

# FEDERAL RESERVE statistical release



H.8 (510)

## Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Seasonally adjusted, billions of dollars

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

May 8, 2009

Account	2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 8	Apr 15	Apr 22	Apr 29
<b>ASSETS</b>												
1 Bank credit	9,495.5	9,572.6	9,982.9	9,924.7	9,966.7	9,884.1	9,829.7	9,808.2	9,715.7	9,719.7	9,648.1	9,784.7
2 Securities in bank credit	2,554.1	2,538.3	2,720.2	2,712.3	2,772.6	2,750.0	2,693.5	2,715.1	2,680.2	2,683.8	2,639.4	2,665.6
3 Treasury and Agency securities <sup>2</sup>	1,106.3	1,155.6	1,235.9	1,264.5	1,262.2	1,279.8	1,264.4	1,274.0	1,255.9	1,258.0	1,259.2	1,250.6
4 Other securities <sup>3</sup>	1,447.9	1,382.7	1,484.3	1,447.7	1,510.3	1,470.2	1,429.1	1,441.2	1,424.3	1,425.8	1,380.2	1,415.0
5 Loans and leases in bank credit <sup>4</sup>	6,941.4	7,034.3	7,262.7	7,212.4	7,194.2	7,134.1	7,136.2	7,093.1	7,035.4	7,035.9	7,008.7	7,119.1
6 Commercial and industrial	1,480.0	1,537.0	1,602.3	1,600.2	1,582.9	1,570.6	1,560.3	1,543.3	1,529.7	1,523.5	1,514.3	1,520.3
7 Real estate	3,658.9	3,660.5	3,820.8	3,826.8	3,828.0	3,810.3	3,829.1	3,831.0	3,825.8	3,811.5	3,801.6	3,906.1
8 Revolving home equity	500.1	540.2	579.7	585.0	590.7	594.5	597.0	601.4	604.0	603.2	602.5	614.1
9 Other residential	1,519.0	1,432.5	1,512.2	1,509.5	1,500.5	1,485.9	1,502.8	1,502.8	1,495.4	1,483.8	1,474.9	1,570.6
10 Commercial	1,639.8	1,687.8	1,728.9	1,732.2	1,736.8	1,729.9	1,729.3	1,726.8	1,726.4	1,724.5	1,724.2	1,721.5
11 Consumer	818.1	853.8	872.2	878.3	881.4	891.6	900.1	892.6	884.6	884.0	876.4	880.1
12 Credit cards and other revolving plans	346.8	364.9	383.4	388.3	385.9	392.8	398.5	392.8	386.1	385.8	379.7	383.0
13 Other	471.3	488.9	488.9	489.9	495.6	498.8	501.6	499.8	498.4	498.2	496.7	497.1
14 Security <sup>5</sup>	300.7	327.4	293.6	263.3	244.7	224.5	218.1	198.1	177.0	195.1	194.2	187.3
15 Fed funds and RPs with brokers	240.4	266.6	231.4	214.3	203.5	183.8	179.7	163.0	144.1	160.3	161.5	154.6
16 Other	60.4	60.7	62.2	49.0	41.2	40.7	38.4	35.1	33.0	34.8	32.8	32.7
17 Other loans and leases	683.7	655.7	673.8	643.9	657.1	637.1	628.6	628.1	618.3	621.8	622.2	625.3
18 Interbank loans	444.6	469.2	446.3	347.1	366.4	440.3	447.4	431.8	410.3	423.6	448.0	436.1
19 Fed funds and RPs with banks <sup>6</sup>	365.1	393.7	366.7	267.8	299.8	372.5	383.2	370.9	349.8	352.0	374.6	359.6
20 Other	79.5	75.5	79.6	79.3	66.5	67.8	64.2	61.0	60.4	71.6	73.4	76.5
21 Cash assets <sup>7</sup>	310.1	371.5	585.1	865.4	990.9	968.2	850.7	942.8	1,023.3	1,045.0	1,088.5	936.5
22 Other assets <sup>8</sup>	1,010.2	1,035.7	1,082.0	1,128.8	1,133.5	1,100.8	1,091.6	1,097.2	1,062.8	1,054.2	1,053.5	1,068.5
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>11,172.6</b>	<b>11,329.9</b>	<b>11,965.6</b>	<b>12,129.9</b>	<b>12,318.1</b>	<b>12,246.1</b>	<b>12,068.5</b>	<b>12,124.8</b>	<b>12,054.1</b>	<b>12,083.9</b>	<b>12,079.9</b>	<b>12,066.8</b>
<b>LIABILITIES</b>												
24 Deposits	6,857.2	7,092.2	7,162.7	7,115.8	7,306.5	7,369.7	7,334.8	7,382.4	7,320.8	7,341.9	7,355.9	7,402.1
25 Transaction	610.5	641.4	668.7	691.9	760.2	703.4	693.7	697.5	733.1	705.0	713.4	742.4
26 Nontransaction	6,246.7	6,450.8	6,494.0	6,423.9	6,546.3	6,666.3	6,641.2	6,684.9	6,587.7	6,636.9	6,642.5	6,659.7
27 Large time	2,081.4	2,155.4	2,064.5	1,930.1	1,963.5	1,962.1	1,909.2	1,874.9	1,864.1	1,869.9	1,897.8	1,897.9
28 Other	4,165.3	4,295.4	4,429.5	4,493.8	4,582.7	4,704.2	4,732.0	4,810.0	4,723.6	4,766.9	4,744.7	4,761.9
29 Borrowings	2,334.4	2,415.3	2,670.2	2,655.2	2,548.3	2,478.4	2,479.7	2,496.6	2,445.0	2,474.1	2,479.4	2,410.9
30 From banks in the U.S.	468.8	465.3	443.8	390.2	373.8	422.9	425.2	421.7	411.1	420.4	432.5	448.1
31 From others	1,865.6	1,950.0	2,226.4	2,265.0	2,174.5	2,055.5	2,054.5	2,074.9	2,033.9	2,053.6	2,046.9	1,962.7
32 Net due to related foreign offices	46.4	-78.9	165.3	389.4	438.6	404.2	244.6	218.6	259.8	273.8	327.6	302.6
33 Other liabilities	776.5	705.0	783.5	809.9	899.2	837.7	780.7	791.9	767.9	766.7	721.1	730.3
34 <b>TOTAL LIABILITIES</b>	<b>10,014.4</b>	<b>10,133.6</b>	<b>10,781.6</b>	<b>10,970.3</b>	<b>11,192.5</b>	<b>11,090.0</b>	<b>10,839.8</b>	<b>10,889.6</b>	<b>10,793.5</b>	<b>10,856.4</b>	<b>10,884.0</b>	<b>10,845.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,158.1	1,196.3	1,184.0	1,159.7	1,125.6	1,156.1	1,228.7	1,235.2	1,260.6	1,227.5	1,195.9	1,221.0

