1,146.8	1,122.3	1,114.0	1,112.7	1,105.3	1,105.7
11 Real estate loans	3,583.0	3,774.4	3,767.4	3,781.9	3,832.5	3,819.5	3,806.8	3,783.7	3,750.8	3,768.6	3,726.9	3,714.1
12 Revolving home equity loans	524.4	595.1	596.5	600.9	609.7	608.0	606.8	605.6	602.5	603.5	603.4	604.1
13 Closed-end residential loans ⁹	1,434.9	1,501.3	1,495.4	1,509.7	1,552.0	1,545.2	1,538.5	1,526.9	1,508.7	1,518.7	1,489.3	1,469.5
14 Commercial real estate loans ¹⁰	1,623.7	1,677.9	1,675.4	1,671.4	1,670.7	1,666.3	1,661.5	1,651.3	1,639.6	1,646.3	1,634.2	1,640.5
15 Consumer loans	825.4	892.5	869.0	855.6	856.6	852.7	841.9	840.7	840.7	844.6	845.0	843.6
16 Credit cards and other revolving plans	339.6	387.9	369.9	360.8	357.1	355.3	354.6	355.0	351.7	354.8	355.2	351.6
17 Other consumer loans ¹¹	485.8	504.5	499.1	494.8	499.4	497.4	487.4	485.6	489.0	489.8	489.9	492.0
18 Other loans and leases	628.1	640.5	594.0	568.2	585.2	579.1	532.2	519.6	539.0	527.4	531.6	521.4
19 Fed funds and reverse RPs with nonbanks ¹²	202.0	227.6	194.7	174.6	190.5	182.8	142.9	139.8	156.2	142.4	146.0	141.9
20 All other loans and leases ¹³	426.1	412.9	399.3	393.6	394.7	396.4	389.2	379.8	382.9	385.0	385.6	379.5
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	185.2	189.1	191.6	192.7	191.5	188.2
22 Interbank loans ¹²	355.7	349.9	348.0	352.4	342.5	340.5	289.0	270.3	267.6	265.0	280.2	280.6
23 Fed funds and reverse RPs with banks ¹²	289.5	293.9	294.4	284.7	268.4	267.7	210.3	184.2	182.8	181.5	196.3	194.2
24 Loans to commercial banks	66.3	56.0	53.6	67.6	74.1	72.8	78.8	86.1	84.9	83.5	83.9	86.4
25 Cash assets ¹⁴	249.2	613.0	677.5	730.0	750.3	709.6	681.6	683.6	701.8	756.9	756.5	752.4
26 Trading assets ¹⁵	—	—	—	—	—	—	231.1	224.7	253.1	223.9	239.0	221.6
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	217.3	207.0	218.9	210.0	203.1	205.0
28 Other trading assets	—	—	—	—	—	—	13.8	17.7	34.2	13.9	35.8	16.5
29 Other assets ¹⁷	982.0	1,097.6	1,110.1	1,079.0	1,085.2	1,119.5	1,099.6	1,072.1	1,092.2	1,091.5	1,068.9	1,065.2
30 TOTAL ASSETS ¹⁸	9,675.4	10,592.2	10,612.4	10,567.1	10,642.6	10,623.0	10,437.6	10,358.7	10,411.8	10,444.4	10,412.6	10,387.2

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	5,731.5	6,400.6	6,488.7	6,481.4	6,513.9	6,561.8	6,516.3	6,536.0	6,577.4	6,612.9	6,590.2	6,530.4
32 Large time deposits	985.1	1,017.8	1,009.6	987.5	974.2	969.3	980.7	967.6	962.2	954.3	943.8	936.0
33 Other deposits	4,746.4	5,382.8	5,479.0	5,493.9	5,539.7	5,592.5	5,535.6	5,568.4	5,615.2	5,658.6	5,646.4	5,594.4
34 Borrowings	1,661.6	1,796.5	1,770.1	1,741.2	1,766.1	1,712.6	1,561.1	1,491.9	1,452.2	1,442.7	1,448.4	1,467.7
35 Borrowings from banks in the U.S.	391.4	380.1	378.4	381.0	371.1	378.6	346.1	308.3	306.2	301.7	308.7	311.5
36 Borrowings from others	1,270.1	1,416.4	1,391.7	1,360.2	1,395.0	1,334.0	1,215.0	1,183.5	1,146.0	1,141.0	1,139.7	1,156.2
37 Trading liabilities ¹⁹	—	—	—	—	—	—	175.6	178.1	193.1	184.3	182.1	180.9
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	134.9	136.0	145.2	140.3	137.3	133.3
39 Other trading liabilities	—	—	—	—	—	—	40.7	42.2	47.9	44.0	44.8	47.6
40 Net due to related foreign offices	504.3	521.5	457.7	490.5	514.4	500.2	498.5	490.3	510.9	523.6	509.6	521.4
41 Other liabilities ²⁰	365.7	403.1	401.3	384.0	393.5	416.4	409.5	382.2	391.6	392.5	388.2	386.2
42 TOTAL LIABILITIES ¹⁸	8,512.9	9,389.0	9,393.6	9,337.2	9,401.9	9,381.9	9,160.9	9,078.5	9,125.2	9,156.1	9,118.5	9,086.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,162.5	1,203.2	1,218.7	1,229.9	1,240.7	1,241.0	1,276.7	1,280.2	1,286.6	1,288.4	1,294.1	1,300.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	-72.9	-59.4	-46.6	-47.8	-48.0	-44.4
45 Securitized consumer loans ²³	409.8	405.4	406.1	409.4	406.1	403.9	405.2	399.5	398.1	394.6	392.6	396.0
46 Securitized credit cards and other revolving plans	375.3	366.7	367.6	371.6	369.0	367.3	369.4	364.4	363.3	359.8	357.9	361.4
47 Other securitized consumer loans	34.6	38.7	38.4	37.8	37.2	36.7	35.8	35.1	34.9	34.8	34.7	34.5
48 Securitized real estate loans ²³	1,271.8	1,424.2	1,420.2	1,426.6	1,424.4	1,424.6	1,416.6	1,415.5	1,418.9	1,418.5	1,419.9	1,421.1

