FEDERAL RESERVE statistical release

H.8

Selected Assets and Liabilities of Commercial Banks in the United States[1]

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
August 27, 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	39.3
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	13.0	34.5	-3.0	-4.7	42.6
6	Other securities	13.5	8.9	28.6	-8.7	-3.4	-8.4	9.5	-6.8	-7.7	-7.9	-23.3	-28.8	-26.0	-17.6	33.2
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	-5.0	-2.1
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	-15.2	-20.8	-10.1	-4.4	-3.1
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	-4.8	-6.8	-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	-5.4	-1.8
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	-5.3
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	-10.4	-9.6	-9.9	-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	-3.4	0.1	-8.8	-0.8	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	-7.1
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	-0.6	0.5	-0.2	3.2	11.9
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	-7.2	-21.6	-4.6	-3.4	17.0
21	LESS: Allowance for loan and lease losses	–	–	–	–	–	–	–	–	19.5	2.0	-9.8	-14.2	-11.3	-12.4	-28.8
22	Interbank loans[12]	-14.6	18.1	25.7	-14.8	-38.0	33.1	-2.0	-82.3	-110.3	-58.5	-97.6	-246.6	57.7	-43.9	134.4
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	45.5
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	2.4	9.1	-10.4	-26.2
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**	**-12.5**	**-1.3**	**-6.7**	**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	-2.4	-2.8	3.7	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	-20.3	-21.4	-38.4	-1.8	10.8
33	Other deposits	–	–	–	–	–	–	–	–	6.7	2.7	5.2	3.5	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	-45.3	-66.7	-24.3	-32.2	-1.1
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	-6.2	-16.2	-5.1	23.0	17.4	56.1	-11.6	4.8
42	TOTAL LIABILITIES[19]	**8.3**	**8.8**	**11.7**	**12.2**	**-8.9**	**-8.5**	**-10.0**	**-12.6**	**-5.6**	**-5.6**	**-13.4**	**-22.5**	**-2.0**	**-5.5**	**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 States[1]

Seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	ASSETS												
1	Bank credit	9,202.6	8,942.1	8,883.9	8,940.6	9,255.5	9,194.0	9,147.8	9,211.0	9,211.8	9,256.1	9,260.0	9,224.9
2	Securities in bank credit[2]	2,267.5	2,334.9	2,336.9	2,322.2	2,325.7	2,304.9	2,287.3	2,362.2	2,385.6	2,393.6	2,413.4	2,402.7
3	Treasury and agency securities[3]	1,342.0	1,438.3	1,448.6	1,457.8	1,504.0	1,501.4	1,495.5	1,548.6	1,569.8	1,577.7	1,592.4	1,583.7
4	Mortgage-backed securities (MBS)[4]	973.6	999.0	999.8	987.3	1,003.4	1,002.6	999.2	1,032.9	1,046.7	1,050.1	1,052.2	1,041.1
5	Non-MBS[5]	368.5	439.2	448.8	470.5	500.5	498.8	496.3	515.7	523.0	527.6	540.2	542.7
6	Other securities	925.5	896.6	888.3	864.4	821.7	803.5	791.7	813.6	815.8	815.9	821.0	819.0
7	Mortgage-backed securities[6]	217.4	213.2	210.1	205.1	193.2	188.0	183.6	183.9	184.7	182.1	183.2	182.5
8	Non-MBS[7]	708.1	683.5	678.2	659.3	628.5	615.5	608.2	629.7	631.2	633.8	637.8	636.5
9	Loans and leases in bank credit[8]	6,935.1	6,607.2	6,547.1	6,618.4	6,929.8	6,889.1	6,860.6	6,848.8	6,826.2	6,862.6	6,846.6	6,822.2
10	Commercial and industrial loans	1,450.4	1,289.2	1,271.8	1,259.0	1,257.5	1,245.0	1,240.4	1,237.2	1,241.6	1,241.8	1,245.0	1,241.0
11	Real estate loans	3,833.1	3,755.9	3,720.2	3,705.2	3,712.3	3,698.3	3,677.3	3,656.4	3,641.8	3,648.7	3,652.2	3,641.9
12	Revolving home equity loans	607.1	600.1	599.3	600.1	603.1	599.7	597.0	596.1	595.2	594.5	594.4	594.1
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	1,502.6	1,493.7	1,503.6	1,509.7	1,502.7
14	Commercial real estate loans[10]	1,696.1	1,625.7	1,616.8	1,607.5	1,596.8	1,584.2	1,571.1	1,557.7	1,552.8	1,550.7	1,548.1	1,545.1
15	Consumer loans	852.7	813.9	813.4	894.2	1,176.7	1,168.1	1,167.3	1,168.7	1,166.3	1,172.9	1,168.9	1,161.5
16	Credit cards and other revolving plans	359.8	317.0	317.2	394.1	652.9	644.4	642.2	638.4	635.3	640.7	637.0	628.6
17	Other consumer loans[11]	492.9	497.0	496.2	500.2	523.8	523.7	525.1	530.3	531.0	532.1	531.9	532.9
18	Other loans and leases	798.9	748.1	741.6	760.0	783.4	777.7	775.5	786.5	776.5	799.1	780.5	777.8
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	216.8	229.4	211.9	214.0
20	All other loans and leases[13]	578.6	540.4	531.6	545.6	575.1	566.1	564.1	568.0	559.6	569.7	568.6	563.9
21	LESS: Allowance for loan and lease losses	185.4	199.7	202.1	208.4	234.0	231.9	229.5	224.0	224.0	224.2	223.5	224.4
22	Interbank loans[12]	343.0	209.5	219.2	193.7	153.9	161.3	155.4	172.8	171.6	183.4	184.0	178.6
23	Fed funds and reverse RPs with banks[12]	257.5	148.5	157.7	142.2	130.8	141.3	134.6	150.3	149.8	162.6	161.2	155.2
24	Loans to commercial banks[14]	85.5	60.9	61.6	51.5	23.1	19.9	20.8	22.5	21.9	20.8	22.8	23.4
25	Cash assets[15]	965.9	1,179.9	1,303.4	1,265.8	1,210.2	1,216.9	1,195.0	1,240.3	1,263.0	1,239.7	1,276.1	1,224.3
26	Trading assets[16]	357.9	260.0	260.6	260.3	261.2	281.4	297.6	338.0	357.2	368.2	385.1	379.4
27	Derivatives with a positive fair value[17]	334.1	234.5	238.2	235.4	239.3	258.8	274.3	313.4	332.1	346.9	359.4	354.0
28	Other trading assets	23.9	25.4	22.4	24.9	21.9	22.6	23.4	24.7	25.1	21.3	25.7	25.4
29	Other assets[18]	1,191.8	1,241.9	1,271.9	1,253.7	1,247.8	1,263.1	1,252.2	1,224.9	1,241.1	1,249.5	1,242.4	1,243.5
30	TOTAL ASSETS[19]	**11,876.0**	**11,633.6**	**11,737.0**	**11,705.8**	**11,894.6**	**11,884.9**	**11,818.5**	**11,963.0**	**12,020.6**	**12,072.8**	**12,124.1**	**12,026.2**

