

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

February 13, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 14	Jan 21	Jan 28	Feb 4
ASSETS												
1 Bank credit	9,276.2	9,441.4	9,458.5	9,611.9	9,987.3	9,916.5	9,941.2	9,809.1	9,864.2	9,825.5	9,770.0	9,764.0
2 Securities in bank credit	2,436.9	2,506.1	2,492.1	2,545.6	2,726.3	2,730.6	2,783.5	2,730.3	2,782.9	2,755.9	2,714.7	2,640.5
3 Treasury and Agency securities ²	1,106.4	1,122.1	1,134.1	1,158.9	1,231.4	1,265.4	1,256.0	1,279.5	1,288.5	1,290.5	1,279.3	1,269.1
4 Other securities ³	1,330.5	1,384.0	1,358.0	1,386.7	1,494.9	1,465.2	1,527.5	1,450.7	1,494.5	1,465.4	1,435.4	1,371.4
5 Loans and leases in bank credit ⁴	6,839.2	6,935.3	6,966.4	7,066.3	7,260.9	7,185.9	7,157.6	7,078.8	7,081.2	7,069.6	7,055.3	7,123.5
6 Commercial and industrial	1,448.0	1,516.9	1,518.9	1,547.1	1,611.0	1,605.6	1,584.6	1,568.5	1,568.4	1,571.2	1,568.3	1,571.9
7 Real estate	3,595.7	3,638.7	3,657.4	3,675.0	3,799.2	3,790.1	3,787.0	3,769.1	3,760.9	3,771.1	3,776.3	3,796.0
8 Revolving home equity	487.3	524.3	527.0	541.0	578.7	581.2	587.5	591.2	590.9	591.9	590.9	593.1
9 Other residential	1,493.7	1,438.4	1,448.3	1,448.4	1,501.7	1,484.9	1,471.1	1,457.1	1,449.2	1,458.4	1,466.4	1,481.0
10 Commercial	1,614.7	1,676.0	1,682.2	1,685.6	1,718.9	1,724.0	1,728.4	1,720.9	1,720.8	1,720.7	1,719.0	1,721.9
11 Consumer	813.0	840.2	846.1	852.9	871.3	876.5	881.9	896.8	897.5	900.6	903.2	902.7
12 Credit cards and other revolving plans	348.3	351.0	358.3	364.9	382.4	388.0	389.1	396.5	399.5	398.6	397.5	397.7
13 Other	464.8	489.2	487.8	488.0	488.9	488.6	492.8	500.2	498.0	502.0	505.7	505.0
14 Security ⁵	301.2	301.1	311.5	336.0	306.2	271.5	248.3	220.4	221.0	211.3	198.1	241.4
15 Fed funds and RPs with brokers	243.7	247.8	258.6	271.3	241.5	220.9	206.0	179.7	178.6	170.7	159.7	203.2
16 Other	57.5	53.3	53.0	64.7	64.8	50.6	42.3	40.6	42.5	40.7	38.4	38.2
17 Other loans and leases	681.3	638.3	632.5	655.4	673.2	642.1	655.9	624.0	633.5	615.4	609.5	611.6
18 Interbank loans	441.9	440.3	433.7	461.2	446.5	348.4	364.1	437.0	414.5	450.1	438.3	438.4
19 Fed funds and RPs with banks ⁶	361.9	361.2	355.1	385.1	364.2	270.1	299.2	374.1	350.4	386.6	374.2	378.6
20 Other	80.0	79.1	78.7	76.1	82.3	78.4	64.8	62.9	64.0	63.5	64.1	59.8
21 Cash assets ⁷	300.5	301.1	302.5	374.0	587.2	874.1	994.8	979.4	1,033.4	981.7	910.6	833.4
22 Other assets ⁸	970.2	1,018.5	1,016.2	1,039.6	1,087.2	1,130.8	1,145.6	1,107.1	1,107.9	1,105.7	1,104.2	1,114.0
23 TOTAL ASSETS⁹	10,906.8	11,090.2	11,097.1	11,367.6	11,979.2	12,137.1	12,312.3	12,192.3	12,279.5	12,223.7	12,084.3	12,005.6
LIABILITIES												
24 Deposits	6,696.0	6,910.0	6,938.4	7,091.0	7,138.9	7,076.7	7,262.4	7,338.6	7,343.0	7,361.5	7,352.5	7,313.0
25 Transaction	614.8	618.0	595.4	633.4	671.7	696.4	764.1	707.2	692.2	687.5	666.1	714.8
26 Nontransaction	6,081.2	6,292.1	6,343.0	6,457.6	6,467.2	6,380.2	6,498.2	6,631.4	6,650.8	6,674.0	6,686.4	6,598.1
27 Large time	2,040.7	2,133.9	2,131.8	2,161.9	2,063.5	1,938.7	1,983.7	1,985.2	2,000.3	1,996.2	1,978.4	1,954.4
28 Other	4,040.4	4,158.2	4,211.2	4,295.7	4,403.7	4,441.5	4,514.6	4,646.2	4,650.5	4,677.9	4,708.0	4,643.7
29 Borrowings	2,270.3	2,357.9	2,379.7	2,424.9	2,649.0	2,630.1	2,492.2	2,433.2	2,406.9	2,458.4	2,407.1	2,409.2
30 From banks in the U.S.	482.1	479.8	477.9	480.5	457.3	401.1	377.2	431.1	414.2	449.5	422.7	420.2
31 From others	1,788.2	1,878.1	1,901.7	1,944.4	2,191.7	2,229.0	2,115.0	2,002.1	1,992.6	2,008.9	1,984.4	1,989.1
32 Net due to related foreign offices	92.1	-50.2	-103.9	-80.5	165.5	388.7	429.5	410.5	465.5	392.7	345.0	338.1
33 Other liabilities	704.9	671.7	671.0	713.0	804.8	842.4	939.5	870.2	920.1	887.8	850.6	763.9
34 TOTAL LIABILITIES	9,763.4	9,889.4	9,885.2	10,148.4	10,758.2	10,937.9	11,123.6	11,052.4	11,135.6	11,100.4	10,955.1	10,824.2
35 Residual (assets less liabilities) ¹⁰	1,143.4	1,200.8	1,212.0	1,219.3	1,221.0	1,199.3	1,188.7	1,139.9	1,143.9	1,123.2	1,129.2	1,181.4

Footnotes appear on page 13.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 13, 2009

