

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
March 25, 2011

Account	2006	2007	2008	2009	2010	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2010 Nov	2010 Dec	2011 Jan	2011 Feb
ASSETS															
1 Bank credit	8.6	9.7	3.4	-6.5	-2.7	-8.1	-8.2	-6.2	-5.2	0.4	0.1	0.1	-3.5	-0.7	-6.1
2 Securities in bank credit ²	4.1	7.2	0.9	7.7	6.4	13.6	6.5	3.9	1.9	12.4	7.0	6.5	-11.3	0.0	-4.1
3 Treasury and agency securities ³	1.4	-6.5	9.4	16.0	15.0	30.4	16.6	13.0	13.3	18.7	11.8	9.1	-11.9	1.9	-4.4
6 Other securities	8.8	28.5	-8.7	-3.5	-7.5	-9.7	-9.0	-11.0	-17.7	0.6	-2.5	1.3	-10.3	-3.9	-3.3
9 Loans and leases in bank credit ⁸	10.0	10.4	4.0	-10.2	-5.6	-14.2	-12.6	-9.4	-7.6	-3.7	-2.3	-2.2	-0.7	-0.9	-6.8
10 Commercial and industrial loans	13.9	18.8	13.0	-18.5	-8.7	-25.9	-23.8	-20.0	-14.9	-1.5	0.6	2.1	8.6	5.2	2.1
11 Real estate loans	10.5	6.8	0.2	-5.5	-5.6	-8.1	-9.8	-7.7	-7.3	-4.9	-3.1	-0.9	-2.2	-5.6	-10.6
12 Revolving home equity loans	1.9	5.7	12.9	0.5	-4.3	-4.5	-4.7	-4.0	-3.7	-3.4	-6.2	-6.3	-7.8	-7.8	-5.4
13 Closed-end residential loans ⁹	10.1	5.5	-8.8	-8.6	-2.5	-11.6	-12.4	-7.7	-7.4	-0.4	5.5	9.3	6.9	-0.9	-16.6
14 Commercial real estate loans ¹⁰	14.1	8.7	6.4	-4.5	-9.1	-6.0	-9.1	-9.1	-8.6	-9.7	-10.1	-9.0	-9.2	-9.6	-6.3
15 Consumer loans	2.9	6.2	6.7	-3.0	-5.6	-5.2	-7.0	-8.4	-1.7	-5.6	-7.2	-4.5	0.7	-15.4	-6.9
16 Credit cards and other revolving plans	4.1	7.0	6.2	-6.2	-8.9	-7.4	-14.3	-14.6	-1.2	-11.2	-9.9	-8.1	-1.6	-12.0	-9.2
17 Other consumer loans ¹¹	1.1	5.1	7.4	1.9	-1.0	-2.0	3.4	0.2	-2.3	1.8	-3.7	0.0	3.2	-19.4	-4.0
18 Other loans and leases	11.8	19.4	3.5	-23.6	-0.5	-33.5	-15.1	-1.3	-5.6	1.4	3.5	-10.9	-9.7	30.4	-3.9
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	26.0	0.3	-18.5	-8.8	-10.4	-6.0	-11.0	-22.8	-17.6
22 Interbank loans ¹²	17.8	25.3	-15.1	-38.3	-23.4	-86.6	-113.0	-55.1	-99.4	37.6	32.0	5.2	-35.6	-80.7	-34.3
25 Cash assets ¹⁵	-5.1	0.0	154.8	47.1	-9.0	23.7	39.5	5.0	17.4	15.1	-68.0	-96.1	9.3	-0.9	221.2
26 Trading assets ¹⁶	—	—	—	—	—	—	-59.5	-39.2	30.6	45.7	-18.7	-110.8	-58.4	-37.6	21.4
29 Other assets ¹⁸	13.5	11.2	17.4	-1.4	3.2	4.6	-2.6	19.3	0.5	-6.4	-0.3	3.7	-14.3	-1.0	-6.5
30 TOTAL ASSETS ¹⁹	9.0	10.7	9.2	-5.8	-2.9	-9.5	-8.4	-4.5	-3.0	2.9	-7.1	-11.5	-5.2	-2.4	14.6
LIABILITIES															
31 Deposits	7.4	9.1	5.7	5.2	2.4	4.9	3.2	1.0	-0.1	5.8	3.1	2.8	-3.8	4.2	5.1
32 Large time deposits	20.3	15.6	-2.1	-5.7	-7.2	-1.0	-3.5	-4.9	-19.6	1.7	-6.6	-17.6	-19.7	-1.5	2.6
33 Other deposits	—	—	—	—	—	—	5.5	2.9	6.1	7.0	5.9	8.7	0.8	5.8	5.8
34 Borrowings	12.0	14.3	15.1	-24.5	-17.4	-38.3	-36.3	-19.4	-28.6	-16.0	-10.6	-15.8	-11.1	-31.3	-0.5
37 Trading liabilities ²⁰	—	—	—	—	—	—	-42.3	-32.5	42.7	69.8	-18.2	-167.4	-2.7	5.0	-78.7
41 Other liabilities ²¹	17.4	2.8	1.3	-11.2	9.0	-14.0	-20.7	-3.8	23.6	9.5	5.8	2.1	-30.9	-4.8	-61.3
42 TOTAL LIABILITIES ¹⁹	8.4	11.3	11.0	-7.2	-3.2	-11.8	-7.4	-5.9	-5.3	2.6	-4.2	-9.0	-7.6	3.7	8.7