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 2, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	4,889.4	5,178.6	5,138.6	5,115.2	5,196.4	5,206.5	5,136.8	5,106.3	5,093.2	5,088.6	5,080.6	5,057.0
2 Securities in bank credit ²	1,098.7	1,206.7	1,224.5	1,221.6	1,246.8	1,283.3	1,291.0	1,319.9	1,325.1	1,329.2	1,356.1	1,365.3
3 Treasury and agency securities ³	655.5	747.4	752.8	747.1	748.3	786.5	794.3	816.4	817.7	820.0	842.3	859.0
4 Mortgage-backed securities (MBS) ⁴	593.9	653.9	647.2	640.5	637.1	670.4	667.6	663.2	658.8	661.4	678.6	688.1
5 Non-MBS ⁵	61.6	93.5	105.6	106.6	111.1	116.1	126.8	153.1	158.8	158.6	163.8	170.9
6 Other securities	443.2	459.4	471.6	474.5	498.6	496.8	496.7	503.5	507.5	509.1	513.7	506.3
7 Mortgage-backed securities ⁶	186.9	158.7	154.1	150.4	162.6	164.1	167.7	171.6	173.2	173.4	172.7	176.0
8 Non-MBS ⁷	256.2	300.7	317.5	324.1	336.0	332.7	329.0	331.9	334.3	335.7	341.0	330.3
9 Loans and leases in bank credit ⁸	3,790.7	3,971.9	3,914.1	3,893.6	3,949.6	3,923.2	3,845.9	3,786.4	3,768.1	3,759.4	3,724.5	3,691.8
10 Commercial and industrial loans	784.6	782.0	769.5	756.8	751.8	741.0	730.2	710.5	701.6	698.1	688.2	683.3
11 Real estate loans	1,909.2	2,058.8	2,060.2	2,075.5	2,124.5	2,114.6	2,094.2	2,080.3	2,061.1	2,059.2	2,046.2	2,030.2
12 Revolving home equity loans	406.6	466.8	469.5	473.2	481.3	480.9	479.2	477.8	474.6	475.1	474.1	473.8
13 Closed-end residential loans ⁹	920.3	968.1	966.9	980.0	1,023.7	1,016.9	999.7	992.5	978.7	978.8	968.0	956.1
14 Commercial real estate loans ¹⁰	582.3	624.0	623.8	622.3	619.5	616.8	615.3	610.1	607.7	605.3	604.0	600.4
15 Consumer loans	598.4	633.5	626.8	617.1	611.2	610.8	609.8	603.3	599.6	603.9	604.7	600.0
16 Credit cards and other revolving plans	261.7	283.4	278.3	273.1	268.1	268.5	271.5	266.5	262.2	267.4	266.7	261.2
17 Other consumer loans ¹¹	336.6	350.1	348.6	344.1	343.1	342.3	338.3	336.8	337.4	336.5	338.0	338.9
18 Other loans and leases	498.6	497.6	457.6	444.1	462.1	456.7	411.7	392.3	405.8	398.2	385.5	378.2
19 Fed funds and reverse RPs with nonbanks ¹²	198.6	207.8	178.7	173.3	190.7	185.4	149.7	140.7	151.3	137.0	134.0	132.5
20 All other loans and leases ¹³	299.9	289.8	278.9	270.8	271.4	271.3	262.0	251.6	254.5	261.2	251.5	245.7
21 LESS: Allowance for loan and lease losses	73.9	101.6	106.9	111.5	118.5	123.4	130.9	135.0	138.2	139.6	140.5	139.1
22 Interbank loans ¹²	297.9	281.3	272.9	279.1	296.3	292.6	237.1	213.4	208.4	205.6	217.7	233.4
23 Fed funds and reverse RPs with banks ¹²	233.7	235.3	229.4	224.6	230.7	230.0	167.2	133.0	127.6	125.9	135.5	147.3
24 Loans to commercial banks	64.2	46.0	43.5	54.5	65.5	62.6	69.8	80.5	80.8	79.7	82.2	86.1
25 Cash assets ¹⁴	153.1	379.6	463.0	495.4	536.6	538.5	490.4	505.0	470.0	521.3	514.2	516.6
26 Trading assets ¹⁵	–	–	–	–	–	–	242.1	233.0	238.6	227.4	212.4	229.1
27 Derivatives with a positive fair value ¹⁶	222.3	268.2	289.3	261.1	243.7	226.8	230.4	220.7	227.0	215.6	199.1	214.3
28 Other trading assets	–	–	–	–	–	–	11.7	12.3	11.6	11.7	13.3	14.8
29 Other assets ¹⁷	751.6	833.0	841.2	816.5	829.3	856.0	826.6	797.9	815.4	798.6	783.9	781.5
30 TOTAL ASSETS ¹⁸	6,270.2	6,863.5	6,912.7	6,860.4	6,988.5	7,003.2	6,802.2	6,720.6	6,687.4	6,701.8	6,668.3	6,678.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	3,336.2	3,759.1	3,794.9	3,760.6	3,841.4	3,883.0	3,850.2	3,846.6	3,842.3	3,876.0	3,843.6	3,846.7
32 Large time deposits	563.5	563.0	553.2	542.2	537.8	530.4	511.6	496.8	491.9	487.5	470.3	462.3
33 Other deposits	2,772.7	3,196.1	3,241.7	3,218.5	3,303.6	3,352.6	3,338.6	3,349.9	3,350.4	3,388.5	3,373.4	3,384.4
34 Borrowings	1,116.8	1,273.5	1,257.1	1,234.2	1,260.7	1,240.5	1,099.8	1,023.2	976.4	961.2	967.7	947.4
35 Borrowings from banks in the U.S.	236.9	228.9	228.4	228.1	226.7	244.7	206.0	164.2	163.3	154.2	171.0	162.4
36 Borrowings from others	879.9	1,044.5	1,028.7	1,006.1	1,034.1	995.8	893.8	859.0	813.1	807.0	796.7	785.0
37 Trading liabilities ¹⁹	262.6	256.0	263.9	233.9	216.8	193.7	187.5	188.9	198.5	189.8	179.5	189.6
38 Derivatives with a negative fair value ¹⁶	179.4	210.4	221.7	193.7	178.7	155.1	147.3	150.3	156.2	151.4	140.4	146.4
39 Other trading liabilities	83.2	45.6	42.2	40.2	38.1	38.6	40.2	38.6	42.2	38.4	39.2	43.3
40 Net due to related foreign offices	453.8	472.8	416.0	446.8	471.3	456.2	454.8	451.3	470.6	482.5	469.1	479.8