Account	2008 Jan	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	Week ending			
									Jan 14	Jan 21	Jan 28	Feb 4
ASSETS												
1 Bank credit	9,323.8	9,370.5	9,392.1	9,590.4	9,994.6	9,971.3	9,997.5	9,857.1	9,909.5	9,890.3	9,814.5	9,810.1
2 Securities in bank credit	2,427.4	2,487.7	2,476.9	2,525.4	2,709.5	2,739.8	2,769.3	2,719.1	2,762.4	2,761.0	2,704.4	2,635.6
3 Treasury and Agency securities ²	1,091.0	1,126.2	1,139.8	1,151.9	1,217.5	1,260.7	1,238.8	1,261.6	1,267.1	1,273.3	1,264.0	1,261.5
4 Other securities ³	1,336.4	1,361.5	1,337.1	1,373.5	1,492.0	1,479.1	1,530.6	1,457.4	1,495.4	1,487.8	1,440.4	1,374.1
5 Loans and leases in bank credit ⁴	6,896.3	6,882.7	6,915.2	7,065.0	7,285.1	7,231.5	7,228.2	7,138.1	7,147.0	7,129.2	7,110.1	7,174.5
6 Commercial and industrial	1,453.3	1,505.8	1,511.6	1,544.5	1,611.5	1,608.1	1,591.1	1,574.8	1,573.1	1,579.1	1,574.6	1,580.0
7 Real estate	3,621.5	3,622.7	3,626.8	3,669.3	3,830.7	3,832.9	3,823.2	3,797.4	3,793.9	3,793.0	3,797.2	3,819.6
8 Revolving home equity	490.6	522.4	526.9	541.3	581.6	586.2	592.0	595.4	595.4	596.6	595.3	596.0
9 Other residential	1,513.0	1,425.3	1,421.2	1,436.7	1,516.9	1,511.9	1,496.6	1,477.6	1,474.5	1,471.5	1,477.9	1,500.3
10 Commercial	1,617.9	1,675.1	1,678.7	1,691.3	1,732.2	1,734.8	1,734.6	1,724.3	1,724.0	1,724.9	1,724.1	1,723.3
11 Consumer	828.4	833.9	844.8	854.8	866.5	876.9	891.8	913.0	913.9	920.4	919.6	912.0
12 Credit cards and other revolving plans	361.9	348.5	356.8	364.2	378.4	390.1	403.1	411.1	415.5	416.6	410.3	401.5
13 Other	466.5	485.3	488.0	490.6	488.0	486.9	488.7	501.9	498.5	503.8	509.3	510.6
14 Security ⁵	305.4	287.6	300.7	332.0	302.2	270.8	256.4	224.0	230.3	214.7	202.9	244.3
15 Fed funds and RPs with brokers	245.6	237.2	249.2	269.0	238.9	219.1	211.5	182.3	187.4	173.0	162.1	205.3
16 Other	59.8	50.4	51.5	63.0	63.3	51.7	44.9	41.6	42.8	41.7	40.7	39.0
17 Other loans and leases	687.8	632.8	631.3	664.3	674.2	642.8	665.7	629.0	635.8	622.0	615.8	618.6
18 Interbank loans	448.2	424.7	426.3	459.1	445.6	355.3	375.5	441.7	417.5	455.7	458.5	443.3
19 Fed funds and RPs with banks ⁶	367.0	348.3	350.3	387.1	366.0	277.8	309.9	377.8	353.2	390.7	393.4	380.9
20 Other	81.3	76.4	76.0	72.0	79.6	77.5	65.6	63.9	64.3	65.0	65.1	62.3
21 Cash assets ⁷	313.6	296.9	290.4	371.7	586.0	890.4	1,039.9	1,017.1	1,065.5	1,053.5	934.9	841.6
22 Other assets ⁸	968.3	1,015.6	1,012.6	1,048.3	1,096.5	1,129.2	1,143.2	1,106.5	1,103.9	1,102.8	1,103.5	1,113.8
23 TOTAL ASSETS⁹	10,972.0	10,996.3	11,007.4	11,350.1	11,994.0	12,214.5	12,422.8	12,282.2	12,356.0	12,362.5	12,172.8	12,064.4
LIABILITIES												
24 Deposits	6,715.2	6,856.5	6,868.0	7,070.8	7,159.2	7,130.7	7,342.3	7,361.7	7,412.5	7,369.9	7,295.8	7,330.0
25 Transaction	627.2	602.4	585.2	624.4	659.9	700.3	801.9	721.3	695.7	731.9	732.2	690.2
26 Nontransaction	6,088.0	6,254.0	6,282.9	6,446.4	6,499.2	6,430.4	6,540.4	6,640.4	6,716.8	6,638.0	6,563.6	6,639.8
27 Large time	2,051.5	2,096.1	2,104.5	2,149.0	2,073.3	1,951.9	1,988.9	1,998.0	2,023.3	2,005.3	1,982.3	1,968.3
28 Other	4,036.5	4,157.9	4,178.4	4,297.4	4,425.9	4,478.5	4,551.5	4,642.4	4,693.5	4,632.7	4,581.4	4,671.5
29 Borrowings	2,280.0	2,330.9	2,372.1	2,446.4	2,652.3	2,636.4	2,494.4	2,422.9	2,363.4	2,462.8	2,444.8	2,430.3
30 From banks in the U.S.	487.8	467.4	470.7	479.6	453.1	404.5	384.8	435.8	411.6	458.0	443.0	428.0
31 From others	1,792.2	1,863.5	1,901.4	1,966.8	2,199.2	2,231.8	2,109.6	1,987.1	1,951.9	2,004.8	2,001.8	2,002.3
32 Net due to related foreign offices	122.7	-26.2	-77.4	-65.9	181.0	398.9	460.2	448.0	476.9	463.0	390.0	353.2
33 Other liabilities	702.5	663.1	669.0	710.6	810.5	864.1	942.6	867.2	911.4	885.7	858.6	760.8
34 TOTAL LIABILITIES	9,820.4	9,824.2	9,831.7	10,161.8	10,803.0	11,030.1	11,239.6	11,099.7	11,164.2	11,181.4	10,989.1	10,874.4
35 Residual (assets less liabilities) ¹⁰	1,151.6	1,172.1	1,175.7	1,188.3	1,191.0	1,184.4	1,183.3	1,182.5	1,191.8	1,181.1	1,183.7	1,190.0

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

February 13, 2009

Account	2008 Jan	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	Week ending			
									Jan 14	Jan 21	Jan 28	Feb 4
ASSETS												
1 Bank credit	8,107.8	8,288.6	8,305.6	8,466.5	8,811.0	8,780.9	8,818.5	8,700.6	8,753.2	8,711.8	8,669.5	8,659.0
2 Securities in bank credit	1,978.1	2,029.3	2,019.5	2,083.7	2,244.8	2,262.0	2,306.8	2,260.2	2,308.1	2,281.1	2,246.8	2,176.9
3 Treasury and Agency securities ²	1,012.5	1,023.4	1,043.0	1,072.1	1,152.1	1,178.7	1,164.8	1,185.1	1,195.1	1,193.7	1,187.7	1,177.1
4 Other securities ³	965.7	1,005.9	976.5	1,011.7	1,092.7	1,083.3	1,142.0	1,075.2	1,113.0	1,087.4	1,059.2	999.8
5 Loans and leases in bank credit ⁴	6,129.7	6,259.2	6,286.1	6,382.8	6,566.2	6,518.9	6,511.7	6,440.3	6,445.1	6,430.7	6,422.7	6,482.1
6 Commercial and industrial	1,159.0	1,195.7	1,195.0	1,213.8	1,253.4	1,247.1	1,230.5	1,214.2	1,215.1	1,217.5	1,212.4	1,211.9
7 Real estate	3,555.3	3,593.2	3,610.5	3,629.1	3,755.7	3,748.5	3,745.2	3,726.3	3,718.0	3,728.4	3,733.6	3,752.4
8 Revolving home equity	486.9	523.9	526.5	540.5	577.8	580.4	586.7	590.4	590.1	591.1	590.0	592.2
9 Other residential	1,492.9	1,437.5	1,447.4	1,446.9	1,498.2	1,481.6	1,467.7	1,453.6	1,445.7	1,455.0	1,463.0	1,477.5
10 Commercial	1,575.5	1,631.8	1,636.6	1,641.7	1,679.7	1,686.6	1,690.8	1,682.3	1,682.2	1,682.3	1,680.5	1,682.6
11 Consumer	813.0	840.2	846.1	852.9	871.3	876.5	881.9	896.8	897.5	900.6	903.2	902.7
12 Credit cards and other revolving plans	348.3	351.0	358.3	364.9	382.4	388.0	389.1	396.5	399.5	398.6	397.5	397.7
13 Other	464.8	489.2	487.8	488.0	488.9	488.6	492.8	500.2	498.0	502.0	505.7	505.0
14 Security ⁵	161.5	194.2	204.3	240.8	230.3	212.9	205.4	172.8	173.7	161.5	153.9	192.8
15 Fed funds and RPs with brokers	129.5	163.3	174.2	195.3	183.5	177.5	176.1	144.9	144.2	133.6	127.4	166.1
16 Other	32.0	30.9	30.0	45.5	46.8	35.4	29.3	27.9	29.6	27.8	26.5	26.7
17 Other loans and leases	440.8	435.9	430.2	446.1	455.4	433.9	448.7	430.3	440.7	422.8	419.6	422.4
18 Interbank loans	359.0	372.3	366.4	392.7	385.3	301.9	333.7	400.7	380.1	409.6	400.4	402.0
19 Fed funds and RPs with banks ⁶	284.3	298.4	293.6	321.3	310.2	230.3	275.0	343.2	321.1	351.8	342.0	347.4
20 Other	74.7	73.9	72.8	71.4	75.1	71.6	58.7	57.5	58.9	57.9	58.4	54.6
21 Cash assets ⁷	245.4	242.6	246.9	310.0	448.3	579.7	654.1	642.0	696.5	645.8	588.6	566.8
22 Other assets ⁸	915.9	968.7	972.9	993.0	1,026.1	1,075.7	1,091.0	1,058.8	1,059.4	1,062.0	1,053.1	1,066.2
23 TOTAL ASSETS⁹	9,546.1	9,761.2	9,778.0	10,043.2	10,541.7	10,605.6	10,764.0	10,661.9	10,748.7	10,689.8	10,573.0	10,549.8
LIABILITIES												
24 Deposits	5,651.4	5,771.1	5,795.5	5,975.8	6,200.4	6,208.0	6,363.7	6,429.1	6,421.7	6,449.1	6,446.2	6,419.6
25 Transaction	603.1	603.6	583.0	619.8	655.6	684.2	749.9	693.5	678.8	674.0	652.2	701.0
26 Nontransaction	5,048.3	5,167.5	5,212.4	5,356.0	5,544.8	5,523.9	5,613.8	5,735.5	5,742.9	5,775.1	5,794.0	5,718.6
27 Large time	1,032.7	1,031.2	1,023.7	1,082.0	1,159.6	1,100.0	1,117.9	1,107.8	1,111.2	1,115.7	1,103.9	1,091.7
28 Other	4,015.6	4,136.3	4,188.7	4,274.0	4,385.2	4,423.9	4,495.9	4,627.7	4,631.7	4,659.3	4,690.1	4,626.9
29 Borrowings	1,669.6	1,735.5	1,750.6	1,784.3	1,991.6	1,984.3	1,890.6	1,843.0	1,843.4	1,849.2	1,814.0	1,816.3
30 From banks in the U.S.	415.7	402.9	405.2	389.2	394.4	358.2	344.7	394.3	380.4	407.0	391.1	386.2
31 From others	1,253.9	1,332.5	1,345.4	1,395.1	1,597.2	1,626.1	1,545.8	1,448.7	1,463.0	1,442.2	1,422.8	1,430.1
32 Net due to related foreign offices	515.1	529.7	509.8	506.2	512.8	563.7	589.6	577.8	617.6	587.1	529.3	563.3
33 Other liabilities	560.8	531.7	528.2	563.2	619.3	655.9	742.4	677.4	720.1	688.2	660.2	578.7
34 TOTAL LIABILITIES	8,397.0	8,567.9	8,584.1	8,829.6	9,324.1	9,411.9	9,586.2	9,527.3	9,602.8	9,573.7	9,449.6	9,378.0
35 Residual (assets less liabilities) ¹⁰	1,149.1	1,193.3	1,194.0	1,213.6	1,217.6	1,193.7	1,177.8	1,134.5	1,146.0	1,116.1	1,123.3	1,171.8

