
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
April 2, 2010

H.8

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the December 2009 Call Report. Data on the previous release were benchmarked through the September 2009 Call Report. The data also incorporate new seasonal adjustment factors.

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

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	9,352.1	9,153.6	9,062.8	8,977.3	9,045.6	9,013.1	8,948.4	8,892.1	8,865.6	8,862.2	8,865.7	8,853.8
2 Securities in bank credit ²	2,170.1	2,297.9	2,305.1	2,294.9	2,304.5	2,331.1	2,335.5	2,339.3	2,328.5	2,329.7	2,332.1	2,333.4
3 Treasury and agency securities ³	1,261.2	1,379.1	1,395.9	1,389.8	1,402.8	1,438.0	1,438.1	1,446.4	1,438.1	1,438.1	1,444.9	1,455.0
4 Mortgage-backed securities (MBS) ⁴	–	974.9	985.5	985.0	991.6	1,003.6	999.8	1,001.2	996.8	988.1	979.1	977.9
5 Non-MBS ⁵	–	404.3	410.4	404.8	411.3	434.4	438.3	445.2	441.3	449.9	465.8	477.1
6 Other securities	908.8	918.7	909.2	905.1	901.6	893.1	897.4	892.9	890.4	891.6	887.2	878.4
7 Mortgage-backed securities ⁶	–	217.6	218.9	218.7	217.3	214.3	214.0	210.5	211.0	210.6	210.8	212.8
8 Non-MBS ⁷	–	701.1	690.3	686.5	684.4	678.8	683.4	682.4	679.4	681.0	676.4	665.6
9 Loans and leases in bank credit ⁸	7,182.0	6,855.7	6,757.7	6,682.4	6,741.1	6,682.0	6,612.9	6,552.9	6,537.1	6,532.6	6,533.6	6,520.4
10 Commercial and industrial loans	1,584.7	1,421.0	1,387.4	1,355.0	1,339.8	1,317.5	1,287.3	1,269.6	1,263.4	1,260.3	1,260.3	1,246.9
11 Real estate loans	3,826.7	3,810.1	3,761.5	3,734.9	3,804.2	3,783.9	3,756.1	3,721.6	3,708.8	3,706.4	3,704.5	3,693.9
12 Revolving home equity loans	597.2	605.8	603.0	600.7	604.3	602.5	600.2	599.6	598.7	598.8	598.7	603.7
13 Closed-end residential loans ⁹	1,508.4	1,516.3	1,480.9	1,470.5	1,542.0	1,535.3	1,528.2	1,503.6	1,497.2	1,496.2	1,496.0	1,485.1
14 Commercial real estate loans ¹⁰	1,721.0	1,688.0	1,677.7	1,663.7	1,657.9	1,646.2	1,627.7	1,618.4	1,612.9	1,611.4	1,609.8	1,605.1
15 Consumer loans	881.7	849.7	846.4	843.5	838.7	829.1	819.8	816.7	812.2	808.4	808.3	815.6
16 Credit cards and other revolving plans	386.1	356.3	350.9	347.1	342.0	331.2	321.4	319.4	315.6	312.4	313.3	320.3
17 Other consumer loans ¹¹	495.7	493.5	495.4	496.4	496.6	497.9	498.4	497.4	496.7	496.0	494.9	495.4
18 Other loans and leases	889.0	775.0	762.4	749.0	758.4	751.4	749.7	744.9	752.7	757.5	760.6	763.9
19 Fed funds and reverse RPs with nonbanks ¹²	267.8	211.1	203.5	197.9	208.9	207.6	205.6	207.5	212.7	216.6	216.9	221.5
20 All other loans and leases ¹³	621.2	563.9	558.9	551.1	549.5	543.8	544.2	537.4	540.0	540.9	543.6	542.5
21 LESS: Allowance for loan and lease losses	–	189.1	193.5	197.6	202.5	202.0	204.1	205.5	205.3	204.5	205.4	204.9
22 Interbank loans ¹²	401.9	318.4	311.4	287.2	223.2	214.6	219.1	229.6	233.2	229.4	229.7	166.5
23 Fed funds and reverse RPs with banks ¹²	338.4	227.8	220.4	201.9	157.7	151.3	149.7	158.0	162.5	158.9	161.1	121.6
24 Loans to commercial banks ¹⁴	63.6	90.6	90.9	85.3	65.5	63.3	69.4	71.6	70.7	70.5	68.6	44.9
25 Cash assets ¹⁵	844.6	1,018.1	1,053.0	1,210.2	1,221.0	1,160.3	1,183.1	1,314.4	1,334.8	1,336.3	1,261.2	1,295.8
26 Trading assets ¹⁶	–	352.3	337.4	313.0	285.1	270.1	255.4	258.0	263.0	257.8	250.3	248.6
27 Derivatives with a positive fair value ¹⁷	–	330.5	314.3	288.2	259.6	245.1	230.1	234.8	238.7	231.9	225.5	221.6
28 Other trading assets	–	21.8	23.0	24.8	25.5	25.1	25.3	23.2	24.3	25.9	24.7	26.9
29 Other assets ¹⁸	1,139.9	1,169.4	1,166.2	1,187.7	1,186.5	1,216.1	1,235.3	1,260.1	1,259.4	1,248.3	1,250.5	1,262.9
30 TOTAL ASSETS ¹⁹	12,050.6	11,822.7	11,737.3	11,777.8	11,758.8	11,672.2	11,637.1	11,748.7	11,750.8	11,729.5	11,652.1	11,622.7

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
31 Deposits	7,279.1	7,552.8	7,592.9	7,637.5	7,681.9	7,697.8	7,688.3	7,718.4	7,708.8	7,692.5	7,709.8	7,694.9
32 Large time deposits	1,847.0	1,901.2	1,886.5	1,895.4	1,887.8	1,901.4	1,889.0	1,885.6	1,871.3	1,861.2	1,859.9	1,847.0
33 Other deposits	5,432.1	5,651.6	5,706.4	5,742.1	5,794.1	5,796.4	5,799.3	5,832.8	5,837.5	5,831.3	5,849.9	5,847.9
34 Borrowings	2,438.4	2,138.0	2,034.9	1,981.9	1,949.9	1,916.9	1,887.9	1,871.0	1,848.0	1,840.4	1,788.9	1,782.9
35 Borrowings from banks in the U.S.	424.9	341.0	335.6	317.6	285.5	266.7	257.1	264.1	261.8	259.2	259.3	206.7
36 Borrowings from others	2,013.5	1,796.9	1,699.2	1,664.3	1,664.4	1,650.2	1,630.8	1,606.9	1,586.2	1,581.3	1,529.6	1,576.2
37 Trading liabilities ²⁰	–	283.2	274.4	259.2	236.6	225.4	224.5	213.0	218.4	219.5	211.3	207.1
38 Derivatives with a negative fair value ¹⁷	–	235.3	224.8	202.6	184.1	176.1	175.5	166.3	170.3	169.2	162.6	158.3
39 Other trading liabilities	–	47.9	49.6	56.6	52.5	49.3	49.0	46.7	48.1	50.3	48.7	48.8
40 Net due to related foreign offices	294.5	103.2	149.1	214.8	208.1	138.6	159.1	210.9	158.7	142.3	106.4	129.0
41 Other liabilities ²¹	438.0	428.2	425.0	412.5	420.5	428.5	410.4	410.5	414.2	415.1	419.9	417.2
42 TOTAL LIABILITIES ¹⁹	10,879.6	10,505.3	10,476.3	10,505.9	10,496.9	10,407.2	10,370.2	10,423.8	10,348.1	10,309.8	10,236.4	10,231.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,171.0	1,317.4	1,260.9	1,271.9	1,261.9	1,265.0	1,266.9	1,324.9	1,402.7	1,419.7	1,415.7	1,391.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	-49.1	-36.5	-22.5	-16.4	-13.8	-18.6	-11.1	-9.4	-10.2	-8.8	-9.8
45 Securitized consumer loans ²⁴	404.8	399.5	396.9	394.5	388.2	391.6	394.2	393.7	392.2	393.7	392.4	391.1
46 Securitized credit cards and other revolving plans	366.2	363.9	362.3	360.5	355.4	360.0	362.4	361.4	359.7	361.4	360.1	359.3
47 Other securitized consumer loans	38.6	35.6	34.6	34.0	32.8	31.6	31.8	32.2	32.5	32.3	32.3	31.8
48 Securitized real estate loans ²⁴	1,417.5	1,432.9	1,423.9	1,413.1	1,401.5	1,383.5	1,375.6	1,383.3	1,389.9	1,394.3	1,398.0	1,392.8

