

# FEDERAL RESERVE statistical release



H.8

## 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

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	9,347.6	9,210.4	9,127.3	9,050.6	9,107.2	9,085.1	9,002.2	8,915.6	8,905.7	8,897.0	8,891.8	8,895.3
2 Securities in bank credit <sup>2</sup>	2,162.6	2,304.0	2,315.6	2,310.3	2,314.0	2,346.4	2,338.4	2,328.6	2,330.8	2,321.8	2,313.3	2,317.6
3 Treasury and agency securities <sup>3</sup>	1,261.7	1,363.1	1,379.5	1,372.2	1,383.1	1,424.6	1,426.4	1,431.4	1,434.7	1,428.6	1,420.4	1,414.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	977.8	988.4	986.9	992.7	1,006.0	998.9	1,000.3	1,001.7	994.3	996.6	986.5
5 Non-MBS <sup>5</sup>	–	385.3	391.2	385.3	390.4	418.6	427.5	431.1	433.0	434.3	423.8	427.9
6 Other securities	900.8	940.8	936.0	938.1	930.9	921.9	912.0	897.2	896.1	893.2	892.9	903.2
7 Mortgage-backed securities <sup>6</sup>	–	208.9	209.9	210.7	209.5	205.2	206.1	200.4	200.9	200.5	201.5	201.3
8 Non-MBS <sup>7</sup>	–	731.9	726.1	727.4	721.4	716.7	705.9	696.8	695.2	692.8	691.4	701.9
9 Loans and leases in bank credit <sup>8</sup>	7,185.0	6,906.5	6,811.7	6,740.3	6,793.2	6,738.7	6,663.8	6,587.0	6,574.9	6,575.2	6,578.5	6,577.7
10 Commercial and industrial loans	1,587.1	1,450.7	1,414.4	1,383.3	1,365.8	1,342.4	1,317.5	1,300.8	1,300.3	1,295.2	1,293.6	1,289.1
11 Real estate loans	3,818.2	3,825.5	3,782.2	3,756.8	3,822.6	3,808.7	3,776.8	3,726.8	3,714.9	3,713.0	3,721.5	3,727.0
12 Revolving home equity loans	595.7	606.9	604.0	601.6	604.4	601.5	598.9	597.6	597.7	597.5	596.4	596.7
13 Closed-end residential loans <sup>9</sup>	1,500.9	1,528.1	1,498.2	1,488.3	1,557.3	1,558.7	1,550.7	1,510.8	1,498.0	1,499.0	1,512.1	1,519.6
14 Commercial real estate loans <sup>10</sup>	1,721.6	1,690.5	1,680.1	1,666.9	1,660.9	1,648.5	1,627.2	1,618.4	1,619.2	1,616.5	1,612.9	1,610.6
15 Consumer loans	879.9	850.5	847.9	846.3	841.8	832.3	816.7	812.5	811.7	809.2	807.3	803.0
16 Credit cards and other revolving plans	384.2	357.0	352.5	349.5	344.3	332.0	315.4	313.0	311.9	309.9	308.8	305.4
17 Other consumer loans <sup>11</sup>	495.7	493.4	495.4	496.8	497.5	500.3	501.3	499.4	499.8	499.3	498.5	497.5
18 Other loans and leases	899.7	779.8	767.2	753.9	762.9	755.3	752.8	747.0	748.0	757.8	756.1	758.7
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	279.6	213.9	205.6	200.0	209.5	206.8	205.1	207.5	209.5	222.4	213.4	216.1
20 All other loans and leases <sup>13</sup>	620.1	565.9	561.7	553.9	553.3	548.5	547.7	539.4	538.5	535.4	542.7	542.6
21 LESS: Allowance for loan and lease losses	–	192.4	195.4	199.2	204.5	200.9	205.5	207.3	207.4	207.1	207.1	206.3
22 Interbank loans <sup>12</sup>	390.7	318.2	312.4	286.1	220.4	210.2	215.2	227.3	232.1	234.1	232.0	228.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	327.6	228.0	221.7	199.8	155.6	147.9	146.6	155.9	160.1	161.0	160.8	157.1
24 Loans to commercial banks <sup>14</sup>	63.1	90.3	90.6	86.3	64.9	62.3	68.7	71.3	72.0	73.2	71.2	71.5
25 Cash assets <sup>15</sup>	841.5	1,013.9	1,048.9	1,216.7	1,224.1	1,159.1	1,192.2	1,327.8	1,313.3	1,314.9	1,347.3	1,353.6
26 Trading assets <sup>16</sup>	–	364.5	354.7	323.2	299.1	270.5	252.4	258.8	255.8	259.8	268.6	264.4
27 Derivatives with a positive fair value <sup>17</sup>	–	346.4	336.0	307.2	281.1	256.6	236.1	244.6	242.3	245.7	252.2	244.5
28 Other trading assets	–	18.0	18.7	15.9	18.0	13.9	16.4	14.2	13.4	14.1	16.4	19.9
29 Other assets <sup>18</sup>	1,131.1	1,111.1	1,107.0	1,130.7	1,122.8	1,156.9	1,181.9	1,204.8	1,201.5	1,216.2	1,205.3	1,192.7
30 TOTAL ASSETS <sup>19</sup>	<b>12,031.3</b>	<b>11,825.8</b>	<b>11,754.9</b>	<b>11,808.0</b>	<b>11,769.2</b>	<b>11,681.0</b>	<b>11,638.4</b>	<b>11,727.0</b>	<b>11,701.0</b>	<b>11,714.9</b>	<b>11,737.9</b>	<b>11,728.3</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Feb 17	Feb 24	Mar 3	Mar 10
<b>LIABILITIES</b>												
31 Deposits	7,277.2	7,552.4	7,596.0	7,639.0	7,680.3	7,683.8	7,650.0	7,679.9	7,703.5	7,678.1	7,671.6	7,648.9
32 Large time deposits	1,851.3	1,900.9	1,890.6	1,893.8	1,879.9	1,891.4	1,865.7	1,854.3	1,848.1	1,860.0	1,839.4	1,828.9
33 Other deposits	5,425.9	5,651.5	5,705.5	5,745.1	5,800.4	5,792.4	5,784.3	5,825.6	5,855.4	5,818.1	5,832.3	5,820.0
34 Borrowings	2,428.7	2,137.7	2,038.6	1,995.3	1,954.4	1,913.7	1,884.4	1,859.9	1,855.2	1,874.3	1,839.8	1,839.5
35 Borrowings from banks in the U.S.	417.5	344.7	341.6	320.3	282.3	259.4	251.2	258.3	260.4	258.7	257.9	256.4
36 Borrowings from others	2,011.2	1,793.0	1,697.0	1,675.0	1,672.1	1,654.4	1,633.2	1,601.6	1,594.8	1,615.6	1,581.9	1,583.1
37 Trading liabilities <sup>20</sup>	—	311.2	303.2	286.4	264.7	248.5	251.2	237.5	234.3	237.0	244.1	244.3
38 Derivatives with a negative fair value <sup>17</sup>	—	261.9	252.0	228.2	210.5	197.3	200.5	189.6	185.1	188.9	194.5	191.6
39 Other trading liabilities	—	49.3	51.2	58.2	54.2	51.2	50.7	47.9	49.2	48.1	49.6	52.7
40 Net due to related foreign offices	293.5	92.5	138.7	207.1	209.3	148.8	177.4	233.1	225.5	264.9	180.2	162.8
41 Other liabilities <sup>21</sup>	436.3	415.8	415.1	405.1	414.3	421.5	399.2	397.0	397.3	396.1	402.2	403.5
42 TOTAL LIABILITIES <sup>19</sup>	<b>10,862.2</b>	<b>10,509.4</b>	<b>10,491.7</b>	<b>10,532.8</b>	<b>10,523.1</b>	<b>10,416.2</b>	<b>10,362.2</b>	<b>10,407.4</b>	<b>10,415.8</b>	<b>10,450.4</b>	<b>10,338.0</b>	<b>10,299.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,169.1</b>	<b>1,316.3</b>	<b>1,263.3</b>	<b>1,275.1</b>	<b>1,246.1</b>	<b>1,264.8</b>	<b>1,276.2</b>	<b>1,319.6</b>	<b>1,285.2</b>	<b>1,264.5</b>	<b>1,399.9</b>	<b>1,429.3</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	-46.7	-35.5	-22.4	-16.3	-13.7	-18.5	-11.0	-11.9	-10.9	-9.3	-10.1
45 Securitized consumer loans <sup>24</sup>	405.3	398.7	396.0	393.4	388.5	392.8	396.3	394.4	396.4	395.6	392.0	394.3
46 Securitized credit cards and other revolving plans	366.6	363.1	361.4	359.5	355.7	361.2	364.7	362.1	364.2	363.1	359.3	361.9
47 Other securitized consumer loans	38.6	35.6	34.6	33.9	32.8	31.6	31.6	32.3	32.2	32.6	32.7	32.5
48 Securitized real estate loans <sup>24</sup>	1,404.9	1,449.6	1,447.6	1,441.9	1,436.7	1,400.5	1,375.2	1,367.0	1,368.1	1,364.2	1,365.1	1,365.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