41 Other liabilities ²⁰	296.5	326.5	327.4	314.3	326.9	350.4	346.8	310.8	314.5	318.3	317.3	319.6
42 TOTAL LIABILITIES ¹⁸	5,465.9	6,087.9	6,059.2	5,989.8	6,117.2	6,123.8	5,939.1	5,820.8	5,802.4	5,827.7	5,777.4	5,783.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	804.3	775.6	853.5	870.6	871.4	879.4	863.1	899.8	885.0	874.1	890.9	895.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-43.9	-63.3	-62.5	-53.0	-48.7	-47.6	-39.9	-32.5	-25.6	-26.2	-26.3	-24.4
45 Securitized consumer loans ²³	310.7	318.5	318.1	320.2	319.6	316.8	316.3	312.2	311.2	307.6	305.8	308.4
46 Securitized credit cards and other revolving plans	275.4	280.5	280.2	282.7	282.1	279.8	280.4	276.7	276.1	272.5	272.5	276.0
47 Other securitized consumer loans	35.4	38.0	37.9	37.5	37.5	37.0	36.0	35.5	35.2	35.1	33.2	32.4
48 Securitized real estate loans ²³	1,281.1	1,342.7	1,341.2	1,352.9	1,366.8	1,391.0	1,417.5	1,434.2	1,438.4	1,435.5	1,438.0	1,440.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	4,880.1	5,195.2	5,133.1	5,107.2	5,192.3	5,192.0	5,115.2	5,101.6	5,100.0	5,092.0	5,082.9	5,058.6
2 Securities in bank credit ²	1,103.3	1,206.9	1,229.8	1,224.2	1,254.2	1,289.5	1,294.1	1,325.8	1,336.4	1,335.0	1,342.6	1,354.1
3 Treasury and agency securities ³	662.5	752.9	761.5	744.8	747.1	787.4	797.0	824.1	833.2	834.8	840.7	850.1
4 Mortgage-backed securities (MBS) ⁴	599.8	658.1	654.3	638.7	634.9	667.4	666.5	667.7	671.3	673.0	677.8	679.6
5 Non-MBS ⁵	62.7	94.8	107.2	106.0	112.1	120.0	130.6	156.4	161.9	161.8	162.9	170.5
6 Other securities	440.8	454.0	468.3	479.4	507.2	502.1	497.1	501.7	503.2	500.3	501.9	504.0
7 Mortgage-backed securities ⁶	181.1	161.3	156.3	153.5	163.7	164.0	165.0	166.1	168.1	167.6	168.0	169.4
8 Non-MBS ⁷	259.6	292.7	312.0	325.9	343.5	338.1	332.1	335.5	335.1	332.6	333.9	334.6
9 Loans and leases in bank credit ⁸	3,776.8	3,988.2	3,903.3	3,883.0	3,938.1	3,902.6	3,821.1	3,775.8	3,763.6	3,757.0	3,740.3	3,704.5
10 Commercial and industrial loans	777.4	783.8	771.1	761.1	754.6	739.3	724.4	704.0	697.5	693.0	688.5	685.6
11 Real estate loans	1,914.9	2,057.8	2,051.2	2,073.2	2,124.2	2,113.3	2,099.3	2,085.8	2,065.0	2,070.3	2,049.0	2,026.7
12 Revolving home equity loans	406.2	466.7	467.4	471.6	480.4	480.6	478.6	477.0	474.4	474.6	475.0	474.6
13 Closed-end residential loans ⁹	926.9	967.0	960.8	981.0	1,024.6	1,016.3	1,006.6	999.3	985.0	991.2	970.1	950.9
14 Commercial real estate loans ¹⁰	581.7	624.1	622.9	620.6	619.2	616.5	614.1	609.4	605.7	604.4	603.9	601.3
15 Consumer loans	593.7	642.4	624.5	613.7	608.2	604.7	598.5	598.5	597.7	600.8	602.9	601.1
16 Credit cards and other revolving plans	257.4	289.5	274.5	267.1	262.5	261.2	264.0	262.0	258.9	262.3	263.9	261.3
17 Other consumer loans ¹¹	336.3	352.9	350.0	346.6	345.7	343.5	334.5	336.5	338.8	338.5	339.0	339.8
18 Other loans and leases	490.8	504.2	456.6	435.0	451.1	445.2	398.9	387.5	403.4	392.8	399.9	391.0
19 Fed funds and reverse RPs with nonbanks ¹²	190.8	217.8	182.7	166.0	181.3	174.5	136.6	135.3	148.9	136.9	142.3	139.3
20 All other loans and leases ¹³	300.0	286.4	273.9	269.0	269.7	270.7	262.3	252.2	254.4	255.9	257.7	251.8
21 LESS: Allowance for loan and lease losses	73.9	102.1	108.0	112.3	119.9	125.0	131.2	134.9	137.5	138.1	137.3	134.7
22 Interbank loans ¹²	286.7	288.3	285.0	291.0	285.5	283.1	223.2	204.7	200.4	199.1	213.3	220.9
23 Fed funds and reverse RPs with banks ¹²	224.9	240.5	240.4	234.0	221.1	221.5	156.8	127.5	123.6	121.8	135.5	140.7
24 Loans to commercial banks	61.8	47.8	44.7	57.0	64.4	61.6	66.4	77.3	76.8	77.4	77.7	80.1
25 Cash assets ¹⁴	139.5	389.9	448.3	497.1	522.8	493.6	463.0	457.8	469.7	507.0	511.2	500.2
26 Trading assets ¹⁵	–	–	–	–	–	–	222.2	212.7	223.9	215.0	209.5	212.8
27 Derivatives with a positive fair value ¹⁶	202.7	278.9	295.2	266.0	237.1	214.2	210.8	200.8	212.6	203.5	196.7	198.6
28 Other trading assets	–	–	–	–	–	–	11.4	11.9	11.3	11.5	12.8	14.2
29 Other assets ¹⁷	749.7	830.1	839.5	810.5	813.4	843.4	823.3	795.5	815.4	809.7	789.4	786.9
30 TOTAL ASSETS ¹⁸	6,213.6	6,904.9	6,906.9	6,863.9	6,935.7	6,907.1	6,715.7	6,637.5	6,671.9	6,684.8	6,669.0	6,644.8

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	3,310.4	3,758.9	3,812.2	3,799.2	3,821.1	3,848.8	3,807.9	3,814.3	3,835.9	3,854.4	3,839.2	3,800.1
