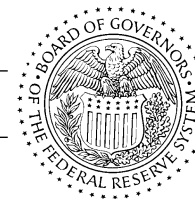

FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
December 3, 2010

Notice to Users of the H.8 Release

Due to the conversion of a thrift to a commercial bank during the week ending July 7, 2010, the assets and liabilities of the commercial bank universe increased by approximately \$6.9 billion. The major asset items affected were: Treasury and agency securities, \$3.5; and cash assets, \$2.8. The major liability item affected was: deposits, other deposits, \$6.0. The residual (assets less liabilities) increased \$0.8.

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
December 3, 2010

Account	2005	2006	2007	2008	2009	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Jul	2010 Aug	2010 Sep	2010 Oct
ASSETS															
1 Bank credit	10.9	8.3	10.1	3.4	-6.5	-5.1	-8.3	-8.5	-7.3	-5.0	0.2	5.2	2.1	0.1	1.7
2 Securities in bank credit ²	4.3	4.2	7.2	0.9	7.6	5.7	13.9	7.8	3.9	0.7	13.6	31.6	16.4	20.9	9.5
3 Treasury and agency securities ³	-0.5	1.4	-6.5	9.4	15.9	2.5	29.6	18.1	11.3	13.4	18.3	39.0	17.0	29.7	18.3
6 Other securities	13.5	8.8	28.6	-8.7	-3.5	10.2	-7.9	-8.0	-8.2	-21.1	4.7	17.7	15.2	4.1	-7.4
9 Loans and leases in bank credit ⁸	13.1	9.6	10.9	4.1	-10.3	-8.0	-14.5	-13.4	-10.9	-6.9	-4.3	-3.6	-2.9	-7.2	-1.1
10 Commercial and industrial loans	13.9	13.9	18.8	13.2	-18.5	-15.0	-27.5	-24.1	-18.9	-14.0	-3.1	-0.7	-1.6	-5.6	0.8
11 Real estate loans	15.5	10.4	6.8	0.2	-5.5	-2.3	-8.7	-10.2	-7.7	-6.3	-5.8	-8.2	-2.7	-4.5	-5.3
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.4	2.5	-5.1	-5.0	-3.0	-3.6	-4.3	-2.8	-3.8	-5.9	-8.7
13 Closed-end residential loans ⁹	—	10.1	5.6	-8.7	-8.5	-4.2	-12.9	-12.9	-7.8	-5.0	-2.4	-8.2	3.4	2.6	4.6
14 Commercial real estate loans ¹⁰	—	14.1	8.7	6.4	-4.6	-2.3	-5.9	-9.6	-9.3	-8.6	-9.5	-10.4	-8.2	-10.8	-14.0
15 Consumer loans	8.4	0.8	9.8	7.1	-3.8	-9.6	-4.9	-8.6	-18.6	-2.1	-4.3	-0.3	-4.8	-16.9	-5.7
16 Credit cards and other revolving plans	13.2	0.5	12.7	6.8	-7.5	-16.7	-7.4	-16.3	-32.0	-3.3	-9.5	-8.2	-10.9	-14.6	-8.3
17 Other consumer loans ¹¹	2.3	1.3	5.7	7.6	1.7	1.0	-1.3	2.4	-0.6	-0.6	2.2	9.4	2.5	-19.7	-2.5
18 Other loans and leases	8.6	11.8	19.4	2.9	-23.9	-17.7	-31.4	-17.0	-0.8	-5.2	0.9	7.8	-2.8	-7.3	22.2
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	19.7	0.3	-9.3	-12.1	-19.9	-5.3	1.6	-43.3
22 Interbank loans ¹²	-14.6	18.0	25.6	-14.9	-38.2	0.1	-85.8	-111.0	-56.9	-96.8	53.0	110.9	74.6	34.8	105.3
25 Cash assets ¹⁵	0.0	-4.5	0.6	156.5	46.9	34.3	3.7	83.0	21.5	-18.7	-5.9	41.2	-6.4	-89.7	-0.1
26 Trading assets ¹⁶	—	—	—	—	—	—	—	-65.2	-37.7	43.0	113.9	120.8	125.4	61.4	137.1
29 Other assets ¹⁸	7.4	13.5	11.2	17.4	-1.2	0.6	5.2	-2.9	18.2	0.4	-6.1	-21.2	17.0	-10.6	1.9
30 TOTAL ASSETS ¹⁹	9.1	8.7	11.1	9.3	-5.8	-4.4	-11.2	-5.4	-3.8	-6.4	2.6	10.9	7.4	-7.7	8.5
LIABILITIES															
31 Deposits	8.7	7.4	9.1	5.7	5.2	7.3	4.6	4.2	1.0	-0.4	5.3	7.2	6.6	6.8	6.7
32 Large time deposits	18.9	20.1	16.5	-2.2	-4.5	4.1	4.4	-3.4	-4.8	-18.8	0.7	11.5	3.0	2.3	0.0
33 Other deposits	—	—	—	—	—	—	—	6.7	2.8	5.5	6.7	5.9	7.6	8.1	8.7
34 Borrowings	4.9	13.2	15.2	19.3	-28.6	-17.8	-47.2	-37.6	-17.6	-45.1	-16.7	-5.0	-1.6	-38.4	3.6
37 Trading liabilities ²⁰	—	—	—	—	—	—	—	-48.7	-41.6	52.1	156.9	179.0	173.6	79.4	173.3
41 Other liabilities ²¹	6.4	17.4	2.9	1.5	-10.4	-3.8	-7.9	-16.7	-3.2	22.6	14.7	9.1	9.3	66.0	11.5
42 TOTAL LIABILITIES ¹⁹	8.3	8.7	11.6	12.1	-8.9	-5.5	-14.5	-8.4	-5.2	-8.9	4.1	11.8	7.8	-6.3	6.1