March 19, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	9,367.9	9,187.7	9,134.2	9,052.2	9,138.1	9,104.4	9,005.0	8,931.4	8,921.1	8,898.0	8,908.5	8,901.9
2 Securities in bank credit <sup>2</sup>	2,157.3	2,304.6	2,319.2	2,312.7	2,328.9	2,333.0	2,321.3	2,322.2	2,326.1	2,318.1	2,317.9	2,326.6
3 Treasury and agency securities <sup>3</sup>	1,267.4	1,362.2	1,375.6	1,367.3	1,394.6	1,423.6	1,423.1	1,436.4	1,442.2	1,436.6	1,437.2	1,432.9
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	975.6	981.9	979.9	996.8	1,006.7	1,000.5	1,006.5	1,011.1	1,002.9	1,007.4	996.0
5 Non-MBS <sup>5</sup>	–	386.6	393.8	387.4	397.8	417.0	422.6	429.9	431.1	433.6	429.7	436.9
6 Other securities	889.9	942.4	943.5	945.4	934.2	909.4	898.2	885.8	883.9	881.6	880.7	893.7
7 Mortgage-backed securities <sup>6</sup>	–	206.7	209.5	208.1	208.3	204.4	205.7	201.6	202.2	202.2	201.8	202.0
8 Non-MBS <sup>7</sup>	–	735.6	734.0	737.3	725.9	705.0	692.4	684.1	681.7	679.4	678.9	691.7
9 Loans and leases in bank credit <sup>8</sup>	7,210.6	6,883.2	6,815.0	6,739.4	6,809.3	6,771.4	6,683.7	6,609.2	6,595.0	6,579.9	6,590.6	6,575.3
10 Commercial and industrial loans	1,591.6	1,440.7	1,416.4	1,384.1	1,367.2	1,344.0	1,317.4	1,304.5	1,303.8	1,300.5	1,300.0	1,292.1
11 Real estate loans	3,821.7	3,831.0	3,784.0	3,761.4	3,832.5	3,809.0	3,772.4	3,731.2	3,718.8	3,710.1	3,717.5	3,721.9
12 Revolving home equity loans	596.9	606.0	604.0	603.2	606.3	604.2	601.3	598.9	599.2	598.8	596.7	595.9
13 Closed-end residential loans <sup>9</sup>	1,504.4	1,535.5	1,499.7	1,489.6	1,562.8	1,554.8	1,544.0	1,515.4	1,501.9	1,496.0	1,509.8	1,517.4
14 Commercial real estate loans <sup>10</sup>	1,720.4	1,689.6	1,680.4	1,668.6	1,663.4	1,650.1	1,627.1	1,616.9	1,617.8	1,615.2	1,611.0	1,608.6
15 Consumer loans	890.1	846.1	847.5	839.4	838.2	838.4	835.3	822.3	823.4	817.4	809.3	803.2
16 Credit cards and other revolving plans	388.7	354.8	351.2	344.5	344.2	345.1	330.0	316.8	317.6	314.6	307.2	302.9
17 Other consumer loans <sup>11</sup>	501.4	491.2	496.2	494.9	494.0	493.2	505.3	505.5	505.8	502.8	502.1	500.3
18 Other loans and leases	907.3	765.3	767.1	754.6	771.4	780.0	758.7	751.2	749.0	751.9	763.7	758.0
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	288.1	206.5	204.2	199.4	213.9	217.5	207.3	213.5	212.3	216.6	224.2	220.1
20 All other loans and leases <sup>13</sup>	619.1	558.8	562.8	555.2	557.5	562.5	551.4	537.7	536.7	535.3	539.6	538.0
21 LESS: Allowance for loan and lease losses	–	192.3	193.9	197.9	202.8	201.5	205.6	208.2	208.5	206.2	209.2	208.5
22 Interbank loans <sup>12</sup>	397.4	310.0	308.1	283.4	225.1	216.5	219.0	230.8	234.7	236.7	239.7	231.7
23 Fed funds and reverse RPs with banks <sup>12</sup>	332.8	220.6	218.9	197.7	159.5	152.7	149.6	158.7	161.8	164.0	167.5	160.2
24 Loans to commercial banks <sup>14</sup>	64.6	89.4	89.2	85.7	65.6	63.8	69.4	72.1	72.8	72.7	72.2	71.5
25 Cash assets <sup>15</sup>	839.4	972.7	1,047.6	1,210.3	1,259.8	1,230.5	1,240.9	1,322.1	1,342.2	1,373.2	1,307.4	1,292.9
26 Trading assets <sup>16</sup>	–	339.0	340.7	322.3	319.0	291.2	268.1	261.0	256.1	260.6	272.4	271.2
27 Derivatives with a positive fair value <sup>17</sup>	–	321.0	321.6	304.1	300.0	273.9	251.5	247.0	242.7	246.7	257.2	252.9
28 Other trading assets	–	18.0	19.1	18.2	19.0	17.3	16.6	13.9	13.4	13.9	15.2	18.2
29 Other assets <sup>18</sup>	1,132.2	1,100.9	1,112.4	1,134.0	1,125.9	1,162.5	1,180.2	1,204.9	1,203.2	1,207.9	1,201.0	1,203.1
30 TOTAL ASSETS <sup>19</sup>	<b>12,059.9</b>	<b>11,717.9</b>	<b>11,749.0</b>	<b>11,804.3</b>	<b>11,865.2</b>	<b>11,803.6</b>	<b>11,707.6</b>	<b>11,741.9</b>	<b>11,748.8</b>	<b>11,770.1</b>	<b>11,719.8</b>	<b>11,692.2</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Feb 17	Feb 24	Mar 3	Mar 10
<b>LIABILITIES</b>												
31 Deposits	7,268.1	7,503.7	7,545.3	7,609.3	7,685.8	7,744.4	7,663.9	7,671.2	7,697.8	7,653.2	7,706.1	7,692.3
32 Large time deposits	1,840.3	1,905.2	1,889.7	1,902.7	1,885.5	1,892.7	1,866.3	1,843.5	1,838.0	1,840.0	1,824.5	1,818.0
33 Other deposits	5,427.8	5,598.5	5,655.7	5,706.6	5,800.2	5,851.7	5,797.6	5,827.7	5,859.7	5,813.2	5,881.6	5,874.3
34 Borrowings	2,420.2	2,126.9	2,049.5	1,977.4	1,934.9	1,893.9	1,870.6	1,854.5	1,847.2	1,866.4	1,846.4	1,847.9
35 Borrowings from banks in the U.S.	422.3	340.7	337.3	316.9	278.1	258.5	253.2	261.4	263.2	263.4	263.5	262.8
36 Borrowings from others	1,997.9	1,786.2	1,712.1	1,660.5	1,656.8	1,635.3	1,617.4	1,593.1	1,584.0	1,602.9	1,582.9	1,585.2
37 Trading liabilities <sup>20</sup>	–	293.7	297.8	286.6	280.3	256.3	262.6	240.0	235.3	237.0	247.9	249.6
38 Derivatives with a negative fair value <sup>17</sup>	–	242.4	243.5	227.2	223.2	205.5	213.0	192.4	186.8	189.4	198.0	197.0
39 Other trading liabilities	–	51.4	54.2	59.4	57.1	50.8	49.6	47.6	48.5	47.6	50.0	52.6
40 Net due to related foreign offices	293.5	92.5	138.7	207.1	209.3	148.8	177.4	233.1	225.5	264.9	180.2	162.8
41 Other liabilities <sup>21</sup>	442.6	413.0	413.8	408.4	421.7	427.6	401.0	402.8	403.9	401.3	404.1	407.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>10,854.2</b>	<b>10,429.8</b>	<b>10,445.0</b>	<b>10,488.8</b>	<b>10,532.0</b>	<b>10,471.0</b>	<b>10,375.4</b>	<b>10,401.5</b>	<b>10,409.7</b>	<b>10,422.8</b>	<b>10,384.8</b>	<b>10,360.5</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,205.7</b>	<b>1,288.1</b>	<b>1,304.0</b>	<b>1,315.5</b>	<b>1,333.2</b>	<b>1,332.6</b>	<b>1,332.2</b>	<b>1,340.4</b>	<b>1,339.2</b>	<b>1,347.4</b>	<b>1,335.0</b>	<b>1,331.6</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	–	-46.7	-35.5	-22.4	-16.3	-13.7	-18.5	-11.0	-11.9	-10.9	-9.3	-10.1
45 Securitized consumer loans <sup>24</sup>	405.4	399.5	395.9	393.9	385.8	392.3	396.6	394.1	394.4	394.5	391.7	391.7
46 Securitized credit cards and other revolving plans	366.7	364.4	361.3	359.9	352.8	359.8	364.3	361.8	362.1	362.2	359.5	359.5
47 Other securitized consumer loans	38.7	35.1	34.6	33.9	33.0	32.5	32.3	32.2	32.2	32.2	32.2	32.2
48 Securitized real estate loans <sup>24</sup>	1,442.4	1,410.7	1,405.5	1,406.6	1,411.5	1,407.7	1,401.6	1,401.2	1,403.0	1,400.0	1,400.7	1,400.8