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	LIABILITIES												
31	Deposits	7,514.3	7,681.4	7,705.4	7,693.8	7,686.1	7,670.4	7,693.8	7,749.1	7,776.4	7,783.1	7,786.9	7,742.0
32	Large time deposits	1,904.0	1,884.1	1,875.2	1,846.1	1,813.8	1,755.9	1,753.3	1,769.1	1,780.1	1,775.2	1,781.7	1,775.2
33	Other deposits	5,610.4	5,797.3	5,830.2	5,847.8	5,872.3	5,914.5	5,940.5	5,980.0	5,996.3	6,007.9	6,005.2	5,966.8
34	Borrowings	2,232.1	1,879.0	1,859.2	1,854.4	2,094.0	2,052.2	1,997.2	1,995.4	1,980.0	2,025.1	2,017.5	2,006.4
35	Borrowings from banks in the U.S.	382.3	256.9	265.1	236.9	193.8	194.2	193.2	204.2	203.4	212.9	209.9	203.8
36	Borrowings from others	1,849.8	1,622.1	1,594.2	1,617.5	1,900.2	1,858.0	1,804.0	1,791.2	1,776.6	1,812.2	1,807.7	1,802.6
37	Trading liabilities[20]	276.2	229.0	216.0	217.7	218.2	244.0	254.9	305.1	334.5	339.8	356.7	358.3
38	Derivatives with a negative fair value[17]	227.0	178.4	167.4	166.3	166.9	185.1	193.8	231.7	248.3	260.3	270.3	268.7
39	Other trading liabilities	49.2	50.5	48.6	51.4	51.3	58.9	61.1	73.5	86.2	79.5	86.4	89.6
40	Net due to related foreign offices	94.3	163.8	218.1	121.9	43.8	40.2	17.6	84.1	74.7	45.2	54.0	60.7
41	Other liabilities[21]	461.5	411.8	412.8	421.3	434.0	454.3	449.9	451.7	460.4	450.5	465.1	448.0
42	TOTAL LIABILITIES[19]	**10,578.4**	**10,365.0**	**10,411.5**	**10,309.1**	**10,476.1**	**10,461.1**	**10,413.5**	**10,585.4**	**10,626.0**	**10,643.7**	**10,680.3**	**10,615.3**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,297.6**	**1,268.6**	**1,325.5**	**1,396.7**	**1,418.5**	**1,423.8**	**1,405.1**	**1,377.6**	**1,394.6**	**1,429.1**	**1,443.8**	**1,410.9**
	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	9.7	10.4	14.5	13.7	13.5
45	Securitized consumer loans[24]	411.4	394.3	393.7	304.9	24.7	22.0	21.7	20.6	20.3	20.4	20.5	20.5
46	Securitized credit cards and other revolving plans	374.8	362.4	361.4	278.5	15.9	15.6	15.5	14.8	14.7	14.7	14.8	14.8
47	Other securitized consumer loans	36.6	31.9	32.2	26.4	8.8	6.4	6.2	5.8	5.7	5.8	5.7	5.6
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	1,395.4	1,391.8	1,393.5	1,384.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Aug 4	Aug 11	Aug 18
	ASSETS												
1	Bank credit	9,157.5	8,948.0	8,879.8	8,926.7	9,227.2	9,181.5	9,141.9	9,159.6	9,160.8	9,226.1	9,220.2	9,187.6
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	2,345.1	2,366.9	2,386.0	2,398.2	2,393.6
3	Treasury and agency securities[3]	1,335.6	1,437.8	1,451.6	1,470.4	1,500.0	1,492.1	1,485.1	1,538.6	1,561.1	1,576.4	1,584.3	1,582.1
4	Mortgage-backed securities (MBS)[4]	971.7	998.3	1,004.7	996.3	1,000.8	1,001.5	996.5	1,029.4	1,041.3	1,049.2	1,047.2	1,039.2
5	Non-MBS[5]	363.9	439.5	446.9	474.1	499.2	490.6	488.6	509.2	519.8	527.2	537.1	542.9
6	Other securities	917.6	882.9	872.5	855.5	821.2	815.7	809.6	806.5	805.8	809.6	813.9	811.5
7	Mortgage-backed securities[6]	214.5	214.7	213.3	207.2	194.9	189.1	183.6	181.6	181.6	180.5	180.6	180.4
8	Non-MBS[7]	703.0	668.2	659.3	648.3	626.3	626.6	626.0	624.9	624.2	629.1	633.3	631.0
9	Loans and leases in bank credit[8]	6,904.4	6,627.3	6,555.6	6,600.8	6,906.0	6,873.7	6,847.2	6,814.5	6,793.9	6,840.1	6,822.0	6,794.0
10	Commercial and industrial loans	1,441.5	1,286.9	1,275.2	1,262.0	1,260.6	1,249.3	1,241.1	1,230.5	1,232.7	1,236.1	1,235.4	1,232.7
11	Real estate loans	3,834.4	3,757.4	3,714.6	3,692.7	3,702.3	3,694.5	3,674.2	3,657.1	3,639.4	3,658.9	3,668.4	3,638.0
12	Revolving home equity loans	607.0	601.2	598.8	597.0	600.9	598.9	596.3	595.9	595.9	594.4	594.4	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	1,507.3	1,503.8	1,488.9	1,513.6	1,525.0	1,497.6
14	Commercial real estate loans[10]	1,695.5	1,625.1	1,615.0	1,605.1	1,594.6	1,583.0	1,570.5	1,557.3	1,554.6	1,550.9	1,549.0	1,545.9
15	Consumer loans	843.0	832.7	821.5	887.9	1,166.4	1,158.7	1,157.0	1,152.7	1,155.0	1,153.8	1,151.5	1,154.1
16	Credit cards and other revolving plans	354.3	330.7	319.0	385.2	640.8	633.9	631.9	627.3	628.8	627.2	624.6	625.0
17	Other consumer loans[11]	488.7	501.9	502.5	502.7	525.6	524.8	525.0	525.4	526.2	526.6	526.9	529.1
18	Other loans and leases	785.5	750.4	744.4	758.2	776.6	771.3	775.0	774.3	766.8	791.2	766.8	769.3
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	207.0	222.0	202.7	207.1
20	All other loans and leases[13]	577.6	541.5	528.4	541.7	570.5	560.4	564.4	567.5	559.8	569.3	564.1	562.2
21	LESS: Allowance for loan and lease losses	185.9	199.0	201.5	207.9	234.0	234.4	231.1	224.6	222.6	226.4	225.8	225.1
22	Interbank loans[12]	328.0	214.3	224.2	197.6	155.9	156.7	150.9	165.7	169.7	174.6	175.4	177.0
23	Fed funds and reverse RPs with banks[12]	245.8	152.2	161.7	146.2	132.9	137.3	131.1	144.1	148.4	153.6	152.6	153.5
24	Loans to commercial banks[14]	82.2	62.1	62.5	51.4	23.0	19.4	19.7	21.7	21.3	21.0	22.9	23.5
25	Cash assets[15]	937.3	1,231.4	1,313.1	1,240.1	1,200.5	1,207.3	1,159.7	1,202.0	1,201.5	1,175.9	1,190.9	1,171.6
26	Trading assets[16]	335.2	267.5	256.8	259.0	258.0	279.1	289.4	321.3	331.9	341.3	361.9	364.0
27	Derivatives with a positive fair value[17]	310.1	243.5	235.3	235.1	235.5	256.8	265.9	295.5	307.1	318.8	334.9	337.0
28	Other trading assets	25.1	24.0	21.5	23.9	22.5	22.3	23.4	25.9	24.8	22.5	27.0	27.0
29	Other assets[18]	1,188.4	1,251.0	1,277.5	1,264.4	1,245.1	1,256.0	1,246.7	1,220.5	1,225.1	1,235.9	1,235.2	1,228.8
30	TOTAL ASSETS[19]	**11,760.5**	**11,713.2**	**11,749.9**	**11,679.9**	**11,852.6**	**11,846.3**	**11,757.4**	**11,844.5**	**11,866.3**	**11,927.4**	**11,957.8**	**11,904.0**

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued)

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Aug 4	Aug 11	Aug 18
	LIABILITIES												
31	Deposits	7,462.2	7,695.2	7,707.4	7,729.3	7,728.8	7,678.5	7,684.6	7,696.0	7,682.6	7,771.3	7,747.7	7,695.0
32	Large time deposits	1,890.0	1,894.6	1,875.2	1,840.1	1,801.2	1,756.5	1,747.1	1,758.1	1,771.2	1,775.0	1,779.0	1,775.1
33	Other deposits	5,572.3	5,800.7	5,832.2	5,889.1	5,927.6	5,922.0	5,937.4	5,937.9	5,911.5	5,996.3	5,968.7	5,919.9
34	Borrowings	2,200.4	1,870.9	1,855.9	1,859.9	2,102.7	2,081.2	2,001.1	1,966.0	1,966.2	1,987.0	1,993.4	1,987.0
35	Borrowings from banks in the U.S.	379.0	255.2	264.3	238.2	196.4	194.8	196.1	203.3	206.1	205.3	205.6	207.1
36	Borrowings from others	1,821.4	1,615.7	1,591.6	1,621.8	1,906.3	1,886.4	1,805.1	1,762.8	1,760.1	1,781.7	1,787.8	1,779.9
37	Trading liabilities[20]	263.4	237.4	213.1	215.6	214.3	246.4	253.5	292.9	313.5	321.5	341.2	347.1
38	Derivatives with a negative fair value[17]	214.2	188.7	166.4	166.3	166.7	187.9	192.6	219.1	228.7	237.1	249.8	253.7
39	Other trading liabilities	49.1	48.7	46.7	49.3	47.6	58.5	60.9	73.8	84.8	84.3	91.4	93.4
40	Net due to related foreign offices	94.3	163.8	218.1	121.9	43.8	40.2	17.6	84.1	74.7	45.2	54.0	60.7
41	Other liabilities[21]	453.1	410.9	414.3	418.4	427.6	454.2	446.4	444.8	460.3	441.9	455.8	444.2
42	TOTAL LIABILITIES[19]	**10,473.4**	**10,378.2**	**10,408.8**	**10,345.1**	**10,517.1**	**10,500.5**	**10,403.2**	**10,483.8**	**10,497.3**	**10,566.9**	**10,592.0**	**10,534.0**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,287.1**	**1,334.9**	**1,341.1**	**1,334.7**	**1,335.5**	**1,345.8**	**1,354.2**	**1,360.6**	**1,369.0**	**1,360.6**	**1,365.8**	**1,370.0**
	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	9.7	10.4	14.5	13.7	13.5
45	Securitized consumer loans[24]	411.5	396.7	394.1	304.4	24.4	21.6	21.3	20.1	19.8	19.9	19.8	19.7
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	14.2
47	Other securitized consumer loans	36.3	32.4	32.2	26.4	8.7	6.2	6.0	5.7	5.6	5.6	5.5	5.5
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	1,377.4	1,373.9	1,373.8	1,368.0

