
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
October 1, 2010

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the June 2010 Call Report. Data on the previous release were benchmarked through the March 2010 Call Report. The data also incorporate new seasonal adjustment factors.

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
October 1, 2010

Account	2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 May	2010 Jun	2010 Jul	2010 Aug
ASSETS															
1 Bank credit	10.9	8.3	10.1	3.4	-6.5	-5.0	-5.1	-8.3	-8.5	-7.3	-5.2	-6.7	-5.6	5.9	2.1
2 Securities in bank credit ²	4.3	4.2	7.2	0.9	7.6	2.5	5.7	13.9	7.8	3.9	0.7	-9.5	-8.9	32.4	16.5
3 Treasury and agency securities ³	-0.5	1.4	-6.5	9.5	15.9	10.3	2.5	29.5	18.1	11.3	13.4	-2.7	-7.8	40.2	17.1
6 Other securities	13.5	8.8	28.6	-8.7	-3.5	-8.1	10.2	-7.9	-8.0	-8.2	-21.0	-22.1	-11.0	17.9	15.4
9 Loans and leases in bank credit ⁸	13.1	9.6	10.9	4.1	-10.3	-7.0	-8.0	-14.5	-13.4	-10.9	-7.1	-5.7	-4.5	-3.0	-2.8
10 Commercial and industrial loans	13.9	13.9	18.8	13.2	-18.5	-12.8	-15.0	-27.5	-24.1	-18.9	-14.0	-7.9	-4.6	2.0	0.0
11 Real estate loans	15.5	10.4	6.8	0.2	-5.5	-1.0	-2.3	-8.7	-10.2	-7.7	-6.3	-4.9	-6.3	-7.3	-2.7
12 Revolving home equity loans	14.7	1.8	5.6	12.8	0.4	9.5	2.5	-5.1	-5.0	-3.1	-3.6	-7.0	-6.0	-1.8	-3.6
13 Closed-end residential loans ⁹	–	10.1	5.5	-8.7	-8.5	-5.1	-4.2	-12.9	-12.9	-7.8	-4.9	0.5	-3.0	-6.5	3.7
14 Commercial real estate loans ¹⁰	–	14.1	8.7	6.4	-4.6	-0.7	-2.3	-5.9	-9.6	-9.3	-8.6	-9.3	-9.6	-10.1	-8.4
15 Consumer loans	8.2	0.8	9.6	7.1	-3.8	8.1	-9.6	-4.9	-8.6	-18.8	-3.2	-8.1	-1.5	-0.9	-6.2
16 Credit cards and other revolving plans	12.9	0.5	12.4	6.8	-7.5	10.3	-16.7	-7.4	-16.4	-32.1	-5.3	-14.2	-5.4	-8.4	-10.7
17 Other consumer loans ¹¹	2.3	1.3	5.7	7.6	1.7	4.8	1.0	-1.3	2.4	-0.6	-0.6	-0.7	3.7	8.0	-0.7
18 Other loans and leases	8.6	11.8	19.4	2.9	-23.9	-39.0	-17.7	-31.4	-17.0	-0.8	-5.2	-2.4	-0.5	6.6	-3.0
21 LESS: Allowance for loan and lease losses	–	–	–	–	–	–	–	–	19.7	0.3	-9.3	-15.4	-13.0	-18.9	-4.8
22 Interbank loans ¹²	-14.6	18.0	25.6	-14.9	-38.2	35.2	0.1	-85.8	-111.0	-56.9	-96.6	54.4	-46.8	108.3	76.6
25 Cash assets ¹⁵	-0.1	-4.4	0.6	156.9	46.9	43.8	34.4	3.7	83.1	21.5	-18.9	6.3	-39.5	43.4	-6.6
26 Trading assets ¹⁶	–	–	–	–	–	–	–	–	-65.2	-37.7	43.7	99.7	88.3	116.1	125.0
29 Other assets ¹⁸	7.4	13.5	11.3	17.4	-1.2	-7.6	0.6	5.2	-2.9	18.2	0.5	9.7	-10.5	-21.9	18.3
30 TOTAL ASSETS ¹⁹	9.1	8.7	11.0	9.3	-5.8	-2.6	-4.4	-11.3	-5.4	-3.8	-6.5	-0.3	-7.8	11.4	7.5
LIABILITIES															
31 Deposits	8.7	7.5	9.1	5.7	5.2	4.2	7.3	4.6	4.2	1.0	-0.4	-1.9	3.9	8.2	6.7
32 Large time deposits	18.9	20.1	16.5	-2.2	-4.5	-22.7	4.1	4.4	-3.4	-4.8	-18.7	-34.9	0.1	11.6	2.6
33 Other deposits	–	–	–	–	–	–	–	–	6.7	2.9	5.5	8.3	5.0	7.2	7.9
34 Borrowings	4.8	13.1	15.2	19.3	-28.6	-26.1	-17.8	-47.1	-37.6	-17.7	-45.9	-24.5	-35.0	-4.7	-1.8
37 Trading liabilities ²⁰	–	–	–	–	–	–	–	–	-48.7	-41.6	52.9	135.0	88.8	171.8	173.2
41 Other liabilities ²¹	6.4	17.5	2.9	1.4	-10.4	-14.8	-3.8	-7.9	-16.7	-3.2	22.8	53.0	-14.0	7.5	13.0
42 TOTAL LIABILITIES ¹⁹	8.3	8.7	11.6	12.1	-8.9	-8.3	-5.5	-14.5	-8.4	-5.2	-9.0	-1.6	-2.8	12.4	8.0

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	9,143.9	8,879.0	8,941.5	9,264.8	9,210.5	9,167.3	9,212.6	9,228.8	9,238.0	9,248.2	9,260.3	9,211.3
2 Securities in bank credit ²	2,289.2	2,335.5	2,324.7	2,330.1	2,312.4	2,295.2	2,357.2	2,389.6	2,405.1	2,413.0	2,438.8	2,461.4
3 Treasury and agency securities ³	1,369.5	1,449.9	1,461.5	1,508.4	1,506.2	1,496.4	1,546.5	1,568.5	1,580.9	1,583.4	1,602.1	1,626.9
4 Mortgage-backed securities (MBS) ⁴	974.8	1,000.1	989.2	1,006.1	1,006.9	999.3	1,030.1	1,040.5	1,044.5	1,040.3	1,051.8	1,061.3
5 Non-MBS ⁵	394.7	449.8	472.3	502.2	499.3	497.1	516.4	528.0	536.4	543.0	550.3	565.7
6 Other securities	919.7	885.6	863.2	821.7	806.2	798.8	810.7	821.1	824.2	829.6	836.6	834.5
7 Mortgage-backed securities ⁶	216.8	208.9	204.3	193.7	188.6	183.8	183.5	181.3	177.1	176.5	176.1	177.2
8 Non-MBS ⁷	703.0	676.6	658.9	628.0	617.7	615.0	627.3	639.9	647.0	653.1	660.5	657.3
9 Loans and leases in bank credit ⁸	6,854.7	6,543.5	6,616.9	6,934.8	6,898.1	6,872.2	6,855.3	6,839.2	6,832.9	6,835.3	6,821.6	6,749.8
10 Commercial and industrial loans	1,394.3	1,251.7	1,240.0	1,240.6	1,230.5	1,225.8	1,227.8	1,227.8	1,227.2	1,228.1	1,223.6	1,215.0
11 Real estate loans	3,811.0	3,720.6	3,706.0	3,715.5	3,700.9	3,681.5	3,659.1	3,651.0	3,657.2	3,651.4	3,636.0	3,627.5
12 Revolving home equity loans	605.3	599.3	600.9	603.6	600.2	597.2	596.3	594.5	593.5	592.9	591.4	590.4
13 Closed-end residential loans ⁹	1,517.3	1,503.6	1,496.9	1,513.7	1,514.7	1,510.9	1,502.7	1,507.3	1,518.1	1,515.0	1,505.9	1,502.3
14 Commercial real estate loans ¹⁰	1,688.4	1,617.7	1,608.2	1,598.3	1,586.0	1,573.3	1,560.1	1,549.2	1,545.7	1,543.5	1,538.7	1,534.8
15 Consumer loans	850.3	812.8	893.1	1,176.7	1,168.9	1,167.4	1,166.5	1,160.5	1,152.7	1,149.8	1,143.7	1,131.2
16 Credit cards and other revolving plans	356.2	316.3	392.8	652.3	644.6	641.7	637.2	631.5	629.1	628.0	622.6	615.9
17 Other consumer loans ¹¹	494.1	496.5	500.3	524.5	524.2	525.8	529.3	529.0	523.5	521.8	521.1	515.2
18 Other loans and leases	799.1	758.4	777.8	802.0	797.8	797.5	801.9	799.9	795.8	806.0	818.2	776.2
19 Fed funds and reverse RPs with nonbanks ¹²	212.3	210.8	215.6	209.0	212.3	211.8	215.4	213.7	210.6	214.4	240.4	206.2
20 All other loans and leases ¹³	586.8	547.6	562.2	593.0	585.5	585.6	586.5	586.1	585.2	591.6	577.8	570.0
21 LESS: Allowance for loan and lease losses	189.6	201.0	207.9	234.3	231.3	228.8	225.2	224.3	224.5	224.3	226.2	227.0
22 Interbank loans ¹²	317.4	218.9	194.0	154.4	161.4	155.1	169.1	179.9	186.7	189.0	188.5	175.4
23 Fed funds and reverse RPs with banks ¹²	227.8	157.8	142.7	131.5	142.0	135.0	148.1	158.6	165.4	167.6	167.6	155.1
24 Loans to commercial banks ¹⁴	89.7	61.1	51.3	22.9	19.4	20.0	21.0	21.3	21.3	21.3	20.9	20.3
25 Cash assets ¹⁵	1,015.4	1,313.4	1,266.7	1,211.8	1,218.2	1,178.1	1,220.7	1,214.0	1,153.7	1,171.8	1,072.2	1,119.0
26 Trading assets ¹⁶	343.5	260.6	261.4	264.9	286.9	308.0	337.8	373.0	366.3	366.2	370.7	400.4
27 Derivatives with a positive fair value ¹⁷	317.8	237.8	236.5	242.9	264.1	284.3	313.7	348.8	342.4	339.2	342.5	370.5
28 Other trading assets	25.7	22.7	24.9	22.0	22.9	23.6	24.2	24.2	23.8	27.1	28.2	29.9
29 Other assets ¹⁸	1,173.4	1,274.6	1,255.1	1,246.9	1,262.8	1,251.7	1,228.9	1,247.6	1,243.4	1,235.9	1,249.9	1,240.8
30 TOTAL ASSETS ¹⁹	11,804.0	11,745.5	11,710.8	11,908.6	11,908.5	11,831.3	11,944.0	12,019.0	11,963.7	11,986.7	11,915.3	11,919.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	7,549.8	7,709.1	7,697.7	7,697.6	7,687.8	7,712.9	7,765.5	7,808.6	7,844.9	7,865.1	7,862.4	7,836.5
32 Large time deposits	1,901.7	1,877.8	1,848.8	1,820.2	1,767.4	1,767.6	1,784.7	1,788.5	1,785.7	1,792.6	1,797.2	1,790.0
