
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
June 25, 2010

H.8

Notes on the Data (billions of dollars)

Some of the data reported in the "Notes on the Data" section of the June 11, 2010 release have been revised. As of the week ending March 31, 2010, domestically chartered commercial banks had consolidated \$361.3 billion in assets and liabilities. The major asset items affected were: other securities, mortgage-backed securities, -\$6.4 (instead of -\$5.6); other securities, non-MBS, -\$23.5 (instead of -\$23.2); commercial and industrial loans, \$24.0 (instead of \$24.7); real estate loans, revolving home equity loans, \$6.0; real estate loans, closed-end residential loans, \$20.9 (instead of \$21.1); real estate loans, commercial real estate loans, \$1.2; consumer loans, credit cards and other revolving plans, \$326.0; consumer loans, other consumer loans, \$29.7 (instead of \$30.1); other loans and leases, \$29.5 (instead of \$25.0); allowance for loan and lease losses, \$36.4; cash assets, \$4.1; trading assets, other trading assets, -\$1.7; and other asset items, -\$12.1 (instead of -\$10.0). The major liability items affected were: borrowings, borrowings from banks in the U.S., \$4.4; borrowings, borrowings from others, \$375.9; and other liability items, -\$1.7. The residual (assets less liabilities) decreased \$17.3. The major memoranda items affected were: securitized credit cards and other revolving plans, -\$334.6; other securitized consumer loans, -\$23.3; and securitized real estate loans, -\$25.7. Foreign-related institutions had consolidated \$20.7 billion in assets and liabilities. The major asset items affected were: other securities, non-MBS, \$1.1; commercial and industrial loans, \$0.7; and other loans and leases, \$18.9. The major liability items affected were: deposits, other deposits, \$0.5; borrowings, borrowings from others, \$21.0; net due to related foreign offices, -\$12.0; and other liability items, \$11.2.

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
June 25, 2010

Account	2005	2006	2007	2008	2009	2008 Q4	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Feb	2010 Mar	2010 Apr	2010 May
ASSETS															
1 Bank credit	10.8	8.3	10.0	3.4	-6.4	4.0	-4.8	-5.7	-7.9	-8.1	-7.1	-7.0	-4.6	-4.9	-8.0
2 Securities in bank credit ²	4.4	4.5	6.9	0.5	7.7	10.9	2.9	4.7	15.1	7.4	4.1	2.1	-1.7	9.0	-12.1
3 Treasury and agency securities ³	-0.5	1.4	-6.5	9.5	15.8	32.3	9.8	1.1	32.1	17.5	10.3	7.3	8.8	33.2	-5.8
6 Other securities	13.5	9.6	27.5	-9.5	-3.3	-15.0	-6.3	9.8	-8.3	-8.1	-5.8	-6.6	-19.3	-32.8	-23.6
9 Loans and leases in bank credit ⁸	12.8	9.5	10.9	4.2	-10.2	2.2	-6.8	-8.5	-14.4	-12.7	-10.6	-9.9	-5.6	-9.5	-6.6
10 Commercial and industrial loans	13.4	13.5	18.7	14.6	-18.6	12.0	-13.4	-16.6	-26.2	-23.8	-20.2	-16.5	-18.2	-21.2	-7.6
11 Real estate loans	15.5	10.4	6.9	0.2	-5.4	-0.8	-1.0	-2.2	-9.1	-9.7	-7.8	-11.4	-6.7	-5.9	-4.8
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.5	12.2	9.8	2.1	-4.9	-4.9	-3.3	-1.2	-2.0	-3.8	-7.4
13 Closed-end residential loans ⁹	–	10.1	5.5	-8.7	-8.5	-8.6	-5.3	-3.6	-13.7	-12.5	-7.7	-20.2	-7.6	-2.0	1.3
14 Commercial real estate loans ¹⁰	–	14.1	9.1	6.3	-4.4	2.8	-0.5	-2.4	-6.1	-8.9	-9.7	-6.7	-7.7	-10.5	-9.8
15 Consumer loans	7.5	1.0	9.0	7.1	-3.8	7.0	9.8	-10.6	-5.7	-8.3	-16.7	-0.6	-6.6	3.9	-13.4
16 Credit cards and other revolving plans	11.5	0.7	11.3	6.9	-7.5	11.1	13.0	-17.7	-9.2	-16.3	-28.4	0.2	-6.8	6.3	-21.1
17 Other consumer loans ¹¹	2.3	1.3	5.7	7.5	1.8	1.0	4.9	0.1	-0.8	2.8	-1.0	-1.6	-6.4	1.1	-3.9
18 Other loans and leases	8.5	11.7	19.7	1.9	-23.3	-7.5	-39.5	-18.8	-30.2	-13.9	1.8	-5.6	21.7	-27.0	-3.4
21 LESS: Allowance for loan and lease losses	–	–	–	–	–	–	–	–	–	24.2	-4.0	6.6	-10.1	-9.7	0.0
22 Interbank loans ¹²	-14.6	18.2	25.9	-14.6	-38.1	-71.3	30.2	-6.9	-79.6	-107.6	-60.8	46.0	-150.4	-262.0	63.2
25 Cash assets ¹⁵	-0.1	-4.5	0.5	156.7	46.7	539.7	45.5	33.1	5.2	80.4	22.2	133.9	-38.7	-70.6	9.2
26 Trading assets ¹⁶	–	–	–	–	–	–	–	–	–	-72.3	-41.7	-5.1	-27.8	5.2	128.9
29 Other assets ¹⁸	7.5	13.5	11.2	17.4	-1.6	29.1	-6.1	-2.7	6.2	-3.8	19.5	27.6	-10.8	-6.9	12.6
30 TOTAL ASSETS ¹⁹	9.0	8.8	11.0	9.3	-5.8	21.9	-2.5	-5.5	-10.1	-5.6	-3.6	11.2	-12.0	-15.9	-0.4
LIABILITIES															
31 Deposits	8.7	7.5	9.2	5.7	5.2	4.2	4.3	6.2	5.3	4.5	0.9	4.7	-3.9	-5.2	-1.7
32 Large time deposits	19.1	20.3	16.6	-2.1	-4.6	-30.5	-22.4	0.5	6.0	-2.2	-4.7	-2.1	-21.6	-31.9	-37.8
33 Other deposits	–	–	–	–	–	–	–	–	–	6.7	2.7	6.9	1.8	3.2	9.4
34 Borrowings	4.8	13.2	15.4	19.2	-28.6	39.0	-27.5	-21.2	-44.9	-35.3	-19.6	-5.5	-66.0	-72.4	-24.6
37 Trading liabilities ²⁰	–	–	–	–	–	–	–	–	–	-56.3	-37.9	-70.2	14.1	-2.2	178.9
41 Other liabilities ²¹	6.4	17.4	2.8	1.4	-9.6	19.6	-14.9	-1.4	-6.2	-17.3	-8.1	1.2	28.8	19.7	64.5
42 TOTAL LIABILITIES ¹⁹	8.3	8.8	11.8	12.2	-8.9	32.0	-8.6	-10.9	-12.4	-5.0	-5.6	6.8	-25.7	-25.6	-0.2

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

June 25, 2010

Account	2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
									May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	9,315.2	9,045.6	9,013.1	8,942.7	8,889.0	8,956.1	9,263.1	9,198.5	9,164.9	9,136.0	9,158.3	9,125.7
2 Securities in bank credit ²	2,199.2	2,304.5	2,331.1	2,335.4	2,338.9	2,328.7	2,327.3	2,304.7	2,291.4	2,274.2	2,290.1	2,269.2
3 Treasury and agency securities ³	1,259.5	1,402.8	1,438.0	1,437.9	1,446.7	1,457.4	1,501.5	1,495.4	1,485.4	1,481.7	1,494.0	1,476.0
4 Mortgage-backed securities (MBS) ⁴	–	991.6	1,003.6	999.6	1,001.5	988.2	1,002.0	1,001.7	996.0	997.1	1,010.0	1,001.2
5 Non-MBS ⁵	–	411.3	434.4	438.3	445.2	469.2	499.5	493.8	489.4	484.6	484.0	474.8
6 Other securities	939.7	901.6	893.1	897.5	892.3	871.4	825.9	809.2	806.0	792.5	796.1	793.2
7 Mortgage-backed securities ⁶	–	217.3	214.2	212.2	210.0	205.8	195.2	189.5	188.0	184.2	183.9	183.5
8 Non-MBS ⁷	–	684.4	678.9	685.3	682.3	665.5	630.7	619.8	618.1	608.3	612.2	609.7
9 Loans and leases in bank credit ⁸	7,115.9	6,741.1	6,681.9	6,607.3	6,550.1	6,627.3	6,935.7	6,893.8	6,873.4	6,861.7	6,868.2	6,856.4
10 Commercial and industrial loans	1,521.3	1,339.8	1,317.5	1,288.7	1,270.9	1,257.4	1,255.4	1,245.6	1,244.6	1,246.7	1,246.1	1,250.0
11 Real estate loans	3,879.6	3,804.2	3,784.0	3,757.0	3,721.6	3,707.1	3,714.6	3,700.4	3,685.1	3,686.8	3,680.7	3,681.2
12 Revolving home equity loans	612.5	604.3	602.5	600.2	599.6	600.0	603.0	599.5	599.4	598.0	598.3	597.3
13 Closed-end residential loans ⁹	1,554.6	1,542.0	1,535.3	1,529.5	1,503.7	1,499.0	1,514.3	1,516.5	1,504.1	1,509.6	1,505.8	1,513.5
14 Commercial real estate loans ¹⁰	1,712.5	1,657.9	1,646.2	1,627.3	1,618.2	1,608.1	1,597.3	1,584.4	1,581.6	1,579.2	1,576.6	1,570.4
15 Consumer loans	859.4	838.7	829.1	813.9	813.2	893.9	1,177.7	1,164.5	1,155.7	1,159.4	1,166.5	1,162.0
16 Credit cards and other revolving plans	363.1	342.0	331.3	316.9	317.1	393.9	654.3	642.8	634.8	638.9	645.8	639.4
17 Other consumer loans ¹¹	496.3	496.6	497.9	497.0	496.2	500.1	523.3	521.7	520.9	520.5	520.6	522.6
18 Other loans and leases	855.6	758.4	751.3	747.6	744.4	769.0	788.0	783.2	788.1	768.9	774.9	763.2
