

# 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  
December 10, 2010

Account	2005	2006	2007	2008	2009	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Aug	2010 Sep	2010 Oct	2010 Nov
<b>ASSETS</b>															
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	2.0	0.1	1.8	-1.8
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	13.5	16.3	20.9	9.7	2.0
3 Treasury and agency securities <sup>3</sup>	-0.5	1.4	-6.5	9.4	15.9	2.5	29.6	18.1	11.3	13.4	18.2	17.0	29.7	18.4	-0.7
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	15.2	3.9	-7.3	7.3
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	-4.3	-2.9	-7.2	-1.0	-3.2
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	-3.0	-1.5	-5.5	0.9	2.2
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	-2.8	-4.6	-5.3	-1.2
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	-3.8	-5.9	-8.7	-5.3
13 Closed-end residential loans <sup>9</sup>	-	10.1	5.6	-8.7	-8.5	-4.2	-12.9	-12.9	-7.8	-5.0	-2.4	3.4	2.6	4.8	9.0
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	-9.5	-8.3	-11.0	-14.0	-9.6
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	-4.8	-16.9	-5.7	-9.0
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	-10.9	-14.6	-8.3	-18.4
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	2.2	2.5	-19.7	-2.5	2.3
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	-3.1	-7.3	22.3	-12.3
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-	-	19.7	0.3	-9.3	-12.1	-5.3	1.6	-43.3	-3.9
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	53.0	74.6	34.8	105.3	-45.4
25 Cash assets <sup>15</sup>	0.0	-4.5	0.6	156.5	46.9	34.3	3.7	83.0	21.5	-18.7	-5.9	-6.4	-89.7	-0.1	-50.0
26 Trading assets <sup>16</sup>	-	-	-	-	-	-	-	-65.2	-37.7	43.0	113.9	125.4	61.4	137.1	32.4
29 Other assets <sup>18</sup>	7.4	13.5	11.2	17.4	-1.2	0.6	5.2	-2.9	18.2	0.4	-6.1	17.0	-10.6	1.8	4.0
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>-11.2</b>	<b>-5.4</b>	<b>-3.8</b>	<b>-6.4</b>	<b>2.6</b>	<b>7.4</b>	<b>-7.7</b>	<b>8.5</b>	<b>-5.2</b>
<b>LIABILITIES</b>															
31 Deposits	8.7	7.4	9.1	5.7	5.2	7.3	4.6	4.2	1.0	-0.4	5.3	6.6	6.8	6.7	2.2
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	3.0	2.3	0.0	-19.3
33 Other deposits	-	-	-	-	-	-	-	6.7	2.8	5.5	6.7	7.6	8.1	8.7	8.5
34 Borrowings	4.9	13.2	15.2	19.3	-28.6	-17.8	-47.2	-37.6	-17.6	-45.1	-16.7	-1.6	-38.4	3.6	-16.9
37 Trading liabilities <sup>20</sup>	-	-	-	-	-	-	-	-48.7	-41.6	52.1	156.9	173.6	79.4	173.3	-27.7
41 Other liabilities <sup>21</sup>	6.4	17.4	2.9	1.5	-10.4	-3.8	-7.9	-16.7	-3.2	22.6	14.7	9.3	66.0	11.5	-1.5
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>4.1</b>	<b>7.8</b>	<b>-6.3</b>	<b>6.1</b>	<b>-7.6</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

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	9,033.6	9,210.5	9,167.8	9,211.4	9,227.0	9,227.7	9,241.6	9,227.5	9,219.7	9,242.8	9,215.5	9,223.8
2 Securities in bank credit <sup>2</sup>	2,303.7	2,312.4	2,295.1	2,359.3	2,391.4	2,433.0	2,452.7	2,456.8	2,444.0	2,457.8	2,464.6	2,462.7
3 Treasury and agency securities <sup>3</sup>	1,401.5	1,506.2	1,496.4	1,548.7	1,570.6	1,609.5	1,634.2	1,633.2	1,619.9	1,634.0	1,638.2	1,643.3
4 Mortgage-backed securities (MBS) <sup>4</sup>	991.2	1,006.9	999.3	1,032.9	1,044.8	1,060.4	1,086.8	1,109.3	1,103.5	1,113.1	1,109.8	1,115.3
5 Non-MBS <sup>5</sup>	410.3	499.3	497.1	515.8	525.9	549.1	547.4	524.0	516.5	520.9	528.4	528.0
6 Other securities	902.2	806.2	798.7	810.5	820.8	823.5	818.5	823.5	824.0	823.8	826.5	819.4
7 Mortgage-backed securities <sup>6</sup>	216.0	188.6	183.9	183.5	181.4	176.3	173.7	172.8	171.8	173.0	175.0	172.0
8 Non-MBS <sup>7</sup>	686.2	617.7	614.9	627.0	639.5	647.3	644.7	650.7	652.2	650.8	651.5	647.3
9 Loans and leases in bank credit <sup>8</sup>	6,729.9	6,898.1	6,872.7	6,852.1	6,835.5	6,794.7	6,788.9	6,770.7	6,775.8	6,785.0	6,750.9	6,761.1
10 Commercial and industrial loans	1,314.9	1,230.5	1,226.1	1,225.5	1,224.0	1,218.4	1,219.3	1,221.5	1,223.6	1,222.4	1,219.3	1,219.9
11 Real estate loans	3,801.2	3,700.9	3,681.6	3,656.7	3,648.3	3,634.4	3,618.3	3,614.8	3,602.0	3,615.7	3,614.2	3,621.2
12 Revolving home equity loans	603.9	600.2	597.6	596.3	594.4	591.5	587.2	584.6	585.1	584.7	584.0	583.9
13 Closed-end residential loans <sup>9</sup>	1,540.7	1,514.7	1,510.1	1,500.1	1,504.4	1,507.7	1,513.7	1,525.0	1,508.0	1,524.4	1,527.2	1,538.6
14 Commercial real estate loans <sup>10</sup>	1,656.6	1,586.0	1,573.9	1,560.3	1,549.5	1,535.3	1,517.4	1,505.2	1,508.9	1,506.6	1,503.0	1,498.7
15 Consumer loans	838.7	1,168.9	1,167.4	1,167.1	1,162.4	1,146.0	1,140.6	1,132.0	1,137.0	1,128.7	1,127.5	1,132.7
16 Credit cards and other revolving plans	342.0	644.6	641.6	637.2	631.4	623.7	619.4	609.9	615.3	607.4	605.0	608.8
17 Other consumer loans <sup>11</sup>	496.6	524.2	525.8	529.9	531.0	522.3	521.2	522.2	521.7	521.3	522.5	523.9
18 Other loans and leases	775.2	797.8	797.6	802.9	800.8	795.9	810.7	802.4	813.2	818.2	789.8	787.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	210.4	212.3	211.8	215.4	213.7	214.7	219.3	210.5	220.9	225.4	198.2	193.3
20 All other loans and leases <sup>13</sup>	564.8	585.5	585.7	587.4	587.1	581.2	591.4	591.9	592.3	592.8	591.7	594.0
21 LESS: Allowance for loan and lease losses	200.6	231.3	228.9	225.1	224.1	224.4	216.3	215.6	215.1	215.3	217.6	214.5
22 Interbank loans <sup>12</sup>	219.1	161.4	154.7	169.0	179.5	184.7	200.9	193.3	200.3	193.3	184.1	188.3
23 Fed funds and reverse RPs with banks <sup>12</sup>	155.5	142.0	134.7	147.9	158.2	160.0	168.0	162.4	168.4	162.9	153.1	158.6
24 Loans to commercial banks <sup>14</sup>	63.5	19.4	20.0	21.0	21.3	24.7	32.9	31.0	31.9	30.4	31.0	29.7
25 Cash assets <sup>15</sup>	1,224.9	1,218.2	1,179.3	1,222.8	1,216.3	1,125.4	1,125.3	1,078.4	1,077.2	1,038.2	1,118.6	1,089.5
26 Trading assets <sup>16</sup>	283.7	286.9	306.9	337.8	373.1	392.2	437.0	448.8	463.1	441.5	427.0	458.0
27 Derivatives with a positive fair value <sup>17</sup>	257.5	264.1	283.1	313.7	349.0	363.4	403.1	414.0	426.9	403.9	395.9	424.8
28 Other trading assets	26.2	22.9	23.8	24.1	24.2	28.8	33.9	34.8	36.1	37.6	31.1	33.2
29 Other assets <sup>18</sup>	1,192.3	1,262.8	1,250.6	1,228.7	1,246.1	1,235.1	1,237.0	1,241.1	1,254.9	1,230.7	1,242.7	1,227.5
30 TOTAL ASSETS <sup>19</sup>	<b>11,753.0</b>	<b>11,908.5</b>	<b>11,830.4</b>	<b>11,944.5</b>	<b>12,017.8</b>	<b>11,940.7</b>	<b>12,025.4</b>	<b>11,973.5</b>	<b>12,000.2</b>	<b>11,931.2</b>	<b>11,970.3</b>	<b>11,972.5</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)

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>LIABILITIES</b>												
31 Deposits	7,679.8	7,687.8	7,713.3	7,765.3	7,807.8	7,851.8	7,895.7	7,910.0	7,897.0	7,922.8	7,922.0	7,896.5
32 Large time deposits	1,886.3	1,767.4	1,767.1	1,784.0	1,788.4	1,791.9	1,791.9	1,763.1	1,780.6	1,768.2	1,750.2	1,740.4
33 Other deposits	5,793.5	5,920.4	5,946.2	5,981.3	6,019.3	6,059.9	6,103.8	6,146.9	6,116.3	6,154.6	6,171.7	6,156.1
34 Borrowings	1,941.8	2,056.1	1,996.3	1,987.9	1,985.2	1,921.7	1,927.5	1,900.3	1,925.7	1,885.4	1,896.3	1,879.3
35 Borrowings from banks in the U.S.	281.8	195.6	195.6	203.3	206.6	208.5	220.3	230.9	243.0	231.4	224.8	222.8
36 Borrowings from others	1,660.0	1,860.5	1,800.7	1,784.7	1,778.5	1,713.2	1,707.2	1,669.3	1,682.6	1,654.1	1,671.5	1,656.6
37 Trading liabilities <sup>20</sup>	236.2	247.2	264.1	303.5	347.4	370.4	423.9	414.1	426.8	405.8	385.0	424.8
38 Derivatives with a negative fair value <sup>17</sup>	176.6	189.0	199.8	228.1	260.6	285.3	323.2	335.3	349.2	332.5	309.8	346.3
39 Other trading liabilities	59.6	58.1	64.4	75.4	86.8	85.1	100.7	78.8	77.6	73.3	75.2	78.6
40 Net due to related foreign offices	157.8	83.6	80.7	103.6	86.0	1.5	-52.2	-96.8	-103.5	-102.5	-96.4	-82.3
41 Other liabilities <sup>21</sup>	417.1	453.6	447.5	451.0	454.5	479.5	484.1	483.5	494.4	476.5	484.7	476.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>10,432.8</b>	<b>10,528.3</b>	<b>10,502.1</b>	<b>10,611.4</b>	<b>10,680.8</b>	<b>10,624.9</b>	<b>10,679.0</b>	<b>10,611.0</b>	<b>10,640.3</b>	<b>10,588.0</b>	<b>10,591.5</b>	<b>10,595.2</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,320.2</b>	<b>1,380.2</b>	<b>1,328.3</b>	<b>1,333.1</b>	<b>1,337.0</b>	<b>1,315.8</b>	<b>1,346.4</b>	<b>1,362.5</b>	<b>1,359.9</b>	<b>1,343.2</b>	<b>1,378.8</b>	<b>1,377.3</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-15.4	0.2	3.4	9.8	14.0	14.1	15.3	12.6	14.2	13.1	14.6	5.5
45 Securitized consumer loans <sup>24</sup>	394.0	22.0	21.8	20.9	20.7	20.2	18.1	18.0	18.0	18.0	18.0	18.0
46 Securitized credit cards and other revolving plans	361.2	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.3	13.4	13.4	13.5
47 Other securitized consumer loans	32.8	6.4	6.1	5.8	5.7	5.5	4.9	4.6	4.7	4.6	4.6	4.5
48 Securitized real estate loans <sup>24</sup>	1,404.7	1,380.0	1,391.8	1,403.8	1,395.6	1,394.8	1,368.2	1,351.6	1,350.3	1,355.8	1,352.9	1,343.5