Footnotes appear on page 13.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

May 8, 2009

Account	2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
									Apr 8	Apr 15	Apr 22	Apr 29
<b>ASSETS</b>												
1 Bank credit	9,467.0	9,585.9	10,004.2	9,997.9	10,032.6	9,907.6	9,834.8	9,777.5	9,678.9	9,695.6	9,646.3	9,778.5
2 Securities in bank credit	2,557.4	2,525.8	2,715.7	2,754.3	2,782.3	2,745.6	2,688.6	2,719.9	2,685.0	2,685.3	2,655.0	2,678.0
3 Treasury and Agency securities <sup>2</sup>	1,119.6	1,153.0	1,220.4	1,266.1	1,246.3	1,270.6	1,266.4	1,287.2	1,264.2	1,258.7	1,268.5	1,263.6
4 Other securities <sup>3</sup>	1,437.8	1,372.8	1,495.3	1,488.2	1,536.0	1,475.0	1,422.2	1,432.6	1,420.8	1,426.6	1,386.5	1,414.4
5 Loans and leases in bank credit <sup>4</sup>	6,909.6	7,060.1	7,288.5	7,243.6	7,250.3	7,162.1	7,146.2	7,057.6	6,993.9	7,010.3	6,991.3	7,100.5
6 Commercial and industrial	1,478.6	1,540.1	1,607.9	1,606.6	1,590.7	1,574.3	1,564.8	1,541.4	1,523.4	1,523.9	1,520.3	1,525.4
7 Real estate	3,641.7	3,669.5	3,832.8	3,839.5	3,832.7	3,806.7	3,823.8	3,813.5	3,815.7	3,804.5	3,790.9	3,895.2
8 Revolving home equity	497.5	541.7	581.7	586.6	592.6	596.0	597.1	598.3	598.3	599.3	600.0	611.9
9 Other residential	1,506.4	1,438.4	1,516.9	1,513.1	1,499.2	1,479.6	1,497.9	1,490.9	1,498.2	1,485.9	1,471.2	1,565.3
10 Commercial	1,637.8	1,689.4	1,734.2	1,739.8	1,740.9	1,731.0	1,728.7	1,724.3	1,719.2	1,719.2	1,719.7	1,718.1
11 Consumer	812.1	854.8	866.9	878.2	894.1	915.4	909.9	885.6	870.0	876.5	873.8	876.2
12 Credit cards and other revolving plans	338.8	364.2	378.8	391.2	405.2	413.1	402.9	383.7	370.6	376.7	374.9	377.1
13 Other	473.3	490.6	488.1	487.0	488.9	502.3	507.0	501.8	499.4	499.7	498.9	499.2
14 Security <sup>5</sup>	301.1	331.5	301.0	268.9	255.6	223.2	220.1	197.0	174.7	193.3	191.4	186.6
15 Fed funds and RPs with brokers	239.2	268.5	237.8	217.7	211.5	182.4	182.7	161.5	141.5	159.1	158.9	154.1
16 Other	61.9	63.0	63.2	51.2	44.1	40.7	37.5	35.5	33.2	34.2	32.4	32.5
17 Other loans and leases	676.1	664.1	679.9	650.4	677.3	642.5	627.6	620.1	610.1	612.2	614.8	617.0
18 Interbank loans	452.2	464.0	447.7	359.2	380.8	450.0	451.8	438.8	425.8	438.1	441.9	436.8
19 Fed funds and RPs with banks <sup>6</sup>	369.8	391.2	366.4	279.0	312.2	381.6	386.8	376.4	363.5	366.5	368.8	362.6
20 Other	82.4	72.9	81.3	80.2	68.6	68.4	64.9	62.4	62.4	71.7	73.1	74.3
21 Cash assets <sup>7</sup>	300.6	371.7	584.0	885.2	1,043.2	1,013.7	847.6	915.0	987.9	1,041.0	1,076.9	963.4
22 Other assets <sup>8</sup>	1,008.5	1,047.2	1,095.3	1,125.5	1,135.6	1,094.8	1,088.6	1,095.4	1,073.8	1,054.5	1,048.7	1,064.9
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>11,140.5</b>	<b>11,349.5</b>	<b>12,001.0</b>	<b>12,232.3</b>	<b>12,452.4</b>	<b>12,318.3</b>	<b>12,071.8</b>	<b>12,071.9</b>	<b>12,007.9</b>	<b>12,070.7</b>	<b>12,055.9</b>	<b>12,085.1</b>
<b>LIABILITIES</b>												
24 Deposits	6,863.6	7,071.3	7,162.0	7,136.1	7,348.7	7,367.3	7,335.0	7,388.7	7,418.3	7,452.7	7,382.1	7,399.2
25 Transaction	615.0	623.6	656.8	698.4	799.1	719.1	686.1	701.5	677.4	707.0	754.3	795.6
26 Nontransaction	6,248.6	6,447.7	6,505.2	6,437.6	6,549.6	6,648.2	6,648.9	6,687.2	6,740.9	6,745.7	6,627.8	6,603.7
27 Large time	2,084.2	2,147.3	2,069.5	1,942.9	1,975.0	1,977.7	1,914.5	1,876.2	1,871.8	1,863.9	1,891.9	1,894.8
28 Other	4,164.5	4,300.4	4,435.7	4,494.7	4,574.6	4,670.5	4,734.4	4,811.0	4,869.1	4,881.8	4,735.9	4,708.9
29 Borrowings	2,326.0	2,450.4	2,666.5	2,657.6	2,527.3	2,462.1	2,472.6	2,484.4	2,417.8	2,434.0	2,484.5	2,489.5
30 From banks in the U.S.	470.9	467.0	440.0	394.0	375.0	429.1	428.0	422.7	410.6	422.5	427.2	459.0
31 From others	1,855.1	1,983.4	2,226.4	2,263.6	2,152.3	2,032.9	2,044.6	2,061.7	2,007.2	2,011.5	2,057.4	2,030.5
32 Net due to related foreign offices	25.4	-65.3	183.7	403.3	465.9	451.5	273.6	196.6	202.1	210.9	262.0	242.6
33 Other liabilities	763.5	705.5	798.3	851.2	921.9	850.5	778.8	777.6	748.7	752.6	710.2	720.5
34 <b>TOTAL LIABILITIES</b>	<b>9,978.5</b>	<b>10,161.9</b>	<b>10,810.5</b>	<b>11,048.2</b>	<b>11,263.8</b>	<b>11,131.3</b>	<b>10,860.1</b>	<b>10,847.3</b>	<b>10,786.9</b>	<b>10,850.1</b>	<b>10,838.9</b>	<b>10,851.8</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,162.0</b>	<b>1,187.6</b>	<b>1,190.5</b>	<b>1,184.1</b>	<b>1,188.7</b>	<b>1,187.0</b>	<b>1,211.8</b>	<b>1,224.6</b>	<b>1,221.0</b>	<b>1,220.5</b>	<b>1,217.0</b>	<b>1,233.3</b>

