

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
February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	9,372.5	9,319.6	9,249.6	9,210.4	9,127.7	9,053.4	9,110.0	9,087.9	9,048.0	9,022.3	9,002.8	8,987.3
2 Securities in bank credit ²	2,109.4	2,252.5	2,268.1	2,304.0	2,316.0	2,312.9	2,316.7	2,349.2	2,351.7	2,340.7	2,329.8	2,342.5
3 Treasury and agency securities ³	1,240.3	1,293.5	1,325.5	1,363.1	1,379.8	1,373.2	1,384.1	1,426.1	1,431.2	1,421.4	1,419.7	1,434.6
4 Mortgage-backed securities (MBS) ⁴	–	–	974.2	977.8	988.7	985.5	992.0	1,006.7	1,010.7	997.1	990.1	1,000.3
5 Non-MBS ⁵	–	–	351.3	385.3	391.1	387.7	392.0	419.4	420.6	424.3	429.6	434.3
6 Other securities	869.1	959.0	942.6	940.8	936.2	939.7	932.6	923.1	920.4	919.3	910.1	907.8
7 Mortgage-backed securities ⁶	–	–	207.8	208.9	209.6	209.5	208.2	203.3	202.7	201.9	209.0	206.1
8 Non-MBS ⁷	–	–	734.8	731.9	726.5	730.2	724.4	719.7	717.7	717.4	701.1	701.8
9 Loans and leases in bank credit ⁸	7,263.1	7,067.1	6,981.5	6,906.5	6,811.7	6,740.5	6,793.3	6,738.8	6,696.3	6,681.6	6,673.1	6,644.8
10 Commercial and industrial loans	1,617.7	1,499.0	1,482.8	1,450.7	1,414.4	1,383.4	1,366.0	1,342.8	1,328.9	1,319.1	1,319.4	1,313.7
11 Real estate loans	3,823.2	3,862.5	3,846.8	3,825.5	3,782.0	3,756.9	3,822.7	3,808.7	3,799.1	3,790.1	3,784.7	3,757.5
12 Revolving home equity loans	588.0	610.9	608.3	606.9	604.0	601.7	604.5	601.6	600.0	599.5	598.8	598.2
13 Closed-end residential loans ⁹	1,508.5	1,546.9	1,540.7	1,528.1	1,498.0	1,488.2	1,557.3	1,558.5	1,566.3	1,560.4	1,558.0	1,534.8
14 Commercial real estate loans ¹⁰	1,726.8	1,704.6	1,697.8	1,690.5	1,680.1	1,667.0	1,660.9	1,648.7	1,632.7	1,630.2	1,627.9	1,624.6
15 Consumer loans	861.4	856.2	852.6	850.5	847.9	846.3	841.9	832.3	814.9	818.3	813.5	819.1
16 Credit cards and other revolving plans	370.0	360.6	359.9	357.0	352.5	349.6	344.3	332.0	313.8	317.0	313.0	316.0
17 Other consumer loans ¹¹	491.4	495.6	492.7	493.4	495.4	496.8	497.5	500.3	501.1	501.2	500.5	503.1
18 Other loans and leases	960.8	849.4	799.3	779.8	767.3	753.8	762.8	755.0	753.5	754.2	755.5	754.5
19 Fed funds and reverse RPs with nonbanks ¹²	319.5	262.0	222.7	213.9	205.6	200.0	209.5	206.8	199.4	196.9	210.3	216.9
20 All other loans and leases ¹³	641.3	587.4	576.6	565.9	561.7	553.8	553.2	548.2	554.1	557.3	545.2	537.6
21 LESS: Allowance for loan and lease losses	–	–	187.1	192.4	195.2	199.2	204.5	200.9	204.0	205.8	205.1	205.7
22 Interbank loans ¹²	315.6	386.5	339.0	318.2	312.4	286.0	220.3	210.1	219.5	219.5	213.2	210.4
23 Fed funds and reverse RPs with banks ¹²	249.0	309.8	254.6	228.0	221.7	199.7	155.4	147.8	146.0	151.5	145.7	144.1
24 Loans to commercial banks ¹⁴	66.6	76.7	84.4	90.3	90.6	86.3	64.9	62.3	73.5	68.0	67.4	66.3
25 Cash assets ¹⁵	974.5	931.3	957.8	1,013.9	1,049.1	1,216.8	1,224.1	1,158.5	1,110.1	1,247.7	1,138.7	1,225.6
26 Trading assets ¹⁶	–	–	380.4	364.5	354.7	320.0	296.5	268.2	258.7	248.0	244.0	252.0
27 Derivatives with a positive fair value ¹⁷	–	–	362.7	346.4	336.6	307.5	281.3	256.6	244.4	234.5	227.5	236.2
28 Other trading assets	–	–	17.7	18.0	18.1	12.5	15.2	11.6	14.3	13.5	16.5	15.9
29 Other assets ¹⁸	1,164.9	1,155.6	1,132.0	1,111.1	1,108.7	1,131.6	1,122.9	1,157.7	1,177.1	1,185.7	1,185.3	1,178.8
30 TOTAL ASSETS ¹⁹	12,282.0	12,001.3	11,871.6	11,825.8	11,757.3	11,808.7	11,769.3	11,681.6	11,609.3	11,717.4	11,578.9	11,648.4

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	7,242.0	7,520.3	7,507.1	7,552.4	7,596.6	7,639.0	7,680.3	7,684.2	7,658.2	7,662.0	7,639.4	7,695.6
32 Large time deposits	1,909.3	1,881.6	1,900.9	1,900.9	1,890.6	1,893.8	1,879.9	1,891.6	1,887.8	1,871.9	1,869.9	1,883.6
33 Other deposits	5,332.7	5,638.7	5,606.3	5,651.5	5,706.0	5,745.2	5,800.5	5,792.6	5,770.4	5,790.1	5,769.4	5,812.1
34 Borrowings	2,475.3	2,320.5	2,216.6	2,137.7	2,038.6	1,995.8	1,957.8	1,917.2	1,932.9	1,950.5	1,858.6	1,838.4
35 Borrowings from banks in the U.S.	379.4	409.1	383.1	344.7	341.6	320.1	281.9	259.3	256.2	262.0	246.2	239.4
36 Borrowings from others	2,096.0	1,911.4	1,833.4	1,793.0	1,697.0	1,675.7	1,675.9	1,658.0	1,676.7	1,688.5	1,612.4	1,599.0
37 Trading liabilities ²⁰	—	—	312.7	311.2	304.2	286.6	264.9	247.9	236.3	237.6	225.6	229.6
38 Derivatives with a negative fair value ¹⁷	—	—	262.7	261.9	253.1	228.4	210.7	196.8	189.9	181.8	174.7	174.8
39 Other trading liabilities	—	—	50.1	49.3	51.2	58.2	54.2	51.2	46.4	55.7	50.8	54.8
40 Net due to related foreign offices	467.9	58.5	85.8	92.5	138.7	207.1	209.2	149.3	117.2	170.2	204.0	234.1
41 Other liabilities ²¹	452.9	460.7	451.1	415.8	415.6	405.3	414.5	421.5	419.5	400.1	400.6	384.1
42 TOTAL LIABILITIES ¹⁹	11,191.9	10,689.5	10,573.4	10,509.4	10,493.7	10,533.9	10,526.8	10,420.1	10,364.1	10,420.4	10,328.1	10,381.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,090.1	1,311.8	1,298.2	1,316.3	1,263.6	1,274.8	1,242.4	1,261.5	1,245.2	1,297.0	1,250.7	1,266.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	—	-55.1	-46.7	-35.8	-22.4	-16.4	-13.7	-23.0	-20.6	-18.8	-16.8
45 Securitized consumer loans ²⁴	413.9	403.5	404.4	398.7	396.0	393.4	388.5	392.8	397.0	396.2	399.5	395.0
46 Securitized credit cards and other revolving plans	374.6	366.3	368.3	363.1	361.4	359.5	355.7	361.2	365.2	364.7	368.1	363.5
47 Other securitized consumer loans	39.3	37.2	36.1	35.6	34.6	33.9	32.8	31.6	31.8	31.5	31.4	31.5
48 Securitized real estate loans ²⁴	1,438.3	1,425.6	1,438.1	1,449.6	1,446.8	1,441.9	1,436.7	1,400.5	1,379.8	1,383.9	1,371.4	1,368.7