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

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	9,074.5	9,186.3	9,145.7	9,162.8	9,215.0	9,241.8	9,260.9	9,272.7	9,280.0	9,280.9	9,251.9	9,267.5
2 Securities in bank credit <sup>2</sup>	2,323.5	2,309.1	2,294.0	2,346.4	2,401.6	2,438.8	2,465.8	2,480.4	2,486.9	2,478.8	2,474.0	2,476.6
3 Treasury and agency securities <sup>3</sup>	1,413.3	1,492.3	1,483.1	1,538.4	1,584.7	1,609.3	1,634.2	1,649.7	1,650.5	1,645.4	1,644.5	1,654.8
4 Mortgage-backed securities (MBS) <sup>4</sup>	995.2	1,001.8	994.9	1,030.3	1,045.1	1,057.6	1,085.0	1,115.7	1,110.1	1,116.8	1,114.2	1,123.4
5 Non-MBS <sup>5</sup>	418.1	490.5	488.2	508.1	539.5	551.8	549.2	534.0	540.5	528.6	530.4	531.4
6 Other securities	910.1	816.8	810.9	808.0	817.0	829.5	831.6	830.7	836.3	833.4	829.5	821.8
7 Mortgage-backed securities <sup>6</sup>	215.5	189.5	183.7	181.6	179.7	175.6	172.5	172.3	172.1	172.9	174.2	170.5
8 Non-MBS <sup>7</sup>	694.7	627.3	627.2	626.5	637.3	653.9	659.1	658.4	664.3	660.4	655.4	651.3
9 Loans and leases in bank credit <sup>8</sup>	6,751.1	6,877.2	6,851.7	6,816.4	6,813.4	6,803.0	6,795.1	6,792.3	6,793.1	6,802.1	6,777.9	6,791.0
10 Commercial and industrial loans	1,319.2	1,232.8	1,223.6	1,216.7	1,216.6	1,218.7	1,221.0	1,225.6	1,223.4	1,225.7	1,227.5	1,225.9
11 Real estate loans	3,812.5	3,696.9	3,678.7	3,655.3	3,650.7	3,638.8	3,627.2	3,626.4	3,625.5	3,623.6	3,618.3	3,630.9
12 Revolving home equity loans	605.9	599.0	596.6	596.1	594.5	592.6	590.0	586.7	587.6	587.1	586.1	585.2
13 Closed-end residential loans <sup>9</sup>	1,546.3	1,513.0	1,508.5	1,499.7	1,507.4	1,510.4	1,517.1	1,531.3	1,526.3	1,526.1	1,525.6	1,544.6
14 Commercial real estate loans <sup>10</sup>	1,660.4	1,584.9	1,573.6	1,559.5	1,548.8	1,535.8	1,520.1	1,508.3	1,511.6	1,510.3	1,506.5	1,501.1
15 Consumer loans	837.1	1,158.9	1,156.9	1,152.9	1,153.8	1,144.0	1,132.7	1,130.5	1,128.0	1,129.3	1,131.6	1,134.8
16 Credit cards and other revolving plans	344.0	634.0	631.9	627.0	625.5	621.1	613.1	611.7	609.4	610.5	612.5	615.6
17 Other consumer loans <sup>11</sup>	493.1	524.9	525.0	525.9	528.3	522.9	519.6	518.8	518.5	518.8	519.0	519.1
18 Other loans and leases	782.2	788.6	792.5	791.5	792.3	801.5	814.2	809.8	816.3	823.6	800.5	799.4
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	214.4	210.4	209.5	205.2	207.0	213.7	219.0	214.3	223.0	227.2	205.2	200.1
20 All other loans and leases <sup>13</sup>	567.8	578.3	583.0	586.2	585.3	587.8	595.2	595.5	593.3	596.3	595.3	599.3
21 LESS: Allowance for loan and lease losses	200.7	234.3	231.3	224.5	224.7	222.2	216.1	215.9	217.1	216.5	214.7	214.5
22 Interbank loans <sup>12</sup>	227.2	155.7	149.1	162.3	174.7	185.0	201.5	200.6	203.9	200.5	193.6	198.3
23 Fed funds and reverse RPs with banks <sup>12</sup>	161.5	136.9	130.5	142.0	153.2	160.1	167.6	168.3	171.4	168.5	161.4	166.4
24 Loans to commercial banks <sup>14</sup>	65.8	18.8	18.6	20.2	21.4	25.0	33.9	32.3	32.6	32.0	32.2	32.0
25 Cash assets <sup>15</sup>	1,258.7	1,204.0	1,154.7	1,196.8	1,171.9	1,126.0	1,126.9	1,108.8	1,092.9	1,091.1	1,145.2	1,118.6
26 Trading assets <sup>16</sup>	311.6	278.2	287.4	320.4	362.2	402.6	454.8	486.6	485.1	475.2	478.3	514.6
27 Derivatives with a positive fair value <sup>17</sup>	285.4	256.0	263.9	294.6	336.1	372.7	420.7	451.2	448.1	437.5	445.7	481.5
28 Other trading assets	26.2	22.3	23.6	25.8	26.1	29.9	34.1	35.3	37.0	37.7	32.6	33.1
29 Other assets <sup>18</sup>	1,189.4	1,257.5	1,247.9	1,222.9	1,229.7	1,233.6	1,235.8	1,238.8	1,250.8	1,227.2	1,243.3	1,228.2
30 TOTAL ASSETS <sup>19</sup>	<b>11,860.7</b>	<b>11,847.4</b>	<b>11,753.5</b>	<b>11,840.7</b>	<b>11,928.7</b>	<b>11,966.8</b>	<b>12,063.8</b>	<b>12,091.6</b>	<b>12,095.6</b>	<b>12,058.5</b>	<b>12,097.6</b>	<b>12,112.8</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)

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>LIABILITIES</b>												
31 Deposits	7,699.8	7,688.6	7,697.9	7,712.0	7,759.8	7,804.8	7,871.3	7,933.7	7,923.1	7,951.5	7,922.4	7,942.7
32 Large time deposits	1,897.1	1,763.2	1,758.6	1,772.0	1,791.5	1,794.1	1,800.7	1,773.0	1,790.8	1,781.2	1,759.6	1,746.4
33 Other deposits	5,802.7	5,925.4	5,939.4	5,940.0	5,968.2	6,010.7	6,070.6	6,160.7	6,132.3	6,170.3	6,162.8	6,196.2
34 Borrowings	1,939.4	2,077.2	1,993.4	1,955.6	1,972.0	1,942.7	1,932.2	1,899.8	1,930.3	1,876.5	1,898.3	1,878.5
35 Borrowings from banks in the U.S.	277.4	194.7	195.8	202.8	207.6	212.5	223.5	228.0	238.2	229.7	221.4	220.2
36 Borrowings from others	1,662.0	1,882.5	1,797.6	1,752.8	1,764.4	1,730.2	1,708.8	1,671.8	1,692.1	1,646.8	1,676.9	1,658.3
37 Trading liabilities <sup>20</sup>	256.4	244.9	250.4	290.6	343.1	387.2	431.7	441.8	438.7	428.8	426.5	473.6
38 Derivatives with a negative fair value <sup>17</sup>	192.7	186.7	190.0	217.4	251.3	292.0	331.5	357.6	357.8	350.2	343.3	385.8
39 Other trading liabilities	63.7	58.2	60.4	73.1	91.8	95.3	100.1	84.2	80.9	78.6	83.2	87.8
40 Net due to related foreign offices	208.4	38.1	14.4	79.8	33.7	-21.8	-25.4	-46.8	-68.8	-49.6	-17.2	-41.8
41 Other liabilities <sup>21</sup>	427.6	453.2	443.0	442.0	450.2	479.9	490.2	495.9	505.7	485.5	499.2	489.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>10,531.6</b>	<b>10,502.0</b>	<b>10,399.1</b>	<b>10,480.0</b>	<b>10,558.7</b>	<b>10,592.9</b>	<b>10,700.0</b>	<b>10,724.4</b>	<b>10,729.0</b>	<b>10,692.7</b>	<b>10,729.2</b>	<b>10,742.8</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,329.2</b>	<b>1,345.4</b>	<b>1,354.5</b>	<b>1,360.7</b>	<b>1,370.0</b>	<b>1,373.9</b>	<b>1,363.8</b>	<b>1,367.1</b>	<b>1,366.6</b>	<b>1,365.8</b>	<b>1,368.4</b>	<b>1,370.0</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-15.4	0.2	3.4	9.8	14.0	14.1	15.3	12.6	14.2	13.1	14.6	5.5
45 Securitized consumer loans <sup>24</sup>	391.6	21.6	21.3	20.1	19.8	19.6	18.8	18.6	18.6	18.6	18.6	18.7
46 Securitized credit cards and other revolving plans	358.6	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0	14.0
47 Other securitized consumer loans	33.0	6.2	6.0	5.6	5.5	5.5	4.9	4.7	4.7	4.6	4.6	4.6
48 Securitized real estate loans <sup>24</sup>	1,411.5	1,376.6	1,381.5	1,383.3	1,371.6	1,368.8	1,352.4	1,362.7	1,355.0	1,367.1	1,367.3	1,365.1