Footnotes appear on page 13.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

May 8, 2009

Account	2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
									Apr 8	Apr 15	Apr 22	Apr 29
<b>ASSETS</b>												
1 Bank credit	8,294.9	8,429.2	8,814.4	8,786.4	8,825.1	8,739.1	8,700.6	8,677.0	8,598.0	8,601.3	8,545.1	8,678.0
2 Securities in bank credit	2,051.3	2,071.5	2,241.6	2,247.5	2,290.5	2,263.9	2,214.8	2,245.8	2,218.5	2,219.3	2,183.4	2,206.7
3 Treasury and Agency securities <sup>2</sup>	1,012.1	1,064.0	1,153.5	1,175.9	1,169.9	1,184.0	1,168.5	1,174.4	1,162.1	1,164.4	1,166.8	1,156.5
4 Other securities <sup>3</sup>	1,039.3	1,007.5	1,088.0	1,071.5	1,120.5	1,079.9	1,046.3	1,071.4	1,056.3	1,055.0	1,016.6	1,050.2
5 Loans and leases in bank credit <sup>4</sup>	6,243.5	6,357.7	6,572.8	6,539.0	6,534.7	6,475.2	6,485.8	6,431.2	6,379.6	6,381.9	6,361.7	6,471.3
6 Commercial and industrial	1,175.1	1,209.5	1,249.7	1,244.2	1,228.8	1,213.6	1,207.4	1,192.9	1,182.7	1,177.7	1,172.5	1,175.3
7 Real estate	3,616.7	3,614.0	3,775.5	3,782.2	3,782.6	3,764.9	3,783.1	3,784.8	3,780.8	3,766.2	3,756.5	3,860.9
8 Revolving home equity	499.2	539.4	578.9	584.3	589.9	593.7	596.2	600.5	603.2	602.3	601.7	613.3
9 Other residential	1,515.7	1,429.3	1,509.3	1,506.6	1,497.5	1,482.8	1,499.7	1,499.8	1,492.5	1,480.8	1,471.9	1,567.6
10 Commercial	1,601.7	1,645.3	1,687.3	1,691.3	1,695.1	1,688.5	1,687.3	1,684.5	1,685.2	1,683.1	1,682.9	1,680.0
11 Consumer	818.1	853.8	872.2	878.3	881.4	891.6	900.1	892.6	884.6	884.0	876.4	880.1
12 Credit cards and other revolving plans	346.8	364.9	383.4	388.3	385.9	392.8	398.5	392.8	386.1	385.8	379.7	383.0
13 Other	471.3	488.9	488.9	489.9	495.6	498.8	501.6	499.8	498.4	498.2	496.7	497.1
14 Security <sup>5</sup>	186.0	234.4	221.9	205.3	197.5	172.8	165.1	135.2	116.3	135.4	134.9	132.6
15 Fed funds and RPs with brokers	148.5	190.2	176.5	170.6	168.8	144.6	138.1	109.9	91.6	110.3	111.5	110.6
16 Other	37.5	44.2	45.3	34.7	28.7	28.2	26.9	25.3	24.7	25.0	23.4	22.1
17 Other loans and leases	447.7	446.0	453.5	429.0	444.4	432.2	430.2	425.7	415.2	418.7	421.4	422.4
18 Interbank loans	368.1	402.4	387.5	297.6	329.7	394.4	399.2	386.3	365.2	373.1	400.0	389.9
19 Fed funds and RPs with banks <sup>6</sup>	295.3	330.9	314.4	226.4	272.8	336.4	344.8	334.4	312.5	309.0	334.9	321.7
20 Other	72.9	71.5	73.1	71.3	56.9	57.9	54.4	51.8	52.7	64.1	65.2	68.3
21 Cash assets <sup>7</sup>	251.8	307.5	447.5	583.5	671.8	660.0	614.9	706.1	734.0	785.0	763.8	667.7
22 Other assets <sup>8</sup>	944.0	986.6	1,021.0	1,063.6	1,075.2	1,048.0	1,046.4	1,054.6	1,015.0	1,005.7	1,008.3	1,019.2
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,771.1</b>	<b>10,006.5</b>	<b>10,539.6</b>	<b>10,595.1</b>	<b>10,762.3</b>	<b>10,694.1</b>	<b>10,610.1</b>	<b>10,668.8</b>	<b>10,554.3</b>	<b>10,606.6</b>	<b>10,559.1</b>	<b>10,595.9</b>
<b>LIABILITIES</b>												
24 Deposits	5,777.7	5,977.5	6,225.3	6,240.4	6,404.2	6,451.3	6,469.0	6,540.9	6,463.6	6,486.5	6,480.8	6,529.2
25 Transaction	594.0	627.5	651.5	679.2	746.2	689.7	680.4	686.9	723.0	692.9	702.2	730.7
26 Nontransaction	5,183.7	5,350.0	5,573.8	5,561.2	5,658.0	5,761.7	5,788.6	5,854.0	5,740.5	5,793.5	5,778.7	5,798.5
27 Large time	1,050.9	1,076.4	1,159.6	1,097.0	1,117.5	1,109.1	1,084.5	1,075.6	1,040.1	1,044.3	1,044.7	1,042.6
28 Other	4,132.8	4,273.7	4,414.2	4,464.2	4,540.5	4,652.6	4,704.0	4,778.4	4,700.4	4,749.3	4,734.0	4,755.9
29 Borrowings	1,727.1	1,770.7	2,001.6	1,997.2	1,917.6	1,871.8	1,859.1	1,836.2	1,778.9	1,803.0	1,783.1	1,753.5
30 From banks in the U.S.	396.8	374.7	376.2	347.2	337.9	385.1	383.6	382.4	363.7	370.7	378.3	400.2
31 From others	1,330.3	1,396.0	1,625.4	1,650.0	1,579.7	1,486.7	1,475.5	1,453.8	1,415.3	1,432.3	1,404.8	1,353.3
32 Net due to related foreign offices	512.9	515.3	519.5	560.6	588.8	574.7	478.3	454.2	480.8	513.7	548.8	547.2
33 Other liabilities	605.1	562.3	606.2	637.0	711.5	649.1	590.1	617.6	587.8	579.1	544.3	554.0
34 <b>TOTAL LIABILITIES</b>	<b>8,622.8</b>	<b>8,825.7</b>	<b>9,352.5</b>	<b>9,435.3</b>	<b>9,622.1</b>	<b>9,547.0</b>	<b>9,396.4</b>	<b>9,448.8</b>	<b>9,311.1</b>	<b>9,382.3</b>	<b>9,357.1</b>	<b>9,383.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,148.3	1,180.9	1,187.0	1,159.9	1,140.2	1,147.2	1,213.7	1,220.1	1,243.2	1,224.3	1,202.0	1,212.0
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	951.0	1,014.7	1,041.4	1,054.6	1,041.3	1,057.9	1,056.6	1,046.8	1,051.7	1,045.2	1,053.1	1,043.6
40 Securitized consumer loans <sup>12</sup>	405.2	414.5	426.1	419.8	414.4	413.3	408.9	408.3	414.2	413.4	417.8	414.8
43 Securitized real estate loans <sup>12</sup>	1,229.3	1,344.3	1,499.1	1,482.1	1,475.7	1,398.7	1,398.1	1,411.0	1,419.3	1,417.1	1,410.6	1,409.0

