

# FEDERAL RESERVE statistical release



H.8

## Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time  
October 29, 2010

Account	2005	2006	2007	2008	2009	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Jun	2010 Jul	2010 Aug	2010 Sep
<b>ASSETS</b>															
1 Bank credit	11.0	8.3	10.1	3.4	-6.5	-5.1	-8.3	-8.5	-7.3	-5.0	0.6	-5.6	6.0	2.1	0.9
2 Securities in bank credit <sup>2</sup>	4.3	4.2	7.2	0.9	7.6	5.7	13.9	7.8	3.9	0.7	14.1	-9.0	32.5	16.4	23.7
3 Treasury and agency securities <sup>3</sup>	-0.5	1.4	-6.5	9.5	15.9	2.5	29.5	18.1	11.3	13.4	18.6	-7.8	40.1	17.1	29.5
6 Other securities	13.5	8.8	28.6	-8.7	-3.5	10.2	-7.9	-8.0	-8.2	-21.1	5.9	-11.2	18.3	15.2	12.7
9 Loans and leases in bank credit <sup>8</sup>	13.1	9.6	10.9	4.1	-10.3	-8.0	-14.5	-13.4	-10.9	-6.9	-4.0	-4.4	-2.9	-2.9	-7.1
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	-2.1	-4.3	0.5	0.1	-3.9
11 Real estate loans	15.5	10.4	6.8	0.2	-5.5	-2.3	-8.7	-10.2	-7.7	-6.3	-5.4	-6.3	-7.1	-2.7	-4.5
12 Revolving home equity loans	14.7	1.8	5.6	12.8	0.4	2.5	-5.1	-5.0	-3.1	-3.6	-4.2	-5.2	-2.4	-3.8	-5.9
13 Closed-end residential loans <sup>9</sup>	-	10.1	5.5	-8.7	-8.5	-4.2	-12.9	-12.9	-7.8	-5.0	-2.1	-3.6	-7.3	3.5	2.6
14 Commercial real estate loans <sup>10</sup>	-	14.1	8.7	6.4	-4.6	-2.3	-5.9	-9.6	-9.3	-8.6	-8.9	-9.2	-8.8	-8.1	-10.8
15 Consumer loans	8.4	0.8	9.8	7.1	-3.8	-9.6	-4.9	-8.6	-18.6	-2.1	-5.0	-1.5	-0.7	-6.5	-18.6
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	-5.6	-8.2	-10.9	-14.6
17 Other consumer loans <sup>11</sup>	2.3	1.3	5.7	7.6	1.7	1.0	-1.3	2.4	-0.6	-0.6	0.7	3.7	8.4	-1.1	-23.4
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	1.0	-0.3	8.3	-3.0	-7.3
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-	-	19.7	0.3	-9.3	-11.6	-12.5	-19.4	-4.8	2.7
22 Interbank loans <sup>12</sup>	-14.6	18.0	25.6	-14.9	-38.2	0.1	-85.8	-111.0	-56.9	-96.8	53.5	-47.6	109.2	75.2	34.7
25 Cash assets <sup>15</sup>	-0.1	-4.4	0.6	156.9	46.9	34.4	3.7	83.1	21.5	-18.9	-5.7	-38.6	42.4	-6.5	-89.7
26 Trading assets <sup>16</sup>	-	-	-	-	-	-	-	-65.2	-37.7	43.0	113.9	83.7	120.8	125.0	61.8
29 Other assets <sup>18</sup>	7.4	13.5	11.3	17.4	-1.2	0.6	5.2	-2.9	18.2	0.4	-6.0	-11.7	-20.9	16.9	-10.5
30 TOTAL ASSETS <sup>19</sup>	<b>9.1</b>	<b>8.7</b>	<b>11.1</b>	<b>9.3</b>	<b>-5.8</b>	<b>-4.4</b>	<b>-11.3</b>	<b>-5.4</b>	<b>-3.8</b>	<b>-6.4</b>	<b>2.9</b>	<b>-7.9</b>	<b>11.6</b>	<b>7.4</b>	<b>-7.1</b>
<b>LIABILITIES</b>															
31 Deposits	8.7	7.5	9.1	5.7	5.2	7.3	4.6	4.2	1.0	-0.4	5.6	4.0	8.1	6.6	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	0.9	-0.2	12.3	3.0	2.0
33 Other deposits	-	-	-	-	-	-	-	6.7	2.9	5.5	7.0	5.2	6.9	7.6	8.1
34 Borrowings	4.9	13.2	15.2	19.3	-28.6	-17.8	-47.2	-37.6	-17.6	-45.1	-16.6	-34.9	-4.8	-1.8	-38.5
37 Trading liabilities <sup>20</sup>	-	-	-	-	-	-	-	-48.7	-41.6	52.1	156.9	82.0	179.0	173.6	79.1
41 Other liabilities <sup>21</sup>	6.4	17.5	2.9	1.4	-10.4	-3.8	-7.9	-16.7	-3.2	22.6	14.8	-16.1	9.1	9.6	66.0
42 TOTAL LIABILITIES <sup>19</sup>	<b>8.3</b>	<b>8.7</b>	<b>11.6</b>	<b>12.1</b>	<b>-8.9</b>	<b>-5.5</b>	<b>-14.5</b>	<b>-8.4</b>	<b>-5.2</b>	<b>-8.9</b>	<b>4.4</b>	<b>-3.0</b>	<b>12.5</b>	<b>7.8</b>	<b>-5.7</b>

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](http://www.federalreserve.gov/releases/h8/about.htm). Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	9,063.4	8,941.5	9,264.8	9,210.5	9,167.8	9,213.5	9,229.4	9,236.0	9,212.7	9,275.5	9,277.5	9,230.2
2 Securities in bank credit <sup>2</sup>	2,306.8	2,324.7	2,330.1	2,312.4	2,295.1	2,357.3	2,389.6	2,436.8	2,436.6	2,463.9	2,488.8	2,442.0
3 Treasury and agency securities <sup>3</sup>	1,395.4	1,461.5	1,508.4	1,506.2	1,496.4	1,546.4	1,568.4	1,606.9	1,616.4	1,637.7	1,657.5	1,624.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	985.6	989.2	1,006.1	1,006.9	999.3	1,030.1	1,042.1	1,057.9	1,067.7	1,084.4	1,086.0	1,077.4
5 Non-MBS <sup>5</sup>	409.8	472.3	502.2	499.3	497.1	516.4	526.3	549.0	548.6	553.3	571.6	547.0
6 Other securities	911.5	863.2	821.7	806.2	798.7	810.9	821.2	829.9	820.2	826.2	831.3	817.6
7 Mortgage-backed securities <sup>6</sup>	217.8	204.3	193.7	188.6	183.8	183.5	181.3	176.3	176.0	174.5	174.8	174.8
8 Non-MBS <sup>7</sup>	693.6	658.9	628.0	617.7	614.8	627.4	639.9	653.6	644.2	651.7	656.5	642.8
9 Loans and leases in bank credit <sup>8</sup>	6,756.5	6,616.9	6,934.8	6,898.1	6,872.7	6,856.2	6,839.8	6,799.2	6,776.1	6,811.6	6,788.7	6,788.2
10 Commercial and industrial loans	1,362.4	1,240.0	1,240.6	1,230.5	1,226.1	1,226.6	1,226.7	1,222.7	1,222.1	1,221.0	1,220.1	1,225.1
11 Real estate loans	3,762.2	3,706.0	3,715.5	3,700.9	3,681.6	3,659.7	3,651.6	3,637.9	3,632.2	3,637.2	3,613.2	3,606.5
12 Revolving home equity loans	603.1	600.9	603.6	600.2	597.6	596.4	594.5	591.6	590.3	589.8	588.6	587.0
13 Closed-end residential loans <sup>9</sup>	1,481.2	1,496.9	1,513.7	1,514.7	1,510.1	1,500.9	1,505.3	1,508.6	1,512.5	1,522.0	1,501.3	1,500.2
14 Commercial real estate loans <sup>10</sup>	1,678.0	1,608.2	1,598.3	1,586.0	1,573.9	1,562.4	1,551.8	1,537.8	1,529.4	1,525.5	1,523.2	1,519.3
15 Consumer loans	847.0	893.1	1,176.7	1,168.9	1,167.4	1,166.7	1,160.4	1,142.4	1,142.2	1,143.9	1,140.6	1,134.4
16 Credit cards and other revolving plans	351.1	392.8	652.3	644.6	641.6	637.2	631.4	623.7	627.3	627.0	621.9	616.9
17 Other consumer loans <sup>11</sup>	495.9	500.3	524.5	524.2	525.8	529.5	529.0	518.7	514.9	517.0	518.8	517.6
18 Other loans and leases	784.9	777.8	802.0	797.8	797.6	803.1	801.1	796.2	779.6	809.4	814.8	822.2
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	204.9	215.6	209.0	212.3	211.8	215.4	213.7	214.7	198.5	213.2	224.1	224.0
20 All other loans and leases <sup>13</sup>	580.0	562.2	593.0	585.5	585.7	587.7	587.4	581.5	581.1	596.3	590.7	598.2
21 LESS: Allowance for loan and lease losses	193.4	207.9	234.3	231.3	228.9	225.2	224.3	224.8	223.0	216.6	217.2	216.5
22 Interbank loans <sup>12</sup>	307.3	194.0	154.4	161.4	155.0	169.1	179.7	184.9	187.0	195.3	201.9	202.4
23 Fed funds and reverse RPs with banks <sup>12</sup>	218.0	142.7	131.5	142.0	135.0	148.1	158.4	160.2	151.6	161.4	169.0	169.5
24 Loans to commercial banks <sup>14</sup>	89.3	51.3	22.9	19.4	20.0	21.0	21.3	24.7	35.3	34.0	32.9	32.8
25 Cash assets <sup>15</sup>	1,053.7	1,266.7	1,211.8	1,218.2	1,179.0	1,220.7	1,214.1	1,123.3	1,125.1	1,120.9	1,096.5	1,171.4
26 Trading assets <sup>16</sup>	326.9	261.4	264.9	286.9	306.9	337.8	373.0	392.2	429.4	431.4	428.9	441.5
27 Derivatives with a positive fair value <sup>17</sup>	301.6	236.5	242.9	264.1	283.1	313.7	348.8	363.4	398.9	400.9	396.3	406.8
28 Other trading assets	25.3	24.9	22.0	22.9	23.8	24.1	24.2	28.8	30.5	30.5	32.6	34.6
29 Other assets <sup>18</sup>	1,169.5	1,255.1	1,246.9	1,262.8	1,250.5	1,228.7	1,246.0	1,235.1	1,216.7	1,211.7	1,235.0	1,254.3
30 TOTAL ASSETS <sup>19</sup>	<b>11,727.4</b>	<b>11,710.8</b>	<b>11,908.6</b>	<b>11,908.5</b>	<b>11,830.3</b>	<b>11,944.6</b>	<b>12,018.0</b>	<b>11,946.6</b>	<b>11,947.9</b>	<b>12,018.3</b>	<b>12,022.6</b>	<b>12,083.3</b>