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

March 25, 2011

Account		2010 Feb	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	Week ending			
										Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	8,874.9	9,226.9	9,212.5	9,227.6	9,227.8	9,200.4	9,176.8	9,131.7	9,132.1	9,113.8	9,120.2	9,128.2
2	Securities in bank credit ²	2,329.6	2,395.4	2,416.2	2,432.6	2,445.7	2,422.7	2,422.8	2,414.6	2,418.0	2,412.9	2,420.2	2,426.5
3	Treasury and agency securities ³	1,454.4	1,585.5	1,606.3	1,626.9	1,639.2	1,623.0	1,625.6	1,619.6	1,622.7	1,615.2	1,625.2	1,635.1
4	Mortgage-backed securities (MBS) ⁴	1,000.3	1,048.9	1,063.2	1,085.2	1,110.3	1,100.0	1,102.8	1,095.2	1,099.0	1,093.8	1,101.0	1,103.1
5	Non-MBS ⁵	454.2	536.6	543.1	541.7	528.8	523.0	522.8	524.5	523.7	521.4	524.2	532.0
6	Other securities	875.2	809.9	809.9	805.7	806.6	799.7	797.1	794.9	795.3	797.6	795.0	791.4
7	Mortgage-backed securities ⁶	204.0	174.2	168.8	166.5	164.7	158.5	154.8	153.2	153.0	155.4	155.3	154.1
8	Non-MBS ⁷	671.2	635.7	641.2	639.2	641.9	641.2	642.3	641.8	642.3	642.2	639.8	637.3
9	Loans and leases in bank credit ⁸	6,545.3	6,831.5	6,796.3	6,795.0	6,782.1	6,777.6	6,754.0	6,717.2	6,714.1	6,700.9	6,700.0	6,701.7
10	Commercial and industrial loans	1,246.3	1,215.8	1,211.7	1,211.4	1,213.6	1,222.3	1,227.6	1,229.7	1,230.1	1,236.1	1,235.1	1,238.8
11	Real estate loans	3,724.8	3,651.0	3,639.5	3,625.1	3,622.3	3,616.0	3,604.0	3,572.3	3,564.4	3,559.5	3,555.3	3,543.0
12	Revolving home equity loans	598.8	594.7	592.2	588.4	585.2	581.4	577.7	575.1	574.9	573.7	573.8	573.0
13	Closed-end residential loans ⁹	1,505.3	1,505.7	1,509.3	1,514.5	1,526.2	1,535.3	1,538.2	1,516.9	1,510.0	1,509.9	1,506.4	1,500.9
14	Commercial real estate loans ¹⁰	1,620.7	1,550.7	1,538.0	1,522.2	1,510.8	1,499.3	1,488.1	1,480.3	1,479.5	1,475.9	1,475.0	1,469.0
15	Consumer loans	812.9	1,142.0	1,129.4	1,123.5	1,118.9	1,118.7	1,081.0	1,076.4	1,076.8	1,075.3	1,074.4	1,075.0
16	Credit cards and other revolving plans	316.0	620.8	615.2	609.2	604.5	604.6	599.4	596.5	595.4	594.5	592.8	593.4
17	Other consumer loans ¹¹	496.9	521.1	514.2	514.3	514.3	514.1	481.5	479.9	481.4	480.9	481.6	481.5
18	Other loans and leases	761.3	822.7	815.6	835.0	827.3	820.7	841.5	838.8	842.7	830.0	835.2	844.9
19	Fed funds and reverse RPs with nonbanks ¹²	210.8	215.5	216.5	219.5	208.7	203.6	212.4	208.3	213.2	194.5	197.1	208.5
20	All other loans and leases ¹³	550.5	607.2	599.1	615.5	618.6	617.1	629.1	630.5	629.5	635.5	638.1	636.4
21	LESS: Allowance for loan and lease losses	202.5	223.3	223.6	218.8	217.7	215.7	211.7	208.6	209.5	206.2	205.6	206.0
22	Interbank loans ¹²	217.9	170.1	173.2	184.7	185.5	180.0	167.9	163.1	163.1	156.6	161.2	145.6
23	Fed funds and reverse RPs with banks ¹²	158.3	150.6	151.0	154.6	156.6	149.9	137.8	135.5	135.7	129.4	132.7	118.3
24	Loans to commercial banks ¹⁴	59.6	19.5	22.2	30.1	28.9	30.1	30.1	27.6	27.5	27.1	28.4	27.3
25	Cash assets ¹⁵	1,223.3	1,312.7	1,204.3	1,125.6	1,035.5	1,043.5	1,042.7	1,234.9	1,257.2	1,330.3	1,443.5	1,373.0
26	Trading assets ¹⁶	262.7	318.9	308.9	321.7	292.0	277.8	269.1	273.9	277.0	275.4	277.1	278.9
27	Derivatives with a positive fair value ¹⁷	240.8	298.5	286.7	297.6	266.2	246.7	240.0	247.4	251.4	248.2	249.8	252.4
28	Other trading assets	21.9	20.4	22.1	24.1	25.7	31.1	29.1	26.5	25.6	27.2	27.3	26.6
29	Other assets ¹⁸	1,276.5	1,244.5	1,236.8	1,238.2	1,241.9	1,227.2	1,226.2	1,219.6	1,223.8	1,218.4	1,217.8	1,230.1
30	TOTAL ASSETS ¹⁹	11,652.8	12,049.8	11,912.1	11,879.0	11,765.1	11,713.2	11,671.0	11,814.6	11,843.7	11,888.3	12,014.2	11,949.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	7,704.2	7,817.6	7,842.5	7,871.9	7,890.1	7,865.3	7,892.6	7,926.3	7,938.7	7,952.9	7,954.8	7,957.1
32	Large time deposits	1,873.5	1,786.2	1,786.3	1,783.0	1,756.9	1,728.1	1,725.9	1,729.6	1,735.6	1,747.0	1,749.5	1,747.0
33	Other deposits	5,830.7	6,031.4	6,056.2	6,089.0	6,133.2	6,137.2	6,166.7	6,196.7	6,203.1	6,205.9	6,205.3	6,210.1
34	Borrowings	1,870.3	1,971.7	1,929.2	1,928.4	1,902.3	1,882.9	1,810.4	1,810.4	1,829.5	1,793.5	1,801.2	1,736.6
35	Borrowings from banks in the U.S.	265.9	209.5	211.1	220.3	228.2	222.3	204.3	193.5	198.1	184.6	186.1	186.1
36	Borrowings from others	1,604.5	1,762.2	1,718.0	1,708.1	1,674.1	1,660.6	1,606.1	1,616.9	1,631.4	1,609.0	1,615.0	1,550.4
37	Trading liabilities ²⁰	221.8	301.6	294.1	307.6	264.7	264.1	265.2	247.8	247.3	243.9	247.2	253.0
38	Derivatives with a negative fair value ¹⁷	171.9	221.7	218.2	224.6	201.0	190.5	192.1	194.4	197.3	195.4	195.0	197.9
39	Other trading liabilities	49.9	79.9	75.9	83.0	63.7	73.6	73.2	53.5	50.0	48.5	52.2	55.1
40	Net due to related foreign offices	147.8	72.0	4.5	-31.8	-61.4	-72.5	-12.5	70.0	76.3	89.1	164.9	163.2
41	Other liabilities ²¹	407.2	447.2	461.1	461.3	462.1	450.2	448.4	425.5	417.5	425.1	434.6	426.9
42	TOTAL LIABILITIES ¹⁹	10,351.3	10,610.1	10,531.4	10,537.4	10,457.8	10,390.1	10,404.1	10,480.0	10,509.2	10,504.6	10,602.7	10,536.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,301.4	1,439.7	1,380.7	1,341.5	1,307.2	1,323.1	1,266.9	1,334.6	1,334.5	1,383.7	1,411.4	1,413.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-10.0	14.0	14.2	15.4	12.4	0.7	-4.7	-5.8	-2.4	-5.5	-4.7	-1.3
45	Securitized consumer loans ²⁴	388.2	20.5	20.3	19.6	19.1	18.9	17.4	16.6	16.6	17.3	17.2	16.2
46	Securitized credit cards and other revolving plans	357.3	15.0	14.9	14.6	14.5	14.2	12.8	12.1	12.1	12.7	12.8	11.9
47	Other securitized consumer loans	30.9	5.5	5.4	5.0	4.7	4.6	4.6	4.5	4.5	4.5	4.4	4.3
48	Securitized real estate loans ²⁴	962.5	970.0	961.7	944.2	946.9	936.5	931.8	941.4	947.2	949.5	954.5	955.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 25, 2011