19 Fed funds and reverse RPs with nonbanks ¹²	260.9	208.9	207.6	205.5	207.6	212.7	203.8	210.9	214.4	201.1	203.6	197.0
20 All other loans and leases ¹³	594.8	549.5	543.7	542.1	536.8	556.2	584.2	572.3	573.7	567.8	571.3	566.3
21 LESS: Allowance for loan and lease losses	–	202.5	201.8	199.0	200.2	206.7	233.3	233.3	233.6	231.3	230.9	232.6
22 Interbank loans ¹²	407.0	223.2	214.3	211.3	219.4	191.9	150.0	157.9	168.4	161.2	155.9	157.2
23 Fed funds and reverse RPs with banks ¹²	329.5	157.7	151.3	149.3	157.5	141.1	127.2	138.3	147.7	141.9	137.3	136.8
24 Loans to commercial banks ¹⁴	77.4	65.5	63.1	62.1	61.9	50.8	22.9	19.6	20.8	19.3	18.5	20.3
25 Cash assets ¹⁵	1,035.5	1,221.0	1,160.3	1,182.1	1,313.9	1,272.2	1,201.0	1,210.3	1,203.5	1,136.2	1,248.2	1,146.7
26 Trading assets ¹⁶	–	285.1	270.4	261.4	260.4	254.1	254.2	281.5	293.5	280.9	300.9	297.2
27 Derivatives with a positive fair value ¹⁷	–	259.6	245.4	236.3	237.3	228.5	231.1	257.3	267.8	257.0	278.7	270.1
28 Other trading assets	–	25.5	25.0	25.2	23.1	25.6	23.0	24.2	25.7	23.9	22.2	27.1
29 Other assets ¹⁸	1,136.3	1,186.5	1,216.3	1,242.5	1,271.0	1,256.6	1,241.2	1,260.1	1,270.0	1,237.0	1,243.0	1,258.4
30 TOTAL ASSETS ¹⁹	12,127.4	11,758.8	11,672.6	11,641.1	11,753.6	11,724.2	11,876.2	11,875.0	11,866.8	11,720.0	11,875.3	11,752.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending				
									May 26	Jun 2	Jun 9	Jun 16	
LIABILITIES													
31	Deposits	7,454.0	7,681.9	7,697.8	7,688.4	7,718.4	7,693.6	7,667.8	7,659.3	7,659.7	7,641.7	7,679.5	7,649.2
32	Large time deposits	1,870.5	1,887.8	1,901.4	1,888.9	1,885.6	1,851.5	1,802.9	1,746.3	1,731.7	1,720.2	1,742.4	1,730.4
33	Other deposits	—	5,794.1	5,796.5	5,799.5	5,832.8	5,842.0	5,864.9	5,913.0	5,928.0	5,921.5	5,937.1	5,918.8
34	Borrowings	2,387.6	1,949.9	1,916.8	1,884.1	1,868.0	1,860.2	2,087.2	2,045.1	2,059.2	1,999.9	2,026.2	2,013.6
35	Borrowings from banks in the U.S.	428.7	285.5	266.7	257.0	263.7	233.3	189.2	190.3	197.6	193.6	189.4	215.0
36	Borrowings from others	1,958.8	1,664.4	1,650.1	1,627.1	1,604.3	1,626.9	1,898.0	1,854.8	1,861.7	1,806.3	1,836.8	1,798.6
37	Trading liabilities ²⁰	—	236.6	225.4	225.6	212.4	214.9	214.6	246.6	261.6	247.1	258.8	243.4
38	Derivatives with a negative fair value ¹⁷	—	184.1	176.1	176.3	165.5	164.8	164.5	186.5	194.0	185.8	199.5	183.0
39	Other trading liabilities	—	52.5	49.3	49.3	46.9	50.0	50.1	60.1	67.6	61.3	59.3	60.4
40	Net due to related foreign offices	167.2	208.1	138.6	162.8	217.8	122.7	46.0	42.5	36.7	-3.0	11.6	-29.2
41	Other liabilities ²¹	434.1	420.5	428.5	409.8	409.7	420.0	433.5	456.8	463.2	448.0	447.3	451.1
42	TOTAL LIABILITIES¹⁹	10,800.6	10,496.9	10,407.1	10,370.7	10,426.2	10,311.4	10,449.1	10,450.3	10,480.5	10,333.8	10,423.4	10,328.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,326.8	1,261.9	1,265.4	1,270.4	1,327.4	1,412.8	1,427.1	1,424.7	1,386.3	1,386.2	1,451.9	1,424.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-16.4	-13.7	-17.5	-9.8	-8.2	-8.2	0.3	3.4	-0.9	1.9	0.6
45	Securitized consumer loans ²⁴	406.7	388.2	391.6	394.3	393.7	305.5	24.4	21.7	21.5	22.0	21.9	22.0
46	Securitized credit cards and other revolving plans	368.9	355.4	360.0	362.4	361.4	278.5	15.7	15.4	15.2	15.7	15.6	15.6
47	Other securitized consumer loans	37.8	32.8	31.6	31.9	32.2	27.0	8.7	6.3	6.3	6.4	6.4	6.3
48	Securitized real estate loans ²⁴	1,424.9	1,401.5	1,383.5	1,376.8	1,384.1	1,390.7	1,387.5	1,384.0	1,381.2	1,389.1	1,391.3	1,391.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 25, 2010

Account	2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
									May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	9,314.0	9,083.1	9,054.3	8,952.6	8,883.7	8,933.8	9,235.4	9,188.3	9,154.2	9,162.5	9,161.5	9,146.7
2 Securities in bank credit ²	2,206.9	2,324.1	2,331.4	2,320.9	2,323.3	2,324.7	2,321.0	2,307.7	2,294.0	2,291.0	2,297.5	2,285.0
3 Treasury and agency securities ³	1,255.5	1,412.7	1,442.1	1,436.7	1,449.2	1,466.9	1,495.8	1,487.7	1,475.1	1,480.5	1,482.9	1,473.7
4 Mortgage-backed securities (MBS) ⁴	–	994.8	1,004.3	997.7	1,004.4	996.1	1,000.0	1,000.8	993.2	998.7	998.1	995.2
5 Non-MBS ⁵	–	417.9	437.7	439.0	444.9	470.8	495.8	486.9	481.9	481.8	484.8	478.5
6 Other securities	951.4	911.4	889.3	884.2	874.1	857.8	825.2	820.0	818.8	810.4	814.5	811.3
7 Mortgage-backed securities ⁶	–	217.0	213.3	213.3	212.2	206.9	196.3	190.6	188.5	185.3	185.2	184.1
8 Non-MBS ⁷	–	694.4	676.0	670.8	661.9	651.0	628.9	629.4	630.3	625.1	629.3	627.2
9 Loans and leases in bank credit ⁸	7,107.1	6,759.0	6,722.9	6,631.7	6,560.4	6,609.1	6,914.3	6,880.6	6,860.2	6,871.5	6,864.0	6,861.6
10 Commercial and industrial loans	1,528.9	1,340.3	1,317.4	1,287.5	1,275.5	1,262.6	1,262.6	1,252.4	1,247.8	1,251.5	1,243.8	1,251.3
11 Real estate loans	3,874.0	3,815.6	3,793.3	3,758.6	3,716.1	3,694.3	3,703.2	3,694.7	3,676.3	3,685.4	3,693.8	3,676.6
12 Revolving home equity loans	611.4	606.2	604.0	601.1	598.7	596.5	600.7	598.6	598.4	596.9	597.0	596.6
13 Closed-end residential loans ⁹	1,551.4	1,547.4	1,540.3	1,531.0	1,501.0	1,492.1	1,507.4	1,512.8	1,496.2	1,511.7	1,521.9	1,508.6
14 Commercial real estate loans ¹⁰	1,711.2	1,662.0	1,649.0	1,626.5	1,616.3	1,605.7	1,595.1	1,583.3	1,581.6	1,576.8	1,574.8	1,571.4
15 Consumer loans	856.0	837.1	836.8	832.7	821.3	887.6	1,166.0	1,157.8	1,157.6	1,155.9	1,156.3	1,155.8
16 Credit cards and other revolving plans	357.6	344.0	345.1	330.7	318.9	385.0	640.7	633.8	634.4	632.8	632.5	631.6
17 Other consumer loans ¹¹	498.4	493.1	491.7	502.0	502.4	502.5	525.3	524.0	523.2	523.1	523.8	524.2
18 Other loans and leases	848.1	766.0	775.3	752.9	747.5	764.6	782.5	775.6	778.5	778.7	770.2	777.9
19 Fed funds and reverse RPs with nonbanks ¹²	258.4	212.6	216.9	207.3	213.6	213.2	202.6	208.3	210.5	209.9	204.0	210.1
20 All other loans and leases ¹³	589.8	553.4	558.5	545.6	533.9	551.4	580.0	567.3	568.0	568.8	566.2	567.8
21 LESS: Allowance for loan and lease losses	–	201.1	199.6	199.0	201.2	207.5	234.0	234.5	232.3	234.1	234.0	233.1
22 Interbank loans ¹²	397.9	227.1	218.5	214.0	223.4	196.3	153.3	154.6	162.5	158.1	155.5	158.0
23 Fed funds and reverse RPs with banks ¹²	320.4	161.5	154.9	151.9	160.9	144.9	130.4	135.0	141.9	138.9	136.7	138.0
24 Loans to commercial banks ¹⁴	77.5	65.6	63.7	62.1	62.5	51.5	23.0	19.7	20.6	19.2	18.8	20.0
25 Cash assets ¹⁵	1,026.4	1,257.3	1,224.6	1,230.0	1,308.9	1,232.9	1,193.8	1,200.3	1,213.4	1,185.0	1,197.4	1,131.5
26 Trading assets ¹⁶	–	311.6	284.2	267.6	257.2	259.6	258.4	279.4	287.3	274.9	290.6	279.4
27 Derivatives with a positive fair value ¹⁷	–	285.2	259.5	243.5	235.3	235.0	234.9	256.0	263.0	251.8	269.1	252.5
28 Other trading assets	–	26.4	24.7	24.1	22.0	24.6	23.5	23.4	24.3	23.1	21.5	26.8
29 Other assets ¹⁸	1,128.7	1,184.2	1,222.8	1,247.2	1,274.5	1,262.7	1,240.4	1,251.4	1,253.9	1,239.5	1,242.7	1,249.4
30 TOTAL ASSETS ¹⁹	12,096.4	11,862.1	11,804.9	11,712.3	11,746.5	11,677.8	11,847.3	11,839.5	11,839.1	11,785.9	11,813.8	11,731.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
									May 26	Jun 2	Jun 9	Jun 16
LIABILITIES												