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	8,371.5	8,318.5	8,265.5	8,216.0	8,298.6	8,297.5	8,220.1	8,149.3	8,135.6	8,129.2	8,131.8	8,131.6
2 Securities in bank credit <sup>2</sup>	1,851.4	2,025.7	2,047.9	2,046.8	2,064.6	2,105.7	2,094.1	2,092.9	2,092.2	2,087.7	2,081.3	2,086.8
3 Treasury and agency securities <sup>3</sup>	1,166.9	1,263.2	1,284.7	1,274.4	1,286.8	1,327.2	1,331.8	1,344.8	1,345.4	1,343.7	1,339.7	1,332.9
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	945.2	956.7	952.8	964.3	978.1	971.2	976.3	977.0	971.1	974.3	964.3
5 Non-MBS <sup>5</sup>	–	317.9	328.1	321.6	322.5	349.1	360.6	368.4	368.4	372.7	365.4	368.6
6 Other securities	684.5	762.5	763.2	772.3	777.9	778.5	762.3	748.2	746.8	744.0	741.6	753.9
7 Mortgage-backed securities <sup>6</sup>	–	201.1	202.1	203.1	202.2	195.5	195.8	190.7	190.9	190.8	191.9	192.0
8 Non-MBS <sup>7</sup>	–	561.4	561.1	569.2	575.7	583.0	566.5	557.5	555.9	553.2	549.7	561.9
9 Loans and leases in bank credit <sup>8</sup>	6,520.1	6,292.8	6,217.6	6,169.3	6,233.9	6,191.7	6,126.1	6,056.4	6,043.4	6,041.4	6,050.5	6,044.9
10 Commercial and industrial loans	1,225.5	1,130.3	1,107.3	1,089.2	1,079.5	1,066.3	1,051.5	1,038.6	1,038.1	1,032.7	1,032.2	1,027.5
11 Real estate loans	3,771.9	3,781.3	3,740.1	3,714.7	3,780.6	3,768.8	3,738.1	3,687.8	3,675.7	3,674.0	3,682.8	3,688.0
12 Revolving home equity loans	594.1	606.6	603.8	601.5	604.2	601.2	598.6	597.3	597.4	597.2	596.1	596.4
13 Closed-end residential loans <sup>9</sup>	1,497.5	1,523.9	1,495.3	1,485.0	1,554.1	1,555.3	1,547.4	1,507.4	1,494.6	1,495.6	1,508.8	1,516.3
14 Commercial real estate loans <sup>10</sup>	1,680.4	1,650.8	1,641.0	1,628.2	1,622.3	1,612.2	1,592.2	1,583.2	1,583.8	1,581.2	1,577.9	1,575.3
15 Consumer loans	879.9	849.5	846.8	845.1	840.5	831.0	815.3	811.1	810.4	807.8	805.9	801.6
16 Credit cards and other revolving plans	384.2	357.0	352.5	349.5	344.3	332.0	315.4	313.0	311.9	309.9	308.8	305.4
17 Other consumer loans <sup>11</sup>	495.7	492.4	494.3	495.6	496.2	499.0	500.0	498.1	498.5	497.9	497.1	496.1
18 Other loans and leases	642.8	531.8	523.4	520.2	533.3	525.7	521.1	518.9	519.2	526.8	529.5	527.8
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	218.4	147.3	137.8	138.7	146.7	142.1	135.8	141.4	142.4	152.7	149.2	148.7
20 All other loans and leases <sup>13</sup>	424.4	384.5	385.6	381.5	386.6	383.6	385.2	377.5	376.8	374.2	380.3	379.2
21 LESS: Allowance for loan and lease losses	–	190.0	192.9	197.2	202.6	199.0	203.9	205.6	205.8	205.4	205.5	204.8
22 Interbank loans <sup>12</sup>	345.1	277.1	277.2	254.9	190.0	184.3	188.5	198.0	205.3	202.6	201.6	201.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	290.3	191.8	190.8	172.2	128.6	125.0	122.8	130.2	136.4	133.1	134.4	132.6
24 Loans to commercial banks <sup>14</sup>	54.8	85.3	86.3	82.7	61.4	59.3	65.7	67.8	68.8	69.5	67.2	68.4
25 Cash assets <sup>15</sup>	607.7	730.7	757.5	844.7	867.4	810.1	747.3	836.4	850.8	797.8	883.9	904.2
26 Trading assets <sup>16</sup>	–	235.8	225.9	200.6	191.3	172.7	155.7	157.3	153.3	157.6	164.5	163.2
27 Derivatives with a positive fair value <sup>17</sup>	–	222.3	212.3	190.8	181.1	162.1	145.7	149.4	145.5	150.1	156.0	153.7
28 Other trading assets	–	13.5	13.6	9.8	10.2	10.6	10.0	7.9	7.8	7.6	8.5	9.5
29 Other assets <sup>18</sup>	1,096.9	1,078.8	1,074.7	1,096.6	1,088.9	1,125.1	1,147.0	1,172.8	1,170.7	1,184.9	1,173.5	1,160.7
30 TOTAL ASSETS <sup>19</sup>	<b>10,566.5</b>	<b>10,450.8</b>	<b>10,407.8</b>	<b>10,415.6</b>	<b>10,433.6</b>	<b>10,390.7</b>	<b>10,254.7</b>	<b>10,308.3</b>	<b>10,309.9</b>	<b>10,266.7</b>	<b>10,349.9</b>	<b>10,355.9</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10	
<b>LIABILITIES</b>													
31	Deposits	6,402.5	6,592.0	6,624.5	6,633.5	6,674.2	6,641.3	6,618.2	6,647.4	6,677.1	6,631.2	6,640.8	6,627.3
32	Large time deposits	1,015.3	974.0	952.8	922.4	907.7	882.8	868.0	856.1	855.3	848.6	845.0	841.5
33	Other deposits	5,387.2	5,617.9	5,671.7	5,711.1	5,766.6	5,758.5	5,750.2	5,791.3	5,821.7	5,782.6	5,795.8	5,785.9
34	Borrowings	1,802.9	1,500.0	1,415.2	1,414.6	1,401.0	1,392.9	1,372.0	1,369.3	1,367.0	1,368.7	1,366.8	1,368.7
35	Borrowings from banks in the U.S.	374.3	310.7	309.0	286.4	250.0	231.5	223.5	227.8	232.0	226.2	229.2	228.5
36	Borrowings from others	1,428.6	1,189.3	1,106.3	1,128.2	1,151.0	1,161.4	1,148.5	1,141.4	1,135.1	1,142.5	1,137.6	1,140.2
37	Trading liabilities <sup>20</sup>	–	188.1	180.8	166.9	152.7	144.5	131.2	131.1	126.8	131.7	136.4	139.3
38	Derivatives with a negative fair value <sup>17</sup>	–	147.5	138.8	117.6	107.5	101.6	93.8	98.1	94.4	99.0	103.2	103.3
39	Other trading liabilities	–	40.6	42.0	49.3	45.2	42.8	37.4	33.0	32.3	32.7	33.2	36.0
40	Net due to related foreign offices	521.6	488.1	526.3	534.7	529.4	501.3	464.1	460.0	461.4	462.1	455.7	445.9
41	Other liabilities <sup>21</sup>	396.9	388.7	386.9	373.4	383.6	395.4	376.2	370.5	370.6	367.0	371.8	371.0
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>9,385.8</b>	<b>9,156.9</b>	<b>9,133.7</b>	<b>9,123.0</b>	<b>9,141.0</b>	<b>9,075.3</b>	<b>8,961.7</b>	<b>8,978.3</b>	<b>9,002.8</b>	<b>8,960.7</b>	<b>8,971.5</b>	<b>8,952.2</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>1,180.8</b>	<b>1,294.0</b>	<b>1,274.1</b>	<b>1,292.6</b>	<b>1,292.7</b>	<b>1,315.3</b>	<b>1,293.0</b>	<b>1,330.0</b>	<b>1,307.1</b>	<b>1,306.0</b>	<b>1,378.4</b>	<b>1,403.7</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	–	-29.4	-18.7	-7.3	-3.2	-2.2	-7.5	-0.6	-1.4	-0.4	0.6	0.2
45	Securitized consumer loans <sup>24</sup>	405.3	398.7	396.0	393.4	388.5	392.8	396.3	394.4	396.4	395.6	392.0	394.3
46	Securitized credit cards and other revolving plans	366.6	363.1	361.4	359.5	355.7	361.2	364.7	362.1	364.2	363.1	359.3	361.9
47	Other securitized consumer loans	38.6	35.6	34.6	33.9	32.8	31.6	31.6	32.3	32.2	32.6	32.7	32.5
48	Securitized real estate loans <sup>24</sup>	1,404.9	1,449.6	1,447.6	1,441.9	1,436.7	1,400.5	1,375.2	1,367.0	1,368.1	1,364.2	1,365.1	1,365.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

March 19, 2010

Account	2009 Feb	2009 Aug	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	Week ending			
									Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	8,388.2	8,302.5	8,268.9	8,211.0	8,313.5	8,302.3	8,221.7	8,159.9	8,149.8	8,125.1	8,142.4	8,134.1
2 Securities in bank credit <sup>2</sup>	1,846.8	2,025.4	2,046.2	2,042.6	2,068.0	2,087.9	2,081.2	2,085.6	2,088.1	2,083.3	2,084.9	2,094.9
3 Treasury and agency securities <sup>3</sup>	1,169.1	1,262.7	1,279.2	1,271.3	1,297.9	1,327.7	1,330.7	1,345.1	1,349.0	1,346.1	1,348.9	1,344.9
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	943.3	949.5	946.4	967.0	979.0	973.9	981.8	986.3	978.6	983.0	971.6
5 Non-MBS <sup>5</sup>	–	319.4	329.7	324.9	330.9	348.8	356.8	363.3	362.8	367.6	365.9	373.3
6 Other securities	677.7	762.8	767.0	771.4	770.1	760.1	750.5	740.5	739.0	737.1	736.0	750.0
7 Mortgage-backed securities <sup>6</sup>	–	197.9	200.7	199.1	199.2	196.1	197.6	193.5	194.1	194.1	193.7	193.6
8 Non-MBS <sup>7</sup>	–	564.9	566.3	572.3	570.9	564.0	553.0	547.0	544.9	543.1	542.3	556.4
9 Loans and leases in bank credit <sup>8</sup>	6,541.3	6,277.0	6,222.7	6,168.4	6,245.4	6,214.5	6,140.5	6,074.3	6,061.8	6,041.9	6,057.5	6,039.3
10 Commercial and industrial loans	1,225.5	1,124.2	1,108.3	1,089.5	1,079.2	1,064.1	1,047.0	1,038.6	1,037.9	1,034.7	1,035.1	1,027.9
11 Real estate loans	3,775.9	3,787.3	3,741.7	3,719.2	3,790.7	3,769.0	3,733.4	3,692.3	3,680.0	3,671.3	3,678.6	3,682.6
12 Revolving home equity loans	595.3	605.7	603.7	602.9	606.0	603.8	600.9	598.6	598.8	598.5	596.4	595.6
13 Closed-end residential loans <sup>9</sup>	1,501.2	1,531.0	1,496.6	1,486.2	1,559.4	1,551.4	1,540.8	1,512.2	1,498.7	1,492.9	1,506.7	1,514.3
14 Commercial real estate loans <sup>10</sup>	1,679.5	1,650.7	1,641.4	1,630.0	1,625.4	1,613.8	1,591.7	1,581.6	1,582.5	1,579.9	1,575.5	1,572.6
15 Consumer loans	890.1	844.9	846.2	838.1	836.9	837.0	834.0	821.0	822.1	816.1	808.0	801.9
16 Credit cards and other revolving plans	388.7	354.8	351.2	344.5	344.2	345.1	330.0	316.8	317.6	314.6	307.2	302.9
17 Other consumer loans <sup>11</sup>	501.4	490.0	495.0	493.6	492.7	491.9	504.0	504.2	504.5	501.5	500.8	499.0
18 Other loans and leases	649.9	520.6	526.4	521.6	538.6	544.3	526.1	522.4	521.7	519.7	535.8	526.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	227.7	139.7	140.8	139.4	148.1	151.8	140.1	147.2	147.0	147.2	159.1	152.7
20 All other loans and leases <sup>13</sup>	422.2	380.9	385.6	382.2	390.5	392.5	386.0	375.1	374.7	372.6	376.8	374.2
21 LESS: Allowance for loan and lease losses	–	189.8	191.5	195.9	200.9	199.7	204.0	206.6	206.9	204.5	207.6	206.9
22 Interbank loans <sup>12</sup>	350.4	269.7	272.6	250.6	192.7	188.9	191.7	200.8	206.5	204.5	208.5	203.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	294.7	184.4	187.3	168.7	131.1	128.9	125.7	132.5	137.3	135.6	140.6	135.9
24 Loans to commercial banks <sup>14</sup>	55.8	85.3	85.3	81.9	61.6	60.0	66.0	68.3	69.2	68.9	67.9	67.7
25 Cash assets <sup>15</sup>	609.3	691.2	754.4	835.8	894.0	866.4	782.1	835.5	873.8	839.6	877.1	875.0
26 Trading assets <sup>16</sup>	–	221.1	219.2	200.9	197.4	180.9	166.7	161.6	156.6	161.3	169.5	167.5
27 Derivatives with a positive fair value <sup>17</sup>	–	207.1	205.4	190.4	186.9	170.5	156.9	153.5	148.6	153.5	161.2	158.0
28 Other trading assets	–	14.0	13.8	10.5	10.5	10.4	9.9	8.0	8.0	7.7	8.3	9.5
29 Other assets <sup>18</sup>	1,095.0	1,070.3	1,081.0	1,101.9	1,091.8	1,129.8	1,149.0	1,170.1	1,168.9	1,171.8	1,166.1	1,169.0
30 TOTAL ASSETS <sup>19</sup>	<b>10,595.7</b>	<b>10,365.0</b>	<b>10,404.6</b>	<b>10,404.4</b>	<b>10,488.4</b>	<b>10,468.6</b>	<b>10,307.3</b>	<b>10,321.4</b>	<b>10,348.8</b>	<b>10,297.8</b>	<b>10,356.1</b>	<b>10,342.4</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10	
<b>LIABILITIES</b>													
31	Deposits	6,402.9	6,543.9	6,580.0	6,603.0	6,682.1	6,707.3	6,634.5	6,647.8	6,680.7	6,622.1	6,689.3	6,682.1
32	Large time deposits	1,014.3	978.5	956.4	928.7	914.2	889.4	870.9	854.8	855.0	844.8	844.1	842.4
33	Other deposits	5,388.6	5,565.4	5,623.6	5,674.2	5,767.9	5,817.9	5,763.6	5,793.0	5,825.7	5,777.3	5,845.2	5,839.7
34	Borrowings	1,798.1	1,486.3	1,431.8	1,411.5	1,393.3	1,380.5	1,366.3	1,366.4	1,364.6	1,363.8	1,363.9	1,366.5
35	Borrowings from banks in the U.S.	380.6	305.8	303.8	283.1	245.1	229.8	226.0	231.9	236.1	232.8	233.5	234.6
36	Borrowings from others	1,417.5	1,180.5	1,128.0	1,128.3	1,148.2	1,150.8	1,140.3	1,134.4	1,128.5	1,131.0	1,130.4	1,131.9
37	Trading liabilities <sup>20</sup>	–	178.1	179.8	166.4	162.6	149.5	136.9	133.4	128.6	132.9	139.8	141.5
38	Derivatives with a negative fair value <sup>17</sup>	–	135.1	133.5	117.1	114.0	106.5	101.3	101.2	96.7	101.0	106.9	106.2
39	Other trading liabilities	–	43.0	46.3	49.3	48.6	43.0	35.6	32.2	31.9	32.0	32.9	35.3
40	Net due to related foreign offices	521.6	488.1	526.3	534.7	529.4	501.3	464.1	460.0	461.4	462.1	455.7	445.9
41	Other liabilities <sup>21</sup>	402.9	383.6	385.7	376.3	390.7	400.3	376.3	376.3	377.4	372.5	375.4	377.7
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>9,392.8</b>	<b>9,079.9</b>	<b>9,103.6</b>	<b>9,091.9</b>	<b>9,158.2</b>	<b>9,138.9</b>	<b>8,978.1</b>	<b>8,983.9</b>	<b>9,012.6</b>	<b>8,953.4</b>	<b>9,024.1</b>	<b>9,013.7</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>1,202.9</b>	<b>1,285.1</b>	<b>1,301.0</b>	<b>1,312.5</b>	<b>1,330.2</b>	<b>1,329.6</b>	<b>1,329.2</b>	<b>1,337.4</b>	<b>1,336.2</b>	<b>1,344.4</b>	<b>1,332.0</b>	<b>1,328.7</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	–	-29.4	-18.7	-7.3	-3.2	-2.2	-7.5	-0.6	-1.4	-0.4	0.6	0.2
45	Securitized consumer loans <sup>24</sup>	405.4	399.5	395.9	393.9	385.8	392.3	396.6	394.1	394.4	394.5	391.7	391.7
46	Securitized credit cards and other revolving plans	366.7	364.4	361.3	359.9	352.8	359.8	364.3	361.8	362.1	362.2	359.5	359.5
47	Other securitized consumer loans	38.7	35.1	34.6	33.9	33.0	32.5	32.3	32.2	32.2	32.2	32.2	32.2
48	Securitized real estate loans <sup>24</sup>	1,442.4	1,410.7	1,405.5	1,406.6	1,411.5	1,407.7	1,401.6	1,401.2	1,403.0	1,400.0	1,400.7	1,400.8