Account		2010 Feb	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	Week ending			
										Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	8,876.3	9,213.2	9,238.1	9,255.6	9,264.4	9,240.1	9,186.1	9,126.8	9,111.6	9,114.2	9,128.5	9,106.8
2	Securities in bank credit ²	2,321.9	2,396.4	2,430.3	2,456.5	2,470.8	2,425.7	2,414.5	2,406.6	2,412.2	2,413.3	2,430.7	2,433.7
3	Treasury and agency securities ³	1,457.0	1,588.6	1,612.0	1,637.0	1,653.4	1,631.7	1,628.9	1,621.8	1,626.3	1,624.6	1,639.6	1,646.6
4	Mortgage-backed securities (MBS) ⁴	1,005.0	1,047.1	1,059.9	1,088.4	1,120.0	1,106.8	1,104.9	1,099.9	1,106.2	1,103.5	1,107.0	1,109.1
5	Non-MBS ⁵	452.0	541.5	552.1	548.7	533.4	524.9	524.0	521.8	520.1	521.1	532.6	537.5
6	Other securities	864.8	807.8	818.2	819.5	817.5	794.1	785.6	784.8	785.9	788.7	791.1	787.1
7	Mortgage-backed securities ⁶	206.4	173.0	168.6	165.9	165.1	158.2	155.0	154.4	155.4	156.4	156.3	155.4
8	Non-MBS ⁷	658.4	634.8	649.6	653.6	652.4	635.9	630.6	630.4	630.5	632.3	634.8	631.7
9	Loans and leases in bank credit ⁸	6,554.4	6,816.8	6,807.9	6,799.0	6,793.6	6,814.4	6,771.6	6,720.3	6,699.5	6,700.8	6,697.8	6,673.1
10	Commercial and industrial loans	1,249.0	1,208.1	1,211.2	1,211.7	1,215.3	1,223.7	1,225.6	1,232.2	1,234.8	1,241.6	1,237.9	1,244.0
11	Real estate loans	3,718.4	3,653.0	3,641.6	3,628.9	3,629.9	3,623.4	3,604.8	3,565.3	3,545.6	3,548.5	3,556.0	3,522.0
12	Revolving home equity loans	598.9	594.1	592.1	589.5	586.1	582.8	578.7	575.2	575.0	573.1	572.5	571.6
13	Closed-end residential loans ⁹	1,500.6	1,508.3	1,510.9	1,515.1	1,530.3	1,539.9	1,538.7	1,511.8	1,492.4	1,501.6	1,510.8	1,482.5
14	Commercial real estate loans ¹⁰	1,618.9	1,550.6	1,538.6	1,524.3	1,513.4	1,500.7	1,487.4	1,478.3	1,478.2	1,473.8	1,472.7	1,467.9
15	Consumer loans	821.8	1,139.9	1,130.1	1,118.1	1,116.1	1,130.7	1,099.0	1,082.2	1,082.1	1,074.5	1,069.9	1,068.3
16	Credit cards and other revolving plans	318.6	618.9	614.4	606.5	605.1	621.1	613.7	598.3	598.5	591.4	586.8	585.7
17	Other consumer loans ¹¹	503.2	521.0	515.7	511.6	511.0	509.6	485.3	483.9	483.6	483.1	483.1	482.6
18	Other loans and leases	765.2	815.9	825.0	840.4	832.3	836.5	842.2	840.6	837.0	836.2	834.0	838.9
19	Fed funds and reverse RPs with nonbanks ¹²	217.4	210.7	218.0	221.0	210.5	209.9	214.5	215.0	211.8	205.9	205.3	211.0
20	All other loans and leases ¹³	547.9	605.2	607.0	619.4	621.8	626.6	627.7	625.6	625.2	630.4	628.7	627.8
21	LESS: Allowance for loan and lease losses	201.2	224.7	222.3	216.2	215.9	211.0	206.4	207.1	206.6	205.9	205.9	204.0
22	Interbank loans ¹²	221.6	166.2	173.9	187.6	193.7	186.9	170.7	165.4	165.7	163.4	165.3	152.6
23	Fed funds and reverse RPs with banks ¹²	161.0	146.9	151.1	155.8	163.7	155.3	140.3	137.4	138.1	136.2	137.3	125.1
24	Loans to commercial banks ¹⁴	60.6	19.4	22.8	31.8	30.0	31.6	30.5	28.0	27.6	27.2	28.0	27.5
25	Cash assets ¹⁵	1,318.1	1,173.4	1,126.1	1,126.5	1,106.4	1,139.7	1,191.4	1,334.3	1,410.8	1,384.3	1,456.6	1,390.6
26	Trading assets ¹⁶	255.9	311.6	313.4	332.7	317.1	285.4	272.5	265.9	267.6	270.8	273.5	276.3
27	Derivatives with a positive fair value ¹⁷	234.9	290.9	291.1	308.4	290.5	254.3	244.3	240.4	242.8	244.3	246.2	249.6
28	Other trading assets	21.0	20.6	22.3	24.3	26.6	31.2	28.2	25.6	24.8	26.4	27.3	26.7
29	Other assets ¹⁸	1,280.9	1,231.7	1,236.2	1,238.7	1,241.8	1,233.3	1,229.4	1,224.7	1,226.2	1,222.9	1,235.2	1,247.9
30	TOTAL ASSETS ¹⁹	11,751.6	11,871.4	11,865.4	11,924.9	11,907.4	11,874.5	11,843.8	11,910.1	11,975.3	11,949.6	12,053.2	11,970.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending				
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16	
LIABILITIES														
31	Deposits	7,707.9	7,754.1	7,795.2	7,858.9	7,921.1	7,945.8	7,913.3	7,933.0	7,932.5	7,999.5	8,016.5	8,009.3	
32	Large time deposits	1,869.6	1,789.1	1,791.3	1,796.6	1,766.8	1,737.4	1,734.9	1,727.3	1,730.6	1,740.0	1,741.1	1,736.7	
33	Other deposits	5,838.3	5,964.9	6,003.9	6,062.3	6,154.4	6,208.4	6,178.4	6,205.7	6,202.0	6,259.5	6,275.4	6,272.5	
34	Borrowings	1,860.9	1,966.5	1,935.4	1,926.8	1,892.8	1,882.0	1,806.0	1,808.5	1,835.2	1,802.8	1,816.1	1,744.1	
35	Borrowings from banks in the U.S.	264.3	208.1	213.2	224.3	227.7	225.2	204.1	192.3	198.3	187.5	188.8	190.9	
36	Borrowings from others	1,596.6	1,758.4	1,722.2	1,702.5	1,665.2	1,656.8	1,602.0	1,616.2	1,636.9	1,615.4	1,627.4	1,553.2	
37	Trading liabilities ²⁰	217.2	301.5	309.1	320.8	282.6	266.4	264.8	241.3	239.5	241.8	245.9	247.9	
38	Derivatives with a negative fair value ¹⁷	169.7	214.9	221.7	231.1	212.6	192.3	193.5	190.8	192.9	195.8	196.0	198.0	
39	Other trading liabilities	47.6	86.6	87.3	89.8	70.0	74.1	71.3	50.5	46.6	46.0	49.9	49.8	
40	Net due to related foreign offices	217.2	36.7	-15.7	-17.7	-37.0	-51.3	45.0	131.6	171.6	114.2	166.6	166.2	
41	Other liabilities ²¹	408.3	441.2	465.5	470.9	477.7	456.9	445.0	426.0	417.7	423.8	435.3	425.4	
42	TOTAL LIABILITIES ¹⁹	10,411.6	10,500.0	10,489.4	10,559.7	10,537.3	10,499.8	10,474.1	10,540.4	10,596.5	10,582.1	10,680.4	10,592.8	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,340.0	1,371.4	1,376.0	1,365.2	1,370.1	1,374.7	1,369.6	1,369.7	1,378.8	1,367.5	1,372.8	1,377.3	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-10.0	14.0	14.2	15.4	12.4	0.7	-4.7	-5.8	-2.4	-5.5	-4.7	-1.3	
45	Securitized consumer loans ²⁴	388.6	20.6	20.4	19.6	19.0	18.8	17.4	16.5	16.6	16.6	16.6	16.4	
46	Securitized credit cards and other revolving plans	357.6	15.1	15.0	14.6	14.3	14.2	12.8	12.0	12.1	12.1	12.1	12.0	
47	Other securitized consumer loans	30.9	5.5	5.5	4.9	4.7	4.6	4.6	4.5	4.5	4.5	4.5	4.5	
48	Securitized real estate loans ²⁴	973.3	959.8	955.5	947.2	960.4	959.5	953.3	950.4	950.0	947.7	947.7	947.6	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 25, 2011

Account		2010 Feb	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	Week ending			
										Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	8,105.0	8,434.6	8,425.6	8,437.1	8,438.2	8,416.5	8,378.1	8,329.7	8,326.2	8,315.6	8,325.7	8,323.1
2	Securities in bank credit ²	2,090.0	2,150.1	2,172.8	2,200.6	2,212.5	2,186.6	2,186.0	2,177.6	2,180.4	2,176.5	2,184.9	2,190.5
3	Treasury and agency securities ³	1,362.9	1,482.6	1,503.2	1,527.6	1,540.3	1,524.5	1,528.1	1,520.8	1,523.0	1,515.7	1,524.0	1,532.9
4	Mortgage-backed securities (MBS) ⁴	977.4	1,028.7	1,044.1	1,066.6	1,091.3	1,081.7	1,083.9	1,076.5	1,080.4	1,076.1	1,084.1	1,086.4
5	Non-MBS ⁵	385.5	453.8	459.1	461.0	449.0	442.8	444.2	444.3	442.7	439.6	439.9	446.5
6	Other securities	727.1	667.6	669.5	673.0	672.2	662.1	657.8	656.7	657.3	660.8	660.9	657.7
7	Mortgage-backed securities ⁶	196.9	166.8	161.6	159.2	157.4	150.7	147.2	146.1	146.0	148.4	148.3	147.0
8	Non-MBS ⁷	530.1	500.8	507.9	513.7	514.7	511.4	510.7	510.6	511.4	512.4	512.6	510.7
9	Loans and leases in bank credit ⁸	6,015.0	6,284.5	6,252.8	6,236.5	6,225.8	6,229.9	6,192.1	6,152.1	6,145.8	6,139.0	6,140.8	6,132.5
10	Commercial and industrial loans	1,001.6	982.7	981.3	981.4	982.2	990.2	995.5	995.8	995.6	999.0	1,000.1	999.8
11	Real estate loans	3,684.3	3,614.2	3,603.2	3,588.3	3,583.6	3,576.9	3,566.2	3,536.7	3,528.9	3,523.6	3,518.5	3,505.6
12	Revolving home equity loans	598.5	594.4	591.9	588.1	585.0	581.2	577.4	574.8	574.6	573.4	573.5	572.7
13	Closed-end residential loans ⁹	1,502.6	1,503.7	1,507.3	1,511.4	1,521.8	1,530.3	1,534.5	1,515.0	1,508.1	1,507.1	1,502.5	1,496.6
14	Commercial real estate loans ¹⁰	1,583.2	1,516.1	1,503.9	1,488.9	1,476.8	1,465.5	1,454.3	1,447.0	1,446.2	1,443.1	1,442.5	1,436.2
15	Consumer loans	811.6	1,140.5	1,128.0	1,122.0	1,117.4	1,117.1	1,079.4	1,074.7	1,075.1	1,073.6	1,072.6	1,073.3
16	Credit cards and other revolving plans	316.0	620.8	615.2	609.2	604.5	604.6	599.4	596.5	595.4	594.5	592.8	593.4
17	Other consumer loans ¹¹	495.6	519.7	512.8	512.8	512.8	512.6	479.9	478.2	479.7	479.2	479.8	479.8
18	Other loans and leases	517.4	547.0	540.3	544.8	542.6	545.6	551.1	544.9	546.1	542.9	549.6	553.9
19	Fed funds and reverse RPs with nonbanks ¹²	140.3	125.8	122.0	122.6	119.1	118.2	116.6	111.9	113.2	106.5	109.2	116.6
20	All other loans and leases ¹³	377.1	421.3	418.2	422.2	423.5	427.4	434.5	433.0	432.9	436.3	440.5	437.3
21	LESS: Allowance for loan and lease losses	200.8	222.3	222.5	217.7	216.5	214.5	210.6	207.4	208.2	204.9	204.3	204.8
22	Interbank loans ¹²	187.6	139.5	145.4	158.1	158.2	154.1	142.2	134.9	135.4	127.4	128.5	112.4
23	Fed funds and reverse RPs with banks ¹²	129.2	122.7	125.8	129.7	131.6	126.4	114.7	109.5	110.3	102.9	103.1	88.2
24	Loans to commercial banks ¹⁴	58.4	16.8	19.6	28.4	26.6	27.7	27.5	25.3	25.1	24.5	25.4	24.2
25	Cash assets ¹⁵	840.9	783.7	752.7	764.1	733.8	725.8	704.7	806.9	826.2	847.0	864.2	815.4
26	Trading assets ¹⁶	153.7	192.6	182.7	197.7	177.6	168.0	163.5	166.4	168.2	165.1	169.2	173.3
27	Derivatives with a positive fair value ¹⁷	143.4	182.2	171.2	183.9	163.5	150.0	146.5	151.2	154.0	149.4	153.5	158.4
28	Other trading assets	10.3	10.4	11.5	13.8	14.1	18.0	17.0	15.2	14.2	15.8	15.7	14.9
29	Other assets ¹⁸	1,235.7	1,199.5	1,187.1	1,189.8	1,191.1	1,180.1	1,178.5	1,169.0	1,175.3	1,166.2	1,158.2	1,168.2
30	TOTAL ASSETS ¹⁹	10,322.0	10,527.6	10,471.1	10,529.0	10,482.4	10,430.1	10,356.6	10,399.4	10,423.1	10,416.3	10,441.4	10,387.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 25, 2011

