

# FEDERAL RESERVE statistical release



H.8

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

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	9,406.2	9,338.1	9,319.6	9,249.6	9,210.4	9,126.5	9,042.7	9,099.6	9,077.9	9,099.1	9,103.1	9,082.0
2 Securities in bank credit <sup>2</sup>	2,166.8	2,210.7	2,252.5	2,268.1	2,304.0	2,313.3	2,302.1	2,308.1	2,300.8	2,312.4	2,336.5	2,346.5
3 Treasury and agency securities <sup>3</sup>	1,252.5	1,263.2	1,293.5	1,325.5	1,363.1	1,378.3	1,367.4	1,381.0	1,378.2	1,384.4	1,411.9	1,428.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	–	–	974.2	977.8	987.5	982.5	988.5	979.8	978.4	983.9	1,003.7
5 Non-MBS <sup>5</sup>	–	–	–	351.3	385.3	390.8	384.9	392.5	398.4	406.0	427.9	424.7
6 Other securities	914.3	947.5	959.0	942.6	940.8	935.0	934.7	927.1	922.6	928.0	924.6	918.1
7 Mortgage-backed securities <sup>6</sup>	–	–	–	207.8	208.9	209.6	209.6	209.0	209.7	209.0	207.5	204.1
8 Non-MBS <sup>7</sup>	–	–	–	734.8	731.9	725.4	725.1	718.1	712.8	719.0	717.1	714.0
9 Loans and leases in bank credit <sup>8</sup>	7,239.4	7,127.4	7,067.1	6,981.5	6,906.5	6,813.2	6,740.7	6,791.5	6,777.2	6,786.7	6,766.6	6,735.5
10 Commercial and industrial loans	1,636.9	1,525.4	1,499.0	1,482.8	1,450.7	1,414.9	1,383.9	1,366.9	1,362.6	1,357.3	1,350.2	1,344.9
11 Real estate loans	3,820.4	3,875.6	3,862.5	3,846.8	3,825.5	3,781.6	3,755.7	3,819.2	3,809.4	3,820.4	3,821.7	3,804.4
12 Revolving home equity loans	582.6	613.1	610.9	608.3	606.9	604.0	601.8	604.6	603.6	603.7	603.2	601.4
13 Closed-end residential loans <sup>9</sup>	1,514.2	1,550.4	1,546.9	1,540.7	1,528.1	1,498.0	1,487.7	1,556.2	1,550.2	1,559.5	1,566.1	1,558.3
14 Commercial real estate loans <sup>10</sup>	1,723.6	1,712.2	1,704.6	1,697.8	1,690.5	1,679.6	1,666.2	1,658.3	1,655.6	1,657.2	1,652.4	1,644.7
15 Consumer loans	858.1	858.3	856.2	852.6	850.5	848.1	846.5	842.3	843.6	841.9	841.3	836.3
16 Credit cards and other revolving plans	371.7	362.4	360.6	359.9	357.0	352.6	349.5	344.5	344.7	343.2	341.3	335.3
17 Other consumer loans <sup>11</sup>	486.4	495.9	495.6	492.7	493.4	495.4	497.0	497.8	498.9	498.8	500.0	501.0
18 Other loans and leases	923.9	868.1	849.4	799.3	779.8	768.6	754.6	763.1	761.6	767.0	753.4	749.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	274.7	272.4	262.0	222.7	213.9	205.5	200.0	209.5	209.7	212.6	200.9	203.9
20 All other loans and leases <sup>13</sup>	649.2	595.7	587.4	576.6	565.9	563.1	554.6	553.6	551.9	554.4	552.5	546.0
21 LESS: Allowance for loan and lease losses	–	–	–	187.1	192.4	195.1	199.5	205.7	205.2	208.5	206.0	207.3
22 Interbank loans <sup>12</sup>	341.9	396.3	386.5	339.0	318.2	312.8	288.4	220.3	217.1	205.8	209.1	217.7
23 Fed funds and reverse RPs with banks <sup>12</sup>	262.3	318.8	309.8	254.6	228.0	221.8	200.3	155.4	152.4	144.3	149.8	157.3
24 Loans to commercial banks <sup>14</sup>	79.6	77.5	76.7	84.4	90.3	91.0	88.1	64.9	64.6	61.5	59.3	60.5
25 Cash assets <sup>15</sup>	855.5	1,032.3	931.3	957.8	1,013.9	1,049.0	1,216.0	1,225.0	1,304.0	1,235.1	1,221.0	1,158.7
26 Trading assets <sup>16</sup>	–	–	–	380.4	364.5	357.4	339.0	312.9	311.9	294.8	288.4	271.8
27 Derivatives with a positive fair value <sup>17</sup>	–	–	–	362.7	346.4	337.2	316.1	289.9	287.4	274.8	269.3	255.0
28 Other trading assets	–	–	–	17.7	18.0	20.2	22.9	23.0	24.5	20.0	19.0	16.8
29 Other assets <sup>18</sup>	1,145.1	1,124.6	1,155.6	1,132.0	1,111.1	1,107.1	1,119.8	1,116.7	1,096.2	1,126.9	1,136.6	1,154.4
30 TOTAL ASSETS <sup>19</sup>	<b>12,107.1</b>	<b>12,127.0</b>	<b>12,001.3</b>	<b>11,871.6</b>	<b>11,825.8</b>	<b>11,757.7</b>	<b>11,806.5</b>	<b>11,768.7</b>	<b>11,801.9</b>	<b>11,753.2</b>	<b>11,752.2</b>	<b>11,677.4</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>LIABILITIES</b>												
31 Deposits	7,119.6	7,452.3	7,520.3	7,507.1	7,552.4	7,596.9	7,640.7	7,681.9	7,718.1	7,709.9	7,706.4	7,693.4
32 Large time deposits	1,902.5	1,871.8	1,881.6	1,900.9	1,900.9	1,890.7	1,896.6	1,883.9	1,889.9	1,886.0	1,886.0	1,879.9
33 Other deposits	5,217.1	5,580.5	5,638.7	5,606.3	5,651.5	5,706.3	5,744.0	5,798.0	5,828.2	5,824.0	5,820.4	5,813.5
34 Borrowings	2,597.2	2,384.2	2,320.5	2,216.6	2,137.7	2,038.3	1,995.5	1,958.6	1,950.4	1,935.1	1,955.0	1,913.3
35 Borrowings from banks in the U.S.	405.0	409.7	409.1	383.1	344.7	341.6	320.1	282.6	274.0	256.4	269.6	274.8
36 Borrowings from others	2,192.1	1,974.5	1,911.4	1,833.4	1,793.0	1,696.8	1,675.4	1,676.0	1,676.3	1,678.6	1,685.4	1,638.5
37 Trading liabilities <sup>20</sup>	—	—	—	312.7	311.2	305.5	295.4	273.5	271.1	262.4	259.5	249.9
38 Derivatives with a negative fair value <sup>17</sup>	—	—	—	262.7	261.9	254.3	237.2	219.3	218.3	209.7	204.4	195.1
39 Other trading liabilities	—	—	—	50.1	49.3	51.2	58.2	54.2	52.7	52.7	55.2	54.8
40 Net due to related foreign offices	397.9	165.8	58.5	85.8	92.5	138.5	206.5	208.4	244.9	173.7	147.3	129.5
41 Other liabilities <sup>21</sup>	437.2	434.1	460.7	451.1	415.8	415.8	396.1	406.4	400.0	422.0	419.0	409.3
42 TOTAL LIABILITIES <sup>19</sup>	<b>11,015.0</b>	<b>10,795.5</b>	<b>10,689.5</b>	<b>10,573.4</b>	<b>10,509.4</b>	<b>10,495.1</b>	<b>10,534.1</b>	<b>10,528.7</b>	<b>10,584.4</b>	<b>10,503.1</b>	<b>10,487.3</b>	<b>10,395.4</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,092.1</b>	<b>1,331.5</b>	<b>1,311.8</b>	<b>1,298.2</b>	<b>1,316.3</b>	<b>1,262.6</b>	<b>1,272.3</b>	<b>1,240.0</b>	<b>1,217.5</b>	<b>1,250.1</b>	<b>1,264.9</b>	<b>1,282.0</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	—	—	-55.1	-46.7	-36.2	-22.4	-16.2	-13.3	-11.8	-10.7	-13.0
45 Securitized consumer loans <sup>24</sup>	417.6	406.5	403.5	404.4	398.7	396.0	393.4	388.4	386.4	386.5	388.1	390.8
46 Securitized credit cards and other revolving plans	376.8	368.6	366.3	368.3	363.1	361.4	359.5	355.6	354.2	354.3	356.1	359.4
47 Other securitized consumer loans	40.8	37.9	37.2	36.1	35.6	34.6	33.9	32.8	32.3	32.2	32.0	31.4
48 Securitized real estate loans <sup>24</sup>	1,448.6	1,403.1	1,425.6	1,438.1	1,449.6	1,446.8	1,440.7	1,432.5	1,428.4	1,417.5	1,407.7	1,399.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	9,436.0	9,337.7	9,315.4	9,210.1	9,187.7	9,133.4	9,044.3	9,130.5	9,099.9	9,121.3	9,115.0	9,096.8
2 Securities in bank credit <sup>2</sup>	2,177.7	2,218.5	2,262.3	2,260.6	2,304.6	2,316.9	2,304.5	2,322.9	2,304.9	2,319.3	2,325.1	2,328.1
3 Treasury and agency securities <sup>3</sup>	1,259.1	1,260.0	1,294.0	1,317.1	1,362.2	1,374.4	1,362.5	1,392.5	1,382.5	1,397.2	1,414.0	1,418.7
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	970.1	975.6	981.0	975.6	992.6	981.9	989.2	990.3	996.8
5 Non-MBS <sup>5</sup>	—	—	—	347.0	386.6	393.4	386.9	399.9	400.6	408.0	423.7	421.8
6 Other securities	918.6	958.4	968.3	943.5	942.4	942.5	942.0	930.4	922.4	922.1	911.0	909.4
7 Mortgage-backed securities <sup>6</sup>	—	—	—	205.4	206.7	209.2	207.0	207.8	208.5	205.9	204.5	205.2
8 Non-MBS <sup>7</sup>	—	—	—	738.1	735.6	733.3	735.0	722.6	713.9	716.2	706.5	704.2
9 Loans and leases in bank credit <sup>8</sup>	7,258.3	7,119.3	7,053.2	6,949.6	6,883.2	6,816.5	6,739.8	6,807.5	6,795.0	6,802.0	6,790.0	6,768.7
10 Commercial and industrial loans	1,638.5	1,528.5	1,494.4	1,473.4	1,440.7	1,416.9	1,384.7	1,368.2	1,368.2	1,359.2	1,345.6	1,346.0
11 Real estate loans	3,830.4	3,874.3	3,860.5	3,851.5	3,831.0	3,783.5	3,760.3	3,829.0	3,811.6	3,824.6	3,830.1	3,807.0
12 Revolving home equity loans	584.4	611.4	609.4	607.0	606.0	604.0	603.4	606.5	605.7	604.7	604.6	604.7
13 Closed-end residential loans <sup>9</sup>	1,519.2	1,551.5	1,546.7	1,546.2	1,535.5	1,499.5	1,489.1	1,561.6	1,547.8	1,562.6	1,571.8	1,554.4
14 Commercial real estate loans <sup>10</sup>	1,726.8	1,711.4	1,704.4	1,698.2	1,689.6	1,679.9	1,667.8	1,660.9	1,658.1	1,657.3	1,653.6	1,647.9
15 Consumer loans	855.4	856.0	851.7	843.0	846.1	847.6	839.6	838.7	841.8	838.1	837.8	840.5
16 Credit cards and other revolving plans	372.1	357.6	355.3	354.3	354.8	351.4	344.4	344.4	347.7	345.1	345.2	347.9
17 Other consumer loans <sup>11</sup>	483.3	498.4	496.3	488.7	491.2	496.2	495.1	494.3	494.1	493.0	492.7	492.7
18 Other loans and leases	934.1	860.5	846.6	781.6	765.3	768.5	755.3	771.6	773.3	780.1	776.4	775.2
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	280.8	269.9	260.5	209.8	206.5	204.2	199.4	213.9	216.9	220.7	218.1	215.4
20 All other loans and leases <sup>13</sup>	653.3	590.5	586.1	571.8	558.8	564.3	555.9	557.7	556.3	559.4	558.3	559.8
21 LESS: Allowance for loan and lease losses	—	—	—	188.2	192.3	193.7	198.2	203.9	199.6	210.1	209.4	207.9
22 Interbank loans <sup>12</sup>	350.7	386.7	379.0	326.9	310.0	308.5	285.7	224.9	225.2	213.8	214.9	224.3
23 Fed funds and reverse RPs with banks <sup>12</sup>	270.6	309.2	303.8	245.0	220.6	218.9	198.2	159.4	159.9	149.1	152.5	161.9
24 Loans to commercial banks <sup>14</sup>	80.2	77.5	75.2	81.9	89.4	89.6	87.5	65.6	65.3	64.7	62.5	62.4
25 Cash assets <sup>15</sup>	879.7	1,022.9	912.5	934.6	972.7	1,047.6	1,209.6	1,260.8	1,332.8	1,265.9	1,249.1	1,226.0
