

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 16, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	9,158.1	9,295.2	9,257.0	9,340.3	9,333.2	9,256.7	9,199.0	9,109.8	9,119.3	9,108.6	9,026.8	9,015.7
2 Securities in bank credit ²	2,081.3	2,165.0	2,176.0	2,203.2	2,251.5	2,281.7	2,315.0	2,330.4	2,339.3	2,361.3	2,303.2	2,297.5
3 Treasury and agency securities ³	1,154.6	1,273.7	1,263.4	1,264.4	1,300.7	1,327.7	1,364.4	1,386.9	1,385.3	1,415.1	1,380.9	1,363.0
4 Mortgage-backed securities (MBS) ⁴	–	–	–	–	–	971.9	971.5	984.0	987.3	1,004.0	977.3	964.1
5 Non-MBS ⁵	–	–	–	–	–	355.8	392.9	402.9	398.0	411.1	403.7	398.9
6 Other securities	926.8	891.3	912.6	938.8	950.8	954.0	950.6	943.5	953.9	946.2	922.3	934.5
7 Mortgage-backed securities ⁶	–	–	–	–	–	209.9	210.2	211.0	209.1	213.2	212.1	207.1
8 Non-MBS ⁷	–	–	–	–	–	744.1	740.4	732.5	744.8	732.9	710.1	727.4
9 Loans and leases in bank credit ⁸	7,076.8	7,130.2	7,081.0	7,137.1	7,081.7	6,975.0	6,884.0	6,779.4	6,780.1	6,747.3	6,723.6	6,718.2
10 Commercial and industrial loans	1,588.6	1,562.7	1,543.2	1,525.8	1,501.7	1,486.0	1,451.8	1,414.9	1,415.8	1,408.4	1,396.2	1,386.8
11 Real estate loans	3,660.3	3,827.8	3,834.9	3,882.8	3,869.6	3,845.3	3,819.5	3,768.1	3,763.1	3,752.5	3,756.3	3,746.7
12 Revolving home equity loans	539.0	601.4	605.4	613.1	610.9	607.5	605.9	602.4	602.4	602.5	601.0	600.6
13 Closed-end residential loans ⁹	1,447.8	1,508.6	1,514.8	1,556.0	1,550.0	1,536.1	1,522.1	1,489.3	1,489.1	1,475.4	1,484.9	1,485.1
14 Commercial real estate loans ¹⁰	1,673.6	1,717.7	1,714.6	1,713.7	1,708.7	1,701.7	1,691.4	1,676.4	1,671.6	1,674.7	1,670.4	1,660.9
15 Consumer loans	834.9	873.0	860.5	860.7	859.1	853.2	847.1	844.2	846.1	841.6	841.1	844.2
16 Credit cards and other revolving plans	347.8	376.0	367.5	363.2	361.6	361.9	358.6	353.0	355.8	349.3	348.2	350.5
17 Other consumer loans ¹¹	487.1	497.0	493.0	497.5	497.5	491.3	488.5	491.2	490.3	492.3	492.9	493.7
18 Other loans and leases	993.0	866.8	842.5	867.9	851.3	790.5	765.6	752.3	755.1	744.8	730.0	740.6
19 Fed funds and reverse RPs with nonbanks ¹²	329.2	266.6	256.5	277.2	269.4	220.8	211.3	202.3	205.1	207.4	180.4	187.6
20 All other loans and leases ¹³	663.8	600.2	585.9	590.7	582.0	569.8	554.3	550.0	550.0	537.3	549.6	553.0
21 LESS: Allowance for loan and lease losses	–	–	–	–	–	187.2	191.5	192.3	193.5	191.3	190.3	196.4
22 Interbank loans ¹²	465.9	381.4	388.4	399.5	391.5	344.4	323.6	318.3	325.3	330.4	301.4	312.1
23 Fed funds and reverse RPs with banks ¹²	391.9	321.6	314.9	320.8	313.3	257.8	229.7	224.7	234.4	234.4	203.5	219.5
24 Loans to commercial banks	73.9	59.7	73.5	78.7	78.2	86.6	93.9	93.6	90.9	96.1	97.9	92.6
25 Cash assets ¹⁴	389.0	936.4	1,013.6	1,027.7	911.3	925.8	991.0	1,035.6	1,023.0	1,087.3	998.0	1,098.6
26 Trading assets ¹⁵	–	–	–	–	–	388.9	373.1	367.4	368.9	372.4	362.9	380.7
27 Derivatives with a positive fair value ¹⁶	–	–	–	–	–	371.7	351.6	339.8	327.2	348.1	340.0	333.8
28 Other trading assets	–	–	–	–	–	17.2	21.5	27.6	41.7	24.3	22.9	46.9
29 Other assets ¹⁷	1,051.8	1,163.6	1,134.8	1,149.8	1,180.1	1,140.8	1,111.7	1,107.1	1,102.7	1,093.8	1,114.6	1,103.6
30 TOTAL ASSETS ¹⁸	11,324.4	12,084.5	12,053.7	12,150.0	12,023.1	11,869.4	11,806.9	11,745.8	11,745.8	11,801.2	11,613.4	11,714.3

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
LIABILITIES												
31 Deposits	7,110.0	7,300.4	7,321.7	7,458.8	7,528.1	7,515.4	7,553.3	7,580.8	7,569.1	7,591.0	7,584.6	7,586.0
32 Large time deposits	2,126.1	1,815.0	1,839.9	1,870.3	1,887.4	1,919.8	1,914.3	1,878.8	1,859.4	1,876.0	1,890.1	1,893.9
33 Other deposits	4,983.9	5,485.5	5,481.7	5,588.5	5,640.7	5,595.6	5,639.0	5,702.0	5,709.7	5,715.0	5,694.5	5,692.1
34 Borrowings	2,310.9	2,440.3	2,406.7	2,420.2	2,361.3	2,249.0	2,157.0	2,037.1	2,065.3	2,057.4	1,897.1	2,006.4
35 Borrowings from banks in the U.S.	476.0	416.0	418.8	421.2	420.1	390.6	346.5	339.4	344.6	344.6	325.8	321.0
36 Borrowings from others	1,834.9	2,024.2	1,988.0	1,998.9	1,941.1	1,858.4	1,810.4	1,697.7	1,720.7	1,712.8	1,571.3	1,685.4
37 Trading liabilities ¹⁹	—	—	—	—	—	329.8	326.4	319.8	309.3	327.7	318.2	310.2
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	280.0	278.3	269.5	260.9	274.9	266.6	259.0
39 Other trading liabilities	—	—	—	—	—	49.8	48.2	50.3	48.4	52.8	51.6	51.2
40 Net due to related foreign offices	-58.6	220.9	270.2	203.6	108.7	92.9	106.4	149.8	137.1	139.9	171.4	162.2
41 Other liabilities ²⁰	424.1	442.2	429.9	437.5	464.1	451.5	413.1	411.7	417.7	421.6	388.7	383.6
42 TOTAL LIABILITIES ¹⁸	10,187.7	10,813.4	10,812.0	10,886.4	10,808.7	10,638.6	10,556.2	10,499.1	10,498.6	10,537.6	10,359.9	10,448.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,136.6	1,271.1	1,241.6	1,263.6	1,214.5	1,230.8	1,250.7	1,246.7	1,247.2	1,263.6	1,253.5	1,266.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	-55.4	-49.1	-39.8	-42.7	-40.7	-32.6	-27.8
45 Securitized consumer loans ²³	414.2	403.9	407.9	406.9	404.9	406.9	401.2	397.3	395.5	398.8	398.2	396.7
46 Securitized credit cards and other revolving plans	375.4	365.7	369.7	368.7	367.2	370.4	365.1	362.4	360.7	364.6	364.1	361.8
47 Other securitized consumer loans	38.7	38.2	38.2	38.2	37.7	36.5	36.0	34.9	34.7	34.1	34.2	34.8
48 Securitized real estate loans ²³	1,356.9	1,376.5	1,387.7	1,401.3	1,427.3	1,453.1	1,468.8	1,472.6	1,472.6	1,474.6	1,473.9	1,478.7

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	9,172.4	9,286.9	9,241.4	9,324.1	9,307.6	9,214.3	9,182.4	9,120.4	9,130.7	9,117.6	9,044.0	9,020.4
2 Securities in bank credit ²	2,081.0	2,174.8	2,172.0	2,204.3	2,251.3	2,271.7	2,316.5	2,329.8	2,330.5	2,344.7	2,308.8	2,297.1
3 Treasury and agency securities ³	1,151.5	1,290.6	1,263.2	1,262.6	1,298.6	1,321.3	1,368.8	1,382.4	1,383.2	1,395.2	1,362.9	1,345.0
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	968.3	974.3	980.1	984.6	990.0	961.7	953.4
5 Non-MBS ⁵	—	—	—	—	—	353.1	394.5	402.3	398.6	405.2	401.2	391.6
6 Other securities	929.5	884.2	908.8	941.7	952.8	950.4	947.7	947.4	947.3	949.5	945.9	952.1
7 Mortgage-backed securities ⁶	—	—	—	—	—	207.6	208.0	209.6	209.3	211.0	208.9	205.7
8 Non-MBS ⁷	—	—	—	—	—	742.7	739.7	737.8	738.0	738.5	736.9	746.4
9 Loans and leases in bank credit ⁸	7,091.4	7,112.1	7,069.3	7,119.8	7,056.3	6,942.6	6,865.9	6,790.6	6,800.2	6,772.9	6,735.2	6,723.3