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

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	8,974.7	9,264.8	9,210.5	9,167.8	9,211.4	9,227.2	9,228.0	9,241.3	9,243.7	9,219.3	9,242.3	9,216.4
2	Securities in bank credit ²	2,294.5	2,330.1	2,312.4	2,295.1	2,359.3	2,391.6	2,433.3	2,452.6	2,454.2	2,443.8	2,457.7	2,464.7
3	Treasury and agency securities ³	1,387.8	1,508.4	1,506.2	1,496.4	1,548.8	1,570.8	1,609.7	1,634.2	1,631.0	1,619.9	1,634.0	1,638.3
4	Mortgage-backed securities (MBS) ⁴	982.3	1,006.1	1,006.9	999.3	1,033.0	1,045.0	1,060.6	1,086.8	1,100.8	1,103.6	1,113.3	1,110.0
5	Non-MBS ⁵	405.5	502.2	499.3	497.1	515.8	525.8	549.1	547.3	530.2	516.3	520.7	528.3
6	Other securities	906.7	821.7	806.2	798.7	810.5	820.8	823.6	818.5	823.2	823.9	823.7	826.5
7	Mortgage-backed securities ⁶	217.5	193.7	188.6	183.9	183.5	181.4	176.3	173.7	171.2	171.8	172.9	175.0
8	Non-MBS ⁷	689.2	628.0	617.7	614.9	627.0	639.5	647.3	644.7	652.0	652.1	650.7	651.5
9	Loans and leases in bank credit ⁸	6,680.2	6,934.8	6,898.1	6,872.7	6,852.1	6,835.5	6,794.7	6,788.7	6,789.5	6,775.5	6,784.7	6,751.7
10	Commercial and industrial loans	1,330.8	1,240.6	1,230.5	1,226.1	1,225.4	1,223.8	1,218.1	1,218.9	1,222.5	1,223.2	1,222.0	1,220.2
11	Real estate loans	3,737.0	3,715.5	3,700.9	3,681.6	3,656.7	3,648.5	3,634.7	3,618.5	3,630.2	3,602.1	3,615.8	3,614.7
12	Revolving home equity loans	600.6	603.6	600.2	597.6	596.3	594.4	591.5	587.2	585.3	585.1	584.7	584.0
13	Closed-end residential loans ⁹	1,471.2	1,513.7	1,514.7	1,510.1	1,500.1	1,504.4	1,507.7	1,513.5	1,533.1	1,507.9	1,524.3	1,527.3
14	Commercial real estate loans ¹⁰	1,665.2	1,598.3	1,586.0	1,573.9	1,560.3	1,549.6	1,535.6	1,517.7	1,511.7	1,509.2	1,506.8	1,503.4
15	Consumer loans	843.0	1,176.7	1,168.9	1,167.4	1,167.1	1,162.4	1,146.0	1,140.6	1,137.3	1,136.9	1,128.7	1,127.4
16	Credit cards and other revolving plans	347.1	652.3	644.6	641.6	637.2	631.4	623.7	619.4	616.4	615.3	607.4	605.0
17	Other consumer loans ¹¹	495.9	524.5	524.2	525.8	529.9	531.0	522.3	521.2	520.9	521.6	521.3	522.5
18	Other loans and leases	769.4	802.0	797.8	797.6	802.8	800.9	796.0	810.7	799.6	813.2	818.2	789.4
19	Fed funds and reverse RPs with nonbanks ¹²	199.3	209.0	212.3	211.8	215.4	213.7	214.7	219.3	214.3	220.9	225.4	198.2
20	All other loans and leases ¹³	570.1	593.0	585.5	585.7	587.4	587.2	581.3	591.4	585.3	592.3	592.8	591.3
21	LESS: Allowance for loan and lease losses	196.0	234.3	231.3	228.9	225.1	224.1	224.4	216.3	215.4	215.1	215.3	217.7
22	Interbank loans ¹²	283.2	154.4	161.4	154.7	169.0	179.5	184.7	200.9	208.5	200.3	193.3	184.1
23	Fed funds and reverse RPs with banks ¹²	199.9	131.5	142.0	134.7	147.9	158.2	160.0	167.9	175.9	168.4	162.9	153.0
24	Loans to commercial banks ¹⁴	83.3	22.9	19.4	20.0	21.0	21.3	24.7	32.9	32.7	31.9	30.4	31.0
25	Cash assets ¹⁵	1,212.4	1,211.8	1,218.2	1,179.3	1,222.8	1,216.3	1,125.4	1,125.3	1,058.5	1,077.7	1,038.7	1,119.1
26	Trading assets ¹⁶	307.3	264.9	286.9	306.9	337.8	373.1	392.2	437.0	465.1	463.1	441.5	427.0
27	Derivatives with a positive fair value ¹⁷	282.1	242.9	264.1	283.1	313.7	349.0	363.4	403.1	427.7	426.9	403.9	395.9
28	Other trading assets	25.2	22.0	22.9	23.8	24.1	24.2	28.8	33.9	37.3	36.1	37.6	31.1
29	Other assets ¹⁸	1,190.4	1,246.9	1,262.8	1,250.6	1,228.7	1,246.1	1,235.1	1,237.1	1,257.2	1,255.0	1,230.8	1,242.8
30	TOTAL ASSETS ¹⁹	11,772.0	11,908.6	11,908.5	11,830.4	11,944.5	12,018.0	11,941.0	12,025.2	12,017.6	12,000.2	11,931.3	11,971.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
LIABILITIES													
31	Deposits	7,635.0	7,697.6	7,687.8	7,713.3	7,765.3	7,807.8	7,851.8	7,895.6	7,908.2	7,897.3	7,923.2	7,923.3
32	Large time deposits	1,894.2	1,820.2	1,767.4	1,767.1	1,784.0	1,788.5	1,792.0	1,792.0	1,785.7	1,781.1	1,768.7	1,750.8
33	Other deposits	5,740.8	5,877.5	5,920.4	5,946.2	5,981.3	6,019.3	6,059.8	6,103.6	6,122.6	6,116.2	6,154.4	6,172.4
34	Borrowings	1,970.6	2,098.3	2,056.1	1,996.3	1,987.9	1,985.2	1,921.7	1,927.5	1,926.7	1,925.6	1,885.4	1,896.2
35	Borrowings from banks in the U.S.	311.5	195.8	195.6	195.6	203.3	206.6	208.5	220.3	232.2	243.0	231.5	224.8
36	Borrowings from others	1,659.1	1,902.5	1,860.5	1,800.7	1,784.7	1,778.5	1,713.2	1,707.1	1,694.5	1,682.5	1,654.0	1,671.3
37	Trading liabilities ²⁰	258.8	222.2	247.2	264.1	303.5	347.4	370.4	423.9	450.3	426.8	405.8	384.9
38	Derivatives with a negative fair value ¹⁷	193.3	170.2	189.0	199.8	228.1	260.6	285.3	323.2	346.9	349.2	332.5	309.7
39	Other trading liabilities	65.5	52.0	58.1	64.4	75.4	86.8	85.1	100.7	103.3	77.6	73.3	75.2
40	Net due to related foreign offices	190.2	87.3	83.6	80.7	103.6	86.0	1.5	-52.2	-97.7	-103.5	-102.5	-95.7
41	Other liabilities ²¹	408.4	434.3	453.6	447.5	451.0	454.5	479.5	484.1	484.8	494.3	476.4	484.7
42	TOTAL LIABILITIES ¹⁹	10,463.0	10,539.7	10,528.3	10,502.1	10,611.4	10,680.8	10,624.9	10,678.9	10,672.2	10,640.5	10,588.3	10,593.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,308.9	1,368.8	1,380.2	1,328.3	1,333.2	1,337.2	1,316.0	1,346.4	1,345.4	1,359.7	1,343.0	1,378.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-21.4	-8.5	0.2	3.4	9.8	14.0	14.1	15.5	17.1	14.4	13.3	14.7
45	Securitized consumer loans ²⁴	400.4	24.3	22.0	21.8	20.9	20.7	20.2	18.1	18.1	18.0	18.0	18.0
46	Securitized credit cards and other revolving plans	366.3	15.6	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.3	13.4	13.4
47	Other securitized consumer loans	34.2	8.7	6.4	6.1	5.8	5.7	5.5	4.9	4.7	4.7	4.6	4.6
48	Securitized real estate loans ²⁴	1,426.2	1,376.3	1,380.0	1,391.8	1,403.8	1,395.6	1,394.8	1,368.2	1,357.5	1,350.3	1,355.8	1,352.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	8,995.1	9,231.2	9,186.3	9,145.7	9,162.9	9,215.2	9,242.1	9,260.6	9,294.2	9,279.5	9,280.4	9,252.9
2	Securities in bank credit ²	2,305.0	2,323.0	2,309.1	2,294.0	2,346.5	2,401.8	2,439.1	2,465.8	2,491.9	2,486.7	2,478.7	2,474.1
3	Treasury and agency securities ³	1,385.5	1,501.5	1,492.3	1,483.1	1,538.5	1,584.9	1,609.6	1,634.2	1,659.7	1,650.5	1,645.4	1,644.6
4	Mortgage-backed securities (MBS) ⁴	978.5	1,002.1	1,001.8	994.9	1,030.4	1,045.4	1,057.9	1,085.0	1,114.6	1,110.2	1,116.9	1,114.3
5	Non-MBS ⁵	407.0	499.4	490.5	488.2	508.1	539.5	551.7	549.2	545.1	540.3	528.5	530.3
6	Other securities	919.6	821.4	816.8	810.9	808.0	817.0	829.5	831.6	832.3	836.2	833.3	829.5
7	Mortgage-backed securities ⁶	215.2	195.2	189.5	183.7	181.6	179.7	175.6	172.4	171.1	172.0	172.9	174.2
8	Non-MBS ⁷	704.3	626.3	627.3	627.2	626.5	637.3	653.9	659.1	661.2	664.2	660.4	655.4
9	Loans and leases in bank credit ⁸	6,690.0	6,908.2	6,877.2	6,851.7	6,816.4	6,813.4	6,803.0	6,794.9	6,802.3	6,792.8	6,801.8	6,778.7