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

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	8,225.9	8,437.3	8,398.0	8,420.9	8,427.5	8,425.1	8,430.2	8,424.7	8,411.0	8,432.5	8,418.7	8,430.4
2 Securities in bank credit <sup>2</sup>	2,051.8	2,078.6	2,066.5	2,122.7	2,143.8	2,183.3	2,207.0	2,211.5	2,200.5	2,217.2	2,217.3	2,212.1
3 Treasury and agency securities <sup>3</sup>	1,305.0	1,410.2	1,401.8	1,448.6	1,469.1	1,503.5	1,523.8	1,529.0	1,513.8	1,531.2	1,536.1	1,538.8
4 Mortgage-backed securities (MBS) <sup>4</sup>	963.4	984.2	976.4	1,010.6	1,023.6	1,039.8	1,066.9	1,088.5	1,082.6	1,092.5	1,088.6	1,094.9
5 Non-MBS <sup>5</sup>	341.6	426.0	425.4	438.0	445.5	463.7	456.9	440.5	431.2	438.7	447.4	443.9
6 Other securities	746.8	668.4	664.7	674.1	674.7	679.7	683.2	682.5	686.7	686.0	681.2	673.2
7 Mortgage-backed securities <sup>6</sup>	208.2	180.3	175.1	174.9	173.1	168.3	165.5	164.0	163.2	164.7	165.9	163.0
8 Non-MBS <sup>7</sup>	538.6	488.1	489.6	499.2	501.6	511.4	517.7	518.5	523.5	521.4	515.3	510.2
9 Loans and leases in bank credit <sup>8</sup>	6,174.1	6,358.7	6,331.5	6,298.2	6,283.7	6,241.8	6,223.3	6,213.1	6,210.5	6,215.3	6,201.5	6,218.3
10 Commercial and industrial loans	1,048.4	991.0	987.1	987.7	988.7	985.5	986.5	988.6	988.7	987.7	987.9	989.1
11 Real estate loans	3,759.9	3,662.9	3,644.2	3,619.0	3,611.7	3,598.4	3,583.8	3,579.1	3,566.3	3,579.8	3,578.4	3,585.4
12 Revolving home equity loans	604.2	600.1	597.9	596.2	595.0	592.3	588.5	585.1	586.0	585.3	584.3	583.9
13 Closed-end residential loans <sup>9</sup>	1,538.0	1,512.3	1,507.8	1,497.9	1,501.9	1,505.2	1,511.3	1,522.7	1,505.6	1,522.0	1,525.0	1,536.3
14 Commercial real estate loans <sup>10</sup>	1,617.6	1,550.5	1,538.5	1,524.9	1,514.8	1,500.9	1,483.9	1,471.3	1,474.7	1,472.5	1,469.2	1,465.1
15 Consumer loans	837.2	1,167.4	1,166.0	1,165.6	1,161.1	1,144.6	1,139.2	1,130.5	1,135.5	1,127.2	1,126.0	1,131.2
16 Credit cards and other revolving plans	342.0	644.6	641.6	637.2	631.4	623.7	619.4	609.9	615.3	607.4	605.0	608.8
17 Other consumer loans <sup>11</sup>	495.2	522.7	524.4	528.3	529.7	520.8	519.8	520.7	520.2	519.8	521.0	522.4
18 Other loans and leases	528.5	537.4	534.2	525.9	522.1	513.3	513.8	514.9	519.9	520.6	509.1	512.7
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	144.8	136.3	133.2	126.9	121.8	117.3	116.8	118.6	124.0	123.7	113.1	113.3
20 All other loans and leases <sup>13</sup>	383.7	401.1	401.0	399.0	400.3	396.0	397.1	396.3	396.0	396.9	396.1	399.4
21 LESS: Allowance for loan and lease losses	198.8	229.6	227.3	223.8	223.0	223.2	215.2	214.5	214.0	214.2	216.5	213.3
22 Interbank loans <sup>12</sup>	188.1	129.3	127.6	136.1	142.1	151.7	169.3	160.7	167.3	163.4	153.6	152.4
23 Fed funds and reverse RPs with banks <sup>12</sup>	126.9	114.5	112.5	120.0	125.6	131.3	140.3	133.6	139.6	136.8	126.6	126.2
24 Loans to commercial banks <sup>14</sup>	61.2	14.8	15.1	16.1	16.5	20.3	29.0	27.1	27.7	26.6	27.0	26.2
25 Cash assets <sup>15</sup>	871.8	836.7	820.6	804.6	789.7	753.2	771.0	733.3	742.6	739.3	735.0	716.9
26 Trading assets <sup>16</sup>	176.0	169.9	177.6	190.2	196.6	183.8	201.6	184.7	202.6	186.4	169.0	167.3
27 Derivatives with a positive fair value <sup>17</sup>	162.7	159.5	165.8	178.0	185.3	171.5	185.3	168.7	186.7	170.4	153.5	151.2
28 Other trading assets	13.3	10.4	11.8	12.2	11.3	12.4	16.3	16.0	15.9	16.0	15.6	16.2
29 Other assets <sup>18</sup>	1,146.9	1,209.9	1,202.7	1,190.8	1,203.4	1,185.2	1,188.0	1,189.5	1,200.6	1,179.0	1,190.4	1,182.3
30 TOTAL ASSETS <sup>19</sup>	<b>10,409.9</b>	<b>10,553.6</b>	<b>10,499.1</b>	<b>10,518.8</b>	<b>10,536.2</b>	<b>10,475.8</b>	<b>10,545.0</b>	<b>10,478.4</b>	<b>10,510.2</b>	<b>10,486.4</b>	<b>10,450.3</b>	<b>10,435.9</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)

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1	
<b>LIABILITIES</b>													
31	Deposits	6,666.9	6,709.8	6,730.9	6,738.8	6,758.1	6,797.1	6,826.3	6,847.2	6,830.4	6,861.0	6,860.8	6,838.9
32	Large time deposits	907.8	833.3	830.2	806.9	794.6	787.6	777.7	758.7	771.9	766.8	747.3	740.1
33	Other deposits	5,759.1	5,876.5	5,900.7	5,931.9	5,963.6	6,009.5	6,048.6	6,088.5	6,058.5	6,094.2	6,113.5	6,098.7
34	Borrowings	1,393.0	1,549.8	1,487.0	1,466.5	1,450.4	1,393.7	1,381.3	1,350.3	1,359.9	1,347.5	1,345.3	1,339.5
35	Borrowings from banks in the U.S.	248.0	161.8	160.8	167.7	168.3	174.6	186.7	195.5	202.1	196.7	193.5	189.6
36	Borrowings from others	1,145.0	1,388.0	1,326.2	1,298.8	1,282.1	1,219.1	1,194.6	1,154.9	1,157.8	1,150.7	1,151.9	1,149.9
37	Trading liabilities <sup>20</sup>	121.3	131.6	133.7	151.2	166.6	157.6	174.7	141.2	157.1	143.6	119.6	127.4
38	Derivatives with a negative fair value <sup>17</sup>	78.8	90.6	90.6	101.1	105.5	97.9	105.2	89.7	103.1	93.0	74.1	79.0
39	Other trading liabilities	42.5	41.0	43.1	50.1	61.1	59.7	69.5	51.6	54.0	50.6	45.5	48.4
40	Net due to related foreign offices	530.4	376.9	380.5	400.0	392.7	380.1	400.1	359.3	381.8	369.5	331.6	346.3
41	Other liabilities <sup>21</sup>	387.7	402.2	400.4	402.8	408.6	421.7	429.7	430.5	435.1	425.6	432.8	424.5
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>9,099.3</b>	<b>9,170.3</b>	<b>9,132.6</b>	<b>9,159.4</b>	<b>9,176.4</b>	<b>9,150.2</b>	<b>9,212.2</b>	<b>9,128.5</b>	<b>9,164.4</b>	<b>9,147.2</b>	<b>9,090.2</b>	<b>9,076.6</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>1,310.6</b>	<b>1,383.3</b>	<b>1,366.6</b>	<b>1,359.5</b>	<b>1,359.8</b>	<b>1,325.6</b>	<b>1,332.8</b>	<b>1,349.8</b>	<b>1,345.8</b>	<b>1,339.2</b>	<b>1,360.1</b>	<b>1,359.3</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-2.1	8.3	11.4	17.4	20.9	20.7	21.6	19.4	20.7	20.0	21.7	12.5
45	Securitized consumer loans <sup>24</sup>	394.0	22.0	21.8	20.9	20.7	20.2	18.1	18.0	18.0	18.0	18.0	18.0
46	Securitized credit cards and other revolving plans	361.2	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.3	13.4	13.4	13.5
47	Other securitized consumer loans	32.8	6.4	6.1	5.8	5.7	5.5	4.9	4.6	4.7	4.6	4.6	4.5
48	Securitized real estate loans <sup>24</sup>	1,404.7	1,380.0	1,391.8	1,403.8	1,395.6	1,394.8	1,368.2	1,351.6	1,350.3	1,355.8	1,352.9	1,343.5