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 2, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	9,353.6	9,124.7	9,072.6	8,992.3	9,083.1	9,054.4	8,958.5	8,886.8	8,862.0	8,858.1	8,832.4	8,829.6
2 Securities in bank credit ²	2,155.9	2,295.7	2,311.4	2,304.8	2,324.1	2,331.4	2,321.0	2,323.7	2,318.9	2,328.1	2,329.5	2,330.6
3 Treasury and agency securities ³	1,264.8	1,380.5	1,393.7	1,384.9	1,412.7	1,442.1	1,436.9	1,448.9	1,449.1	1,453.3	1,461.0	1,462.2
4 Mortgage-backed securities (MBS) ⁴	–	977.1	982.4	978.1	994.8	1,004.3	997.9	1,004.0	1,005.1	994.0	989.0	988.7
5 Non-MBS ⁵	–	403.4	411.3	406.8	417.9	437.7	439.0	444.9	444.1	459.4	471.9	473.5
6 Other securities	891.1	915.2	917.7	919.9	911.4	889.3	884.1	874.7	869.8	874.7	868.5	868.4
7 Mortgage-backed securities ⁶	–	215.4	218.4	216.7	217.0	213.3	215.1	212.7	212.7	212.9	212.9	213.1
8 Non-MBS ⁷	–	699.8	699.3	703.2	694.4	676.0	669.0	662.0	657.1	661.9	655.6	655.3
9 Loans and leases in bank credit ⁸	7,197.6	6,829.0	6,761.2	6,687.5	6,759.0	6,723.0	6,637.5	6,563.2	6,543.1	6,530.0	6,502.9	6,499.0
10 Commercial and industrial loans	1,590.5	1,407.7	1,385.1	1,356.1	1,340.3	1,317.4	1,286.0	1,274.2	1,269.7	1,262.2	1,263.4	1,255.3
11 Real estate loans	3,822.5	3,812.8	3,765.6	3,743.0	3,815.6	3,793.3	3,757.7	3,716.1	3,701.7	3,707.8	3,679.5	3,679.1
12 Revolving home equity loans	596.9	606.0	604.0	603.1	606.2	604.0	601.1	598.7	596.5	595.8	595.2	599.8
13 Closed-end residential loans ⁹	1,506.0	1,519.4	1,483.5	1,473.7	1,547.4	1,540.3	1,529.7	1,500.9	1,495.3	1,503.3	1,477.2	1,475.3
14 Commercial real estate loans ¹⁰	1,719.6	1,687.4	1,678.1	1,666.3	1,662.0	1,649.0	1,626.9	1,616.5	1,610.0	1,608.8	1,607.1	1,604.0
15 Consumer loans	890.1	845.8	847.2	838.9	837.1	836.8	838.7	824.9	811.5	805.3	804.7	811.7
16 Credit cards and other revolving plans	388.7	354.8	351.2	344.4	344.0	345.1	335.3	321.2	311.3	306.8	307.7	313.6
17 Other consumer loans ¹¹	501.5	490.9	495.9	494.4	493.1	491.8	503.4	503.6	500.2	498.5	497.0	498.1
18 Other loans and leases	894.6	762.8	763.3	749.6	766.0	775.5	755.0	748.0	760.2	754.7	755.3	752.9
19 Fed funds and reverse RPs with nonbanks ¹²	275.8	204.8	202.7	198.1	212.6	216.9	207.3	213.5	224.1	219.9	215.9	216.9
20 All other loans and leases ¹³	618.8	557.9	560.5	551.5	553.4	558.6	547.7	534.4	536.1	534.8	539.4	536.0
21 LESS: Allowance for loan and lease losses	–	189.8	191.7	196.2	201.1	199.8	204.1	206.6	207.6	206.9	205.9	204.5
22 Interbank loans ¹²	409.7	310.7	307.4	284.8	227.1	218.8	221.7	233.7	242.7	234.4	235.6	169.1
23 Fed funds and reverse RPs with banks ¹²	345.0	220.9	217.8	199.1	161.5	154.9	152.2	161.4	170.4	162.8	166.1	123.6
24 Loans to commercial banks ¹⁴	64.6	89.8	89.6	85.7	65.6	63.9	69.5	72.2	72.3	71.6	69.5	45.5
25 Cash assets ¹⁵	843.1	977.5	1,053.9	1,211.4	1,257.3	1,224.7	1,231.0	1,309.4	1,295.0	1,281.3	1,219.1	1,248.2
26 Trading assets ¹⁶	–	328.2	329.4	314.6	311.6	283.9	261.3	254.8	266.3	264.0	257.6	253.5
27 Derivatives with a positive fair value ¹⁷	–	305.5	305.8	289.1	285.2	259.2	237.1	232.8	243.0	238.3	233.0	229.6
28 Other trading assets	–	22.7	23.6	25.5	26.4	24.7	24.2	22.0	23.4	25.7	24.7	23.9
29 Other assets ¹⁸	1,142.5	1,159.4	1,171.1	1,191.5	1,184.2	1,222.6	1,240.0	1,263.5	1,260.1	1,262.6	1,264.8	1,255.0
30 TOTAL ASSETS ¹⁹	12,056.7	11,710.7	11,742.7	11,798.4	11,862.1	11,804.6	11,708.5	11,741.7	11,718.5	11,693.6	11,603.6	11,550.8

Footnotes appear on page 21.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
31 Deposits	7,264.9	7,503.7	7,545.4	7,613.0	7,699.1	7,767.5	7,693.8	7,702.8	7,736.6	7,726.9	7,736.9	7,678.8
32 Large time deposits	1,834.5	1,901.2	1,886.6	1,905.4	1,897.1	1,913.4	1,893.9	1,872.7	1,852.8	1,846.6	1,845.3	1,827.6
33 Other deposits	5,430.4	5,602.4	5,658.8	5,707.5	5,802.0	5,854.1	5,799.9	5,830.2	5,883.8	5,880.4	5,891.7	5,851.1
34 Borrowings	2,421.9	2,126.9	2,049.8	1,977.6	1,936.5	1,896.8	1,874.9	1,859.9	1,851.6	1,851.6	1,798.1	1,785.3
35 Borrowings from banks in the U.S.	423.9	340.1	337.2	317.0	278.5	259.3	254.7	263.2	265.3	264.3	263.5	208.6
36 Borrowings from others	1,998.0	1,786.8	1,712.7	1,660.6	1,658.0	1,637.5	1,620.2	1,596.7	1,586.3	1,587.3	1,534.6	1,576.7
37 Trading liabilities ²⁰	—	266.5	270.3	259.3	253.4	229.7	236.0	213.2	221.1	221.8	210.3	210.6
38 Derivatives with a negative fair value ¹⁷	—	216.4	217.5	201.3	197.5	180.1	187.8	167.1	172.7	171.6	163.6	162.6
39 Other trading liabilities	—	50.1	52.9	57.9	55.8	49.7	48.2	46.1	48.4	50.2	46.7	48.0
40 Net due to related foreign offices	294.5	103.2	149.1	214.8	208.1	138.6	159.1	210.9	158.7	142.3	106.4	129.0
41 Other liabilities ²¹	442.5	424.0	424.7	418.5	431.8	437.8	411.3	414.5	414.6	418.0	417.9	410.9
42 TOTAL LIABILITIES ¹⁹	10,853.5	10,424.2	10,439.4	10,483.2	10,528.8	10,470.3	10,375.2	10,401.3	10,382.5	10,360.6	10,269.6	10,214.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,203.3	1,286.5	1,303.2	1,315.2	1,333.2	1,334.2	1,333.3	1,340.4	1,336.0	1,333.0	1,334.1	1,336.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	-49.1	-36.5	-22.5	-16.4	-13.8	-18.6	-11.1	-9.4	-10.2	-8.8	-9.8
45 Securitized consumer loans ²⁴	405.4	399.5	395.9	393.9	385.8	392.3	396.6	394.1	391.7	391.7	390.9	392.1
46 Securitized credit cards and other revolving plans	366.7	364.4	361.3	359.9	352.8	359.8	364.3	361.8	359.5	359.5	358.7	360.0
47 Other securitized consumer loans	38.7	35.1	34.6	33.9	33.0	32.5	32.3	32.2	32.2	32.2	32.2	32.0
48 Securitized real estate loans ²⁴	1,442.4	1,410.7	1,405.5	1,406.6	1,411.5	1,407.7	1,401.5	1,401.2	1,400.7	1,400.8	1,400.6	1,391.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