10	Commercial and industrial loans	1,333.4	1,241.8	1,232.8	1,223.6	1,216.7	1,216.3	1,218.4	1,220.6	1,224.6	1,223.0	1,225.3	1,228.4
11	Real estate loans	3,745.5	3,705.5	3,696.9	3,678.7	3,655.3	3,650.9	3,639.0	3,627.3	3,643.9	3,625.6	3,623.7	3,618.7
12	Revolving home equity loans	603.0	601.2	599.0	596.6	596.1	594.5	592.6	590.0	587.9	587.5	587.0	586.1
13	Closed-end residential loans ⁹	1,474.3	1,508.1	1,513.0	1,508.5	1,499.7	1,507.4	1,510.4	1,517.0	1,541.0	1,526.2	1,526.0	1,525.7
14	Commercial real estate loans ¹⁰	1,668.2	1,596.2	1,584.9	1,573.6	1,559.5	1,549.0	1,536.0	1,520.4	1,515.0	1,511.9	1,510.6	1,507.0
15	Consumer loans	838.4	1,166.9	1,158.9	1,156.9	1,152.9	1,153.8	1,144.0	1,132.7	1,128.6	1,127.9	1,129.2	1,131.5
16	Credit cards and other revolving plans	344.4	640.9	634.0	631.9	627.0	625.5	621.1	613.1	610.3	609.4	610.5	612.5
17	Other consumer loans ¹¹	493.9	526.0	524.9	525.0	525.9	528.3	522.9	519.6	518.4	518.5	518.7	519.0
18	Other loans and leases	772.7	794.0	788.6	792.5	791.4	792.4	801.5	814.2	805.1	816.3	823.6	800.1
19	Fed funds and reverse RPs with nonbanks ¹²	199.8	206.1	210.4	209.5	205.2	207.0	213.7	219.0	214.0	222.9	227.2	205.2
20	All other loans and leases ¹³	572.9	587.9	578.3	583.0	586.2	585.3	587.9	595.2	591.1	593.3	596.3	594.9
21	LESS: Allowance for loan and lease losses	195.8	234.0	234.3	231.3	224.5	224.7	222.2	216.1	217.5	217.1	216.5	214.7
22	Interbank loans ¹²	284.7	155.5	155.7	149.1	162.3	174.7	185.0	201.5	213.6	203.9	200.5	193.6
23	Fed funds and reverse RPs with banks ¹²	199.1	132.7	136.9	130.5	142.0	153.2	160.1	167.6	180.6	171.3	168.5	161.3
24	Loans to commercial banks ¹⁴	85.6	22.8	18.8	18.6	20.2	21.4	25.0	33.9	32.9	32.6	32.0	32.2
25	Cash assets ¹⁵	1,212.3	1,200.0	1,204.0	1,154.7	1,196.8	1,171.8	1,126.0	1,126.9	1,083.1	1,093.3	1,091.7	1,145.7
26	Trading assets ¹⁶	315.3	257.2	278.2	287.4	320.4	362.2	402.6	454.8	479.7	485.1	475.2	478.3
27	Derivatives with a positive fair value ¹⁷	290.0	234.8	256.0	263.9	294.6	336.1	372.7	420.7	443.1	448.1	437.5	445.7
28	Other trading assets	25.3	22.5	22.3	23.6	25.8	26.1	29.9	34.1	36.6	37.0	37.7	32.6
29	Other assets ¹⁸	1,190.8	1,245.6	1,257.5	1,247.9	1,222.9	1,229.7	1,233.6	1,235.8	1,248.4	1,250.9	1,227.3	1,243.4
30	TOTAL ASSETS ¹⁹	11,802.5	11,855.5	11,847.4	11,753.5	11,840.7	11,928.9	11,967.1	12,063.6	12,101.5	12,095.6	12,058.7	12,099.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
LIABILITIES													
31	Deposits	7,613.5	7,734.0	7,688.6	7,697.9	7,712.0	7,759.8	7,804.8	7,871.2	7,924.0	7,923.5	7,951.9	7,923.8
32	Large time deposits	1,905.5	1,802.7	1,763.2	1,758.5	1,772.0	1,791.6	1,794.1	1,800.8	1,796.6	1,791.3	1,781.7	1,760.2
33	Other deposits	5,708.0	5,931.2	5,925.4	5,939.4	5,940.0	5,968.2	6,010.7	6,070.4	6,127.4	6,132.2	6,170.2	6,163.5
34	Borrowings	1,979.2	2,102.3	2,077.2	1,993.4	1,955.6	1,972.0	1,942.7	1,932.2	1,929.0	1,930.2	1,876.5	1,898.2
35	Borrowings from banks in the U.S.	315.8	196.6	194.7	195.8	202.8	207.6	212.5	223.5	231.4	238.2	229.8	221.4
36	Borrowings from others	1,663.4	1,905.8	1,882.5	1,797.6	1,752.8	1,764.4	1,730.2	1,708.7	1,697.6	1,692.0	1,646.7	1,676.8
37	Trading liabilities ²⁰	261.1	213.3	244.9	250.4	290.6	343.1	387.2	431.7	451.0	438.7	428.8	426.5
38	Derivatives with a negative fair value ¹⁷	195.9	165.9	186.7	190.0	217.4	251.3	292.0	331.5	351.1	357.8	350.2	343.3
39	Other trading liabilities	65.1	47.4	58.2	60.4	73.1	91.8	95.3	100.1	99.9	80.9	78.6	83.2
40	Net due to related foreign offices	215.0	42.8	38.1	14.4	79.8	33.7	-21.8	-25.4	-67.4	-68.8	-49.6	-16.5
41	Other liabilities ²¹	413.3	428.0	453.2	443.0	442.0	450.2	479.9	490.2	502.0	505.7	485.4	499.1
42	TOTAL LIABILITIES ¹⁹	10,482.1	10,520.3	10,502.0	10,399.1	10,480.0	10,558.7	10,592.9	10,699.9	10,738.7	10,729.3	10,693.1	10,731.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,320.4	1,335.2	1,345.4	1,354.5	1,360.7	1,370.2	1,374.2	1,363.7	1,362.9	1,366.4	1,365.6	1,368.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-21.4	-8.5	0.2	3.4	9.8	14.0	14.1	15.5	17.1	14.4	13.3	14.7
45	Securitized consumer loans ²⁴	399.8	24.4	21.6	21.3	20.1	19.8	19.6	18.8	18.7	18.6	18.6	18.6
46	Securitized credit cards and other revolving plans	365.7	15.7	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0
47	Other securitized consumer loans	34.1	8.7	6.2	6.0	5.6	5.5	5.5	4.9	4.7	4.7	4.6	4.6
48	Securitized real estate loans ²⁴	1,406.2	1,379.9	1,376.6	1,381.5	1,383.3	1,371.6	1,368.8	1,352.4	1,355.0	1,355.0	1,367.1	1,367.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	8,160.0	8,480.1	8,437.3	8,398.0	8,421.0	8,427.7	8,425.3	8,429.9	8,439.4	8,410.5	8,432.0	8,419.0
2	Securities in bank credit ²	2,037.7	2,089.9	2,078.6	2,066.5	2,122.8	2,144.1	2,183.5	2,207.0	2,209.8	2,200.4	2,217.1	2,217.4
3	Treasury and agency securities ³	1,291.0	1,409.2	1,410.2	1,401.8	1,448.7	1,469.3	1,503.8	1,523.8	1,523.2	1,513.8	1,531.2	1,536.2
4	Mortgage-backed securities (MBS) ⁴	952.1	983.3	984.2	976.4	1,010.6	1,023.8	1,040.1	1,066.9	1,080.2	1,082.7	1,092.6	1,088.8
5	Non-MBS ⁵	338.9	425.9	426.0	425.4	438.0	445.5	463.7	456.8	443.1	431.0	438.5	447.4
6	Other securities	746.7	680.7	668.4	664.7	674.1	674.7	679.8	683.2	686.6	686.6	685.9	681.2
7	Mortgage-backed securities ⁶	209.2	185.7	180.3	175.1	174.9	173.1	168.3	165.5	162.3	163.2	164.6	165.9
8	Non-MBS ⁷	537.6	495.0	488.1	489.7	499.2	501.7	511.4	517.7	524.2	523.4	521.3	515.3
9	Loans and leases in bank credit ⁸	6,122.3	6,390.2	6,358.7	6,331.5	6,298.2	6,283.6	6,241.8	6,223.0	6,229.6	6,210.2	6,214.9	6,201.6
10	Commercial and industrial loans	1,060.8	998.9	991.0	987.1	987.7	988.4	985.2	986.2	990.6	988.3	987.3	988.1
11	Real estate loans	3,696.1	3,676.1	3,662.9	3,644.2	3,619.0	3,611.7	3,598.4	3,583.6	3,595.4	3,566.1	3,579.6	3,578.5
12	Revolving home equity loans	601.6	602.8	600.1	597.9	596.2	595.0	592.3	588.5	586.4	585.9	585.2	584.3
13	Closed-end residential loans ⁹	1,468.8	1,511.6	1,512.3	1,507.8	1,497.9	1,501.9	1,505.2	1,511.2	1,530.7	1,505.5	1,521.9	1,525.0
14	Commercial real estate loans ¹⁰	1,625.7	1,561.8	1,550.5	1,538.5	1,524.9	1,514.8	1,500.9	1,483.9	1,478.3	1,474.7	1,472.4	1,469.3
15	Consumer loans	841.7	1,175.2	1,167.4	1,166.0	1,165.6	1,161.1	1,144.6	1,139.2	1,135.8	1,135.5	1,127.2	1,125.9
16	Credit cards and other revolving plans	347.1	652.3	644.6	641.6	637.2	631.4	623.7	619.4	616.4	615.3	607.4	605.0
17	Other consumer loans ¹¹	494.5	523.0	522.7	524.4	528.3	529.7	520.8	519.7	519.4	520.1	519.8	521.0
18	Other loans and leases	523.8	540.0	537.4	534.2	525.9	522.4	513.6	514.1	507.8	520.2	520.8	509.0
19	Fed funds and reverse RPs with nonbanks ¹²	137.9	137.5	136.3	133.2	126.9	121.8	117.3	116.8	117.9	124.0	123.7	113.1