31 Deposits	7,467.1	7,699.1	7,767.5	7,693.9	7,702.9	7,721.9	7,721.3	7,669.5	7,629.0	7,714.5	7,705.9	7,691.8
32 Large time deposits	1,878.2	1,897.1	1,913.4	1,893.8	1,872.7	1,835.8	1,794.5	1,752.7	1,739.1	1,732.9	1,758.5	1,738.6
33 Other deposits	—	5,802.0	5,854.1	5,800.1	5,830.2	5,886.1	5,926.8	5,916.8	5,889.9	5,981.7	5,947.4	5,953.1
34 Borrowings	2,429.0	1,936.5	1,896.7	1,871.1	1,856.9	1,863.2	2,103.8	2,082.3	2,092.0	2,034.9	2,041.9	2,028.6
35 Borrowings from banks in the U.S.	433.0	278.5	259.3	254.6	262.8	236.7	194.2	192.7	197.4	194.7	191.5	219.8
36 Borrowings from others	1,996.0	1,658.0	1,637.4	1,616.5	1,594.1	1,626.4	1,909.6	1,889.7	1,894.6	1,840.2	1,850.4	1,808.9
37 Trading liabilities ²⁰	—	253.4	229.8	237.2	212.6	215.6	213.2	245.2	259.2	246.4	258.1	238.1
38 Derivatives with a negative fair value ¹⁷	—	197.5	180.1	188.7	166.3	167.0	166.5	187.7	193.2	186.3	200.6	179.2
39 Other trading liabilities	—	55.8	49.7	48.6	46.3	48.6	46.7	57.5	66.0	60.1	57.5	59.0
40 Net due to related foreign offices	167.2	208.1	138.6	162.8	217.8	122.7	46.0	42.5	36.7	-3.0	11.6	-29.2
41 Other liabilities ²¹	431.2	431.8	437.7	410.8	413.6	418.0	426.5	453.2	465.9	447.4	444.1	446.6
42 TOTAL LIABILITIES ¹⁹	10,852.5	10,528.8	10,470.3	10,375.8	10,403.7	10,341.4	10,510.8	10,492.8	10,482.8	10,440.2	10,461.6	10,375.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,243.9	1,333.2	1,334.6	1,336.6	1,342.8	1,336.4	1,336.5	1,346.7	1,356.3	1,345.7	1,352.2	1,355.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	-16.4	-13.7	-17.5	-9.8	-8.2	-8.2	0.3	3.4	-0.9	1.9	0.6
45 Securitized consumer loans ²⁴	406.1	385.8	392.3	396.7	394.1	304.9	24.4	21.6	21.3	21.8	21.8	21.8
46 Securitized credit cards and other revolving plans	369.0	352.8	359.8	364.3	361.8	278.0	15.7	15.4	15.1	15.6	15.6	15.6
47 Other securitized consumer loans	37.2	33.0	32.5	32.4	32.2	27.0	8.7	6.2	6.2	6.2	6.2	6.2
48 Securitized real estate loans ²⁴	1,424.4	1,411.5	1,407.7	1,402.8	1,402.0	1,393.0	1,380.1	1,376.7	1,374.8	1,378.1	1,378.1	1,378.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	8,377.2	8,235.7	8,223.9	8,157.4	8,115.3	8,183.1	8,489.1	8,431.8	8,396.9	8,373.0	8,399.3	8,363.5
2 Securities in bank credit ²	1,919.3	2,053.9	2,088.6	2,090.3	2,097.7	2,091.6	2,091.4	2,070.9	2,060.6	2,045.6	2,060.9	2,047.0
3 Treasury and agency securities ³	1,168.1	1,304.7	1,338.4	1,343.3	1,358.3	1,369.0	1,408.7	1,403.3	1,394.3	1,389.4	1,401.9	1,389.6
4 Mortgage-backed securities (MBS) ⁴	–	963.6	977.9	975.0	978.9	966.0	979.6	979.4	973.9	974.9	987.0	978.2
5 Non-MBS ⁵	–	341.1	360.5	368.4	379.4	403.0	429.1	423.9	420.4	414.6	414.9	411.4
6 Other securities	751.1	749.2	750.1	747.0	739.4	722.6	682.7	667.6	666.3	656.2	659.0	657.4
7 Mortgage-backed securities ⁶	–	210.8	207.6	204.7	201.7	197.8	186.3	180.4	178.6	174.6	174.0	173.4
8 Non-MBS ⁷	–	538.4	542.6	542.3	537.7	524.8	496.4	487.2	487.7	481.6	485.0	484.0
9 Loans and leases in bank credit ⁸	6,457.9	6,181.8	6,135.3	6,067.1	6,017.6	6,091.5	6,397.7	6,360.8	6,336.3	6,327.3	6,338.3	6,316.5
10 Commercial and industrial loans	1,177.0	1,051.9	1,038.0	1,019.2	1,006.5	995.7	998.2	991.4	990.3	993.0	990.7	993.4
11 Real estate loans	3,833.2	3,762.8	3,743.4	3,715.6	3,679.4	3,665.6	3,676.0	3,662.6	3,647.1	3,648.6	3,643.2	3,643.7
12 Revolving home equity loans	611.3	604.4	601.4	598.6	597.4	598.5	603.2	599.9	599.7	598.3	598.8	597.7
13 Closed-end residential loans ⁹	1,550.7	1,539.4	1,532.8	1,527.0	1,501.2	1,496.5	1,512.2	1,514.0	1,501.5	1,506.8	1,503.2	1,511.1
14 Commercial real estate loans ¹⁰	1,671.2	1,619.0	1,609.1	1,590.0	1,580.8	1,570.6	1,560.6	1,548.7	1,545.9	1,543.5	1,541.3	1,534.9
15 Consumer loans	859.3	837.2	827.7	812.6	812.0	892.5	1,176.2	1,163.1	1,154.2	1,157.9	1,165.0	1,160.6
16 Credit cards and other revolving plans	363.1	342.0	331.3	316.9	317.1	393.9	654.3	642.8	634.8	638.9	645.8	639.4
17 Other consumer loans ¹¹	496.2	495.2	496.5	495.7	494.9	498.6	521.8	520.3	519.5	519.1	519.2	521.2
18 Other loans and leases	588.4	529.8	526.2	519.6	519.8	537.7	547.3	543.7	544.7	527.8	539.4	518.8
19 Fed funds and reverse RPs with nonbanks ¹²	183.4	144.0	141.8	135.5	141.1	145.2	138.0	138.9	138.3	126.4	130.2	117.6
20 All other loans and leases ¹³	405.0	385.8	384.5	384.1	378.6	392.6	409.3	404.8	406.4	401.4	409.2	401.2
21 LESS: Allowance for loan and lease losses	–	200.6	200.1	197.4	198.6	204.8	231.7	231.6	231.7	229.6	229.2	230.9
22 Interbank loans ¹²	363.7	191.7	185.3	181.3	186.6	165.8	121.8	125.1	132.8	128.5	122.9	126.9
23 Fed funds and reverse RPs with banks ¹²	291.2	129.4	125.1	122.4	128.5	118.4	102.7	111.0	118.0	115.3	110.4	112.4
24 Loans to commercial banks ¹⁴	72.5	62.3	60.2	58.9	58.1	47.4	19.2	14.1	14.8	13.2	12.5	14.5
25 Cash assets ¹⁵	751.5	872.5	822.7	751.3	833.3	863.4	827.5	837.7	847.4	803.5	860.8	828.6
26 Trading assets ¹⁶	–	174.2	162.2	154.5	150.4	150.1	154.0	169.3	174.6	164.8	180.3	174.4
27 Derivatives with a positive fair value ¹⁷	–	161.6	149.4	141.9	139.8	138.3	142.8	158.3	163.5	154.0	169.7	159.3
28 Other trading assets	–	12.6	12.8	12.6	10.6	11.8	11.2	11.0	11.1	10.8	10.6	15.1
29 Other assets ¹⁸	1,091.0	1,143.4	1,176.3	1,203.5	1,231.9	1,214.7	1,194.0	1,207.4	1,219.0	1,186.9	1,190.2	1,204.9
30 TOTAL ASSETS ¹⁹	10,663.3	10,417.0	10,370.3	10,250.6	10,318.9	10,372.2	10,554.8	10,539.6	10,539.1	10,427.0	10,524.3	10,467.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16	
LIABILITIES													
31	Deposits	6,524.7	6,667.5	6,646.9	6,637.2	6,656.9	6,650.8	6,661.5	6,703.9	6,721.9	6,706.4	6,723.9	6,701.2
32	Large time deposits	986.3	908.2	885.9	872.5	860.3	843.1	837.2	833.1	836.4	829.9	830.3	824.4
33	Other deposits	—	5,759.3	5,761.1	5,764.8	5,796.6	5,807.7	5,824.3	5,870.8	5,885.5	5,876.5	5,893.5	5,876.8
34	Borrowings	1,734.0	1,399.6	1,390.9	1,363.4	1,361.6	1,387.5	1,592.8	1,543.2	1,546.6	1,493.0	1,498.0	1,490.2
35	Borrowings from banks in the U.S.	382.8	252.5	236.9	226.5	230.6	208.4	163.5	161.3	166.1	165.0	156.6	182.1
36	Borrowings from others	1,351.2	1,147.1	1,154.0	1,136.9	1,131.0	1,179.0	1,429.2	1,381.9	1,380.6	1,328.0	1,341.4	1,308.1
37	Trading liabilities ²⁰	—	123.4	117.6	104.4	105.7	108.5	108.1	133.8	145.1	132.4	139.1	123.1
38	Derivatives with a negative fair value ¹⁷	—	79.4	76.7	67.7	73.1	75.2	76.5	93.0	96.6	89.7	97.7	81.9
39	Other trading liabilities	—	44.1	40.9	36.7	32.6	33.3	31.7	40.8	48.5	42.7	41.4	41.2
40	Net due to related foreign offices	515.2	539.9	511.9	478.3	477.5	447.1	406.2	376.0	362.1	347.8	356.1	360.7
41	Other liabilities ²¹	398.2	390.5	401.4	385.8	383.6	383.9	383.6	404.9	414.0	399.5	398.9	403.1
42	TOTAL LIABILITIES¹⁹	9,391.9	9,121.0	9,068.7	8,969.2	8,985.3	8,977.7	9,152.3	9,161.8	9,189.7	9,079.1	9,115.9	9,078.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,271.4	1,296.0	1,301.5	1,281.4	1,333.6	1,394.6	1,402.5	1,377.8	1,349.4	1,347.9	1,408.4	1,389.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-3.3	-2.3	-6.4	0.6	1.8	1.4	8.4	11.4	7.8	10.0	8.5
45	Securitized consumer loans ²⁴	406.7	388.2	391.6	394.3	393.7	305.5	24.4	21.7	21.5	22.0	21.9	22.0
46	Securitized credit cards and other revolving plans	368.9	355.4	360.0	362.4	361.4	278.5	15.7	15.4	15.2	15.7	15.6	15.6