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	9,404.4	9,315.4	9,210.1	9,187.7	9,134.6	9,055.0	9,140.9	9,107.2	9,039.6	9,016.8	9,008.6	8,987.8
2 Securities in bank credit ²	2,096.5	2,262.3	2,260.6	2,304.6	2,319.6	2,315.4	2,331.5	2,335.7	2,330.2	2,318.2	2,317.5	2,324.1
3 Treasury and agency securities ³	1,238.7	1,294.0	1,317.1	1,362.2	1,375.9	1,368.3	1,395.6	1,425.2	1,425.4	1,415.0	1,420.3	1,429.3
4 Mortgage-backed securities (MBS) ⁴	—	—	970.1	975.6	982.2	978.6	996.1	1,007.4	1,009.1	995.3	996.4	1,000.1
5 Non-MBS ⁵	—	—	347.0	386.6	393.7	389.8	399.4	417.8	416.4	419.7	423.8	429.2
6 Other securities	857.9	968.3	943.5	942.4	943.7	947.1	936.0	910.6	904.8	903.2	897.2	894.7
7 Mortgage-backed securities ⁶	—	—	205.4	206.7	209.2	206.9	207.0	202.6	200.9	201.7	209.2	205.8
8 Non-MBS ⁷	—	—	738.1	735.6	734.4	740.2	728.9	707.9	703.8	701.5	688.1	689.0
9 Loans and leases in bank credit ⁸	7,307.9	7,053.2	6,949.6	6,883.2	6,814.9	6,739.6	6,809.4	6,771.4	6,709.3	6,698.6	6,691.0	6,663.8
10 Commercial and industrial loans	1,619.9	1,494.4	1,473.4	1,440.7	1,416.4	1,384.3	1,367.4	1,344.3	1,327.1	1,316.2	1,320.7	1,313.8
11 Real estate loans	3,823.7	3,860.5	3,851.5	3,831.0	3,783.9	3,761.5	3,832.6	3,809.1	3,794.1	3,785.4	3,773.8	3,752.9
12 Revolving home equity loans	590.4	609.4	607.0	606.0	604.0	603.2	606.4	604.2	602.2	602.0	601.5	600.6
13 Closed-end residential loans ⁹	1,504.7	1,546.7	1,546.2	1,535.5	1,499.5	1,489.5	1,562.7	1,554.6	1,559.8	1,553.7	1,544.5	1,526.4
14 Commercial real estate loans ¹⁰	1,728.5	1,704.4	1,698.2	1,689.6	1,680.4	1,668.7	1,663.5	1,650.3	1,632.1	1,629.7	1,627.8	1,626.0
15 Consumer loans	869.6	851.7	843.0	846.1	847.5	839.4	838.2	838.4	828.3	835.5	836.9	840.3
16 Credit cards and other revolving plans	385.4	355.3	354.3	354.8	351.3	344.5	344.2	345.1	329.4	333.2	331.4	329.3
17 Other consumer loans ¹¹	484.3	496.3	488.7	491.2	496.2	494.9	494.0	493.2	498.9	502.3	505.5	510.9
18 Other loans and leases	994.7	846.6	781.6	765.3	767.2	754.5	771.3	779.7	759.8	761.4	759.7	756.7
19 Fed funds and reverse RPs with nonbanks ¹²	336.5	260.5	209.8	206.5	204.2	199.4	213.9	217.5	198.9	202.7	209.9	214.8
20 All other loans and leases ¹³	658.2	586.1	571.8	558.8	562.9	555.1	557.4	562.2	560.9	558.7	549.8	542.0
21 LESS: Allowance for loan and lease losses	—	—	188.2	192.3	193.8	197.9	202.8	201.5	205.1	205.7	205.4	204.0
22 Interbank loans ¹²	327.1	379.0	326.9	310.0	308.1	283.4	225.0	216.4	222.7	219.7	216.9	218.3
23 Fed funds and reverse RPs with banks ¹²	258.4	303.8	245.0	220.6	218.9	197.6	159.4	152.6	149.5	151.5	148.7	150.5
24 Loans to commercial banks ¹⁴	68.7	75.2	81.9	89.4	89.2	85.7	65.6	63.8	73.2	68.2	68.1	67.8
25 Cash assets ¹⁵	1,033.1	912.5	934.6	972.7	1,047.7	1,210.3	1,259.9	1,229.9	1,193.6	1,285.7	1,221.9	1,249.8
26 Trading assets ¹⁶	—	—	354.0	339.0	340.6	318.7	316.2	288.2	270.7	264.1	271.0	266.7
27 Derivatives with a positive fair value ¹⁷	—	—	336.9	321.0	322.2	304.4	300.2	273.8	254.9	250.1	255.0	251.3
28 Other trading assets	—	—	17.1	18.0	18.5	14.3	16.0	14.4	15.8	13.9	16.0	15.4
29 Other assets ¹⁸	1,168.3	1,150.8	1,129.9	1,100.9	1,114.1	1,135.0	1,126.0	1,163.3	1,179.9	1,179.4	1,183.0	1,175.6
30 TOTAL ASSETS ¹⁹	12,428.1	11,945.3	11,767.4	11,717.9	11,751.3	11,804.6	11,865.2	11,803.6	11,701.5	11,759.9	11,696.0	11,694.3

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending				
									Jan 6	Jan 13	Jan 20	Jan 27	
LIABILITIES													
31	Deposits	7,296.7	7,522.3	7,462.5	7,503.7	7,545.8	7,609.4	7,685.8	7,744.8	7,722.6	7,713.3	7,661.0	7,628.6
32	Large time deposits	1,913.1	1,886.6	1,894.1	1,905.2	1,889.6	1,902.6	1,885.5	1,892.9	1,884.0	1,886.7	1,872.1	1,874.1
33	Other deposits	5,383.6	5,635.8	5,568.4	5,598.5	5,656.2	5,706.7	5,800.3	5,851.9	5,838.6	5,826.6	5,788.9	5,754.5
34	Borrowings	2,451.9	2,342.2	2,199.9	2,126.9	2,049.4	1,977.8	1,938.2	1,897.3	1,889.9	1,899.5	1,857.8	1,862.0
35	Borrowings from banks in the U.S.	379.7	410.6	379.6	340.7	337.3	316.6	277.7	258.4	253.6	255.5	250.7	249.8
36	Borrowings from others	2,072.2	1,931.6	1,820.2	1,786.2	1,712.1	1,661.3	1,660.6	1,638.9	1,636.3	1,644.0	1,607.1	1,612.2
37	Trading liabilities ²⁰	—	—	292.0	293.7	298.8	286.9	280.5	255.8	242.2	247.2	244.6	238.9
38	Derivatives with a negative fair value ¹⁷	—	—	242.6	242.4	244.5	227.5	223.4	205.0	195.4	192.8	195.3	187.1
39	Other trading liabilities	—	—	49.4	51.4	54.2	59.4	57.1	50.8	46.8	54.4	49.4	51.8
40	Net due to related foreign offices	467.9	58.5	85.8	92.5	138.7	207.1	209.2	149.3	117.2	170.2	204.0	234.1
41	Other liabilities ²¹	460.0	454.7	442.6	413.0	414.3	408.6	422.0	427.6	417.9	402.7	396.8	392.3
42	TOTAL LIABILITIES¹⁹	11,247.1	10,699.5	10,482.8	10,429.8	10,447.0	10,489.9	10,535.8	10,474.8	10,389.7	10,432.9	10,364.2	10,356.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,181.0	1,245.7	1,284.6	1,288.1	1,304.3	1,314.7	1,329.4	1,328.8	1,311.7	1,327.0	1,331.7	1,338.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	—	-55.1	-46.7	-35.8	-22.4	-16.4	-13.7	-23.0	-20.6	-18.8	-16.8
45	Securitized consumer loans ²⁴	414.0	403.9	405.2	399.5	395.9	393.9	385.8	392.3	397.7	396.8	396.6	396.5
46	Securitized credit cards and other revolving plans	373.4	367.3	369.4	364.4	361.3	359.9	352.8	359.8	365.4	364.5	364.4	364.2
47	Other securitized consumer loans	40.6	36.7	35.8	35.1	34.6	33.9	33.0	32.5	32.3	32.3	32.2	32.3
48	Securitized real estate loans ²⁴	1,448.4	1,424.6	1,416.2	1,410.7	1,404.7	1,406.6	1,411.5	1,407.7	1,403.6	1,408.2	1,398.1	1,397.0

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	8,388.8	8,394.9	8,348.5	8,318.5	8,266.1	8,218.8	8,301.4	8,300.2	8,264.2	8,234.5	8,213.1	8,210.9
2 Securities in bank credit ²	1,798.0	1,969.5	1,991.9	2,025.7	2,048.6	2,049.4	2,067.3	2,108.3	2,109.4	2,092.4	2,084.3	2,098.4
3 Treasury and agency securities ³	1,147.4	1,209.5	1,235.1	1,263.2	1,284.8	1,275.4	1,287.6	1,328.2	1,336.1	1,322.7	1,324.4	1,341.3
4 Mortgage-backed securities (MBS) ⁴	—	—	940.0	945.2	956.4	951.4	962.8	976.5	980.1	965.6	959.7	971.8
5 Non-MBS ⁵	—	—	295.1	317.9	328.4	324.0	324.8	351.6	355.9	357.1	364.7	369.5
6 Other securities	650.6	759.9	756.8	762.5	763.8	774.0	779.7	780.1	773.4	769.7	760.0	757.2
7 Mortgage-backed securities ⁶	—	—	198.7	201.1	202.0	201.8	201.1	194.4	193.2	192.2	199.4	196.3
8 Non-MBS ⁷	—	—	558.1	561.4	561.8	572.1	578.6	585.7	580.1	577.5	560.6	560.8
9 Loans and leases in bank credit ⁸	6,590.8	6,425.4	6,356.6	6,292.8	6,217.5	6,169.5	6,234.1	6,191.9	6,154.8	6,142.1	6,128.8	6,112.5
10 Commercial and industrial loans	1,253.9	1,162.6	1,151.3	1,130.3	1,107.3	1,089.3	1,079.5	1,066.6	1,059.5	1,051.8	1,052.3	1,049.8
11 Real estate loans	3,777.7	3,816.1	3,802.6	3,781.3	3,739.9	3,714.8	3,780.7	3,768.8	3,760.1	3,751.4	3,746.3	3,719.0
12 Revolving home equity loans	586.3	609.6	607.9	606.6	603.8	601.5	604.3	601.3	599.7	599.2	598.5	597.9
13 Closed-end residential loans ⁹	1,504.7	1,542.9	1,536.2	1,523.9	1,495.1	1,484.9	1,554.0	1,555.1	1,563.1	1,557.1	1,554.7	1,531.4
14 Commercial real estate loans ¹⁰	1,686.7	1,663.6	1,658.5	1,650.8	1,641.0	1,628.3	1,622.4	1,612.4	1,597.4	1,595.1	1,593.0	1,589.7
15 Consumer loans	861.4	855.9	851.7	849.5	846.8	845.1	840.6	831.0	813.6	816.9	812.1	817.8
16 Credit cards and other revolving plans	370.0	360.6	359.9	357.0	352.5	349.6	344.3	332.0	313.8	317.0	313.0	316.0
17 Other consumer loans ¹¹	491.4	495.3	491.8	492.4	494.3	495.6	496.2	499.0	499.7	499.9	499.2	501.8
18 Other loans and leases	697.7	590.8	550.9	531.8	523.5	520.2	533.3	525.5	521.6	522.0	518.0	525.8
19 Fed funds and reverse RPs with nonbanks ¹²	260.0	188.7	156.8	147.3	137.8	138.7	146.7	142.1	130.6	126.2	136.3	150.3
20 All other loans and leases ¹³	437.7	402.0	394.2	384.5	385.7	381.5	386.6	383.4	391.0	395.8	381.8	375.6
21 LESS: Allowance for loan and lease losses	—	—	184.7	190.0	192.8	197.2	202.6	199.0	202.3	204.1	203.5	204.0
22 Interbank loans ¹²	281.6	347.4	300.0	277.1	277.2	254.9	189.9	184.2	195.1	192.9	187.3	182.1
23 Fed funds and reverse RPs with banks ¹²	223.6	274.7	220.4	191.8	190.9	172.1	128.4	124.9	125.0	127.6	122.6	119.1
24 Loans to commercial banks ¹⁴	57.9	72.7	79.7	85.3	86.3	82.7	61.4	59.3	70.0	65.3	64.8	63.1
25 Cash assets ¹⁵	662.3	726.9	707.7	730.7	757.7	844.8	867.5	809.6	725.1	776.2	692.4	773.3
26 Trading assets ¹⁶	—	—	244.4	235.8	225.6	197.2	188.6	169.7	160.8	149.1	148.8	157.7
27 Derivatives with a positive fair value ¹⁷	—	—	231.7	222.3	212.9	191.1	181.3	162.1	152.6	142.8	139.0	147.4
28 Other trading assets	—	—	12.8	13.5	12.7	6.1	7.3	7.6	8.1	6.3	9.8	10.3
29 Other assets ¹⁸	1,123.3	1,122.8	1,098.9	1,078.8	1,076.4	1,097.5	1,089.0	1,126.0	1,143.2	1,147.1	1,149.2	1,144.1
30 TOTAL ASSETS ¹⁹	10,753.1	10,653.8	10,514.8	10,450.8	10,410.1	10,416.0	10,433.8	10,390.6	10,286.0	10,295.7	10,187.3	10,264.1

