

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

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

Account	2005	2006	2007	2008	2009	2008 Q4	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Jan	2010 Feb	2010 Mar	2010 Apr
ASSETS															
1 Bank credit	10.8	8.4	10.0	3.4	-6.4	4.0	-4.8	-5.7	-7.9	-8.1	-6.7	-8.6	-7.5	-5.2	-4.7
2 Securities in bank credit ²	4.4	4.5	7.0	0.5	7.7	10.8	2.9	4.7	15.1	7.4	4.2	1.6	2.0	-1.6	9.5
3 Treasury and agency securities ³	-0.5	1.4	-6.5	9.5	15.8	32.3	9.8	1.1	32.1	17.5	9.9	0.2	6.8	5.5	36.1
6 Other securities	13.6	9.5	27.5	-9.5	-3.3	-15.0	-6.4	9.8	-8.3	-8.1	-5.0	3.9	-6.1	-13.6	-35.7
9 Loans and leases in bank credit ⁸	12.8	9.5	10.9	4.2	-10.2	2.2	-6.8	-8.5	-14.4	-12.7	-10.1	-11.9	-10.5	-6.3	-9.4
10 Commercial and industrial loans	13.4	13.5	18.7	14.5	-18.6	12.0	-13.4	-16.5	-26.2	-23.8	-20.8	-28.3	-16.5	-18.1	-17.6
11 Real estate loans	15.5	10.4	6.9	0.2	-5.4	-0.8	-1.0	-2.2	-9.1	-9.7	-7.8	-8.6	-11.1	-6.9	-5.9
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.5	12.3	9.8	2.1	-4.9	-4.9	-3.3	-4.7	-1.2	-2.0	-3.8
13 Closed-end residential loans ⁹	-	10.1	5.5	-8.7	-8.5	-8.7	-5.3	-3.6	-13.7	-12.5	-7.8	-5.5	-19.3	-7.9	-2.1
14 Commercial real estate loans ¹⁰	-	14.1	9.1	6.3	-4.4	2.8	-0.5	-2.4	-6.1	-8.9	-9.5	-13.1	-6.8	-7.9	-10.3
15 Consumer loans	7.3	1.0	8.8	7.1	-3.7	6.9	9.8	-10.6	-5.7	-8.3	-13.0	-18.0	-3.5	-6.3	3.7
16 Credit cards and other revolving plans	11.3	0.7	11.1	6.8	-7.5	11.2	13.1	-17.7	-9.2	-16.2	-23.0	-33.0	-4.7	-8.1	6.6
17 Other consumer loans ¹¹	2.3	1.3	5.7	7.6	1.8	1.0	5.0	0.1	-0.8	2.8	0.3	1.4	-2.1	-4.1	0.0
18 Other loans and leases	8.5	11.7	19.7	1.8	-23.4	-7.6	-39.5	-18.8	-30.2	-13.9	1.5	9.5	-8.6	16.0	-32.4
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-	-	-	-	24.3	5.7	10.1	7.5	-9.9	-11.0
22 Interbank loans ¹²	-14.6	18.2	25.9	-14.6	-38.1	-71.3	30.2	-6.9	-79.6	-107.5	-57.8	-11.8	59.9	-160.0	-266.6
25 Cash assets ¹⁵	-0.1	-4.5	0.5	156.8	46.7	539.8	45.5	33.1	5.2	80.5	22.1	21.7	134.0	-38.8	-70.6
26 Trading assets ¹⁶	-	-	-	-	-	-	-	-	-	-72.4	-45.7	-63.1	12.8	-17.3	5.2
29 Other assets ¹⁸	7.5	13.5	11.2	17.4	-1.6	29.1	-6.1	-2.7	6.2	-3.7	19.1	27.4	24.5	-11.9	-7.9
30 TOTAL ASSETS ¹⁹	9.0	8.8	11.0	9.3	-5.8	21.9	-2.5	-5.4	-10.1	-5.6	-3.5	-3.7	11.1	-12.5	-15.9
LIABILITIES															
31 Deposits	8.7	7.5	9.2	5.7	5.2	4.2	4.3	6.2	5.3	4.5	0.9	-1.5	4.7	-3.9	-5.3
32 Large time deposits	19.1	20.3	16.6	-2.1	-4.6	-30.5	-22.4	0.5	6.0	-2.2	-4.7	-7.8	-2.0	-22.0	-33.4
33 Other deposits	-	-	-	-	-	-	-	-	-	6.7	2.7	0.6	6.9	2.0	3.7
34 Borrowings	4.8	13.2	15.4	19.2	-28.6	39.0	-27.5	-21.2	-44.9	-35.2	-19.0	-9.6	-6.2	-68.2	-72.7
37 Trading liabilities ²⁰	-	-	-	-	-	-	-	-	-	-56.3	-38.1	-4.8	-61.4	10.7	0.6
41 Other liabilities ²¹	6.4	17.4	2.8	1.4	-9.6	19.6	-14.9	-1.3	-6.2	-17.2	-7.7	-52.1	2.9	26.4	20.0
42 TOTAL LIABILITIES ¹⁹	8.3	8.8	11.8	12.2	-8.9	32.0	-8.6	-10.9	-12.4	-5.0	-5.6	-3.0	6.6	-26.3	-25.6

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

June 4, 2010

Account	2009 Apr	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	Week ending			
									May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	9,258.2	8,977.3	9,045.6	9,013.3	8,948.9	8,893.0	8,956.4	9,263.5	9,218.4	9,251.3	9,213.9	9,163.3
2 Securities in bank credit ²	2,180.4	2,294.9	2,304.5	2,331.1	2,335.7	2,339.2	2,329.5	2,330.3	2,318.5	2,323.9	2,314.7	2,291.4
3 Treasury and agency securities ³	1,260.3	1,389.8	1,402.8	1,438.0	1,438.3	1,446.5	1,453.1	1,500.6	1,498.8	1,505.8	1,503.3	1,485.5
4 Mortgage-backed securities (MBS) ⁴	–	985.0	991.6	1,003.6	999.7	1,000.9	983.6	1,000.8	1,003.2	1,009.4	1,002.4	996.1
5 Non-MBS ⁵	–	404.8	411.3	434.4	438.6	445.6	469.5	499.8	495.6	496.5	500.8	489.4
6 Other securities	920.1	905.1	901.6	893.1	897.4	892.8	876.4	829.6	819.7	818.1	811.4	806.0
7 Mortgage-backed securities ⁶	–	218.7	217.3	214.3	214.1	210.6	210.8	198.7	194.6	194.1	190.4	188.1
8 Non-MBS ⁷	–	686.5	684.4	678.8	683.4	682.2	665.6	630.9	625.1	624.0	621.0	617.9
9 Loans and leases in bank credit ⁸	7,077.9	6,682.4	6,741.1	6,682.2	6,613.2	6,553.7	6,626.9	6,933.2	6,899.8	6,927.3	6,899.2	6,871.9
10 Commercial and industrial loans	1,541.6	1,355.0	1,339.8	1,317.5	1,286.5	1,268.7	1,256.8	1,263.3	1,252.2	1,256.8	1,250.6	1,253.0
11 Real estate loans	3,841.1	3,734.9	3,804.2	3,783.9	3,756.6	3,722.1	3,707.1	3,714.9	3,707.6	3,718.3	3,702.9	3,684.7
12 Revolving home equity loans	605.3	600.7	604.3	602.5	600.2	599.5	599.9	603.0	600.3	600.1	599.5	599.3
13 Closed-end residential loans ⁹	1,520.3	1,470.5	1,542.0	1,535.3	1,528.2	1,503.7	1,498.7	1,514.1	1,516.9	1,530.9	1,518.1	1,503.6
14 Commercial real estate loans ¹⁰	1,715.6	1,663.7	1,657.9	1,646.2	1,628.3	1,618.9	1,608.5	1,597.8	1,590.3	1,587.3	1,585.3	1,581.8
15 Consumer loans	861.3	843.5	838.7	829.4	820.5	818.5	898.5	1,177.7	1,171.7	1,173.5	1,162.7	1,155.5
16 Credit cards and other revolving plans	369.4	347.1	342.0	331.4	322.2	321.1	396.8	654.4	649.7	651.5	640.3	634.8
17 Other consumer loans ¹¹	491.9	496.4	496.6	497.9	498.4	497.4	501.8	523.4	521.9	522.1	522.5	520.7
18 Other loans and leases	833.9	749.0	758.4	751.4	749.5	744.4	764.6	777.3	768.5	778.7	783.0	778.7
19 Fed funds and reverse RPs with nonbanks ¹²	243.5	197.9	208.9	207.6	205.6	207.5	212.6	203.8	205.8	210.5	218.3	214.4
20 All other loans and leases ¹³	590.4	551.1	549.5	543.8	543.9	536.9	552.0	573.5	562.6	568.2	564.7	564.3
21 LESS: Allowance for loan and lease losses	–	197.6	202.5	202.0	203.7	205.0	211.6	238.0	238.6	239.1	233.3	233.6
22 Interbank loans ¹²	397.5	287.2	223.2	214.3	212.3	222.9	193.2	150.3	149.4	156.7	152.8	167.6
23 Fed funds and reverse RPs with banks ¹²	324.7	201.9	157.7	151.3	149.5	157.8	141.4	127.4	131.5	136.9	133.2	146.9
24 Loans to commercial banks ¹⁴	72.8	85.3	65.5	63.1	62.8	65.0	51.8	22.9	17.9	19.8	19.7	20.8
25 Cash assets ¹⁵	1,014.6	1,210.2	1,221.0	1,160.3	1,181.8	1,313.6	1,271.8	1,200.7	1,198.7	1,245.4	1,242.6	1,203.1
26 Trading assets ¹⁶	–	313.0	285.1	270.1	255.3	258.1	254.1	254.2	277.3	269.9	284.6	293.5
27 Derivatives with a positive fair value ¹⁷	–	288.2	259.6	245.1	230.2	234.9	228.5	231.1	255.1	244.8	261.1	267.8
28 Other trading assets	–	24.8	25.5	25.0	25.2	23.1	25.7	23.0	22.1	25.1	23.5	25.7
29 Other assets ¹⁸	1,125.6	1,187.7	1,186.5	1,216.3	1,244.1	1,269.2	1,254.3	1,239.7	1,257.4	1,247.6	1,277.1	1,269.9
30 TOTAL ASSETS ¹⁹	12,055.7	11,777.8	11,758.8	11,672.4	11,638.6	11,751.6	11,718.3	11,870.3	11,862.4	11,931.7	11,937.7	11,864.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009 Apr	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	Week ending			
									May 5	May 12	May 19	May 26
LIABILITIES												
31 Deposits	7,317.9	7,637.5	7,681.9	7,697.8	7,688.3	7,718.4	7,693.6	7,667.6	7,677.2	7,679.2	7,630.7	7,655.3
32 Large time deposits	1,837.8	1,895.4	1,887.8	1,901.4	1,889.1	1,885.9	1,851.3	1,800.3	1,773.9	1,757.5	1,738.0	1,728.1