47	Other securitized consumer loans	37.8	32.8	31.6	31.9	32.2	27.0	8.7	6.3	6.3	6.4	6.4	6.3
48	Securitized real estate loans ²⁴	1,424.9	1,401.5	1,383.5	1,376.8	1,384.1	1,390.7	1,387.5	1,384.0	1,381.2	1,389.1	1,391.3	1,391.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	8,378.8	8,266.8	8,256.3	8,169.8	8,110.9	8,167.1	8,461.4	8,423.2	8,386.2	8,396.4	8,396.2	8,375.1
2 Securities in bank credit ²	1,929.7	2,066.5	2,086.9	2,079.7	2,084.4	2,091.5	2,088.6	2,075.6	2,062.6	2,060.5	2,064.2	2,057.3
3 Treasury and agency securities ³	1,164.3	1,315.3	1,344.7	1,342.3	1,355.9	1,376.3	1,402.6	1,395.7	1,384.1	1,389.1	1,391.1	1,387.1
4 Mortgage-backed securities (MBS) ⁴	–	966.8	978.5	972.9	981.5	973.8	977.8	978.6	971.4	976.9	976.3	973.4
5 Non-MBS ⁵	–	348.5	366.2	369.4	374.5	402.5	424.8	417.0	412.6	412.2	414.8	413.8
6 Other securities	765.3	751.2	742.2	737.5	728.5	715.2	686.0	680.0	678.5	671.4	673.1	670.2
7 Mortgage-backed securities ⁶	–	209.2	206.4	206.5	203.6	198.3	187.4	182.3	180.2	177.1	176.9	175.9
8 Non-MBS ⁷	–	542.0	535.8	531.0	524.9	516.9	498.5	497.7	498.3	494.3	496.2	494.3
9 Loans and leases in bank credit ⁸	6,449.2	6,200.3	6,169.4	6,090.0	6,026.5	6,075.6	6,372.8	6,347.6	6,323.6	6,335.9	6,332.0	6,317.8
10 Commercial and industrial loans	1,185.0	1,053.3	1,037.4	1,016.4	1,008.5	998.9	1,003.3	998.2	994.3	998.1	989.8	995.8
11 Real estate loans	3,826.9	3,773.8	3,753.0	3,718.5	3,676.0	3,654.1	3,663.5	3,656.1	3,637.6	3,646.6	3,655.5	3,638.4
12 Revolving home equity loans	609.7	606.0	603.8	600.9	598.4	596.2	600.4	598.4	598.2	596.7	596.8	596.3
13 Closed-end residential loans ⁹	1,547.5	1,545.0	1,537.8	1,528.3	1,498.4	1,489.6	1,504.7	1,510.2	1,493.6	1,509.1	1,519.4	1,506.2
14 Commercial real estate loans ¹⁰	1,669.7	1,622.9	1,611.5	1,589.3	1,579.1	1,568.3	1,558.4	1,547.5	1,545.8	1,540.8	1,539.3	1,535.9
15 Consumer loans	856.0	835.8	835.5	831.3	820.0	886.2	1,164.6	1,156.4	1,156.2	1,154.5	1,154.8	1,154.4
16 Credit cards and other revolving plans	357.6	344.0	345.1	330.7	318.9	385.0	640.7	633.8	634.4	632.8	632.5	631.6
17 Other consumer loans ¹¹	498.4	491.8	490.4	500.7	501.1	501.2	523.9	522.6	521.8	521.7	522.3	522.7
18 Other loans and leases	581.3	537.4	543.5	523.8	522.0	536.4	541.5	536.8	535.5	536.8	531.8	529.2
19 Fed funds and reverse RPs with nonbanks ¹²	179.3	146.3	150.4	138.9	146.1	148.4	134.6	135.1	133.2	133.3	127.7	126.1
20 All other loans and leases ¹³	402.0	391.1	393.1	384.9	375.9	388.0	406.9	401.7	402.3	403.4	404.1	403.1
21 LESS: Allowance for loan and lease losses	–	199.2	197.8	197.3	199.6	205.9	232.5	233.0	230.8	232.6	232.4	231.6
22 Interbank loans ¹²	354.6	193.4	188.8	183.6	190.0	170.5	125.7	121.8	127.1	125.6	122.4	128.0
23 Fed funds and reverse RPs with banks ¹²	281.2	131.7	128.9	124.8	131.2	123.0	106.4	107.5	112.3	112.3	109.6	113.5
24 Loans to commercial banks ¹⁴	73.4	61.7	60.0	58.9	58.8	47.5	19.4	14.3	14.9	13.3	12.9	14.4
25 Cash assets ¹⁵	748.8	894.9	867.3	781.6	835.4	841.4	828.7	834.7	853.5	854.8	825.9	831.6
26 Trading assets ¹⁶	–	185.1	168.9	160.6	151.6	153.2	155.2	166.0	169.0	159.5	171.7	164.2
27 Derivatives with a positive fair value ¹⁷	–	171.7	155.7	148.1	140.9	141.4	144.2	155.4	158.6	149.6	162.1	149.8
28 Other trading assets	–	13.3	13.2	12.6	10.8	11.8	11.0	10.5	10.4	9.9	9.6	14.4
29 Other assets ¹⁸	1,083.4	1,141.1	1,180.9	1,207.0	1,232.0	1,219.0	1,195.9	1,199.0	1,201.2	1,189.4	1,190.1	1,198.0
30 TOTAL ASSETS ¹⁹	10,640.0	10,482.2	10,464.3	10,305.3	10,320.4	10,345.3	10,534.4	10,511.6	10,506.2	10,493.2	10,473.8	10,465.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16	
LIABILITIES													
31	Deposits	6,517.4	6,684.6	6,711.6	6,639.5	6,652.4	6,690.7	6,710.3	6,696.5	6,669.4	6,760.9	6,727.0	6,727.9
32	Large time deposits	–	915.7	892.2	874.4	858.0	840.9	828.6	824.1	823.6	825.0	823.7	818.3
33	Other deposits	–	5,769.0	5,819.4	5,765.1	5,794.4	5,849.8	5,881.7	5,872.4	5,845.8	5,935.9	5,903.3	5,909.6
34	Borrowings	1,758.2	1,390.9	1,376.3	1,356.9	1,358.3	1,381.3	1,598.0	1,565.9	1,570.3	1,514.8	1,509.5	1,503.1
35	Borrowings from banks in the U.S.	389.9	244.5	228.9	224.7	230.6	210.9	168.6	164.6	168.1	165.6	160.0	186.9
36	Borrowings from others	1,368.2	1,146.4	1,147.4	1,132.2	1,127.7	1,170.4	1,429.4	1,401.3	1,402.2	1,349.2	1,349.6	1,316.2
37	Trading liabilities ²⁰	–	135.8	122.8	111.4	106.0	109.8	109.4	128.7	137.7	128.3	136.1	121.1
38	Derivatives with a negative fair value ¹⁷	–	88.1	80.7	76.4	74.5	76.6	79.5	91.3	93.5	87.8	97.3	81.3
39	Other trading liabilities	–	47.7	42.1	35.0	31.5	33.2	29.9	37.4	44.2	40.5	38.8	39.8
40	Net due to related foreign offices	515.2	539.9	511.9	478.3	477.5	447.1	406.2	376.0	362.1	347.8	356.1	360.7
41	Other liabilities ²¹	394.2	400.6	410.1	385.6	386.4	383.1	377.1	400.8	413.4	398.6	396.0	399.7
42	TOTAL LIABILITIES¹⁹	9,399.0	9,151.9	9,132.7	8,971.8	8,980.7	9,012.0	9,201.0	9,167.9	9,152.9	9,150.5	9,124.7	9,112.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,241.1	1,330.2	1,331.6	1,333.6	1,339.8	1,333.4	1,333.4	1,343.7	1,353.3	1,342.7	1,349.2	1,352.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	-3.3	-2.3	-6.4	0.6	1.8	1.4	8.4	11.4	7.8	10.0	8.5
45	Securitized consumer loans ²⁴	406.1	385.8	392.3	396.7	394.1	304.9	24.4	21.6	21.3	21.8	21.8	21.8
46	Securitized credit cards and other revolving plans	369.0	352.8	359.8	364.3	361.8	278.0	15.7	15.4	15.1	15.6	15.6	15.6
47	Other securitized consumer loans	37.2	33.0	32.5	32.4	32.2	27.0	8.7	6.2	6.2	6.2	6.2	6.2
48	Securitized real estate loans ²⁴	1,424.4	1,411.5	1,407.7	1,402.8	1,402.0	1,393.0	1,380.1	1,376.7	1,374.8	1,378.1	1,378.1	1,378.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	5,327.5	5,220.8	5,226.1	5,187.3	5,158.6	5,219.0	5,469.2	5,412.7	5,388.0	5,361.7	5,390.4	5,363.6
2 Securities in bank credit ²	1,300.0	1,389.8	1,425.3	1,438.4	1,443.5	1,437.4	1,429.8	1,404.5	1,396.0	1,381.5	1,397.9	1,386.5
3 Treasury and agency securities ³	754.6	857.6	883.7	890.4	906.4	913.8	939.0	929.7	922.5	917.5	930.0	919.5
4 Mortgage-backed securities (MBS) ⁴	628.3	678.0	687.7	691.5	700.1	686.1	690.9	689.7	685.1	682.9	691.3	682.0
5 Non-MBS ⁵	126.3	179.6	196.1	198.9	206.2	227.7	248.1	240.0	237.4	234.7	238.7	237.5
6 Other securities	545.4	532.2	541.5	548.0	537.1	523.6	490.7	474.8	473.5	463.9	467.9	467.0
7 Mortgage-backed securities ⁶	166.8	179.9	176.6	173.3	171.0	167.2	156.0	149.8	148.0	144.6	144.9	144.7
8 Non-MBS ⁷	378.5	352.3	364.9	374.7	366.1	356.4	334.8	325.1	325.5	319.3	323.0	322.2
9 Loans and leases in bank credit ⁸	4,027.5	3,831.0	3,800.9	3,748.8	3,715.0	3,781.6	4,039.4	4,008.2	3,992.0	3,980.2	3,992.5	3,977.1
10 Commercial and industrial loans	753.2	654.1	642.0	626.7	616.8	605.9	607.1	599.1	597.6	599.6	596.7	599.0
11 Real estate loans	2,168.4	2,138.0	2,129.7	2,114.1	2,086.7	2,077.1	2,078.9	2,072.2	2,064.4	2,061.2	2,057.8	2,063.7
12 Revolving home equity loans	492.0	486.9	484.9	482.3	481.4	481.1	483.3	480.3	480.3	478.6	478.8	478.4
13 Closed-end residential loans ⁹	1,023.1	1,024.9	1,024.4	1,019.6	998.2	993.5	995.9	999.4	993.4	993.7	991.1	1,000.7