Account		2010 Feb	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	Week ending			
										Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	6,649.4	6,776.2	6,797.8	6,819.0	6,843.3	6,826.4	6,853.2	6,882.7	6,890.4	6,888.6	6,876.1	6,886.3
32	Large time deposits	857.2	795.8	788.4	778.2	761.1	740.2	737.9	737.7	739.5	735.2	727.7	727.3
33	Other deposits	5,792.2	5,980.4	6,009.5	6,040.9	6,082.3	6,086.2	6,115.3	6,145.0	6,150.9	6,153.4	6,148.4	6,159.0
34	Borrowings	1,362.5	1,441.3	1,402.1	1,390.6	1,364.4	1,346.2	1,272.4	1,274.3	1,289.1	1,269.8	1,276.6	1,215.4
35	Borrowings from banks in the U.S.	230.9	171.2	175.9	185.8	193.2	196.5	179.0	166.4	170.2	158.6	157.1	153.2
36	Borrowings from others	1,131.6	1,270.1	1,226.2	1,204.8	1,171.2	1,149.7	1,093.4	1,107.9	1,118.9	1,111.2	1,119.5	1,062.2
37	Trading liabilities ²⁰	112.6	183.4	175.1	181.1	148.2	150.7	151.8	141.4	142.3	137.1	141.6	149.7
38	Derivatives with a negative fair value ¹⁷	78.6	122.4	117.3	117.7	96.9	92.7	93.4	101.9	105.9	102.0	103.5	107.7
39	Other trading liabilities	34.0	61.0	57.8	63.4	51.3	58.0	58.5	39.5	36.4	35.2	38.1	42.0
40	Net due to related foreign offices	459.0	391.9	377.6	378.4	353.9	338.4	319.0	326.5	334.2	328.0	340.4	327.6
41	Other liabilities ²¹	379.4	401.7	408.0	410.0	413.0	403.2	401.5	376.9	374.3	372.1	379.3	372.4
42	TOTAL LIABILITIES ¹⁹	8,963.0	9,194.5	9,160.6	9,179.2	9,122.8	9,064.9	8,997.9	9,001.7	9,030.3	8,995.7	9,014.0	8,951.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,359.0	1,333.1	1,310.4	1,349.9	1,359.7	1,365.1	1,358.6	1,397.7	1,392.8	1,420.6	1,427.5	1,436.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	0.6	20.9	20.7	21.6	19.2	8.4	3.6	2.5	5.5	2.5	3.2	6.4
45	Securitized consumer loans ²⁴	388.2	20.5	20.3	19.6	19.1	18.9	17.4	16.6	16.6	17.3	17.2	16.2
46	Securitized credit cards and other revolving plans	357.3	15.0	14.9	14.6	14.5	14.2	12.8	12.1	12.1	12.7	12.8	11.9
47	Other securitized consumer loans	30.9	5.5	5.4	5.0	4.7	4.6	4.6	4.5	4.5	4.5	4.4	4.3
48	Securitized real estate loans ²⁴	962.5	970.0	961.7	944.2	946.9	936.5	931.8	941.4	947.2	949.5	954.5	955.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 25, 2011