33 Other deposits	5,648.0	5,831.3	5,848.9	5,877.5	5,920.4	5,945.3	5,980.8	6,020.0	6,059.2	6,072.5	6,065.2	6,046.5
34 Borrowings	2,137.1	1,867.2	1,859.7	2,098.3	2,056.1	1,996.1	1,988.3	1,985.4	1,967.7	1,968.7	1,933.9	1,904.8
35 Borrowings from banks in the U.S.	336.6	266.6	238.3	195.8	195.6	195.2	203.0	206.4	211.0	219.1	215.7	203.3
36 Borrowings from others	1,800.5	1,600.6	1,621.4	1,902.5	1,860.5	1,800.9	1,785.4	1,779.1	1,756.6	1,749.6	1,718.2	1,701.5
37 Trading liabilities ²⁰	278.5	213.1	217.9	222.2	247.2	265.5	303.5	347.3	343.9	340.9	352.3	380.8
38 Derivatives with a negative fair value ¹⁷	229.1	164.5	166.7	170.2	189.0	201.1	228.1	260.6	260.2	259.5	268.2	291.4
39 Other trading liabilities	49.4	48.6	51.2	52.0	58.1	64.4	75.4	86.8	83.6	81.4	84.1	89.4
40 Net due to related foreign offices	172.6	148.2	118.2	87.3	83.6	80.9	103.5	85.4	35.2	24.7	-30.1	3.6
41 Other liabilities ²¹	423.4	412.6	421.2	434.3	453.6	448.3	451.1	456.0	462.4	481.8	485.8	468.6
42 TOTAL LIABILITIES ¹⁹	10,561.4	10,350.3	10,314.6	10,539.7	10,528.3	10,503.7	10,611.9	10,682.7	10,654.0	10,681.3	10,604.3	10,594.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,242.6	1,395.2	1,396.2	1,368.8	1,380.2	1,327.6	1,332.1	1,336.3	1,309.7	1,305.4	1,311.0	1,325.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-46.3	-10.0	-8.3	-8.5	0.2	3.4	9.9	14.0	11.2	12.3	12.7	15.2
45 Securitized consumer loans ²⁴	405.8	393.7	304.9	24.3	22.0	21.8	20.9	20.7	20.6	20.6	20.4	20.5
46 Securitized credit cards and other revolving plans	369.7	361.4	278.5	15.6	15.6	15.7	15.1	14.9	14.9	14.9	14.8	15.0
47 Other securitized consumer loans	36.1	32.2	26.4	8.7	6.4	6.1	5.8	5.7	5.7	5.7	5.5	5.5
48 Securitized real estate loans ²⁴	1,439.7	1,380.4	1,381.4	1,376.3	1,380.0	1,387.4	1,390.9	1,395.6	1,395.7	1,394.7	1,395.9	1,392.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	9,132.3	8,876.1	8,924.1	9,231.2	9,186.3	9,145.2	9,164.0	9,216.9	9,247.3	9,260.4	9,281.5	9,226.6
2 Securities in bank credit ²	2,296.3	2,322.7	2,324.9	2,323.0	2,309.1	2,294.0	2,344.4	2,399.9	2,424.8	2,430.5	2,441.4	2,454.7
3 Treasury and agency securities ³	1,381.2	1,451.9	1,471.0	1,501.5	1,492.3	1,483.1	1,536.2	1,582.6	1,602.5	1,602.4	1,605.0	1,615.0
4 Mortgage-backed securities (MBS) ⁴	977.3	1,004.8	996.7	1,002.1	1,001.8	994.9	1,027.6	1,040.9	1,051.0	1,048.2	1,050.5	1,054.1
5 Non-MBS ⁵	403.9	447.1	474.3	499.4	490.5	488.2	508.6	541.7	551.5	554.2	554.5	560.9
6 Other securities	915.1	870.8	853.9	821.4	816.8	811.0	808.2	817.3	822.3	828.1	836.3	839.7
7 Mortgage-backed securities ⁶	214.4	211.9	206.0	195.2	189.5	183.6	181.5	179.6	176.1	175.9	176.0	177.0
8 Non-MBS ⁷	700.7	658.9	647.9	626.3	627.3	627.4	626.7	637.7	646.3	652.2	660.4	662.7
9 Loans and leases in bank credit ⁸	6,836.0	6,553.4	6,599.2	6,908.2	6,877.2	6,851.2	6,819.6	6,817.0	6,822.5	6,829.9	6,840.1	6,771.9
10 Commercial and industrial loans	1,385.3	1,256.0	1,242.7	1,241.8	1,232.8	1,223.3	1,219.0	1,220.3	1,221.5	1,222.6	1,223.2	1,221.2
11 Real estate loans	3,813.6	3,714.7	3,693.7	3,705.5	3,696.9	3,678.5	3,657.7	3,653.4	3,661.5	3,670.8	3,640.3	3,620.9
12 Revolving home equity loans	605.2	598.8	597.6	601.2	599.0	596.2	596.2	594.6	593.7	593.0	592.3	592.1
13 Closed-end residential loans ⁹	1,520.7	1,499.9	1,489.5	1,508.1	1,513.0	1,509.3	1,502.3	1,510.2	1,524.6	1,535.0	1,509.6	1,493.1
14 Commercial real estate loans ¹⁰	1,687.7	1,616.0	1,606.5	1,596.2	1,584.9	1,573.1	1,559.3	1,548.6	1,543.2	1,542.7	1,538.3	1,535.7
15 Consumer loans	846.3	820.9	886.7	1,166.9	1,158.9	1,156.9	1,152.3	1,151.8	1,148.1	1,144.9	1,143.3	1,135.8
16 Credit cards and other revolving plans	354.8	318.1	384.0	640.9	634.0	631.9	627.0	625.6	625.7	622.5	621.6	619.2
17 Other consumer loans ¹¹	491.5	502.8	502.8	526.0	524.9	525.0	525.4	526.3	522.5	522.3	521.7	516.6
18 Other loans and leases	790.7	761.8	776.1	794.0	788.6	792.4	790.5	791.4	791.3	791.6	833.3	794.0
19 Fed funds and reverse RPs with nonbanks ¹²	206.2	217.4	217.6	206.1	210.4	209.5	205.2	207.0	204.8	203.2	246.1	211.8
20 All other loans and leases ¹³	584.5	544.4	558.5	587.9	578.3	582.9	585.3	584.3	586.5	588.4	587.2	582.3
21 LESS: Allowance for loan and lease losses	190.0	201.2	207.7	234.0	234.3	231.2	224.6	224.9	224.3	224.9	224.3	223.1
22 Interbank loans ¹²	310.5	223.4	197.2	155.5	155.7	149.4	162.4	175.0	184.2	189.4	193.0	178.0
23 Fed funds and reverse RPs with banks ¹²	220.7	161.3	145.9	132.7	136.9	130.7	142.2	153.6	162.8	167.5	171.7	157.8
24 Loans to commercial banks ¹⁴	89.8	62.0	51.3	22.8	18.8	18.6	20.2	21.4	21.3	21.9	21.2	20.2
25 Cash assets ¹⁵	977.3	1,315.2	1,240.9	1,200.0	1,204.0	1,153.6	1,194.8	1,169.7	1,151.6	1,201.7	1,067.2	1,111.7
26 Trading assets ¹⁶	328.5	256.4	258.3	257.2	278.2	288.4	320.4	362.2	365.6	376.3	390.7	410.8
27 Derivatives with a positive fair value ¹⁷	300.5	234.9	234.5	234.8	256.0	265.0	294.6	336.0	340.0	346.8	360.4	381.5
28 Other trading assets	28.0	21.5	23.8	22.5	22.3	23.4	25.9	26.1	25.6	29.4	30.2	29.3
29 Other assets ¹⁸	1,157.9	1,280.7	1,266.7	1,245.6	1,257.5	1,249.0	1,223.1	1,231.2	1,229.7	1,238.2	1,240.0	1,228.3
30 TOTAL ASSETS ¹⁹	11,716.6	11,750.6	11,679.4	11,855.5	11,847.4	11,754.4	11,840.2	11,930.1	11,954.1	12,041.0	11,948.0	11,932.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	7,503.6	7,708.1	7,728.1	7,734.0	7,688.6	7,697.5	7,712.2	7,760.6	7,820.4	7,839.0	7,838.3	7,744.2
32 Large time deposits	1,903.3	1,875.0	1,838.5	1,802.7	1,763.2	1,759.0	1,772.7	1,791.6	1,786.7	1,785.6	1,797.0	1,790.7
33 Other deposits	5,600.4	5,833.0	5,889.6	5,931.2	5,925.4	5,938.4	5,939.5	5,969.0	6,033.8	6,053.3	6,041.3	5,953.6
34 Borrowings	2,128.1	1,862.4	1,863.8	2,102.3	2,077.2	1,993.2	1,956.0	1,972.3	1,963.8	1,977.5	1,944.8	1,953.2
35 Borrowings from banks in the U.S.	338.8	263.9	238.1	196.6	194.7	195.4	202.5	207.3	213.8	224.1	220.0	208.3
36 Borrowings from others	1,789.3	1,598.5	1,625.7	1,905.8	1,882.5	1,797.7	1,753.5	1,765.0	1,750.0	1,753.5	1,724.8	1,745.0
37 Trading liabilities ²⁰	266.3	210.8	214.8	213.3	244.9	251.6	290.5	343.1	351.8	359.0	378.6	402.3
38 Derivatives with a negative fair value ¹⁷	214.0	163.3	165.6	165.9	186.7	191.2	217.4	251.3	256.9	264.7	283.4	301.4
39 Other trading liabilities	52.3	47.6	49.2	47.4	58.2	60.4	73.1	91.8	94.9	94.3	95.2	100.9
40 Net due to related foreign offices	110.6	217.5	121.1	42.8	38.1	14.6	79.7	33.0	-18.4	8.6	-72.2	-4.9
41 Other liabilities ²¹	420.0	414.7	419.2	428.0	453.2	443.8	442.1	451.7	464.9	484.9	486.6	461.3
42 TOTAL LIABILITIES ¹⁹	10,428.7	10,413.4	10,347.0	10,520.3	10,502.0	10,400.7	10,480.5	10,560.6	10,582.6	10,669.1	10,576.0	10,556.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,287.9	1,337.2	1,332.5	1,335.2	1,345.4	1,353.7	1,359.7	1,369.4	1,371.5	1,371.9	1,372.0	1,376.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-46.3	-10.0	-8.3	-8.5	0.2	3.4	9.9	14.0	11.2	12.3	12.7	15.2