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	6,346.7	6,585.1	6,560.3	6,592.0	6,625.0	6,633.5	6,674.3	6,641.6	6,607.1	6,623.0	6,598.3	6,649.1
32 Large time deposits	1,053.6	987.9	987.1	974.0	952.8	922.3	907.6	882.9	872.6	868.9	863.8	870.1
33 Other deposits	5,293.1	5,597.2	5,573.2	5,617.9	5,672.3	5,711.2	5,766.6	5,758.7	5,734.5	5,754.1	5,734.5	5,779.0
34 Borrowings	1,858.0	1,689.6	1,573.6	1,500.0	1,415.2	1,415.1	1,404.3	1,396.4	1,406.1	1,406.7	1,349.1	1,355.9
35 Borrowings from banks in the U.S.	340.4	370.5	346.5	310.7	308.9	286.1	249.6	231.4	233.8	236.2	214.7	209.7
36 Borrowings from others	1,517.6	1,319.2	1,227.1	1,189.3	1,106.2	1,129.0	1,154.7	1,165.0	1,172.3	1,170.5	1,134.4	1,146.2
37 Trading liabilities ²⁰	—	—	186.2	188.1	181.9	167.2	152.9	144.5	136.6	130.5	124.2	132.8
38 Derivatives with a negative fair value ¹⁷	—	—	144.8	147.5	139.9	117.9	107.7	101.6	98.5	92.5	89.2	93.4
39 Other trading liabilities	—	—	41.4	40.6	42.0	49.3	45.2	42.8	38.1	38.1	35.0	39.4
40 Net due to related foreign offices	604.5	498.2	494.9	488.1	526.3	534.7	529.4	501.3	453.8	455.5	470.3	477.7
41 Other liabilities ²¹	412.5	422.5	419.6	388.7	387.4	373.6	383.8	395.4	400.6	377.8	374.2	360.6
42 TOTAL LIABILITIES ¹⁹	9,609.5	9,392.2	9,234.5	9,156.9	9,135.7	9,124.0	9,144.8	9,079.1	9,004.2	8,993.6	8,916.1	8,976.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,143.6	1,261.7	1,280.2	1,294.0	1,274.4	1,292.0	1,289.0	1,311.5	1,281.9	1,302.1	1,271.2	1,288.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	—	-37.3	-29.4	-19.0	-7.3	-3.2	-2.2	-11.8	-9.2	-7.6	-6.0
45 Securitized consumer loans ²⁴	413.9	403.5	404.4	398.7	396.0	393.4	388.5	392.8	397.0	396.2	399.5	395.0
46 Securitized credit cards and other revolving plans	374.6	366.3	368.3	363.1	361.4	359.5	355.7	361.2	365.2	364.7	368.1	363.5
47 Other securitized consumer loans	39.3	37.2	36.1	35.6	34.6	33.9	32.8	31.6	31.8	31.5	31.4	31.5
48 Securitized real estate loans ²⁴	1,438.3	1,425.6	1,438.1	1,449.6	1,446.8	1,441.9	1,436.7	1,400.5	1,379.8	1,383.9	1,371.4	1,368.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	8,406.9	8,398.0	8,319.4	8,302.5	8,269.6	8,213.9	8,316.3	8,304.9	8,250.9	8,228.5	8,221.9	8,211.1
2 Securities in bank credit ²	1,781.9	1,983.4	1,988.0	2,025.4	2,046.9	2,045.3	2,070.7	2,090.3	2,088.1	2,076.9	2,078.5	2,084.6
3 Treasury and agency securities ³	1,146.3	1,210.3	1,227.9	1,262.7	1,279.3	1,272.3	1,298.8	1,328.6	1,330.7	1,321.2	1,328.4	1,336.8
4 Mortgage-backed securities (MBS) ⁴	–	–	936.5	943.3	949.3	945.0	965.4	977.4	979.1	965.7	967.9	972.2
5 Non-MBS ⁵	–	–	291.5	319.4	330.0	327.3	333.4	351.2	351.6	355.5	360.5	364.6
6 Other securities	635.6	773.1	760.0	762.8	767.6	773.0	771.9	761.7	757.4	755.7	750.1	747.7
7 Mortgage-backed securities ⁶	–	–	196.4	197.9	200.7	197.8	198.1	195.0	193.5	194.2	201.7	198.4
8 Non-MBS ⁷	–	–	563.6	564.9	567.0	575.2	573.8	566.6	563.9	561.5	548.3	549.3
9 Loans and leases in bank credit ⁸	6,625.0	6,414.6	6,331.5	6,277.0	6,222.7	6,168.6	6,245.6	6,214.6	6,162.8	6,151.6	6,143.4	6,126.5
10 Commercial and industrial loans	1,251.7	1,163.3	1,147.3	1,124.2	1,108.3	1,089.6	1,079.2	1,064.3	1,053.6	1,044.3	1,048.9	1,046.1
11 Real estate loans	3,778.1	3,814.4	3,807.3	3,787.3	3,741.5	3,719.3	3,790.8	3,769.1	3,754.7	3,746.3	3,735.0	3,714.3
12 Revolving home equity loans	588.8	608.0	606.8	605.7	603.7	603.0	606.1	603.9	601.9	601.7	601.2	600.2
13 Closed-end residential loans ⁹	1,501.0	1,542.9	1,541.5	1,531.0	1,496.4	1,486.1	1,559.3	1,551.2	1,556.6	1,550.5	1,541.3	1,523.2
14 Commercial real estate loans ¹⁰	1,688.3	1,663.5	1,659.1	1,650.7	1,641.4	1,630.2	1,625.4	1,614.0	1,596.2	1,594.1	1,592.6	1,590.9
15 Consumer loans	869.6	851.4	842.0	844.9	846.2	838.1	836.9	837.1	827.0	834.2	835.6	839.0
16 Credit cards and other revolving plans	385.4	355.3	354.3	354.8	351.3	344.5	344.2	345.1	329.4	333.2	331.4	329.3
17 Other consumer loans ¹¹	484.3	496.1	487.6	490.0	495.0	493.7	492.7	491.9	497.6	501.0	504.2	509.6
18 Other loans and leases	725.6	585.4	534.9	520.6	526.5	521.6	538.6	544.1	527.5	526.8	523.9	527.1
19 Fed funds and reverse RPs with nonbanks ¹²	277.5	183.0	142.8	139.7	140.8	139.4	148.1	151.8	134.5	134.0	139.3	149.1
20 All other loans and leases ¹³	448.1	402.4	392.1	380.9	385.7	382.2	390.5	392.3	393.1	392.8	384.6	378.0
21 LESS: Allowance for loan and lease losses	–	–	185.6	189.8	191.4	195.9	200.9	199.7	203.4	204.0	203.7	202.4
22 Interbank loans ¹²	291.4	342.0	289.4	269.7	272.6	250.6	192.5	188.8	198.1	193.0	189.6	189.6
23 Fed funds and reverse RPs with banks ¹²	232.3	270.0	211.3	184.4	187.3	168.7	130.9	128.8	128.5	127.9	124.6	125.4
24 Loans to commercial banks ¹⁴	59.1	71.9	78.1	85.3	85.3	81.9	61.6	60.0	69.6	65.1	65.0	64.2
25 Cash assets ¹⁵	709.9	712.3	689.1	691.2	754.6	835.9	894.0	865.8	789.1	802.7	757.9	779.4
26 Trading assets ¹⁶	–	–	230.6	221.1	218.9	197.3	194.6	178.0	167.1	160.3	167.8	169.3
27 Derivatives with a positive fair value ¹⁷	–	–	217.3	207.1	206.0	190.7	187.1	170.5	159.3	154.2	158.3	159.0
28 Other trading assets	–	–	13.3	14.0	12.9	6.6	7.5	7.5	7.8	6.2	9.5	10.3
29 Other assets ¹⁸	1,127.6	1,116.5	1,098.2	1,070.3	1,082.7	1,102.9	1,091.9	1,130.6	1,150.4	1,146.0	1,151.2	1,143.7
30 TOTAL ASSETS ¹⁹	10,851.4	10,620.1	10,441.0	10,365.0	10,406.9	10,404.6	10,488.5	10,468.4	10,352.3	10,326.4	10,284.6	10,290.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	6,409.2	6,567.8	6,523.4	6,543.9	6,580.5	6,603.0	6,682.2	6,707.6	6,682.0	6,666.3	6,619.4	6,589.1
32 Large time deposits	1,065.2	974.6	988.2	978.5	956.4	928.7	914.1	889.5	879.4	875.9	864.8	867.2
33 Other deposits	5,344.0	5,593.1	5,535.2	5,565.4	5,624.1	5,674.3	5,768.0	5,818.1	5,802.7	5,790.4	5,754.6	5,721.9
34 Borrowings	1,840.9	1,703.2	1,554.8	1,486.3	1,431.8	1,412.0	1,396.6	1,384.0	1,374.6	1,366.3	1,357.8	1,384.7
35 Borrowings from banks in the U.S.	339.7	373.2	343.3	305.8	303.8	282.9	244.6	229.7	233.8	229.4	220.6	219.1
36 Borrowings from others	1,501.2	1,330.0	1,211.5	1,180.5	1,128.0	1,129.1	1,152.0	1,154.3	1,140.8	1,136.8	1,137.2	1,165.5
37 Trading liabilities ²⁰	—	—	175.4	178.1	180.8	166.7	162.8	149.5	139.7	136.3	135.7	138.1
38 Derivatives with a negative fair value ¹⁷	—	—	133.6	135.1	134.5	117.4	114.2	106.5	102.3	99.8	102.2	102.5
39 Other trading liabilities	—	—	41.9	43.0	46.3	49.3	48.6	43.0	37.4	36.6	33.5	35.7
40 Net due to related foreign offices	604.5	498.2	494.9	488.1	526.3	534.7	529.4	501.3	453.8	455.5	470.3	477.7
41 Other liabilities ²¹	418.0	417.2	410.9	383.6	386.2	376.5	391.0	400.3	393.4	377.9	372.6	365.9
42 TOTAL LIABILITIES ¹⁹	9,673.0	9,377.3	9,159.4	9,079.9	9,105.6	9,092.9	9,162.0	9,142.7	9,043.5	9,002.3	8,955.9	8,955.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,178.3	1,242.8	1,281.7	1,285.1	1,301.3	1,311.7	1,326.4	1,325.8	1,308.7	1,324.0	1,328.7	1,335.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	—	-37.3	-29.4	-19.0	-7.3	-3.2	-2.2	-11.8	-9.2	-7.6	-6.0
45 Securitized consumer loans ²⁴	414.0	403.9	405.2	399.5	395.9	393.9	385.8	392.3	397.7	396.8	396.6	396.5
46 Securitized credit cards and other revolving plans	373.4	367.3	369.4	364.4	361.3	359.9	352.8	359.8	365.4	364.5	364.4	364.2
47 Other securitized consumer loans	40.6	36.7	35.8	35.1	34.6	33.9	33.0	32.5	32.3	32.3	32.2	32.3
48 Securitized real estate loans ²⁴	1,448.4	1,424.6	1,416.2	1,410.7	1,404.7	1,406.6	1,411.5	1,407.7	1,403.6	1,408.2	1,398.1	1,397.0