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>LIABILITIES</b>												
31 Deposits	7,592.8	7,697.7	7,697.6	7,687.8	7,713.4	7,765.5	7,807.9	7,851.4	7,841.5	7,869.0	7,875.1	7,892.2
32 Large time deposits	1,888.5	1,848.8	1,820.2	1,767.4	1,767.1	1,785.2	1,789.7	1,792.7	1,784.2	1,794.1	1,800.8	1,794.9
33 Other deposits	5,704.3	5,848.9	5,877.5	5,920.4	5,946.2	5,980.3	6,018.3	6,058.7	6,057.3	6,074.9	6,074.2	6,097.3
34 Borrowings	2,025.5	1,859.7	2,098.3	2,056.1	1,996.3	1,988.3	1,985.4	1,921.7	1,877.9	1,923.6	1,949.3	1,942.2
35 Borrowings from banks in the U.S.	330.4	238.3	195.8	195.6	195.6	203.3	206.7	208.5	194.0	211.8	217.7	225.6
36 Borrowings from others	1,695.1	1,621.4	1,902.5	1,860.5	1,800.8	1,785.1	1,778.8	1,713.3	1,683.9	1,711.8	1,731.6	1,716.6
37 Trading liabilities <sup>20</sup>	267.2	217.9	222.2	247.2	264.1	303.5	347.4	370.3	405.0	412.8	425.5	422.9
38 Derivatives with a negative fair value <sup>17</sup>	211.4	166.7	170.2	189.0	199.8	228.1	260.6	285.2	320.4	320.4	319.3	323.6
39 Other trading liabilities	55.8	51.2	52.0	58.1	64.4	75.4	86.8	85.1	84.6	92.4	106.2	99.3
40 Net due to related foreign offices	177.8	118.2	87.3	83.6	80.7	103.5	85.9	7.7	21.8	3.2	-48.2	-38.3
41 Other liabilities <sup>21</sup>	420.1	421.2	434.3	453.6	447.5	450.9	454.5	479.5	485.4	485.1	495.3	473.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>10,483.4</b>	<b>10,314.6</b>	<b>10,539.7</b>	<b>10,528.3</b>	<b>10,502.1</b>	<b>10,611.8</b>	<b>10,681.2</b>	<b>10,630.6</b>	<b>10,631.6</b>	<b>10,693.7</b>	<b>10,697.0</b>	<b>10,693.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,244.0</b>	<b>1,396.2</b>	<b>1,368.8</b>	<b>1,380.2</b>	<b>1,328.2</b>	<b>1,332.8</b>	<b>1,336.9</b>	<b>1,316.0</b>	<b>1,316.3</b>	<b>1,324.6</b>	<b>1,325.6</b>	<b>1,390.2</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-34.4	-8.3	-8.5	0.2	3.4	9.9	14.0	14.1	16.6	14.4	14.8	16.2
45 Securitized consumer loans <sup>24</sup>	403.2	304.9	24.3	22.0	21.8	20.9	20.7	20.2	19.5	18.5	18.7	18.6
46 Securitized credit cards and other revolving plans	368.1	278.5	15.6	15.6	15.7	15.1	14.9	14.7	14.1	13.2	13.3	13.2
47 Other securitized consumer loans	35.2	26.4	8.7	6.4	6.1	5.8	5.7	5.5	5.4	5.4	5.4	5.4
48 Securitized real estate loans <sup>24</sup>	1,435.3	1,381.4	1,376.3	1,380.0	1,391.8	1,403.8	1,395.6	1,394.9	1,397.6	1,387.8	1,379.9	1,364.6

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	9,080.1	8,924.1	9,231.2	9,186.3	9,145.7	9,164.9	9,217.5	9,250.3	9,223.0	9,280.4	9,275.3	9,245.9
2 Securities in bank credit <sup>2</sup>	2,311.8	2,324.9	2,323.0	2,309.1	2,294.0	2,344.5	2,399.8	2,442.7	2,444.5	2,472.4	2,474.0	2,457.2
3 Treasury and agency securities <sup>3</sup>	1,394.2	1,471.0	1,501.5	1,492.3	1,483.1	1,536.1	1,582.5	1,606.8	1,604.6	1,625.3	1,626.0	1,629.5
4 Mortgage-backed securities (MBS) <sup>4</sup>	982.7	996.7	1,002.1	1,001.8	994.9	1,027.5	1,042.5	1,055.1	1,056.8	1,076.3	1,069.2	1,079.7
5 Non-MBS <sup>5</sup>	411.5	474.3	499.4	490.5	488.2	508.6	540.0	551.6	547.9	549.0	556.8	549.8
6 Other securities	917.6	853.9	821.4	816.8	810.9	808.3	817.3	835.9	839.9	847.2	848.0	827.6
7 Mortgage-backed securities <sup>6</sup>	216.9	206.0	195.2	189.5	183.7	181.5	179.6	175.6	174.4	172.6	172.8	173.2
8 Non-MBS <sup>7</sup>	700.7	647.9	626.3	627.3	627.2	626.8	637.7	660.3	665.5	674.5	675.1	654.4
9 Loans and leases in bank credit <sup>8</sup>	6,768.2	6,599.2	6,908.2	6,877.2	6,851.7	6,820.4	6,817.7	6,807.5	6,778.5	6,807.9	6,801.4	6,788.7
10 Commercial and industrial loans	1,363.1	1,242.7	1,241.8	1,232.8	1,223.6	1,217.9	1,219.2	1,223.1	1,223.9	1,222.3	1,224.2	1,226.3
11 Real estate loans	3,766.5	3,693.7	3,705.5	3,696.9	3,678.7	3,658.3	3,654.0	3,642.3	3,631.6	3,649.3	3,627.6	3,607.2
12 Revolving home equity loans	604.0	597.6	601.2	599.0	596.6	596.2	594.6	592.7	592.1	591.5	591.2	590.4
13 Closed-end residential loans <sup>9</sup>	1,484.1	1,489.5	1,508.1	1,513.0	1,508.5	1,500.5	1,508.2	1,511.3	1,507.4	1,531.2	1,511.1	1,494.5
14 Commercial real estate loans <sup>10</sup>	1,678.4	1,606.5	1,596.2	1,584.9	1,573.6	1,561.6	1,551.1	1,538.3	1,532.0	1,526.6	1,525.3	1,522.3
15 Consumer loans	847.8	886.7	1,166.9	1,158.9	1,156.9	1,152.5	1,151.8	1,140.5	1,137.1	1,129.8	1,131.2	1,128.3
16 Credit cards and other revolving plans	351.4	384.0	640.9	634.0	631.9	627.0	625.5	621.1	621.7	613.0	614.3	612.8
17 Other consumer loans <sup>11</sup>	496.4	502.8	526.0	524.9	525.0	525.5	526.3	519.4	515.4	516.7	516.9	515.6
18 Other loans and leases	790.8	776.1	794.0	788.6	792.5	791.7	792.7	801.7	785.9	806.6	818.5	827.0
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	204.3	217.6	206.1	210.4	209.5	205.2	207.0	213.7	195.4	209.3	220.0	227.1
20 All other loans and leases <sup>13</sup>	586.5	558.5	587.9	578.3	583.0	586.5	585.6	588.1	590.6	597.3	598.5	599.9
21 LESS: Allowance for loan and lease losses	191.7	207.7	234.0	234.3	231.3	224.6	224.9	222.6	219.0	217.1	216.9	216.4
22 Interbank loans <sup>12</sup>	307.4	197.2	155.5	155.7	149.3	162.4	174.9	185.2	181.3	193.6	199.0	201.4
23 Fed funds and reverse RPs with banks <sup>12</sup>	217.8	145.9	132.7	136.9	130.7	142.2	153.4	160.2	145.7	158.9	164.7	167.6
24 Loans to commercial banks <sup>14</sup>	89.6	51.3	22.8	18.8	18.6	20.2	21.4	24.9	35.7	34.7	34.2	33.7
25 Cash assets <sup>15</sup>	1,054.2	1,240.9	1,200.0	1,204.0	1,154.5	1,194.8	1,169.8	1,123.9	1,111.4	1,113.4	1,162.6	1,111.2
26 Trading assets <sup>16</sup>	331.7	258.3	257.2	278.2	287.4	320.4	362.1	402.5	430.2	455.4	438.6	462.7
27 Derivatives with a positive fair value <sup>17</sup>	305.3	234.5	234.8	256.0	263.9	294.6	336.0	372.7	399.4	423.1	405.4	427.9
28 Other trading assets	26.4	23.8	22.5	22.3	23.6	25.8	26.1	29.9	30.8	32.3	33.1	34.8
29 Other assets <sup>18</sup>	1,169.6	1,266.7	1,245.6	1,257.5	1,247.9	1,223.0	1,229.7	1,233.6	1,229.5	1,231.2	1,246.1	1,240.1
30 TOTAL ASSETS <sup>19</sup>	<b>11,751.3</b>	<b>11,679.4</b>	<b>11,855.5</b>	<b>11,847.4</b>	<b>11,753.4</b>	<b>11,840.9</b>	<b>11,929.0</b>	<b>11,972.8</b>	<b>11,956.5</b>	<b>12,056.9</b>	<b>12,104.6</b>	<b>12,044.8</b>

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending				
									Sep 29	Oct 6	Oct 13	Oct 20	
<b>LIABILITIES</b>													
31	Deposits	7,545.5	7,728.1	7,734.0	7,688.6	7,697.9	7,712.2	7,759.9	7,804.4	7,786.9	7,862.6	7,902.9	7,836.8
32	Large time deposits	1,888.6	1,838.5	1,802.7	1,763.2	1,758.6	1,773.2	1,792.8	1,794.8	1,797.9	1,806.0	1,803.6	1,800.2
33	Other deposits	5,656.9	5,889.6	5,931.2	5,925.4	5,939.4	5,939.0	5,967.2	6,009.6	5,989.0	6,056.7	6,099.3	6,036.6
34	Borrowings	2,051.4	1,863.8	2,102.3	2,077.2	1,993.4	1,956.0	1,972.3	1,942.7	1,900.0	1,928.4	1,938.3	1,943.2
35	Borrowings from banks in the U.S.	335.9	238.1	196.6	194.7	195.8	202.8	207.6	212.5	196.3	216.0	223.0	226.8
36	Borrowings from others	1,715.5	1,625.7	1,905.8	1,882.5	1,797.6	1,753.2	1,764.7	1,730.2	1,703.7	1,712.4	1,715.3	1,716.4
37	Trading liabilities <sup>20</sup>	274.8	214.8	213.3	244.9	250.3	290.6	343.1	387.1	407.3	432.6	424.5	436.5
38	Derivatives with a negative fair value <sup>17</sup>	212.8	165.6	165.9	186.7	190.0	217.4	251.3	291.9	316.7	336.7	321.0	335.4
39	Other trading liabilities	62.0	49.2	47.4	58.2	60.4	73.1	91.8	95.2	90.6	95.8	103.5	101.1
40	Net due to related foreign offices	154.9	121.1	42.8	38.1	14.4	79.7	33.6	-15.7	-2.4	-7.8	-26.5	-15.7
41	Other liabilities <sup>21</sup>	420.2	419.2	428.0	453.2	443.0	442.0	450.1	479.9	490.3	484.3	500.9	476.1
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>10,446.8</b>	<b>10,347.0</b>	<b>10,520.3</b>	<b>10,502.0</b>	<b>10,399.1</b>	<b>10,480.5</b>	<b>10,559.1</b>	<b>10,598.4</b>	<b>10,582.0</b>	<b>10,700.1</b>	<b>10,740.1</b>	<b>10,676.9</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>1,304.5</b>	<b>1,332.5</b>	<b>1,335.2</b>	<b>1,345.4</b>	<b>1,354.4</b>	<b>1,360.4</b>	<b>1,370.0</b>	<b>1,374.4</b>	<b>1,374.5</b>	<b>1,356.7</b>	<b>1,364.5</b>	<b>1,368.0</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-34.4	-8.3	-8.5	0.2	3.4	9.9	14.0	14.1	16.6	14.4	14.8	16.2
45	Securitized consumer loans <sup>24</sup>	402.2	304.4	24.4	21.6	21.3	20.1	19.8	19.6	19.3	19.3	19.3	19.3
46	Securitized credit cards and other revolving plans	367.0	278.0	15.7	15.4	15.3	14.5	14.2	14.2	13.9	13.9	13.9	13.9
47	Other securitized consumer loans	35.2	26.4	8.7	6.2	6.0	5.6	5.5	5.5	5.5	5.5	5.5	5.5
48	Securitized real estate loans <sup>24</sup>	1,405.5	1,392.0	1,379.9	1,376.6	1,381.5	1,383.3	1,371.6	1,368.9	1,369.1	1,363.8	1,359.7	1,348.0

