
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
July 30, 2010

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the March 2010 Call Report. Data on the previous release were benchmarked through the December 2009 Call Report. The data also incorporate new seasonal adjustment factors.

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
July 30, 2010

Account	2005	2006	2007	2008	2009	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Mar	2010 Apr	2010 May	2010 Jun
ASSETS															
1 Bank credit	10.9	8.3	10.1	3.4	-6.5	-5.2	-5.4	-7.6	-8.4	-7.6	-5.8	-5.8	-4.0	-7.5	-6.1
2 Securities in bank credit ²	4.3	4.2	7.3	0.9	7.7	2.0	5.1	15.4	7.4	3.6	-0.5	-3.9	11.1	-10.9	-9.4
3 Treasury and agency securities ³	-0.5	1.4	-6.5	9.5	15.8	9.7	2.1	31.4	17.2	10.7	13.1	7.6	34.9	-3.1	-4.8
6 Other securities	13.5	8.9	28.6	-8.7	-3.4	-8.3	9.5	-6.8	-7.7	-7.9	-23.7	-23.5	-30.1	-25.5	-17.9
9 Loans and leases in bank credit ⁸	13.1	9.6	10.9	4.1	-10.2	-7.1	-8.3	-14.0	-13.1	-11.2	-7.5	-6.4	-9.0	-6.3	-5.0
10 Commercial and industrial loans	13.9	13.7	18.3	14.3	-18.6	-12.7	-16.4	-27.3	-23.7	-19.5	-14.9	-17.5	-20.4	-9.4	-4.1
11 Real estate loans	15.4	10.4	6.8	0.2	-5.4	-1.0	-2.3	-8.7	-9.9	-8.1	-6.7	-6.9	-6.1	-4.9	-6.7
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.5	9.5	2.2	-4.7	-5.0	-3.3	-3.8	-1.2	-3.8	-7.0	-5.6
13 Closed-end residential loans ⁹	-	10.1	5.5	-8.7	-8.5	-5.3	-4.0	-13.0	-12.7	-7.9	-5.4	-9.0	-2.6	1.0	-3.9
14 Commercial real estate loans ¹⁰	-	14.1	8.7	6.3	-4.4	-0.5	-2.3	-6.0	-9.0	-9.9	-9.0	-7.1	-10.4	-9.7	-9.8
15 Consumer loans	8.4	0.8	9.8	7.1	-3.9	7.7	-9.5	-4.8	-8.9	-18.2	-2.5	-4.7	2.6	-9.0	-0.9
16 Credit cards and other revolving plans	13.2	0.5	12.6	6.8	-7.5	10.0	-16.4	-7.6	-16.5	-31.2	-3.9	-5.5	4.2	-15.6	-4.1
17 Other consumer loans ¹¹	2.3	1.3	5.7	7.5	1.6	4.3	0.8	-0.8	1.8	-0.6	-0.8	-3.7	0.5	-0.7	3.0
18 Other loans and leases	8.6	12.3	20.2	1.1	-23.3	-40.2	-18.5	-27.7	-16.0	-1.2	-7.1	11.7	-21.4	-3.7	-4.8
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-	-	-	19.5	2.0	-9.8	-12.0	-14.2	-11.3	-12.9
22 Interbank loans ¹²	-14.6	18.1	25.7	-14.8	-38.0	33.1	-2.0	-82.3	-110.3	-58.5	-95.3	-139.6	-245.9	61.6	-27.4
25 Cash assets ¹⁵	-0.1	-4.5	0.5	156.7	46.7	42.2	37.2	4.9	79.9	19.7	-14.9	-35.2	-56.2	6.5	-21.7
26 Trading assets ¹⁶	-	-	-	-	-	-	-	-	-64.9	-42.0	33.1	-0.5	10.2	92.5	72.6
29 Other assets ¹⁸	7.4	13.5	11.3	17.4	-1.6	-7.6	1.0	4.1	-3.8	18.8	1.5	-14.5	2.2	9.0	-10.4
30 TOTAL ASSETS ¹⁹	9.1	8.8	11.1	9.3	-5.8	-3.1	-4.8	-10.2	-5.7	-4.4	-6.6	-12.1	-12.3	-1.1	-6.5
LIABILITIES															
31 Deposits	8.7	7.5	9.2	5.7	5.2	4.0	7.1	5.1	4.2	0.6	-1.0	-1.8	-2.4	-2.9	3.6
32 Large time deposits	19.0	20.1	16.5	-2.1	-4.5	-23.5	3.4	5.7	-3.4	-6.0	-20.2	-18.4	-20.8	-38.7	-2.2
33 Other deposits	-	-	-	-	-	-	-	-	6.7	2.7	5.1	3.6	3.4	8.2	5.3
34 Borrowings	4.8	13.2	15.2	19.3	-28.7	-27.0	-18.8	-45.6	-37.9	-18.9	-44.6	-66.1	-65.7	-23.3	-30.8
37 Trading liabilities ²⁰	-	-	-	-	-	-	-	-	-54.3	-27.5	32.6	8.9	2.2	141.9	53.6
41 Other liabilities ²¹	6.4	17.5	2.9	1.5	-10.0	-14.5	-4.6	-6.1	-16.3	-5.1	23.2	23.2	18.0	56.1	-11.4
42 TOTAL LIABILITIES ¹⁹	8.3	8.8	11.7	12.2	-8.9	-8.5	-10.0	-12.6	-5.6	-5.6	-13.2	-24.7	-22.3	-1.9	-5.3

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

July 30, 2010

Account	2009 Jun	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	Week ending			
									Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	9,281.9	9,011.1	8,942.1	8,883.9	8,940.6	9,255.5	9,195.1	9,148.2	9,169.5	9,168.0	9,213.8	9,235.6
2 Securities in bank credit ²	2,237.8	2,332.2	2,334.9	2,336.9	2,322.2	2,325.3	2,304.9	2,286.9	2,300.8	2,308.3	2,349.2	2,391.9
3 Treasury and agency securities ³	1,300.6	1,437.6	1,438.3	1,448.6	1,457.8	1,504.5	1,501.9	1,495.9	1,495.5	1,502.0	1,537.1	1,574.8
4 Mortgage-backed securities (MBS) ⁴	–	1,003.0	999.0	999.8	987.2	1,003.2	1,002.5	999.4	993.6	998.1	1,025.2	1,054.8
5 Non-MBS ⁵	–	434.6	439.2	448.8	470.6	501.3	499.4	496.4	501.8	503.9	511.9	520.0
6 Other securities	937.2	894.6	896.6	888.3	864.3	820.8	803.0	791.0	805.3	806.3	812.1	817.1
7 Mortgage-backed securities ⁶	–	214.6	213.2	210.1	205.4	194.6	188.2	183.0	184.5	182.8	183.0	183.7
8 Non-MBS ⁷	–	680.1	683.5	678.2	658.9	626.2	614.8	608.0	620.9	623.5	629.1	633.3
9 Loans and leases in bank credit ⁸	7,044.2	6,678.8	6,607.2	6,547.1	6,618.5	6,930.2	6,890.2	6,861.3	6,868.7	6,859.7	6,864.6	6,843.7
10 Commercial and industrial loans	1,489.3	1,316.0	1,289.2	1,271.8	1,259.0	1,257.9	1,246.3	1,242.0	1,236.2	1,240.8	1,235.2	1,234.0
11 Real estate loans	3,859.4	3,783.3	3,755.9	3,720.2	3,705.2	3,712.2	3,697.7	3,677.0	3,674.7	3,671.8	3,662.6	3,652.2
12 Revolving home equity loans	610.1	602.4	600.1	599.3	600.1	603.1	599.7	596.9	595.5	596.9	596.4	596.5
13 Closed-end residential loans ⁹	1,544.6	1,535.9	1,530.1	1,504.1	1,497.6	1,512.2	1,513.9	1,509.0	1,514.2	1,511.8	1,506.6	1,498.4
14 Commercial real estate loans ¹⁰	1,704.6	1,645.0	1,625.7	1,616.8	1,607.5	1,596.8	1,584.0	1,571.0	1,565.0	1,563.1	1,559.6	1,557.3
15 Consumer loans	856.9	829.2	813.9	813.4	894.3	1,176.6	1,167.9	1,167.0	1,170.5	1,172.9	1,170.6	1,163.1
16 Credit cards and other revolving plans	360.9	331.3	317.0	317.2	394.1	652.9	644.4	642.2	642.1	643.6	640.3	633.6
17 Other consumer loans ¹¹	495.9	497.9	497.0	496.2	500.2	523.8	523.5	524.8	528.3	529.3	530.3	529.5
18 Other loans and leases	838.7	750.3	748.1	741.6	760.0	783.4	778.4	775.3	787.3	774.2	796.1	794.5
19 Fed funds and reverse RPs with nonbanks ¹²	252.2	208.7	207.7	210.1	214.4	208.3	212.3	211.5	223.5	209.4	224.7	218.6
20 All other loans and leases ¹³	586.5	541.6	540.4	531.6	545.6	575.1	566.0	563.9	563.8	564.8	571.4	575.8
21 LESS: Allowance for loan and lease losses	–	200.6	199.7	202.1	208.4	234.0	231.9	229.4	228.3	224.4	223.9	223.5
22 Interbank loans ¹²	399.5	213.5	209.5	219.2	193.8	154.1	161.9	158.2	156.2	177.9	177.2	168.3
23 Fed funds and reverse RPs with banks ¹²	320.6	150.1	148.5	157.7	142.3	130.9	141.9	137.4	134.4	154.8	154.9	145.1
24 Loans to commercial banks ¹⁴	78.9	63.3	60.9	61.6	51.5	23.1	19.9	20.8	21.8	23.1	22.3	23.3
25 Cash assets ¹⁵	941.1	1,158.6	1,179.9	1,303.4	1,265.8	1,210.1	1,216.8	1,194.8	1,130.4	1,233.6	1,220.6	1,245.2
26 Trading assets ¹⁶	–	275.7	260.0	260.6	260.3	260.8	280.9	297.9	313.6	311.5	320.7	350.6
27 Derivatives with a positive fair value ¹⁷	–	250.0	234.5	238.2	235.3	238.6	257.9	274.3	291.3	287.4	294.7	324.9
28 Other trading assets	–	25.7	25.4	22.4	25.0	22.1	22.9	23.6	22.3	24.1	26.0	25.7
29 Other assets ¹⁸	1,187.5	1,217.1	1,241.9	1,271.9	1,253.6	1,247.5	1,262.7	1,251.8	1,228.1	1,196.5	1,215.8	1,233.3
30 TOTAL ASSETS ¹⁹	11,998.9	11,675.4	11,633.6	11,737.0	11,705.7	11,893.9	11,885.5	11,821.6	11,769.4	11,863.0	11,924.2	12,009.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 30, 2010