April 2, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	8,388.3	8,278.0	8,216.3	8,158.7	8,235.7	8,223.9	8,163.1	8,118.1	8,098.0	8,092.8	8,089.2	8,083.8
2 Securities in bank credit ²	1,871.8	2,024.3	2,044.2	2,040.5	2,053.9	2,088.6	2,090.4	2,098.0	2,091.1	2,094.6	2,093.5	2,101.1
3 Treasury and agency securities ³	1,165.9	1,278.1	1,300.9	1,291.0	1,304.7	1,338.4	1,343.5	1,358.0	1,354.0	1,353.6	1,356.5	1,366.8
4 Mortgage-backed securities (MBS) ⁴	–	942.6	954.2	952.5	963.6	977.9	975.2	978.6	974.6	965.8	956.7	955.6
5 Non-MBS ⁵	–	335.5	346.7	338.6	341.1	360.5	368.3	379.4	379.5	387.8	399.8	411.1
6 Other securities	705.9	746.1	743.4	749.5	749.2	750.1	746.9	740.0	737.1	741.0	737.0	734.4
7 Mortgage-backed securities ⁶	–	210.1	211.6	212.9	210.8	207.6	206.4	202.2	202.5	202.3	202.6	205.8
8 Non-MBS ⁷	–	536.0	531.8	536.5	538.4	542.5	540.4	537.8	534.6	538.7	534.4	528.6
9 Loans and leases in bank credit ⁸	6,516.4	6,253.7	6,172.0	6,118.2	6,181.8	6,135.3	6,072.7	6,020.1	6,006.9	5,998.3	5,995.7	5,982.7
10 Commercial and industrial loans	1,222.9	1,108.9	1,085.6	1,064.0	1,051.9	1,037.9	1,017.4	1,004.8	1,000.3	997.4	997.2	984.5
11 Real estate loans	3,778.2	3,766.7	3,720.4	3,694.2	3,762.8	3,743.3	3,715.2	3,680.0	3,667.3	3,664.8	3,663.3	3,653.0
12 Revolving home equity loans	594.2	606.3	603.9	601.7	604.4	601.4	598.5	597.4	596.5	596.9	597.1	602.5
13 Closed-end residential loans ⁹	1,504.2	1,512.4	1,478.8	1,468.3	1,539.4	1,532.8	1,525.8	1,501.1	1,494.7	1,493.6	1,493.5	1,482.7
14 Commercial real estate loans ¹⁰	1,679.7	1,648.1	1,637.8	1,624.3	1,619.0	1,609.2	1,590.9	1,581.5	1,576.1	1,574.2	1,572.8	1,567.8
15 Consumer loans	881.7	848.5	845.1	842.1	837.2	827.7	818.5	815.4	810.9	807.0	806.9	814.2
16 Credit cards and other revolving plans	386.1	356.3	350.9	347.1	342.0	331.2	321.4	319.4	315.6	312.4	313.3	320.3
17 Other consumer loans ¹¹	495.7	492.2	494.2	495.0	495.2	496.5	497.1	496.1	495.3	494.6	493.5	494.0
18 Other loans and leases	633.6	529.6	520.9	517.8	529.8	526.3	521.6	519.8	528.3	529.1	528.3	531.0
19 Fed funds and reverse RPs with nonbanks ¹²	208.6	144.8	135.6	136.8	144.0	141.8	135.5	141.0	147.4	148.3	147.3	147.4
20 All other loans and leases ¹³	425.0	384.8	385.3	381.0	385.8	384.6	386.0	378.8	380.9	380.7	381.1	383.6
21 LESS: Allowance for loan and lease losses	–	187.4	191.4	195.6	200.6	200.2	202.5	203.9	203.6	202.7	203.4	203.0
22 Interbank loans ¹²	356.2	277.4	278.8	256.5	191.7	185.5	189.0	196.8	200.1	199.0	199.5	143.4
23 Fed funds and reverse RPs with banks ¹²	301.5	191.9	192.2	173.8	129.4	125.1	122.8	129.1	133.3	131.5	133.5	101.7
24 Loans to commercial banks ¹⁴	54.7	85.5	86.7	82.7	62.3	60.4	66.2	67.7	66.8	67.5	66.0	41.7
25 Cash assets ¹⁵	605.8	729.3	759.9	845.2	872.5	822.7	752.2	833.7	876.9	894.3	873.3	884.9
26 Trading assets ¹⁶	–	217.0	206.8	187.5	174.2	161.9	148.6	148.1	152.5	152.0	147.8	145.5
27 Derivatives with a positive fair value ¹⁷	–	204.4	193.7	174.3	161.6	149.1	135.9	137.4	141.8	140.3	136.3	131.9
28 Other trading assets	–	12.6	13.1	13.2	12.6	12.8	12.7	10.7	10.7	11.7	11.5	13.6
29 Other assets ¹⁸	1,095.5	1,127.7	1,125.6	1,146.8	1,143.4	1,176.1	1,196.3	1,220.9	1,220.4	1,208.5	1,208.0	1,219.0
30 TOTAL ASSETS ¹⁹	10,579.4	10,441.9	10,395.9	10,399.1	10,417.0	10,369.9	10,246.7	10,313.7	10,344.3	10,343.9	10,314.4	10,273.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
31 Deposits	6,403.9	6,587.7	6,620.0	6,626.1	6,667.5	6,646.9	6,637.2	6,656.8	6,650.1	6,643.0	6,658.3	6,654.8
32 Large time deposits	1,011.6	970.4	948.9	919.5	908.2	885.9	872.6	860.3	849.8	846.1	843.7	839.8
33 Other deposits	5,392.3	5,617.3	5,671.1	5,706.6	5,759.3	5,761.0	5,764.6	5,796.6	5,800.3	5,796.9	5,814.6	5,815.0
34 Borrowings	1,803.8	1,498.3	1,413.9	1,407.0	1,399.6	1,391.0	1,367.2	1,364.3	1,360.0	1,358.8	1,323.9	1,302.4
35 Borrowings from banks in the U.S.	381.3	307.2	304.6	283.3	252.5	236.9	226.5	230.6	230.3	228.9	232.0	183.6
36 Borrowings from others	1,422.5	1,191.0	1,109.3	1,123.7	1,147.1	1,154.1	1,140.6	1,133.7	1,129.7	1,129.8	1,091.9	1,118.8
37 Trading liabilities ²⁰	–	166.5	160.1	142.8	123.4	117.6	103.3	106.3	111.9	114.6	106.6	102.4
38 Derivatives with a negative fair value ¹⁷	–	126.6	118.8	94.0	79.4	76.7	66.9	73.9	79.6	80.3	73.8	68.7
39 Other trading liabilities	–	39.9	41.3	48.8	44.1	40.9	36.4	32.4	32.3	34.2	32.7	33.7
40 Net due to related foreign offices	523.4	499.7	537.0	545.1	539.9	511.8	474.8	470.8	466.4	456.6	442.0	438.6
41 Other liabilities ²¹	399.6	398.1	395.8	380.6	390.5	401.5	386.3	384.4	384.9	384.1	387.3	382.5
42 TOTAL LIABILITIES ¹⁹	9,395.9	9,150.3	9,127.0	9,101.6	9,121.0	9,068.8	8,968.8	8,982.6	8,973.3	8,957.1	8,918.0	8,880.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,183.5	1,291.6	1,268.9	1,297.6	1,296.0	1,301.1	1,277.9	1,331.1	1,371.0	1,386.8	1,396.4	1,393.1
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	-29.4	-18.7	-7.3	-3.3	-2.3	-7.5	-0.7	0.5	0.1	1.3	0.2
45 Securitized consumer loans ²⁴	404.8	399.5	396.9	394.5	388.2	391.6	394.2	393.7	392.2	393.7	392.4	391.1
46 Securitized credit cards and other revolving plans	366.2	363.9	362.3	360.5	355.4	360.0	362.4	361.4	359.7	361.4	360.1	359.3
47 Other securitized consumer loans	38.6	35.6	34.6	34.0	32.8	31.6	31.8	32.2	32.5	32.3	32.3	31.8
48 Securitized real estate loans ²⁴	1,417.5	1,432.9	1,423.9	1,413.1	1,401.5	1,383.5	1,375.6	1,383.3	1,389.9	1,394.3	1,398.0	1,392.8

