

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
September 10, 2010

Account	2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 May	2010 Jun	2010 Jul	2010 Aug
ASSETS															
1 Bank credit	10.9	8.3	10.1	3.4	-6.5	-5.2	-5.4	-7.6	-8.4	-7.6	-5.9	-7.6	-6.1	8.2	4.1
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	-11.1	-9.4	39.3	22.3
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	-3.0	-4.6	42.6	30.0
6 Other securities	13.5	8.9	28.6	-8.7	-3.4	-8.4	9.5	-6.8	-7.7	-7.9	-23.4	-26.0	-18.4	33.1	7.7
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	-6.4	-4.9	-2.2	-2.2
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	-15.6	-9.9	-7.0	1.3	2.5
11 Real estate loans	15.4	10.4	6.8	0.2	-5.4	-1.0	-2.3	-8.7	-9.9	-8.1	-6.5	-4.9	-5.9	-8.3	-2.1
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	-7.2	-5.4	-1.8	-3.2
13 Closed-end residential loans ⁹	—	10.1	5.5	-8.7	-8.5	-5.3	-4.0	-13.0	-12.7	-7.9	-5.1	0.5	-2.6	-8.0	5.0
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	-9.3	-9.2	-11.1	-8.4
15 Consumer loans	8.2	0.8	9.6	7.1	-3.9	7.8	-9.5	-4.8	-9.0	-18.3	-3.3	-9.0	-1.1	1.2	-8.1
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	-15.4	-4.3	-7.5	-13.2
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	-0.5	-0.9	2.7	11.9	-2.0
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	-7.4	-3.7	-2.8	16.2	-1.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	19.5	2.0	-9.8	-11.3	-12.4	-28.8	3.2
22 Interbank loans ¹²	-14.6	18.1	25.7	-14.8	-38.0	33.1	-2.0	-82.3	-110.3	-58.5	-97.8	56.2	-42.5	135.2	73.6
25 Cash assets ¹⁵	-0.1	-4.5	0.5	156.7	46.7	42.2	37.2	4.9	79.9	19.7	-14.8	6.8	-21.8	45.3	-8.9
26 Trading assets ¹⁶	—	—	—	—	—	—	—	—	-65.0	-41.9	33.6	92.8	69.1	162.9	147.0
29 Other assets ¹⁸	7.4	13.5	11.3	17.4	-1.6	-7.6	1.0	4.1	-3.8	18.8	1.5	9.4	-9.5	-26.2	16.3
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	-1.2	-6.6	14.6	9.1
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	-2.8	3.6	8.6	7.8
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	-38.4	-1.8	10.8	6.0
33 Other deposits	—	—	—	—	—	—	—	—	6.7	2.7	5.2	8.2	5.3	8.0	8.3
34 Borrowings	4.9	13.2	15.2	19.3	-28.7	-27.0	-18.8	-45.6	-37.9	-19.0	-45.3	-24.3	-32.2	-1.4	2.9
37 Trading liabilities ²⁰	—	—	—	—	—	—	—	—	-54.3	-27.5	32.6	141.9	53.6	236.3	204.5
41 Other liabilities ²¹	6.4	17.5	2.9	1.5	-10.0	-14.5	-4.6	-6.2	-16.2	-5.1	22.9	55.9	-11.4	4.8	18.9
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	-2.1	-5.5	19.8	7.7

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

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	9,159.4	8,883.9	8,940.7	9,255.5	9,193.9	9,147.5	9,209.9	9,241.5	9,259.3	9,225.6	9,230.9	9,243.7
2	Securities in bank credit ²	2,299.0	2,336.9	2,322.2	2,325.7	2,304.9	2,286.9	2,361.8	2,405.7	2,413.1	2,402.8	2,400.0	2,415.2
3	Treasury and agency securities ³	1,379.6	1,448.6	1,457.8	1,504.0	1,501.4	1,495.7	1,548.8	1,587.5	1,592.7	1,584.3	1,583.1	1,596.7
4	Mortgage-backed securities (MBS) ⁴	976.0	999.8	987.3	1,003.4	1,002.6	999.4	1,033.0	1,045.2	1,052.4	1,041.4	1,035.4	1,049.0
5	Non-MBS ⁵	403.6	448.8	470.5	500.5	498.8	496.3	515.8	542.3	540.2	542.8	547.7	547.7
6	Other securities	919.4	888.3	864.5	821.7	803.5	791.2	813.0	818.2	820.4	818.5	816.9	818.4
7	Mortgage-backed securities ⁶	218.8	210.1	205.1	193.2	187.9	183.1	183.3	181.2	182.5	181.8	183.1	176.4
8	Non-MBS ⁷	700.6	678.2	659.3	628.5	615.5	608.2	629.7	637.0	637.9	636.7	633.8	642.0
9	Loans and leases in bank credit ⁸	6,860.4	6,547.1	6,618.5	6,929.8	6,889.0	6,860.6	6,848.1	6,835.8	6,846.2	6,822.9	6,830.9	6,828.5
10	Commercial and industrial loans	1,417.8	1,271.8	1,259.0	1,257.1	1,244.8	1,237.5	1,238.8	1,241.4	1,244.2	1,240.1	1,240.2	1,241.2
11	Real estate loans	3,812.0	3,720.2	3,705.2	3,713.1	3,698.5	3,680.2	3,654.7	3,648.4	3,652.8	3,643.2	3,640.6	3,658.3
12	Revolving home equity loans	606.0	599.3	600.1	603.2	599.7	597.0	596.1	594.5	594.8	594.7	594.8	593.8
13	Closed-end residential loans ⁹	1,517.5	1,504.1	1,497.6	1,513.3	1,514.4	1,511.1	1,501.0	1,507.2	1,509.5	1,502.5	1,499.3	1,521.5
14	Commercial real estate loans ¹⁰	1,688.4	1,616.8	1,607.5	1,596.6	1,584.3	1,572.2	1,557.6	1,546.7	1,548.6	1,546.0	1,546.5	1,543.0
15	Consumer loans	850.1	813.4	894.2	1,177.2	1,168.4	1,167.3	1,168.5	1,160.6	1,168.5	1,161.0	1,154.2	1,151.6
16	Credit cards and other revolving plans	356.3	317.2	394.1	652.9	644.5	642.2	638.2	631.2	637.1	628.8	625.4	628.7
17	Other consumer loans ¹¹	493.8	496.2	500.2	524.3	523.9	525.1	530.3	529.4	531.4	532.2	528.8	522.9
18	Other loans and leases	780.6	741.6	760.0	782.5	777.4	775.6	786.1	785.4	780.7	778.6	796.0	777.4
19	Fed funds and reverse RPs with nonbanks ¹²	212.0	210.1	214.4	208.3	211.6	211.5	218.6	216.9	211.9	214.0	224.2	209.1
20	All other loans and leases ¹³	568.6	531.6	545.6	574.2	565.8	564.2	567.6	568.6	568.8	564.6	571.8	568.3
21	LESS: Allowance for loan and lease losses	189.7	202.1	208.4	234.0	231.9	229.5	224.0	224.6	223.5	224.5	225.8	224.7
22	Interbank loans ¹²	318.5	219.2	193.7	153.8	161.0	155.3	172.8	183.4	184.0	179.1	180.7	191.2
23	Fed funds and reverse RPs with banks ¹²	228.4	157.7	142.2	130.7	141.1	134.5	150.3	160.5	161.2	155.7	156.7	168.1
24	Loans to commercial banks ¹⁴	90.1	61.6	51.5	23.1	19.9	20.8	22.5	23.0	22.8	23.4	24.0	23.0
25	Cash assets ¹⁵	1,021.7	1,303.4	1,265.8	1,210.4	1,217.3	1,195.2	1,240.3	1,231.1	1,275.5	1,223.8	1,252.9	1,156.8
26	Trading assets ¹⁶	347.8	260.6	260.3	261.2	281.4	297.6	338.0	379.4	385.1	379.4	387.5	370.7
27	Derivatives with a positive fair value ¹⁷	321.7	238.2	235.4	239.3	258.8	274.3	313.4	354.8	359.4	354.0	362.3	347.2
28	Other trading assets	26.1	22.4	24.9	21.9	22.6	23.4	24.7	24.5	25.7	25.4	25.2	23.5
29	Other assets ¹⁸	1,170.6	1,271.9	1,253.7	1,247.1	1,262.7	1,252.7	1,225.3	1,241.9	1,242.8	1,244.1	1,239.3	1,235.7
30	TOTAL ASSETS ¹⁹	11,828.1	11,737.0	11,705.8	11,893.9	11,884.4	11,818.9	11,962.3	12,052.7	12,123.3	12,027.5	12,065.5	11,973.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 11	Aug 18	Aug 25	Sep 1	
LIABILITIES														
31	Deposits	7,555.3	7,705.4	7,693.9	7,686.0	7,670.4	7,693.7	7,749.0	7,799.3	7,787.1	7,743.5	7,843.5	7,838.0	
32	Large time deposits	1,905.3	1,875.2	1,846.1	1,813.8	1,755.9	1,753.2	1,769.0	1,777.9	1,781.6	1,775.2	1,782.6	1,772.9	
33	Other deposits	5,650.0	5,830.2	5,847.8	5,872.3	5,914.5	5,940.5	5,980.0	6,021.5	6,005.5	5,968.3	6,061.0	6,065.2	
34	Borrowings	2,142.2	1,859.2	1,854.4	2,094.1	2,052.2	1,997.1	1,994.7	1,999.6	2,017.5	2,006.5	1,976.1	1,982.5	
35	Borrowings from banks in the U.S.	340.5	265.1	236.9	193.9	194.2	193.1	203.8	207.1	209.9	203.8	199.3	213.0	
36	Borrowings from others	1,801.7	1,594.2	1,617.5	1,900.2	1,858.0	1,804.0	1,791.0	1,792.5	1,807.6	1,802.6	1,776.8	1,769.5	