Account	2009 Jun	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	Week ending			
									Jun 30	Jul 7	Jul 14	Jul 21
LIABILITIES												
31 Deposits	7,529.0	7,690.8	7,681.4	7,705.4	7,694.0	7,686.6	7,670.3	7,693.1	7,697.1	7,717.7	7,745.0	7,742.1
32 Large time deposits	1,888.1	1,895.7	1,884.1	1,875.2	1,846.4	1,815.0	1,756.6	1,753.4	1,759.7	1,756.3	1,767.0	1,769.9
33 Other deposits	—	5,795.1	5,797.3	5,830.2	5,847.6	5,871.7	5,913.8	5,939.7	5,937.4	5,961.4	5,978.0	5,972.2
34 Borrowings	2,337.1	1,902.4	1,879.0	1,859.2	1,854.2	2,093.4	2,053.3	2,000.6	1,951.3	2,004.4	2,001.8	1,994.9
35 Borrowings from banks in the U.S.	425.5	257.1	256.9	265.1	237.4	194.4	195.1	196.4	187.6	205.6	211.0	201.6
36 Borrowings from others	1,911.6	1,645.3	1,622.1	1,594.2	1,616.8	1,899.0	1,858.2	1,804.2	1,763.8	1,798.8	1,790.8	1,793.3
37 Trading liabilities ²⁰	—	226.0	229.0	216.0	217.7	218.2	244.0	254.9	272.1	271.4	278.5	321.3
38 Derivatives with a negative fair value ¹⁷	—	175.6	178.4	167.4	166.3	166.9	185.1	193.8	211.2	210.7	216.3	239.1
39 Other trading liabilities	—	50.5	50.5	48.6	51.4	51.3	58.9	61.1	60.9	60.7	62.2	82.3
40 Net due to related foreign offices	61.1	143.5	163.8	218.1	121.9	43.8	40.3	17.6	38.7	98.3	86.6	92.3
41 Other liabilities ²¹	461.1	427.8	411.8	412.8	421.3	434.1	454.5	450.2	450.9	433.9	453.5	460.0
42 TOTAL LIABILITIES ¹⁹	10,705.2	10,390.6	10,365.0	10,411.5	10,309.1	10,476.1	10,462.5	10,416.4	10,410.2	10,525.7	10,565.4	10,610.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,293.7	1,284.9	1,268.6	1,325.5	1,396.6	1,417.8	1,423.0	1,405.2	1,359.2	1,337.3	1,358.8	1,398.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	-12.7	-17.5	-9.8	-8.1	-8.2	0.4	3.2	6.5	8.2	8.5	11.3
45 Securitized consumer loans ²⁴	409.4	397.2	394.3	393.7	304.9	24.7	22.0	21.7	21.1	20.9	20.4	20.6
46 Securitized credit cards and other revolving plans	372.1	365.5	362.4	361.4	278.5	15.9	15.6	15.5	15.2	15.1	14.6	14.8
47 Other securitized consumer loans	37.2	31.6	31.9	32.2	26.4	8.8	6.4	6.2	5.9	5.8	5.8	5.8
48 Securitized real estate loans ²⁴	1,444.5	1,382.2	1,375.2	1,383.3	1,386.5	1,383.9	1,390.0	1,400.5	1,401.9	1,397.6	1,391.0	1,379.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 30, 2010

Account	2009 Jun	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	Week ending			
									Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	9,284.5	9,045.7	8,948.0	8,879.8	8,926.7	9,227.2	9,182.5	9,142.3	9,147.2	9,129.6	9,155.8	9,168.0
2 Securities in bank credit ²	2,250.1	2,330.6	2,320.7	2,324.1	2,325.8	2,320.9	2,307.6	2,294.3	2,302.9	2,302.2	2,328.3	2,365.1
3 Treasury and agency securities ³	1,294.1	1,442.1	1,437.8	1,451.6	1,470.5	1,500.6	1,492.6	1,485.5	1,492.1	1,497.6	1,521.9	1,559.5
4 Mortgage-backed securities (MBS) ⁴	–	1,004.5	998.3	1,004.7	996.2	1,000.6	1,001.4	996.7	995.9	999.8	1,018.8	1,050.3
5 Non-MBS ⁵	–	437.6	439.5	446.9	474.3	500.0	491.2	488.8	496.2	497.8	503.0	509.2
6 Other securities	956.0	888.5	882.9	872.5	855.3	820.3	815.1	808.9	810.7	804.6	806.4	805.6
7 Mortgage-backed securities ⁶	–	213.6	214.7	213.3	207.5	196.3	189.3	183.0	182.8	180.6	180.8	181.9
8 Non-MBS ⁷	–	674.9	668.2	659.3	647.8	624.1	625.8	625.9	627.9	624.0	625.6	623.7
9 Loans and leases in bank credit ⁸	7,034.3	6,715.1	6,627.3	6,555.6	6,600.8	6,906.3	6,874.9	6,847.9	6,844.4	6,827.4	6,827.6	6,802.9
10 Commercial and industrial loans	1,489.5	1,316.5	1,286.9	1,275.2	1,262.0	1,261.1	1,250.6	1,242.6	1,233.9	1,236.7	1,229.2	1,225.8
11 Real estate loans	3,856.1	3,791.9	3,757.4	3,714.6	3,692.7	3,702.2	3,693.8	3,673.8	3,668.4	3,680.3	3,665.9	3,641.6
12 Revolving home equity loans	609.4	604.0	601.2	598.8	597.0	600.9	598.9	596.3	595.0	596.2	596.0	596.3
13 Closed-end residential loans ⁹	1,542.8	1,540.4	1,531.1	1,500.8	1,490.6	1,506.7	1,512.2	1,507.1	1,509.5	1,524.1	1,511.0	1,487.6
14 Commercial real estate loans ¹⁰	1,703.9	1,647.6	1,625.1	1,615.0	1,605.0	1,594.5	1,582.8	1,570.4	1,563.9	1,560.0	1,559.0	1,557.7
15 Consumer loans	851.7	836.9	832.7	821.5	887.9	1,166.4	1,158.5	1,156.7	1,155.1	1,151.6	1,152.4	1,151.0
16 Credit cards and other revolving plans	355.3	345.1	330.7	319.0	385.2	640.8	633.9	631.9	630.2	627.0	627.1	626.4
17 Other consumer loans ¹¹	496.3	491.8	501.9	502.5	502.7	525.6	524.6	524.7	524.9	524.6	525.3	524.6
18 Other loans and leases	837.1	769.8	750.4	744.4	758.2	776.7	771.9	774.8	786.9	758.8	780.1	784.6
19 Fed funds and reverse RPs with nonbanks ¹²	250.8	217.8	208.9	216.0	216.5	206.2	211.7	210.6	215.5	193.8	210.3	209.3
20 All other loans and leases ¹³	586.3	552.1	541.5	528.4	541.7	570.4	560.2	564.2	571.4	565.0	569.8	575.2
21 LESS: Allowance for loan and lease losses	–	199.4	199.0	201.5	207.9	234.0	234.4	231.1	224.8	225.8	225.0	224.3
22 Interbank loans ¹²	387.6	221.3	214.3	224.2	197.6	156.0	157.3	153.6	141.5	164.5	170.5	162.4
23 Fed funds and reverse RPs with banks ¹²	312.4	154.9	152.2	161.7	146.2	133.0	137.9	133.9	121.0	142.2	149.0	140.6
24 Loans to commercial banks ¹⁴	75.2	66.4	62.1	62.5	51.4	23.0	19.4	19.8	20.6	22.4	21.5	21.8
25 Cash assets ¹⁵	915.9	1,223.4	1,231.4	1,313.1	1,240.0	1,200.4	1,207.1	1,159.5	1,098.0	1,222.4	1,208.0	1,187.9
26 Trading assets ¹⁶	–	288.5	267.5	256.8	259.0	257.6	278.5	289.6	309.1	304.5	308.0	333.3
27 Derivatives with a positive fair value ¹⁷	–	263.9	243.5	235.3	235.0	234.8	256.0	265.9	284.7	277.7	280.2	306.8
28 Other trading assets	–	24.5	24.0	21.5	24.0	22.7	22.6	23.7	24.4	26.8	27.7	26.5
29 Other assets ¹⁸	1,182.4	1,224.5	1,251.0	1,277.5	1,264.3	1,244.7	1,255.6	1,246.3	1,236.0	1,221.5	1,213.3	1,212.9
30 TOTAL ASSETS ¹⁹	11,942.7	11,804.0	11,713.2	11,749.9	11,679.8	11,851.9	11,846.8	11,760.4	11,707.0	11,816.8	11,830.7	11,840.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 30, 2010

