

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
August 13, 2010

Account	2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Apr	2010 May	2010 Jun	2010 Jul
ASSETS															
1 Bank credit	10.9	8.3	10.1	3.4	-6.5	-5.2	-5.4	-7.6	-8.4	-7.6	-5.9	-4.3	-7.6	-6.0	8.3
2 Securities in bank credit ²	4.3	4.2	7.2	0.9	7.7	2.0	5.1	15.4	7.4	3.6	-0.5	11.4	-11.1	-9.2	39.4
3 Treasury and agency securities ³	-0.5	1.4	-6.5	9.5	15.8	9.7	2.1	31.4	17.2	10.7	12.9	34.4	-3.0	-4.6	42.8
6 Other securities	13.5	8.9	28.6	-8.7	-3.4	-8.3	9.5	-6.8	-7.7	-7.9	-23.3	-28.8	-25.9	-17.8	32.9
9 Loans and leases in bank credit ⁸	13.0	9.6	10.9	4.1	-10.2	-7.1	-8.3	-14.0	-13.1	-11.2	-7.7	-9.5	-6.4	-4.9	-2.0
10 Commercial and industrial loans	13.9	13.7	18.3	14.3	-18.6	-12.7	-16.4	-27.3	-23.7	-19.5	-15.1	-20.7	-9.9	-4.1	-3.6
11 Real estate loans	15.4	10.4	6.8	0.2	-5.4	-1.0	-2.3	-8.7	-9.9	-8.1	-6.6	-6.1	-4.7	-6.7	-6.8
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.5	9.5	2.2	-4.7	-5.0	-3.3	-3.8	-3.8	-7.0	-5.6	-1.6
13 Closed-end residential loans ⁹	—	10.1	5.5	-8.7	-8.5	-5.3	-4.0	-13.0	-12.7	-7.9	-5.3	-2.5	1.2	-4.0	-5.4
14 Commercial real estate loans ¹⁰	—	14.1	8.7	6.3	-4.4	-0.5	-2.3	-6.0	-9.0	-9.9	-8.9	-10.3	-9.5	-9.8	-10.2
15 Consumer loans	8.2	0.8	9.6	7.1	-3.9	7.8	-9.5	-4.8	-9.0	-18.3	-3.5	0.1	-9.0	-0.9	1.4
16 Credit cards and other revolving plans	12.9	0.5	12.4	6.8	-7.5	10.1	-16.3	-7.6	-16.6	-31.3	-5.7	-0.2	-15.6	-4.1	-7.5
17 Other consumer loans ¹¹	2.3	1.3	5.7	7.5	1.6	4.3	0.8	-0.8	1.8	-0.6	-0.8	0.5	-0.7	3.0	12.3
18 Other loans and leases	8.6	12.3	20.2	1.1	-23.3	-40.2	-18.5	-27.7	-16.0	-1.2	-7.3	-21.6	-4.8	-3.5	17.8
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	19.5	2.0	-9.8	-14.2	-11.3	-12.9	-28.2
22 Interbank loans ¹²	-14.6	18.1	25.7	-14.8	-38.0	33.1	-2.0	-82.3	-110.3	-58.5	-95.7	-246.6	60.8	-28.2	133.0
25 Cash assets ¹⁵	-0.1	-4.5	0.5	156.7	46.7	42.2	37.2	4.9	79.9	19.7	-14.9	-56.1	6.5	-21.6	45.3
26 Trading assets ¹⁶	—	—	—	—	—	—	—	—	-65.0	-41.9	33.6	12.1	92.8	69.1	162.9
29 Other assets ¹⁸	7.4	13.5	11.3	17.4	-1.6	-7.6	1.0	4.1	-3.8	18.8	1.6	2.3	9.1	-10.5	-25.9
30 TOTAL ASSETS ¹⁹	9.1	8.8	11.1	9.3	-5.8	-3.1	-4.8	-10.2	-5.7	-4.4	-6.7	-12.4	-1.2	-6.5	14.7
LIABILITIES															
31 Deposits	8.7	7.5	9.2	5.7	5.2	4.0	7.1	5.1	4.2	0.6	-1.0	-2.3	-3.0	3.6	8.6
32 Large time deposits	19.0	20.1	16.5	-2.1	-4.5	-23.5	3.4	5.7	-3.4	-6.0	-20.2	-20.8	-38.9	-2.0	10.8
33 Other deposits	—	—	—	—	—	—	—	—	6.7	2.7	5.2	3.6	8.2	5.3	8.0
34 Borrowings	4.9	13.2	15.2	19.3	-28.7	-27.0	-18.8	-45.6	-37.9	-19.0	-45.2	-67.3	-23.4	-30.6	-1.3
37 Trading liabilities ²⁰	—	—	—	—	—	—	—	—	-54.3	-27.5	32.6	2.2	141.9	53.6	236.3
41 Other liabilities ²¹	6.4	17.5	2.9	1.5	-10.0	-14.5	-4.6	-6.1	-16.3	-5.1	23.2	18.0	56.1	-11.4	4.5
42 TOTAL LIABILITIES ¹⁹	8.3	8.8	11.7	12.2	-8.9	-8.5	-10.0	-12.6	-5.6	-5.6	-13.3	-22.5	-2.0	-5.2	19.8