Footnotes appear on page 21.



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

Seasonally adjusted, billions of dollars

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	5,303.8	5,232.8	5,190.8	5,151.2	5,227.6	5,231.9	5,205.1	5,176.4	5,175.0	5,155.6	5,153.7	5,138.1
2 Securities in bank credit <sup>2</sup>	1,230.6	1,337.0	1,353.1	1,349.8	1,357.5	1,391.5	1,410.3	1,419.0	1,420.1	1,414.5	1,407.5	1,399.4
3 Treasury and agency securities <sup>3</sup>	764.6	828.6	844.1	833.2	837.9	868.2	880.3	899.6	902.6	898.2	892.8	881.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	668.8	674.2	680.8	672.3	679.7	690.7	693.0	703.5	705.5	698.0	700.9	690.2
5 Non-MBS <sup>5</sup>	95.8	154.4	163.3	160.9	158.2	177.5	187.3	196.1	197.1	200.2	191.9	191.4
6 Other securities	466.0	508.4	509.1	516.6	519.6	523.3	530.0	519.4	517.5	516.2	514.7	517.8
7 Mortgage-backed securities <sup>6</sup>	157.7	171.2	172.8	170.8	171.4	166.2	166.0	162.3	162.7	162.7	163.4	162.8
8 Non-MBS <sup>7</sup>	308.2	337.1	336.2	345.8	348.2	357.0	364.0	357.1	354.8	353.5	351.3	355.1
9 Loans and leases in bank credit <sup>8</sup>	4,073.2	3,895.9	3,837.7	3,801.4	3,870.0	3,840.4	3,794.9	3,757.4	3,754.8	3,741.1	3,746.2	3,738.7
10 Commercial and industrial loans	790.1	720.5	700.6	684.4	675.9	664.0	652.3	642.7	642.3	638.5	636.8	633.6
11 Real estate loans	2,133.8	2,157.9	2,127.5	2,112.5	2,179.8	2,175.8	2,157.9	2,129.4	2,128.0	2,111.1	2,117.5	2,117.3
12 Revolving home equity loans	480.0	491.0	488.1	485.7	489.4	487.1	484.1	483.3	483.4	483.3	482.4	482.1
13 Closed-end residential loans <sup>9</sup>	980.5	1,009.4	987.3	981.5	1,045.2	1,048.4	1,044.4	1,020.6	1,018.6	1,003.5	1,012.3	1,013.6
14 Commercial real estate loans <sup>10</sup>	673.3	657.6	652.2	645.3	645.1	640.2	629.5	625.5	626.0	624.4	622.8	621.6
15 Consumer loans	641.6	613.0	612.7	609.4	604.9	596.5	585.7	585.4	584.4	582.9	582.9	580.2
16 Credit cards and other revolving plans	286.3	265.3	264.1	260.9	256.9	247.2	233.7	233.1	231.8	230.7	231.7	229.3
17 Other consumer loans <sup>11</sup>	355.3	347.7	348.6	348.5	348.0	349.3	352.0	352.3	352.6	352.2	351.2	350.9
18 Other loans and leases	507.8	404.5	396.8	395.1	409.5	404.2	398.9	399.9	400.2	408.6	409.0	407.6
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	210.6	142.7	134.1	135.4	142.9	138.8	132.6	139.7	140.7	151.4	147.1	146.2
20 All other loans and leases <sup>13</sup>	297.2	261.8	262.7	259.6	266.6	265.4	266.3	260.2	259.5	257.2	261.9	261.4
21 LESS: Allowance for loan and lease losses	101.8	133.6	138.8	142.6	148.2	146.9	148.9	149.7	150.3	149.8	148.0	146.4
22 Interbank loans <sup>12</sup>	277.4	211.9	217.6	191.5	121.2	115.1	126.4	136.5	135.0	143.7	139.3	138.5
23 Fed funds and reverse RPs with banks <sup>12</sup>	229.8	134.9	137.5	115.9	66.6	60.1	64.2	72.4	70.2	77.8	75.8	74.1
24 Loans to commercial banks <sup>14</sup>	47.7	76.9	80.1	75.5	54.7	55.0	62.1	64.2	64.7	65.8	63.5	64.3
25 Cash assets <sup>15</sup>	393.2	497.2	510.0	587.4	599.4	539.7	469.2	531.0	546.8	495.8	565.3	588.9
26 Trading assets <sup>16</sup>	–	227.4	217.3	192.2	182.6	165.1	149.3	150.5	146.6	150.6	156.9	155.5
27 Derivatives with a positive fair value <sup>17</sup>	270.7	216.1	206.5	185.0	175.8	157.0	140.9	144.2	140.3	144.9	150.7	148.6
28 Other trading assets	–	11.4	10.8	7.2	6.8	8.1	8.4	6.3	6.3	5.7	6.2	6.9
29 Other assets <sup>18</sup>	854.3	825.9	822.9	849.0	841.8	869.8	881.3	902.8	903.0	914.7	903.3	891.2
30 TOTAL ASSETS <sup>19</sup>	<b>7,012.2</b>	<b>6,861.6</b>	<b>6,819.9</b>	<b>6,828.6</b>	<b>6,824.3</b>	<b>6,774.8</b>	<b>6,682.5</b>	<b>6,747.6</b>	<b>6,756.1</b>	<b>6,710.4</b>	<b>6,770.6</b>	<b>6,765.8</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10	
<b>LIABILITIES</b>													
31	Deposits	3,865.8	3,955.1	3,963.5	3,969.9	3,993.0	3,982.1	3,964.0	3,986.3	4,009.0	3,976.2	3,984.4	3,980.8
32	Large time deposits	580.8	509.8	489.2	462.3	449.2	429.8	417.6	404.0	404.2	396.3	393.9	390.5
33	Other deposits	3,285.0	3,445.3	3,474.3	3,507.5	3,543.8	3,552.3	3,546.4	3,582.3	3,604.8	3,579.9	3,590.5	3,590.3
34	Borrowings	1,294.7	1,026.7	954.1	951.5	949.9	964.4	975.1	1,008.8	1,015.8	1,000.8	1,002.4	996.9
35	Borrowings from banks in the U.S.	235.8	169.9	169.0	156.2	143.9	131.6	131.2	138.0	142.2	137.2	137.1	137.8
36	Borrowings from others	1,058.9	856.8	785.1	795.4	805.9	832.8	843.9	870.8	873.6	863.7	865.3	859.1
37	Trading liabilities <sup>20</sup>	255.1	184.1	176.6	163.0	148.9	140.3	127.5	127.1	122.7	127.6	132.4	135.2
38	Derivatives with a negative fair value <sup>17</sup>	209.7	144.2	135.2	114.5	104.4	98.7	91.1	95.1	91.3	95.9	100.1	100.3
39	Other trading liabilities	45.4	40.0	41.3	48.5	44.5	41.6	36.4	32.0	31.4	31.7	32.3	34.9
40	Net due to related foreign offices	468.6	449.4	485.6	497.4	489.6	457.1	420.0	417.0	417.8	418.1	413.9	401.7
41	Other liabilities <sup>21</sup>	327.5	313.5	314.0	303.0	312.3	321.8	307.3	304.3	305.5	302.4	305.2	300.3
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>6,211.7</b>	<b>5,928.9</b>	<b>5,893.7</b>	<b>5,884.8</b>	<b>5,893.7</b>	<b>5,865.7</b>	<b>5,793.9</b>	<b>5,843.5</b>	<b>5,870.7</b>	<b>5,825.1</b>	<b>5,838.3</b>	<b>5,814.9</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>800.5</b>	<b>932.6</b>	<b>926.1</b>	<b>943.8</b>	<b>930.6</b>	<b>909.1</b>	<b>888.6</b>	<b>904.1</b>	<b>885.4</b>	<b>885.3</b>	<b>932.3</b>	<b>950.9</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-54.8	-28.3	-19.1	-9.4	-5.4	-5.0	-8.6	-2.8	-3.6	-2.5	-1.8	-2.2
45	Securitized consumer loans <sup>24</sup>	318.2	311.9	308.9	306.8	302.2	304.6	306.9	305.2	306.7	306.1	302.4	304.8
46	Securitized credit cards and other revolving plans	280.2	277.6	275.3	273.9	270.4	273.9	276.2	273.8	275.4	274.5	270.6	273.2
47	Other securitized consumer loans	38.0	34.3	33.5	32.9	31.8	30.7	30.7	31.4	31.3	31.6	31.8	31.6
48	Securitized real estate loans <sup>24</sup>	1,393.7	1,407.3	1,400.6	1,391.5	1,383.4	1,362.6	1,353.6	1,363.3	1,364.1	1,364.7	1,369.9	1,374.0