32 Large time deposits	561.9	563.5	554.1	533.7	524.3	514.1	506.2	495.3	491.3	484.3	475.1	465.7
33 Other deposits	2,748.5	3,195.4	3,258.1	3,265.5	3,296.8	3,334.8	3,301.7	3,318.9	3,344.6	3,370.1	3,364.2	3,334.3
34 Borrowings	1,120.1	1,260.3	1,246.2	1,231.6	1,263.5	1,229.7	1,083.2	1,023.8	987.2	978.3	994.1	997.4
35 Borrowings from banks in the U.S.	234.5	229.0	227.5	230.3	223.6	242.7	201.4	162.4	160.5	156.6	171.0	163.4
36 Borrowings from others	885.6	1,031.3	1,018.7	1,001.3	1,039.9	987.0	881.9	861.4	826.7	821.7	823.1	833.9
37 Trading liabilities ¹⁹	247.5	261.7	270.5	234.9	208.6	186.0	171.4	174.1	189.0	180.0	177.7	176.5
38 Derivatives with a negative fair value ¹⁶	158.9	217.3	228.9	197.4	173.0	148.4	131.5	132.7	141.8	136.7	133.8	129.7
39 Other trading liabilities	88.6	44.4	41.6	37.5	35.6	37.7	39.9	41.4	47.2	43.3	43.9	46.8
40 Net due to related foreign offices	453.8	472.8	416.0	446.8	471.3	456.2	454.8	451.3	470.6	482.5	469.1	479.8
41 Other liabilities ²⁰	295.4	330.1	329.0	311.8	321.5	342.7	336.6	309.7	318.8	318.7	314.2	311.1
42 TOTAL LIABILITIES ¹⁸	5,427.2	6,083.8	6,073.9	6,024.3	6,086.1	6,063.5	5,853.9	5,773.2	5,801.6	5,813.9	5,794.4	5,764.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	786.4	821.1	833.0	839.6	849.6	843.6	861.8	864.3	870.3	870.9	874.6	879.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-43.9	-63.3	-62.5	-53.0	-48.7	-47.6	-39.9	-32.5	-25.6	-26.2	-26.3	-24.4
45 Securitized consumer loans ²³	311.7	318.1	319.2	320.8	319.8	317.6	316.3	313.3	312.5	309.0	306.3	309.7
46 Securitized credit cards and other revolving plans	277.5	279.6	281.4	284.2	283.7	282.1	281.6	279.2	278.7	275.2	272.6	276.1
47 Other securitized consumer loans	34.2	38.5	37.8	36.7	36.0	35.6	34.7	34.1	33.9	33.8	33.8	33.6
48 Securitized real estate loans ²³	1,235.4	1,388.6	1,384.7	1,391.9	1,390.1	1,390.7	1,382.8	1,382.0	1,385.4	1,385.1	1,386.4	1,387.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	3,081.5	3,170.8	3,181.3	3,189.2	3,200.7	3,215.9	3,221.9	3,200.8	3,185.4	3,200.4	3,167.7	3,185.2
2 Securities in bank credit ²	599.9	629.6	637.4	665.7	673.2	699.3	712.9	706.6	701.5	703.4	700.6	711.2
3 Treasury and agency securities ³	386.1	421.2	422.4	430.8	433.2	436.2	441.7	444.5	443.8	447.9	443.2	449.5
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	270.4	275.1	276.4	277.8	276.0	280.5
5 Non-MBS ⁵	—	—	—	—	—	—	171.3	169.3	167.4	170.1	167.2	169.1
6 Other securities	213.8	208.4	215.0	234.9	240.0	263.1	271.2	262.2	257.7	255.5	257.4	261.7
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	32.7	29.8	27.9	27.5	27.4	28.3
8 Non-MBS ⁷	—	—	—	—	—	—	238.5	232.4	229.8	228.0	230.0	233.4
9 Loans and leases in bank credit ⁸	2,481.6	2,541.2	2,543.8	2,523.5	2,527.5	2,516.6	2,508.9	2,494.1	2,483.9	2,497.0	2,467.1	2,474.0
10 Commercial and industrial loans	442.8	442.1	436.8	433.6	429.5	426.0	424.0	420.3	417.9	420.7	416.0	417.7
11 Real estate loans	1,666.6	1,713.9	1,723.3	1,713.7	1,712.3	1,709.2	1,708.3	1,696.5	1,685.0	1,694.3	1,676.6	1,684.9
12 Revolving home equity loans	117.7	128.4	130.3	130.5	130.1	128.5	128.1	127.9	127.7	128.4	128.1	128.7
13 Closed-end residential loans ⁹	505.9	531.9	539.1	531.8	529.4	529.9	532.1	525.8	521.3	522.2	518.0	517.6
14 Commercial real estate loans ¹⁰	1,043.0	1,053.6	1,053.9	1,051.4	1,052.9	1,050.8	1,048.0	1,042.8	1,036.0	1,043.7	1,030.5	1,038.6
15 Consumer loans	232.0	248.5	246.1	243.3	249.5	248.0	242.2	242.5	241.9	243.1	240.1	240.4
16 Credit cards and other revolving plans	81.1	99.3	97.7	94.4	95.1	93.1	90.4	92.1	90.6	91.3	89.1	88.1
17 Other consumer loans ¹¹	151.0	149.2	148.4	148.9	154.4	154.9	151.9	150.4	151.3	151.8	151.0	152.3
18 Other loans and leases	140.2	136.7	137.6	132.9	136.2	133.4	134.5	134.7	139.1	138.9	134.3	131.0
19 Fed funds and reverse RPs with nonbanks ¹²	11.7	9.8	11.3	7.2	9.4	7.2	5.8	4.8	8.4	7.0	6.0	4.3
20 All other loans and leases ¹³	128.5	126.8	126.3	125.7	126.9	126.2	128.7	130.0	130.7	131.9	128.3	126.7
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	54.2	54.4	53.2	52.0	51.0	50.2
22 Interbank loans ¹²	67.5	66.2	65.4	63.8	58.4	57.5	65.1	64.3	66.4	64.7	62.6	58.6