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 5, 2010

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	5,342.6	5,310.9	5,264.0	5,233.2	5,191.8	5,154.1	5,230.6	5,235.8	5,225.6	5,209.1	5,201.4	5,205.7
2 Securities in bank credit ²	1,181.5	1,302.0	1,315.5	1,337.3	1,354.1	1,352.7	1,360.6	1,395.3	1,415.7	1,406.5	1,406.3	1,420.0
3 Treasury and agency securities ³	745.8	793.9	811.1	828.7	844.1	833.2	837.9	868.3	880.7	868.7	874.5	890.9
4 Mortgage-backed securities (MBS) ⁴	666.7	672.4	674.3	674.3	680.8	672.3	679.7	690.8	699.0	686.0	684.7	698.0
5 Non-MBS ⁵	79.0	121.5	136.8	154.3	163.3	160.9	158.2	177.5	181.7	182.7	189.9	192.9
6 Other securities	435.7	508.1	504.5	508.7	509.9	519.5	522.7	527.0	535.1	537.7	531.8	529.1
7 Mortgage-backed securities ⁶	154.7	167.2	169.5	171.2	172.8	170.8	171.4	166.2	163.5	162.8	170.7	168.4
8 Non-MBS ⁷	281.0	341.0	334.9	337.4	337.1	348.7	351.3	360.8	371.5	374.9	361.1	360.6
9 Loans and leases in bank credit ⁸	4,161.1	4,008.9	3,948.5	3,895.9	3,837.7	3,801.4	3,870.0	3,840.5	3,809.9	3,802.6	3,795.0	3,785.7
10 Commercial and industrial loans	807.4	745.4	738.2	720.5	700.6	684.4	675.9	664.2	658.9	652.4	652.8	650.9
11 Real estate loans	2,158.9	2,183.2	2,172.0	2,157.9	2,127.4	2,112.5	2,179.8	2,175.8	2,171.2	2,165.7	2,162.3	2,141.8
12 Revolving home equity loans	474.7	494.0	492.1	491.0	488.0	485.7	489.4	487.1	484.8	484.6	483.9	483.5
13 Closed-end residential loans ⁹	1,005.4	1,024.8	1,017.1	1,009.4	987.2	981.5	1,045.2	1,048.3	1,054.6	1,050.1	1,047.7	1,029.6
14 Commercial real estate loans ¹⁰	678.7	664.4	662.8	657.6	652.2	645.3	645.1	640.4	631.8	631.0	630.7	628.7
15 Consumer loans	630.1	620.3	617.1	613.0	612.7	609.4	604.9	596.5	583.7	586.3	582.7	587.4
16 Credit cards and other revolving plans	280.1	267.9	268.9	265.3	264.1	260.9	256.9	247.2	233.1	235.0	231.5	233.3
17 Other consumer loans ¹¹	350.0	352.3	348.2	347.7	348.6	348.5	348.0	349.3	350.6	351.2	351.2	354.1
18 Other loans and leases	564.7	460.0	421.2	404.5	396.9	395.1	409.5	404.0	396.2	398.2	397.2	405.5
19 Fed funds and reverse RPs with nonbanks ¹²	253.3	180.0	150.3	142.7	134.1	135.4	142.9	138.8	126.3	122.5	133.5	147.4
20 All other loans and leases ¹³	311.5	280.0	270.9	261.8	262.8	259.6	266.6	265.2	269.9	275.7	263.7	258.1
21 LESS: Allowance for loan and lease losses	95.1	123.5	128.8	133.6	138.6	142.6	148.2	146.9	149.0	149.2	148.1	148.5
22 Interbank loans ¹²	228.4	286.8	234.3	211.9	217.6	191.5	121.2	115.1	124.5	122.1	129.3	126.1
23 Fed funds and reverse RPs with banks ¹²	177.4	224.4	166.0	134.9	137.5	115.9	66.6	60.1	58.2	60.4	68.3	66.3
24 Loans to commercial banks ¹⁴	51.0	62.4	68.2	76.9	80.1	75.5	54.7	55.0	66.3	61.7	61.1	59.8
25 Cash assets ¹⁵	451.1	503.2	482.5	497.3	510.3	587.4	599.4	539.9	458.4	492.9	423.5	490.7
26 Trading assets ¹⁶	–	–	236.2	227.4	217.0	188.8	179.9	162.0	154.0	142.7	142.4	151.5
27 Derivatives with a positive fair value ¹⁷	403.2	225.8	225.4	216.1	207.1	185.3	176.0	157.0	147.5	138.2	134.5	142.8
28 Other trading assets	–	–	10.9	11.4	9.9	3.5	3.9	5.0	6.5	4.6	7.9	8.8
29 Other assets ¹⁸	870.8	871.8	847.2	825.9	824.6	850.0	841.9	869.8	878.9	878.5	883.3	880.2
30 TOTAL ASSETS ¹⁹	7,222.9	7,080.0	6,935.4	6,861.9	6,822.6	6,829.1	6,824.8	6,775.8	6,692.5	6,696.0	6,631.7	6,705.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	3,875.7	3,969.3	3,939.8	3,955.2	3,964.1	3,969.9	3,993.1	3,983.1	3,961.1	3,967.7	3,949.4	3,982.5
32 Large time deposits	628.9	536.6	523.6	509.8	489.2	462.3	449.2	429.8	425.6	419.4	414.3	414.9
33 Other deposits	3,246.8	3,432.8	3,416.2	3,445.4	3,474.8	3,507.5	3,543.9	3,553.3	3,535.5	3,548.3	3,535.2	3,567.6
34 Borrowings	1,306.2	1,238.3	1,124.6	1,026.7	954.1	952.0	953.2	968.0	982.7	988.5	958.0	979.0
35 Borrowings from banks in the U.S.	199.6	247.7	213.6	169.9	168.9	155.9	143.5	131.6	136.3	138.8	123.2	124.9
36 Borrowings from others	1,106.6	990.6	911.0	856.8	785.1	796.1	809.6	836.4	846.4	849.7	834.8	854.1
37 Trading liabilities ²⁰	378.9	191.6	182.6	184.1	177.6	163.3	149.1	140.3	132.8	127.0	120.8	129.2
38 Derivatives with a negative fair value ¹⁷	320.3	152.7	142.0	144.2	136.3	114.8	104.6	98.7	95.6	90.0	86.8	90.8
39 Other trading liabilities	58.6	38.9	40.7	40.0	41.3	48.5	44.5	41.6	37.2	37.0	34.0	38.3
40 Net due to related foreign offices	539.2	452.0	452.2	449.4	485.6	497.4	489.6	457.1	409.2	411.6	425.1	433.6
41 Other liabilities ²¹	340.1	348.2	343.5	313.6	314.5	303.2	312.6	321.8	330.8	307.7	305.6	291.9
42 TOTAL LIABILITIES ¹⁹	6,440.1	6,199.5	6,042.6	5,929.0	5,895.8	5,885.9	5,897.6	5,870.4	5,816.6	5,802.4	5,758.9	5,816.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	782.8	880.5	892.8	932.9	926.8	943.2	927.2	905.4	875.9	893.6	872.8	889.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-69.7	-41.8	-35.2	-28.3	-19.4	-9.4	-5.4	-5.0	-12.7	-10.1	-8.5	-7.4
45 Securitized consumer loans ²⁴	322.4	316.3	314.6	311.9	308.9	306.8	302.2	304.6	306.6	307.2	309.6	306.3
46 Securitized credit cards and other revolving plans	283.8	280.1	279.6	277.6	275.3	273.9	270.4	273.9	275.7	276.6	279.1	275.6
47 Other securitized consumer loans	38.6	36.2	35.0	34.3	33.5	32.9	31.8	30.7	30.9	30.6	30.5	30.7
48 Securitized real estate loans ²⁴	1,400.4	1,412.4	1,412.3	1,407.3	1,399.9	1,391.5	1,383.4	1,362.6	1,351.5	1,358.8	1,349.9	1,351.3