20	All other loans and leases ¹³	385.8	402.5	401.1	401.0	399.0	400.6	396.2	397.3	390.0	396.3	397.2	396.0
21	LESS: Allowance for loan and lease losses	194.1	232.5	229.6	227.3	223.8	223.0	223.2	215.2	214.3	214.0	214.2	216.5
22	Interbank loans ¹²	253.3	125.4	129.3	127.6	136.1	142.1	151.7	169.3	172.0	167.3	163.4	153.6
23	Fed funds and reverse RPs with banks ¹²	171.7	105.7	114.5	112.5	120.0	125.6	131.3	140.3	143.3	139.6	136.8	126.6
24	Loans to commercial banks ¹⁴	81.5	19.7	14.8	15.1	16.1	16.5	20.3	29.0	28.7	27.7	26.6	27.0
25	Cash assets ¹⁵	847.4	831.5	836.7	820.6	804.6	789.7	753.2	771.1	726.1	743.1	739.9	735.5
26	Trading assets ¹⁶	187.7	156.0	169.9	177.6	190.2	196.6	183.8	201.6	210.4	202.6	186.4	169.0
27	Derivatives with a positive fair value ¹⁷	173.1	145.5	159.5	165.8	178.0	185.3	171.5	185.3	193.3	186.7	170.4	153.5
28	Other trading assets	14.5	10.5	10.4	11.8	12.2	11.3	12.4	16.3	17.0	15.9	16.0	15.6
29	Other assets ¹⁸	1,148.3	1,202.0	1,209.9	1,202.7	1,190.8	1,203.4	1,185.3	1,188.1	1,200.9	1,200.7	1,179.1	1,190.5
30	TOTAL ASSETS ¹⁹	10,402.5	10,562.6	10,553.6	10,499.1	10,518.9	10,536.4	10,476.1	10,544.8	10,534.5	10,510.2	10,486.5	10,451.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 3	Nov 10	Nov 17	Nov 24	
LIABILITIES														
31	Deposits	6,625.6	6,676.0	6,709.8	6,730.9	6,738.8	6,758.1	6,797.1	6,826.2	6,838.0	6,830.7	6,861.3	6,862.2	
32	Large time deposits	919.2	838.5	833.3	830.2	806.9	794.6	787.6	777.8	772.5	772.4	767.3	748.0	
33	Other deposits	5,706.5	5,837.5	5,876.5	5,900.7	5,931.9	5,963.5	6,009.5	6,048.4	6,065.4	6,058.3	6,094.0	6,114.2	
34	Borrowings	1,400.9	1,594.1	1,549.8	1,487.0	1,466.5	1,450.4	1,393.7	1,381.3	1,367.7	1,359.8	1,347.5	1,345.2	
35	Borrowings from banks in the U.S.	280.4	164.3	161.8	160.8	167.7	168.3	174.6	186.7	193.2	202.1	196.8	193.5	
36	Borrowings from others	1,120.5	1,429.8	1,388.0	1,326.2	1,298.8	1,282.1	1,219.1	1,194.6	1,174.5	1,157.7	1,150.7	1,151.8	
37	Trading liabilities ²⁰	133.2	113.4	131.6	133.7	151.2	166.6	157.6	174.7	176.5	157.1	143.6	119.6	
38	Derivatives with a negative fair value ¹⁷	86.9	79.4	90.6	90.6	101.1	105.5	97.9	105.2	107.9	103.1	93.0	74.1	
39	Other trading liabilities	46.3	34.0	41.0	43.1	50.1	61.1	59.7	69.5	68.6	54.0	50.6	45.5	
40	Net due to related foreign offices	568.6	434.9	376.9	380.5	400.0	392.7	380.1	400.1	373.6	381.8	369.5	331.6	
41	Other liabilities ²¹	377.2	385.3	402.2	400.4	402.8	408.6	421.7	429.7	437.7	435.1	425.5	432.8	
42	TOTAL LIABILITIES ¹⁹	9,105.5	9,203.6	9,170.3	9,132.6	9,159.4	9,176.4	9,150.2	9,212.1	9,193.5	9,164.6	9,147.5	9,091.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,296.9	1,359.0	1,383.3	1,366.6	1,359.5	1,360.0	1,325.9	1,332.7	1,341.0	1,345.6	1,339.0	1,359.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.1	1.2	8.3	11.4	17.4	20.9	20.7	21.7	23.3	20.9	20.1	21.7	
45	Securitized consumer loans ²⁴	400.4	24.3	22.0	21.8	20.9	20.7	20.2	18.1	18.1	18.0	18.0	18.0	
46	Securitized credit cards and other revolving plans	366.3	15.6	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.3	13.4	13.4	
47	Other securitized consumer loans	34.2	8.7	6.4	6.1	5.8	5.7	5.5	4.9	4.7	4.7	4.6	4.6	
48	Securitized real estate loans ²⁴	1,426.2	1,376.3	1,380.0	1,391.8	1,403.8	1,395.6	1,394.8	1,368.2	1,357.5	1,350.3	1,355.8	1,352.9	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	8,171.3	8,452.2	8,416.1	8,375.2	8,375.7	8,415.8	8,431.8	8,440.4	8,478.5	8,459.4	8,462.8	8,451.1
2	Securities in bank credit ²	2,040.6	2,087.2	2,074.0	2,062.3	2,110.5	2,155.2	2,184.0	2,213.2	2,236.0	2,231.4	2,229.4	2,226.9
3	Treasury and agency securities ³	1,289.4	1,404.5	1,397.3	1,392.6	1,440.5	1,480.9	1,499.0	1,525.4	1,549.3	1,541.0	1,541.2	1,542.4
4	Mortgage-backed securities (MBS) ⁴	946.7	979.9	979.7	973.1	1,007.5	1,023.7	1,036.7	1,063.6	1,092.6	1,088.7	1,095.8	1,093.2
5	Non-MBS ⁵	342.6	424.6	417.6	419.5	432.9	457.1	462.4	461.8	456.6	452.4	445.4	449.1
6	Other securities	751.3	682.7	676.7	669.7	670.0	674.3	684.9	687.7	686.8	690.4	688.2	684.6
7	Mortgage-backed securities ⁶	207.2	186.6	181.6	175.8	173.5	171.6	167.6	164.3	162.3	163.3	164.1	165.3
8	Non-MBS ⁷	544.1	496.0	495.1	493.9	496.5	502.7	517.3	523.4	524.5	527.2	524.2	519.2
9	Loans and leases in bank credit ⁸	6,130.7	6,365.0	6,342.1	6,312.9	6,265.2	6,260.6	6,247.8	6,227.2	6,242.5	6,228.0	6,233.4	6,224.1
10	Commercial and industrial loans	1,063.2	999.5	993.5	985.0	981.4	982.0	985.8	988.4	993.4	990.0	991.6	995.4
11	Real estate loans	3,703.2	3,666.4	3,658.7	3,640.9	3,618.2	3,614.0	3,602.0	3,590.8	3,607.5	3,588.2	3,586.3	3,581.5
12	Revolving home equity loans	602.9	600.9	598.8	596.4	595.9	594.3	592.4	589.8	587.6	587.3	586.8	585.8
13	Closed-end residential loans ⁹	1,472.0	1,505.7	1,510.6	1,506.3	1,497.5	1,505.1	1,508.1	1,514.7	1,538.8	1,523.9	1,523.8	1,523.5
14	Commercial real estate loans ¹⁰	1,628.4	1,559.8	1,549.3	1,538.3	1,524.8	1,514.6	1,501.6	1,486.4	1,481.1	1,477.0	1,475.8	1,472.2
15	Consumer loans	837.1	1,165.5	1,157.5	1,155.5	1,151.5	1,152.3	1,142.5	1,131.2	1,127.1	1,126.4	1,127.7	1,130.0
16	Credit cards and other revolving plans	344.4	640.9	634.0	631.9	627.0	625.5	621.1	613.1	610.3	609.4	610.5	612.5
17	Other consumer loans ¹¹	492.7	524.6	523.5	523.6	524.5	526.8	521.4	518.0	516.8	517.0	517.2	517.5
18	Other loans and leases	527.1	533.6	532.3	531.5	514.2	512.3	517.5	516.8	514.5	523.4	527.8	517.3
19	Fed funds and reverse RPs with nonbanks ¹²	138.0	134.6	135.1	130.4	116.2	114.0	118.4	116.1	116.8	123.6	125.4	116.8
20	All other loans and leases ¹³	389.1	399.0	397.2	401.1	398.0	398.3	399.1	400.8	397.7	399.8	402.4	400.5
21	LESS: Allowance for loan and lease losses	193.8	232.5	232.8	229.8	223.1	223.4	220.9	214.8	216.2	215.9	215.2	213.5
22	Interbank loans ¹²	251.7	127.2	122.6	121.4	128.8	140.1	153.3	168.3	176.1	169.7	170.1	161.0
23	Fed funds and reverse RPs with banks ¹²	169.8	107.4	107.9	106.9	113.0	123.5	133.1	139.3	148.0	142.0	142.7	133.5
24	Loans to commercial banks ¹⁴	81.9	19.8	14.7	14.5	15.8	16.6	20.2	29.1	28.1	27.7	27.4	27.4
25	Cash assets ¹⁵	836.3	836.5	841.7	808.9	780.9	743.6	746.8	760.7	737.8	754.8	769.9	739.3
26	Trading assets ¹⁶	189.0	155.6	166.5	170.6	180.8	190.5	185.5	204.1	208.8	203.2	192.4	183.6
27	Derivatives with a positive fair value ¹⁷	176.0	144.9	156.3	158.8	168.4	178.9	173.3	189.4	193.3	187.5	176.5	167.3
28	Other trading assets	13.1	10.7	10.3	11.8	12.4	11.6	12.3	14.7	15.6	15.6	15.9	16.2
29	Other assets ¹⁸	1,149.3	1,200.3	1,204.4	1,199.4	1,185.3	1,190.2	1,186.7	1,187.8	1,191.7	1,196.4	1,179.0	1,191.2
30	TOTAL ASSETS ¹⁹	10,404.0	10,539.3	10,518.5	10,445.8	10,428.4	10,456.8	10,483.2	10,546.5	10,576.6	10,567.6	10,558.9	10,512.6