37	Trading liabilities ²⁰	278.4	216.0	217.7	218.2	244.0	254.9	305.1	357.1	356.7	358.2	368.1	354.8	
38	Derivatives with a negative fair value ¹⁷	230.4	167.4	166.3	166.9	185.1	193.8	231.6	269.8	270.3	268.6	277.2	268.2	
39	Other trading liabilities	48.0	48.6	51.4	51.3	58.9	61.1	73.5	87.3	86.4	89.6	90.9	86.5	
40	Net due to related foreign offices	112.3	218.1	121.9	43.8	40.2	17.6	84.1	37.7	53.0	59.5	40.5	-13.8	
41	Other liabilities ²¹	425.8	412.8	421.3	433.9	454.2	449.9	451.7	458.8	465.1	448.0	463.8	464.0	
42	TOTAL LIABILITIES ¹⁹	10,514.0	10,411.5	10,309.1	10,476.1	10,461.0	10,413.2	10,584.7	10,652.5	10,679.4	10,615.7	10,692.0	10,625.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,314.2	1,325.5	1,396.7	1,417.8	1,423.4	1,405.6	1,377.7	1,400.2	1,443.9	1,411.8	1,373.4	1,347.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-47.9	-9.8	-8.2	-8.5	0.1	3.2	9.8	13.8	13.7	13.5	15.9	11.0	
45	Securitized consumer loans ²⁴	405.8	393.7	304.9	24.7	22.0	21.7	20.6	20.5	20.5	20.5	20.6	20.3	
46	Securitized credit cards and other revolving plans	369.7	361.4	278.5	15.9	15.6	15.5	14.8	14.8	14.8	14.8	14.9	14.6	
47	Other securitized consumer loans	36.1	32.2	26.4	8.8	6.4	6.2	5.8	5.7	5.7	5.6	5.7	5.6	
48	Securitized real estate loans ²⁴	1,432.7	1,383.3	1,386.5	1,383.9	1,390.0	1,400.5	1,391.0	1,388.6	1,393.5	1,384.6	1,388.5	1,385.7	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	9,134.2	8,879.8	8,926.7	9,227.2	9,181.4	9,141.6	9,158.5	9,210.6	9,219.5	9,188.3	9,191.7	9,239.8
2	Securities in bank credit ²	2,295.1	2,324.1	2,325.9	2,321.2	2,307.7	2,294.4	2,344.7	2,399.8	2,397.9	2,393.6	2,395.1	2,424.2
3	Treasury and agency securities ³	1,380.9	1,451.6	1,470.4	1,500.0	1,492.1	1,485.3	1,538.8	1,586.2	1,584.6	1,582.6	1,579.9	1,605.6
4	Mortgage-backed securities (MBS) ⁴	977.3	1,004.7	996.3	1,000.8	1,001.5	996.7	1,029.6	1,043.7	1,047.4	1,039.6	1,032.5	1,053.5
5	Non-MBS ⁵	403.6	446.9	474.1	499.2	490.6	488.6	509.2	542.4	537.1	543.0	547.4	552.1
6	Other securities	914.2	872.5	855.5	821.2	815.6	809.1	805.9	813.7	813.3	811.0	815.2	818.6
7	Mortgage-backed securities ⁶	216.0	213.3	207.2	194.9	189.0	183.1	181.1	179.2	179.9	179.8	180.5	175.7
8	Non-MBS ⁷	698.1	659.3	648.3	626.3	626.6	626.0	624.8	634.5	633.3	631.2	634.7	642.9
9	Loans and leases in bank credit ⁸	6,839.1	6,555.6	6,600.8	6,906.0	6,873.7	6,847.2	6,813.8	6,810.8	6,821.6	6,794.7	6,796.6	6,815.6
10	Commercial and industrial loans	1,408.1	1,275.2	1,262.0	1,260.2	1,249.1	1,238.1	1,232.1	1,233.5	1,234.5	1,231.8	1,231.9	1,234.6
11	Real estate loans	3,814.2	3,714.6	3,692.7	3,703.1	3,694.6	3,677.0	3,655.4	3,650.5	3,669.0	3,639.3	3,632.4	3,657.2
12	Revolving home equity loans	605.9	598.8	597.0	601.0	598.9	596.3	595.9	594.6	594.8	595.1	594.8	593.7
13	Closed-end residential loans ⁹	1,520.4	1,500.8	1,490.7	1,507.8	1,512.7	1,509.2	1,502.2	1,509.6	1,524.7	1,497.5	1,492.5	1,523.3
14	Commercial real estate loans ¹⁰	1,687.8	1,615.0	1,605.1	1,594.3	1,583.0	1,571.6	1,557.3	1,546.3	1,549.4	1,546.8	1,545.1	1,540.2
15	Consumer loans	846.1	821.5	887.9	1,166.9	1,159.0	1,157.0	1,152.5	1,152.0	1,151.1	1,153.6	1,154.6	1,148.3
16	Credit cards and other revolving plans	354.8	319.0	385.2	640.8	634.0	631.9	627.1	625.7	624.7	625.2	627.3	625.8
17	Other consumer loans ¹¹	491.3	502.5	502.7	526.1	525.0	525.1	525.4	526.3	526.4	528.4	527.2	522.5
18	Other loans and leases	770.7	744.4	758.2	775.7	770.9	775.1	773.9	774.9	767.0	770.0	777.7	775.5
19	Fed funds and reverse RPs with nonbanks ¹²	204.8	216.0	216.5	206.1	210.9	210.6	206.7	208.6	202.7	207.1	210.3	206.3
20	All other loans and leases ¹³	565.9	528.4	541.7	569.6	560.0	564.6	567.1	566.3	564.3	562.9	567.5	569.2
21	LESS: Allowance for loan and lease losses	190.0	201.5	207.9	234.0	234.4	231.1	224.6	224.9	225.8	225.1	223.6	224.3
22	Interbank loans ¹²	310.6	224.2	197.6	155.8	156.5	150.8	165.7	177.9	175.4	177.5	175.1	186.9
23	Fed funds and reverse RPs with banks ¹²	220.9	161.7	146.2	132.8	137.0	131.1	144.1	154.9	152.6	154.0	151.1	164.0
24	Loans to commercial banks ¹⁴	89.8	62.5	51.4	23.0	19.4	19.7	21.7	23.0	22.9	23.5	24.0	22.9
25	Cash assets ¹⁵	976.9	1,313.1	1,240.1	1,200.7	1,207.6	1,159.9	1,202.0	1,177.5	1,190.4	1,171.1	1,187.5	1,159.3
26	Trading assets ¹⁶	328.5	256.8	259.0	258.0	279.1	289.4	321.3	363.2	361.9	364.0	373.3	366.8
27	Derivatives with a positive fair value ¹⁷	300.5	235.3	235.1	235.5	256.8	265.9	295.5	337.1	334.9	337.0	346.3	341.2
28	Other trading assets	28.0	21.5	23.9	22.5	22.3	23.4	25.9	26.2	27.0	27.0	26.9	25.6
29	Other assets ¹⁸	1,157.8	1,277.5	1,264.4	1,244.3	1,255.6	1,247.2	1,220.8	1,228.4	1,235.6	1,229.5	1,217.2	1,226.6
30	TOTAL ASSETS ¹⁹	11,717.9	11,749.9	11,679.9	11,851.9	11,845.8	11,757.7	11,843.8	11,932.8	11,957.0	11,905.3	11,921.2	11,955.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
LIABILITIES													
31	Deposits	7,503.7	7,707.4	7,729.3	7,728.8	7,678.4	7,684.5	7,695.9	7,743.6	7,747.9	7,696.5	7,720.4	7,802.0
32	Large time deposits	1,903.5	1,875.2	1,840.2	1,801.2	1,756.5	1,747.1	1,758.0	1,776.3	1,778.9	1,775.1	1,780.1	1,770.9
33	Other deposits	5,600.2	5,832.2	5,889.2	5,927.5	5,922.0	5,937.4	5,937.9	5,967.3	5,969.0	5,921.4	5,940.3	6,031.1
34	Borrowings	2,126.8	1,855.9	1,859.9	2,102.7	2,081.2	2,001.0	1,965.4	1,981.1	1,993.4	1,987.1	1,968.3	1,972.5
35	Borrowings from banks in the U.S.	339.4	264.3	238.2	196.4	194.8	196.0	202.8	206.0	205.6	207.1	199.6	213.5
36	Borrowings from others	1,787.5	1,591.6	1,621.8	1,906.3	1,886.4	1,805.0	1,762.6	1,775.1	1,787.7	1,779.9	1,768.7	1,759.0
37	Trading liabilities ²⁰	264.9	213.1	215.6	214.3	246.4	253.5	292.9	346.0	341.2	347.0	356.2	354.7
38	Derivatives with a negative fair value ¹⁷	213.9	166.4	166.3	166.7	187.9	192.6	219.1	253.4	249.8	253.7	261.2	259.1
39	Other trading liabilities	50.9	46.7	49.3	47.6	58.5	60.9	73.8	92.6	91.4	93.4	95.1	95.6
40	Net due to related foreign offices	112.3	218.1	121.9	43.8	40.2	17.6	84.1	37.7	53.0	59.5	40.5	-13.8
41	Other liabilities ²¹	422.2	414.3	418.4	427.6	454.2	446.4	444.8	454.3	455.7	444.2	458.6	467.4
42	TOTAL LIABILITIES ¹⁹	10,430.0	10,408.8	10,345.2	10,517.1	10,500.4	10,403.0	10,483.1	10,562.6	10,591.1	10,534.4	10,544.1	10,582.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,288.0	1,341.1	1,334.7	1,334.8	1,345.4	1,354.7	1,360.7	1,370.1	1,365.9	1,370.9	1,377.1	1,372.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-47.9	-9.8	-8.2	-8.5	0.1	3.2	9.8	13.8	13.7	13.5	15.9	11.0
45	Securitized consumer loans ²⁴	405.8	394.1	304.4	24.4	21.6	21.3	20.1	19.8	19.8	19.7	19.7	19.8
46	Securitized credit cards and other revolving plans	370.2	361.8	278.0	15.7	15.4	15.3	14.5	14.2	14.3	14.2	14.2	14.3