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	5,315.3	5,220.5	5,186.2	5,144.9	5,245.8	5,254.0	5,218.1	5,184.5	5,185.7	5,149.7	5,168.9	5,154.2
2 Securities in bank credit <sup>2</sup>	1,227.0	1,336.5	1,349.5	1,344.3	1,367.2	1,395.5	1,408.3	1,415.2	1,419.0	1,412.8	1,414.1	1,410.5
3 Treasury and agency securities <sup>3</sup>	763.6	829.7	841.1	830.6	852.7	875.4	880.7	898.5	904.9	899.4	900.9	893.1
4 Mortgage-backed securities (MBS) <sup>4</sup>	667.8	675.3	677.0	669.1	687.0	697.1	695.2	702.9	708.5	698.5	702.2	690.5
5 Non-MBS <sup>5</sup>	95.8	154.4	164.1	161.5	165.7	178.3	185.5	195.6	196.4	200.8	198.7	202.6
6 Other securities	463.4	506.9	508.3	513.7	514.5	520.1	527.7	516.7	514.1	513.5	513.1	517.3
7 Mortgage-backed securities <sup>6</sup>	159.2	168.6	170.6	167.8	168.5	166.0	168.1	163.9	164.5	164.4	164.2	163.9
8 Non-MBS <sup>7</sup>	304.2	338.3	337.7	345.8	346.1	354.1	359.6	352.8	349.7	349.1	348.9	353.4
9 Loans and leases in bank credit <sup>8</sup>	4,088.3	3,883.9	3,836.7	3,800.7	3,878.6	3,858.6	3,809.8	3,769.3	3,766.7	3,736.8	3,754.9	3,743.7
10 Commercial and industrial loans	791.1	715.6	700.3	685.3	677.0	663.3	650.5	643.5	643.0	640.5	639.3	634.0
11 Real estate loans	2,131.8	2,164.4	2,126.0	2,114.3	2,185.0	2,173.3	2,153.8	2,127.8	2,125.6	2,104.4	2,114.0	2,120.4
12 Revolving home equity loans	479.4	491.0	488.4	487.4	490.5	487.9	485.1	482.5	482.8	482.5	480.5	479.8
13 Closed-end residential loans <sup>9</sup>	979.1	1,016.2	986.9	981.0	1,047.6	1,043.6	1,038.9	1,019.8	1,016.6	997.4	1,010.8	1,018.8
14 Commercial real estate loans <sup>10</sup>	673.4	657.2	650.7	645.9	646.9	641.7	629.8	625.5	626.2	624.6	622.8	621.8
15 Consumer loans	650.2	610.6	611.9	605.6	603.0	601.2	599.8	593.6	594.4	589.9	584.8	580.1
16 Credit cards and other revolving plans	291.4	263.8	262.5	258.3	257.7	257.5	245.8	237.5	238.0	235.6	231.0	227.4
17 Other consumer loans <sup>11</sup>	358.8	346.7	349.4	347.3	345.3	343.8	354.1	356.1	356.4	354.3	353.8	352.7
18 Other loans and leases	515.2	393.4	398.5	395.5	413.7	420.7	405.6	404.4	403.7	402.0	416.8	409.2
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	218.1	135.3	137.2	136.2	144.2	148.6	137.7	144.6	144.2	144.5	156.2	150.3
20 All other loans and leases <sup>13</sup>	297.1	258.2	261.3	259.3	269.4	272.1	267.9	259.8	259.5	257.5	260.6	258.9
21 LESS: Allowance for loan and lease losses	102.1	133.3	135.8	141.2	146.2	145.9	149.0	150.2	150.6	148.6	150.5	149.7
22 Interbank loans <sup>12</sup>	281.9	208.0	214.1	189.5	123.6	118.9	128.8	137.9	135.5	144.6	142.8	139.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	233.8	130.5	134.8	114.3	68.6	63.4	66.7	73.9	70.9	79.8	79.0	76.0
24 Loans to commercial banks <sup>14</sup>	48.2	77.5	79.2	75.3	55.0	55.5	62.1	64.1	64.6	64.8	63.8	63.6
25 Cash assets <sup>15</sup>	396.9	464.5	502.3	572.8	609.2	574.6	492.4	533.3	567.5	534.4	566.2	568.3
26 Trading assets <sup>16</sup>	–	213.1	211.0	192.2	188.3	172.6	160.0	154.6	149.7	154.2	162.4	160.4
27 Derivatives with a positive fair value <sup>17</sup>	278.6	201.5	199.7	184.6	181.3	165.0	151.9	148.4	143.5	148.3	155.9	152.7
28 Other trading assets	–	11.6	11.4	7.6	7.1	7.7	8.1	6.2	6.2	5.9	6.5	7.7
29 Other assets <sup>18</sup>	851.9	820.4	828.5	851.8	841.8	872.7	883.6	900.3	901.1	902.5	897.2	899.1
30 TOTAL ASSETS <sup>19</sup>	<b>7,036.8</b>	<b>6,793.3</b>	<b>6,806.4</b>	<b>6,810.1</b>	<b>6,862.5</b>	<b>6,847.0</b>	<b>6,733.9</b>	<b>6,760.4</b>	<b>6,789.0</b>	<b>6,736.9</b>	<b>6,787.0</b>	<b>6,771.9</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10	
LIABILITIES													
31	Deposits	3,860.4	3,924.4	3,937.6	3,957.3	4,001.6	4,025.3	3,977.9	3,981.3	4,007.2	3,962.7	4,007.5	4,005.4
32	Large time deposits	577.3	513.5	493.0	466.1	452.9	433.6	419.6	401.3	401.8	391.7	390.8	389.8
33	Other deposits	3,283.1	3,410.8	3,444.6	3,491.2	3,548.7	3,591.7	3,558.4	3,580.0	3,605.4	3,571.0	3,616.7	3,615.6
34	Borrowings	1,267.9	1,032.7	983.0	972.7	965.9	961.7	960.8	984.5	989.6	974.2	985.7	988.3
35	Borrowings from banks in the U.S.	236.9	169.6	169.0	155.4	144.4	131.8	131.4	138.6	143.2	139.9	139.4	141.4
36	Borrowings from others	1,031.0	863.1	814.0	817.3	821.5	830.0	829.4	845.9	846.4	834.2	846.4	846.9
37	Trading liabilities <sup>20</sup>	260.6	174.4	175.9	162.3	158.4	145.4	133.3	129.4	124.7	128.9	135.8	137.4
38	Derivatives with a negative fair value <sup>17</sup>	216.2	132.2	130.4	113.9	110.8	103.3	98.6	98.2	93.7	97.8	103.8	103.0
39	Other trading liabilities	44.4	42.2	45.5	48.5	47.6	42.1	34.7	31.3	31.0	31.1	32.0	34.3
40	Net due to related foreign offices	468.6	449.4	485.6	497.4	489.6	457.1	420.0	417.0	417.8	418.1	413.9	401.7
41	Other liabilities <sup>21</sup>	331.6	311.8	313.3	304.9	317.2	326.2	307.3	308.1	310.3	305.5	306.8	304.7
42	TOTAL LIABILITIES <sup>19</sup>	<b>6,189.1</b>	<b>5,892.6</b>	<b>5,895.4</b>	<b>5,894.6</b>	<b>5,932.8</b>	<b>5,915.6</b>	<b>5,799.2</b>	<b>5,820.3</b>	<b>5,849.5</b>	<b>5,789.3</b>	<b>5,849.7</b>	<b>5,837.5</b>
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>847.7</b>	<b>900.6</b>	<b>911.0</b>	<b>915.5</b>	<b>929.7</b>	<b>931.3</b>	<b>934.7</b>	<b>940.1</b>	<b>939.4</b>	<b>947.6</b>	<b>937.3</b>	<b>934.4</b>
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-54.8	-28.3	-19.1	-9.4	-5.4	-5.0	-8.6	-2.8	-3.6	-2.5	-1.8	-2.2
45	Securitized consumer loans <sup>24</sup>	317.6	313.4	309.4	306.4	299.1	302.9	306.7	304.5	304.9	304.9	302.2	302.2
46	Securitized credit cards and other revolving plans	279.6	279.2	275.7	273.5	267.0	271.3	275.3	273.1	273.5	273.5	270.8	270.8
47	Other securitized consumer loans	38.0	34.1	33.7	33.0	32.1	31.6	31.4	31.4	31.4	31.4	31.4	31.4
48	Securitized real estate loans <sup>24</sup>	1,417.7	1,387.2	1,382.1	1,383.9	1,389.3	1,385.6	1,380.0	1,379.7	1,381.5	1,378.4	1,379.2	1,379.2