23 Fed funds and reverse RPs with banks ¹²	63.8	55.8	56.7	51.8	50.3	47.0	53.8	56.7	59.0	59.7	58.2	53.4
24 Loans to commercial banks	3.7	10.4	8.7	11.9	8.2	10.5	11.3	7.6	7.4	5.0	4.3	5.2
25 Cash assets ¹⁴	107.9	233.4	235.8	233.8	219.1	184.7	206.4	210.7	212.9	233.2	243.5	260.6
26 Trading assets ¹⁵	—	—	—	—	—	—	8.8	11.4	27.9	7.0	28.8	7.8
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	7.1	6.1	5.2	4.7	5.1	5.4
28 Other trading assets	—	—	—	—	—	—	1.7	5.3	22.7	2.2	23.7	2.4
29 Other assets ¹⁷	236.4	267.6	271.7	265.4	269.1	277.2	280.7	281.0	279.0	280.0	282.6	281.0
30 TOTAL ASSETS ¹⁸	3,465.3	3,705.1	3,718.5	3,709.5	3,704.3	3,686.0	3,728.6	3,713.8	3,718.5	3,733.3	3,734.2	3,743.0

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	2,436.8	2,636.7	2,656.2	2,677.1	2,686.3	2,698.1	2,710.4	2,739.4	2,748.3	2,762.1	2,772.7	2,781.9
32 Large time deposits	425.3	450.8	453.9	453.7	447.7	451.1	477.3	473.9	471.1	471.9	472.4	476.5
33 Other deposits	2,011.4	2,185.9	2,202.2	2,223.4	2,238.6	2,247.0	2,233.1	2,265.5	2,277.2	2,290.2	2,300.2	2,305.4
34 Borrowings	547.9	527.8	527.3	508.7	499.5	483.0	485.1	475.4	473.5	470.4	458.5	460.3
35 Borrowings from banks in the U.S.	160.4	146.3	149.7	145.8	145.4	136.2	147.8	148.9	150.0	147.2	145.2	148.3
36 Borrowings from others	387.5	381.6	377.6	363.0	354.1	346.8	337.3	326.5	323.5	323.2	313.3	312.0
37 Trading liabilities ¹⁹	—	—	—	—	—	—	5.2	5.0	4.6	4.5	4.4	4.5
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	4.4	4.2	3.9	3.8	3.6	3.7
39 Other trading liabilities	—	—	—	—	—	—	0.8	0.8	0.7	0.7	0.8	0.8
40 Net due to related foreign offices	65.8	22.3	54.7	73.0	36.4	49.1	43.5	54.3	65.3	54.2	63.8	62.4
41 Other liabilities ²⁰	71.2	72.0	72.1	73.2	72.4	75.0	75.7	73.5	72.7	73.7	74.6	75.7
42 TOTAL LIABILITIES ¹⁸	3,124.7	3,265.0	3,315.1	3,337.3	3,299.8	3,308.8	3,319.9	3,347.6	3,364.4	3,364.9	3,373.9	3,385.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	340.6	440.1	403.3	372.2	404.5	377.3	408.8	366.3	354.1	368.4	360.2	358.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	-33.0	-26.9	-21.0	-21.6	-21.6	-20.0
45 Securitized consumer loans ²³	100.8	85.2	85.8	87.7	87.2	88.1	90.6	89.0	88.1	88.7	89.7	90.4
46 Securitized credit cards and other revolving plans	100.8	85.3	85.4	87.0	86.5	87.4	90.0	88.4	87.2	87.5	88.2	88.6
47 Other securitized consumer loans	0.0	-0.0	0.3	0.7	0.7	0.7	0.6	0.5	0.8	1.2	1.5	1.8
48 Securitized real estate loans ²³	37.6	35.4	35.3	34.8	34.6	36.3	35.7	34.7	34.2	33.9	34.6	34.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
ASSETS												
1 Bank credit	3,077.6	3,171.1	3,179.1	3,183.0	3,193.0	3,208.9	3,206.3	3,195.4	3,188.7	3,207.8	3,176.5	3,197.0
2 Securities in bank credit ²	599.8	627.1	643.2	663.9	670.5	694.5	699.7	705.0	707.7	711.6	708.0	716.7
3 Treasury and agency securities ³	384.8	419.1	426.9	430.1	430.6	432.5	432.1	440.0	442.2	446.0	440.0	444.9
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	267.4	273.6	275.9	277.8	274.2	278.6
5 Non-MBS ⁵	—	—	—	—	—	—	164.7	166.5	166.3	168.2	165.8	166.3
6 Other securities	215.0	208.0	216.3	233.8	239.9	261.9	267.7	265.0	265.5	265.5	268.0	271.8
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	33.8	33.0	32.4	32.7	32.7	32.9
8 Non-MBS ⁷	—	—	—	—	—	—	233.9	232.0	233.1	232.8	235.4	238.8
9 Loans and leases in bank credit ⁸	2,477.8	2,544.0	2,535.9	2,519.0	2,522.6	2,514.4	2,506.5	2,490.4	2,481.0	2,496.3	2,468.5	2,480.3
10 Commercial and industrial loans	440.7	441.1	437.7	435.2	431.8	426.3	422.4	418.3	416.5	419.6	416.8	420.1
11 Real estate loans	1,668.1	1,716.5	1,716.3	1,708.8	1,708.3	1,706.2	1,707.5	1,697.9	1,685.8	1,698.3	1,678.0	1,687.3
12 Revolving home equity loans	118.2	128.4	129.1	129.3	129.3	127.5	128.2	128.5	128.2	128.9	128.4	129.5
13 Closed-end residential loans ⁹	508.0	534.3	534.6	528.7	527.5	529.0	531.9	527.5	523.7	527.5	519.3	518.6
14 Commercial real estate loans ¹⁰	1,041.9	1,053.8	1,052.5	1,050.8	1,051.5	1,049.7	1,047.4	1,041.8	1,033.9	1,041.9	1,030.3	1,039.2
15 Consumer loans	231.7	250.0	244.5	241.9	248.4	248.0	243.4	242.1	243.0	243.8	242.1	242.5
16 Credit cards and other revolving plans	82.2	98.4	95.4	93.7	94.7	94.1	90.5	93.0	92.8	92.5	91.2	90.2
17 Other consumer loans ¹¹	149.5	151.6	149.2	148.2	153.7	153.9	152.9	149.1	150.2	151.3	150.8	152.2