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	8,223.0	8,163.5	8,480.1	8,437.3	8,398.0	8,423.0	8,430.0	8,428.1	8,403.5	8,451.6	8,438.5	8,415.6
2 Securities in bank credit <sup>2</sup>	2,044.3	2,086.0	2,089.9	2,078.6	2,066.5	2,120.8	2,142.0	2,181.7	2,175.3	2,203.6	2,220.7	2,196.1
3 Treasury and agency securities <sup>3</sup>	1,301.1	1,369.2	1,409.2	1,410.2	1,401.8	1,446.3	1,466.9	1,501.0	1,502.0	1,527.0	1,538.6	1,512.2
4 Mortgage-backed securities (MBS) <sup>4</sup>	954.0	966.7	983.3	984.2	976.4	1,007.7	1,020.9	1,037.3	1,047.7	1,064.7	1,066.2	1,057.6
5 Non-MBS <sup>5</sup>	347.1	402.5	425.9	426.0	425.4	438.6	446.0	463.7	454.3	462.3	472.4	454.6
6 Other securities	743.1	716.8	680.7	668.4	664.7	674.5	675.1	680.7	673.4	676.6	682.1	684.0
7 Mortgage-backed securities <sup>6</sup>	209.6	196.3	185.7	180.3	175.1	174.9	173.0	168.3	167.9	166.6	166.6	166.6
8 Non-MBS <sup>7</sup>	533.6	520.5	495.0	488.1	489.6	499.6	502.1	512.4	505.4	510.1	515.4	517.4
9 Loans and leases in bank credit <sup>8</sup>	6,178.7	6,077.5	6,390.2	6,358.7	6,331.6	6,302.2	6,287.9	6,246.4	6,228.1	6,248.0	6,217.8	6,219.5
10 Commercial and industrial loans	1,082.8	994.4	998.9	991.0	987.2	988.9	991.4	990.0	990.3	987.9	988.3	992.3
11 Real estate loans	3,720.9	3,664.9	3,676.1	3,662.9	3,644.2	3,622.0	3,614.8	3,601.7	3,596.4	3,602.2	3,578.3	3,571.4
12 Revolving home equity loans	603.6	599.3	602.8	600.1	597.9	596.3	595.2	592.5	591.3	591.0	589.9	588.3
13 Closed-end residential loans <sup>9</sup>	1,478.9	1,494.6	1,511.6	1,512.3	1,507.8	1,498.7	1,502.7	1,506.1	1,510.2	1,519.6	1,499.0	1,497.8
14 Commercial real estate loans <sup>10</sup>	1,638.3	1,571.0	1,561.8	1,550.5	1,538.5	1,527.0	1,516.9	1,503.1	1,495.0	1,491.7	1,489.4	1,485.3
15 Consumer loans	845.7	891.6	1,175.2	1,167.4	1,166.0	1,165.2	1,159.1	1,141.0	1,140.7	1,142.4	1,139.2	1,133.0
16 Credit cards and other revolving plans	351.1	392.8	652.3	644.6	641.6	637.2	631.4	623.7	627.3	627.0	621.9	616.9
17 Other consumer loans <sup>11</sup>	494.6	498.8	523.0	522.7	524.4	527.9	527.7	517.3	513.4	515.5	517.3	516.1
18 Other loans and leases	529.3	526.5	540.0	537.4	534.2	526.2	522.6	513.8	500.7	515.4	512.0	522.8
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	136.7	142.2	137.5	136.3	133.2	126.9	121.8	117.3	107.2	112.5	114.4	119.2
20 All other loans and leases <sup>13</sup>	392.6	384.3	402.5	401.1	401.0	399.3	400.8	396.4	393.5	402.9	397.6	403.6
21 LESS: Allowance for loan and lease losses	191.6	206.2	232.5	229.6	227.3	223.9	223.2	223.6	221.8	215.4	216.0	215.4
22 Interbank loans <sup>12</sup>	274.0	167.2	125.4	129.3	127.8	136.3	142.3	151.9	159.1	165.9	171.6	171.3
23 Fed funds and reverse RPs with banks <sup>12</sup>	186.7	119.3	105.7	114.5	112.8	120.2	125.9	131.5	128.1	136.1	142.7	142.4
24 Loans to commercial banks <sup>14</sup>	87.3	47.8	19.7	14.8	15.1	16.1	16.5	20.3	31.0	29.9	28.9	28.8
25 Cash assets <sup>15</sup>	760.9	865.0	831.5	836.7	820.3	802.5	787.4	751.2	743.5	744.0	752.5	811.8
26 Trading assets <sup>16</sup>	205.6	153.1	156.0	169.9	177.6	190.2	196.6	183.8	197.7	197.3	207.1	206.3
27 Derivatives with a positive fair value <sup>17</sup>	189.7	141.4	145.5	159.5	165.8	178.0	185.3	171.5	184.8	185.1	191.7	188.3
28 Other trading assets	15.9	11.7	10.5	10.4	11.8	12.2	11.3	12.4	12.9	12.2	15.4	18.0
29 Other assets <sup>18</sup>	1,127.2	1,213.8	1,202.0	1,209.9	1,202.6	1,190.8	1,203.3	1,185.3	1,162.4	1,157.9	1,181.7	1,208.1
30 TOTAL ASSETS <sup>19</sup>	<b>10,399.1</b>	<b>10,356.3</b>	<b>10,562.6</b>	<b>10,553.6</b>	<b>10,499.0</b>	<b>10,519.0</b>	<b>10,536.5</b>	<b>10,476.6</b>	<b>10,444.5</b>	<b>10,501.2</b>	<b>10,535.3</b>	<b>10,597.7</b>

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>LIABILITIES</b>												
31 Deposits	6,621.4	6,654.9	6,676.0	6,709.8	6,730.9	6,739.0	6,758.3	6,797.2	6,793.7	6,801.5	6,802.3	6,823.5
32 Large time deposits	950.6	844.3	838.5	833.3	830.2	808.0	795.8	788.8	784.9	781.5	782.3	780.8
33 Other deposits	5,670.8	5,810.6	5,837.5	5,876.5	5,900.8	5,931.0	5,962.5	6,008.3	6,008.8	6,020.0	6,020.0	6,042.7
34 Borrowings	1,413.7	1,379.2	1,594.1	1,549.8	1,487.0	1,466.9	1,450.7	1,393.9	1,352.2	1,388.7	1,394.3	1,392.3
35 Borrowings from banks in the U.S.	302.4	209.3	164.3	161.8	160.8	167.7	168.3	174.6	163.1	184.0	185.9	189.4
36 Borrowings from others	1,111.3	1,169.9	1,429.8	1,388.0	1,326.2	1,299.1	1,282.4	1,219.4	1,189.1	1,204.7	1,208.4	1,203.0
37 Trading liabilities <sup>20</sup>	147.0	109.3	113.4	131.6	133.7	151.2	166.6	157.6	166.7	173.8	190.1	173.3
38 Derivatives with a negative fair value <sup>17</sup>	106.1	75.5	79.4	90.6	90.6	101.1	105.5	97.9	109.5	109.4	113.2	106.7
39 Other trading liabilities	40.9	33.8	34.0	41.0	43.1	50.1	61.1	59.7	57.2	64.4	76.9	66.6
40 Net due to related foreign offices	573.3	455.9	434.9	376.9	380.5	400.0	392.7	380.1	398.4	399.1	394.2	424.8
41 Other liabilities <sup>21</sup>	393.2	384.2	385.3	402.2	400.4	402.8	408.6	421.7	420.2	422.9	431.6	423.1
42 TOTAL LIABILITIES <sup>19</sup>	<b>9,148.6</b>	<b>8,983.5</b>	<b>9,203.6</b>	<b>9,170.3</b>	<b>9,132.6</b>	<b>9,159.8</b>	<b>9,176.8</b>	<b>9,150.5</b>	<b>9,131.2</b>	<b>9,186.0</b>	<b>9,212.4</b>	<b>9,237.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,250.5</b>	<b>1,372.7</b>	<b>1,359.0</b>	<b>1,383.3</b>	<b>1,366.5</b>	<b>1,359.2</b>	<b>1,359.6</b>	<b>1,326.1</b>	<b>1,313.2</b>	<b>1,315.3</b>	<b>1,322.8</b>	<b>1,360.7</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-17.5	1.9	1.2	8.3	11.4	17.4	20.9	20.7	23.1	20.7	21.0	22.3
45 Securitized consumer loans <sup>24</sup>	403.2	304.9	24.3	22.0	21.8	20.9	20.7	20.2	19.5	18.5	18.7	18.6
46 Securitized credit cards and other revolving plans	368.1	278.5	15.6	15.6	15.7	15.1	14.9	14.7	14.1	13.2	13.3	13.2
47 Other securitized consumer loans	35.2	26.4	8.7	6.4	6.1	5.8	5.7	5.5	5.4	5.4	5.4	5.4
48 Securitized real estate loans <sup>24</sup>	1,435.3	1,381.4	1,376.3	1,380.0	1,391.8	1,403.8	1,395.6	1,394.9	1,397.6	1,387.8	1,379.9	1,364.6