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	ASSETS												
1	Bank credit	8,324.4	8,148.4	8,103.7	8,161.8	8,473.3	8,429.8	8,391.9	8,420.0	8,421.9	8,459.0	8,457.5	8,423.4
2	Securities in bank credit[2]	2,000.0	2,085.5	2,091.5	2,082.0	2,085.1	2,073.5	2,062.2	2,122.1	2,144.2	2,153.6	2,164.4	2,151.4
3	Treasury and agency securities[3]	1,250.5	1,342.2	1,356.9	1,365.9	1,405.5	1,406.6	1,398.6	1,446.8	1,469.4	1,476.9	1,488.9	1,477.9
4	Mortgage-backed securities (MBS)[4]	939.9	974.0	976.3	964.2	980.1	980.0	976.3	1,010.2	1,024.3	1,027.9	1,030.2	1,020.1
5	Non-MBS[5]	310.6	368.2	380.6	401.7	425.4	426.6	422.2	436.6	445.1	449.0	458.7	457.8
6	Other securities	749.5	743.3	734.6	716.0	679.6	666.9	663.6	675.3	674.8	676.8	675.5	673.5
7	Mortgage-backed securities[6]	206.8	204.6	201.5	196.2	185.3	179.9	175.3	175.4	176.3	173.7	174.9	174.1
8	Non-MBS[7]	542.7	538.8	533.1	519.8	494.3	487.0	488.3	499.9	498.5	503.1	500.7	499.3
9	Loans and leases in bank credit[8]	6,324.4	6,062.8	6,012.2	6,079.9	6,388.2	6,356.3	6,329.7	6,297.9	6,277.7	6,305.4	6,293.1	6,272.0
10	Commercial and industrial loans	1,129.2	1,018.8	1,005.9	995.8	998.5	990.0	987.4	987.1	992.6	993.3	995.8	992.5
11	Real estate loans	3,788.6	3,715.3	3,679.2	3,664.0	3,673.5	3,660.9	3,640.8	3,619.1	3,604.4	3,611.7	3,615.5	3,605.8
12	Revolving home equity loans	606.9	598.8	597.9	598.7	602.6	600.1	597.7	595.9	595.0	594.4	594.6	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	1,507.0	1,500.4	1,491.4	1,501.2	1,507.2	1,500.1
14	Commercial real estate loans[10]	1,655.8	1,588.7	1,579.6	1,570.0	1,560.5	1,548.8	1,536.0	1,522.9	1,518.0	1,516.1	1,513.7	1,511.1
15	Consumer loans	852.1	812.7	812.2	892.8	1,175.1	1,166.6	1,166.0	1,167.2	1,164.7	1,171.4	1,167.6	1,160.3
16	Credit cards and other revolving plans	359.8	317.0	317.2	394.1	652.9	644.4	642.2	638.4	635.3	640.7	637.0	628.6
17	Other consumer loans[11]	492.3	495.7	494.9	498.8	522.3	522.2	523.8	528.8	529.4	530.7	530.6	531.7
18	Other loans and leases	554.4	516.1	514.9	527.2	541.1	538.9	535.5	524.5	516.1	528.9	514.2	513.5
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	125.1	128.9	115.6	119.2
20	All other loans and leases[13]	399.8	381.1	375.2	384.4	402.8	400.9	400.2	397.8	391.0	400.0	398.6	394.3
21	LESS: Allowance for loan and lease losses	183.6	198.3	200.3	206.6	232.3	230.1	227.7	222.8	222.9	223.0	222.3	223.3
22	Interbank loans[12]	304.9	180.8	187.4	167.9	124.5	127.5	125.2	135.5	132.7	143.2	145.1	139.1
23	Fed funds and reverse RPs with banks[12]	224.8	121.8	128.7	118.6	104.7	112.6	110.2	119.1	116.9	128.9	128.8	122.1
24	Loans to commercial banks[14]	80.1	59.0	58.7	49.3	19.8	14.9	15.0	16.4	15.8	14.3	16.3	17.1
25	Cash assets[15]	706.7	747.2	835.8	869.7	836.3	845.8	828.5	802.2	787.7	792.6	787.0	767.7
26	Trading assets[16]	219.7	154.0	151.1	152.4	155.2	168.7	176.6	191.8	200.6	201.3	208.2	199.9
27	Derivatives with a positive fair value[17]	203.9	141.3	140.4	140.6	144.8	158.4	164.9	179.4	186.2	187.4	195.8	189.0
28	Other trading assets	15.8	12.7	10.7	11.8	10.5	10.4	11.7	12.4	14.4	13.9	12.4	10.9
29	Other assets[18]	1,149.7	1,201.2	1,232.6	1,214.2	1,203.7	1,211.9	1,206.0	1,185.9	1,204.4	1,213.7	1,203.8	1,202.6
30	TOTAL ASSETS[19]	**10,521.8**	**10,233.2**	**10,310.4**	**10,359.4**	**10,560.7**	**10,553.5**	**10,500.5**	**10,512.5**	**10,524.4**	**10,586.7**	**10,579.2**	**10,509.5**

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	LIABILITIES												
31	Deposits	6,560.6	6,635.6	6,655.3	6,655.5	6,674.3	6,706.9	6,727.2	6,737.1	6,748.1	6,744.3	6,733.3	6,703.4
32	Large time deposits	982.6	873.3	861.3	845.3	838.8	833.4	828.3	805.1	801.9	791.4	788.1	790.1
33	Other deposits	5,577.9	5,762.3	5,794.0	5,810.2	5,835.5	5,873.5	5,898.9	5,932.0	5,946.3	5,952.9	5,945.2	5,913.3
34	Borrowings	1,585.4	1,355.7	1,352.7	1,377.7	1,591.2	1,546.9	1,483.9	1,465.3	1,447.4	1,477.3	1,473.4	1,465.9
35	Borrowings from banks in the U.S.	345.6	225.7	229.8	209.6	163.9	161.3	159.2	168.1	164.9	172.6	170.6	163.6
36	Borrowings from others	1,239.8	1,130.0	1,122.9	1,168.1	1,427.3	1,385.6	1,324.7	1,297.3	1,282.5	1,304.6	1,302.7	1,302.3
37	Trading liabilities[20]	153.1	108.7	106.7	108.5	112.9	130.2	133.2	153.5	168.6	165.0	173.0	170.0
38	Derivatives with a negative fair value[17]	111.6	72.6	73.9	75.1	78.7	89.5	90.4	102.9	106.9	104.2	110.5	106.1
39	Other trading liabilities	41.5	36.1	32.8	33.4	34.1	40.7	42.8	50.6	61.7	60.8	62.5	63.8
40	Net due to related foreign offices	504.0	478.4	477.7	447.4	406.5	376.4	370.1	396.0	391.4	405.7	384.0	376.8
41	Other liabilities[21]	428.3	386.5	384.6	384.2	384.9	401.7	400.2	401.2	412.2	408.3	417.9	404.4
42	TOTAL LIABILITIES[19]	**9,231.4**	**8,965.0**	**8,977.0**	**8,973.2**	**9,169.8**	**9,162.0**	**9,114.5**	**9,153.1**	**9,167.7**	**9,200.6**	**9,181.5**	**9,120.4**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,290.4**	**1,268.2**	**1,333.4**	**1,386.2**	**1,390.9**	**1,391.5**	**1,385.9**	**1,359.3**	**1,356.7**	**1,386.0**	**1,397.7**	**1,389.1**
	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	17.8	21.8	20.9	20.3
45	Securitized consumer loans[24]	411.4	394.3	393.7	304.9	24.7	22.0	21.7	20.6	20.3	20.4	20.5	20.5
46	Securitized credit cards and other revolving plans	374.8	362.4	361.4	278.5	15.9	15.6	15.5	14.8	14.7	14.7	14.8	14.8
47	Other securitized consumer loans	36.6	31.9	32.2	26.4	8.8	6.4	6.2	5.8	5.7	5.8	5.7	5.6
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	1,395.4	1,391.8	1,393.5	1,384.6