10 Commercial and industrial loans	1,589.3	1,569.5	1,550.7	1,530.8	1,497.7	1,473.6	1,439.5	1,415.1	1,417.0	1,415.1	1,400.7	1,390.7
11 Real estate loans	3,665.5	3,812.8	3,827.8	3,878.6	3,864.7	3,849.2	3,825.4	3,772.9	3,767.9	3,752.2	3,756.2	3,757.1
12 Revolving home equity loans	540.1	598.2	602.6	611.4	609.4	607.0	605.8	603.6	603.7	604.3	603.0	602.2
13 Closed-end residential loans ⁹	1,451.9	1,498.5	1,512.6	1,554.9	1,548.3	1,542.8	1,530.7	1,493.2	1,492.7	1,471.5	1,481.4	1,493.6
14 Commercial real estate loans ¹⁰	1,673.5	1,716.1	1,712.5	1,712.2	1,707.0	1,699.5	1,688.9	1,676.0	1,671.4	1,676.4	1,671.8	1,661.3
15 Consumer loans	834.3	869.0	855.6	856.6	852.9	843.1	842.0	843.4	846.3	844.8	837.0	834.8
16 Credit cards and other revolving plans	346.4	369.9	360.8	357.1	355.3	354.6	355.0	351.6	355.2	351.6	344.5	342.5
17 Other consumer loans ¹¹	487.9	499.1	494.8	499.4	497.7	488.6	487.0	491.8	491.1	493.2	492.4	492.3
18 Other loans and leases	1,002.2	860.7	835.2	853.8	840.9	776.6	758.9	759.3	769.0	760.8	741.4	740.7
19 Fed funds and reverse RPs with nonbanks ¹²	332.0	266.8	254.2	269.8	260.4	209.9	206.5	203.9	209.0	210.4	185.5	189.8
20 All other loans and leases ¹³	670.2	593.9	581.0	584.0	580.5	566.7	552.5	555.4	560.0	550.4	555.9	550.9
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	187.3	191.1	192.1	193.5	190.1	189.4	197.1
22 Interbank loans ¹²	459.7	388.5	393.9	387.2	380.1	329.9	313.6	312.9	324.5	321.2	296.5	311.1
23 Fed funds and reverse RPs with banks ¹²	388.5	326.6	319.5	308.5	303.1	246.3	222.7	222.5	236.0	230.5	201.8	217.6
24 Loans to commercial banks	71.2	61.9	74.4	78.7	77.0	83.5	90.9	90.5	88.6	90.7	94.7	93.5
25 Cash assets ¹⁴	388.4	909.6	1,009.5	1,020.2	901.6	911.6	952.7	1,032.4	1,018.7	1,068.9	999.7	1,108.9
26 Trading assets ¹⁵	—	—	—	—	—	355.0	342.2	348.6	360.5	343.0	338.7	373.8
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	337.3	320.6	321.7	320.1	319.6	316.3	327.3
28 Other trading assets	—	—	—	—	—	17.7	21.7	26.9	40.4	23.3	22.4	46.5
29 Other assets ¹⁷	1,060.8	1,158.7	1,132.7	1,137.1	1,168.3	1,131.2	1,102.9	1,114.9	1,099.4	1,094.9	1,140.6	1,135.4
30 TOTAL ASSETS ¹⁸	11,323.3	12,060.9	12,046.1	12,095.1	11,941.1	11,754.7	11,702.7	11,737.2	11,740.3	11,755.5	11,630.1	11,752.5

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending				
									Sep 16	Sep 23	Sep 30	Oct 7	
LIABILITIES													
31	Deposits	7,066.8	7,328.2	7,369.7	7,463.2	7,515.2	7,452.7	7,492.2	7,531.7	7,537.7	7,489.9	7,545.2	7,587.0
32	Large time deposits	2,121.0	1,808.6	1,832.0	1,876.5	1,881.8	1,893.1	1,900.1	1,874.9	1,855.8	1,870.7	1,896.9	1,898.1
33	Other deposits	4,945.8	5,519.6	5,537.7	5,586.7	5,633.5	5,559.6	5,592.2	5,656.7	5,681.9	5,619.1	5,648.3	5,688.9
34	Borrowings	2,341.0	2,440.5	2,416.6	2,440.1	2,357.0	2,213.7	2,140.0	2,062.3	2,081.4	2,105.8	1,947.6	2,008.1
35	Borrowings from banks in the U.S.	474.1	418.6	423.9	415.2	416.4	382.4	342.9	338.8	344.0	344.9	327.3	324.9
36	Borrowings from others	1,866.9	2,022.0	1,992.7	2,024.9	1,940.5	1,831.3	1,797.0	1,723.5	1,737.3	1,760.9	1,620.3	1,683.2
37	Trading liabilities ¹⁹	—	—	—	—	—	293.1	294.4	299.9	298.4	298.2	295.3	304.7
38	Derivatives with a negative fair value ¹⁶	—	—	—	—	—	243.4	242.9	245.8	245.8	242.1	241.8	250.8
39	Other trading liabilities	—	—	—	—	—	49.7	51.5	54.1	52.7	56.1	53.5	53.9
40	Net due to related foreign offices	-69.9	208.4	217.8	159.1	48.5	74.0	80.3	129.2	107.2	140.7	135.0	154.4
41	Other liabilities ²⁰	427.7	438.3	421.0	430.6	454.0	441.6	412.7	415.3	418.1	417.1	402.1	393.0
42	TOTAL LIABILITIES¹⁸	10,146.9	10,839.2	10,813.4	10,851.5	10,697.3	10,475.2	10,419.5	10,438.3	10,442.9	10,451.7	10,325.2	10,447.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²¹	1,176.4	1,221.7	1,232.8	1,243.6	1,243.9	1,279.5	1,283.2	1,298.9	1,297.4	1,303.8	1,304.9	1,305.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	-55.4	-49.1	-39.8	-42.7	-40.7	-32.6	-27.8
45	Securitized consumer loans ²³	412.6	406.1	409.4	406.1	403.9	405.2	399.5	395.8	392.6	396.0	399.5	396.9
46	Securitized credit cards and other revolving plans	374.1	367.6	371.6	369.0	367.3	369.4	364.4	361.2	357.9	361.4	365.0	362.5
47	Other securitized consumer loans	38.5	38.4	37.8	37.2	36.7	35.8	35.1	34.6	34.7	34.5	34.5	34.4
48	Securitized real estate loans ²³	1,309.2	1,420.2	1,426.6	1,424.4	1,424.5	1,416.5	1,415.4	1,419.4	1,419.9	1,421.1	1,418.4	1,427.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	8,119.0	8,319.9	8,304.4	8,397.2	8,422.4	8,358.1	8,306.2	8,239.7	8,248.6	8,237.7	8,172.2	8,162.5
2 Securities in bank credit ²	1,748.5	1,861.9	1,887.2	1,920.0	1,982.7	2,004.1	2,026.8	2,045.2	2,057.6	2,076.1	2,018.9	2,014.9
3 Treasury and agency securities ³	1,065.7	1,175.3	1,177.9	1,181.5	1,223.1	1,237.4	1,262.0	1,283.5	1,287.6	1,309.2	1,273.7	1,259.1
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	939.9	940.1	951.4	956.9	969.8	941.8	931.1
5 Non-MBS ⁵	—	—	—	—	—	297.5	321.9	332.2	330.7	339.4	331.9	328.0
6 Other securities	682.9	686.6	709.3	738.5	759.6	766.8	764.8	761.6	770.0	766.9	745.2	755.9
7 Mortgage-backed securities ⁶	—	—	—	—	—	199.2	200.4	201.3	199.1	203.2	203.2	197.8
8 Non-MBS ⁷	—	—	—	—	—	567.6	564.4	560.4	570.9	563.7	542.0	558.1
9 Loans and leases in bank credit ⁸	6,370.5	6,458.0	6,417.1	6,477.2	6,439.8	6,353.9	6,279.4	6,194.6	6,191.0	6,161.6	6,153.3	6,147.5
10 Commercial and industrial loans	1,234.8	1,206.3	1,190.4	1,181.3	1,167.0	1,154.3	1,130.9	1,105.4	1,104.4	1,100.6	1,093.5	1,085.7
11 Real estate loans	3,614.3	3,783.5	3,789.2	3,836.9	3,823.9	3,801.8	3,776.0	3,727.6	3,722.5	3,712.3	3,716.5	3,707.5
12 Revolving home equity loans	537.4	599.8	603.7	611.4	609.5	607.2	605.6	602.2	602.2	602.3	600.8	600.5
13 Closed-end residential loans ⁹	1,442.7	1,506.0	1,511.8	1,553.1	1,546.9	1,532.2	1,518.5	1,487.6	1,487.3	1,473.4	1,483.8	1,484.0
14 Commercial real estate loans ¹⁰	1,634.2	1,677.7	1,673.8	1,672.5	1,667.4	1,662.3	1,651.9	1,637.8	1,633.0	1,636.5	1,631.8	1,623.0
15 Consumer loans	834.9	873.0	860.5	860.7	858.8	852.1	846.0	842.9	844.9	840.4	839.9	843.0
16 Credit cards and other revolving plans	347.8	376.0	367.5	363.3	361.6	361.9	358.6	353.0	355.8	349.3	348.2	350.5
17 Other consumer loans ¹¹	487.1	497.0	493.0	497.5	497.3	490.2	487.4	490.0	489.1	491.1	491.7	492.5
18 Other loans and leases	686.4	595.2	577.1	598.3	590.1	545.7	526.4	518.6	519.1	508.4	503.4	511.4