Account	2009 Jun	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	Week ending			
									Jun 30	Jul 7	Jul 14	Jul 21
LIABILITIES												
31 Deposits	7,520.2	7,767.7	7,695.2	7,707.4	7,729.5	7,729.3	7,678.4	7,683.9	7,678.3	7,705.1	7,712.5	7,650.9
32 Large time deposits	1,883.3	1,913.0	1,894.6	1,875.2	1,840.4	1,802.4	1,757.2	1,747.2	1,746.6	1,744.4	1,750.8	1,758.3
33 Other deposits	—	5,854.7	5,800.7	5,832.2	5,889.0	5,926.9	5,921.2	5,936.6	5,931.7	5,960.7	5,961.6	5,892.6
34 Borrowings	2,343.2	1,896.4	1,870.9	1,855.9	1,859.7	2,102.0	2,082.3	2,004.6	1,919.2	1,963.8	1,959.2	1,978.3
35 Borrowings from banks in the U.S.	430.9	255.5	255.2	264.3	238.6	196.9	195.8	199.3	183.8	205.3	209.0	200.3
36 Borrowings from others	1,912.3	1,640.9	1,615.7	1,591.6	1,621.1	1,905.1	1,886.6	1,805.3	1,735.4	1,758.5	1,750.2	1,778.0
37 Trading liabilities ²⁰	—	229.9	237.4	213.1	215.6	214.3	246.5	253.5	267.3	266.1	269.8	310.0
38 Derivatives with a negative fair value ¹⁷	—	179.7	188.7	166.4	166.3	166.7	187.9	192.6	206.9	206.2	207.3	226.5
39 Other trading liabilities	—	50.2	48.7	46.7	49.3	47.6	58.5	60.9	60.4	59.9	62.4	83.6
40 Net due to related foreign offices	61.1	143.5	163.8	218.1	121.9	43.8	40.3	17.6	38.7	98.3	86.6	92.3
41 Other liabilities ²¹	456.4	435.2	410.9	414.3	418.4	427.7	454.5	446.6	451.8	433.8	443.4	443.3
42 TOTAL LIABILITIES ¹⁹	10,696.8	10,472.7	10,378.2	10,408.8	10,345.1	10,517.1	10,501.9	10,406.2	10,355.3	10,467.2	10,471.4	10,474.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,245.9	1,331.3	1,334.9	1,341.1	1,334.7	1,334.8	1,344.9	1,354.2	1,351.7	1,349.6	1,359.2	1,365.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	-12.7	-17.5	-9.8	-8.1	-8.2	0.4	3.2	6.5	8.2	8.5	11.3
45 Securitized consumer loans ²⁴	409.8	397.9	396.7	394.1	304.4	24.4	21.6	21.3	20.8	20.7	20.0	20.0
46 Securitized credit cards and other revolving plans	373.0	365.4	364.3	361.8	278.0	15.7	15.4	15.3	15.0	15.0	14.3	14.3
47 Other securitized consumer loans	36.8	32.5	32.4	32.2	26.4	8.7	6.2	6.0	5.8	5.7	5.7	5.7
48 Securitized real estate loans ²⁴	1,423.6	1,407.7	1,402.8	1,402.0	1,392.0	1,379.8	1,376.6	1,377.2	1,376.1	1,371.7	1,370.9	1,361.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 30, 2010

Account	2009 Jun	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	Week ending			
									Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	8,396.0	8,213.4	8,148.4	8,103.7	8,161.8	8,473.4	8,430.1	8,392.2	8,413.6	8,397.3	8,421.5	8,426.9
2 Securities in bank credit ²	1,981.9	2,086.2	2,085.5	2,091.5	2,082.0	2,085.1	2,073.5	2,061.9	2,069.4	2,076.4	2,109.3	2,144.6
3 Treasury and agency securities ³	1,213.0	1,339.3	1,342.2	1,356.9	1,366.0	1,406.1	1,407.1	1,398.9	1,395.0	1,402.9	1,435.2	1,468.5
4 Mortgage-backed securities (MBS) ⁴	–	978.4	974.0	976.3	964.2	979.9	979.9	976.5	971.1	975.9	1,002.2	1,031.4
5 Non-MBS ⁵	–	360.9	368.2	380.6	401.9	426.2	427.2	422.4	423.8	426.9	433.0	437.0
6 Other securities	768.9	747.0	743.3	734.6	715.9	679.0	666.4	662.9	674.4	673.5	674.0	676.1
7 Mortgage-backed securities ⁶	–	205.4	204.6	201.5	196.1	185.1	179.5	174.8	175.6	174.1	174.6	175.3
8 Non-MBS ⁷	–	541.6	538.8	533.1	519.8	493.9	486.9	488.2	498.8	499.4	499.4	500.9
9 Loans and leases in bank credit ⁸	6,414.1	6,127.2	6,062.8	6,012.2	6,079.9	6,388.3	6,356.6	6,330.4	6,344.2	6,320.9	6,312.2	6,282.3
10 Commercial and industrial loans	1,158.3	1,036.2	1,018.8	1,005.9	995.8	998.9	991.2	988.9	985.7	989.3	984.6	983.9
11 Real estate loans	3,813.7	3,742.0	3,715.3	3,679.2	3,664.0	3,673.4	3,660.2	3,640.4	3,637.9	3,634.9	3,625.3	3,614.8
12 Revolving home equity loans	609.5	601.5	598.8	597.9	598.7	602.6	600.1	597.7	595.8	596.8	596.1	596.1
13 Closed-end residential loans ⁹	1,540.8	1,533.3	1,527.7	1,501.8	1,495.3	1,510.3	1,511.6	1,506.8	1,512.1	1,509.6	1,504.5	1,496.2
14 Commercial real estate loans ¹⁰	1,663.4	1,607.2	1,588.7	1,579.6	1,570.0	1,560.4	1,548.6	1,535.9	1,530.1	1,528.4	1,524.7	1,522.5
15 Consumer loans	856.7	827.8	812.7	812.2	892.8	1,175.1	1,166.4	1,165.7	1,169.2	1,171.5	1,169.0	1,161.5
16 Credit cards and other revolving plans	360.9	331.3	317.0	317.2	394.1	652.9	644.4	642.2	642.1	643.6	640.3	633.6
17 Other consumer loans ¹¹	495.8	496.5	495.7	494.9	498.8	522.2	522.0	523.5	527.1	527.8	528.7	527.9
18 Other loans and leases	585.4	521.2	516.1	514.9	527.2	541.0	538.7	535.3	551.4	525.2	533.3	522.1
19 Fed funds and reverse RPs with nonbanks ¹²	181.2	141.6	135.0	139.7	142.8	138.2	138.0	135.3	152.6	126.1	132.0	122.5
20 All other loans and leases ¹³	404.2	379.6	381.1	375.2	384.4	402.8	400.8	400.0	398.8	399.1	401.3	399.6
21 LESS: Allowance for loan and lease losses	–	198.9	198.3	200.3	206.6	232.3	230.1	227.7	226.5	223.1	222.7	222.2
22 Interbank loans ¹²	359.7	185.0	180.8	187.4	167.9	124.6	128.1	128.0	132.1	143.1	139.7	131.6
23 Fed funds and reverse RPs with banks ¹²	286.6	123.9	121.8	128.7	118.6	104.8	113.2	113.0	116.3	126.0	123.2	114.4
24 Loans to commercial banks ¹⁴	73.1	61.1	59.0	58.7	49.3	19.8	14.9	15.0	15.8	17.1	16.5	17.2
25 Cash assets ¹⁵	727.5	818.6	747.2	835.8	869.6	836.1	845.6	828.3	764.4	827.7	809.5	788.7
26 Trading assets ¹⁶	–	166.4	154.0	151.1	152.4	154.8	168.2	176.9	185.8	177.5	185.4	200.4
27 Derivatives with a positive fair value ¹⁷	–	153.1	141.3	140.4	140.5	144.1	157.5	164.9	177.1	168.3	172.3	187.6
28 Other trading assets	–	13.3	12.7	10.7	11.9	10.7	10.7	12.0	8.7	9.2	13.2	12.8
29 Other assets ¹⁸	1,145.9	1,176.1	1,201.2	1,232.6	1,214.2	1,203.3	1,211.5	1,205.7	1,190.6	1,158.0	1,172.8	1,193.9
30 TOTAL ASSETS ¹⁹	10,669.7	10,360.7	10,233.2	10,310.4	10,359.3	10,560.0	10,553.3	10,503.5	10,460.0	10,480.5	10,506.2	10,519.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
LIABILITIES													
31	Deposits	6,580.6	6,645.8	6,635.6	6,655.3	6,655.4	6,673.8	6,706.2	6,726.5	6,719.5	6,731.0	6,744.6	6,721.2
32	Large time deposits	982.0	885.8	873.3	861.3	845.3	838.8	833.4	828.4	822.5	812.2	809.3	802.5
33	Other deposits	—	5,759.9	5,762.3	5,794.0	5,810.0	5,834.9	5,872.8	5,898.1	5,897.0	5,918.8	5,935.3	5,918.7
34	Borrowings	1,702.8	1,380.4	1,355.7	1,352.7	1,377.7	1,591.6	1,548.0	1,487.3	1,462.0	1,490.1	1,475.4	1,455.8
35	Borrowings from banks in the U.S.	387.1	228.7	225.7	229.8	210.1	164.4	162.2	162.4	157.8	171.2	175.8	167.0
36	Borrowings from others	1,315.7	1,151.7	1,130.0	1,122.9	1,167.7	1,427.1	1,385.8	1,324.9	1,304.1	1,318.8	1,299.6	1,288.8
37	Trading liabilities ²⁰	—	118.6	108.7	106.7	108.5	112.9	130.2	133.2	144.9	135.9	140.1	164.3
38	Derivatives with a negative fair value ¹⁷	—	78.0	72.6	73.9	75.1	78.7	89.5	90.4	103.1	97.2	99.5	107.4
39	Other trading liabilities	—	40.6	36.1	32.8	33.4	34.1	40.7	42.8	41.8	38.7	40.7	56.9
40	Net due to related foreign offices	501.4	515.8	478.4	477.7	447.4	406.6	376.4	370.0	397.3	396.0	395.9	395.4
41	Other liabilities ²¹	423.8	399.7	386.5	384.6	384.1	385.0	401.9	400.4	398.8	384.6	397.2	408.3
42	TOTAL LIABILITIES¹⁹	9,394.0	9,060.3	8,965.0	8,977.0	8,973.2	9,169.8	9,162.7	9,117.4	9,122.5	9,137.5	9,153.2	9,145.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,275.7	1,300.3	1,268.2	1,333.4	1,386.1	1,390.2	1,390.6	1,386.1	1,337.5	1,343.0	1,353.0	1,374.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	—	-1.3	-6.4	0.6	2.0	1.5	8.5	11.2	14.1	15.9	15.5	18.1
45	Securitized consumer loans ²⁴	409.4	397.2	394.3	393.7	304.9	24.7	22.0	21.7	21.1	20.9	20.4	20.6
46	Securitized credit cards and other revolving plans	372.1	365.5	362.4	361.4	278.5	15.9	15.6	15.5	15.2	15.1	14.6	14.8
47	Other securitized consumer loans	37.2	31.6	31.9	32.2	26.4	8.8	6.4	6.2	5.9	5.8	5.8	5.8
48	Securitized real estate loans ²⁴	1,444.5	1,382.2	1,375.2	1,383.3	1,386.5	1,383.9	1,390.0	1,400.5	1,401.9	1,397.6	1,391.0	1,379.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 30, 2010