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

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	9,202.6	8,942.1	8,883.9	8,940.7	9,255.6	9,194.4	9,148.2	9,211.6	9,213.2	9,234.0	9,212.5	9,256.5
2	Securities in bank credit ²	2,267.5	2,334.9	2,336.9	2,322.2	2,325.7	2,305.0	2,287.3	2,362.4	2,349.5	2,391.9	2,385.8	2,394.2
3	Treasury and agency securities ³	1,342.0	1,438.3	1,448.6	1,457.7	1,503.8	1,501.3	1,495.5	1,548.9	1,536.9	1,574.4	1,570.1	1,578.2
4	Mortgage-backed securities (MBS) ⁴	973.6	999.0	999.8	987.2	1,003.3	1,002.5	999.2	1,033.2	1,025.0	1,055.4	1,047.0	1,050.5
5	Non-MBS ⁵	368.5	439.2	448.8	470.5	500.5	498.8	496.2	515.8	511.9	519.0	523.1	527.7
6	Other securities	925.5	896.6	888.3	864.5	821.9	803.7	791.8	813.5	812.7	817.6	815.8	816.0
7	Mortgage-backed securities ⁶	217.4	213.2	210.1	205.2	193.4	188.1	183.6	183.8	183.6	184.3	184.6	182.1
8	Non-MBS ⁷	708.1	683.5	678.2	659.3	628.5	615.6	608.1	629.7	629.1	633.3	631.1	633.9
9	Loans and leases in bank credit ⁸	6,935.1	6,607.2	6,547.1	6,618.4	6,930.0	6,889.3	6,860.9	6,849.3	6,863.7	6,842.1	6,826.6	6,862.4
10	Commercial and industrial loans	1,450.4	1,289.2	1,271.8	1,259.0	1,257.6	1,245.4	1,241.1	1,237.4	1,233.9	1,232.4	1,241.7	1,242.1
11	Real estate loans	3,833.1	3,755.9	3,720.2	3,705.2	3,712.4	3,698.5	3,677.7	3,656.8	3,663.3	3,652.3	3,642.0	3,650.0
12	Revolving home equity loans	607.1	600.1	599.3	600.1	603.1	599.7	596.9	596.1	596.4	596.4	595.3	594.6
13	Closed-end residential loans ⁹	1,529.9	1,530.1	1,504.1	1,497.6	1,512.4	1,514.3	1,509.3	1,502.5	1,506.5	1,498.1	1,493.3	1,503.4
14	Commercial real estate loans ¹⁰	1,696.1	1,625.7	1,616.8	1,607.5	1,596.9	1,584.4	1,571.5	1,558.2	1,560.3	1,557.7	1,553.5	1,552.0
15	Consumer loans	852.7	813.9	813.4	894.3	1,176.6	1,167.9	1,167.0	1,168.4	1,170.5	1,163.0	1,166.2	1,170.9
16	Credit cards and other revolving plans	359.8	317.0	317.2	394.1	652.9	644.4	642.2	638.2	640.2	633.5	635.3	638.8
17	Other consumer loans ¹¹	492.9	497.0	496.2	500.2	523.8	523.5	524.8	530.2	530.3	529.5	530.9	532.1
18	Other loans and leases	798.9	748.1	741.6	760.0	783.3	777.5	775.2	786.7	796.0	794.4	776.7	799.4
19	Fed funds and reverse RPs with nonbanks ¹²	220.3	207.7	210.1	214.4	208.3	211.6	211.5	218.6	224.7	218.6	216.8	229.4
20	All other loans and leases ¹³	578.6	540.4	531.6	545.6	575.0	566.0	563.8	568.1	571.3	575.8	559.9	570.0
21	LESS: Allowance for loan and lease losses	185.4	199.7	202.1	208.4	234.0	231.9	229.4	224.0	224.0	223.6	224.0	224.3
22	Interbank loans ¹²	343.0	209.5	219.2	193.7	153.9	161.7	157.9	175.4	176.9	168.2	174.2	185.9
23	Fed funds and reverse RPs with banks ¹²	257.5	148.5	157.7	142.2	130.8	141.8	137.1	152.9	154.6	144.9	152.4	165.1
24	Loans to commercial banks ¹⁴	85.5	60.9	61.6	51.5	23.1	19.9	20.8	22.5	22.3	23.3	21.9	20.8
25	Cash assets ¹⁵	965.9	1,179.9	1,303.4	1,265.8	1,210.2	1,216.9	1,195.0	1,240.1	1,220.8	1,243.6	1,262.6	1,239.2
26	Trading assets ¹⁶	357.9	260.0	260.6	260.3	261.2	281.4	297.6	338.0	320.5	350.3	357.2	368.2
27	Derivatives with a positive fair value ¹⁷	334.1	234.5	238.2	235.4	239.3	258.8	274.3	313.4	294.7	324.9	332.1	346.8
28	Other trading assets	23.9	25.4	22.4	24.9	21.9	22.6	23.4	24.7	25.8	25.4	25.1	21.3
29	Other assets ¹⁸	1,191.8	1,241.9	1,271.9	1,253.7	1,247.7	1,263.0	1,252.0	1,225.0	1,216.4	1,234.0	1,241.1	1,251.7
30	TOTAL ASSETS ¹⁹	11,876.0	11,633.6	11,737.0	11,705.8	11,894.6	11,885.5	11,821.3	11,966.1	11,923.8	12,006.6	12,023.5	12,077.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	7,514.3	7,681.4	7,705.4	7,694.2	7,687.4	7,670.7	7,693.9	7,749.3	7,745.6	7,741.6	7,776.4	7,784.4	
32	Large time deposits	1,904.0	1,884.1	1,875.2	1,846.4	1,814.9	1,756.2	1,753.3	1,769.1	1,767.0	1,770.4	1,780.1	1,775.4	
33	Other deposits	5,610.4	5,797.3	5,830.2	5,847.8	5,872.5	5,914.6	5,940.5	5,980.2	5,978.6	5,971.3	5,996.3	6,009.0	
34	Borrowings	2,232.1	1,879.0	1,859.2	1,854.0	2,092.6	2,052.3	1,999.9	1,997.8	2,000.9	1,991.7	1,982.3	2,027.8	
35	Borrowings from banks in the U.S.	382.3	256.9	265.1	236.9	193.8	194.9	196.2	206.8	210.9	201.5	205.8	215.4	
36	Borrowings from others	1,849.8	1,622.1	1,594.2	1,617.1	1,898.8	1,857.4	1,803.6	1,791.0	1,790.0	1,790.1	1,776.5	1,812.3	
37	Trading liabilities ²⁰	276.2	229.0	216.0	217.7	218.2	244.0	254.9	305.1	278.5	321.3	334.5	339.8	
38	Derivatives with a negative fair value ¹⁷	227.0	178.4	167.4	166.3	166.9	185.1	193.8	231.7	216.3	239.1	248.3	260.3	
39	Other trading liabilities	49.2	50.5	48.6	51.4	51.3	58.9	61.1	73.5	62.2	82.3	86.2	79.5	
40	Net due to related foreign offices	94.3	163.8	218.1	122.0	43.9	40.2	17.6	84.1	86.8	93.2	74.7	45.3	
41	Other liabilities ²¹	461.5	411.8	412.8	421.3	434.1	454.5	450.2	451.9	453.6	460.1	460.6	450.2	
42	TOTAL LIABILITIES ¹⁹	10,578.4	10,365.0	10,411.5	10,309.1	10,476.2	10,461.7	10,416.5	10,588.3	10,565.3	10,607.9	10,628.5	10,647.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,297.6	1,268.6	1,325.5	1,396.7	1,418.5	1,423.8	1,404.9	1,377.8	1,358.5	1,398.7	1,395.0	1,429.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-55.9	-17.5	-9.8	-8.2	-8.5	0.1	3.2	10.4	8.6	11.4	11.3	15.5	
45	Securitized consumer loans ²⁴	411.4	394.3	393.7	304.9	24.7	22.0	21.7	20.6	20.4	20.6	20.3	20.4	
46	Securitized credit cards and other revolving plans	374.8	362.4	361.4	278.5	15.9	15.6	15.5	14.8	14.6	14.8	14.7	14.7	
47	Other securitized consumer loans	36.6	31.9	32.2	26.4	8.8	6.4	6.2	5.8	5.8	5.8	5.7	5.8	
48	Securitized real estate loans ²⁴	1,436.7	1,375.2	1,383.3	1,386.5	1,383.9	1,390.0	1,400.5	1,391.0	1,391.0	1,379.8	1,395.4	1,391.8	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	9,157.5	8,948.0	8,879.8	8,926.7	9,227.3	9,181.8	9,142.3	9,160.2	9,155.3	9,166.5	9,161.5	9,226.6
2	Securities in bank credit ²	2,253.1	2,320.7	2,324.1	2,325.9	2,321.2	2,307.8	2,294.7	2,345.3	2,328.5	2,365.2	2,367.1	2,386.6
3	Treasury and agency securities ³	1,335.6	1,437.8	1,451.6	1,470.4	1,499.8	1,492.0	1,485.1	1,538.9	1,521.6	1,559.1	1,561.3	1,576.9
4	Mortgage-backed securities (MBS) ⁴	971.7	998.3	1,004.7	996.3	1,000.6	1,001.4	996.5	1,029.7	1,018.6	1,050.8	1,041.6	1,049.7
5	Non-MBS ⁵	363.9	439.5	446.9	474.1	499.2	490.6	488.6	509.2	503.0	508.2	519.8	527.3
6	Other securities	917.6	882.9	872.5	855.5	821.4	815.9	809.6	806.3	807.0	806.1	805.7	809.7
7	Mortgage-backed securities ⁶	214.5	214.7	213.3	207.2	195.0	189.2	183.6	181.5	181.3	182.5	181.5	180.5
8	Non-MBS ⁷	703.0	668.2	659.3	648.3	626.3	626.6	626.0	624.8	625.7	623.6	624.2	629.2
9	Loans and leases in bank credit ⁸	6,904.4	6,627.3	6,555.6	6,600.8	6,906.1	6,874.0	6,847.6	6,815.0	6,826.7	6,801.3	6,794.4	6,840.0
10	Commercial and industrial loans	1,441.5	1,286.9	1,275.2	1,262.0	1,260.8	1,249.7	1,241.7	1,230.7	1,227.9	1,224.2	1,232.8	1,236.4
11	Real estate loans	3,834.4	3,757.4	3,714.6	3,692.7	3,702.5	3,694.7	3,674.5	3,657.5	3,666.6	3,641.7	3,639.6	3,660.2
12	Revolving home equity loans	607.0	601.2	598.8	597.0	600.9	598.9	596.3	595.9	596.0	596.3	595.9	594.5
13	Closed-end residential loans ⁹	1,531.9	1,531.1	1,500.8	1,490.6	1,506.9	1,512.6	1,507.4	1,503.7	1,510.8	1,487.2	1,488.5	1,513.4
14	Commercial real estate loans ¹⁰	1,695.5	1,625.1	1,615.0	1,605.1	1,594.7	1,583.2	1,570.9	1,557.9	1,559.7	1,558.2	1,555.2	1,552.3
15	Consumer loans	843.0	832.7	821.5	887.9	1,166.4	1,158.5	1,156.6	1,152.4	1,152.3	1,150.9	1,155.0	1,151.9
16	Credit cards and other revolving plans	354.3	330.7	319.0	385.2	640.8	633.9	631.9	627.1	627.1	626.3	628.8	625.3
17	Other consumer loans ¹¹	488.7	501.9	502.5	502.7	525.6	524.6	524.7	525.3	525.3	524.6	526.1	526.6
18	Other loans and leases	785.5	750.4	744.4	758.2	776.5	771.1	774.7	774.4	780.0	784.5	767.1	791.5
19	Fed funds and reverse RPs with nonbanks ¹²	207.9	208.9	216.0	216.5	206.1	210.9	210.6	206.7	210.3	209.3	207.0	222.0
20	All other loans and leases ¹³	577.6	541.5	528.4	541.7	570.3	560.2	564.2	567.7	569.7	575.2	560.1	569.5
21	LESS: Allowance for loan and lease losses	185.9	199.0	201.5	207.9	234.0	234.4	231.1	224.6	225.0	224.3	222.5	226.4
22	Interbank loans ¹²	328.0	214.3	224.2	197.6	155.9	157.2	153.4	168.2	170.3	162.2	172.2	176.9
23	Fed funds and reverse RPs with banks ¹²	245.8	152.2	161.7	146.2	132.9	137.7	133.6	146.5	148.7	140.4	150.9	155.9
24	Loans to commercial banks ¹⁴	82.2	62.1	62.5	51.4	23.0	19.4	19.7	21.7	21.5	21.8	21.3	21.0
25	Cash assets ¹⁵	937.3	1,231.4	1,313.1	1,240.1	1,200.5	1,207.3	1,159.7	1,201.7	1,208.1	1,186.4	1,201.1	1,175.4
26	Trading assets ¹⁶	335.2	267.5	256.8	259.0	258.0	279.1	289.3	321.3	307.7	333.0	331.9	341.3
27	Derivatives with a positive fair value ¹⁷	310.1	243.5	235.3	235.1	235.5	256.8	265.9	295.5	280.2	306.8	307.1	318.8
28	Other trading assets	25.1	24.0	21.5	23.9	22.5	22.3	23.4	25.9	27.5	26.2	24.8	22.5
29	Other assets ¹⁸	1,188.4	1,251.0	1,277.5	1,264.4	1,245.0	1,255.9	1,246.5	1,220.6	1,214.0	1,213.6	1,225.1	1,238.0
30	TOTAL ASSETS ¹⁹	11,760.5	11,713.2	11,749.9	11,679.9	11,852.7	11,846.9	11,760.1	11,847.4	11,830.3	11,837.5	11,869.2	11,931.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending				
										Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	7,462.2	7,695.2	7,707.4	7,729.6	7,730.1	7,678.8	7,684.6	7,696.2	7,713.1	7,650.5	7,682.6	7,772.6	
32	Large time deposits	1,890.0	1,894.6	1,875.2	1,840.4	1,802.3	1,756.8	1,747.2	1,758.1	1,750.8	1,758.7	1,771.2	1,775.2	
33	Other deposits	5,572.3	5,800.7	5,832.2	5,889.2	5,927.8	5,922.0	5,937.5	5,938.1	5,962.3	5,891.8	5,911.4	5,997.4	
34	Borrowings	2,200.4	1,870.9	1,855.9	1,859.6	2,101.2	2,081.3	2,003.8	1,968.5	1,958.4	1,975.1	1,968.5	1,989.6	
35	Borrowings from banks in the U.S.	379.0	255.2	264.3	238.2	196.3	195.6	199.1	205.9	208.9	200.2	208.5	207.7	
36	Borrowings from others	1,821.4	1,615.7	1,591.6	1,621.4	1,904.9	1,885.7	1,804.7	1,762.6	1,749.5	1,774.9	1,760.0	1,781.8	
37	Trading liabilities ²⁰	263.4	237.4	213.1	215.6	214.3	246.4	253.5	292.9	269.8	310.0	313.5	321.5	
38	Derivatives with a negative fair value ¹⁷	214.2	188.7	166.4	166.3	166.7	187.9	192.6	219.1	207.3	226.5	228.7	237.1	