19 Fed funds and reverse RPs with nonbanks ¹²	221.3	190.1	180.5	200.0	192.6	155.3	145.3	137.2	139.9	136.7	122.2	128.3
20 All other loans and leases ¹³	465.2	405.1	396.5	398.3	397.5	390.4	381.1	381.4	379.3	371.7	381.3	383.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	185.1	189.4	190.2	191.4	189.3	188.0	194.2
22 Interbank loans ¹²	397.7	338.4	342.9	354.7	350.1	302.4	277.8	280.1	280.5	291.9	279.1	273.8
23 Fed funds and reverse RPs with banks ¹²	329.1	286.2	276.5	281.0	277.0	221.2	189.8	191.3	193.9	200.7	186.2	187.3
24 Loans to commercial banks	68.6	52.2	66.4	73.7	73.1	81.1	88.1	88.8	86.6	91.3	92.9	86.5
25 Cash assets ¹⁴	324.6	698.8	729.2	755.7	723.3	697.1	716.5	754.4	758.2	778.1	746.6	762.1
26 Trading assets ¹⁵	—	—	—	—	—	251.0	244.4	239.2	241.3	236.9	236.4	252.3
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	237.5	226.8	217.3	204.2	219.7	220.5	213.7
28 Other trading assets	—	—	—	—	—	13.4	17.6	21.9	37.1	17.2	15.9	38.6
29 Other assets ¹⁷	1,004.9	1,112.8	1,081.9	1,098.4	1,133.1	1,106.7	1,078.8	1,072.6	1,065.4	1,060.9	1,080.1	1,070.6
30 TOTAL ASSETS ¹⁸	9,994.8	10,631.2	10,570.0	10,693.0	10,689.3	10,530.1	10,434.3	10,395.9	10,402.6	10,416.3	10,326.3	10,327.1

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
LIABILITIES												
31 Deposits	5,994.6	6,451.0	6,437.8	6,527.8	6,581.2	6,560.7	6,586.1	6,615.9	6,616.0	6,621.6	6,595.6	6,579.5
32 Large time deposits	1,048.6	1,007.1	995.9	985.5	981.6	988.9	970.7	943.7	940.3	936.3	933.2	921.4
33 Other deposits	4,946.0	5,443.9	5,441.9	5,542.3	5,599.6	5,571.8	5,615.4	5,672.2	5,675.7	5,685.3	5,662.4	5,658.1
34 Borrowings	1,701.2	1,784.4	1,742.9	1,760.2	1,723.5	1,585.0	1,498.7	1,403.6	1,426.7	1,409.5	1,333.1	1,400.3
35 Borrowings from banks in the U.S.	384.2	378.2	374.7	372.9	381.2	353.8	313.0	307.8	316.2	310.3	301.9	289.2
36 Borrowings from others	1,317.0	1,406.2	1,368.2	1,387.3	1,342.3	1,231.3	1,185.7	1,095.8	1,110.5	1,099.2	1,031.2	1,111.2
37 Trading liabilities ¹⁹	—	—	—	—	—	192.5	193.7	190.9	183.8	194.2	188.2	183.2
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	150.3	153.5	148.6	142.9	150.1	144.6	141.2
39 Other trading liabilities	—	—	—	—	—	42.2	40.2	42.3	40.9	44.1	43.6	42.1
40 Net due to related foreign offices	514.5	470.7	519.9	507.7	505.3	497.5	505.4	554.3	532.9	542.2	610.9	569.5
41 Other liabilities ²⁰	382.9	399.5	387.5	399.3	425.4	422.4	384.2	384.9	391.4	395.2	360.8	352.1
42 TOTAL LIABILITIES ¹⁸	8,858.7	9,374.4	9,327.1	9,417.1	9,432.7	9,258.2	9,168.1	9,149.7	9,150.8	9,162.6	9,088.6	9,084.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,136.1	1,256.8	1,242.8	1,275.9	1,256.6	1,271.9	1,266.3	1,246.2	1,251.8	1,253.8	1,237.7	1,242.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	-32.9	-27.0	-18.4	-20.8	-19.2	-12.4	-7.7
45 Securitized consumer loans ²³	414.2	403.9	407.9	406.9	404.9	406.9	401.2	397.3	395.5	398.8	398.2	396.7
46 Securitized credit cards and other revolving plans	375.4	365.7	369.7	368.7	367.2	370.4	365.1	362.4	360.7	364.6	364.1	361.8
47 Other securitized consumer loans	38.7	38.2	38.2	38.2	37.7	36.5	36.0	34.9	34.7	34.1	34.2	34.8
48 Securitized real estate loans ²³	1,356.9	1,376.5	1,387.7	1,401.3	1,427.3	1,453.1	1,468.8	1,472.6	1,472.6	1,474.6	1,473.9	1,478.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	8,138.8	8,312.2	8,290.1	8,385.5	8,401.0	8,320.9	8,296.3	8,255.0	8,259.7	8,251.0	8,199.2	8,177.6
2 Securities in bank credit ²	1,753.3	1,873.0	1,888.1	1,924.7	1,983.9	1,994.1	2,031.1	2,050.2	2,051.5	2,070.5	2,033.1	2,020.7
3 Treasury and agency securities ³	1,063.7	1,188.5	1,175.0	1,177.7	1,220.1	1,230.4	1,265.4	1,280.5	1,282.7	1,295.7	1,262.1	1,244.0
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	935.8	943.0	948.9	954.2	959.5	929.2	920.9
5 Non-MBS ⁵	—	—	—	—	—	294.6	322.4	331.6	328.4	336.2	332.9	323.1
6 Other securities	689.6	684.5	713.1	747.0	763.8	763.6	765.7	769.7	768.8	774.8	771.0	776.7
7 Mortgage-backed securities ⁶	—	—	—	—	—	197.6	198.1	200.1	199.6	201.3	200.4	197.0
8 Non-MBS ⁷	—	—	—	—	—	566.1	567.6	569.6	569.3	573.5	570.6	579.7
9 Loans and leases in bank credit ⁸	6,385.5	6,439.2	6,402.1	6,460.8	6,417.1	6,326.8	6,265.1	6,204.8	6,208.2	6,180.6	6,166.1	6,156.9
10 Commercial and industrial loans	1,235.8	1,208.8	1,196.3	1,186.4	1,165.6	1,146.9	1,122.4	1,106.2	1,105.5	1,105.2	1,098.9	1,091.3
11 Real estate loans	3,619.0	3,767.4	3,781.9	3,832.6	3,819.6	3,806.1	3,782.9	3,732.0	3,726.7	3,711.2	3,715.9	3,717.3
12 Revolving home equity loans	538.4	596.5	600.9	609.7	608.1	606.7	605.5	603.4	603.5	604.0	602.7	602.0
13 Closed-end residential loans ⁹	1,446.6	1,495.4	1,509.6	1,552.1	1,545.4	1,538.9	1,527.1	1,491.1	1,490.6	1,469.2	1,479.8	1,492.0
14 Commercial real estate loans ¹⁰	1,634.0	1,675.5	1,671.4	1,670.8	1,666.2	1,660.5	1,650.3	1,637.5	1,632.6	1,638.0	1,633.3	1,623.4
15 Consumer loans	834.3	869.0	855.6	856.6	852.7	842.1	840.8	842.2	845.1	843.6	835.7	833.5
16 Credit cards and other revolving plans	346.4	369.9	360.8	357.1	355.3	354.6	355.0	351.6	355.2	351.6	344.5	342.5
17 Other consumer loans ¹¹	487.9	499.1	494.8	499.4	497.5	487.5	485.8	490.6	489.9	491.9	491.2	491.0
18 Other loans and leases	696.3	594.0	568.2	585.2	579.1	531.8	519.0	524.4	530.9	520.5	515.7	514.8
19 Fed funds and reverse RPs with nonbanks ¹²	228.2	194.7	174.6	190.5	182.7	142.7	139.7	141.0	145.8	141.8	129.7	133.2
20 All other loans and leases ¹³	468.0	399.3	393.6	394.7	396.4	389.0	379.3	383.5	385.1	378.7	386.0	381.6
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	185.2	189.1	190.0	191.5	188.1	187.2	194.9
22 Interbank loans ¹²	389.5	348.0	352.4	342.5	340.5	289.2	270.4	274.1	280.4	280.6	271.9	270.8
23 Fed funds and reverse RPs with banks ¹²	323.3	294.4	284.7	268.4	267.7	210.5	184.4	188.0	196.5	194.2	181.0	182.0
24 Loans to commercial banks	66.3	53.6	67.6	74.1	72.8	78.8	86.1	86.1	84.0	86.4	90.9	88.8
25 Cash assets ¹⁴	322.3	677.5	730.0	750.3	709.7	681.9	684.3	749.2	757.1	753.4	742.6	776.7
26 Trading assets ¹⁵	—	—	—	—	—	231.1	224.7	228.6	239.1	221.6	222.7	249.9
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	217.3	207.0	207.2	203.1	205.0	207.2	211.7
28 Other trading assets	—	—	—	—	—	13.8	17.7	21.4	36.0	16.5	15.5	38.2
29 Other assets ¹⁷	1,015.1	1,110.1	1,079.1	1,085.2	1,119.4	1,099.0	1,072.0	1,083.0	1,067.7	1,063.5	1,107.4	1,106.4