26 Trading assets <sup>16</sup>	—	—	—	354.0	339.0	343.4	339.1	333.6	346.9	331.1	321.9	298.7
27 Derivatives with a positive fair value <sup>17</sup>	—	—	—	336.9	321.0	322.7	312.9	309.3	320.2	308.5	298.1	277.2
28 Other trading assets	—	—	—	17.1	18.0	20.7	26.1	24.2	26.7	22.6	23.7	21.5
29 Other assets <sup>18</sup>	1,146.6	1,116.9	1,150.8	1,129.9	1,100.9	1,112.5	1,123.1	1,119.8	1,102.5	1,133.4	1,145.8	1,158.9
30 TOTAL ASSETS <sup>19</sup>	<b>12,207.8</b>	<b>12,097.1</b>	<b>11,945.3</b>	<b>11,767.4</b>	<b>11,717.9</b>	<b>11,751.7</b>	<b>11,803.7</b>	<b>11,865.5</b>	<b>11,907.6</b>	<b>11,855.3</b>	<b>11,837.4</b>	<b>11,796.8</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>LIABILITIES</b>												
31 Deposits	7,125.7	7,468.8	7,522.3	7,462.5	7,503.7	7,546.2	7,611.0	7,687.4	7,696.3	7,736.1	7,747.9	7,768.0
32 Large time deposits	1,909.9	1,881.3	1,886.6	1,894.1	1,905.2	1,889.8	1,905.5	1,889.5	1,890.0	1,885.9	1,893.5	1,890.9
33 Other deposits	5,215.9	5,587.5	5,635.8	5,568.4	5,598.5	5,656.4	5,705.5	5,797.9	5,806.3	5,850.2	5,854.4	5,877.1
34 Borrowings	2,572.4	2,429.0	2,342.2	2,199.9	2,126.9	2,049.2	1,977.6	1,939.0	1,934.8	1,914.2	1,911.2	1,891.6
35 Borrowings from banks in the U.S.	400.2	409.0	410.6	379.6	340.7	337.3	316.6	278.4	270.7	256.5	261.6	269.5
36 Borrowings from others	2,172.2	2,020.0	1,931.6	1,820.2	1,786.2	1,711.9	1,660.9	1,660.6	1,664.2	1,657.7	1,649.6	1,622.1
37 Trading liabilities <sup>20</sup>	—	—	—	292.0	293.7	300.0	295.6	289.6	297.8	287.7	276.5	260.4
38 Derivatives with a negative fair value <sup>17</sup>	—	—	—	242.6	242.4	245.8	236.2	232.5	240.9	231.5	221.3	206.5
39 Other trading liabilities	—	—	—	49.4	51.4	54.3	59.4	57.1	56.9	56.2	55.2	53.9
40 Net due to related foreign offices	397.9	165.8	58.5	85.8	92.5	138.5	206.5	208.4	244.9	173.7	147.3	129.5
41 Other liabilities <sup>21</sup>	445.1	431.3	454.7	442.6	413.0	414.4	399.4	413.7	409.1	428.8	426.0	421.3
42 TOTAL LIABILITIES <sup>19</sup>	<b>11,034.7</b>	<b>10,853.0</b>	<b>10,699.5</b>	<b>10,482.8</b>	<b>10,429.8</b>	<b>10,448.3</b>	<b>10,490.0</b>	<b>10,538.0</b>	<b>10,582.9</b>	<b>10,540.4</b>	<b>10,508.8</b>	<b>10,470.7</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,173.1</b>	<b>1,244.1</b>	<b>1,245.7</b>	<b>1,284.6</b>	<b>1,288.1</b>	<b>1,303.4</b>	<b>1,313.6</b>	<b>1,327.6</b>	<b>1,324.7</b>	<b>1,314.9</b>	<b>1,328.5</b>	<b>1,326.1</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	—	—	-55.1	-46.7	-36.2	-22.4	-16.2	-13.3	-11.8	-10.7	-13.0
45 Securitized consumer loans <sup>24</sup>	414.9	406.1	403.9	405.2	399.5	395.9	393.9	385.7	383.1	384.9	386.7	388.7
46 Securitized credit cards and other revolving plans	373.8	369.0	367.3	369.4	364.4	361.3	359.9	352.7	350.3	352.2	354.0	356.2
47 Other securitized consumer loans	41.1	37.2	36.7	35.8	35.1	34.6	33.9	33.0	32.8	32.7	32.7	32.6
48 Securitized real estate loans <sup>24</sup>	1,427.5	1,424.4	1,424.6	1,416.2	1,410.7	1,404.7	1,405.5	1,407.4	1,404.3	1,404.3	1,404.4	1,404.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	8,402.5	8,377.8	8,394.9	8,348.5	8,318.5	8,264.2	8,209.4	8,291.3	8,280.9	8,295.5	8,306.9	8,294.6
2 Securities in bank credit <sup>2</sup>	1,851.3	1,913.0	1,969.5	1,991.9	2,025.7	2,046.3	2,040.1	2,060.1	2,058.0	2,067.7	2,092.2	2,107.6
3 Treasury and agency securities <sup>3</sup>	1,163.5	1,171.5	1,209.5	1,235.1	1,263.2	1,283.8	1,271.3	1,286.8	1,282.9	1,289.2	1,314.0	1,333.1
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	940.0	945.2	956.1	950.2	962.8	957.0	955.2	960.8	979.9
5 Non-MBS <sup>5</sup>	—	—	—	295.1	317.9	327.7	321.1	324.0	325.9	334.0	353.2	353.2
6 Other securities	687.8	741.5	759.9	756.8	762.5	762.5	768.7	773.3	775.1	778.5	778.2	774.5
7 Mortgage-backed securities <sup>6</sup>	—	—	—	198.7	201.1	201.8	201.8	201.3	201.5	199.9	197.8	193.7
8 Non-MBS <sup>7</sup>	—	—	—	558.1	561.4	560.7	566.9	572.0	573.6	578.6	580.4	580.7
9 Loans and leases in bank credit <sup>8</sup>	6,551.2	6,464.9	6,425.4	6,356.6	6,292.8	6,217.9	6,169.4	6,231.2	6,222.8	6,227.8	6,214.7	6,187.0
10 Commercial and industrial loans	1,267.2	1,178.3	1,162.6	1,151.3	1,130.3	1,107.5	1,089.3	1,079.9	1,078.1	1,073.4	1,071.0	1,068.1
11 Real estate loans	3,775.3	3,829.3	3,816.1	3,802.6	3,781.3	3,739.7	3,714.5	3,777.1	3,767.4	3,778.5	3,780.6	3,764.9
12 Revolving home equity loans	581.0	611.4	609.6	607.9	606.6	603.8	601.6	604.4	603.3	603.4	603.0	601.1
13 Closed-end residential loans <sup>9</sup>	1,510.7	1,546.9	1,542.9	1,536.2	1,523.9	1,495.4	1,485.4	1,552.9	1,546.9	1,556.2	1,562.6	1,554.8
14 Commercial real estate loans <sup>10</sup>	1,683.5	1,671.1	1,663.6	1,658.5	1,650.8	1,640.5	1,627.5	1,619.9	1,617.2	1,618.9	1,615.0	1,609.0
15 Consumer loans	858.1	858.2	855.9	851.7	849.5	846.9	845.3	841.0	842.2	840.6	839.9	834.9
16 Credit cards and other revolving plans	371.7	362.4	360.6	359.9	357.0	352.6	349.5	344.5	344.7	343.2	341.3	335.3
17 Other consumer loans <sup>11</sup>	486.4	495.8	495.3	491.8	492.4	494.3	495.8	496.5	497.5	497.4	498.6	499.7
18 Other loans and leases	650.7	599.1	590.8	550.9	531.8	523.7	520.3	533.2	535.1	535.3	523.1	519.0
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	205.7	194.9	188.7	156.8	147.3	137.9	138.7	146.7	148.2	146.3	137.1	138.9
20 All other loans and leases <sup>13</sup>	444.9	404.2	402.0	394.2	384.5	385.8	381.6	386.5	386.9	389.0	386.0	380.1
21 LESS: Allowance for loan and lease losses	—	—	—	184.7	190.0	192.5	197.1	203.3	202.9	206.2	204.1	205.3
22 Interbank loans <sup>12</sup>	294.3	352.8	347.4	300.0	277.1	277.6	257.3	189.8	189.8	178.7	181.2	190.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	223.6	279.6	274.7	220.4	191.8	190.9	172.8	128.4	128.6	121.0	124.8	132.8
24 Loans to commercial banks <sup>14</sup>	70.7	73.2	72.7	79.7	85.3	86.7	84.5	61.5	61.2	57.7	56.4	57.2
25 Cash assets <sup>15</sup>	581.9	756.3	726.9	707.7	730.7	757.6	843.9	868.2	916.6	881.6	868.6	854.4
26 Trading assets <sup>16</sup>	—	—	—	244.4	235.8	229.3	215.8	204.6	208.0	194.8	195.4	176.8
27 Derivatives with a positive fair value <sup>17</sup>	—	—	—	231.7	222.3	214.3	199.6	190.2	192.6	181.1	178.4	161.9
28 Other trading assets	—	—	—	12.8	13.5	15.0	16.2	14.4	15.4	13.7	16.9	14.9
29 Other assets <sup>18</sup>	1,104.5	1,089.8	1,122.8	1,098.9	1,078.8	1,074.2	1,085.7	1,082.8	1,063.0	1,095.0	1,106.5	1,125.4
30 TOTAL ASSETS <sup>19</sup>	<b>10,603.7</b>	<b>10,660.3</b>	<b>10,653.8</b>	<b>10,514.8</b>	<b>10,450.8</b>	<b>10,410.3</b>	<b>10,415.0</b>	<b>10,433.4</b>	<b>10,455.4</b>	<b>10,439.4</b>	<b>10,454.5</b>	<b>10,436.0</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>LIABILITIES</b>												
31 Deposits	6,246.5	6,526.2	6,585.1	6,560.3	6,592.0	6,625.7	6,635.4	6,675.1	6,703.3	6,692.5	6,669.5	6,660.5
32 Large time deposits	1,066.9	989.8	987.9	987.1	974.0	953.4	925.4	910.9	908.9	901.8	882.6	880.4
33 Other deposits	5,179.6	5,536.4	5,597.2	5,573.2	5,617.9	5,672.4	5,710.0	5,764.2	5,794.5	5,790.8	5,786.9	5,780.1
34 Borrowings	1,945.7	1,733.3	1,689.6	1,573.6	1,500.0	1,415.3	1,414.9	1,404.8	1,401.2	1,392.7	1,425.9	1,395.2
35 Borrowings from banks in the U.S.	357.2	364.6	370.5	346.5	310.7	308.9	286.1	250.3	243.0	229.5	239.2	242.9
36 Borrowings from others	1,588.5	1,368.7	1,319.2	1,227.1	1,189.3	1,106.4	1,128.8	1,154.5	1,158.1	1,163.2	1,186.7	1,152.3
37 Trading liabilities <sup>20</sup>	—	—	—	186.2	188.1	183.3	175.9	161.5	161.0	156.0	156.0	147.4
38 Derivatives with a negative fair value <sup>17</sup>	—	—	—	144.8	147.5	141.3	126.6	116.3	118.7	112.8	110.2	101.7
39 Other trading liabilities	—	—	—	41.4	40.6	42.0	49.3	45.2	42.3	43.2	45.8	45.7
40 Net due to related foreign offices	558.1	513.4	498.2	494.9	488.1	526.0	534.3	529.4	548.9	516.7	484.9	528.9
41 Other liabilities <sup>21</sup>	391.0	396.8	422.5	419.6	388.7	386.4	364.4	375.7	368.9	392.8	390.6	384.3
42 TOTAL LIABILITIES <sup>19</sup>	<b>9,458.0</b>	<b>9,389.8</b>	<b>9,392.2</b>	<b>9,234.5</b>	<b>9,156.9</b>	<b>9,136.8</b>	<b>9,124.8</b>	<b>9,146.5</b>	<b>9,183.4</b>	<b>9,150.8</b>	<b>9,126.9</b>	<b>9,116.4</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,145.7</b>	<b>1,270.4</b>	<b>1,261.7</b>	<b>1,280.2</b>	<b>1,294.0</b>	<b>1,273.5</b>	<b>1,290.2</b>	<b>1,286.9</b>	<b>1,272.0</b>	<b>1,288.7</b>	<b>1,327.6</b>	<b>1,319.5</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	—	—	-37.3	-29.4	-19.4	-7.2	-3.1	-0.9	-0.1	0.5	-1.7
45 Securitized consumer loans <sup>24</sup>	417.6	406.5	403.5	404.4	398.7	396.0	393.4	388.4	386.4	386.5	388.1	390.8
46 Securitized credit cards and other revolving plans	376.8	368.6	366.3	368.3	363.1	361.4	359.5	355.6	354.2	354.3	356.1	359.4
47 Other securitized consumer loans	40.8	37.9	37.2	36.1	35.6	34.6	33.9	32.8	32.3	32.2	32.0	31.4
48 Securitized real estate loans <sup>24</sup>	1,448.6	1,403.1	1,425.6	1,438.1	1,449.6	1,446.8	1,440.7	1,432.5	1,428.4	1,417.5	1,407.7	1,399.7