39	Other trading liabilities	49.1	48.7	46.7	49.3	47.6	58.5	60.9	73.8	62.4	83.6	84.8	84.3	
40	Net due to related foreign offices	94.3	163.8	218.1	122.0	43.9	40.2	17.6	84.1	86.8	93.2	74.7	45.3	
41	Other liabilities ²¹	453.1	410.9	414.3	418.4	427.7	454.5	446.7	444.9	443.4	443.4	460.5	441.7	
42	TOTAL LIABILITIES ¹⁹	10,473.4	10,378.2	10,408.8	10,345.1	10,517.2	10,501.1	10,406.3	10,486.7	10,471.4	10,472.2	10,499.8	10,570.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,287.1	1,334.9	1,341.1	1,334.7	1,335.5	1,345.7	1,353.9	1,360.7	1,358.9	1,365.3	1,369.4	1,361.2	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-55.9	-17.5	-9.8	-8.2	-8.5	0.1	3.2	10.4	8.6	11.4	11.3	15.5	
45	Securitized consumer loans ²⁴	411.5	396.7	394.1	304.4	24.4	21.6	21.3	20.1	20.0	20.0	19.8	19.9	
46	Securitized credit cards and other revolving plans	375.2	364.3	361.8	278.0	15.7	15.4	15.3	14.5	14.3	14.3	14.3	14.3	
47	Other securitized consumer loans	36.3	32.4	32.2	26.4	8.7	6.2	6.0	5.7	5.7	5.7	5.6	5.6	
48	Securitized real estate loans ²⁴	1,412.7	1,402.8	1,402.0	1,392.0	1,379.8	1,376.6	1,377.2	1,370.6	1,370.9	1,361.1	1,377.4	1,373.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	8,324.4	8,148.4	8,103.7	8,161.8	8,473.5	8,430.1	8,392.3	8,420.6	8,420.9	8,425.4	8,422.6	8,459.4
2	Securities in bank credit ²	2,000.0	2,085.5	2,091.5	2,082.0	2,085.2	2,073.6	2,062.2	2,122.3	2,109.5	2,144.7	2,144.4	2,154.2
3	Treasury and agency securities ³	1,250.5	1,342.2	1,356.9	1,365.9	1,405.4	1,406.5	1,398.5	1,447.1	1,435.0	1,468.1	1,469.7	1,477.3
4	Mortgage-backed securities (MBS) ⁴	939.9	974.0	976.3	964.2	980.0	979.9	976.3	1,010.5	1,002.0	1,032.0	1,024.6	1,028.3
5	Non-MBS ⁵	310.6	368.2	380.6	401.7	425.4	426.6	422.2	436.6	433.0	436.0	445.1	449.0
6	Other securities	749.5	743.3	734.6	716.0	679.8	667.0	663.7	675.2	674.6	676.6	674.7	676.9
7	Mortgage-backed securities ⁶	206.8	204.6	201.5	196.2	185.5	180.0	175.4	175.3	175.1	175.8	176.3	173.7
8	Non-MBS ⁷	542.7	538.8	533.1	519.8	494.3	487.0	488.3	499.9	499.5	500.8	498.5	503.2
9	Loans and leases in bank credit ⁸	6,324.4	6,062.8	6,012.2	6,079.9	6,388.3	6,356.5	6,330.0	6,298.3	6,311.3	6,280.7	6,278.1	6,305.2
10	Commercial and industrial loans	1,129.2	1,018.8	1,005.9	995.8	998.6	990.4	988.0	987.2	983.3	982.3	992.3	993.3
11	Real estate loans	3,788.6	3,715.3	3,679.2	3,664.0	3,673.6	3,661.1	3,641.1	3,619.5	3,626.0	3,614.9	3,604.6	3,613.0
12	Revolving home equity loans	606.9	598.8	597.9	598.7	602.6	600.1	597.7	595.9	596.1	596.1	595.0	594.5
13	Closed-end residential loans ⁹	1,526.0	1,527.7	1,501.8	1,495.3	1,510.5	1,512.0	1,507.1	1,500.3	1,504.4	1,495.9	1,491.0	1,501.0
14	Commercial real estate loans ¹⁰	1,655.8	1,588.7	1,579.6	1,570.0	1,560.6	1,549.0	1,536.4	1,523.4	1,525.4	1,523.0	1,518.6	1,517.4
15	Consumer loans	852.1	812.7	812.2	892.8	1,175.1	1,166.4	1,165.6	1,166.9	1,168.9	1,161.4	1,164.6	1,169.4
16	Credit cards and other revolving plans	359.8	317.0	317.2	394.1	652.9	644.4	642.2	638.2	640.2	633.5	635.3	638.8
17	Other consumer loans ¹¹	492.3	495.7	494.9	498.8	522.2	522.0	523.4	528.6	528.7	527.8	529.3	530.7
18	Other loans and leases	554.4	516.1	514.9	527.2	540.9	538.7	535.3	524.7	533.2	522.0	516.6	529.5
19	Fed funds and reverse RPs with nonbanks ¹²	154.6	135.0	139.7	142.8	138.2	138.0	135.3	126.7	132.0	122.5	125.1	128.9
20	All other loans and leases ¹³	399.8	381.1	375.2	384.4	402.7	400.7	399.9	398.1	401.2	399.5	391.5	400.6
21	LESS: Allowance for loan and lease losses	183.6	198.3	200.3	206.6	232.3	230.1	227.7	222.8	222.8	222.2	222.9	223.1
22	Interbank loans ¹²	304.9	180.8	187.4	167.9	124.5	127.9	127.8	138.1	139.4	131.5	135.3	145.7
23	Fed funds and reverse RPs with banks ¹²	224.8	121.8	128.7	118.6	104.7	113.0	112.8	121.7	122.9	114.3	119.5	131.4
24	Loans to commercial banks ¹⁴	80.1	59.0	58.7	49.3	19.8	14.9	15.0	16.4	16.5	17.2	15.8	14.3
25	Cash assets ¹⁵	706.7	747.2	835.8	869.6	836.3	845.8	828.5	801.9	809.7	787.2	787.2	792.1
26	Trading assets ¹⁶	219.7	154.0	151.1	152.4	155.2	168.7	176.6	191.8	185.2	200.1	200.6	201.3
27	Derivatives with a positive fair value ¹⁷	203.9	141.3	140.4	140.6	144.8	158.4	164.9	179.4	172.3	187.6	186.2	187.4
28	Other trading assets	15.8	12.7	10.7	11.8	10.5	10.4	11.7	12.4	12.9	12.5	14.4	13.9
29	Other assets ¹⁸	1,149.7	1,201.2	1,232.6	1,214.2	1,203.6	1,211.7	1,205.9	1,185.9	1,173.4	1,194.6	1,204.4	1,215.8
30	TOTAL ASSETS ¹⁹	10,521.8	10,233.2	10,310.4	10,359.4	10,560.7	10,554.1	10,503.3	10,515.5	10,505.8	10,516.4	10,527.3	10,591.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	6,560.6	6,635.6	6,655.3	6,655.5	6,674.6	6,707.0	6,727.3	6,737.3	6,745.2	6,720.7	6,748.1	6,745.7	
32	Large time deposits	982.6	873.3	861.3	845.3	838.8	833.4	828.3	805.1	809.3	803.0	801.9	791.6	
33	Other deposits	5,577.9	5,762.3	5,794.0	5,810.2	5,835.7	5,873.6	5,899.0	5,932.2	5,935.9	5,917.7	5,946.2	5,954.1	
34	Borrowings	1,585.4	1,355.7	1,352.7	1,377.6	1,590.8	1,547.2	1,486.6	1,467.8	1,474.6	1,452.5	1,449.7	1,480.0	
35	Borrowings from banks in the U.S.	345.6	225.7	229.8	209.6	163.8	162.1	162.2	170.7	175.7	166.9	167.3	175.2	
36	Borrowings from others	1,239.8	1,130.0	1,122.9	1,168.0	1,427.0	1,385.2	1,324.4	1,297.1	1,298.8	1,285.6	1,282.4	1,304.7	
37	Trading liabilities ²⁰	153.1	108.7	106.7	108.5	112.9	130.2	133.2	153.5	140.1	164.3	168.6	165.0	
38	Derivatives with a negative fair value ¹⁷	111.6	72.6	73.9	75.1	78.7	89.5	90.4	102.9	99.5	107.4	106.9	104.2	
39	Other trading liabilities	41.5	36.1	32.8	33.4	34.1	40.7	42.8	50.6	40.7	56.9	61.7	60.8	
40	Net due to related foreign offices	504.0	478.4	477.7	447.4	406.6	376.4	370.1	396.0	396.1	396.3	391.4	405.7	
41	Other liabilities ²¹	428.3	386.5	384.6	384.1	385.0	401.9	400.4	401.4	397.2	408.4	412.3	408.1	
42	TOTAL LIABILITIES ¹⁹	9,231.4	8,965.0	8,977.0	8,973.2	9,169.9	9,162.7	9,117.5	9,156.0	9,153.1	9,142.3	9,170.2	9,204.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,290.4	1,268.2	1,333.4	1,386.2	1,390.8	1,391.4	1,385.8	1,359.5	1,352.7	1,374.1	1,357.1	1,386.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-36.2	-6.4	0.6	1.9	1.2	8.3	11.2	17.3	15.5	18.2	17.8	22.0	
45	Securitized consumer loans ²⁴	411.4	394.3	393.7	304.9	24.7	22.0	21.7	20.6	20.4	20.6	20.3	20.4	
46	Securitized credit cards and other revolving plans	374.8	362.4	361.4	278.5	15.9	15.6	15.5	14.8	14.6	14.8	14.7	14.7	
47	Other securitized consumer loans	36.6	31.9	32.2	26.4	8.8	6.4	6.2	5.8	5.8	5.8	5.7	5.8	
48	Securitized real estate loans ²⁴	1,436.7	1,375.2	1,383.3	1,386.5	1,383.9	1,390.0	1,400.5	1,391.0	1,391.0	1,379.8	1,395.4	1,391.8	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	8,285.3	8,163.1	8,102.6	8,153.7	8,448.1	8,412.8	8,374.5	8,377.1	8,372.0	8,368.0	8,377.3	8,433.1
2	Securities in bank credit ²	1,988.9	2,078.9	2,082.5	2,088.3	2,085.2	2,072.3	2,062.1	2,108.5	2,092.6	2,125.7	2,127.2	2,148.2
3	Treasury and agency securities ³	1,245.3	1,342.8	1,356.4	1,376.7	1,402.9	1,396.3	1,393.0	1,439.0	1,422.7	1,456.5	1,458.8	1,474.9
4	Mortgage-backed securities (MBS) ⁴	937.8	973.5	981.8	973.9	978.4	979.2	974.6	1,006.7	995.4	1,027.5	1,018.8	1,026.8
5	Non-MBS ⁵	307.5	369.3	374.6	402.7	424.4	417.1	418.4	432.3	427.3	429.0	440.0	448.2
6	Other securities	743.6	736.1	726.1	711.7	682.4	676.0	669.2	669.5	669.9	669.3	668.4	673.2
7	Mortgage-backed securities ⁶	205.0	206.1	203.0	197.4	186.5	181.3	175.8	173.5	173.3	174.4	173.5	172.4
8	Non-MBS ⁷	538.7	530.0	523.1	514.3	495.8	494.7	493.4	496.0	496.7	494.9	494.9	500.8
9	Loans and leases in bank credit ⁸	6,296.4	6,084.1	6,020.0	6,065.3	6,362.9	6,340.5	6,312.4	6,268.6	6,279.3	6,242.2	6,250.1	6,285.0
10	Commercial and industrial loans	1,124.0	1,015.7	1,007.5	996.9	1,000.3	994.7	989.3	983.0	979.6	976.8	985.6	988.7
11	Real estate loans	3,790.8	3,717.3	3,674.8	3,653.0	3,663.5	3,656.8	3,637.1	3,620.9	3,629.9	3,605.2	3,603.3	3,623.9
12	Revolving home equity loans	606.8	600.9	598.5	596.8	600.7	598.7	596.0	595.7	595.7	596.0	595.7	594.2
13	Closed-end residential loans ⁹	1,528.2	1,528.4	1,498.3	1,488.3	1,504.5	1,510.3	1,505.2	1,501.6	1,508.8	1,485.2	1,486.5	1,511.4
14	Commercial real estate loans ¹⁰	1,655.8	1,588.0	1,578.0	1,567.9	1,558.3	1,547.8	1,535.8	1,523.6	1,525.3	1,524.0	1,521.2	1,518.3
15	Consumer loans	842.0	831.4	820.2	886.5	1,165.0	1,157.1	1,155.2	1,151.0	1,150.9	1,149.5	1,153.5	1,150.4
16	Credit cards and other revolving plans	354.3	330.7	319.0	385.2	640.8	633.9	631.9	627.1	627.1	626.3	628.8	625.3
17	Other consumer loans ¹¹	487.6	500.6	501.2	501.4	524.2	523.2	523.3	523.9	523.8	523.1	524.7	525.1
18	Other loans and leases	539.7	519.7	517.5	528.9	534.1	532.0	530.8	513.8	519.0	510.7	507.7	522.0
19	Fed funds and reverse RPs with nonbanks ¹²	140.9	138.9	146.1	148.3	134.5	135.1	130.4	116.2	120.5	112.9	114.8	121.7
20	All other loans and leases ¹³	398.8	380.8	371.4	380.6	399.6	396.9	400.4	397.6	398.5	397.8	392.8	400.3
21	LESS: Allowance for loan and lease losses	184.0	197.3	199.8	206.2	232.5	232.9	229.6	223.2	223.6	222.9	221.2	225.1
22	Interbank loans ¹²	291.4	184.0	190.8	171.8	127.4	123.4	124.6	132.1	133.1	126.9	134.0	138.2
23	Fed funds and reverse RPs with banks ¹²	213.0	125.0	131.8	123.9	107.6	108.7	109.9	116.0	117.0	110.7	118.3	123.5
24	Loans to commercial banks ¹⁴	78.4	58.9	59.0	47.9	19.8	14.7	14.7	16.1	16.2	16.2	15.6	14.7
25	Cash assets ¹⁵	688.2	782.9	839.7	849.1	836.5	842.3	809.4	780.4	807.6	749.2	756.6	769.0
26	Trading assets ¹⁶	205.9	160.6	151.6	153.3	155.6	166.5	171.6	180.8	176.2	187.3	182.3	184.2
27	Derivatives with a positive fair value ¹⁷	190.5	148.1	140.8	141.4	144.9	156.3	160.0	168.4	162.1	175.9	171.8	171.8
28	Other trading assets	15.4	12.6	10.8	11.9	10.7	10.3	11.6	12.4	14.0	11.4	10.5	12.4
29	Other assets ¹⁸	1,148.4	1,211.1	1,236.0	1,221.8	1,200.4	1,203.8	1,198.8	1,183.8	1,174.4	1,178.7	1,188.0	1,203.3
30	TOTAL ASSETS ¹⁹	10,435.2	10,304.3	10,321.0	10,343.6	10,535.6	10,516.0	10,449.4	10,431.0	10,439.7	10,387.2	10,417.1	10,502.8