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)

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending				
										Nov 3	Nov 10	Nov 17	Nov 24	
LIABILITIES														
31	Deposits	6,603.4	6,718.0	6,705.4	6,716.8	6,697.9	6,711.3	6,753.6	6,801.2	6,851.0	6,854.1	6,885.5	6,857.9	
32	Large time deposits	928.3	829.9	825.8	822.1	808.4	799.1	792.1	784.5	779.3	777.9	774.4	751.4	
33	Other deposits	5,675.1	5,888.2	5,879.6	5,894.7	5,889.6	5,912.2	5,961.5	6,016.6	6,071.7	6,076.2	6,111.1	6,106.5	
34	Borrowings	1,411.1	1,596.5	1,565.4	1,481.8	1,432.9	1,428.7	1,410.5	1,388.6	1,371.1	1,368.8	1,341.1	1,344.3	
35	Borrowings from banks in the U.S.	281.8	167.6	163.0	162.0	166.9	167.5	175.3	187.8	191.9	199.5	193.7	189.3	
36	Borrowings from others	1,129.4	1,428.9	1,402.4	1,319.7	1,266.0	1,261.3	1,235.1	1,200.7	1,179.2	1,169.3	1,147.3	1,155.0	
37	Trading liabilities ²⁰	132.6	109.4	128.7	130.5	148.3	167.0	163.7	174.2	171.4	157.9	149.5	134.6	
38	Derivatives with a negative fair value ¹⁷	85.7	79.5	91.3	89.7	97.3	99.7	96.2	104.1	104.0	100.6	93.7	82.0	
39	Other trading liabilities	46.9	29.9	37.4	40.8	51.0	67.3	67.5	70.1	67.5	57.3	55.8	52.6	
40	Net due to related foreign offices	554.7	406.5	376.3	369.8	395.7	377.7	359.9	384.2	371.0	378.8	385.2	367.5	
41	Other liabilities ²¹	384.7	376.6	400.3	395.4	395.9	404.9	424.4	437.7	452.2	444.6	435.0	443.2	
42	TOTAL LIABILITIES ¹⁹	9,086.5	9,207.1	9,176.0	9,094.3	9,070.7	9,089.6	9,112.0	9,185.8	9,216.7	9,204.2	9,196.3	9,147.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,317.4	1,332.2	1,342.4	1,351.5	1,357.7	1,367.2	1,371.2	1,360.7	1,359.9	1,363.4	1,362.6	1,365.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.1	1.2	8.3	11.4	17.4	20.9	20.7	21.7	23.3	20.9	20.1	21.7	
45	Securitized consumer loans ²⁴	399.8	24.4	21.6	21.3	20.1	19.8	19.6	18.8	18.7	18.6	18.6	18.6	
46	Securitized credit cards and other revolving plans	365.7	15.7	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0	
47	Other securitized consumer loans	34.1	8.7	6.2	6.0	5.6	5.5	5.5	4.9	4.7	4.7	4.6	4.6	
48	Securitized real estate loans ²⁴	1,406.2	1,379.9	1,376.6	1,381.5	1,383.3	1,371.6	1,368.8	1,352.4	1,355.0	1,355.0	1,367.1	1,367.3	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	5,125.2	5,474.2	5,427.2	5,394.2	5,404.3	5,412.9	5,412.2	5,426.8	5,435.0	5,415.4	5,429.3	5,400.6
2	Securities in bank credit ²	1,381.3	1,447.2	1,429.3	1,415.2	1,455.3	1,480.9	1,503.0	1,531.8	1,533.5	1,518.0	1,531.7	1,521.5
3	Treasury and agency securities ³	851.3	955.0	948.5	938.3	976.1	1,003.3	1,021.7	1,049.6	1,049.4	1,035.2	1,050.9	1,047.4
4	Mortgage-backed securities (MBS) ⁴	673.5	699.7	698.9	687.8	716.8	729.8	745.0	766.2	777.5	779.7	788.4	779.4
5	Non-MBS ⁵	177.9	255.3	249.6	250.5	259.3	273.5	276.7	283.5	271.8	255.5	262.5	268.0
6	Other securities	530.0	492.1	480.8	476.9	479.1	477.6	481.3	482.1	484.1	482.8	480.8	474.1
7	Mortgage-backed securities ⁶	178.7	158.2	153.3	148.9	146.3	144.7	140.8	138.9	136.4	137.4	137.6	138.5
8	Non-MBS ⁷	351.2	333.9	327.5	328.0	332.8	332.9	340.5	343.2	347.8	345.4	343.2	335.6
9	Loans and leases in bank credit ⁸	3,743.9	4,027.0	3,997.9	3,979.0	3,949.1	3,932.0	3,909.2	3,895.0	3,901.5	3,897.4	3,897.6	3,879.1
10	Commercial and industrial loans	662.2	616.0	608.1	603.6	604.1	605.8	604.1	603.9	607.5	605.1	605.8	605.9
11	Real estate loans	2,061.9	2,071.9	2,063.0	2,053.5	2,036.1	2,031.9	2,035.7	2,025.8	2,033.5	2,020.0	2,028.9	2,019.9
12	Revolving home equity loans	482.1	482.1	479.5	477.6	475.8	474.4	471.8	468.0	466.5	466.2	465.8	455.2
13	Closed-end residential loans ⁹	951.2	989.8	990.0	987.4	976.0	978.1	990.2	994.5	1,006.5	995.9	1,006.3	1,010.9
14	Commercial real estate loans ¹⁰	628.6	600.0	593.5	588.5	584.3	579.4	573.6	563.2	560.5	557.9	556.8	553.7
15	Consumer loans	618.7	920.4	911.5	910.9	906.6	897.3	881.1	873.7	873.3	872.5	865.3	862.9
16	Credit cards and other revolving plans	269.2	543.2	535.4	533.9	526.4	519.8	512.8	507.4	507.2	505.9	499.0	496.0
17	Other consumer loans ¹¹	349.6	377.3	376.1	377.1	380.2	377.6	368.3	366.3	366.2	366.6	366.3	366.9
18	Other loans and leases	401.1	418.6	415.3	410.9	402.3	396.9	388.3	391.6	387.1	399.8	397.6	390.4
19	Fed funds and reverse RPs with nonbanks ¹²	136.0	135.8	135.0	131.2	125.6	120.2	114.3	115.1	115.7	122.3	120.2	111.9
20	All other loans and leases ¹³	265.1	282.8	280.3	279.7	276.7	276.8	274.0	276.5	271.4	277.5	277.4	278.5
21	LESS: Allowance for loan and lease losses	139.4	174.8	173.7	170.3	165.4	166.2	163.2	158.0	157.4	156.5	156.0	157.7
22	Interbank loans ¹²	194.0	73.6	73.8	75.2	84.0	89.9	94.9	116.9	115.3	105.7	98.3	105.7
23	Fed funds and reverse RPs with banks ¹²	120.2	56.9	62.0	63.4	71.1	76.8	78.0	91.3	89.6	80.8	74.3	81.2
24	Loans to commercial banks ¹⁴	73.7	16.7	11.8	11.8	12.9	13.1	16.8	25.7	25.7	24.9	24.0	24.5
25	Cash assets ¹⁵	590.3	547.2	552.1	526.2	511.4	482.0	452.5	453.1	419.0	433.1	446.4	431.9
26	Trading assets ¹⁶	179.0	150.3	164.0	171.5	184.0	189.6	177.2	194.7	203.4	195.9	180.0	162.9
27	Derivatives with a positive fair value ¹⁷	167.1	140.0	153.7	159.8	171.6	178.6	165.1	178.8	186.8	180.4	164.3	147.6
28	Other trading assets	11.9	10.3	10.3	11.8	12.4	11.0	12.1	15.9	16.6	15.5	15.7	15.3
29	Other assets ¹⁸	891.9	928.8	937.2	928.7	914.3	926.0	910.5	912.6	925.7	927.3	908.0	915.8
30	TOTAL ASSETS¹⁹	6,841.0	6,999.3	6,980.6	6,925.6	6,932.6	6,934.2	6,884.2	6,946.1	6,941.0	6,920.9	6,906.0	6,859.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 3	Nov 10	Nov 17	Nov 24	
LIABILITIES														
31	Deposits	3,999.1	4,030.1	4,052.5	4,070.5	4,068.7	4,082.7	4,104.8	4,120.2	4,123.8	4,125.3	4,152.5	4,160.1	
32	Large time deposits	447.1	373.9	368.7	364.5	351.9	344.0	338.1	331.9	328.6	327.9	324.6	305.3	
33	Other deposits	3,552.0	3,656.2	3,683.7	3,706.0	3,716.8	3,738.7	3,766.6	3,788.3	3,795.2	3,797.4	3,827.8	3,854.8	
34	Borrowings	966.8	1,200.0	1,159.0	1,096.8	1,082.5	1,062.9	1,020.8	1,013.8	1,005.8	997.2	988.5	977.9	
35	Borrowings from banks in the U.S.	151.1	78.3	78.1	80.8	86.6	85.9	95.8	108.7	114.6	125.4	121.3	112.2	
36	Borrowings from others	815.7	1,121.6	1,080.9	1,016.0	995.9	977.1	925.0	905.1	891.2	871.8	867.3	865.7	
37	Trading liabilities ²⁰	129.0	109.2	127.0	129.3	146.3	161.2	151.1	169.5	171.6	152.1	138.8	115.1	
38	Derivatives with a negative fair value ¹⁷	83.7	76.1	86.9	87.1	97.0	101.1	92.2	100.9	103.8	98.8	88.8	70.2	
39	Other trading liabilities	45.3	33.1	40.1	42.2	49.3	60.2	58.9	68.6	67.7	53.3	49.9	44.9	
40	Net due to related foreign offices	523.4	384.0	330.1	330.0	349.6	343.6	330.2	343.6	320.3	328.0	319.7	281.8	
41	Other liabilities ²¹	310.5	317.6	335.0	334.7	338.0	342.6	354.5	356.4	364.8	362.5	354.9	361.7	
42	TOTAL LIABILITIES ¹⁹	5,928.8	6,040.9	6,003.6	5,961.2	5,985.1	5,993.1	5,961.4	6,003.6	5,986.2	5,965.1	5,954.4	5,896.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	912.2	958.4	977.0	964.4	947.6	941.1	922.8	942.6	954.8	955.8	951.6	962.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.2	-1.2	5.3	7.7	12.8	15.3	15.2	16.3	17.7	15.4	14.7	16.4	
45	Securitized consumer loans ²⁴	313.2	8.7	6.3	6.1	5.6	5.6	5.4	4.8	4.6	4.6	4.5	4.5	
46	Securitized credit cards and other revolving plans	280.0	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	33.1	8.7	6.3	6.1	5.6	5.6	5.4	4.8	4.6	4.6	4.5	4.5	
48	Securitized real estate loans ²⁴	1,389.3	1,357.8	1,363.3	1,376.3	1,389.9	1,380.8	1,369.5	1,334.0	1,326.1	1,322.4	1,331.0	1,330.7	