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	8,415.2	8,387.5	8,398.0	8,319.4	8,302.5	8,267.6	8,204.5	8,306.2	8,287.4	8,303.4	8,302.0	8,290.4
2 Securities in bank credit <sup>2</sup>	1,851.0	1,926.4	1,983.4	1,988.0	2,025.4	2,044.6	2,035.9	2,063.5	2,055.5	2,069.7	2,075.9	2,082.8
3 Treasury and agency securities <sup>3</sup>	1,169.6	1,169.1	1,210.3	1,227.9	1,262.7	1,278.3	1,268.2	1,298.0	1,288.0	1,302.7	1,316.6	1,325.1
4 Mortgage-backed securities (MBS) <sup>4</sup>	—	—	—	936.5	943.3	949.0	943.8	965.5	957.9	964.5	966.0	973.4
5 Non-MBS <sup>5</sup>	—	—	—	291.5	319.4	329.3	324.4	332.5	330.1	338.2	350.7	351.7
6 Other securities	681.4	757.2	773.1	760.0	762.8	766.3	767.8	765.5	767.5	767.0	759.2	757.7
7 Mortgage-backed securities <sup>6</sup>	—	—	—	196.4	197.9	200.5	197.8	198.3	198.8	196.5	195.4	196.1
8 Non-MBS <sup>7</sup>	—	—	—	563.6	564.9	565.8	569.9	567.3	568.6	570.5	563.9	561.6
9 Loans and leases in bank credit <sup>8</sup>	6,564.3	6,461.2	6,414.6	6,331.5	6,277.0	6,223.0	6,168.5	6,242.7	6,231.9	6,233.7	6,226.2	6,207.7
10 Commercial and industrial loans	1,267.2	1,184.9	1,163.3	1,147.3	1,124.2	1,108.5	1,089.6	1,079.6	1,080.2	1,072.0	1,064.0	1,064.6
11 Real estate loans	3,785.6	3,827.7	3,814.4	3,807.3	3,787.3	3,741.3	3,719.0	3,787.3	3,770.0	3,783.0	3,789.0	3,767.6
12 Revolving home equity loans	582.8	609.7	608.0	606.8	605.7	603.8	603.1	606.2	605.4	604.3	604.3	604.4
13 Closed-end residential loans <sup>9</sup>	1,515.5	1,548.2	1,542.9	1,541.5	1,531.0	1,496.6	1,486.6	1,558.2	1,544.4	1,559.2	1,568.3	1,551.0
14 Commercial real estate loans <sup>10</sup>	1,687.3	1,669.8	1,663.5	1,659.1	1,650.7	1,641.0	1,629.3	1,622.9	1,620.2	1,619.4	1,616.4	1,612.3
15 Consumer loans	855.4	856.0	851.4	842.0	844.9	846.4	838.3	837.4	840.6	836.8	836.5	839.2
16 Credit cards and other revolving plans	372.1	357.6	355.3	354.3	354.8	351.4	344.4	344.4	347.7	345.1	345.2	347.9
17 Other consumer loans <sup>11</sup>	483.3	498.4	496.1	487.6	490.0	495.0	493.9	493.0	492.9	491.7	491.4	491.3
18 Other loans and leases	656.1	592.6	585.4	534.9	520.6	526.8	521.6	538.5	541.2	541.9	536.7	536.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	206.4	190.8	183.0	142.8	139.7	141.0	139.4	148.1	150.4	149.1	147.6	148.1
20 All other loans and leases <sup>13</sup>	449.7	401.8	402.4	392.1	380.9	385.8	382.2	390.4	390.7	392.8	389.1	388.1
21 LESS: Allowance for loan and lease losses	—	—	—	185.6	189.8	191.2	195.7	201.7	197.4	207.9	207.6	206.0
22 Interbank loans <sup>12</sup>	299.8	343.5	342.0	289.4	269.7	273.0	253.0	192.5	194.4	182.8	183.9	194.8
23 Fed funds and reverse RPs with banks <sup>12</sup>	229.1	270.1	270.0	211.3	184.4	187.4	169.3	130.9	133.2	122.7	125.2	136.3
24 Loans to commercial banks <sup>14</sup>	70.7	73.4	71.9	78.1	85.3	85.6	83.7	61.6	61.2	60.1	58.8	58.5
25 Cash assets <sup>15</sup>	599.0	749.5	712.3	689.1	691.2	754.5	835.0	894.8	930.5	925.4	876.1	921.7
26 Trading assets <sup>16</sup>	—	—	—	230.6	221.1	222.5	216.6	211.1	223.8	210.6	208.2	188.0
27 Derivatives with a positive fair value <sup>17</sup>	—	—	—	217.3	207.1	207.4	199.2	196.2	208.0	197.0	191.2	173.5
28 Other trading assets	—	—	—	13.3	14.0	15.1	17.4	14.9	15.8	13.6	16.9	14.6
29 Other assets <sup>18</sup>	1,106.7	1,081.7	1,116.5	1,098.2	1,070.3	1,080.5	1,091.0	1,085.6	1,068.3	1,099.4	1,113.2	1,127.3
30 TOTAL ASSETS <sup>19</sup>	<b>10,654.5</b>	<b>10,640.1</b>	<b>10,620.1</b>	<b>10,441.0</b>	<b>10,365.0</b>	<b>10,406.9</b>	<b>10,404.3</b>	<b>10,488.6</b>	<b>10,507.0</b>	<b>10,513.6</b>	<b>10,475.9</b>	<b>10,516.4</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
LIABILITIES												
31 Deposits	6,253.9	6,519.1	6,567.8	6,523.4	6,543.9	6,581.3	6,604.9	6,683.0	6,684.4	6,729.8	6,714.1	6,732.3
32 Large time deposits	1,074.3	978.2	974.6	988.2	978.5	957.0	931.8	917.5	910.6	911.6	892.5	889.2
33 Other deposits	5,179.7	5,540.8	5,593.1	5,535.2	5,565.4	5,624.2	5,673.1	5,765.6	5,773.7	5,818.2	5,821.6	5,843.0
34 Borrowings	1,934.6	1,758.2	1,703.2	1,554.8	1,486.3	1,431.9	1,411.8	1,397.1	1,394.7	1,381.6	1,388.7	1,382.4
35 Borrowings from banks in the U.S.	351.2	365.9	373.2	343.3	305.8	303.8	282.9	245.4	239.3	227.0	230.0	236.3
36 Borrowings from others	1,583.4	1,392.3	1,330.0	1,211.5	1,180.5	1,128.1	1,128.9	1,151.7	1,155.4	1,154.6	1,158.7	1,146.2
37 Trading liabilities <sup>20</sup>	—	—	—	175.4	178.1	182.2	175.4	171.8	180.8	172.8	166.1	154.4
38 Derivatives with a negative fair value <sup>17</sup>	—	—	—	133.6	135.1	135.8	126.1	123.3	133.3	124.9	119.2	108.7
39 Other trading liabilities	—	—	—	41.9	43.0	46.3	49.3	48.6	47.5	47.8	46.9	45.7
40 Net due to related foreign offices	558.1	513.4	498.2	494.9	488.1	526.0	534.3	529.4	548.9	516.7	484.9	528.9
41 Other liabilities <sup>21</sup>	398.4	394.3	417.2	410.9	383.6	385.2	367.3	382.7	376.5	400.7	396.5	395.2
42 TOTAL LIABILITIES <sup>19</sup>	<b>9,484.1</b>	<b>9,398.9</b>	<b>9,377.3</b>	<b>9,159.4</b>	<b>9,079.9</b>	<b>9,106.5</b>	<b>9,093.6</b>	<b>9,164.0</b>	<b>9,185.3</b>	<b>9,201.7</b>	<b>9,150.3</b>	<b>9,193.3</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,170.4</b>	<b>1,241.2</b>	<b>1,242.8</b>	<b>1,281.7</b>	<b>1,285.1</b>	<b>1,300.4</b>	<b>1,310.6</b>	<b>1,324.6</b>	<b>1,321.7</b>	<b>1,311.9</b>	<b>1,325.6</b>	<b>1,323.1</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	—	—	-37.3	-29.4	-19.4	-7.2	-3.1	-0.9	-0.1	0.5	-1.7
45 Securitized consumer loans <sup>24</sup>	414.9	406.1	403.9	405.2	399.5	395.9	393.9	385.7	383.1	384.9	386.7	388.7
46 Securitized credit cards and other revolving plans	373.8	369.0	367.3	369.4	364.4	361.3	359.9	352.7	350.3	352.2	354.0	356.2
47 Other securitized consumer loans	41.1	37.2	36.7	35.8	35.1	34.6	33.9	33.0	32.8	32.7	32.7	32.6
48 Securitized real estate loans <sup>24</sup>	1,427.5	1,424.4	1,424.6	1,416.2	1,410.7	1,404.7	1,405.5	1,407.4	1,404.3	1,404.3	1,404.4	1,404.5