45 Securitized consumer loans ²⁴	405.8	394.1	304.4	24.4	21.6	21.3	20.1	19.8	19.8	19.8	19.7	19.7
46 Securitized credit cards and other revolving plans	370.2	361.8	278.0	15.7	15.4	15.3	14.5	14.2	14.3	14.3	14.3	14.3
47 Other securitized consumer loans	35.7	32.2	26.4	8.7	6.2	6.0	5.7	5.5	5.5	5.5	5.5	5.5
48 Securitized real estate loans ²⁴	1,410.7	1,402.0	1,392.0	1,379.9	1,376.6	1,377.2	1,370.6	1,371.6	1,370.8	1,370.8	1,370.8	1,365.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	8,279.8	8,103.4	8,163.5	8,480.1	8,437.3	8,397.6	8,422.3	8,429.5	8,441.3	8,446.5	8,443.9	8,407.7
2 Securities in bank credit ²	2,016.0	2,093.1	2,086.0	2,089.9	2,078.6	2,066.6	2,120.7	2,142.0	2,156.5	2,165.7	2,188.4	2,200.0
3 Treasury and agency securities ³	1,270.6	1,357.8	1,369.2	1,409.2	1,410.2	1,401.7	1,446.4	1,467.0	1,479.3	1,482.3	1,502.7	1,518.4
4 Mortgage-backed securities (MBS) ⁴	942.5	976.4	966.7	983.3	984.2	976.4	1,007.8	1,019.3	1,023.6	1,019.4	1,031.1	1,040.6
5 Non-MBS ⁵	328.1	381.5	402.5	425.9	426.0	425.4	438.6	447.7	455.7	462.9	471.6	477.8
6 Other securities	745.3	735.3	716.8	680.7	668.4	664.8	674.3	675.0	677.2	683.4	685.6	681.6
7 Mortgage-backed securities ⁶	208.1	201.6	196.3	185.7	180.3	175.0	174.8	173.0	169.0	168.5	168.2	169.4
8 Non-MBS ⁷	537.2	533.7	520.5	495.0	488.1	489.8	499.5	502.0	508.2	514.9	517.4	512.2
9 Loans and leases in bank credit ⁸	6,263.8	6,010.3	6,077.5	6,390.2	6,358.7	6,331.0	6,301.6	6,287.4	6,284.8	6,280.8	6,255.5	6,207.7
10 Commercial and industrial loans	1,107.4	1,003.8	994.4	998.9	991.0	986.9	989.4	991.7	992.0	991.7	988.6	984.3
11 Real estate loans	3,767.6	3,679.9	3,664.9	3,676.1	3,662.9	3,644.0	3,621.7	3,614.7	3,621.1	3,614.9	3,599.7	3,591.9
12 Revolving home equity loans	605.7	598.1	599.3	602.8	600.1	597.5	596.3	595.1	594.3	593.7	592.2	591.3
13 Closed-end residential loans ⁹	1,513.3	1,501.2	1,494.6	1,511.6	1,512.3	1,508.6	1,500.5	1,504.7	1,515.4	1,512.2	1,503.5	1,500.0
14 Commercial real estate loans ¹⁰	1,648.6	1,580.7	1,571.0	1,561.8	1,550.5	1,537.9	1,524.9	1,514.8	1,511.4	1,508.9	1,504.1	1,500.6
15 Consumer loans	849.1	811.5	891.6	1,175.2	1,167.4	1,166.0	1,165.0	1,159.2	1,151.4	1,148.5	1,142.3	1,129.7
16 Credit cards and other revolving plans	356.2	316.3	392.8	652.3	644.6	641.7	637.2	631.5	629.1	628.0	622.6	615.9
17 Other consumer loans ¹¹	492.8	495.2	498.8	523.0	522.7	524.4	527.8	527.7	522.3	520.4	519.8	513.8
18 Other loans and leases	539.7	515.0	526.5	540.0	537.4	534.1	525.4	521.9	520.3	525.7	524.8	501.8
19 Fed funds and reverse RPs with nonbanks ¹²	147.2	139.4	142.2	137.5	136.3	133.2	126.9	121.8	119.0	119.3	130.7	112.4
20 All other loans and leases ¹³	392.5	375.5	384.3	402.5	401.1	400.9	398.5	400.1	401.2	406.4	394.1	389.4
21 LESS: Allowance for loan and lease losses	187.9	199.3	206.2	232.5	229.6	227.2	223.9	223.2	223.4	223.2	225.1	225.8
22 Interbank loans ¹²	274.2	187.4	167.2	125.4	129.3	127.9	136.3	142.5	148.7	153.1	151.9	143.8
23 Fed funds and reverse RPs with banks ¹²	188.5	128.8	119.3	105.7	114.5	112.8	120.2	126.0	131.9	136.2	135.2	127.8
24 Loans to commercial banks ¹⁴	85.7	58.6	47.8	19.7	14.8	15.1	16.1	16.5	16.8	17.0	16.7	15.9
25 Cash assets ¹⁵	734.3	835.3	865.0	831.5	836.7	819.5	802.6	787.4	763.6	780.8	736.2	742.3
26 Trading assets ¹⁶	213.5	151.5	153.1	156.0	169.9	178.6	190.3	196.6	184.6	182.2	169.5	184.0
27 Derivatives with a positive fair value ¹⁷	195.6	140.8	141.4	145.5	159.5	166.9	178.0	185.3	174.4	170.5	157.5	170.6
28 Other trading assets	17.8	10.6	11.7	10.5	10.4	11.7	12.3	11.4	10.2	11.7	12.0	13.4
29 Other assets ¹⁸	1,131.1	1,233.3	1,213.8	1,202.0	1,209.9	1,203.7	1,190.9	1,204.8	1,197.2	1,188.5	1,198.6	1,194.5
30 TOTAL ASSETS ¹⁹	10,445.1	10,311.5	10,356.3	10,562.6	10,553.6	10,500.0	10,518.5	10,537.6	10,512.0	10,528.0	10,475.1	10,446.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	6,586.6	6,654.6	6,654.9	6,676.0	6,709.8	6,730.8	6,739.1	6,758.5	6,797.4	6,810.3	6,799.3	6,786.0
32 Large time deposits	971.4	860.5	844.3	838.5	833.3	830.1	807.6	794.2	792.6	790.4	785.9	786.8
33 Other deposits	5,615.2	5,794.1	5,810.6	5,837.5	5,876.5	5,900.7	5,931.4	5,964.2	6,004.8	6,019.9	6,013.3	5,999.2
34 Borrowings	1,503.3	1,357.5	1,379.2	1,594.1	1,549.8	1,486.7	1,466.9	1,450.8	1,431.1	1,431.3	1,407.0	1,386.0
35 Borrowings from banks in the U.S.	305.3	228.9	209.3	164.3	161.8	160.5	167.4	168.0	175.9	180.7	179.8	172.2
36 Borrowings from others	1,198.1	1,128.6	1,169.9	1,429.8	1,388.0	1,326.2	1,299.5	1,282.8	1,255.2	1,250.6	1,227.1	1,213.8
37 Trading liabilities ²⁰	154.4	107.0	109.3	113.4	131.6	135.0	151.2	166.6	161.7	155.8	147.2	157.9
38 Derivatives with a negative fair value ¹⁷	115.3	73.8	75.5	79.4	90.6	91.8	101.1	105.5	99.9	96.9	87.7	95.6
39 Other trading liabilities	39.1	33.2	33.8	34.0	41.0	43.1	50.1	61.1	61.9	58.9	59.5	62.3
40 Net due to related foreign offices	523.1	458.4	455.9	434.9	376.9	380.5	400.0	392.7	372.4	375.3	361.0	377.1
41 Other liabilities ²¹	396.5	384.5	384.2	385.3	402.2	401.2	402.9	410.1	413.5	427.2	431.4	411.0
42 TOTAL LIABILITIES ¹⁹	9,164.0	8,961.9	8,983.5	9,203.6	9,170.3	9,134.2	9,160.0	9,178.6	9,176.2	9,199.9	9,145.8	9,117.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,281.1	1,349.6	1,372.7	1,359.0	1,383.3	1,365.9	1,358.5	1,359.0	1,335.8	1,328.0	1,329.3	1,328.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-28.2	0.6	1.9	1.2	8.3	11.3	17.5	20.9	17.7	18.9	19.4	21.8
45 Securitized consumer loans ²⁴	405.8	393.7	304.9	24.3	22.0	21.8	20.9	20.7	20.6	20.6	20.4	20.5
46 Securitized credit cards and other revolving plans	369.7	361.4	278.5	15.6	15.6	15.7	15.1	14.9	14.9	14.9	14.8	15.0
47 Other securitized consumer loans	36.1	32.2	26.4	8.7	6.4	6.1	5.8	5.7	5.7	5.7	5.5	5.5
48 Securitized real estate loans ²⁴	1,439.7	1,380.4	1,381.4	1,376.3	1,380.0	1,387.4	1,390.9	1,395.6	1,395.7	1,394.7	1,395.9	1,392.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	8,267.9	8,101.3	8,152.6	8,452.2	8,416.1	8,374.7	8,377.0	8,417.7	8,448.6	8,454.5	8,450.5	8,411.4
2 Securities in bank credit ²	2,025.0	2,082.8	2,088.6	2,087.2	2,074.0	2,062.3	2,108.4	2,153.2	2,172.9	2,175.8	2,180.8	2,192.0
3 Treasury and agency securities ³	1,280.3	1,356.6	1,376.9	1,404.5	1,397.3	1,392.5	1,438.2	1,478.6	1,494.2	1,491.9	1,496.7	1,504.5
4 Mortgage-backed securities (MBS) ⁴	944.7	981.9	974.4	979.9	979.7	973.1	1,004.7	1,019.2	1,029.6	1,026.8	1,029.3	1,033.1
5 Non-MBS ⁵	335.6	374.7	402.5	424.6	417.6	419.4	433.5	459.4	464.6	465.1	467.4	471.4
6 Other securities	744.7	726.2	711.7	682.7	676.7	669.8	670.2	674.6	678.7	683.9	684.1	687.5
7 Mortgage-backed securities ⁶	206.3	202.9	197.1	186.6	181.6	175.8	173.5	171.6	168.0	167.8	168.0	169.0
8 Non-MBS ⁷	538.4	523.3	514.6	496.0	495.1	494.0	496.8	503.1	510.6	516.0	516.1	518.5