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

February 13, 2009

Account	2008 Jan	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	Week ending			
									Jan 14	Jan 21	Jan 28	Feb 4
ASSETS												
1 Bank credit	8,142.9	8,237.1	8,253.1	8,453.3	8,820.7	8,828.1	8,867.7	8,738.2	8,789.4	8,764.9	8,702.3	8,692.0
2 Securities in bank credit	1,968.9	2,019.2	2,009.9	2,067.9	2,230.1	2,265.3	2,295.3	2,249.9	2,292.9	2,284.9	2,237.5	2,170.0
3 Treasury and Agency securities ²	999.2	1,029.4	1,047.5	1,064.1	1,137.6	1,173.9	1,148.2	1,169.0	1,177.3	1,179.2	1,173.0	1,169.8
4 Other securities ³	969.7	989.8	962.4	1,003.8	1,092.4	1,091.4	1,147.1	1,080.9	1,115.5	1,105.7	1,064.5	1,000.1
5 Loans and leases in bank credit ⁴	6,174.0	6,218.0	6,243.2	6,385.4	6,590.6	6,562.7	6,572.4	6,488.3	6,496.5	6,480.0	6,464.8	6,522.1
6 Commercial and industrial	1,160.2	1,188.6	1,189.7	1,211.3	1,255.2	1,249.4	1,232.7	1,215.6	1,214.2	1,220.2	1,214.1	1,215.8
7 Real estate	3,581.0	3,577.9	3,581.6	3,623.7	3,786.2	3,790.6	3,780.6	3,754.3	3,750.6	3,750.1	3,754.4	3,776.6
8 Revolving home equity	490.2	522.0	526.4	540.8	580.7	585.4	591.2	594.6	594.6	595.7	594.4	595.1
9 Other residential	1,512.3	1,424.4	1,420.3	1,435.3	1,513.5	1,508.6	1,493.3	1,474.1	1,471.0	1,468.1	1,474.4	1,496.9
10 Commercial	1,578.6	1,631.5	1,634.9	1,647.7	1,692.0	1,696.6	1,696.1	1,685.6	1,685.1	1,686.3	1,685.6	1,684.6
11 Consumer	828.4	833.9	844.8	854.8	866.5	876.9	891.8	913.0	913.9	920.4	919.6	912.0
12 Credit cards and other revolving plans	361.9	348.5	356.8	364.2	378.4	390.1	403.1	411.1	415.5	416.6	410.3	401.5
13 Other	466.5	485.3	488.0	490.6	488.0	486.9	488.7	501.9	498.5	503.8	509.3	510.6
14 Security ⁵	163.3	184.3	196.4	240.0	226.3	210.2	210.8	175.0	181.1	163.9	156.1	193.3
15 Fed funds and RPs with brokers	131.3	154.1	167.0	195.2	180.7	174.6	181.0	147.2	152.7	135.9	128.5	166.5
16 Other	32.0	30.2	29.4	44.9	45.6	35.5	29.8	27.8	28.4	28.0	27.6	26.8
17 Other loans and leases	441.1	433.3	430.8	455.6	456.5	435.7	456.5	430.3	436.7	425.5	420.5	424.4
18 Interbank loans	361.7	358.3	360.6	389.4	382.5	306.5	343.4	403.6	381.6	412.0	418.8	405.0
19 Fed funds and RPs with banks ⁶	285.9	286.8	290.1	322.0	310.2	236.2	284.2	345.2	322.8	352.8	359.4	348.0
20 Other	75.7	71.5	70.5	67.4	72.3	70.4	59.1	58.4	58.8	59.2	59.4	56.9
21 Cash assets ⁷	258.3	238.2	234.0	305.7	444.9	590.4	694.2	678.9	726.7	715.6	608.8	575.2
22 Other assets ⁸	915.1	966.1	969.3	1,000.3	1,037.0	1,075.9	1,088.9	1,058.7	1,057.5	1,057.6	1,051.6	1,066.5
23 TOTAL ASSETS⁹	9,596.1	9,688.4	9,703.0	10,029.3	10,556.5	10,669.4	10,860.8	10,739.1	10,814.9	10,810.3	10,643.0	10,594.3
LIABILITIES												
24 Deposits	5,669.7	5,743.5	5,741.8	5,961.5	6,219.2	6,258.9	6,451.7	6,451.2	6,483.6	6,454.5	6,391.3	6,436.4
25 Transaction	615.3	588.4	572.9	610.8	644.2	688.4	787.5	707.5	682.3	718.4	718.1	676.2
26 Nontransaction	5,054.5	5,155.1	5,168.9	5,350.7	5,575.0	5,570.5	5,664.2	5,743.6	5,801.3	5,736.1	5,673.2	5,760.2
27 Large time	1,042.5	1,020.0	1,012.8	1,074.6	1,167.3	1,109.4	1,130.4	1,119.5	1,126.4	1,121.7	1,109.8	1,106.5
28 Other	4,011.9	4,135.1	4,156.0	4,276.1	4,407.6	4,461.2	4,533.8	4,624.2	4,674.9	4,614.4	4,563.3	4,653.7
29 Borrowings	1,673.9	1,719.6	1,756.1	1,827.4	2,017.4	1,994.1	1,886.6	1,828.1	1,792.1	1,859.5	1,843.9	1,820.0
30 From banks in the U.S.	419.2	395.5	400.1	389.8	392.9	360.5	350.4	398.2	375.5	417.5	406.5	391.4
31 From others	1,254.7	1,324.1	1,356.0	1,437.6	1,624.6	1,633.5	1,536.1	1,429.9	1,416.6	1,442.0	1,437.4	1,428.5
32 Net due to related foreign offices	545.3	529.9	507.0	495.2	508.9	561.4	599.9	610.4	640.2	633.6	565.4	576.8
33 Other liabilities	557.5	527.7	527.1	562.1	625.7	675.7	744.4	672.1	712.2	686.7	663.8	576.2
34 TOTAL LIABILITIES	8,446.4	8,520.7	8,532.0	8,846.2	9,371.3	9,490.0	9,682.6	9,561.7	9,628.1	9,634.3	9,464.4	9,409.4
35 Residual (assets less liabilities)¹⁰	1,149.7	1,167.7	1,171.0	1,183.2	1,185.2	1,179.4	1,178.2	1,177.4	1,186.7	1,176.0	1,178.6	1,185.0