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

April 2, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	8,390.0	8,257.8	8,224.0	8,163.9	8,266.8	8,256.3	8,175.7	8,113.7	8,095.6	8,090.0	8,064.1	8,065.1
2 Securities in bank credit ²	1,860.9	2,024.9	2,045.8	2,040.5	2,066.5	2,086.9	2,079.9	2,084.8	2,084.1	2,094.5	2,095.6	2,099.2
3 Treasury and agency securities ³	1,166.3	1,279.6	1,296.2	1,288.8	1,315.3	1,344.7	1,342.5	1,355.6	1,359.1	1,363.6	1,369.7	1,372.3
4 Mortgage-backed securities (MBS) ⁴	–	944.5	950.3	946.3	966.8	978.5	973.2	981.1	982.5	971.5	966.9	966.3
5 Non-MBS ⁵	–	335.1	345.8	342.5	348.5	366.2	369.3	374.5	376.6	392.1	402.8	406.0
6 Other securities	694.6	745.3	749.7	751.7	751.2	742.2	737.4	729.1	725.0	730.9	726.0	726.9
7 Mortgage-backed securities ⁶	–	207.8	210.7	208.9	209.2	206.5	208.2	204.2	204.1	204.0	204.3	204.6
8 Non-MBS ⁷	–	537.5	539.0	542.8	542.0	535.7	529.1	524.9	520.9	526.9	521.6	522.3
9 Loans and leases in bank credit ⁸	6,529.1	6,232.8	6,178.2	6,123.5	6,200.3	6,169.4	6,095.8	6,029.0	6,011.5	5,995.5	5,968.5	5,965.9
10 Commercial and industrial loans	1,225.5	1,099.5	1,083.8	1,064.2	1,053.3	1,037.3	1,014.5	1,006.9	1,003.7	997.1	997.7	991.6
11 Real estate loans	3,775.7	3,769.4	3,723.5	3,701.1	3,773.8	3,753.0	3,718.2	3,676.6	3,662.2	3,667.9	3,639.8	3,639.4
12 Revolving home equity loans	595.3	605.7	603.8	602.9	606.0	603.8	600.8	598.4	596.2	595.6	595.0	599.6
13 Closed-end residential loans ⁹	1,501.6	1,515.9	1,481.4	1,471.4	1,545.0	1,537.7	1,527.1	1,498.4	1,492.9	1,500.9	1,474.8	1,472.7
14 Commercial real estate loans ¹⁰	1,678.8	1,647.8	1,638.3	1,626.7	1,622.9	1,611.5	1,590.2	1,579.8	1,573.1	1,571.5	1,570.0	1,567.1
15 Consumer loans	890.1	844.6	845.9	837.6	835.8	835.5	837.4	823.5	810.1	803.9	803.4	810.3
16 Credit cards and other revolving plans	388.7	354.8	351.2	344.4	344.0	345.1	335.3	321.2	311.3	306.8	307.7	313.6
17 Other consumer loans ¹¹	501.5	489.8	494.7	493.2	491.8	490.4	502.1	502.3	498.8	497.2	495.7	496.7
18 Other loans and leases	637.9	519.4	525.0	520.6	537.4	543.6	525.7	522.0	535.5	526.5	527.7	524.6
19 Fed funds and reverse RPs with nonbanks ¹²	215.5	138.0	139.3	138.0	146.3	150.4	138.9	146.0	157.9	151.3	149.7	148.2
20 All other loans and leases ¹³	422.4	381.4	385.7	382.6	391.1	393.2	386.8	376.0	377.6	375.2	378.0	376.4
21 LESS: Allowance for loan and lease losses	–	187.8	189.8	194.2	199.2	198.0	202.4	204.9	205.9	205.2	204.3	202.9
22 Interbank loans ¹²	362.7	271.7	274.5	251.7	193.4	189.1	191.4	200.3	208.1	203.2	205.6	146.6
23 Fed funds and reverse RPs with banks ¹²	306.9	186.0	188.8	169.8	131.7	128.9	125.1	131.8	139.9	135.3	139.7	105.0
24 Loans to commercial banks ¹⁴	55.8	85.7	85.7	81.9	61.7	60.2	66.2	68.5	68.1	67.9	65.8	41.7
25 Cash assets ¹⁵	609.1	692.2	755.7	837.1	894.9	867.3	782.6	835.9	877.0	875.3	844.3	839.8
26 Trading assets ¹⁶	–	204.4	203.0	188.5	185.1	168.6	154.4	149.3	157.2	155.2	151.1	148.9
27 Derivatives with a positive fair value ¹⁷	–	191.7	190.0	175.2	171.7	155.4	141.8	138.5	146.1	142.9	138.9	136.6
28 Other trading assets	–	12.7	13.0	13.3	13.3	13.2	12.7	10.9	11.1	12.3	12.3	12.3
29 Other assets ¹⁸	1,095.2	1,120.8	1,131.5	1,150.6	1,141.1	1,180.7	1,199.8	1,221.1	1,217.6	1,220.7	1,219.5	1,210.0
30 TOTAL ASSETS ¹⁹	10,593.3	10,359.0	10,399.0	10,397.7	10,482.2	10,464.0	10,301.5	10,315.4	10,349.5	10,339.3	10,280.3	10,207.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24	
LIABILITIES													
31	Deposits	6,401.2	6,543.8	6,579.9	6,603.6	6,684.6	6,711.6	6,639.5	6,652.4	6,693.4	6,691.0	6,695.9	6,651.6
32	Large time deposits	1,010.0	974.7	953.5	929.0	915.7	892.2	874.6	858.0	847.2	846.3	841.3	835.6
33	Other deposits	5,391.2	5,569.1	5,626.4	5,674.6	5,769.0	5,819.4	5,764.9	5,794.4	5,846.2	5,844.7	5,854.7	5,816.0
34	Borrowings	1,798.2	1,486.4	1,432.6	1,410.8	1,390.9	1,376.4	1,360.7	1,361.0	1,358.6	1,360.1	1,318.4	1,300.2
35	Borrowings from banks in the U.S.	381.9	305.3	303.8	283.0	244.5	228.9	224.7	230.7	232.2	233.2	233.7	186.5
36	Borrowings from others	1,416.3	1,181.0	1,128.9	1,127.9	1,146.4	1,147.5	1,136.0	1,130.3	1,126.4	1,126.8	1,084.7	1,113.7
37	Trading liabilities ²⁰	–	151.1	152.8	139.6	135.8	122.8	110.1	106.6	113.0	114.7	105.2	107.0
38	Derivatives with a negative fair value ¹⁷	–	109.1	107.4	91.2	88.1	80.7	75.5	75.4	81.1	80.4	73.0	72.6
39	Other trading liabilities	–	42.0	45.4	48.4	47.7	42.1	34.6	31.2	32.0	34.4	32.2	34.4
40	Net due to related foreign offices	523.4	499.7	537.0	545.1	539.9	511.8	474.8	470.8	466.4	456.6	442.0	438.6
41	Other liabilities ²¹	402.8	394.5	396.4	386.3	400.6	410.1	386.1	387.3	385.1	386.9	387.8	377.0
42	TOTAL LIABILITIES¹⁹	9,392.9	9,075.5	9,098.8	9,085.5	9,151.9	9,132.8	8,971.2	8,978.0	9,016.6	9,009.3	8,949.3	8,874.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,200.4	1,283.5	1,300.3	1,312.2	1,330.2	1,331.2	1,330.3	1,337.3	1,332.9	1,329.9	1,331.0	1,333.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	-29.4	-18.7	-7.3	-3.3	-2.3	-7.5	-0.7	0.5	0.1	1.3	0.2
45	Securitized consumer loans ²⁴	405.4	399.5	395.9	393.9	385.8	392.3	396.6	394.1	391.7	391.7	390.9	392.1
46	Securitized credit cards and other revolving plans	366.7	364.4	361.3	359.9	352.8	359.8	364.3	361.8	359.5	359.5	358.7	360.0
47	Other securitized consumer loans	38.7	35.1	34.6	33.9	33.0	32.5	32.3	32.2	32.2	32.2	32.2	32.0
48	Securitized real estate loans ²⁴	1,442.4	1,410.7	1,405.5	1,406.6	1,411.5	1,407.7	1,401.5	1,401.2	1,400.7	1,400.8	1,400.6	1,391.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	5,334.2	5,220.8	5,172.8	5,139.5	5,212.2	5,217.6	5,183.9	5,154.3	5,138.0	5,131.7	5,130.8	5,135.1
2 Securities in bank credit ²	1,273.2	1,365.1	1,378.0	1,381.7	1,388.7	1,424.2	1,437.5	1,442.6	1,435.1	1,433.8	1,434.9	1,450.0
3 Treasury and agency securities ³	761.8	837.1	851.5	847.5	856.9	883.0	889.7	905.1	901.1	897.9	902.7	910.5
4 Mortgage-backed securities (MBS) ⁴	653.6	666.7	673.9	667.5	677.6	687.3	691.2	699.1	695.2	685.9	677.1	674.2
5 Non-MBS ⁵	108.2	170.5	177.6	180.0	179.3	195.7	198.6	205.9	205.9	212.1	225.6	236.4
6 Other securities	511.4	527.9	526.5	534.2	531.9	541.2	547.8	537.6	534.0	535.9	532.2	539.5
7 Mortgage-backed securities ⁶	157.4	179.6	182.1	181.5	179.9	176.7	175.1	171.6	172.3	171.8	171.6	175.7
8 Non-MBS ⁷	354.0	348.4	344.5	352.7	352.0	364.5	372.7	366.0	361.7	364.0	360.6	363.8
9 Loans and leases in bank credit ⁸	4,060.9	3,855.7	3,794.9	3,757.8	3,823.5	3,793.3	3,746.3	3,711.7	3,702.9	3,697.9	3,696.0	3,685.1
10 Commercial and industrial loans	785.9	699.5	679.3	662.3	652.7	640.6	623.2	613.6	609.1	606.5	605.1	595.6
11 Real estate loans	2,106.9	2,114.0	2,081.2	2,067.3	2,133.5	2,125.2	2,109.0	2,082.8	2,073.7	2,073.9	2,075.6	2,061.8
12 Revolving home equity loans	477.9	488.1	485.4	483.2	486.7	484.7	482.0	481.2	480.3	480.1	479.4	484.5
13 Closed-end residential loans ⁹	972.5	989.7	965.5	959.7	1,023.9	1,023.5	1,017.7	997.7	991.4	992.1	994.5	982.9
14 Commercial real estate loans ¹⁰	656.6	636.2	630.4	624.4	622.9	617.0	609.2	604.0	602.0	601.7	601.7	594.3
15 Consumer loans	667.5	638.5	637.9	634.0	628.9	620.8	613.2	613.2	610.5	607.6	607.8	615.7
16 Credit cards and other revolving plans	307.9	285.5	283.7	279.7	274.7	266.3	256.0	255.7	253.9	251.2	252.4	259.6
17 Other consumer loans ¹¹	359.6	353.0	354.2	354.4	354.1	354.5	357.1	357.5	356.6	356.3	355.4	356.0
18 Other loans and leases	500.6	403.7	396.4	394.2	408.4	406.7	401.0	402.1	409.7	410.0	407.5	412.1
19 Fed funds and reverse RPs with nonbanks ¹²	201.9	142.3	134.2	135.1	142.4	140.3	133.6	139.7	145.9	146.5	144.0	145.9
20 All other loans and leases ¹³	298.7	261.4	262.2	259.1	266.0	266.4	267.4	262.4	263.8	263.5	263.5	266.1
21 LESS: Allowance for loan and lease losses	102.0	131.3	136.4	140.9	145.4	145.9	145.9	147.0	145.7	144.4	145.0	146.4
22 Interbank loans ¹²	289.2	216.1	222.3	197.6	127.7	121.5	131.9	140.8	142.2	140.4	133.0	93.4
23 Fed funds and reverse RPs with banks ¹²	241.4	136.9	140.2	122.9	72.0	65.5	70.1	77.4	79.3	76.8	71.1	55.6
24 Loans to commercial banks ¹⁴	47.8	79.3	82.1	74.7	55.7	55.9	61.8	63.4	62.9	63.6	61.9	37.8
25 Cash assets ¹⁵	414.1	516.1	528.7	601.2	628.2	569.3	502.4	568.1	601.3	616.7	596.7	606.5
26 Trading assets ¹⁶	–	208.1	198.0	178.6	165.0	153.7	141.2	140.8	145.1	145.1	140.8	139.6
27 Derivatives with a positive fair value ¹⁷	270.3	197.9	187.6	168.2	155.6	143.5	130.6	131.9	136.2	134.9	131.0	126.4
28 Other trading assets	–	10.3	10.4	10.5	9.4	10.2	10.6	8.9	8.9	10.2	9.8	13.2
29 Other assets ¹⁸	845.5	866.7	865.7	890.0	887.8	908.9	922.2	943.5	942.5	931.2	934.3	940.5
30 TOTAL ASSETS ¹⁹	7,056.5	6,896.5	6,851.1	6,866.0	6,875.6	6,825.0	6,735.6	6,800.6	6,823.4	6,820.7	6,790.7	6,768.7