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

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	8,261.1	8,416.1	8,375.2	8,375.7	8,415.6	8,431.5	8,440.7	8,462.5	8,459.9	8,463.3	8,450.8	8,469.4
2 Securities in bank credit <sup>2</sup>	2,066.6	2,074.0	2,062.3	2,110.4	2,155.0	2,183.7	2,213.2	2,229.8	2,231.6	2,229.5	2,226.8	2,228.2
3 Treasury and agency securities <sup>3</sup>	1,315.8	1,397.3	1,392.6	1,440.4	1,480.7	1,498.8	1,525.4	1,544.0	1,541.1	1,541.2	1,542.3	1,550.3
4 Mortgage-backed securities (MBS) <sup>4</sup>	967.2	979.7	973.1	1,007.5	1,023.5	1,036.4	1,063.5	1,094.4	1,088.5	1,095.6	1,093.1	1,102.7
5 Non-MBS <sup>5</sup>	348.7	417.6	419.5	432.9	457.2	462.4	461.9	449.6	452.6	445.6	449.2	447.6
6 Other securities	750.7	676.7	669.7	670.0	674.3	684.9	687.8	685.7	690.5	688.4	684.5	677.9
7 Mortgage-backed securities <sup>6</sup>	207.6	181.6	175.8	173.5	171.6	167.6	164.3	163.6	163.3	164.1	165.3	161.8
8 Non-MBS <sup>7</sup>	543.2	495.1	493.9	496.5	502.7	517.3	523.4	522.2	527.2	524.3	519.2	516.1
9 Loans and leases in bank credit <sup>8</sup>	6,194.5	6,342.1	6,312.9	6,265.2	6,260.6	6,247.9	6,227.5	6,232.7	6,228.3	6,233.8	6,224.0	6,241.2
10 Commercial and industrial loans	1,053.1	993.5	985.0	981.4	982.2	986.1	988.7	992.9	990.3	992.0	995.2	993.9
11 Real estate loans	3,770.4	3,658.7	3,640.9	3,618.2	3,614.0	3,602.0	3,591.0	3,589.5	3,588.4	3,586.5	3,581.4	3,594.0
12 Revolving home equity loans	605.7	598.8	596.4	595.9	594.3	592.4	589.8	586.4	587.4	586.8	585.8	584.9
13 Closed-end residential loans <sup>9</sup>	1,543.7	1,510.6	1,506.3	1,497.5	1,505.1	1,508.1	1,514.9	1,529.1	1,524.0	1,523.9	1,523.5	1,542.4
14 Commercial real estate loans <sup>10</sup>	1,621.0	1,549.3	1,538.3	1,524.8	1,514.6	1,501.6	1,486.4	1,473.9	1,477.0	1,475.8	1,472.1	1,466.7
15 Consumer loans	835.8	1,157.5	1,155.5	1,151.5	1,152.3	1,142.5	1,131.2	1,129.0	1,126.5	1,127.7	1,130.0	1,133.2
16 Credit cards and other revolving plans	344.0	634.0	631.9	627.0	625.5	621.1	613.1	611.7	609.4	610.5	612.5	615.6
17 Other consumer loans <sup>11</sup>	491.8	523.5	523.6	524.5	526.8	521.4	518.0	517.3	517.0	517.3	517.5	517.6
18 Other loans and leases	535.3	532.3	531.5	514.1	512.1	517.3	516.6	521.3	523.1	527.5	517.4	520.1
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	146.3	135.1	130.4	116.2	114.0	118.4	116.1	120.2	123.6	125.4	116.8	115.9
20 All other loans and leases <sup>13</sup>	388.9	397.2	401.1	398.0	398.1	398.8	400.5	401.1	399.5	402.1	400.6	404.1
21 LESS: Allowance for loan and lease losses	198.8	232.8	229.8	223.1	223.4	220.9	214.8	214.7	215.9	215.2	213.4	213.2
22 Interbank loans <sup>12</sup>	194.1	122.6	121.4	128.8	140.1	153.3	168.4	166.4	169.7	170.1	161.0	159.3
23 Fed funds and reverse RPs with banks <sup>12</sup>	131.8	107.9	106.9	113.0	123.5	133.1	139.3	138.8	142.1	142.8	133.6	131.7
24 Loans to commercial banks <sup>14</sup>	62.3	14.7	14.5	15.8	16.6	20.2	29.1	27.6	27.7	27.4	27.4	27.7
25 Cash assets <sup>15</sup>	894.0	841.7	808.9	780.9	743.6	746.8	760.7	752.9	754.3	769.3	738.8	756.3
26 Trading assets <sup>16</sup>	184.9	166.5	170.6	180.8	190.5	185.5	204.1	192.3	203.2	192.4	183.6	181.3
27 Derivatives with a positive fair value <sup>17</sup>	171.8	156.3	158.8	168.4	178.9	173.3	189.4	176.3	187.5	176.5	167.3	165.2
28 Other trading assets	13.1	10.3	11.8	12.4	11.6	12.3	14.7	15.9	15.6	15.9	16.2	16.1
29 Other assets <sup>18</sup>	1,145.1	1,204.4	1,199.4	1,185.3	1,190.2	1,186.7	1,187.7	1,187.7	1,196.3	1,178.9	1,191.1	1,182.0
30 TOTAL ASSETS <sup>19</sup>	<b>10,480.4</b>	<b>10,518.5</b>	<b>10,445.8</b>	<b>10,428.4</b>	<b>10,456.6</b>	<b>10,483.0</b>	<b>10,546.8</b>	<b>10,547.0</b>	<b>10,567.6</b>	<b>10,558.8</b>	<b>10,511.7</b>	<b>10,535.1</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)

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1	
LIABILITIES													
31	Deposits	6,684.4	6,705.4	6,716.8	6,697.9	6,711.3	6,753.6	6,801.3	6,868.3	6,853.8	6,885.1	6,856.5	6,887.6
32	Large time deposits	914.6	825.8	822.1	808.3	799.0	792.1	784.4	764.6	777.5	773.9	750.7	747.6
33	Other deposits	5,769.8	5,879.6	5,894.7	5,889.6	5,912.3	5,961.5	6,016.8	6,103.7	6,076.3	6,111.2	6,105.8	6,140.0
34	Borrowings	1,392.0	1,565.4	1,481.8	1,432.9	1,428.7	1,410.5	1,388.6	1,350.2	1,368.9	1,341.1	1,344.4	1,335.4
35	Borrowings from banks in the U.S.	243.3	163.0	162.0	166.9	167.5	175.3	187.8	191.9	199.5	193.6	189.3	184.0
36	Borrowings from others	1,148.7	1,402.4	1,319.7	1,266.0	1,261.3	1,235.1	1,200.7	1,158.3	1,169.4	1,147.4	1,155.1	1,151.4
37	Trading liabilities <sup>20</sup>	130.1	128.7	130.5	148.3	167.0	163.7	174.2	149.0	157.9	149.5	134.6	143.5
38	Derivatives with a negative fair value <sup>17</sup>	83.3	91.3	89.7	97.3	99.7	96.2	104.1	92.3	100.6	93.7	82.0	87.2
39	Other trading liabilities	46.8	37.4	40.8	51.0	67.3	67.5	70.1	56.7	57.3	55.8	52.6	56.3
40	Net due to related foreign offices	550.3	376.3	369.8	395.7	377.7	359.9	384.2	374.0	378.8	385.2	367.5	364.4
41	Other liabilities <sup>21</sup>	397.4	400.3	395.4	395.9	404.9	424.4	437.7	441.3	444.6	435.0	443.2	437.2
42	TOTAL LIABILITIES <sup>19</sup>	<b>9,154.2</b>	<b>9,176.0</b>	<b>9,094.3</b>	<b>9,070.7</b>	<b>9,089.6</b>	<b>9,112.0</b>	<b>9,186.0</b>	<b>9,182.9</b>	<b>9,204.0</b>	<b>9,196.0</b>	<b>9,146.2</b>	<b>9,168.1</b>
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,326.2</b>	<b>1,342.4</b>	<b>1,351.5</b>	<b>1,357.7</b>	<b>1,367.0</b>	<b>1,370.9</b>	<b>1,360.8</b>	<b>1,364.2</b>	<b>1,363.6</b>	<b>1,362.8</b>	<b>1,365.5</b>	<b>1,367.0</b>
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-2.1	8.3	11.4	17.4	20.9	20.7	21.6	19.4	20.7	20.0	21.7	12.5
45	Securitized consumer loans <sup>24</sup>	391.6	21.6	21.3	20.1	19.8	19.6	18.8	18.6	18.6	18.6	18.6	18.7
46	Securitized credit cards and other revolving plans	358.6	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0	14.0
47	Other securitized consumer loans	33.0	6.2	6.0	5.6	5.5	5.5	4.9	4.7	4.7	4.6	4.6	4.6
48	Securitized real estate loans <sup>24</sup>	1,411.5	1,376.6	1,381.5	1,383.3	1,371.6	1,368.8	1,352.4	1,362.7	1,355.0	1,367.1	1,367.3	1,365.1

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

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	5,192.3	5,427.2	5,394.2	5,404.3	5,412.9	5,412.2	5,426.8	5,415.5	5,415.4	5,429.3	5,400.6	5,406.9
2 Securities in bank credit <sup>2</sup>	1,392.7	1,429.3	1,415.2	1,455.3	1,480.9	1,503.0	1,531.8	1,522.5	1,518.0	1,531.7	1,521.5	1,512.5
3 Treasury and agency securities <sup>3</sup>	860.9	948.5	938.3	976.1	1,003.3	1,021.7	1,049.6	1,044.7	1,035.2	1,050.9	1,047.4	1,043.1
4 Mortgage-backed securities (MBS) <sup>4</sup>	683.8	698.9	687.8	716.8	729.8	745.0	766.2	781.8	779.7	788.4	779.4	781.3
5 Non-MBS <sup>5</sup>	177.0	249.6	250.5	259.3	273.5	276.7	283.5	262.9	255.5	262.5	268.0	261.8
6 Other securities	531.9	480.8	476.9	479.1	477.6	481.3	482.1	477.8	482.8	480.8	474.1	469.4
7 Mortgage-backed securities <sup>6</sup>	178.6	153.3	148.9	146.3	144.7	140.8	138.9	137.4	137.4	137.6	138.5	136.3
8 Non-MBS <sup>7</sup>	353.3	327.5	328.0	332.8	332.9	340.5	343.2	340.4	345.4	343.2	335.6	333.0
9 Loans and leases in bank credit <sup>8</sup>	3,799.6	3,997.9	3,979.0	3,949.1	3,932.0	3,909.2	3,895.0	3,893.0	3,897.4	3,897.6	3,879.1	3,894.4
10 Commercial and industrial loans	652.9	608.1	603.6	604.1	605.8	604.1	603.9	606.2	605.1	605.8	605.9	607.4
11 Real estate loans	2,123.7	2,063.0	2,053.5	2,036.1	2,031.9	2,035.7	2,025.8	2,025.7	2,020.0	2,028.9	2,019.9	2,031.6
12 Revolving home equity loans	485.3	479.5	477.6	475.8	474.4	471.8	468.0	461.4	466.2	465.8	455.2	455.2
13 Closed-end residential loans <sup>9</sup>	1,012.4	990.0	987.4	976.0	978.1	990.2	994.5	1,008.3	995.9	1,006.3	1,010.9	1,023.0
14 Commercial real estate loans <sup>10</sup>	625.9	593.5	588.5	584.3	579.4	573.6	563.2	556.0	557.9	556.8	553.7	553.4
15 Consumer loans	614.2	911.5	910.9	906.6	897.3	881.1	873.7	867.3	872.5	865.3	862.9	865.6
16 Credit cards and other revolving plans	264.4	535.4	533.9	526.4	519.8	512.8	507.4	500.6	505.9	499.0	496.0	498.2
17 Other consumer loans <sup>11</sup>	349.8	376.1	377.1	380.2	377.6	368.3	366.3	366.7	366.6	366.3	366.9	367.4
18 Other loans and leases	408.8	415.3	410.9	402.3	396.9	388.3	391.6	393.8	399.8	397.6	390.4	389.8
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	142.9	135.0	131.2	125.6	120.2	114.3	115.1	116.5	122.3	120.2	111.9	111.0
20 All other loans and leases <sup>13</sup>	265.9	280.3	279.7	276.7	276.8	274.0	276.5	277.4	277.5	277.4	278.5	278.7
21 LESS: Allowance for loan and lease losses	143.2	173.7	170.3	165.4	166.2	163.2	158.0	156.3	156.5	156.0	157.7	154.0
22 Interbank loans <sup>12</sup>	126.3	73.8	75.2	84.0	89.9	94.9	116.9	104.6	105.7	98.3	105.7	103.9
23 Fed funds and reverse RPs with banks <sup>12</sup>	70.8	62.0	63.4	71.1	76.8	78.0	91.3	79.9	80.8	74.3	81.2	79.1
24 Loans to commercial banks <sup>14</sup>	55.5	11.8	11.8	12.9	13.1	16.8	25.7	24.6	24.9	24.0	24.5	24.8
25 Cash assets <sup>15</sup>	611.5	552.1	526.2	511.4	482.0	452.5	453.1	433.1	433.1	446.4	431.9	426.0
26 Trading assets <sup>16</sup>	167.3	164.0	171.5	184.0	189.6	177.2	194.7	178.4	195.9	180.0	162.9	161.5
27 Derivatives with a positive fair value <sup>17</sup>	156.8	153.7	159.8	171.6	178.6	165.1	178.8	162.7	180.4	164.3	147.6	145.7
28 Other trading assets	10.4	10.3	11.8	12.4	11.0	12.1	15.9	15.7	15.5	15.7	15.3	15.8
29 Other assets <sup>18</sup>	891.5	937.2	928.7	914.3	926.0	910.5	912.6	915.8	927.3	908.0	915.8	906.7
30 TOTAL ASSETS <sup>19</sup>	<b>6,845.7</b>	<b>6,980.6</b>	<b>6,925.6</b>	<b>6,932.6</b>	<b>6,934.2</b>	<b>6,884.2</b>	<b>6,946.1</b>	<b>6,891.1</b>	<b>6,920.9</b>	<b>6,906.0</b>	<b>6,859.2</b>	<b>6,851.0</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)