9 Loans and leases in bank credit ⁸	6,242.9	6,018.5	6,064.0	6,365.0	6,342.1	6,312.4	6,268.6	6,264.4	6,275.7	6,278.7	6,269.7	6,219.4
10 Commercial and industrial loans	1,099.5	1,006.5	995.7	999.5	993.5	984.7	983.2	985.2	987.7	987.5	988.3	988.5
11 Real estate loans	3,770.5	3,674.9	3,653.9	3,666.4	3,658.7	3,640.8	3,620.8	3,617.0	3,624.9	3,633.9	3,603.3	3,584.3
12 Revolving home equity loans	605.0	598.5	597.4	600.9	598.8	595.9	595.9	594.4	593.4	592.8	592.1	591.9
13 Closed-end residential loans ⁹	1,517.2	1,497.3	1,487.1	1,505.7	1,510.6	1,507.1	1,500.1	1,508.0	1,522.3	1,532.7	1,507.4	1,490.8
14 Commercial real estate loans ¹⁰	1,648.3	1,579.1	1,569.4	1,559.8	1,549.3	1,537.8	1,524.8	1,514.6	1,509.1	1,508.4	1,503.9	1,501.7
15 Consumer loans	845.1	819.6	885.4	1,165.5	1,157.5	1,155.5	1,150.9	1,150.4	1,146.7	1,143.4	1,141.8	1,134.2
16 Credit cards and other revolving plans	354.8	318.1	384.0	640.9	634.0	631.9	627.0	625.6	625.7	622.5	621.6	619.2
17 Other consumer loans ¹¹	490.4	501.5	501.4	524.6	523.5	523.6	523.9	524.8	521.0	520.9	520.2	515.0
18 Other loans and leases	527.8	517.5	528.9	533.6	532.3	531.4	513.7	511.8	516.5	513.9	536.2	512.3
19 Fed funds and reverse RPs with nonbanks ¹²	138.0	146.0	148.3	134.6	135.1	130.4	116.2	114.0	115.3	112.7	137.2	117.3
20 All other loans and leases ¹³	389.8	371.5	380.7	399.0	397.2	401.0	397.5	397.8	401.1	401.2	399.0	395.0
21 LESS: Allowance for loan and lease losses	188.1	199.6	206.1	232.5	232.8	229.7	223.2	223.5	223.0	223.6	223.0	221.8
22 Interbank loans ¹²	271.6	190.6	171.6	127.2	122.6	121.7	129.0	140.5	149.9	155.6	158.0	146.0
23 Fed funds and reverse RPs with banks ¹²	185.8	131.6	123.7	107.4	107.9	107.2	113.2	123.9	133.2	138.5	141.4	130.6
24 Loans to commercial banks ¹⁴	85.7	59.0	47.9	19.8	14.7	14.5	15.8	16.6	16.7	17.1	16.6	15.4
25 Cash assets ¹⁵	691.4	839.8	849.3	836.5	841.7	807.8	778.9	741.4	753.8	783.1	741.4	721.8
26 Trading assets ¹⁶	204.6	151.6	153.2	155.6	166.5	171.6	180.9	190.5	185.0	183.4	174.7	186.2
27 Derivatives with a positive fair value ¹⁷	186.5	140.8	141.4	144.9	156.3	160.0	168.4	178.9	173.9	171.2	161.9	174.6
28 Other trading assets	18.1	10.7	11.8	10.7	10.3	11.6	12.4	11.6	11.1	12.2	12.8	11.6
29 Other assets ¹⁸	1,119.0	1,236.8	1,221.9	1,200.3	1,204.4	1,200.5	1,185.4	1,191.7	1,189.9	1,193.9	1,193.7	1,184.7
30 TOTAL ASSETS ¹⁹	10,366.4	10,320.6	10,342.5	10,539.3	10,518.5	10,446.6	10,428.1	10,458.2	10,504.3	10,546.8	10,495.3	10,428.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	6,543.8	6,654.0	6,693.6	6,718.0	6,705.4	6,716.7	6,698.2	6,711.6	6,779.6	6,793.2	6,781.6	6,697.3
32 Large time deposits	976.5	857.6	841.4	829.9	825.8	822.0	809.1	798.7	798.8	791.7	791.3	789.4
33 Other deposits	5,567.3	5,796.3	5,852.3	5,888.2	5,879.6	5,894.6	5,889.1	5,912.9	5,980.8	6,001.5	5,990.3	5,907.9
34 Borrowings	1,486.5	1,362.5	1,380.9	1,596.5	1,565.4	1,481.5	1,433.3	1,429.1	1,418.4	1,428.7	1,413.1	1,428.2
35 Borrowings from banks in the U.S.	304.1	230.3	210.2	167.6	163.0	161.7	166.6	167.2	176.2	184.2	178.3	173.3
36 Borrowings from others	1,182.4	1,132.2	1,170.7	1,428.9	1,402.4	1,319.8	1,266.6	1,261.9	1,242.2	1,244.5	1,234.8	1,254.9
37 Trading liabilities ²⁰	149.5	106.0	108.8	109.4	128.7	131.7	148.3	167.0	169.2	163.1	156.1	168.2
38 Derivatives with a negative fair value ¹⁷	106.7	74.5	75.8	79.5	91.3	90.9	97.3	99.7	96.8	94.3	88.0	97.2
39 Other trading liabilities	42.8	31.4	33.0	29.9	37.4	40.8	51.0	67.2	72.4	68.8	68.2	70.9
40 Net due to related foreign offices	508.9	477.6	447.3	406.5	376.3	369.8	395.7	377.7	350.8	360.8	341.0	354.1
41 Other liabilities ²¹	392.7	386.3	382.2	376.6	400.3	396.2	395.9	406.4	417.7	432.0	434.5	407.3
42 TOTAL LIABILITIES ¹⁹	9,081.5	8,986.3	9,013.0	9,207.1	9,176.0	9,095.9	9,071.4	9,091.8	9,135.7	9,177.8	9,126.3	9,055.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,285.0	1,334.2	1,329.5	1,332.2	1,342.4	1,350.7	1,356.7	1,366.4	1,368.5	1,369.0	1,369.0	1,373.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-28.2	0.6	1.9	1.2	8.3	11.3	17.5	20.9	17.7	18.9	19.4	21.8
45 Securitized consumer loans ²⁴	405.8	394.1	304.4	24.4	21.6	21.3	20.1	19.8	19.8	19.8	19.7	19.7
46 Securitized credit cards and other revolving plans	370.2	361.8	278.0	15.7	15.4	15.3	14.5	14.2	14.3	14.3	14.3	14.3
47 Other securitized consumer loans	35.7	32.2	26.4	8.7	6.2	6.0	5.7	5.5	5.5	5.5	5.5	5.5
48 Securitized real estate loans ²⁴	1,410.7	1,402.0	1,392.0	1,379.9	1,376.6	1,377.2	1,370.6	1,371.6	1,370.8	1,370.8	1,370.8	1,365.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	5,208.6	5,125.0	5,190.4	5,464.6	5,417.7	5,384.4	5,394.5	5,403.3	5,412.2	5,415.5	5,411.3	5,391.4
2 Securities in bank credit ²	1,366.0	1,446.1	1,444.9	1,445.4	1,427.5	1,413.6	1,453.5	1,479.1	1,487.9	1,489.0	1,505.4	1,514.7
3 Treasury and agency securities ³	838.7	913.6	925.7	953.3	946.7	936.5	974.4	1,001.6	1,009.8	1,005.2	1,020.2	1,031.8
4 Mortgage-backed securities (MBS) ⁴	673.1	703.5	693.5	699.7	698.8	687.7	716.7	727.9	732.6	728.7	738.7	745.7
5 Non-MBS ⁵	165.6	210.1	232.2	253.6	247.9	248.8	257.7	273.7	277.3	276.5	281.5	286.1
6 Other securities	527.4	532.5	519.2	492.1	480.8	477.1	479.1	477.5	478.1	483.8	485.2	482.9
7 Mortgage-backed securities ⁶	178.5	172.3	167.9	158.2	153.3	148.8	146.3	144.7	140.9	140.7	140.0	141.6
8 Non-MBS ⁷	348.9	360.2	351.3	333.9	327.5	328.2	332.8	332.8	337.2	343.1	345.1	341.3
9 Loans and leases in bank credit ⁸	3,842.6	3,679.0	3,745.5	4,019.2	3,990.2	3,970.8	3,941.1	3,924.1	3,924.2	3,926.5	3,905.8	3,876.7
10 Commercial and industrial loans	700.1	616.1	608.1	614.8	606.9	602.0	603.0	604.5	604.0	603.4	601.0	598.2
11 Real estate loans	2,105.1	2,070.4	2,060.0	2,065.7	2,056.8	2,047.3	2,029.9	2,025.9	2,037.0	2,036.2	2,029.6	2,025.9
12 Revolving home equity loans	486.4	479.3	480.0	481.5	478.9	476.6	475.2	473.8	472.9	472.4	470.9	470.3
13 Closed-end residential loans ⁹	983.6	986.8	980.5	989.0	989.2	987.4	976.8	979.1	992.5	991.9	990.0	988.3
14 Commercial real estate loans ¹⁰	635.1	604.3	599.4	595.2	588.7	583.3	577.9	573.0	571.7	571.8	568.7	567.2
15 Consumer loans	625.5	594.7	668.1	920.2	911.3	910.7	906.2	897.0	889.6	887.6	882.0	870.9
16 Credit cards and other revolving plans	276.0	242.6	312.4	543.1	535.3	533.9	526.3	519.7	517.5	516.8	511.7	506.6
17 Other consumer loans ¹¹	349.4	352.1	355.7	377.1	375.9	376.9	379.8	377.3	372.1	370.7	370.2	364.4
18 Other loans and leases	411.9	397.8	409.3	418.5	415.2	410.8	402.0	396.6	393.6	399.3	393.4	381.7
19 Fed funds and reverse RPs with nonbanks ¹²	144.5	138.6	140.9	135.8	135.0	131.2	125.6	120.2	116.8	117.9	121.0	112.3
20 All other loans and leases ¹³	267.4	259.2	268.4	282.7	280.2	279.6	276.4	276.5	276.8	281.4	272.3	269.4
21 LESS: Allowance for loan and lease losses	132.7	142.2	148.7	174.8	173.7	170.3	165.4	166.2	165.0	163.0	163.7	164.6
22 Interbank loans ¹²	212.4	133.3	114.7	73.6	73.8	75.2	84.0	89.9	89.9	92.0	86.9	89.4