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	8,235.2	8,152.6	8,452.2	8,416.1	8,375.2	8,377.8	8,418.1	8,434.6	8,411.9	8,451.5	8,429.7	8,423.1
2 Securities in bank credit <sup>2</sup>	2,046.1	2,088.6	2,087.2	2,074.0	2,062.3	2,108.5	2,153.2	2,182.2	2,180.2	2,203.9	2,201.2	2,207.6
3 Treasury and agency securities <sup>3</sup>	1,296.6	1,376.9	1,404.5	1,397.3	1,392.6	1,438.1	1,478.5	1,496.3	1,491.4	1,515.2	1,512.5	1,522.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	950.6	974.4	979.9	979.7	973.1	1,004.6	1,020.8	1,034.0	1,035.7	1,055.1	1,047.9	1,058.5
5 Non-MBS <sup>5</sup>	346.0	402.5	424.6	417.6	419.4	433.5	457.6	462.3	455.7	460.1	464.5	463.9
6 Other securities	749.5	711.7	682.7	676.7	669.7	670.3	674.7	685.9	688.8	688.7	688.7	685.2
7 Mortgage-backed securities <sup>6</sup>	208.7	197.1	186.6	181.6	175.8	173.5	171.6	167.6	166.4	164.5	164.7	165.2
8 Non-MBS <sup>7</sup>	540.8	514.6	496.0	495.1	493.9	496.9	503.1	518.3	522.4	524.2	524.0	520.0
9 Loans and leases in bank credit <sup>8</sup>	6,189.0	6,064.0	6,365.0	6,342.1	6,313.0	6,269.3	6,264.9	6,252.5	6,231.7	6,247.6	6,228.5	6,215.6
10 Commercial and industrial loans	1,083.6	995.7	999.5	993.5	985.0	982.6	984.9	990.5	993.4	990.8	992.0	993.6
11 Real estate loans	3,724.6	3,653.9	3,666.4	3,658.7	3,640.9	3,621.2	3,617.1	3,605.3	3,594.7	3,612.8	3,591.2	3,570.3
12 Revolving home equity loans	603.8	597.4	600.9	598.8	596.4	596.0	594.4	592.5	591.9	591.3	591.0	590.1
13 Closed-end residential loans <sup>9</sup>	1,482.0	1,487.1	1,505.7	1,510.6	1,506.2	1,498.3	1,506.0	1,509.0	1,505.2	1,528.9	1,508.8	1,492.2
14 Commercial real estate loans <sup>10</sup>	1,638.8	1,569.4	1,559.8	1,549.3	1,538.3	1,526.9	1,516.7	1,503.8	1,497.7	1,492.6	1,491.4	1,488.0
15 Consumer loans	846.6	885.4	1,165.5	1,157.5	1,155.5	1,151.1	1,150.4	1,138.9	1,135.5	1,128.2	1,129.6	1,126.8
16 Credit cards and other revolving plans	351.4	384.0	640.9	634.0	631.9	627.0	625.5	621.1	621.7	613.0	614.3	612.8
17 Other consumer loans <sup>11</sup>	495.2	501.4	524.6	523.5	523.6	524.1	524.9	517.9	513.8	515.2	515.4	514.0
18 Other loans and leases	534.3	528.9	533.6	532.3	531.5	514.4	512.5	517.7	508.1	515.7	515.7	524.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	139.3	148.3	134.6	135.1	130.4	116.2	114.0	118.4	107.8	112.0	113.5	119.7
20 All other loans and leases <sup>13</sup>	395.0	380.7	399.0	397.2	401.1	398.3	398.5	399.3	400.3	403.7	402.3	405.2
21 LESS: Allowance for loan and lease losses	189.7	206.1	232.5	232.8	229.8	223.2	223.5	221.3	217.6	215.8	215.5	215.1
22 Interbank loans <sup>12</sup>	274.5	171.6	127.2	122.6	121.7	129.0	140.4	153.5	155.5	162.8	167.5	168.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	188.7	123.7	107.4	107.9	107.2	113.2	123.7	133.3	124.8	133.0	138.0	139.6
24 Loans to commercial banks <sup>14</sup>	85.7	47.9	19.8	14.7	14.5	15.8	16.6	20.1	30.7	29.8	29.4	28.9
25 Cash assets <sup>15</sup>	754.9	849.3	836.5	841.7	808.7	778.9	741.5	744.8	731.7	736.6	794.9	750.1
26 Trading assets <sup>16</sup>	205.2	153.2	155.6	166.5	170.6	180.8	190.5	185.5	195.0	206.9	206.5	208.8
27 Derivatives with a positive fair value <sup>17</sup>	189.4	141.4	144.9	156.3	158.8	168.4	178.9	173.3	182.3	193.4	192.4	193.3
28 Other trading assets	15.8	11.8	10.7	10.3	11.8	12.4	11.6	12.3	12.6	13.4	14.1	15.5
29 Other assets <sup>18</sup>	1,129.8	1,221.9	1,200.3	1,204.4	1,199.3	1,185.3	1,190.2	1,186.7	1,175.7	1,181.5	1,194.6	1,195.9
30 TOTAL ASSETS <sup>19</sup>	<b>10,409.8</b>	<b>10,342.5</b>	<b>10,539.3</b>	<b>10,518.5</b>	<b>10,445.7</b>	<b>10,428.6</b>	<b>10,457.0</b>	<b>10,483.8</b>	<b>10,452.2</b>	<b>10,523.4</b>	<b>10,577.6</b>	<b>10,531.4</b>

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>LIABILITIES</b>												
31 Deposits	6,579.7	6,693.6	6,718.0	6,705.4	6,716.8	6,698.1	6,711.5	6,753.7	6,734.6	6,791.7	6,836.4	6,769.4
32 Large time deposits	955.2	841.4	829.9	825.8	822.1	809.5	800.3	793.3	792.7	789.2	790.0	785.8
33 Other deposits	5,624.5	5,852.3	5,888.2	5,879.6	5,894.7	5,888.6	5,911.2	5,960.4	5,941.9	6,002.4	6,046.4	5,983.5
34 Borrowings	1,432.8	1,380.9	1,596.5	1,565.4	1,481.8	1,433.2	1,429.0	1,410.7	1,379.3	1,396.5	1,388.4	1,397.0
35 Borrowings from banks in the U.S.	302.5	210.2	167.6	163.0	162.0	166.9	167.5	175.3	163.6	183.1	188.5	189.9
36 Borrowings from others	1,130.3	1,170.7	1,428.9	1,402.4	1,319.7	1,266.3	1,261.5	1,235.4	1,215.8	1,213.4	1,199.9	1,207.1
37 Trading liabilities <sup>20</sup>	148.7	108.8	109.4	128.7	130.5	148.3	167.0	163.7	164.5	178.5	183.9	178.2
38 Derivatives with a negative fair value <sup>17</sup>	102.8	75.8	79.5	91.3	89.7	97.3	99.7	96.2	103.0	111.6	109.6	106.2
39 Other trading liabilities	45.9	33.0	29.9	37.4	40.8	51.0	67.3	67.5	61.6	66.8	74.3	72.0
40 Net due to related foreign offices	552.3	447.3	406.5	376.3	369.8	395.7	377.7	359.9	376.2	373.9	366.5	393.7
41 Other liabilities <sup>21</sup>	394.8	382.2	376.6	400.3	395.4	395.8	404.9	424.4	426.0	429.1	440.8	428.1
42 TOTAL LIABILITIES <sup>19</sup>	<b>9,108.2</b>	<b>9,013.0</b>	<b>9,207.1</b>	<b>9,176.0</b>	<b>9,094.3</b>	<b>9,071.2</b>	<b>9,090.0</b>	<b>9,112.4</b>	<b>9,080.6</b>	<b>9,169.7</b>	<b>9,216.1</b>	<b>9,166.5</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,301.6</b>	<b>1,329.5</b>	<b>1,332.2</b>	<b>1,342.4</b>	<b>1,351.4</b>	<b>1,357.4</b>	<b>1,367.0</b>	<b>1,371.4</b>	<b>1,371.5</b>	<b>1,353.8</b>	<b>1,361.5</b>	<b>1,365.0</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-17.5	1.9	1.2	8.3	11.4	17.4	20.9	20.7	23.1	20.7	21.0	22.3
45 Securitized consumer loans <sup>24</sup>	402.2	304.4	24.4	21.6	21.3	20.1	19.8	19.6	19.3	19.3	19.3	19.3
46 Securitized credit cards and other revolving plans	367.0	278.0	15.7	15.4	15.3	14.5	14.2	14.2	13.9	13.9	13.9	13.9
47 Other securitized consumer loans	35.2	26.4	8.7	6.2	6.0	5.6	5.5	5.5	5.5	5.5	5.5	5.5
48 Securitized real estate loans <sup>24</sup>	1,405.5	1,392.0	1,379.9	1,376.6	1,381.5	1,383.3	1,371.6	1,368.9	1,369.1	1,363.8	1,359.7	1,348.0

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	5,165.4	5,199.1	5,473.7	5,426.7	5,393.7	5,403.8	5,412.4	5,411.7	5,392.1	5,428.3	5,437.1	5,414.0
2 Securities in bank credit <sup>2</sup>	1,380.0	1,446.5	1,447.1	1,429.2	1,415.1	1,455.2	1,480.8	1,502.9	1,496.1	1,526.0	1,550.0	1,522.8
3 Treasury and agency securities <sup>3</sup>	855.2	927.3	955.0	948.4	938.2	976.1	1,003.3	1,021.6	1,021.5	1,049.9	1,069.2	1,041.2
4 Mortgage-backed securities (MBS) <sup>4</sup>	680.4	693.5	699.7	698.8	687.7	716.8	729.7	745.0	755.0	767.7	768.8	758.2
5 Non-MBS <sup>5</sup>	174.8	233.8	255.3	249.6	250.5	259.3	273.5	276.7	266.5	282.2	300.4	282.9
6 Other securities	524.8	519.2	492.1	480.8	476.9	479.1	477.6	481.3	474.6	476.0	480.8	481.6
7 Mortgage-backed securities <sup>6</sup>	180.0	167.9	158.2	153.3	148.9	146.3	144.7	140.8	141.5	139.8	139.9	140.0
8 Non-MBS <sup>7</sup>	344.8	351.3	333.9	327.5	328.0	332.8	332.9	340.5	333.1	336.2	341.0	341.7
9 Loans and leases in bank credit <sup>8</sup>	3,785.4	3,752.6	4,026.6	3,997.5	3,978.5	3,948.6	3,931.6	3,908.8	3,896.0	3,902.4	3,887.1	3,891.2
10 Commercial and industrial loans	680.6	609.3	616.0	608.1	603.5	604.0	605.8	604.1	603.8	600.9	601.8	605.3
11 Real estate loans	2,076.1	2,065.8	2,071.5	2,062.6	2,053.1	2,035.7	2,031.5	2,035.3	2,034.5	2,030.7	2,020.8	2,015.6
12 Revolving home equity loans	484.6	480.6	482.1	479.5	477.6	475.8	474.4	471.8	470.6	469.8	469.1	467.9
13 Closed-end residential loans <sup>9</sup>	957.1	981.1	989.7	989.8	987.2	975.8	978.0	990.1	995.1	994.2	986.4	984.6
14 Commercial real estate loans <sup>10</sup>	634.4	604.1	599.8	593.3	588.3	584.0	579.2	573.4	568.8	566.7	565.2	563.0
15 Consumer loans	624.2	668.0	920.5	911.5	911.0	906.6	897.3	881.1	880.2	879.9	876.2	870.7
16 Credit cards and other revolving plans	273.7	312.2	543.2	535.4	533.9	526.4	519.8	512.8	514.9	513.8	508.8	504.5
17 Other consumer loans <sup>11</sup>	350.5	355.9	377.3	376.2	377.1	380.2	377.6	368.3	365.2	366.1	367.4	366.2
18 Other loans and leases	404.6	409.4	418.6	415.3	410.9	402.3	396.9	388.3	377.5	390.9	388.4	399.7
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	135.4	140.9	135.8	135.0	131.2	125.6	120.2	114.3	105.8	111.9	112.6	117.2
20 All other loans and leases <sup>13</sup>	269.1	268.5	282.8	280.3	279.7	276.7	276.8	274.0	271.6	279.0	275.8	282.5
21 LESS: Allowance for loan and lease losses	133.7	148.7	174.8	173.7	170.3	165.4	166.2	163.2	162.2	156.5	158.6	158.3
22 Interbank loans <sup>12</sup>	217.7	114.7	73.6	73.8	75.2	84.0	89.9	94.8	108.9	114.5	116.4	120.4
23 Fed funds and reverse RPs with banks <sup>12</sup>	137.3	68.3	56.9	62.0	63.4	71.1	76.8	78.0	81.5	87.9	90.9	94.9
24 Loans to commercial banks <sup>14</sup>	80.4	46.3	16.7	11.8	11.8	12.9	13.1	16.8	27.5	26.6	25.5	25.5
25 Cash assets <sup>15</sup>	521.7	570.9	547.2	552.1	526.2	511.4	482.0	452.5	436.8	443.2	443.7	479.4
26 Trading assets <sup>16</sup>	197.8	146.5	150.3	164.0	171.5	184.0	189.6	177.2	190.7	190.3	200.0	199.4
27 Derivatives with a positive fair value <sup>17</sup>	183.7	135.9	140.0	153.7	159.8	171.6	178.6	165.1	178.2	178.5	184.9	181.9
28 Other trading assets	14.1	10.6	10.3	10.3	11.8	12.4	11.0	12.1	12.5	11.8	15.0	17.5
29 Other assets <sup>18</sup>	868.2	938.5	928.8	937.2	928.7	914.2	926.0	910.5	891.9	885.7	909.4	930.5
30 TOTAL ASSETS <sup>19</sup>	<b>6,837.2</b>	<b>6,820.9</b>	<b>6,998.7</b>	<b>6,980.1</b>	<b>6,925.0</b>	<b>6,932.1</b>	<b>6,933.6</b>	<b>6,883.6</b>	<b>6,858.2</b>	<b>6,905.7</b>	<b>6,948.0</b>	<b>6,985.4</b>