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
31 Deposits	3,906.6	3,999.5	4,007.7	4,011.8	4,034.2	4,027.3	4,023.3	4,037.8	4,036.4	4,033.5	4,041.0	4,047.9
32 Large time deposits	568.1	504.1	484.5	454.7	443.6	425.2	414.5	399.8	391.2	388.4	385.1	379.2
33 Other deposits	3,338.5	3,495.4	3,523.2	3,557.0	3,590.6	3,602.1	3,608.8	3,638.1	3,645.2	3,645.1	3,655.9	3,668.7
34 Borrowings	1,286.1	1,028.2	957.0	953.9	957.6	962.0	974.0	1,001.5	994.2	988.0	956.0	934.5
35 Borrowings from banks in the U.S.	238.3	166.8	164.3	152.7	145.0	133.3	134.5	138.4	135.4	135.4	139.8	92.7
36 Borrowings from others	1,047.8	861.4	792.8	801.1	812.6	828.7	839.5	863.1	858.8	852.5	816.2	841.9
37 Trading liabilities ²⁰	257.3	162.0	155.6	138.4	119.3	113.6	99.6	102.1	107.7	110.5	102.8	98.4
38 Derivatives with a negative fair value ¹⁷	211.5	122.7	115.1	90.5	76.1	73.6	64.1	70.6	76.3	77.2	70.8	65.5
39 Other trading liabilities	45.9	39.2	40.5	47.8	43.2	40.0	35.5	31.5	31.4	33.3	31.9	32.9
40 Net due to related foreign offices	469.0	459.7	495.7	507.5	499.7	467.1	430.1	427.2	424.0	411.9	397.5	395.0
41 Other liabilities ²¹	330.7	331.3	328.7	312.3	322.1	331.5	318.9	318.5	317.8	315.7	317.3	313.2
42 TOTAL LIABILITIES ¹⁹	6,249.8	5,980.7	5,944.7	5,923.8	5,932.8	5,901.5	5,845.9	5,887.1	5,880.2	5,859.6	5,814.6	5,789.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	806.7	915.8	906.4	942.2	942.7	923.5	889.7	913.5	943.2	961.1	976.1	979.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-54.8	-28.3	-19.1	-9.4	-5.5	-5.0	-8.7	-2.9	-1.8	-2.2	-1.0	-2.1
45 Securitized consumer loans ²⁴	344.7	338.1	335.5	333.8	328.8	331.2	333.9	332.1	329.8	331.6	330.3	329.6
46 Securitized credit cards and other revolving plans	306.8	303.8	301.9	300.8	297.0	300.5	303.0	300.8	298.2	300.1	298.9	298.5
47 Other securitized consumer loans	37.9	34.3	33.5	32.9	31.8	30.7	31.0	31.3	31.6	31.4	31.4	31.0
48 Securitized real estate loans ²⁴	1,392.8	1,407.4	1,400.0	1,390.1	1,379.7	1,361.8	1,353.0	1,362.0	1,369.0	1,373.4	1,377.1	1,372.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	5,342.7	5,208.9	5,174.1	5,131.5	5,231.5	5,238.7	5,198.6	5,161.1	5,143.4	5,135.5	5,117.0	5,121.0
2 Securities in bank credit ²	1,266.8	1,367.9	1,380.8	1,375.2	1,398.0	1,424.9	1,433.3	1,437.3	1,434.6	1,438.3	1,440.7	1,442.6
3 Treasury and agency securities ³	760.8	839.8	850.7	840.6	862.6	885.7	888.2	904.2	905.8	905.5	913.2	914.0
4 Mortgage-backed securities (MBS) ⁴	652.1	670.2	671.8	663.7	681.5	691.5	689.6	697.1	696.5	684.5	680.4	679.3
5 Non-MBS ⁵	108.8	169.5	178.8	176.9	181.2	194.2	198.6	207.0	209.3	221.0	232.9	234.7
6 Other securities	506.0	528.1	530.2	534.6	535.4	539.2	545.1	533.2	528.8	532.8	527.4	528.5
7 Mortgage-backed securities ⁶	158.7	178.0	180.1	177.3	177.9	175.4	177.5	173.2	173.5	173.2	173.4	174.0
8 Non-MBS ⁷	347.2	350.1	350.1	357.3	357.5	363.7	367.6	360.0	355.4	359.6	354.1	354.6
9 Loans and leases in bank credit ⁸	4,075.9	3,841.0	3,793.3	3,756.3	3,833.5	3,813.9	3,765.3	3,723.8	3,708.8	3,697.2	3,676.3	3,678.4
10 Commercial and industrial loans	788.9	692.8	677.4	661.9	653.5	639.8	621.7	615.8	612.0	606.6	605.2	601.6
11 Real estate loans	2,104.9	2,118.6	2,080.3	2,068.2	2,138.2	2,126.6	2,107.3	2,081.2	2,067.4	2,073.8	2,056.1	2,057.9
12 Revolving home equity loans	476.9	488.5	485.9	484.8	487.9	485.4	482.6	480.0	478.0	477.3	476.8	481.4
13 Closed-end residential loans ⁹	971.7	994.6	965.0	958.9	1,025.4	1,021.5	1,016.7	997.5	988.4	996.4	980.0	978.5
14 Commercial real estate loans ¹⁰	656.3	635.6	629.5	624.5	624.8	619.7	608.1	603.7	601.0	600.1	599.3	598.0
15 Consumer loans	675.9	635.6	636.6	629.7	627.2	625.9	629.5	621.4	611.5	606.5	605.7	611.5
16 Credit cards and other revolving plans	312.4	283.7	281.9	277.1	276.6	276.8	269.9	259.6	252.0	248.1	248.5	253.6
17 Other consumer loans ¹¹	363.5	351.9	354.7	352.6	350.6	349.1	359.7	361.8	359.5	358.4	357.3	357.9
18 Other loans and leases	506.2	394.0	399.0	396.4	414.6	421.6	406.7	405.4	417.9	410.2	409.3	407.4
19 Fed funds and reverse RPs with nonbanks ¹²	208.9	135.5	137.4	136.4	144.4	148.8	137.8	144.7	156.3	150.4	148.2	147.0
20 All other loans and leases ¹³	297.3	258.5	261.7	260.1	270.1	272.8	268.9	260.7	261.5	259.8	261.2	260.4
21 LESS: Allowance for loan and lease losses	102.1	131.4	133.9	139.4	144.4	144.0	146.0	147.2	147.4	146.6	145.7	146.6
22 Interbank loans ¹²	294.2	213.7	219.5	194.9	129.1	124.3	134.3	143.5	148.3	145.1	136.7	94.6
23 Fed funds and reverse RPs with banks ¹²	245.3	134.7	139.1	118.8	73.3	68.2	71.7	78.9	84.0	81.0	74.6	56.8
24 Loans to commercial banks ¹⁴	49.0	78.9	80.4	76.1	55.8	56.1	62.6	64.6	64.3	64.1	62.1	37.8
25 Cash assets ¹⁵	414.7	484.7	525.0	597.4	635.7	602.0	523.6	567.2	601.3	599.2	573.3	569.4
26 Trading assets ¹⁶	–	196.2	194.6	179.5	175.6	159.9	147.3	141.9	149.6	147.7	143.6	141.2
27 Derivatives with a positive fair value ¹⁷	273.3	185.7	183.9	169.1	165.7	149.5	136.4	132.9	140.4	137.2	133.3	130.9
28 Other trading assets	–	10.4	10.7	10.4	9.8	10.4	10.9	9.0	9.2	10.5	10.3	10.3
29 Other assets ¹⁸	844.2	863.9	871.9	893.6	883.7	914.2	925.5	942.9	939.6	941.1	945.9	936.0
30 TOTAL ASSETS ¹⁹	7,072.4	6,835.9	6,851.2	6,857.6	6,911.1	6,895.1	6,783.4	6,809.5	6,834.9	6,822.0	6,770.8	6,715.6

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)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24	
LIABILITIES													
31	Deposits	3,900.6	3,968.5	3,982.8	4,003.8	4,049.0	4,072.9	4,027.4	4,031.2	4,057.5	4,055.2	4,059.1	4,033.0
32	Large time deposits	565.5	507.4	487.4	461.2	448.1	429.1	415.4	397.6	387.4	386.4	381.7	377.8
33	Other deposits	3,335.0	3,461.1	3,495.4	3,542.6	3,600.9	3,643.8	3,612.0	3,633.6	3,670.1	3,668.8	3,677.4	3,655.2
34	Borrowings	1,266.9	1,032.2	982.7	972.8	966.1	962.0	960.7	984.0	984.9	987.3	950.3	931.7
35	Borrowings from banks in the U.S.	235.9	167.7	167.2	153.6	142.8	130.2	129.9	136.7	137.2	139.2	140.3	94.1
36	Borrowings from others	1,031.0	864.5	815.5	819.2	823.4	831.7	830.9	847.3	847.6	848.1	809.9	837.6
37	Trading liabilities ²⁰	259.1	147.1	148.6	135.2	131.3	118.3	106.2	102.4	108.7	110.3	101.1	102.7
38	Derivatives with a negative fair value ¹⁷	214.8	105.9	104.0	87.7	84.6	77.2	72.4	72.0	77.6	76.9	69.7	69.2
39	Other trading liabilities	44.4	41.2	44.6	47.5	46.7	41.1	33.8	30.4	31.1	33.4	31.4	33.5
40	Net due to related foreign offices	469.0	459.7	495.7	507.5	499.7	467.1	430.1	427.2	424.0	411.9	397.5	395.0
41	Other liabilities ²¹	334.5	325.6	327.0	317.9	330.3	339.3	320.1	322.1	319.5	320.4	320.1	310.1
42	TOTAL LIABILITIES ¹⁹	6,230.1	5,933.2	5,936.8	5,937.2	5,976.4	5,959.6	5,844.6	5,866.8	5,894.5	5,885.0	5,828.0	5,772.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	842.3	902.7	914.4	920.3	934.7	935.5	938.8	942.6	940.4	937.0	942.8	943.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-54.8	-28.3	-19.1	-9.4	-5.5	-5.0	-8.7	-2.9	-1.8	-2.2	-1.0	-2.1
45	Securitized consumer loans ²⁴	344.3	339.5	335.6	332.9	325.4	330.1	334.0	331.7	329.4	329.4	329.1	330.4
46	Securitized credit cards and other revolving plans	306.3	305.3	301.9	300.0	293.3	298.4	302.6	300.3	298.0	298.0	297.7	299.2
47	Other securitized consumer loans	38.0	34.1	33.7	33.0	32.1	31.6	31.4	31.4	31.4	31.4	31.4	31.2
48	Securitized real estate loans ²⁴	1,417.3	1,386.8	1,381.8	1,383.6	1,389.0	1,385.3	1,379.7	1,379.4	1,378.9	1,378.9	1,378.8	1,369.9