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	5,373.2	5,306.4	5,234.5	5,220.8	5,187.1	5,147.8	5,248.8	5,257.9	5,232.7	5,220.9	5,220.6	5,211.8
2 Securities in bank credit ²	1,183.6	1,308.7	1,307.1	1,336.9	1,350.4	1,347.2	1,370.2	1,399.3	1,412.0	1,404.1	1,409.6	1,413.4
3 Treasury and agency securities ³	750.6	794.3	804.3	829.7	841.2	830.6	852.7	875.5	879.5	870.2	879.0	886.3
4 Mortgage-backed securities (MBS) ⁴	671.2	673.6	673.7	675.4	677.1	669.1	687.0	697.2	700.9	687.4	692.0	696.2
5 Non-MBS ⁵	79.4	120.7	130.5	154.3	164.1	161.5	165.7	178.3	178.6	182.8	187.0	190.2
6 Other securities	432.9	514.4	502.9	507.1	509.3	516.5	517.5	523.8	532.5	533.8	530.6	527.1
7 Mortgage-backed securities ⁶	154.6	169.2	167.5	168.6	170.7	167.8	168.5	166.0	164.7	165.2	173.5	170.6
8 Non-MBS ⁷	278.3	345.2	335.4	338.5	338.6	348.7	349.1	357.8	367.9	368.6	357.2	356.5
9 Loans and leases in bank credit ⁸	4,189.6	3,997.7	3,927.4	3,884.0	3,836.7	3,800.7	3,878.6	3,858.6	3,820.7	3,816.8	3,811.0	3,798.3
10 Commercial and industrial loans	806.7	744.9	734.7	715.6	700.3	685.3	677.0	663.5	656.0	648.6	651.8	649.8
11 Real estate loans	2,156.8	2,182.9	2,176.6	2,164.4	2,125.9	2,114.3	2,185.0	2,173.4	2,168.1	2,163.0	2,153.8	2,137.2
12 Revolving home equity loans	475.6	493.7	492.6	491.0	488.4	487.4	490.5	487.9	485.9	485.8	485.4	484.4
13 Closed-end residential loans ⁹	1,000.9	1,025.0	1,021.9	1,016.3	986.8	981.0	1,047.6	1,043.5	1,050.4	1,046.2	1,037.5	1,022.8
14 Commercial real estate loans ¹⁰	680.2	664.1	662.1	657.2	650.7	645.9	646.9	642.0	631.7	631.0	631.0	630.1
15 Consumer loans	635.9	615.8	610.5	610.6	611.9	605.6	603.0	601.2	592.8	599.5	601.0	603.6
16 Credit cards and other revolving plans	291.7	263.1	265.7	263.8	262.5	258.3	257.7	257.5	244.1	248.0	246.9	245.1
17 Other consumer loans ¹¹	344.1	352.8	344.7	346.7	349.4	347.3	345.3	343.7	348.6	351.5	354.0	358.5
18 Other loans and leases	590.3	454.1	405.6	393.4	398.6	395.5	413.7	420.6	403.8	405.7	404.4	407.7
19 Fed funds and reverse RPs with nonbanks ¹²	270.9	174.9	136.6	135.3	137.2	136.2	144.2	148.6	131.2	131.6	137.3	146.9
20 All other loans and leases ¹³	319.4	279.2	269.0	258.2	261.4	259.3	269.4	271.9	272.6	274.2	267.1	260.8
21 LESS: Allowance for loan and lease losses	94.6	124.7	129.7	133.3	135.6	141.2	146.2	145.9	149.5	149.3	148.7	147.4
22 Interbank loans ¹²	239.6	278.1	223.5	208.0	214.1	189.5	123.6	118.9	126.4	122.6	131.4	131.3
23 Fed funds and reverse RPs with banks ¹²	187.7	216.0	156.6	130.5	134.8	114.3	68.6	63.4	60.9	61.4	70.3	71.0
24 Loans to commercial banks ¹⁴	51.9	62.0	66.9	77.5	79.2	75.3	55.0	55.5	65.6	61.2	61.0	60.3
25 Cash assets ¹⁵	483.2	497.4	469.2	464.5	502.5	572.8	609.2	574.8	500.9	508.5	469.7	494.7
26 Trading assets ¹⁶	–	–	222.4	213.1	210.7	188.6	185.5	169.7	160.2	153.8	161.1	162.7
27 Derivatives with a positive fair value ¹⁷	421.8	214.7	211.4	201.5	200.3	184.9	181.5	165.0	154.1	149.3	153.4	154.2
28 Other trading assets	–	–	11.0	11.6	10.4	3.7	4.0	4.8	6.1	4.4	7.7	8.6
29 Other assets ¹⁸	873.3	867.0	849.1	820.5	830.2	852.8	842.0	872.7	885.3	877.8	885.5	881.1
30 TOTAL ASSETS ¹⁹	7,317.2	7,044.2	6,869.1	6,793.6	6,809.0	6,810.4	6,862.9	6,848.2	6,756.0	6,734.2	6,719.5	6,734.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	3,915.8	3,955.8	3,917.1	3,924.4	3,938.1	3,957.3	4,001.7	4,026.4	4,012.5	3,999.3	3,970.1	3,945.7
32 Large time deposits	635.7	530.0	523.7	513.5	493.0	466.1	452.9	433.6	429.1	424.3	415.3	414.1
33 Other deposits	3,280.1	3,425.8	3,393.3	3,410.8	3,445.2	3,491.2	3,548.8	3,592.8	3,583.4	3,575.0	3,554.8	3,531.7
34 Borrowings	1,301.0	1,231.6	1,092.5	1,032.7	983.0	973.2	969.3	965.3	956.9	951.7	954.9	985.0
35 Borrowings from banks in the U.S.	200.4	245.4	209.2	169.6	169.0	155.1	144.0	131.8	136.6	133.3	125.7	128.4
36 Borrowings from others	1,100.6	986.1	883.3	863.1	814.0	818.0	825.3	833.6	820.4	818.4	829.2	856.7
37 Trading liabilities ²⁰	391.1	186.0	171.6	174.4	176.9	162.6	158.6	145.4	136.0	132.8	132.1	134.5
38 Derivatives with a negative fair value ¹⁷	331.9	148.3	130.6	132.2	131.4	114.1	111.0	103.3	99.4	97.1	99.5	99.8
39 Other trading liabilities	59.1	37.7	41.1	42.2	45.5	48.5	47.6	42.1	36.7	35.7	32.7	34.7
40 Net due to related foreign offices	539.2	452.0	452.2	449.4	485.6	497.4	489.6	457.1	409.2	411.6	425.1	433.6
41 Other liabilities ²¹	345.0	344.6	338.3	311.8	313.8	305.1	317.5	326.2	325.2	307.9	303.7	296.1
42 TOTAL LIABILITIES ¹⁹	6,492.2	6,169.9	5,971.6	5,892.7	5,897.4	5,895.6	5,936.8	5,920.3	5,839.8	5,803.2	5,785.9	5,794.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	825.1	874.2	897.4	900.9	911.7	914.8	926.1	927.8	916.2	931.0	933.6	939.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-69.7	-41.8	-35.2	-28.3	-19.4	-9.4	-5.4	-5.0	-12.7	-10.1	-8.5	-7.4
45 Securitized consumer loans ²⁴	321.3	317.5	316.3	313.4	309.4	306.4	299.1	302.9	307.0	307.1	307.0	306.9
46 Securitized credit cards and other revolving plans	281.4	282.1	281.6	279.2	275.7	273.5	267.0	271.3	275.6	275.7	275.7	275.5
47 Other securitized consumer loans	39.9	35.5	34.7	34.1	33.7	33.0	32.1	31.6	31.5	31.4	31.3	31.4
48 Securitized real estate loans ²⁴	1,421.2	1,400.9	1,392.4	1,387.2	1,381.4	1,383.9	1,389.3	1,385.6	1,382.1	1,386.6	1,376.5	1,375.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 5, 2010