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

December 28, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	5,364.0	5,302.0	5,310.3	5,263.3	5,232.5	5,189.5	5,145.8	5,220.0	5,214.5	5,215.0	5,226.7	5,219.8
2 Securities in bank credit <sup>2</sup>	1,249.6	1,265.4	1,301.4	1,314.8	1,336.6	1,351.7	1,344.4	1,353.3	1,350.1	1,349.4	1,371.3	1,385.6
3 Treasury and agency securities <sup>3</sup>	772.1	761.3	794.0	811.1	828.7	844.2	833.2	837.9	834.4	835.8	856.0	873.2
4 Mortgage-backed securities (MBS) <sup>4</sup>	683.4	646.1	672.4	674.3	674.3	680.9	672.3	679.7	673.9	670.2	674.5	694.1
5 Non-MBS <sup>5</sup>	88.6	115.2	121.6	136.8	154.4	163.3	160.9	158.2	160.5	165.5	181.5	179.1
6 Other securities	477.6	504.2	507.4	503.7	507.9	507.5	511.3	515.4	515.7	513.6	515.3	512.4
7 Mortgage-backed securities <sup>6</sup>	168.4	166.1	167.2	169.5	171.2	172.7	170.8	171.4	171.7	170.6	169.4	165.7
8 Non-MBS <sup>7</sup>	309.1	338.0	340.3	334.2	336.6	334.8	340.5	343.9	344.0	343.0	345.9	346.7
9 Loans and leases in bank credit <sup>8</sup>	4,114.4	4,036.5	4,008.9	3,948.5	3,895.8	3,837.8	3,801.4	3,866.7	3,864.3	3,865.6	3,855.4	3,834.2
10 Commercial and industrial loans	814.1	756.4	745.3	738.2	720.4	700.6	684.4	675.6	674.1	669.4	666.5	664.7
11 Real estate loans	2,157.7	2,192.2	2,183.2	2,172.0	2,157.9	2,127.1	2,112.3	2,176.8	2,171.5	2,180.7	2,186.4	2,174.0
12 Revolving home equity loans	469.5	494.2	494.0	492.1	490.9	488.0	485.7	489.4	488.7	488.7	488.6	487.3
13 Closed-end residential loans <sup>9</sup>	1,012.2	1,030.4	1,024.8	1,017.1	1,009.4	987.3	981.4	1,043.5	1,040.3	1,049.4	1,056.8	1,047.6
14 Commercial real estate loans <sup>10</sup>	676.0	667.6	664.5	662.8	657.6	651.8	645.2	643.8	642.4	642.7	641.0	639.1
15 Consumer loans	627.2	621.8	620.3	617.1	613.0	612.8	609.6	605.1	606.7	603.7	601.9	597.2
16 Credit cards and other revolving plans	282.5	269.5	267.9	268.9	265.3	264.2	260.9	256.9	257.4	255.6	253.2	247.3
17 Other consumer loans <sup>11</sup>	344.7	352.3	352.3	348.2	347.7	348.6	348.7	348.2	349.3	348.1	348.7	349.8
18 Other loans and leases	515.4	466.1	460.0	421.2	404.5	397.2	395.1	409.2	412.1	411.9	400.6	398.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	197.0	186.7	180.0	150.3	142.7	134.2	135.4	142.9	144.7	143.3	133.5	135.5
20 All other loans and leases <sup>13</sup>	318.5	279.4	280.1	270.9	261.8	263.0	259.6	266.3	267.4	268.6	267.1	262.8
21 LESS: Allowance for loan and lease losses	91.7	118.4	123.5	128.8	133.6	138.5	142.6	148.2	149.2	148.9	146.7	148.3
22 Interbank loans <sup>12</sup>	233.5	290.9	286.6	234.1	211.7	217.4	191.5	121.2	119.9	104.5	108.5	109.1
23 Fed funds and reverse RPs with banks <sup>12</sup>	172.5	226.0	224.4	166.0	134.9	137.5	115.9	66.6	65.3	53.2	56.0	56.6
24 Loans to commercial banks <sup>14</sup>	61.0	64.9	62.2	68.1	76.8	79.9	75.6	54.7	54.6	51.3	52.5	52.4
25 Cash assets <sup>15</sup>	408.3	523.9	503.2	482.5	497.3	510.3	587.4	600.0	640.6	603.5	591.1	580.0
26 Trading assets <sup>16</sup>	–	–	–	236.3	227.5	220.7	207.6	195.9	198.2	187.6	185.5	169.9
27 Derivatives with a positive fair value <sup>17</sup>	332.4	242.0	225.9	225.4	216.1	208.7	194.0	184.9	187.4	176.0	173.5	157.0
28 Other trading assets	–	–	–	10.9	11.4	12.1	13.6	11.0	10.8	11.7	11.9	13.0
29 Other assets <sup>18</sup>	861.4	843.4	872.0	847.4	826.0	823.0	838.9	836.8	818.7	846.5	851.3	873.5
30 TOTAL ASSETS <sup>19</sup>	<b>7,117.8</b>	<b>7,087.4</b>	<b>7,079.4</b>	<b>6,934.8</b>	<b>6,861.3</b>	<b>6,822.4</b>	<b>6,828.5</b>	<b>6,825.8</b>	<b>6,842.7</b>	<b>6,808.3</b>	<b>6,816.5</b>	<b>6,804.0</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
LIABILITIES												
31 Deposits	3,805.1	3,935.5	3,969.3	3,939.7	3,955.1	3,964.3	3,969.9	3,993.4	4,017.4	4,000.8	3,988.0	3,979.7
32 Large time deposits	644.6	547.3	536.4	523.5	509.7	489.1	462.3	449.2	446.4	442.7	429.5	428.2
33 Other deposits	3,160.5	3,388.2	3,432.9	3,416.3	3,445.5	3,475.2	3,507.6	3,544.2	3,571.1	3,558.1	3,558.5	3,551.4
34 Borrowings	1,359.5	1,260.8	1,238.3	1,124.6	1,026.7	954.2	952.0	953.2	950.0	951.4	986.1	968.3
35 Borrowings from banks in the U.S.	209.4	228.6	247.7	213.6	169.9	168.9	155.9	143.8	136.0	126.4	133.1	138.6
36 Borrowings from others	1,150.2	1,032.3	990.6	911.0	856.9	785.3	796.1	809.4	814.0	825.0	853.1	829.7
37 Trading liabilities <sup>20</sup>	310.1	214.5	191.7	182.7	184.2	179.2	172.1	157.8	157.3	152.0	152.1	143.3
38 Derivatives with a negative fair value <sup>17</sup>	249.4	175.9	152.8	142.0	144.2	137.8	123.6	113.3	115.7	109.9	107.5	99.0
39 Other trading liabilities	60.7	38.6	38.9	40.7	40.0	41.3	48.5	44.5	41.6	42.1	44.5	44.3
40 Net due to related foreign offices	498.1	465.9	452.0	452.2	449.4	485.3	497.4	489.7	507.1	474.5	442.4	485.0
41 Other liabilities <sup>21</sup>	320.6	326.4	348.3	343.5	313.6	313.8	294.5	304.6	298.2	320.4	314.3	310.1
42 TOTAL LIABILITIES <sup>19</sup>	<b>6,293.4</b>	<b>6,203.2</b>	<b>6,199.6</b>	<b>6,042.7</b>	<b>5,929.1</b>	<b>5,896.9</b>	<b>5,886.0</b>	<b>5,898.7</b>	<b>5,929.9</b>	<b>5,899.1</b>	<b>5,882.9</b>	<b>5,886.3</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>824.3</b>	<b>884.2</b>	<b>879.9</b>	<b>892.1</b>	<b>932.3</b>	<b>925.6</b>	<b>942.6</b>	<b>927.0</b>	<b>912.8</b>	<b>909.1</b>	<b>933.6</b>	<b>917.7</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-62.9	-42.8	-41.8	-35.2	-28.3	-19.7	-9.4	-5.4	-3.1	-3.4	-2.9	-4.8
45 Securitized consumer loans <sup>24</sup>	324.0	319.6	316.3	314.6	311.9	308.9	306.8	302.2	300.5	301.0	302.2	305.5
46 Securitized credit cards and other revolving plans	284.0	282.8	280.1	279.6	277.6	275.3	273.9	270.4	269.2	269.7	271.1	275.1
47 Other securitized consumer loans	40.0	36.8	36.2	35.0	34.3	33.5	32.9	31.8	31.3	31.2	31.1	30.4
48 Securitized real estate loans <sup>24</sup>	1,399.1	1,400.1	1,412.4	1,412.3	1,407.3	1,399.9	1,390.3	1,379.3	1,375.9	1,369.1	1,364.1	1,360.6