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)

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4
LIABILITIES													
31	Deposits	6,523.3	6,640.3	6,654.8	6,694.6	6,715.4	6,702.3	6,715.6	6,696.3	6,726.1	6,640.8	6,663.8	6,742.2
32	Large time deposits	984.2	874.6	858.3	841.4	829.0	824.5	820.5	806.9	808.3	803.5	803.5	800.9
33	Other deposits	5,539.1	5,765.7	5,796.5	5,853.1	5,886.4	5,877.8	5,895.1	5,889.4	5,917.9	5,837.3	5,860.3	5,941.3
34	Borrowings	1,555.5	1,356.9	1,358.0	1,378.6	1,594.8	1,565.2	1,484.6	1,436.6	1,437.1	1,431.6	1,426.5	1,439.7
35	Borrowings from banks in the U.S.	342.8	224.7	230.6	210.2	167.3	163.7	165.2	169.9	173.6	165.8	168.9	168.1
36	Borrowings from others	1,212.7	1,132.2	1,127.4	1,168.4	1,427.6	1,401.5	1,319.5	1,266.7	1,263.6	1,265.8	1,257.7	1,271.7
37	Trading liabilities ²⁰	146.9	111.4	106.0	108.9	109.4	128.7	131.8	148.3	135.4	161.2	159.4	158.7
38	Derivatives with a negative fair value ¹⁷	105.3	76.4	74.5	75.8	79.5	91.3	91.0	97.3	94.5	101.4	98.3	94.7
39	Other trading liabilities	41.7	35.0	31.4	33.0	29.9	37.4	40.8	51.0	41.0	59.8	61.1	64.0
40	Net due to related foreign offices	504.0	478.4	477.7	447.4	406.6	376.4	370.1	396.0	396.1	396.3	391.4	405.7
41	Other liabilities ²¹	421.3	385.5	386.3	382.3	376.8	400.5	396.4	396.0	389.0	394.9	409.5	398.1
42	TOTAL LIABILITIES ¹⁹	9,151.0	8,972.4	8,982.9	9,011.8	9,203.1	9,173.2	9,098.5	9,073.2	9,083.8	9,024.9	9,050.7	9,144.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,284.2	1,331.9	1,338.1	1,331.8	1,332.5	1,342.8	1,350.9	1,357.8	1,355.9	1,362.4	1,366.4	1,358.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-36.2	-6.4	0.6	1.9	1.2	8.3	11.2	17.3	15.5	18.2	17.8	22.0
45	Securitized consumer loans ²⁴	411.5	396.7	394.1	304.4	24.4	21.6	21.3	20.1	20.0	20.0	19.8	19.9
46	Securitized credit cards and other revolving plans	375.2	364.3	361.8	278.0	15.7	15.4	15.3	14.5	14.3	14.3	14.3	14.3
47	Other securitized consumer loans	36.3	32.4	32.2	26.4	8.7	6.2	6.0	5.7	5.7	5.7	5.6	5.6
48	Securitized real estate loans ²⁴	1,412.7	1,402.8	1,402.0	1,392.0	1,379.8	1,376.6	1,377.2	1,370.6	1,370.9	1,361.1	1,377.4	1,373.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	5,239.0	5,155.3	5,121.7	5,182.3	5,454.4	5,400.9	5,372.9	5,385.9	5,383.4	5,393.0	5,392.5	5,414.5
2	Securities in bank credit ²	1,348.2	1,441.6	1,443.6	1,437.8	1,439.8	1,413.4	1,402.0	1,447.0	1,433.8	1,467.8	1,468.6	1,475.6
3	Treasury and agency securities ³	819.7	897.1	911.5	919.0	948.4	934.2	927.2	969.6	956.4	989.7	992.2	999.2
4	Mortgage-backed securities (MBS) ⁴	670.4	698.6	706.0	691.5	701.9	695.4	686.8	712.9	704.6	733.6	725.9	726.7
5	Non-MBS ⁵	149.4	198.5	205.5	227.5	246.5	238.7	240.3	256.7	251.8	256.1	266.3	272.6
6	Other securities	528.5	544.6	532.2	518.8	491.3	479.3	474.9	477.5	477.4	478.1	476.3	476.4
7	Mortgage-backed securities ⁶	177.0	175.4	172.2	167.7	157.8	152.8	148.2	146.3	146.3	146.5	147.5	144.6
8	Non-MBS ⁷	351.5	369.2	359.9	351.0	333.5	326.4	326.7	331.2	331.1	331.6	328.8	331.8
9	Loans and leases in bank credit ⁸	3,890.8	3,713.6	3,678.0	3,744.5	4,014.6	3,987.4	3,970.9	3,938.8	3,949.5	3,925.2	3,923.9	3,938.9
10	Commercial and industrial loans	717.8	626.8	617.0	608.7	614.4	605.5	601.8	599.2	595.1	594.9	604.8	605.1
11	Real estate loans	2,118.7	2,096.3	2,068.7	2,057.4	2,060.8	2,053.8	2,044.9	2,030.0	2,035.1	2,028.9	2,021.5	2,019.6
12	Revolving home equity loans	487.6	480.4	479.2	479.0	481.2	478.6	476.3	474.6	474.7	474.8	474.2	473.3
13	Closed-end residential loans ⁹	990.4	1,008.0	986.0	979.7	984.8	986.8	986.3	977.7	981.8	976.2	971.5	971.2
14	Commercial real estate loans ¹⁰	640.8	607.9	603.5	598.7	594.8	588.4	582.4	577.8	578.5	577.9	575.8	575.0
15	Consumer loans	628.2	594.1	594.7	668.2	919.2	911.1	911.4	907.9	909.9	903.2	904.5	908.1
16	Credit cards and other revolving plans	278.5	242.4	242.6	312.5	542.5	535.2	534.5	527.4	528.8	523.3	523.8	527.3
17	Other consumer loans ¹¹	349.7	351.7	352.1	355.7	376.7	375.9	376.8	380.6	381.0	379.9	380.6	380.7
18	Other loans and leases	426.1	396.5	397.5	410.2	420.2	417.0	412.8	401.7	409.5	398.2	393.2	406.1
19	Fed funds and reverse RPs with nonbanks ¹²	150.7	132.9	138.2	141.9	136.7	136.6	133.3	125.5	130.2	120.8	123.9	128.0
20	All other loans and leases ¹³	275.4	263.6	259.3	268.3	283.6	280.4	279.5	276.2	279.3	277.5	269.3	278.1
21	LESS: Allowance for loan and lease losses	128.2	141.6	142.2	148.8	175.0	173.9	170.7	165.1	164.9	164.6	165.2	165.4
22	Interbank loans ¹²	243.5	125.6	132.8	112.4	72.4	72.6	73.7	84.0	83.3	82.6	82.5	87.6
23	Fed funds and reverse RPs with banks ¹²	171.1	69.9	77.7	67.4	56.1	60.9	62.0	71.0	70.0	69.1	70.1	76.7
24	Loans to commercial banks ¹⁴	72.4	55.8	55.0	45.0	16.3	11.7	11.7	13.0	13.2	13.6	12.4	10.9
25	Cash assets ¹⁵	493.3	492.1	557.9	572.4	550.1	553.9	527.5	511.4	524.3	499.8	494.4	493.4
26	Trading assets ¹⁶	210.3	147.4	144.6	146.1	149.5	162.5	169.8	183.7	177.4	192.0	192.1	192.2
27	Derivatives with a positive fair value ¹⁷	196.2	136.1	135.2	135.5	139.3	152.4	158.4	171.6	164.7	179.7	178.0	178.6
28	Other trading assets	14.1	11.3	9.4	10.6	10.2	10.1	11.4	12.1	12.7	12.2	14.1	13.6
29	Other assets ¹⁸	888.1	925.8	952.4	938.5	929.9	938.9	933.6	907.4	894.3	914.0	925.1	937.3
30	TOTAL ASSETS¹⁹	6,946.0	6,704.7	6,767.1	6,803.0	6,981.5	6,954.9	6,906.9	6,907.4	6,897.7	6,916.8	6,921.3	6,959.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	3,963.2	4,002.6	4,018.0	4,018.6	4,022.2	4,045.1	4,062.3	4,056.1	4,065.0	4,042.3	4,062.3	4,058.6	
32	Large time deposits	504.2	408.1	395.0	378.3	372.6	367.6	362.1	349.2	351.0	347.1	347.3	341.2	
33	Other deposits	3,459.0	3,594.5	3,623.0	3,640.3	3,649.6	3,677.6	3,700.1	3,706.9	3,714.0	3,695.2	3,715.0	3,717.4	
34	Borrowings	1,115.8	962.4	982.6	998.7	1,197.4	1,156.0	1,094.8	1,079.7	1,084.9	1,069.4	1,064.0	1,088.2	
35	Borrowings from banks in the U.S.	205.4	135.1	140.9	118.6	77.7	77.3	79.4	86.2	90.5	82.9	85.1	88.9	
36	Borrowings from others	910.4	827.3	841.7	880.1	1,119.7	1,078.8	1,015.4	993.5	994.4	986.5	978.9	999.2	
37	Trading liabilities ²⁰	148.7	104.9	102.6	104.5	108.6	125.5	128.5	148.3	135.0	159.3	163.4	159.5	
38	Derivatives with a negative fair value ¹⁷	107.9	69.6	70.6	71.8	75.4	85.8	86.7	98.5	95.1	103.1	102.3	99.4	
39	Other trading liabilities	40.8	35.3	32.0	32.6	33.2	39.7	41.8	49.8	39.9	56.2	61.0	60.1	
40	Net due to related foreign offices	457.2	430.2	430.5	399.8	358.3	330.6	319.2	345.9	345.6	345.5	341.4	354.7	
41	Other liabilities ²¹	358.8	322.3	321.3	319.3	319.2	335.4	333.7	331.8	326.7	339.4	343.4	336.7	
42	TOTAL LIABILITIES ¹⁹	6,043.7	5,822.3	5,855.0	5,840.9	6,005.7	5,992.7	5,938.5	5,961.8	5,957.3	5,955.8	5,974.4	5,997.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	902.3	882.4	912.0	962.1	975.8	962.3	968.3	945.6	940.4	961.0	947.0	961.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-34.1	-7.6	-1.6	-0.5	-1.2	5.3	7.5	12.8	11.1	13.7	13.2	16.3	
45	Securitized consumer loans ²⁴	320.7	306.7	304.9	238.5	8.7	6.4	6.2	5.6	5.6	5.7	5.5	5.5	
46	Securitized credit cards and other revolving plans	285.6	275.7	273.5	212.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	35.2	31.1	31.3	25.7	8.7	6.4	6.2	5.6	5.6	5.7	5.5	5.5	
48	Securitized real estate loans ²⁴	1,408.8	1,353.8	1,362.9	1,366.2	1,363.3	1,369.4	1,377.2	1,369.4	1,369.9	1,358.8	1,374.2	1,368.0	