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	3,054.1	3,057.2	3,043.4	3,019.2	3,023.5	3,006.3	2,979.2	2,963.8	2,960.0	2,961.1	2,958.4	2,948.7
2 Securities in bank credit ²	598.6	659.2	666.3	658.8	665.2	664.3	652.9	655.4	656.1	660.8	658.6	651.2
3 Treasury and agency securities ³	404.1	441.0	449.4	443.6	447.8	455.4	453.8	453.0	452.9	455.7	453.8	456.3
4 Mortgage-backed securities (MBS) ⁴	–	275.9	280.3	285.0	286.0	290.6	284.1	279.4	279.3	280.0	279.6	281.5
5 Non-MBS ⁵	–	165.1	169.1	158.6	161.8	164.8	169.8	173.5	173.6	175.7	174.2	174.8
6 Other securities	194.6	218.2	216.9	215.2	217.4	208.9	199.1	202.4	203.2	205.1	204.8	194.9
7 Mortgage-backed securities ⁶	–	30.5	29.6	31.4	30.9	30.9	31.3	30.6	30.3	30.5	31.0	30.1
8 Non-MBS ⁷	–	187.7	187.3	183.8	186.5	178.0	167.8	171.8	172.9	174.6	173.8	164.8
9 Loans and leases in bank credit ⁸	2,455.5	2,398.0	2,377.1	2,360.4	2,358.3	2,342.0	2,326.3	2,308.4	2,303.9	2,300.3	2,299.8	2,297.6
10 Commercial and industrial loans	437.0	409.3	406.3	401.7	399.2	397.3	394.1	391.3	391.2	390.9	392.1	388.9
11 Real estate loans	1,671.2	1,652.8	1,639.2	1,626.9	1,629.3	1,618.2	1,606.3	1,597.2	1,593.7	1,590.9	1,587.8	1,591.2
12 Revolving home equity loans	116.3	118.2	118.4	118.5	117.7	116.7	116.5	116.2	116.3	116.8	117.7	118.0
13 Closed-end residential loans ⁹	531.7	522.7	513.3	508.6	515.5	509.3	508.1	503.5	503.4	501.6	498.9	499.7
14 Commercial real estate loans ¹⁰	1,023.2	1,011.9	1,007.4	999.9	996.1	992.1	981.7	977.5	974.0	972.5	971.1	973.5
15 Consumer loans	214.2	210.0	207.1	208.1	208.4	206.9	205.3	202.2	200.4	199.5	199.0	198.6
16 Credit cards and other revolving plans	78.2	70.8	67.2	67.5	67.3	64.9	65.4	63.6	61.7	61.2	60.9	60.6
17 Other consumer loans ¹¹	136.1	139.2	140.0	140.7	141.0	142.0	140.0	138.6	138.7	138.3	138.1	137.9
18 Other loans and leases	133.0	125.9	124.6	123.6	121.4	119.6	120.6	117.7	118.6	119.1	120.8	118.9
19 Fed funds and reverse RPs with nonbanks ¹²	6.7	2.6	1.5	1.7	1.7	1.4	2.0	1.4	1.5	1.9	3.3	1.4
20 All other loans and leases ¹³	126.3	123.4	123.1	121.9	119.8	118.2	118.6	116.4	117.1	117.2	117.6	117.5
21 LESS: Allowance for loan and lease losses	–	56.2	55.1	54.7	55.1	54.3	56.6	57.0	57.9	58.3	58.4	56.6
22 Interbank loans ¹²	67.0	61.3	56.5	59.0	64.0	64.1	57.1	56.0	58.0	58.6	66.5	50.0
23 Fed funds and reverse RPs with banks ¹²	60.1	55.0	51.9	50.9	57.4	59.6	52.7	51.7	54.0	54.7	62.4	46.1
24 Loans to commercial banks ¹⁴	6.9	6.3	4.6	8.0	6.6	4.5	4.5	4.3	4.0	3.9	4.1	3.9
25 Cash assets ¹⁵	191.7	213.2	231.2	244.0	244.3	253.4	249.9	265.6	275.6	277.6	276.5	278.4
26 Trading assets ¹⁶	–	8.8	8.8	8.9	9.2	8.2	7.4	7.2	7.4	6.9	7.0	5.9
27 Derivatives with a positive fair value ¹⁷	–	6.5	6.1	6.1	6.0	5.6	5.2	5.5	5.6	5.4	5.3	5.5
28 Other trading assets	–	2.3	2.7	2.8	3.2	2.6	2.1	1.7	1.9	1.4	1.7	0.4
29 Other assets ¹⁸	250.0	261.0	259.9	256.8	255.6	267.2	274.0	277.4	277.9	277.3	273.7	278.5
30 TOTAL ASSETS ¹⁹	3,522.9	3,545.4	3,544.7	3,533.1	3,541.5	3,544.9	3,511.1	3,513.1	3,521.0	3,523.3	3,523.7	3,505.1

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24	
LIABILITIES													
31	Deposits	2,497.3	2,588.2	2,612.3	2,614.3	2,633.3	2,619.6	2,613.9	2,619.0	2,613.7	2,609.5	2,617.3	2,606.9
32	Large time deposits	443.5	466.3	464.5	464.7	464.5	460.7	458.1	460.5	458.5	457.7	458.6	460.6
33	Other deposits	2,053.8	2,121.9	2,147.9	2,149.6	2,168.8	2,159.0	2,155.8	2,158.5	2,155.1	2,151.8	2,158.7	2,146.3
34	Borrowings	517.8	470.1	456.9	453.2	442.0	429.0	393.2	362.8	365.8	370.8	367.9	367.8
35	Borrowings from banks in the U.S.	143.0	140.5	140.4	130.6	107.5	103.6	92.0	92.2	94.9	93.5	92.2	90.9
36	Borrowings from others	374.7	329.7	316.5	322.6	334.5	325.4	301.1	270.6	270.9	277.3	275.7	277.0
37	Trading liabilities ²⁰	–	4.6	4.5	4.4	4.1	4.0	3.7	4.2	4.2	4.1	3.8	4.0
38	Derivatives with a negative fair value ¹⁷	–	3.8	3.8	3.5	3.2	3.1	2.8	3.3	3.3	3.2	3.0	3.2
39	Other trading liabilities	–	0.7	0.8	0.9	0.9	0.9	0.8	0.9	0.9	0.9	0.8	0.9
40	Net due to related foreign offices	54.4	40.0	41.3	37.6	40.3	44.7	44.7	43.6	42.4	44.8	44.5	43.5
41	Other liabilities ²¹	68.8	66.7	67.1	68.3	68.5	70.0	67.5	65.9	67.1	68.4	69.9	69.3
42	TOTAL LIABILITIES ¹⁹	3,146.1	3,169.6	3,182.2	3,177.8	3,188.2	3,167.3	3,122.9	3,095.5	3,093.1	3,097.6	3,103.4	3,091.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	376.7	375.8	362.5	355.3	353.3	377.6	388.2	417.6	427.9	425.7	420.3	413.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	-1.1	0.3	2.1	2.2	2.7	1.1	2.2	2.4	2.3	2.3	2.3
45	Securitized consumer loans ²⁴	60.1	61.4	61.4	60.7	59.4	60.4	60.3	61.6	62.4	62.1	62.1	61.6
46	Securitized credit cards and other revolving plans	59.5	60.1	60.4	59.7	58.4	59.5	59.4	60.7	61.5	61.2	61.2	60.8
47	Other securitized consumer loans	0.7	1.3	1.1	1.0	1.0	0.9	0.8	0.9	0.9	0.9	0.9	0.7
48	Securitized real estate loans ²⁴	24.7	25.5	24.0	23.0	21.9	21.7	22.6	21.3	20.9	20.9	20.9	20.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	3,047.3	3,048.9	3,049.9	3,032.4	3,035.4	3,017.5	2,977.1	2,952.6	2,952.2	2,954.6	2,947.1	2,944.1
2 Securities in bank credit ²	594.1	657.1	665.0	665.3	668.5	662.0	646.5	647.4	649.5	656.2	655.0	656.6
3 Treasury and agency securities ³	405.5	439.8	445.5	448.2	452.7	459.0	454.3	451.5	453.3	458.1	456.4	458.3
4 Mortgage-backed securities (MBS) ⁴	–	274.3	278.5	282.6	285.3	287.1	283.6	284.0	286.0	287.0	286.5	287.0
5 Non-MBS ⁵	–	165.5	167.0	165.6	167.3	171.9	170.7	167.5	167.3	171.1	169.9	171.3
6 Other securities	188.6	217.2	219.5	217.0	215.8	203.0	192.2	195.9	196.1	198.1	198.5	198.4
7 Mortgage-backed securities ⁶	–	29.8	30.6	31.6	31.3	31.0	30.7	30.9	30.6	30.8	31.0	30.6
8 Non-MBS ⁷	–	187.4	188.9	185.5	184.5	172.0	161.5	165.0	165.5	167.3	167.6	167.8
9 Loans and leases in bank credit ⁸	2,453.2	2,391.8	2,384.9	2,367.2	2,366.9	2,355.6	2,330.5	2,305.2	2,302.7	2,298.4	2,292.2	2,287.5
10 Commercial and industrial loans	436.5	406.7	406.4	402.3	399.7	397.6	392.7	391.1	391.7	390.5	392.5	390.0
11 Real estate loans	1,670.8	1,650.8	1,643.2	1,632.9	1,635.7	1,626.4	1,610.8	1,595.4	1,594.7	1,594.1	1,583.7	1,581.5
12 Revolving home equity loans	118.4	117.3	117.9	118.1	118.1	118.4	118.3	118.4	118.2	118.2	118.2	118.2
13 Closed-end residential loans ⁹	529.9	521.3	516.4	512.5	519.5	516.2	510.5	500.9	504.4	504.4	494.8	494.2
14 Commercial real estate loans ¹⁰	1,022.5	1,012.2	1,008.8	1,002.2	998.1	991.8	982.1	976.1	972.0	971.4	970.7	969.1
15 Consumer loans	214.2	209.0	209.3	207.9	208.6	209.6	207.9	202.1	198.7	197.5	197.6	198.8
16 Credit cards and other revolving plans	76.3	71.1	69.3	67.3	67.4	68.3	65.5	61.6	59.3	58.7	59.2	60.0
17 Other consumer loans ¹¹	137.9	137.9	140.0	140.6	141.2	141.3	142.4	140.5	139.4	138.8	138.4	138.8
18 Other loans and leases	131.7	125.3	126.0	124.1	122.9	122.0	119.1	116.5	117.6	116.3	118.4	117.2
19 Fed funds and reverse RPs with nonbanks ¹²	6.6	2.5	1.9	1.6	1.9	1.6	1.1	1.3	1.5	0.9	1.5	1.2
20 All other loans and leases ¹³	125.0	122.9	124.0	122.5	121.0	120.4	118.0	115.3	116.1	115.3	116.9	116.0
21 LESS: Allowance for loan and lease losses	–	56.4	55.8	54.8	54.8	54.0	56.4	57.8	58.5	58.7	58.6	56.3
22 Interbank loans ¹²	68.5	58.0	55.1	56.8	64.3	64.7	57.1	56.8	59.8	58.1	68.9	52.0
23 Fed funds and reverse RPs with banks ¹²	61.6	51.2	49.7	51.0	58.5	60.7	53.5	52.9	56.0	54.3	65.1	48.1
24 Loans to commercial banks ¹⁴	6.8	6.8	5.3	5.8	5.9	4.1	3.6	3.9	3.8	3.8	3.8	3.9
25 Cash assets ¹⁵	194.3	207.4	230.7	239.7	259.2	265.4	259.0	268.7	275.7	276.1	271.0	270.4
26 Trading assets ¹⁶	–	8.2	8.4	9.0	9.5	8.7	7.1	7.4	7.6	7.5	7.5	7.7
27 Derivatives with a positive fair value ¹⁷	–	5.9	6.1	6.1	6.0	5.9	5.3	5.6	5.7	5.7	5.5	5.7
28 Other trading assets	–	2.3	2.3	2.9	3.5	2.7	1.8	1.8	1.8	1.8	2.0	2.0
29 Other assets ¹⁸	251.0	256.9	259.6	257.0	257.4	266.5	274.3	278.1	278.0	279.6	273.5	274.0
30 TOTAL ASSETS ¹⁹	3,520.9	3,523.1	3,547.8	3,540.2	3,571.0	3,568.9	3,518.1	3,505.9	3,514.6	3,517.2	3,509.5	3,492.0