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

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	5,129.4	5,443.1	5,405.6	5,368.4	5,369.5	5,406.2	5,424.4	5,432.4	5,461.9	5,451.4	5,452.3	5,426.3
2	Securities in bank credit ²	1,383.4	1,432.4	1,416.5	1,404.8	1,448.2	1,490.6	1,514.7	1,535.9	1,554.1	1,545.1	1,542.5	1,532.2
3	Treasury and agency securities ³	849.9	942.5	932.0	927.6	972.8	1,013.9	1,030.0	1,050.7	1,071.0	1,061.1	1,060.8	1,055.6
4	Mortgage-backed securities (MBS) ⁴	670.8	693.8	691.9	685.3	716.4	732.1	742.9	765.2	789.8	785.0	792.0	785.1
5	Non-MBS ⁵	179.1	248.7	240.1	242.4	256.3	281.8	287.1	285.6	281.2	276.1	268.8	270.5
6	Other securities	533.5	490.0	484.6	477.2	475.5	476.7	484.7	485.1	483.1	484.0	481.7	476.6
7	Mortgage-backed securities ⁶	177.1	158.6	154.1	148.4	146.0	144.1	140.5	138.0	136.3	136.9	136.9	138.2
8	Non-MBS ⁷	356.4	331.3	330.5	328.8	329.5	332.6	344.2	347.1	346.8	347.1	344.8	338.4
9	Loans and leases in bank credit ⁸	3,746.0	4,010.7	3,989.0	3,963.5	3,921.2	3,915.6	3,909.7	3,896.6	3,907.8	3,906.3	3,909.8	3,894.1
10	Commercial and industrial loans	664.2	615.7	609.3	601.1	599.3	601.3	603.9	605.8	609.9	606.7	609.3	611.7
11	Real estate loans	2,064.2	2,068.1	2,063.3	2,053.1	2,034.9	2,033.2	2,034.4	2,028.2	2,040.0	2,033.6	2,033.0	2,020.7
12	Revolving home equity loans	483.9	480.8	478.8	476.9	476.0	474.4	472.5	469.9	468.1	467.8	467.4	456.6
13	Closed-end residential loans ⁹	951.0	987.9	990.5	986.8	975.1	979.6	989.6	994.4	1,010.3	1,007.0	1,007.1	1,008.6
14	Commercial real estate loans ¹⁰	629.3	599.4	594.1	589.4	583.9	579.2	572.3	563.9	561.5	558.7	558.5	555.6
15	Consumer loans	614.6	912.9	904.3	901.2	895.7	892.1	880.5	869.5	866.5	864.9	865.6	866.2
16	Credit cards and other revolving plans	266.7	533.1	526.5	524.3	518.9	516.3	512.3	505.1	502.8	501.4	502.1	502.9
17	Other consumer loans ¹¹	347.9	379.8	377.9	376.9	376.8	375.8	368.2	364.4	363.7	363.5	363.5	363.3
18	Other loans and leases	403.0	414.0	412.1	408.1	391.3	389.0	390.8	393.0	391.4	401.0	401.9	395.5
19	Fed funds and reverse RPs with nonbanks ¹²	136.4	133.0	133.9	127.7	114.9	112.4	114.5	114.6	115.1	122.4	122.1	115.3
20	All other loans and leases ¹³	266.6	281.0	278.2	280.4	276.5	276.6	276.3	278.4	276.3	278.6	279.8	280.2
21	LESS: Allowance for loan and lease losses	139.0	174.0	174.0	171.3	164.7	165.1	163.5	157.6	158.6	158.3	157.7	156.3
22	Interbank loans ¹²	196.1	74.1	69.8	71.6	80.1	90.6	96.5	117.6	119.1	106.8	103.0	112.5
23	Fed funds and reverse RPs with banks ¹²	118.9	57.5	58.3	60.2	67.4	77.0	79.4	90.8	93.3	81.3	77.8	87.3
24	Loans to commercial banks ¹⁴	77.1	16.6	11.5	11.4	12.7	13.5	17.2	26.8	25.8	25.4	25.2	25.2
25	Cash assets ¹⁵	586.0	555.8	560.0	522.3	497.0	449.2	446.1	448.5	427.2	435.4	459.3	427.1
26	Trading assets ¹⁶	180.8	150.0	160.4	164.5	174.4	184.0	178.9	197.4	202.3	196.7	186.1	177.2
27	Derivatives with a positive fair value ¹⁷	169.9	139.5	150.4	152.9	162.3	172.6	166.8	182.8	186.8	181.2	170.4	161.2
28	Other trading assets	10.9	10.5	10.0	11.5	12.1	11.4	12.1	14.6	15.5	15.5	15.7	16.0
29	Other assets ¹⁸	893.0	924.6	930.8	925.2	910.5	916.5	911.6	913.0	917.2	921.0	905.6	914.5
30	TOTAL ASSETS¹⁹	6,846.2	6,973.5	6,952.7	6,880.6	6,866.8	6,881.4	6,894.0	6,951.3	6,969.0	6,952.9	6,948.7	6,901.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending				
										Nov 3	Nov 10	Nov 17	Nov 24	
LIABILITIES														
31	Deposits	3,992.5	4,058.5	4,046.8	4,062.1	4,041.1	4,048.1	4,077.5	4,111.2	4,139.9	4,143.6	4,172.5	4,159.6	
32	Large time deposits	454.4	366.6	364.3	362.0	353.9	347.8	341.9	336.3	332.9	330.8	328.7	306.8	
33	Other deposits	3,538.1	3,692.0	3,682.6	3,700.0	3,687.2	3,700.3	3,735.6	3,775.0	3,807.1	3,812.8	3,843.8	3,852.8	
34	Borrowings	976.9	1,203.5	1,172.1	1,093.4	1,054.3	1,048.0	1,035.2	1,020.5	1,010.2	1,006.3	982.9	974.7	
35	Borrowings from banks in the U.S.	154.6	78.2	76.5	81.4	87.9	89.0	99.3	111.4	117.3	126.5	121.2	109.4	
36	Borrowings from others	822.3	1,125.3	1,095.6	1,012.1	966.4	959.0	935.9	909.1	892.9	879.8	861.7	865.4	
37	Trading liabilities ²⁰	128.2	105.4	124.2	125.8	143.5	162.0	158.6	168.9	166.3	152.9	144.7	129.8	
38	Derivatives with a negative fair value ¹⁷	82.3	76.3	87.6	85.9	93.2	95.5	91.9	99.6	99.6	96.4	89.6	77.9	
39	Other trading liabilities	46.0	29.1	36.6	39.9	50.3	66.5	66.7	69.3	66.7	56.6	55.1	51.9	
40	Net due to related foreign offices	513.3	358.3	330.7	319.3	345.9	329.0	308.2	333.1	322.2	326.5	335.2	314.9	
41	Other liabilities ²¹	319.0	312.3	334.2	329.9	328.1	333.5	352.1	366.4	380.2	370.5	361.5	368.3	
42	TOTAL LIABILITIES ¹⁹	5,929.9	6,038.0	6,008.0	5,930.5	5,912.9	5,920.6	5,931.5	6,000.2	6,018.8	5,999.8	5,996.8	5,947.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	916.4	935.5	944.7	950.1	953.9	960.7	962.5	951.1	950.2	953.1	951.9	953.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.2	-1.2	5.3	7.7	12.8	15.3	15.2	16.3	17.7	15.4	14.7	16.4	
45	Securitized consumer loans ²⁴	312.4	8.6	6.1	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	
46	Securitized credit cards and other revolving plans	279.2	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	33.2	8.6	6.1	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	
48	Securitized real estate loans ²⁴	1,383.2	1,359.1	1,356.0	1,360.9	1,363.3	1,351.7	1,348.9	1,332.8	1,335.6	1,335.6	1,347.7	1,347.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	3,034.8	3,005.9	3,010.0	3,003.9	3,016.6	3,014.8	3,013.1	3,003.2	3,004.4	2,995.1	3,002.7	3,018.4
2	Securities in bank credit ²	656.4	642.7	649.3	651.3	667.6	663.2	680.6	675.2	676.3	682.4	685.4	695.9
3	Treasury and agency securities ³	439.6	454.1	461.7	463.5	472.6	466.0	482.1	474.1	473.8	478.6	480.3	488.8
4	Mortgage-backed securities (MBS) ⁴	278.6	283.5	285.3	288.6	293.8	294.1	295.0	300.8	302.6	303.0	304.3	309.4
5	Non-MBS ⁵	161.0	170.6	176.4	174.9	178.8	172.0	187.1	173.3	171.2	175.6	176.0	179.4
6	Other securities	216.8	188.6	187.6	187.8	195.0	197.2	198.4	201.0	202.4	203.8	205.1	207.1
7	Mortgage-backed securities ⁶	30.4	27.5	27.0	26.2	28.6	28.4	27.5	26.5	26.0	25.8	27.0	27.4
8	Non-MBS ⁷	186.3	161.1	160.6	161.6	166.4	168.8	170.9	174.5	176.4	178.0	178.0	179.8
9	Loans and leases in bank credit ⁸	2,378.4	2,363.2	2,360.7	2,352.6	2,349.1	2,351.6	2,332.6	2,328.0	2,328.2	2,312.7	2,317.4	2,322.5
10	Commercial and industrial loans	398.6	382.8	382.9	383.5	383.6	382.6	381.2	382.3	383.1	383.2	381.5	382.2
11	Real estate loans	1,634.3	1,604.2	1,599.9	1,590.7	1,582.9	1,579.8	1,562.7	1,557.8	1,561.9	1,546.1	1,550.7	1,558.7
12	Revolving home equity loans	119.4	120.7	120.6	120.3	120.4	120.6	120.5	120.4	119.9	119.7	119.4	129.0
13	Closed-end residential loans ⁹	517.7	521.7	522.4	520.4	521.9	523.8	515.0	516.7	524.2	509.6	515.7	514.1
14	Commercial real estate loans ¹⁰	997.1	961.7	957.0	950.0	940.6	935.4	927.2	920.7	917.8	916.8	915.6	915.5
15	Consumer loans	222.9	254.8	255.9	255.0	259.0	263.8	263.4	265.5	262.5	263.0	261.9	263.0
16	Credit cards and other revolving plans	78.0	109.1	109.3	107.7	110.8	111.7	110.9	112.0	109.2	109.4	108.4	109.0
17	Other consumer loans ¹¹	145.0	145.7	146.6	147.3	148.2	152.1	152.5	153.5	153.3	153.5	153.5	154.1
18	Other loans and leases	122.6	121.4	122.1	123.3	123.6	125.4	125.3	122.5	120.7	120.5	123.3	118.6
19	Fed funds and reverse RPs with nonbanks ¹²	1.9	1.7	1.3	2.0	1.3	1.7	3.0	1.7	2.2	1.7	3.5	1.2
20	All other loans and leases ¹³	120.7	119.7	120.8	121.3	122.3	123.8	122.2	120.8	118.5	118.8	119.8	117.4
21	LESS: Allowance for loan and lease losses	54.7	57.7	55.9	57.0	58.5	56.9	60.1	57.2	56.9	57.5	58.2	58.9
22	Interbank loans ¹²	59.3	51.9	55.5	52.3	52.1	52.2	56.8	52.4	56.7	61.6	65.1	47.9
23	Fed funds and reverse RPs with banks ¹²	51.5	48.8	52.5	49.1	49.0	48.8	53.3	49.1	53.7	58.8	62.5	45.4
24	Loans to commercial banks ¹⁴	7.8	3.0	3.0	3.2	3.2	3.4	3.5	3.3	3.0	2.8	2.6	2.5
25	Cash assets ¹⁵	257.1	284.3	284.6	294.3	293.2	307.7	300.7	318.0	307.1	309.9	293.4	303.7
26	Trading assets ¹⁶	8.7	5.7	5.9	6.0	6.2	7.0	6.6	6.9	7.0	6.8	6.3	6.1
27	Derivatives with a positive fair value ¹⁷	6.0	5.4	5.8	6.0	6.4	6.7	6.3	6.5	6.6	6.4	6.1	5.8
28	Other trading assets	2.6	0.2	0.1	0.0	-0.2	0.3	0.3	0.4	0.4	0.4	0.3	0.3
29	Other assets ¹⁸	256.4	273.2	272.7	274.0	276.5	277.4	274.7	275.5	275.2	273.4	271.1	274.7
30	TOTAL ASSETS¹⁹	3,561.5	3,563.3	3,572.9	3,573.5	3,586.3	3,602.2	3,591.9	3,598.6	3,593.5	3,589.3	3,580.4	3,592.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
LIABILITIES													
31	Deposits	2,626.5	2,645.9	2,657.3	2,660.4	2,670.1	2,675.4	2,692.3	2,706.0	2,714.2	2,705.4	2,708.9	2,702.1
32	Large time deposits	472.0	464.6	464.6	465.7	455.0	450.6	449.5	445.9	443.9	444.5	442.7	442.7
33	Other deposits	2,154.5	2,181.3	2,192.7	2,194.7	2,215.1	2,224.8	2,242.8	2,260.1	2,270.3	2,260.9	2,266.2	2,259.4
34	Borrowings	434.1	394.1	390.8	390.2	384.1	387.5	372.8	367.5	361.9	362.6	358.9	367.3
35	Borrowings from banks in the U.S.	129.3	86.0	83.7	80.0	81.1	82.4	78.7	78.0	78.6	76.7	75.6	81.2
36	Borrowings from others	304.8	308.2	307.1	310.2	303.0	305.1	294.1	289.4	283.3	285.9	283.4	286.1
37	Trading liabilities ²⁰	4.2	4.2	4.6	4.4	4.9	5.3	6.5	5.3	5.0	5.0	4.9	4.6
38	Derivatives with a negative fair value ¹⁷	3.3	3.3	3.7	3.5	4.1	4.4	5.7	4.3	4.1	4.3	4.2	4.0
39	Other trading liabilities	1.0	0.9	0.9	1.0	0.8	0.9	0.8	0.9	0.9	0.7	0.7	0.6
40	Net due to related foreign offices	45.2	50.9	46.8	50.6	50.4	49.1	49.9	56.5	53.2	53.8	49.8	49.8
41	Other liabilities ²¹	66.8	67.7	67.2	65.7	64.8	66.0	67.2	73.3	72.9	72.6	70.6	71.1
42	TOTAL LIABILITIES ¹⁹	3,176.7	3,162.7	3,166.6	3,171.3	3,174.3	3,183.3	3,188.8	3,208.5	3,207.3	3,199.5	3,193.1	3,194.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	384.8	400.6	406.3	402.2	412.0	418.9	403.1	390.1	386.2	389.8	387.3	397.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.1	2.4	3.0	3.7	4.6	5.5	5.5	5.4	5.6	5.5	5.5	5.3
45	Securitized consumer loans ²⁴	87.3	15.6	15.6	15.7	15.2	15.0	14.8	13.3	13.4	13.4	13.4	13.5
46	Securitized credit cards and other revolving plans	86.3	15.6	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.3	13.4	13.4
47	Other securitized consumer loans	1.0	0.0	0.0	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
48	Securitized real estate loans ²⁴	36.9	18.5	16.7	15.6	13.9	14.7	25.3	34.2	31.3	27.9	24.8	22.3