33 Other deposits	—	5,742.1	5,794.1	5,796.4	5,799.2	5,832.5	5,842.3	5,867.3	5,903.3	5,921.7	5,892.7	5,927.1
34 Borrowings	2,392.3	1,981.9	1,949.9	1,916.9	1,888.2	1,871.2	1,860.4	2,087.3	2,031.6	2,063.9	2,053.2	2,058.5
35 Borrowings from banks in the U.S.	431.9	317.6	285.5	266.7	257.0	263.7	233.3	189.2	186.5	187.8	185.9	197.3
36 Borrowings from others	1,960.4	1,664.3	1,664.4	1,650.2	1,631.3	1,607.5	1,627.0	1,898.1	1,845.1	1,876.1	1,867.3	1,861.2
37 Trading liabilities ²⁰	—	259.2	236.6	225.4	224.5	213.0	215.0	215.1	241.1	238.4	253.5	265.0
38 Derivatives with a negative fair value ¹⁷	—	202.6	184.1	176.1	175.5	166.3	164.9	164.7	184.7	178.5	189.5	194.0
39 Other trading liabilities	—	56.6	52.5	49.3	49.0	46.7	50.0	50.3	56.4	59.9	64.0	71.0
40 Net due to related foreign offices	221.7	214.8	208.1	138.6	159.2	211.1	117.1	40.8	34.2	44.3	76.3	35.9
41 Other liabilities ²¹	427.7	412.5	420.5	428.5	410.2	410.6	420.2	433.8	449.5	452.0	466.6	463.6
42 TOTAL LIABILITIES ¹⁹	10,743.5	10,505.9	10,496.9	10,407.2	10,370.4	10,424.3	10,306.3	10,444.6	10,433.7	10,477.8	10,480.3	10,478.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,312.2	1,271.9	1,261.9	1,265.3	1,268.1	1,327.3	1,412.0	1,425.7	1,428.8	1,453.9	1,457.4	1,385.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	-22.5	-16.4	-13.8	-18.6	-11.1	-9.6	-9.6	-2.9	-1.9	1.9	3.4
45 Securitized consumer loans ²⁴	409.2	394.5	388.2	391.6	394.3	393.7	305.5	24.2	21.9	21.8	21.5	21.5
46 Securitized credit cards and other revolving plans	371.2	360.5	355.4	360.0	362.4	361.4	278.5	15.7	15.6	15.5	15.2	15.2
47 Other securitized consumer loans	38.0	34.0	32.8	31.6	31.9	32.2	26.9	8.5	6.3	6.3	6.3	6.3
48 Securitized real estate loans ²⁴	1,424.9	1,413.1	1,401.5	1,383.4	1,375.1	1,383.1	1,390.8	1,387.5	1,387.9	1,386.1	1,378.4	1,381.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 4, 2010

Account	2009 Apr	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	Week ending			
									May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	9,240.1	8,992.3	9,083.1	9,054.6	8,959.0	8,887.7	8,934.1	9,235.9	9,221.4	9,226.3	9,183.5	9,152.7
2 Securities in bank credit ²	2,176.7	2,304.8	2,324.1	2,331.4	2,321.2	2,323.6	2,325.4	2,324.0	2,322.3	2,321.6	2,313.3	2,294.0
3 Treasury and agency securities ³	1,257.1	1,384.9	1,412.7	1,442.1	1,437.1	1,449.0	1,462.6	1,495.0	1,495.5	1,494.7	1,493.7	1,475.2
4 Mortgage-backed securities (MBS) ⁴	–	978.1	994.8	1,004.3	997.8	1,003.8	991.4	998.9	1,006.5	1,005.8	1,001.3	993.3
5 Non-MBS ⁵	–	406.8	417.9	437.8	439.3	445.2	471.1	496.1	489.0	488.8	492.4	481.9
6 Other securities	919.6	919.9	911.4	889.3	884.1	874.6	862.9	829.0	826.8	826.9	819.6	818.8
7 Mortgage-backed securities ⁶	–	216.7	217.0	213.3	215.2	212.8	211.8	199.9	196.1	195.5	191.6	188.6
8 Non-MBS ⁷	–	703.2	694.4	676.0	668.9	661.9	651.0	629.1	630.7	631.4	628.0	630.2
9 Loans and leases in bank credit ⁸	7,063.4	6,687.5	6,759.0	6,723.2	6,637.8	6,564.1	6,608.7	6,911.9	6,899.1	6,904.7	6,870.2	6,858.8
10 Commercial and industrial loans	1,549.8	1,356.1	1,340.3	1,317.4	1,285.3	1,273.3	1,262.0	1,270.6	1,263.8	1,264.1	1,258.4	1,256.2
11 Real estate loans	3,829.2	3,743.0	3,815.6	3,793.3	3,758.3	3,716.6	3,694.3	3,703.4	3,708.7	3,717.7	3,687.3	3,675.9
12 Revolving home equity loans	602.6	603.1	606.2	604.0	601.1	598.6	596.4	600.6	599.5	599.1	598.7	598.3
13 Closed-end residential loans ⁹	1,513.5	1,473.7	1,547.4	1,540.3	1,529.8	1,501.0	1,491.8	1,507.1	1,520.8	1,532.2	1,504.1	1,495.7
14 Commercial real estate loans ¹⁰	1,713.1	1,666.3	1,662.0	1,649.0	1,627.4	1,617.0	1,606.2	1,595.7	1,588.4	1,586.3	1,584.5	1,581.9
15 Consumer loans	855.5	838.9	837.1	837.1	839.5	826.6	892.1	1,166.0	1,159.1	1,158.4	1,157.5	1,157.5
16 Credit cards and other revolving plans	361.5	344.4	344.0	345.3	336.1	322.9	387.8	640.7	634.8	633.8	633.1	634.4
17 Other consumer loans ¹¹	494.0	494.4	493.1	491.8	503.4	503.6	504.3	525.3	524.3	524.6	524.4	523.0
18 Other loans and leases	828.9	749.6	766.0	775.5	754.7	747.5	760.3	771.9	767.4	764.6	767.1	769.2
19 Fed funds and reverse RPs with nonbanks ¹²	241.7	198.1	212.6	216.9	207.3	213.5	213.1	202.5	207.5	204.8	209.0	210.4
20 All other loans and leases ¹³	587.2	551.5	553.4	558.6	547.5	534.0	547.1	569.4	559.9	559.8	558.0	558.8
21 LESS: Allowance for loan and lease losses	–	196.2	201.1	199.8	203.7	206.1	212.4	238.8	240.4	240.3	235.2	232.3
22 Interbank loans ¹²	406.3	284.8	227.1	218.6	214.9	226.8	197.6	153.6	151.1	152.3	150.0	161.7
23 Fed funds and reverse RPs with banks ¹²	332.7	199.1	161.5	154.9	152.0	161.2	145.1	130.6	132.6	132.4	130.1	141.1
24 Loans to commercial banks ¹⁴	73.6	85.7	65.6	63.7	62.9	65.6	52.5	23.0	18.5	19.8	19.8	20.6
25 Cash assets ¹⁵	1,009.2	1,211.4	1,257.3	1,224.6	1,229.7	1,308.5	1,232.6	1,193.5	1,168.7	1,208.2	1,212.0	1,213.0
26 Trading assets ¹⁶	–	314.6	311.6	283.9	261.3	254.9	259.6	258.4	275.2	270.8	286.1	287.3
27 Derivatives with a positive fair value ¹⁷	–	289.1	285.2	259.2	237.2	232.9	235.0	234.9	253.2	246.6	263.3	263.0
28 Other trading assets	–	25.5	26.4	24.7	24.1	22.0	24.6	23.5	22.0	24.2	22.8	24.3
29 Other assets ¹⁸	1,125.0	1,191.5	1,184.2	1,222.9	1,248.8	1,272.7	1,260.3	1,238.9	1,253.7	1,244.4	1,258.7	1,253.9
30 TOTAL ASSETS ¹⁹	12,051.4	11,798.4	11,862.1	11,804.8	11,710.0	11,744.6	11,671.8	11,841.5	11,829.6	11,861.6	11,855.1	11,836.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009 Apr	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	Week ending			
									May 5	May 12	May 19	May 26
LIABILITIES												
31 Deposits	7,373.2	7,613.0	7,699.1	7,767.5	7,693.8	7,702.8	7,721.9	7,721.2	7,698.7	7,687.2	7,631.5	7,624.5
32 Large time deposits	1,831.9	1,905.4	1,897.1	1,913.4	1,894.0	1,872.9	1,835.6	1,792.0	1,770.8	1,761.9	1,747.9	1,735.5
33 Other deposits	—	5,707.5	5,802.0	5,854.1	5,799.8	5,829.9	5,886.4	5,929.2	5,927.9	5,925.3	5,883.6	5,889.0
34 Borrowings	2,413.5	1,977.6	1,936.5	1,896.8	1,875.3	1,860.0	1,863.3	2,103.9	2,079.5	2,101.8	2,088.1	2,091.2
35 Borrowings from banks in the U.S.	442.3	317.0	278.5	259.3	254.6	262.8	236.8	194.2	193.0	189.6	189.5	197.2
36 Borrowings from others	1,971.3	1,660.6	1,658.0	1,637.5	1,620.7	1,597.2	1,626.6	1,909.7	1,886.6	1,912.2	1,898.7	1,894.1
37 Trading liabilities ²⁰	—	259.3	253.4	229.7	236.0	213.2	215.7	213.7	237.5	237.6	253.3	262.5
38 Derivatives with a negative fair value ¹⁷	—	201.3	197.5	180.1	187.8	167.1	167.1	166.7	184.7	180.8	193.0	193.2
39 Other trading liabilities	—	57.9	55.8	49.7	48.2	46.1	48.6	46.9	52.7	56.8	60.3	69.2
40 Net due to related foreign offices	221.7	214.8	208.1	138.6	159.2	211.1	117.1	40.8	34.2	44.3	76.3	35.9
41 Other liabilities ²¹	421.8	418.5	431.8	437.8	411.1	414.6	418.2	426.8	441.5	449.6	456.5	466.3