Footnotes appear on page 13.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

May 8, 2009

Account	2008	2008	2008	2008	2008	2009	2009	2009	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 8	Apr 15	Apr 22	Apr 29
<b>ASSETS</b>												
1 Bank credit	8,269.7	8,449.7	8,825.4	8,840.8	8,877.6	8,757.8	8,699.9	8,650.3	8,566.3	8,577.8	8,539.5	8,675.9
2 Securities in bank credit	2,054.2	2,068.1	2,231.9	2,269.8	2,292.1	2,257.9	2,207.3	2,250.4	2,227.5	2,222.8	2,200.1	2,223.6
3 Treasury and Agency securities <sup>2</sup>	1,021.9	1,064.2	1,138.8	1,176.8	1,152.8	1,174.6	1,167.7	1,184.0	1,168.2	1,165.3	1,176.2	1,170.1
4 Other securities <sup>3</sup>	1,032.3	1,003.9	1,093.0	1,093.0	1,139.4	1,083.4	1,039.6	1,066.4	1,059.2	1,057.5	1,023.9	1,053.5
5 Loans and leases in bank credit <sup>4</sup>	6,215.5	6,381.6	6,593.5	6,571.1	6,585.5	6,499.9	6,492.6	6,399.9	6,338.9	6,354.9	6,339.5	6,452.2
6 Commercial and industrial	1,174.6	1,211.1	1,255.2	1,250.0	1,233.5	1,214.3	1,208.8	1,191.9	1,178.6	1,179.2	1,177.7	1,181.5
7 Real estate	3,600.1	3,622.7	3,786.7	3,794.7	3,787.0	3,761.2	3,778.3	3,767.9	3,770.2	3,758.7	3,745.4	3,849.6
8 Revolving home equity	496.7	540.8	580.9	585.8	591.8	595.2	596.3	597.5	597.5	598.5	599.1	611.1
9 Other residential	1,503.1	1,435.3	1,513.9	1,510.2	1,496.2	1,476.6	1,494.9	1,487.8	1,495.2	1,482.9	1,468.2	1,562.3
10 Commercial	1,600.3	1,646.6	1,691.9	1,698.8	1,699.0	1,689.4	1,687.1	1,682.5	1,677.6	1,677.4	1,678.1	1,676.3
11 Consumer	812.1	854.8	866.9	878.2	894.1	915.4	909.9	885.6	870.0	876.5	873.8	876.2
12 Credit cards and other revolving plans	338.8	364.2	378.8	391.2	405.2	413.1	402.9	383.7	370.6	376.7	374.9	377.1
13 Other	473.3	490.6	488.1	487.0	488.9	502.3	507.0	501.8	499.4	499.7	498.9	499.2
14 Security <sup>5</sup>	190.3	240.0	226.2	210.0	210.5	174.5	169.5	137.6	111.8	130.8	128.2	128.5
15 Fed funds and RPs with brokers	152.9	195.2	180.7	174.6	181.0	147.1	143.2	112.6	87.8	106.2	104.7	105.6
16 Other	37.4	44.9	45.5	35.3	29.5	27.4	26.4	25.1	24.0	24.6	23.5	23.0
17 Other loans and leases	438.4	453.0	458.5	438.2	460.4	434.4	426.0	417.0	408.2	409.8	414.3	416.3
18 Interbank loans	380.1	393.4	382.9	307.2	344.1	405.0	404.7	398.2	387.8	396.5	397.8	392.6
19 Fed funds and RPs with banks <sup>6</sup>	303.4	326.0	310.3	236.5	285.1	345.7	348.7	344.2	332.2	331.2	331.8	325.4
20 Other	76.8	67.4	72.6	70.7	59.0	59.3	56.0	54.0	55.6	65.2	66.0	67.1
21 Cash assets <sup>7</sup>	243.8	305.7	446.6	595.3	713.6	695.8	614.2	683.9	708.8	788.8	758.8	695.1
22 Other assets <sup>8</sup>	937.6	999.4	1,035.1	1,070.4	1,079.7	1,045.5	1,040.1	1,046.1	1,022.6	1,003.8	999.4	1,012.0
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,743.5</b>	<b>10,028.9</b>	<b>10,559.8</b>	<b>10,678.1</b>	<b>10,875.2</b>	<b>10,756.3</b>	<b>10,608.0</b>	<b>10,623.7</b>	<b>10,527.0</b>	<b>10,608.2</b>	<b>10,537.7</b>	<b>10,617.0</b>
<b>LIABILITIES</b>												
24 Deposits	5,787.5	5,961.6	6,222.0	6,266.2	6,462.9	6,466.0	6,473.1	6,553.3	6,552.1	6,587.9	6,484.7	6,499.0
25 Transaction	597.2	610.0	641.1	686.5	784.8	705.4	673.1	689.3	665.3	693.7	742.2	783.2
26 Nontransaction	5,190.3	5,351.6	5,580.9	5,579.7	5,678.1	5,760.6	5,800.1	5,864.0	5,886.8	5,894.2	5,742.5	5,715.8
27 Large time	1,052.0	1,072.5	1,164.9	1,106.0	1,127.2	1,115.2	1,089.8	1,076.6	1,042.1	1,036.8	1,031.7	1,032.2
28 Other	4,138.3	4,279.0	4,416.0	4,473.7	4,550.9	4,645.4	4,710.3	4,787.4	4,844.7	4,857.5	4,710.7	4,683.6
29 Borrowings	1,696.6	1,829.2	2,026.8	2,006.2	1,903.2	1,843.8	1,835.3	1,800.3	1,729.8	1,747.1	1,780.2	1,814.4
30 From banks in the U.S.	392.7	377.0	378.9	347.8	337.5	386.5	383.7	378.4	365.5	372.3	379.2	411.4
31 From others	1,303.9	1,452.2	1,647.9	1,658.4	1,565.7	1,457.3	1,451.6	1,421.9	1,364.3	1,374.9	1,401.0	1,403.0
32 Net due to related foreign offices	501.9	496.8	510.5	563.0	601.9	609.5	500.2	442.7	450.1	483.1	520.1	527.3
33 Other liabilities	598.0	558.9	616.0	664.4	724.7	656.4	594.0	609.1	580.3	575.9	542.0	549.3
34 <b>TOTAL LIABILITIES</b>	<b>8,583.9</b>	<b>8,846.5</b>	<b>9,375.3</b>	<b>9,499.8</b>	<b>9,692.7</b>	<b>9,575.7</b>	<b>9,402.6</b>	<b>9,405.4</b>	<b>9,312.3</b>	<b>9,394.0</b>	<b>9,327.0</b>	<b>9,390.0</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,159.6	1,182.4	1,184.5	1,178.3	1,182.5	1,180.7	1,205.4	1,218.3	1,214.7	1,214.2	1,210.7	1,227.0
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>11</sup>	963.4	1,009.9	1,025.0	1,045.2	1,029.9	1,053.4	1,057.3	1,059.5	1,055.0	1,044.7	1,061.6	1,056.6
40 Securitized consumer loans <sup>12</sup>	406.3	415.6	426.9	418.3	417.5	413.8	408.8	409.7	416.7	411.4	413.9	411.6
43 Securitized real estate loans <sup>12</sup>	1,243.4	1,321.9	1,487.9	1,487.1	1,503.8	1,433.3	1,426.9	1,421.1	1,418.6	1,416.9	1,409.0	1,408.9