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 13, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 14	Jan 21	Jan 28	Feb 4	
ASSETS													
1	Bank credit	5,178.0	5,292.7	5,298.9	5,429.6	5,750.7	5,720.2	5,704.3	5,565.3	5,622.1	5,583.1	5,534.1	5,495.2
2	Securities in bank credit	1,384.8	1,433.2	1,428.9	1,499.1	1,665.9	1,676.9	1,664.6	1,611.0	1,655.8	1,633.2	1,598.6	1,525.6
3	Treasury and Agency securities ²	645.9	662.8	685.6	710.1	784.5	806.8	789.3	807.3	818.5	816.0	809.8	797.0
3a	Trading account	81.1	53.7	56.4	72.0	133.6	121.7	96.1	97.7	99.7	97.2	97.3	86.5
3b	Investment account	564.7	609.1	629.2	638.1	650.9	685.0	693.2	709.6	718.9	718.8	712.5	710.6
3b1	Mortgage-backed	510.8	560.4	576.8	587.7	604.4	636.3	630.0	638.8	645.9	647.3	639.9	638.2
3b2	Other	53.9	48.7	52.4	50.4	46.5	48.7	63.1	70.7	72.9	71.5	72.6	72.4
4	Other securities	738.9	770.4	743.4	789.1	881.4	870.2	875.3	803.8	837.3	817.2	788.8	728.5
4a	Trading account ³	393.1	400.6	385.3	404.1	446.5	484.4	516.2	431.8	469.1	443.1	410.5	343.3
4a1	Derivatives with a positive fair value ¹¹	214.7	214.2	215.2	230.2	283.1	342.4	374.8	299.2	339.5	306.4	280.7	211.9
4a2	Other	178.4	186.4	170.1	173.9	163.5	142.0	141.4	132.6	129.6	136.7	129.9	131.4
4b	Investment account	345.8	369.8	358.1	385.0	434.8	385.7	359.1	372.0	368.2	374.0	378.3	385.2
4b1	State and local government	57.6	53.3	52.7	52.3	52.7	52.1	52.8	55.6	55.8	55.7	55.1	55.1
4b2	Mortgage-backed	168.9	163.3	155.1	155.5	163.8	152.7	142.3	151.5	152.7	153.4	154.9	154.2
4b3	Other	119.3	153.2	150.3	177.2	218.3	180.9	164.0	165.0	159.6	164.9	168.2	175.9
5	Loans and leases in bank credit ⁴	3,793.2	3,859.5	3,870.0	3,930.5	4,084.8	4,043.3	4,039.7	3,954.2	3,966.3	3,949.9	3,935.5	3,969.6
6	Commercial and industrial	757.7	786.7	780.9	793.0	823.0	816.8	804.5	790.5	791.3	792.5	789.7	786.8
7	Real estate	2,069.3	2,060.8	2,068.4	2,069.1	2,179.5	2,176.6	2,176.5	2,148.3	2,145.2	2,154.6	2,156.2	2,150.3
8	Revolving home equity	398.5	428.3	430.0	441.6	475.6	478.1	483.8	485.3	485.5	486.1	484.8	485.9
9	Other residential	1,040.9	979.8	984.6	977.4	1,019.8	1,008.2	997.3	976.7	972.1	983.1	985.9	979.3
10	Commercial	629.9	652.6	653.7	650.0	684.1	690.3	695.5	686.3	687.6	685.5	685.5	685.1
11	Consumer	477.8	502.4	507.0	505.1	521.2	523.0	528.9	539.6	541.3	545.3	544.5	545.3
12	Credit cards and other revolving plans	137.2	138.8	142.4	146.8	163.3	164.9	166.3	171.2	173.7	174.7	172.4	173.6
13	Other	340.6	363.6	364.7	358.2	357.9	358.1	362.6	368.4	367.5	370.5	372.1	371.7
14	Security	151.0	183.2	193.6	229.8	219.7	203.4	194.6	161.0	162.4	149.9	141.9	180.7
15	Fed funds and RPs with brokers	123.5	157.3	168.5	189.2	177.7	172.9	170.0	138.0	137.6	126.8	120.2	159.0
16	Other	27.5	25.9	25.1	40.7	41.9	30.5	24.6	23.1	24.8	23.0	21.7	21.7
17	Other loans and leases	337.4	326.4	320.1	333.5	341.5	323.4	335.2	314.8	326.1	307.6	303.3	306.4
17a	Fed funds and RPs with others	45.1	27.5	25.0	21.7	20.3	15.6	31.5	22.6	30.7	15.5	11.7	12.3
17b	Other loans	194.4	199.9	199.3	218.0	229.0	216.4	212.4	202.2	205.8	202.8	200.6	202.5
17c	Lease financing receivables	97.9	99.0	95.8	93.9	92.2	91.5	91.3	90.0	89.6	89.4	91.0	91.5
18	Interbank loans	236.0	242.1	240.0	258.8	253.5	190.2	203.0	252.9	237.9	261.7	243.9	255.8
19	Fed funds and RPs with banks	182.1	195.2	193.5	215.5	212.8	152.1	169.9	224.3	208.5	232.6	215.4	229.4
20	Other	53.9	46.9	46.6	43.3	40.8	38.1	33.1	28.6	29.4	29.1	28.5	26.4
21	Cash assets ⁷	149.2	136.0	138.1	200.3	323.0	411.8	447.4	430.6	482.5	435.8	375.4	356.5
22	Other assets ⁸	688.6	739.3	742.2	754.9	782.6	821.3	814.5	782.6	781.9	780.9	782.4	792.7
23	TOTAL ASSETS⁹	6,207.0	6,343.1	6,350.9	6,571.9	7,029.4	7,060.0	7,084.6	6,939.9	7,032.5	6,970.8	6,845.9	6,804.7

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars (continued)

February 13, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 14	Jan 21	Jan 28	Feb 4	
LIABILITIES													
24	Deposits	3,367.2	3,425.7	3,437.4	3,585.1	3,782.9	3,755.8	3,826.8	3,847.8	3,852.8	3,867.6	3,843.8	3,831.2
25	Transaction	332.3	327.9	317.3	349.9	383.3	418.1	474.3	418.1	409.5	401.1	380.9	400.3
26	Nontransaction	3,034.9	3,097.8	3,120.0	3,235.2	3,399.5	3,337.7	3,352.6	3,429.7	3,443.3	3,466.5	3,462.9	3,430.9
27	Large time	619.4	612.8	606.6	663.0	737.4	669.0	653.9	640.8	646.6	650.2	634.8	621.7
28	Other	2,415.4	2,485.0	2,513.5	2,572.2	2,662.1	2,668.7	2,698.6	2,788.9	2,796.7	2,816.3	2,828.1	2,809.2
29	Borrowings	1,088.8	1,148.0	1,163.3	1,199.7	1,393.1	1,396.3	1,300.6	1,264.1	1,264.2	1,277.6	1,243.1	1,226.4
30	From banks in the U.S.	168.3	164.9	160.1	152.3	154.0	131.9	123.3	180.7	161.6	202.9	187.7	168.5
31	From others	920.6	983.1	1,003.2	1,047.4	1,239.1	1,264.4	1,177.4	1,083.4	1,102.6	1,074.7	1,055.4	1,057.9
32	Net due to related foreign offices	513.2	524.4	506.2	501.7	510.7	557.5	583.7	572.6	615.1	577.2	521.8	558.7
33	Other liabilities	486.6	457.5	452.9	485.6	542.3	571.8	613.0	544.7	586.2	554.6	530.1	445.4
33a	Derivatives with a negative fair value ¹¹	168.1	163.9	169.4	179.6	216.5	264.4	284.0	217.8	252.1	223.8	206.1	131.2
33b	Other	318.5	293.6	283.5	306.0	325.8	307.4	329.0	326.9	334.1	330.7	324.0	314.2
34	TOTAL LIABILITIES	5,455.8	5,555.6	5,559.7	5,772.0	6,228.9	6,281.3	6,324.2	6,229.2	6,318.3	6,277.0	6,138.7	6,061.7
35	Residual (assets less liabilities) ¹⁰	751.2	787.5	791.2	799.9	800.5	778.7	760.4	710.7	714.2	693.8	707.2	743.0
MEMORANDA													
36	Mortgage-backed securities ¹²	679.8	723.7	731.9	743.2	768.1	789.0	772.4	790.3	798.7	800.7	794.8	792.3
37	Pass-thru	451.4	487.3	498.5	519.4	544.4	575.0	566.0	577.2	585.4	584.8	580.2	575.7
38	CMO, REMIC, and other	228.4	236.4	233.3	223.8	223.8	214.1	206.3	213.1	213.3	215.9	214.6	216.6
39	Net unrealized gains (losses) on available-for-sale securities ¹³	-2.7	-35.6	-46.2	-46.7	-56.0	-74.4	-80.4	-70.7	-71.2	-70.6	-70.2	-69.0
40	Securitized consumer loans ¹⁴	110.8	113.1	112.9	120.3	135.7	133.5	129.5	126.7	126.8	124.5	127.8	127.5
41	Credit cards and other revolving plans	75.4	77.9	77.2	81.2	93.5	92.2	91.5	89.2	89.3	87.0	90.6	90.5
42	Other	35.4	35.2	35.7	39.1	42.3	41.3	38.0	37.4	37.5	37.5	37.1	37.0
43	Securitized real estate loans ¹⁴	1,178.2	1,247.7	1,275.9	1,310.9	1,408.9	1,397.6	1,389.8	1,385.2	1,384.9	1,387.7	1,384.6	1,381.8