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>LIABILITIES</b>												
31 Deposits	3,996.2	4,026.0	4,029.6	4,052.0	4,070.0	4,068.2	4,082.2	4,104.3	4,098.3	4,098.1	4,102.3	4,123.4
32 Large time deposits	477.5	379.5	373.8	368.6	364.4	351.8	343.9	338.0	336.2	334.0	334.9	332.5
33 Other deposits	3,518.7	3,646.5	3,655.9	3,683.4	3,705.6	3,716.4	3,738.4	3,766.3	3,762.1	3,764.1	3,767.4	3,790.9
34 Borrowings	968.4	1,000.9	1,199.9	1,159.0	1,096.7	1,082.4	1,062.9	1,020.8	987.3	1,024.4	1,026.2	1,017.6
35 Borrowings from banks in the U.S.	163.2	119.1	78.3	78.1	80.8	86.6	85.9	95.8	86.4	106.1	110.6	108.3
36 Borrowings from others	805.2	881.8	1,121.6	1,080.9	1,015.9	995.8	977.0	925.0	900.9	918.3	915.7	909.3
37 Trading liabilities <sup>20</sup>	140.3	105.3	109.2	127.0	129.3	146.3	161.2	151.1	159.9	167.8	184.6	168.3
38 Derivatives with a negative fair value <sup>17</sup>	100.2	72.4	76.1	86.9	87.1	97.0	101.1	92.2	103.4	104.2	108.6	102.8
39 Other trading liabilities	40.1	32.9	33.1	40.1	42.2	49.3	60.2	58.9	56.4	63.6	76.0	65.6
40 Net due to related foreign offices	529.7	408.2	384.0	330.1	330.0	349.6	343.6	330.2	341.5	345.0	333.4	368.7
41 Other liabilities <sup>21</sup>	330.0	316.2	317.6	335.0	334.7	338.0	342.6	354.5	352.9	351.8	358.9	347.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>5,964.6</b>	<b>5,856.6</b>	<b>6,040.3</b>	<b>6,003.1</b>	<b>5,960.7</b>	<b>5,984.5</b>	<b>5,992.6</b>	<b>5,960.9</b>	<b>5,939.8</b>	<b>5,987.1</b>	<b>6,005.4</b>	<b>6,026.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>872.5</b>	<b>964.3</b>	<b>958.4</b>	<b>977.0</b>	<b>964.3</b>	<b>947.5</b>	<b>941.1</b>	<b>922.8</b>	<b>918.4</b>	<b>918.5</b>	<b>942.6</b>	<b>959.4</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-17.8	-0.5	-1.2	5.3	7.7	12.8	15.3	15.2	17.6	15.4	15.7	16.9
45 Securitized consumer loans <sup>24</sup>	315.3	238.5	8.7	6.3	6.1	5.6	5.6	5.4	5.3	5.3	5.3	5.3
46 Securitized credit cards and other revolving plans	281.4	212.8	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	33.8	25.7	8.7	6.3	6.1	5.6	5.6	5.4	5.3	5.3	5.3	5.3
48 Securitized real estate loans <sup>24</sup>	1,404.7	1,361.3	1,357.8	1,363.3	1,376.3	1,389.9	1,380.8	1,369.6	1,367.3	1,354.1	1,344.4	1,329.4

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	5,175.3	5,189.6	5,442.6	5,405.0	5,367.9	5,369.0	5,405.7	5,423.9	5,404.4	5,430.7	5,422.8	5,419.5
2 Securities in bank credit <sup>2</sup>	1,388.8	1,444.0	1,432.3	1,416.5	1,404.8	1,448.1	1,490.5	1,514.6	1,512.9	1,530.8	1,527.8	1,531.8
3 Treasury and agency securities <sup>3</sup>	859.6	927.9	942.4	931.9	927.6	972.7	1,013.8	1,029.9	1,025.3	1,044.8	1,042.5	1,050.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	678.7	694.8	693.7	691.8	685.2	716.4	732.0	742.8	744.8	760.3	754.2	762.5
5 Non-MBS <sup>5</sup>	180.9	233.1	248.7	240.1	242.4	256.3	281.8	287.1	280.5	284.5	288.3	287.5
6 Other securities	529.1	516.1	490.0	484.5	477.2	475.4	476.7	484.7	487.6	486.0	485.2	481.8
7 Mortgage-backed securities <sup>6</sup>	179.4	168.7	158.6	154.1	148.3	145.9	144.1	140.5	140.3	138.2	138.3	138.8
8 Non-MBS <sup>7</sup>	349.7	347.4	331.3	330.5	328.8	329.5	332.6	344.2	347.3	347.7	346.9	343.0
9 Loans and leases in bank credit <sup>8</sup>	3,786.6	3,745.6	4,010.2	3,988.6	3,963.1	3,920.8	3,915.2	3,909.3	3,891.5	3,899.9	3,895.1	3,887.7
10 Commercial and industrial loans	680.3	610.4	615.6	609.2	601.1	599.2	601.2	603.9	605.5	604.0	604.8	606.0
11 Real estate loans	2,074.9	2,059.7	2,067.7	2,062.9	2,052.7	2,034.5	2,032.9	2,034.0	2,026.5	2,035.0	2,028.0	2,012.0
12 Revolving home equity loans	485.0	478.3	480.8	478.8	476.9	476.0	474.4	472.5	471.7	471.0	470.8	470.2
13 Closed-end residential loans <sup>9</sup>	956.9	977.0	987.7	990.3	986.7	974.9	979.5	989.5	986.7	998.1	991.5	977.9
14 Commercial real estate loans <sup>10</sup>	633.1	604.4	599.2	593.8	589.2	583.6	579.0	572.0	568.2	565.8	565.8	563.9
15 Consumer loans	622.9	663.2	912.9	904.3	901.2	895.7	892.1	880.6	877.1	871.3	871.4	868.5
16 Credit cards and other revolving plans	271.9	305.2	533.1	526.5	524.3	518.9	516.3	512.3	512.2	506.0	506.1	504.5
17 Other consumer loans <sup>11</sup>	351.0	358.0	379.8	377.9	376.9	376.8	375.8	368.2	364.9	365.2	365.2	364.1
18 Other loans and leases	408.4	412.3	414.0	412.1	408.1	391.3	389.0	390.8	382.3	389.7	390.8	401.2
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	137.4	147.1	133.0	133.9	127.7	114.9	112.4	114.5	105.8	111.1	111.8	118.4
20 All other loans and leases <sup>13</sup>	271.1	265.2	281.0	278.2	280.4	276.5	276.6	276.3	276.6	278.7	279.0	282.8
21 LESS: Allowance for loan and lease losses	133.9	148.7	174.0	174.0	171.3	164.7	165.1	163.5	161.5	158.6	158.0	157.5
22 Interbank loans <sup>12</sup>	220.5	113.9	74.1	69.8	71.6	80.1	90.6	96.5	108.7	112.3	114.6	119.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	139.1	69.3	57.5	58.3	60.2	67.4	77.0	79.4	80.6	84.8	87.5	92.9
24 Loans to commercial banks <sup>14</sup>	81.4	44.5	16.6	11.5	11.4	12.7	13.5	17.2	28.0	27.5	27.1	26.7
25 Cash assets <sup>15</sup>	515.3	557.1	555.7	560.0	522.2	496.9	449.2	446.1	425.1	441.0	477.5	437.7
26 Trading assets <sup>16</sup>	197.3	146.6	150.0	160.4	164.5	174.4	184.0	178.9	188.0	199.8	199.5	202.1
27 Derivatives with a positive fair value <sup>17</sup>	183.3	135.9	139.5	150.4	152.9	162.3	172.6	166.8	175.6	186.6	185.6	186.8
28 Other trading assets	14.0	10.7	10.5	10.0	11.5	12.1	11.4	12.1	12.4	13.2	14.0	15.3
29 Other assets <sup>18</sup>	870.9	945.8	924.6	930.8	925.2	910.5	916.5	911.6	902.0	907.4	918.3	922.0
30 TOTAL ASSETS <sup>19</sup>	<b>6,845.4</b>	<b>6,804.3</b>	<b>6,972.9</b>	<b>6,952.1</b>	<b>6,880.1</b>	<b>6,866.2</b>	<b>6,880.8</b>	<b>6,893.5</b>	<b>6,866.7</b>	<b>6,932.6</b>	<b>6,974.8</b>	<b>6,943.3</b>