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	3,067.7	3,085.7	3,074.7	3,064.9	3,071.0	3,065.5	3,015.0	2,972.9	2,960.6	2,973.6	2,978.1	2,993.6
2 Securities in bank credit <sup>2</sup>	620.8	688.7	694.8	697.0	707.1	714.2	683.8	673.9	672.0	673.3	673.8	687.4
3 Treasury and agency securities <sup>3</sup>	402.3	434.6	440.6	441.2	448.9	459.0	451.5	445.2	442.7	445.5	446.9	451.3
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	271.0	275.9	280.5	284.6	287.4	278.3	272.8	271.4	273.0	273.4	274.1
5 Non-MBS <sup>5</sup>	–	163.6	164.7	160.7	164.2	171.6	173.3	172.4	171.3	172.5	173.5	177.2
6 Other securities	218.5	254.1	254.2	255.7	258.2	255.2	232.3	228.7	229.3	227.8	226.9	236.1
7 Mortgage-backed securities <sup>6</sup>	–	29.9	29.3	32.3	30.8	29.3	29.8	28.3	28.2	28.1	28.5	29.2
8 Non-MBS <sup>7</sup>	–	224.2	224.9	223.4	227.4	226.0	202.5	200.4	201.1	199.7	198.4	206.9
9 Loans and leases in bank credit <sup>8</sup>	2,446.9	2,396.9	2,379.9	2,367.9	2,363.9	2,351.3	2,331.2	2,299.0	2,288.6	2,300.3	2,304.3	2,306.2
10 Commercial and industrial loans	435.4	409.8	406.7	404.8	403.6	402.3	399.2	395.9	395.8	394.2	395.4	393.9
11 Real estate loans	1,638.1	1,623.4	1,612.5	1,602.2	1,600.8	1,593.0	1,580.2	1,558.4	1,547.7	1,562.9	1,565.3	1,570.7
12 Revolving home equity loans	114.1	115.6	115.8	115.7	114.7	114.1	114.5	114.0	114.0	113.9	113.7	114.3
13 Closed-end residential loans <sup>9</sup>	517.0	514.5	508.0	503.6	508.8	506.9	503.0	486.8	476.0	492.2	496.5	502.7
14 Commercial real estate loans <sup>10</sup>	1,007.1	993.2	988.8	982.9	977.3	972.0	962.7	957.7	957.8	956.8	955.1	953.7
15 Consumer loans	238.3	236.4	234.1	235.7	235.7	234.4	229.6	225.7	226.0	224.9	223.1	221.4
16 Credit cards and other revolving plans	98.0	91.8	88.4	88.7	87.4	84.8	81.6	80.0	80.1	79.2	77.2	76.2
17 Other consumer loans <sup>11</sup>	140.4	144.7	145.7	147.1	148.2	149.7	148.0	145.7	145.9	145.7	145.9	145.2
18 Other loans and leases	135.0	127.3	126.6	125.2	123.9	121.6	122.2	119.0	119.1	118.2	120.5	120.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	7.8	4.6	3.7	3.3	3.8	3.4	3.2	1.7	1.7	1.3	2.1	2.5
20 All other loans and leases <sup>13</sup>	127.2	122.8	122.9	121.9	120.0	118.2	119.0	117.3	117.3	117.0	118.4	117.8
21 LESS: Allowance for loan and lease losses	–	56.4	54.2	54.6	54.4	52.1	55.0	55.9	55.5	55.6	57.5	58.4
22 Interbank loans <sup>12</sup>	67.7	65.2	59.5	63.5	68.8	69.1	62.1	61.5	70.3	58.9	62.3	62.5
23 Fed funds and reverse RPs with banks <sup>12</sup>	60.5	56.9	53.3	56.3	62.0	64.9	58.6	57.8	66.2	55.3	58.6	58.5
24 Loans to commercial banks <sup>14</sup>	7.1	8.4	6.2	7.2	6.8	4.3	3.6	3.7	4.1	3.7	3.7	4.0
25 Cash assets <sup>15</sup>	214.5	233.4	247.4	257.3	268.1	270.4	278.1	305.4	304.0	302.0	318.6	315.3
26 Trading assets <sup>16</sup>	–	8.4	8.6	8.3	8.7	7.6	6.4	6.8	6.7	7.1	7.5	7.7
27 Derivatives with a positive fair value <sup>17</sup>	–	6.3	5.8	5.7	5.4	5.2	4.8	5.2	5.2	5.2	5.2	5.1
28 Other trading assets	–	2.2	2.9	2.6	3.4	2.4	1.6	1.7	1.5	1.9	2.3	2.6
29 Other assets <sup>18</sup>	242.6	252.9	251.8	247.6	247.1	255.3	265.6	270.0	267.6	270.2	270.3	269.5
30 TOTAL ASSETS <sup>19</sup>	<b>3,554.4</b>	<b>3,589.2</b>	<b>3,587.9</b>	<b>3,587.0</b>	<b>3,609.3</b>	<b>3,615.9</b>	<b>3,572.2</b>	<b>3,560.7</b>	<b>3,553.8</b>	<b>3,556.2</b>	<b>3,579.2</b>	<b>3,590.2</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
LIABILITIES												
31 Deposits	2,536.7	2,636.8	2,661.0	2,663.6	2,681.2	2,659.3	2,654.2	2,661.2	2,668.1	2,655.0	2,656.4	2,646.5
32 Large time deposits	434.5	464.2	463.6	460.0	458.5	453.0	450.4	452.1	451.2	452.3	451.0	450.9
33 Other deposits	2,102.2	2,172.6	2,197.4	2,203.6	2,222.8	2,206.2	2,203.8	2,209.1	2,216.9	2,202.6	2,205.3	2,195.6
34 Borrowings	508.2	473.3	461.1	463.0	451.1	428.5	396.9	360.5	351.3	367.9	364.3	371.8
35 Borrowings from banks in the U.S.	138.5	140.8	140.0	130.2	106.1	99.9	92.3	89.9	89.8	89.0	92.1	90.7
36 Borrowings from others	369.7	332.5	321.1	332.8	345.0	328.6	304.6	270.6	261.5	278.9	272.3	281.1
37 Trading liabilities <sup>20</sup>	–	4.0	4.3	3.9	3.8	4.1	3.6	4.0	4.1	4.1	4.1	4.1
38 Derivatives with a negative fair value <sup>17</sup>	–	3.3	3.6	3.1	3.0	2.9	2.6	3.0	3.1	3.1	3.1	3.0
39 Other trading liabilities	–	0.7	0.7	0.7	0.7	1.2	1.0	1.0	1.0	1.0	1.0	1.1
40 Net due to related foreign offices	53.0	38.7	40.7	37.3	39.8	44.2	44.1	43.0	43.6	44.0	41.8	44.2
41 Other liabilities <sup>21</sup>	69.4	75.1	72.9	70.4	71.3	73.6	68.9	66.2	65.1	64.6	66.6	70.7
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,174.1</b>	<b>3,227.9</b>	<b>3,240.0</b>	<b>3,238.1</b>	<b>3,247.2</b>	<b>3,209.6</b>	<b>3,167.8</b>	<b>3,134.8</b>	<b>3,132.1</b>	<b>3,135.5</b>	<b>3,133.2</b>	<b>3,137.3</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>380.3</b>	<b>361.3</b>	<b>348.0</b>	<b>348.8</b>	<b>362.1</b>	<b>406.2</b>	<b>404.4</b>	<b>425.9</b>	<b>421.7</b>	<b>420.7</b>	<b>446.1</b>	<b>452.8</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	–	-1.1	0.3	2.1	2.2	2.8	1.2	2.2	2.2	2.1	2.4	2.4
45 Securitized consumer loans <sup>24</sup>	87.1	86.8	87.1	86.6	86.3	88.2	89.4	89.2	89.7	89.5	89.6	89.5
46 Securitized credit cards and other revolving plans	86.4	85.5	86.0	85.6	85.3	87.3	88.5	88.3	88.8	88.6	88.7	88.6
47 Other securitized consumer loans	0.7	1.3	1.1	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9
48 Securitized real estate loans <sup>24</sup>	11.3	42.4	47.0	50.4	53.3	37.9	21.6	3.7	4.0	-0.4	-4.8	-8.9