30 TOTAL ASSETS ¹⁸	10,002.7	10,612.4	10,567.1	10,642.7	10,623.0	10,436.9	10,358.6	10,399.9	10,412.6	10,382.0	10,356.6	10,386.5

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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
LIABILITIES												
31 Deposits	5,955.1	6,488.7	6,481.4	6,514.0	6,561.9	6,516.4	6,536.0	6,570.4	6,589.8	6,523.4	6,553.6	6,582.9
32 Large time deposits	1,046.7	1,009.6	987.5	974.2	969.4	980.6	967.5	942.8	941.4	933.4	936.6	926.7
33 Other deposits	4,908.5	5,479.0	5,494.0	5,539.8	5,592.5	5,535.7	5,568.5	5,627.5	5,648.4	5,589.9	5,617.0	5,656.2
34 Borrowings	1,744.4	1,770.1	1,741.2	1,766.1	1,712.7	1,561.3	1,492.1	1,438.0	1,448.8	1,469.6	1,386.6	1,414.8
35 Borrowings from banks in the U.S.	381.5	378.6	381.9	371.9	378.9	346.0	308.3	305.6	308.7	311.1	301.1	289.4
36 Borrowings from others	1,362.9	1,391.6	1,359.4	1,394.2	1,333.8	1,215.3	1,183.8	1,132.3	1,140.1	1,158.5	1,085.5	1,125.4
37 Trading liabilities ¹⁹	—	—	—	—	—	175.6	178.1	182.0	182.1	180.9	177.4	182.8
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	133.7	135.2	135.7	136.2	133.3	131.7	138.5
39 Other trading liabilities	—	—	—	—	—	41.8	43.0	46.3	45.8	47.6	45.7	44.2
40 Net due to related foreign offices	492.1	457.7	490.5	514.4	500.2	497.8	490.0	529.3	509.6	521.3	567.7	541.9
41 Other liabilities ²⁰	382.9	401.3	384.0	393.5	416.3	409.4	382.1	384.3	387.7	386.0	369.3	361.7
42 TOTAL LIABILITIES ¹⁸	8,829.4	9,393.6	9,337.2	9,402.0	9,382.1	9,160.3	9,078.3	9,103.9	9,118.1	9,081.1	9,054.6	9,084.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	1,173.3	1,218.7	1,229.9	1,240.7	1,241.0	1,276.6	1,280.3	1,296.0	1,294.5	1,300.9	1,302.0	1,302.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	-32.9	-27.0	-18.4	-20.8	-19.2	-12.4	-7.7
45 Securitized consumer loans ²³	412.6	406.1	409.4	406.1	403.9	405.2	399.5	395.8	392.6	396.0	399.5	396.9
46 Securitized credit cards and other revolving plans	374.1	367.6	371.6	369.0	367.3	369.4	364.4	361.2	357.9	361.4	365.0	362.5
47 Other securitized consumer loans	38.5	38.4	37.8	37.2	36.7	35.8	35.1	34.6	34.7	34.5	34.5	34.4
48 Securitized real estate loans ²³	1,309.2	1,420.2	1,426.6	1,424.4	1,424.5	1,416.5	1,415.4	1,419.4	1,419.9	1,421.1	1,418.4	1,427.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	5,075.0	5,184.0	5,160.7	5,242.0	5,252.0	5,181.2	5,150.1	5,102.1	5,124.9	5,101.5	5,038.6	5,043.3
2 Securities in bank credit ²	1,162.2	1,229.4	1,226.6	1,251.9	1,288.5	1,296.0	1,325.0	1,344.5	1,361.3	1,370.5	1,315.9	1,314.4
3 Treasury and agency securities ³	680.1	756.9	751.2	752.4	790.7	798.5	820.6	838.1	846.6	863.3	823.0	817.8
4 Mortgage-backed securities (MBS) ⁴	614.3	650.8	644.1	640.8	674.2	671.3	667.0	673.8	682.3	691.8	659.3	651.0
5 Non-MBS ⁵	65.8	106.1	107.1	111.6	116.5	127.2	153.6	164.3	164.3	171.4	163.7	166.8
6 Other securities	482.1	472.5	475.4	499.5	497.8	497.5	504.4	506.4	514.6	507.2	492.9	496.6
7 Mortgage-backed securities ⁶	185.1	154.2	150.5	162.7	164.1	167.7	171.6	173.9	172.7	176.0	173.7	166.7
8 Non-MBS ⁷	297.0	318.3	325.0	336.9	333.7	329.9	332.8	332.5	341.9	331.3	319.2	329.9
9 Loans and leases in bank credit ⁸	3,912.8	3,954.6	3,934.1	3,990.1	3,963.5	3,885.1	3,825.1	3,757.6	3,763.6	3,731.0	3,722.7	3,728.9
10 Commercial and industrial loans	800.7	781.5	768.8	763.7	752.8	742.0	722.2	699.0	699.7	694.8	687.8	683.0
11 Real estate loans	1,966.4	2,083.0	2,098.6	2,147.5	2,137.5	2,116.3	2,102.1	2,066.5	2,068.6	2,052.8	2,057.8	2,059.4
12 Revolving home equity loans	423.4	475.8	479.7	487.8	487.3	485.6	484.2	480.2	480.5	480.2	478.5	478.6
13 Closed-end residential loans ⁹	940.5	969.9	983.0	1,026.7	1,020.0	1,002.8	995.3	970.8	971.6	959.0	967.0	969.4
14 Commercial real estate loans ¹⁰	602.5	637.3	635.9	633.0	630.2	627.9	622.6	615.4	616.5	613.6	612.3	611.4
15 Consumer loans	605.4	630.7	621.0	615.2	614.8	613.8	607.2	606.0	608.6	603.9	604.2	606.6
16 Credit cards and other revolving plans	266.5	279.6	274.4	269.5	269.8	272.8	267.8	265.3	268.0	262.4	262.8	264.3
17 Other consumer loans ¹¹	338.8	351.1	346.6	345.7	345.0	340.9	339.4	340.6	340.6	341.5	341.4	342.3
18 Other loans and leases	540.3	459.3	445.7	463.7	458.3	413.1	393.7	386.2	386.8	379.5	373.0	379.9
19 Fed funds and reverse RPs with nonbanks ¹²	206.4	179.1	173.6	191.0	185.7	149.7	140.7	132.0	134.0	132.5	119.1	123.5
20 All other loans and leases ¹³	333.9	280.2	272.2	272.7	272.7	263.4	252.9	254.2	252.8	247.0	253.9	256.3
21 LESS: Allowance for loan and lease losses	79.5	106.9	111.5	118.5	123.4	130.9	135.0	139.7	140.5	139.1	140.0	143.0
22 Interbank loans ¹²	327.4	275.6	281.6	298.8	295.2	240.0	216.5	221.9	220.8	236.3	224.5	207.3
23 Fed funds and reverse RPs with banks ¹²	265.4	232.0	227.0	233.2	232.4	170.1	135.9	138.5	138.5	150.1	138.6	127.4
24 Loans to commercial banks	62.0	43.6	54.6	65.7	62.8	70.0	80.5	83.4	82.3	86.2	85.9	79.9
25 Cash assets ¹⁴	209.8	469.3	501.8	543.0	545.0	496.8	511.8	510.0	520.9	523.6	476.9	517.0
26 Trading assets ¹⁵	–	–	–	–	–	242.8	233.7	226.0	213.1	229.8	229.1	222.5
27 Derivatives with a positive fair value ¹⁶	234.2	290.0	261.9	244.5	227.6	231.1	221.4	212.7	199.8	215.0	215.7	208.3
28 Other trading assets	–	–	–	–	–	11.8	12.3	13.2	13.3	14.8	13.4	14.2
29 Other assets ¹⁷	771.1	847.6	823.0	836.0	862.8	833.1	804.9	799.9	790.3	787.8	810.3	807.1
30 TOTAL ASSETS ¹⁸	6,562.1	6,974.3	6,922.2	7,050.6	7,065.2	6,863.1	6,782.0	6,720.1	6,729.5	6,739.9	6,639.5	6,654.2

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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
LIABILITIES												
31 Deposits	3,553.4	3,839.2	3,805.2	3,886.9	3,929.0	3,896.0	3,892.3	3,890.7	3,889.4	3,891.0	3,861.3	3,847.5
32 Large time deposits	619.0	558.6	547.8	543.4	536.1	517.4	502.5	477.4	475.8	467.9	467.1	455.7
33 Other deposits	2,934.4	3,280.6	3,257.5	3,343.5	3,392.8	3,378.6	3,389.9	3,413.3	3,413.6	3,423.1	3,394.2	3,391.8
34 Borrowings	1,159.9	1,260.2	1,237.2	1,263.7	1,243.3	1,102.7	1,026.1	943.7	970.5	951.6	878.5	945.3
35 Borrowings from banks in the U.S.	232.6	230.6	230.3	228.9	246.7	208.2	166.4	163.5	173.0	164.5	159.7	153.8
36 Borrowings from others	927.3	1,029.6	1,006.9	1,034.8	996.6	894.6	859.7	780.2	797.4	787.1	718.8	791.5
37 Trading liabilities ¹⁹	263.5	264.6	234.6	217.7	194.5	188.0	189.4	187.1	180.0	190.3	184.4	179.3
38 Derivatives with a negative fair value ¹⁶	191.2	222.4	194.5	179.6	155.9	146.6	150.0	145.6	139.9	147.1	141.6	138.0