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending				
									Sep 29	Oct 6	Oct 13	Oct 20	
LIABILITIES													
31	Deposits	3,970.8	4,045.4	4,058.0	4,046.3	4,061.5	4,040.6	4,047.6	4,077.0	4,065.0	4,100.1	4,140.0	4,092.4
32	Large time deposits	481.9	376.5	366.4	364.1	361.9	353.8	347.7	341.8	341.8	338.8	339.7	336.1
33	Other deposits	3,488.9	3,668.9	3,691.6	3,682.2	3,699.6	3,686.8	3,699.9	3,735.2	3,723.2	3,761.3	3,800.3	3,756.3
34	Borrowings	986.9	1,004.0	1,203.5	1,172.1	1,093.4	1,054.3	1,048.0	1,035.2	1,006.2	1,032.3	1,022.5	1,022.4
35	Borrowings from banks in the U.S.	168.1	118.4	78.2	76.5	81.4	87.9	89.0	99.3	87.7	108.6	115.5	110.2
36	Borrowings from others	818.7	885.6	1,125.3	1,095.5	1,012.0	966.4	959.0	935.9	918.5	923.6	907.0	912.2
37	Trading liabilities <sup>20</sup>	144.4	104.7	105.4	124.2	125.8	143.5	162.0	158.6	159.2	173.0	178.5	172.9
38	Derivatives with a negative fair value <sup>17</sup>	99.4	72.5	76.3	87.6	85.9	93.2	95.5	91.9	98.4	106.9	104.9	101.8
39	Other trading liabilities	45.1	32.2	29.1	36.6	39.9	50.3	66.5	66.7	60.7	66.0	73.6	71.1
40	Net due to related foreign offices	507.1	399.8	358.3	330.7	319.3	345.9	329.0	308.2	319.2	325.1	312.2	344.5
41	Other liabilities <sup>21</sup>	327.8	318.0	312.2	334.2	329.9	328.1	333.5	352.1	355.5	358.6	370.1	356.5
42	TOTAL LIABILITIES <sup>19</sup>	<b>5,937.0</b>	<b>5,871.8</b>	<b>6,037.4</b>	<b>6,007.5</b>	<b>5,930.0</b>	<b>5,912.3</b>	<b>5,920.1</b>	<b>5,931.0</b>	<b>5,905.1</b>	<b>5,989.0</b>	<b>6,023.3</b>	<b>5,988.7</b>
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>908.4</b>	<b>932.5</b>	<b>935.5</b>	<b>944.6</b>	<b>950.1</b>	<b>953.9</b>	<b>960.7</b>	<b>962.5</b>	<b>961.7</b>	<b>943.5</b>	<b>951.5</b>	<b>954.7</b>
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-17.8	-0.5	-1.2	5.3	7.7	12.8	15.3	15.2	17.6	15.4	15.7	16.9
45	Securitized consumer loans <sup>24</sup>	315.4	237.9	8.6	6.1	5.9	5.6	5.5	5.4	5.4	5.4	5.4	5.4
46	Securitized credit cards and other revolving plans	281.4	212.2	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	34.0	25.7	8.6	6.1	5.9	5.6	5.5	5.4	5.4	5.4	5.4	5.4
48	Securitized real estate loans <sup>24</sup>	1,381.8	1,370.3	1,359.1	1,356.0	1,360.9	1,363.3	1,351.7	1,349.0	1,349.2	1,343.8	1,339.8	1,328.7

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	3,057.5	2,964.4	3,006.5	3,010.6	3,004.4	3,019.2	3,017.6	3,016.4	3,011.4	3,023.2	3,001.3	3,001.7
2 Securities in bank credit <sup>2</sup>	664.3	639.5	642.8	649.4	651.4	665.6	661.2	678.8	679.3	677.6	670.7	673.4
3 Treasury and agency securities <sup>3</sup>	445.9	441.9	454.2	461.7	463.6	470.3	463.6	479.4	480.5	477.1	469.4	471.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	273.6	273.2	283.6	285.3	288.7	291.0	291.2	292.4	292.7	297.0	297.4	299.3
5 Non-MBS <sup>5</sup>	172.3	168.7	170.6	176.4	174.9	179.3	172.4	187.0	187.8	180.0	172.1	171.7
6 Other securities	218.4	197.6	188.6	187.7	187.8	195.3	197.6	199.4	198.8	200.6	201.2	202.4
7 Mortgage-backed securities <sup>6</sup>	29.5	28.4	27.5	27.0	26.2	28.6	28.3	27.5	26.4	26.8	26.8	26.6
8 Non-MBS <sup>7</sup>	188.8	169.2	161.1	160.6	161.6	166.8	169.2	171.9	172.4	173.8	174.5	175.8
9 Loans and leases in bank credit <sup>8</sup>	2,393.2	2,324.9	2,363.6	2,361.2	2,353.0	2,353.6	2,356.3	2,337.6	2,332.1	2,345.6	2,330.7	2,328.3
10 Commercial and industrial loans	402.2	385.1	382.9	382.9	383.6	384.8	385.6	385.9	386.5	387.0	386.5	387.0
11 Real estate loans	1,644.8	1,599.1	1,604.6	1,600.3	1,591.1	1,586.3	1,583.3	1,566.3	1,561.9	1,571.5	1,557.5	1,555.9
12 Revolving home equity loans	119.1	118.6	120.7	120.6	120.3	120.5	120.8	120.6	120.7	121.2	120.8	120.4
13 Closed-end residential loans <sup>9</sup>	521.8	513.5	521.9	522.5	520.5	522.8	524.8	516.0	515.1	525.4	512.6	513.2
14 Commercial real estate loans <sup>10</sup>	1,003.9	966.9	962.0	957.2	950.2	943.0	937.8	929.7	926.1	924.9	924.2	922.3
15 Consumer loans	221.5	223.6	254.8	255.9	255.0	258.5	261.8	259.9	260.5	262.6	263.0	262.3
16 Credit cards and other revolving plans	77.4	80.6	109.1	109.3	107.7	110.8	111.7	110.9	112.3	113.1	113.0	112.4
17 Other consumer loans <sup>11</sup>	144.1	143.0	145.7	146.6	147.3	147.7	150.1	149.0	148.2	149.4	149.9	149.9
18 Other loans and leases	124.7	117.1	121.4	122.1	123.3	123.9	125.7	125.5	123.3	124.5	123.6	123.1
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	1.3	1.3	1.7	1.3	2.0	1.3	1.7	3.0	1.4	0.5	1.8	1.9
20 All other loans and leases <sup>13</sup>	123.4	115.8	119.7	120.8	121.3	122.6	124.0	122.4	121.9	124.0	121.8	121.1
21 LESS: Allowance for loan and lease losses	57.9	57.5	57.7	55.9	57.0	58.5	57.0	60.5	59.6	58.9	57.4	57.1
22 Interbank loans <sup>12</sup>	56.4	52.5	51.9	55.5	52.6	52.3	52.5	57.0	50.2	51.4	55.2	50.9
23 Fed funds and reverse RPs with banks <sup>12</sup>	49.4	51.0	48.8	52.5	49.4	49.1	49.1	53.5	46.7	48.1	51.8	47.6
24 Loans to commercial banks <sup>14</sup>	7.0	1.5	3.0	3.0	3.2	3.2	3.4	3.5	3.5	3.3	3.4	3.4
25 Cash assets <sup>15</sup>	239.2	294.1	284.3	284.6	294.1	291.2	305.5	298.7	306.7	300.8	308.8	332.3
26 Trading assets <sup>16</sup>	7.8	6.5	5.7	5.9	6.0	6.2	7.0	6.6	7.0	7.0	7.1	6.9
27 Derivatives with a positive fair value <sup>17</sup>	6.0	5.5	5.4	5.8	6.0	6.4	6.7	6.3	6.7	6.6	6.7	6.4
28 Other trading assets	1.8	1.1	0.2	0.1	0.0	-0.2	0.3	0.3	0.4	0.4	0.4	0.5
29 Other assets <sup>18</sup>	259.0	275.4	273.2	272.7	273.9	276.6	277.4	274.8	270.5	272.2	272.3	277.6
30 TOTAL ASSETS <sup>19</sup>	<b>3,562.0</b>	<b>3,535.3</b>	<b>3,563.9</b>	<b>3,573.5</b>	<b>3,574.0</b>	<b>3,586.9</b>	<b>3,602.8</b>	<b>3,593.0</b>	<b>3,586.3</b>	<b>3,595.6</b>	<b>3,587.3</b>	<b>3,612.3</b>

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
LIABILITIES												
31 Deposits	2,625.2	2,628.9	2,646.4	2,657.8	2,660.9	2,670.8	2,676.0	2,692.9	2,695.4	2,703.3	2,700.0	2,700.1
32 Large time deposits	473.1	464.8	464.7	464.7	465.8	456.2	451.9	450.8	448.7	447.5	447.4	448.3
33 Other deposits	2,152.2	2,164.1	2,181.6	2,193.1	2,195.1	2,214.6	2,224.1	2,242.1	2,246.7	2,255.8	2,252.6	2,251.7
34 Borrowings	445.3	378.3	394.2	390.8	390.3	384.4	387.8	373.1	364.9	364.3	368.0	374.8
35 Borrowings from banks in the U.S.	139.2	90.2	86.0	83.7	80.0	81.1	82.5	78.7	76.7	77.9	75.3	81.0
36 Borrowings from others	306.1	288.1	308.2	307.1	310.2	303.3	305.4	294.4	288.2	286.4	292.7	293.7
37 Trading liabilities <sup>20</sup>	6.6	4.0	4.2	4.6	4.4	4.9	5.3	6.5	6.8	6.1	5.6	5.0
38 Derivatives with a negative fair value <sup>17</sup>	5.9	3.1	3.3	3.7	3.5	4.1	4.4	5.7	6.1	5.2	4.7	3.9
39 Other trading liabilities	0.8	0.9	0.9	0.9	1.0	0.8	0.9	0.8	0.8	0.9	0.9	1.1
40 Net due to related foreign offices	43.6	47.7	50.9	46.8	50.6	50.4	49.1	49.9	56.9	54.1	60.8	56.1
41 Other liabilities <sup>21</sup>	63.2	68.0	67.7	67.2	65.7	64.8	66.0	67.2	67.3	71.1	72.6	75.2
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,184.0</b>	<b>3,126.9</b>	<b>3,163.3</b>	<b>3,167.2</b>	<b>3,171.9</b>	<b>3,175.3</b>	<b>3,184.3</b>	<b>3,189.6</b>	<b>3,191.4</b>	<b>3,198.8</b>	<b>3,207.0</b>	<b>3,211.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>378.0</b>	<b>408.4</b>	<b>400.6</b>	<b>406.3</b>	<b>402.2</b>	<b>411.6</b>	<b>418.6</b>	<b>403.3</b>	<b>394.9</b>	<b>396.7</b>	<b>380.2</b>	<b>401.3</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	0.3	2.4	2.4	3.0	3.7	4.6	5.6	5.5	5.4	5.3	5.3	5.4
45 Securitized consumer loans <sup>24</sup>	87.9	66.5	15.6	15.6	15.7	15.2	15.0	14.8	14.2	13.2	13.3	13.3
46 Securitized credit cards and other revolving plans	86.6	65.8	15.6	15.6	15.7	15.1	14.9	14.7	14.1	13.2	13.3	13.2
47 Other securitized consumer loans	1.3	0.7	0.0	0.0	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.1
48 Securitized real estate loans <sup>24</sup>	30.5	20.0	18.5	16.7	15.6	13.9	14.7	25.3	30.3	33.7	35.5	35.1