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>LIABILITIES</b>												
31 Deposits	4,022.1	4,052.5	4,070.5	4,068.7	4,082.7	4,104.8	4,120.2	4,143.2	4,125.3	4,152.5	4,160.1	4,143.4
32 Large time deposits	436.7	368.7	364.5	351.9	344.0	338.1	331.9	316.8	327.9	324.6	305.3	302.1
33 Other deposits	3,585.4	3,683.7	3,706.0	3,716.8	3,738.7	3,766.6	3,788.3	3,826.5	3,797.4	3,827.8	3,854.8	3,841.3
34 Borrowings	969.7	1,159.0	1,096.8	1,082.5	1,062.9	1,020.8	1,013.8	988.8	997.2	988.5	977.9	983.4
35 Borrowings from banks in the U.S.	144.1	78.1	80.8	86.6	85.9	95.8	108.7	118.5	125.4	121.3	112.2	116.3
36 Borrowings from others	825.6	1,080.9	1,016.0	995.9	977.1	925.0	905.1	870.3	871.8	867.3	865.7	867.1
37 Trading liabilities <sup>20</sup>	116.9	127.0	129.3	146.3	161.2	151.1	169.5	136.5	152.1	138.8	115.1	123.1
38 Derivatives with a negative fair value <sup>17</sup>	75.3	86.9	87.1	97.0	101.1	92.2	100.9	85.6	98.8	88.8	70.2	75.3
39 Other trading liabilities	41.6	40.1	42.2	49.3	60.2	58.9	68.6	50.9	53.3	49.9	44.9	47.8
40 Net due to related foreign offices	487.4	330.1	330.0	349.6	343.6	330.2	343.6	307.4	328.0	319.7	281.8	292.2
41 Other liabilities <sup>21</sup>	322.4	335.0	334.7	338.0	342.6	354.5	356.4	359.0	362.5	354.9	361.7	353.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>5,918.6</b>	<b>6,003.6</b>	<b>5,961.2</b>	<b>5,985.1</b>	<b>5,993.1</b>	<b>5,961.4</b>	<b>6,003.6</b>	<b>5,934.9</b>	<b>5,965.1</b>	<b>5,954.4</b>	<b>5,896.6</b>	<b>5,896.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>927.2</b>	<b>977.0</b>	<b>964.4</b>	<b>947.6</b>	<b>941.1</b>	<b>922.8</b>	<b>942.6</b>	<b>956.2</b>	<b>955.8</b>	<b>951.6</b>	<b>962.6</b>	<b>955.0</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-4.3	5.3	7.7	12.8	15.3	15.2	16.3	14.2	15.4	14.7	16.4	8.1
45 Securitized consumer loans <sup>24</sup>	308.0	6.3	6.1	5.6	5.6	5.4	4.8	4.5	4.6	4.5	4.5	4.5
46 Securitized credit cards and other revolving plans	276.1	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	31.8	6.3	6.1	5.6	5.6	5.4	4.8	4.5	4.6	4.5	4.5	4.5
48 Securitized real estate loans <sup>24</sup>	1,378.1	1,363.3	1,376.3	1,389.9	1,380.8	1,369.5	1,334.0	1,326.9	1,322.4	1,331.0	1,330.7	1,323.1

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

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1	
<b>ASSETS</b>													
1	Bank credit	5,217.7	5,405.6	5,368.4	5,369.5	5,406.2	5,424.4	5,432.4	5,445.3	5,451.4	5,452.3	5,426.3	5,443.9
2	Securities in bank credit <sup>2</sup>	1,406.2	1,416.5	1,404.8	1,448.2	1,490.6	1,514.7	1,535.9	1,539.8	1,545.1	1,542.5	1,532.2	1,532.0
3	Treasury and agency securities <sup>3</sup>	872.0	932.0	927.6	972.8	1,013.9	1,030.0	1,050.7	1,060.5	1,061.1	1,060.8	1,055.6	1,059.7
4	Mortgage-backed securities (MBS) <sup>4</sup>	688.6	691.9	685.3	716.4	732.1	742.9	765.2	788.5	785.0	792.0	785.1	791.5
5	Non-MBS <sup>5</sup>	183.4	240.1	242.4	256.3	281.8	287.1	285.6	272.0	276.1	268.8	270.5	268.2
6	Other securities	534.2	484.6	477.2	475.5	476.7	484.7	485.1	479.3	484.0	481.7	476.6	472.3
7	Mortgage-backed securities <sup>6</sup>	177.7	154.1	148.4	146.0	144.1	140.5	138.0	136.8	136.9	136.9	138.2	135.1
8	Non-MBS <sup>7</sup>	356.4	330.5	328.8	329.5	332.6	344.2	347.1	342.5	347.1	344.8	338.4	337.3
9	Loans and leases in bank credit <sup>8</sup>	3,811.5	3,989.0	3,963.5	3,921.2	3,915.6	3,909.7	3,896.6	3,905.5	3,906.3	3,909.8	3,894.1	3,912.0
10	Commercial and industrial loans	656.9	609.3	601.1	599.3	601.3	603.9	605.8	609.8	606.7	609.3	611.7	611.6
11	Real estate loans	2,129.6	2,063.3	2,053.1	2,034.9	2,033.2	2,034.4	2,028.2	2,032.0	2,033.6	2,033.0	2,020.7	2,038.1
12	Revolving home equity loans	486.7	478.8	476.9	476.0	474.4	472.5	469.9	462.7	467.8	467.4	456.6	455.8
13	Closed-end residential loans <sup>9</sup>	1,015.3	990.5	986.8	975.1	979.6	989.6	994.4	1,011.8	1,007.0	1,007.1	1,008.6	1,027.5
14	Commercial real estate loans <sup>10</sup>	627.5	594.1	589.4	583.9	579.2	572.3	563.9	557.4	558.7	558.5	555.6	554.8
15	Consumer loans	612.5	904.3	901.2	895.7	892.1	880.5	869.5	866.3	864.9	865.6	866.2	868.6
16	Credit cards and other revolving plans	266.2	526.5	524.3	518.9	516.3	512.3	505.1	502.9	501.4	502.1	502.9	505.5
17	Other consumer loans <sup>11</sup>	346.4	377.9	376.9	376.8	375.8	368.2	364.4	363.4	363.5	363.5	363.3	363.1
18	Other loans and leases	412.5	412.1	408.1	391.3	389.0	390.8	393.0	397.5	401.0	401.9	395.5	393.6
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	144.4	133.9	127.7	114.9	112.4	114.5	114.6	118.1	122.4	122.1	115.3	113.1
20	All other loans and leases <sup>13</sup>	268.1	278.2	280.4	276.5	276.6	276.3	278.4	279.4	278.6	279.8	280.2	280.5
21	LESS: Allowance for loan and lease losses	143.9	174.0	171.3	164.7	165.1	163.5	157.6	157.3	158.3	157.7	156.3	156.1
22	Interbank loans <sup>12</sup>	130.4	69.8	71.6	80.1	90.6	96.5	117.6	108.3	106.8	103.0	112.5	106.1
23	Fed funds and reverse RPs with banks <sup>12</sup>	73.4	58.3	60.2	67.4	77.0	79.4	90.8	82.9	81.3	77.8	87.3	80.1
24	Loans to commercial banks <sup>14</sup>	57.1	11.5	11.4	12.7	13.5	17.2	26.8	25.5	25.4	25.2	25.2	25.9
25	Cash assets <sup>15</sup>	622.9	560.0	522.3	497.0	449.2	446.1	448.5	440.9	435.4	459.3	427.1	448.7
26	Trading assets <sup>16</sup>	176.3	160.4	164.5	174.4	184.0	178.9	197.4	185.9	196.7	186.1	177.2	175.3
27	Derivatives with a positive fair value <sup>17</sup>	165.8	150.4	152.9	162.3	172.6	166.8	182.8	170.2	181.2	170.4	161.2	159.3
28	Other trading assets	10.5	10.0	11.5	12.1	11.4	12.1	14.6	15.8	15.5	15.7	16.0	16.0
29	Other assets <sup>18</sup>	888.2	930.8	925.2	910.5	916.5	911.6	913.0	912.5	921.0	905.6	914.5	906.1
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>6,891.6</b>	<b>6,952.7</b>	<b>6,880.6</b>	<b>6,866.8</b>	<b>6,881.4</b>	<b>6,894.0</b>	<b>6,951.3</b>	<b>6,935.7</b>	<b>6,952.9</b>	<b>6,948.7</b>	<b>6,901.3</b>	<b>6,924.0</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)