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	3,046.2	3,084.0	3,084.4	3,085.3	3,074.3	3,064.8	3,070.8	3,064.3	3,038.6	3,025.5	3,011.7	3,005.3
2 Securities in bank credit ²	616.6	667.4	676.4	688.4	694.5	696.7	706.7	713.0	693.7	686.0	678.0	678.5
3 Treasury and agency securities ³	401.6	415.7	424.0	434.5	440.7	442.2	449.7	459.9	455.4	454.0	449.9	450.4
4 Mortgage-backed securities (MBS) ⁴	–	–	265.7	270.9	275.6	279.1	283.1	285.8	281.2	279.5	275.1	273.7
5 Non-MBS ⁵	–	–	158.3	163.6	165.1	163.1	166.6	174.1	174.2	174.4	174.8	176.6
6 Other securities	214.9	251.8	252.4	253.8	253.9	254.5	257.0	253.1	238.3	232.0	228.1	228.1
7 Mortgage-backed securities ⁶	–	–	29.2	29.9	29.1	31.0	29.7	28.2	29.7	29.4	28.7	27.9
8 Non-MBS ⁷	–	–	223.2	224.0	224.7	223.4	227.3	224.9	208.6	202.6	199.5	200.2
9 Loans and leases in bank credit ⁸	2,429.6	2,416.5	2,408.0	2,396.9	2,379.8	2,368.1	2,364.1	2,351.3	2,344.9	2,339.5	2,333.7	2,326.8
10 Commercial and industrial loans	446.5	417.3	413.1	409.8	406.7	404.8	403.6	402.3	400.6	399.4	399.4	398.9
11 Real estate loans	1,618.9	1,632.9	1,630.6	1,623.4	1,612.5	1,602.3	1,600.9	1,593.0	1,588.9	1,585.7	1,584.0	1,577.2
12 Revolving home equity loans	111.6	115.6	115.8	115.6	115.8	115.8	114.8	114.1	114.9	114.6	114.6	114.4
13 Closed-end residential loans ⁹	499.3	518.1	519.1	514.5	507.9	503.5	508.8	506.9	508.5	507.0	507.1	501.8
14 Commercial real estate loans ¹⁰	1,007.9	999.2	995.7	993.2	988.8	983.0	977.3	972.0	965.5	964.1	962.3	961.0
15 Consumer loans	231.3	235.6	234.6	236.4	234.1	235.8	235.7	234.5	229.9	230.7	229.5	230.3
16 Credit cards and other revolving plans	89.9	92.7	90.9	91.8	88.4	88.7	87.4	84.8	80.7	82.0	81.5	82.6
17 Other consumer loans ¹¹	141.4	142.9	143.6	144.7	145.7	147.1	148.2	149.7	149.2	148.7	148.0	147.7
18 Other loans and leases	133.0	130.8	129.7	127.3	126.6	125.2	123.9	121.5	125.5	123.8	120.9	120.3
19 Fed funds and reverse RPs with nonbanks ¹²	6.7	8.8	6.4	4.6	3.7	3.3	3.8	3.4	4.3	3.7	2.8	2.8
20 All other loans and leases ¹³	126.2	122.0	123.3	122.8	122.9	121.9	120.0	118.2	121.1	120.1	118.1	117.5
21 LESS: Allowance for loan and lease losses	–	–	55.9	56.4	54.2	54.6	54.3	52.1	53.4	55.0	55.3	55.5
22 Interbank loans ¹²	53.1	60.6	65.8	65.2	59.5	63.4	68.6	69.0	70.6	70.9	58.0	56.0
23 Fed funds and reverse RPs with banks ¹²	46.3	50.3	54.3	56.9	53.3	56.2	61.9	64.8	66.8	67.2	54.3	52.8
24 Loans to commercial banks ¹⁴	6.9	10.3	11.4	8.4	6.2	7.2	6.8	4.3	3.8	3.7	3.7	3.3
25 Cash assets ¹⁵	211.3	223.7	225.1	233.4	247.4	257.4	268.1	269.7	266.7	283.3	268.9	282.6
26 Trading assets ¹⁶	–	–	8.2	8.4	8.6	8.4	8.7	7.7	6.7	6.4	6.3	6.2
27 Derivatives with a positive fair value ¹⁷	–	–	6.3	6.3	5.8	5.7	5.4	5.2	5.1	4.7	4.5	4.7
28 Other trading assets	–	–	1.9	2.2	2.9	2.6	3.4	2.6	1.6	1.8	1.8	1.5
29 Other assets ¹⁸	252.6	251.0	251.7	252.9	251.8	247.6	247.1	256.1	264.3	268.6	265.9	263.9
30 TOTAL ASSETS ¹⁹	3,530.2	3,573.8	3,579.3	3,588.9	3,587.5	3,587.0	3,609.0	3,614.8	3,593.6	3,599.7	3,555.6	3,558.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	2,471.0	2,615.8	2,620.5	2,636.8	2,661.0	2,663.7	2,681.2	2,658.5	2,646.0	2,655.3	2,648.9	2,666.6
32 Large time deposits	424.7	451.4	463.5	464.2	463.5	460.0	458.4	453.0	447.0	449.5	449.5	455.2
33 Other deposits	2,046.3	2,164.4	2,157.0	2,172.5	2,197.4	2,203.7	2,222.7	2,205.4	2,199.0	2,205.8	2,199.4	2,211.4
34 Borrowings	551.8	451.3	449.0	473.3	461.1	463.0	451.2	428.4	423.4	418.2	391.0	376.9
35 Borrowings from banks in the U.S.	140.8	122.8	132.8	140.8	140.0	130.2	106.1	99.8	97.5	97.4	91.4	84.9
36 Borrowings from others	411.0	328.5	316.1	332.5	321.1	332.9	345.1	328.5	325.9	320.8	299.6	292.1
37 Trading liabilities ²⁰	–	–	3.6	4.0	4.3	3.9	3.8	4.1	3.8	3.6	3.4	3.6
38 Derivatives with a negative fair value ¹⁷	–	–	2.9	3.3	3.6	3.1	3.0	2.9	2.9	2.5	2.5	2.5
39 Other trading liabilities	–	–	0.7	0.7	0.7	0.7	0.7	1.2	0.9	1.1	1.0	1.1
40 Net due to related foreign offices	65.3	46.2	42.7	38.7	40.7	37.3	39.8	44.2	44.6	44.0	45.2	44.1
41 Other liabilities ²¹	72.4	74.3	76.1	75.1	72.9	70.3	71.3	73.5	69.7	70.1	68.6	68.7
42 TOTAL LIABILITIES ¹⁹	3,169.4	3,192.7	3,191.9	3,227.8	3,239.9	3,238.2	3,247.2	3,208.7	3,187.6	3,191.2	3,157.2	3,160.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	360.8	381.1	387.4	361.0	347.6	348.8	361.8	406.1	406.0	408.5	398.4	398.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	–	-2.1	-1.1	0.3	2.1	2.2	2.8	1.0	0.8	0.9	1.4
45 Securitized consumer loans ²⁴	91.5	87.2	89.8	86.8	87.1	86.6	86.3	88.2	90.4	89.0	89.9	88.7
46 Securitized credit cards and other revolving plans	90.8	86.2	88.7	85.5	86.0	85.6	85.3	87.3	89.5	88.1	89.0	87.9
47 Other securitized consumer loans	0.7	1.0	1.1	1.3	1.1	1.0	1.0	0.9	0.9	0.9	0.9	0.9
48 Securitized real estate loans ²⁴	37.8	13.1	25.8	42.4	47.0	50.4	53.3	37.9	28.4	25.1	21.5	17.4