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 13, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 14	Jan 21	Jan 28	Feb 4	
ASSETS													
1	Bank credit	5,212.6	5,242.6	5,246.2	5,431.5	5,781.5	5,775.2	5,744.1	5,603.5	5,658.7	5,631.6	5,564.2	5,532.4
2	Securities in bank credit	1,377.4	1,430.3	1,425.7	1,491.5	1,656.2	1,685.1	1,655.2	1,603.2	1,643.2	1,637.7	1,591.4	1,521.7
3	Treasury and Agency securities ²	633.7	670.5	690.8	705.9	774.2	806.0	773.2	792.8	801.2	803.1	797.3	793.3
3a	Trading account	79.0	54.4	54.9	68.7	128.0	125.1	92.7	96.7	99.4	93.9	97.4	92.5
3b	Investment account	554.7	616.1	635.9	637.2	646.1	680.9	680.5	696.1	701.9	709.2	699.9	700.8
3b1	Mortgage-backed	502.6	567.5	583.5	586.0	599.1	630.8	619.0	628.2	632.5	639.9	630.4	630.6
3b2	Other	52.1	48.6	52.4	51.2	47.0	50.1	61.6	67.9	69.4	69.3	69.5	70.3
4	Other securities	743.6	759.8	734.8	785.7	882.0	879.1	882.0	810.5	842.0	834.7	794.1	728.4
4a	Trading account ³	395.0	392.7	379.0	399.8	447.6	492.5	519.1	434.8	469.4	456.9	413.6	340.8
4a1	Derivatives with a positive fair value ¹¹	220.8	205.3	205.3	224.5	276.1	343.8	380.1	309.9	347.1	330.6	287.4	215.2
4a2	Other	174.2	187.4	173.7	175.3	171.6	148.7	139.0	124.9	122.3	126.3	126.2	125.6
4b	Investment account	348.7	367.1	355.9	385.8	434.4	386.6	363.0	375.6	372.6	377.8	380.5	387.6
4b1	State and local government	57.9	52.8	52.2	52.3	52.9	52.6	52.9	55.8	56.0	56.0	55.5	55.3
4b2	Mortgage-backed	168.4	170.2	162.7	159.9	159.4	150.0	140.7	150.2	152.1	153.3	152.4	152.5
4b3	Other	122.3	144.1	141.0	173.6	222.1	184.1	169.4	169.6	164.5	168.5	172.6	179.8
5	Loans and leases in bank credit ⁴	3,835.2	3,812.3	3,820.6	3,939.9	4,125.3	4,090.1	4,088.8	4,000.2	4,015.5	3,993.9	3,972.7	4,010.7
6	Commercial and industrial	759.0	777.8	775.6	792.1	828.4	822.3	807.6	792.1	791.0	795.1	790.7	791.3
7	Real estate	2,098.9	2,041.4	2,037.2	2,069.1	2,218.4	2,220.3	2,208.9	2,180.6	2,181.3	2,179.1	2,178.9	2,179.0
8	Revolving home equity	402.0	425.6	429.0	441.5	479.8	483.1	487.5	489.7	490.0	490.9	489.3	489.1
9	Other residential	1,061.4	963.6	956.2	969.2	1,039.8	1,035.6	1,020.6	998.7	998.8	996.0	998.5	1,000.4
10	Commercial	635.5	652.1	652.0	658.4	698.9	701.5	700.9	692.2	692.4	692.1	691.1	689.5
11	Consumer	485.7	495.5	501.5	507.3	519.5	521.9	529.9	548.8	551.0	556.1	553.8	551.0
12	Credit cards and other revolving plans	142.4	138.1	141.5	146.2	160.0	162.7	169.6	177.9	181.7	183.2	178.1	175.1
13	Other	343.2	357.4	360.0	361.1	359.5	359.2	360.4	370.9	369.3	373.0	375.6	375.9
14	Security	152.8	173.6	185.7	229.0	215.6	200.4	199.6	163.2	169.5	152.3	144.2	181.0
15	Fed funds and RPs with brokers	125.3	148.4	161.3	189.2	175.0	169.8	174.7	140.3	146.0	129.2	121.5	159.1
16	Other	27.5	25.2	24.4	39.9	40.6	30.6	25.0	22.9	23.6	23.1	22.7	21.9
17	Other loans and leases	338.7	324.0	320.6	342.3	343.3	325.3	342.7	315.6	322.8	311.3	305.2	308.5
17a	Fed funds and RPs with others	46.0	25.3	26.1	25.2	22.0	16.2	32.5	22.5	30.5	16.1	12.1	14.6
17b	Other loans	194.2	199.6	198.5	221.9	227.6	216.3	217.9	202.6	202.1	205.4	202.0	202.6
17c	Lease financing receivables	98.6	99.1	96.0	95.2	93.7	92.8	92.3	90.5	90.2	89.8	91.2	91.3
18	Interbank loans	238.9	236.0	238.3	261.5	255.0	194.1	211.9	257.0	237.9	268.3	270.0	250.4
19	Fed funds and RPs with banks	184.8	190.1	192.3	218.6	213.5	154.6	177.7	228.2	209.0	239.4	240.9	222.8
20	Other	54.1	45.9	46.0	42.9	41.4	39.5	34.2	28.8	28.9	28.8	29.1	27.7
21	Cash assets ⁷	159.4	131.6	127.3	197.2	321.4	422.0	482.7	461.8	507.7	497.0	393.4	361.1
22	Other assets ⁸	692.0	734.3	735.7	762.7	794.3	825.2	813.6	788.0	787.2	784.6	787.7	793.4
23	TOTAL ASSETS⁹	6,258.2	6,277.4	6,279.1	6,580.7	7,071.7	7,133.6	7,167.7	7,018.7	7,099.9	7,090.5	6,925.6	6,841.5

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars (continued)

February 13, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 14	Jan 21	Jan 28	Feb 4	
LIABILITIES													
24	Deposits	3,395.2	3,395.1	3,381.4	3,584.1	3,818.1	3,812.4	3,910.1	3,881.3	3,914.8	3,891.0	3,822.8	3,851.3
25	Transaction	342.2	317.3	306.5	345.5	375.8	421.6	505.8	428.9	412.7	438.3	426.2	382.2
26	Nontransaction	3,053.0	3,077.9	3,074.9	3,238.6	3,442.2	3,390.8	3,404.3	3,452.4	3,502.1	3,452.7	3,396.6	3,469.2
27	Large time	630.2	603.4	595.8	656.8	746.5	678.0	666.7	653.2	662.5	656.8	641.6	635.3
28	Other	2,422.8	2,474.5	2,479.1	2,581.8	2,695.8	2,712.8	2,737.7	2,799.2	2,839.6	2,795.9	2,755.0	2,833.8
29	Borrowings	1,082.7	1,136.2	1,173.3	1,242.8	1,419.5	1,403.8	1,285.6	1,239.8	1,211.6	1,269.9	1,253.1	1,226.3
30	From banks in the U.S.	168.4	157.3	157.8	152.4	152.9	132.2	124.2	181.6	158.4	205.3	193.4	175.4
31	From others	914.3	978.9	1,015.5	1,090.4	1,266.7	1,271.6	1,161.5	1,058.2	1,053.1	1,064.6	1,059.7	1,050.9
32	Net due to related foreign offices	541.5	524.8	504.1	492.3	507.3	556.0	593.7	603.5	635.1	624.0	556.6	570.0
33	Other liabilities	483.4	454.4	452.5	485.1	548.8	591.6	614.9	540.1	579.8	554.0	532.5	442.0
33a	Derivatives with a negative fair value ¹¹	172.2	159.2	160.9	176.4	213.2	264.5	285.0	224.9	255.9	241.1	211.4	133.5
33b	Other	311.2	295.1	291.6	308.7	335.6	327.1	329.9	315.2	323.9	313.0	321.1	308.5
34	TOTAL LIABILITIES	5,502.8	5,510.5	5,511.4	5,804.3	6,293.7	6,363.8	6,404.3	6,264.8	6,341.3	6,338.9	6,165.1	6,089.6
35	Residual (assets less liabilities) ¹⁰	755.4	766.8	767.8	776.4	778.1	769.8	763.4	754.0	758.7	751.6	760.5	751.9
MEMORANDA													
36	Mortgage-backed securities ¹²	671.0	737.8	746.2	746.0	758.6	780.7	759.6	778.5	784.6	793.2	782.7	783.0
37	Pass-thru	438.3	501.6	515.7	519.1	532.9	563.7	549.4	560.8	565.8	572.9	565.1	562.5
38	CMO, REMIC, and other	232.7	236.1	230.5	226.8	225.7	217.0	210.3	217.7	218.8	220.3	217.6	220.5
39	Net unrealized gains (losses) on available-for-sale securities ¹³	-2.7	-35.6	-46.2	-46.7	-56.0	-74.4	-80.4	-70.7	-71.2	-70.6	-70.2	-69.0
40	Securitized consumer loans ¹⁴	111.2	115.1	114.2	120.9	133.3	130.6	128.2	127.0	127.2	125.1	128.2	127.7
41	Credit cards and other revolving plans	73.6	80.2	79.9	82.6	91.7	89.6	87.8	87.2	87.1	85.2	88.7	88.8
42	Other	37.6	35.0	34.3	38.3	41.6	41.0	40.5	39.8	40.1	39.9	39.5	38.9
43	Securitized real estate loans ¹⁴	1,201.0	1,231.2	1,244.5	1,278.4	1,386.4	1,390.0	1,399.5	1,405.6	1,404.5	1,407.7	1,405.1	1,404.7