47	Other securitized consumer loans	35.7	32.2	26.4	8.7	6.2	6.0	5.7	5.5	5.5	5.5	5.5	5.5
48	Securitized real estate loans ²⁴	1,410.7	1,402.0	1,392.0	1,379.8	1,376.6	1,377.2	1,370.6	1,371.5	1,373.8	1,368.0	1,372.1	1,370.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	8,288.3	8,103.7	8,161.9	8,473.3	8,429.8	8,391.8	8,419.4	8,441.6	8,457.0	8,424.3	8,426.3	8,451.5
2	Securities in bank credit ²	2,025.3	2,091.5	2,082.0	2,085.1	2,073.5	2,061.9	2,121.8	2,155.7	2,164.1	2,151.5	2,144.6	2,165.3
3	Treasury and agency securities ³	1,278.9	1,356.9	1,366.0	1,405.5	1,406.7	1,398.8	1,447.0	1,481.5	1,489.2	1,478.5	1,472.0	1,490.0
4	Mortgage-backed securities (MBS) ⁴	943.8	976.3	964.2	980.1	980.0	976.5	1,010.4	1,023.9	1,030.4	1,020.5	1,014.6	1,028.3
5	Non-MBS ⁵	335.1	380.6	401.7	425.4	426.6	422.3	436.6	457.6	458.8	457.9	457.5	461.7
6	Other securities	746.4	734.6	716.0	679.6	666.8	663.1	674.8	674.2	674.9	673.0	672.6	675.3
7	Mortgage-backed securities ⁶	208.6	201.5	196.2	185.3	179.8	174.8	174.9	172.8	174.2	173.5	174.8	168.1
8	Non-MBS ⁷	537.8	533.1	519.8	494.3	487.0	488.3	499.9	501.4	500.7	499.5	497.8	507.1
9	Loans and leases in bank credit ⁸	6,263.1	6,012.2	6,079.9	6,388.2	6,356.3	6,329.9	6,297.6	6,285.9	6,292.9	6,272.9	6,281.7	6,286.2
10	Commercial and industrial loans	1,107.7	1,005.9	995.8	998.1	989.8	984.4	988.7	993.3	995.0	991.5	993.0	994.2
11	Real estate loans	3,768.5	3,679.2	3,664.0	3,674.3	3,661.1	3,643.8	3,617.6	3,612.6	3,616.4	3,607.4	3,605.2	3,623.0
12	Revolving home equity loans	606.2	597.9	598.7	602.7	600.1	597.7	595.9	595.0	595.0	595.1	595.4	594.5
13	Closed-end residential loans ⁹	1,513.6	1,501.8	1,495.4	1,511.4	1,512.1	1,508.9	1,498.8	1,504.7	1,506.9	1,500.0	1,496.9	1,519.0
14	Commercial real estate loans ¹⁰	1,648.6	1,579.6	1,570.0	1,560.3	1,548.9	1,537.2	1,523.0	1,512.9	1,514.5	1,512.3	1,512.9	1,509.5
15	Consumer loans	848.8	812.2	892.8	1,175.6	1,166.9	1,166.0	1,167.0	1,159.3	1,167.2	1,159.8	1,153.0	1,150.3
16	Credit cards and other revolving plans	356.3	317.2	394.1	652.9	644.5	642.2	638.2	631.2	637.1	628.8	625.4	628.7
17	Other consumer loans ¹¹	492.6	494.9	498.8	522.7	522.4	523.8	528.7	528.1	530.1	531.0	527.6	521.6
18	Other loans and leases	538.0	514.9	527.2	540.2	538.5	535.7	524.3	520.7	514.4	514.2	530.5	518.6
19	Fed funds and reverse RPs with nonbanks ¹²	145.7	139.7	142.8	138.2	138.0	135.3	126.7	120.5	115.6	119.2	125.9	116.2
20	All other loans and leases ¹³	392.4	375.2	384.4	401.9	400.6	400.4	397.6	400.1	398.8	395.1	404.6	402.4
21	LESS: Allowance for loan and lease losses	188.0	200.3	206.6	232.3	230.1	227.7	222.8	223.4	222.3	223.3	224.7	223.6
22	Interbank loans ¹²	278.3	187.4	167.9	124.3	127.2	125.1	135.5	145.3	145.1	139.6	145.6	153.3
23	Fed funds and reverse RPs with banks ¹²	193.3	128.7	118.6	104.6	112.3	110.2	119.1	128.6	128.8	122.5	127.6	136.3
24	Loans to commercial banks ¹⁴	85.1	58.7	49.3	19.8	14.9	15.0	16.4	16.7	16.3	17.1	18.0	17.0
25	Cash assets ¹⁵	729.0	835.8	869.7	836.4	846.1	828.7	802.2	783.4	786.4	767.2	815.7	755.1
26	Trading assets ¹⁶	216.8	151.1	152.4	155.2	168.7	176.6	191.8	200.2	208.2	199.9	203.9	186.3
27	Derivatives with a positive fair value ¹⁷	199.0	140.4	140.6	144.8	158.4	164.9	179.4	188.9	195.8	189.0	193.3	176.4
28	Other trading assets	17.8	10.7	11.8	10.5	10.4	11.7	12.4	11.4	12.4	10.9	10.6	9.9
29	Other assets ¹⁸	1,129.3	1,232.6	1,214.2	1,203.0	1,211.4	1,206.6	1,186.2	1,200.8	1,204.1	1,203.3	1,195.1	1,192.0
30	TOTAL ASSETS ¹⁹	10,453.9	10,310.4	10,359.4	10,560.0	10,553.1	10,501.0	10,512.3	10,548.0	10,578.5	10,511.0	10,562.0	10,514.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
LIABILITIES													
31	Deposits	6,586.9	6,655.3	6,655.5	6,674.3	6,706.9	6,727.2	6,737.1	6,757.0	6,733.6	6,705.0	6,801.2	6,801.7
32	Large time deposits	971.3	861.3	845.3	838.8	833.4	828.3	805.1	791.0	788.1	790.1	795.4	789.9
33	Other deposits	5,615.7	5,794.0	5,810.2	5,835.5	5,873.5	5,898.9	5,932.0	5,966.0	5,945.5	5,914.9	6,005.9	6,011.8
34	Borrowings	1,505.5	1,352.7	1,377.7	1,591.2	1,546.9	1,483.9	1,465.1	1,452.7	1,473.4	1,466.1	1,423.6	1,432.0
35	Borrowings from banks in the U.S.	306.9	229.8	209.6	163.9	161.3	159.2	168.1	167.6	170.7	163.7	156.8	178.0
36	Borrowings from others	1,198.6	1,122.9	1,168.1	1,427.3	1,385.6	1,324.7	1,297.1	1,285.1	1,302.7	1,302.4	1,266.8	1,254.0
37	Trading liabilities ²⁰	156.9	106.7	108.5	112.9	130.2	133.2	153.5	170.4	173.0	170.0	176.2	164.7
38	Derivatives with a negative fair value ¹⁷	116.5	73.9	75.1	78.7	89.5	90.4	102.9	107.0	110.5	106.1	111.5	100.7
39	Other trading liabilities	40.4	32.8	33.4	34.1	40.7	42.8	50.6	63.4	62.5	63.8	64.7	64.0
40	Net due to related foreign offices	508.8	477.7	447.4	406.5	376.4	370.1	396.0	378.1	382.9	375.7	382.7	351.3
41	Other liabilities ²¹	397.5	384.6	384.2	384.9	401.6	400.1	401.2	411.0	417.8	404.4	410.5	413.2
42	TOTAL LIABILITIES ¹⁹	9,155.7	8,977.0	8,973.2	9,169.8	9,162.0	9,114.5	9,152.9	9,169.2	9,180.8	9,121.1	9,194.3	9,162.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,298.1	1,333.4	1,386.2	1,390.2	1,391.1	1,386.5	1,359.4	1,378.8	1,397.7	1,389.9	1,367.7	1,351.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-28.2	0.6	1.9	1.2	8.3	11.2	17.3	20.7	20.9	20.3	22.8	17.6
45	Securitized consumer loans ²⁴	405.8	393.7	304.9	24.7	22.0	21.7	20.6	20.5	20.5	20.5	20.6	20.3
46	Securitized credit cards and other revolving plans	369.7	361.4	278.5	15.9	15.6	15.5	14.8	14.8	14.8	14.8	14.9	14.6
47	Other securitized consumer loans	36.1	32.2	26.4	8.8	6.4	6.2	5.8	5.7	5.7	5.6	5.7	5.6
48	Securitized real estate loans ²⁴	1,432.7	1,383.3	1,386.5	1,383.9	1,390.0	1,400.5	1,391.0	1,388.6	1,393.5	1,384.6	1,388.5	1,385.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	8,267.4	8,102.6	8,153.7	8,448.0	8,412.5	8,374.1	8,375.9	8,415.8	8,426.2	8,395.0	8,392.5	8,445.5
2	Securities in bank credit ²	2,024.5	2,082.5	2,088.3	2,085.2	2,072.1	2,061.8	2,108.0	2,152.5	2,153.3	2,147.3	2,143.5	2,171.5
3	Treasury and agency securities ³	1,280.0	1,356.4	1,376.7	1,403.0	1,396.4	1,393.2	1,438.9	1,480.1	1,482.2	1,478.3	1,470.0	1,495.2
4	Mortgage-backed securities (MBS) ⁴	944.7	981.8	974.0	978.6	979.4	974.7	1,006.6	1,022.0	1,024.7	1,018.5	1,011.5	1,032.0
5	Non-MBS ⁵	335.3	374.6	402.7	424.5	417.1	418.4	432.3	458.1	457.5	459.7	458.5	463.2
6	Other securities	744.5	726.1	711.7	682.2	675.7	668.6	669.1	672.4	671.1	669.0	673.5	676.3
7	Mortgage-backed securities ⁶	206.5	203.0	197.3	186.4	181.1	175.2	173.1	171.2	171.9	171.8	172.5	167.7
8	Non-MBS ⁷	538.0	523.1	514.3	495.8	494.7	493.4	496.1	501.2	499.2	497.3	501.0	508.5
9	Loans and leases in bank credit ⁸	6,242.9	6,020.0	6,065.3	6,362.8	6,340.3	6,312.3	6,267.9	6,263.3	6,272.9	6,247.8	6,248.9	6,274.0