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

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	5,215.8	5,170.0	5,134.6	5,180.7	5,433.4	5,395.8	5,358.5	5,360.1	5,354.1	5,358.9	5,366.4	5,406.5
2	Securities in bank credit ²	1,347.8	1,439.0	1,443.1	1,442.4	1,430.5	1,414.6	1,403.1	1,446.5	1,430.5	1,464.3	1,465.8	1,482.3
3	Treasury and agency securities ³	823.6	896.0	912.6	926.3	941.0	931.2	927.5	972.9	956.2	991.2	993.7	1,007.4
4	Mortgage-backed securities (MBS) ⁴	675.3	696.7	704.9	694.8	694.0	692.8	686.8	718.2	707.1	739.5	731.3	736.1
5	Non-MBS ⁵	148.2	199.3	207.7	231.5	247.1	238.5	240.7	254.7	249.1	251.7	262.5	271.2
6	Other securities	524.3	543.0	530.5	516.1	489.5	483.3	475.6	473.6	474.3	473.2	472.1	474.9
7	Mortgage-backed securities ⁶	176.6	177.0	173.9	168.7	158.4	153.8	148.1	145.9	145.9	146.5	146.1	144.6
8	Non-MBS ⁷	347.7	366.0	356.6	347.4	331.1	329.6	327.5	327.6	328.4	326.6	326.0	330.3
9	Loans and leases in bank credit ⁸	3,868.0	3,731.0	3,691.4	3,738.3	4,002.9	3,981.2	3,955.4	3,913.6	3,923.6	3,894.6	3,900.6	3,924.2
10	Commercial and industrial loans	714.1	625.2	619.0	609.4	614.7	608.1	602.5	596.4	592.9	591.4	599.7	602.1
11	Real estate loans	2,120.0	2,095.4	2,068.2	2,053.5	2,061.1	2,057.0	2,044.2	2,030.5	2,038.6	2,020.6	2,018.8	2,028.8
12	Revolving home equity loans	488.6	481.1	478.6	477.0	480.2	478.2	475.9	475.4	475.5	475.7	475.4	473.9
13	Closed-end residential loans ⁹	991.3	1,007.3	987.0	977.6	986.6	990.1	985.6	977.8	985.1	967.2	967.1	979.7
14	Commercial real estate loans ¹⁰	640.0	607.0	602.7	598.9	594.3	588.7	582.6	577.2	578.0	577.7	576.3	575.2
15	Consumer loans	621.3	609.7	602.7	663.3	912.2	903.8	900.9	895.2	895.5	893.7	896.3	893.4
16	Credit cards and other revolving plans	274.9	255.5	246.3	305.5	533.0	526.3	524.2	518.8	519.0	518.1	519.6	516.7
17	Other consumer loans ¹¹	346.3	354.2	356.4	357.8	379.2	377.5	376.7	376.4	376.5	375.6	376.8	376.7
18	Other loans and leases	412.6	400.7	401.5	412.0	414.9	412.3	407.8	391.5	396.6	389.0	385.7	399.9
19	Fed funds and reverse RPs with nonbanks ¹²	137.0	137.8	144.7	147.1	133.0	133.9	127.7	114.9	118.6	111.9	113.5	120.6
20	All other loans and leases ¹³	275.6	262.9	256.8	264.9	281.9	278.4	280.2	276.7	278.1	277.1	272.3	279.4
21	LESS: Allowance for loan and lease losses	127.9	141.2	142.3	148.7	174.0	174.0	171.2	164.7	165.1	164.3	162.8	166.2
22	Interbank loans ¹²	231.4	127.7	134.6	113.9	74.1	69.8	71.6	80.1	78.4	79.5	82.2	83.6
23	Fed funds and reverse RPs with banks ¹²	161.0	71.7	78.9	69.3	57.5	58.3	60.2	67.4	65.5	66.9	70.0	72.4
24	Loans to commercial banks ¹⁴	70.4	55.9	55.6	44.5	16.6	11.5	11.4	12.7	12.8	12.7	12.2	11.2
25	Cash assets ¹⁵	478.5	512.9	555.9	555.9	554.5	558.7	520.2	495.7	523.9	470.2	472.2	475.1
26	Trading assets ¹⁶	198.0	153.9	144.7	146.6	150.0	160.4	165.5	174.5	169.8	181.0	175.9	177.7
27	Derivatives with a positive fair value ¹⁷	184.2	142.7	135.3	135.9	139.5	150.4	154.1	162.3	156.0	169.9	165.7	165.4
28	Other trading assets	13.8	11.2	9.4	10.7	10.5	10.0	11.4	12.2	13.8	11.2	10.2	12.2
29	Other assets ¹⁸	890.8	934.4	954.7	944.7	924.4	930.3	925.0	909.4	898.5	905.0	914.6	930.6
30	TOTAL ASSETS¹⁹	6,886.5	6,757.6	6,782.2	6,793.1	6,962.3	6,941.1	6,869.6	6,855.0	6,859.5	6,830.4	6,848.5	6,907.3

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)