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
<b>ASSETS</b>												
1 Bank credit	3,059.9	2,963.0	3,009.6	3,011.1	3,007.4	3,008.8	3,012.4	3,010.7	3,007.5	3,020.8	3,006.9	3,003.7
2 Securities in bank credit <sup>2</sup>	657.4	644.6	654.9	657.6	657.5	660.3	662.7	667.5	667.3	673.2	673.4	675.8
3 Treasury and agency securities <sup>3</sup>	437.0	449.0	462.1	465.4	465.0	465.4	464.7	466.3	466.1	470.4	469.9	472.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	271.9	279.6	286.2	287.9	287.9	288.3	288.8	291.2	290.9	294.8	293.8	296.0
5 Non-MBS <sup>5</sup>	165.1	169.4	175.9	177.5	177.1	177.2	175.9	175.2	175.2	175.6	176.2	176.4
6 Other securities	220.4	195.6	192.7	192.2	192.5	194.9	198.0	201.2	201.2	202.7	203.5	203.4
7 Mortgage-backed securities <sup>6</sup>	29.3	28.4	28.0	27.5	27.4	27.5	27.5	27.1	26.1	26.3	26.4	26.4
8 Non-MBS <sup>7</sup>	191.1	167.2	164.7	164.7	165.1	167.4	170.5	174.1	175.1	176.4	177.1	177.0
9 Loans and leases in bank credit <sup>8</sup>	2,402.5	2,318.4	2,354.8	2,353.5	2,349.9	2,348.5	2,349.8	2,343.2	2,340.2	2,347.6	2,333.5	2,327.9
10 Commercial and industrial loans	403.3	385.3	383.9	384.4	383.9	383.4	383.7	386.6	387.9	386.9	387.2	387.6
11 Real estate loans	1,649.6	1,594.3	1,598.7	1,595.8	1,588.2	1,586.7	1,584.2	1,571.2	1,568.2	1,577.8	1,563.1	1,558.4
12 Revolving home equity loans	118.8	119.1	120.1	120.1	119.5	120.0	120.0	120.0	120.2	120.2	120.2	119.9
13 Closed-end residential loans <sup>9</sup>	525.1	510.2	517.9	520.3	519.6	523.4	526.5	519.5	518.5	530.8	517.4	514.4
14 Commercial real estate loans <sup>10</sup>	1,005.8	965.0	960.6	955.4	949.1	943.2	937.7	931.8	929.5	926.8	925.6	924.1
15 Consumer loans	223.7	222.2	252.6	253.2	254.3	255.4	258.3	258.4	258.4	257.0	258.3	258.2
16 Credit cards and other revolving plans	79.5	78.8	107.8	107.6	107.6	108.1	109.3	108.8	109.4	107.0	108.1	108.3
17 Other consumer loans <sup>11</sup>	144.2	143.4	144.8	145.6	146.7	147.3	149.0	149.6	149.0	150.0	150.2	150.0
18 Other loans and leases	125.9	116.6	119.6	120.1	123.5	123.1	123.6	127.0	125.8	126.0	124.9	123.6
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	1.9	1.2	1.6	1.2	2.8	1.3	1.6	3.9	2.1	0.9	1.6	1.3
20 All other loans and leases <sup>13</sup>	123.9	115.5	118.0	119.0	120.7	121.8	121.9	123.0	123.7	125.1	123.2	122.3
21 LESS: Allowance for loan and lease losses	55.8	57.4	58.4	58.9	58.5	58.5	58.5	57.8	56.2	57.2	57.5	57.6
22 Interbank loans <sup>12</sup>	53.9	57.8	53.1	52.7	50.1	48.9	49.8	56.9	46.8	50.5	52.9	49.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	49.6	54.4	49.9	49.6	46.9	45.8	46.7	53.9	44.2	48.2	50.6	46.7
24 Loans to commercial banks <sup>14</sup>	4.4	3.4	3.2	3.2	3.1	3.1	3.1	3.0	2.7	2.3	2.3	2.3
25 Cash assets <sup>15</sup>	239.6	292.2	280.7	281.7	286.4	282.0	292.2	298.7	306.6	295.6	317.3	312.4
26 Trading assets <sup>16</sup>	7.9	6.6	5.6	6.1	6.1	6.4	6.5	6.7	7.0	7.0	7.0	6.8
27 Derivatives with a positive fair value <sup>17</sup>	6.1	5.5	5.3	5.8	5.9	6.2	6.3	6.5	6.7	6.8	6.8	6.6
28 Other trading assets	1.8	1.1	0.3	0.3	0.3	0.2	0.2	0.2	0.3	0.2	0.1	0.2
29 Other assets <sup>18</sup>	259.0	276.1	275.7	273.6	274.1	274.8	273.7	275.1	273.7	274.1	276.2	274.0
30 TOTAL ASSETS <sup>19</sup>	<b>3,564.3</b>	<b>3,538.2</b>	<b>3,566.4</b>	<b>3,566.4</b>	<b>3,565.6</b>	<b>3,562.4</b>	<b>3,576.2</b>	<b>3,590.3</b>	<b>3,585.4</b>	<b>3,590.9</b>	<b>3,602.8</b>	<b>3,588.1</b>

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
LIABILITIES												
31 Deposits	2,608.9	2,648.2	2,660.0	2,659.1	2,655.3	2,657.5	2,663.9	2,676.7	2,669.6	2,691.5	2,696.4	2,677.0
32 Large time deposits	473.3	464.9	463.4	461.7	460.2	455.7	452.6	451.5	450.9	450.4	450.3	449.8
33 Other deposits	2,135.6	2,183.4	2,196.6	2,197.4	2,195.1	2,201.8	2,211.3	2,225.2	2,218.7	2,241.1	2,246.1	2,227.2
34 Borrowings	446.0	377.0	393.0	393.3	388.4	379.0	381.0	375.5	373.2	364.2	365.9	374.7
35 Borrowings from banks in the U.S.	134.4	91.8	89.4	86.4	80.7	79.1	78.5	76.1	75.9	74.5	72.9	79.7
36 Borrowings from others	311.6	285.1	303.6	306.9	307.7	299.9	302.5	299.5	297.3	289.7	293.0	295.0
37 Trading liabilities <sup>20</sup>	4.2	4.2	4.1	4.5	4.6	4.8	4.9	5.1	5.4	5.5	5.5	5.4
38 Derivatives with a negative fair value <sup>17</sup>	3.4	3.3	3.2	3.7	3.8	4.0	4.2	4.3	4.5	4.7	4.7	4.5
39 Other trading liabilities	0.8	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.7	0.9
40 Net due to related foreign offices	45.1	47.5	48.1	45.6	50.5	49.8	48.7	51.7	57.0	48.8	54.3	49.2
41 Other liabilities <sup>21</sup>	66.9	64.3	64.4	66.1	65.5	67.7	71.4	72.3	70.5	70.5	70.7	71.6
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,171.2</b>	<b>3,141.1</b>	<b>3,169.6</b>	<b>3,168.6</b>	<b>3,164.3</b>	<b>3,158.8</b>	<b>3,169.9</b>	<b>3,181.4</b>	<b>3,175.6</b>	<b>3,180.6</b>	<b>3,192.8</b>	<b>3,177.8</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>393.2</b>	<b>397.1</b>	<b>396.7</b>	<b>397.8</b>	<b>401.3</b>	<b>403.5</b>	<b>406.3</b>	<b>408.9</b>	<b>409.9</b>	<b>410.2</b>	<b>410.0</b>	<b>410.3</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	0.3	2.4	2.4	3.0	3.7	4.6	5.6	5.5	5.4	5.3	5.3	5.4
45 Securitized consumer loans <sup>24</sup>	86.8	66.4	15.8	15.5	15.4	14.5	14.3	14.2	13.9	13.9	13.9	13.9
46 Securitized credit cards and other revolving plans	85.6	65.7	15.7	15.4	15.3	14.5	14.2	14.2	13.9	13.9	13.9	13.9
47 Other securitized consumer loans	1.2	0.7	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 <sup>24</sup>	23.7	21.7	20.7	20.6	20.7	20.0	19.9	19.9	19.9	19.9	19.9	19.4