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	3,033.7	3,091.6	3,084.9	3,081.7	3,082.4	3,066.0	3,067.5	3,047.0	3,018.2	3,007.6	3,001.3	2,999.3
2 Securities in bank credit ²	598.3	674.7	680.8	688.6	696.5	698.1	700.5	691.0	676.1	672.9	668.8	671.2
3 Treasury and agency securities ³	395.7	416.0	423.7	433.0	438.1	441.7	446.1	453.1	451.2	451.0	449.4	450.5
4 Mortgage-backed securities (MBS) ⁴	–	–	262.8	267.9	272.2	275.9	278.4	280.2	278.3	278.3	275.9	276.1
5 Non-MBS ⁵	–	–	160.9	165.0	165.9	165.8	167.7	172.9	173.0	172.7	173.5	174.4
6 Other securities	202.6	258.7	257.1	255.6	258.4	256.5	254.4	237.9	224.8	221.9	219.4	220.6
7 Mortgage-backed securities ⁶	–	–	28.9	29.3	30.0	29.9	29.7	29.0	28.8	29.0	28.3	27.8
8 Non-MBS ⁷	–	–	228.3	226.3	228.4	226.5	224.7	208.8	196.0	192.9	191.2	192.8
9 Loans and leases in bank credit ⁸	2,435.4	2,416.9	2,404.1	2,393.1	2,386.0	2,367.9	2,367.0	2,355.9	2,342.1	2,334.7	2,332.4	2,328.1
10 Commercial and industrial loans	445.0	418.4	412.6	408.6	408.1	404.3	402.2	400.8	397.5	395.7	397.2	396.3
11 Real estate loans	1,621.3	1,631.5	1,630.7	1,622.9	1,615.6	1,605.0	1,605.8	1,595.7	1,586.6	1,583.3	1,581.2	1,577.1
12 Revolving home equity loans	113.2	114.3	114.2	114.7	115.3	115.6	115.6	116.0	115.9	115.8	115.8	115.8
13 Closed-end residential loans ⁹	500.0	517.9	519.5	514.7	509.6	505.2	511.7	507.8	506.2	504.3	503.8	500.4
14 Commercial real estate loans ¹⁰	1,008.1	999.3	997.0	993.5	990.7	984.2	978.5	972.0	964.5	963.1	961.5	960.8
15 Consumer loans	233.8	235.6	231.5	234.3	234.3	232.5	233.9	235.8	234.2	234.7	234.6	235.4
16 Credit cards and other revolving plans	93.7	92.3	88.6	91.0	88.8	86.2	86.4	87.7	85.3	85.3	84.4	84.2
17 Other consumer loans ¹¹	140.1	143.3	142.9	143.3	145.6	146.4	147.5	148.2	148.9	149.5	150.2	151.2
18 Other loans and leases	135.3	131.3	129.2	127.2	128.0	126.1	125.0	123.6	123.7	121.1	119.5	119.3
19 Fed funds and reverse RPs with nonbanks ¹²	6.6	8.2	6.2	4.4	3.7	3.2	3.9	3.2	3.2	2.5	2.0	2.1
20 All other loans and leases ¹³	128.8	123.2	123.1	122.8	124.3	122.9	121.1	120.4	120.5	118.6	117.5	117.2
21 LESS: Allowance for loan and lease losses	–	–	55.9	56.5	55.8	54.6	54.7	53.8	53.9	54.8	55.0	55.0
22 Interbank loans ¹²	51.8	63.9	65.9	61.7	58.5	61.0	69.0	69.9	71.6	70.4	58.3	58.3
23 Fed funds and reverse RPs with banks ¹²	44.6	54.0	54.7	53.9	52.5	54.4	62.3	65.4	67.7	66.5	54.3	54.5
24 Loans to commercial banks ¹⁴	7.2	9.9	11.2	7.7	6.1	6.6	6.6	4.5	4.0	3.9	4.0	3.9
25 Cash assets ¹⁵	226.7	214.9	219.8	226.7	252.1	263.1	284.8	291.0	288.3	294.2	288.2	284.7
26 Trading assets ¹⁶	–	–	8.2	7.9	8.1	8.6	9.1	8.3	6.9	6.6	6.7	6.6
27 Derivatives with a positive fair value ¹⁷	–	–	5.9	5.6	5.7	5.8	5.6	5.5	5.2	4.8	4.9	4.9
28 Other trading assets	–	–	2.3	2.4	2.4	2.9	3.5	2.7	1.7	1.7	1.8	1.7
29 Other assets ¹⁸	254.2	249.5	249.1	249.9	252.5	250.1	249.9	257.9	265.1	268.2	265.6	262.6
30 TOTAL ASSETS ¹⁹	3,534.1	3,576.0	3,572.0	3,571.4	3,597.9	3,594.2	3,625.6	3,620.3	3,596.3	3,592.2	3,565.1	3,556.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	2,493.4	2,612.0	2,606.3	2,619.5	2,642.4	2,645.7	2,680.4	2,681.2	2,669.5	2,667.0	2,649.4	2,643.4
32 Large time deposits	429.4	444.6	464.4	464.9	463.5	462.6	461.2	455.9	450.2	451.6	449.5	453.1
33 Other deposits	2,063.9	2,167.3	2,141.9	2,154.6	2,178.9	2,183.1	2,219.2	2,225.3	2,219.3	2,215.4	2,199.9	2,190.3
34 Borrowings	539.9	471.6	462.3	453.6	448.8	438.8	427.4	418.7	417.7	414.6	402.9	399.6
35 Borrowings from banks in the U.S.	139.3	127.7	134.0	136.2	134.8	127.7	100.6	97.9	97.2	96.1	94.9	90.8
36 Borrowings from others	400.6	343.9	328.2	317.4	314.0	311.1	326.7	320.8	320.5	318.4	308.0	308.9
37 Trading liabilities ²⁰	–	–	3.8	3.7	3.9	4.1	4.2	4.2	3.7	3.5	3.5	3.6
38 Derivatives with a negative fair value ¹⁷	–	–	3.0	2.9	3.1	3.2	3.2	3.2	2.9	2.6	2.7	2.7
39 Other trading liabilities	–	–	0.8	0.8	0.8	0.9	0.9	0.9	0.7	0.9	0.8	0.9
40 Net due to related foreign offices	65.3	46.2	42.7	38.7	40.7	37.3	39.8	44.2	44.6	44.0	45.2	44.1
41 Other liabilities ²¹	72.9	72.6	72.6	71.8	72.4	71.4	73.5	74.1	68.2	70.1	68.9	69.8
42 TOTAL LIABILITIES ¹⁹	3,180.9	3,207.4	3,187.8	3,187.2	3,208.2	3,197.3	3,225.3	3,222.3	3,203.7	3,199.1	3,169.9	3,160.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	353.3	368.6	384.2	384.2	389.7	397.0	400.3	397.9	392.6	393.1	395.1	396.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	–	-2.1	-1.1	0.3	2.1	2.2	2.8	1.0	0.8	0.9	1.4
45 Securitized consumer loans ²⁴	92.7	86.4	88.9	86.2	86.6	87.4	86.8	89.4	90.7	89.7	89.6	89.6
46 Securitized credit cards and other revolving plans	92.0	85.2	87.8	85.2	85.6	86.5	85.9	88.5	89.8	88.8	88.8	88.8
47 Other securitized consumer loans	0.7	1.2	1.1	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9
48 Securitized real estate loans ²⁴	27.2	23.7	23.8	23.6	23.3	22.7	22.2	22.1	21.6	21.6	21.5	21.6

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
ASSETS												
1 Bank credit	983.7	924.7	901.2	892.0	861.6	834.6	808.6	787.8	783.7	787.7	789.7	776.4
2 Securities in bank credit ²	311.4	283.0	276.2	278.3	267.4	263.5	249.4	240.9	242.3	248.3	245.4	244.0
3 Treasury and agency securities ³	92.9	83.9	90.4	100.0	95.0	97.8	96.5	97.9	95.2	98.7	95.3	93.4
4 Mortgage-backed securities (MBS) ⁴	–	–	34.2	32.6	32.3	34.1	29.3	30.1	30.5	31.5	30.3	28.5
5 Non-MBS ⁵	–	–	56.2	67.4	62.7	63.7	67.2	67.8	64.7	67.2	65.0	64.8
6 Other securities	218.5	199.1	185.8	178.3	172.4	165.8	152.9	142.9	147.1	149.6	150.1	150.7
7 Mortgage-backed securities ⁶	–	–	9.1	7.8	7.7	7.7	7.1	8.9	9.5	9.7	9.6	9.7
8 Non-MBS ⁷	–	–	176.7	170.6	164.7	158.1	145.8	134.0	137.6	139.9	140.5	140.9
9 Loans and leases in bank credit ⁸	672.3	641.7	624.9	613.7	594.2	571.0	559.2	546.9	541.5	539.5	544.3	532.3
10 Commercial and industrial loans	363.8	336.4	331.5	320.4	307.1	294.2	286.5	276.2	269.3	267.2	267.1	263.9
11 Real estate loans	45.5	46.4	44.2	44.2	42.1	42.1	42.0	39.9	38.9	38.7	38.4	38.5
12 Revolving home equity loans	–	–	0.4	0.3	0.1	0.2	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	–	–	4.5	4.2	2.9	3.2	3.2	3.4	3.3	3.3	3.3	3.3
14 Commercial real estate loans ¹⁰	–	–	39.3	39.7	39.1	38.7	38.5	36.2	35.4	35.1	34.8	34.9
15 Consumer loans	–	–	0.9	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.3
16 Credit cards and other revolving plans	–	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	–	–	0.9	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.3
18 Other loans and leases	263.1	258.6	248.4	248.0	243.8	233.6	229.4	229.5	231.9	232.2	237.5	228.6
19 Fed funds and reverse RPs with nonbanks ¹²	59.5	73.2	65.9	66.6	67.8	61.2	62.8	64.6	68.8	70.7	74.0	66.6
20 All other loans and leases ¹³	203.6	185.4	182.4	181.4	176.1	172.3	166.6	164.8	163.0	161.5	163.5	162.0
21 LESS: Allowance for loan and lease losses	–	–	2.4	2.4	2.4	2.0	2.0	1.9	1.6	1.7	1.6	1.6
22 Interbank loans ¹²	34.0	39.1	39.0	41.2	35.2	31.1	30.4	25.9	24.4	26.6	25.8	28.3
23 Fed funds and reverse RPs with banks ¹²	25.4	35.1	34.3	36.2	30.9	27.6	27.0	22.9	21.0	23.9	23.2	25.0
24 Loans to commercial banks ¹⁴	8.6	4.0	4.7	5.0	4.3	3.6	3.4	3.1	3.4	2.7	2.6	3.2
25 Cash assets ¹⁵	312.1	204.4	250.1	283.2	291.4	372.0	356.6	349.0	385.0	471.5	446.4	452.3
26 Trading assets ¹⁶	–	–	136.0	128.6	129.1	122.8	107.9	98.5	98.0	98.9	95.2	94.3
27 Derivatives with a positive fair value ¹⁷	156.3	138.9	131.1	124.1	123.7	116.4	100.0	94.5	91.7	91.7	88.4	88.7
28 Other trading assets	–	–	4.9	4.5	5.4	6.4	7.9	4.0	6.2	7.2	6.8	5.6
29 Other assets ¹⁸	41.5	32.8	33.0	32.4	32.3	34.1	33.9	31.8	33.9	38.6	36.1	34.7
30 TOTAL ASSETS ¹⁹	1,528.9	1,347.5	1,356.9	1,375.0	1,347.2	1,392.6	1,335.5	1,291.0	1,323.3	1,421.7	1,391.6	1,384.3