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)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
31 Deposits	2,500.6	2,575.3	2,597.1	2,599.8	2,635.6	2,638.7	2,612.1	2,621.2	2,635.9	2,635.8	2,636.9	2,618.5
32 Large time deposits	444.5	467.3	466.1	467.9	467.5	463.1	459.2	460.4	459.8	459.9	459.6	457.8
33 Other deposits	2,056.2	2,108.0	2,131.0	2,132.0	2,168.1	2,175.6	2,152.9	2,160.8	2,176.1	2,175.9	2,177.3	2,160.7
34 Borrowings	531.3	454.2	449.9	438.1	424.8	414.5	399.9	377.0	373.8	372.7	368.1	368.4
35 Borrowings from banks in the U.S.	146.0	137.6	136.6	129.4	101.8	98.6	94.8	93.9	95.0	94.0	93.4	92.4
36 Borrowings from others	385.3	316.6	313.3	308.7	323.0	315.8	305.1	283.1	278.8	278.7	274.8	276.1
37 Trading liabilities ²⁰	–	4.0	4.2	4.4	4.5	4.5	3.9	4.3	4.4	4.4	4.1	4.3
38 Derivatives with a negative fair value ¹⁷	–	3.2	3.4	3.5	3.5	3.5	3.1	3.4	3.5	3.5	3.3	3.4
39 Other trading liabilities	–	0.8	0.8	0.9	1.0	1.0	0.8	0.9	0.9	1.0	0.8	0.9
40 Net due to related foreign offices	54.4	40.0	41.3	37.6	40.3	44.7	44.7	43.6	42.4	44.8	44.5	43.5
41 Other liabilities ²¹	68.3	68.8	69.4	68.3	70.3	70.8	66.0	65.2	65.7	66.6	67.7	66.9
42 TOTAL LIABILITIES ¹⁹	3,162.8	3,142.3	3,162.0	3,148.3	3,175.5	3,173.2	3,126.6	3,111.2	3,122.1	3,124.3	3,121.3	3,101.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	358.1	380.8	385.8	391.9	395.5	395.7	391.5	394.7	392.5	392.9	388.2	390.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	-1.1	0.3	2.1	2.2	2.7	1.1	2.2	2.4	2.3	2.3	2.3
45 Securitized consumer loans ²⁴	61.0	60.1	60.3	60.9	60.5	62.3	62.6	62.4	62.4	62.4	61.8	61.7
46 Securitized credit cards and other revolving plans	60.4	59.1	59.4	60.0	59.5	61.4	61.7	61.5	61.5	61.5	60.9	60.8
47 Other securitized consumer loans	0.7	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
48 Securitized real estate loans ²⁴	25.1	23.9	23.7	23.0	22.5	22.4	21.8	21.8	21.8	21.8	21.8	21.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	963.8	875.6	846.6	818.6	809.9	789.2	785.3	774.0	767.6	769.4	776.5	770.0
2 Securities in bank credit ²	298.2	273.6	260.9	254.4	250.5	242.6	245.1	241.3	237.3	235.1	238.6	232.3
3 Treasury and agency securities ³	95.3	101.0	95.1	98.7	98.1	99.6	94.5	88.4	84.1	84.5	88.4	88.3
4 Mortgage-backed securities (MBS) ⁴	–	32.3	31.4	32.6	27.9	25.7	24.6	22.6	22.2	22.3	22.4	22.3
5 Non-MBS ⁵	–	68.7	63.7	66.2	70.2	73.9	69.9	65.8	61.8	62.1	66.1	66.0
6 Other securities	202.9	172.6	165.8	155.7	152.4	143.0	150.5	152.9	153.3	150.6	150.2	144.0
7 Mortgage-backed securities ⁶	–	7.5	7.3	5.8	6.5	6.7	7.5	8.4	8.4	8.3	8.2	7.0
8 Non-MBS ⁷	–	165.1	158.5	149.9	145.9	136.3	143.0	144.5	144.8	142.3	142.0	137.0
9 Loans and leases in bank credit ⁸	665.6	602.0	585.7	564.2	559.3	546.6	540.2	532.8	530.3	534.3	537.9	537.7
10 Commercial and industrial loans	361.7	312.1	301.8	291.0	287.9	279.6	269.9	264.8	263.1	262.9	263.1	262.4
11 Real estate loans	48.5	43.3	41.1	40.7	41.4	40.6	40.9	41.6	41.4	41.6	41.1	40.9
12 Revolving home equity loans	–	-0.5	-0.9	-1.0	-0.1	1.1	1.7	2.3	2.2	1.9	1.6	1.2
13 Closed-end residential loans ⁹	–	3.9	2.1	2.3	2.6	2.5	2.4	2.5	2.5	2.5	2.5	2.5
14 Commercial real estate loans ¹⁰	–	39.9	39.9	39.4	38.9	37.0	36.8	36.9	36.8	37.2	37.0	37.3
15 Consumer loans	–	1.2	1.3	1.4	1.4	1.4	1.3	1.3	1.3	1.4	1.4	1.4
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	0.0
17 Other consumer loans ¹¹	–	1.2	1.3	1.4	1.4	1.4	1.3	1.3	1.3	1.4	1.4	1.4
18 Other loans and leases	255.4	245.3	241.5	231.2	228.6	225.1	228.2	225.1	224.4	228.4	232.3	232.9
19 Fed funds and reverse RPs with nonbanks ¹²	59.2	66.2	67.9	61.1	64.9	65.9	70.0	66.5	65.3	68.2	69.7	74.1
20 All other loans and leases ¹³	196.2	179.1	173.6	170.1	163.7	159.2	158.2	158.6	159.1	160.2	162.6	158.8
21 LESS: Allowance for loan and lease losses	–	1.7	2.0	1.9	1.9	1.7	1.6	1.6	1.7	1.9	1.9	2.0
22 Interbank loans ¹²	45.7	40.9	32.5	30.7	31.5	29.0	30.1	32.8	33.1	30.4	30.1	23.0
23 Fed funds and reverse RPs with banks ¹²	36.9	35.9	28.3	28.1	28.3	26.2	26.9	29.0	29.2	27.4	27.6	19.9
24 Loans to commercial banks ¹⁴	8.9	5.0	4.2	2.6	3.1	2.9	3.2	3.9	3.8	3.0	2.6	3.2
25 Cash assets ¹⁵	238.7	288.9	293.1	365.0	348.5	337.6	430.8	480.7	458.0	442.0	388.0	410.8
26 Trading assets ¹⁶	–	135.3	130.6	125.5	110.9	108.2	106.8	109.9	110.5	105.8	102.5	103.0
27 Derivatives with a positive fair value ¹⁷	170.3	126.2	120.6	113.9	98.0	96.0	94.2	97.4	96.9	91.6	89.3	89.7
28 Other trading assets	–	9.2	10.0	11.5	12.9	12.3	12.6	12.5	13.6	14.2	13.2	13.3
29 Other assets ¹⁸	44.4	41.7	40.6	40.9	43.0	40.0	39.0	39.1	39.0	39.8	42.5	44.0
30 TOTAL ASSETS ¹⁹	1,471.2	1,380.7	1,341.4	1,378.6	1,341.8	1,302.3	1,390.4	1,435.0	1,406.4	1,385.6	1,337.6	1,348.9