42 TOTAL LIABILITIES ¹⁹	10,818.4	10,483.2	10,528.8	10,470.3	10,375.4	10,401.8	10,336.2	10,506.3	10,491.5	10,520.5	10,505.7	10,480.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,233.0	1,315.2	1,333.2	1,334.5	1,334.6	1,342.8	1,335.5	1,335.2	1,338.1	1,341.0	1,349.4	1,356.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	-22.5	-16.4	-13.8	-18.6	-11.1	-9.6	-9.6	-2.9	-1.9	1.9	3.4
45 Securitized consumer loans ²⁴	409.4	393.9	385.8	392.3	396.7	394.1	304.9	24.2	21.9	21.9	21.3	21.3
46 Securitized credit cards and other revolving plans	371.6	359.9	352.8	359.8	364.3	361.8	278.0	15.7	15.6	15.6	15.1	15.1
47 Other securitized consumer loans	37.8	33.9	33.0	32.5	32.4	32.2	26.9	8.5	6.2	6.2	6.2	6.2
48 Securitized real estate loans ²⁴	1,426.6	1,406.6	1,411.5	1,407.7	1,401.1	1,401.0	1,393.1	1,380.2	1,380.0	1,379.9	1,371.9	1,374.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 4, 2010

Account	2009 Apr	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	Week ending			
									May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	8,310.1	8,158.7	8,235.7	8,224.1	8,163.6	8,119.2	8,183.4	8,489.5	8,461.3	8,479.9	8,443.4	8,395.3
2 Securities in bank credit ²	1,892.7	2,040.5	2,053.9	2,088.6	2,090.6	2,098.0	2,092.3	2,094.3	2,087.0	2,086.3	2,076.7	2,060.6
3 Treasury and agency securities ³	1,165.4	1,291.0	1,304.7	1,338.4	1,343.7	1,358.1	1,364.7	1,407.8	1,411.4	1,411.6	1,409.0	1,394.4
4 Mortgage-backed securities (MBS) ⁴	–	952.5	963.6	977.9	975.1	978.3	961.3	978.4	980.9	987.0	979.9	973.9
5 Non-MBS ⁵	–	338.6	341.1	360.5	368.6	379.8	403.4	429.4	430.4	424.6	429.0	420.4
6 Other securities	727.3	749.5	749.2	750.1	746.9	739.9	727.6	686.5	675.6	674.7	667.7	666.2
7 Mortgage-backed securities ⁶	–	212.9	210.8	207.6	206.5	202.2	202.8	189.8	186.2	185.4	181.3	178.7
8 Non-MBS ⁷	–	536.5	538.4	542.5	540.4	537.6	524.8	496.6	489.4	489.3	486.5	487.5
9 Loans and leases in bank credit ⁸	6,417.4	6,118.2	6,181.8	6,135.6	6,072.9	6,021.2	6,091.1	6,395.2	6,374.3	6,393.6	6,366.7	6,334.7
10 Commercial and industrial loans	1,191.1	1,064.0	1,051.9	1,037.9	1,017.1	1,004.4	995.2	1,006.3	999.0	1,000.4	997.5	998.7
11 Real estate loans	3,795.4	3,694.2	3,762.8	3,743.3	3,715.2	3,679.9	3,665.6	3,676.2	3,669.8	3,680.6	3,665.2	3,646.8
12 Revolving home equity loans	603.8	601.7	604.4	601.4	598.5	597.3	598.4	603.1	600.7	600.4	599.9	599.7
13 Closed-end residential loans ⁹	1,516.8	1,468.3	1,539.4	1,532.8	1,525.7	1,501.1	1,496.1	1,511.9	1,514.7	1,528.4	1,515.4	1,500.9
14 Commercial real estate loans ¹⁰	1,674.8	1,624.3	1,619.0	1,609.2	1,591.0	1,581.6	1,571.0	1,561.2	1,554.4	1,551.7	1,549.9	1,546.2
15 Consumer loans	861.2	842.1	837.2	828.0	819.2	817.2	897.1	1,176.2	1,170.2	1,172.1	1,161.3	1,154.1
16 Credit cards and other revolving plans	369.4	347.1	342.0	331.4	322.2	321.1	396.8	654.4	649.7	651.5	640.3	634.8
17 Other consumer loans ¹¹	491.9	495.0	495.2	496.5	497.1	496.1	500.3	521.8	520.5	520.7	521.1	519.3
18 Other loans and leases	569.7	517.8	529.8	526.3	521.4	519.7	533.3	536.5	535.3	540.5	542.6	535.2
19 Fed funds and reverse RPs with nonbanks ¹²	166.8	136.8	144.0	141.8	135.5	141.0	145.1	137.9	141.9	140.4	144.9	138.2
20 All other loans and leases ¹³	402.9	381.0	385.8	384.6	385.9	378.7	388.2	398.6	393.4	400.2	397.7	396.9
21 LESS: Allowance for loan and lease losses	–	195.6	200.6	200.2	202.1	203.4	209.7	236.5	237.0	237.4	231.5	231.7
22 Interbank loans ¹²	353.3	256.5	191.7	185.3	182.2	190.0	167.1	122.1	118.8	123.1	122.0	132.0
23 Fed funds and reverse RPs with banks ¹²	287.5	173.8	129.4	125.1	122.6	128.8	118.6	102.9	104.7	109.0	108.1	117.2
24 Loans to commercial banks ¹⁴	65.8	82.7	62.3	60.2	59.6	61.2	48.4	19.2	14.2	14.1	13.9	14.8
25 Cash assets ¹⁵	724.4	845.2	872.5	822.7	751.0	832.9	863.1	827.2	811.6	861.6	846.2	847.0
26 Trading assets ¹⁶	–	187.5	174.2	161.9	148.4	148.1	150.1	154.0	173.1	160.8	173.0	174.6
27 Derivatives with a positive fair value ¹⁷	–	174.3	161.6	149.1	135.9	137.5	138.3	142.8	162.0	148.9	163.0	163.5
28 Other trading assets	–	13.2	12.6	12.8	12.6	10.6	11.8	11.2	11.1	11.8	9.9	11.1
29 Other assets ¹⁸	1,076.2	1,146.8	1,143.4	1,176.3	1,205.1	1,230.1	1,212.3	1,192.5	1,199.2	1,195.1	1,224.2	1,219.0
30 TOTAL ASSETS ¹⁹	10,568.7	10,399.1	10,417.0	10,370.2	10,248.1	10,316.9	10,366.3	10,548.9	10,527.0	10,583.1	10,577.3	10,536.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
LIABILITIES													
31	Deposits	6,440.3	6,626.1	6,667.5	6,646.9	6,637.2	6,656.8	6,650.8	6,661.5	6,692.2	6,713.0	6,683.3	6,720.2
32	Large time deposits	998.0	919.5	908.2	885.9	872.7	860.5	842.9	834.9	828.1	832.5	833.4	835.5
33	Other deposits	—	5,706.6	5,759.3	5,761.0	5,764.5	5,796.3	5,807.9	5,826.7	5,864.0	5,880.6	5,849.9	5,884.6
34	Borrowings	1,727.2	1,407.0	1,399.6	1,391.0	1,367.6	1,364.8	1,387.6	1,592.9	1,532.6	1,574.8	1,551.7	1,546.4
35	Borrowings from banks in the U.S.	389.0	283.3	252.5	236.9	226.5	230.6	208.4	163.5	158.0	158.9	158.8	165.8
36	Borrowings from others	1,338.3	1,123.7	1,147.1	1,154.1	1,141.1	1,134.2	1,179.2	1,429.3	1,374.6	1,415.9	1,393.0	1,380.6
37	Trading liabilities ²⁰	—	142.8	123.4	117.6	103.3	106.3	108.6	108.4	129.4	123.2	137.9	145.1
38	Derivatives with a negative fair value ¹⁷	—	94.0	79.4	76.7	66.9	73.9	75.3	76.7	94.4	86.8	97.5	96.6
39	Other trading liabilities	—	48.8	44.1	40.9	36.4	32.4	33.3	31.7	35.0	36.4	40.4	48.5
40	Net due to related foreign offices	491.9	545.1	539.9	511.8	474.7	470.8	441.5	401.0	387.4	380.8	388.2	361.2
41	Other liabilities ²¹	390.4	380.6	390.5	401.5	386.2	384.5	384.1	383.9	397.5	398.2	411.9	414.4
42	TOTAL LIABILITIES ¹⁹	9,284.0	9,101.6	9,121.0	9,068.8	8,969.0	8,983.3	8,972.5	9,147.7	9,139.1	9,190.0	9,173.1	9,187.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,284.8	1,297.6	1,296.0	1,301.4	1,279.2	1,333.6	1,393.8	1,401.2	1,387.9	1,393.1	1,404.2	1,348.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-7.3	-3.3	-2.3	-7.6	-0.7	0.4	0.1	5.2	6.2	10.0	11.4
45	Securitized consumer loans ²⁴	409.2	394.5	388.2	391.6	394.3	393.7	305.5	24.2	21.9	21.8	21.5	21.5
46	Securitized credit cards and other revolving plans	371.2	360.5	355.4	360.0	362.4	361.4	278.5	15.7	15.6	15.5	15.2	15.2
47	Other securitized consumer loans	38.0	34.0	32.8	31.6	31.9	32.2	26.9	8.5	6.3	6.3	6.3	6.3
48	Securitized real estate loans ²⁴	1,424.9	1,413.1	1,401.5	1,383.4	1,375.1	1,383.1	1,390.8	1,387.5	1,387.9	1,386.1	1,378.4	1,381.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 4, 2010

Account	2009 Apr	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	Week ending			
									May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	8,291.1	8,163.9	8,266.8	8,256.5	8,176.2	8,114.9	8,167.5	8,462.0	8,466.1	8,458.0	8,418.3	8,384.7
2 Securities in bank credit ²	1,893.4	2,040.5	2,066.5	2,086.9	2,080.1	2,084.7	2,092.2	2,091.5	2,094.1	2,086.8	2,079.4	2,062.6
3 Treasury and agency securities ³	1,162.4	1,288.8	1,315.3	1,344.7	1,342.7	1,355.7	1,372.0	1,401.7	1,407.0	1,400.0	1,400.5	1,384.1