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>LIABILITIES</b>												
31 Deposits	4,037.5	4,046.8	4,062.1	4,041.1	4,048.1	4,077.5	4,111.2	4,160.3	4,143.6	4,172.5	4,159.6	4,176.5
32 Large time deposits	441.3	364.3	362.0	353.9	347.8	341.9	336.3	320.1	330.8	328.7	306.8	306.6
33 Other deposits	3,596.3	3,682.6	3,700.0	3,687.2	3,700.3	3,735.6	3,775.0	3,840.2	3,812.8	3,843.8	3,852.8	3,869.9
34 Borrowings	970.0	1,172.1	1,093.4	1,054.3	1,048.0	1,035.2	1,020.5	988.5	1,006.3	982.9	974.7	979.4
35 Borrowings from banks in the U.S.	143.5	76.5	81.4	87.9	89.0	99.3	111.4	117.6	126.5	121.2	109.4	112.9
36 Borrowings from others	826.5	1,095.6	1,012.1	966.4	959.0	935.9	909.1	870.8	879.8	861.7	865.4	866.5
37 Trading liabilities <sup>20</sup>	125.6	124.2	125.8	143.5	162.0	158.6	168.9	144.2	152.9	144.7	129.8	138.9
38 Derivatives with a negative fair value <sup>17</sup>	79.8	87.6	85.9	93.2	95.5	91.9	99.6	88.2	96.4	89.6	77.9	83.3
39 Other trading liabilities	45.9	36.6	39.9	50.3	66.5	66.7	69.3	56.0	56.6	55.1	51.9	55.5
40 Net due to related foreign offices	506.3	330.7	319.3	345.9	329.0	308.2	333.1	321.6	326.5	335.2	314.9	307.8
41 Other liabilities <sup>21</sup>	330.0	334.2	329.9	328.1	333.5	352.1	366.4	367.6	370.5	361.5	368.3	364.0
42 TOTAL LIABILITIES <sup>19</sup>	<b>5,969.4</b>	<b>6,008.0</b>	<b>5,930.5</b>	<b>5,912.9</b>	<b>5,920.6</b>	<b>5,931.5</b>	<b>6,000.2</b>	<b>5,982.1</b>	<b>5,999.8</b>	<b>5,996.8</b>	<b>5,947.5</b>	<b>5,966.5</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>922.2</b>	<b>944.7</b>	<b>950.1</b>	<b>953.9</b>	<b>960.7</b>	<b>962.5</b>	<b>951.1</b>	<b>953.6</b>	<b>953.1</b>	<b>951.9</b>	<b>953.8</b>	<b>957.5</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-4.3	5.3	7.7	12.8	15.3	15.2	16.3	14.2	15.4	14.7	16.4	8.1
45 Securitized consumer loans <sup>24</sup>	304.8	6.1	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	4.6
46 Securitized credit cards and other revolving plans	272.7	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	32.1	6.1	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	4.6
48 Securitized real estate loans <sup>24</sup>	1,389.0	1,356.0	1,360.9	1,363.3	1,351.7	1,348.9	1,332.8	1,343.3	1,335.6	1,347.7	1,347.9	1,345.7

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

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	3,033.6	3,010.0	3,003.9	3,016.6	3,014.6	3,012.9	3,003.5	3,009.2	2,995.5	3,003.2	3,018.1	3,023.5
2 Securities in bank credit <sup>2</sup>	659.1	649.3	651.3	667.5	663.0	680.3	675.2	689.1	682.5	685.5	695.8	699.6
3 Treasury and agency securities <sup>3</sup>	444.1	461.7	463.5	472.5	465.8	481.9	474.1	484.3	478.6	480.3	488.7	495.7
4 Mortgage-backed securities (MBS) <sup>4</sup>	279.5	285.3	288.6	293.7	293.8	294.8	300.7	306.7	302.9	304.1	309.2	313.6
5 Non-MBS <sup>5</sup>	164.6	176.4	174.9	178.8	172.0	187.1	173.4	177.6	175.8	176.2	179.5	182.1
6 Other securities	215.0	187.6	187.8	195.0	197.2	198.4	201.1	204.8	203.9	205.2	207.1	203.9
7 Mortgage-backed securities <sup>6</sup>	29.6	27.0	26.2	28.6	28.4	27.5	26.6	26.6	25.8	27.1	27.4	26.6
8 Non-MBS <sup>7</sup>	185.3	160.6	161.6	166.4	168.8	170.9	174.5	178.1	178.1	178.1	179.7	177.2
9 Loans and leases in bank credit <sup>8</sup>	2,374.5	2,360.7	2,352.6	2,349.1	2,351.7	2,332.6	2,328.3	2,320.1	2,313.0	2,317.7	2,322.4	2,323.9
10 Commercial and industrial loans	395.6	382.9	383.5	383.6	382.8	381.4	382.6	382.4	383.6	381.9	381.9	381.7
11 Real estate loans	1,636.2	1,599.9	1,590.7	1,582.9	1,579.8	1,562.7	1,558.0	1,553.4	1,546.3	1,550.9	1,558.6	1,553.7
12 Revolving home equity loans	118.9	120.6	120.3	120.4	120.6	120.5	120.4	123.7	119.8	119.5	129.1	128.7
13 Closed-end residential loans <sup>9</sup>	525.6	522.4	520.4	521.9	523.8	515.0	516.8	514.4	509.7	515.8	514.0	513.3
14 Commercial real estate loans <sup>10</sup>	991.7	957.0	950.0	940.6	935.4	927.3	920.7	915.3	916.8	915.6	915.4	911.7
15 Consumer loans	223.0	255.9	255.0	259.0	263.8	263.4	265.5	263.3	263.0	261.9	263.1	265.6
16 Credit cards and other revolving plans	77.7	109.3	107.7	110.8	111.7	110.9	112.0	109.3	109.4	108.4	109.0	110.5
17 Other consumer loans <sup>11</sup>	145.4	146.6	147.3	148.2	152.1	152.5	153.5	154.0	153.6	153.5	154.1	155.1
18 Other loans and leases	119.7	122.1	123.3	123.6	125.2	125.0	122.3	121.1	120.2	123.0	118.7	122.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	1.9	1.3	2.0	1.3	1.7	3.0	1.7	2.1	1.7	3.5	1.2	2.3
20 All other loans and leases <sup>13</sup>	117.8	120.8	121.3	122.3	123.5	122.0	120.5	118.9	118.5	119.5	117.6	120.6
21 LESS: Allowance for loan and lease losses	55.7	55.9	57.0	58.5	56.9	60.1	57.2	58.3	57.5	58.2	58.8	59.3
22 Interbank loans <sup>12</sup>	61.8	55.5	52.3	52.1	52.2	56.8	52.4	56.2	61.6	65.1	47.9	48.5
23 Fed funds and reverse RPs with banks <sup>12</sup>	56.2	52.5	49.1	49.0	48.8	53.3	49.1	53.7	58.8	62.5	45.4	47.1
24 Loans to commercial banks <sup>14</sup>	5.6	3.0	3.2	3.2	3.4	3.5	3.3	2.4	2.8	2.6	2.5	1.4
25 Cash assets <sup>15</sup>	260.3	284.6	294.3	293.2	307.7	300.7	317.9	300.1	309.5	292.8	303.2	290.8
26 Trading assets <sup>16</sup>	8.8	5.9	6.0	6.2	7.0	6.6	6.9	6.4	6.8	6.3	6.1	5.8
27 Derivatives with a positive fair value <sup>17</sup>	5.9	5.8	6.0	6.4	6.7	6.3	6.5	6.0	6.4	6.1	5.8	5.5
28 Other trading assets	2.9	0.1	0.0	-0.2	0.3	0.3	0.4	0.3	0.4	0.3	0.3	0.4
29 Other assets <sup>18</sup>	255.4	272.7	274.0	276.5	277.3	274.7	275.4	273.7	273.3	271.0	274.6	275.6
30 TOTAL ASSETS <sup>19</sup>	<b>3,564.2</b>	<b>3,572.9</b>	<b>3,573.5</b>	<b>3,586.2</b>	<b>3,602.0</b>	<b>3,591.6</b>	<b>3,598.9</b>	<b>3,587.3</b>	<b>3,589.3</b>	<b>3,580.3</b>	<b>3,591.1</b>	<b>3,584.9</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)

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>LIABILITIES</b>												
31 Deposits	2,644.9	2,657.3	2,660.4	2,670.1	2,675.4	2,692.3	2,706.1	2,704.0	2,705.1	2,708.5	2,700.7	2,695.4
32 Large time deposits	471.1	464.6	465.7	455.0	450.6	449.5	445.8	441.9	444.1	442.2	442.1	438.0
33 Other deposits	2,173.7	2,192.7	2,194.8	2,215.2	2,224.8	2,242.8	2,260.3	2,262.0	2,261.0	2,266.3	2,258.7	2,257.4
34 Borrowings	423.3	390.8	390.2	384.1	387.5	372.8	367.5	361.6	362.7	358.9	367.4	356.2
35 Borrowings from banks in the U.S.	103.9	83.7	80.0	81.1	82.4	78.7	78.0	77.0	76.7	75.5	81.2	73.3
36 Borrowings from others	319.4	307.1	310.2	303.0	305.1	294.1	289.5	284.6	286.0	283.5	286.2	282.8
37 Trading liabilities <sup>20</sup>	4.4	4.6	4.4	4.9	5.3	6.5	5.3	4.7	5.0	4.9	4.6	4.3
38 Derivatives with a negative fair value <sup>17</sup>	3.5	3.7	3.5	4.1	4.4	5.7	4.3	4.1	4.3	4.2	4.0	3.7
39 Other trading liabilities	0.9	0.9	1.0	0.8	0.9	0.8	0.9	0.7	0.7	0.7	0.6	0.7
40 Net due to related foreign offices	42.9	46.8	50.6	50.4	49.1	49.9	56.5	52.0	53.8	49.8	49.8	54.1
41 Other liabilities <sup>21</sup>	65.3	67.2	65.7	64.8	66.0	67.2	73.3	71.4	72.6	70.6	71.1	70.6
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,180.7</b>	<b>3,166.6</b>	<b>3,171.3</b>	<b>3,174.3</b>	<b>3,183.3</b>	<b>3,188.8</b>	<b>3,208.6</b>	<b>3,193.6</b>	<b>3,199.3</b>	<b>3,192.8</b>	<b>3,193.6</b>	<b>3,180.7</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>383.4</b>	<b>406.3</b>	<b>402.2</b>	<b>411.9</b>	<b>418.7</b>	<b>402.8</b>	<b>390.2</b>	<b>393.7</b>	<b>390.0</b>	<b>387.5</b>	<b>397.5</b>	<b>404.3</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	2.2	3.0	3.7	4.6	5.5	5.5	5.2	5.2	5.4	5.3	5.3	4.4
45 Securitized consumer loans <sup>24</sup>	86.0	15.6	15.7	15.2	15.0	14.8	13.3	13.4	13.4	13.4	13.5	13.5
46 Securitized credit cards and other revolving plans	85.0	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.3	13.4	13.4	13.5
47 Other securitized consumer loans	1.0	0.0	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
48 Securitized real estate loans <sup>24</sup>	26.7	16.7	15.6	13.9	14.7	25.3	34.2	24.7	27.9	24.8	22.3	20.4