23 Fed funds and reverse RPs with banks ¹²	134.3	77.9	68.3	56.9	62.0	63.4	71.1	76.8	76.7	78.6	73.7	77.2
24 Loans to commercial banks ¹⁴	78.1	55.4	46.3	16.7	11.8	11.8	12.9	13.1	13.2	13.4	13.2	12.2
25 Cash assets ¹⁵	509.2	556.8	569.6	546.0	550.9	524.2	510.1	480.6	463.0	476.3	446.8	445.7
26 Trading assets ¹⁶	205.1	144.6	146.5	150.3	164.0	172.6	184.1	189.7	177.7	175.8	163.2	177.3
27 Derivatives with a positive fair value ¹⁷	189.2	135.2	135.9	140.0	153.7	160.9	171.6	178.6	167.8	164.5	151.5	164.2
28 Other trading assets	15.9	9.3	10.6	10.3	10.3	11.7	12.5	11.1	9.9	11.4	11.7	13.2
29 Other assets ¹⁸	870.0	952.6	937.5	927.8	936.3	928.9	913.3	926.6	919.9	913.5	920.1	916.9
30 TOTAL ASSETS ¹⁹	6,872.6	6,770.1	6,810.1	6,987.5	6,968.8	6,914.9	6,920.6	6,923.8	6,897.7	6,910.3	6,864.4	6,856.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	3,979.3	4,017.2	4,017.6	4,021.1	4,043.4	4,061.4	4,059.6	4,073.6	4,102.0	4,109.5	4,097.6	4,085.7
32 Large time deposits	495.0	394.6	378.0	372.2	367.1	362.8	349.9	341.5	340.9	337.9	335.0	334.4
33 Other deposits	3,484.3	3,622.7	3,639.7	3,648.9	3,676.4	3,698.6	3,709.7	3,732.1	3,761.1	3,771.6	3,762.6	3,751.4
34 Borrowings	1,041.9	983.0	999.6	1,198.6	1,157.7	1,095.1	1,081.1	1,061.5	1,043.6	1,045.9	1,029.0	1,017.8
35 Borrowings from banks in the U.S.	162.7	140.7	118.9	78.2	78.0	80.4	86.5	85.7	92.4	98.0	100.0	97.5
36 Borrowings from others	879.1	842.3	880.6	1,120.4	1,079.7	1,014.7	994.6	975.8	951.3	947.8	928.9	920.4
37 Trading liabilities ²⁰	150.2	103.4	105.3	109.2	127.0	130.6	146.3	161.2	155.7	149.5	140.9	151.2
38 Derivatives with a negative fair value ¹⁷	112.0	70.8	72.4	76.1	86.9	88.4	97.0	101.1	94.7	91.3	82.2	89.8
39 Other trading liabilities	38.2	32.5	32.9	33.1	40.1	42.2	49.3	60.2	61.0	58.2	58.7	61.5
40 Net due to related foreign offices	479.0	411.9	408.2	384.0	330.1	329.9	349.6	343.6	325.8	327.7	314.2	328.9
41 Other liabilities ²¹	334.1	319.5	316.0	317.4	334.8	335.4	337.9	344.0	348.3	360.6	362.3	345.1
42 TOTAL LIABILITIES ¹⁹	5,984.5	5,834.9	5,846.8	6,030.3	5,993.0	5,952.4	5,974.4	5,984.0	5,975.3	5,993.1	5,943.9	5,928.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	888.1	935.2	963.3	957.2	975.8	962.6	946.1	939.9	922.4	917.2	920.5	927.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-27.1	-1.6	-0.5	-1.2	5.3	7.6	12.9	15.3	11.9	13.4	13.9	16.3
45 Securitized consumer loans ²⁴	318.1	304.9	238.5	8.7	6.3	6.1	5.6	5.6	5.6	5.6	5.4	5.3
46 Securitized credit cards and other revolving plans	283.6	273.5	212.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	34.5	31.3	25.7	8.7	6.3	6.1	5.6	5.6	5.6	5.6	5.4	5.3
48 Securitized real estate loans ²⁴	1,416.9	1,359.3	1,361.3	1,357.8	1,363.3	1,371.8	1,377.0	1,380.8	1,378.4	1,374.3	1,372.3	1,365.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	5,200.5	5,134.4	5,181.0	5,433.6	5,396.0	5,358.6	5,359.7	5,396.6	5,423.2	5,428.6	5,426.0	5,401.6
2 Securities in bank credit ²	1,374.0	1,443.1	1,442.4	1,430.7	1,414.8	1,403.3	1,446.5	1,488.8	1,505.2	1,507.2	1,511.0	1,521.4
3 Treasury and agency securities ³	847.2	912.6	926.3	940.8	930.3	925.9	971.1	1,012.2	1,026.9	1,023.9	1,028.4	1,035.3
4 Mortgage-backed securities (MBS) ⁴	677.0	704.9	694.8	693.7	691.8	685.2	716.3	730.2	739.2	736.0	738.0	740.2
5 Non-MBS ⁵	170.2	207.7	231.5	247.1	238.5	240.7	254.7	282.0	287.7	288.0	290.4	295.1
6 Other securities	526.7	530.5	516.1	490.0	484.5	477.4	475.4	476.7	478.3	483.3	482.6	486.1
7 Mortgage-backed securities ⁶	177.7	173.9	168.7	158.6	154.1	148.3	145.9	144.1	140.6	140.5	140.2	141.4
8 Non-MBS ⁷	349.0	356.6	347.4	331.3	330.5	329.0	329.5	332.6	337.7	342.7	342.4	344.7
9 Loans and leases in bank credit ⁸	3,826.6	3,691.3	3,738.5	4,002.8	3,981.2	3,955.4	3,913.3	3,907.7	3,918.0	3,921.4	3,915.0	3,880.3
10 Commercial and industrial loans	694.5	619.0	609.3	614.4	608.0	599.5	598.2	600.0	601.2	600.2	600.2	599.8
11 Real estate loans	2,107.0	2,067.9	2,053.8	2,061.9	2,057.1	2,046.9	2,028.8	2,027.2	2,039.4	2,047.8	2,029.9	2,015.5
12 Revolving home equity loans	486.3	478.6	477.7	480.2	478.2	475.9	475.4	473.8	472.9	472.3	471.5	471.3
13 Closed-end residential loans ⁹	985.7	985.9	976.3	987.1	989.7	986.9	975.9	980.6	996.7	1,005.2	991.5	978.2
14 Commercial real estate loans ¹⁰	635.0	603.4	599.8	594.6	589.3	584.2	577.5	572.8	569.8	570.3	566.8	565.9
15 Consumer loans	622.6	602.6	663.2	912.7	904.1	901.0	895.2	891.8	887.0	884.5	882.7	875.5
16 Credit cards and other revolving plans	274.3	246.2	305.4	533.0	526.4	524.3	518.8	516.2	515.8	513.7	512.7	510.8
17 Other consumer loans ¹¹	348.3	356.4	357.8	379.6	377.7	376.7	376.4	375.6	371.2	370.9	370.0	364.7
18 Other loans and leases	402.4	401.7	412.2	413.8	412.0	407.9	391.0	388.7	390.5	388.9	402.3	389.5
19 Fed funds and reverse RPs with nonbanks ¹²	135.5	144.7	147.1	133.0	133.9	127.7	114.9	112.4	112.8	111.6	125.3	116.0
20 All other loans and leases ¹³	266.9	256.9	265.1	280.9	278.1	280.3	276.1	276.3	277.7	277.3	276.9	273.5
21 LESS: Allowance for loan and lease losses	131.6	142.3	148.7	174.0	174.0	171.3	164.7	165.1	164.8	165.0	164.5	163.6
22 Interbank loans ¹²	215.0	134.6	113.9	74.1	69.8	71.6	80.1	90.6	91.6	94.1	90.3	91.6
23 Fed funds and reverse RPs with banks ¹²	134.8	78.9	69.3	57.5	58.3	60.2	67.4	77.0	78.0	80.1	76.9	79.4
24 Loans to commercial banks ¹⁴	80.2	55.6	44.5	16.6	11.5	11.4	12.7	13.5	13.6	14.0	13.4	12.2
25 Cash assets ¹⁵	474.8	555.9	555.9	554.5	558.7	520.2	495.7	448.0	456.0	471.5	450.4	432.6
26 Trading assets ¹⁶	196.9	144.7	146.6	150.0	160.4	165.5	174.5	184.0	178.4	176.8	168.2	179.5
27 Derivatives with a positive fair value ¹⁷	180.6	135.3	135.9	139.5	150.4	154.1	162.3	172.6	167.4	164.8	155.7	168.1
28 Other trading assets	16.3	9.4	10.7	10.5	10.0	11.4	12.2	11.4	11.0	12.0	12.6	11.4
29 Other assets ¹⁸	861.9	955.7	944.8	923.6	929.8	925.4	909.6	917.1	914.4	917.5	915.5	909.7
30 TOTAL ASSETS ¹⁹	6,817.5	6,782.9	6,793.4	6,961.7	6,940.9	6,870.0	6,854.8	6,871.1	6,898.7	6,923.5	6,886.0	6,851.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 1	Sep 8	Sep 15	Sep 22	
LIABILITIES													
31	Deposits	3,948.5	4,011.5	4,037.0	4,049.5	4,037.8	4,053.0	4,032.0	4,039.0	4,087.8	4,090.2	4,087.4	4,033.4
32	Large time deposits	500.0	390.2	375.0	364.9	362.6	360.3	351.9	345.3	346.0	339.0	339.6	337.8
33	Other deposits	3,448.4	3,621.3	3,662.0	3,684.6	3,675.2	3,692.7	3,680.2	3,693.8	3,741.8	3,751.2	3,747.8	3,695.6
34	Borrowings	1,034.8	983.0	1,002.7	1,202.2	1,170.7	1,091.8	1,053.0	1,046.7	1,036.4	1,045.6	1,038.0	1,051.9
35	Borrowings from banks in the U.S.	168.5	137.3	118.2	78.1	76.4	81.0	87.7	88.8	96.8	103.1	104.5	100.5
36	Borrowings from others	866.3	845.8	884.4	1,124.1	1,094.3	1,010.8	965.2	957.8	939.6	942.5	933.5	951.4
37	Trading liabilities ²⁰	145.5	101.7	104.7	105.4	124.2	127.1	143.5	162.0	164.1	158.2	151.2	162.9