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	3,072.8	3,082.0	3,082.8	3,066.1	3,067.6	3,048.3	3,003.6	2,975.4	2,964.1	2,975.4	2,973.5	2,980.0
2 Securities in bank credit <sup>2</sup>	619.8	688.9	696.7	698.3	700.8	692.4	672.9	670.4	669.0	670.4	670.8	684.4
3 Treasury and agency securities <sup>3</sup>	405.4	433.0	438.1	440.6	445.2	452.3	450.0	446.6	444.2	446.8	447.9	451.7
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	268.0	272.5	277.3	280.0	281.8	278.7	278.9	277.8	280.1	280.8	281.1
5 Non-MBS <sup>5</sup>	–	165.0	165.5	163.4	165.3	170.5	171.3	167.7	166.4	166.7	167.2	170.6
6 Other securities	214.3	255.9	258.7	257.7	255.6	240.1	222.8	223.8	224.9	223.7	222.9	232.7
7 Mortgage-backed securities <sup>6</sup>	–	29.3	30.1	31.2	30.7	30.1	29.5	29.6	29.7	29.7	29.5	29.7
8 Non-MBS <sup>7</sup>	–	226.6	228.6	226.5	224.9	210.0	193.3	194.2	195.2	194.0	193.4	203.0
9 Loans and leases in bank credit <sup>8</sup>	2,453.1	2,393.1	2,386.0	2,367.7	2,366.8	2,355.9	2,330.7	2,305.0	2,295.1	2,305.0	2,302.7	2,295.6
10 Commercial and industrial loans	434.3	408.6	408.1	404.2	402.2	400.8	396.5	395.2	395.0	394.2	395.8	393.9
11 Real estate loans	1,644.1	1,622.9	1,615.7	1,604.9	1,605.8	1,595.7	1,579.6	1,564.6	1,554.4	1,566.9	1,564.5	1,562.2
12 Revolving home equity loans	115.9	114.7	115.3	115.5	115.5	115.9	115.9	116.1	116.0	116.0	115.9	115.8
13 Closed-end residential loans <sup>9</sup>	522.1	514.7	509.7	505.3	511.8	507.8	501.8	492.4	482.1	495.5	496.0	495.5
14 Commercial real estate loans <sup>10</sup>	1,006.1	993.5	990.7	984.1	978.5	972.0	961.9	956.1	956.3	955.4	952.7	950.8
15 Consumer loans	239.9	234.3	234.3	232.5	233.9	235.8	234.2	227.4	227.7	226.2	223.3	221.8
16 Credit cards and other revolving plans	97.3	91.0	88.8	86.2	86.4	87.7	84.3	79.3	79.7	79.0	76.3	75.5
17 Other consumer loans <sup>11</sup>	142.6	143.3	145.6	146.4	147.5	148.1	149.9	148.1	148.0	147.2	147.0	146.3
18 Other loans and leases	134.7	127.2	128.0	126.1	125.0	123.6	120.5	117.9	118.1	117.8	119.1	117.7
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	9.6	4.4	3.7	3.2	3.9	3.2	2.4	2.6	2.8	2.7	2.9	2.4
20 All other loans and leases <sup>13</sup>	125.1	122.8	124.3	122.9	121.1	120.4	118.1	115.3	115.2	115.1	116.2	115.3
21 LESS: Allowance for loan and lease losses	–	56.5	55.8	54.6	54.7	53.8	54.9	56.3	56.3	56.0	57.1	57.2
22 Interbank loans <sup>12</sup>	68.5	61.7	58.5	61.1	69.1	70.0	63.0	62.9	70.9	59.9	65.7	64.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	60.9	53.9	52.5	54.5	62.5	65.5	59.0	58.6	66.3	55.8	61.6	59.9
24 Loans to commercial banks <sup>14</sup>	7.6	7.7	6.1	6.6	6.6	4.5	3.9	4.2	4.6	4.1	4.1	4.1
25 Cash assets <sup>15</sup>	212.5	226.7	252.1	263.0	284.8	291.7	289.6	302.2	306.3	305.1	310.9	306.7
26 Trading assets <sup>16</sup>	–	7.9	8.1	8.6	9.1	8.2	6.7	7.0	6.9	7.1	7.1	7.1
27 Derivatives with a positive fair value <sup>17</sup>	–	5.6	5.7	5.8	5.6	5.5	4.9	5.2	5.1	5.2	5.3	5.3
28 Other trading assets	–	2.4	2.4	2.9	3.5	2.7	1.8	1.8	1.8	1.8	1.8	1.8
29 Other assets <sup>18</sup>	243.1	249.9	252.5	250.1	249.9	257.1	265.4	269.8	267.8	269.3	269.0	269.9
30 TOTAL ASSETS <sup>19</sup>	<b>3,558.8</b>	<b>3,571.8</b>	<b>3,598.2</b>	<b>3,594.2</b>	<b>3,625.9</b>	<b>3,621.6</b>	<b>3,573.4</b>	<b>3,560.9</b>	<b>3,559.8</b>	<b>3,560.9</b>	<b>3,569.1</b>	<b>3,570.5</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10	
LIABILITIES													
31	Deposits	2,542.6	2,619.5	2,642.4	2,645.6	2,680.5	2,682.0	2,656.5	2,666.6	2,673.4	2,659.4	2,681.8	2,676.8
32	Large time deposits	437.0	464.9	463.5	462.6	461.3	455.8	451.3	453.5	453.2	453.1	453.3	452.7
33	Other deposits	2,105.6	2,154.6	2,178.9	2,183.0	2,219.2	2,226.2	2,205.2	2,213.1	2,220.3	2,206.3	2,228.5	2,224.1
34	Borrowings	530.1	453.6	448.8	438.8	427.4	418.8	405.5	381.9	375.0	389.6	378.2	378.2
35	Borrowings from banks in the U.S.	143.6	136.2	134.8	127.7	100.6	98.0	94.6	93.3	92.9	92.9	94.1	93.1
36	Borrowings from others	386.5	317.4	314.0	311.1	326.7	320.8	310.9	288.6	282.1	296.7	284.1	285.1
37	Trading liabilities <sup>20</sup>	–	3.7	3.9	4.1	4.2	4.2	3.6	4.0	4.0	4.0	4.0	4.1
38	Derivatives with a negative fair value <sup>17</sup>	–	2.9	3.1	3.2	3.2	3.2	2.8	3.1	3.0	3.1	3.1	3.1
39	Other trading liabilities	–	0.8	0.8	0.9	0.9	0.9	0.8	0.9	0.9	0.9	0.9	1.0
40	Net due to related foreign offices	53.0	38.7	40.7	37.3	39.8	44.2	44.1	43.0	43.6	44.0	41.8	44.2
41	Other liabilities <sup>21</sup>	71.3	71.8	72.4	71.4	73.5	74.1	69.1	68.2	67.1	67.0	68.6	73.0
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>3,203.7</b>	<b>3,187.3</b>	<b>3,208.2</b>	<b>3,197.3</b>	<b>3,225.4</b>	<b>3,223.3</b>	<b>3,178.8</b>	<b>3,163.6</b>	<b>3,163.1</b>	<b>3,164.1</b>	<b>3,174.4</b>	<b>3,176.3</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>355.1</b>	<b>384.5</b>	<b>390.0</b>	<b>397.0</b>	<b>400.5</b>	<b>398.3</b>	<b>394.5</b>	<b>397.3</b>	<b>396.7</b>	<b>396.8</b>	<b>394.7</b>	<b>394.2</b>
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	–	-1.1	0.3	2.1	2.2	2.8	1.2	2.2	2.2	2.1	2.4	2.4
45	Securitized consumer loans <sup>24</sup>	87.7	86.2	86.6	87.4	86.8	89.4	89.8	89.6	89.5	89.6	89.5	89.5
46	Securitized credit cards and other revolving plans	87.1	85.2	85.6	86.5	85.9	88.5	89.0	88.7	88.7	88.8	88.7	88.7
47	Other securitized consumer loans	0.7	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
48	Securitized real estate loans <sup>24</sup>	24.8	23.6	23.3	22.7	22.2	22.1	21.5	21.5	21.5	21.6	21.5	21.5

Footnotes appear on page 21.



**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
<b>ASSETS</b>												
1 Bank credit	976.0	892.0	861.8	834.6	808.7	787.7	782.1	766.3	770.1	767.8	760.0	763.6
2 Securities in bank credit <sup>2</sup>	311.1	278.3	267.6	263.6	249.4	240.7	244.4	235.7	238.6	234.1	232.0	230.8
3 Treasury and agency securities <sup>3</sup>	94.8	100.0	94.8	97.8	96.4	97.3	94.6	86.6	89.4	84.9	80.7	81.5
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	32.6	31.7	34.1	28.4	27.9	27.7	23.9	24.8	23.2	22.3	22.2
5 Non-MBS <sup>5</sup>	–	67.4	63.1	63.7	68.0	69.4	66.9	62.7	64.6	61.7	58.4	59.3
6 Other securities	216.3	178.3	172.8	165.8	153.0	143.4	149.7	149.0	149.3	149.2	151.2	149.3
7 Mortgage-backed securities <sup>6</sup>	–	7.8	7.8	7.7	7.3	9.7	10.3	9.7	10.0	9.6	9.6	9.3
8 Non-MBS <sup>7</sup>	–	170.6	165.0	158.1	145.7	133.7	139.4	139.3	139.3	139.6	141.7	140.0
9 Loans and leases in bank credit <sup>8</sup>	664.9	613.7	594.2	571.0	559.3	547.0	537.8	530.6	531.4	533.8	528.1	532.8
10 Commercial and industrial loans	361.6	320.4	307.1	294.1	286.4	276.1	266.0	262.2	262.2	262.5	261.4	261.6
11 Real estate loans	46.3	44.2	42.1	42.1	42.0	39.9	38.7	39.0	39.1	39.0	38.7	39.0
12 Revolving home equity loans	–	0.3	0.1	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4
13 Closed-end residential loans <sup>9</sup>	–	4.2	2.9	3.2	3.2	3.4	3.3	3.4	3.4	3.4	3.3	3.3
14 Commercial real estate loans <sup>10</sup>	–	39.7	39.1	38.7	38.5	36.3	35.1	35.3	35.4	35.3	35.0	35.3
15 Consumer loans	–	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4
16 Credit cards and other revolving plans	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans <sup>11</sup>	–	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4
18 Other loans and leases	256.9	248.0	243.9	233.7	229.5	229.6	231.8	228.1	228.8	230.9	226.6	230.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	61.2	66.6	67.8	61.2	62.8	64.7	69.3	66.1	67.1	69.7	64.3	67.4
20 All other loans and leases <sup>13</sup>	195.7	181.4	176.1	172.4	166.7	164.9	162.5	162.0	161.7	161.2	162.4	163.4
21 LESS: Allowance for loan and lease losses	–	2.4	2.4	2.0	2.0	1.9	1.6	1.7	1.7	1.7	1.6	1.5
22 Interbank loans <sup>12</sup>	45.6	41.2	35.2	31.1	30.4	25.9	26.8	29.2	26.9	31.6	30.4	27.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	37.3	36.2	30.9	27.6	27.0	22.9	23.8	25.8	23.7	27.9	26.4	24.5
24 Loans to commercial banks <sup>14</sup>	8.3	5.0	4.3	3.6	3.4	3.1	3.0	3.5	3.2	3.7	4.0	3.2
25 Cash assets <sup>15</sup>	233.8	283.2	291.4	372.0	356.6	349.0	444.9	491.3	462.5	517.1	463.3	449.3
26 Trading assets <sup>16</sup>	–	128.6	128.8	122.6	107.8	97.8	96.7	101.5	102.5	102.2	104.1	101.2
27 Derivatives with a positive fair value <sup>17</sup>	166.8	124.1	123.7	116.4	100.0	94.5	90.4	95.2	96.8	95.6	96.2	90.8
28 Other trading assets	–	4.5	5.1	6.2	7.8	3.3	6.3	6.3	5.6	6.5	7.9	10.4
29 Other assets <sup>18</sup>	34.2	32.4	32.3	34.1	33.9	31.8	34.9	32.0	30.9	31.3	31.7	32.0
30 TOTAL ASSETS <sup>19</sup>	<b>1,464.8</b>	<b>1,375.0</b>	<b>1,347.1</b>	<b>1,392.4</b>	<b>1,335.5</b>	<b>1,290.3</b>	<b>1,383.8</b>	<b>1,418.7</b>	<b>1,391.1</b>	<b>1,448.2</b>	<b>1,388.1</b>	<b>1,372.4</b>