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

December 28, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	5,377.3	5,301.8	5,305.8	5,233.8	5,220.1	5,184.8	5,139.6	5,238.3	5,227.8	5,237.2	5,240.3	5,234.1
2 Securities in bank credit <sup>2</sup>	1,254.1	1,269.5	1,308.1	1,306.4	1,336.2	1,348.0	1,338.9	1,363.0	1,357.5	1,365.8	1,373.2	1,383.4
3 Treasury and agency securities <sup>3</sup>	781.2	754.6	794.4	804.3	829.8	841.2	830.6	852.7	844.6	855.2	863.0	872.1
4 Mortgage-backed securities (MBS) <sup>4</sup>	688.2	641.5	673.6	673.8	675.4	677.1	669.1	687.0	680.8	684.9	685.3	694.5
5 Non-MBS <sup>5</sup>	93.0	113.1	120.8	130.6	154.4	164.1	161.5	165.7	163.8	170.3	177.8	177.6
6 Other securities	472.9	514.9	513.7	502.1	506.4	506.7	508.3	510.3	512.9	510.6	510.1	511.3
7 Mortgage-backed securities <sup>6</sup>	165.9	169.4	169.2	167.5	168.6	170.6	167.8	168.5	169.1	166.9	166.3	166.9
8 Non-MBS <sup>7</sup>	307.0	345.5	344.5	334.6	337.8	336.2	340.5	341.8	343.8	343.7	343.8	344.4
9 Loans and leases in bank credit <sup>8</sup>	4,123.2	4,032.3	3,997.7	3,927.4	3,883.9	3,836.8	3,800.7	3,875.3	3,870.3	3,871.4	3,867.2	3,850.7
10 Commercial and industrial loans	815.6	759.9	744.8	734.7	715.5	700.3	685.3	676.7	677.1	670.0	663.0	663.2
11 Real estate loans	2,162.8	2,192.6	2,182.9	2,176.6	2,164.4	2,125.6	2,114.1	2,182.0	2,170.4	2,182.8	2,190.0	2,172.6
12 Revolving home equity loans	470.5	493.7	493.7	492.6	491.0	488.4	487.4	490.5	489.7	488.5	488.4	488.5
13 Closed-end residential loans <sup>9</sup>	1,014.2	1,031.6	1,025.0	1,021.9	1,016.2	986.8	980.9	1,045.9	1,036.2	1,050.2	1,058.8	1,042.6
14 Commercial real estate loans <sup>10</sup>	678.1	667.3	664.2	662.1	657.2	650.4	645.9	645.6	644.6	644.1	642.7	641.6
15 Consumer loans	625.4	619.2	615.8	610.5	610.6	612.0	605.7	603.2	605.9	601.5	600.0	600.9
16 Credit cards and other revolving plans	283.2	264.4	263.1	265.7	263.8	262.6	258.3	257.7	260.7	257.7	256.7	257.5
17 Other consumer loans <sup>11</sup>	342.3	354.8	352.8	344.7	346.7	349.5	347.4	345.5	345.2	343.7	343.4	343.4
18 Other loans and leases	519.4	460.6	454.1	405.7	393.5	398.9	395.5	413.3	416.8	417.2	414.2	413.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	197.5	181.7	174.9	136.6	135.3	137.3	136.2	144.2	146.7	145.8	144.3	145.0
20 All other loans and leases <sup>13</sup>	321.9	278.9	279.3	269.0	258.2	261.6	259.3	269.1	270.1	271.5	269.9	269.0
21 LESS: Allowance for loan and lease losses	90.5	119.9	124.7	129.7	133.3	135.5	141.2	146.2	143.6	148.7	148.1	147.0
22 Interbank loans <sup>12</sup>	239.2	280.1	277.9	223.3	207.9	213.9	189.5	123.6	124.9	106.6	110.4	113.2
23 Fed funds and reverse RPs with banks <sup>12</sup>	178.1	215.5	216.0	156.6	130.4	134.8	114.3	68.6	70.3	53.3	56.3	59.3
24 Loans to commercial banks <sup>14</sup>	61.1	64.6	61.9	66.7	77.4	79.0	75.3	55.0	54.6	53.3	54.1	53.9
25 Cash assets <sup>15</sup>	414.9	526.1	497.4	469.3	464.6	502.6	572.8	609.8	638.9	630.9	584.2	625.2
26 Trading assets <sup>16</sup>	–	–	–	222.4	213.2	214.4	208.0	202.1	213.0	203.0	197.3	180.1
27 Derivatives with a positive fair value <sup>17</sup>	344.0	237.5	214.7	211.4	201.6	201.7	193.5	190.7	202.4	191.3	185.7	168.1
28 Other trading assets	–	–	–	11.0	11.6	12.7	14.5	11.4	10.6	11.7	11.6	12.0
29 Other assets <sup>18</sup>	860.8	836.5	867.2	849.3	820.6	828.7	841.7	836.8	820.6	849.1	857.1	872.6
30 TOTAL ASSETS <sup>19</sup>	<b>7,155.9</b>	<b>7,065.5</b>	<b>7,043.5</b>	<b>6,868.4</b>	<b>6,793.0</b>	<b>6,808.8</b>	<b>6,810.4</b>	<b>6,864.4</b>	<b>6,881.6</b>	<b>6,878.2</b>	<b>6,841.2</b>	<b>6,878.2</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
LIABILITIES												
31 Deposits	3,812.2	3,926.8	3,955.7	3,917.0	3,924.3	3,938.4	3,957.3	4,002.0	4,006.0	4,028.5	4,015.5	4,024.0
32 Large time deposits	649.5	539.4	529.8	523.6	513.4	492.8	466.1	452.9	446.7	449.3	435.8	433.6
33 Other deposits	3,162.8	3,387.4	3,425.9	3,393.4	3,410.9	3,445.6	3,491.2	3,549.1	3,559.3	3,579.2	3,579.8	3,590.4
34 Borrowings	1,378.1	1,264.7	1,231.6	1,092.5	1,032.7	983.1	973.2	969.3	963.9	959.7	970.0	968.3
35 Borrowings from banks in the U.S.	210.6	226.4	245.4	209.2	169.6	169.0	155.1	144.2	135.9	127.6	128.5	135.9
36 Borrowings from others	1,167.6	1,038.3	986.1	883.3	863.1	814.1	818.0	825.0	828.1	832.1	841.6	832.4
37 Trading liabilities <sup>20</sup>	332.1	208.4	186.1	171.7	174.5	178.3	171.4	167.8	176.5	168.6	162.0	150.2
38 Derivatives with a negative fair value <sup>17</sup>	266.7	172.8	148.4	130.6	132.3	132.8	122.9	120.1	130.0	121.7	116.1	105.6
39 Other trading liabilities	65.4	35.6	37.7	41.1	42.2	45.5	48.5	47.6	46.5	46.9	45.9	44.6
40 Net due to related foreign offices	498.1	465.9	452.0	452.2	449.4	485.3	497.4	489.7	507.1	474.5	442.4	485.0
41 Other liabilities <sup>21</sup>	326.1	323.7	344.6	338.3	311.8	313.2	296.3	309.4	303.2	327.0	319.3	319.7
42 TOTAL LIABILITIES <sup>19</sup>	<b>6,346.6</b>	<b>6,189.5</b>	<b>6,170.0</b>	<b>5,971.7</b>	<b>5,892.8</b>	<b>5,898.3</b>	<b>5,895.6</b>	<b>5,938.2</b>	<b>5,956.8</b>	<b>5,958.2</b>	<b>5,909.2</b>	<b>5,947.3</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>809.3</b>	<b>876.0</b>	<b>873.6</b>	<b>896.7</b>	<b>900.3</b>	<b>910.5</b>	<b>914.8</b>	<b>926.1</b>	<b>924.8</b>	<b>920.0</b>	<b>932.0</b>	<b>930.9</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-62.9	-42.8	-41.8	-35.2	-28.3	-19.7	-9.4	-5.4	-3.1	-3.4	-2.9	-4.8
45 Securitized consumer loans <sup>24</sup>	320.9	319.6	317.5	316.3	313.4	309.4	306.4	299.1	296.5	298.1	299.9	301.9
46 Securitized credit cards and other revolving plans	280.5	283.7	282.1	281.6	279.2	275.7	273.5	267.0	264.7	266.4	268.1	270.2
47 Other securitized consumer loans	40.4	35.9	35.5	34.7	34.1	33.7	33.0	32.1	31.8	31.8	31.7	31.7
48 Securitized real estate loans <sup>24</sup>	1,399.8	1,400.5	1,400.9	1,392.4	1,387.2	1,381.4	1,382.7	1,385.1	1,382.0	1,382.2	1,382.3	1,382.4