39 Other trading liabilities	72.3	42.2	40.2	38.1	38.7	41.3	39.4	41.5	40.1	43.3	42.8	41.3
40 Net due to related foreign offices	441.6	416.0	446.8	471.3	456.2	454.0	451.1	487.3	469.1	479.8	522.7	506.0
41 Other liabilities ²⁰	312.2	328.0	314.9	327.5	351.0	347.4	311.4	312.2	318.0	320.3	290.7	281.2
42 TOTAL LIABILITIES ¹⁸	5,730.6	6,108.0	6,038.8	6,167.2	6,174.0	5,988.2	5,870.2	5,821.0	5,827.0	5,833.0	5,737.5	5,759.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	831.5	866.3	883.4	883.5	891.2	874.9	911.8	899.2	902.5	906.9	901.9	894.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-36.2	-37.6	-26.1	-14.5	-5.7	-30.3	-25.5	-18.6	-20.6	-19.0	-13.7	-10.1
45 Securitized consumer loans ²³	315.2	318.1	320.2	319.6	316.8	316.3	312.2	307.9	305.8	308.4	308.9	307.5
46 Securitized credit cards and other revolving plans	277.4	280.2	282.7	282.1	279.8	280.4	276.7	274.6	272.5	276.0	276.8	275.1
47 Other securitized consumer loans	37.8	37.9	37.5	37.5	37.0	36.0	35.5	33.3	33.2	32.4	32.1	32.4
48 Securitized real estate loans ²³	1,318.8	1,341.5	1,353.2	1,367.1	1,391.4	1,417.8	1,434.5	1,438.5	1,438.3	1,440.4	1,439.4	1,443.5

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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	5,084.7	5,178.4	5,152.7	5,238.0	5,237.4	5,159.4	5,145.4	5,107.6	5,127.2	5,103.2	5,052.6	5,046.9
2 Securities in bank credit ²	1,160.6	1,234.8	1,229.2	1,259.3	1,294.6	1,299.2	1,331.0	1,342.6	1,347.8	1,359.4	1,323.4	1,310.8
3 Treasury and agency securities ³	680.2	765.6	748.9	751.2	791.5	801.2	828.4	838.9	845.0	854.3	817.8	804.1
4 Mortgage-backed securities (MBS) ⁴	613.9	657.9	642.3	638.5	671.2	670.2	671.4	673.0	681.5	683.3	649.9	643.7
5 Non-MBS ⁵	66.3	107.7	106.5	112.6	120.3	131.0	156.9	165.9	163.5	171.0	167.9	160.4
6 Other securities	480.4	469.1	480.3	508.1	503.1	497.9	502.6	503.7	502.8	505.0	505.6	506.7
7 Mortgage-backed securities ⁶	179.4	156.4	153.6	163.8	164.1	165.0	166.1	168.3	168.0	169.4	168.1	165.3
8 Non-MBS ⁷	301.0	312.8	326.7	344.4	339.0	332.9	336.4	335.4	334.8	335.6	337.5	341.4
9 Loans and leases in bank credit ⁸	3,924.1	3,943.7	3,923.5	3,978.7	3,942.8	3,860.2	3,814.4	3,765.0	3,779.5	3,743.8	3,729.3	3,736.1
10 Commercial and industrial loans	800.9	783.1	773.2	766.6	751.1	736.1	715.5	699.1	700.0	697.2	692.1	688.8
11 Real estate loans	1,968.0	2,073.9	2,096.1	2,147.2	2,136.2	2,121.4	2,107.6	2,067.9	2,071.4	2,049.3	2,052.4	2,064.3
12 Revolving home equity loans	423.8	473.7	478.1	486.9	487.0	485.0	483.4	480.7	481.4	481.0	479.5	479.5
13 Closed-end residential loans ⁹	941.6	963.8	984.0	1,027.6	1,019.4	1,009.7	1,002.2	971.9	973.7	953.8	960.5	973.6
14 Commercial real estate loans ¹⁰	602.5	636.4	634.1	632.8	629.9	626.6	621.9	615.3	616.3	614.6	612.4	611.2
15 Consumer loans	603.0	628.3	617.6	612.2	608.7	602.5	602.4	603.8	606.8	605.0	599.2	598.7
16 Credit cards and other revolving plans	263.2	275.9	268.4	263.8	262.5	265.3	263.3	262.1	265.2	262.6	257.7	256.9
17 Other consumer loans ¹¹	339.8	352.5	349.2	348.4	346.2	337.2	339.1	341.6	341.6	342.4	341.5	341.9
18 Other loans and leases	552.2	458.3	436.6	452.7	446.8	400.3	388.9	394.1	401.3	392.4	385.7	384.4
19 Fed funds and reverse RPs with nonbanks ¹²	215.2	183.1	166.3	181.6	174.8	136.6	135.3	137.3	142.3	139.3	127.6	129.2
20 All other loans and leases ¹³	337.0	275.2	270.3	271.1	272.1	263.7	253.6	256.8	259.0	253.1	258.1	255.2
21 LESS: Allowance for loan and lease losses	77.9	108.0	112.3	119.9	125.0	131.2	134.9	136.7	137.3	134.7	136.6	142.2
22 Interbank loans ¹²	316.7	287.8	293.7	288.0	285.5	226.0	207.7	213.5	216.4	223.6	214.6	202.0
23 Fed funds and reverse RPs with banks ¹²	257.9	243.0	236.5	223.4	223.8	159.5	130.3	134.4	138.6	143.4	133.2	122.3
24 Loans to commercial banks	58.8	44.8	57.1	64.5	61.7	66.5	77.4	79.1	77.8	80.2	81.5	79.7
25 Cash assets ¹⁴	207.0	454.3	503.5	529.1	499.5	469.0	464.0	502.0	517.8	507.1	476.6	533.2
26 Trading assets ¹⁵	–	–	–	–	–	222.8	213.3	214.3	210.2	213.5	214.8	219.9
27 Derivatives with a positive fair value ¹⁶	221.8	295.9	266.7	237.9	214.9	211.4	201.4	201.4	197.4	199.2	201.6	205.8
28 Other trading assets	–	–	–	–	–	11.4	11.9	12.8	12.8	14.2	13.2	14.1
29 Other assets ¹⁷	781.5	845.9	817.0	820.0	850.0	829.8	802.6	810.6	795.9	793.2	834.0	836.4
30 TOTAL ASSETS ¹⁸	6,557.3	6,968.3	6,925.7	6,997.3	6,968.3	6,775.8	6,698.0	6,711.2	6,730.2	6,705.9	6,656.0	6,696.2

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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
LIABILITIES												
31 Deposits	3,538.9	3,856.7	3,844.2	3,866.3	3,894.4	3,853.2	3,859.5	3,871.5	3,885.0	3,843.8	3,854.5	3,875.0
32 Large time deposits	622.8	559.5	539.2	529.7	519.6	511.9	501.0	480.2	480.7	471.3	474.0	463.5
33 Other deposits	2,916.0	3,297.2	3,305.0	3,336.6	3,374.8	3,341.3	3,358.5	3,391.4	3,404.3	3,372.4	3,380.5	3,411.5
34 Borrowings	1,199.7	1,249.3	1,234.6	1,266.5	1,232.5	1,086.1	1,026.7	976.6	996.8	1,001.8	922.9	959.4
35 Borrowings from banks in the U.S.	232.8	229.7	232.5	225.8	244.7	203.5	164.6	163.9	173.0	165.6	158.6	154.3
36 Borrowings from others	966.9	1,019.6	1,002.2	1,040.7	987.8	882.6	862.1	812.7	823.8	836.1	764.4	805.1
37 Trading liabilities ¹⁹	253.0	271.2	235.7	209.4	186.8	172.0	174.6	178.3	178.3	177.1	173.8	178.9
38 Derivatives with a negative fair value ¹⁶	174.5	229.7	198.2	173.9	149.1	130.9	132.5	132.8	133.3	130.4	128.8	135.5
39 Other trading liabilities	78.5	41.6	37.5	35.6	37.7	41.1	42.2	45.5	45.0	46.8	44.9	43.4
40 Net due to related foreign offices	441.6	416.0	446.8	471.3	456.2	454.0	451.1	487.3	469.1	479.8	522.7	506.0
41 Other liabilities ²⁰	311.9	329.6	312.4	322.1	343.4	337.2	310.3	311.4	314.8	311.8	297.5	287.9
42 TOTAL LIABILITIES ¹⁸	5,745.1	6,122.9	6,073.8	6,135.8	6,113.3	5,902.5	5,822.3	5,825.2	5,844.1	5,814.2	5,771.4	5,807.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	812.2	845.4	852.0	861.6	855.0	873.3	875.7	886.0	886.1	891.7	884.6	889.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	-36.2	-37.6	-26.1	-14.5	-5.7	-30.3	-25.5	-18.6	-20.6	-19.0	-13.7	-10.1
45 Securitized consumer loans ²³	316.5	319.2	320.8	319.8	317.6	316.3	313.3	309.3	306.3	309.7	311.1	308.7
46 Securitized credit cards and other revolving plans	278.4	281.4	284.2	283.7	282.1	281.6	279.2	275.6	272.6	276.1	277.6	275.3
47 Other securitized consumer loans	38.2	37.8	36.7	36.0	35.6	34.7	34.1	33.7	33.8	33.6	33.5	33.4