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 13, 2009

Account	2008 Jan	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	Week ending			
									Jan 14	Jan 21	Jan 28	Feb 4
ASSETS												
1 Bank credit	2,929.9	2,995.8	3,006.7	3,036.9	3,060.3	3,060.7	3,114.2	3,135.3	3,131.1	3,128.7	3,135.3	3,163.8
2 Securities in bank credit	593.3	596.1	590.6	584.6	579.0	585.0	642.2	649.2	652.3	647.9	648.2	651.3
3 Treasury and Agency securities ²	366.6	360.6	357.4	362.0	367.6	371.9	375.5	377.8	376.6	377.7	377.9	380.0
4 Other securities ³	226.7	235.5	233.2	222.6	211.4	213.1	266.7	271.4	275.7	270.2	270.3	271.3
5 Loans and leases in bank credit ⁴	2,336.5	2,399.8	2,416.1	2,452.3	2,481.3	2,475.7	2,472.0	2,486.1	2,478.8	2,480.8	2,487.1	2,512.5
6 Commercial and industrial	401.3	409.1	414.1	420.8	430.4	430.3	426.1	423.7	423.8	425.0	422.7	425.0
7 Real estate	1,486.0	1,532.5	1,542.1	1,560.1	1,576.2	1,571.9	1,568.7	1,578.0	1,572.8	1,573.7	1,577.4	1,602.0
8 Revolving home equity	88.4	95.5	96.6	98.9	102.2	102.3	102.9	105.0	104.6	104.9	105.2	106.3
9 Other residential	452.1	457.7	462.7	469.5	478.4	473.4	470.4	477.0	473.6	471.9	477.1	498.2
10 Commercial	945.6	979.2	982.8	991.7	995.6	996.3	995.3	996.0	994.6	996.8	995.0	997.5
11 Consumer	335.3	337.8	339.1	347.8	350.1	353.5	353.0	357.2	356.2	355.3	358.7	357.4
12 Credit cards and other revolving plans	211.1	212.2	216.0	218.0	219.1	223.1	222.8	225.3	225.8	223.8	225.1	224.1
13 Other	124.2	125.6	123.1	129.8	131.0	130.5	130.2	131.9	130.4	131.5	133.6	133.3
17 Other loans and leases ⁶	113.9	120.5	120.8	123.6	124.6	119.9	124.3	127.3	126.0	126.7	128.4	128.1
18 Interbank loans	123.0	130.3	126.4	133.9	131.7	111.7	130.6	147.8	142.2	147.9	156.5	146.2
19 Fed funds and RPs with banks ⁶	102.2	103.2	100.1	105.8	97.4	78.2	105.0	118.9	112.6	119.1	126.6	118.0
20 Other	20.8	27.0	26.3	28.1	34.3	33.5	25.6	28.9	29.6	28.8	30.0	28.1
21 Cash assets ⁷	96.2	106.7	108.9	109.6	125.3	167.8	206.7	211.4	214.0	210.0	213.2	210.3
22 Other assets ⁸	227.2	229.4	230.7	238.2	243.5	254.4	276.4	276.2	277.5	281.1	270.7	273.5
23 TOTAL ASSETS ⁹	3,339.0	3,418.1	3,427.1	3,471.3	3,512.3	3,545.6	3,679.4	3,722.0	3,716.2	3,719.0	3,727.0	3,745.1
LIABILITIES												
24 Deposits	2,284.2	2,345.4	2,358.1	2,390.8	2,417.6	2,452.3	2,536.8	2,581.3	2,568.9	2,581.4	2,602.4	2,588.4
25 Transaction	270.8	275.7	265.7	270.0	272.3	266.1	275.6	275.5	269.3	272.9	271.3	300.7
26 Nontransaction	2,013.4	2,069.7	2,092.4	2,120.8	2,145.3	2,186.2	2,261.2	2,305.9	2,299.6	2,308.6	2,331.1	2,287.7
27 Large time	413.2	418.4	417.1	419.1	422.2	431.0	463.9	467.0	464.7	465.6	469.1	470.0
28 Other	1,600.2	1,651.2	1,675.3	1,701.7	1,723.1	1,755.2	1,797.3	1,838.8	1,835.0	1,843.0	1,862.0	1,817.7
29 Borrowings	583.2	590.1	590.0	587.6	602.0	591.4	593.1	581.5	582.0	574.6	573.8	590.0
30 From banks in the U.S.	247.4	238.0	245.1	237.0	240.4	226.3	221.5	213.6	218.8	204.1	203.4	217.8
31 From others	335.7	352.1	344.9	350.6	361.6	365.1	371.6	367.9	363.2	370.5	370.4	372.2
32 Net due to related foreign offices	1.9	5.3	3.7	4.5	2.1	6.3	5.9	5.2	2.4	10.0	7.5	4.6
33 Other liabilities	74.2	74.2	75.3	77.6	77.0	84.1	129.4	132.7	134.0	133.7	130.2	133.3
34 TOTAL LIABILITIES	2,943.5	3,015.0	3,027.0	3,060.5	3,098.7	3,134.1	3,265.2	3,300.7	3,287.3	3,299.6	3,313.9	3,316.3
35 Residual (assets less liabilities) ¹⁰	395.6	403.2	400.1	410.7	413.6	411.6	414.2	421.3	428.9	419.4	413.2	428.8
MEMORANDA												
36 Mortgage-backed securities ¹²	248.4	272.9	269.9	278.2	274.7	266.5	267.8	270.1	270.1	270.6	270.1	269.2
40 Securitized consumer loans ¹⁴	287.5	299.9	296.7	294.5	291.6	285.7	286.2	285.3	285.3	286.1	283.6	284.3
43 Securitized real estate loans ¹⁴	36.5	26.7	28.2	28.4	27.0	26.7	26.6	26.5	26.4	26.5	26.5	26.7