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

December 28, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	3,038.5	3,075.9	3,084.6	3,085.1	3,086.0	3,074.7	3,063.7	3,071.3	3,066.4	3,080.5	3,080.2	3,074.8
2 Securities in bank credit <sup>2</sup>	601.7	647.5	668.1	677.1	689.1	694.6	695.7	706.8	707.9	718.3	720.9	722.0
3 Treasury and agency securities <sup>3</sup>	391.4	410.2	415.6	423.9	434.5	439.6	438.2	448.9	448.5	453.5	458.0	459.9
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	–	–	265.7	270.9	275.2	277.9	283.1	283.0	285.0	286.3	285.8
5 Non-MBS <sup>5</sup>	–	–	–	158.3	163.6	164.4	160.3	165.8	165.4	168.5	171.7	174.1
6 Other securities	210.2	237.3	252.5	253.1	254.6	255.0	257.5	257.9	259.4	264.9	262.9	262.1
7 Mortgage-backed securities <sup>6</sup>	–	–	–	29.2	29.9	29.1	31.1	29.8	29.9	29.3	28.4	28.0
8 Non-MBS <sup>7</sup>	–	–	–	223.9	224.7	225.9	226.4	228.0	229.5	235.6	234.5	234.1
9 Loans and leases in bank credit <sup>8</sup>	2,436.9	2,428.3	2,416.6	2,408.1	2,397.0	2,380.1	2,368.0	2,364.5	2,358.5	2,362.1	2,359.3	2,352.8
10 Commercial and industrial loans	453.1	421.9	417.3	413.2	409.8	406.9	404.8	404.2	404.0	404.0	404.6	403.4
11 Real estate loans	1,617.6	1,637.1	1,632.9	1,630.6	1,623.4	1,612.6	1,602.2	1,600.4	1,595.9	1,597.7	1,594.2	1,590.9
12 Revolving home equity loans	111.5	117.1	115.6	115.8	115.6	115.8	115.9	114.9	114.6	114.7	114.3	113.8
13 Closed-end residential loans <sup>9</sup>	498.5	516.5	518.1	519.1	514.6	508.1	504.0	509.4	506.6	506.8	505.8	507.2
14 Commercial real estate loans <sup>10</sup>	1,007.5	1,003.5	999.2	995.7	993.2	988.7	982.3	976.1	974.7	976.2	974.1	969.9
15 Consumer loans	230.9	236.3	235.6	234.6	236.4	234.1	235.8	235.9	235.5	236.9	238.0	237.8
16 Credit cards and other revolving plans	89.2	92.9	92.7	90.9	91.8	88.4	88.6	87.6	87.3	87.6	88.1	87.9
17 Other consumer loans <sup>11</sup>	141.7	143.5	142.9	143.6	144.7	145.7	147.2	148.3	148.3	149.3	149.9	149.8
18 Other loans and leases	135.2	133.0	130.7	129.7	127.3	126.5	125.2	124.0	123.1	123.4	122.5	120.8
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	8.7	8.3	8.8	6.4	4.6	3.7	3.3	3.8	3.5	3.1	3.7	3.5
20 All other loans and leases <sup>13</sup>	126.5	124.8	122.0	123.3	122.7	122.8	121.9	120.2	119.5	120.4	118.9	117.3
21 LESS: Allowance for loan and lease losses	–	–	–	55.9	56.4	54.1	54.5	55.1	53.6	57.4	57.4	57.0
22 Interbank loans <sup>12</sup>	60.8	61.9	60.7	66.0	65.4	60.1	65.8	68.6	69.9	74.2	72.6	81.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	51.1	53.6	50.3	54.4	56.9	53.4	56.9	61.8	63.2	67.8	68.8	76.2
24 Loans to commercial banks <sup>14</sup>	9.7	8.3	10.4	11.6	8.5	6.8	8.9	6.8	6.6	6.5	3.9	4.8
25 Cash assets <sup>15</sup>	173.6	232.5	223.7	225.1	233.4	247.2	256.5	268.3	276.0	278.1	277.5	274.4
26 Trading assets <sup>16</sup>	–	–	–	8.2	8.4	8.6	8.2	8.7	9.8	7.2	9.9	6.9
27 Derivatives with a positive fair value <sup>17</sup>	–	–	–	6.3	6.2	5.7	5.7	5.3	5.2	5.1	4.9	4.9
28 Other trading assets	–	–	–	1.9	2.2	2.9	2.5	3.4	4.5	2.1	5.0	2.0
29 Other assets <sup>18</sup>	243.2	246.3	250.8	251.5	252.7	251.2	246.8	246.0	244.2	248.5	255.2	251.9
30 TOTAL ASSETS <sup>19</sup>	<b>3,486.0</b>	<b>3,572.8</b>	<b>3,574.4</b>	<b>3,580.0</b>	<b>3,589.5</b>	<b>3,587.8</b>	<b>3,586.5</b>	<b>3,607.6</b>	<b>3,612.7</b>	<b>3,631.2</b>	<b>3,638.0</b>	<b>3,632.0</b>

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008	2009	2009	2009	2009	2009	2009	2009	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 25	Dec 2	Dec 9	Dec 16
LIABILITIES												
31 Deposits	2,441.4	2,590.6	2,615.8	2,620.5	2,636.8	2,661.4	2,665.5	2,681.8	2,685.9	2,691.7	2,681.4	2,680.9
32 Large time deposits	422.3	442.4	451.5	463.6	464.4	464.3	463.0	461.8	462.5	459.1	453.0	452.2
33 Other deposits	2,019.1	2,148.2	2,164.3	2,156.9	2,172.5	2,197.1	2,202.4	2,220.0	2,223.4	2,232.6	2,228.4	2,228.6
34 Borrowings	586.2	472.4	451.3	449.0	473.3	461.1	462.9	451.6	451.2	441.2	439.7	426.9
35 Borrowings from banks in the U.S.	147.9	136.0	122.8	132.8	140.8	140.0	130.2	106.6	107.1	103.1	106.1	104.3
36 Borrowings from others	438.3	336.4	328.5	316.1	332.5	321.1	332.7	345.0	344.1	338.1	333.6	322.6
37 Trading liabilities <sup>20</sup>	–	–	–	3.5	3.9	4.2	3.7	3.7	3.7	4.0	4.0	4.1
38 Derivatives with a negative fair value <sup>17</sup>	–	–	–	2.8	3.2	3.5	3.0	3.0	3.0	2.9	2.7	2.7
39 Other trading liabilities	–	–	–	0.7	0.7	0.7	0.7	0.7	0.7	1.1	1.3	1.4
40 Net due to related foreign offices	60.0	47.5	46.2	42.7	38.7	40.7	36.9	39.6	41.9	42.2	42.5	44.0
41 Other liabilities <sup>21</sup>	70.4	70.4	74.3	76.1	75.1	72.6	69.9	71.1	70.8	72.4	76.3	74.3
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,164.6</b>	<b>3,186.6</b>	<b>3,192.6</b>	<b>3,191.8</b>	<b>3,227.8</b>	<b>3,239.9</b>	<b>3,238.9</b>	<b>3,247.7</b>	<b>3,253.4</b>	<b>3,251.6</b>	<b>3,244.0</b>	<b>3,230.1</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>321.4</b>	<b>386.2</b>	<b>381.8</b>	<b>388.2</b>	<b>361.7</b>	<b>347.9</b>	<b>347.6</b>	<b>359.9</b>	<b>359.2</b>	<b>379.5</b>	<b>394.0</b>	<b>401.9</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	–	–	–	-2.1	-1.1	0.3	2.2	2.3	2.2	3.3	3.4	3.2
45 Securitized consumer loans <sup>24</sup>	93.6	86.9	87.2	89.8	86.8	87.1	86.6	86.1	85.9	85.5	85.9	85.3
46 Securitized credit cards and other revolving plans	92.8	85.8	86.2	88.7	85.5	86.0	85.6	85.1	85.0	84.6	85.0	84.4
47 Other securitized consumer loans	0.8	1.1	1.0	1.1	1.3	1.1	1.0	1.0	1.0	1.0	1.0	0.9
48 Securitized real estate loans <sup>24</sup>	49.5	3.0	13.1	25.8	42.4	47.0	50.4	53.2	52.5	48.4	43.5	39.1