Account		2010 Feb	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	2011 Jan	2011 Feb	Week ending			
										Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	8,102.9	8,424.2	8,444.4	8,454.8	8,473.1	8,462.0	8,393.9	8,321.6	8,302.0	8,310.1	8,327.8	8,303.8
2	Securities in bank credit ²	2,081.7	2,155.6	2,185.5	2,217.0	2,234.0	2,196.7	2,182.9	2,169.3	2,174.2	2,173.9	2,189.7	2,195.0
3	Treasury and agency securities ³	1,361.7	1,487.6	1,506.7	1,534.4	1,553.5	1,536.3	1,531.2	1,518.7	1,522.7	1,520.0	1,533.2	1,542.1
4	Mortgage-backed securities (MBS) ⁴	982.8	1,026.5	1,040.1	1,068.4	1,100.3	1,088.6	1,086.8	1,082.4	1,088.8	1,086.2	1,090.0	1,092.2
5	Non-MBS ⁵	378.8	461.1	466.6	466.0	453.2	447.8	444.4	436.3	433.9	433.8	443.2	449.9
6	Other securities	720.0	668.0	678.9	682.5	680.5	660.3	651.7	650.6	651.5	653.9	656.5	652.9
7	Mortgage-backed securities ⁶	198.3	165.9	161.7	158.9	157.5	150.6	147.3	146.7	147.8	148.9	148.7	147.7
8	Non-MBS ⁷	521.8	502.1	517.2	523.7	523.1	509.7	504.4	503.9	503.6	505.1	507.8	505.1
9	Loans and leases in bank credit ⁸	6,021.2	6,268.6	6,258.9	6,237.8	6,239.1	6,265.4	6,211.0	6,152.3	6,127.7	6,136.2	6,138.1	6,108.8
10	Commercial and industrial loans	1,002.8	976.3	980.7	981.5	984.3	991.5	993.0	996.8	998.2	1,002.5	1,001.0	1,002.7
11	Real estate loans	3,678.1	3,616.2	3,604.8	3,592.7	3,592.9	3,586.8	3,568.6	3,529.6	3,509.8	3,513.2	3,520.9	3,486.6
12	Revolving home equity loans	598.7	593.9	591.8	589.2	585.9	582.6	578.5	574.9	574.8	572.9	572.2	571.3
13	Closed-end residential loans ⁹	1,498.0	1,506.0	1,508.6	1,512.8	1,528.1	1,537.6	1,536.5	1,509.6	1,490.2	1,499.4	1,508.6	1,480.3
14	Commercial real estate loans ¹⁰	1,581.5	1,516.3	1,504.4	1,490.6	1,479.0	1,466.7	1,453.6	1,445.0	1,444.8	1,440.9	1,440.0	1,435.0
15	Consumer loans	820.5	1,138.4	1,128.6	1,116.5	1,114.6	1,129.2	1,097.4	1,080.6	1,080.4	1,072.8	1,068.3	1,066.6
16	Credit cards and other revolving plans	318.6	618.9	614.4	606.5	605.1	621.1	613.7	598.3	598.5	591.4	586.8	585.7
17	Other consumer loans ¹¹	501.9	519.5	514.2	510.1	509.5	508.1	483.7	482.3	481.9	481.5	481.4	481.0
18	Other loans and leases	519.8	537.7	544.8	547.1	547.3	557.9	552.0	545.4	539.4	547.7	548.0	552.9
19	Fed funds and reverse RPs with nonbanks ¹²	146.0	119.1	125.1	122.6	120.7	124.8	119.0	116.8	110.9	115.0	114.4	120.5
20	All other loans and leases ¹³	373.7	418.6	419.7	424.5	426.5	433.1	433.0	428.6	428.5	432.7	433.5	432.4
21	LESS: Allowance for loan and lease losses	199.6	223.4	221.0	214.9	214.7	209.7	205.2	206.0	205.5	204.8	204.8	202.9
22	Interbank loans ¹²	190.2	134.7	145.8	158.9	164.2	162.2	145.4	136.5	137.1	133.3	132.5	119.9
23	Fed funds and reverse RPs with banks ¹²	131.2	118.2	125.9	129.9	136.9	132.9	117.4	111.0	112.1	108.8	107.2	95.1
24	Loans to commercial banks ¹⁴	58.9	16.5	20.0	28.9	27.3	29.3	28.0	25.5	25.0	24.5	25.3	24.8
25	Cash assets ¹⁵	839.9	743.4	746.4	760.8	752.3	768.7	728.5	803.7	853.7	849.6	851.0	799.6
26	Trading assets ¹⁶	151.1	189.2	184.4	202.6	190.7	171.1	167.2	162.6	163.8	164.3	167.8	172.9
27	Derivatives with a positive fair value ¹⁷	140.8	178.8	173.2	189.3	176.3	152.4	149.7	147.4	149.3	148.5	151.3	156.9
28	Other trading assets	10.3	10.4	11.2	13.2	14.4	18.7	17.5	15.1	14.4	15.8	16.5	16.0
29	Other assets ¹⁸	1,236.9	1,192.0	1,189.1	1,190.3	1,190.2	1,185.5	1,181.4	1,171.2	1,174.2	1,167.2	1,172.9	1,182.0
30	TOTAL ASSETS ¹⁹	10,321.5	10,460.1	10,489.1	10,552.4	10,555.9	10,539.8	10,411.2	10,389.6	10,425.2	10,419.6	10,447.3	10,375.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	6,653.3	6,711.9	6,754.8	6,802.4	6,870.8	6,900.2	6,862.8	6,888.1	6,883.4	6,937.8	6,944.9	6,945.8
32	Large time deposits	854.1	799.1	793.6	786.1	766.1	742.9	736.6	734.8	734.6	731.7	726.8	724.2
33	Other deposits	5,799.2	5,912.8	5,961.3	6,016.3	6,104.6	6,157.4	6,126.3	6,153.2	6,148.7	6,206.2	6,218.2	6,221.7
34	Borrowings	1,361.2	1,429.5	1,413.8	1,397.0	1,358.8	1,345.4	1,272.1	1,275.3	1,292.3	1,273.1	1,279.9	1,211.8
35	Borrowings from banks in the U.S.	230.8	168.1	176.2	189.3	193.3	196.5	179.1	166.2	172.2	160.8	159.8	156.7
36	Borrowings from others	1,130.4	1,261.5	1,237.7	1,207.7	1,165.5	1,148.9	1,093.0	1,109.1	1,120.1	1,112.4	1,120.0	1,055.1
37	Trading liabilities ²⁰	112.4	175.6	175.1	186.0	159.7	157.3	160.4	141.5	140.8	139.9	144.8	151.3
38	Derivatives with a negative fair value ¹⁷	81.0	108.3	107.5	115.9	103.1	96.7	104.8	105.2	107.7	107.7	109.3	113.5
39	Other trading liabilities	31.4	67.3	67.5	70.1	56.7	60.6	55.6	36.3	33.1	32.2	35.5	37.8
40	Net due to related foreign offices	477.7	377.4	360.0	383.7	373.7	355.6	351.1	341.2	358.5	333.6	328.6	320.2
41	Other liabilities ²¹	379.9	397.3	412.3	421.1	425.9	409.7	398.1	376.9	374.5	370.8	379.3	371.9
42	TOTAL LIABILITIES ¹⁹	8,984.5	9,091.7	9,116.1	9,190.3	9,188.9	9,168.2	9,044.6	9,023.0	9,049.5	9,055.2	9,077.5	9,001.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,337.0	1,368.4	1,373.0	1,362.1	1,367.0	1,371.6	1,366.6	1,366.7	1,375.7	1,364.4	1,369.8	1,374.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	0.6	20.9	20.7	21.6	19.2	8.4	3.6	2.5	5.5	2.5	3.2	6.4
45	Securitized consumer loans ²⁴	388.6	20.6	20.4	19.6	19.0	18.8	17.4	16.5	16.6	16.6	16.6	16.4
46	Securitized credit cards and other revolving plans	357.6	15.1	15.0	14.6	14.3	14.2	12.8	12.0	12.1	12.1	12.1	12.0
47	Other securitized consumer loans	30.9	5.5	5.5	4.9	4.7	4.6	4.6	4.5	4.5	4.5	4.5	4.5
48	Securitized real estate loans ²⁴	973.3	959.8	955.5	947.2	960.4	959.5	953.3	950.4	950.0	947.7	947.7	947.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	5,135.8	5,403.0	5,400.9	5,419.7	5,405.8	5,383.4	5,354.9	5,296.0	5,295.7	5,286.2	5,302.6	5,310.8
2	Securities in bank credit ²	1,440.6	1,472.7	1,487.7	1,509.5	1,500.8	1,472.6	1,477.5	1,452.7	1,452.8	1,448.9	1,459.8	1,467.8
3	Treasury and agency securities ³	920.9	1,007.9	1,021.9	1,043.3	1,037.7	1,019.3	1,023.6	1,002.1	1,001.9	995.4	1,006.0	1,016.0
4	Mortgage-backed securities (MBS) ⁴	704.8	736.8	748.2	764.4	776.8	759.8	760.8	748.4	750.7	745.3	751.7	751.5
5	Non-MBS ⁵	216.1	271.1	273.8	278.9	260.9	259.5	262.8	253.7	251.3	250.1	254.4	264.4
6	Other securities	519.7	464.8	465.7	466.2	463.1	453.3	453.9	450.6	450.9	453.5	453.8	451.8
7	Mortgage-backed securities ⁶	170.8	143.5	139.7	137.4	136.4	129.8	125.3	124.5	124.4	127.1	127.0	125.7
8	Non-MBS ⁷	348.9	321.3	326.1	328.9	326.7	323.5	328.7	326.2	326.5	326.4	326.7	326.1
9	Loans and leases in bank credit ⁸	3,695.2	3,930.3	3,913.3	3,910.2	3,905.0	3,910.7	3,877.4	3,843.3	3,842.8	3,837.3	3,842.8	3,843.0
10	Commercial and industrial loans	619.9	605.2	604.7	604.9	606.4	613.2	615.6	616.7	617.0	619.7	621.2	622.5
11	Real estate loans	2,063.8	2,015.6	2,017.8	2,013.6	2,012.3	2,011.9	2,009.5	1,984.8	1,982.6	1,979.7	1,976.8	1,971.5
12	Revolving home equity loans	477.5	470.2	467.6	464.2	458.1	450.5	447.2	445.5	445.5	444.8	444.6	443.3
13	Closed-end residential loans ⁹	995.1	985.5	995.6	1,003.0	1,014.1	1,026.8	1,032.6	1,014.5	1,012.6	1,012.1	1,009.6	1,007.9
14	Commercial real estate loans ¹⁰	591.1	560.0	554.5	546.4	540.1	534.5	529.7	524.8	524.5	522.8	522.6	520.4
15	Consumer loans	613.2	888.9	875.8	870.4	866.3	862.9	824.5	819.3	819.1	818.9	818.3	818.0
16	Credit cards and other revolving plans	252.0	511.5	506.2	499.8	495.4	492.0	486.8	482.9	481.6	482.0	480.8	480.9
17	Other consumer loans ¹¹	361.2	377.4	369.7	370.6	370.9	370.9	337.7	336.4	337.6	336.9	337.5	337.1
18	Other loans and leases	398.4	420.6	415.0	421.3	420.0	422.7	427.8	422.5	424.2	419.0	426.4	431.0
19	Fed funds and reverse RPs with nonbanks ¹²	139.0	123.2	119.4	120.5	116.2	114.5	113.1	109.1	110.8	103.6	105.7	112.4
20	All other loans and leases ¹³	259.4	297.4	295.6	300.8	303.8	308.3	314.7	313.4	313.4	315.4	320.7	318.6
21	LESS: Allowance for loan and lease losses	143.5	164.6	165.3	159.7	159.5	157.7	152.8	151.0	152.2	149.5	149.1	150.1
22	Interbank loans ¹²	135.2	86.7	90.6	110.0	105.1	107.0	99.3	88.5	90.1	80.7	80.9	69.4
23	Fed funds and reverse RPs with banks ¹²	78.7	73.3	73.9	83.4	79.7	79.5	72.4	63.8	65.6	56.9	56.2	46.1
24	Loans to commercial banks ¹⁴	56.5	13.4	16.7	26.6	25.4	27.5	26.9	24.7	24.4	23.8	24.7	23.2
25	Cash assets ¹⁵	569.6	488.5	461.2	465.1	450.5	450.3	427.7	518.8	539.7	550.9	559.8	516.8
26	Trading assets ¹⁶	146.1	185.2	175.4	190.4	170.8	161.6	157.3	160.2	162.1	159.0	163.3	167.6
27	Derivatives with a positive fair value ¹⁷	137.4	175.2	164.6	177.1	157.2	144.3	141.0	145.7	148.5	143.8	148.2	153.0
28	Other trading assets	8.7	10.1	10.7	13.2	13.6	17.3	16.3	14.5	13.6	15.1	15.1	14.6
29	Other assets ¹⁸	950.4	916.4	906.1	907.8	909.9	898.2	898.6	889.9	894.5	889.2	884.2	890.8
30	TOTAL ASSETS¹⁹	6,793.6	6,915.3	6,868.8	6,933.3	6,882.6	6,842.9	6,785.0	6,802.4	6,829.9	6,816.4	6,841.7	6,805.2