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	ASSETS												
1	Bank credit	8,285.3	8,163.1	8,102.6	8,153.7	8,448.0	8,412.5	8,374.2	8,376.5	8,376.7	8,432.7	8,426.6	8,394.1
2	Securities in bank credit[2]	1,988.9	2,078.9	2,082.5	2,088.3	2,085.2	2,072.2	2,062.1	2,108.3	2,127.0	2,147.6	2,153.6	2,147.2
3	Treasury and agency securities[3]	1,245.3	1,342.8	1,356.4	1,376.7	1,403.0	1,396.4	1,393.0	1,438.7	1,458.5	1,474.5	1,481.9	1,477.7
4	Mortgage-backed securities (MBS)[4]	937.8	973.5	981.8	974.0	978.6	979.3	974.6	1,006.4	1,018.5	1,026.4	1,024.4	1,018.2
5	Non-MBS[5]	307.5	369.3	374.6	402.7	424.4	417.1	418.4	432.3	440.0	448.1	457.5	459.6
6	Other securities	743.6	736.1	726.1	711.7	682.2	675.8	669.1	669.7	668.5	673.1	671.7	669.5
7	Mortgage-backed securities[6]	205.0	206.1	203.0	197.3	186.4	181.2	175.7	173.6	173.6	172.4	172.5	172.4
8	Non-MBS[7]	538.7	530.0	523.1	514.3	495.8	494.7	493.4	496.1	495.0	500.7	499.1	497.1
9	Loans and leases in bank credit[8]	6,296.4	6,084.1	6,020.0	6,065.3	6,362.8	6,340.3	6,312.0	6,268.2	6,249.6	6,285.1	6,273.1	6,246.9
10	Commercial and industrial loans	1,124.0	1,015.7	1,007.5	996.9	1,000.1	994.3	988.7	982.9	985.9	988.7	987.9	985.6
11	Real estate loans	3,790.8	3,717.3	3,674.8	3,653.0	3,663.4	3,656.5	3,636.8	3,620.5	3,603.0	3,622.7	3,632.2	3,601.8
12	Revolving home equity loans	606.8	600.9	598.5	596.8	600.7	598.7	596.1	595.7	595.6	594.2	594.1	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	1,501.8	1,486.9	1,511.5	1,522.8	1,495.4
14	Commercial real estate loans[10]	1,655.8	1,588.0	1,578.0	1,567.9	1,558.2	1,547.6	1,535.5	1,523.1	1,520.5	1,517.0	1,515.2	1,512.1
15	Consumer loans	842.0	831.4	820.2	886.5	1,165.0	1,157.3	1,155.6	1,151.3	1,153.6	1,152.4	1,150.0	1,152.7
16	Credit cards and other revolving plans	354.3	330.7	319.0	385.2	640.8	633.9	631.9	627.3	628.8	627.2	624.6	625.0
17	Other consumer loans[11]	487.6	500.6	501.2	501.3	524.2	523.4	523.6	524.0	524.8	525.2	525.5	527.6
18	Other loans and leases	539.7	519.7	517.5	528.9	534.2	532.2	531.1	513.5	507.2	521.4	502.9	506.8
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	114.8	121.7	107.9	113.8
20	All other loans and leases[13]	398.8	380.8	371.4	380.6	399.7	397.1	400.6	397.4	392.3	399.7	395.0	393.1
21	LESS: Allowance for loan and lease losses	184.0	197.3	199.8	206.2	232.5	232.9	229.6	223.2	221.2	225.0	224.5	223.7
22	Interbank loans[12]	291.4	184.0	190.8	171.8	127.4	123.0	122.1	129.6	131.4	135.9	138.0	138.3
23	Fed funds and reverse RPs with banks[12]	213.0	125.0	131.8	123.9	107.6	108.3	107.4	113.5	115.8	121.2	121.3	120.9
24	Loans to commercial banks[14]	78.4	58.9	59.0	47.9	19.8	14.7	14.7	16.1	15.6	14.7	16.6	17.4
25	Cash assets[15]	688.2	782.9	839.7	849.2	836.5	842.3	809.4	780.6	757.1	769.5	735.2	720.6
26	Trading assets[16]	205.9	160.6	151.6	153.3	155.6	166.5	171.6	180.8	182.3	184.2	192.9	191.2
27	Derivatives with a positive fair value[17]	190.5	148.1	140.8	141.4	144.9	156.3	160.0	168.4	171.8	171.8	181.2	179.5
28	Other trading assets	15.4	12.6	10.8	11.9	10.7	10.3	11.6	12.4	10.5	12.4	11.7	11.6
29	Other assets[18]	1,148.4	1,211.1	1,236.0	1,221.8	1,200.5	1,203.9	1,198.9	1,183.7	1,188.0	1,201.2	1,196.4	1,191.6
30	TOTAL ASSETS[19]	**10,435.2**	**10,304.3**	**10,321.0**	**10,343.6**	**10,535.5**	**10,515.4**	**10,446.6**	**10,428.1**	**10,414.3**	**10,498.4**	**10,464.6**	**10,412.0**

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued) August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Aug 4	Aug 11	Aug 18
	LIABILITIES												
31	Deposits	6,523.3	6,640.3	6,654.8	6,694.5	6,715.2	6,702.3	6,715.5	6,696.1	6,663.8	6,740.8	6,704.0	6,664.7
32	Large time deposits	984.2	874.6	858.3	841.4	829.0	824.5	820.5	806.9	803.5	800.7	794.5	796.3
33	Other deposits	5,539.1	5,765.7	5,796.5	5,853.1	5,886.2	5,877.8	5,895.0	5,889.2	5,860.3	5,940.2	5,909.5	5,868.4
34	Borrowings	1,555.5	1,356.9	1,358.0	1,378.7	1,595.2	1,564.8	1,482.0	1,434.1	1,424.2	1,437.1	1,442.5	1,435.7
35	Borrowings from banks in the U.S.	342.8	224.7	230.6	210.2	167.3	163.0	162.1	167.2	166.4	165.6	166.5	165.4
36	Borrowings from others	1,212.7	1,132.2	1,127.4	1,168.5	1,427.9	1,401.9	1,319.8	1,266.9	1,257.8	1,271.5	1,276.0	1,270.3
37	Trading liabilities[20]	146.9	111.4	106.0	108.9	109.4	128.7	131.8	148.3	159.4	158.7	165.2	166.6
38	Derivatives with a negative fair value[17]	105.3	76.4	74.5	75.8	79.5	91.3	91.0	97.3	98.3	94.7	101.2	99.9
39	Other trading liabilities	41.7	35.0	31.4	33.0	29.9	37.4	40.8	51.0	61.1	64.0	64.0	66.7
40	Net due to related foreign offices	504.0	478.4	477.7	447.4	406.5	376.4	370.1	396.0	391.4	405.7	384.0	376.8
41	Other liabilities[21]	421.3	385.5	386.3	382.3	376.7	400.2	396.1	395.8	409.3	398.4	406.0	401.0
42	TOTAL LIABILITIES[19]	**9,151.0**	**8,972.4**	**8,982.9**	**9,011.8**	**9,203.0**	**9,172.5**	**9,095.4**	**9,070.4**	**9,048.2**	**9,140.8**	**9,101.7**	**9,045.0**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,284.2**	**1,331.9**	**1,338.1**	**1,331.8**	**1,332.6**	**1,342.8**	**1,351.2**	**1,357.7**	**1,366.1**	**1,357.6**	**1,362.8**	**1,367.1**
	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	17.8	21.8	20.9	20.3
45	Securitized consumer loans[24]	411.5	396.7	394.1	304.4	24.4	21.6	21.3	20.1	19.8	19.9	19.8	19.7
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	14.2
47	Other securitized consumer loans	36.3	32.4	32.2	26.4	8.7	6.2	6.0	5.7	5.6	5.6	5.5	5.5
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	1,377.4	1,373.9	1,373.8	1,368.0

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Aug 4	Aug 11	Aug 18
	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	5,386.1	5,392.5	5,416.5	5,412.6	5,397.8
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	1,468.6	1,475.6	1,489.2	1,481.3
3	Treasury and agency securities[3]	819.7	897.1	911.5	919.0	948.4	934.2	927.2	969.6	992.2	999.2	1,013.4	1,007.4
4	Mortgage-backed securities (MBS)[4]	670.3	698.6	705.9	691.5	701.9	695.4	686.8	712.9	725.9	726.7	727.7	721.0
5	Non-MBS[5]	149.4	198.5	205.5	227.5	246.5	238.7	240.3	256.7	266.3	272.6	285.7	286.4
6	Other securities	528.5	544.6	532.2	518.8	491.3	479.3	474.9	477.5	476.3	476.4	475.8	473.9
7	Mortgage-backed securities[6]	177.0	175.4	172.2	167.7	157.8	152.8	148.2	146.3	147.5	144.6	146.0	145.5
8	Non-MBS[7]	351.5	369.2	359.9	351.0	333.5	326.4	326.7	331.2	328.8	331.8	329.8	328.5
9	Loans and leases in bank credit[8]	3,890.8	3,713.6	3,678.0	3,744.5	4,014.7	3,987.4	3,970.9	3,939.0	3,923.9	3,940.9	3,923.4	3,916.5
10	Commercial and industrial loans	717.8	626.8	617.0	608.7	614.4	605.5	601.8	599.4	605.2	605.5	607.2	604.2
11	Real estate loans	2,118.8	2,096.3	2,068.7	2,057.4	2,060.8	2,053.8	2,044.9	2,030.1	2,021.5	2,019.7	2,021.8	2,023.4
12	Revolving home equity loans	487.6	480.4	479.2	479.0	481.2	478.6	476.3	474.6	474.2	473.3	473.6	473.5
13	Closed-end residential loans[9]	990.4	1,008.0	986.0	979.7	984.8	986.8	986.3	977.9	972.0	971.7	975.1	977.8
14	Commercial real estate loans[10]	640.8	607.9	603.5	598.7	594.8	588.4	582.4	577.6	575.4	574.6	573.1	572.1
15	Consumer loans	628.2	594.1	594.7	668.2	919.2	911.1	911.4	908.2	904.5	910.1	905.9	899.6
16	Credit cards and other revolving plans	278.5	242.4	242.6	312.5	542.5	535.2	534.5	527.6	523.8	529.3	525.8	519.1
17	Other consumer loans[11]	349.7	351.7	352.1	355.7	376.7	375.9	376.8	380.6	380.7	380.8	380.2	380.5
18	Other loans and leases	426.1	396.5	397.5	410.2	420.2	417.0	412.8	401.4	392.7	405.6	388.5	389.3
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	123.9	128.0	114.0	117.4
20	All other loans and leases[13]	275.4	263.6	259.3	268.3	283.6	280.4	279.5	275.9	268.8	277.6	274.5	271.8
21	LESS: Allowance for loan and lease losses	128.2	141.6	142.2	148.8	175.0	173.9	170.7	165.1	165.2	165.4	165.0	165.6
22	Interbank loans[12]	243.5	125.6	132.8	112.4	72.4	72.6	73.7	84.0	82.5	87.6	93.6	88.8
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	70.1	76.7	80.7	75.0
24	Loans to commercial banks[14]	72.4	55.8	55.0	45.0	16.3	11.7	11.7	13.0	12.4	10.9	12.9	13.7
25	Cash assets[15]	493.3	492.1	557.9	572.4	550.1	553.9	527.5	511.4	494.4	493.4	484.2	459.3
26	Trading assets[16]	210.3	147.4	144.6	146.1	149.5	162.5	169.8	183.7	192.1	192.2	199.1	191.0
27	Derivatives with a positive fair value[17]	196.2	136.1	135.2	135.5	139.3	152.4	158.4	171.6	178.0	178.6	187.0	180.5
28	Other trading assets	14.1	11.3	9.4	10.6	10.2	10.1	11.4	12.1	14.1	13.6	12.1	10.6
29	Other assets[18]	888.1	925.8	952.4	938.5	929.9	938.9	933.6	907.2	925.1	935.3	925.4	924.6
30	TOTAL ASSETS[19]	**6,946.0**	**6,704.7**	**6,767.1**	**6,803.0**	**6,981.5**	**6,954.9**	**6,906.9**	**6,907.4**	**6,921.3**	**6,959.6**	**6,949.8**	**6,895.9**