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	3,941.5	4,007.4	4,011.5	4,037.0	4,049.5	4,037.8	4,053.0	4,032.0	4,057.7	3,993.2	4,006.8	4,059.5	
32	Large time deposits	506.9	408.0	390.5	375.0	364.9	362.6	360.3	351.9	352.2	348.8	349.7	347.6	
33	Other deposits	3,434.6	3,599.4	3,621.0	3,662.0	3,684.6	3,675.2	3,692.7	3,680.2	3,705.4	3,644.4	3,657.1	3,711.9	
34	Borrowings	1,094.5	958.9	983.0	1,002.7	1,202.2	1,170.7	1,091.8	1,053.1	1,053.6	1,050.2	1,044.9	1,058.4	
35	Borrowings from banks in the U.S.	207.7	130.4	137.3	118.2	78.1	76.4	81.0	87.7	91.8	84.4	88.2	88.0	
36	Borrowings from others	886.8	828.5	845.7	884.4	1,124.1	1,094.3	1,010.8	965.4	961.8	965.8	956.7	970.4	
37	Trading liabilities ²⁰	142.8	107.4	101.7	104.7	105.4	124.2	127.2	143.5	130.6	156.4	154.6	153.7	
38	Derivatives with a negative fair value ¹⁷	101.9	73.3	71.2	72.5	76.3	87.6	87.2	93.2	90.4	97.4	94.2	90.5	
39	Other trading liabilities	40.9	34.1	30.6	32.2	29.1	36.6	39.9	50.3	40.2	59.0	60.4	63.3	
40	Net due to related foreign offices	457.2	430.2	430.5	399.8	358.3	330.6	319.2	345.9	345.6	345.5	341.4	354.7	
41	Other liabilities ²¹	353.6	322.3	323.3	317.8	312.1	334.0	330.6	328.0	320.8	328.0	341.4	328.2	
42	TOTAL LIABILITIES ¹⁹	5,989.5	5,826.1	5,850.1	5,861.9	6,027.4	5,997.4	5,921.8	5,902.5	5,908.3	5,873.4	5,889.1	5,954.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	897.0	931.5	932.1	931.1	934.9	943.7	947.8	952.5	951.2	957.0	959.4	952.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-34.1	-7.6	-1.6	-0.5	-1.2	5.3	7.5	12.8	11.1	13.7	13.2	16.3	
45	Securitized consumer loans ²⁴	322.2	306.8	304.5	237.9	8.6	6.1	5.9	5.6	5.6	5.6	5.5	5.6	
46	Securitized credit cards and other revolving plans	287.3	275.3	273.1	212.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	34.9	31.5	31.4	25.7	8.6	6.1	5.9	5.6	5.6	5.6	5.5	5.6	
48	Securitized real estate loans ²⁴	1,388.5	1,380.9	1,380.2	1,370.3	1,359.1	1,356.0	1,356.5	1,350.6	1,351.0	1,341.3	1,357.6	1,354.0	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	3,085.4	2,993.1	2,982.1	2,979.6	3,019.0	3,029.3	3,019.3	3,034.7	3,037.5	3,032.4	3,030.1	3,044.9
2	Securities in bank credit ²	651.8	643.9	647.8	644.2	645.4	660.2	660.2	675.2	675.7	676.9	675.9	678.6
3	Treasury and agency securities ³	430.8	445.1	445.4	446.9	456.9	472.4	471.4	477.5	478.5	478.4	477.5	478.1
4	Mortgage-backed securities (MBS) ⁴	269.5	275.4	270.4	272.7	278.0	284.5	289.5	297.6	297.3	298.4	298.7	301.6
5	Non-MBS ⁵	161.2	169.7	175.0	174.2	178.9	187.9	181.9	180.0	181.2	180.0	178.7	176.5
6	Other securities	221.1	198.8	202.5	197.3	188.5	187.8	188.8	197.7	197.2	198.5	198.4	200.5
7	Mortgage-backed securities ⁶	29.8	29.2	29.3	28.5	27.7	27.2	27.2	29.0	28.8	29.3	28.8	29.1
8	Non-MBS ⁷	191.2	169.6	173.1	168.8	160.8	160.6	161.6	168.7	168.4	169.2	169.6	171.5
9	Loans and leases in bank credit ⁸	2,433.6	2,349.2	2,334.2	2,335.4	2,373.7	2,369.1	2,359.1	2,359.5	2,361.8	2,355.5	2,354.2	2,366.3
10	Commercial and industrial loans	411.4	392.0	388.9	387.1	384.2	384.9	386.2	388.0	388.2	387.4	387.5	388.2
11	Real estate loans	1,669.9	1,619.0	1,610.5	1,606.6	1,612.8	1,607.3	1,596.2	1,589.5	1,590.9	1,586.0	1,583.1	1,593.3
12	Revolving home equity loans	119.2	118.5	118.7	119.7	121.4	121.5	121.4	121.3	121.4	121.3	120.8	121.2
13	Closed-end residential loans ⁹	535.6	519.7	515.7	515.6	525.6	525.2	520.8	522.6	522.6	519.7	519.5	529.8
14	Commercial real estate loans ¹⁰	1,015.1	980.9	976.1	971.3	965.8	960.6	954.0	945.6	946.9	945.0	942.8	942.4
15	Consumer loans	223.9	218.6	217.4	224.7	255.9	255.2	254.3	258.9	259.0	258.2	260.2	261.4
16	Credit cards and other revolving plans	81.3	74.6	74.6	81.6	110.4	109.1	107.7	110.9	111.4	110.2	111.5	111.4
17	Other consumer loans ¹¹	142.6	144.0	142.8	143.1	145.5	146.1	146.6	148.1	147.6	148.0	148.7	149.9
18	Other loans and leases	128.3	119.6	117.4	117.0	120.7	121.6	122.5	123.1	123.7	123.8	123.4	123.4
19	Fed funds and reverse RPs with nonbanks ¹²	3.9	2.1	1.6	0.9	1.6	1.4	2.0	1.2	1.8	1.8	1.2	0.9
20	All other loans and leases ¹³	124.4	117.5	115.9	116.1	119.2	120.3	120.5	121.9	121.9	122.1	122.2	122.5
21	LESS: Allowance for loan and lease losses	55.4	56.7	58.1	57.8	57.3	56.3	57.0	57.7	57.9	57.6	57.7	57.7
22	Interbank loans ¹²	61.4	55.2	54.7	55.4	52.0	55.3	54.1	54.0	56.2	48.8	52.8	58.1
23	Fed funds and reverse RPs with banks ¹²	53.7	51.9	51.0	51.1	48.6	52.1	50.8	50.6	52.9	45.3	49.4	54.7
24	Loans to commercial banks ¹⁴	7.7	3.3	3.7	4.3	3.5	3.2	3.3	3.4	3.3	3.6	3.4	3.4
25	Cash assets ¹⁵	213.4	255.0	278.0	297.2	286.1	291.9	301.0	290.5	285.4	287.3	292.9	298.7
26	Trading assets ¹⁶	9.4	6.6	6.6	6.3	5.7	6.2	6.7	8.1	7.8	8.1	8.5	9.1
27	Derivatives with a positive fair value ¹⁷	7.7	5.1	5.2	5.1	5.5	5.9	6.5	7.9	7.6	7.9	8.2	8.8
28	Other trading assets	1.6	1.4	1.3	1.2	0.3	0.2	0.2	0.2	0.2	0.3	0.3	0.3
29	Other assets ¹⁸	261.6	275.4	280.2	275.7	273.7	272.8	272.3	278.5	279.1	280.6	279.3	278.5
30	TOTAL ASSETS¹⁹	3,575.8	3,528.5	3,543.4	3,556.4	3,579.2	3,599.2	3,596.4	3,608.2	3,608.1	3,599.7	3,605.9	3,631.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending				
										Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	2,597.3	2,633.0	2,637.3	2,636.9	2,652.4	2,661.8	2,665.0	2,681.2	2,680.2	2,678.4	2,685.9	2,687.1	
32	Large time deposits	478.4	465.2	466.4	467.0	466.3	465.8	466.2	455.9	458.3	455.9	454.6	450.4	
33	Other deposits	2,118.9	2,167.9	2,171.0	2,169.9	2,186.1	2,196.0	2,198.9	2,225.3	2,221.9	2,222.6	2,231.3	2,236.7	
34	Borrowings	469.6	393.3	370.1	378.8	393.4	391.2	391.8	388.1	389.7	383.1	385.7	391.8	
35	Borrowings from banks in the U.S.	140.3	90.7	88.9	91.0	86.1	84.8	82.8	84.5	85.2	84.0	82.2	86.3	
36	Borrowings from others	329.3	302.6	281.2	287.9	307.3	306.4	309.0	303.6	304.5	299.2	303.5	305.5	
37	Trading liabilities ²⁰	4.4	3.9	4.1	4.1	4.2	4.7	4.7	5.2	5.1	5.1	5.2	5.5	
38	Derivatives with a negative fair value ¹⁷	3.7	3.0	3.3	3.3	3.3	3.7	3.7	4.4	4.3	4.3	4.5	4.8	
39	Other trading liabilities	0.7	0.8	0.8	0.8	0.9	1.0	1.0	0.8	0.7	0.7	0.7	0.7	
40	Net due to related foreign offices	46.8	48.2	47.2	47.6	48.3	45.8	50.9	50.2	50.4	50.8	50.1	51.0	
41	Other liabilities ²¹	69.5	64.3	63.3	64.8	65.8	66.5	66.7	69.6	70.5	69.1	68.9	71.4	
42	TOTAL LIABILITIES ¹⁹	3,187.7	3,142.7	3,122.0	3,132.3	3,164.2	3,170.0	3,179.0	3,194.2	3,195.9	3,186.5	3,195.8	3,206.8	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	388.0	385.8	421.4	424.1	415.1	429.2	417.4	414.0	412.3	413.1	410.2	424.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.2	1.2	2.2	2.4	2.4	3.0	3.7	4.6	4.4	4.4	4.6	5.6	
45	Securitized consumer loans ²⁴	90.7	87.6	88.8	66.5	15.9	15.6	15.5	15.0	14.8	14.9	14.9	15.0	
46	Securitized credit cards and other revolving plans	89.2	86.7	87.9	65.8	15.9	15.6	15.5	14.8	14.6	14.8	14.7	14.7	
47	Other securitized consumer loans	1.5	0.8	0.9	0.7	0.0	0.0	0.0	0.2	0.2	0.1	0.2	0.3	
48	Securitized real estate loans ²⁴	27.9	21.4	20.4	20.3	20.5	20.6	23.3	21.7	21.1	21.0	21.2	23.8	