38	Derivatives with a negative fair value ¹⁷	103.5	71.2	72.5	76.3	87.6	87.2	93.2	95.5	92.4	90.1	83.9	92.9
39	Other trading liabilities	42.0	30.6	32.2	29.1	36.6	39.9	50.3	66.5	71.7	68.1	67.3	70.1
40	Net due to related foreign offices	465.1	430.5	399.8	358.3	330.6	319.2	345.9	329.0	303.5	310.5	291.0	303.2
41	Other liabilities ²¹	326.1	323.3	317.8	312.1	334.0	330.6	328.0	334.9	346.5	358.6	358.9	336.9
42	TOTAL LIABILITIES¹⁹	5,920.0	5,850.1	5,861.9	6,027.4	5,997.4	5,921.7	5,902.3	5,911.6	5,938.3	5,963.1	5,926.4	5,888.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	897.5	932.8	931.5	934.3	943.5	948.3	952.5	959.5	960.5	960.4	959.5	963.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-27.1	-1.6	-0.5	-1.2	5.3	7.6	12.9	15.3	11.9	13.4	13.9	16.3
45	Securitized consumer loans ²⁴	319.3	304.5	237.9	8.6	6.1	5.9	5.6	5.5	5.4	5.4	5.4	5.4
46	Securitized credit cards and other revolving plans	285.0	273.1	212.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	34.3	31.4	25.7	8.6	6.1	5.9	5.6	5.5	5.4	5.4	5.4	5.4
48	Securitized real estate loans ²⁴	1,386.8	1,380.2	1,370.3	1,359.1	1,356.0	1,356.5	1,350.6	1,351.7	1,350.9	1,350.9	1,350.9	1,345.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	3,071.2	2,978.3	2,973.0	3,015.5	3,019.6	3,013.2	3,027.7	3,026.2	3,029.1	3,031.1	3,032.6	3,016.3
2 Securities in bank credit ²	649.9	647.0	641.1	644.5	651.1	653.0	667.2	662.9	668.5	676.7	682.9	685.2
3 Treasury and agency securities ³	432.0	444.2	443.5	455.9	463.4	465.2	472.0	465.4	469.5	477.1	482.5	486.6
4 Mortgage-backed securities (MBS) ⁴	269.4	272.8	273.2	283.6	285.3	288.7	291.1	291.4	291.1	290.7	292.4	294.9
5 Non-MBS ⁵	162.5	171.4	170.3	172.3	178.1	176.6	180.9	173.9	178.4	186.4	190.1	191.7
6 Other securities	218.0	202.8	197.6	188.6	187.7	187.7	195.3	197.5	199.1	199.7	200.4	198.6
7 Mortgage-backed securities ⁶	29.6	29.3	28.4	27.5	27.0	26.2	28.5	28.3	28.1	27.8	28.1	27.8
8 Non-MBS ⁷	188.3	173.5	169.2	161.1	160.6	161.5	166.7	169.2	170.9	171.8	172.3	170.9
9 Loans and leases in bank credit ⁸	2,421.3	2,331.3	2,331.9	2,371.0	2,368.5	2,360.2	2,360.5	2,363.3	2,360.6	2,354.3	2,349.7	2,331.0
10 Commercial and industrial loans	407.3	387.8	386.3	384.1	384.1	384.9	386.4	387.2	388.0	388.3	387.7	386.2
11 Real estate loans	1,662.5	1,609.5	1,604.9	1,610.4	1,606.1	1,596.7	1,591.8	1,588.8	1,584.1	1,578.7	1,570.2	1,566.0
12 Revolving home equity loans	119.2	118.8	119.2	121.3	121.2	120.9	121.0	121.3	121.4	121.3	121.3	121.0
13 Closed-end residential loans ⁹	529.8	514.4	514.1	522.5	523.2	521.2	523.6	525.7	522.9	520.3	513.5	511.7
14 Commercial real estate loans ¹⁰	1,013.5	976.3	971.6	966.6	961.8	954.7	947.1	941.8	939.7	937.1	935.4	933.3
15 Consumer loans	223.6	216.8	223.5	255.0	256.1	255.3	258.9	262.1	261.8	260.9	260.4	258.7
16 Credit cards and other revolving plans	80.2	73.7	80.4	109.1	109.3	107.8	110.9	111.8	111.6	111.2	110.9	109.3
17 Other consumer loans ¹¹	143.4	143.1	143.2	145.9	146.8	147.5	147.9	150.3	150.2	149.7	149.5	149.4
18 Other loans and leases	127.8	117.2	117.2	121.5	122.2	123.3	123.5	125.3	126.7	126.4	131.5	120.1
19 Fed funds and reverse RPs with nonbanks ¹²	2.7	0.9	1.3	1.7	1.3	2.0	1.3	1.7	2.2	1.4	9.7	0.1
20 All other loans and leases ¹³	125.2	116.3	115.9	119.8	120.9	121.3	122.2	123.6	124.5	124.9	121.8	120.0
21 LESS: Allowance for loan and lease losses	55.2	57.1	57.5	57.7	55.9	56.9	58.5	57.0	58.4	60.3	61.3	61.3
22 Interbank loans ¹²	61.8	54.1	52.5	51.9	55.5	52.6	52.4	52.6	58.7	61.1	65.0	54.3
23 Fed funds and reverse RPs with banks ¹²	54.2	50.9	51.0	48.8	52.5	49.4	49.2	49.2	55.2	57.6	61.5	50.6
24 Loans to commercial banks ¹⁴	7.6	3.2	1.5	3.0	3.0	3.2	3.2	3.4	3.5	3.5	3.5	3.7
25 Cash assets ¹⁵	225.2	278.4	295.3	285.6	285.9	295.3	292.4	306.7	300.6	304.5	289.5	296.6
26 Trading assets ¹⁶	8.4	6.9	6.5	5.7	5.9	6.0	6.2	7.0	6.9	6.4	6.3	6.6
27 Derivatives with a positive fair value ¹⁷	6.4	5.6	5.5	5.4	5.8	6.0	6.4	6.7	6.5	6.1	6.0	6.4
28 Other trading assets	2.0	1.3	1.1	0.2	0.1	0.0	-0.2	0.3	0.3	0.3	0.3	0.2
29 Other assets ¹⁸	261.1	280.7	276.3	274.2	273.7	274.9	277.6	278.3	277.3	275.0	278.5	277.6
30 TOTAL ASSETS ¹⁹	3,572.5	3,541.4	3,546.2	3,575.1	3,584.7	3,585.1	3,597.9	3,613.8	3,614.3	3,617.7	3,610.6	3,590.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	2,607.3	2,637.3	2,637.2	2,654.9	2,666.3	2,669.4	2,679.4	2,684.8	2,695.4	2,700.8	2,701.7	2,700.3
32 Large time deposits	476.4	465.9	466.3	466.3	466.2	467.3	457.8	452.7	451.7	452.5	450.9	452.4
33 Other deposits	2,130.9	2,171.5	2,170.9	2,188.6	2,200.1	2,202.1	2,221.7	2,232.1	2,243.7	2,248.3	2,250.8	2,247.9
34 Borrowings	461.4	374.5	379.6	395.5	392.2	391.6	385.8	389.2	387.5	385.4	378.0	368.1
35 Borrowings from banks in the U.S.	142.5	88.2	90.3	86.1	83.9	80.1	80.9	82.3	83.6	82.7	79.8	74.7
36 Borrowings from others	318.9	286.3	289.3	309.4	308.3	311.5	304.9	307.0	304.0	302.7	298.2	293.4
37 Trading liabilities ²⁰	4.2	3.6	4.0	4.2	4.6	4.4	4.9	5.3	6.1	6.3	6.3	6.7
38 Derivatives with a negative fair value ¹⁷	3.4	2.9	3.1	3.3	3.7	3.4	4.1	4.4	5.2	5.6	5.5	5.9
39 Other trading liabilities	0.8	0.7	0.9	0.9	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8
40 Net due to related foreign offices	44.1	46.5	47.7	50.9	46.8	50.6	50.4	49.1	46.6	47.6	46.7	48.2
41 Other liabilities ²¹	62.4	65.0	68.2	67.9	67.3	65.8	65.0	66.1	65.2	66.6	69.2	65.8
42 TOTAL LIABILITIES ¹⁹	3,179.5	3,127.0	3,136.8	3,173.3	3,177.2	3,181.8	3,185.6	3,194.6	3,200.8	3,206.8	3,201.9	3,189.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	393.0	414.4	409.4	401.8	407.5	403.3	412.3	419.2	413.5	410.9	408.8	401.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-1.1	2.2	2.4	2.4	3.0	3.8	4.6	5.6	5.8	5.6	5.5	5.5
45 Securitized consumer loans ²⁴	87.7	88.8	66.5	15.6	15.6	15.7	15.2	15.0	14.9	15.0	14.9	15.1
46 Securitized credit cards and other revolving plans	86.1	87.9	65.8	15.6	15.6	15.7	15.1	14.9	14.9	14.9	14.8	15.0
47 Other securitized consumer loans	1.6	0.9	0.7	0.0	0.0	0.0	0.2	0.1	0.1	0.1	0.1	0.1
48 Securitized real estate loans ²⁴	22.9	21.1	20.0	18.5	16.7	15.6	14.0	14.7	17.3	20.4	23.6	26.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	3,067.4	2,966.9	2,971.6	3,018.6	3,020.1	3,016.1	3,017.3	3,021.1	3,025.4	3,025.9	3,024.4	3,009.8
2 Securities in bank credit ²	651.0	639.7	646.2	656.5	659.2	659.1	662.0	664.4	667.8	668.6	669.8	670.6
3 Treasury and agency securities ³	433.0	444.0	450.6	463.8	467.1	466.6	467.1	466.4	467.3	468.0	468.4	469.2
4 Mortgage-backed securities (MBS) ⁴	267.6	277.0	279.6	286.2	287.9	287.9	288.4	289.0	290.4	290.9	291.3	292.9
5 Non-MBS ⁵	165.4	167.0	171.0	177.5	179.1	178.7	178.7	177.4	176.9	177.1	177.1	176.3
6 Other securities	218.0	195.7	195.6	192.7	192.2	192.5	194.8	198.0	200.4	200.6	201.4	201.4
7 Mortgage-backed securities ⁶	28.6	29.0	28.4	28.0	27.5	27.4	27.5	27.5	27.5	27.3	27.8	27.6