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	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	4,062.3	4,058.6	4,053.1	4,033.8
32	Large time deposits	504.2	408.1	395.0	378.3	372.6	367.6	362.1	349.2	347.3	341.2	338.2	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	3,715.0	3,717.4	3,714.9	3,692.7
34	Borrowings	1,115.8	962.4	982.6	998.7	1,197.4	1,156.0	1,094.8	1,079.7	1,064.0	1,088.2	1,079.9	1,075.3
35	Borrowings from banks in the U.S.	205.4	135.1	140.9	118.6	77.7	77.3	79.4	86.2	85.1	88.9	85.9	82.1
36	Borrowings from others	910.4	827.3	841.7	880.1	1,119.7	1,078.8	1,015.4	993.5	978.9	999.2	994.0	993.1
37	Trading liabilities[20]	148.7	104.9	102.6	104.5	108.6	125.5	128.5	148.3	163.4	159.5	167.7	164.7
38	Derivatives with a negative fair value[17]	107.9	69.6	70.6	71.8	75.4	85.8	86.7	98.5	102.3	99.4	105.9	101.6
39	Other trading liabilities	40.8	35.3	32.0	32.6	33.2	39.7	41.8	49.8	61.0	60.1	61.8	63.1
40	Net due to related foreign offices	457.2	430.2	430.5	399.8	358.3	330.6	319.2	345.9	341.4	354.7	334.5	328.8
41	Other liabilities[21]	358.8	322.3	321.3	319.3	319.2	335.4	333.7	331.8	343.4	336.7	345.4	331.7
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**	**5,974.4**	**5,997.7**	**5,980.5**	**5,934.3**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**902.3**	**882.4**	**912.0**	**962.1**	**975.8**	**962.3**	**968.3**	**945.6**	**947.0**	**961.9**	**969.3**	**961.6**
	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	13.2	16.3	15.4	14.8
45	Securitized consumer loans[24]	320.7	306.7	304.9	238.5	8.7	6.4	6.2	5.6	5.5	5.5	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	5.5	5.5	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	1,374.2	1,368.0	1,368.6	1,361.2

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	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	5,360.3	5,366.4	5,408.5	5,397.6	5,384.8
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	1,465.8	1,482.3	1,488.3	1,486.2
3	Treasury and agency securities[3]	823.6	896.0	912.6	926.3	941.0	931.2	927.5	972.9	993.7	1,007.4	1,014.7	1,015.0
4	Mortgage-backed securities (MBS)[4]	675.3	696.7	704.9	694.8	694.0	692.8	686.8	718.2	731.3	736.1	734.3	731.4
5	Non-MBS[5]	148.2	199.3	207.7	231.5	247.1	238.5	240.7	254.7	262.5	271.2	280.4	283.7
6	Other securities	524.3	543.0	530.5	516.1	489.5	483.3	475.6	473.6	472.1	474.9	473.6	471.2
7	Mortgage-backed securities[6]	176.6	177.0	173.9	168.7	158.4	153.8	148.1	145.9	146.1	144.6	144.8	144.6
8	Non-MBS[7]	347.7	366.0	356.6	347.4	331.1	329.6	327.5	327.6	326.0	330.3	328.8	326.5
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	3,913.8	3,900.6	3,926.2	3,909.3	3,898.6
10	Commercial and industrial loans	714.1	625.2	619.0	609.4	614.7	608.1	602.5	596.6	600.1	602.5	601.7	599.4
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	2,018.8	2,028.8	2,034.9	2,019.9
12	Revolving home equity loans	488.6	481.1	478.6	477.0	480.2	478.2	475.9	475.4	475.4	473.9	473.8	473.8
13	Closed-end residential loans[9]	991.3	1,007.3	987.0	977.6	986.6	990.1	985.6	978.1	967.6	980.2	987.3	974.1
14	Commercial real estate loans[10]	640.0	607.0	602.7	598.9	594.3	588.7	582.6	577.0	575.8	574.7	573.8	572.1
15	Consumer loans	621.2	609.7	602.7	663.3	912.2	903.8	900.9	895.5	896.4	895.4	892.6	893.9
16	Credit cards and other revolving plans	274.9	255.5	246.3	305.5	533.0	526.3	524.2	519.0	519.6	518.7	515.8	515.7
17	Other consumer loans[11]	346.3	354.2	356.4	357.8	379.2	377.5	376.7	376.5	376.8	376.8	376.8	378.2
18	Other loans and leases	412.6	400.7	401.5	412.0	414.9	412.3	407.8	391.2	385.2	399.4	380.1	385.4
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	113.5	120.6	106.5	112.4
20	All other loans and leases[13]	275.6	262.9	256.8	264.9	281.9	278.4	280.2	276.4	271.7	278.8	273.6	272.9
21	LESS: Allowance for loan and lease losses	127.9	141.2	142.3	148.7	174.0	174.0	171.2	164.7	162.8	166.2	165.7	165.1
22	Interbank loans[12]	231.4	127.7	134.6	113.9	74.1	69.8	71.6	80.1	82.2	83.6	90.7	91.0
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	70.0	72.4	77.5	77.0
24	Loans to commercial banks[14]	70.4	55.9	55.6	44.5	16.6	11.5	11.4	12.7	12.2	11.2	13.1	14.0
25	Cash assets[15]	478.5	512.9	555.9	555.9	554.5	558.7	520.2	495.7	472.2	475.1	446.5	427.2
26	Trading assets[16]	198.0	153.9	144.7	146.6	150.0	160.4	165.5	174.5	175.9	177.7	186.4	184.8
27	Derivatives with a positive fair value[17]	184.2	142.7	135.3	135.9	139.5	150.4	154.1	162.3	165.7	165.4	174.9	173.4
28	Other trading assets	13.8	11.2	9.4	10.7	10.5	10.0	11.4	12.2	10.2	12.2	11.5	11.4
29	Other assets[18]	890.8	934.4	954.7	944.7	924.4	930.3	925.0	909.2	914.6	928.7	922.2	918.9
30	TOTAL ASSETS[19]	**6,886.5**	**6,757.6**	**6,782.2**	**6,793.1**	**6,962.3**	**6,941.1**	**6,869.6**	**6,855.0**	**6,848.5**	**6,907.3**	**6,877.7**	**6,841.7**