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

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1	
<b>ASSETS</b>													
1	Bank credit	3,043.4	3,010.6	3,006.9	3,006.2	3,009.5	3,007.2	3,008.3	3,017.2	3,008.5	3,011.0	3,024.5	3,025.4
2	Securities in bank credit <sup>2</sup>	660.4	657.5	657.5	662.2	664.4	669.0	677.3	690.0	686.5	687.0	694.7	696.2
3	Treasury and agency securities <sup>3</sup>	443.8	465.4	464.9	467.6	466.8	468.8	474.7	483.6	479.9	480.4	486.7	490.6
4	Mortgage-backed securities (MBS) <sup>4</sup>	278.6	287.9	287.8	291.0	291.4	293.6	298.3	306.0	303.4	303.5	307.9	311.2
5	Non-MBS <sup>5</sup>	165.3	177.5	177.1	176.6	175.4	175.2	176.4	177.6	176.5	176.9	178.7	179.4
6	Other securities	216.5	192.1	192.5	194.6	197.6	200.2	202.6	206.4	206.5	206.6	208.0	205.6
7	Mortgage-backed securities <sup>6</sup>	29.8	27.5	27.5	27.6	27.5	27.1	26.3	26.8	26.4	27.2	27.2	26.7
8	Non-MBS <sup>7</sup>	186.7	164.7	165.1	167.0	170.0	173.1	176.3	179.7	180.2	179.5	180.8	178.9
9	Loans and leases in bank credit <sup>8</sup>	2,383.0	2,353.1	2,349.4	2,344.0	2,345.1	2,338.2	2,330.9	2,327.2	2,322.0	2,324.0	2,329.8	2,329.2
10	Commercial and industrial loans	396.2	384.3	383.8	382.1	381.0	382.1	382.9	383.1	383.6	382.7	383.5	382.3
11	Real estate loans	1,640.8	1,595.5	1,587.8	1,583.3	1,580.8	1,567.6	1,562.8	1,557.5	1,554.8	1,553.6	1,560.6	1,555.9
12	Revolving home equity loans	119.0	120.1	119.5	119.9	119.9	119.9	119.9	123.7	119.5	119.4	129.3	129.1
13	Closed-end residential loans <sup>9</sup>	528.4	520.2	519.4	522.5	525.5	518.5	520.4	517.3	517.0	516.8	514.9	514.9
14	Commercial real estate loans <sup>10</sup>	993.4	955.2	948.9	940.9	935.4	929.3	922.5	916.5	918.3	917.4	916.5	911.9
15	Consumer loans	223.3	253.2	254.3	255.8	260.3	261.9	261.6	262.7	261.5	262.1	263.8	264.6
16	Credit cards and other revolving plans	77.8	107.6	107.6	108.1	109.3	108.8	108.0	108.8	108.0	108.4	109.6	110.1
17	Other consumer loans <sup>11</sup>	145.4	145.6	146.7	147.7	151.0	153.2	153.7	153.9	153.5	153.7	154.2	154.5
18	Other loans and leases	122.7	120.1	123.5	122.8	123.1	126.5	123.6	123.8	122.1	125.6	121.9	126.4
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	1.9	1.2	2.8	1.3	1.6	3.9	1.4	2.1	1.2	3.4	1.5	2.8
20	All other loans and leases <sup>13</sup>	120.9	119.0	120.7	121.5	121.5	122.6	122.1	121.7	120.9	122.3	120.4	123.6
21	LESS: Allowance for loan and lease losses	54.9	58.9	58.5	58.4	58.3	57.4	57.3	57.4	57.5	57.5	57.2	57.2
22	Interbank loans <sup>12</sup>	63.7	52.7	49.8	48.7	49.5	56.7	50.8	58.0	62.9	67.1	48.5	53.3
23	Fed funds and reverse RPs with banks <sup>12</sup>	58.4	49.6	46.7	45.6	46.5	53.7	48.5	55.9	60.7	65.0	46.2	51.5
24	Loans to commercial banks <sup>14</sup>	5.3	3.2	3.1	3.1	3.1	3.0	2.3	2.1	2.2	2.2	2.3	1.7
25	Cash assets <sup>15</sup>	271.2	281.7	286.7	283.9	294.3	300.7	312.1	312.0	319.0	309.9	311.7	307.6
26	Trading assets <sup>16</sup>	8.6	6.1	6.2	6.4	6.5	6.7	6.8	6.3	6.5	6.3	6.4	6.1
27	Derivatives with a positive fair value <sup>17</sup>	6.0	5.8	5.9	6.2	6.3	6.5	6.6	6.2	6.3	6.1	6.2	5.9
28	Other trading assets	2.6	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2
29	Other assets <sup>18</sup>	256.9	273.6	274.1	274.7	273.7	275.1	274.7	275.1	275.3	273.2	276.6	275.9
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>3,588.8</b>	<b>3,565.8</b>	<b>3,565.1</b>	<b>3,561.6</b>	<b>3,575.2</b>	<b>3,588.9</b>	<b>3,595.4</b>	<b>3,611.3</b>	<b>3,614.7</b>	<b>3,610.1</b>	<b>3,610.4</b>	<b>3,611.1</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)

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
LIABILITIES												
31 Deposits	2,646.9	2,658.5	2,654.8	2,656.8	2,663.2	2,676.1	2,690.0	2,708.1	2,710.2	2,712.6	2,696.9	2,711.1
32 Large time deposits	473.3	461.6	460.1	454.4	451.3	450.2	448.2	444.5	446.7	445.2	443.9	441.0
33 Other deposits	2,173.6	2,197.0	2,194.7	2,202.4	2,211.9	2,226.0	2,241.9	2,263.5	2,263.6	2,267.4	2,253.0	2,270.2
34 Borrowings	422.0	393.3	388.4	378.6	380.7	375.2	368.1	361.7	362.6	358.1	369.7	356.0
35 Borrowings from banks in the U.S.	99.8	86.4	80.7	79.0	78.5	76.1	76.4	74.3	73.0	72.4	80.0	71.1
36 Borrowings from others	322.2	306.9	307.7	299.6	302.2	299.2	291.6	287.5	289.6	285.7	289.7	284.9
37 Trading liabilities <sup>20</sup>	4.5	4.5	4.6	4.8	4.9	5.1	5.3	4.8	5.0	4.8	4.8	4.6
38 Derivatives with a negative fair value <sup>17</sup>	3.5	3.7	3.8	4.0	4.2	4.3	4.5	4.1	4.3	4.1	4.1	3.9
39 Other trading liabilities	1.0	0.8	0.9	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7
40 Net due to related foreign offices	44.0	45.6	50.5	49.8	48.7	51.8	51.1	52.4	52.3	50.1	52.6	56.6
41 Other liabilities <sup>21</sup>	67.5	66.1	65.5	67.7	71.4	72.3	71.2	73.8	74.1	73.6	74.9	73.2
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,184.8</b>	<b>3,168.0</b>	<b>3,163.8</b>	<b>3,157.8</b>	<b>3,169.0</b>	<b>3,180.5</b>	<b>3,185.8</b>	<b>3,200.7</b>	<b>3,204.2</b>	<b>3,199.2</b>	<b>3,198.8</b>	<b>3,201.6</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>403.9</b>	<b>397.8</b>	<b>401.4</b>	<b>403.8</b>	<b>406.3</b>	<b>408.4</b>	<b>409.7</b>	<b>410.6</b>	<b>410.5</b>	<b>410.9</b>	<b>411.6</b>	<b>409.5</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	2.2	3.0	3.7	4.6	5.5	5.5	5.2	5.2	5.4	5.3	5.3	4.4
45 Securitized consumer loans <sup>24</sup>	86.8	15.5	15.4	14.5	14.3	14.2	14.0	14.0	14.0	14.0	14.0	14.1
46 Securitized credit cards and other revolving plans	85.9	15.4	15.3	14.5	14.2	14.2	13.9	14.0	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 <sup>24</sup>	22.5	20.6	20.7	20.0	19.9	19.9	19.6	19.4	19.4	19.4	19.4	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

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	807.7	773.3	769.8	790.4	799.5	802.6	811.3	802.8	808.8	810.3	796.8	793.4
2 Securities in bank credit <sup>2</sup>	251.9	233.8	228.6	236.5	247.6	249.7	245.7	245.2	243.5	240.6	247.4	250.6
3 Treasury and agency securities <sup>3</sup>	96.5	96.0	94.6	100.1	101.5	105.9	110.4	104.2	106.1	102.8	102.1	104.5
4 Mortgage-backed securities (MBS) <sup>4</sup>	27.8	22.7	22.9	22.3	21.2	20.6	19.9	20.8	20.9	20.7	21.1	20.3
5 Non-MBS <sup>5</sup>	68.7	73.4	71.7	77.8	80.3	85.4	90.5	83.5	85.2	82.2	80.9	84.1
6 Other securities	155.4	137.8	134.0	136.4	146.1	143.8	135.3	141.0	137.3	137.8	145.3	146.1
7 Mortgage-backed securities <sup>6</sup>	7.8	8.2	8.8	8.6	8.3	7.9	8.3	8.8	8.6	8.3	9.1	9.0
8 Non-MBS <sup>7</sup>	147.6	129.6	125.2	127.8	137.8	135.9	127.0	132.2	128.7	129.5	136.2	137.1
9 Loans and leases in bank credit <sup>8</sup>	555.8	539.4	541.2	553.9	551.9	552.9	565.6	557.6	565.3	569.7	549.4	542.8
10 Commercial and industrial loans	266.4	239.6	238.9	237.8	235.4	232.9	232.7	232.9	234.9	234.7	231.4	230.8
11 Real estate loans	41.3	38.0	37.5	37.7	36.6	36.0	34.5	35.7	35.7	35.9	35.8	35.8
12 Revolving home equity loans	-0.3	0.1	-0.3	0.1	-0.6	-0.9	-1.2	-0.5	-0.8	-0.6	-0.3	0.0
13 Closed-end residential loans <sup>9</sup>	2.6	2.4	2.3	2.2	2.6	2.5	2.4	2.3	2.3	2.4	2.3	2.3
14 Commercial real estate loans <sup>10</sup>	39.0	35.5	35.4	35.4	34.6	34.4	33.4	33.8	34.2	34.1	33.8	33.6
15 Consumer loans	1.4	1.5	1.4	1.5	1.3	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 <sup>11</sup>	1.4	1.5	1.4	1.5	1.3	1.4	1.5	1.5	1.5	1.5	1.5	1.5
18 Other loans and leases	246.7	260.4	263.4	277.0	278.6	282.6	296.9	287.5	293.3	297.6	280.7	274.6
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	65.6	76.0	78.6	88.5	91.9	97.4	102.6	91.9	97.0	101.7	85.1	80.0
20 All other loans and leases <sup>13</sup>	181.1	184.4	184.7	188.5	186.7	185.2	194.3	195.6	196.3	195.8	195.6	194.6
21 LESS: Allowance for loan and lease losses	1.8	1.7	1.6	1.3	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1
22 Interbank loans <sup>12</sup>	30.9	32.1	27.2	32.8	37.4	33.0	31.6	32.6	33.0	29.9	30.5	35.9
23 Fed funds and reverse RPs with banks <sup>12</sup>	28.6	27.5	22.2	27.9	32.5	28.7	27.6	28.7	28.7	26.1	26.5	32.4
24 Loans to commercial banks <sup>14</sup>	2.4	4.6	4.9	4.9	4.8	4.3	4.0	3.9	4.2	3.7	4.0	3.5
25 Cash assets <sup>15</sup>	353.2	381.5	358.7	418.2	426.6	372.2	354.3	345.1	334.6	298.9	383.6	372.6
26 Trading assets <sup>16</sup>	107.7	117.0	129.3	147.6	176.5	208.4	235.4	264.1	260.4	255.1	258.0	290.6
27 Derivatives with a positive fair value <sup>17</sup>	94.7	104.6	117.4	135.6	163.7	192.0	217.8	245.3	240.2	233.5	242.4	273.6
28 Other trading assets	12.9	12.5	12.0	11.9	12.8	16.4	17.6	18.8	20.3	21.6	15.6	17.0
29 Other assets <sup>18</sup>	45.4	52.8	47.9	37.9	42.7	49.8	49.0	51.6	54.3	51.7	52.3	45.1
30 TOTAL ASSETS <sup>19</sup>	<b>1,343.1</b>	<b>1,355.0</b>	<b>1,331.3</b>	<b>1,425.6</b>	<b>1,481.6</b>	<b>1,464.9</b>	<b>1,480.4</b>	<b>1,495.1</b>	<b>1,490.0</b>	<b>1,444.8</b>	<b>1,520.0</b>	<b>1,536.6</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)