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending				
									Sep 29	Oct 6	Oct 13	Oct 20	
<b>ASSETS</b>													
1 Bank credit	840.4	778.1	784.7	773.3	769.8	790.4	799.5	807.9	809.2	823.9	839.1	814.6	
2 Securities in bank credit <sup>2</sup>	262.6	238.7	240.2	233.8	228.6	236.5	247.6	255.1	261.2	260.3	268.2	245.9	
3 Treasury and agency securities <sup>3</sup>	94.2	92.2	99.2	96.0	94.6	100.1	101.5	105.9	114.4	110.7	118.9	112.3	
4 Mortgage-backed securities (MBS) <sup>4</sup>	31.6	22.4	22.9	22.7	22.9	22.3	21.2	20.6	20.1	19.7	19.8	19.9	
5 Non-MBS <sup>5</sup>	62.6	69.8	76.3	73.4	71.7	77.8	80.3	85.3	94.4	91.0	99.1	92.4	
6 Other securities	168.3	146.4	141.0	137.8	134.0	136.4	146.1	149.2	146.8	149.6	149.3	133.6	
7 Mortgage-backed securities <sup>6</sup>	8.3	8.0	8.0	8.2	8.8	8.6	8.3	7.9	8.0	8.0	8.2	8.2	
8 Non-MBS <sup>7</sup>	160.0	138.4	133.0	129.6	125.2	127.8	137.8	141.2	138.8	141.6	141.1	125.4	
9 Loans and leases in bank credit <sup>8</sup>	577.9	539.4	544.6	539.4	541.2	553.9	551.9	552.8	548.0	563.6	570.9	568.7	
10 Commercial and industrial loans	279.5	245.6	241.7	239.6	238.9	237.8	235.3	232.8	231.8	233.1	231.8	232.8	
11 Real estate loans	41.4	41.1	39.4	38.0	37.5	37.7	36.8	36.2	35.8	35.0	34.9	35.0	
12 Revolving home equity loans	-0.6	1.6	0.8	0.1	-0.3	0.1	-0.6	-0.9	-1.0	-1.2	-1.3	-1.3	
13 Closed-end residential loans <sup>9</sup>	2.3	2.3	2.1	2.4	2.3	2.2	2.6	2.5	2.3	2.3	2.3	2.3	
14 Commercial real estate loans <sup>10</sup>	39.7	37.2	36.5	35.5	35.4	35.4	34.8	34.7	34.5	33.8	33.8	34.0	
15 Consumer loans	1.3	1.4	1.5	1.5	1.4	1.5	1.3	1.4	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 <sup>11</sup>	1.3	1.4	1.5	1.5	1.4	1.5	1.3	1.4	1.5	1.5	1.5	1.5	
18 Other loans and leases	255.7	251.3	262.0	260.4	263.4	276.9	278.5	282.4	278.9	294.0	302.8	299.4	
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	68.2	73.3	71.5	76.0	78.6	88.5	91.9	97.4	91.3	100.7	109.6	104.9	
20 All other loans and leases <sup>13</sup>	187.4	178.0	190.5	184.4	184.7	188.4	186.6	185.1	187.6	193.3	193.1	194.6	
21 LESS: Allowance for loan and lease losses	1.8	1.8	1.8	1.7	1.6	1.3	1.1	1.2	1.2	1.1	1.2	1.1	
22 Interbank loans <sup>12</sup>	33.3	26.8	29.0	32.1	27.2	32.8	37.4	33.0	27.8	29.4	30.3	31.1	
23 Fed funds and reverse RPs with banks <sup>12</sup>	31.3	23.3	25.8	27.5	22.3	27.9	32.5	28.7	23.5	25.3	26.2	27.1	
24 Loans to commercial banks <sup>14</sup>	2.0	3.5	3.3	4.6	4.9	4.9	4.8	4.3	4.3	4.1	4.0	4.0	
25 Cash assets <sup>15</sup>	292.8	401.7	380.2	381.5	358.7	418.2	426.7	372.1	381.6	376.9	344.1	359.7	
26 Trading assets <sup>16</sup>	121.3	108.4	108.9	117.0	129.3	147.5	176.4	208.3	231.7	234.1	221.9	235.2	
27 Derivatives with a positive fair value <sup>17</sup>	111.9	95.1	97.4	104.6	117.4	135.6	163.6	191.9	214.1	215.8	204.6	218.5	
28 Other trading assets	9.5	13.3	11.4	12.5	12.0	11.9	12.8	16.4	17.6	18.3	17.3	16.7	
29 Other assets <sup>18</sup>	42.3	41.3	44.9	52.8	47.9	37.9	42.7	49.8	54.3	53.9	53.3	46.2	
30 TOTAL ASSETS <sup>19</sup>	<b>1,328.3</b>	<b>1,354.5</b>	<b>1,346.0</b>	<b>1,355.0</b>	<b>1,331.3</b>	<b>1,425.7</b>	<b>1,481.6</b>	<b>1,470.0</b>	<b>1,503.4</b>	<b>1,517.1</b>	<b>1,487.4</b>	<b>1,485.6</b>	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
LIABILITIES												
31 Deposits	971.4	1,042.8	1,021.6	978.0	982.4	1,026.5	1,049.6	1,054.2	1,047.8	1,067.5	1,072.8	1,068.7
32 Large time deposits	937.9	1,004.5	981.7	934.2	936.9	977.2	993.9	1,003.8	999.3	1,012.6	1,018.5	1,014.0
33 Other deposits	33.5	38.3	40.0	43.9	45.5	49.4	55.8	50.4	48.5	55.0	54.2	54.7
34 Borrowings	611.8	480.5	504.2	506.3	509.4	521.5	534.7	527.8	525.6	534.9	555.0	549.8
35 Borrowings from banks in the U.S.	28.0	29.0	31.5	33.7	34.8	35.6	38.4	33.9	30.9	27.8	31.8	36.2
36 Borrowings from others	583.8	451.5	472.7	472.6	474.6	485.9	496.4	493.9	494.7	507.1	523.2	513.6
37 Trading liabilities <sup>20</sup>	120.2	108.6	108.8	115.6	130.4	152.3	180.8	212.7	238.3	238.9	235.4	249.6
38 Derivatives with a negative fair value <sup>17</sup>	105.3	91.2	90.8	98.5	109.2	127.0	155.1	187.3	210.9	211.0	206.1	216.9
39 Other trading liabilities	14.9	17.5	18.0	17.1	21.2	25.3	25.7	25.4	27.4	27.9	29.3	32.7
40 Net due to related foreign offices	-395.5	-337.7	-347.6	-293.3	-299.8	-296.5	-306.7	-372.4	-376.5	-395.9	-442.4	-463.1
41 Other liabilities <sup>21</sup>	26.9	36.9	49.1	51.5	47.1	48.2	45.9	57.8	65.2	62.2	63.8	50.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,334.8</b>	<b>1,331.1</b>	<b>1,336.1</b>	<b>1,358.0</b>	<b>1,369.5</b>	<b>1,452.0</b>	<b>1,504.3</b>	<b>1,480.1</b>	<b>1,500.4</b>	<b>1,507.8</b>	<b>1,484.6</b>	<b>1,456.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>-6.6</b>	<b>23.4</b>	<b>9.9</b>	<b>-3.1</b>	<b>-38.3</b>	<b>-26.3</b>	<b>-22.8</b>	<b>-10.1</b>	<b>3.1</b>	<b>9.3</b>	<b>2.8</b>	<b>29.5</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-17.0	-10.2	-9.7	-8.2	-8.0	-7.6	-6.9	-6.6	-6.4	-6.2	-6.2	-6.1
45 Securitized consumer loans <sup>24</sup>	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 <sup>24</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending				
									Sep 29	Oct 6	Oct 13	Oct 20	
<b>ASSETS</b>													
1 Bank credit	844.9	771.5	779.0	770.1	770.4	787.1	799.4	815.7	811.1	828.9	845.6	822.8	
2 Securities in bank credit <sup>2</sup>	265.7	236.3	235.8	235.0	231.7	236.0	246.6	260.6	264.3	268.5	272.8	249.6	
3 Treasury and agency securities <sup>3</sup>	97.6	94.1	97.0	94.9	90.5	98.0	104.0	110.5	113.2	110.1	113.5	107.2	
4 Mortgage-backed securities (MBS) <sup>4</sup>	32.1	22.3	22.2	22.0	21.8	22.9	21.6	21.2	21.0	21.2	21.3	21.3	
5 Non-MBS <sup>5</sup>	65.5	71.7	74.8	72.9	68.8	75.2	82.4	89.4	92.2	88.9	92.3	85.9	
6 Other securities	168.1	142.2	138.8	140.1	141.2	138.0	142.6	150.0	151.1	158.5	159.2	142.4	
7 Mortgage-backed securities <sup>6</sup>	8.2	8.9	8.5	7.9	7.9	8.0	8.1	8.0	8.0	8.1	8.1	8.0	
8 Non-MBS <sup>7</sup>	159.9	133.3	130.2	132.2	133.3	129.9	134.6	142.0	143.2	150.4	151.1	134.4	
9 Loans and leases in bank credit <sup>8</sup>	579.2	535.2	543.2	535.1	538.7	551.1	552.8	555.1	546.8	560.3	572.9	573.2	
10 Commercial and industrial loans	279.5	247.0	242.3	239.2	238.6	235.3	234.3	232.5	230.5	231.5	232.1	232.7	
11 Real estate loans	42.0	39.7	39.1	38.2	37.8	37.1	36.9	37.0	36.9	36.4	36.4	36.8	
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 <sup>9</sup>	2.1	2.4	2.5	2.4	2.2	2.1	2.3	2.3	2.3	2.3	2.3	2.3	
14 Commercial real estate loans <sup>10</sup>	39.6	37.1	36.4	35.6	35.3	34.7	34.4	34.5	34.3	33.9	33.9	34.3	
15 Consumer loans	1.2	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.6	1.6	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 <sup>11</sup>	1.2	1.3	1.4	1.4	1.4	1.4	1.4	1.5	1.6	1.6	1.5	1.5	
18 Other loans and leases	256.5	247.2	260.4	256.3	260.9	277.3	280.1	284.0	277.8	290.9	302.8	302.1	
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	65.0	69.4	71.5	75.2	79.1	89.1	93.0	95.2	87.6	97.3	106.5	107.4	
20 All other loans and leases <sup>13</sup>	191.5	177.8	188.9	181.1	181.8	188.2	187.1	188.8	190.3	193.5	196.3	194.8	
21 LESS: Allowance for loan and lease losses	1.9	1.6	1.5	1.5	1.5	1.4	1.3	1.3	1.3	1.3	1.3	1.3	
22 Interbank loans <sup>12</sup>	32.9	25.6	28.3	33.1	27.7	33.4	34.5	31.7	25.9	30.8	31.5	32.8	
23 Fed funds and reverse RPs with banks <sup>12</sup>	29.0	22.2	25.3	29.0	23.5	29.0	29.7	26.9	20.9	25.9	26.7	28.0	
24 Loans to commercial banks <sup>14</sup>	3.9	3.4	3.0	4.2	4.1	4.4	4.8	4.8	5.0	4.9	4.8	4.8	
25 Cash assets <sup>15</sup>	299.3	391.7	363.5	362.3	345.8	415.9	428.3	379.1	379.7	376.8	367.7	361.0	
26 Trading assets <sup>16</sup>	126.5	105.1	101.6	111.7	116.8	139.6	171.7	217.0	235.3	248.6	232.0	253.9	
27 Derivatives with a positive fair value <sup>17</sup>	115.9	93.0	89.9	99.7	105.0	126.1	157.1	199.4	217.1	229.7	213.0	234.6	
28 Other trading assets	10.6	12.0	11.7	12.0	11.8	13.5	14.6	17.6	18.2	18.9	19.0	19.3	
29 Other assets <sup>18</sup>	39.8	44.7	45.3	53.1	48.6	37.6	39.5	46.9	53.8	49.7	51.5	44.2	
30 TOTAL ASSETS <sup>19</sup>	<b>1,341.5</b>	<b>1,337.0</b>	<b>1,316.2</b>	<b>1,328.9</b>	<b>1,307.7</b>	<b>1,412.3</b>	<b>1,472.0</b>	<b>1,489.0</b>	<b>1,504.4</b>	<b>1,533.4</b>	<b>1,527.0</b>	<b>1,513.4</b>	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 29, 2010

Account	2009 Sep	2010 Mar	2010 Apr	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	Week ending			
									Sep 29	Oct 6	Oct 13	Oct 20
LIABILITIES												
31 Deposits	965.8	1,034.4	1,015.9	983.2	981.1	1,014.1	1,048.5	1,050.7	1,052.3	1,071.0	1,066.5	1,067.4
32 Large time deposits	933.4	997.1	972.9	937.3	936.4	963.7	992.5	1,001.5	1,005.2	1,016.8	1,013.6	1,014.4
33 Other deposits	32.4	37.3	43.0	45.9	44.7	50.4	56.0	49.2	47.1	54.2	52.9	53.1
34 Borrowings	618.6	482.9	505.8	511.8	511.6	522.8	543.3	532.0	520.6	531.9	549.9	546.2
35 Borrowings from banks in the U.S.	33.4	27.9	28.9	31.7	33.7	35.9	40.1	37.2	32.7	32.9	34.6	36.9
36 Borrowings from others	585.2	455.0	476.9	480.1	477.9	486.9	503.1	494.8	487.9	499.0	515.3	509.2
37 Trading liabilities <sup>20</sup>	126.2	106.0	103.9	116.2	119.9	142.3	176.2	223.4	242.8	254.1	240.6	258.2
38 Derivatives with a negative fair value <sup>17</sup>	110.0	89.9	86.4	95.4	100.3	120.2	151.6	195.7	213.7	225.1	211.4	229.2
39 Other trading liabilities	16.1	16.2	17.5	20.8	19.6	22.1	24.6	27.7	29.1	29.0	29.2	29.1
40 Net due to related foreign offices	-397.4	-326.2	-363.7	-338.1	-355.4	-316.0	-344.1	-375.6	-378.6	-381.7	-393.0	-409.4
41 Other liabilities <sup>21</sup>	25.4	36.9	51.3	53.0	47.6	46.2	45.3	55.5	64.3	55.2	60.1	47.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,338.6</b>	<b>1,334.0</b>	<b>1,313.3</b>	<b>1,326.0</b>	<b>1,304.8</b>	<b>1,409.3</b>	<b>1,469.0</b>	<b>1,486.0</b>	<b>1,501.4</b>	<b>1,530.5</b>	<b>1,524.1</b>	<b>1,510.4</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>3.0</b>											
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-17.0	-10.2	-9.7	-8.2	-8.0	-7.6	-6.9	-6.6	-6.4	-6.2	-6.2	-6.1
45 Securitized consumer loans <sup>24</sup>	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 <sup>24</sup>	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](http://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](http://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](http://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).