14 Commercial real estate loans ¹⁰	653.3	626.3	620.4	612.3	607.2	602.5	599.6	592.5	590.7	588.9	587.9	584.6
15 Consumer loans	648.2	630.3	622.3	608.7	609.4	680.3	927.3	914.9	906.3	911.2	920.0	915.5
16 Credit cards and other revolving plans	290.7	275.9	267.5	252.7	252.9	320.3	546.9	535.6	527.7	533.5	542.1	535.9
17 Other consumer loans ¹¹	357.5	354.5	354.8	356.1	356.5	360.0	380.4	379.4	378.6	377.6	378.0	379.5
18 Other loans and leases	457.7	408.6	406.9	399.3	402.2	418.3	426.2	422.0	423.6	408.3	418.0	398.9
19 Fed funds and reverse RPs with nonbanks ¹²	177.1	142.4	140.3	133.6	139.7	143.3	135.9	138.1	138.3	126.9	129.6	116.8
20 All other loans and leases ¹³	280.6	266.3	266.6	265.7	262.5	275.0	290.2	283.9	285.3	281.3	288.4	282.1
21 LESS: Allowance for loan and lease losses	118.4	145.4	145.8	141.2	142.1	147.3	172.5	171.1	171.4	168.2	167.4	169.5
22 Interbank loans ¹²	301.5	128.0	121.4	124.7	131.3	110.2	72.1	72.0	76.4	73.0	71.2	70.7
23 Fed funds and reverse RPs with banks ¹²	235.5	72.1	65.6	70.1	77.4	66.4	55.4	60.6	64.3	62.6	61.5	58.9
24 Loans to commercial banks ¹⁴	66.0	55.9	55.8	54.6	53.9	43.9	16.7	11.4	12.1	10.5	9.7	11.8
25 Cash assets ¹⁵	543.3	629.0	570.0	502.7	568.9	585.1	556.7	564.8	570.8	532.2	572.9	547.8
26 Trading assets ¹⁶	–	165.0	154.0	147.1	143.2	143.5	148.5	163.5	168.4	159.9	175.4	168.8
27 Derivatives with a positive fair value ¹⁷	236.7	155.7	143.8	136.7	134.3	133.0	137.4	152.6	157.5	148.1	163.7	153.4
28 Other trading assets	–	9.4	10.2	10.4	8.9	10.6	11.0	10.9	11.0	11.7	11.7	15.4
29 Other assets ¹⁸	841.3	888.5	909.8	928.3	952.7	938.3	920.8	937.2	948.4	921.1	920.5	932.7
30 TOTAL ASSETS ¹⁹	7,137.5	6,885.9	6,835.6	6,749.0	6,812.6	6,848.9	6,994.8	6,979.1	6,980.6	6,879.8	6,963.0	6,914.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16	
LIABILITIES													
31	Deposits	3,984.6	4,040.2	4,033.3	4,029.3	4,043.9	4,045.3	4,040.0	4,071.4	4,080.2	4,079.8	4,090.8	4,073.8
32	Large time deposits	539.1	445.1	426.6	414.0	399.2	383.2	376.3	374.1	376.3	372.9	372.1	367.5
33	Other deposits	3,445.5	3,595.1	3,606.7	3,615.4	3,644.7	3,662.2	3,663.7	3,697.3	3,703.9	3,706.9	3,718.7	3,706.3
34	Borrowings	1,257.8	960.0	964.3	972.3	1,000.6	1,009.1	1,193.3	1,153.9	1,160.8	1,109.8	1,116.9	1,112.3
35	Borrowings from banks in the U.S.	244.6	145.6	133.8	135.0	138.9	117.1	76.5	74.9	79.0	79.7	71.7	101.3
36	Borrowings from others	1,013.3	814.5	830.5	837.2	861.7	892.1	1,116.8	1,079.0	1,081.8	1,030.0	1,045.2	1,010.9
37	Trading liabilities ²⁰	212.7	119.3	113.6	100.7	101.5	104.6	103.9	129.1	140.0	127.6	134.2	118.3
38	Derivatives with a negative fair value ¹⁷	174.0	76.2	73.7	64.9	69.9	72.1	73.2	89.1	92.5	85.8	93.7	78.1
39	Other trading liabilities	38.7	43.2	40.0	35.9	31.7	32.5	30.7	39.9	47.6	41.8	40.6	40.2
40	Net due to related foreign offices	466.3	499.7	467.2	433.7	433.9	402.9	361.4	333.8	321.6	307.5	310.0	314.7
41	Other liabilities ²¹	330.7	322.7	332.1	319.3	318.1	315.3	312.4	336.0	346.2	328.6	331.8	335.8
42	TOTAL LIABILITIES¹⁹	6,252.1	5,941.9	5,910.5	5,855.3	5,898.0	5,877.2	6,010.9	6,024.2	6,048.7	5,953.3	5,983.7	5,954.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	885.4	944.0	925.1	893.7	914.6	971.7	983.9	955.0	931.9	926.5	979.2	959.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-42.8	-5.5	-5.0	-7.6	-1.6	-0.5	-0.8	5.5	8.4	4.4	6.5	5.1
45	Securitized consumer loans ²⁴	319.2	302.2	303.9	306.7	304.9	239.1	8.7	6.3	6.3	6.3	6.3	6.3
46	Securitized credit cards and other revolving plans	282.8	270.3	273.2	275.7	273.5	212.8	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	36.5	31.8	30.7	31.1	31.3	26.3	8.7	6.3	6.3	6.3	6.3	6.3
48	Securitized real estate loans ²⁴	1,401.4	1,379.7	1,361.8	1,354.2	1,362.8	1,370.0	1,367.1	1,364.0	1,361.6	1,368.1	1,369.7	1,370.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16	
ASSETS													
1	Bank credit	5,331.6	5,240.1	5,247.3	5,201.7	5,165.3	5,209.6	5,449.1	5,409.1	5,381.6	5,381.5	5,379.8	5,366.4
2	Securities in bank credit ²	1,304.8	1,399.0	1,425.9	1,434.2	1,438.2	1,436.9	1,422.4	1,406.3	1,394.9	1,389.8	1,392.7	1,389.4
3	Treasury and agency securities ³	751.7	863.3	886.4	888.9	905.5	919.2	934.7	925.0	915.2	917.2	918.7	917.4
4	Mortgage-backed securities (MBS) ⁴	626.2	681.8	691.8	689.9	698.1	687.9	687.2	686.3	681.0	682.9	682.1	680.2
5	Non-MBS ⁵	125.4	181.5	194.6	199.0	207.4	231.3	247.5	238.7	234.2	234.3	236.6	237.2
6	Other securities	553.1	535.7	539.5	545.3	532.7	517.7	487.7	481.3	479.7	472.6	474.0	472.0
7	Mortgage-backed securities ⁶	169.4	177.9	175.4	175.7	172.7	167.5	156.6	152.1	150.3	147.1	147.0	146.1
8	Non-MBS ⁷	383.8	357.8	364.1	369.6	360.1	350.2	331.1	329.3	329.4	325.5	327.0	325.9
9	Loans and leases in bank credit ⁸	4,026.8	3,841.1	3,821.4	3,767.5	3,727.1	3,772.7	4,026.6	4,002.8	3,986.7	3,991.7	3,987.1	3,977.0
10	Commercial and industrial loans	759.1	654.9	641.2	625.2	619.0	608.6	610.4	603.9	600.5	603.5	596.3	600.7
11	Real estate loans	2,169.2	2,142.7	2,131.1	2,112.5	2,085.1	2,070.1	2,077.6	2,073.5	2,062.4	2,065.9	2,072.8	2,062.5
12	Revolving home equity loans	491.4	488.1	485.6	482.8	480.2	478.3	481.9	479.8	479.7	478.3	478.1	478.0
13	Closed-end residential loans ⁹	1,024.2	1,026.4	1,022.5	1,018.6	998.0	989.4	997.5	1,001.0	990.8	998.7	1,006.2	998.4
14	Commercial real estate loans ¹⁰	653.6	628.2	623.0	611.1	606.8	602.4	598.3	592.7	592.0	588.9	588.5	586.1
15	Consumer loans	646.3	628.7	627.4	624.9	617.5	675.3	917.2	909.0	908.3	906.9	907.3	906.4
16	Credit cards and other revolving plans	286.1	277.7	278.0	266.3	256.7	313.1	533.5	526.9	527.0	526.1	526.2	525.2
17	Other consumer loans ¹¹	360.2	350.9	349.4	358.6	360.8	362.2	383.7	382.1	381.2	380.8	381.0	381.3
18	Other loans and leases	452.2	414.8	421.8	405.0	405.6	418.5	421.4	416.4	415.6	415.4	410.8	407.4
19	Fed funds and reverse RPs with nonbanks ¹²	172.8	144.4	148.8	137.8	144.7	147.1	133.0	133.9	132.2	131.9	126.7	124.5
20	All other loans and leases ¹³	279.4	270.4	273.0	267.2	260.9	271.4	288.4	282.4	283.4	283.5	284.1	282.9
21	LESS: Allowance for loan and lease losses	119.9	144.4	143.8	141.2	142.3	148.3	173.6	173.5	171.6	172.9	172.7	172.1
22	Interbank loans ¹²	291.8	129.3	124.3	127.0	133.9	113.2	74.0	69.8	72.9	70.6	70.3	69.9
23	Fed funds and reverse RPs with banks ¹²	225.9	73.3	68.3	71.7	78.9	69.2	57.4	58.3	60.9	60.2	60.3	58.4
24	Loans to commercial banks ¹⁴	65.9	56.0	56.0	55.3	55.0	44.0	16.6	11.5	12.0	10.5	10.0	11.6
25	Cash assets ¹⁵	545.1	636.5	602.7	524.0	568.0	567.2	564.3	567.5	583.2	576.0	549.8	559.8
26	Trading assets ¹⁶	–	175.6	160.2	153.5	144.2	146.1	149.4	159.6	162.4	153.2	165.0	157.8
27	Derivatives with a positive fair value ¹⁷	232.4	165.8	149.8	142.7	135.3	135.9	138.9	149.6	152.5	143.8	156.0	144.0
28	Other trading assets	–	9.9	10.4	10.8	9.0	10.2	10.5	10.0	9.9	9.4	9.1	13.9
29	Other assets ¹⁸	831.4	884.4	915.1	931.6	952.1	942.9	918.7	925.5	928.8	916.8	916.4	924.7
30	TOTAL ASSETS¹⁹	7,117.5	6,921.5	6,905.8	6,796.6	6,821.2	6,830.7	6,981.9	6,958.1	6,957.3	6,925.1	6,908.7	6,906.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16	
LIABILITIES													