Account	2009 Jun	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	2010 Jun	Week ending			
									Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	8,383.7	8,246.9	8,163.1	8,102.6	8,153.7	8,448.1	8,412.8	8,374.5	8,394.1	8,367.7	8,372.6	8,369.5
2 Securities in bank credit ²	1,986.0	2,086.4	2,078.9	2,082.5	2,088.3	2,085.2	2,072.2	2,061.8	2,070.6	2,071.1	2,092.3	2,125.6
3 Treasury and agency securities ³	1,209.9	1,344.7	1,342.8	1,356.4	1,376.8	1,403.6	1,396.9	1,393.3	1,399.2	1,402.7	1,423.0	1,456.9
4 Mortgage-backed securities (MBS) ⁴	–	978.7	973.5	981.8	973.9	978.3	979.2	974.8	973.4	976.9	995.7	1,026.9
5 Non-MBS ⁵	–	366.0	369.3	374.6	402.8	425.2	417.6	418.6	425.8	425.8	427.3	430.0
6 Other securities	776.1	741.7	736.1	726.1	711.6	681.6	675.3	668.4	671.4	668.4	669.4	668.8
7 Mortgage-backed securities ⁶	–	205.0	206.1	203.0	197.3	186.1	180.7	175.1	175.0	172.6	172.8	173.8
8 Non-MBS ⁷	–	536.7	530.0	523.1	514.3	495.5	494.6	493.3	496.4	495.7	496.6	494.9
9 Loans and leases in bank credit ⁸	6,397.7	6,160.5	6,084.1	6,020.0	6,065.3	6,362.9	6,340.6	6,312.8	6,323.5	6,296.6	6,280.2	6,243.8
10 Commercial and industrial loans	1,158.9	1,036.8	1,015.7	1,007.5	996.9	1,000.5	995.6	990.2	986.1	988.7	980.9	978.4
11 Real estate loans	3,810.0	3,751.0	3,717.3	3,674.8	3,653.0	3,663.2	3,655.9	3,636.4	3,631.3	3,643.4	3,629.2	3,605.1
12 Revolving home equity loans	608.0	603.7	600.9	598.5	596.8	600.7	598.7	596.0	594.7	595.9	595.7	596.0
13 Closed-end residential loans ⁹	1,539.1	1,537.7	1,528.4	1,498.3	1,488.3	1,504.4	1,509.9	1,505.0	1,507.4	1,522.0	1,508.9	1,485.5
14 Commercial real estate loans ¹⁰	1,662.9	1,609.6	1,588.0	1,578.0	1,567.9	1,558.2	1,547.4	1,535.4	1,529.1	1,525.5	1,524.6	1,523.6
15 Consumer loans	851.5	835.5	831.4	820.2	886.5	1,165.0	1,157.1	1,155.3	1,153.7	1,150.2	1,151.0	1,149.5
16 Credit cards and other revolving plans	355.3	345.1	330.7	319.0	385.2	640.8	633.9	631.9	630.2	627.0	627.1	626.4
17 Other consumer loans ¹¹	496.1	490.4	500.6	501.2	501.4	524.2	523.2	523.3	523.5	523.2	523.9	523.2
18 Other loans and leases	577.4	537.1	519.7	517.5	528.9	534.2	532.0	530.9	552.4	514.3	519.1	510.8
19 Fed funds and reverse RPs with nonbanks ¹²	173.3	150.4	138.9	146.1	148.3	134.5	135.1	130.4	145.7	114.1	120.5	112.9
20 All other loans and leases ¹³	404.1	386.8	380.8	371.4	380.6	399.7	396.9	400.4	406.8	400.2	398.6	397.9
21 LESS: Allowance for loan and lease losses	–	197.5	197.3	199.8	206.2	232.5	232.9	229.6	223.4	224.3	223.6	222.8
22 Interbank loans ¹²	351.3	191.6	184.0	190.8	171.9	127.5	123.6	124.9	123.4	131.9	133.4	127.1
23 Fed funds and reverse RPs with banks ¹²	279.3	128.9	125.0	131.8	124.0	107.7	108.8	110.2	108.0	114.9	117.3	110.8
24 Loans to commercial banks ¹⁴	72.0	62.7	58.9	59.0	47.9	19.8	14.7	14.7	15.4	17.0	16.2	16.2
25 Cash assets ¹⁵	711.6	866.0	782.9	839.7	849.1	836.3	842.2	809.2	757.3	812.8	807.5	750.6
26 Trading assets ¹⁶	–	173.0	160.6	151.6	153.3	155.2	166.0	171.9	188.1	176.4	176.4	187.6
27 Derivatives with a positive fair value ¹⁷	–	160.0	148.1	140.8	141.4	144.2	155.4	160.0	176.1	162.3	162.1	175.9
28 Other trading assets	–	13.0	12.6	10.8	11.9	11.0	10.5	11.9	12.0	14.0	14.3	11.6
29 Other assets ¹⁸	1,138.7	1,182.6	1,211.1	1,236.0	1,221.8	1,200.1	1,203.5	1,198.6	1,197.1	1,185.1	1,173.8	1,178.1
30 TOTAL ASSETS ¹⁹	10,618.2	10,462.4	10,304.3	10,321.0	10,343.5	10,534.9	10,515.1	10,449.6	10,436.6	10,449.5	10,440.1	10,389.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21
LIABILITIES												
31 Deposits	6,565.6	6,711.9	6,640.3	6,654.8	6,694.4	6,714.6	6,701.5	6,714.8	6,711.7	6,734.1	6,725.6	6,641.3
32 Large time deposits	–	891.9	874.6	858.3	841.4	829.0	824.5	820.6	818.3	815.0	808.3	803.1
33 Other deposits	–	5,820.0	5,765.7	5,796.5	5,852.9	5,885.6	5,877.0	5,894.3	5,893.4	5,919.0	5,917.2	5,838.2
34 Borrowings	1,704.2	1,376.0	1,356.9	1,358.0	1,378.8	1,595.6	1,566.0	1,485.4	1,437.5	1,450.4	1,438.0	1,434.8
35 Borrowings from banks in the U.S.	393.6	225.0	224.7	230.6	210.7	167.9	163.9	165.3	155.1	172.3	173.6	165.8
36 Borrowings from others	1,310.6	1,151.0	1,132.2	1,127.4	1,168.1	1,427.7	1,402.1	1,320.1	1,282.5	1,278.2	1,264.4	1,268.9
37 Trading liabilities ²⁰	–	123.0	111.4	106.0	108.9	109.4	128.7	131.8	143.7	132.8	135.4	161.2
38 Derivatives with a negative fair value ¹⁷	–	80.3	76.4	74.5	75.8	79.5	91.3	91.0	102.9	96.1	94.5	101.4
39 Other trading liabilities	–	42.6	35.0	31.4	33.0	29.9	37.4	40.8	40.8	36.8	41.0	59.8
40 Net due to related foreign offices	501.4	515.8	478.4	477.7	447.4	406.6	376.4	370.0	397.3	396.0	395.9	395.4
41 Other liabilities ²¹	418.9	407.5	385.5	386.3	382.3	376.8	400.5	396.3	397.6	389.5	389.0	394.8
42 TOTAL LIABILITIES ¹⁹	9,375.2	9,134.2	8,972.4	8,982.9	9,011.8	9,203.0	9,173.2	9,098.4	9,087.8	9,102.8	9,083.8	9,027.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,243.0	1,328.3	1,331.9	1,338.1	1,331.7	1,331.8	1,341.9	1,351.2	1,348.8	1,346.7	1,356.3	1,362.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	-1.3	-6.4	0.6	2.0	1.5	8.5	11.2	14.1	15.9	15.5	18.1
45 Securitized consumer loans ²⁴	409.8	397.9	396.7	394.1	304.4	24.4	21.6	21.3	20.8	20.7	20.0	20.0
46 Securitized credit cards and other revolving plans	373.0	365.4	364.3	361.8	278.0	15.7	15.4	15.3	15.0	15.0	14.3	14.3
47 Other securitized consumer loans	36.8	32.5	32.4	32.2	26.4	8.7	6.2	6.0	5.8	5.7	5.7	5.7
48 Securitized real estate loans ²⁴	1,423.6	1,407.7	1,402.8	1,402.0	1,392.0	1,379.8	1,376.6	1,377.2	1,376.1	1,371.7	1,370.9	1,361.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
ASSETS													
1	Bank credit	5,314.7	5,197.2	5,154.9	5,121.3	5,182.0	5,454.4	5,400.9	5,372.9	5,386.0	5,362.3	5,383.4	5,393.0
2	Securities in bank credit ²	1,347.2	1,432.5	1,441.6	1,443.6	1,437.8	1,439.8	1,413.4	1,402.0	1,404.2	1,405.8	1,433.8	1,467.8
3	Treasury and agency securities ³	800.1	893.2	897.1	911.5	919.2	949.2	934.7	927.3	922.0	927.2	956.4	989.7
4	Mortgage-backed securities (MBS) ⁴	667.2	699.7	698.6	706.0	691.5	701.9	695.4	686.8	679.8	681.6	704.6	732.7
5	Non-MBS ⁵	132.9	193.6	198.5	205.5	227.7	247.3	239.3	240.5	242.1	245.6	251.8	257.0
6	Other securities	547.1	539.2	544.6	532.1	518.6	490.5	478.7	474.7	482.2	478.6	477.4	478.1
7	Mortgage-backed securities ⁶	171.9	176.4	175.4	172.2	167.6	157.3	152.3	148.1	147.7	145.6	146.3	146.5
8	Non-MBS ⁷	375.2	362.9	369.2	359.9	351.0	333.2	326.4	326.6	334.5	333.0	331.1	331.6
9	Loans and leases in bank credit ⁸	3,967.6	3,764.7	3,713.2	3,677.6	3,744.2	4,014.6	3,987.4	3,970.9	3,981.7	3,956.6	3,949.5	3,925.2
10	Commercial and industrial loans	739.9	641.0	626.8	617.0	608.7	614.4	605.5	601.8	597.7	599.6	595.4	595.2
11	Real estate loans	2,138.8	2,114.4	2,096.3	2,068.7	2,057.4	2,060.8	2,053.8	2,044.8	2,046.6	2,038.9	2,034.8	2,028.6
12	Revolving home equity loans	490.2	483.2	480.4	479.2	479.0	481.2	478.6	476.3	474.5	475.2	474.7	474.8
13	Closed-end residential loans ⁹	1,003.3	1,014.5	1,008.0	986.0	979.7	984.8	986.8	986.3	991.1	983.8	981.8	976.2
14	Commercial real estate loans ¹⁰	645.3	616.7	607.9	603.5	598.7	594.8	588.4	582.3	581.0	579.9	578.2	577.7
15	Consumer loans	632.3	606.6	593.7	594.4	667.9	919.2	911.1	911.4	912.8	914.2	909.9	903.2
16	Credit cards and other revolving plans	278.7	256.0	242.0	242.2	312.2	542.5	535.2	534.5	532.8	533.5	528.8	523.3
17	Other consumer loans ¹¹	353.6	350.6	351.7	352.1	355.7	376.7	375.9	376.9	380.0	380.6	381.0	379.9
18	Other loans and leases	456.5	402.7	396.5	397.5	410.2	420.2	417.0	412.8	424.6	403.9	409.5	398.2
19	Fed funds and reverse RPs with nonbanks ¹²	175.8	140.1	132.9	138.2	141.9	136.7	136.6	133.3	146.2	126.2	130.2	120.8
20	All other loans and leases ¹³	280.7	262.6	263.6	259.3	268.3	283.6	280.4	279.5	278.4	277.8	279.3	277.5
21	LESS: Allowance for loan and lease losses	131.7	142.4	141.6	142.2	148.8	175.0	173.9	170.7	170.0	165.6	164.9	164.6
22	Interbank loans ¹²	298.5	121.7	125.6	132.8	112.4	72.4	72.6	73.7	79.0	86.3	83.3	82.6
23	Fed funds and reverse RPs with banks ¹²	232.2	65.3	69.9	77.7	67.4	56.1	60.9	62.0	66.5	72.5	70.0	69.1
24	Loans to commercial banks ¹⁴	66.2	56.4	55.8	55.0	45.0	16.3	11.7	11.7	12.5	13.8	13.2	13.6
25	Cash assets ¹⁵	512.8	557.0	492.1	557.9	572.4	550.1	553.9	527.5	471.8	534.9	524.3	501.5
26	Trading assets ¹⁶	–	159.9	147.4	144.6	146.1	149.1	162.0	170.1	178.8	169.9	177.6	192.2
27	Derivatives with a positive fair value ¹⁷	211.0	148.6	136.1	135.2	135.4	138.7	151.6	158.4	170.4	160.9	164.7	179.7
28	Other trading assets	–	11.3	11.3	9.4	10.7	10.5	10.4	11.7	8.5	9.0	12.9	12.5
29	Other assets ¹⁸	886.6	908.4	925.8	952.4	938.5	929.7	938.6	933.4	915.4	883.3	894.0	913.7
30	TOTAL ASSETS¹⁹	7,099.0	6,801.7	6,704.3	6,766.7	6,802.6	6,980.8	6,954.1	6,907.0	6,861.1	6,871.2	6,897.6	6,918.4