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

May 8, 2009

Account	2008	2008	2008	2008	2008	2009	2009	2009	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 8	Apr 15	Apr 22	Apr 29	
<b>ASSETS</b>													
1	Bank credit	5,344.9	5,416.4	5,770.1	5,726.6	5,703.8	5,588.4	5,525.7	5,489.6	5,419.6	5,429.2	5,376.3	5,490.0
2	Securities in bank credit	1,456.8	1,493.6	1,656.6	1,653.8	1,640.4	1,602.0	1,551.8	1,564.9	1,527.3	1,529.1	1,491.8	1,506.2
3	Treasury and Agency securities <sup>2</sup>	649.5	706.5	785.4	799.4	790.4	799.8	784.1	781.1	765.5	769.2	769.1	759.5
3a	Trading account	77.1	69.6	127.1	112.4	98.2	97.0	82.2	70.1	56.0	61.9	54.6	61.0
3b	Investment account	572.3	636.9	658.2	687.0	692.3	702.8	701.9	711.0	709.4	707.3	714.5	698.4
3b1	Mortgage-backed	529.0	587.0	610.2	636.2	631.2	634.4	626.5	624.0	620.0	616.3	622.7	606.4
3b2	Other	43.4	49.9	48.0	50.8	61.0	68.4	75.4	87.1	89.4	91.0	91.8	92.1
4	Other securities	807.3	787.1	871.3	854.4	849.9	802.2	767.7	783.8	761.8	759.9	722.7	746.8
4a	Trading account <sup>3</sup>	452.9	403.8	435.7	467.7	496.1	428.4	373.1	375.6	343.4	344.0	308.3	321.9
4a1	Derivatives with a positive fair value <sup>13</sup>	269.8	229.7	272.6	329.1	364.9	293.4	242.4	268.2	243.9	237.4	206.5	219.3
4a2	Other	184.6	170.6	163.5	149.1	140.9	137.3	129.2	109.4	98.6	104.6	99.7	100.6
4b	Investment account	354.4	383.4	435.5	386.6	353.9	373.8	394.6	408.2	418.5	415.9	414.4	424.9
4b1	State and local government	55.5	52.3	52.8	52.2	53.1	55.5	55.0	55.9	55.8	55.3	54.9	54.8
4b2	Mortgage-backed	168.5	161.3	162.3	152.1	139.5	147.8	152.6	145.9	155.8	154.3	154.1	162.4
4b3	Other	130.4	169.7	220.4	182.4	161.2	170.5	187.0	206.4	206.8	206.4	205.4	207.7
5	Loans and leases in bank credit <sup>4</sup>	3,888.1	3,922.8	4,113.4	4,072.8	4,063.4	3,986.3	3,974.0	3,924.8	3,892.3	3,900.1	3,884.5	3,983.7
6	Commercial and industrial	774.6	791.5	823.6	817.3	804.8	792.8	786.5	775.3	767.9	764.5	759.8	761.2
7	Real estate	2,112.3	2,067.0	2,216.9	2,217.4	2,211.3	2,180.5	2,181.5	2,178.5	2,183.3	2,173.3	2,162.2	2,261.2
8	Revolving home equity	408.1	440.7	477.9	481.7	486.9	487.7	489.6	492.7	495.2	495.7	494.8	505.9
9	Other residential	1,055.8	966.6	1,040.0	1,036.0	1,023.9	1,000.7	1,002.2	996.1	997.5	989.3	980.7	1,071.7
10	Commercial	648.4	659.7	698.9	699.7	700.4	692.0	689.7	689.7	690.6	688.3	686.7	683.5
11	Consumer	484.6	507.2	522.4	525.4	529.0	538.0	541.9	542.0	541.4	538.9	535.6	536.6
12	Credit cards and other revolving plans	138.6	146.5	162.0	162.9	162.6	170.0	172.3	173.0	173.6	171.4	169.6	170.5
13	Other	346.0	360.7	360.4	362.4	366.4	368.0	369.6	369.1	367.8	367.5	365.9	366.0
14	Security	174.5	224.0	212.0	194.5	187.7	160.9	153.0	123.3	104.4	124.1	123.7	121.5
15	Fed funds and RPs with brokers	142.5	183.8	170.7	164.4	163.8	137.7	130.9	102.8	84.4	103.7	104.7	103.8
16	Other	32.0	40.2	41.4	30.1	23.9	23.2	22.0	20.4	20.0	20.4	19.0	17.7
17	Other loans and leases	342.0	333.0	338.5	318.1	330.7	314.1	311.0	305.7	295.4	299.4	303.3	303.3
17a	Fed funds and RPs with others	30.6	19.9	20.7	16.1	31.5	21.4	17.6	20.6	15.5	18.9	15.2	17.4
17b	Other loans	213.2	218.2	224.2	209.3	207.2	202.5	202.9	195.3	191.0	191.1	198.8	197.0
17c	Lease financing receivables	98.2	95.0	93.6	92.7	91.9	90.2	90.5	89.9	88.8	89.4	89.3	88.9
18	Interbank loans	243.5	263.5	256.6	189.6	201.6	248.5	247.4	240.9	224.1	228.8	251.6	238.7
19	Fed funds and RPs with banks	192.5	219.8	215.3	151.5	169.1	219.8	220.7	216.3	198.3	197.9	220.2	203.5
20	Other	51.0	43.7	41.3	38.2	32.4	28.7	26.7	24.6	25.8	30.9	31.3	35.2
21	Cash assets <sup>7</sup>	146.6	198.8	324.0	416.1	459.8	439.2	376.0	450.9	481.7	523.4	505.2	420.7
22	Other assets <sup>8</sup>	713.8	751.4	784.0	820.6	813.5	786.0	789.4	796.9	771.1	760.7	761.3	778.5
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,400.3</b>	<b>6,557.4</b>	<b>7,053.7</b>	<b>7,068.7</b>	<b>7,093.7</b>	<b>6,969.7</b>	<b>6,842.9</b>	<b>6,878.2</b>	<b>6,792.6</b>	<b>6,837.7</b>	<b>6,789.8</b>	<b>6,822.8</b>