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	3,037.9	3,085.7	3,092.2	3,085.6	3,082.4	3,082.8	3,064.9	3,067.9	3,059.6	3,066.1	3,061.7	3,056.4
2 Securities in bank credit <sup>2</sup>	596.9	656.8	675.4	681.5	689.3	696.6	697.0	700.5	698.0	703.9	702.7	699.4
3 Treasury and agency securities <sup>3</sup>	388.4	414.5	415.9	423.6	432.9	437.0	437.6	445.3	443.4	447.5	453.6	453.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	–	–	262.7	267.9	271.9	274.7	278.5	277.1	279.6	280.7	278.9
5 Non-MBS <sup>5</sup>	–	–	–	160.9	165.0	165.2	162.9	166.9	166.3	167.9	172.9	174.1
6 Other securities	208.5	242.3	259.4	257.9	256.4	259.6	259.4	255.2	254.6	256.4	249.1	246.4
7 Mortgage-backed securities <sup>6</sup>	–	–	–	28.9	29.3	29.9	30.0	29.8	29.7	29.6	29.1	29.2
8 Non-MBS <sup>7</sup>	–	–	–	229.0	227.1	229.6	229.5	225.4	224.9	226.8	220.0	217.2
9 Loans and leases in bank credit <sup>8</sup>	2,441.0	2,428.9	2,416.9	2,404.1	2,393.1	2,386.2	2,367.8	2,367.4	2,361.6	2,362.2	2,359.0	2,357.0
10 Commercial and industrial loans	451.6	425.0	418.5	412.6	408.7	408.3	404.3	402.8	403.1	402.0	401.0	401.4
11 Real estate loans	1,622.8	1,635.2	1,631.5	1,630.7	1,622.9	1,615.8	1,604.9	1,605.3	1,599.5	1,600.2	1,599.0	1,595.0
12 Revolving home equity loans	112.3	116.1	114.3	114.2	114.7	115.4	115.7	115.7	115.7	115.8	115.9	115.9
13 Closed-end residential loans <sup>9</sup>	501.3	516.6	517.9	519.5	514.7	509.8	505.7	512.3	508.2	509.0	509.4	508.4
14 Commercial real estate loans <sup>10</sup>	1,009.2	1,002.5	999.3	997.0	993.5	990.6	983.5	977.3	975.6	975.4	973.7	970.7
15 Consumer loans	230.0	236.8	235.6	231.5	234.3	234.3	232.6	234.2	234.6	235.3	236.5	238.3
16 Credit cards and other revolving plans	88.9	93.3	92.3	88.6	91.0	88.8	86.1	86.6	87.0	87.4	88.5	90.3
17 Other consumer loans <sup>11</sup>	141.1	143.6	143.3	142.9	143.3	145.6	146.4	147.5	147.6	147.9	148.0	147.9
18 Other loans and leases	136.7	131.9	131.3	129.2	127.2	127.9	126.1	125.1	124.4	124.7	122.4	122.3
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	8.9	9.1	8.2	6.2	4.4	3.7	3.2	3.9	3.8	3.4	3.3	3.2
20 All other loans and leases <sup>13</sup>	127.8	122.9	123.2	123.1	122.8	124.2	122.9	121.3	120.6	121.3	119.1	119.1
21 LESS: Allowance for loan and lease losses	–	–	–	55.9	56.5	55.7	54.5	55.4	53.7	59.2	59.5	59.0
22 Interbank loans <sup>12</sup>	60.6	63.4	64.0	66.1	61.8	59.1	63.4	68.9	69.5	76.2	73.5	81.6
23 Fed funds and reverse RPs with banks <sup>12</sup>	51.0	54.6	54.0	54.8	54.0	52.5	55.0	62.3	62.9	69.4	68.9	77.0
24 Loans to commercial banks <sup>14</sup>	9.6	8.7	10.0	11.3	7.9	6.6	8.4	6.6	6.6	6.7	4.6	4.6
25 Cash assets <sup>15</sup>	184.1	223.4	214.9	219.8	226.7	251.9	262.2	285.0	291.6	294.5	291.9	296.6
26 Trading assets <sup>16</sup>	–	–	–	8.1	7.9	8.1	8.6	9.0	10.8	7.6	10.9	7.9
27 Derivatives with a positive fair value <sup>17</sup>	–	–	–	5.8	5.5	5.7	5.7	5.5	5.7	5.7	5.6	5.4
28 Other trading assets	–	–	–	2.3	2.4	2.4	2.9	3.5	5.2	1.9	5.4	2.5
29 Other assets <sup>18</sup>	245.9	245.2	249.4	248.9	249.7	251.8	249.3	248.8	247.6	250.3	256.1	254.7
30 TOTAL ASSETS <sup>19</sup>	<b>3,498.6</b>	<b>3,574.6</b>	<b>3,576.6</b>	<b>3,572.6</b>	<b>3,572.0</b>	<b>3,598.1</b>	<b>3,593.9</b>	<b>3,624.2</b>	<b>3,625.4</b>	<b>3,635.4</b>	<b>3,634.7</b>	<b>3,638.2</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
LIABILITIES												
31 Deposits	2,441.7	2,592.2	2,612.0	2,606.4	2,619.6	2,642.8	2,647.5	2,681.1	2,678.3	2,701.4	2,698.6	2,708.2
32 Large time deposits	424.8	438.8	444.8	464.6	465.1	464.2	465.7	464.6	463.9	462.3	456.7	455.6
33 Other deposits	2,016.9	2,153.4	2,167.3	2,141.8	2,154.5	2,178.6	2,181.9	2,216.5	2,214.4	2,239.1	2,241.9	2,252.6
34 Borrowings	556.5	493.5	471.6	462.2	453.5	448.8	438.7	427.8	430.8	421.9	418.7	414.1
35 Borrowings from banks in the U.S.	140.7	139.5	127.7	134.0	136.2	134.8	127.8	101.1	103.4	99.4	101.5	100.4
36 Borrowings from others	415.8	354.0	343.9	328.2	317.4	314.0	310.9	326.7	327.4	322.5	317.2	313.7
37 Trading liabilities <sup>20</sup>	—	—	—	3.7	3.6	3.8	4.0	4.1	4.3	4.2	4.1	4.2
38 Derivatives with a negative fair value <sup>17</sup>	—	—	—	2.9	2.8	3.0	3.1	3.1	3.3	3.3	3.1	3.1
39 Other trading liabilities	—	—	—	0.8	0.8	0.8	0.9	0.9	1.0	0.9	1.0	1.1
40 Net due to related foreign offices	60.0	47.5	46.2	42.7	38.7	40.7	36.9	39.6	41.9	42.2	42.5	44.0
41 Other liabilities <sup>21</sup>	72.3	70.6	72.6	72.6	71.8	72.1	70.9	73.2	73.3	73.7	77.2	75.5
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,137.5</b>	<b>3,209.5</b>	<b>3,207.3</b>	<b>3,187.7</b>	<b>3,187.2</b>	<b>3,208.2</b>	<b>3,198.0</b>	<b>3,225.8</b>	<b>3,228.6</b>	<b>3,243.5</b>	<b>3,241.1</b>	<b>3,246.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>361.0</b>	<b>365.2</b>	<b>369.3</b>	<b>385.0</b>	<b>384.9</b>	<b>389.9</b>	<b>395.9</b>	<b>398.5</b>	<b>396.9</b>	<b>392.0</b>	<b>393.6</b>	<b>392.2</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	—	—	-2.1	-1.1	0.3	2.2	2.3	2.2	3.3	3.4	3.2
45 Securitized consumer loans <sup>24</sup>	94.1	86.5	86.4	88.9	86.2	86.6	87.4	86.6	86.5	86.8	86.8	86.8
46 Securitized credit cards and other revolving plans	93.3	85.2	85.2	87.8	85.2	85.6	86.5	85.7	85.6	85.9	85.9	85.9
47 Other securitized consumer loans	0.7	1.3	1.2	1.1	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9
48 Securitized real estate loans <sup>24</sup>	27.7	23.9	23.7	23.8	23.6	23.4	22.8	22.2	22.3	22.1	22.1	22.1

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending				
									Nov 25	Dec 2	Dec 9	Dec 16	
<b>ASSETS</b>													
1 Bank credit	1,003.7	960.3	924.7	901.2	892.0	862.3	833.3	808.3	797.1	803.6	796.2	787.4	
2 Securities in bank credit <sup>2</sup>	315.5	297.7	283.0	276.2	278.3	267.0	262.0	248.0	242.7	244.7	244.3	238.9	
3 Treasury and agency securities <sup>3</sup>	89.0	91.7	83.9	90.4	100.0	94.5	96.0	94.2	95.2	95.2	97.9	95.3	
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	–	–	34.2	32.6	31.4	32.3	25.7	22.8	23.2	23.1	23.8	
5 Non-MBS <sup>5</sup>	–	–	–	56.2	67.4	63.1	63.7	68.5	72.4	72.0	74.8	71.5	
6 Other securities	226.5	206.0	199.1	185.8	178.3	172.5	166.0	153.8	147.5	149.5	146.4	143.6	
7 Mortgage-backed securities <sup>6</sup>	–	–	–	9.1	7.8	7.8	7.7	7.7	8.2	9.1	9.7	10.4	
8 Non-MBS <sup>7</sup>	–	–	–	176.7	170.6	164.7	158.2	146.1	139.3	140.4	136.7	133.2	
9 Loans and leases in bank credit <sup>8</sup>	688.1	662.6	641.7	624.9	613.7	595.3	571.3	560.3	554.4	558.9	551.9	548.5	
10 Commercial and industrial loans	369.7	347.1	336.4	331.5	320.4	307.4	294.6	287.0	284.6	283.9	279.1	276.8	
11 Real estate loans	45.1	46.3	46.4	44.2	44.2	41.9	41.2	42.0	42.0	41.9	41.2	39.5	
12 Revolving home equity loans	–	–	–	0.4	0.3	0.1	0.2	0.3	0.3	0.3	0.3	0.3	
13 Closed-end residential loans <sup>9</sup>	–	–	–	4.5	4.2	2.7	2.4	3.3	3.3	3.3	3.5	3.5	
14 Commercial real estate loans <sup>10</sup>	–	–	–	39.3	39.7	39.1	38.7	38.5	38.5	38.3	37.4	35.7	
15 Consumer loans	–	–	–	0.9	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.4	
16 Credit cards and other revolving plans	–	–	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17 Other consumer loans <sup>11</sup>	–	–	–	0.9	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.4	
18 Other loans and leases	273.3	269.0	258.6	248.4	248.0	244.9	234.3	230.0	226.4	231.7	230.3	230.9	
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	69.0	77.5	73.2	65.9	66.6	67.6	61.2	62.8	61.5	66.3	63.7	65.0	
20 All other loans and leases <sup>13</sup>	204.3	191.5	185.4	182.4	181.4	177.3	173.1	167.1	164.9	165.4	166.5	165.9	
21 LESS: Allowance for loan and lease losses	–	–	–	2.4	2.4	2.6	2.4	2.3	2.4	2.3	2.0	2.0	
22 Interbank loans <sup>12</sup>	47.6	43.5	39.1	39.0	41.2	35.2	31.1	30.4	27.3	27.1	27.9	27.7	
23 Fed funds and reverse RPs with banks <sup>12</sup>	38.7	39.3	35.1	34.3	36.2	30.9	27.6	27.0	23.9	23.3	25.0	24.4	
24 Loans to commercial banks <sup>14</sup>	8.9	4.2	4.0	4.7	5.0	4.3	3.6	3.4	3.4	3.8	2.9	3.3	
25 Cash assets <sup>15</sup>	273.6	275.9	204.4	250.1	283.2	291.4	372.1	356.7	387.4	353.5	352.4	304.3	
26 Trading assets <sup>16</sup>	–	–	–	136.0	128.6	128.1	123.3	108.3	103.9	100.0	93.0	95.1	
27 Derivatives with a positive fair value <sup>17</sup>	130.6	142.5	138.9	131.1	124.1	122.8	116.5	99.7	94.8	93.7	90.9	93.1	
28 Other trading assets	–	–	–	4.9	4.5	5.2	6.8	8.6	9.1	6.3	2.1	1.9	
29 Other assets <sup>18</sup>	40.5	34.8	32.8	33.0	32.4	32.9	34.1	33.9	33.2	31.9	30.2	29.0	
30 TOTAL ASSETS <sup>19</sup>	<b>1,503.4</b>	<b>1,466.7</b>	<b>1,347.5</b>	<b>1,356.9</b>	<b>1,375.0</b>	<b>1,347.4</b>	<b>1,391.4</b>	<b>1,335.3</b>	<b>1,346.5</b>	<b>1,313.8</b>	<b>1,297.7</b>	<b>1,241.4</b>	

Footnotes appear on page 21.