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)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
LIABILITIES													
31	Deposits	3,992.7	4,006.9	4,002.6	4,018.0	4,018.6	4,022.2	4,045.1	4,062.3	4,054.7	4,054.0	4,065.0	4,042.3
32	Large time deposits	517.7	417.5	408.1	395.0	378.3	372.6	367.6	362.2	359.5	354.8	351.0	346.8
33	Other deposits	3,475.0	3,589.3	3,594.5	3,623.0	3,640.3	3,649.6	3,677.6	3,700.1	3,695.1	3,699.2	3,714.0	3,695.5
34	Borrowings	1,234.7	969.3	962.4	982.6	998.7	1,197.4	1,156.0	1,094.8	1,062.4	1,096.9	1,084.9	1,071.7
35	Borrowings from banks in the U.S.	260.9	133.6	135.1	140.9	118.6	77.7	77.3	79.4	73.0	85.2	90.5	82.9
36	Borrowings from others	973.8	835.7	827.3	841.7	880.1	1,119.6	1,078.8	1,015.4	989.4	1,011.7	994.4	988.8
37	Trading liabilities ²⁰	179.5	114.5	104.9	102.6	104.5	108.6	125.5	128.5	140.2	130.7	135.0	159.3
38	Derivatives with a negative fair value ¹⁷	140.1	74.8	69.6	70.6	71.8	75.4	85.8	86.7	99.3	92.9	95.1	103.1
39	Other trading liabilities	39.4	39.7	35.3	32.0	32.6	33.2	39.7	41.8	40.9	37.8	39.9	56.2
40	Net due to related foreign offices	450.4	467.4	430.2	430.5	399.8	358.3	330.6	319.2	342.3	347.2	345.6	344.8
41	Other liabilities ²¹	355.2	333.0	322.3	321.3	319.3	319.2	335.4	333.7	330.5	315.7	326.7	339.4
42	TOTAL LIABILITIES¹⁹	6,212.5	5,891.0	5,822.3	5,855.0	5,840.9	6,005.7	5,992.7	5,938.5	5,930.1	5,944.4	5,957.3	5,957.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	886.5	910.7	882.0	911.7	961.7	975.1	961.4	968.4	931.0	926.8	940.4	961.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-40.8	-4.0	-7.6	-1.6	-0.4	-0.9	5.6	7.5	10.0	11.4	11.1	13.7
45	Securitized consumer loans ²⁴	321.9	309.5	306.7	304.9	238.5	8.7	6.4	6.2	5.8	5.7	5.6	5.7
46	Securitized credit cards and other revolving plans	286.0	278.8	275.7	273.5	212.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	36.0	30.7	31.1	31.3	25.7	8.7	6.4	6.2	5.8	5.7	5.6	5.7
48	Securitized real estate loans ²⁴	1,417.8	1,361.5	1,353.8	1,362.9	1,366.2	1,363.3	1,369.4	1,377.2	1,378.8	1,375.2	1,369.9	1,358.8

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

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	5,303.6	5,213.4	5,169.6	5,134.2	5,180.4	5,433.4	5,395.8	5,358.4	5,371.9	5,340.9	5,354.1	5,358.9
2 Securities in bank credit ²	1,349.2	1,431.1	1,439.0	1,443.1	1,442.4	1,430.5	1,414.6	1,403.1	1,411.1	1,409.8	1,430.5	1,464.3
3 Treasury and agency securities ³	800.4	893.5	896.0	912.6	926.5	941.8	931.8	927.7	933.2	935.7	956.2	991.2
4 Mortgage-backed securities (MBS) ⁴	667.5	698.6	696.7	704.9	694.8	694.0	692.8	686.8	685.0	687.2	707.1	738.6
5 Non-MBS ⁵	132.9	194.9	199.3	207.7	231.6	247.9	239.0	240.9	248.2	248.5	249.1	252.6
6 Other securities	548.8	537.6	543.0	530.5	516.0	488.7	482.8	475.4	478.0	474.1	474.3	473.2
7 Mortgage-backed securities ⁶	172.0	175.2	177.0	173.9	168.6	157.9	153.3	148.0	148.1	145.8	145.9	146.5
8 Non-MBS ⁷	376.8	362.4	366.0	356.6	347.4	330.8	329.5	327.4	329.9	328.3	328.4	326.6
9 Loans and leases in bank credit ⁸	3,954.4	3,782.3	3,730.6	3,691.0	3,738.0	4,002.9	3,981.2	3,955.3	3,960.8	3,931.1	3,923.6	3,894.6
10 Commercial and industrial loans	740.0	641.2	625.2	619.0	609.4	614.7	608.1	602.5	597.8	599.4	593.1	591.7
11 Real estate loans	2,138.9	2,114.6	2,095.4	2,068.2	2,053.5	2,061.1	2,057.0	2,044.1	2,042.2	2,044.3	2,038.3	2,020.3
12 Revolving home equity loans	489.8	483.9	481.1	478.6	477.0	480.2	478.2	475.9	474.6	475.7	475.5	475.7
13 Closed-end residential loans ⁹	1,003.3	1,011.8	1,007.3	987.0	977.6	986.6	990.1	985.6	987.3	991.1	985.1	967.2
14 Commercial real estate loans ¹⁰	645.8	618.9	607.0	602.7	598.9	594.3	588.7	582.5	580.4	577.5	577.7	577.4
15 Consumer loans	627.0	611.4	609.2	602.3	663.0	912.2	903.8	900.9	898.4	896.2	895.5	893.7
16 Credit cards and other revolving plans	272.9	266.1	255.1	245.9	305.2	533.0	526.3	524.2	521.7	519.5	519.0	518.1
17 Other consumer loans ¹¹	354.1	345.3	354.2	356.4	357.8	379.2	377.5	376.7	376.8	376.7	376.5	375.6
18 Other loans and leases	448.4	415.1	400.7	401.5	412.0	414.9	412.3	407.8	422.4	391.1	396.6	389.0
19 Fed funds and reverse RPs with nonbanks ¹²	167.3	148.8	137.8	144.7	147.1	133.0	133.9	127.7	137.9	113.2	118.6	111.9
20 All other loans and leases ¹³	281.1	266.3	262.9	256.8	264.9	281.9	278.4	280.2	284.5	278.0	278.1	277.1
21 LESS: Allowance for loan and lease losses	132.3	143.4	141.2	142.3	148.7	174.0	174.0	171.2	166.0	166.0	165.1	164.3
22 Interbank loans ¹²	290.0	125.7	127.7	134.6	113.9	74.1	69.8	71.6	74.2	78.7	78.4	79.5
23 Fed funds and reverse RPs with banks ¹²	225.3	68.3	71.7	78.9	69.3	57.5	58.3	60.2	62.2	65.0	65.5	66.9
24 Loans to commercial banks ¹⁴	64.8	57.4	55.9	55.6	44.5	16.6	11.5	11.4	12.1	13.7	12.8	12.7
25 Cash assets ¹⁵	505.8	589.0	512.9	555.9	555.9	554.5	558.7	520.2	463.7	525.4	523.9	471.7
26 Trading assets ¹⁶	–	165.1	153.9	144.7	146.6	149.6	159.9	165.7	182.3	170.0	170.1	181.3
27 Derivatives with a positive fair value ¹⁷	204.6	154.1	142.7	135.3	135.8	138.9	149.6	154.1	170.5	156.2	156.0	169.9
28 Other trading assets	–	11.0	11.2	9.4	10.8	10.7	10.3	11.6	11.8	13.8	14.1	11.4
29 Other assets ¹⁸	878.1	915.2	934.4	954.7	944.6	924.1	930.0	924.9	920.9	910.3	898.2	904.8
30 TOTAL ASSETS ¹⁹	7,057.4	6,865.0	6,757.2	6,781.8	6,792.7	6,961.7	6,940.3	6,869.7	6,847.0	6,859.3	6,859.5	6,831.9