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

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending			
										Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	3,069.5	2,993.0	2,968.0	2,972.9	3,014.7	3,017.0	3,016.1	3,017.1	3,017.9	3,009.1	3,010.9	3,026.6
2	Securities in bank credit ²	641.1	639.9	639.4	645.9	654.7	657.7	659.1	662.0	662.1	661.4	661.4	665.9
3	Treasury and agency securities ³	421.7	446.8	443.8	450.3	461.8	465.1	465.5	466.1	466.5	465.3	465.1	467.6
4	Mortgage-backed securities (MBS) ⁴	262.4	276.8	276.9	279.1	284.4	286.5	287.8	288.5	288.3	288.0	287.5	290.7
5	Non-MBS ⁵	159.3	170.0	166.9	171.2	177.4	178.6	177.7	177.5	178.2	177.3	177.6	176.9
6	Other securities	219.4	193.1	195.5	195.6	192.9	192.7	193.6	196.0	195.6	196.1	196.4	198.3
7	Mortgage-backed securities ⁶	28.4	29.1	29.1	28.6	28.2	27.5	27.7	27.5	27.4	27.9	27.4	27.8
8	Non-MBS ⁷	191.0	164.0	166.5	166.9	164.7	165.2	165.9	168.4	168.3	168.2	169.0	170.5
9	Loans and leases in bank credit ⁸	2,428.5	2,353.1	2,328.6	2,327.0	2,360.0	2,359.3	2,357.0	2,355.0	2,355.8	2,347.7	2,349.5	2,360.7
10	Commercial and industrial loans	409.9	390.5	388.5	387.4	385.6	386.6	386.8	386.6	386.8	385.4	385.9	386.6
11	Real estate loans	1,670.8	1,621.9	1,606.6	1,599.5	1,602.4	1,599.7	1,593.0	1,590.5	1,591.2	1,584.7	1,584.5	1,595.2
12	Revolving home equity loans	118.2	119.8	119.9	119.7	120.4	120.5	120.2	120.3	120.3	120.3	120.3	120.3
13	Closed-end residential loans ⁹	536.8	521.1	511.3	510.7	517.9	520.2	519.6	523.8	523.6	518.0	519.3	531.6
14	Commercial real estate loans ¹⁰	1,015.8	981.0	975.3	969.0	964.1	959.0	953.2	946.4	947.3	946.4	944.9	943.2
15	Consumer loans	220.7	221.7	217.6	223.3	252.8	253.3	254.3	255.7	255.4	255.8	257.2	257.0
16	Credit cards and other revolving plans	79.4	75.3	72.8	79.7	107.8	107.6	107.7	108.3	108.1	108.2	109.2	108.5
17	Other consumer loans ¹¹	141.3	146.4	144.8	143.5	145.0	145.7	146.6	147.4	147.3	147.6	148.0	148.4
18	Other loans and leases	127.0	119.0	116.0	116.8	119.2	119.7	123.0	122.2	122.3	121.8	121.9	122.0
19	Fed funds and reverse RPs with nonbanks ¹²	3.8	1.1	1.3	1.2	1.5	1.2	2.8	1.3	1.9	1.1	1.3	1.1
20	All other loans and leases ¹³	123.2	117.9	114.6	115.7	117.7	118.5	120.2	121.0	120.4	120.7	120.6	120.9
21	LESS: Allowance for loan and lease losses	56.1	56.1	57.5	57.6	58.4	58.9	58.4	58.5	58.5	58.6	58.4	58.9
22	Interbank loans ¹²	60.0	56.3	56.3	58.0	53.3	53.6	53.0	52.0	54.8	47.4	51.8	54.6
23	Fed funds and reverse RPs with banks ¹²	52.0	53.3	52.9	54.6	50.1	50.3	49.7	48.6	51.4	43.8	48.4	51.1
24	Loans to commercial banks ¹⁴	8.0	3.0	3.4	3.4	3.2	3.2	3.3	3.4	3.3	3.6	3.4	3.5
25	Cash assets ¹⁵	209.7	270.1	283.8	293.3	282.0	283.6	289.2	284.6	283.7	279.0	284.5	293.9
26	Trading assets ¹⁶	7.8	6.7	7.0	6.7	5.6	6.1	6.1	6.4	6.4	6.3	6.4	6.6
27	Derivatives with a positive fair value ¹⁷	6.3	5.4	5.6	5.5	5.3	5.8	5.9	6.1	6.1	6.1	6.2	6.4
28	Other trading assets	1.6	1.3	1.4	1.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
29	Other assets ¹⁸	257.6	276.7	281.3	277.2	276.0	273.5	273.8	274.4	276.0	273.7	273.5	272.7
30	TOTAL ASSETS¹⁹	3,548.6	3,546.7	3,538.8	3,550.5	3,573.3	3,574.9	3,579.8	3,576.0	3,580.2	3,556.8	3,568.6	3,595.5

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)

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4
LIABILITIES													
31	Deposits	2,581.8	2,632.9	2,643.3	2,657.6	2,665.9	2,664.5	2,662.6	2,664.3	2,668.5	2,647.6	2,657.0	2,682.7
32	Large time deposits	477.3	466.6	467.7	466.4	464.1	461.9	460.2	455.1	456.1	454.7	453.8	453.4
33	Other deposits	2,104.5	2,166.3	2,175.5	2,191.2	2,201.8	2,202.6	2,202.4	2,209.2	2,212.4	2,192.9	2,203.2	2,229.3
34	Borrowings	461.0	398.0	375.0	376.0	392.7	394.5	392.9	383.4	383.6	381.4	381.6	381.4
35	Borrowings from banks in the U.S.	135.1	94.3	93.3	92.0	89.2	87.3	84.2	82.1	81.8	81.4	80.7	80.1
36	Borrowings from others	326.0	303.7	281.7	284.0	303.5	307.1	308.7	301.3	301.8	300.0	301.0	301.2
37	Trading liabilities ²⁰	4.1	3.9	4.3	4.2	4.1	4.6	4.6	4.9	4.8	4.8	4.8	5.0
38	Derivatives with a negative fair value ¹⁷	3.4	3.1	3.4	3.3	3.2	3.7	3.8	4.1	4.1	4.0	4.1	4.3
39	Other trading liabilities	0.8	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.7	0.7
40	Net due to related foreign offices	46.8	48.2	47.2	47.6	48.3	45.8	50.9	50.2	50.4	50.8	50.1	51.0
41	Other liabilities ²¹	67.7	63.3	63.0	64.5	64.7	66.4	65.8	68.0	68.2	66.9	68.0	69.9
42	TOTAL LIABILITIES ¹⁹	3,161.5	3,146.4	3,132.8	3,149.9	3,175.7	3,175.8	3,176.7	3,170.7	3,175.5	3,151.5	3,161.6	3,189.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	387.1	400.4	406.0	400.6	397.6	399.1	403.1	405.3	404.7	405.4	407.0	405.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.2	1.2	2.2	2.4	2.4	3.0	3.7	4.6	4.4	4.4	4.6	5.6
45	Securitized consumer loans ²⁴	89.2	89.8	89.6	66.4	15.8	15.5	15.4	14.5	14.4	14.4	14.3	14.3
46	Securitized credit cards and other revolving plans	87.8	89.0	88.7	65.7	15.7	15.4	15.3	14.5	14.3	14.3	14.3	14.3
47	Other securitized consumer loans	1.4	0.9	0.9	0.7	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
48	Securitized real estate loans ²⁴	24.1	21.8	21.8	21.7	20.7	20.5	20.6	20.0	19.9	19.8	19.8	19.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4
ASSETS													
1	Bank credit	878.2	793.7	780.2	778.8	782.2	764.3	755.9	791.1	792.4	808.7	789.9	797.2
2	Securities in bank credit ²	267.5	249.4	245.4	240.3	240.5	231.4	225.1	240.1	240.0	247.2	241.4	239.9
3	Treasury and agency securities ³	91.6	96.1	91.7	91.8	98.5	94.8	96.9	101.8	101.9	106.3	100.4	100.8
4	Mortgage-backed securities (MBS) ⁴	33.7	25.0	23.5	23.0	23.3	22.6	22.9	22.7	23.0	23.4	22.4	22.2
5	Non-MBS ⁵	57.9	71.0	68.2	68.8	75.1	72.2	74.0	79.1	78.9	82.9	78.0	78.6
6	Other securities	176.0	153.3	153.7	148.4	142.1	136.7	128.1	138.3	138.1	140.9	141.0	139.1
7	Mortgage-backed securities ⁶	10.5	8.6	8.6	8.9	7.9	8.1	8.2	8.5	8.5	8.5	8.4	8.4
8	Non-MBS ⁷	165.4	144.7	145.1	139.5	134.2	128.6	119.9	129.8	129.6	132.5	132.7	130.7
9	Loans and leases in bank credit ⁸	610.7	544.3	534.8	538.6	541.6	532.8	530.9	550.9	552.4	561.4	548.5	557.2
10	Commercial and industrial loans	321.2	270.4	265.9	263.2	259.0	255.0	253.0	250.2	250.6	250.1	249.4	248.8
11	Real estate loans	44.4	40.6	41.0	41.2	38.8	37.4	36.5	37.2	37.3	37.4	37.4	37.0
12	Revolving home equity loans	0.2	1.3	1.5	1.4	0.5	-0.3	-0.8	0.2	0.3	0.4	0.3	0.1
13	Closed-end residential loans ⁹	3.9	2.4	2.3	2.3	1.9	2.3	2.2	2.2	2.1	2.2	2.3	2.4
14	Commercial real estate loans ¹⁰	40.3	36.9	37.2	37.5	36.3	35.4	35.1	34.8	35.0	34.8	34.9	34.6
15	Consumer loans	0.6	1.3	1.3	1.4	1.5	1.5	1.3	1.6	1.6	1.6	1.6	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	0.0
17	Other consumer loans ¹¹	0.6	1.3	1.3	1.4	1.5	1.5	1.3	1.6	1.6	1.6	1.6	1.4
18	Other loans and leases	244.5	232.0	226.7	232.8	242.3	238.8	240.0	261.9	262.9	272.4	260.1	269.9
19	Fed funds and reverse RPs with nonbanks ¹²	65.7	72.7	70.3	71.6	70.0	73.6	76.1	91.9	92.7	96.1	91.8	100.6
20	All other loans and leases ¹³	178.8	159.3	156.4	161.2	172.3	165.2	163.8	170.0	170.1	176.3	168.3	169.4
21	LESS: Allowance for loan and lease losses	1.8	1.4	1.8	1.8	1.8	1.7	1.7	1.3	1.2	1.3	1.2	1.2
22	Interbank loans ¹²	38.1	28.7	31.8	25.9	29.5	33.8	30.2	37.3	37.5	36.7	39.0	40.2
23	Fed funds and reverse RPs with banks ¹²	32.7	26.8	28.9	23.7	26.1	28.7	24.3	31.2	31.6	30.6	32.9	33.7
24	Loans to commercial banks ¹⁴	5.3	1.9	2.9	2.2	3.3	5.1	5.8	6.1	5.8	6.1	6.1	6.5
25	Cash assets ¹⁵	259.2	432.7	467.6	396.1	374.0	371.2	366.5	438.1	411.1	456.5	475.3	447.2
26	Trading assets ¹⁶	138.2	105.9	109.5	107.9	105.9	112.7	121.0	146.2	135.3	150.2	156.6	166.9
27	Derivatives with a positive fair value ¹⁷	130.2	93.3	97.8	94.8	94.5	100.4	109.4	133.9	122.5	137.3	145.9	159.5
28	Other trading assets	8.1	12.7	11.7	13.1	11.4	12.2	11.7	12.3	12.8	12.9	10.7	7.4
29	Other assets ¹⁸	42.1	40.7	39.3	39.4	44.1	51.2	46.1	39.1	43.0	39.4	36.7	35.9
30	TOTAL ASSETS¹⁹	1,354.2	1,400.4	1,426.6	1,346.4	1,333.9	1,331.4	1,318.0	1,450.5	1,418.0	1,490.2	1,496.2	1,486.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 13, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	953.8	1,045.8	1,050.1	1,038.7	1,012.8	963.7	966.6	1,012.0	1,000.4	1,020.9	1,028.3	1,038.8	
32	Large time deposits	921.3	1,010.8	1,013.8	1,001.0	976.1	922.7	925.0	964.0	957.7	967.4	978.2	983.8	
33	Other deposits	32.4	35.0	36.2	37.6	36.8	41.0	41.6	48.0	42.7	53.5	50.0	55.0	
34	Borrowings	646.6	523.3	506.5	476.5	501.8	505.1	513.3	530.0	526.4	539.1	532.6	547.8	
35	Borrowings from banks in the U.S.	36.6	31.1	35.3	27.3	30.0	32.9	34.0	36.1	35.2	34.6	38.5	40.2	
36	Borrowings from others	610.0	492.2	471.2	449.1	471.8	472.2	479.3	493.9	491.2	504.5	494.1	507.6	
37	Trading liabilities ²⁰	123.1	120.2	109.4	109.1	105.4	113.8	121.7	151.7	138.4	157.0	165.9	174.8	
38	Derivatives with a negative fair value ¹⁷	115.4	105.8	93.6	91.2	88.1	95.6	103.3	128.8	116.8	131.6	141.4	156.2	
39	Other trading liabilities	7.7	14.4	15.8	18.0	17.2	18.3	18.4	22.9	21.6	25.4	24.5	18.6	
40	Net due to related foreign offices	-409.7	-314.6	-259.6	-325.5	-362.7	-336.2	-352.5	-311.9	-309.3	-303.2	-316.7	-360.5	
41	Other liabilities ²¹	33.2	25.3	28.2	37.1	49.1	52.6	49.8	50.5	56.3	51.6	48.3	42.1	
42	TOTAL LIABILITIES ¹⁹	1,347.0	1,400.0	1,434.5	1,335.9	1,306.3	1,299.0	1,298.9	1,432.3	1,412.2	1,465.6	1,458.3	1,443.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	7.2	0.4	-7.9	10.5	27.6	32.4	19.1	18.3	5.8	24.6	37.9	43.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-19.7	-11.0	-10.4	-10.1	-9.7	-8.2	-8.0	-6.9	-6.9	-6.8	-6.6	-6.4	
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