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 13, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 14	Jan 21	Jan 28	Feb 4	
ASSETS													
1 Bank credit	2,930.4	2,994.6	3,006.9	3,021.8	3,039.2	3,052.9	3,123.6	3,134.8	3,130.6	3,133.3	3,138.1	3,159.6	
2 Securities in bank credit	591.5	588.9	584.2	576.4	573.9	580.3	640.1	646.7	649.6	647.2	646.1	648.3	
3 Treasury and Agency securities ²	365.5	358.9	356.7	358.2	363.5	368.0	375.0	376.2	376.1	376.1	375.7	376.5	
4 Other securities ³	226.1	230.0	227.5	218.2	210.4	212.3	265.0	270.5	273.5	271.1	270.4	271.7	
5 Loans and leases in bank credit ⁴	2,338.9	2,405.7	2,422.7	2,445.5	2,465.3	2,472.6	2,483.5	2,488.1	2,481.0	2,486.1	2,492.0	2,511.4	
6 Commercial and industrial	401.2	410.8	414.1	419.1	426.8	427.0	425.1	423.5	423.2	425.0	423.5	424.5	
7 Real estate	1,482.1	1,536.5	1,544.4	1,554.5	1,567.7	1,570.3	1,571.7	1,573.8	1,569.4	1,571.0	1,575.6	1,597.6	
8 Revolving home equity	88.2	96.3	97.4	99.2	101.0	102.3	103.7	104.8	104.6	104.8	105.2	106.0	
9 Other residential	450.8	460.7	464.1	466.1	473.7	473.0	472.7	475.5	472.2	472.0	475.9	496.5	
10 Commercial	943.1	979.4	983.0	989.2	993.1	995.0	995.2	993.5	992.6	994.2	994.5	995.1	
11 Consumer	342.8	338.4	343.3	347.5	346.9	355.1	361.9	364.2	363.0	364.2	365.9	361.1	
12 Credit cards and other revolving plans	219.5	210.4	215.3	218.0	218.4	227.4	233.6	233.2	233.8	233.4	232.2	226.4	
13 Other	123.3	127.9	128.1	129.5	128.6	127.7	128.3	131.0	129.2	130.8	133.7	134.7	
17 Other loans and leases ⁶	112.8	120.0	120.8	124.3	123.9	120.2	124.9	126.5	125.5	125.8	127.1	128.2	
18 Interbank loans	122.7	122.2	122.3	127.9	127.6	112.5	131.5	146.6	143.7	143.7	148.9	154.5	
19 Fed funds and RPs with banks ⁶	101.1	96.7	97.8	103.4	96.7	81.6	106.6	117.0	113.8	113.3	118.5	125.3	
20 Other	21.6	25.5	24.5	24.5	30.9	30.9	24.9	29.7	29.9	30.4	30.3	29.3	
21 Cash assets ⁷	98.9	106.5	106.7	108.5	123.5	168.4	211.5	217.1	219.0	218.6	215.4	214.2	
22 Other assets ⁸	223.1	231.7	233.6	237.6	242.7	250.8	275.2	270.7	270.3	273.0	263.9	273.1	
23 TOTAL ASSETS ⁹	3,337.9	3,411.1	3,423.9	3,448.7	3,484.7	3,535.8	3,693.1	3,720.4	3,714.9	3,719.8	3,717.4	3,752.8	
LIABILITIES													
24 Deposits	2,274.5	2,348.4	2,360.4	2,377.4	2,401.1	2,446.5	2,541.5	2,569.9	2,568.8	2,563.5	2,568.4	2,585.1	
25 Transaction	273.1	271.1	266.5	265.3	268.4	266.8	281.7	278.6	269.6	280.1	291.9	294.1	
26 Nontransaction	2,001.4	2,077.3	2,093.9	2,112.1	2,132.8	2,179.7	2,259.9	2,291.2	2,299.2	2,283.4	2,276.5	2,291.0	
27 Large time	412.3	416.6	417.0	417.8	420.9	431.3	463.8	466.2	463.9	464.8	468.2	471.2	
28 Other	1,589.2	1,660.7	1,676.9	1,694.3	1,711.9	1,748.4	1,796.1	1,825.0	1,835.3	1,818.6	1,808.3	1,819.9	
29 Borrowings	593.6	586.0	585.5	587.5	601.4	593.7	604.1	590.9	583.4	592.6	593.7	593.7	
30 From banks in the U.S.	250.8	238.2	242.3	237.4	240.0	228.3	226.3	216.6	217.1	212.2	213.1	216.1	
31 From others	342.8	347.8	343.2	350.1	361.4	365.4	377.8	374.3	366.3	380.4	380.6	377.6	
32 Net due to related foreign offices	3.8	5.1	2.9	2.9	1.6	5.4	6.3	6.9	5.2	9.6	8.8	6.8	
33 Other liabilities	74.0	73.3	74.5	77.0	76.9	84.0	129.5	131.9	132.4	132.6	131.2	134.2	
34 TOTAL LIABILITIES	2,945.9	3,012.8	3,023.3	3,044.8	3,081.1	3,129.7	3,281.4	3,299.6	3,289.7	3,298.3	3,302.2	3,319.7	
35 Residual (assets less liabilities) ¹⁰	392.0	398.3	400.6	403.8	403.6	406.1	411.7	420.8	425.2	421.5	415.2	433.1	
MEMORANDA													
36 Mortgage-backed securities ¹²	245.0	263.1	262.2	264.0	264.6	259.3	261.7	265.6	265.0	265.6	266.8	268.0	
40 Securitized consumer loans ¹⁴	289.8	296.6	295.8	294.7	293.6	287.7	289.6	287.1	287.1	286.3	286.8	286.6	
43 Securitized real estate loans ¹⁴	37.5	26.0	27.5	28.2	27.2	27.2	27.3	27.3	27.3	27.3	27.3	27.3	

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

February 13, 2009

Account	2008	2008	2008	2008	2008	2008	2008	2008	2009	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 14	Jan 21	Jan 28	Feb 4	
ASSETS													
1	Bank credit	1,168.3	1,152.8	1,152.9	1,145.4	1,176.2	1,135.5	1,122.7	1,108.5	1,111.0	1,113.7	1,100.5	1,105.0
2	Securities in bank credit	458.8	476.8	472.6	461.9	481.5	468.6	476.7	470.1	474.8	474.8	467.9	463.6
3	Treasury and Agency securities ²	93.9	98.7	91.1	86.9	79.3	86.7	91.2	94.5	93.3	96.8	91.7	92.1
3a	Trading account	29.3	35.9	33.7	32.7	32.3	32.8	30.5	28.2	28.1	28.5	24.9	25.1
3b	Investment account	64.6	62.8	57.4	54.2	47.0	53.9	60.7	66.3	65.2	68.2	66.8	67.0
4	Other securities	364.9	378.1	381.5	375.0	402.1	381.9	385.5	375.6	381.5	378.1	376.2	371.6
4a	Trading account ³	222.5	226.1	234.7	230.7	243.0	240.6	248.4	239.9	245.5	243.7	236.3	234.3
4a1	Derivatives with a positive fair value ¹¹	87.3	101.2	104.1	105.9	132.8	147.3	170.5	171.1	178.1	173.5	169.2	166.1
4a2	Other	135.3	124.8	130.6	124.8	110.2	93.3	78.0	68.8	67.4	70.2	67.1	68.2
4b	Investment account	142.3	152.0	146.8	144.3	159.2	141.3	137.1	135.7	136.0	134.4	139.9	137.2
5	Loans and leases in bank credit ⁴	709.6	676.0	680.3	683.5	694.8	667.0	645.9	638.5	636.1	638.9	632.6	641.4
6	Commercial and industrial	289.0	321.2	323.8	333.3	357.6	358.5	354.1	354.4	353.2	353.7	355.9	360.0
7	Real estate	40.4	45.5	46.9	45.8	43.5	41.6	41.8	42.8	42.9	42.7	42.7	43.6
14	Security	139.7	106.9	107.3	95.1	75.9	58.6	42.8	47.6	47.3	49.8	44.2	48.6
15	Fed funds and RPs with brokers ⁶	114.2	84.5	84.3	76.0	58.0	43.4	29.8	34.9	34.4	37.0	32.3	37.1
16	Other	25.5	22.4	22.9	19.1	17.9	15.3	13.0	12.7	12.9	12.8	11.8	11.5
17	Other loans and leases	240.5	202.4	202.3	209.3	217.8	208.3	207.2	193.7	192.8	192.6	189.8	189.1
17a	Fed funds and RPs with others ⁶	56.4	28.9	31.5	31.3	31.5	29.4	25.8	21.8	21.2	20.8	20.9	20.7
17b	Other	184.1	173.6	170.8	178.0	186.2	178.9	181.4	171.9	171.5	171.9	168.9	168.5
18	Interbank loans	82.9	67.9	67.3	68.5	61.3	46.5	30.4	36.3	34.4	40.5	37.9	36.4
19	Fed funds and RPs with banks	77.7	62.7	61.5	63.8	54.0	39.7	24.3	30.9	29.3	34.9	32.2	31.2
20	Other	5.3	5.2	5.8	4.7	7.3	6.8	6.1	5.3	5.1	5.6	5.7	5.2
21	Cash assets ⁷	55.2	58.5	55.6	64.0	138.9	294.4	340.7	337.4	337.0	335.9	321.9	266.6
22	Other assets ⁸	54.3	49.8	43.4	46.6	61.1	55.1	54.6	48.2	48.5	43.7	51.1	47.8
23	TOTAL ASSETS⁹	1,360.8	1,329.0	1,319.1	1,324.5	1,437.5	1,531.5	1,548.4	1,530.4	1,530.8	1,533.8	1,511.3	1,455.8
LIABILITIES													
24	Deposits	1,044.7	1,139.0	1,143.0	1,115.2	938.5	868.6	898.7	909.5	921.3	912.4	906.2	893.3
25	Transaction	11.8	14.4	12.4	13.6	16.1	12.3	14.3	13.7	13.4	13.4	13.8	13.8
26	Nontransaction	1,032.9	1,124.6	1,130.6	1,101.6	922.4	856.4	884.4	895.8	907.9	899.0	892.4	879.5
27	Large time	1,008.1	1,102.7	1,108.1	1,079.9	903.9	838.7	865.8	877.4	889.0	880.4	874.5	862.7
29	Borrowings	600.7	622.5	629.1	640.6	657.4	645.8	601.6	590.1	563.5	609.2	593.1	592.9
30	From banks in the U.S.	66.4	76.9	72.7	91.2	63.0	42.9	32.5	36.8	33.8	42.4	31.6	33.9
31	From others	534.3	545.6	556.4	549.4	594.4	602.9	569.1	553.4	529.6	566.7	561.6	559.0
32	Net due to related foreign offices	-423.0	-579.9	-613.7	-586.8	-347.3	-175.0	-160.1	-167.3	-152.0	-194.4	-184.3	-225.2
33	Other liabilities	144.1	140.0	142.8	149.8	185.4	186.5	197.2	192.7	200.0	199.6	190.4	185.2
33a	Derivatives with a negative fair value ¹¹	87.1	97.6	102.9	103.4	124.0	136.9	158.1	157.7	163.6	159.2	155.0	150.5
33b	Other	57.0	42.4	39.8	46.4	61.5	49.6	39.0	35.1	36.4	40.4	35.4	34.7
34	TOTAL LIABILITIES	1,366.4	1,321.5	1,301.1	1,318.8	1,434.0	1,526.0	1,537.4	1,525.0	1,532.8	1,526.7	1,505.5	1,446.2
35	Residual (assets less liabilities) ¹⁰	-5.7	7.5	18.0	5.7	3.5	5.6	11.0	5.4	-2.0	7.1	5.9	9.6