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)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
LIABILITIES													
31	Deposits	3,980.0	4,052.6	4,007.4	4,011.5	4,037.0	4,049.5	4,037.8	4,053.0	4,054.8	4,058.7	4,057.7	3,993.3
32	Large time deposits	512.3	421.1	408.0	390.5	375.0	364.9	362.6	360.3	359.2	358.5	352.2	348.5
33	Other deposits	3,467.6	3,631.5	3,599.4	3,621.0	3,662.0	3,684.6	3,675.2	3,692.7	3,695.6	3,700.2	3,705.4	3,644.8
34	Borrowings	1,233.3	964.1	958.8	983.0	1,002.6	1,202.2	1,170.7	1,091.8	1,035.8	1,061.6	1,053.6	1,052.5
35	Borrowings from banks in the U.S.	264.0	130.8	130.4	137.3	118.3	78.1	76.4	81.0	69.4	86.6	91.8	84.4
36	Borrowings from others	969.3	833.4	828.4	845.7	884.4	1,124.1	1,094.3	1,010.8	966.5	975.1	961.8	968.1
37	Trading liabilities ²⁰	179.1	118.5	107.4	101.7	104.7	105.4	124.2	127.2	139.5	127.9	130.6	156.4
38	Derivatives with a negative fair value ¹⁷	141.5	76.8	73.3	71.2	72.5	76.3	87.6	87.2	99.4	92.0	90.4	97.4
39	Other trading liabilities	37.7	41.6	34.1	30.6	32.2	29.1	36.6	39.9	40.0	35.9	40.2	59.0
40	Net due to related foreign offices	450.4	467.4	430.2	430.5	399.8	358.3	330.6	319.2	342.3	347.2	345.6	344.8
41	Other liabilities ²¹	351.3	339.4	322.3	323.3	317.8	312.1	334.0	330.6	330.7	321.6	320.8	328.0
42	TOTAL LIABILITIES¹⁹	6,194.1	5,942.1	5,826.1	5,850.1	5,861.9	6,027.4	5,997.4	5,921.8	5,903.1	5,917.0	5,908.3	5,874.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	863.3	922.9	931.1	931.7	930.8	934.3	942.8	947.9	944.0	942.2	951.2	957.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-40.8	-4.0	-7.6	-1.6	-0.4	-0.9	5.6	7.5	10.0	11.4	11.1	13.7
45	Securitized consumer loans ²⁴	323.1	308.5	306.8	304.5	237.9	8.6	6.1	5.9	5.7	5.6	5.6	5.6
46	Securitized credit cards and other revolving plans	287.8	276.9	275.3	273.1	212.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	35.3	31.6	31.5	31.4	25.7	8.6	6.1	5.9	5.7	5.6	5.6	5.6
48	Securitized real estate loans ²⁴	1,399.6	1,385.3	1,380.9	1,380.2	1,370.3	1,359.1	1,356.0	1,356.5	1,355.4	1,351.0	1,351.0	1,341.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
ASSETS													
1	Bank credit	3,081.3	3,016.3	2,993.5	2,982.5	2,979.9	3,019.0	3,029.2	3,019.3	3,027.6	3,034.9	3,038.1	3,033.9
2	Securities in bank credit ²	634.7	653.8	643.9	647.8	644.2	645.3	660.1	659.8	665.1	670.6	675.4	676.8
3	Treasury and agency securities ³	412.9	446.0	445.1	445.4	446.9	456.8	472.4	471.6	473.0	475.7	478.8	478.8
4	Mortgage-backed securities (MBS) ⁴	–	278.8	275.4	270.4	272.7	277.9	284.5	289.7	291.3	294.4	297.6	298.7
5	Non-MBS ⁵	–	167.3	169.7	175.0	174.2	178.9	187.9	181.9	181.7	181.3	181.2	180.0
6	Other securities	221.9	207.7	198.8	202.5	197.3	188.5	187.7	188.2	192.2	195.0	196.6	198.0
7	Mortgage-backed securities ⁶	–	29.0	29.2	29.3	28.5	27.8	27.1	26.7	27.9	28.5	28.3	28.7
8	Non-MBS ⁷	–	178.8	169.6	173.1	168.8	160.7	160.6	161.5	164.2	166.4	168.3	169.3
9	Loans and leases in bank credit ⁸	2,446.5	2,362.5	2,349.6	2,334.6	2,335.7	2,373.7	2,369.1	2,359.5	2,362.5	2,364.3	2,362.7	2,357.1
10	Commercial and industrial loans	418.4	395.2	392.0	388.9	387.1	384.5	385.7	387.1	388.0	389.8	389.2	388.7
11	Real estate loans	1,674.9	1,627.6	1,619.0	1,610.5	1,606.6	1,612.6	1,606.5	1,595.6	1,591.3	1,596.0	1,590.5	1,586.2
12	Revolving home equity loans	119.3	118.3	118.5	118.7	119.7	121.4	121.5	121.4	121.3	121.7	121.4	121.3
13	Closed-end residential loans ⁹	537.5	518.8	519.7	515.7	515.6	525.5	524.8	520.5	520.9	525.8	522.7	520.0
14	Commercial real estate loans ¹⁰	1,018.1	990.6	980.9	976.1	971.3	965.7	960.2	953.7	949.1	948.5	946.5	944.9
15	Consumer loans	224.4	221.1	219.0	217.8	225.0	255.9	255.2	254.3	256.4	257.3	259.1	258.3
16	Credit cards and other revolving plans	82.3	75.3	75.0	75.0	81.8	110.4	109.1	107.7	109.3	110.1	111.4	110.2
17	Other consumer loans ¹¹	142.2	145.9	144.0	142.8	143.1	145.5	146.1	146.6	147.1	147.2	147.7	148.0
18	Other loans and leases	128.8	118.5	119.6	117.4	117.0	120.8	121.7	122.5	126.8	121.3	123.8	123.9
19	Fed funds and reverse RPs with nonbanks ¹²	5.3	1.5	2.1	1.6	0.9	1.6	1.4	2.0	6.4	-0.0	1.8	1.8
20	All other loans and leases ¹³	123.5	117.0	117.5	115.9	116.1	119.2	120.3	120.5	120.5	121.3	122.0	122.1
21	LESS: Allowance for loan and lease losses	–	56.4	56.7	58.1	57.8	57.3	56.3	57.0	56.5	57.4	57.8	57.6
22	Interbank loans ¹²	61.2	63.3	55.2	54.7	55.5	52.2	55.5	54.3	53.1	56.7	56.5	49.0
23	Fed funds and reverse RPs with banks ¹²	54.4	58.6	51.9	51.0	51.2	48.7	52.3	51.0	49.8	53.4	53.2	45.4
24	Loans to commercial banks ¹⁴	6.9	4.7	3.3	3.7	4.3	3.5	3.2	3.3	3.3	3.3	3.3	3.6
25	Cash assets ¹⁵	214.7	261.7	255.0	278.0	297.2	286.0	291.7	300.9	292.5	292.8	285.2	287.3
26	Trading assets ¹⁶	–	6.5	6.6	6.6	6.3	5.7	6.2	6.7	7.0	7.6	7.8	8.1
27	Derivatives with a positive fair value ¹⁷	–	4.5	5.1	5.2	5.1	5.5	5.9	6.5	6.7	7.4	7.6	7.9
28	Other trading assets	–	2.1	1.4	1.3	1.2	0.3	0.2	0.2	0.2	0.2	0.2	0.3
29	Other assets ¹⁸	–	267.7	275.4	280.2	275.7	273.7	272.8	272.3	275.2	274.7	278.7	280.1
30	TOTAL ASSETS¹⁹	3,570.7	3,559.0	3,528.9	3,543.8	3,556.7	3,579.2	3,599.2	3,596.5	3,598.9	3,609.3	3,608.5	3,600.8

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)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21
LIABILITIES												
31 Deposits	2,587.8	2,638.9	2,633.0	2,637.3	2,636.7	2,651.6	2,661.0	2,664.2	2,664.8	2,677.0	2,679.6	2,678.9
32 Large time deposits	–	468.3	465.2	466.4	467.0	466.3	465.9	466.2	463.0	457.4	458.4	455.8
33 Other deposits	2,123.6	2,170.6	2,167.9	2,171.0	2,169.7	2,185.3	2,195.2	2,198.1	2,201.9	2,219.6	2,221.3	2,223.2
34 Borrowings	468.1	411.1	393.3	370.1	379.0	394.2	392.0	392.5	399.6	393.2	390.5	384.1
35 Borrowings from banks in the U.S.	126.2	95.1	90.6	88.9	91.4	86.7	84.9	83.0	84.9	86.1	85.2	84.1
36 Borrowings from others	341.9	316.0	302.7	281.3	287.6	307.5	307.0	309.6	314.8	307.2	305.3	300.0
37 Trading liabilities ²⁰	–	4.2	3.9	4.1	4.1	4.2	4.7	4.7	4.7	5.2	5.1	5.1
38 Derivatives with a negative fair value ¹⁷	–	3.3	3.0	3.3	3.3	3.3	3.7	3.7	3.8	4.3	4.3	4.3
39 Other trading liabilities	–	0.9	0.8	0.8	0.8	0.9	1.0	1.0	0.9	0.9	0.7	0.7
40 Net due to related foreign offices	51.0	48.4	48.3	47.2	47.6	48.3	45.8	50.8	55.0	48.7	50.3	50.7
41 Other liabilities ²¹	68.6	66.7	64.3	63.3	64.8	65.8	66.5	66.6	68.3	68.9	70.5	69.0
42 TOTAL LIABILITIES ¹⁹	3,181.4	3,169.3	3,142.7	3,122.0	3,132.3	3,164.1	3,170.0	3,178.9	3,192.5	3,193.1	3,195.9	3,187.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	389.3	389.7	386.2	421.7	424.4	415.1	429.2	417.6	406.4	416.2	412.6	413.1
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	–	2.7	1.2	2.2	2.4	2.4	3.0	3.7	4.1	4.5	4.4	4.4
45 Securitized consumer loans ²⁴	87.4	87.7	87.6	88.8	66.5	15.9	15.6	15.5	15.3	15.3	14.8	14.9
46 Securitized credit cards and other revolving plans	86.1	86.7	86.7	87.9	65.8	15.9	15.6	15.5	15.2	15.1	14.6	14.8
47 Other securitized consumer loans	1.3	0.9	0.8	0.9	0.7	0.0	0.0	0.0	0.1	0.1	0.2	0.1
48 Securitized real estate loans ²⁴	26.7	20.6	21.4	20.4	20.3	20.5	20.6	23.3	23.1	22.4	21.1	21.1