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	895.3	935.2	946.9	960.4	971.5	1,005.5	1,006.1	1,042.6	1,051.1	1,038.9	1,041.1	1,046.5
32 Large time deposits	855.7	893.7	913.8	926.9	937.8	971.5	972.2	1,008.8	1,015.3	1,002.9	1,006.1	1,013.5
33 Other deposits	39.6	41.5	33.1	33.6	33.8	34.0	33.8	33.8	35.8	36.0	34.9	33.0
34 Borrowings	617.3	630.9	643.0	637.6	623.4	580.7	553.5	520.8	526.8	543.8	509.5	482.5
35 Borrowings from banks in the U.S.	38.9	38.7	36.7	34.0	32.7	34.0	32.3	27.8	22.4	25.8	31.5	29.7
36 Borrowings from others	578.4	592.2	606.3	603.7	590.7	546.8	521.2	493.0	504.4	518.0	478.0	452.9
37 Trading liabilities ²⁰	166.0	132.7	126.5	123.1	122.4	119.5	112.0	103.5	99.6	107.0	101.3	96.8
38 Derivatives with a negative fair value ¹⁷	152.3	123.3	117.8	114.4	113.2	110.6	103.0	95.2	91.3	89.3	85.5	81.4
39 Other trading liabilities	13.7	9.4	8.7	8.6	9.2	8.9	9.0	8.3	8.3	17.7	15.8	15.4
40 Net due to related foreign offices	-136.6	-439.7	-409.1	-395.6	-387.6	-327.6	-320.2	-352.0	-336.6	-285.3	-266.3	-243.5
41 Other liabilities ²¹	40.4	38.2	31.5	27.1	28.3	31.8	30.7	26.1	19.0	22.3	26.4	23.5
42 TOTAL LIABILITIES ¹⁹	1,582.4	1,297.4	1,338.9	1,352.6	1,358.0	1,409.9	1,382.0	1,341.0	1,359.9	1,426.8	1,412.1	1,405.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	-53.5	50.1	18.0	22.4	-10.8	-17.3	-46.6	-50.0	-36.6	-5.1	-20.5	-21.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-	-	-17.8	-17.3	-16.7	-15.2	-13.1	-11.5	-11.3	-11.4	-11.2	-10.9
45 Securitized consumer loans ²⁴	-	-	0.0	0.0	0.0	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	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	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	-	-	0.0	0.0	0.0	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

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending				
									Jan 6	Jan 13	Jan 20	Jan 27	
ASSETS													
1 Bank credit	997.5	917.4	890.7	885.2	865.0	841.2	824.6	802.3	788.7	788.3	786.7	776.8	
2 Securities in bank credit ²	314.7	278.8	272.6	279.1	272.7	270.1	260.8	245.4	242.1	241.3	239.0	239.5	
3 Treasury and agency securities ³	92.4	83.7	89.1	99.5	96.7	96.1	96.8	96.5	94.7	93.8	91.9	92.5	
4 Mortgage-backed securities (MBS) ⁴	–	–	33.6	32.3	33.0	33.6	30.7	29.9	29.9	29.6	28.6	27.9	
5 Non-MBS ⁵	–	–	55.5	67.2	63.7	62.5	66.1	66.6	64.8	64.2	63.3	64.6	
6 Other securities	222.3	195.1	183.5	179.6	176.1	174.0	164.0	148.9	147.4	147.5	147.2	147.0	
7 Mortgage-backed securities ⁶	–	–	9.0	8.9	8.6	9.1	8.9	7.6	7.5	7.5	7.4	7.3	
8 Non-MBS ⁷	–	–	174.5	170.7	167.5	165.0	155.1	141.3	140.0	140.0	139.7	139.7	
9 Loans and leases in bank credit ⁸	682.9	638.6	618.1	606.1	592.3	571.1	563.8	556.9	546.5	547.0	547.7	537.3	
10 Commercial and industrial loans	368.2	331.1	326.1	316.5	308.1	294.7	288.1	280.0	273.5	272.0	271.8	267.7	
11 Real estate loans	45.6	46.1	44.2	43.7	42.4	42.2	41.8	40.0	39.4	39.1	38.8	38.6	
12 Revolving home equity loans	–	–	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	
13 Closed-end residential loans ⁹	–	–	4.8	4.5	3.1	3.4	3.4	3.3	3.2	3.2	3.2	3.2	
14 Commercial real estate loans ¹⁰	–	–	39.2	38.9	39.0	38.6	38.0	36.3	35.9	35.6	35.2	35.1	
15 Consumer loans	–	–	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	
16 Credit cards and other revolving plans	–	–	0.0	0.0	0.0	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	1.3	1.3	1.3	1.3	1.3	1.3	
18 Other loans and leases	269.1	261.2	246.7	244.7	240.6	232.9	232.6	235.5	232.3	234.6	235.8	229.7	
19 Fed funds and reverse RPs with nonbanks ¹²	58.9	77.4	67.0	66.8	63.4	60.0	65.8	65.7	64.4	68.7	70.6	65.7	
20 All other loans and leases ¹³	210.1	183.7	179.8	177.9	177.2	172.9	166.9	169.9	167.9	165.9	165.2	164.0	
21 LESS: Allowance for loan and lease losses	–	–	2.5	2.5	2.4	2.0	1.9	1.8	1.6	1.7	1.7	1.6	
22 Interbank loans ¹²	35.7	37.1	37.5	40.3	35.5	32.8	32.4	27.6	24.6	26.7	27.3	28.7	
23 Fed funds and reverse RPs with banks ¹²	26.1	33.8	33.6	36.2	31.5	28.9	28.5	23.8	21.0	23.6	24.1	25.1	
24 Loans to commercial banks ¹⁴	9.6	3.3	3.8	4.1	3.9	3.9	3.9	3.8	3.6	3.2	3.1	3.6	
25 Cash assets ¹⁵	323.3	200.1	245.5	281.4	293.1	374.5	365.9	364.1	404.5	483.0	464.0	470.4	
26 Trading assets ¹⁶	–	–	123.5	117.9	121.8	121.4	121.6	110.3	103.6	103.8	103.2	97.4	
27 Derivatives with a positive fair value ¹⁷	172.5	129.8	119.6	113.9	116.2	113.7	113.1	103.4	95.6	96.0	96.7	92.3	
28 Other trading assets	–	–	3.9	3.9	5.6	7.7	8.5	6.9	8.0	7.8	6.5	5.1	
29 Other assets ¹⁸	40.7	34.3	31.7	30.5	31.4	32.1	34.1	32.7	29.5	33.4	31.9	31.9	
30 TOTAL ASSETS ¹⁹	1,576.8	1,325.1	1,326.3	1,352.8	1,344.4	1,399.9	1,376.7	1,335.2	1,349.2	1,433.6	1,411.4	1,403.5	

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

February 5, 2010

Account	2008 Dec	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	Week ending			
									Jan 6	Jan 13	Jan 20	Jan 27
LIABILITIES												
31 Deposits	887.5	954.6	939.1	959.8	965.3	1,006.3	1,003.6	1,037.2	1,040.5	1,047.0	1,041.6	1,039.5
32 Large time deposits	847.9	911.9	906.0	926.8	933.2	973.9	971.3	1,003.5	1,004.6	1,010.8	1,007.3	1,006.9
33 Other deposits	39.6	42.6	33.1	33.1	32.1	32.4	32.3	33.7	35.9	36.2	34.3	32.6
34 Borrowings	611.0	639.0	645.1	640.6	617.6	565.9	541.6	513.3	515.3	533.2	499.9	477.4
35 Borrowings from banks in the U.S.	40.1	37.5	36.4	34.9	33.5	33.7	33.0	28.8	19.9	26.1	30.0	30.7
36 Borrowings from others	570.9	601.5	608.7	605.7	584.1	532.2	508.6	484.5	495.4	507.1	469.9	446.6
37 Trading liabilities ²⁰	170.1	130.8	116.6	115.7	118.0	120.2	117.8	106.3	102.5	110.9	109.0	100.7
38 Derivatives with a negative fair value ¹⁷	157.2	121.5	109.0	107.2	110.1	110.1	109.2	98.5	93.1	93.0	93.1	84.6
39 Other trading liabilities	12.9	9.3	7.6	8.4	7.9	10.1	8.6	7.8	9.4	17.9	15.9	16.1
40 Net due to related foreign offices	-136.6	-439.7	-409.1	-395.6	-387.6	-327.6	-320.2	-352.0	-336.6	-285.3	-266.3	-243.5
41 Other liabilities ²¹	42.0	37.5	31.7	29.4	28.1	32.1	31.0	27.3	24.5	24.8	24.2	26.5
42 TOTAL LIABILITIES ¹⁹	1,574.0	1,322.2	1,323.4	1,349.9	1,341.4	1,397.0	1,373.7	1,332.2	1,346.2	1,430.6	1,408.4	1,400.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.7	2.9	2.9	3.0								
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-	-	-17.8	-17.3	-16.7	-15.2	-13.1	-11.5	-11.3	-11.4	-11.2	-10.9
45 Securitized consumer loans ²⁴	-	-	0.0	0.0	0.0	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	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	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	-	-	0.0	0.0	0.0	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. Excludes loans secured by real estate, which are included in line 11.

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

16. 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.

17. 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).

18. 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.

19. 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.

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

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

22. 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.

23. 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.

24. 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).