18 Other loans and leases	137.3	136.3	137.4	133.2	134.1	133.9	133.2	132.1	135.7	134.6	131.6	130.4
19 Fed funds and reverse RPs with nonbanks ¹²	11.2	9.8	12.0	8.5	9.2	8.2	6.3	4.5	7.2	5.5	3.7	2.7
20 All other loans and leases ¹³	126.1	126.5	125.4	124.7	124.9	125.7	126.9	127.5	128.4	129.1	127.9	127.7
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	54.0	54.2	54.1	54.6	54.2	53.5
22 Interbank loans ¹²	69.0	61.6	63.0	61.3	57.0	57.4	65.8	65.6	67.2	65.9	67.0	59.8
23 Fed funds and reverse RPs with banks ¹²	64.5	53.4	54.0	50.7	47.3	46.2	53.4	56.8	59.2	59.8	60.8	53.5
24 Loans to commercial banks	4.5	8.2	9.0	10.6	9.6	11.2	12.4	8.8	8.0	6.1	6.2	6.3
25 Cash assets ¹⁴	109.7	223.1	229.3	232.8	227.5	216.0	218.6	225.8	232.1	249.9	245.4	252.2
26 Trading assets ¹⁵	—	—	—	—	—	—	8.9	12.0	29.3	8.8	29.4	8.7
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	—	6.5	6.2	6.3	6.5	6.4	6.4
28 Other trading assets	—	—	—	—	—	—	2.4	5.8	22.9	2.4	23.0	2.3
29 Other assets ¹⁷	232.3	267.5	270.7	268.5	271.8	276.2	276.4	276.6	276.8	281.8	279.5	278.3
30 TOTAL ASSETS ¹⁸	3,461.8	3,687.3	3,705.5	3,703.2	3,706.9	3,715.8	3,722.0	3,721.2	3,739.9	3,759.6	3,743.5	3,742.4

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)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending			
									Sep 2	Sep 9	Sep 16	Sep 23
LIABILITIES												
31 Deposits	2,421.1	2,641.7	2,676.5	2,682.2	2,692.8	2,713.0	2,708.4	2,721.7	2,741.5	2,758.5	2,751.0	2,730.3
32 Large time deposits	423.2	454.4	455.5	453.8	449.9	455.3	474.5	472.2	470.9	470.0	468.7	470.2
33 Other deposits	1,997.9	2,187.4	2,221.0	2,228.4	2,242.9	2,257.7	2,233.9	2,249.5	2,270.6	2,288.5	2,282.2	2,260.1
34 Borrowings	541.5	536.1	523.9	509.6	502.5	482.9	477.9	468.0	465.0	464.5	454.3	470.3
35 Borrowings from banks in the U.S.	156.9	151.0	150.9	150.7	147.5	135.9	144.7	145.9	145.7	145.1	137.7	148.0
36 Borrowings from others	384.6	385.1	373.0	358.9	355.1	347.0	333.2	322.1	319.3	319.4	316.6	322.3
37 Trading liabilities ¹⁹	—	—	—	—	—	—	4.2	4.1	4.1	4.3	4.4	4.4
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	—	3.4	3.3	3.4	3.6	3.5	3.6
39 Other trading liabilities	—	—	—	—	—	—	0.8	0.8	0.7	0.7	0.8	0.9
40 Net due to related foreign offices	50.5	48.7	41.7	43.7	43.0	44.0	43.7	39.0	40.3	41.2	40.5	41.6
41 Other liabilities ²⁰	70.2	73.0	72.3	72.2	72.0	73.6	72.9	72.5	72.8	73.8	74.0	75.0
42 TOTAL LIABILITIES ¹⁸	3,085.7	3,305.2	3,319.7	3,312.9	3,315.8	3,318.4	3,307.0	3,305.3	3,323.6	3,342.2	3,324.1	3,321.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	376.1	382.1	385.8	390.3	391.1	397.4	414.9	415.9	416.3	417.4	419.5	420.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	—	-33.0	-26.9	-21.0	-21.6	-21.6	-20.0
45 Securitized consumer loans ²³	98.1	87.3	86.8	88.6	86.4	86.3	88.9	86.2	85.6	85.6	86.3	86.3
46 Securitized credit cards and other revolving plans	97.8	87.1	86.2	87.4	85.2	85.2	87.8	85.2	84.6	84.6	85.3	85.3
47 Other securitized consumer loans	0.4	0.2	0.6	1.2	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.0
48 Securitized real estate loans ²³	36.4	35.6	35.5	34.7	34.3	33.8	33.8	33.5	33.5	33.3	33.5	33.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending				
									Sep 2	Sep 9	Sep 16	Sep 23	
ASSETS													
1 Bank credit	1,043.4	967.1	975.4	952.6	943.1	910.8	898.8	892.9	886.3	879.5	871.0	871.0	
2 Securities in bank credit ²	342.0	297.7	303.1	288.8	283.2	268.9	277.8	288.4	291.4	288.1	281.9	285.4	
3 Treasury and agency securities ³	95.0	90.4	98.4	85.5	82.9	77.7	90.6	102.6	103.6	102.7	98.0	106.1	
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	32.3	31.7	31.4	31.1	30.7	34.4	
5 Non-MBS ⁵	—	—	—	—	—	—	58.3	71.0	72.2	71.6	67.3	71.7	
6 Other securities	247.0	207.3	204.7	203.3	200.2	191.2	187.2	185.7	187.8	185.4	183.9	179.3	
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	10.7	9.8	9.6	9.8	10.1	10.1	
8 Non-MBS ⁷	—	—	—	—	—	—	176.5	175.9	178.2	175.6	173.9	169.2	
9 Loans and leases in bank credit ⁸	701.5	669.4	672.2	663.9	659.9	641.9	621.1	604.6	594.9	591.4	589.1	585.6	
10 Commercial and industrial loans	345.5	362.6	356.4	352.8	344.5	334.7	331.7	320.9	314.7	314.6	311.4	307.8	