48 Securitized real estate loans ²³	1,272.3	1,385.1	1,392.2	1,390.5	1,391.1	1,383.1	1,382.2	1,386.5	1,386.7	1,388.0	1,385.9	1,394.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	3,044.0	3,135.9	3,143.6	3,155.2	3,170.5	3,176.9	3,156.1	3,137.6	3,123.7	3,136.2	3,133.6	3,119.2
2 Securities in bank credit ²	586.3	632.5	660.6	668.1	694.2	708.1	701.8	700.7	696.3	705.6	703.0	700.5
3 Treasury and agency securities ³	385.6	418.4	426.7	429.1	432.4	438.8	441.5	445.4	441.0	445.9	450.7	441.3
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	268.6	273.2	277.5	274.6	278.0	282.5	280.1
5 Non-MBS ⁵	—	—	—	—	—	170.2	168.3	167.9	166.4	167.9	168.2	161.2
6 Other securities	200.8	214.1	233.9	239.0	261.8	269.3	260.4	255.3	255.4	259.6	252.3	259.3
7 Mortgage-backed securities ⁶	—	—	—	—	—	31.5	28.8	27.4	26.4	27.2	29.5	31.1
8 Non-MBS ⁷	—	—	—	—	—	237.8	231.6	227.9	229.0	232.5	222.8	228.2
9 Loans and leases in bank credit ⁸	2,457.7	2,503.4	2,483.0	2,487.1	2,476.3	2,468.8	2,454.3	2,436.9	2,427.4	2,430.6	2,430.6	2,418.7
10 Commercial and industrial loans	434.1	424.8	421.6	417.5	414.2	412.3	408.8	406.4	404.8	405.7	405.7	402.7
11 Real estate loans	1,647.9	1,700.4	1,690.7	1,689.4	1,686.3	1,685.5	1,674.0	1,661.1	1,654.0	1,659.5	1,658.7	1,648.0
12 Revolving home equity loans	114.0	123.9	124.0	123.5	122.1	121.6	121.4	122.0	121.8	122.1	122.3	121.9
13 Closed-end residential loans ⁹	502.2	536.1	528.8	526.4	526.9	529.4	523.2	516.8	515.6	514.5	516.9	514.6
14 Commercial real estate loans ¹⁰	1,031.7	1,040.4	1,037.9	1,039.4	1,037.3	1,034.5	1,029.3	1,022.4	1,016.6	1,022.9	1,019.5	1,011.6
15 Consumer loans	229.5	242.3	239.4	245.6	244.0	238.4	238.8	237.0	236.3	236.5	235.7	236.4
16 Credit cards and other revolving plans	81.3	96.3	93.1	93.8	91.7	89.0	90.8	87.6	87.8	86.9	85.5	86.2
17 Other consumer loans ¹¹	148.3	145.9	146.4	151.8	152.3	149.3	148.0	149.4	148.5	149.6	150.2	150.2
18 Other loans and leases	146.2	135.9	131.3	134.6	131.7	132.7	132.8	132.4	132.4	128.9	130.4	131.5
19 Fed funds and reverse RPs with nonbanks ¹²	14.8	11.0	7.0	9.1	6.9	5.6	4.6	5.2	5.9	4.2	3.1	4.7
20 All other loans and leases ¹³	131.3	124.9	124.4	125.5	124.8	127.1	128.2	127.2	126.5	124.7	127.4	126.8
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	54.2	54.4	50.5	50.9	50.1	48.0	51.2
22 Interbank loans ¹²	70.3	62.8	61.2	55.9	55.0	62.3	61.4	58.3	59.7	55.7	54.6	66.5
23 Fed funds and reverse RPs with banks ¹²	63.7	54.2	49.5	47.8	44.6	51.1	53.9	52.8	55.4	50.6	47.6	59.9
24 Loans to commercial banks	6.6	8.6	11.8	8.0	10.3	11.2	7.5	5.5	4.3	5.1	7.0	6.6
25 Cash assets ¹⁴	114.8	229.5	227.4	212.7	178.3	200.3	204.6	244.4	237.4	254.5	269.7	245.0
26 Trading assets ¹⁵	—	—	—	—	—	8.1	10.7	13.2	28.2	7.1	7.3	29.8
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	6.5	5.4	4.5	4.5	4.7	4.8	5.4
28 Other trading assets	—	—	—	—	—	1.7	5.3	8.7	23.8	2.4	2.5	24.4
29 Other assets ¹⁷	233.9	265.2	258.9	262.4	270.3	273.5	273.8	272.7	275.0	273.1	269.8	263.6
30 TOTAL ASSETS ¹⁸	3,432.6	3,656.9	3,647.8	3,642.4	3,624.1	3,667.0	3,652.3	3,675.8	3,673.1	3,676.4	3,686.9	3,672.9

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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
LIABILITIES												
31 Deposits	2,441.2	2,611.9	2,632.6	2,640.9	2,652.2	2,664.7	2,693.8	2,725.2	2,726.6	2,730.6	2,734.3	2,731.9
32 Large time deposits	429.6	448.5	448.1	442.1	445.5	471.5	468.2	466.3	464.5	468.4	466.1	465.7
33 Other deposits	2,011.6	2,163.4	2,184.5	2,198.8	2,206.8	2,193.2	2,225.6	2,259.0	2,262.1	2,262.2	2,268.2	2,266.2
34 Borrowings	541.4	524.2	505.7	496.5	480.2	482.3	472.7	459.9	456.2	457.9	454.7	455.1
35 Borrowings from banks in the U.S.	151.6	147.6	144.4	144.0	134.5	145.6	146.7	144.3	143.2	145.8	142.2	135.4
36 Borrowings from others	389.8	376.6	361.3	352.5	345.7	336.7	326.0	315.6	313.1	312.0	312.5	319.7
37 Trading liabilities ¹⁹	—	—	—	—	—	4.5	4.3	3.8	3.7	3.8	3.8	3.9
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	3.7	3.5	3.1	3.0	3.0	3.0	3.1
39 Other trading liabilities	—	—	—	—	—	0.8	0.8	0.7	0.8	0.8	0.7	0.7
40 Net due to related foreign offices	72.9	54.7	73.0	36.4	49.1	43.5	54.3	67.0	63.8	62.4	88.2	63.4
41 Other liabilities ²⁰	70.7	71.5	72.6	71.8	74.4	75.0	72.8	72.8	73.5	74.9	70.1	70.9
42 TOTAL LIABILITIES ¹⁸	3,128.1	3,266.4	3,288.4	3,249.9	3,258.7	3,270.0	3,297.9	3,328.7	3,323.8	3,329.5	3,351.1	3,325.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	304.6	390.5	359.4	392.5	365.4	397.0	354.5	347.1	349.3	346.9	335.8	347.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	-2.6	-1.5	0.1	-0.2	-0.2	1.3	2.3
45 Securitized consumer loans ²³	99.0	85.8	87.7	87.2	88.1	90.6	89.0	89.4	89.7	90.4	89.3	89.2
46 Securitized credit cards and other revolving plans	98.1	85.4	87.0	86.5	87.4	90.0	88.4	87.8	88.2	88.6	87.2	86.8
47 Other securitized consumer loans	0.9	0.3	0.7	0.7	0.7	0.6	0.5	1.6	1.5	1.8	2.1	2.4
48 Securitized real estate loans ²³	38.1	35.0	34.5	34.3	35.9	35.3	34.3	34.1	34.3	34.3	34.4	35.2

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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	3,054.1	3,133.8	3,137.4	3,147.5	3,163.6	3,161.5	3,150.9	3,147.4	3,132.5	3,147.8	3,146.6	3,130.7
2 Securities in bank credit ²	592.7	638.2	658.9	665.4	689.3	694.9	700.2	707.6	703.7	711.1	709.7	709.9
3 Treasury and agency securities ³	383.5	422.9	426.1	426.6	428.6	429.2	437.0	441.5	437.7	441.4	444.3	439.9
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	265.6	271.6	275.9	272.7	276.2	279.3	277.3
5 Non-MBS ⁵	—	—	—	—	—	163.6	165.4	165.6	165.0	165.2	165.0	162.7
6 Other securities	209.2	215.4	232.8	238.9	260.7	265.7	263.1	266.0	266.0	269.7	265.4	270.0
7 Mortgage-backed securities ⁶	—	—	—	—	—	32.6	31.9	31.9	31.6	31.8	32.3	31.7
8 Non-MBS ⁷	—	—	—	—	—	233.1	231.2	234.2	234.4	237.9	233.1	238.3
9 Loans and leases in bank credit ⁸	2,461.4	2,495.5	2,478.5	2,482.1	2,474.3	2,466.6	2,450.7	2,439.8	2,428.7	2,436.7	2,436.9	2,420.8
10 Commercial and industrial loans	434.9	425.6	423.1	419.8	414.6	410.8	406.9	407.1	405.6	408.1	406.8	402.6
11 Real estate loans	1,651.1	1,693.5	1,685.8	1,685.4	1,683.4	1,684.7	1,675.3	1,664.1	1,655.3	1,661.9	1,663.5	1,653.0
12 Revolving home equity loans	114.6	122.8	122.8	122.8	121.1	121.7	122.1	122.7	122.1	123.0	123.3	122.5
13 Closed-end residential loans ⁹	505.0	531.6	525.6	524.5	526.0	529.2	524.9	519.2	516.9	515.5	519.3	518.4