4 Mortgage-backed securities (MBS) ⁴	–	946.3	966.8	978.5	973.1	980.8	969.1	976.7	984.4	983.4	978.9	971.5
5 Non-MBS ⁵	–	342.5	348.5	366.2	369.6	374.9	402.9	425.1	422.6	416.5	421.6	412.7
6 Other securities	731.1	751.7	751.2	742.2	737.4	729.0	720.2	689.8	687.1	686.9	678.8	678.4
7 Mortgage-backed securities ⁶	–	208.9	209.2	206.5	208.3	204.2	203.2	191.0	187.8	187.2	183.3	180.3
8 Non-MBS ⁷	–	542.8	542.0	535.7	529.1	524.8	517.0	498.8	499.3	499.7	495.6	498.1
9 Loans and leases in bank credit ⁸	6,397.6	6,123.5	6,200.3	6,169.6	6,096.1	6,030.2	6,075.3	6,370.5	6,372.0	6,371.2	6,338.9	6,322.1
10 Commercial and industrial loans	1,196.4	1,064.2	1,053.3	1,037.3	1,014.2	1,006.5	998.4	1,011.3	1,010.1	1,007.5	1,005.4	1,002.8
11 Real estate loans	3,782.4	3,701.1	3,773.8	3,753.0	3,718.2	3,676.5	3,654.1	3,663.8	3,669.9	3,679.2	3,648.8	3,637.2
12 Revolving home equity loans	600.9	602.9	606.0	603.8	600.8	598.3	596.2	600.3	599.3	598.9	598.4	598.1
13 Closed-end residential loans ⁹	1,509.5	1,471.4	1,545.0	1,537.7	1,527.1	1,498.4	1,489.2	1,504.5	1,518.2	1,529.6	1,501.5	1,493.1
14 Commercial real estate loans ¹⁰	1,672.0	1,626.7	1,622.9	1,611.5	1,590.2	1,579.8	1,568.7	1,559.0	1,552.4	1,550.7	1,548.8	1,546.0
15 Consumer loans	855.5	837.6	835.8	835.7	838.2	825.3	890.8	1,164.6	1,157.8	1,157.0	1,156.1	1,156.1
16 Credit cards and other revolving plans	361.5	344.4	344.0	345.3	336.1	322.9	387.8	640.7	634.8	633.8	633.1	634.4
17 Other consumer loans ¹¹	494.0	493.2	491.8	490.4	502.1	502.3	502.9	523.9	522.9	523.2	523.0	521.6
18 Other loans and leases	563.3	520.6	537.4	543.6	525.6	521.9	532.0	530.7	534.3	527.5	528.6	526.1
19 Fed funds and reverse RPs with nonbanks ¹²	162.2	138.0	146.3	150.4	138.9	146.0	148.3	134.5	141.3	133.6	135.3	133.2
20 All other loans and leases ¹³	401.1	382.6	391.1	393.3	386.7	375.9	383.7	396.2	393.0	394.0	393.3	392.9
21 LESS: Allowance for loan and lease losses	–	194.2	199.2	198.0	202.1	204.4	210.8	237.3	239.0	238.8	233.7	230.8
22 Interbank loans ¹²	365.3	251.7	193.4	188.8	184.6	193.4	171.7	126.0	119.9	118.9	118.6	126.4
23 Fed funds and reverse RPs with banks ¹²	298.2	169.8	131.7	128.9	125.0	131.5	123.2	106.6	105.2	104.6	104.5	111.5
24 Loans to commercial banks ¹⁴	67.1	81.9	61.7	60.0	59.6	61.9	48.5	19.4	14.7	14.3	14.1	14.8
25 Cash assets ¹⁵	726.7	837.1	894.9	867.3	781.3	835.1	841.1	828.4	796.4	842.6	820.1	853.1
26 Trading assets ¹⁶	–	188.5	185.1	168.6	154.3	149.3	153.2	155.2	168.9	159.0	172.4	169.0
27 Derivatives with a positive fair value ¹⁷	–	175.2	171.7	155.4	141.8	138.5	141.4	144.2	158.2	147.7	162.2	158.6
28 Other trading assets	–	13.3	13.3	13.2	12.6	10.8	11.8	11.0	10.7	11.3	10.2	10.4
29 Other assets ¹⁸	1,077.5	1,150.6	1,141.1	1,181.0	1,208.6	1,230.2	1,216.6	1,194.4	1,198.9	1,192.0	1,206.4	1,201.2
30 TOTAL ASSETS ¹⁹	10,571.0	10,397.7	10,482.2	10,464.2	10,303.0	10,318.5	10,339.4	10,528.7	10,511.2	10,531.8	10,502.1	10,503.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
LIABILITIES													
31	Deposits	6,484.7	6,603.6	6,684.6	6,711.6	6,639.5	6,652.4	6,690.8	6,710.4	6,706.9	6,705.2	6,661.4	6,667.7
32	Large time deposits	—	929.0	915.7	892.2	874.7	858.3	840.7	826.3	821.2	824.2	823.3	822.7
33	Other deposits	—	5,674.6	5,769.0	5,819.4	5,764.8	5,794.1	5,850.1	5,884.1	5,885.8	5,881.1	5,838.0	5,845.0
34	Borrowings	1,739.4	1,410.8	1,390.9	1,376.4	1,361.1	1,361.5	1,381.4	1,598.0	1,565.8	1,594.8	1,569.5	1,570.0
35	Borrowings from banks in the U.S.	400.4	283.0	244.5	228.9	224.7	230.7	210.9	168.6	165.8	161.6	162.8	167.8
36	Borrowings from others	1,339.0	1,127.9	1,146.4	1,147.5	1,136.4	1,130.9	1,170.5	1,429.4	1,400.1	1,433.2	1,406.7	1,402.2
37	Trading liabilities ²⁰	—	139.6	135.8	122.8	110.1	106.6	109.9	109.7	125.0	119.2	132.8	137.7
38	Derivatives with a negative fair value ¹⁷	—	91.2	88.1	80.7	75.5	75.4	76.7	79.7	93.4	85.9	96.2	93.5
39	Other trading liabilities	—	48.4	47.7	42.1	34.6	31.2	33.2	29.9	31.6	33.3	36.6	44.2
40	Net due to related foreign offices	491.9	545.1	539.9	511.8	474.7	470.8	441.5	401.0	387.4	380.8	388.2	361.2
41	Other liabilities ²¹	384.7	386.3	400.6	410.1	385.9	387.4	383.3	377.4	390.9	393.7	403.9	413.8
42	TOTAL LIABILITIES¹⁹	9,340.9	9,085.5	9,151.9	9,132.8	8,971.4	8,978.7	9,006.8	9,196.5	9,176.1	9,193.7	9,155.7	9,150.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,230.1	1,312.2	1,330.2	1,331.5	1,331.6	1,339.8	1,332.5	1,332.2	1,335.1	1,338.0	1,346.3	1,353.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-7.3	-3.3	-2.3	-7.6	-0.7	0.4	0.1	5.2	6.2	10.0	11.4
45	Securitized consumer loans ²⁴	409.4	393.9	385.8	392.3	396.7	394.1	304.9	24.2	21.9	21.9	21.3	21.3
46	Securitized credit cards and other revolving plans	371.6	359.9	352.8	359.8	364.3	361.8	278.0	15.7	15.6	15.6	15.1	15.1
47	Other securitized consumer loans	37.8	33.9	33.0	32.5	32.4	32.2	26.9	8.5	6.2	6.2	6.2	6.2
48	Securitized real estate loans ²⁴	1,426.6	1,406.6	1,411.5	1,407.7	1,401.1	1,401.0	1,393.1	1,380.2	1,380.0	1,379.9	1,371.9	1,374.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
ASSETS													
1	Bank credit	5,263.8	5,148.2	5,220.8	5,226.4	5,193.0	5,162.5	5,219.2	5,469.4	5,436.8	5,448.1	5,424.6	5,387.0
2	Securities in bank credit ²	1,279.9	1,382.7	1,389.8	1,425.3	1,438.7	1,443.7	1,438.1	1,432.6	1,419.5	1,418.2	1,408.7	1,396.0
3	Treasury and agency securities ³	752.9	848.1	857.6	883.7	890.5	905.8	909.1	937.8	936.1	936.3	934.3	922.5
4	Mortgage-backed securities (MBS) ⁴	633.6	667.8	678.0	687.7	691.5	699.5	681.5	689.8	691.2	696.8	690.8	685.1
5	Non-MBS ⁵	119.3	180.3	179.6	196.0	198.9	206.2	227.7	248.1	244.8	239.4	243.5	237.4
6	Other securities	527.0	534.6	532.2	541.6	548.2	537.9	528.9	494.8	483.4	481.9	474.4	473.5
7	Mortgage-backed securities ⁶	157.7	181.5	179.9	176.7	175.1	171.6	172.2	159.5	155.7	154.4	150.0	148.0
8	Non-MBS ⁷	369.3	353.1	352.3	364.9	373.1	366.3	356.7	335.2	327.7	327.5	324.4	325.5
9	Loans and leases in bank credit ⁸	3,983.9	3,765.5	3,831.1	3,801.1	3,754.3	3,718.8	3,781.2	4,036.8	4,017.4	4,029.9	4,015.8	3,990.9
10	Commercial and industrial loans	763.2	663.7	654.0	641.9	624.5	614.7	605.4	615.0	608.1	607.9	605.6	606.1
11	Real estate loans	2,124.7	2,071.8	2,138.0	2,129.6	2,113.5	2,087.3	2,077.1	2,079.0	2,073.2	2,081.7	2,077.5	2,064.4
12	Revolving home equity loans	484.1	483.4	486.9	484.9	482.3	481.4	481.1	483.3	481.0	480.8	480.3	480.3
13	Closed-end residential loans ⁹	983.8	960.6	1,024.9	1,024.4	1,018.6	998.6	993.6	996.0	996.1	1,007.1	1,004.2	993.4
14	Commercial real estate loans ¹⁰	656.8	627.8	626.3	620.4	612.6	607.3	602.4	599.6	596.1	593.9	593.0	590.7
15	Consumer loans	654.6	635.5	630.3	622.5	615.3	614.7	685.0	927.5	922.3	922.8	913.2	906.3
16	Credit cards and other revolving plans	297.5	280.9	275.9	267.6	257.8	256.8	323.1	546.9	541.9	542.8	533.1	527.7
17	Other consumer loans ¹¹	357.1	354.7	354.5	354.9	357.5	357.8	361.9	380.6	380.4	380.0	380.0	378.6