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

May 8, 2009

Account	2008	2008	2008	2008	2008	2009	2009	2009	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 8	Apr 15	Apr 22	Apr 29	
LIABILITIES													
24	Deposits	3,457.2	3,597.5	3,823.2	3,797.4	3,877.6	3,860.8	3,846.2	3,882.7	3,810.0	3,832.1	3,825.1	3,856.3
25	Transaction	323.7	356.8	380.8	410.4	470.2	411.4	391.7	393.2	419.4	398.1	407.3	443.9
26	Nontransaction	3,133.5	3,240.7	3,442.4	3,387.0	3,407.4	3,449.4	3,454.5	3,489.6	3,390.6	3,434.0	3,417.9	3,412.3
27	Large time	638.6	660.8	738.2	666.1	650.6	640.6	615.1	603.6	565.3	568.8	569.4	566.2
28	Other	2,494.9	2,579.9	2,704.2	2,720.9	2,756.8	2,808.8	2,839.4	2,886.0	2,825.3	2,865.2	2,848.5	2,846.1
29	Borrowings	1,146.4	1,190.2	1,410.4	1,407.2	1,314.2	1,281.5	1,268.3	1,248.6	1,215.9	1,235.5	1,210.7	1,191.5
30	From banks in the U.S.	172.0	146.7	147.9	130.0	121.3	176.3	174.7	175.5	167.3	167.6	162.9	184.4
31	From others	974.5	1,043.5	1,262.5	1,277.2	1,192.9	1,105.3	1,093.6	1,073.1	1,048.6	1,067.9	1,047.8	1,007.1
32	Net due to related foreign offices	509.1	512.2	519.8	555.8	582.8	569.3	473.8	451.3	475.5	507.7	538.6	537.9
33	Other liabilities	531.3	484.3	527.1	551.1	588.3	526.8	480.8	507.8	482.8	473.5	444.6	454.6
33a	Derivatives with a negative fair value <sup>13</sup>	212.3	180.3	205.6	242.3	275.1	217.0	175.0	197.2	178.0	171.1	145.7	152.9
33b	Other	318.9	304.0	321.5	308.8	313.1	309.8	305.8	310.6	304.8	302.4	298.9	301.7
34	<b>TOTAL LIABILITIES</b>	<b>5,644.0</b>	<b>5,784.1</b>	<b>6,280.5</b>	<b>6,311.5</b>	<b>6,362.9</b>	<b>6,238.4</b>	<b>6,069.1</b>	<b>6,090.5</b>	<b>5,984.3</b>	<b>6,048.7</b>	<b>6,019.0</b>	<b>6,040.2</b>
35	Residual (assets less liabilities) <sup>10</sup>	756.3	773.3	773.2	757.2	730.8	731.3	773.8	787.7	808.3	788.9	770.8	782.5
MEMORANDA													
36	Mortgage-backed securities <sup>11</sup>	697.5	748.3	772.5	788.3	770.8	782.2	779.1	769.9	775.8	770.6	776.7	768.8
37	Pass-thru	458.6	520.3	545.0	571.0	560.4	566.0	561.1	554.0	555.4	551.8	557.1	540.3
38	CMO, REMIC, and other	238.9	228.1	227.5	217.3	210.4	216.2	218.0	215.8	220.4	218.8	219.7	228.5
39	Net unrealized gains (losses) on available-for-sale securities <sup>14</sup>	-15.8	-46.7	-56.0	-74.4	-80.3	-70.6	-65.0	-64.5	-54.4	-55.1	-55.5	-54.1
40	Securitized consumer loans <sup>12</sup>	112.5	120.2	131.3	128.9	126.7	126.2	126.4	126.1	126.3	127.7	128.3	127.5
41	Credit cards and other revolving plans	76.7	82.4	90.4	89.1	88.2	87.9	87.9	87.2	86.9	88.2	89.0	88.1
42	Other	35.8	37.9	41.0	39.8	38.4	38.4	38.6	38.9	39.4	39.5	39.3	39.5
43	Securitized real estate loans <sup>12</sup>	1,198.2	1,315.6	1,472.5	1,453.5	1,451.1	1,375.3	1,375.9	1,389.9	1,398.8	1,397.4	1,390.1	1,387.2