10	Commercial and industrial loans	1,099.7	1,007.5	996.9	999.8	994.1	985.7	984.5	986.7	987.1	984.7	985.5	989.0
11	Real estate loans	3,770.9	3,674.8	3,653.0	3,664.2	3,656.8	3,639.8	3,619.0	3,614.5	3,633.1	3,603.4	3,596.5	3,621.2
12	Revolving home equity loans	605.7	598.5	596.8	600.7	598.7	596.1	595.7	594.4	594.6	594.8	594.6	593.4
13	Closed-end residential loans ⁹	1,516.8	1,498.3	1,488.3	1,505.4	1,510.4	1,507.0	1,500.1	1,507.4	1,522.5	1,495.3	1,490.3	1,521.1
14	Commercial real estate loans ¹⁰	1,648.3	1,578.0	1,567.9	1,558.0	1,547.7	1,536.7	1,523.2	1,512.8	1,515.9	1,513.3	1,511.7	1,506.6
15	Consumer loans	844.9	820.2	886.5	1,165.5	1,157.6	1,155.6	1,151.1	1,150.5	1,149.7	1,152.1	1,153.1	1,146.9
16	Credit cards and other revolving plans	354.8	319.0	385.2	640.8	634.0	631.9	627.1	625.7	624.7	625.2	627.3	625.8
17	Other consumer loans ¹¹	490.1	501.2	501.3	524.7	523.6	523.6	524.0	524.8	525.0	526.9	525.8	521.1
18	Other loans and leases	527.4	517.5	528.9	533.3	531.8	531.2	513.3	511.6	503.1	507.6	513.8	517.0
19	Fed funds and reverse RPs with nonbanks ¹²	138.0	146.1	148.3	134.5	135.1	130.4	116.2	114.0	107.9	113.8	114.9	115.3
20	All other loans and leases ¹³	389.4	371.4	380.6	398.8	396.7	400.8	397.1	397.6	395.2	393.8	399.0	401.7
21	LESS: Allowance for loan and lease losses	188.1	199.8	206.2	232.5	232.9	229.6	223.2	223.6	224.5	223.8	222.3	222.9
22	Interbank loans ¹²	271.7	190.8	171.8	127.3	122.7	122.0	129.6	140.6	138.0	138.8	139.6	149.9
23	Fed funds and reverse RPs with banks ¹²	186.0	131.8	123.9	107.5	108.0	107.4	113.5	123.6	121.4	121.4	121.5	132.8
24	Loans to commercial banks ¹⁴	85.7	59.0	47.9	19.8	14.7	14.7	16.1	17.0	16.6	17.4	18.2	17.0
25	Cash assets ¹⁵	691.6	839.7	849.2	836.6	842.6	809.6	780.6	743.8	734.7	720.1	751.3	756.3
26	Trading assets ¹⁶	204.6	151.6	153.3	155.6	166.5	171.6	180.8	190.5	192.9	191.2	195.6	185.0
27	Derivatives with a positive fair value ¹⁷	186.5	140.8	141.4	144.9	156.3	160.0	168.4	178.9	181.2	179.5	184.2	173.9
28	Other trading assets	18.1	10.8	11.9	10.7	10.3	11.6	12.4	11.6	11.7	11.6	11.3	11.1
29	Other assets ¹⁸	1,119.1	1,236.0	1,221.8	1,199.8	1,203.5	1,199.5	1,184.1	1,189.8	1,196.8	1,192.3	1,175.6	1,187.7
30	TOTAL ASSETS ¹⁹	10,366.3	10,321.0	10,343.6	10,534.9	10,514.9	10,447.2	10,427.9	10,456.9	10,464.0	10,413.6	10,432.3	10,501.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
LIABILITIES													
31	Deposits	6,543.9	6,654.8	6,694.5	6,715.2	6,702.3	6,715.5	6,696.1	6,709.5	6,704.4	6,666.3	6,682.7	6,776.1
32	Large time deposits	977.0	858.3	841.4	829.0	824.5	820.5	806.9	796.3	794.6	796.4	795.7	796.2
33	Other deposits	5,566.9	5,796.5	5,853.1	5,886.2	5,877.8	5,895.0	5,889.2	5,913.1	5,909.8	5,869.9	5,887.0	5,980.0
34	Borrowings	1,486.3	1,358.0	1,378.8	1,595.3	1,564.8	1,482.0	1,433.9	1,428.9	1,442.5	1,435.9	1,414.0	1,418.1
35	Borrowings from banks in the U.S.	304.6	230.6	210.2	167.4	163.0	162.1	167.2	166.2	166.6	165.5	158.5	176.2
36	Borrowings from others	1,181.7	1,127.4	1,168.5	1,427.9	1,401.9	1,319.8	1,266.7	1,262.7	1,276.0	1,270.4	1,255.5	1,241.9
37	Trading liabilities ²⁰	149.5	106.0	108.9	109.4	128.7	131.8	148.3	167.0	165.2	166.6	171.9	169.2
38	Derivatives with a negative fair value ¹⁷	106.7	74.5	75.8	79.5	91.3	91.0	97.3	99.7	101.2	99.9	103.5	96.8
39	Other trading liabilities	42.8	31.4	33.0	29.9	37.4	40.8	51.0	67.2	64.0	66.7	68.4	72.4
40	Net due to related foreign offices	508.8	477.7	447.4	406.5	376.4	370.1	396.0	378.1	383.0	375.7	382.7	351.3
41	Other liabilities ²¹	392.7	386.3	382.3	376.6	400.2	396.1	395.8	406.3	406.0	401.1	406.8	417.3
42	TOTAL LIABILITIES ¹⁹	9,081.3	8,982.9	9,011.8	9,203.0	9,172.5	9,095.4	9,070.1	9,089.7	9,101.0	9,045.6	9,058.2	9,132.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,285.0	1,338.1	1,331.8	1,331.9	1,342.4	1,351.8	1,357.7	1,367.2	1,363.0	1,368.0	1,374.1	1,369.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-28.2	0.6	1.9	1.2	8.3	11.2	17.3	20.7	20.9	20.3	22.8	17.6
45	Securitized consumer loans ²⁴	405.8	394.1	304.4	24.4	21.6	21.3	20.1	19.8	19.8	19.7	19.7	19.8
46	Securitized credit cards and other revolving plans	370.2	361.8	278.0	15.7	15.4	15.3	14.5	14.2	14.3	14.2	14.2	14.3
47	Other securitized consumer loans	35.7	32.2	26.4	8.7	6.2	6.0	5.7	5.5	5.5	5.5	5.5	5.5
48	Securitized real estate loans ²⁴	1,410.7	1,402.0	1,392.0	1,379.8	1,376.6	1,377.2	1,370.6	1,371.5	1,373.8	1,368.0	1,372.1	1,370.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	5,208.0	5,121.6	5,182.3	5,454.4	5,400.9	5,372.9	5,385.5	5,407.6	5,412.1	5,397.3	5,399.1	5,420.2
2	Securities in bank credit ²	1,367.2	1,443.6	1,437.8	1,439.8	1,413.4	1,402.0	1,447.0	1,483.0	1,489.2	1,481.3	1,475.7	1,491.1
3	Treasury and agency securities ³	840.0	911.5	919.0	948.4	934.2	927.2	969.6	1,008.2	1,013.4	1,007.4	1,002.1	1,016.2
4	Mortgage-backed securities (MBS) ⁴	668.0	705.9	691.5	701.9	695.4	686.8	712.9	722.8	727.7	721.0	715.0	726.0
5	Non-MBS ⁵	172.0	205.5	227.5	246.5	238.7	240.3	256.7	285.4	285.7	286.4	287.1	290.2
6	Other securities	527.2	532.2	518.8	491.3	479.3	474.9	477.5	474.8	475.8	473.9	473.6	474.8
7	Mortgage-backed securities ⁶	178.7	172.2	167.7	157.8	152.8	148.2	146.3	144.8	146.0	145.5	147.0	140.3
8	Non-MBS ⁷	348.6	359.9	351.0	333.5	326.4	326.7	331.2	329.9	329.8	328.5	326.6	334.5
9	Loans and leases in bank credit ⁸	3,840.8	3,678.0	3,744.4	4,014.6	3,987.4	3,970.9	3,938.5	3,924.7	3,922.9	3,915.9	3,923.4	3,929.1
10	Commercial and industrial loans	700.3	617.1	608.7	614.0	605.3	598.8	601.0	604.6	606.3	603.0	604.1	604.7
11	Real estate loans	2,105.3	2,068.7	2,057.4	2,061.6	2,053.9	2,047.7	2,028.4	2,025.9	2,022.1	2,024.0	2,021.5	2,041.6
12	Revolving home equity loans	487.1	479.2	479.0	481.3	478.6	476.3	474.6	473.8	473.8	473.8	474.4	473.5
13	Closed-end residential loans ⁹	982.6	986.0	979.7	985.7	986.9	988.0	976.2	979.2	975.0	977.7	974.5	996.4
14	Commercial real estate loans ¹⁰	635.6	603.5	598.7	594.6	588.5	583.4	577.6	572.9	573.4	572.5	572.6	571.7
15	Consumer loans	625.1	594.7	668.2	919.7	911.5	911.4	907.9	898.7	905.6	899.0	892.8	890.7
16	Credit cards and other revolving plans	275.7	242.6	312.5	542.5	535.4	534.5	527.4	521.2	525.9	519.3	516.1	519.6
17	Other consumer loans ¹¹	349.4	352.1	355.7	377.2	376.1	376.8	380.6	377.5	379.7	379.7	376.8	371.1
18	Other loans and leases	410.0	397.5	410.2	419.3	416.7	413.0	401.2	395.6	389.0	389.9	405.0	392.1
19	Fed funds and reverse RPs with nonbanks ¹²	143.1	138.2	141.9	136.7	136.6	133.3	125.5	119.0	114.0	117.4	124.2	114.4
20	All other loans and leases ¹³	266.9	259.3	268.3	282.7	280.1	279.6	275.6	276.6	275.0	272.5	280.8	277.7
21	LESS: Allowance for loan and lease losses	132.2	142.2	148.8	175.0	173.9	170.7	165.1	165.6	165.0	165.6	166.8	164.9
22	Interbank loans ¹²	215.5	132.8	112.4	72.4	72.6	73.7	84.0	91.2	93.6	88.8	93.4	91.3