18	Other loans and leases	441.4	394.5	408.7	407.0	401.0	402.2	413.7	415.3	413.8	417.5	419.6	414.2
19	Fed funds and reverse RPs with nonbanks ¹²	161.4	135.1	142.4	140.3	133.6	139.7	143.3	135.9	141.0	138.6	143.1	138.3
20	All other loans and leases ¹³	280.0	259.4	266.3	266.7	267.5	262.5	270.5	279.4	272.7	278.8	276.5	275.8
21	LESS: Allowance for loan and lease losses	111.7	140.9	145.4	145.9	145.9	147.0	152.2	177.3	176.9	177.0	171.1	171.4
22	Interbank loans ¹²	289.4	197.7	127.9	121.4	125.5	134.4	111.3	72.1	67.3	69.9	72.4	76.4
23	Fed funds and reverse RPs with banks ¹²	230.9	122.9	72.1	65.6	70.1	77.4	66.4	55.4	55.6	58.5	61.1	64.3
24	Loans to commercial banks ¹⁴	58.6	74.8	55.9	55.8	55.3	57.0	44.9	16.7	11.7	11.5	11.2	12.1
25	Cash assets ¹⁵	513.2	602.0	629.0	570.1	502.7	568.9	585.0	556.7	541.0	589.3	574.4	570.8
26	Trading assets ¹⁶	–	178.7	165.0	153.7	141.1	140.8	143.5	148.5	167.6	155.3	166.4	168.4
27	Derivatives with a positive fair value ¹⁷	254.3	168.2	155.7	143.5	130.7	132.0	133.0	137.4	156.4	143.4	157.3	157.5
28	Other trading assets	–	10.5	9.4	10.2	10.4	8.9	10.6	11.0	11.2	11.9	9.2	11.0
29	Other assets ¹⁸	829.5	890.8	888.6	909.9	929.9	950.9	936.1	919.4	929.5	924.2	951.7	948.4
30	TOTAL ASSETS¹⁹	7,043.8	6,876.5	6,885.9	6,835.5	6,746.3	6,810.6	6,843.1	6,988.9	6,965.4	7,009.8	7,018.4	6,979.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
LIABILITIES													
31	Deposits	3,919.8	4,017.7	4,040.2	4,033.3	4,029.3	4,043.9	4,045.4	4,040.0	4,059.6	4,077.6	4,058.7	4,080.2
32	Large time deposits	548.2	456.3	445.2	426.7	416.0	401.3	385.0	376.3	371.4	374.1	374.8	376.3
33	Other deposits	3,371.5	3,561.5	3,595.0	3,606.5	3,613.3	3,642.6	3,660.3	3,663.7	3,688.2	3,703.5	3,683.9	3,703.9
34	Borrowings	1,233.9	956.5	960.0	964.4	976.4	1,003.8	1,009.2	1,193.3	1,145.1	1,177.6	1,161.0	1,160.8
35	Borrowings from banks in the U.S.	249.0	153.4	145.6	133.8	135.0	138.9	117.1	76.5	73.7	70.6	72.5	79.0
36	Borrowings from others	984.9	803.1	814.5	830.7	841.4	864.9	892.2	1,116.8	1,071.4	1,107.1	1,088.4	1,081.8
37	Trading liabilities ²⁰	226.4	138.4	119.3	113.6	99.6	102.1	104.6	104.2	124.7	118.7	133.2	140.0
38	Derivatives with a negative fair value ¹⁷	186.9	90.5	76.2	73.6	64.1	70.6	72.2	73.4	90.7	83.2	93.7	92.5
39	Other trading liabilities	39.5	47.8	43.2	40.0	35.5	31.5	32.5	30.7	34.0	35.5	39.5	47.6
40	Net due to related foreign offices	443.0	507.5	499.7	467.1	430.1	427.2	397.3	356.3	343.2	338.1	344.9	320.7
41	Other liabilities ²¹	320.0	312.9	322.6	332.0	319.4	319.0	315.3	312.4	327.6	329.9	343.4	346.2
42	TOTAL LIABILITIES ¹⁹	6,143.0	5,932.9	5,941.9	5,910.5	5,854.9	5,896.1	5,871.8	6,006.0	6,000.2	6,041.9	6,041.2	6,047.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	900.8	943.6	944.1	925.0	891.4	914.5	971.3	982.8	965.2	967.9	977.1	931.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-47.0	-9.4	-5.5	-5.0	-8.7	-2.8	-1.8	-2.2	2.5	3.5	7.3	8.4
45	Securitized consumer loans ²⁴	319.5	307.2	302.2	303.9	306.7	304.9	239.0	8.5	6.3	6.3	6.3	6.3
46	Securitized credit cards and other revolving plans	282.9	274.3	270.3	273.2	275.7	273.5	212.8	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	36.6	32.9	31.8	30.7	31.1	31.3	26.2	8.5	6.3	6.3	6.3	6.3
48	Securitized real estate loans ²⁴	1,401.3	1,390.1	1,379.7	1,361.8	1,352.7	1,362.0	1,370.2	1,367.1	1,367.7	1,366.4	1,358.5	1,361.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
ASSETS													
1	Bank credit	5,249.8	5,140.3	5,240.1	5,247.6	5,207.9	5,169.3	5,209.9	5,449.4	5,444.7	5,435.0	5,409.1	5,380.7
2	Securities in bank credit ²	1,273.5	1,376.3	1,399.1	1,425.9	1,434.5	1,438.4	1,437.6	1,425.3	1,424.1	1,416.3	1,410.7	1,394.9
3	Treasury and agency securities ³	750.0	841.3	863.3	886.4	888.9	904.9	914.6	933.5	934.9	928.1	930.2	915.2
4	Mortgage-backed securities (MBS) ⁴	631.0	664.1	681.8	691.8	689.9	697.5	683.3	686.0	691.1	690.0	687.0	681.0
5	Non-MBS ⁵	119.0	177.2	181.5	194.6	199.0	207.4	231.3	247.5	243.8	238.1	243.2	234.2
6	Other securities	523.5	535.0	535.8	539.5	545.6	533.5	523.0	491.7	489.2	488.2	480.5	479.7
7	Mortgage-backed securities ⁶	158.3	177.3	177.9	175.5	177.5	173.3	172.4	160.2	157.4	156.7	152.7	150.3
8	Non-MBS ⁷	365.1	357.7	357.8	364.1	368.0	360.3	350.5	331.5	331.8	331.5	327.8	329.4
9	Loans and leases in bank credit ⁸	3,976.3	3,764.0	3,841.1	3,821.7	3,773.4	3,730.9	3,772.3	4,024.2	4,020.5	4,018.7	3,998.4	3,985.8
10	Commercial and industrial loans	766.8	663.3	654.8	641.1	623.0	616.9	608.1	618.4	615.3	613.0	611.1	609.0
11	Real estate loans	2,122.9	2,072.7	2,142.7	2,131.1	2,111.9	2,085.6	2,070.1	2,077.8	2,080.6	2,088.0	2,070.4	2,062.4
12	Revolving home equity loans	482.6	485.0	488.1	485.6	482.8	480.2	478.3	481.9	480.6	480.3	479.9	479.7
13	Closed-end residential loans ⁹	985.1	959.8	1,026.4	1,022.4	1,017.6	998.4	989.5	997.6	1,005.1	1,013.7	997.1	990.8
14	Commercial real estate loans ¹⁰	655.2	627.9	628.2	623.1	611.5	607.0	602.3	598.3	595.0	594.0	593.4	592.0
15	Consumer loans	650.6	631.3	628.7	627.6	631.8	622.9	680.0	917.4	911.5	910.1	908.5	908.3
16	Credit cards and other revolving plans	290.5	278.3	277.8	278.2	271.8	260.7	315.9	533.5	528.3	527.3	526.0	527.0
17	Other consumer loans ¹¹	360.2	352.9	350.9	349.5	360.0	362.1	364.1	383.9	383.3	382.8	382.5	381.2
18	Other loans and leases	436.1	396.8	414.9	421.9	406.7	405.6	414.1	410.6	413.0	407.6	408.3	406.2
19	Fed funds and reverse RPs with nonbanks ¹²	157.4	136.4	144.4	148.8	137.8	144.7	147.1	133.0	140.0	132.5	134.2	132.2
20	All other loans and leases ¹³	278.7	260.4	270.4	273.1	268.9	260.8	267.0	277.6	273.0	275.1	274.1	274.0
21	LESS: Allowance for loan and lease losses	112.3	139.4	144.4	144.0	146.0	147.2	153.2	178.4	179.5	179.3	174.1	171.6
22	Interbank loans ¹²	297.9	195.1	129.3	124.3	127.8	137.0	114.3	74.0	67.9	67.3	70.0	72.9
23	Fed funds and reverse RPs with banks ¹²	239.1	118.9	73.3	68.3	71.7	78.9	69.2	57.4	56.0	55.8	58.7	60.9
24	Loans to commercial banks ¹⁴	58.8	76.2	56.0	56.0	56.1	58.1	45.0	16.6	12.0	11.5	11.3	12.0
25	Cash assets ¹⁵	521.2	598.2	636.5	602.8	524.0	568.0	567.2	564.3	534.4	578.2	558.9	583.2
26	Trading assets ¹⁶	–	179.5	175.6	159.9	147.2	141.9	146.1	149.4	162.8	152.9	166.0	162.4
27	Derivatives with a positive fair value ¹⁷	260.6	169.1	165.8	149.5	136.4	133.0	135.9	138.9	152.6	142.1	156.3	152.5
28	Other trading assets	–	10.4	9.9	10.4	10.8	9.0	10.2	10.5	10.2	10.8	9.7	9.9
29	Other assets ¹⁸	827.8	894.3	884.4	915.1	933.2	950.3	940.7	917.3	925.4	916.4	933.1	928.8
30	TOTAL ASSETS¹⁹	7,050.0	6,868.0	6,921.5	6,905.7	6,794.1	6,819.3	6,824.9	6,976.0	6,955.7	6,970.5	6,962.9	6,956.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
LIABILITIES													
31	Deposits	3,952.1	4,009.8	4,055.0	4,079.0	4,033.5	4,037.3	4,063.2	4,075.6	4,069.7	4,067.9	4,043.0	4,040.4
32	Large time deposits	540.3	462.7	449.7	430.7	417.0	399.2	383.0	371.4	367.7	369.8	369.4	369.3