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)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	4,014.6	4,072.5	4,091.7	4,107.2	4,129.5	4,130.1	4,151.8	4,187.2	4,200.8	4,201.3	4,196.8	4,211.8
32	Large time deposits	402.5	349.3	342.0	336.2	323.9	308.1	306.4	308.0	309.7	307.0	299.9	299.5
33	Other deposits	3,612.1	3,723.2	3,749.7	3,771.0	3,805.6	3,822.0	3,845.3	3,879.2	3,891.1	3,894.3	3,896.9	3,912.3
34	Borrowings	1,002.0	1,068.3	1,039.5	1,025.6	1,006.8	987.1	915.2	927.3	942.1	927.7	928.9	877.0
35	Borrowings from banks in the U.S.	136.8	87.0	95.2	104.6	114.3	113.7	95.1	88.8	92.3	84.4	81.3	83.5
36	Borrowings from others	865.2	981.4	944.2	921.0	892.6	873.4	820.1	838.5	849.7	843.3	847.6	793.6
37	Trading liabilities ²⁰	108.3	177.2	168.8	175.3	143.5	146.1	147.6	137.3	138.3	133.0	137.6	145.6
38	Derivatives with a negative fair value ¹⁷	75.1	117.1	111.9	112.8	92.9	88.8	89.9	98.5	102.5	98.6	100.2	104.4
39	Other trading liabilities	33.2	60.1	56.9	62.5	50.5	57.3	57.7	38.8	35.8	34.4	37.3	41.2
40	Net due to related foreign offices	412.3	339.4	324.5	330.9	302.2	288.2	269.4	271.3	278.5	270.3	285.1	271.0
41	Other liabilities ²¹	313.9	334.8	342.1	345.2	348.6	337.1	335.2	311.5	307.5	306.8	312.8	306.0
42	TOTAL LIABILITIES ¹⁹	5,851.0	5,992.3	5,966.6	5,984.2	5,930.7	5,888.6	5,819.2	5,834.6	5,867.2	5,839.0	5,861.1	5,811.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	942.5	923.0	902.3	949.0	951.9	954.3	965.8	967.8	962.7	977.4	980.6	993.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.6	15.4	15.3	16.2	14.0	4.7	2.1	1.1	4.2	1.3	2.1	5.3
45	Securitized consumer loans ²⁴	324.4	5.4	5.3	4.9	4.6	4.6	4.5	4.5	4.4	4.5	4.3	4.3
46	Securitized credit cards and other revolving plans	294.3	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	30.0	5.4	5.3	4.9	4.6	4.6	4.5	4.5	4.4	4.5	4.3	4.3
48	Securitized real estate loans ²⁴	931.0	937.4	930.4	921.4	921.6	914.3	909.2	915.7	920.8	922.0	925.8	925.8

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

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	5,141.0	5,400.5	5,420.3	5,431.5	5,438.1	5,417.1	5,357.7	5,299.4	5,287.2	5,289.9	5,307.6	5,295.7
2	Securities in bank credit ²	1,438.0	1,479.7	1,503.1	1,525.9	1,528.7	1,484.8	1,475.0	1,451.1	1,453.6	1,450.6	1,463.7	1,468.8
3	Treasury and agency securities ³	920.5	1,015.6	1,031.4	1,052.9	1,060.8	1,033.2	1,023.5	1,001.6	1,003.1	998.4	1,009.6	1,017.7
4	Mortgage-backed securities (MBS) ⁴	708.3	735.4	746.1	767.1	788.6	769.5	764.8	752.4	756.1	752.3	755.1	755.5
5	Non-MBS ⁵	212.2	280.2	285.3	285.8	272.2	263.7	258.7	249.2	247.0	246.1	254.6	262.3
6	Other securities	517.6	464.1	471.7	473.0	467.9	451.7	451.5	449.6	450.4	452.2	454.1	451.0
7	Mortgage-backed securities ⁶	172.6	143.0	139.4	137.1	136.1	129.1	126.0	125.7	126.7	128.0	127.8	126.9
8	Non-MBS ⁷	344.9	321.1	332.3	335.9	331.8	322.6	325.5	323.9	323.7	324.2	326.3	324.1
9	Loans and leases in bank credit ⁸	3,703.0	3,920.8	3,917.3	3,905.6	3,909.4	3,932.2	3,882.7	3,848.2	3,833.6	3,839.3	3,843.8	3,826.9
10	Commercial and industrial loans	621.4	600.9	603.8	605.1	608.1	614.5	614.6	617.9	619.4	622.6	622.2	624.5
11	Real estate loans	2,060.8	2,019.1	2,019.7	2,012.2	2,015.6	2,014.8	2,001.3	1,981.9	1,972.0	1,973.7	1,980.2	1,958.8
12	Revolving home equity loans	476.0	470.9	469.0	466.4	459.3	450.9	447.3	443.9	443.8	442.2	441.5	440.8
13	Closed-end residential loans ⁹	994.5	988.2	996.6	999.2	1,016.0	1,028.8	1,025.7	1,014.0	1,004.0	1,008.7	1,016.0	997.0
14	Commercial real estate loans ¹⁰	590.2	560.1	554.1	546.5	540.4	535.1	528.2	524.0	524.2	522.8	522.7	521.1
15	Consumer loans	618.9	887.4	876.3	865.9	863.0	871.4	837.7	823.8	823.3	818.2	814.3	812.1
16	Credit cards and other revolving plans	253.4	509.4	505.4	498.3	496.0	505.3	498.8	485.7	485.2	480.3	476.3	474.7
17	Other consumer loans ¹¹	365.5	378.0	370.9	367.6	367.0	366.1	338.9	338.1	338.1	337.8	338.0	337.4
18	Other loans and leases	401.9	413.4	417.4	422.4	422.7	431.5	429.1	424.6	418.9	424.7	427.1	431.5
19	Fed funds and reverse RPs with nonbanks ¹²	144.2	117.0	120.7	120.7	118.2	120.6	115.9	114.0	108.3	111.8	111.3	117.3
20	All other loans and leases ¹³	257.7	296.3	296.6	301.7	304.5	310.8	313.1	310.6	310.6	312.9	315.9	314.2
21	LESS: Allowance for loan and lease losses	142.3	165.1	163.5	158.3	158.0	154.1	149.2	149.8	149.4	148.9	148.8	147.3
22	Interbank loans ¹²	135.5	86.4	91.4	110.0	108.9	113.5	101.7	88.9	91.7	84.1	83.2	72.8
23	Fed funds and reverse RPs with banks ¹²	79.8	72.7	74.1	83.1	83.3	85.4	75.0	64.6	67.9	60.7	59.0	49.2
24	Loans to commercial banks ¹⁴	55.7	13.7	17.3	26.9	25.5	28.1	26.7	24.3	23.8	23.4	24.2	23.6
25	Cash assets ¹⁵	563.4	459.4	456.8	461.3	454.6	474.2	437.1	513.4	559.5	553.6	550.5	506.5
26	Trading assets ¹⁶	143.9	182.0	176.7	194.9	183.4	164.4	161.2	156.9	158.0	158.5	162.0	167.3
27	Derivatives with a positive fair value ¹⁷	134.9	172.1	166.4	182.3	169.6	146.4	144.1	142.1	143.9	143.0	146.0	151.6
28	Other trading assets	9.0	9.8	10.3	12.6	13.8	18.0	17.1	14.8	14.1	15.4	16.0	15.7
29	Other assets ¹⁸	952.2	912.2	907.4	909.0	908.7	903.4	901.1	892.9	895.1	891.1	897.2	904.6
30	TOTAL ASSETS¹⁹	6,793.6	6,875.4	6,889.0	6,948.4	6,935.6	6,918.5	6,809.6	6,801.7	6,842.2	6,828.3	6,851.6	6,799.7