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued) August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	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	4,006.8	4,059.5	4,032.2	4,008.8
32	Large time deposits	506.9	408.0	390.5	375.0	364.9	362.6	360.3	351.9	349.7	347.6	342.8	345.7
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	3,657.1	3,711.9	3,689.4	3,663.2
34	Borrowings	1,094.5	958.9	983.0	1,002.7	1,202.2	1,170.7	1,091.8	1,053.1	1,044.9	1,058.4	1,059.5	1,053.3
35	Borrowings from banks in the U.S.	207.7	130.4	137.3	118.2	78.1	76.4	81.0	87.7	88.2	88.0	87.1	87.2
36	Borrowings from others	886.8	828.5	845.7	884.4	1,124.1	1,094.3	1,010.8	965.4	956.7	970.4	972.3	966.1
37	Trading liabilities[20]	142.8	107.4	101.7	104.7	105.4	124.2	127.2	143.5	154.6	153.7	160.3	161.7
38	Derivatives with a negative fair value[17]	101.9	73.3	71.2	72.5	76.3	87.6	87.2	93.2	94.2	90.5	97.0	95.8
39	Other trading liabilities	40.9	34.1	30.6	32.2	29.1	36.6	39.9	50.3	60.4	63.3	63.4	65.9
40	Net due to related foreign offices	457.2	430.2	430.5	399.8	358.3	330.6	319.2	345.9	341.4	354.7	334.5	328.8
41	Other liabilities[21]	353.6	322.3	323.3	317.8	312.1	334.0	330.6	328.0	341.4	328.2	334.9	328.7
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**	**5,889.1**	**5,954.6**	**5,921.4**	**5,881.3**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**897.0**	**931.5**	**932.1**	**931.1**	**934.9**	**943.7**	**947.8**	**952.5**	**959.4**	**952.7**	**956.3**	**960.4**
	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	13.2	16.3	15.4	14.8
45	Securitized consumer loans[24]	322.2	306.8	304.5	237.9	8.6	6.1	5.9	5.6	5.5	5.6	5.4	5.4
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	5.5	5.6	5.4	5.4
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	1,357.6	1,354.0	1,354.0	1,348.1

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	ASSETS												
1	Bank credit	3,085.4	2,993.1	2,982.1	2,979.6	3,018.9	3,028.9	3,018.9	3,033.9	3,029.4	3,042.5	3,044.9	3,025.5
2	Securities in bank credit[2]	651.8	643.9	647.8	644.1	645.4	660.1	660.2	675.0	675.6	678.0	675.2	670.0
3	Treasury and agency securities[3]	430.8	445.1	445.4	446.9	457.1	472.5	471.4	477.2	477.2	477.6	475.5	470.5
4	Mortgage-backed securities (MBS)[4]	269.5	275.4	270.4	272.7	278.2	284.6	289.5	297.3	298.5	301.2	302.5	299.1
5	Non-MBS[5]	161.2	169.7	175.0	174.2	178.9	187.9	181.9	179.9	178.7	176.4	173.0	171.4
6	Other securities	221.1	198.8	202.5	197.2	188.3	187.6	188.8	197.8	198.4	200.4	199.7	199.6
7	Mortgage-backed securities[6]	29.8	29.2	29.3	28.4	27.5	27.1	27.1	29.1	28.8	29.1	28.9	28.7
8	Non-MBS[7]	191.2	169.6	173.1	168.8	160.8	160.5	161.6	168.7	169.6	171.4	170.8	170.9
9	Loans and leases in bank credit[8]	2,433.6	2,349.2	2,334.2	2,335.4	2,373.5	2,368.8	2,358.8	2,358.8	2,353.7	2,364.5	2,369.6	2,355.5
10	Commercial and industrial loans	411.4	392.0	388.9	387.1	384.1	384.5	385.6	387.6	387.4	387.7	388.6	388.3
11	Real estate loans	1,669.9	1,619.0	1,610.5	1,606.6	1,612.7	1,607.1	1,595.9	1,589.1	1,582.8	1,592.1	1,593.7	1,582.3
12	Revolving home equity loans	119.2	118.5	118.7	119.7	121.4	121.5	121.5	121.3	120.8	121.1	121.0	121.0
13	Closed-end residential loans[9]	535.6	519.7	515.7	515.6	525.6	525.2	520.8	522.5	519.4	529.5	532.1	522.3
14	Commercial real estate loans[10]	1,015.1	980.9	976.1	971.3	965.7	960.4	953.7	945.3	942.6	941.5	940.7	939.1
15	Consumer loans	223.9	218.6	217.4	224.7	255.9	255.4	254.6	259.0	260.2	261.3	261.6	260.7
16	Credit cards and other revolving plans	81.3	74.6	74.6	81.6	110.4	109.1	107.6	110.9	111.5	111.4	111.2	109.5
17	Other consumer loans[11]	142.6	144.0	142.8	143.1	145.5	146.3	146.9	148.2	148.7	149.9	150.4	151.2
18	Other loans and leases	128.3	119.6	117.4	117.0	120.8	121.8	122.7	123.1	123.4	123.4	125.6	124.2
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	1.2	0.9	1.6	1.7
20	All other loans and leases[13]	124.4	117.5	115.9	116.1	119.3	120.5	120.7	122.0	122.2	122.5	124.1	122.5
21	LESS: Allowance for loan and lease losses	55.4	56.7	58.1	57.8	57.3	56.3	57.1	57.7	57.7	57.6	57.3	57.7
22	Interbank loans[12]	61.4	55.2	54.7	55.4	52.0	54.9	51.5	51.4	50.2	55.6	51.5	50.4
23	Fed funds and reverse RPs with banks[12]	53.7	51.9	51.0	51.1	48.6	51.7	48.3	48.0	46.8	52.2	48.1	47.0
24	Loans to commercial banks[14]	7.7	3.3	3.7	4.3	3.5	3.2	3.3	3.4	3.4	3.4	3.4	3.3
25	Cash assets[15]	213.4	255.0	278.0	297.2	286.1	291.9	301.0	290.8	293.3	299.2	302.8	308.4
26	Trading assets[16]	9.4	6.6	6.6	6.3	5.7	6.2	6.7	8.1	8.5	9.1	9.1	8.9
27	Derivatives with a positive fair value[17]	7.7	5.1	5.2	5.1	5.5	5.9	6.5	7.9	8.2	8.8	8.9	8.6
28	Other trading assets	1.6	1.4	1.3	1.2	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.3
29	Other assets[18]	261.6	275.4	280.2	275.7	273.8	273.0	272.4	278.6	279.3	278.3	278.4	278.0
30	TOTAL ASSETS[19]	**3,575.8**	**3,528.5**	**3,543.4**	**3,556.4**	**3,579.2**	**3,598.6**	**3,593.6**	**3,605.1**	**3,603.1**	**3,627.0**	**3,629.3**	**3,613.6**

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	LIABILITIES												
31	Deposits	2,597.3	2,633.0	2,637.3	2,636.9	2,652.1	2,661.8	2,664.9	2,681.0	2,685.9	2,685.7	2,680.2	2,669.5
32	Large time deposits	478.4	465.2	466.4	467.0	466.2	465.8	466.1	455.9	454.6	450.2	449.9	448.9
33	Other deposits	2,118.9	2,167.9	2,171.0	2,169.9	2,185.9	2,196.0	2,198.8	2,225.1	2,231.3	2,235.6	2,230.3	2,220.7
34	Borrowings	469.6	393.3	370.1	378.9	393.8	390.8	389.1	385.6	383.4	389.1	393.5	390.6
35	Borrowings from banks in the U.S.	140.2	90.7	88.9	91.0	86.1	84.0	79.8	81.9	79.8	83.7	84.7	81.5
36	Borrowings from others	329.3	302.6	281.3	288.0	307.7	306.8	309.3	303.8	303.6	305.4	308.7	309.1
37	Trading liabilities[20]	4.4	3.9	4.1	4.1	4.2	4.7	4.7	5.2	5.2	5.5	5.4	5.3
38	Derivatives with a negative fair value[17]	3.7	3.0	3.3	3.3	3.3	3.7	3.7	4.4	4.5	4.8	4.7	4.5
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	0.8
40	Net due to related foreign offices	46.8	48.2	47.2	47.6	48.2	45.8	50.8	50.1	50.0	51.0	49.5	48.0
41	Other liabilities[21]	69.5	64.3	63.3	64.8	65.7	66.3	66.4	69.4	68.8	71.7	72.5	72.7
42	TOTAL LIABILITIES[19]	**3,187.7**	**3,142.7**	**3,122.0**	**3,132.3**	**3,164.1**	**3,169.4**	**3,176.0**	**3,191.3**	**3,193.3**	**3,202.9**	**3,201.0**	**3,186.1**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**388.0**	**385.8**	**421.4**	**424.1**	**415.1**	**429.2**	**417.6**	**413.8**	**409.8**	**424.1**	**428.3**	**427.5**
	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	4.6	5.4	5.5	5.5
45	Securitized consumer loans[24]	90.7	87.6	88.8	66.5	15.9	15.6	15.5	15.0	14.9	15.0	15.0	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	14.7	14.7	14.8	14.8
47	Other securitized consumer loans	1.5	0.8	0.9	0.7	0.0	0.0	0.0	0.2	0.2	0.3	0.2	0.2
48	Securitized real estate loans[24]	27.9	21.4	20.4	20.3	20.5	20.6	23.3	21.7	21.2	23.8	25.0	23.5