8 Non-MBS ⁷	189.4	166.7	167.2	164.7	164.7	165.0	167.3	170.5	173.0	173.3	173.7	173.8
9 Loans and leases in bank credit ⁸	2,416.4	2,327.3	2,325.4	2,362.1	2,360.9	2,357.0	2,355.4	2,356.7	2,357.6	2,357.3	2,354.6	2,339.2
10 Commercial and industrial loans	405.0	387.4	386.5	385.1	385.5	385.2	384.9	385.2	386.5	387.3	388.1	388.7
11 Real estate loans	1,663.5	1,607.0	1,600.1	1,604.5	1,601.6	1,593.8	1,592.1	1,589.7	1,585.5	1,586.1	1,573.5	1,568.9
12 Revolving home equity loans	118.7	119.9	119.7	120.7	120.7	120.1	120.5	120.6	120.6	120.5	120.6	120.6
13 Closed-end residential loans ⁹	531.5	511.4	510.8	518.6	521.0	520.2	524.3	527.4	525.6	527.5	515.8	512.6
14 Commercial real estate loans ¹⁰	1,013.3	975.7	969.6	965.2	960.0	953.6	947.3	941.8	939.3	938.1	937.1	935.8
15 Consumer loans	222.5	217.0	222.1	252.8	253.4	254.5	255.7	258.6	259.7	258.9	259.1	258.8
16 Credit cards and other revolving plans	80.5	71.9	78.5	107.9	107.6	107.6	108.2	109.4	109.9	108.9	108.9	108.5
17 Other consumer loans ¹¹	142.0	145.1	143.6	145.0	145.8	146.9	147.5	149.2	149.8	150.0	150.2	150.3
18 Other loans and leases	125.4	115.9	116.7	119.7	120.3	123.5	122.7	123.1	126.0	124.9	133.9	122.8
19 Fed funds and reverse RPs with nonbanks ¹²	2.5	1.3	1.2	1.6	1.2	2.8	1.3	1.6	2.5	1.1	11.9	1.3
20 All other loans and leases ¹³	122.9	114.5	115.6	118.1	119.1	120.8	121.4	121.5	123.4	123.9	122.0	121.5
21 LESS: Allowance for loan and lease losses	56.4	57.2	57.4	58.4	58.9	58.4	58.4	58.5	58.1	58.6	58.5	58.1
22 Interbank loans ¹²	56.6	56.0	57.8	53.1	52.7	50.1	48.9	49.9	58.3	61.5	67.7	54.4
23 Fed funds and reverse RPs with banks ¹²	51.0	52.7	54.4	49.9	49.6	47.0	45.8	46.8	55.2	58.4	64.6	51.3
24 Loans to commercial banks ¹⁴	5.6	3.4	3.4	3.2	3.2	3.1	3.1	3.1	3.1	3.1	3.1	3.2
25 Cash assets ¹⁵	216.6	283.9	293.4	282.0	283.0	287.6	283.2	293.4	297.8	311.6	291.0	289.2
26 Trading assets ¹⁶	7.7	6.9	6.6	5.6	6.1	6.1	6.4	6.5	6.7	6.5	6.5	6.7
27 Derivatives with a positive fair value ¹⁷	5.9	5.6	5.5	5.3	5.8	5.9	6.2	6.3	6.5	6.4	6.3	6.5
28 Other trading assets	1.8	1.3	1.1	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
29 Other assets ¹⁸	257.1	281.1	277.1	276.6	274.6	275.1	275.9	274.6	275.4	276.3	278.2	275.0
30 TOTAL ASSETS ¹⁹	3,548.9	3,537.6	3,549.0	3,577.6	3,577.6	3,576.6	3,573.3	3,587.1	3,605.5	3,623.3	3,609.3	3,577.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	2,595.4	2,642.4	2,656.6	2,668.5	2,667.6	2,663.7	2,666.1	2,672.6	2,691.8	2,703.0	2,694.2	2,664.0
32 Large time deposits	476.5	467.4	466.4	464.9	463.2	461.7	457.2	453.5	452.9	452.7	451.7	451.6
33 Other deposits	2,118.9	2,175.1	2,190.3	2,203.6	2,204.4	2,202.0	2,208.9	2,219.1	2,238.9	2,250.3	2,242.5	2,212.4
34 Borrowings	451.7	379.5	378.3	394.4	394.7	389.7	380.3	382.4	382.0	383.0	375.1	376.3
35 Borrowings from banks in the U.S.	135.6	93.0	92.0	89.5	86.6	80.7	78.9	78.3	79.4	81.1	73.8	72.8
36 Borrowings from others	316.1	286.4	286.3	304.8	308.1	309.0	301.4	304.1	302.6	302.0	301.4	303.5
37 Trading liabilities ²⁰	4.0	4.2	4.2	4.1	4.5	4.6	4.8	4.9	5.1	4.9	5.0	5.2
38 Derivatives with a negative fair value ¹⁷	3.2	3.4	3.3	3.2	3.7	3.7	4.0	4.2	4.4	4.2	4.1	4.4
39 Other trading liabilities	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.8	0.7	0.7	0.9	0.9
40 Net due to related foreign offices	43.8	47.1	47.5	48.2	45.6	50.6	49.8	48.7	47.3	50.3	50.0	50.9
41 Other liabilities ²¹	66.6	63.0	64.4	64.5	66.2	65.6	68.0	71.5	71.1	73.5	75.6	70.4
42 TOTAL LIABILITIES ¹⁹	3,161.4	3,136.2	3,151.0	3,179.7	3,178.6	3,174.2	3,169.0	3,180.2	3,197.5	3,214.7	3,199.9	3,166.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	387.5	401.4	398.0	397.9	399.0	402.4	404.3	406.9	408.1	408.6	409.5	410.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-1.1	2.2	2.4	2.4	3.0	3.8	4.6	5.6	5.8	5.6	5.5	5.5
45 Securitized consumer loans ²⁴	86.5	89.6	66.4	15.8	15.5	15.4	14.5	14.3	14.3	14.3	14.3	14.3
46 Securitized credit cards and other revolving plans	85.2	88.7	65.7	15.7	15.4	15.3	14.5	14.2	14.3	14.3	14.3	14.3
47 Other securitized consumer loans	1.4	0.9	0.7	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
48 Securitized real estate loans ²⁴	23.9	21.8	21.7	20.7	20.6	20.7	20.0	19.9	19.9	19.9	19.9	19.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
ASSETS												
1 Bank credit	864.1	775.6	778.1	784.7	773.3	769.8	790.3	799.3	796.8	801.7	816.4	803.6
2 Securities in bank credit ²	273.3	242.4	238.7	240.2	233.8	228.6	236.5	247.6	248.6	247.2	250.4	261.5
3 Treasury and agency securities ³	98.8	92.0	92.2	99.2	96.0	94.6	100.1	101.5	101.6	101.1	99.4	108.5
4 Mortgage-backed securities (MBS) ⁴	32.3	23.7	22.4	22.9	22.7	22.9	22.3	21.2	20.9	21.0	20.6	20.7
5 Non-MBS ⁵	66.6	68.3	69.8	76.3	73.4	71.7	77.8	80.3	80.7	80.1	78.7	87.9
6 Other securities	174.4	150.3	146.4	141.0	137.8	134.0	136.4	146.1	147.0	146.2	151.0	152.9
7 Mortgage-backed securities ⁶	8.7	7.3	8.0	8.0	8.2	8.8	8.6	8.3	8.1	7.9	8.0	7.8
8 Non-MBS ⁷	165.8	143.0	138.4	133.0	129.6	125.2	127.8	137.8	138.9	138.2	143.0	145.2
9 Loans and leases in bank credit ⁸	590.9	533.2	539.4	544.6	539.4	541.2	553.8	551.7	548.1	554.4	566.0	542.1
10 Commercial and industrial loans	286.9	247.8	245.6	241.7	239.6	239.0	238.3	236.1	235.2	236.3	235.0	230.6
11 Real estate loans	43.3	40.6	41.1	39.4	38.0	37.4	37.5	36.4	36.1	36.5	36.3	35.6
12 Revolving home equity loans	-0.4	1.2	1.6	0.8	0.1	-0.3	0.1	-0.6	-0.8	-0.8	-0.8	-0.9
13 Closed-end residential loans ⁹	4.0	2.4	2.3	2.1	2.4	2.3	2.2	2.6	2.6	2.8	2.4	2.3
14 Commercial real estate loans ¹⁰	39.8	37.0	37.2	36.5	35.5	35.4	35.2	34.4	34.3	34.6	34.6	34.3
15 Consumer loans	1.2	1.3	1.4	1.5	1.5	1.4	1.5	1.3	1.3	1.3	1.4	1.5
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	0.0
17 Other consumer loans ¹¹	1.2	1.3	1.4	1.5	1.5	1.4	1.5	1.3	1.3	1.3	1.4	1.5
18 Other loans and leases	259.4	243.5	251.3	262.0	260.4	263.4	276.5	278.0	275.5	280.3	293.4	274.4
19 Fed funds and reverse RPs with nonbanks ¹²	65.1	71.3	73.3	71.5	76.0	78.6	88.5	91.9	91.6	95.0	109.7	93.8
20 All other loans and leases ¹³	194.2	172.1	178.0	190.5	184.4	184.7	188.0	186.1	183.9	185.2	183.7	180.7
21 LESS: Allowance for loan and lease losses	1.7	1.8	1.8	1.8	1.7	1.6	1.3	1.1	1.1	1.1	1.2	1.2
22 Interbank loans ¹²	43.2	31.5	26.8	29.0	32.1	27.2	32.8	37.4	38.1	35.8	36.6	31.7
23 Fed funds and reverse RPs with banks ¹²	39.3	29.0	23.3	25.8	27.5	22.3	27.9	32.6	33.5	31.5	32.4	27.3
24 Loans to commercial banks ¹⁴	3.9	2.5	3.5	3.3	4.6	4.9	4.9	4.8	4.5	4.4	4.2	4.4
25 Cash assets ¹⁵	281.0	478.1	401.7	380.2	381.5	358.7	418.2	426.7	390.1	391.0	336.0	376.7
26 Trading assets ¹⁶	130.0	109.1	108.4	108.9	117.0	129.3	147.5	176.4	181.7	184.0	201.2	216.4
27 Derivatives with a positive fair value ¹⁷	122.2	97.0	95.1	97.4	104.6	117.4	135.6	163.6	168.0	168.6	185.0	199.9
28 Other trading assets	7.9	12.1	13.3	11.4	12.5	11.9	11.9	12.8	13.6	15.4	16.2	16.5