33	Other deposits	3,411.8	3,547.1	3,605.4	3,648.3	3,616.5	3,638.1	3,680.2	3,704.2	3,702.0	3,698.2	3,673.6	3,671.1
34	Borrowings	1,239.0	975.5	968.6	964.4	963.1	986.3	1,002.4	1,193.6	1,161.9	1,184.2	1,163.4	1,163.7
35	Borrowings from banks in the U.S.	255.2	154.3	143.3	130.8	130.4	137.2	118.7	78.6	77.5	72.6	74.5	79.1
36	Borrowings from others	983.7	821.1	825.3	833.6	832.8	849.1	883.7	1,115.0	1,084.4	1,111.5	1,088.9	1,084.7
37	Trading liabilities ²⁰	232.8	135.2	131.3	118.3	106.2	102.4	105.7	105.6	120.6	115.0	128.3	132.9
38	Derivatives with a negative fair value ¹⁷	195.3	87.7	84.6	77.2	72.4	72.0	73.4	76.5	89.9	82.4	92.5	89.5
39	Other trading liabilities	37.5	47.5	46.7	41.1	33.8	30.4	32.3	29.1	30.7	32.5	35.8	43.4
40	Net due to related foreign offices	443.0	507.5	499.7	467.1	430.1	427.2	397.3	356.3	343.2	338.1	344.9	320.7
41	Other liabilities ²¹	317.6	318.5	330.9	339.8	320.7	322.6	316.7	309.9	323.3	325.5	335.5	344.9
42	TOTAL LIABILITIES¹⁹	6,184.5	5,946.4	5,985.6	5,968.7	5,853.6	5,875.8	5,885.3	6,040.9	6,018.8	6,030.7	6,015.1	6,002.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	865.5	921.6	936.0	937.1	940.5	943.5	939.6	935.1	936.9	939.9	947.9	953.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-47.0	-9.4	-5.5	-5.0	-8.7	-2.8	-1.8	-2.2	2.5	3.5	7.3	8.4
45	Securitized consumer loans ²⁴	320.4	306.4	299.1	302.9	306.8	304.5	238.4	8.4	6.2	6.2	6.1	6.1
46	Securitized credit cards and other revolving plans	284.2	273.5	267.0	271.3	275.3	273.1	212.2	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	36.3	33.0	32.1	31.6	31.5	31.4	26.2	8.4	6.2	6.2	6.1	6.1
48	Securitized real estate loans ²⁴	1,402.0	1,383.6	1,389.0	1,385.3	1,379.4	1,379.4	1,371.5	1,359.5	1,359.5	1,359.4	1,351.5	1,354.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	3,046.3	3,010.5	3,014.9	2,997.7	2,970.6	2,956.7	2,964.2	3,020.1	3,024.4	3,031.8	3,018.8	3,008.3
2 Securities in bank credit ²	612.8	657.8	664.1	663.3	651.9	654.3	654.3	661.7	667.5	668.1	667.9	664.5
3 Treasury and agency securities ³	412.5	442.9	447.1	454.7	453.3	452.3	455.6	470.0	475.3	475.4	474.7	471.8
4 Mortgage-backed securities (MBS) ⁴	–	284.6	285.7	290.2	283.6	278.8	279.9	288.7	289.7	290.2	289.1	288.8
5 Non-MBS ⁵	–	158.3	161.5	164.5	169.7	173.5	175.7	181.3	185.6	185.2	185.6	183.0
6 Other securities	200.3	214.9	217.0	208.6	198.7	201.9	198.7	191.7	192.2	192.7	193.3	192.7
7 Mortgage-backed securities ⁶	–	31.4	30.9	30.9	31.4	30.6	30.6	30.3	30.5	31.0	31.2	30.7
8 Non-MBS ⁷	–	183.4	186.1	177.7	167.3	171.4	168.1	161.4	161.7	161.8	162.0	162.1
9 Loans and leases in bank credit ⁸	2,433.4	2,352.7	2,350.7	2,334.5	2,318.6	2,302.4	2,309.9	2,358.4	2,356.9	2,363.7	2,350.8	2,343.8
10 Commercial and industrial loans	427.9	400.4	397.9	396.0	392.6	389.7	389.8	391.3	391.0	392.4	392.0	392.7
11 Real estate loans	1,670.7	1,622.4	1,624.8	1,613.7	1,601.7	1,592.7	1,588.5	1,597.2	1,596.5	1,598.9	1,587.7	1,582.3
12 Revolving home equity loans	119.6	118.3	117.5	116.5	116.3	115.9	117.4	119.8	119.7	119.7	119.6	119.3
13 Closed-end residential loans ⁹	533.0	507.6	514.6	508.4	507.1	502.6	502.5	515.9	518.6	521.4	511.2	507.5
14 Commercial real estate loans ¹⁰	1,018.0	996.5	992.8	988.8	978.4	974.2	968.7	961.6	958.3	957.9	956.9	955.5
15 Consumer loans	206.6	206.6	206.9	205.5	204.0	202.5	212.1	248.7	247.9	249.4	248.2	247.8
16 Credit cards and other revolving plans	71.9	66.3	66.2	63.8	64.3	64.2	73.6	107.5	107.8	108.7	107.1	107.1
17 Other consumer loans ¹¹	134.8	140.4	140.7	141.7	139.6	138.3	138.5	141.2	140.1	140.7	141.0	140.7
18 Other loans and leases	128.2	123.3	121.1	119.3	120.4	117.5	119.5	121.2	121.5	123.0	123.0	121.0
19 Fed funds and reverse RPs with nonbanks ¹²	5.3	1.7	1.7	1.4	2.0	1.4	1.8	2.0	0.8	1.7	1.8	-0.1
20 All other loans and leases ¹³	122.9	121.6	119.5	117.9	118.4	116.2	117.7	119.2	120.7	121.3	121.2	121.1
21 LESS: Allowance for loan and lease losses	–	54.7	55.1	54.3	56.2	56.5	57.5	59.2	60.1	60.4	60.5	60.4
22 Interbank loans ¹²	63.9	58.8	63.8	63.9	56.7	55.6	55.8	50.0	51.5	53.1	49.7	55.6
23 Fed funds and reverse RPs with banks ¹²	56.7	50.9	57.4	59.5	52.5	51.4	52.3	47.5	49.1	50.5	47.0	52.9
24 Loans to commercial banks ¹⁴	7.2	7.9	6.5	4.4	4.3	4.2	3.5	2.5	2.5	2.7	2.7	2.7
25 Cash assets ¹⁵	211.1	243.2	243.5	252.6	248.2	264.0	278.1	270.5	270.6	272.3	271.8	276.2
26 Trading assets ¹⁶	–	8.9	9.2	8.2	7.4	7.2	6.6	5.5	5.5	5.4	6.5	6.2
27 Derivatives with a positive fair value ¹⁷	–	6.1	6.0	5.6	5.2	5.5	5.4	5.3	5.6	5.5	5.8	6.1
28 Other trading assets	–	2.8	3.2	2.6	2.1	1.7	1.2	0.2	-0.1	-0.1	0.8	0.1
29 Other assets ¹⁸	–	256.0	254.9	266.4	275.2	279.2	276.2	273.1	269.6	270.9	272.6	270.6
30 TOTAL ASSETS ¹⁹	3,524.9	3,522.6	3,531.1	3,534.7	3,501.9	3,506.4	3,523.2	3,560.0	3,561.6	3,573.3	3,558.9	3,556.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
LIABILITIES												
31 Deposits	2,520.5	2,608.4	2,627.3	2,613.7	2,607.9	2,612.9	2,605.5	2,621.5	2,632.6	2,635.4	2,624.6	2,640.0
32 Large time deposits	–	463.2	463.0	459.2	456.7	459.2	457.9	458.6	456.8	458.4	458.6	459.2
33 Other deposits	2,070.7	2,145.2	2,164.3	2,154.5	2,151.2	2,153.7	2,147.6	2,163.0	2,175.8	2,177.0	2,166.0	2,180.8
34 Borrowings	493.4	450.5	439.5	426.5	391.2	361.0	378.4	399.6	387.5	397.2	390.8	385.6
35 Borrowings from banks in the U.S.	140.0	129.9	107.0	103.1	91.5	91.7	91.4	87.1	84.3	88.3	86.3	86.8
36 Borrowings from others	353.4	320.7	332.6	323.5	299.7	269.3	287.0	312.6	303.2	308.9	304.5	298.8
37 Trading liabilities ²⁰	–	4.4	4.1	4.0	3.6	4.2	3.9	4.2	4.7	4.5	4.7	5.1
38 Derivatives with a negative fair value ¹⁷	–	3.5	3.2	3.1	2.8	3.3	3.1	3.3	3.7	3.6	3.9	4.2
39 Other trading liabilities	–	0.9	0.9	0.9	0.8	0.9	0.8	0.9	1.1	0.9	0.9	0.9
40 Net due to related foreign offices	48.9	37.6	40.3	44.7	44.7	43.6	44.2	44.8	44.2	42.7	43.3	40.6
41 Other liabilities ²¹	70.4	67.7	67.9	69.4	66.7	65.5	68.8	71.5	69.9	68.3	68.5	68.2
42 TOTAL LIABILITIES ¹⁹	3,140.9	3,168.6	3,179.1	3,158.3	3,114.1	3,087.2	3,100.7	3,141.7	3,138.9	3,148.1	3,131.9	3,139.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	384.0	354.0	351.9	376.3	387.8	419.2	422.5	418.3	422.7	425.2	427.1	417.1
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	2.1	2.2	2.7	1.1	2.2	2.3	2.3	2.7	2.7	2.7	3.0
45 Securitized consumer loans ²⁴	89.7	87.3	86.0	87.7	87.6	88.8	66.5	15.7	15.7	15.5	15.2	15.2
46 Securitized credit cards and other revolving plans	88.3	86.3	85.1	86.8	86.7	87.9	65.8	15.7	15.6	15.5	15.2	15.2
47 Other securitized consumer loans	1.4	1.0	1.0	0.9	0.8	0.9	0.7	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	23.7	23.0	21.9	21.7	22.4	21.1	20.6	20.4	20.1	19.7	19.9	19.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	3,041.2	3,023.6	3,026.7	3,008.9	2,968.4	2,945.6	2,957.6	3,012.5	3,021.4	3,023.0	3,009.3	3,004.0
2 Securities in bank credit ²	620.0	664.2	667.4	660.9	645.6	646.3	654.7	666.2	670.0	670.5	668.7	667.7