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

Seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
LIABILITIES												
31 Deposits	873.1	926.1	935.2	946.9	960.4	971.2	1,005.3	1,006.8	1,014.8	1,017.4	1,036.9	1,032.8
32 Large time deposits	835.6	882.0	893.7	913.8	926.9	937.3	971.3	972.9	981.0	984.2	1,003.4	999.4
33 Other deposits	37.5	44.1	41.5	33.1	33.6	33.9	34.0	33.8	33.7	33.2	33.5	33.4
34 Borrowings	651.4	651.0	630.9	643.0	637.6	623.1	580.6	553.8	549.2	542.4	529.2	518.1
35 Borrowings from banks in the U.S.	47.8	45.1	38.7	36.7	34.0	32.7	34.0	32.3	31.0	26.9	30.4	31.9
36 Borrowings from others	603.6	605.8	592.2	606.3	603.7	590.4	546.6	521.5	518.2	515.5	498.7	486.1
37 Trading liabilities <sup>20</sup>	146.4	138.7	132.7	126.5	123.1	122.2	119.5	112.0	110.0	106.4	103.5	102.5
38 Derivatives with a negative fair value <sup>17</sup>	132.1	132.5	123.3	117.8	114.4	113.0	110.6	103.0	99.6	96.9	94.2	93.4
39 Other trading liabilities	14.2	6.2	9.4	8.7	8.6	9.2	8.9	9.0	10.4	9.5	9.4	9.1
40 Net due to related foreign offices	-160.1	-347.5	-439.7	-409.1	-395.6	-387.4	-327.8	-321.0	-304.0	-343.1	-337.6	-399.4
41 Other liabilities <sup>21</sup>	46.2	37.3	38.2	31.5	27.1	29.3	31.7	30.7	31.1	29.2	28.4	25.0
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,557.0</b>	<b>1,405.6</b>	<b>1,297.4</b>	<b>1,338.9</b>	<b>1,352.6</b>	<b>1,358.3</b>	<b>1,409.3</b>	<b>1,382.2</b>	<b>1,401.1</b>	<b>1,352.4</b>	<b>1,360.4</b>	<b>1,279.0</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>-53.6</b>	<b>61.1</b>	<b>50.1</b>	<b>18.0</b>	<b>22.4</b>	<b>-11.0</b>	<b>-17.9</b>	<b>-46.9</b>	<b>-54.5</b>	<b>-38.6</b>	<b>-62.7</b>	<b>-37.6</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-	-	-	-17.8	-17.3	-16.8	-15.2	-13.1	-12.4	-11.7	-11.3	-11.3
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
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
47 Other securitized consumer loans	-	-	-	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

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
<b>ASSETS</b>												
1 Bank credit	1,020.8	950.2	917.4	890.7	885.2	865.8	839.8	824.2	812.5	817.9	813.0	806.3
2 Securities in bank credit <sup>2</sup>	326.8	292.1	278.8	272.6	279.1	272.3	268.6	259.4	249.4	249.6	249.2	245.3
3 Treasury and agency securities <sup>3</sup>	89.5	90.9	83.7	89.1	99.5	96.1	94.3	94.5	94.4	94.5	97.4	93.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	–	–	–	33.6	32.3	32.0	31.8	27.1	24.0	24.7	24.4	23.4
5 Non-MBS <sup>5</sup>	–	–	–	55.5	67.2	64.1	62.5	67.4	70.4	69.8	73.0	70.2
6 Other securities	237.2	201.2	195.1	183.5	179.6	176.2	174.2	164.9	155.0	155.1	151.8	151.7
7 Mortgage-backed securities <sup>6</sup>	–	–	–	9.0	8.9	8.8	9.2	9.5	9.7	9.4	9.2	9.2
8 Non-MBS <sup>7</sup>	–	–	–	174.5	170.7	167.5	165.1	155.4	145.3	145.7	142.7	142.6
9 Loans and leases in bank credit <sup>8</sup>	694.0	658.1	638.6	618.1	606.1	593.4	571.3	564.9	563.1	568.3	563.8	561.0
10 Commercial and industrial loans	371.3	343.6	331.1	326.1	316.5	308.4	295.1	288.7	288.0	287.2	281.6	281.4
11 Real estate loans	44.8	46.6	46.1	44.2	43.7	42.1	41.3	41.8	41.7	41.6	41.1	39.4
12 Revolving home equity loans	–	–	–	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans <sup>9</sup>	–	–	–	4.8	4.5	2.9	2.5	3.5	3.4	3.4	3.5	3.4
14 Commercial real estate loans <sup>10</sup>	–	–	–	39.2	38.9	39.0	38.5	38.0	37.9	37.9	37.2	35.6
15 Consumer loans	–	–	–	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3
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
17 Other consumer loans <sup>11</sup>	–	–	–	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3
18 Other loans and leases	277.9	267.9	261.2	246.7	244.7	241.7	233.7	233.1	232.1	238.2	239.8	238.9
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	74.4	79.2	77.4	67.0	66.8	63.2	60.0	65.8	66.5	71.6	70.6	67.3
20 All other loans and leases <sup>13</sup>	203.6	188.7	183.7	179.8	177.9	178.5	173.7	167.4	165.6	166.6	169.2	171.6
21 LESS: Allowance for loan and lease losses	–	–	–	2.5	2.5	2.5	2.5	2.3	2.3	2.2	1.9	1.9
22 Interbank loans <sup>12</sup>	50.9	43.2	37.1	37.5	40.3	35.5	32.8	32.4	30.7	31.0	31.0	29.5
23 Fed funds and reverse RPs with banks <sup>12</sup>	41.5	39.1	33.8	33.6	36.2	31.5	28.9	28.5	26.7	26.4	27.3	25.5
24 Loans to commercial banks <sup>14</sup>	9.5	4.1	3.3	3.8	4.1	3.9	3.9	3.9	4.0	4.6	3.7	3.9
25 Cash assets <sup>15</sup>	280.7	273.5	200.1	245.5	281.4	293.1	374.6	365.9	402.3	340.5	373.0	304.3
26 Trading assets <sup>16</sup>	–	–	–	123.5	117.9	120.9	122.5	122.5	123.1	120.5	113.7	110.7
27 Derivatives with a positive fair value <sup>17</sup>	152.7	146.1	129.8	119.6	113.9	115.3	113.7	113.2	112.2	111.5	106.9	103.7
28 Other trading assets	–	–	–	3.9	3.9	5.6	8.8	9.3	10.9	9.0	6.8	7.0
29 Other assets <sup>18</sup>	40.0	35.2	34.3	31.7	30.5	32.0	32.1	34.1	34.3	34.0	32.6	31.5
30 TOTAL ASSETS <sup>19</sup>	<b>1,553.3</b>	<b>1,457.0</b>	<b>1,325.1</b>	<b>1,326.3</b>	<b>1,352.8</b>	<b>1,344.8</b>	<b>1,399.4</b>	<b>1,376.9</b>	<b>1,400.6</b>	<b>1,341.7</b>	<b>1,361.5</b>	<b>1,280.4</b>

Footnotes appear on page 21.

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

Not seasonally adjusted, billions of dollars (continued)

December 28, 2009

Account	2008 Nov	2009 May	2009 Jun	2009 Jul	2009 Aug	2009 Sep	2009 Oct	2009 Nov	Week ending			
									Nov 25	Dec 2	Dec 9	Dec 16
LIABILITIES												
31 Deposits	871.8	949.8	954.6	939.1	959.8	964.9	1,006.1	1,004.3	1,011.9	1,006.2	1,033.8	1,035.7
32 Large time deposits	835.6	903.1	911.9	906.0	926.8	932.7	973.7	972.0	979.3	974.3	1,001.0	1,001.7
33 Other deposits	36.2	46.7	42.6	33.1	33.1	32.2	32.4	32.3	32.6	32.0	32.7	34.0
34 Borrowings	637.8	670.8	639.0	645.1	640.6	617.3	565.8	541.9	540.2	532.6	522.5	509.2
35 Borrowings from banks in the U.S.	49.0	43.2	37.5	36.4	34.9	33.5	33.7	33.0	31.4	29.5	31.6	33.2
36 Borrowings from others	588.8	627.6	601.5	608.7	605.7	583.8	532.0	508.9	508.7	503.1	490.9	475.9
37 Trading liabilities <sup>20</sup>	154.4	144.0	130.8	116.6	115.7	117.9	120.2	117.8	117.0	115.0	110.4	106.0
38 Derivatives with a negative fair value <sup>17</sup>	141.0	136.0	121.5	109.0	107.2	109.9	110.1	109.2	107.6	106.6	102.1	97.8
39 Other trading liabilities	13.4	8.0	9.3	7.6	8.4	7.9	10.1	8.6	9.4	8.4	8.3	8.2
40 Net due to related foreign offices	-160.1	-347.5	-439.7	-409.1	-395.6	-387.4	-327.8	-321.0	-304.0	-343.1	-337.6	-399.4
41 Other liabilities <sup>21</sup>	46.8	37.0	37.5	31.7	29.4	29.2	32.1	31.0	32.5	28.0	29.5	26.1
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,550.6</b>	<b>1,454.1</b>	<b>1,322.2</b>	<b>1,323.4</b>	<b>1,349.9</b>	<b>1,341.8</b>	<b>1,396.4</b>	<b>1,373.9</b>	<b>1,397.6</b>	<b>1,338.7</b>	<b>1,358.5</b>	<b>1,277.5</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>2.7</b>	<b>2.9</b>	<b>2.9</b>	<b>2.9</b>	<b>3.0</b>							
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-	-	-	-17.8	-17.3	-16.8	-15.2	-13.1	-12.4	-11.7	-11.3	-11.3
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
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
47 Other securitized consumer loans	-	-	-	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

Footnotes appear on page 21.

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 data are Wednesday values; monthly data 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. For example, if a large bank is acquired by a commercial bank, or if a large bank leaves the commercial bank universe, it is replaced with the bank next in line, typically the bank ranked number 26. If a nonbank converts to a commercial bank charter, or if a small bank becomes large in size, it is not considered for the large bank panel (regardless of size) until the data are benchmarked to the subsequent Call Report. 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 9 to 16, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. These adjustments change past levels to make them comparable with current levels. Estimated balances are removed from past data for the bank group that lost the assets, and added to past data for the bank group that acquired those assets. Balance sheet data for banks acquired in mergers are obtained from Call Reports or from the most recent weekly sample report, if available. A ratio procedure is used to adjust past levels.

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. Before July 1, 2009, most small domestically chartered banks reported only the total, which was distributed as 85 percent with banks (line 23) and 15 percent with nonbanks (line 19). 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).