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
31 Deposits	875.2	965.1	972.9	1,011.4	1,014.4	1,050.9	1,051.1	1,061.5	1,058.7	1,049.4	1,051.5	1,040.0
32 Large time deposits	835.4	930.8	937.6	975.9	979.6	1,015.5	1,016.4	1,025.3	1,021.5	1,015.1	1,016.2	1,007.2
33 Other deposits	39.8	34.3	35.3	35.5	34.8	35.4	34.7	36.2	37.2	34.4	35.3	32.8
34 Borrowings	634.6	639.7	620.9	574.9	550.3	525.9	520.7	506.8	488.0	481.7	465.1	480.5
35 Borrowings from banks in the U.S.	43.6	33.8	31.0	34.3	33.0	29.9	30.6	33.5	31.5	30.3	27.4	23.2
36 Borrowings from others	591.0	605.9	589.9	540.6	517.3	496.1	490.2	473.2	456.5	451.4	437.7	457.3
37 Trading liabilities ²⁰	164.4	116.7	114.3	116.4	113.1	107.8	121.2	106.8	106.5	104.9	104.8	104.7
38 Derivatives with a negative fair value ¹⁷	150.5	108.7	106.0	108.6	104.7	99.4	108.6	92.4	90.7	88.9	88.8	89.6
39 Other trading liabilities	13.9	8.0	8.3	7.8	8.4	8.4	12.6	14.4	15.8	16.0	16.0	15.1
40 Net due to related foreign offices	-228.9	-396.5	-387.9	-330.3	-331.8	-373.2	-315.7	-259.9	-307.8	-314.4	-335.6	-309.6
41 Other liabilities ²¹	38.4	30.1	29.2	32.0	29.9	27.0	24.0	26.1	29.3	31.1	32.7	34.7
42 TOTAL LIABILITIES ¹⁹	1,483.7	1,355.0	1,349.4	1,404.3	1,375.9	1,338.4	1,401.4	1,441.3	1,374.8	1,352.7	1,318.4	1,350.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	-12.4	25.7	-8.0	-25.7	-34.1	-36.1	-11.0	-6.3	31.7	32.9	19.2	-1.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-	-19.7	-17.7	-15.2	-13.1	-11.5	-11.0	-10.4	-9.9	-10.3	-10.1	-10.0
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	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	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	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	0.0

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	963.6	866.9	848.6	828.4	816.2	798.1	782.8	773.1	766.4	768.0	768.3	764.5
2 Securities in bank credit ²	295.0	270.8	265.6	264.3	257.6	244.5	241.1	238.9	234.8	233.6	233.9	231.4
3 Treasury and agency securities ³	98.5	100.9	97.5	96.1	97.4	97.4	94.4	93.3	90.0	89.8	91.3	89.9
4 Mortgage-backed securities (MBS) ⁴	–	32.6	32.0	31.8	28.0	25.8	24.8	22.9	22.6	22.5	22.2	22.4
5 Non-MBS ⁵	–	68.3	65.5	64.3	69.4	71.6	69.6	70.4	67.4	67.3	69.1	67.5
6 Other securities	196.5	169.9	168.0	168.2	160.2	147.1	146.7	145.6	144.8	143.8	142.6	141.5
7 Mortgage-backed securities ⁶	–	7.6	7.7	7.8	7.8	6.9	6.9	8.5	8.5	8.9	8.6	8.5
8 Non-MBS ⁷	–	162.3	160.3	160.4	152.4	140.3	139.8	137.1	136.3	135.0	134.0	133.0
9 Loans and leases in bank credit ⁸	668.5	596.2	583.0	564.1	558.7	553.6	541.7	534.2	531.6	534.5	534.4	533.1
10 Commercial and industrial loans	365.0	308.2	301.3	291.9	287.0	280.1	271.5	267.4	266.0	265.0	265.7	263.7
11 Real estate loans	46.8	43.4	42.1	41.9	41.8	40.3	39.6	39.5	39.6	39.9	39.8	39.7
12 Revolving home equity loans	–	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2
13 Closed-end residential loans ⁹	–	3.5	2.1	2.2	2.5	2.6	2.6	2.6	2.4	2.4	2.4	2.6
14 Commercial real estate loans ¹⁰	–	39.6	39.8	39.5	39.1	37.5	36.7	36.7	36.9	37.3	37.1	36.9
15 Consumer loans	–	1.2	1.2	1.2	1.3	1.3	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	0.0
17 Other consumer loans ¹¹	–	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
18 Other loans and leases	256.7	243.4	238.3	229.0	228.6	231.8	229.3	226.0	224.7	228.2	227.6	228.3
19 Fed funds and reverse RPs with nonbanks ¹²	60.3	66.8	63.4	60.1	66.3	66.5	68.4	67.5	66.2	68.6	66.3	68.7
20 All other loans and leases ¹³	196.4	176.6	174.9	168.9	162.3	165.3	160.9	158.4	158.5	159.6	161.4	159.7
21 LESS: Allowance for loan and lease losses	–	1.9	1.9	2.0	1.9	1.8	1.7	1.7	1.7	1.7	1.7	1.6
22 Interbank loans ¹²	47.0	38.9	32.9	33.1	33.6	29.7	30.3	33.4	34.7	31.2	30.1	22.5
23 Fed funds and reverse RPs with banks ¹²	38.1	34.9	29.0	29.3	29.8	26.0	27.1	29.7	30.5	27.4	26.4	18.7
24 Loans to commercial banks ¹⁴	8.8	4.1	3.9	3.8	3.9	3.7	3.3	3.7	4.2	3.7	3.7	3.9
25 Cash assets ¹⁵	234.0	285.3	298.2	374.2	362.3	357.3	448.4	473.5	418.0	406.0	374.8	408.4
26 Trading assets ¹⁶	–	123.8	126.3	126.1	126.5	115.3	106.9	105.5	109.1	108.8	106.5	104.5
27 Derivatives with a positive fair value ¹⁷	164.3	113.9	115.7	113.8	113.4	103.8	95.4	94.3	96.8	95.4	94.1	93.0
28 Other trading assets	–	9.9	10.6	12.3	13.1	11.5	11.5	11.2	12.3	13.4	12.4	11.5
29 Other assets ¹⁸	47.3	38.6	39.6	40.9	43.1	41.9	40.2	42.5	42.5	41.9	45.3	45.0
30 TOTAL ASSETS ¹⁹	1,463.4	1,351.6	1,343.6	1,400.7	1,379.9	1,340.6	1,407.0	1,426.3	1,369.0	1,354.3	1,323.3	1,343.2

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

April 2, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
31 Deposits	863.6	959.8	965.6	1,009.3	1,014.5	1,055.8	1,054.3	1,050.5	1,043.2	1,036.0	1,041.0	1,027.2
32 Large time deposits	824.4	926.5	933.1	976.4	981.5	1,021.2	1,019.3	1,014.6	1,005.6	1,000.3	1,004.0	992.0
33 Other deposits	39.2	33.3	32.4	32.9	33.0	34.7	35.0	35.8	37.6	35.7	37.0	35.2
34 Borrowings	623.7	640.5	617.2	566.8	545.5	520.4	514.3	498.9	492.9	491.5	479.7	485.1
35 Borrowings from banks in the U.S.	42.0	34.7	33.4	34.0	34.0	30.4	30.0	32.5	33.1	31.1	29.8	22.1
36 Borrowings from others	581.7	605.8	583.8	532.8	511.6	490.0	484.3	466.4	459.9	460.5	449.9	463.0
37 Trading liabilities ²⁰	162.5	115.4	117.5	119.7	117.6	106.9	125.9	106.6	108.0	107.1	105.2	103.6
38 Derivatives with a negative fair value ¹⁷	148.0	107.2	110.0	110.1	109.4	99.4	112.3	91.7	91.6	91.3	90.7	89.9
39 Other trading liabilities	14.5	8.1	7.5	9.5	8.2	7.6	13.6	14.8	16.4	15.8	14.5	13.6
40 Net due to related foreign offices	-228.9	-396.5	-387.9	-330.3	-331.8	-373.2	-315.7	-259.9	-307.8	-314.4	-335.6	-309.6
41 Other liabilities ²¹	39.6	29.5	28.3	32.2	31.2	27.7	25.2	27.2	29.5	31.0	30.1	33.9
42 TOTAL LIABILITIES ¹⁹	1,460.6	1,348.7	1,340.7	1,397.7	1,376.9	1,337.6	1,404.0	1,423.3	1,365.9	1,351.3	1,320.3	1,340.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.8	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-	-19.7	-17.7	-15.2	-13.1	-11.5	-11.0	-10.4	-9.9	-10.3	-10.1	-10.0
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	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	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	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	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. 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).