11 Real estate loans	47.2	45.7	44.3	45.6	45.9	45.7	43.5	43.4	41.1	41.2	40.5	40.3	
12 Revolving home equity loans	—	—	—	—	—	—	0.3	0.3	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	—	—	—	—	—	—	4.0	3.7	2.0	2.0	1.8	1.9	
14 Commercial real estate loans ¹⁰	—	—	—	—	—	—	39.2	39.5	38.8	39.0	38.5	38.2	
15 Consumer loans	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	1.2	
16 Credit cards and other revolving plans	—	—	—	—	—	—	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	
17 Other consumer loans ¹¹	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	1.2	
18 Other loans and leases	308.8	261.1	271.5	265.4	269.6	261.3	244.8	239.1	238.0	234.5	236.0	236.4	
19 Fed funds and reverse RPs with nonbanks ¹²	109.9	64.1	76.5	76.0	77.1	76.8	65.5	66.0	66.2	65.6	65.3	70.7	
20 All other loans and leases ¹³	198.9	197.0	195.1	189.4	192.4	184.5	179.3	173.2	171.8	168.9	170.7	165.6	
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	2.0	2.0	2.0	2.1	2.1	2.1	
22 Interbank loans ¹²	68.6	44.5	43.0	45.6	44.8	41.4	42.0	45.8	44.1	45.3	44.8	38.5	
23 Fed funds and reverse RPs with banks ¹²	62.2	36.5	35.5	38.4	39.9	36.3	36.6	39.9	38.7	40.4	40.5	33.7	
24 Loans to commercial banks	6.4	8.1	7.5	7.1	5.0	5.1	5.4	5.9	5.4	4.8	4.3	4.8	
25 Cash assets ¹⁴	56.6	239.7	237.6	284.5	271.9	188.0	228.7	274.5	277.9	300.3	264.7	309.1	
26 Trading assets ¹⁵	—	—	—	—	—	—	137.8	128.5	128.4	122.8	127.4	135.4	
27 Derivatives with a positive fair value ¹⁶	113.0	166.2	146.5	148.2	145.8	146.4	134.2	124.8	124.7	118.6	123.0	128.5	
28 Other trading assets	—	—	—	—	—	—	3.6	3.7	3.7	4.2	4.4	6.9	
29 Other assets ¹⁷	42.3	44.6	50.8	52.9	51.4	47.0	34.1	33.0	34.4	33.4	37.3	32.1	
30 TOTAL ASSETS ¹⁸	1,323.9	1,462.2	1,453.3	1,483.7	1,457.0	1,333.8	1,339.4	1,372.6	1,369.1	1,379.2	1,343.2	1,384.0	

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending				
									Sep 2	Sep 9	Sep 16	Sep 23	
LIABILITIES													
31 Deposits	1,141.7	870.8	849.4	883.9	931.0	947.1	956.1	968.7	973.7	947.3	953.2	969.4	
32 Large time deposits	1,105.6	831.2	807.9	844.1	884.8	904.2	922.7	935.4	939.9	912.8	919.1	939.7	
33 Other deposits	36.1	39.6	41.5	39.8	46.2	43.0	33.3	33.3	33.9	34.5	34.1	29.7	
34 Borrowings	600.9	627.2	655.9	663.8	659.9	637.5	663.0	657.3	657.7	675.3	638.6	647.9	
35 Borrowings from banks in the U.S.	71.8	44.7	37.8	44.1	48.3	38.8	36.7	33.4	33.5	39.1	28.4	34.3	
36 Borrowings from others	529.1	582.5	618.0	619.8	611.6	598.7	626.2	623.8	624.2	636.2	610.2	613.6	
37 Trading liabilities ¹⁹	142.9	159.2	140.9	144.4	144.3	149.2	137.2	132.6	131.0	125.7	125.5	133.5	
38 Derivatives with a negative fair value ¹⁶	117.8	144.8	127.3	133.8	137.5	140.0	129.5	124.6	123.5	117.8	118.0	124.7	
39 Other trading liabilities	25.2	14.4	13.7	10.6	6.8	9.2	7.6	8.0	7.6	8.0	7.5	8.8	
40 Net due to related foreign offices	-574.8	-255.2	-249.8	-249.6	-304.1	-396.7	-404.8	-399.2	-403.6	-381.3	-395.8	-402.1	
41 Other liabilities ²⁰	36.0	40.1	42.7	42.4	38.1	38.7	29.0	28.9	27.4	26.2	26.3	25.4	
42 TOTAL LIABILITIES ¹⁸	1,346.7	1,442.1	1,439.0	1,484.9	1,469.3	1,375.9	1,380.4	1,388.2	1,386.2	1,393.2	1,347.8	1,374.1	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	-22.8	20.1	14.2	-1.2	-12.3	-42.1	-41.0	-15.5	-17.1	-14.0	-4.6	9.9	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-	-1.4	-1.0	-0.7	-0.7	-0.7	-0.7	
45 Securitized consumer loans ²³	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	
46 Securitized credit cards and other revolving plans	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	
47 Other securitized consumer loans	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	
48 Securitized real estate loans ²³	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending				
									Sep 2	Sep 9	Sep 16	Sep 23	
ASSETS													
1 Bank credit	1,037.1	970.8	974.7	951.2	938.6	906.7	893.5	886.3	881.9	874.9	871.2	866.8	
2 Securities in bank credit ²	339.3	300.9	301.8	284.0	279.6	267.5	277.8	285.5	288.6	287.1	279.2	274.5	
3 Treasury and agency securities ³	96.0	93.9	102.1	88.2	84.9	78.5	91.1	103.7	105.9	106.1	100.8	99.7	
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	—	32.7	31.5	31.5	31.6	30.6	30.7	
5 Non-MBS ⁵	—	—	—	—	—	—	58.4	72.1	74.5	74.5	70.1	69.0	