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending				
										Jul 14	Jul 21	Jul 28	Aug 4	
ASSETS														
1	Bank credit	872.2	784.9	777.2	773.1	779.2	769.0	767.7	783.1	783.3	798.6	784.2	793.5	
2	Securities in bank credit ²	264.2	241.7	241.6	237.6	236.0	235.6	232.6	236.8	235.9	239.5	239.8	238.5	
3	Treasury and agency securities ³	90.3	95.0	95.2	93.8	97.0	95.7	92.1	100.0	98.9	102.6	102.5	102.0	
4	Mortgage-backed securities (MBS) ⁴	33.9	24.8	22.9	22.3	22.2	22.1	21.9	23.0	23.2	23.4	22.8	22.9	
5	Non-MBS ⁵	56.4	70.2	72.3	71.4	74.8	73.6	70.2	76.9	75.7	79.2	79.7	79.1	
6	Other securities	173.9	146.8	146.4	143.8	139.0	139.9	140.4	136.8	137.0	136.9	137.3	136.5	
7	Mortgage-backed securities ⁶	9.6	8.6	10.2	9.8	8.5	7.9	7.9	8.0	8.0	8.1	8.0	8.1	
8	Non-MBS ⁷	164.4	138.1	136.2	134.0	130.5	131.9	132.6	128.8	129.0	128.8	129.3	128.4	
9	Loans and leases in bank credit ⁸	608.0	543.2	535.6	535.5	543.2	533.5	535.2	546.3	547.4	559.1	544.3	555.0	
10	Commercial and industrial loans	317.5	271.1	267.7	265.2	260.5	255.0	252.4	247.7	248.3	247.4	247.2	247.8	
11	Real estate loans	43.6	40.0	39.8	39.7	39.0	37.9	37.4	36.6	36.7	36.5	36.3	36.3	
12	Revolving home equity loans	0.2	0.3	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	
13	Closed-end residential loans ⁹	3.7	2.6	2.5	2.3	2.4	2.3	2.1	2.1	2.1	2.0	2.0	2.1	
14	Commercial real estate loans ¹⁰	39.7	37.2	37.0	37.1	36.3	35.4	35.0	34.3	34.4	34.2	34.0	33.9	
15	Consumer loans	1.1	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	1.1	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	
18	Other loans and leases	245.8	230.7	226.9	229.3	242.4	239.1	243.9	260.6	261.0	273.8	259.4	269.5	
19	Fed funds and reverse RPs with nonbanks ¹²	67.0	70.0	69.9	68.2	71.6	75.8	80.1	90.6	89.8	96.4	92.2	100.3	
20	All other loans and leases ¹³	178.8	160.7	157.0	161.1	170.7	163.3	163.8	170.1	171.2	177.4	167.2	169.2	
21	LESS: Allowance for loan and lease losses	1.9	1.7	1.7	1.6	1.5	1.5	1.5	1.4	1.4	1.5	1.4	1.4	
22	Interbank loans ¹²	36.6	30.3	33.3	25.7	28.5	33.7	28.8	36.1	37.1	35.3	38.3	38.7	
23	Fed funds and reverse RPs with banks ¹²	32.8	27.2	29.9	22.3	25.3	29.0	23.7	30.6	31.8	29.7	32.6	32.4	
24	Loans to commercial banks ¹⁴	3.8	3.2	3.4	3.5	3.1	4.7	5.1	5.6	5.4	5.6	5.7	6.3	
25	Cash assets ¹⁵	249.1	448.4	473.3	390.9	364.0	364.9	350.3	421.4	400.5	437.2	444.4	406.4	
26	Trading assets ¹⁶	129.3	106.9	105.2	105.7	102.3	112.6	117.8	140.5	131.5	145.7	149.6	157.1	
27	Derivatives with a positive fair value ¹⁷	119.6	95.5	94.5	93.7	90.6	100.5	106.0	127.0	118.1	130.9	135.2	147.0	
28	Other trading assets	9.7	11.4	10.7	12.0	11.7	12.0	11.8	13.5	13.4	14.8	14.3	10.1	
29	Other assets ¹⁸	40.0	39.9	41.5	42.5	44.6	52.2	47.7	36.8	39.5	34.9	37.1	34.7	
30	TOTAL ASSETS ¹⁹	1,325.3	1,408.8	1,428.9	1,336.3	1,317.1	1,330.9	1,310.8	1,416.4	1,390.6	1,450.3	1,452.0	1,429.1	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 13, 2010

Account		2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending				
										Jul 14	Jul 21	Jul 28	Aug 4	
LIABILITIES														
31	Deposits	939.0	1,054.9	1,052.6	1,035.1	1,014.7	976.4	969.0	999.9	986.9	1,009.6	1,018.8	1,030.4	
32	Large time deposits	905.8	1,019.9	1,016.9	999.0	973.3	932.3	926.7	951.2	942.5	955.2	967.7	974.3	
33	Other deposits	33.2	35.0	35.7	36.1	41.4	44.2	42.4	48.7	44.4	54.4	51.2	56.1	
34	Borrowings	644.9	514.0	497.8	480.9	506.4	516.1	519.2	531.9	521.3	543.5	542.0	549.8	
35	Borrowings from banks in the U.S.	36.2	30.5	33.6	28.0	29.0	31.9	33.9	36.0	35.4	34.4	39.6	39.7	
36	Borrowings from others	608.7	483.5	464.2	453.0	477.3	484.2	485.2	495.9	485.9	509.1	502.3	510.2	
37	Trading liabilities ²⁰	116.5	126.0	107.1	106.8	104.9	117.7	121.8	144.6	134.3	148.8	154.0	162.8	
38	Derivatives with a negative fair value ¹⁷	109.0	112.3	91.8	90.5	87.2	96.6	101.6	121.8	112.8	125.0	130.4	142.4	
39	Other trading liabilities	7.5	13.7	15.3	16.2	17.6	21.1	20.1	22.8	21.5	23.8	23.7	20.4	
40	Net due to related foreign offices	-409.7	-314.6	-259.6	-325.5	-362.7	-336.2	-352.5	-311.9	-309.3	-303.2	-316.7	-360.5	
41	Other liabilities ²¹	31.8	25.4	27.9	36.1	50.9	54.0	50.3	49.0	54.4	48.5	51.0	43.5	
42	TOTAL LIABILITIES ¹⁹	1,322.4	1,405.8	1,425.9	1,333.3	1,314.1	1,327.9	1,307.8	1,413.5	1,387.6	1,447.3	1,449.1	1,426.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.9	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-19.7	-11.0	-10.4	-10.1	-9.7	-8.2	-8.0	-6.9	-6.9	-6.8	-6.6	-6.4	
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).