3 Treasury and agency securities ³	412.3	447.6	452.0	458.3	453.8	450.9	457.4	468.2	472.1	471.9	470.4	469.0
4 Mortgage-backed securities (MBS) ⁴	–	282.3	285.0	286.7	283.1	283.3	285.8	290.6	293.3	293.4	291.9	290.5
5 Non-MBS ⁵	–	165.3	167.0	171.6	170.7	167.5	171.6	177.6	178.7	178.5	178.5	178.5
6 Other securities	207.6	216.6	215.5	202.6	191.8	195.5	197.2	198.0	197.9	198.7	198.4	198.7
7 Mortgage-backed securities ⁶	–	31.5	31.3	31.0	30.8	31.0	30.8	30.8	30.4	30.5	30.6	30.0
8 Non-MBS ⁷	–	185.1	184.2	171.6	161.0	164.5	166.5	167.2	167.5	168.2	167.8	168.8
9 Loans and leases in bank credit ⁸	2,421.3	2,359.5	2,359.2	2,348.0	2,322.8	2,299.2	2,302.9	2,346.3	2,351.5	2,352.5	2,340.5	2,336.3
10 Commercial and industrial loans	429.7	401.0	398.4	396.2	391.2	389.6	390.3	392.9	394.8	394.5	394.3	393.8
11 Real estate loans	1,659.5	1,628.3	1,631.2	1,621.9	1,606.3	1,590.9	1,584.0	1,586.0	1,589.2	1,591.2	1,578.4	1,574.8
12 Revolving home equity loans	118.3	117.9	117.9	118.2	118.1	118.1	117.9	118.5	118.6	118.6	118.5	118.4
13 Closed-end residential loans ⁹	524.4	511.6	518.6	515.3	509.5	500.0	499.7	506.9	513.1	515.9	504.4	502.3
14 Commercial real estate loans ¹⁰	1,016.8	998.9	994.7	988.4	978.8	972.8	966.4	960.7	957.5	956.7	955.4	954.1
15 Consumer loans	204.9	206.3	207.1	208.1	206.4	202.4	210.7	247.2	246.3	246.9	247.6	247.8
16 Credit cards and other revolving plans	71.0	66.1	66.2	67.1	64.3	62.2	71.9	107.2	106.6	106.5	107.1	107.4
17 Other consumer loans ¹¹	133.8	140.3	140.8	141.0	142.1	140.2	138.8	140.0	139.7	140.4	140.5	140.4
18 Other loans and leases	127.2	123.8	122.6	121.7	118.9	116.3	117.9	120.1	121.2	119.9	120.3	119.9
19 Fed funds and reverse RPs with nonbanks ¹²	4.9	1.6	1.9	1.6	1.1	1.3	1.2	1.6	1.3	1.1	1.1	1.1
20 All other loans and leases ¹³	122.4	122.2	120.7	120.1	117.7	115.1	116.7	118.6	120.0	118.9	119.1	118.9
21 LESS: Allowance for loan and lease losses	–	54.8	54.8	54.0	56.1	57.2	57.6	58.9	59.5	59.5	59.6	59.2
22 Interbank loans ¹²	67.4	56.6	64.2	64.6	56.8	56.4	57.5	51.9	52.0	51.6	48.6	53.4
23 Fed funds and reverse RPs with banks ¹²	59.1	50.9	58.4	60.6	53.3	52.6	54.0	49.2	49.3	48.8	45.7	50.6
24 Loans to commercial banks ¹⁴	8.3	5.7	5.7	4.0	3.5	3.8	3.5	2.8	2.7	2.8	2.8	2.8
25 Cash assets ¹⁵	205.6	239.0	258.4	264.5	257.3	267.1	273.9	264.1	262.0	264.4	261.2	269.9
26 Trading assets ¹⁶	–	9.0	9.5	8.6	7.1	7.4	7.1	5.9	6.1	6.1	6.4	6.7
27 Derivatives with a positive fair value ¹⁷	–	6.1	6.0	5.9	5.3	5.6	5.5	5.3	5.6	5.6	5.9	6.1
28 Other trading assets	–	2.9	3.5	2.7	1.8	1.8	1.6	0.5	0.5	0.5	0.5	0.5
29 Other assets ¹⁸	–	256.3	256.7	265.8	275.4	279.9	275.9	277.1	273.5	275.6	273.3	272.3
30 TOTAL ASSETS ¹⁹	3,521.0	3,529.7	3,560.6	3,558.5	3,508.9	3,499.2	3,514.4	3,552.7	3,555.5	3,561.2	3,539.1	3,547.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
LIABILITIES												
31 Deposits	2,532.6	2,593.9	2,629.6	2,632.7	2,606.0	2,615.1	2,627.5	2,634.8	2,637.3	2,637.3	2,618.4	2,627.3
32 Large time deposits	–	466.3	466.0	461.5	457.7	459.1	457.7	454.9	453.5	454.4	454.0	453.4
33 Other deposits	2,085.8	2,127.5	2,163.6	2,171.1	2,148.3	2,156.0	2,169.9	2,179.8	2,183.7	2,182.9	2,164.4	2,173.9
34 Borrowings	500.5	435.4	422.3	412.0	398.0	375.2	379.0	404.5	403.9	410.6	406.1	406.3
35 Borrowings from banks in the U.S.	145.2	128.7	101.2	98.1	94.3	93.4	92.2	90.1	88.2	88.9	88.3	88.8
36 Borrowings from others	355.2	306.7	321.1	313.9	303.6	281.8	286.8	314.4	315.6	321.7	317.8	317.5
37 Trading liabilities ²⁰	–	4.4	4.5	4.5	3.9	4.3	4.2	4.1	4.4	4.2	4.5	4.9
38 Derivatives with a negative fair value ¹⁷	–	3.5	3.5	3.5	3.1	3.4	3.3	3.2	3.5	3.5	3.8	4.1
39 Other trading liabilities	–	0.9	1.0	1.0	0.8	0.9	0.8	0.9	0.9	0.8	0.8	0.8
40 Net due to related foreign offices	48.9	37.6	40.3	44.7	44.7	43.6	44.2	44.8	44.2	42.7	43.3	40.6
41 Other liabilities ²¹	67.1	67.8	69.7	70.3	65.3	64.8	66.6	67.5	67.6	68.2	68.4	69.0
42 TOTAL LIABILITIES ¹⁹	3,156.4	3,139.1	3,166.4	3,164.1	3,117.8	3,102.9	3,121.5	3,155.6	3,157.3	3,163.1	3,140.7	3,148.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	364.6	390.6	394.2	394.4	391.1	396.3	392.9	397.1	398.2	398.1	398.5	399.1
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	2.1	2.2	2.7	1.1	2.2	2.3	2.3	2.7	2.7	2.7	3.0
45 Securitized consumer loans ²⁴	89.0	87.4	86.8	89.4	89.8	89.6	66.4	15.8	15.7	15.7	15.2	15.2
46 Securitized credit cards and other revolving plans	87.4	86.5	85.9	88.5	89.0	88.7	65.7	15.7	15.6	15.6	15.1	15.1
47 Other securitized consumer loans	1.5	0.9	0.9	0.9	0.9	0.9	0.7	0.1	0.1	0.1	0.1	0.1
48 Securitized real estate loans ²⁴	24.5	23.0	22.5	22.4	21.7	21.6	21.5	20.6	20.5	20.5	20.5	20.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	948.2	818.6	809.9	789.2	785.3	773.7	773.0	774.0	757.1	771.4	770.5	768.0
2 Securities in bank credit ²	287.7	254.4	250.5	242.6	245.1	241.2	237.2	236.0	231.6	237.6	238.0	230.9
3 Treasury and agency securities ³	94.8	98.7	98.1	99.6	94.5	88.4	88.4	92.8	87.4	94.2	94.3	91.1
4 Mortgage-backed securities (MBS) ⁴	–	32.6	27.9	25.7	24.6	22.6	22.2	22.4	22.2	22.3	22.5	22.2
5 Non-MBS ⁵	–	66.2	70.2	73.9	69.9	65.8	66.1	70.4	65.2	71.8	71.8	69.0
6 Other securities	192.8	155.7	152.4	143.0	150.5	152.9	148.8	143.2	144.1	143.4	143.7	139.7
7 Mortgage-backed securities ⁶	–	5.8	6.5	6.7	7.5	8.3	8.0	8.9	8.4	8.7	9.2	9.4
8 Non-MBS ⁷	–	149.9	145.9	136.3	143.0	144.5	140.8	134.3	135.7	134.7	134.5	130.4
9 Loans and leases in bank credit ⁸	660.5	564.2	559.3	546.6	540.2	532.5	535.9	538.0	525.6	533.8	532.5	537.1
10 Commercial and industrial loans	350.5	291.0	287.9	279.6	269.4	264.3	261.6	257.1	253.1	256.4	253.0	254.3
11 Real estate loans	45.7	40.7	41.4	40.6	41.4	42.2	41.5	38.6	37.8	37.7	37.6	37.9
12 Revolving home equity loans	–	-1.0	-0.1	1.1	1.6	2.3	1.5	-0.2	-0.4	-0.4	-0.5	-0.4
13 Closed-end residential loans ⁹	–	2.3	2.6	2.5	2.5	2.5	2.5	2.2	2.2	2.5	2.6	2.7
14 Commercial real estate loans ¹⁰	–	39.4	38.9	37.0	37.3	37.4	37.5	36.6	36.0	35.6	35.5	35.6
15 Consumer loans	–	1.4	1.4	1.4	1.3	1.3	1.4	1.5	1.4	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	–	1.4	1.4	1.4	1.3	1.3	1.4	1.5	1.4	1.4	1.4	1.4
18 Other loans and leases	264.3	231.2	228.6	225.1	228.1	224.7	231.3	240.8	233.2	238.2	240.4	243.5
19 Fed funds and reverse RPs with nonbanks ¹²	76.7	61.1	64.9	65.9	70.0	66.5	67.5	65.8	64.0	70.2	73.4	76.1
20 All other loans and leases ¹³	187.5	170.1	163.7	159.2	158.1	158.3	163.8	174.9	169.2	168.0	167.0	167.4
21 LESS: Allowance for loan and lease losses	–	1.9	1.9	1.7	1.6	1.6	1.9	1.6	1.6	1.7	1.7	1.8
22 Interbank loans ¹²	44.1	30.7	31.5	29.0	30.1	32.8	26.1	28.2	30.5	33.6	30.8	35.6
23 Fed funds and reverse RPs with banks ¹²	37.2	28.1	28.3	26.2	26.9	29.0	22.7	24.5	26.8	28.0	25.0	29.6
24 Loans to commercial banks ¹⁴	7.0	2.6	3.1	2.9	3.2	3.8	3.4	3.7	3.7	5.6	5.8	6.0
25 Cash assets ¹⁵	290.2	365.0	348.5	337.6	430.8	480.7	408.7	373.5	387.0	383.7	396.4	356.1