31	Deposits	3,975.5	4,055.0	4,079.0	4,033.5	4,037.3	4,063.2	4,075.6	4,063.5	4,040.4	4,112.2	4,084.0	4,091.7
32	Large time deposits	531.1	449.6	430.5	414.9	397.0	381.1	371.4	369.3	369.3	370.4	369.6	365.7
33	Other deposits	3,444.4	3,605.5	3,648.5	3,618.5	3,640.3	3,682.1	3,704.2	3,694.2	3,671.1	3,741.7	3,714.4	3,726.0
34	Borrowings	1,266.8	968.6	964.2	959.0	983.1	1,002.3	1,193.6	1,159.6	1,163.7	1,111.5	1,107.1	1,101.1
35	Borrowings from banks in the U.S.	248.6	143.3	130.8	130.4	137.2	118.7	78.6	76.4	79.1	79.6	73.3	103.1
36	Borrowings from others	1,018.2	825.3	833.5	828.6	845.9	883.6	1,115.0	1,083.1	1,084.7	1,031.9	1,033.8	998.0
37	Trading liabilities ²⁰	207.2	131.3	118.4	107.4	101.7	105.6	105.4	124.2	132.9	123.7	131.3	116.4
38	Derivatives with a negative fair value ¹⁷	171.6	84.6	77.2	73.3	71.2	73.3	76.3	87.6	89.5	83.9	93.3	77.5
39	Other trading liabilities	35.6	46.7	41.2	34.1	30.6	32.3	29.1	36.6	43.4	39.7	38.0	38.9
40	Net due to related foreign offices	466.3	499.7	467.2	433.7	433.9	402.9	361.4	333.8	321.6	307.5	310.0	314.7
41	Other liabilities ²¹	327.1	330.9	339.9	320.6	321.6	316.7	309.9	332.1	344.9	327.1	328.6	332.4
42	TOTAL LIABILITIES ¹⁹	6,242.9	5,985.6	5,968.7	5,854.1	5,877.7	5,890.7	6,045.8	6,013.1	6,003.4	5,982.0	5,960.9	5,956.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	874.6	935.9	937.1	942.5	943.5	940.0	936.1	945.0	953.9	943.1	947.8	950.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-42.8	-5.5	-5.0	-7.6	-1.6	-0.5	-0.8	5.5	8.4	4.4	6.5	5.1
45	Securitized consumer loans ²⁴	319.4	299.1	302.9	306.8	304.5	238.5	8.6	6.1	6.1	6.1	6.1	6.1
46	Securitized credit cards and other revolving plans	283.7	267.0	271.3	275.3	273.1	212.2	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	35.7	32.1	31.6	31.5	31.4	26.3	8.6	6.1	6.1	6.1	6.1	6.1
48	Securitized real estate loans ²⁴	1,400.2	1,389.0	1,385.3	1,380.9	1,380.2	1,371.3	1,359.5	1,356.1	1,354.2	1,357.5	1,357.5	1,357.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	3,049.7	3,014.9	2,997.8	2,970.2	2,956.7	2,964.1	3,019.9	3,019.1	3,008.9	3,011.3	3,008.8	2,999.9
2 Securities in bank credit ²	619.3	664.2	663.3	651.9	654.2	654.2	661.6	666.4	664.5	664.2	663.0	660.5
3 Treasury and agency securities ³	413.5	447.1	454.7	452.9	452.0	455.2	469.7	473.6	471.8	471.9	471.9	470.1
4 Mortgage-backed securities (MBS) ⁴	–	285.7	290.2	283.4	278.8	279.9	288.6	289.7	288.7	292.0	295.7	296.2
5 Non-MBS ⁵	–	161.5	164.5	169.5	173.1	175.4	181.0	184.0	183.0	179.9	176.2	173.9
6 Other securities	205.7	217.0	208.6	199.0	202.2	198.9	191.9	192.8	192.8	192.3	191.1	190.4
7 Mortgage-backed securities ⁶	–	30.9	30.9	31.4	30.6	30.6	30.3	30.6	30.6	30.0	29.1	28.7
8 Non-MBS ⁷	–	186.2	177.7	167.6	171.6	168.3	161.6	162.1	162.2	162.2	162.0	161.7
9 Loans and leases in bank credit ⁸	2,430.4	2,350.7	2,334.5	2,318.3	2,302.6	2,309.9	2,358.3	2,352.6	2,344.4	2,347.1	2,345.8	2,339.4
10 Commercial and industrial loans	423.8	397.8	396.0	392.6	389.7	389.8	391.2	392.2	392.7	393.4	394.0	394.4
11 Real estate loans	1,664.8	1,624.8	1,613.7	1,601.4	1,592.7	1,588.5	1,597.1	1,590.4	1,582.7	1,587.4	1,585.4	1,580.0
12 Revolving home equity loans	119.3	117.5	116.5	116.3	116.0	117.4	119.9	119.7	119.4	119.7	119.9	119.3
13 Closed-end residential loans ⁹	527.6	514.6	508.4	507.4	503.0	502.9	516.3	514.5	508.0	513.1	512.0	510.4
14 Commercial real estate loans ¹⁰	1,017.8	992.8	988.8	977.8	973.7	968.1	961.0	956.2	955.3	954.6	953.4	950.4
15 Consumer loans	211.2	206.9	205.5	203.9	202.6	212.2	248.8	248.2	247.9	246.8	245.0	245.1
16 Credit cards and other revolving plans	72.4	66.2	63.8	64.3	64.2	73.6	107.5	107.3	107.0	105.3	103.8	103.5
17 Other consumer loans ¹¹	138.7	140.7	141.7	139.6	138.4	138.6	141.4	140.9	140.9	141.4	141.2	141.6
18 Other loans and leases	130.6	121.2	119.3	120.4	117.5	119.5	121.2	121.8	121.0	119.6	121.4	119.9
19 Fed funds and reverse RPs with nonbanks ¹²	6.3	1.7	1.4	2.0	1.5	1.9	2.1	0.8	-0.1	-0.5	0.6	0.8
20 All other loans and leases ¹³	124.3	119.5	117.9	118.4	116.1	117.6	119.1	120.9	121.1	120.1	120.8	119.1
21 LESS: Allowance for loan and lease losses	–	55.1	54.3	56.2	56.5	57.5	59.3	60.6	60.4	61.4	61.8	61.4
22 Interbank loans ¹²	62.3	63.8	63.9	56.6	55.3	55.6	49.7	53.1	56.4	55.5	51.7	56.2
23 Fed funds and reverse RPs with banks ¹²	55.7	57.3	59.5	52.3	51.1	52.1	47.3	50.4	53.7	52.8	48.9	53.6
24 Loans to commercial banks ¹⁴	6.5	6.5	4.4	4.3	4.1	3.5	2.5	2.6	2.7	2.7	2.8	2.7
25 Cash assets ¹⁵	208.2	243.5	252.7	248.6	264.4	278.4	270.8	272.9	276.6	271.2	287.9	280.7
26 Trading assets ¹⁶	–	9.2	8.2	7.4	7.2	6.6	5.5	5.8	6.2	4.9	4.9	5.6
27 Derivatives with a positive fair value ¹⁷	–	6.0	5.6	5.2	5.5	5.4	5.3	5.8	6.1	5.9	6.1	6.0
28 Other trading assets	–	3.2	2.6	2.1	1.7	1.2	0.2	0.0	0.1	-1.0	-1.2	-0.3
29 Other assets ¹⁸	–	254.9	266.5	275.2	279.1	276.3	273.2	270.2	270.7	265.7	269.8	272.2
30 TOTAL ASSETS ¹⁹	3,525.8	3,531.1	3,534.7	3,501.6	3,506.3	3,523.4	3,559.9	3,560.4	3,558.4	3,547.2	3,561.3	3,553.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
LIABILITIES												
31 Deposits	2,540.1	2,627.3	2,613.6	2,607.9	2,612.9	2,605.4	2,621.5	2,632.5	2,641.7	2,626.5	2,633.0	2,627.4
32 Large time deposits	–	463.1	459.3	458.5	461.1	460.0	460.9	458.9	460.1	457.0	458.2	456.9
33 Other deposits	2,092.8	2,164.2	2,154.3	2,149.4	2,151.9	2,145.5	2,160.6	2,173.6	2,181.6	2,169.6	2,174.8	2,170.5
34 Borrowings	476.2	439.6	426.6	391.2	361.0	378.3	399.5	389.3	385.8	383.2	381.1	378.0
35 Borrowings from banks in the U.S.	138.3	107.0	103.1	91.5	91.7	91.3	87.1	86.4	87.0	85.3	84.9	80.8
36 Borrowings from others	337.9	332.6	323.5	299.7	269.4	287.0	312.5	302.9	298.8	297.9	296.2	297.2
37 Trading liabilities ²⁰	–	4.1	4.0	3.6	4.2	3.9	4.2	4.8	5.1	4.8	4.9	4.8
38 Derivatives with a negative fair value ¹⁷	–	3.2	3.1	2.8	3.3	3.1	3.3	3.9	4.2	4.0	4.0	3.8
39 Other trading liabilities	–	0.9	0.9	0.8	0.9	0.8	0.9	0.9	0.9	0.9	0.9	1.0
40 Net due to related foreign offices	48.9	40.3	44.7	44.7	43.6	44.2	44.8	42.2	40.5	40.3	46.1	46.0
41 Other liabilities ²¹	67.4	67.9	69.4	66.5	65.5	68.6	71.3	68.9	67.8	70.8	67.1	67.3
42 TOTAL LIABILITIES ¹⁹	3,139.8	3,179.1	3,158.3	3,113.9	3,087.3	3,100.5	3,141.3	3,137.7	3,141.0	3,125.7	3,132.1	3,123.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	386.0	352.0	376.4	387.7	419.0	422.9	418.6	422.8	417.5	421.5	429.2	430.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	2.2	2.7	1.1	2.2	2.3	2.3	2.9	3.0	3.4	3.5	3.5
45 Securitized consumer loans ²⁴	87.5	86.0	87.7	87.6	88.8	66.5	15.7	15.4	15.2	15.7	15.6	15.7
46 Securitized credit cards and other revolving plans	86.1	85.1	86.8	86.7	87.9	65.8	15.7	15.4	15.2	15.7	15.6	15.6
47 Other securitized consumer loans	1.3	1.0	0.9	0.8	0.9	0.7	0.0	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	23.5	21.9	21.7	22.6	21.3	20.8	20.4	20.0	19.6	21.0	21.6	21.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	3,047.3	3,026.7	3,008.9	2,968.0	2,945.6	2,957.5	3,012.4	3,014.1	3,004.6	3,015.0	3,016.5	3,008.7
2 Securities in bank credit ²	624.9	667.5	661.0	645.6	646.2	654.6	666.1	669.3	667.7	670.8	671.6	668.0
3 Treasury and agency securities ³	412.7	452.0	458.3	453.4	450.5	457.1	467.9	470.7	468.9	471.9	472.5	469.7