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

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	3,080.1	3,033.4	2,993.4	2,968.4	2,973.2	3,014.7	3,017.0	3,016.1	3,022.2	3,026.7	3,018.5	3,010.6
2 Securities in bank credit ²	636.8	655.3	639.9	639.4	645.9	654.6	657.6	658.7	659.5	661.3	661.9	661.3
3 Treasury and agency securities ³	409.5	451.2	446.8	443.8	450.3	461.7	465.1	465.7	466.1	467.0	466.8	465.7
4 Mortgage-backed securities (MBS) ⁴	–	280.1	276.8	276.9	279.1	284.4	286.5	288.0	288.4	289.7	288.5	288.3
5 Non-MBS ⁵	–	171.1	170.0	166.9	171.2	177.4	178.6	177.7	177.7	177.3	178.2	177.4
6 Other securities	227.2	204.1	193.1	195.6	195.6	192.9	192.6	193.0	193.4	194.3	195.1	195.6
7 Mortgage-backed securities ⁶	–	29.8	29.1	29.1	28.7	28.3	27.5	27.2	26.9	26.8	26.9	27.3
8 Non-MBS ⁷	–	174.3	164.0	166.5	166.9	164.6	165.1	165.9	166.5	167.4	168.2	168.3
9 Loans and leases in bank credit ⁸	2,443.3	2,378.1	2,353.5	2,329.0	2,327.3	2,360.0	2,359.4	2,357.4	2,362.7	2,365.5	2,356.6	2,349.2
10 Commercial and industrial loans	418.8	395.5	390.5	388.5	387.5	385.8	387.4	387.7	388.3	389.2	387.8	386.7
11 Real estate loans	1,671.1	1,636.4	1,621.9	1,606.6	1,599.5	1,602.1	1,598.9	1,592.3	1,589.1	1,599.1	1,590.9	1,584.8
12 Revolving home equity loans	118.2	119.8	119.8	119.9	119.7	120.4	120.5	120.2	120.1	120.3	120.3	120.3
13 Closed-end residential loans ⁹	535.8	525.9	521.1	511.3	510.7	517.7	519.8	519.3	520.2	530.9	523.8	518.3
14 Commercial real estate loans ¹⁰	1,017.1	990.7	981.0	975.3	969.0	963.9	958.6	952.9	948.8	947.9	946.9	946.2
15 Consumer loans	224.4	224.2	222.1	218.0	223.5	252.8	253.3	254.3	255.3	254.0	255.5	255.9
16 Credit cards and other revolving plans	82.4	79.0	75.7	73.2	80.0	107.8	107.6	107.7	108.5	107.5	108.1	108.2
17 Other consumer loans ¹¹	142.0	145.1	146.4	144.8	143.5	145.0	145.7	146.6	146.8	146.5	147.4	147.6
18 Other loans and leases	129.0	122.1	119.0	116.0	116.8	119.3	119.7	123.0	130.0	123.2	122.4	121.8
19 Fed funds and reverse RPs with nonbanks ¹²	6.0	1.6	1.1	1.3	1.2	1.5	1.2	2.8	7.8	1.0	1.9	1.1
20 All other loans and leases ¹³	123.0	120.5	117.9	114.6	115.7	117.7	118.6	120.3	122.3	122.2	120.5	120.7
21 LESS: Allowance for loan and lease losses	–	54.1	56.1	57.5	57.6	58.4	58.9	58.4	57.4	58.3	58.4	58.5
22 Interbank loans ¹²	61.3	65.8	56.3	56.3	58.0	53.5	53.8	53.2	49.2	53.2	55.1	47.5
23 Fed funds and reverse RPs with banks ¹²	54.1	60.6	53.3	52.9	54.6	50.3	50.5	49.9	45.8	49.8	51.7	44.0
24 Loans to commercial banks ¹⁴	7.2	5.3	3.0	3.4	3.4	3.2	3.2	3.3	3.4	3.3	3.3	3.6
25 Cash assets ¹⁵	205.8	277.0	270.1	283.8	293.2	281.8	283.4	289.0	293.6	287.4	283.5	278.9
26 Trading assets ¹⁶	–	7.9	6.7	7.0	6.7	5.6	6.1	6.1	5.8	6.4	6.4	6.3
27 Derivatives with a positive fair value ¹⁷	–	5.9	5.4	5.6	5.5	5.3	5.8	5.9	5.6	6.1	6.1	6.1
28 Other trading assets	–	2.0	1.3	1.4	1.2	0.3	0.3	0.3	0.3	0.2	0.2	0.3
29 Other assets ¹⁸	–	267.4	276.7	281.3	277.2	276.0	273.5	273.8	276.2	274.8	275.6	273.3
30 TOTAL ASSETS ¹⁹	3,560.8	3,597.5	3,547.1	3,539.2	3,550.7	3,573.2	3,574.9	3,579.9	3,589.5	3,590.2	3,580.6	3,558.0

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)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
LIABILITIES													
31	Deposits	2,585.7	2,659.3	2,632.9	2,643.3	2,657.4	2,665.1	2,663.7	2,661.8	2,656.9	2,675.4	2,667.9	2,648.1
32	Large time deposits	–	470.8	466.6	467.7	466.4	464.1	461.9	460.2	459.1	456.5	456.1	454.6
33	Other deposits	2,126.7	2,188.5	2,166.3	2,175.5	2,191.0	2,201.0	2,201.8	2,201.6	2,197.8	2,218.9	2,211.8	2,193.4
34	Borrowings	470.9	411.8	398.1	375.1	376.2	393.5	395.2	393.6	401.7	388.8	384.4	382.3
35	Borrowings from banks in the U.S.	129.6	94.2	94.3	93.3	92.4	89.8	87.5	84.4	85.7	85.7	81.9	81.5
36	Borrowings from others	341.3	317.7	303.8	281.7	283.8	303.6	307.8	309.3	316.0	303.1	302.5	300.8
37	Trading liabilities ²⁰	–	4.5	3.9	4.3	4.2	4.1	4.6	4.6	4.3	4.9	4.8	4.8
38	Derivatives with a negative fair value ¹⁷	–	3.5	3.1	3.4	3.3	3.2	3.7	3.8	3.5	4.1	4.1	4.0
39	Other trading liabilities	–	1.0	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.9	0.8	0.8
40	Net due to related foreign offices	51.0	48.4	48.3	47.2	47.6	48.3	45.8	50.8	55.0	48.7	50.3	50.7
41	Other liabilities ²¹	67.6	68.1	63.3	63.0	64.5	64.7	66.4	65.7	66.9	67.9	68.1	66.8
42	TOTAL LIABILITIES¹⁹	3,181.1	3,192.1	3,146.4	3,132.8	3,149.9	3,175.6	3,175.7	3,176.6	3,184.7	3,185.8	3,175.5	3,152.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	379.7	405.4	400.8	406.4	400.9	397.6	399.1	403.3	404.8	404.5	405.1	405.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	2.7	1.2	2.2	2.4	2.4	3.0	3.7	4.1	4.5	4.4	4.4
45	Securitized consumer loans ²⁴	86.7	89.4	89.8	89.6	66.4	15.8	15.5	15.4	15.1	15.1	14.4	14.4
46	Securitized credit cards and other revolving plans	85.2	88.5	89.0	88.7	65.7	15.7	15.4	15.3	15.0	15.0	14.3	14.3
47	Other securitized consumer loans	1.5	0.9	0.9	0.9	0.7	0.1	0.1	0.1	0.1	0.1	0.1	0.1
48	Securitized real estate loans ²⁴	24.1	22.4	21.8	21.8	21.7	20.7	20.5	20.6	20.7	20.7	19.9	19.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	885.9	797.6	793.7	780.2	778.8	782.0	765.0	756.0	755.9	770.7	792.4	808.7
2 Securities in bank credit ²	255.9	246.0	249.4	245.4	240.2	240.2	231.3	225.1	231.4	231.9	240.0	247.2
3 Treasury and agency securities ³	87.6	98.3	96.1	91.7	91.8	98.5	94.8	96.9	100.5	99.2	101.9	106.3
4 Mortgage-backed securities (MBS) ⁴	–	24.6	25.0	23.5	23.0	23.3	22.6	22.9	22.5	22.2	23.0	23.4
5 Non-MBS ⁵	–	73.7	71.0	68.2	68.8	75.1	72.2	74.0	78.0	77.0	78.9	83.0
6 Other securities	168.2	147.7	153.3	153.7	148.4	141.8	136.6	128.1	130.9	132.7	138.1	140.9
7 Mortgage-backed securities ⁶	–	9.2	8.6	8.6	9.3	9.4	8.7	8.2	8.8	8.7	8.5	8.5
8 Non-MBS ⁷	–	138.5	144.7	145.1	139.1	132.3	127.9	119.9	122.1	124.1	129.6	132.5
9 Loans and leases in bank credit ⁸	630.1	551.6	544.3	534.8	538.6	541.8	533.6	530.9	524.4	538.8	552.4	561.4
10 Commercial and industrial loans	331.0	279.9	270.4	265.9	263.2	259.1	255.1	253.1	250.6	251.4	250.6	250.1
11 Real estate loans	45.6	41.3	40.6	41.0	41.2	38.8	37.4	36.6	36.7	37.0	37.3	37.4
12 Revolving home equity loans	–	0.9	1.3	1.5	1.4	0.5	-0.3	-0.8	-0.3	0.1	0.3	0.4
13 Closed-end residential loans ⁹	–	2.7	2.4	2.3	2.3	1.9	2.3	2.2	2.2	2.2	2.1	2.2
14 Commercial real estate loans ¹⁰	–	37.8	36.9	37.2	37.5	36.4	35.4	35.1	34.9	34.7	35.0	34.8
15 Consumer loans	–	1.4	1.3	1.3	1.4	1.5	1.5	1.3	1.3	1.4	1.6	1.6
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	1.3	1.3	1.4	1.5	1.5	1.3	1.3	1.4	1.6	1.6
18 Other loans and leases	253.3	229.1	232.0	226.7	232.8	242.4	239.6	240.0	235.9	248.9	262.9	272.4
19 Fed funds and reverse RPs with nonbanks ¹²	71.0	67.0	72.7	70.3	71.6	70.1	74.4	76.1	70.9	83.3	92.7	96.1
20 All other loans and leases ¹³	182.3	162.0	159.3	156.4	161.2	172.3	165.3	163.8	165.0	165.7	170.1	176.3
21 LESS: Allowance for loan and lease losses	–	1.7	1.4	1.8	1.8	1.8	1.7	1.7	1.8	1.3	1.2	1.3
22 Interbank loans ¹²	39.8	28.5	28.7	31.8	25.9	29.5	33.8	30.2	24.1	34.8	37.5	36.7
23 Fed funds and reverse RPs with banks ¹²	34.0	26.2	26.8	28.9	23.7	26.1	28.7	24.3	18.1	28.8	31.6	30.6
24 Loans to commercial banks ¹⁴	5.8	2.2	1.9	2.9	2.2	3.3	5.1	5.8	5.9	6.0	5.8	6.1
25 Cash assets ¹⁵	213.5	340.0	432.7	467.6	396.1	374.0	371.2	366.5	366.0	405.8	411.1	456.5
26 Trading assets ¹⁶	–	109.3	105.9	109.5	107.9	105.9	112.7	121.0	127.7	134.1	135.3	150.2
27 Derivatives with a positive fair value ¹⁷	139.1	96.9	93.3	97.8	94.8	94.5	100.4	109.4	114.2	119.2	122.5	137.3
28 Other trading assets	–	12.4	12.7	11.7	13.1	11.4	12.3	11.7	13.6	14.9	12.8	12.9
29 Other assets ¹⁸	41.6	41.0	40.7	39.3	39.5	44.1	51.2	46.1	37.5	38.5	43.0	39.4
30 TOTAL ASSETS ¹⁹	1,329.1	1,314.8	1,400.4	1,426.6	1,346.4	1,333.9	1,332.2	1,318.1	1,309.4	1,382.5	1,418.0	1,490.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
LIABILITIES													
31	Deposits	948.4	1,045.0	1,045.8	1,050.1	1,038.7	1,012.9	964.2	966.6	977.6	986.7	1,000.4	1,020.9
32	Large time deposits	906.2	1,009.9	1,010.8	1,013.8	1,001.0	976.1	923.2	925.0	937.2	944.1	957.7	967.4
33	Other deposits	42.2	35.1	35.0	36.2	37.6	36.8	41.0	41.6	40.4	42.6	42.7	53.5
34	Borrowings	634.2	522.0	523.3	506.5	476.5	501.8	505.3	513.3	489.3	514.3	526.4	539.1
35	Borrowings from banks in the U.S.	38.4	28.4	31.1	35.3	27.3	30.0	32.9	34.0	29.7	34.4	35.2	34.6
36	Borrowings from others	595.8	493.6	492.2	471.2	449.1	471.8	472.4	479.3	459.6	480.0	491.2	504.5
37	Trading liabilities ²⁰	131.6	107.4	120.2	109.4	109.1	105.4	113.9	121.7	127.2	135.5	138.4	157.0
38	Derivatives with a negative fair value ¹⁷	123.7	97.5	105.8	93.6	91.2	88.1	95.6	103.3	108.1	113.5	116.8	131.6
39	Other trading liabilities	7.9	9.9	14.4	15.8	18.0	17.2	18.3	18.4	19.1	22.1	21.6	25.4
40	Net due to related foreign offices	-440.3	-372.3	-314.6	-259.6	-325.5	-362.8	-336.2	-352.4	-358.6	-297.6	-309.3	-303.2
41	Other liabilities ²¹	37.3	28.1	25.3	28.2	37.1	49.1	52.6	49.8	52.1	49.3	56.3	51.6
42	TOTAL LIABILITIES ¹⁹	1,311.2	1,330.2	1,400.0	1,434.5	1,335.9	1,306.3	1,299.8	1,299.0	1,287.6	1,388.3	1,412.2	1,465.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	18.0	-15.5	0.4	-7.9	10.5	27.6	32.4	19.1	21.8	-5.7	5.8	24.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-	-11.5	-11.0	-10.4	-10.1	-9.7	-8.2	-8.0	-7.7	-7.7	-6.9	-6.8
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