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

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
ASSETS													
1	Bank credit	3,042.0	3,009.1	3,010.6	3,006.9	3,006.3	3,009.7	3,007.4	3,008.0	3,016.6	3,008.0	3,010.5	3,024.8
2	Securities in bank credit ²	657.3	654.8	657.5	657.5	662.3	664.6	669.3	677.3	682.0	686.3	686.9	694.8
3	Treasury and agency securities ³	439.5	462.1	465.4	464.9	467.7	467.0	469.1	474.7	478.3	479.9	480.4	486.8
4	Mortgage-backed securities (MBS) ⁴	275.9	286.2	287.9	287.8	291.1	291.6	293.8	298.4	302.8	303.6	303.7	308.1
5	Non-MBS ⁵	163.5	175.9	177.5	177.1	176.6	175.4	175.2	176.3	175.4	176.3	176.7	178.7
6	Other securities	217.8	192.7	192.1	192.5	194.6	197.6	200.2	202.6	203.7	206.4	206.5	208.0
7	Mortgage-backed securities ⁶	30.1	28.0	27.5	27.5	27.6	27.5	27.1	26.3	26.0	26.3	27.1	27.2
8	Non-MBS ⁷	187.7	164.7	164.7	165.1	167.0	170.1	173.1	176.3	177.7	180.1	179.4	180.8
9	Loans and leases in bank credit ⁸	2,384.7	2,354.3	2,353.1	2,349.4	2,344.0	2,345.1	2,338.2	2,330.6	2,334.7	2,321.7	2,323.6	2,330.0
10	Commercial and industrial loans	399.0	383.8	384.3	383.8	382.1	380.7	381.9	382.6	383.5	383.2	382.3	383.7
11	Real estate loans	1,639.1	1,598.3	1,595.5	1,587.8	1,583.3	1,580.8	1,567.6	1,562.6	1,567.5	1,554.6	1,553.3	1,560.8
12	Revolving home equity loans	119.0	120.1	120.1	119.5	119.9	119.9	119.9	119.9	119.5	119.5	119.4	129.2
13	Closed-end residential loans ⁹	521.0	517.8	520.2	519.4	522.5	525.5	518.4	520.2	528.5	516.9	516.7	514.9
14	Commercial real estate loans ¹⁰	999.1	960.4	955.2	948.9	940.9	935.4	929.3	922.5	919.5	918.3	917.3	916.6
15	Consumer loans	222.5	252.6	253.2	254.3	255.8	260.3	261.9	261.6	260.6	261.5	262.0	263.7
16	Credit cards and other revolving plans	77.7	107.8	107.6	107.6	108.1	109.3	108.8	108.0	107.5	108.0	108.4	109.6
17	Other consumer loans ¹¹	144.8	144.8	145.6	146.7	147.7	151.0	153.2	153.6	153.1	153.5	153.7	154.2
18	Other loans and leases	124.1	119.6	120.1	123.5	122.8	123.3	126.8	123.8	123.1	122.4	125.9	121.8
19	Fed funds and reverse RPs with nonbanks ¹²	1.6	1.6	1.2	2.8	1.3	1.6	3.9	1.4	1.7	1.2	3.4	1.5
20	All other loans and leases ¹³	122.4	118.0	119.0	120.7	121.5	121.7	122.8	122.4	121.4	121.2	122.5	120.3
21	LESS: Allowance for loan and lease losses	54.8	58.4	58.9	58.5	58.4	58.3	57.4	57.3	57.6	57.6	57.6	57.2
22	Interbank loans ¹²	55.7	53.1	52.7	49.8	48.7	49.5	56.7	50.8	57.0	62.9	67.1	48.5
23	Fed funds and reverse RPs with banks ¹²	50.9	49.9	49.6	46.7	45.6	46.5	53.7	48.5	54.7	60.7	64.9	46.2
24	Loans to commercial banks ¹⁴	4.8	3.2	3.2	3.1	3.1	3.1	3.0	2.3	2.3	2.2	2.2	2.3
25	Cash assets ¹⁵	250.3	280.7	281.7	286.7	283.9	294.3	300.7	312.2	310.6	319.4	310.6	312.2
26	Trading assets ¹⁶	8.3	5.6	6.1	6.2	6.4	6.5	6.7	6.8	6.6	6.5	6.3	6.4
27	Derivatives with a positive fair value ¹⁷	6.1	5.3	5.8	5.9	6.2	6.3	6.5	6.6	6.5	6.3	6.1	6.2
28	Other trading assets	2.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.2	0.1	0.2
29	Other assets ¹⁸	256.3	275.7	273.6	274.2	274.7	273.7	275.1	274.8	274.5	275.4	273.3	276.7
30	TOTAL ASSETS ¹⁹	3,557.7	3,565.8	3,565.8	3,565.1	3,561.7	3,575.5	3,589.2	3,595.2	3,607.6	3,614.7	3,610.2	3,611.3

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)

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
LIABILITIES													
31	Deposits	2,610.9	2,659.5	2,658.5	2,654.8	2,656.8	2,663.2	2,676.1	2,689.9	2,711.1	2,710.5	2,713.0	2,698.3
32	Large time deposits	473.9	463.3	461.6	460.1	454.4	451.3	450.2	448.3	446.5	447.1	445.7	444.5
33	Other deposits	2,137.0	2,196.2	2,197.0	2,194.7	2,202.4	2,211.9	2,225.9	2,241.7	2,264.6	2,263.4	2,267.3	2,253.7
34	Borrowings	434.2	393.0	393.3	388.4	378.6	380.7	375.2	368.0	360.9	362.5	358.1	369.6
35	Borrowings from banks in the U.S.	127.2	89.4	86.4	80.7	79.0	78.5	76.1	76.4	74.7	73.0	72.5	80.0
36	Borrowings from others	307.1	303.6	306.9	307.7	299.6	302.2	299.2	291.6	286.2	289.5	285.6	289.6
37	Trading liabilities ²⁰	4.4	4.1	4.5	4.6	4.8	4.9	5.1	5.3	5.1	5.0	4.8	4.8
38	Derivatives with a negative fair value ¹⁷	3.5	3.2	3.7	3.8	4.0	4.2	4.3	4.5	4.3	4.3	4.1	4.1
39	Other trading liabilities	0.9	0.9	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.7
40	Net due to related foreign offices	41.4	48.1	45.6	50.5	49.8	48.7	51.8	51.1	48.9	52.3	50.1	52.6
41	Other liabilities ²¹	65.8	64.4	66.1	65.5	67.7	71.4	72.3	71.3	72.0	74.1	73.5	74.8
42	TOTAL LIABILITIES ¹⁹	3,156.7	3,169.1	3,168.0	3,163.8	3,157.8	3,169.0	3,180.5	3,185.6	3,197.9	3,204.4	3,199.5	3,200.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	401.1	396.7	397.8	401.4	403.8	406.5	408.6	409.6	409.7	410.3	410.7	411.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.1	2.4	3.0	3.7	4.6	5.5	5.5	5.4	5.6	5.5	5.5	5.3
45	Securitized consumer loans ²⁴	87.4	15.8	15.5	15.4	14.5	14.3	14.2	13.9	14.0	14.0	14.0	14.0
46	Securitized credit cards and other revolving plans	86.5	15.7	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0
47	Other securitized consumer loans	0.9	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
48	Securitized real estate loans ²⁴	23.0	20.7	20.6	20.7	20.0	19.9	19.9	19.6	19.4	19.4	19.4	19.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending				
										Nov 3	Nov 10	Nov 17	Nov 24	
ASSETS														
1	Bank credit	814.6	784.7	773.3	769.8	790.4	799.5	802.7	811.4	804.3	808.8	810.4	797.4	
2	Securities in bank credit ²	256.7	240.2	233.8	228.6	236.5	247.6	249.7	245.7	244.4	243.5	240.6	247.3	
3	Treasury and agency securities ³	96.8	99.2	96.0	94.6	100.1	101.5	105.9	110.4	107.7	106.1	102.8	102.1	
4	Mortgage-backed securities (MBS) ⁴	30.2	22.9	22.7	22.9	22.3	21.2	20.6	19.9	20.6	20.9	20.7	21.1	
5	Non-MBS ⁵	66.5	76.3	73.4	71.7	77.8	80.3	85.4	90.5	87.2	85.2	82.2	80.9	
6	Other securities	159.9	141.0	137.8	134.0	136.4	146.1	143.8	135.3	136.6	137.3	137.8	145.3	
7	Mortgage-backed securities ⁶	8.4	8.0	8.2	8.8	8.6	8.3	7.9	8.3	8.8	8.6	8.3	9.1	
8	Non-MBS ⁷	151.6	133.0	129.6	125.2	127.8	137.8	135.9	127.0	127.8	128.7	129.5	136.2	
9	Loans and leases in bank credit ⁸	557.9	544.6	539.4	541.2	553.9	551.9	552.9	565.7	559.9	565.3	569.7	550.1	
10	Commercial and industrial loans	270.0	241.7	239.6	238.9	237.8	235.4	232.9	232.7	231.9	234.9	234.7	232.1	
11	Real estate loans	40.9	39.4	38.0	37.5	37.7	36.8	36.2	34.9	34.8	36.0	36.2	36.1	
12	Revolving home equity loans	-0.9	0.8	0.1	-0.3	0.1	-0.6	-0.9	-1.2	-1.1	-0.8	-0.6	-0.3	
13	Closed-end residential loans ⁹	2.4	2.1	2.4	2.3	2.2	2.6	2.5	2.4	2.4	2.3	2.4	2.3	
14	Commercial real estate loans ¹⁰	39.4	36.5	35.5	35.4	35.4	34.8	34.7	33.8	33.4	34.5	34.4	34.2	
15	Consumer loans	1.4	1.5	1.5	1.4	1.5	1.3	1.4	1.5	1.5	1.5	1.5	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	1.4	1.5	1.5	1.4	1.5	1.3	1.4	1.5	1.5	1.5	1.5	1.5	
18	Other loans and leases	245.6	262.0	260.4	263.4	276.9	278.5	282.4	296.6	291.8	293.0	297.3	280.4	
19	Fed funds and reverse RPs with nonbanks ¹²	61.3	71.5	76.0	78.6	88.5	91.9	97.4	102.5	96.4	97.0	101.7	85.1	
20	All other loans and leases ¹³	184.3	190.5	184.4	184.7	188.4	186.6	185.0	194.1	195.3	196.0	195.6	195.3	
21	LESS: Allowance for loan and lease losses	1.9	1.8	1.7	1.6	1.3	1.1	1.2	1.1	1.1	1.1	1.1	1.1	
22	Interbank loans ¹²	30.0	29.0	32.1	27.2	32.8	37.4	33.0	31.6	36.5	33.0	29.9	30.5	
23	Fed funds and reverse RPs with banks ¹²	28.2	25.8	27.5	22.2	27.9	32.5	28.7	27.6	32.5	28.7	26.1	26.5	
24	Loans to commercial banks ¹⁴	1.8	3.3	4.6	4.9	4.9	4.8	4.3	4.0	3.9	4.2	3.7	4.0	
25	Cash assets ¹⁵	365.1	380.2	381.5	358.7	418.2	426.6	372.2	354.2	332.4	334.6	298.9	383.6	
26	Trading assets ¹⁶	119.6	108.9	117.0	129.3	147.6	176.5	208.4	235.4	254.7	260.4	255.1	258.0	
27	Derivatives with a positive fair value ¹⁷	109.0	97.4	104.6	117.4	135.6	163.7	192.0	217.8	234.4	240.2	233.5	242.4	
28	Other trading assets	10.7	11.4	12.5	12.0	11.9	12.8	16.4	17.6	20.3	20.3	21.6	15.6	
29	Other assets ¹⁸	42.1	44.9	52.8	47.9	37.9	42.7	49.8	49.0	56.3	54.3	51.7	52.3	
30	TOTAL ASSETS ¹⁹	1,369.5	1,346.0	1,355.0	1,331.3	1,425.6	1,481.6	1,464.9	1,480.5	1,483.1	1,490.0	1,444.8	1,520.6	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending			
										Nov 3	Nov 10	Nov 17	Nov 24
LIABILITIES													
31	Deposits	1,009.4	1,021.6	978.0	982.4	1,026.5	1,049.6	1,054.7	1,069.4	1,070.3	1,066.6	1,061.8	1,061.1
32	Large time deposits	975.1	981.7	934.2	936.9	977.1	993.9	1,004.3	1,014.2	1,013.1	1,008.7	1,001.4	1,002.9
33	Other deposits	34.3	40.0	43.9	45.5	49.4	55.8	50.4	55.2	57.1	57.9	60.4	58.2
34	Borrowings	569.7	504.2	506.3	509.3	521.4	534.7	528.0	546.2	559.0	565.7	537.9	550.9
35	Borrowings from banks in the U.S.	31.1	31.5	33.7	34.8	35.6	38.4	33.9	33.6	38.9	40.9	34.6	31.3
36	Borrowings from others	538.7	472.7	472.6	474.5	485.8	496.4	494.1	512.6	520.0	524.8	503.3	519.6
37	Trading liabilities ²⁰	125.6	108.8	115.6	130.4	152.3	180.8	212.8	249.2	273.7	269.7	262.2	265.3
38	Derivatives with a negative fair value ¹⁷	106.4	90.8	98.5	109.2	127.0	155.1	187.4	218.0	239.0	246.1	239.5	235.6
39	Other trading liabilities	19.2	18.0	17.1	21.2	25.3	25.7	25.4	31.2	34.7	23.6	22.7	29.7
40	Net due to related foreign offices	-378.4	-347.6	-293.3	-299.8	-296.4	-306.6	-378.6	-452.3	-471.3	-485.3	-472.1	-427.4
41	Other liabilities ²¹	31.2	49.1	51.5	47.1	48.2	45.9	57.8	54.4	47.1	59.2	50.9	51.9
42	TOTAL LIABILITIES ¹⁹	1,357.5	1,336.1	1,358.0	1,369.5	1,452.0	1,504.4	1,474.7	1,466.8	1,478.7	1,476.0	1,440.8	1,501.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	12.0	9.9	-3.1	-38.2	-26.3	-22.8	-9.8	13.6	4.4	14.1	4.1	18.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-15.4	-9.7	-8.2	-8.0	-7.6	-6.9	-6.6	-6.2	-6.3	-6.5	-6.9	-7.0
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