29 Other assets ¹⁸	42.3	41.4	41.3	44.9	52.8	47.9	37.9	42.7	46.2	47.3	51.3	46.3
30 TOTAL ASSETS ¹⁹	1,359.0	1,434.0	1,354.5	1,346.0	1,355.0	1,331.3	1,425.5	1,481.4	1,451.7	1,458.7	1,440.2	1,473.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	963.2	1,054.6	1,042.8	1,021.6	978.0	982.1	1,026.4	1,050.1	1,047.5	1,054.8	1,063.1	1,050.4
32 Large time deposits	930.3	1,017.4	1,004.5	981.7	934.2	937.5	977.1	994.3	993.1	1,002.3	1,011.2	1,003.2
33 Other deposits	32.9	37.2	38.3	40.0	43.9	44.6	49.4	55.8	54.4	52.6	51.9	47.2
34 Borrowings	633.8	509.7	480.5	504.2	506.3	509.4	521.4	534.7	536.5	537.4	527.0	518.9
35 Borrowings from banks in the U.S.	31.4	37.7	29.0	31.5	33.7	34.8	35.6	38.4	35.1	38.4	35.9	31.1
36 Borrowings from others	602.4	472.0	451.5	472.7	472.6	474.7	485.9	496.3	501.4	499.0	491.1	487.7
37 Trading liabilities ²⁰	124.1	106.1	108.6	108.8	115.6	130.5	152.3	180.8	182.2	185.1	205.1	222.9
38 Derivatives with a negative fair value ¹⁷	113.8	90.7	91.2	90.8	98.5	109.2	127.0	155.1	160.4	162.6	180.5	195.8
39 Other trading liabilities	10.3	15.4	17.5	18.0	17.1	21.3	25.3	25.7	21.8	22.5	24.6	27.2
40 Net due to related foreign offices	-350.6	-310.2	-337.7	-347.6	-293.3	-299.6	-296.5	-307.3	-337.2	-350.6	-391.0	-373.5
41 Other liabilities ²¹	26.8	28.1	36.9	49.1	51.5	47.1	48.2	45.9	48.9	54.6	54.4	57.7
42 TOTAL LIABILITIES ¹⁹	1,397.4	1,388.3	1,331.1	1,336.1	1,358.0	1,369.6	1,451.8	1,504.2	1,477.8	1,481.4	1,458.5	1,476.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	-38.5	45.6	23.4	9.9	-3.1	-38.3	-26.3	-22.8	-26.2	-22.7	-18.3	-2.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-18.1	-10.6	-10.2	-9.7	-8.2	-8.0	-7.6	-6.9	-6.5	-6.6	-6.7	-6.6
45 Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0
48 Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 1, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 1	Sep 8	Sep 15	Sep 22	
ASSETS													
1 Bank credit	864.4	774.8	771.5	779.0	770.1	770.4	787.0	799.2	798.7	805.9	831.0	815.2	
2 Securities in bank credit ²	271.3	239.9	236.3	235.8	235.0	231.7	236.0	246.6	251.9	254.7	260.6	262.7	
3 Treasury and agency securities ³	100.9	95.3	94.1	97.0	94.9	90.5	98.0	104.0	108.2	110.5	108.3	110.5	
4 Mortgage-backed securities (MBS) ⁴	32.6	22.9	22.3	22.2	22.0	21.8	22.9	21.6	21.4	21.4	21.2	21.0	
5 Non-MBS ⁵	68.3	72.4	71.7	74.8	72.9	68.8	75.2	82.4	86.9	89.1	87.1	89.5	
6 Other securities	170.4	144.6	142.2	138.8	140.1	141.2	138.0	142.7	143.6	144.2	152.3	152.2	
7 Mortgage-backed securities ⁶	8.1	9.0	8.9	8.5	7.9	7.9	8.0	8.1	8.0	8.0	8.0	8.0	
8 Non-MBS ⁷	162.3	135.6	133.3	130.2	132.2	133.3	129.9	134.6	135.6	136.1	144.3	144.2	
9 Loans and leases in bank credit ⁸	593.0	534.8	535.2	543.2	535.1	538.7	551.0	552.6	546.8	551.2	570.4	552.5	
10 Commercial and industrial loans	285.8	249.6	247.0	242.3	239.2	238.7	235.8	235.1	233.9	235.2	234.9	232.6	
11 Real estate loans	43.2	39.7	39.7	39.1	38.2	37.7	36.9	36.5	36.7	36.9	36.9	36.6	
12 Revolving home equity loans	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	3.6	2.5	2.4	2.5	2.4	2.2	2.1	2.3	2.3	2.3	2.3	2.3	
14 Commercial real estate loans ¹⁰	39.4	36.9	37.1	36.4	35.6	35.3	34.5	34.0	34.2	34.4	34.4	34.0	
15 Consumer loans	1.2	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	
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	0.0	
17 Other consumer loans ¹¹	1.2	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.6	
18 Other loans and leases	262.9	244.2	247.2	260.4	256.3	260.9	276.8	279.6	274.8	277.7	297.1	281.7	
19 Fed funds and reverse RPs with nonbanks ¹²	68.2	71.3	69.4	71.5	75.2	79.1	89.1	93.0	89.5	90.5	108.9	94.5	
20 All other loans and leases ¹³	194.7	172.9	177.8	188.9	181.1	181.9	187.8	186.5	185.3	187.2	188.3	187.2	
21 LESS: Allowance for loan and lease losses	1.9	1.7	1.6	1.5	1.5	1.5	1.4	1.3	1.3	1.3	1.3	1.3	
22 Interbank loans ¹²	39.0	32.7	25.6	28.3	33.1	27.7	33.4	34.5	34.3	33.8	35.0	32.0	
23 Fed funds and reverse RPs with banks ¹²	34.9	29.7	22.2	25.3	29.0	23.5	29.0	29.7	29.6	29.1	30.3	27.2	
24 Loans to commercial banks ¹⁴	4.1	3.0	3.4	3.0	4.2	4.1	4.4	4.8	4.7	4.7	4.7	4.8	
25 Cash assets ¹⁵	286.0	475.4	391.7	363.5	362.3	345.8	415.9	428.3	397.7	418.7	325.8	390.0	
26 Trading assets ¹⁶	123.9	104.8	105.1	101.6	111.7	116.8	139.6	171.7	180.6	192.9	215.9	224.5	
27 Derivatives with a positive fair value ¹⁷	114.0	94.1	93.0	89.9	99.7	105.0	126.1	157.1	166.1	175.7	198.5	206.9	
28 Other trading assets	9.9	10.7	12.0	11.7	12.0	11.8	13.5	14.6	14.5	17.2	17.4	17.7	
29 Other assets ¹⁸	38.9	44.0	44.7	45.3	53.1	48.6	37.6	39.5	39.9	44.3	46.3	43.6	
30 TOTAL ASSETS ¹⁹	1,350.1	1,430.1	1,337.0	1,316.2	1,328.9	1,307.8	1,412.1	1,471.8	1,449.8	1,494.3	1,452.7	1,504.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 1, 2010

Account	2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
									Sep 1	Sep 8	Sep 15	Sep 22
LIABILITIES												
31 Deposits	959.8	1,054.1	1,034.4	1,015.9	983.2	980.8	1,014.0	1,048.9	1,040.8	1,045.8	1,056.8	1,046.9
32 Large time deposits	926.7	1,017.4	997.1	972.9	937.3	937.0	963.6	992.9	987.8	994.0	1,005.7	1,001.3
33 Other deposits	33.1	36.7	37.3	43.0	45.9	43.8	50.4	56.0	53.0	51.8	51.1	45.6
34 Borrowings	641.6	499.9	482.9	505.8	511.8	511.7	522.7	543.2	545.4	548.9	531.6	525.0
35 Borrowings from banks in the U.S.	34.8	33.6	27.9	28.9	31.7	33.7	35.9	40.1	37.6	39.9	41.7	35.0
36 Borrowings from others	606.9	466.3	455.0	476.9	480.1	478.0	486.8	503.1	507.8	508.9	489.9	490.1
37 Trading liabilities ²⁰	116.8	104.8	106.0	103.9	116.2	119.9	142.2	176.2	182.6	195.8	222.4	234.1
38 Derivatives with a negative fair value ¹⁷	107.2	88.7	89.9	86.4	95.4	100.3	120.2	151.6	160.2	170.4	195.4	204.2
39 Other trading liabilities	9.6	16.1	16.2	17.5	20.8	19.6	22.1	24.6	22.5	25.5	27.0	29.9
40 Net due to related foreign offices	-398.3	-260.1	-326.2	-363.7	-338.1	-355.1	-316.0	-344.7	-369.3	-352.1	-413.2	-359.0
41 Other liabilities ²¹	27.3	28.4	36.9	51.3	53.0	47.6	46.2	45.3	47.2	52.9	52.1	54.0
42 TOTAL LIABILITIES ¹⁹	1,347.2	1,427.1	1,334.0	1,313.3	1,326.0	1,304.8	1,409.1	1,468.9	1,446.8	1,491.3	1,449.8	1,501.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-18.1	-10.6	-10.2	-9.7	-8.2	-8.0	-7.6	-6.9	-6.5	-6.6	-6.7	-6.6
45 Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	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	0.0
48 Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.
9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
14. Excludes loans secured by real estate, which are included in line 11.
15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.
17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
18. Excludes the due-from position with related foreign offices, which is included in line 39. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.
20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).