6 Other securities	243.3	207.0	199.7	195.7	194.7	189.0	186.7	181.9	182.7	181.0	178.4	174.7	
7 Mortgage-backed securities ⁶	—	—	—	—	—	—	10.1	9.9	9.7	9.7	9.7	9.7	
8 Non-MBS ⁷	—	—	—	—	—	—	176.6	172.0	173.0	171.3	168.7	165.0	
9 Loans and leases in bank credit ⁸	697.8	669.9	672.9	667.3	659.0	639.2	615.7	600.8	593.3	587.8	591.9	592.3	
10 Commercial and industrial loans	342.2	367.1	360.7	354.4	344.4	332.0	326.7	317.1	312.1	311.5	311.4	309.8	
11 Real estate loans	46.0	45.2	45.4	45.9	46.0	45.1	43.1	42.5	41.0	41.0	41.2	40.9	
12 Revolving home equity loans	—	—	—	—	—	—	0.3	0.3	0.3	0.3	0.3	0.3	
13 Closed-end residential loans ⁹	—	—	—	—	—	—	4.0	3.7	2.2	2.2	2.2	2.3	
14 Commercial real estate loans ¹⁰	—	—	—	—	—	—	38.9	38.6	38.6	38.5	38.7	38.4	
15 Consumer loans	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	1.2	
16 Credit cards and other revolving plans	—	—	—	—	—	—	0.0	0.0	0.0	0.0	0.0	0.0	
17 Other consumer loans ¹¹	—	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	1.2	
18 Other loans and leases	309.5	257.6	266.7	267.0	268.6	261.8	244.8	240.0	239.0	234.2	238.1	240.3	
19 Fed funds and reverse RPs with nonbanks ¹²	110.7	60.5	72.1	79.6	79.3	77.7	67.2	66.8	65.8	63.6	63.2	68.6	
20 All other loans and leases ¹³	198.8	197.1	194.6	187.4	189.3	184.1	177.6	173.2	173.2	170.6	175.0	171.7	
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	2.0	2.0	2.0	2.1	2.1	2.0	
22 Interbank loans ¹²	66.1	47.0	40.4	41.5	44.8	39.5	40.6	43.2	41.8	45.3	44.1	40.6	
23 Fed funds and reverse RPs with banks ¹²	60.4	38.1	32.2	34.8	40.1	35.4	35.9	38.3	37.0	40.6	39.5	36.3	
24 Loans to commercial banks	5.6	8.8	8.2	6.7	4.7	4.2	4.8	4.8	4.7	4.7	4.6	4.3	
25 Cash assets ¹⁴	56.4	234.1	232.1	279.5	269.9	191.9	229.7	268.4	278.8	299.6	261.6	315.5	
26 Trading assets ¹⁵	—	—	—	—	—	—	123.7	117.4	120.1	121.1	121.2	121.2	
27 Derivatives with a positive fair value ¹⁶	104.7	164.7	152.8	153.1	147.3	131.0	120.0	113.6	116.4	116.9	116.9	114.6	
28 Other trading assets	—	—	—	—	—	—	3.7	3.8	3.8	4.2	4.3	6.6	
29 Other assets ¹⁷	41.0	47.4	48.5	53.7	51.9	48.9	32.2	30.9	30.2	32.0	31.7	30.5	
30 TOTAL ASSETS ¹⁸	1,305.1	1,463.9	1,448.5	1,479.0	1,452.4	1,318.1	1,317.8	1,344.2	1,350.7	1,370.8	1,327.7	1,372.6	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

October 2, 2009

Account	2008 Aug	2009 Feb	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	Week ending				
									Sep 2	Sep 9	Sep 16	Sep 23	
LIABILITIES													
31 Deposits	1,127.7	865.2	839.5	888.3	949.2	953.6	937.8	957.7	961.4	941.1	947.9	966.5	
32 Large time deposits	1,091.6	825.9	799.0	844.5	902.3	910.7	904.5	924.3	928.0	907.2	914.4	937.3	
33 Other deposits	36.0	39.3	40.5	43.8	46.9	42.8	33.3	33.3	33.4	34.0	33.4	29.2	
34 Borrowings	591.8	622.2	670.4	675.4	674.1	644.1	651.5	647.0	647.4	659.6	632.5	636.3	
35 Borrowings from banks in the U.S.	73.3	41.8	40.0	42.1	43.3	37.5	36.3	34.6	36.8	36.2	35.3	33.8	
36 Borrowings from others	518.5	580.4	630.4	633.3	630.7	606.6	615.2	612.4	610.6	623.4	597.2	602.4	
37 Trading liabilities ¹⁹	128.8	162.5	148.1	148.2	144.5	131.7	117.4	116.1	118.2	119.8	116.4	117.3	
38 Derivatives with a negative fair value ¹⁶	102.2	148.0	135.0	137.8	136.3	122.0	109.5	107.6	110.4	111.7	109.5	108.8	
39 Other trading liabilities	26.6	14.5	13.1	10.3	8.2	9.7	7.9	8.6	7.7	8.1	6.9	8.5	
40 Net due to related foreign offices	-584.1	-228.7	-249.3	-272.7	-355.3	-451.8	-424.0	-410.0	-408.2	-382.5	-402.4	-380.5	
41 Other liabilities ²⁰	37.8	39.7	37.0	37.0	37.1	37.6	32.2	30.5	29.1	29.9	30.4	30.2	
42 TOTAL LIABILITIES ¹⁸	1,302.0	1,460.9	1,445.6	1,476.1	1,449.5	1,315.2	1,314.9	1,341.3	1,347.8	1,367.9	1,324.8	1,369.7	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	3.2	3.0	2.9										
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-	-1.4	-1.0	-0.7	-0.7	-0.7	-0.7	
45 Securitized consumer loans ²³	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	
46 Securitized credit cards and other revolving plans	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	
47 Other securitized consumer loans	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	
48 Securitized real estate loans ²³	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0	

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).