23	Fed funds and reverse RPs with banks ¹²	136.1	77.7	67.4	56.1	60.9	62.0	71.0	77.9	80.7	75.0	78.9	77.8
24	Loans to commercial banks ¹⁴	79.4	55.0	45.0	16.3	11.7	11.7	13.0	13.3	12.9	13.7	14.5	13.5
25	Cash assets ¹⁵	505.5	557.9	572.4	550.1	553.9	527.5	511.4	476.0	483.6	458.6	495.2	453.8
26	Trading assets ¹⁶	207.0	144.6	146.1	149.5	162.5	169.8	183.7	191.5	199.1	191.0	195.3	178.0
27	Derivatives with a positive fair value ¹⁷	191.0	135.2	135.5	139.3	152.4	158.4	171.6	180.4	187.0	180.5	185.0	168.4
28	Other trading assets	16.0	9.4	10.6	10.2	10.1	11.4	12.1	11.1	12.1	10.6	10.3	9.7
29	Other assets ¹⁸	867.1	952.4	938.5	929.2	938.5	934.1	907.6	923.3	925.7	925.1	918.0	916.5
30	TOTAL ASSETS ¹⁹	6,870.8	6,767.0	6,803.0	6,980.7	6,954.5	6,907.3	6,907.2	6,924.2	6,949.1	6,895.1	6,934.3	6,894.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
LIABILITIES													
31	Deposits	3,977.4	4,018.0	4,018.6	4,022.2	4,045.1	4,062.3	4,056.1	4,072.0	4,053.4	4,034.1	4,105.8	4,107.3
32	Large time deposits	494.9	395.0	378.3	372.6	367.6	362.1	349.2	341.3	338.2	341.2	344.3	341.8
33	Other deposits	3,482.6	3,623.0	3,640.3	3,649.6	3,677.6	3,700.1	3,706.9	3,730.6	3,715.2	3,693.0	3,761.5	3,765.5
34	Borrowings	1,043.4	982.6	998.7	1,197.4	1,156.0	1,094.8	1,079.5	1,063.1	1,079.9	1,075.3	1,037.5	1,043.9
35	Borrowings from banks in the U.S.	163.5	140.9	118.6	77.7	77.3	79.4	86.2	85.1	85.9	82.2	77.4	93.9
36	Borrowings from others	880.0	841.7	880.1	1,119.7	1,078.8	1,015.4	993.3	978.0	994.0	993.1	960.1	950.0
37	Trading liabilities ²⁰	152.5	102.6	104.5	108.6	125.5	128.5	148.3	165.0	167.7	164.7	170.9	159.2
38	Derivatives with a negative fair value ¹⁷	112.9	70.6	71.8	75.4	85.8	86.7	98.5	102.4	105.9	101.6	106.9	96.0
39	Other trading liabilities	39.6	32.0	32.6	33.2	39.7	41.8	49.8	62.6	61.8	63.1	63.9	63.2
40	Net due to related foreign offices	465.1	430.5	399.8	358.3	330.6	319.2	345.9	329.0	333.5	327.8	332.8	303.5
41	Other liabilities ²¹	330.6	321.3	319.3	319.2	335.4	333.7	331.8	339.3	345.4	331.7	338.9	343.3
42	TOTAL LIABILITIES ¹⁹	5,969.1	5,855.0	5,840.9	6,005.7	5,992.7	5,938.5	5,961.6	5,968.4	5,979.8	5,933.6	5,985.8	5,957.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	901.8	912.0	962.1	975.0	961.8	968.8	945.6	955.8	969.3	961.5	948.4	937.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-27.1	-1.6	-0.5	-1.2	5.3	7.5	12.8	15.1	15.4	14.8	17.4	11.7
45	Securitized consumer loans ²⁴	318.1	304.9	238.5	8.7	6.4	6.2	5.6	5.5	5.5	5.5	5.6	5.5
46	Securitized credit cards and other revolving plans	283.6	273.5	212.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	34.5	31.3	25.7	8.7	6.4	6.2	5.6	5.5	5.5	5.5	5.6	5.5
48	Securitized real estate loans ²⁴	1,404.2	1,362.9	1,366.2	1,363.3	1,369.4	1,377.2	1,369.4	1,365.6	1,368.6	1,361.2	1,366.4	1,364.7

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

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	5,200.1	5,134.6	5,180.7	5,433.4	5,395.8	5,358.4	5,359.7	5,396.7	5,397.1	5,384.3	5,380.0	5,424.1
2	Securities in bank credit ²	1,373.9	1,443.1	1,442.4	1,430.5	1,414.6	1,403.1	1,446.5	1,488.8	1,488.3	1,486.2	1,481.8	1,505.2
3	Treasury and agency securities ³	847.2	912.6	926.3	941.0	931.2	927.5	972.9	1,015.1	1,014.7	1,015.0	1,007.2	1,029.8
4	Mortgage-backed securities (MBS) ⁴	677.0	704.9	694.8	694.0	692.8	686.8	718.2	733.1	734.3	731.4	724.1	742.1
5	Non-MBS ⁵	170.2	207.7	231.5	247.1	238.5	240.7	254.7	282.0	280.4	283.7	283.1	287.7
6	Other securities	526.7	530.5	516.1	489.5	483.3	475.6	473.6	473.8	473.6	471.2	474.6	475.4
7	Mortgage-backed securities ⁶	177.8	173.9	168.7	158.4	153.8	148.1	145.9	144.1	144.8	144.6	145.6	140.6
8	Non-MBS ⁷	348.9	356.6	347.4	331.1	329.6	327.5	327.6	329.7	328.8	326.5	329.0	334.8
9	Loans and leases in bank credit ⁸	3,826.2	3,691.4	3,738.3	4,002.9	3,981.2	3,955.3	3,913.3	3,907.9	3,908.8	3,898.1	3,898.3	3,919.0
10	Commercial and industrial loans	694.5	619.0	609.4	614.3	607.9	599.5	598.2	600.0	600.8	598.2	598.9	601.2
11	Real estate loans	2,107.4	2,068.2	2,053.5	2,061.9	2,057.2	2,046.9	2,028.8	2,027.2	2,035.3	2,020.5	2,014.6	2,039.4
12	Revolving home equity loans	487.0	478.6	477.0	480.3	478.2	475.9	475.4	473.8	474.0	474.1	474.1	472.9
13	Closed-end residential loans ⁹	985.4	986.9	977.6	987.6	990.2	987.4	976.4	981.1	987.2	973.9	968.9	997.2
14	Commercial real estate loans ¹⁰	635.0	602.7	598.9	594.0	588.8	583.7	577.0	572.3	574.1	572.5	571.7	569.3
15	Consumer loans	622.3	602.7	663.3	912.6	904.1	900.9	895.2	891.8	892.2	893.3	893.1	887.0
16	Credit cards and other revolving plans	274.0	246.3	305.5	533.0	526.4	524.2	518.8	516.2	515.9	515.9	516.8	515.8
17	Other consumer loans ¹¹	348.3	356.4	357.8	379.7	377.7	376.7	376.4	375.6	376.3	377.5	376.3	371.2
18	Other loans and leases	402.0	401.5	412.0	414.0	412.0	408.0	391.0	388.9	380.5	386.0	391.7	391.4
19	Fed funds and reverse RPs with nonbanks ¹²	135.5	144.7	147.1	133.0	133.9	127.7	114.9	112.4	106.5	112.4	113.3	112.8
20	All other loans and leases ¹³	266.5	256.8	264.9	281.1	278.1	280.3	276.1	276.5	274.0	273.6	278.4	278.6
21	LESS: Allowance for loan and lease losses	131.6	142.3	148.7	174.0	174.0	171.2	164.7	165.1	165.7	165.1	164.1	164.8
22	Interbank loans ¹²	215.0	134.6	113.9	74.1	69.8	71.6	80.1	90.6	90.7	91.0	93.2	91.6
23	Fed funds and reverse RPs with banks ¹²	134.8	78.9	69.3	57.5	58.3	60.2	67.4	77.0	77.5	77.0	78.4	78.0
24	Loans to commercial banks ¹⁴	80.2	55.6	44.5	16.6	11.5	11.4	12.7	13.5	13.1	14.0	14.8	13.6
25	Cash assets ¹⁵	474.8	555.9	555.9	554.5	558.7	520.2	495.7	447.8	445.9	426.6	449.1	455.1
26	Trading assets ¹⁶	196.9	144.7	146.6	150.0	160.4	165.5	174.5	184.0	186.4	184.8	189.2	178.4
27	Derivatives with a positive fair value ¹⁷	180.6	135.3	135.9	139.5	150.4	154.1	162.3	172.6	174.9	173.4	178.0	167.4
28	Other trading assets	16.3	9.4	10.7	10.5	10.0	11.4	12.2	11.4	11.5	11.4	11.1	11.0
29	Other assets ¹⁸	861.7	954.7	944.7	923.6	929.8	925.5	909.6	917.1	922.6	919.4	904.9	914.4
30	TOTAL ASSETS ¹⁹	6,817.0	6,782.2	6,793.1	6,961.6	6,940.7	6,870.1	6,854.8	6,871.1	6,877.0	6,840.9	6,852.3	6,898.7

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)

September 10, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 11	Aug 18	Aug 25	Sep 1	
LIABILITIES														
31	Deposits	3,948.4	4,011.5	4,037.0	4,049.5	4,037.8	4,053.0	4,032.0	4,039.0	4,032.5	4,009.1	4,022.1	4,087.8	
32	Large time deposits	500.0	390.5	375.0	364.9	362.6	360.3	351.9	345.3	342.8	345.7	345.5	346.0	
33	Other deposits	3,448.4	3,621.0	3,662.0	3,684.6	3,675.2	3,692.7	3,680.2	3,693.8	3,689.7	3,663.4	3,676.6	3,741.8	
34	Borrowings	1,034.9	983.0	1,002.7	1,202.2	1,170.7	1,091.8	1,053.0	1,046.7	1,059.5	1,053.4	1,030.4	1,036.4	