14 Commercial real estate loans ¹⁰	1,031.5	1,039.1	1,037.3	1,038.1	1,036.3	1,033.9	1,028.4	1,022.2	1,016.3	1,023.4	1,020.9	1,012.1
15 Consumer loans	231.3	240.7	238.1	244.4	244.0	239.6	238.4	238.4	238.3	238.6	236.5	234.8
16 Credit cards and other revolving plans	83.3	94.0	92.4	93.3	92.7	89.3	91.7	89.4	90.0	89.0	86.8	85.6
17 Other consumer loans ¹¹	148.1	146.7	145.7	151.1	151.3	150.3	146.7	149.0	148.3	149.5	149.7	149.2
18 Other loans and leases	144.0	135.8	131.6	132.5	132.3	131.5	130.1	130.3	129.6	128.2	130.0	130.4
19 Fed funds and reverse RPs with nonbanks ¹²	13.0	11.7	8.3	8.9	8.0	6.1	4.4	3.6	3.6	2.5	2.1	4.0
20 All other loans and leases ¹³	131.0	124.1	123.3	123.6	124.3	125.4	125.7	126.7	126.1	125.6	127.9	126.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	54.0	54.2	53.3	54.1	53.4	50.6	52.7
22 Interbank loans ¹²	72.8	60.2	58.7	54.5	55.0	63.2	62.8	60.6	64.1	57.0	57.3	68.8
23 Fed funds and reverse RPs with banks ¹²	65.4	51.4	48.2	45.0	44.0	51.0	54.1	53.6	57.9	50.8	47.9	59.7
24 Loans to commercial banks	7.4	8.8	10.5	9.5	11.0	12.3	8.7	7.0	6.1	6.2	9.4	9.1
25 Cash assets ¹⁴	115.3	223.2	226.4	221.3	210.2	212.9	220.3	247.3	239.3	246.3	265.9	243.5
26 Trading assets ¹⁵	—	—	—	—	—	8.3	11.4	14.3	28.9	8.1	8.0	30.0
27 Derivatives with a positive fair value ¹⁶	—	—	—	—	—	5.9	5.6	5.8	5.8	5.8	5.6	5.9
28 Other trading assets	—	—	—	—	—	2.4	5.8	8.6	23.1	2.3	2.4	24.1
29 Other assets ¹⁷	233.6	264.2	262.1	265.2	269.4	269.2	269.4	272.4	271.8	270.3	273.5	270.0
30 TOTAL ASSETS¹⁸	3,445.5	3,644.1	3,641.4	3,645.4	3,654.8	3,661.1	3,660.6	3,688.7	3,682.4	3,676.1	3,700.6	3,690.3

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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
LIABILITIES												
31 Deposits	2,416.3	2,632.0	2,637.2	2,647.7	2,667.5	2,663.1	2,676.4	2,698.8	2,704.9	2,679.6	2,699.1	2,707.9
32 Large time deposits	423.8	450.1	448.3	444.5	449.8	468.7	466.5	462.6	460.7	462.1	462.6	463.2
33 Other deposits	1,992.4	2,181.9	2,188.9	2,203.2	2,217.7	2,194.5	2,209.9	2,236.2	2,244.1	2,217.5	2,236.5	2,244.7
34 Borrowings	544.7	520.8	506.6	499.6	480.1	475.2	465.4	461.3	452.0	467.8	463.6	455.4
35 Borrowings from banks in the U.S.	148.7	148.9	149.4	146.1	134.2	142.5	143.7	141.7	135.7	145.5	142.6	135.1
36 Borrowings from others	396.0	371.9	357.2	353.5	346.0	332.6	321.7	319.6	316.3	322.3	321.1	320.3
37 Trading liabilities ¹⁹	—	—	—	—	—	3.6	3.5	3.7	3.7	3.8	3.6	3.9
38 Derivatives with a negative fair value ¹⁶	—	—	—	—	—	2.8	2.7	2.9	2.9	2.9	2.9	3.1
39 Other trading liabilities	—	—	—	—	—	0.8	0.8	0.8	0.8	0.9	0.8	0.8
40 Net due to related foreign offices	50.6	41.7	43.7	43.0	44.0	43.7	39.0	41.9	40.5	41.5	45.0	35.9
41 Other liabilities ²⁰	71.0	71.7	71.6	71.4	73.0	72.2	71.8	72.9	72.9	74.2	71.8	73.8
42 TOTAL LIABILITIES ¹⁸	3,084.4	3,270.7	3,263.5	3,266.3	3,268.8	3,257.8	3,256.1	3,278.7	3,274.0	3,266.9	3,283.2	3,276.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	361.1	373.3	377.9	379.2	386.0	403.3	404.6	410.0	408.4	409.2	417.4	413.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²²	—	—	—	—	—	-2.6	-1.5	0.1	-0.2	-0.2	1.3	2.3
45 Securitized consumer loans ²³	96.1	86.8	88.6	86.4	86.3	88.9	86.2	86.6	86.3	86.3	88.3	88.2
46 Securitized credit cards and other revolving plans	95.7	86.2	87.4	85.2	85.2	87.8	85.2	85.6	85.3	85.3	87.4	87.3
47 Other securitized consumer loans	0.3	0.6	1.2	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0
48 Securitized real estate loans ²³	36.9	35.1	34.4	34.0	33.5	33.3	33.1	33.0	33.2	33.1	32.5	32.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending			
									Sep 16	Sep 23	Sep 30	Oct 7
ASSETS												
1 Bank credit	1,039.1	975.4	952.6	943.1	910.7	898.7	892.8	870.0	870.8	870.9	854.6	853.3
2 Securities in bank credit ²	332.8	303.1	288.8	283.2	268.8	277.6	288.2	285.2	281.7	285.2	284.3	282.6
3 Treasury and agency securities ³	88.9	98.4	85.5	82.9	77.6	90.3	102.3	103.3	97.8	105.9	107.3	104.0
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	32.0	31.4	32.6	30.4	34.2	35.5	33.0
5 Non-MBS ⁵	—	—	—	—	—	58.3	71.0	70.7	67.3	71.7	71.8	70.9
6 Other securities	243.9	204.7	203.3	200.2	191.2	187.2	185.8	181.9	184.0	179.3	177.1	178.6
7 Mortgage-backed securities ⁶	—	—	—	—	—	10.7	9.8	9.7	10.1	10.1	8.9	9.3
8 Non-MBS ⁷	—	—	—	—	—	176.5	176.0	172.2	173.9	169.2	168.2	169.3
9 Loans and leases in bank credit ⁸	706.3	672.2	663.9	659.9	641.9	621.1	604.6	584.8	589.1	585.7	570.3	570.7
10 Commercial and industrial loans	353.8	356.4	352.8	344.5	334.7	331.7	320.9	309.5	311.4	307.8	302.7	301.1
11 Real estate loans	46.0	44.3	45.6	45.9	45.7	43.6	43.4	40.5	40.5	40.3	39.8	39.2
12 Revolving home equity loans	—	—	—	—	—	0.3	0.3	0.2	0.2	0.2	0.2	0.2
13 Closed-end residential loans ⁹	—	—	—	—	—	3.9	3.6	1.7	1.8	1.9	1.1	1.1
14 Commercial real estate loans ¹⁰	—	—	—	—	—	39.3	39.5	38.6	38.6	38.2	38.5	37.9
15 Consumer loans	—	—	—	—	—	1.1	1.2	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	-0.0
17 Other consumer loans ¹¹	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	1.2	1.2
18 Other loans and leases	306.5	271.5	265.4	269.6	261.3	244.8	239.1	233.6	236.0	236.4	226.5	229.2
19 Fed funds and reverse RPs with nonbanks ¹²	107.9	76.5	76.0	77.1	76.8	65.5	66.0	65.0	65.3	70.7	58.2	59.3
20 All other loans and leases ¹³	198.6	195.1	189.4	192.4	184.5	179.3	173.2	168.6	170.7	165.6	168.3	169.9
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	2.1	2.1	2.1	2.1	2.1	2.2	2.3
22 Interbank loans ¹²	68.1	43.0	45.6	44.8	41.4	42.0	45.8	38.1	44.8	38.5	22.2	38.2
23 Fed funds and reverse RPs with banks ¹²	62.8	35.5	38.4	39.9	36.3	36.6	39.9	33.4	40.5	33.7	17.3	32.1
24 Loans to commercial banks	5.3	7.5	7.1	5.0	5.1	5.4	5.9	4.8	4.3	4.8	4.9	6.1
25 Cash assets ¹⁴	64.4	237.6	284.5	271.9	188.0	228.7	274.5	281.2	264.8	309.1	251.4	336.5
26 Trading assets ¹⁵	—	—	—	—	—	138.0	128.7	128.2	127.6	135.6	126.5	128.5
27 Derivatives with a positive fair value ¹⁶	111.1	146.5	148.2	145.8	146.4	134.2	124.8	122.5	123.0	128.5	119.5	120.1
28 Other trading assets	—	—	—	—	—	3.8	3.9	5.7	4.6	7.1	7.0	8.3
29 Other assets ¹⁷	46.8	50.8	52.9	51.4	47.0	34.1	33.0	34.5	37.3	32.9	34.5	33.0
30 TOTAL ASSETS ¹⁸	1,329.6	1,453.3	1,483.7	1,457.0	1,333.8	1,339.3	1,372.6	1,349.9	1,343.2	1,384.9	1,287.0	1,387.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending				