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	ASSETS												
1	Bank credit	3,069.5	2,993.0	2,968.0	2,972.9	3,014.5	3,016.7	3,015.7	3,016.2	3,010.2	3,024.2	3,029.0	3,009.2
2	Securities in bank credit[2]	641.1	639.9	639.4	645.9	654.7	657.6	659.0	661.9	661.2	665.3	665.2	661.0
3	Treasury and agency securities[3]	421.7	446.8	443.8	450.4	462.0	465.2	465.5	465.8	464.8	467.1	467.2	462.7
4	Mortgage-backed securities (MBS)[4]	262.4	276.8	276.9	279.2	284.6	286.6	287.8	288.2	287.2	290.2	290.1	286.8
5	Non-MBS[5]	159.3	170.0	166.9	171.2	177.4	178.6	177.7	177.5	177.6	176.9	177.1	175.9
6	Other securities	219.4	193.1	195.5	195.5	192.7	192.5	193.6	196.1	196.4	198.2	198.1	198.3
7	Mortgage-backed securities[6]	28.4	29.1	29.1	28.6	28.0	27.4	27.6	27.7	27.4	27.8	27.8	27.8
8	Non-MBS[7]	191.0	164.0	166.5	166.9	164.7	165.1	166.0	168.4	169.0	170.4	170.3	170.5
9	Loans and leases in bank credit[8]	2,428.5	2,353.1	2,328.6	2,327.0	2,359.9	2,359.0	2,356.7	2,354.4	2,349.1	2,359.0	2,363.8	2,348.3
10	Commercial and industrial loans	409.9	390.5	388.5	387.4	385.4	386.2	386.2	386.2	385.7	386.1	386.2	386.2
11	Real estate loans	1,670.8	1,621.9	1,606.6	1,599.5	1,602.3	1,599.5	1,592.6	1,590.0	1,584.2	1,593.9	1,597.3	1,581.8
12	Revolving home equity loans	118.2	119.8	119.9	119.7	120.5	120.5	120.2	120.3	120.3	120.3	120.3	120.4
13	Closed-end residential loans[9]	536.8	521.1	511.3	510.8	517.9	520.2	519.6	523.7	519.3	531.3	535.5	521.3
14	Commercial real estate loans[10]	1,015.8	981.0	975.3	969.0	964.0	958.9	952.9	946.1	944.7	942.3	941.5	940.1
15	Consumer loans	220.7	221.7	217.6	223.2	252.9	253.5	254.7	255.8	257.2	256.9	257.5	258.8
16	Credit cards and other revolving plans	79.4	75.3	72.8	79.7	107.8	107.6	107.7	108.3	109.2	108.5	108.8	109.4
17	Other consumer loans[11]	141.3	146.4	144.8	143.5	145.1	145.9	146.9	147.5	148.0	148.4	148.7	149.4
18	Other loans and leases	127.0	119.0	116.0	116.9	119.3	119.8	123.2	122.3	121.9	122.0	122.8	121.5
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	1.3	1.1	1.4	1.4
20	All other loans and leases[13]	123.2	117.9	114.6	115.7	117.8	118.7	120.5	121.0	120.6	120.9	121.4	120.1
21	LESS: Allowance for loan and lease losses	56.1	56.1	57.5	57.6	58.4	58.9	58.4	58.5	58.4	58.8	58.8	58.6
22	Interbank loans[12]	60.0	56.3	56.3	58.0	53.3	53.2	50.5	49.5	49.2	52.2	47.3	47.3
23	Fed funds and reverse RPs with banks[12]	52.0	53.3	52.9	54.6	50.1	49.9	47.2	46.1	45.8	48.8	43.8	43.9
24	Loans to commercial banks[14]	8.0	3.0	3.4	3.4	3.2	3.2	3.3	3.4	3.4	3.5	3.5	3.4
25	Cash assets[15]	209.7	270.1	283.8	293.3	282.0	283.6	289.2	284.9	284.9	294.4	288.7	293.4
26	Trading assets[16]	7.8	6.7	7.0	6.7	5.6	6.1	6.1	6.4	6.4	6.6	6.4	6.4
27	Derivatives with a positive fair value[17]	6.3	5.4	5.6	5.5	5.3	5.8	5.9	6.1	6.2	6.4	6.3	6.2
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	276.1	273.6	273.9	274.5	273.5	272.5	274.2	272.7
30	TOTAL ASSETS[19]	**3,548.6**	**3,546.7**	**3,538.8**	**3,550.5**	**3,573.2**	**3,574.3**	**3,577.1**	**3,573.0**	**3,565.8**	**3,591.1**	**3,586.9**	**3,570.4**

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued)

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	LIABILITIES												
31	Deposits	2,581.8	2,632.9	2,643.3	2,657.5	2,665.7	2,664.5	2,662.5	2,664.1	2,657.0	2,681.3	2,671.8	2,655.9
32	Large time deposits	477.3	466.6	467.7	466.4	464.0	461.9	460.2	455.1	453.8	453.1	451.7	450.7
33	Other deposits	2,104.5	2,166.3	2,175.5	2,191.1	2,201.6	2,202.6	2,202.3	2,209.0	2,203.2	2,228.2	2,220.1	2,205.3
34	Borrowings	461.0	398.0	375.0	376.1	393.1	394.1	390.2	381.0	379.3	378.8	383.1	382.4
35	Borrowings from banks in the U.S.	135.1	94.3	93.3	92.0	89.2	86.6	81.2	79.5	78.3	77.7	79.4	78.2
36	Borrowings from others	326.0	303.7	281.7	284.1	303.8	307.5	309.0	301.5	301.1	301.1	303.7	304.2
37	Trading liabilities[20]	4.1	3.9	4.3	4.2	4.1	4.6	4.6	4.9	4.8	5.0	4.9	4.9
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	4.3	4.2	4.1
39	Other trading liabilities	0.8	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.7	0.7	0.7	0.8
40	Net due to related foreign offices	46.8	48.2	47.2	47.6	48.2	45.8	50.8	50.1	50.0	51.0	49.5	48.0
41	Other liabilities[21]	67.7	63.3	63.0	64.5	64.6	66.2	65.5	67.8	67.9	70.2	71.1	72.4
42	TOTAL LIABILITIES[19]	**3,161.5**	**3,146.4**	**3,132.8**	**3,149.9**	**3,175.6**	**3,175.1**	**3,173.7**	**3,167.8**	**3,159.1**	**3,186.2**	**3,180.4**	**3,163.7**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**387.1**	**400.4**	**406.0**	**400.6**	**397.6**	**399.1**	**403.4**	**405.2**	**406.7**	**404.9**	**406.5**	**406.7**
	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	4.6	5.4	5.5	5.5
45	Securitized consumer loans[24]	89.2	89.8	89.6	66.4	15.8	15.5	15.4	14.5	14.3	14.3	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	14.2
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	19.8	19.8	19.8	19.9

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	ASSETS												
1	Bank credit	878.2	793.7	780.2	778.8	782.2	764.3	755.9	791.1	789.9	797.1	802.5	801.6
2	Securities in bank credit[2]	267.5	249.4	245.4	240.3	240.5	231.4	225.1	240.1	241.4	239.9	249.0	251.3
3	Treasury and agency securities[3]	91.6	96.1	91.7	91.8	98.5	94.8	96.9	101.8	100.4	100.8	103.5	105.8
4	Mortgage-backed securities (MBS)[4]	33.7	25.0	23.5	23.0	23.3	22.6	22.9	22.7	22.4	22.2	22.0	20.9
5	Non-MBS[5]	57.9	71.0	68.2	68.8	75.1	72.2	74.0	79.1	78.0	78.6	81.4	84.9
6	Other securities	176.0	153.3	153.7	148.4	142.1	136.7	128.1	138.3	141.1	139.1	145.5	145.5
7	Mortgage-backed securities[6]	10.5	8.6	8.6	8.9	7.9	8.1	8.2	8.5	8.4	8.4	8.4	8.3
8	Non-MBS[7]	165.4	144.7	145.1	139.5	134.2	128.6	119.9	129.8	132.7	130.7	137.2	137.2
9	Loans and leases in bank credit[8]	610.7	544.3	534.8	538.6	541.6	532.8	530.9	550.9	548.5	557.2	553.5	550.2
10	Commercial and industrial loans	321.2	270.4	265.9	263.2	259.0	255.0	253.0	250.1	249.1	248.5	249.2	248.6
11	Real estate loans	44.4	40.6	41.0	41.2	38.8	37.4	36.5	37.2	37.4	37.0	36.7	36.1
12	Revolving home equity loans	0.2	1.3	1.5	1.4	0.5	-0.3	-0.8	0.2	0.3	0.1	-0.2	-0.5
13	Closed-end residential loans[9]	3.9	2.4	2.3	2.3	1.9	2.3	2.2	2.2	2.3	2.4	2.6	2.6
14	Commercial real estate loans[10]	40.3	36.9	37.2	37.5	36.3	35.4	35.1	34.8	34.9	34.6	34.4	34.0
15	Consumer loans	0.6	1.3	1.3	1.4	1.5	1.5	1.3	1.6	1.6	1.4	1.3	1.2
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	1.4	1.3	1.2
18	Other loans and leases	244.5	232.0	226.7	232.8	242.3	238.8	240.0	262.0	260.4	270.2	266.3	264.4
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	91.8	100.6	96.3	94.8
20	All other loans and leases[13]	178.8	159.3	156.4	161.2	172.3	165.2	163.8	170.1	168.6	169.7	170.0	169.6
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	1.2	1.1	1.1
22	Interbank loans[12]	38.1	28.7	31.8	25.9	29.5	33.8	30.2	37.3	39.0	40.2	38.9	39.5
23	Fed funds and reverse RPs with banks[12]	32.7	26.8	28.9	23.7	26.1	28.7	24.3	31.3	32.9	33.7	32.4	33.2
24	Loans to commercial banks[14]	5.3	1.9	2.9	2.2	3.3	5.1	5.8	6.1	6.1	6.5	6.5	6.3
25	Cash assets[15]	259.2	432.7	467.6	396.1	374.0	371.2	366.5	438.1	475.3	447.2	489.2	456.6
26	Trading assets[16]	138.2	105.9	109.5	107.9	105.9	112.7	121.0	146.2	156.6	166.9	176.9	179.4
27	Derivatives with a positive fair value[17]	130.2	93.3	97.8	94.8	94.5	100.4	109.4	133.9	145.9	159.5	163.5	164.9
28	Other trading assets	8.1	12.7	11.7	13.1	11.4	12.2	11.7	12.3	10.7	7.4	13.3	14.5
29	Other assets[18]	42.1	40.7	39.3	39.4	44.1	51.2	46.1	39.1	36.7	35.9	38.6	40.8
30	TOTAL ASSETS[19]	**1,354.2**	**1,400.4**	**1,426.6**	**1,346.4**	**1,333.9**	**1,331.4**	**1,318.0**	**1,450.5**	**1,496.2**	**1,486.1**	**1,545.0**	**1,516.7**