35	Borrowings from banks in the U.S.	168.5	137.3	118.2	78.1	76.4	81.0	87.7	87.7	87.1	87.3	80.8	96.8	
36	Borrowings from others	866.4	845.7	884.4	1,124.1	1,094.3	1,010.8	965.2	959.0	972.3	966.1	949.6	939.6	
37	Trading liabilities ²⁰	145.5	101.7	104.7	105.4	124.2	127.2	143.5	162.0	160.3	161.7	167.0	164.1	
38	Derivatives with a negative fair value ¹⁷	103.5	71.2	72.5	76.3	87.6	87.2	93.2	95.5	97.0	95.8	99.4	92.4	
39	Other trading liabilities	42.0	30.6	32.2	29.1	36.6	39.9	50.3	66.5	63.4	65.9	67.6	71.7	
40	Net due to related foreign offices	465.1	430.5	399.8	358.3	330.6	319.2	345.9	329.0	333.5	327.8	332.8	303.5	
41	Other liabilities ²¹	326.1	323.3	317.8	312.1	334.0	330.6	328.0	334.9	334.9	328.7	335.0	346.5	
42	TOTAL LIABILITIES ¹⁹	5,920.0	5,850.1	5,861.9	6,027.4	5,997.4	5,921.8	5,902.3	5,911.6	5,920.6	5,880.6	5,887.2	5,938.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	896.9	932.1	931.1	934.2	943.2	948.3	952.5	959.5	956.3	960.3	965.1	960.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-27.1	-1.6	-0.5	-1.2	5.3	7.5	12.8	15.1	15.4	14.8	17.4	11.7	
45	Securitized consumer loans ²⁴	319.3	304.5	237.9	8.6	6.1	5.9	5.6	5.5	5.4	5.4	5.4	5.4	
46	Securitized credit cards and other revolving plans	285.0	273.1	212.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	34.3	31.4	25.7	8.6	6.1	5.9	5.6	5.5	5.4	5.4	5.4	5.4	
48	Securitized real estate loans ²⁴	1,386.8	1,380.2	1,370.3	1,359.1	1,356.0	1,356.5	1,350.6	1,351.7	1,354.0	1,348.1	1,352.3	1,350.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	3,080.4	2,982.1	2,979.6	3,019.0	3,028.9	3,018.9	3,033.8	3,033.9	3,044.9	3,027.0	3,027.2	3,031.3
2	Securities in bank credit ²	658.1	647.8	644.2	645.4	660.0	659.9	674.7	672.7	674.9	670.1	669.0	674.2
3	Treasury and agency securities ³	438.9	445.4	446.9	457.1	472.5	471.6	477.4	473.3	475.8	471.0	469.9	473.8
4	Mortgage-backed securities (MBS) ⁴	275.8	270.4	272.7	278.2	284.6	289.6	297.5	301.0	302.7	299.5	299.6	302.3
5	Non-MBS ⁵	163.1	175.0	174.2	178.9	187.9	182.0	180.0	172.3	173.1	171.5	170.3	171.5
6	Other securities	219.2	202.5	197.2	188.3	187.5	188.3	197.3	199.4	199.1	199.1	199.1	200.4
7	Mortgage-backed securities ⁶	29.9	29.3	28.4	27.5	27.0	26.6	28.6	28.0	28.2	28.0	27.8	27.8
8	Non-MBS ⁷	189.3	173.1	168.8	160.8	160.5	161.7	168.7	171.4	170.9	171.0	171.3	172.6
9	Loans and leases in bank credit ⁸	2,422.3	2,334.2	2,335.4	2,373.6	2,368.9	2,359.0	2,359.1	2,361.2	2,370.0	2,356.9	2,358.2	2,357.1
10	Commercial and industrial loans	407.5	388.9	387.1	384.1	384.5	385.6	387.7	388.7	388.7	388.5	388.8	389.5
11	Real estate loans	1,663.2	1,610.5	1,606.6	1,612.8	1,607.2	1,596.1	1,589.3	1,586.7	1,594.3	1,583.4	1,583.7	1,581.5
12	Revolving home equity loans	119.1	118.7	119.7	121.4	121.5	121.5	121.3	121.2	121.2	121.3	121.0	121.0
13	Closed-end residential loans ⁹	531.0	515.7	515.6	525.6	525.2	520.8	522.6	525.5	531.9	522.3	522.5	522.6
14	Commercial real estate loans ¹⁰	1,013.1	976.1	971.3	965.7	960.5	953.8	945.4	940.1	941.1	939.8	940.2	937.9
15	Consumer loans	223.7	217.4	224.7	255.9	255.4	254.6	259.0	260.7	261.6	260.7	260.2	259.6
16	Credit cards and other revolving plans	80.6	74.6	81.6	110.4	109.1	107.6	110.8	110.0	111.2	109.5	109.3	109.1
17	Other consumer loans ¹¹	143.1	142.8	143.1	145.5	146.3	147.0	148.2	150.7	150.5	151.2	150.9	150.5
18	Other loans and leases	128.0	117.4	117.0	120.8	121.8	122.7	123.1	125.1	125.4	124.3	125.5	126.5
19	Fed funds and reverse RPs with nonbanks ¹²	2.5	1.6	0.9	1.6	1.4	2.0	1.2	1.6	1.6	1.7	1.7	1.8
20	All other loans and leases ¹³	125.5	115.9	116.1	119.3	120.5	120.7	122.0	123.5	123.8	122.6	123.8	124.7
21	LESS: Allowance for loan and lease losses	55.7	58.1	57.8	57.3	56.3	57.1	57.7	57.8	57.3	57.7	57.9	58.7
22	Interbank loans ¹²	62.8	54.7	55.4	51.9	54.6	51.5	51.4	54.1	51.5	50.9	52.2	62.0
23	Fed funds and reverse RPs with banks ¹²	57.1	51.0	51.1	48.4	51.4	48.2	48.0	50.7	48.1	47.5	48.8	58.5
24	Loans to commercial banks ¹⁴	5.7	3.7	4.3	3.5	3.2	3.3	3.4	3.4	3.4	3.3	3.4	3.5
25	Cash assets ¹⁵	223.5	278.0	297.2	286.2	292.2	301.2	290.8	307.4	302.8	308.6	320.5	301.3
26	Trading assets ¹⁶	9.9	6.6	6.3	5.7	6.2	6.7	8.1	8.8	9.1	8.9	8.6	8.3
27	Derivatives with a positive fair value ¹⁷	8.0	5.2	5.1	5.5	5.9	6.5	7.9	8.5	8.9	8.6	8.4	8.0
28	Other trading assets	1.8	1.3	1.2	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.2
29	Other assets ¹⁸	262.2	280.2	275.7	273.8	273.0	272.5	278.6	277.5	278.4	278.2	277.1	275.5
30	TOTAL ASSETS ¹⁹	3,583.0	3,543.4	3,556.5	3,579.3	3,598.6	3,593.7	3,605.1	3,623.8	3,629.5	3,615.9	3,627.8	3,619.8

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)

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
LIABILITIES													
31	Deposits	2,609.5	2,637.3	2,636.9	2,652.1	2,661.8	2,664.9	2,681.0	2,685.0	2,680.2	2,670.9	2,695.4	2,694.4
32	Large time deposits	476.4	466.4	467.0	466.2	465.9	466.1	455.9	449.6	449.9	449.0	451.0	448.1
33	Other deposits	2,133.1	2,171.0	2,169.9	2,185.9	2,196.0	2,198.8	2,225.1	2,235.4	2,230.3	2,221.9	2,244.4	2,246.3
34	Borrowings	462.1	370.1	378.9	393.9	390.8	389.1	385.6	389.6	393.5	390.7	386.2	388.1
35	Borrowings from banks in the U.S.	143.4	88.9	91.0	86.2	84.1	79.8	81.9	82.6	84.7	81.5	79.5	84.1
36	Borrowings from others	318.7	281.3	288.0	307.7	306.8	309.3	303.8	307.0	308.7	309.2	306.7	304.0
37	Trading liabilities ²⁰	4.4	4.1	4.1	4.2	4.7	4.7	5.2	5.4	5.4	5.3	5.4	5.5
38	Derivatives with a negative fair value ¹⁷	3.6	3.3	3.3	3.3	3.7	3.7	4.4	4.6	4.7	4.5	4.6	4.7
39	Other trading liabilities	0.7	0.8	0.8	0.9	1.0	1.0	0.8	0.7	0.7	0.8	0.8	0.8
40	Net due to related foreign offices	43.8	47.2	47.6	48.2	45.8	50.8	50.1	49.1	49.5	47.9	49.9	47.8
41	Other liabilities ²¹	66.9	63.3	64.8	65.7	66.2	66.4	69.4	71.7	72.4	72.7	71.6	69.8
42	TOTAL LIABILITIES ¹⁹	3,186.6	3,122.0	3,132.3	3,164.1	3,169.3	3,176.0	3,191.3	3,200.8	3,201.0	3,187.5	3,208.5	3,205.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	396.4	421.4	424.1	415.2	429.3	417.7	413.8	423.1	428.5	428.4	419.3	414.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.1	2.2	2.4	2.4	3.0	3.8	4.6	5.5	5.5	5.5	5.4	5.8
45	Securitized consumer loans ²⁴	87.7	88.8	66.5	15.9	15.6	15.5	15.0	14.9	15.0	15.0	15.0	14.7
46	Securitized credit cards and other revolving plans	86.1	87.9	65.8	15.9	15.6	15.5	14.8	14.8	14.8	14.8	14.9	14.6
47	Other securitized consumer loans	1.6	0.9	0.7	0.0	0.0	0.0	0.2	0.2	0.2	0.2	0.1	0.1
48	Securitized real estate loans ²⁴	28.5	20.4	20.3	20.5	20.6	23.3	21.7	23.1	25.0	23.5	22.1	21.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	3,067.3	2,968.0	2,973.0	3,014.6	3,016.7	3,015.7	3,016.2	3,019.1	3,029.1	3,010.8	3,012.4	3,021.3
2	Securities in bank credit ²	650.6	639.4	645.9	654.7	657.6	658.7	661.6	663.6	664.9	661.0	661.8	666.3