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1	
LIABILITIES													
31	Deposits	1,012.9	978.0	982.4	1,026.5	1,049.6	1,054.7	1,069.4	1,062.8	1,066.6	1,061.8	1,061.2	1,057.6
32	Large time deposits	978.5	934.2	936.9	977.1	993.9	1,004.3	1,014.2	1,004.4	1,008.7	1,001.4	1,002.9	1,000.2
33	Other deposits	34.4	43.9	45.5	49.4	55.8	50.4	55.2	58.4	57.9	60.4	58.2	57.4
34	Borrowings	548.8	506.3	509.3	521.4	534.7	528.0	546.2	549.9	565.7	537.9	551.0	539.8
35	Borrowings from banks in the U.S.	33.8	33.7	34.8	35.6	38.4	33.9	33.6	35.5	40.9	34.6	31.4	33.2
36	Borrowings from others	515.0	472.6	474.5	485.8	496.4	494.1	512.6	514.5	524.8	503.3	519.6	506.6
37	Trading liabilities <sup>20</sup>	114.9	115.6	130.4	152.3	180.8	212.8	249.2	272.9	269.7	262.2	265.3	297.4
38	Derivatives with a negative fair value <sup>17</sup>	97.8	98.5	109.2	127.0	155.1	187.4	218.0	245.6	246.1	239.5	235.7	267.2
39	Other trading liabilities	17.1	17.1	21.2	25.3	25.7	25.4	31.2	27.2	23.6	22.7	29.7	30.2
40	Net due to related foreign offices	-372.5	-293.3	-299.8	-296.4	-306.6	-378.6	-452.3	-456.1	-485.3	-472.1	-428.0	-428.6
41	Other liabilities <sup>21</sup>	29.4	51.5	47.1	48.2	45.9	57.8	54.4	53.0	59.2	50.9	51.9	52.4
42	TOTAL LIABILITIES <sup>19</sup>	<b>1,333.5</b>	<b>1,358.0</b>	<b>1,369.5</b>	<b>1,452.0</b>	<b>1,504.4</b>	<b>1,474.7</b>	<b>1,466.8</b>	<b>1,482.5</b>	<b>1,475.9</b>	<b>1,440.8</b>	<b>1,501.3</b>	<b>1,518.6</b>
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>9.6</b>	<b>-3.1</b>	<b>-38.2</b>	<b>-26.3</b>	<b>-22.8</b>	<b>-9.8</b>	<b>13.6</b>	<b>12.6</b>	<b>14.1</b>	<b>4.1</b>	<b>18.7</b>	<b>18.0</b>
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-13.3	-8.2	-8.0	-7.6	-6.9	-6.6	-6.2	-6.8	-6.5	-6.9	-7.0	-7.0
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

December 10, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 10	Nov 17	Nov 24	Dec 1
<b>ASSETS</b>												
1 Bank credit	813.4	770.1	770.4	787.1	799.4	810.3	820.2	810.3	820.1	817.6	801.1	798.2
2 Securities in bank credit <sup>2</sup>	256.9	235.0	231.7	236.0	246.6	255.1	252.6	250.7	255.3	249.3	247.2	248.4
3 Treasury and agency securities <sup>3</sup>	97.5	94.9	90.5	98.0	104.0	110.6	108.8	105.7	109.5	104.2	102.2	104.5
4 Mortgage-backed securities (MBS) <sup>4</sup>	28.0	22.0	21.8	22.9	21.6	21.2	21.4	21.2	21.6	21.2	21.1	20.7
5 Non-MBS <sup>5</sup>	69.5	72.9	68.8	75.2	82.4	89.4	87.3	84.4	87.9	83.0	81.2	83.9
6 Other securities	159.4	140.1	141.2	138.0	142.7	144.6	143.8	145.0	145.8	145.0	145.0	143.8
7 Mortgage-backed securities <sup>6</sup>	7.9	7.9	7.9	8.0	8.1	8.0	8.1	8.8	8.8	8.8	8.8	8.7
8 Non-MBS <sup>7</sup>	151.5	132.2	133.3	129.9	134.6	136.6	135.7	136.2	137.0	136.2	136.2	135.2
9 Loans and leases in bank credit <sup>8</sup>	556.5	535.1	538.7	551.1	552.7	555.1	567.6	559.6	564.8	568.3	553.9	549.8
10 Commercial and industrial loans	266.1	239.2	238.6	235.3	234.4	232.7	232.3	232.7	233.0	233.7	232.4	232.0
11 Real estate loans	42.2	38.2	37.8	37.1	36.7	36.7	36.2	36.9	37.1	37.0	36.9	36.9
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>	2.6	2.4	2.2	2.1	2.3	2.3	2.3	2.2	2.3	2.3	2.2	2.2
14 Commercial real estate loans <sup>10</sup>	39.4	35.6	35.3	34.7	34.2	34.2	33.7	34.4	34.6	34.5	34.5	34.4
15 Consumer loans	1.3	1.4	1.4	1.4	1.4	1.5	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 <sup>11</sup>	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5
18 Other loans and leases	246.9	256.3	260.9	277.3	280.2	284.2	297.6	288.5	293.2	296.0	283.1	279.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	68.1	75.2	79.1	89.1	93.0	95.2	103.0	94.1	99.3	101.8	88.4	84.2
20 All other loans and leases <sup>13</sup>	178.9	181.1	181.8	188.3	187.2	189.0	194.6	194.4	193.9	194.3	194.7	195.2
21 LESS: Allowance for loan and lease losses	1.9	1.5	1.5	1.4	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.3
22 Interbank loans <sup>12</sup>	33.1	33.1	27.7	33.4	34.5	31.7	33.1	34.2	34.2	30.4	32.6	39.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	29.7	29.0	23.5	29.0	29.7	26.9	28.3	29.5	29.3	25.8	27.8	34.7
24 Loans to commercial banks <sup>14</sup>	3.5	4.2	4.1	4.4	4.8	4.8	4.8	4.7	4.9	4.6	4.8	4.3
25 Cash assets <sup>15</sup>	364.7	362.3	345.8	415.9	428.3	379.2	366.2	355.9	338.5	321.8	406.4	362.3
26 Trading assets <sup>16</sup>	126.7	111.7	116.8	139.6	171.8	217.1	250.7	294.3	281.9	282.8	294.7	333.3
27 Derivatives with a positive fair value <sup>17</sup>	113.6	99.7	105.0	126.1	157.2	199.5	231.3	274.9	260.6	261.0	278.3	316.3
28 Other trading assets	13.1	12.0	11.8	13.5	14.6	17.6	19.4	19.4	21.3	21.8	16.4	17.0
29 Other assets <sup>18</sup>	44.3	53.1	48.6	37.6	39.5	46.9	48.0	51.1	54.5	48.4	52.3	46.2
30 TOTAL ASSETS <sup>19</sup>	<b>1,380.4</b>	<b>1,328.9</b>	<b>1,307.7</b>	<b>1,412.3</b>	<b>1,472.1</b>	<b>1,483.8</b>	<b>1,517.0</b>	<b>1,544.6</b>	<b>1,528.0</b>	<b>1,499.7</b>	<b>1,585.9</b>	<b>1,577.7</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)

December 10, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 10	Nov 17	Nov 24	Dec 1
<b>LIABILITIES</b>												
31 Deposits	1,015.4	983.2	981.1	1,014.1	1,048.5	1,051.2	1,070.0	1,065.4	1,069.4	1,066.4	1,065.9	1,055.1
32 Large time deposits	982.6	937.3	936.4	963.7	992.5	1,002.0	1,016.3	1,008.4	1,013.4	1,007.3	1,008.9	998.9
33 Other deposits	32.9	45.9	44.7	50.4	56.0	49.2	53.7	57.0	56.0	59.1	57.0	56.2
34 Borrowings	547.4	511.8	511.6	522.7	543.3	532.2	543.6	549.6	561.4	535.4	553.9	543.1
35 Borrowings from banks in the U.S.	34.1	31.7	33.7	35.9	40.1	37.2	35.6	36.1	38.7	36.1	32.1	36.2
36 Borrowings from others	513.3	480.1	477.9	486.8	503.1	495.1	508.0	513.5	522.7	499.4	521.8	506.9
37 Trading liabilities <sup>20</sup>	126.3	116.2	119.9	142.3	176.2	223.5	257.4	292.8	280.8	279.3	291.9	330.1
38 Derivatives with a negative fair value <sup>17</sup>	109.4	95.4	100.3	120.2	151.6	195.8	227.5	265.3	257.2	256.5	261.3	298.6
39 Other trading liabilities	16.9	20.8	19.6	22.1	24.6	27.7	30.0	27.5	23.6	22.8	30.6	31.5
40 Net due to related foreign offices	-341.9	-338.1	-355.4	-315.9	-344.0	-381.7	-409.6	-420.8	-447.6	-434.9	-384.7	-406.2
41 Other liabilities <sup>21</sup>	30.2	53.0	47.6	46.2	45.3	55.5	52.5	54.6	61.1	50.4	56.0	52.6
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,377.4</b>	<b>1,326.0</b>	<b>1,304.8</b>	<b>1,409.3</b>	<b>1,469.1</b>	<b>1,480.8</b>	<b>1,514.0</b>	<b>1,541.6</b>	<b>1,525.1</b>	<b>1,496.8</b>	<b>1,582.9</b>	<b>1,574.7</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>3.0</b>											
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-13.3	-8.2	-8.0	-7.6	-6.9	-6.6	-6.2	-6.8	-6.5	-6.9	-7.0	-7.0
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).