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

February 13, 2009

Account	2008 Jan	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	Week ending				
									Jan 14	Jan 21	Jan 28	Feb 4	
ASSETS													
1	Bank credit	1,180.8	1,133.3	1,139.0	1,137.0	1,173.9	1,143.2	1,129.9	1,118.9	1,120.1	1,125.4	1,112.2	1,118.1
2	Securities in bank credit	458.5	468.6	467.0	457.5	479.4	474.4	474.0	469.1	469.6	476.1	466.9	465.7
3	Treasury and Agency securities ²	91.8	96.8	92.2	87.8	79.9	86.8	90.6	92.6	89.7	94.1	91.0	91.6
3a	Trading account	27.1	34.9	34.4	33.4	32.1	31.6	28.8	26.1	24.9	26.0	23.6	24.8
3b	Investment account	64.8	61.9	57.8	54.4	47.8	55.2	61.8	66.5	64.9	68.1	67.4	66.8
4	Other securities	366.7	371.8	374.8	369.7	399.6	387.7	383.5	376.5	379.8	382.0	375.9	374.0
4a	Trading account ³	218.5	224.7	232.8	227.4	242.0	244.5	244.8	235.8	239.7	242.6	233.1	230.4
4a1	Derivatives with a positive fair value ¹¹	84.6	99.4	104.0	104.4	131.3	149.5	167.5	166.5	170.2	173.9	165.0	161.0
4a2	Other	133.9	125.4	128.8	122.9	110.6	95.1	77.3	69.3	69.5	68.6	68.0	69.5
4b	Investment account	148.2	147.0	142.0	142.3	157.6	143.1	138.7	140.7	140.1	139.4	142.8	143.6
5	Loans and leases in bank credit ⁴	722.3	664.8	672.0	679.6	694.5	668.8	655.8	649.8	650.5	649.2	645.4	652.4
6	Commercial and industrial	293.1	317.2	322.0	333.3	356.3	358.8	358.4	359.1	358.9	359.0	360.4	364.1
7	Real estate	40.4	44.8	45.1	45.7	44.5	42.4	42.7	43.0	43.3	42.9	42.8	43.1
14	Security	142.1	103.3	104.3	92.0	75.9	60.6	45.6	49.0	49.2	50.9	46.8	51.0
15	Fed funds and RPs with brokers ⁶	114.3	83.1	82.2	73.8	58.2	44.5	30.5	35.1	34.8	37.2	33.7	38.8
16	Other	27.8	20.1	22.1	18.1	17.7	16.1	15.1	13.9	14.4	13.7	13.1	12.2
17	Other loans and leases	246.7	199.5	200.6	208.7	217.7	207.1	209.2	198.7	199.2	196.5	195.3	194.2
17a	Fed funds and RPs with others ⁶	60.1	26.8	28.9	30.4	33.0	30.9	28.0	23.5	23.0	22.5	23.4	22.5
17b	Other	186.6	172.7	171.7	178.3	184.8	176.1	181.2	175.2	176.2	174.0	171.9	171.7
18	Interbank loans	86.6	66.4	65.7	69.7	63.1	48.7	32.1	38.1	35.9	43.7	39.7	38.3
19	Fed funds and RPs with banks	81.0	61.5	60.2	65.1	55.8	41.6	25.7	32.6	30.4	37.9	34.0	32.9
20	Other	5.6	4.9	5.5	4.6	7.3	7.1	6.4	5.5	5.5	5.8	5.7	5.4
21	Cash assets ⁷	55.3	58.7	56.4	66.0	141.1	299.9	345.7	338.2	338.7	338.0	326.1	266.4
22	Other assets ⁸	53.2	49.5	43.3	48.0	59.5	53.3	54.4	47.9	46.4	45.2	51.9	47.4
23	TOTAL ASSETS⁹	1,375.9	1,307.8	1,304.4	1,320.8	1,437.5	1,545.2	1,562.0	1,543.1	1,541.1	1,552.2	1,529.8	1,470.1
LIABILITIES													
24	Deposits	1,045.4	1,112.9	1,126.2	1,109.3	940.0	871.8	890.6	910.5	928.9	915.4	904.5	893.6
25	Transaction	11.9	14.0	12.2	13.6	15.7	12.0	14.4	13.8	13.4	13.5	14.1	14.0
26	Nontransaction	1,033.5	1,098.9	1,114.0	1,095.7	924.3	859.8	876.2	896.7	915.5	901.9	890.5	879.6
27	Large time	1,009.0	1,076.1	1,091.7	1,074.4	906.0	842.5	858.5	878.5	896.9	883.6	872.4	861.8
29	Borrowings	606.1	611.3	615.9	618.9	634.9	642.3	607.8	594.8	571.4	603.3	600.9	610.3
30	From banks in the U.S.	68.6	71.9	70.5	89.8	60.2	44.0	34.3	37.5	36.1	40.5	36.4	36.6
31	From others	537.5	539.4	545.4	529.2	574.6	598.3	573.5	557.2	535.3	562.8	564.4	573.8
32	Net due to related foreign offices	-422.6	-556.1	-584.3	-561.1	-327.9	-162.5	-139.7	-162.4	-163.4	-170.6	-175.5	-223.6
33	Other liabilities	145.1	135.5	141.9	148.6	184.8	188.5	198.2	195.1	199.2	199.0	194.8	184.7
33a	Derivatives with a negative fair value ¹¹	84.9	95.2	102.3	102.1	124.8	140.3	155.9	154.1	158.8	159.1	151.7	147.3
33b	Other	60.2	40.2	39.6	46.4	60.0	48.2	42.3	41.0	40.3	40.0	43.1	37.4
34	TOTAL LIABILITIES	1,374.0	1,303.5	1,299.7	1,315.6	1,431.7	1,540.1	1,557.0	1,538.0	1,536.1	1,547.1	1,524.8	1,465.0
35	Residual (assets less liabilities) ¹⁰	1.9	4.3	4.6	5.1	5.8	5.1	5.1	5.1	5.1	5.1	5.1	5.1

Footnotes appear on page 13.

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestically chartered); other domestically chartered commercial banks (small domestically chartered); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestically chartered banks constitute a universe; data for small domestically chartered banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities. The data for large and small domestically chartered banks, presented on pages 5 to 10, are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.

2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

3. Includes other trading assets.

4. 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 in the United States, all of which are included in line 18.

5. Data for small domestically chartered banks are estimates based largely on quarter-end condition reports. Security loans for these banks are included in other loans and leases (line 17) on pages 9 and 10.

6. Lines 15, 17, and 19 include fed funds by counterparty. Small domestically chartered banks report only the total, which is distributed as 85 percent with banks (line 19), 10 percent with brokers (line 15), and 5 percent with others (line 17). Before July 4, 2007, foreign-related institutions reported the sum of fed funds and RPs with brokers and others, distributed as 80 percent with brokers (line 15) and 20 percent with others (line 17).

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

8. Excludes the due-from position with related foreign offices, which is included in line 32.

9. Excludes the allowance for loan and lease losses and the allocated transfer risk reserve.

10. 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.

11. 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 39.

12. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

13. 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.

14. 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 on the Federal Reserve Board's web site (www.federalreserve.gov). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

Notes on the Data (billions of dollars)

A memoranda item reported in the "Notes on the Data" section of the October 24, 2008 release has been revised. The memoranda item that was revised was: securitized real estate loans, \$133.2 (instead of \$82.8).

Board of Governors of the
Federal Reserve System
Washington, DC 20551-0001
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