3	Treasury and agency securities ³	432.8	443.8	450.4	462.0	465.2	465.7	466.0	465.1	467.5	463.2	462.8	465.4
4	Mortgage-backed securities (MBS) ⁴	267.6	276.9	279.2	284.6	286.6	287.9	288.4	288.9	290.3	287.1	287.4	289.9
5	Non-MBS ⁵	165.2	166.9	171.2	177.4	178.6	177.7	177.6	176.2	177.1	176.1	175.4	175.5
6	Other securities	217.9	195.5	195.5	192.7	192.4	193.1	195.6	198.6	197.5	197.8	199.0	200.9
7	Mortgage-backed securities ⁶	28.8	29.1	28.6	28.0	27.3	27.1	27.1	27.1	27.1	27.1	26.9	27.2
8	Non-MBS ⁷	189.1	166.5	166.9	164.7	165.1	166.0	168.5	171.5	170.4	170.7	172.0	173.8
9	Loans and leases in bank credit ⁸	2,416.7	2,328.6	2,327.1	2,359.9	2,359.1	2,356.9	2,354.7	2,355.4	2,364.1	2,349.7	2,350.7	2,355.0
10	Commercial and industrial loans	405.2	388.5	387.5	385.4	386.2	386.2	386.3	386.7	386.3	386.4	386.6	387.8
11	Real estate loans	1,663.5	1,606.6	1,599.5	1,602.3	1,599.6	1,592.8	1,590.3	1,587.3	1,597.8	1,582.9	1,581.9	1,581.8
12	Revolving home equity loans	118.7	119.9	119.7	120.5	120.5	120.2	120.3	120.5	120.6	120.8	120.5	120.5
13	Closed-end residential loans ⁹	531.4	511.3	510.8	517.9	520.2	519.6	523.8	526.3	535.4	521.4	521.4	523.9
14	Commercial real estate loans ¹⁰	1,013.3	975.3	969.1	964.0	958.9	953.0	946.2	940.4	941.9	940.8	940.0	937.4
15	Consumer loans	222.6	217.6	223.2	252.9	253.5	254.7	255.8	258.7	257.5	258.8	260.0	259.9
16	Credit cards and other revolving plans	80.9	72.8	79.7	107.8	107.6	107.7	108.3	109.5	108.8	109.3	110.5	110.0
17	Other consumer loans ¹¹	141.7	144.8	143.5	145.0	145.9	146.9	147.5	149.2	148.7	149.5	149.5	149.8
18	Other loans and leases	125.4	116.0	116.9	119.3	119.8	123.2	122.3	122.8	122.6	121.6	122.2	125.6
19	Fed funds and reverse RPs with nonbanks ¹²	2.5	1.3	1.2	1.5	1.2	2.8	1.3	1.6	1.4	1.4	1.6	2.5
20	All other loans and leases ¹³	123.0	114.6	115.7	117.8	118.7	120.5	121.0	121.1	121.2	120.2	120.6	123.0
21	LESS: Allowance for loan and lease losses	56.5	57.5	57.6	58.4	58.9	58.4	58.5	58.5	58.8	58.7	58.3	58.1
22	Interbank loans ¹²	56.7	56.3	58.0	53.2	52.9	50.4	49.5	50.0	47.3	47.8	46.5	58.3
23	Fed funds and reverse RPs with banks ¹²	51.2	52.9	54.6	50.0	49.6	47.1	46.1	46.5	43.8	44.4	43.1	54.8
24	Loans to commercial banks ¹⁴	5.6	3.4	3.4	3.2	3.2	3.3	3.4	3.4	3.5	3.4	3.4	3.5
25	Cash assets ¹⁵	216.7	283.8	293.3	282.1	283.9	289.3	284.9	296.0	288.8	293.5	302.1	301.2
26	Trading assets ¹⁶	7.7	7.0	6.7	5.6	6.1	6.1	6.4	6.5	6.4	6.4	6.4	6.7
27	Derivatives with a positive fair value ¹⁷	5.9	5.6	5.5	5.3	5.8	5.9	6.1	6.3	6.3	6.2	6.2	6.5
28	Other trading assets	1.7	1.4	1.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
29	Other assets ¹⁸	257.4	281.3	277.2	276.1	273.6	274.0	274.5	272.7	274.2	272.9	270.8	273.3
30	TOTAL ASSETS ¹⁹	3,549.3	3,538.8	3,550.5	3,573.3	3,574.3	3,577.1	3,573.0	3,585.8	3,587.0	3,572.6	3,580.0	3,602.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 11	Aug 18	Aug 25	Sep 1	
LIABILITIES														
31	Deposits	2,595.4	2,643.3	2,657.5	2,665.7	2,664.5	2,662.5	2,664.0	2,670.4	2,671.9	2,657.2	2,660.7	2,688.3	
32	Large time deposits	477.0	467.7	466.4	464.1	461.9	460.2	455.0	451.1	451.8	450.8	450.2	450.2	
33	Other deposits	2,118.5	2,175.5	2,191.1	2,201.6	2,202.6	2,202.3	2,209.0	2,219.4	2,220.1	2,206.5	2,210.4	2,238.1	
34	Borrowings	451.4	375.0	376.1	393.1	394.1	390.2	381.0	382.3	383.1	382.5	383.6	381.7	
35	Borrowings from banks in the U.S.	136.1	93.3	92.0	89.3	86.6	81.2	79.5	78.5	79.4	78.2	77.7	79.4	
36	Borrowings from others	315.3	281.7	284.1	303.8	307.5	309.0	301.5	303.7	303.7	304.3	305.9	302.3	
37	Trading liabilities ²⁰	4.0	4.3	4.2	4.1	4.6	4.6	4.9	5.0	4.9	4.9	5.0	5.2	
38	Derivatives with a negative fair value ¹⁷	3.2	3.4	3.3	3.2	3.7	3.8	4.1	4.2	4.2	4.1	4.2	4.4	
39	Other trading liabilities	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.8	0.7	0.8	0.8	0.7	
40	Net due to related foreign offices	43.8	47.2	47.6	48.2	45.8	50.8	50.1	49.1	49.5	47.9	49.9	47.8	
41	Other liabilities ²¹	66.6	63.0	64.5	64.5	66.2	65.5	67.8	71.4	71.1	72.4	71.9	70.8	
42	TOTAL LIABILITIES ¹⁹	3,161.2	3,132.8	3,149.9	3,175.6	3,175.1	3,173.6	3,167.8	3,178.1	3,180.4	3,165.0	3,171.0	3,193.8	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	388.1	406.0	400.6	397.7	399.2	403.5	405.2	407.6	406.6	407.7	409.0	408.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.1	2.2	2.4	2.4	3.0	3.8	4.6	5.5	5.5	5.5	5.4	5.8	
45	Securitized consumer loans ²⁴	86.5	89.6	66.4	15.8	15.5	15.4	14.5	14.3	14.3	14.3	14.3	14.3	
46	Securitized credit cards and other revolving plans	85.2	88.7	65.7	15.7	15.4	15.3	14.5	14.2	14.3	14.2	14.2	14.3	
47	Other securitized consumer loans	1.4	0.9	0.7	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
48	Securitized real estate loans ²⁴	23.9	21.8	21.7	20.7	20.5	20.6	20.0	19.9	19.8	19.9	19.9	19.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	871.1	780.2	778.8	782.1	764.2	755.7	790.6	799.9	802.3	801.3	804.6	792.2
2	Securities in bank credit ²	273.7	245.4	240.3	240.5	231.4	225.0	240.0	250.0	249.0	251.3	255.3	249.9
3	Treasury and agency securities ³	100.7	91.7	91.8	98.5	94.8	96.9	101.8	106.0	103.5	105.8	111.0	106.7
4	Mortgage-backed securities (MBS) ⁴	32.2	23.5	23.0	23.3	22.6	22.9	22.7	21.3	22.0	20.9	20.8	20.8
5	Non-MBS ⁵	68.5	68.2	68.8	75.1	72.2	74.0	79.1	84.7	81.4	84.9	90.2	85.9
6	Other securities	173.0	153.7	148.4	142.1	136.7	128.1	138.2	144.0	145.5	145.5	144.3	143.2
7	Mortgage-backed securities ⁶	10.2	8.6	8.9	7.9	8.1	8.2	8.5	8.3	8.4	8.3	8.3	8.3
8	Non-MBS ⁷	162.8	145.1	139.5	134.2	128.6	119.8	129.7	135.6	137.2	137.2	136.0	134.9
9	Loans and leases in bank credit ⁸	597.3	534.8	538.6	541.6	532.7	530.7	550.5	550.0	553.3	550.0	549.3	542.4
10	Commercial and industrial loans	310.0	265.9	263.2	259.0	255.0	253.0	250.0	248.1	249.2	248.6	247.2	247.0
11	Real estate loans	43.5	41.0	41.2	38.8	37.3	36.4	37.1	35.9	36.4	35.8	35.3	35.3
12	Revolving home equity loans	-0.3	1.5	1.4	0.5	-0.3	-0.8	0.2	-0.4	-0.2	-0.5	-0.6	-0.7
13	Closed-end residential loans ⁹	4.0	2.3	2.3	1.9	2.3	2.2	2.2	2.5	2.6	2.6	2.4	2.5
14	Commercial real estate loans ¹⁰	39.8	37.2	37.5	36.3	35.3	34.9	34.6	33.8	34.1	33.7	33.6	33.5
15	Consumer loans	1.2	1.3	1.4	1.5	1.5	1.3	1.6	1.3	1.3	1.2	1.2	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	1.2	1.3	1.4	1.5	1.5	1.3	1.6	1.3	1.3	1.2	1.2	1.2
18	Other loans and leases	242.6	226.7	232.8	242.3	238.8	239.9	261.8	264.7	266.3	264.4	265.5	258.8
19	Fed funds and reverse RPs with nonbanks ¹²	66.3	70.3	71.6	70.0	73.6	76.1	91.9	96.3	96.3	94.8	98.3	92.9
20	All other loans and leases ¹³	176.2	156.4	161.2	172.3	165.2	163.8	170.0	168.4	170.0	169.6	167.2	165.9
21	LESS: Allowance for loan and lease losses	1.8	1.8	1.8	1.8	1.7	1.7	1.3	1.1	1.1	1.1	1.1	1.1
22	Interbank loans ¹²	40.1	31.8	25.9	29.5	33.8	30.2	37.3	38.1	38.9	39.5	35.0	37.8