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Seasonally adjusted, billions of dollars (continued)

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	LIABILITIES												
31	Deposits	953.8	1,045.8	1,050.1	1,038.4	1,011.7	963.5	966.6	1,012.0	1,028.3	1,038.8	1,053.6	1,038.7
32	Large time deposits	921.3	1,010.8	1,013.8	1,000.8	975.0	922.5	925.0	964.0	978.2	983.8	993.6	985.2
33	Other deposits	32.4	35.0	36.2	37.6	36.8	41.0	41.6	48.0	50.0	55.0	60.0	53.5
34	Borrowings	646.6	523.3	506.5	476.7	502.8	505.4	513.3	530.0	532.6	547.8	544.2	540.5
35	Borrowings from banks in the U.S.	36.6	31.1	35.3	27.3	30.0	32.9	34.0	36.1	38.5	40.2	39.2	40.2
36	Borrowings from others	610.0	492.2	471.2	449.4	472.9	472.5	479.3	493.9	494.1	507.6	504.9	500.3
37	Trading liabilities[20]	123.1	120.2	109.4	109.1	105.4	113.8	121.7	151.7	165.9	174.8	183.7	188.3
38	Derivatives with a negative fair value[17]	115.4	105.8	93.6	91.2	88.1	95.6	103.3	128.8	141.4	156.2	159.8	162.5
39	Other trading liabilities	7.7	14.4	15.8	18.0	17.2	18.3	18.4	22.9	24.5	18.6	23.9	25.8
40	Net due to related foreign offices	-409.7	-314.6	-259.6	-325.5	-362.7	-336.2	-352.5	-311.9	-316.7	-360.5	-329.9	-316.2
41	Other liabilities[21]	33.2	25.3	28.2	37.1	49.1	52.6	49.8	50.5	48.3	42.1	47.2	43.6
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**	**1,432.2**	**1,458.4**	**1,443.0**	**1,498.8**	**1,494.9**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**7.2**	**0.4**	**-7.9**	**10.5**	**27.6**	**32.4**	**19.1**	**18.3**	**37.9**	**43.0**	**46.2**	**21.8**
	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	-7.6	-7.4	-7.3	-7.2	-6.8
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 States[1]

Not seasonally adjusted, billions of dollars

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Week ending Aug 4	Week ending Aug 11	Week ending Aug 18
	ASSETS												
1	Bank credit	872.2	784.9	777.2	773.1	779.2	769.0	767.7	783.1	784.1	793.4	793.6	793.5
2	Securities in bank credit[2]	264.2	241.7	241.6	237.6	236.0	235.6	232.6	236.8	239.8	238.5	244.6	246.3
3	Treasury and agency securities[3]	90.3	95.0	95.2	93.8	97.0	95.7	92.1	100.0	102.5	102.0	102.4	104.4
4	Mortgage-backed securities (MBS)[4]	33.9	24.8	22.9	22.3	22.2	22.1	21.9	23.0	22.8	22.9	22.8	21.1
5	Non-MBS[5]	56.4	70.2	72.3	71.4	74.8	73.6	70.2	76.9	79.8	79.1	79.6	83.3
6	Other securities	173.9	146.8	146.4	143.8	139.0	139.9	140.4	136.8	137.3	136.5	142.2	142.0
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	8.1	8.0
8	Non-MBS[7]	164.4	138.1	136.2	134.0	130.5	131.9	132.6	128.8	129.3	128.4	134.1	134.0
9	Loans and leases in bank credit[8]	608.0	543.2	535.6	535.5	543.2	533.5	535.2	546.3	544.3	555.0	549.0	547.2
10	Commercial and industrial loans	317.5	271.1	267.7	265.2	260.5	255.0	252.4	247.6	246.9	247.4	247.5	247.1
11	Real estate loans	43.6	40.0	39.8	39.7	39.0	37.9	37.4	36.6	36.3	36.3	36.2	36.2
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	2.0	2.1	2.2	2.2
14	Commercial real estate loans[10]	39.7	37.2	37.0	37.1	36.3	35.4	35.0	34.3	34.0	33.9	33.7	33.8
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	260.7	259.7	269.8	263.9	262.4
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	92.2	100.3	94.8	93.3
20	All other loans and leases[13]	178.8	160.7	157.0	161.1	170.7	163.3	163.8	170.2	167.5	169.5	169.1	169.1
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	1.4	1.3	1.3
22	Interbank loans[12]	36.6	30.3	33.3	25.7	28.5	33.7	28.8	36.1	38.3	38.7	37.5	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	32.6	32.4	31.2	32.6
24	Loans to commercial banks[14]	3.8	3.2	3.4	3.5	3.1	4.7	5.1	5.6	5.7	6.3	6.2	6.1
25	Cash assets[15]	249.1	448.4	473.3	390.9	364.0	364.9	350.3	421.4	444.4	406.4	455.7	451.0
26	Trading assets[16]	129.3	106.9	105.2	105.7	102.3	112.6	117.8	140.5	149.6	157.1	169.0	172.9
27	Derivatives with a positive fair value[17]	119.6	95.5	94.5	93.7	90.6	100.5	106.0	127.0	135.2	147.0	153.8	157.5
28	Other trading assets	9.7	11.4	10.7	12.0	11.7	12.0	11.8	13.5	14.3	10.1	15.3	15.4
29	Other assets[18]	40.0	39.9	41.5	42.5	44.6	52.2	47.7	36.8	37.1	34.7	38.8	37.2
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**	**1,452.0**	**1,429.0**	**1,493.3**	**1,492.0**

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Not seasonally adjusted, billions of dollars (continued)

August 27, 2010

	Account	2009 Jul	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	Week ending Jul 28	Aug 4	Aug 11	Aug 18
	LIABILITIES												
31	Deposits	939.0	1,054.9	1,052.6	1,034.8	1,013.6	976.2	969.0	999.9	1,018.8	1,030.4	1,043.6	1,030.3
32	Large time deposits	905.8	1,019.9	1,016.9	998.7	972.2	932.0	926.7	951.2	967.7	974.3	984.4	978.8
33	Other deposits	33.2	35.0	35.7	36.1	41.4	44.2	42.4	48.7	51.2	56.1	59.2	51.5
34	Borrowings	644.9	514.0	497.8	481.2	507.4	516.4	519.2	531.9	542.0	549.8	550.9	551.2
35	Borrowings from banks in the U.S.	36.2	30.5	33.6	28.0	29.0	31.9	33.9	36.0	39.6	39.7	39.1	41.7
36	Borrowings from others	608.7	483.5	464.2	453.2	478.4	484.5	485.2	495.9	502.3	510.2	511.8	509.6
37	Trading liabilities[20]	116.5	126.0	107.1	106.8	104.9	117.7	121.8	144.6	154.0	162.8	176.0	180.5
38	Derivatives with a negative fair value[17]	109.0	112.3	91.8	90.5	87.2	96.6	101.6	121.8	130.4	142.4	148.6	153.8
39	Other trading liabilities	7.5	13.7	15.3	16.2	17.6	21.1	20.1	22.8	23.7	20.4	27.4	26.7
40	Net due to related foreign offices	-409.7	-314.6	-259.6	-325.5	-362.7	-336.2	-352.5	-311.9	-316.7	-360.5	-329.9	-316.2
41	Other liabilities[21]	31.8	25.4	27.9	36.1	50.9	54.0	50.3	49.0	51.0	43.5	49.8	43.2
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**	**1,449.1**	**1,426.1**	**1,490.3**	**1,489.0**
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	-7.6	-7.4	-7.3	-7.2	-6.8
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.

Footnotes

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).