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)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	4,008.8	4,035.7	4,064.7	4,099.5	4,148.3	4,177.7	4,155.5	4,182.2	4,187.4	4,221.1	4,224.8	4,234.3
32	Large time deposits	397.1	353.2	347.4	342.2	326.5	308.4	304.0	304.2	304.6	302.6	297.6	296.7
33	Other deposits	3,611.7	3,682.5	3,717.4	3,757.3	3,821.8	3,869.3	3,851.4	3,877.9	3,882.8	3,918.6	3,927.2	3,937.6
34	Borrowings	995.0	1,061.0	1,047.9	1,032.3	1,000.5	984.1	911.3	925.1	940.0	930.3	935.9	878.7
35	Borrowings from banks in the U.S.	134.6	87.3	97.4	109.2	115.4	113.7	94.1	87.5	92.8	85.8	83.7	86.6
36	Borrowings from others	860.3	973.8	950.5	923.1	885.1	870.4	817.2	837.5	847.3	844.5	852.1	792.2
37	Trading liabilities ²⁰	107.9	170.2	169.5	180.3	154.3	152.5	156.1	137.2	136.5	135.5	140.4	146.9
38	Derivatives with a negative fair value ¹⁷	77.3	103.7	102.8	111.0	98.4	92.7	101.2	101.7	104.1	104.1	105.7	109.9
39	Other trading liabilities	30.6	66.5	66.7	69.3	56.0	59.8	54.9	35.5	32.4	31.4	34.7	37.0
40	Net due to related foreign offices	429.7	327.7	307.2	331.5	320.2	301.6	293.5	284.9	301.2	276.4	273.4	265.1
41	Other liabilities ²¹	317.1	326.0	341.2	355.3	357.8	342.9	335.4	314.6	311.2	309.4	317.7	310.5
42	TOTAL LIABILITIES ¹⁹	5,858.4	5,920.7	5,930.6	5,998.9	5,981.1	5,958.8	5,851.8	5,843.9	5,876.4	5,872.8	5,892.2	5,835.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	935.3	954.7	958.4	949.5	954.5	959.7	957.8	957.7	965.8	955.5	959.4	964.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.6	15.4	15.3	16.2	14.0	4.7	2.1	1.1	4.2	1.3	2.1	5.3
45	Securitized consumer loans ²⁴	323.9	5.5	5.4	4.9	4.6	4.6	4.5	4.4	4.4	4.4	4.4	4.4
46	Securitized credit cards and other revolving plans	293.8	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	30.1	5.5	5.4	4.9	4.6	4.6	4.5	4.4	4.4	4.4	4.4	4.4
48	Securitized real estate loans ²⁴	940.4	930.6	926.4	919.0	932.2	931.3	926.0	923.5	923.0	920.7	920.7	920.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	2,969.2	3,031.6	3,024.6	3,017.4	3,032.4	3,033.2	3,023.2	3,033.6	3,030.5	3,029.4	3,023.2	3,012.2
2	Securities in bank credit ²	649.4	677.4	685.1	691.1	711.6	714.0	708.4	724.8	727.6	727.6	725.1	722.8
3	Treasury and agency securities ³	442.0	474.6	481.3	484.3	502.6	505.1	504.5	518.8	521.1	520.3	518.0	516.9
4	Mortgage-backed securities (MBS) ⁴	272.7	292.0	295.9	302.2	314.4	321.9	323.1	328.2	329.7	330.8	332.5	334.9
5	Non-MBS ⁵	169.4	182.7	185.3	182.1	188.2	183.2	181.4	190.6	191.4	189.5	185.5	182.0
6	Other securities	207.4	202.8	203.8	206.7	209.1	208.8	203.9	206.1	206.5	207.3	207.1	205.8
7	Mortgage-backed securities ⁶	26.1	23.3	22.0	21.9	21.0	20.9	21.9	21.6	21.5	21.3	21.2	21.3
8	Non-MBS ⁷	181.2	179.4	181.8	184.9	188.1	187.9	182.0	184.5	184.9	186.0	185.9	184.6
9	Loans and leases in bank credit ⁸	2,319.7	2,354.2	2,339.5	2,326.3	2,320.8	2,319.2	2,314.7	2,308.8	2,302.9	2,301.8	2,298.1	2,289.5
10	Commercial and industrial loans	381.7	377.5	376.6	376.5	375.8	377.0	379.9	379.1	378.7	379.2	378.9	377.2
11	Real estate loans	1,620.5	1,598.6	1,585.4	1,574.7	1,571.4	1,565.1	1,556.6	1,551.9	1,546.3	1,543.9	1,541.7	1,534.0
12	Revolving home equity loans	121.0	124.2	124.3	123.9	126.9	130.6	130.2	129.2	129.1	128.6	128.9	129.4
13	Closed-end residential loans ⁹	507.5	518.3	511.7	508.4	507.8	503.4	501.9	500.5	495.5	495.0	492.9	488.7
14	Commercial real estate loans ¹⁰	992.1	956.2	949.4	942.5	936.7	931.0	924.5	922.2	921.7	920.2	919.9	915.9
15	Consumer loans	198.5	251.7	252.2	251.6	251.1	254.3	254.9	255.4	256.0	254.7	254.3	255.3
16	Credit cards and other revolving plans	64.0	109.4	109.1	109.5	109.1	112.6	112.7	113.6	113.9	112.5	112.0	112.5
17	Other consumer loans ¹¹	134.5	142.3	143.1	142.2	142.0	141.7	142.2	141.9	142.1	142.2	142.3	142.7
18	Other loans and leases	119.0	126.4	125.3	123.5	122.6	122.9	123.3	122.3	122.0	123.9	123.2	122.9
19	Fed funds and reverse RPs with nonbanks ¹²	1.4	2.5	2.7	2.1	2.9	3.7	3.5	2.7	2.4	2.9	3.5	4.2
20	All other loans and leases ¹³	117.7	123.9	122.7	121.4	119.7	119.2	119.8	119.6	119.5	120.9	119.7	118.7
21	LESS: Allowance for loan and lease losses	57.3	57.7	57.2	58.0	57.0	56.8	57.8	56.4	56.1	55.4	55.2	54.6
22	Interbank loans ¹²	52.4	52.7	54.9	48.1	53.1	47.0	42.9	46.4	45.3	46.7	47.6	43.0
23	Fed funds and reverse RPs with banks ¹²	50.5	49.3	52.0	46.3	52.0	46.8	42.3	45.7	44.7	46.0	46.9	42.1
24	Loans to commercial banks ¹⁴	1.9	3.4	2.9	1.8	1.1	0.2	0.6	0.6	0.7	0.7	0.7	1.0
25	Cash assets ¹⁵	271.3	295.2	291.5	299.0	283.3	275.5	277.0	288.1	286.5	296.0	304.4	298.7
26	Trading assets ¹⁶	7.6	7.3	7.4	7.3	6.8	6.4	6.3	6.2	6.1	6.2	5.9	5.7
27	Derivatives with a positive fair value ¹⁷	6.0	7.0	6.6	6.8	6.3	5.8	5.5	5.5	5.5	5.5	5.3	5.4
28	Other trading assets	1.6	0.3	0.8	0.6	0.5	0.7	0.8	0.7	0.6	0.6	0.6	0.4
29	Other assets ¹⁸	285.3	283.1	281.1	282.0	281.2	281.8	279.9	279.1	280.8	277.0	274.0	277.5
30	TOTAL ASSETS ¹⁹	3,528.4	3,612.3	3,602.2	3,595.8	3,599.8	3,587.2	3,571.5	3,597.0	3,593.2	3,599.9	3,599.7	3,582.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	2,634.8	2,703.7	2,706.1	2,711.9	2,713.8	2,696.4	2,701.5	2,695.5	2,689.6	2,687.3	2,679.3	2,674.5
32	Large time deposits	454.7	446.5	446.3	442.0	437.1	432.2	431.5	429.7	429.8	428.3	427.8	427.8
33	Other deposits	2,180.1	2,257.2	2,259.8	2,269.9	2,276.7	2,264.2	2,270.0	2,265.8	2,259.8	2,259.0	2,251.5	2,246.7
34	Borrowings	360.6	373.0	362.7	365.0	357.6	359.0	357.2	347.0	347.1	342.2	347.7	338.4
35	Borrowings from banks in the U.S.	94.1	84.2	80.7	81.2	79.0	82.8	83.9	77.6	77.9	74.2	75.8	69.8
36	Borrowings from others	266.5	288.7	282.0	283.8	278.6	276.2	273.3	269.4	269.2	268.0	271.9	268.6
37	Trading liabilities ²⁰	4.3	6.2	6.3	5.8	4.7	4.6	4.2	4.0	4.0	4.1	4.0	4.1
38	Derivatives with a negative fair value ¹⁷	3.5	5.3	5.4	4.9	3.9	3.8	3.5	3.4	3.4	3.4	3.3	3.3
39	Other trading liabilities	0.7	0.9	0.8	0.9	0.7	0.8	0.7	0.6	0.6	0.7	0.8	0.8
40	Net due to related foreign offices	46.8	52.5	53.1	47.5	51.7	50.2	49.6	55.2	55.7	57.8	55.3	56.6
41	Other liabilities ²¹	65.5	66.8	65.9	64.8	64.3	66.1	66.3	65.4	66.7	65.4	66.5	66.3
42	TOTAL LIABILITIES ¹⁹	3,111.9	3,202.2	3,194.1	3,194.9	3,192.1	3,176.4	3,178.7	3,167.1	3,163.1	3,156.7	3,152.8	3,139.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	416.5	410.1	408.2	400.8	407.7	410.8	392.8	429.9	430.0	443.2	446.9	442.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.2	5.5	5.5	5.4	5.2	3.7	1.5	1.4	1.3	1.2	1.1	1.1
45	Securitized consumer loans ²⁴	63.8	15.1	15.0	14.7	14.5	14.3	12.8	12.2	12.2	12.8	12.8	12.0
46	Securitized credit cards and other revolving plans	62.9	15.0	14.9	14.6	14.5	14.2	12.8	12.1	12.1	12.7	12.8	11.9
47	Other securitized consumer loans	0.9	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
48	Securitized real estate loans ²⁴	31.5	32.6	31.3	22.7	25.3	22.2	22.6	25.6	26.4	27.5	28.7	29.4