									Sep 16	Sep 23	Sep 30	Oct 7	
LIABILITIES													
31	Deposits	1,115.4	849.4	883.9	931.0	946.9	954.7	967.2	964.9	953.1	969.4	989.0	1,006.5
32	Large time deposits	1,077.5	807.9	844.1	884.8	905.8	930.9	943.6	935.1	919.1	939.7	956.9	972.5
33	Other deposits	37.9	41.5	39.8	46.2	41.1	23.8	23.6	29.8	34.1	29.7	32.1	34.0
34	Borrowings	609.7	655.9	663.8	660.0	637.7	663.9	658.2	633.5	638.6	647.9	563.9	606.0
35	Borrowings from banks in the U.S.	91.8	37.8	44.1	48.3	38.9	36.8	33.5	31.6	28.4	34.3	23.9	31.8
36	Borrowings from others	517.9	618.0	619.8	611.6	598.8	627.1	624.7	601.9	610.2	613.6	540.0	574.3
37	Trading liabilities ¹⁹	135.9	140.9	144.4	144.3	149.2	137.3	132.7	128.9	125.5	133.5	130.0	127.0
38	Derivatives with a negative fair value ¹⁶	111.7	127.3	133.8	137.5	140.0	129.7	124.7	120.9	118.0	124.7	122.0	117.8
39	Other trading liabilities	24.3	13.7	10.6	6.8	9.2	7.7	8.0	8.0	7.5	8.8	8.0	9.1
40	Net due to related foreign offices	-573.1	-249.8	-249.6	-304.1	-396.6	-404.6	-399.0	-404.6	-395.8	-402.2	-439.5	-407.3
41	Other liabilities ²⁰	41.2	42.7	42.4	38.1	38.8	29.1	28.9	26.8	26.3	26.4	27.9	31.5
42	TOTAL LIABILITIES ¹⁸	1,329.1	1,439.0	1,484.9	1,469.3	1,376.0	1,380.4	1,388.1	1,349.5	1,347.8	1,375.0	1,271.3	1,363.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²¹	0.5	14.2	-1.2	-12.3	-42.1	-41.1	-15.6	0.5	-4.6	9.8	15.8	23.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-22.5	-22.1	-21.4	-21.9	-21.5	-20.2	-20.0
45	Securitized consumer loans ²³	-	-	-	-	-	0.0	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	0.0
47	Other securitized consumer loans	-	-	-	-	-	0.0	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	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 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending				
									Sep 16	Sep 23	Sep 30	Oct 7	
ASSETS													
1 Bank credit	1,033.6	974.7	951.2	938.6	906.6	893.4	886.1	865.4	871.0	866.6	844.8	842.8	
2 Securities in bank credit ²	327.7	301.8	284.0	279.6	267.4	277.6	285.3	279.6	279.0	274.3	275.7	276.5	
3 Treasury and agency securities ³	87.8	102.1	88.2	84.9	78.4	90.9	103.4	101.9	100.5	99.5	100.8	101.0	
4 Mortgage-backed securities (MBS) ⁴	—	—	—	—	—	32.5	31.2	31.2	30.4	30.5	32.5	32.5	
5 Non-MBS ⁵	—	—	—	—	—	58.4	72.1	70.8	70.1	69.0	68.3	68.5	
6 Other securities	239.9	199.7	195.7	194.7	189.0	186.7	182.0	177.6	178.5	174.7	174.9	175.5	
7 Mortgage-backed securities ⁶	—	—	—	—	—	10.1	9.9	9.4	9.7	9.7	8.6	8.7	
8 Non-MBS ⁷	—	—	—	—	—	176.6	172.1	168.2	168.7	165.0	166.3	166.8	
9 Loans and leases in bank credit ⁸	705.9	672.9	667.3	659.0	639.2	615.8	600.8	585.8	592.0	592.3	569.1	566.4	
10 Commercial and industrial loans	353.5	360.7	354.4	344.4	332.0	326.7	317.1	308.9	311.4	309.9	301.8	299.4	
11 Real estate loans	46.4	45.4	45.9	46.0	45.1	43.1	42.5	40.9	41.2	40.9	40.3	39.8	
12 Revolving home equity loans	—	—	—	—	—	0.3	0.3	0.3	0.3	0.3	0.3	0.2	
13 Closed-end residential loans ⁹	—	—	—	—	—	3.9	3.6	2.0	2.1	2.3	1.6	1.6	
14 Commercial real estate loans ¹⁰	—	—	—	—	—	39.0	38.6	38.6	38.8	38.4	38.5	38.0	
15 Consumer loans	—	—	—	—	—	1.1	1.2	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	0.0	
17 Other consumer loans ¹¹	—	—	—	—	—	1.1	1.2	1.2	1.2	1.2	1.2	1.2	
18 Other loans and leases	306.0	266.7	267.0	268.6	261.8	244.8	240.0	234.9	238.1	240.3	225.7	225.9	
19 Fed funds and reverse RPs with nonbanks ¹²	103.8	72.1	79.6	79.3	77.7	67.2	66.8	63.0	63.2	68.6	55.8	56.6	
20 All other loans and leases ¹³	202.2	194.6	187.4	189.3	184.1	177.6	173.2	171.9	175.0	171.7	169.9	169.3	
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	2.1	2.1	2.1	2.1	2.0	2.2	2.2	
22 Interbank loans ¹²	70.1	40.4	41.5	44.8	39.5	40.6	43.2	38.9	44.1	40.6	24.6	40.3	
23 Fed funds and reverse RPs with banks ¹²	65.2	32.2	34.8	40.1	35.4	35.9	38.3	34.5	39.5	36.3	20.8	35.6	
24 Loans to commercial banks	4.9	8.2	6.7	4.7	4.2	4.8	4.8	4.4	4.6	4.3	3.8	4.7	
25 Cash assets ¹⁴	66.1	232.1	279.5	269.9	191.9	229.7	268.4	283.1	261.7	315.5	257.1	332.3	
26 Trading assets ¹⁵	—	—	—	—	—	123.8	117.5	120.0	121.4	121.4	116.0	123.9	
27 Derivatives with a positive fair value ¹⁶	105.1	152.8	153.1	147.3	131.0	120.0	113.6	114.5	116.9	114.6	109.1	115.6	
28 Other trading assets	—	—	—	—	—	3.9	3.9	5.5	4.4	6.8	6.8	8.3	
29 Other assets ¹⁷	45.7	48.5	53.7	51.9	48.9	32.2	30.9	31.9	31.7	31.4	33.1	29.0	
30 TOTAL ASSETS ¹⁸	1,320.6	1,448.5	1,479.0	1,452.4	1,318.1	1,317.7	1,344.1	1,337.3	1,327.7	1,373.5	1,273.5	1,366.0	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

October 16, 2009

Account	2008 Sep	2009 Mar	2009 Apr	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	Week ending				
									Sep 16	Sep 23	Sep 30	Oct 7	
LIABILITIES													
31 Deposits	1,111.7	839.5	888.3	949.2	953.3	936.4	956.2	961.3	947.9	966.5	991.6	1,004.1	
32 Large time deposits	1,074.3	799.0	844.5	902.3	912.4	912.5	932.5	932.1	914.4	937.3	960.2	971.4	
33 Other deposits	37.3	40.5	43.8	46.9	40.9	23.9	23.7	29.2	33.4	29.2	31.4	32.7	
34 Borrowings	596.6	670.4	675.4	674.1	644.3	652.4	647.9	624.3	632.5	636.2	561.1	593.3	
35 Borrowings from banks in the U.S.	92.6	40.0	42.1	43.3	37.6	36.3	34.7	33.2	35.3	33.8	26.2	35.6	
36 Borrowings from others	504.0	630.4	633.3	630.7	606.8	616.1	613.3	591.1	597.2	602.4	534.8	557.8	
37 Trading liabilities ¹⁹	126.4	148.1	148.2	144.5	131.7	117.5	116.3	117.9	116.4	117.3	117.9	121.9	
38 Derivatives with a negative fair value ¹⁶	102.2	135.0	137.8	136.3	122.0	109.7	107.7	110.1	109.5	108.8	110.1	112.3	
39 Other trading liabilities	24.3	13.1	10.3	8.2	9.7	7.9	8.6	7.8	6.9	8.5	7.8	9.6	
40 Net due to related foreign offices	-562.1	-249.3	-272.7	-355.3	-451.8	-423.8	-409.8	-400.1	-402.4	-380.6	-432.8	-387.5	
41 Other liabilities ²⁰	44.8	37.0	37.0	37.1	37.6	32.3	30.5	30.9	30.4	31.2	32.7	31.3	
42 TOTAL LIABILITIES ¹⁸	1,317.4	1,445.6	1,476.1	1,449.5	1,315.2	1,314.8	1,341.2	1,334.4	1,324.8	1,370.6	1,270.6	1,363.1	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²¹	3.1	2.9											
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²²	-	-	-	-	-	-22.5	-22.1	-21.4	-21.9	-21.5	-20.2	-20.0	
45 Securitized consumer loans ²³	-	-	-	-	-	0.0	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	0.0	
47 Other securitized consumer loans	-	-	-	-	-	0.0	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	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).