Footnotes appear on page 21.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10	
LIABILITIES													
31	Deposits	874.8	960.4	971.5	1,005.5	1,006.1	1,042.5	1,031.8	1,032.5	1,026.5	1,046.9	1,030.8	1,021.5
32	Large time deposits	836.1	926.9	937.8	971.5	972.2	1,008.6	997.7	998.2	992.8	1,011.3	994.4	987.4
33	Other deposits	38.7	33.6	33.8	34.0	33.8	33.8	34.1	34.2	33.7	35.5	36.5	34.1
34	Borrowings	625.7	637.6	623.4	580.7	553.4	520.8	512.4	490.6	488.2	505.6	473.0	470.9
35	Borrowings from banks in the U.S.	43.2	34.0	32.7	34.0	32.3	27.8	27.7	30.5	28.4	32.5	28.7	27.9
36	Borrowings from others	582.6	603.7	590.7	546.8	521.2	493.0	484.7	460.1	459.8	473.1	444.3	442.9
37	Trading liabilities <sup>20</sup>	164.6	123.1	122.4	119.5	112.0	104.0	120.1	106.5	107.6	105.3	107.7	105.0
38	Derivatives with a negative fair value <sup>17</sup>	150.6	114.4	113.2	110.6	103.0	95.7	106.7	91.5	90.7	89.9	91.3	88.3
39	Other trading liabilities	14.0	8.6	9.2	8.9	9.0	8.3	13.3	14.9	16.8	15.5	16.4	16.7
40	Net due to related foreign offices	-228.1	-395.6	-387.6	-327.6	-320.1	-352.5	-286.7	-227.0	-235.9	-197.2	-275.5	-283.1
41	Other liabilities <sup>21</sup>	39.4	27.1	28.3	31.8	30.7	26.1	23.0	26.6	26.7	29.1	30.4	32.4
42	TOTAL LIABILITIES <sup>19</sup>	<b>1,476.4</b>	<b>1,352.6</b>	<b>1,358.0</b>	<b>1,409.9</b>	<b>1,382.1</b>	<b>1,340.9</b>	<b>1,400.5</b>	<b>1,429.1</b>	<b>1,413.0</b>	<b>1,489.8</b>	<b>1,366.5</b>	<b>1,346.8</b>
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>-11.7</b>	<b>22.4</b>	<b>-10.9</b>	<b>-17.5</b>	<b>-46.6</b>	<b>-50.6</b>	<b>-16.8</b>	<b>-10.4</b>	<b>-21.8</b>	<b>-41.5</b>	<b>21.5</b>	<b>25.6</b>
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-	-17.3	-16.7	-15.2	-13.1	-11.5	-11.0	-10.4	-10.5	-10.5	-9.9	-10.3
45	Securitized consumer loans <sup>24</sup>	-	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 <sup>24</sup>	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on page 21.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10	
<b>ASSETS</b>													
1	Bank credit	979.7	885.2	865.2	841.2	824.7	802.1	783.3	771.4	771.3	772.9	766.1	767.8
2	Securities in bank credit <sup>2</sup>	310.5	279.1	273.0	270.1	260.8	245.2	240.1	236.6	238.0	234.9	233.0	231.8
3	Treasury and agency securities <sup>3</sup>	98.3	99.5	96.4	96.1	96.7	95.9	92.4	91.3	93.1	90.4	88.3	88.0
4	Mortgage-backed securities (MBS) <sup>4</sup>	–	32.3	32.4	33.6	29.9	27.7	26.6	24.7	24.8	24.3	24.4	24.4
5	Non-MBS <sup>5</sup>	–	67.2	64.1	62.5	66.8	68.2	65.8	66.6	68.3	66.1	63.8	63.7
6	Other securities	212.1	179.6	176.5	174.0	164.2	149.3	147.7	145.3	144.9	144.5	144.7	143.7
7	Mortgage-backed securities <sup>6</sup>	–	8.9	8.7	9.1	9.1	8.3	8.2	8.1	8.1	8.1	8.1	8.4
8	Non-MBS <sup>7</sup>	–	170.7	167.8	165.0	155.0	140.9	139.5	137.2	136.7	136.4	136.6	135.3
9	Loans and leases in bank credit <sup>8</sup>	669.3	606.1	592.3	571.0	563.8	556.9	543.2	534.9	533.3	538.0	533.1	536.0
10	Commercial and industrial loans	366.1	316.5	308.1	294.6	288.1	280.0	270.4	265.9	265.9	265.8	264.9	264.2
11	Real estate loans	45.7	43.7	42.4	42.2	41.8	40.0	39.0	38.8	38.8	38.7	38.9	39.3
12	Revolving home equity loans	–	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans <sup>9</sup>	–	4.5	3.1	3.4	3.4	3.3	3.2	3.2	3.2	3.1	3.1	3.1
14	Commercial real estate loans <sup>10</sup>	–	38.9	39.0	38.6	38.0	36.3	35.4	35.3	35.3	35.3	35.5	35.9
15	Consumer loans	–	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
16	Credit cards and other revolving plans	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans <sup>11</sup>	–	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
18	Other loans and leases	257.4	244.7	240.6	233.0	232.7	235.7	232.6	228.8	227.2	232.2	227.9	231.1
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	60.4	66.8	63.4	60.0	65.8	65.7	67.2	66.3	65.3	69.4	65.1	67.4
20	All other loans and leases <sup>13</sup>	197.0	177.9	177.2	173.0	167.0	170.0	165.4	162.6	161.9	162.8	162.8	163.7
21	LESS: Allowance for loan and lease losses	–	2.5	2.4	2.0	1.9	1.8	1.7	1.7	1.6	1.7	1.7	1.7
22	Interbank loans <sup>12</sup>	46.9	40.3	35.5	32.8	32.4	27.6	27.3	30.0	28.2	32.2	31.2	28.1
23	Fed funds and reverse RPs with banks <sup>12</sup>	38.1	36.2	31.5	28.9	28.5	23.8	23.9	26.2	24.6	28.4	26.9	24.2
24	Loans to commercial banks <sup>14</sup>	8.8	4.1	3.9	3.9	3.9	3.8	3.4	3.8	3.6	3.7	4.3	3.8
25	Cash assets <sup>15</sup>	230.1	281.4	293.1	374.5	365.9	364.1	458.8	486.6	468.4	533.6	430.2	417.9
26	Trading assets <sup>16</sup>	–	117.9	121.5	121.4	121.6	110.3	101.3	99.4	99.5	99.3	102.9	103.7
27	Derivatives with a positive fair value <sup>17</sup>	162.4	113.9	116.2	113.7	113.1	103.4	94.7	93.5	94.1	93.2	96.0	94.9
28	Other trading assets	–	3.9	5.4	7.7	8.5	6.9	6.7	5.9	5.4	6.1	7.0	8.7
29	Other assets <sup>18</sup>	37.2	30.5	31.4	32.1	34.1	32.7	31.2	34.8	34.3	36.1	34.9	34.0
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>1,464.2</b>	<b>1,352.8</b>	<b>1,344.4</b>	<b>1,399.9</b>	<b>1,376.8</b>	<b>1,335.1</b>	<b>1,400.3</b>	<b>1,420.6</b>	<b>1,400.0</b>	<b>1,472.4</b>	<b>1,363.7</b>	<b>1,349.8</b>

Footnotes appear on page 21.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

March 19, 2010

Account	2009	2009	2009	2009	2009	2009	2010	2010	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 17	Feb 24	Mar 3	Mar 10
LIABILITIES												
31 Deposits	865.2	959.8	965.3	1,006.3	1,003.6	1,037.1	1,029.4	1,023.4	1,017.1	1,031.1	1,016.9	1,010.2
32 Large time deposits	826.0	926.8	933.2	973.9	971.3	1,003.3	995.4	988.7	983.0	995.2	980.4	975.6
33 Other deposits	39.2	33.1	32.1	32.4	32.3	33.7	34.0	34.7	34.0	35.9	36.4	34.6
34 Borrowings	622.1	640.6	617.6	565.9	541.6	513.3	504.3	488.1	482.6	502.6	482.5	481.4
35 Borrowings from banks in the U.S.	41.7	34.9	33.5	33.7	33.0	28.8	27.2	29.5	27.2	30.6	30.0	28.2
36 Borrowings from others	580.4	605.7	584.1	532.2	508.6	484.6	477.1	458.6	455.5	472.0	452.5	453.2
37 Trading liabilities <sup>20</sup>	162.5	115.7	118.0	120.2	117.8	106.8	125.7	106.6	106.6	104.1	108.1	108.1
38 Derivatives with a negative fair value <sup>17</sup>	148.0	107.2	110.1	110.1	109.2	99.0	111.7	91.2	90.1	88.4	91.1	90.8
39 Other trading liabilities	14.5	8.4	7.9	10.1	8.6	7.8	14.0	15.4	16.6	15.7	17.1	17.3
40 Net due to related foreign offices	-228.1	-395.6	-387.6	-327.6	-320.1	-352.5	-286.7	-227.0	-235.9	-197.2	-275.5	-283.1
41 Other liabilities <sup>21</sup>	39.7	29.4	28.1	32.1	31.0	27.3	24.7	26.5	26.6	28.8	28.7	30.2
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,461.4</b>	<b>1,349.9</b>	<b>1,341.4</b>	<b>1,397.0</b>	<b>1,373.8</b>	<b>1,332.1</b>	<b>1,397.4</b>	<b>1,417.6</b>	<b>1,397.0</b>	<b>1,469.4</b>	<b>1,360.7</b>	<b>1,346.8</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>2.8</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-	-17.3	-16.7	-15.2	-13.1	-11.5	-11.0	-10.4	-10.5	-10.5	-9.9	-10.3
45 Securitized consumer loans <sup>24</sup>	-	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 <sup>24</sup>	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on page 21.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly data are Wednesday values; monthly data are *pro rata* averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. For example, if a large bank is acquired by a commercial bank, or if a large bank leaves the commercial bank universe, it is replaced with the bank next in line, typically the bank ranked number 26. If a nonbank converts to a commercial bank charter, or if a small bank becomes large in size, it is not considered for the large bank panel (regardless of size) until the data are benchmarked to the subsequent Call Report. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 9 to 16, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated balances are removed from past data for the bank group that lost the assets, and added to past data for the bank group that acquired those assets. Balance sheet data for banks acquired in mergers are obtained from Call Reports or from the most recent weekly sample report, if available. A ratio procedure is used to adjust past levels.

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

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

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Before July 1, 2009, most small domestically chartered banks reported only the total, which was distributed as 85 percent with banks (line 23) and 15 percent with nonbanks (line 19). Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

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

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 39. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

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

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

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program ([www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8](http://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](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).