December 3, 2010

Account		2009 Oct	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	Week ending				
										Nov 3	Nov 10	Nov 17	Nov 24	
ASSETS														
1	Bank credit	823.7	779.0	770.1	770.4	787.1	799.4	810.3	820.3	815.7	820.2	817.6	801.8	
2	Securities in bank credit ²	264.4	235.8	235.0	231.7	236.0	246.6	255.1	252.6	255.9	255.3	249.2	247.2	
3	Treasury and agency securities ³	96.1	97.0	94.9	90.5	98.0	104.0	110.5	108.8	110.4	109.5	104.2	102.2	
4	Mortgage-backed securities (MBS) ⁴	31.8	22.2	22.0	21.8	22.9	21.6	21.2	21.4	21.9	21.6	21.2	21.1	
5	Non-MBS ⁵	64.3	74.8	72.9	68.8	75.2	82.4	89.4	87.3	88.5	87.9	83.0	81.2	
6	Other securities	168.3	138.8	140.1	141.2	138.0	142.7	144.6	143.8	145.5	145.8	145.0	145.0	
7	Mortgage-backed securities ⁶	8.0	8.5	7.9	7.9	8.0	8.1	8.0	8.1	8.8	8.8	8.8	8.8	
8	Non-MBS ⁷	160.3	130.2	132.2	133.3	129.9	134.6	136.6	135.7	136.7	137.0	136.2	136.2	
9	Loans and leases in bank credit ⁸	559.3	543.2	535.1	538.7	551.1	552.8	555.2	567.7	559.8	564.9	568.4	554.6	
10	Commercial and industrial loans	270.2	242.3	239.2	238.6	235.3	234.3	232.6	232.2	231.2	233.0	233.7	233.0	
11	Real estate loans	42.3	39.1	38.2	37.8	37.1	36.9	37.0	36.5	36.4	37.4	37.4	37.2	
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13	Closed-end residential loans ⁹	2.3	2.5	2.4	2.2	2.1	2.3	2.3	2.3	2.3	2.3	2.3	2.2	
14	Commercial real estate loans ¹⁰	39.8	36.4	35.6	35.3	34.7	34.4	34.5	34.0	33.9	34.9	34.8	34.8	
15	Consumer loans	1.2	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	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	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	
18	Other loans and leases	245.6	260.4	256.3	260.9	277.3	280.1	284.0	297.4	290.6	292.9	295.8	282.8	
19	Fed funds and reverse RPs with nonbanks ¹²	61.8	71.5	75.2	79.1	89.1	93.0	95.2	103.0	97.1	99.3	101.8	88.4	
20	All other loans and leases ¹³	183.8	188.9	181.1	181.8	188.2	187.1	188.8	194.4	193.5	193.6	194.0	194.4	
21	LESS: Allowance for loan and lease losses	2.0	1.5	1.5	1.5	1.4	1.3	1.3	1.3	1.3	1.2	1.2	1.2	
22	Interbank loans ¹²	33.0	28.3	33.1	27.7	33.4	34.5	31.7	33.1	37.5	34.2	30.4	32.6	
23	Fed funds and reverse RPs with banks ¹²	29.3	25.3	29.0	23.5	29.0	29.7	26.9	28.3	32.7	29.3	25.8	27.8	
24	Loans to commercial banks ¹⁴	3.7	3.0	4.2	4.1	4.4	4.8	4.8	4.8	4.8	4.9	4.6	4.8	
25	Cash assets ¹⁵	376.0	363.5	362.3	345.8	415.9	428.3	379.2	366.2	345.3	338.5	321.8	406.4	
26	Trading assets ¹⁶	126.3	101.6	111.7	116.8	139.6	171.8	217.0	250.7	270.9	281.9	282.8	294.7	
27	Derivatives with a positive fair value ¹⁷	114.0	89.9	99.7	105.0	126.1	157.2	199.5	231.3	249.9	260.6	261.0	278.3	
28	Other trading assets	12.3	11.7	12.0	11.8	13.5	14.6	17.6	19.4	21.0	21.3	21.8	16.4	
29	Other assets ¹⁸	41.5	45.3	53.1	48.6	37.6	39.5	46.9	48.0	56.7	54.5	48.4	52.3	
30	TOTAL ASSETS ¹⁹	1,398.5	1,316.2	1,328.9	1,307.7	1,412.3	1,472.1	1,483.8	1,517.0	1,524.9	1,528.0	1,499.8	1,586.5	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 3, 2010

Account		2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 3	Nov 10	Nov 17	Nov 24	
LIABILITIES														
31	Deposits	1,010.1	1,015.9	983.2	981.1	1,014.1	1,048.5	1,051.2	1,070.0	1,073.0	1,069.4	1,066.4	1,065.9	
32	Large time deposits	977.2	972.9	937.3	936.4	963.7	992.5	1,002.0	1,016.3	1,017.3	1,013.4	1,007.3	1,008.8	
33	Other deposits	32.9	43.0	45.9	44.7	50.4	56.0	49.2	53.7	55.7	56.0	59.1	57.0	
34	Borrowings	568.0	505.8	511.8	511.6	522.7	543.3	532.2	543.6	557.9	561.4	535.4	553.9	
35	Borrowings from banks in the U.S.	34.0	28.9	31.7	33.7	35.9	40.1	37.2	35.6	39.5	38.7	36.1	32.1	
36	Borrowings from others	534.0	476.9	480.1	477.9	486.8	503.1	495.1	508.0	518.4	522.7	499.4	521.8	
37	Trading liabilities ²⁰	128.5	103.9	116.2	119.9	142.3	176.2	223.5	257.4	279.6	280.8	279.3	291.9	
38	Derivatives with a negative fair value ¹⁷	110.2	86.4	95.4	100.3	120.2	151.6	195.8	227.5	247.1	257.2	256.5	261.3	
39	Other trading liabilities	18.2	17.5	20.8	19.6	22.1	24.6	27.7	30.0	32.4	23.6	22.8	30.5	
40	Net due to related foreign offices	-339.7	-363.7	-338.1	-355.4	-315.9	-344.0	-381.7	-409.6	-438.4	-447.6	-434.8	-384.0	
41	Other liabilities ²¹	28.6	51.3	53.0	47.6	46.2	45.3	55.5	52.5	49.8	61.1	50.4	56.0	
42	TOTAL LIABILITIES ¹⁹	1,395.5	1,313.3	1,326.0	1,304.8	1,409.3	1,469.1	1,480.9	1,514.1	1,521.9	1,525.1	1,496.8	1,583.6	
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	-15.4	-9.7	-8.2	-8.0	-7.6	-6.9	-6.6	-6.2	-6.3	-6.5	-6.9	-7.0	
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).