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 8, 2009

Account	2008	2008	2008	2008	2008	2009	2009	2009	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 8	Apr 15	Apr 22	Apr 29	
<b>ASSETS</b>													
1	Bank credit	5,330.4	5,430.1	5,783.7	5,777.3	5,737.7	5,605.7	5,526.4	5,476.4	5,393.8	5,410.3	5,372.3	5,491.9
2	Securities in bank credit	1,455.4	1,491.8	1,656.5	1,685.2	1,646.3	1,603.8	1,545.9	1,566.0	1,525.8	1,523.4	1,498.7	1,513.7
3	Treasury and Agency securities <sup>2</sup>	658.3	706.0	774.3	805.6	772.8	792.6	783.1	789.6	768.0	766.6	774.5	769.1
3a	Trading account	81.5	68.7	128.0	124.6	92.2	96.4	83.6	73.6	58.2	59.4	52.1	57.5
3b	Investment account	576.8	637.3	646.3	681.0	680.6	696.2	699.5	716.0	709.7	707.2	722.4	711.5
3b1	Mortgage-backed	533.7	586.0	599.2	630.8	619.0	628.3	626.2	629.8	620.3	614.5	629.1	616.5
3b2	Other	43.1	51.3	47.1	50.2	61.6	67.9	73.3	86.3	89.4	92.7	93.3	95.1
4	Other securities	797.1	785.8	882.2	879.6	873.4	811.2	762.9	776.4	757.9	756.8	724.2	744.7
4a	Trading account <sup>3</sup>	442.3	399.9	447.8	492.9	519.5	436.9	367.0	367.6	337.2	339.8	307.7	318.2
4a1	Derivatives with a positive fair value <sup>13</sup>	262.4	224.5	276.1	343.8	380.2	312.6	246.0	262.2	244.0	246.3	214.0	218.3
4a2	Other	179.8	175.4	171.7	149.1	139.3	124.3	121.0	105.4	93.3	93.5	93.7	99.8
4b	Investment account	354.8	385.9	434.4	386.6	353.9	374.2	395.8	408.8	420.6	417.0	416.6	426.5
4b1	State and local government	55.5	52.3	52.9	52.6	52.9	55.8	55.0	55.8	55.3	55.3	55.3	55.2
4b2	Mortgage-backed	173.2	160.0	159.5	150.0	140.8	150.3	151.2	149.4	155.2	152.2	151.6	160.1
4b3	Other	126.2	173.6	222.0	184.0	160.2	168.1	189.6	203.7	210.0	209.5	209.6	211.2
5	Loans and leases in bank credit <sup>4</sup>	3,875.0	3,938.3	4,127.2	4,092.1	4,091.4	4,001.9	3,980.5	3,910.3	3,868.0	3,886.9	3,873.6	3,978.2
6	Commercial and industrial	775.3	792.4	828.7	822.6	807.8	791.6	787.9	775.4	765.2	765.8	763.2	765.5
7	Real estate	2,102.6	2,070.4	2,219.5	2,221.4	2,210.0	2,181.3	2,177.6	2,169.5	2,177.3	2,172.0	2,157.8	2,257.3
8	Revolving home equity	406.5	441.7	479.8	483.2	487.6	489.8	490.2	490.8	490.5	492.4	492.7	504.2
9	Other residential	1,048.9	969.2	1,039.8	1,035.6	1,021.2	999.0	997.2	990.2	999.8	992.6	978.6	1,068.7
10	Commercial	647.1	659.5	699.9	702.6	701.2	692.6	690.3	688.6	686.9	687.0	686.6	684.4
11	Consumer	484.1	508.1	519.9	522.4	530.4	549.1	549.3	540.8	535.9	537.2	536.5	536.8
12	Credit cards and other revolving plans	135.6	146.9	160.4	163.1	170.0	178.1	174.7	169.2	166.5	167.6	168.2	168.5
13	Other	348.6	361.1	359.5	359.2	360.5	371.0	374.6	371.6	369.4	369.5	368.3	368.4
14	Security	178.7	229.0	215.6	200.4	199.7	163.0	157.6	125.6	99.5	119.1	117.2	117.7
15	Fed funds and RPs with brokers	146.2	189.2	175.0	169.8	174.7	140.2	135.7	105.0	79.9	98.9	98.1	99.2
16	Other	32.5	39.9	40.6	30.6	25.0	22.9	21.9	20.7	19.6	20.2	19.1	18.6
17	Other loans and leases	334.4	338.4	343.4	325.3	343.5	316.8	308.1	299.0	290.0	292.8	298.7	300.8
17a	Fed funds and RPs with others	30.4	21.2	22.0	16.2	32.5	22.5	17.5	20.5	15.1	18.4	15.0	17.7
17b	Other loans	205.9	222.0	227.7	216.3	218.7	204.0	200.3	188.9	185.7	185.0	194.5	194.4
17c	Lease financing receivables	98.0	95.2	93.7	92.8	92.3	90.4	90.3	89.6	89.3	89.4	89.3	88.7
18	Interbank loans	241.1	265.5	255.0	194.1	211.3	256.5	248.6	239.4	224.7	237.5	250.1	250.7
19	Fed funds and RPs with banks	189.8	222.8	213.6	154.7	177.7	227.7	221.7	214.9	197.8	206.4	219.2	216.5
20	Other	51.3	42.7	41.4	39.4	33.6	28.7	27.0	24.5	26.8	31.1	31.0	34.2
21	Cash assets <sup>7</sup>	142.7	197.2	321.4	422.1	492.9	467.4	379.6	439.5	463.6	531.4	510.5	448.7
22	Other assets <sup>8</sup>	710.0	763.1	794.7	825.5	815.0	785.3	783.6	791.9	775.5	759.5	756.2	773.4
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,375.6</b>	<b>6,583.4</b>	<b>7,074.0</b>	<b>7,135.7</b>	<b>7,171.8</b>	<b>7,022.9</b>	<b>6,842.8</b>	<b>6,846.7</b>	<b>6,752.5</b>	<b>6,834.2</b>	<b>6,785.2</b>	<b>6,860.2</b>