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21
ASSETS												
1 Bank credit	900.7	798.9	784.9	777.2	773.0	779.1	769.7	767.8	753.1	761.9	783.3	798.6
2 Securities in bank credit ²	264.2	244.2	241.7	241.6	237.5	235.7	235.5	232.6	232.3	231.1	235.9	239.5
3 Treasury and agency securities ³	84.2	97.4	95.0	95.2	93.8	97.0	95.7	92.1	92.9	94.9	98.9	102.6
4 Mortgage-backed securities (MBS) ⁴	–	25.8	24.8	22.9	22.3	22.2	22.1	21.9	22.5	22.9	23.2	23.4
5 Non-MBS ⁵	–	71.6	70.2	72.3	71.4	74.8	73.6	70.2	70.4	72.0	75.7	79.2
6 Other securities	179.9	146.8	146.8	146.4	143.8	138.7	139.8	140.4	139.3	136.2	137.0	136.9
7 Mortgage-backed securities ⁶	–	8.6	8.6	10.2	10.2	10.1	8.5	7.9	7.8	8.0	8.0	8.1
8 Non-MBS ⁷	–	138.2	138.1	136.2	133.6	128.6	131.2	132.6	131.5	128.2	129.0	128.8
9 Loans and leases in bank credit ⁸	636.6	554.6	543.2	535.6	535.5	543.4	534.3	535.2	520.9	530.8	547.4	559.1
10 Commercial and industrial loans	330.6	279.7	271.1	267.7	265.2	260.5	255.0	252.4	247.9	248.0	248.3	247.4
11 Real estate loans	46.1	40.9	40.0	39.8	39.7	39.0	37.9	37.4	37.1	36.9	36.7	36.5
12 Revolving home equity loans	–	0.3	0.3	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	–	2.7	2.6	2.5	2.3	2.4	2.3	2.1	2.1	2.1	2.1	2.0
14 Commercial real estate loans ¹⁰	–	38.0	37.2	37.0	37.1	36.3	35.4	35.0	34.8	34.6	34.4	34.2
15 Consumer loans	–	1.3	1.3	1.3	1.3	1.4	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	1.4	1.4	1.4	1.4	1.4	1.4	1.4
18 Other loans and leases	259.7	232.7	230.7	226.9	229.3	242.5	239.9	243.9	234.5	244.5	261.0	273.8
19 Fed funds and reverse RPs with nonbanks ¹²	77.4	67.4	70.0	69.9	68.2	71.7	76.6	80.1	69.8	79.7	89.8	96.4
20 All other loans and leases ¹³	182.2	165.3	160.7	157.0	161.1	170.8	163.3	163.8	164.7	164.8	171.2	177.4
21 LESS: Allowance for loan and lease losses	–	1.8	1.7	1.7	1.6	1.5	1.5	1.5	1.4	1.5	1.4	1.5
22 Interbank loans ¹²	36.3	29.7	30.3	33.3	25.7	28.5	33.7	28.8	18.1	32.7	37.1	35.3
23 Fed funds and reverse RPs with banks ¹²	33.0	26.0	27.2	29.9	22.3	25.3	29.1	23.7	13.0	27.3	31.8	29.7
24 Loans to commercial banks ¹⁴	3.3	3.7	3.2	3.4	3.5	3.1	4.7	5.1	5.1	5.3	5.4	5.6
25 Cash assets ¹⁵	204.3	357.4	448.4	473.3	390.9	364.1	365.0	350.3	340.7	409.7	400.5	437.2
26 Trading assets ¹⁶	–	115.4	106.9	105.2	105.7	102.4	112.6	117.8	121.0	128.1	131.5	145.7
27 Derivatives with a positive fair value ¹⁷	130.4	103.9	95.5	94.5	93.7	90.6	100.6	106.0	108.6	115.4	118.1	130.9
28 Other trading assets	–	11.5	11.4	10.7	12.0	11.7	12.0	11.8	12.4	12.7	13.4	14.8
29 Other assets ¹⁸	43.7	41.9	39.9	41.5	42.5	44.6	52.2	47.7	38.9	36.4	39.5	34.9
30 TOTAL ASSETS ¹⁹	1,324.5	1,341.6	1,408.8	1,428.9	1,336.3	1,317.1	1,331.7	1,310.8	1,270.5	1,367.3	1,390.6	1,450.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 30, 2010

Account	2009	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 30	Jul 7	Jul 14	Jul 21	
LIABILITIES													
31 Deposits	954.6	1,055.8	1,054.9	1,052.6	1,035.1	1,014.7	976.8	969.0	966.6	971.1	986.9	1,009.6	
32 Large time deposits	911.9	1,021.1	1,019.9	1,016.9	999.0	973.4	932.7	926.7	928.3	929.4	942.5	955.2	
33 Other deposits	42.6	34.7	35.0	35.7	36.1	41.4	44.2	42.4	38.3	41.7	44.4	54.4	
34 Borrowings	639.0	520.5	514.0	497.8	480.9	506.4	516.3	519.2	481.7	513.3	521.3	543.5	
35 Borrowings from banks in the U.S.	37.3	30.6	30.5	33.6	28.0	29.0	31.9	33.9	28.7	33.1	35.4	34.4	
36 Borrowings from others	601.7	489.9	483.5	464.2	453.0	477.3	484.5	485.2	452.9	480.3	485.9	509.1	
37 Trading liabilities ²⁰	130.8	106.9	126.0	107.1	106.8	104.9	117.7	121.8	123.5	133.3	134.3	148.8	
38 Derivatives with a negative fair value ¹⁷	121.5	99.4	112.3	91.8	90.5	87.3	96.6	101.6	104.0	110.1	112.8	125.0	
39 Other trading liabilities	9.3	7.6	13.7	15.3	16.2	17.6	21.1	20.1	19.6	23.2	21.5	23.8	
40 Net due to related foreign offices	-440.3	-372.3	-314.6	-259.6	-325.5	-362.8	-336.2	-352.4	-358.6	-297.6	-309.3	-303.2	
41 Other liabilities ²¹	37.5	27.7	25.4	27.9	36.1	50.9	54.0	50.3	54.3	44.3	54.4	48.5	
42 TOTAL LIABILITIES ¹⁹	1,321.6	1,338.5	1,405.8	1,425.9	1,333.3	1,314.1	1,328.7	1,307.8	1,267.5	1,364.4	1,387.6	1,447.3	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.9	3.0											
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	-	-11.5	-11.0	-10.4	-10.1	-9.7	-8.2	-8.0	-7.7	-7.7	-6.9	-6.8	
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).