4 Mortgage-backed securities (MBS) ⁴	–	285.0	286.7	283.0	283.3	285.8	290.6	292.3	290.5	294.0	294.2	293.1
5 Non-MBS ⁵	–	167.0	171.6	170.4	167.1	171.2	177.3	178.4	178.4	177.9	178.2	176.6
6 Other securities	212.2	215.5	202.7	192.2	195.8	197.5	198.3	198.6	198.8	198.8	199.1	198.3
7 Mortgage-backed securities ⁶	–	31.3	31.0	30.8	31.0	30.8	30.8	30.2	29.9	30.0	29.9	29.8
8 Non-MBS ⁷	–	184.2	171.7	161.4	164.8	166.7	167.5	168.4	168.9	168.9	169.2	168.4
9 Loans and leases in bank credit ⁸	2,422.4	2,359.2	2,348.0	2,322.5	2,299.4	2,303.0	2,346.2	2,344.7	2,336.8	2,344.2	2,344.9	2,340.8
10 Commercial and industrial loans	425.9	398.4	396.2	391.2	389.6	390.3	392.8	394.3	393.8	394.6	393.6	395.1
11 Real estate loans	1,657.7	1,631.2	1,621.9	1,606.0	1,590.9	1,583.9	1,585.9	1,582.6	1,575.2	1,580.7	1,582.7	1,575.9
12 Revolving home equity loans	118.3	117.9	118.2	118.1	118.2	117.9	118.5	118.6	118.5	118.4	118.7	118.4
13 Closed-end residential loans ⁹	523.2	518.6	515.3	509.8	500.4	500.2	507.3	509.3	502.9	510.4	513.2	507.8
14 Commercial real estate loans ¹⁰	1,016.1	994.7	988.4	978.2	972.3	965.8	960.1	954.7	953.8	951.9	950.8	949.7
15 Consumer loans	209.7	207.1	208.1	206.4	202.5	210.9	247.3	247.4	247.9	247.6	247.6	247.9
16 Credit cards and other revolving plans	71.5	66.3	67.1	64.3	62.2	71.9	107.2	106.9	107.4	106.7	106.3	106.5
17 Other consumer loans ¹¹	138.2	140.9	141.0	142.1	140.3	139.0	140.2	140.5	140.5	140.9	141.3	141.5
18 Other loans and leases	129.1	122.6	121.7	118.8	116.4	117.9	120.1	120.5	119.9	121.4	121.1	121.8
19 Fed funds and reverse RPs with nonbanks ¹²	6.6	1.9	1.6	1.1	1.4	1.3	1.6	1.2	1.1	1.4	1.0	1.6
20 All other loans and leases ¹³	122.6	120.7	120.2	117.7	115.0	116.6	118.5	119.3	118.8	119.9	120.1	120.2
21 LESS: Allowance for loan and lease losses	–	54.8	54.0	56.1	57.2	57.6	59.0	59.5	59.2	59.7	59.8	59.5
22 Interbank loans ¹²	62.8	64.1	64.6	56.6	56.1	57.3	51.7	52.0	54.2	55.0	52.1	58.0
23 Fed funds and reverse RPs with banks ¹²	55.3	58.4	60.6	53.1	52.3	53.8	48.9	49.2	51.4	52.2	49.2	55.2
24 Loans to commercial banks ¹⁴	7.5	5.7	4.0	3.5	3.8	3.5	2.8	2.8	2.8	2.8	2.9	2.8
25 Cash assets ¹⁵	203.6	258.4	264.6	257.6	267.5	274.2	264.4	267.1	270.3	278.8	276.1	271.8
26 Trading assets ¹⁶	–	9.5	8.6	7.1	7.4	7.1	5.9	6.3	6.7	6.4	6.7	6.4
27 Derivatives with a positive fair value ¹⁷	–	6.0	5.9	5.3	5.6	5.5	5.3	5.8	6.1	5.9	6.1	5.9
28 Other trading assets	–	3.5	2.7	1.8	1.8	1.6	0.5	0.5	0.5	0.5	0.5	0.5
29 Other assets ¹⁸	–	256.7	265.8	275.4	279.9	276.0	277.2	273.5	272.4	272.6	273.6	273.3
30 TOTAL ASSETS ¹⁹	3,522.5	3,560.7	3,558.5	3,508.7	3,499.3	3,514.6	3,552.6	3,553.5	3,548.9	3,568.0	3,565.2	3,558.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
LIABILITIES												
31 Deposits	2,541.8	2,629.6	2,632.7	2,606.0	2,615.1	2,627.5	2,634.7	2,633.0	2,629.0	2,648.8	2,643.0	2,636.2
32 Large time deposits	–	466.1	461.7	459.5	461.0	459.8	457.2	454.8	454.3	454.6	454.1	452.6
33 Other deposits	2,097.8	2,163.5	2,171.0	2,146.5	2,154.1	2,167.7	2,177.5	2,178.2	2,174.7	2,194.2	2,188.9	2,183.6
34 Borrowings	491.3	422.3	412.0	398.0	375.2	379.0	404.4	406.4	406.5	403.3	402.5	402.0
35 Borrowings from banks in the U.S.	141.3	101.2	98.1	94.3	93.4	92.2	90.1	88.2	89.0	86.0	86.7	83.8
36 Borrowings from others	350.0	321.1	313.9	303.6	281.8	286.8	314.4	318.2	317.5	317.3	315.8	318.2
37 Trading liabilities ²⁰	–	4.5	4.4	3.9	4.3	4.2	4.1	4.5	4.9	4.6	4.8	4.7
38 Derivatives with a negative fair value ¹⁷	–	3.5	3.5	3.1	3.4	3.3	3.2	3.7	4.1	3.9	4.0	3.7
39 Other trading liabilities	–	1.0	1.0	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.8	0.9
40 Net due to related foreign offices	48.9	40.3	44.7	44.7	43.6	44.2	44.8	42.2	40.5	40.3	46.1	46.0
41 Other liabilities ²¹	67.1	69.7	70.2	65.0	64.8	66.4	67.2	68.7	68.6	71.5	67.4	67.3
42 TOTAL LIABILITIES ¹⁹	3,156.1	3,166.4	3,164.1	3,117.6	3,103.0	3,121.2	3,155.2	3,154.8	3,149.5	3,168.5	3,163.8	3,156.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	366.5	394.3	394.5	391.1	396.3	393.4	397.4	398.7	399.4	399.6	401.4	402.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	2.2	2.7	1.1	2.2	2.3	2.3	2.9	3.0	3.4	3.5	3.5
45 Securitized consumer loans ²⁴	86.8	86.8	89.4	89.8	89.6	66.4	15.8	15.5	15.2	15.7	15.7	15.7
46 Securitized credit cards and other revolving plans	85.2	85.9	88.5	89.0	88.7	65.7	15.7	15.4	15.1	15.6	15.6	15.6
47 Other securitized consumer loans	1.5	0.9	0.9	0.9	0.9	0.7	0.1	0.1	0.1	0.1	0.1	0.1
48 Securitized real estate loans ²⁴	24.3	22.5	22.4	21.8	21.8	21.7	20.7	20.5	20.6	20.6	20.6	20.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	938.0	809.9	789.2	785.3	773.7	773.0	774.0	766.8	768.0	763.0	759.0	762.2
2 Securities in bank credit ²	280.0	250.5	242.6	245.1	241.2	237.2	236.0	233.8	230.9	228.6	229.1	222.2
3 Treasury and agency securities ³	91.4	98.1	99.6	94.5	88.4	88.4	92.8	92.1	91.1	92.3	92.1	86.4
4 Mortgage-backed securities (MBS) ⁴	–	27.9	25.7	24.6	22.6	22.2	22.4	22.3	22.2	22.3	23.0	23.0
5 Non-MBS ⁵	–	70.2	73.9	69.9	65.8	66.1	70.4	69.8	69.0	70.0	69.1	63.4
6 Other securities	188.6	152.4	143.0	150.5	152.9	148.8	143.2	141.6	139.7	136.3	137.0	135.8
7 Mortgage-backed securities ⁶	–	6.5	6.7	7.5	8.3	8.0	8.9	9.1	9.4	9.6	9.9	10.0
8 Non-MBS ⁷	–	145.9	136.3	143.0	144.5	140.8	134.3	132.6	130.4	126.7	127.2	125.8
9 Loans and leases in bank credit ⁸	658.0	559.3	546.6	540.2	532.5	535.9	538.0	533.0	537.1	534.4	529.9	539.9
10 Commercial and industrial loans	344.3	287.9	279.6	269.5	264.4	261.7	257.2	254.3	254.3	253.7	255.5	256.6
11 Real estate loans	46.4	41.4	40.6	41.4	42.2	41.5	38.6	37.8	37.9	38.2	37.5	37.5
12 Revolving home equity loans	–	-0.1	1.1	1.6	2.3	1.5	-0.2	-0.4	-0.4	-0.3	-0.5	-0.4
13 Closed-end residential loans ⁹	–	2.6	2.5	2.5	2.5	2.5	2.2	2.6	2.7	2.8	2.6	2.4
14 Commercial real estate loans ¹⁰	–	38.9	37.0	37.3	37.4	37.5	36.6	35.7	35.6	35.7	35.3	35.5
15 Consumer loans	–	1.4	1.4	1.3	1.3	1.4	1.5	1.4	1.4	1.4	1.5	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	0.0	0.0
17 Other consumer loans ¹¹	–	1.4	1.4	1.3	1.3	1.4	1.5	1.4	1.4	1.4	1.5	1.4
18 Other loans and leases	267.3	228.6	225.1	228.0	224.6	231.2	240.7	239.5	243.4	241.1	235.5	244.4
19 Fed funds and reverse RPs with nonbanks ¹²	77.5	64.9	65.8	70.0	66.5	67.6	65.8	72.0	76.1	74.7	73.5	79.4
20 All other loans and leases ¹³	189.8	163.7	159.2	158.0	158.2	163.7	174.9	167.5	167.3	166.4	162.0	165.1
21 LESS: Allowance for loan and lease losses	–	1.9	1.7	1.6	1.6	1.9	1.6	1.7	1.8	1.7	1.7	1.7
22 Interbank loans ¹²	43.2	31.5	29.0	30.1	32.8	26.1	28.2	32.8	35.6	32.8	33.0	30.3
23 Fed funds and reverse RPs with banks ¹²	38.3	28.3	26.2	26.9	29.0	22.7	24.5	27.3	29.6	26.6	27.0	24.4
24 Loans to commercial banks ¹⁴	4.9	3.1	2.9	3.2	3.8	3.4	3.7	5.5	6.0	6.2	6.1	5.9
25 Cash assets ¹⁵	284.0	348.5	337.6	430.8	480.7	408.8	373.5	372.7	356.1	332.8	387.4	318.1
26 Trading assets ¹⁶	–	110.9	108.2	106.9	110.0	104.0	100.2	112.2	118.9	116.1	120.6	122.8
27 Derivatives with a positive fair value ¹⁷	144.8	98.0	96.0	94.3	97.5	90.2	88.4	99.0	104.3	103.0	109.0	110.7
28 Other trading assets	–	12.9	12.3	12.6	12.5	13.9	11.8	13.2	14.6	13.1	11.6	12.0