Footnotes appear on page 13.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

May 8, 2009

Account	2008 Mar	2008 Sep	2008 Oct	2008 Nov	2008 Dec	2009 Jan	2009 Feb	2009 Mar	Week ending			
									Apr 8	Apr 15	Apr 22	Apr 29
LIABILITIES												
24 Deposits	3,469.0	3,585.6	3,819.4	3,813.8	3,911.8	3,882.8	3,849.2	3,897.7	3,867.8	3,907.4	3,837.1	3,847.9
25 Transaction	327.7	344.9	371.8	417.0	499.7	424.7	386.5	397.3	379.4	401.8	441.9	482.6
26 Nontransaction	3,141.3	3,240.7	3,447.6	3,396.8	3,412.2	3,458.1	3,462.7	3,500.3	3,488.5	3,505.6	3,395.2	3,365.3
27 Large time	637.4	656.6	745.6	675.4	663.1	648.3	617.1	601.1	565.0	562.0	558.2	557.4
28 Other	2,504.0	2,584.1	2,702.0	2,721.4	2,749.1	2,809.8	2,845.7	2,899.2	2,923.4	2,943.6	2,837.0	2,807.8
29 Borrowings	1,130.5	1,244.8	1,427.1	1,411.1	1,294.6	1,245.3	1,244.6	1,227.9	1,183.9	1,194.9	1,209.5	1,243.0
30 From banks in the U.S.	171.6	149.6	148.6	128.9	120.1	172.3	172.8	175.3	173.5	172.8	163.1	189.4
31 From others	958.9	1,095.2	1,278.5	1,282.2	1,174.6	1,073.0	1,071.8	1,052.6	1,010.4	1,022.1	1,046.4	1,053.5
32 Net due to related foreign offices	497.5	493.9	508.9	557.6	595.7	602.7	494.2	439.2	446.6	479.8	513.0	520.5
33 Other liabilities	519.0	481.8	539.5	582.7	605.1	536.9	480.6	496.3	470.4	466.4	438.8	446.8
33a Derivatives with a negative fair value <sup>13</sup>	201.8	176.4	213.2	264.5	285.1	227.6	172.0	187.5	171.0	171.9	144.4	146.8
33b Other	317.3	305.5	326.3	318.2	320.0	309.2	308.6	308.7	299.4	294.5	294.5	299.9
34 TOTAL LIABILITIES	<b>5,616.0</b>	<b>5,806.1</b>	<b>6,294.9</b>	<b>6,365.2</b>	<b>6,407.3</b>	<b>6,267.7</b>	<b>6,068.7</b>	<b>6,061.1</b>	<b>5,968.7</b>	<b>6,048.5</b>	<b>5,998.5</b>	<b>6,058.1</b>
35 Residual (assets less liabilities) <sup>10</sup>	759.6	777.3	779.1	770.5	764.5	755.2	774.1	785.6	783.9	785.7	786.7	802.1
MEMORANDA												
36 Mortgage-backed securities <sup>11</sup>	706.9	746.0	758.6	780.8	759.8	778.6	777.4	779.1	775.6	766.7	780.7	776.5
37 Pass-thru	465.2	519.2	532.9	563.8	549.4	560.9	557.6	560.5	553.1	547.1	560.9	548.2
38 CMO, REMIC, and other	241.7	226.9	225.7	217.0	210.4	217.7	219.8	218.6	222.4	219.6	219.8	228.3
39 Net unrealized gains (losses) on available-for-sale securities <sup>14</sup>	-15.8	-46.7	-56.0	-74.4	-80.3	-70.6	-65.0	-64.5	-54.4	-55.1	-55.5	-54.1
40 Securitized consumer loans <sup>12</sup>	112.0	120.9	133.3	130.6	128.2	126.8	126.1	125.3	125.5	125.0	124.6	124.6
41 Credit cards and other revolving plans	76.5	82.6	91.7	89.6	87.8	87.2	87.5	86.8	86.7	86.6	86.6	86.6
42 Other	35.5	38.3	41.6	41.0	40.5	39.7	38.6	38.5	38.8	38.5	38.1	38.0
43 Securitized real estate loans <sup>12</sup>	1,206.5	1,293.7	1,460.8	1,459.9	1,476.6	1,406.0	1,400.5	1,394.8	1,392.4	1,391.8	1,383.9	1,383.8

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 and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated quantities of balance sheet items are removed from past data for the bank group that lost the assets and put into past data for the group acquiring those assets. Balance sheet data for banks acquired in mergers 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 60 percent with brokers (line 15) and 40 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. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
12. 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.
13. 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.
14. 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.

Current and historical H.8 data are available on the Federal Reserve Board's web site ([www.federalreserve.gov/releases/h8/data.htm](http://www.federalreserve.gov/releases/h8/data.htm)). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's web site ([www.federalreserve.gov/releases/h8/h8notes.htm](http://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). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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### Notes on the Data (billions of dollars)

Large domestically chartered commercial banks acquired \$119.1 billion in assets and liabilities of nonbank institutions in the week ending April 29, 2009. The major asset items affected were: Treasury and Agency securities, investment account, mortgage-backed, \$0.7; other securities, trading account, \$0.9; other securities, trading, derivatives with a positive fair value, \$0.9; other securities, investment account, mortgage-backed, \$9.4; commercial and industrial loans, \$1.3; real estate loans, revolving home equity, \$11.1; real estate loans, other residential, \$69.1; interbank loans, fed funds and RPs with banks, \$8.7; cash assets, \$2.7; and other assets, \$16.9. The major liability items affected were: deposits, transaction, \$2.4; deposits, nontransaction, large time, \$6.5; deposits, nontransaction, other, \$23.0; borrowings from banks in the U.S., \$19.7; borrowings from others, \$51.5; other liabilities \$2.5; other liabilities, derivatives with a negative fair value, \$0.6; and the residual (assets less liabilities) of \$13.3. The major memoranda items affected were: mortgage-backed securities, pass-thru, \$0.7; mortgage-backed securities, CMO, REMIC and other, \$9.4; and net unrealized gains (losses) on available-for-sale securities, -\$1.0.

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