26 Trading assets ¹⁶	–	125.5	110.9	108.2	106.9	110.0	104.0	100.2	104.2	109.1	111.6	118.9
27 Derivatives with a positive fair value ¹⁷	147.9	113.9	98.0	96.0	94.3	97.5	90.2	88.4	93.1	95.9	98.0	104.3
28 Other trading assets	–	11.5	12.9	12.3	12.6	12.5	13.9	11.8	11.1	13.2	13.6	14.6
29 Other assets ¹⁸	49.4	40.9	43.0	40.0	39.0	39.1	42.0	47.2	58.2	52.4	52.8	50.9
30 TOTAL ASSETS ¹⁹	1,487.0	1,378.6	1,341.8	1,302.3	1,390.4	1,434.7	1,352.0	1,321.5	1,335.4	1,348.6	1,360.4	1,327.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
LIABILITIES													
31	Deposits	877.6	1,011.4	1,014.4	1,050.9	1,051.1	1,061.6	1,042.7	1,006.1	985.0	966.1	947.4	935.1
32	Large time deposits	839.7	975.9	979.6	1,015.5	1,016.4	1,025.3	1,008.4	965.5	945.8	925.0	904.6	892.6
33	Other deposits	37.8	35.5	34.8	35.4	34.7	36.2	34.4	40.6	39.3	41.1	42.8	42.5
34	Borrowings	665.0	574.9	550.3	525.9	520.6	506.4	472.8	494.4	499.0	489.1	501.5	512.1
35	Borrowings from banks in the U.S.	42.9	34.3	33.0	29.9	30.4	33.1	24.9	25.6	28.5	28.9	27.1	31.5
36	Borrowings from others	622.1	540.6	517.3	496.1	490.2	473.3	447.9	468.8	470.4	460.1	474.4	480.6
37	Trading liabilities ²⁰	149.9	116.4	113.1	107.8	121.2	106.8	106.4	106.7	111.7	115.2	115.6	119.8
38	Derivatives with a negative fair value ¹⁷	138.8	108.6	104.7	99.4	108.6	92.4	89.7	88.0	90.3	91.7	92.0	97.4
39	Other trading liabilities	11.1	7.8	8.4	8.4	12.6	14.4	16.7	18.7	21.3	23.5	23.6	22.5
40	Net due to related foreign offices	-270.2	-330.3	-331.8	-373.2	-315.5	-259.8	-324.3	-360.2	-353.2	-336.5	-311.9	-325.4
41	Other liabilities ²¹	37.2	32.0	29.9	27.0	24.0	26.1	36.2	49.9	52.0	53.8	54.7	49.2
42	TOTAL LIABILITIES ¹⁹	1,459.6	1,404.3	1,375.9	1,338.4	1,401.5	1,441.0	1,333.7	1,296.9	1,294.5	1,287.8	1,307.2	1,290.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	27.4	-25.7	-34.1	-36.1	-11.0	-6.3	18.2	24.6	40.9	60.8	53.2	36.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-	-15.2	-13.1	-11.5	-11.0	-10.4	-10.0	-9.6	-8.1	-8.2	-8.1	-8.0
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 the last page.

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

Not seasonally adjusted, billions of dollars

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
ASSETS													
1	Bank credit	949.0	828.4	816.2	798.1	782.8	772.8	766.6	773.9	755.3	768.3	765.2	768.0
2	Securities in bank credit ²	283.3	264.3	257.6	244.5	241.1	238.9	233.2	232.5	228.2	234.7	233.9	231.4
3	Treasury and agency securities ³	94.7	96.1	97.4	97.4	94.4	93.3	90.6	93.2	88.5	94.7	93.2	91.1
4	Mortgage-backed securities (MBS) ⁴	–	31.8	28.0	25.8	24.8	22.9	22.3	22.2	22.1	22.4	22.4	21.8
5	Non-MBS ⁵	–	64.3	69.4	71.6	69.6	70.4	68.3	71.0	66.4	72.3	70.8	69.3
6	Other securities	188.5	168.2	160.2	147.1	146.7	145.6	142.6	139.2	139.7	140.0	140.7	140.3
7	Mortgage-backed securities ⁶	–	7.8	7.8	6.9	6.9	8.5	8.6	8.9	8.3	8.3	8.3	8.3
8	Non-MBS ⁷	–	160.4	152.4	140.3	139.8	137.1	134.0	130.3	131.4	131.7	132.4	132.0
9	Loans and leases in bank credit ⁸	665.7	564.1	558.7	553.6	541.7	533.9	533.4	541.5	527.0	533.5	531.3	536.6
10	Commercial and industrial loans	353.3	291.9	287.0	280.1	271.1	266.9	263.5	259.2	253.7	256.6	253.0	253.4
11	Real estate loans	46.8	41.9	41.8	40.4	40.1	40.1	40.3	39.7	38.8	38.5	38.5	38.7
12	Revolving home equity loans	–	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	–	2.2	2.5	2.6	2.7	2.6	2.6	2.7	2.6	2.6	2.6	2.6
14	Commercial real estate loans ¹⁰	–	39.5	39.1	37.5	37.2	37.2	37.5	36.8	36.0	35.6	35.7	35.9
15	Consumer loans	–	1.2	1.3	1.3	1.3	1.3	1.3	1.4	1.4	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	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4
18	Other loans and leases	265.6	229.0	228.6	231.8	229.2	225.6	228.3	241.2	233.1	237.1	238.5	243.1
19	Fed funds and reverse RPs with nonbanks ¹²	79.4	60.1	66.3	66.5	68.3	67.5	64.8	68.0	66.2	71.3	73.7	77.2
20	All other loans and leases ¹³	186.1	168.9	162.3	165.3	160.8	158.1	163.5	173.2	167.0	165.8	164.8	165.9
21	LESS: Allowance for loan and lease losses	–	2.0	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.5	1.5	1.5
22	Interbank loans ¹²	41.0	33.1	33.6	29.7	30.3	33.4	25.8	27.6	31.1	33.4	31.4	35.4
23	Fed funds and reverse RPs with banks ¹²	34.4	29.3	29.8	26.0	27.1	29.7	21.9	24.0	27.3	27.8	25.7	29.6
24	Loans to commercial banks ¹⁴	6.5	3.8	3.9	3.7	3.3	3.7	4.0	3.6	3.8	5.6	5.7	5.8
25	Cash assets ¹⁵	282.5	374.2	362.3	357.3	448.4	473.5	391.5	365.1	372.3	365.5	391.9	360.0
26	Trading assets ¹⁶	–	126.1	126.5	115.3	107.0	105.6	106.4	103.2	106.3	111.8	113.7	118.3
27	Derivatives with a positive fair value ¹⁷	152.6	113.8	113.4	103.8	95.4	94.4	93.6	90.6	95.0	98.9	101.1	104.4
28	Other trading assets	–	12.3	13.1	11.5	11.5	11.2	12.8	12.5	11.3	12.9	12.6	14.0
29	Other assets ¹⁸	47.5	40.9	43.1	41.9	40.2	42.5	43.7	44.5	54.9	52.3	52.3	52.7
30	TOTAL ASSETS¹⁹	1,480.4	1,400.7	1,379.9	1,340.6	1,407.0	1,426.1	1,332.4	1,312.8	1,318.3	1,329.8	1,353.0	1,332.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 4, 2010

Account	2009	2009	2009	2009	2010	2010	2010	2010	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26	
LIABILITIES													
31	Deposits	888.5	1,009.3	1,014.5	1,055.8	1,054.3	1,050.5	1,031.2	1,010.8	991.8	982.0	970.1	956.8
32	Large time deposits	844.9	976.4	981.5	1,021.2	1,019.3	1,014.6	994.9	965.7	949.6	937.7	924.5	912.7
33	Other deposits	43.6	32.9	33.0	34.7	35.0	35.8	36.3	45.1	42.2	44.3	45.6	44.1
34	Borrowings	674.1	566.8	545.5	520.4	514.1	498.5	481.9	505.8	513.7	507.0	518.7	521.2
35	Borrowings from banks in the U.S.	41.8	34.0	34.0	30.4	29.9	32.1	25.8	25.6	27.2	28.0	26.7	29.3
36	Borrowings from others	632.3	532.8	511.6	490.0	484.3	466.4	456.1	480.2	486.5	479.0	491.9	491.9
37	Trading liabilities ²⁰	148.0	119.7	117.6	106.9	125.9	106.6	105.8	104.0	112.5	118.4	120.5	124.7
38	Derivatives with a negative fair value ¹⁷	137.7	110.1	109.4	99.4	112.3	91.7	90.4	87.0	91.4	94.9	96.7	99.7
39	Other trading liabilities	10.2	9.5	8.2	7.6	13.6	14.8	15.4	17.0	21.1	23.5	23.7	25.0
40	Net due to related foreign offices	-270.2	-330.3	-331.8	-373.2	-315.5	-259.8	-324.3	-360.2	-353.2	-336.5	-311.9	-325.4
41	Other liabilities ²¹	37.1	32.2	31.2	27.7	25.2	27.2	34.8	49.4	50.6	56.0	52.6	52.5
42	TOTAL LIABILITIES ¹⁹	1,477.5	1,397.7	1,376.9	1,337.6	1,404.0	1,423.0	1,329.4	1,309.8	1,315.3	1,326.8	1,350.0	1,329.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.9	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	-	-15.2	-13.1	-11.5	-11.0	-10.4	-10.0	-9.6	-8.1	-8.2	-8.1	-8.0
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 the last page.

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 levels are Wednesday values; monthly levels 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. 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 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
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).