23	Fed funds and reverse RPs with banks ¹²	35.1	28.9	23.7	26.1	28.7	24.3	31.3	31.9	32.4	33.2	29.0	31.8
24	Loans to commercial banks ¹⁴	5.0	2.9	2.2	3.3	5.1	5.8	6.1	6.2	6.5	6.3	6.0	6.0
25	Cash assets ¹⁵	292.7	467.6	396.1	374.0	371.2	366.5	438.1	447.7	489.2	456.6	437.1	401.7
26	Trading assets ¹⁶	130.9	109.5	107.9	105.9	112.7	121.0	146.2	179.1	176.9	179.4	183.6	184.4
27	Derivatives with a positive fair value ¹⁷	122.7	97.8	94.8	94.5	100.4	109.4	133.9	166.0	163.5	164.9	168.9	170.8
28	Other trading assets	8.2	11.7	13.1	11.4	12.2	11.7	12.3	13.2	13.3	14.5	14.6	13.6
29	Other assets ¹⁸	41.3	39.3	39.4	44.1	51.2	46.1	39.1	41.0	38.6	40.8	44.2	43.7
30	TOTAL ASSETS ¹⁹	1,374.3	1,426.6	1,346.4	1,333.9	1,331.3	1,317.8	1,450.0	1,504.8	1,544.7	1,516.5	1,503.4	1,458.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
LIABILITIES													
31	Deposits	968.4	1,050.1	1,038.4	1,011.7	963.4	966.5	1,011.9	1,042.4	1,053.5	1,038.5	1,042.3	1,036.4
32	Large time deposits	934.1	1,013.8	1,000.8	975.0	922.4	925.0	964.0	986.9	993.5	985.1	987.2	983.0
33	Other deposits	34.3	36.2	37.6	36.8	41.0	41.6	48.0	55.5	60.0	53.5	55.1	53.4
34	Borrowings	636.7	506.5	476.7	502.8	505.3	513.2	529.6	546.8	544.1	540.4	552.5	550.5
35	Borrowings from banks in the U.S.	33.6	35.3	27.3	30.0	32.9	33.9	35.7	39.4	39.2	40.2	42.5	35.0
36	Borrowings from others	603.1	471.2	449.4	472.9	472.5	479.3	493.9	507.4	504.9	500.3	510.1	515.5
37	Trading liabilities ²⁰	121.6	109.4	109.1	105.4	113.8	121.7	151.7	186.6	183.7	188.3	191.8	190.1
38	Derivatives with a negative fair value ¹⁷	113.9	93.6	91.2	88.1	95.6	103.3	128.8	162.8	159.8	162.5	165.7	167.5
39	Other trading liabilities	7.7	15.8	18.0	17.2	18.3	18.4	22.9	23.9	23.9	25.8	26.1	22.6
40	Net due to related foreign offices	-396.5	-259.6	-325.5	-362.7	-336.2	-352.5	-311.9	-340.3	-330.0	-316.2	-342.1	-365.0
41	Other liabilities ²¹	28.2	28.2	37.1	49.1	52.6	49.8	50.5	47.8	47.2	43.6	53.3	50.8
42	TOTAL LIABILITIES ¹⁹	1,358.3	1,434.5	1,335.9	1,306.3	1,298.9	1,298.7	1,431.8	1,483.3	1,498.6	1,494.6	1,497.8	1,462.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	16.0	-7.9	10.5	27.6	32.4	19.1	18.3	21.4	46.2	21.8	5.7	-4.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-19.7	-10.4	-10.1	-9.7	-8.2	-8.0	-7.6	-6.9	-7.2	-6.8	-6.9	-6.5
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

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
ASSETS													
1	Bank credit	866.8	777.2	773.1	779.1	768.9	767.5	782.6	794.8	793.3	793.3	799.2	794.3
2	Securities in bank credit ²	270.5	241.6	237.6	236.0	235.6	232.6	236.7	247.4	244.6	246.3	251.6	252.7
3	Treasury and agency securities ³	100.9	95.2	93.8	97.0	95.7	92.1	100.0	106.0	102.4	104.4	109.9	110.4
4	Mortgage-backed securities (MBS) ⁴	32.6	22.9	22.3	22.2	22.1	21.9	23.0	21.8	22.8	21.1	21.1	21.5
5	Non-MBS ⁵	68.3	72.3	71.4	74.8	73.6	70.2	76.9	84.3	79.6	83.3	88.8	88.9
6	Other securities	169.6	146.4	143.8	139.0	139.9	140.4	136.7	141.3	142.2	142.0	141.7	142.3
7	Mortgage-backed securities ⁶	9.5	10.2	9.8	8.5	7.9	7.9	8.0	8.0	8.1	8.0	8.0	8.0
8	Non-MBS ⁷	160.1	136.2	134.0	130.5	131.9	132.6	128.7	133.3	134.1	134.0	133.6	134.3
9	Loans and leases in bank credit ⁸	596.3	535.6	535.5	543.2	533.4	535.0	545.9	547.5	548.7	546.9	547.7	541.6
10	Commercial and industrial loans	308.4	267.7	265.2	260.5	255.0	252.4	247.5	246.8	247.5	247.1	246.5	245.6
11	Real estate loans	43.3	39.8	39.7	38.9	37.9	37.3	36.4	36.0	36.0	36.0	35.9	36.1
12	Revolving home equity loans	0.2	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	3.6	2.5	2.3	2.4	2.3	2.1	2.1	2.2	2.2	2.2	2.2	2.2
14	Commercial real estate loans ¹⁰	39.6	37.0	37.1	36.3	35.3	34.9	34.1	33.5	33.5	33.5	33.4	33.6
15	Consumer loans	1.2	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.2	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5
18	Other loans and leases	243.3	226.9	229.3	242.4	239.1	243.9	260.5	263.2	263.9	262.4	263.9	258.5
19	Fed funds and reverse RPs with nonbanks ¹²	66.8	69.9	68.2	71.6	75.8	80.1	90.6	94.6	94.8	93.3	95.4	91.0
20	All other loans and leases ¹³	176.5	157.0	161.1	170.7	163.3	163.8	170.0	168.7	169.1	169.1	168.5	167.5
21	LESS: Allowance for loan and lease losses	1.9	1.7	1.6	1.5	1.5	1.5	1.4	1.3	1.4	1.3	1.3	1.3
22	Interbank loans ¹²	38.9	33.3	25.7	28.5	33.7	28.8	36.1	37.4	37.5	38.7	35.5	37.1
23	Fed funds and reverse RPs with banks ¹²	34.9	29.9	22.3	25.3	29.0	23.7	30.6	31.3	31.2	32.6	29.6	31.2
24	Loans to commercial banks ¹⁴	4.1	3.4	3.5	3.1	4.7	5.1	5.6	6.1	6.2	6.1	5.9	5.9
25	Cash assets ¹⁵	285.3	473.3	390.9	364.0	364.9	350.3	421.4	433.7	455.7	451.0	436.2	402.9
26	Trading assets ¹⁶	123.9	105.2	105.7	102.3	112.6	117.8	140.5	172.8	169.0	172.9	177.7	181.8
27	Derivatives with a positive fair value ¹⁷	114.0	94.5	93.7	90.6	100.5	106.0	127.0	158.2	153.8	157.5	162.1	167.3
28	Other trading assets	9.9	10.7	12.0	11.7	12.0	11.8	13.5	14.6	15.3	15.4	15.6	14.5
29	Other assets ¹⁸	38.6	41.5	42.5	44.6	52.2	47.7	36.8	38.6	38.8	37.2	41.5	38.9
30	TOTAL ASSETS ¹⁹	1,351.7	1,428.9	1,336.3	1,317.0	1,330.8	1,310.6	1,415.9	1,475.9	1,493.0	1,491.7	1,488.9	1,453.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

September 10, 2010

Account		2009 Aug	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	Week ending			
										Aug 11	Aug 18	Aug 25	Sep 1
LIABILITIES													
31	Deposits	959.8	1,052.6	1,034.8	1,013.6	976.1	969.0	999.8	1,034.1	1,043.5	1,030.2	1,037.7	1,025.9
32	Large time deposits	926.5	1,016.9	998.7	972.2	932.0	926.6	951.1	979.9	984.3	978.7	984.4	974.7
33	Other deposits	33.3	35.7	36.1	41.4	44.2	42.4	48.7	54.2	59.2	51.4	53.3	51.2
34	Borrowings	640.5	497.8	481.2	507.4	516.4	519.0	531.5	552.2	550.8	551.2	554.3	554.4
35	Borrowings from banks in the U.S.	34.7	33.6	28.0	29.0	31.9	33.8	35.6	39.8	39.1	41.6	41.1	37.3
36	Borrowings from others	605.8	464.2	453.2	478.4	484.5	485.2	495.9	512.4	511.7	509.5	513.2	517.1
37	Trading liabilities ²⁰	115.4	107.1	106.8	104.9	117.7	121.8	144.6	179.0	176.0	180.4	184.3	185.4
38	Derivatives with a negative fair value ¹⁷	107.2	91.8	90.5	87.2	96.5	101.6	121.8	153.6	148.6	153.8	157.6	162.3
39	Other trading liabilities	8.1	15.3	16.2	17.6	21.1	20.1	22.8	25.3	27.4	26.7	26.7	23.2
40	Net due to related foreign offices	-396.5	-259.6	-325.5	-362.7	-336.2	-352.5	-311.9	-340.3	-330.0	-316.2	-342.1	-365.0
41	Other liabilities ²¹	29.5	27.9	36.1	50.9	54.0	50.3	49.0	48.0	49.8	43.2	51.8	50.1
42	TOTAL LIABILITIES ¹⁹	1,348.7	1,425.9	1,333.3	1,314.1	1,327.9	1,307.6	1,413.0	1,472.9	1,490.1	1,488.8	1,485.9	1,450.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-19.7	-10.4	-10.1	-9.7	-8.2	-8.0	-7.6	-6.9	-7.2	-6.8	-6.9	-6.5
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).