29 Other assets ¹⁸	45.3	43.0	40.0	39.0	39.1	42.0	47.2	52.7	50.9	50.1	52.7	53.5
30 TOTAL ASSETS ¹⁹	1,464.0	1,341.8	1,302.3	1,390.5	1,434.8	1,352.0	1,321.5	1,335.5	1,327.7	1,293.0	1,351.0	1,285.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16	
LIABILITIES													
31	Deposits	929.3	1,014.4	1,050.9	1,051.1	1,061.6	1,042.8	1,006.3	955.4	937.8	935.4	955.6	948.0
32	Large time deposits	884.1	979.6	1,015.5	1,016.4	1,025.3	1,008.4	965.7	913.2	895.3	890.3	912.1	906.0
33	Other deposits	45.2	34.8	35.4	34.7	36.2	34.4	40.6	42.2	42.5	45.1	43.5	42.1
34	Borrowings	653.6	550.3	525.9	520.6	506.4	472.7	494.4	501.9	512.6	506.9	528.2	523.3
35	Borrowings from banks in the U.S.	45.9	33.0	29.9	30.4	33.1	24.9	25.6	29.0	31.5	28.5	32.8	32.9
36	Borrowings from others	607.7	517.3	496.1	490.2	473.2	447.8	468.8	472.9	481.1	478.4	495.4	490.4
37	Trading liabilities ²⁰	137.9	113.1	107.8	121.2	106.7	106.4	106.5	112.8	116.5	114.8	119.7	120.3
38	Derivatives with a negative fair value ¹⁷	131.6	104.7	99.4	108.7	92.3	89.7	88.0	93.5	97.3	96.1	101.8	101.2
39	Other trading liabilities	6.2	8.4	8.4	12.6	14.3	16.7	18.4	19.3	19.1	18.7	17.9	19.2
40	Net due to related foreign offices	-348.1	-331.8	-373.2	-315.5	-259.8	-324.3	-360.2	-333.4	-325.4	-350.8	-344.5	-389.9
41	Other liabilities ²¹	36.0	29.9	27.0	24.0	26.1	36.2	49.9	51.8	49.2	48.5	48.4	48.0
42	TOTAL LIABILITIES ¹⁹	1,408.7	1,375.9	1,338.4	1,401.5	1,441.0	1,333.8	1,296.9	1,288.5	1,290.8	1,254.7	1,307.5	1,249.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	55.4	-34.1	-36.1	-11.0	-6.2	18.2	24.6	47.0	36.9	38.3	43.5	35.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-	-13.1	-11.5	-11.0	-10.4	-10.0	-9.6	-8.2	-8.0	-8.6	-8.1	-8.0
45	Securitized consumer loans ²⁴	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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
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
48	Securitized real estate loans ²⁴	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16	
ASSETS													
1	Bank credit	935.2	816.2	798.1	782.8	772.8	766.6	773.9	765.1	768.0	766.0	765.2	771.5
2	Securities in bank credit ²	277.3	257.6	244.5	241.1	238.9	233.2	232.5	232.0	231.4	230.4	233.2	227.7
3	Treasury and agency securities ³	91.2	97.4	97.4	94.4	93.3	90.6	93.2	92.0	91.1	91.4	91.8	86.6
4	Mortgage-backed securities (MBS) ⁴	–	28.0	25.8	24.8	22.9	22.3	22.2	22.1	21.8	21.9	21.8	21.8
5	Non-MBS ⁵	–	69.4	71.6	69.6	70.4	68.3	71.0	69.9	69.3	69.6	70.0	64.7
6	Other securities	186.1	160.2	147.1	146.7	145.6	142.6	139.2	140.0	140.3	139.0	141.4	141.1
7	Mortgage-backed securities ⁶	–	7.8	6.9	6.9	8.5	8.6	8.9	8.3	8.3	8.2	8.2	8.2
8	Non-MBS ⁷	–	152.4	140.3	139.8	137.1	134.0	130.3	131.7	132.0	130.8	133.2	132.9
9	Loans and leases in bank credit ⁸	657.9	558.7	553.6	541.7	533.9	533.4	541.5	533.0	536.6	535.6	532.0	543.9
10	Commercial and industrial loans	343.9	287.0	280.1	271.1	267.0	263.6	259.3	254.2	253.5	253.4	254.0	255.5
11	Real estate loans	47.1	41.8	40.4	40.1	40.1	40.3	39.7	38.6	38.7	38.8	38.3	38.2
12	Revolving home equity loans	–	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.3
13	Closed-end residential loans ⁹	–	2.5	2.6	2.7	2.6	2.6	2.7	2.6	2.6	2.6	2.5	2.4
14	Commercial real estate loans ¹⁰	–	39.1	37.5	37.2	37.2	37.5	36.8	35.8	35.9	36.0	35.5	35.6
15	Consumer loans	–	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	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	0.0	0.0
17	Other consumer loans ¹¹	–	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4
18	Other loans and leases	266.9	228.6	231.8	229.1	225.5	228.2	241.1	238.8	243.0	242.0	238.3	248.7
19	Fed funds and reverse RPs with nonbanks ¹²	79.1	66.3	66.5	68.3	67.5	64.8	68.0	73.2	77.2	76.6	76.3	84.0
20	All other loans and leases ¹³	187.8	162.3	165.3	160.7	158.0	163.4	173.1	165.6	165.8	165.3	162.1	164.7
21	LESS: Allowance for loan and lease losses	–	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.5	1.5	1.5	1.5
22	Interbank loans ¹²	43.3	33.6	29.7	30.3	33.4	25.8	27.6	32.9	35.4	32.5	33.1	30.0
23	Fed funds and reverse RPs with banks ¹²	39.2	29.8	26.0	27.1	29.7	21.9	24.0	27.5	29.6	26.6	27.2	24.5
24	Loans to commercial banks ¹⁴	4.1	3.9	3.7	3.3	3.7	4.0	3.6	5.4	5.8	5.9	5.9	5.5
25	Cash assets ¹⁵	277.6	362.3	357.3	448.4	473.5	391.5	365.1	365.6	360.0	330.2	371.6	299.9
26	Trading assets ¹⁶	–	126.5	115.3	107.0	105.6	106.4	103.2	113.4	118.3	115.4	118.9	115.2
27	Derivatives with a positive fair value ¹⁷	146.5	113.4	103.8	95.4	94.4	93.6	90.6	100.5	104.4	102.2	107.0	102.7
28	Other trading assets	–	13.1	11.5	11.5	11.2	12.8	12.5	12.9	14.0	13.2	11.9	12.5
29	Other assets ¹⁸	45.3	43.1	41.9	40.2	42.5	43.7	44.5	52.5	52.7	50.1	52.7	51.4
30	TOTAL ASSETS¹⁹	1,456.4	1,379.9	1,340.6	1,407.0	1,426.1	1,332.5	1,312.8	1,327.9	1,332.9	1,292.7	1,339.9	1,266.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 25, 2010

Account	2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
LIABILITIES												
31 Deposits	949.8	1,014.5	1,055.8	1,054.3	1,050.5	1,031.2	1,011.0	973.0	959.5	953.6	978.9	963.9
32 Large time deposits	903.1	981.5	1,021.2	1,019.3	1,014.6	994.9	965.9	928.6	915.5	907.8	934.8	920.3
33 Other deposits	46.7	33.0	34.7	35.0	35.8	36.3	45.1	44.4	44.1	45.8	44.1	43.6
34 Borrowings	670.9	545.5	520.4	514.1	498.5	481.9	505.8	516.4	521.8	520.1	532.3	525.6
35 Borrowings from banks in the U.S.	43.1	34.0	30.4	29.9	32.1	25.9	25.6	28.1	29.3	29.1	31.5	32.9
36 Borrowings from others	627.8	511.6	490.0	484.3	466.4	456.0	480.3	488.3	492.4	491.0	500.8	492.7
37 Trading liabilities ²⁰	143.9	117.6	106.9	125.9	106.6	105.8	103.8	116.5	121.5	118.1	122.0	117.0
38 Derivatives with a negative fair value ¹⁷	136.0	109.4	99.4	112.3	91.7	90.4	87.0	96.4	99.7	98.5	103.3	97.9
39 Other trading liabilities	7.9	8.2	7.6	13.6	14.8	15.4	16.8	20.1	21.8	19.6	18.7	19.1
40 Net due to related foreign offices	-348.1	-331.8	-373.2	-315.5	-259.8	-324.3	-360.2	-333.4	-325.4	-350.8	-344.5	-389.9
41 Other liabilities ²¹	37.0	31.2	27.7	25.2	27.2	34.8	49.4	52.4	52.5	48.8	48.1	46.9
42 TOTAL LIABILITIES ¹⁹	1,453.5	1,376.9	1,337.6	1,404.0	1,423.0	1,329.4	1,309.8	1,324.9	1,329.9	1,289.7	1,336.9	1,263.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.9	3.0										
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-	-13.1	-11.5	-11.0	-10.4	-10.0	-9.6	-8.2	-8.0	-8.6	-8.1	-8.0
45 Securitized consumer loans ²⁴	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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
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
48 Securitized real estate loans ²⁴	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.
9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
14. Excludes loans secured by real estate, which are included in line 11.
15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.
17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
18. Excludes the due-from position with related foreign offices, which is included in line 39. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.
20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).