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

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	2,961.9	3,023.7	3,024.1	3,023.3	3,035.1	3,045.0	3,036.2	3,022.3	3,014.7	3,020.2	3,020.2	3,008.1
2	Securities in bank credit ²	643.7	675.9	682.4	691.1	705.4	711.8	707.9	718.2	720.7	723.3	725.9	726.2
3	Treasury and agency securities ³	441.2	472.0	475.3	481.5	492.7	503.2	507.6	517.1	519.6	521.6	523.6	524.4
4	Mortgage-backed securities (MBS) ⁴	274.5	291.1	293.9	301.3	311.7	319.1	321.9	330.0	332.7	333.9	335.0	336.7
5	Non-MBS ⁵	166.7	180.9	181.3	180.3	181.0	184.1	185.7	187.1	186.9	187.7	188.6	187.6
6	Other securities	202.5	203.9	207.2	209.5	212.6	208.6	200.2	201.1	201.0	201.7	202.4	201.8
7	Mortgage-backed securities ⁶	25.6	22.9	22.3	21.8	21.4	21.5	21.3	21.0	21.1	20.9	20.9	20.8
8	Non-MBS ⁷	176.8	181.0	184.9	187.8	191.2	187.2	178.9	180.0	179.9	180.8	181.5	181.0
9	Loans and leases in bank credit ⁸	2,318.3	2,347.8	2,341.7	2,332.2	2,329.7	2,333.1	2,328.3	2,304.1	2,294.1	2,296.9	2,294.3	2,281.9
10	Commercial and industrial loans	381.4	375.5	376.9	376.4	376.2	376.9	378.3	378.9	378.7	379.8	378.8	378.1
11	Real estate loans	1,617.4	1,597.0	1,585.1	1,580.5	1,577.4	1,572.1	1,567.3	1,547.7	1,537.8	1,539.4	1,540.7	1,527.8
12	Revolving home equity loans	122.6	123.0	122.8	122.8	126.6	131.7	131.1	131.0	131.0	130.6	130.8	130.5
13	Closed-end residential loans ⁹	503.5	517.8	512.0	513.6	512.1	508.8	510.7	495.6	486.3	490.7	492.6	483.4
14	Commercial real estate loans ¹⁰	991.2	956.2	950.3	944.1	938.6	931.6	925.4	921.1	920.5	918.1	917.3	914.0
15	Consumer loans	201.6	251.0	252.2	250.6	251.5	257.8	259.8	256.8	257.1	254.6	254.0	254.6
16	Credit cards and other revolving plans	65.2	109.5	109.0	108.2	109.1	115.8	115.0	112.6	113.3	111.0	110.5	111.0
17	Other consumer loans ¹¹	136.4	141.5	143.2	142.4	142.4	142.0	144.8	144.2	143.8	143.6	143.5	143.6
18	Other loans and leases	117.9	124.3	127.4	124.7	124.6	126.4	123.0	120.8	120.5	123.0	120.8	121.4
19	Fed funds and reverse RPs with nonbanks ¹²	1.8	2.0	4.4	1.9	2.6	4.1	3.1	2.8	2.6	3.2	3.1	3.1
20	All other loans and leases ¹³	116.0	122.3	123.1	122.8	122.1	122.2	119.9	118.0	117.9	119.8	117.7	118.2
21	LESS: Allowance for loan and lease losses	57.2	58.3	57.5	56.6	56.6	55.6	56.0	56.2	56.1	55.9	56.0	55.6
22	Interbank loans ¹²	54.7	48.3	54.5	48.8	55.3	48.7	43.7	47.6	45.4	49.3	49.4	47.1
23	Fed funds and reverse RPs with banks ¹²	51.5	45.5	51.8	46.8	53.6	47.5	42.4	46.4	44.1	48.1	48.2	45.9
24	Loans to commercial banks ¹⁴	3.2	2.8	2.7	2.0	1.7	1.2	1.3	1.2	1.2	1.2	1.2	1.2
25	Cash assets ¹⁵	276.5	283.9	289.6	299.4	297.7	294.5	291.5	290.3	294.1	296.0	300.5	293.1
26	Trading assets ¹⁶	7.3	7.3	7.7	7.7	7.3	6.7	5.9	5.7	5.7	5.8	5.7	5.6
27	Derivatives with a positive fair value ¹⁷	5.9	6.7	6.8	7.0	6.7	6.0	5.5	5.4	5.4	5.5	5.3	5.3
28	Other trading assets	1.3	0.5	0.9	0.7	0.6	0.7	0.4	0.3	0.3	0.3	0.5	0.3
29	Other assets ¹⁸	284.8	279.8	281.7	281.3	281.5	282.1	280.3	278.3	279.1	276.0	275.8	277.4
30	TOTAL ASSETS¹⁹	3,527.9	3,584.7	3,600.1	3,604.0	3,620.3	3,621.3	3,601.6	3,588.0	3,583.0	3,591.4	3,595.6	3,575.6

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)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	2,644.5	2,676.2	2,690.1	2,702.9	2,722.5	2,722.5	2,707.4	2,705.9	2,695.9	2,716.7	2,720.1	2,711.5
32	Large time deposits	456.9	445.9	446.2	443.9	439.6	434.4	432.5	430.6	430.0	429.1	429.2	427.4
33	Other deposits	2,187.5	2,230.4	2,243.9	2,259.0	2,282.9	2,288.1	2,274.8	2,275.3	2,265.9	2,287.6	2,291.0	2,284.1
34	Borrowings	366.2	368.5	366.0	364.7	358.3	361.3	360.8	350.3	352.2	342.8	344.0	333.1
35	Borrowings from banks in the U.S.	96.1	80.8	78.8	80.1	77.9	82.8	85.0	78.7	79.4	75.0	76.1	70.2
36	Borrowings from others	270.1	287.7	287.1	284.6	280.4	278.5	275.8	271.6	272.8	267.9	267.9	262.9
37	Trading liabilities ²⁰	4.5	5.3	5.5	5.7	5.4	4.8	4.4	4.3	4.3	4.4	4.4	4.4
38	Derivatives with a negative fair value ¹⁷	3.6	4.6	4.7	4.9	4.7	4.1	3.6	3.5	3.6	3.6	3.6	3.6
39	Other trading liabilities	0.9	0.8	0.8	0.8	0.7	0.8	0.7	0.8	0.7	0.8	0.8	0.8
40	Net due to related foreign offices	48.0	49.6	52.8	52.2	53.5	54.0	57.6	56.3	57.3	57.1	55.1	55.1
41	Other liabilities ²¹	62.8	71.3	71.1	65.8	68.1	66.8	62.7	62.3	63.3	61.3	61.6	61.4
42	TOTAL LIABILITIES ¹⁹	3,126.1	3,171.0	3,185.5	3,191.4	3,207.8	3,209.4	3,192.8	3,179.0	3,173.1	3,182.4	3,185.3	3,165.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	401.8	413.7	414.6	412.6	412.5	411.9	408.8	408.9	409.8	409.0	410.3	410.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.2	5.5	5.5	5.4	5.2	3.7	1.5	1.4	1.3	1.2	1.1	1.1
45	Securitized consumer loans ²⁴	64.7	15.1	15.0	14.7	14.4	14.2	12.8	12.1	12.1	12.2	12.1	12.0
46	Securitized credit cards and other revolving plans	63.8	15.1	15.0	14.6	14.3	14.2	12.8	12.0	12.1	12.1	12.1	12.0
47	Other securitized consumer loans	0.9	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	32.9	29.1	29.0	28.3	28.2	28.1	27.3	26.9	27.0	26.9	26.9	26.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	769.9	792.3	786.9	790.5	789.6	783.8	798.7	802.1	805.9	798.2	794.5	805.1
2	Securities in bank credit ²	239.6	245.3	243.4	232.0	233.3	236.1	236.8	237.0	237.6	236.3	235.4	235.9
3	Treasury and agency securities ³	91.5	103.0	103.1	99.3	98.9	98.5	97.5	98.8	99.7	99.5	101.2	102.2
4	Mortgage-backed securities (MBS) ⁴	22.8	20.2	19.1	18.5	19.1	18.3	19.0	18.7	18.7	17.7	16.8	16.7
5	Non-MBS ⁵	68.7	82.8	84.0	80.7	79.8	80.2	78.6	80.1	81.0	81.8	84.4	85.5
6	Other securities	148.1	142.3	140.4	132.7	134.4	137.6	139.3	138.2	138.0	136.8	134.2	133.7
7	Mortgage-backed securities ⁶	7.1	7.4	7.1	7.3	7.3	7.8	7.6	7.1	7.0	7.1	7.0	7.1
8	Non-MBS ⁷	141.0	134.9	133.3	125.5	127.1	129.8	131.6	131.1	130.9	129.7	127.2	126.6
9	Loans and leases in bank credit ⁸	530.3	547.0	543.5	558.5	556.3	547.7	561.9	565.1	568.3	561.9	559.1	569.2
10	Commercial and industrial loans	244.7	233.1	230.4	230.0	231.4	232.0	232.2	233.9	234.5	237.1	235.0	239.1
11	Real estate loans	40.5	36.8	36.3	36.7	38.6	39.1	37.8	35.5	35.6	35.9	36.8	37.4
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	2.7	2.0	2.0	3.1	4.4	5.0	3.7	1.9	1.9	2.8	3.9	4.3
14	Commercial real estate loans ¹⁰	37.5	34.6	34.0	33.4	34.0	33.8	33.9	33.3	33.3	32.8	32.5	32.8
15	Consumer loans	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.7	1.7	1.7	1.7	1.7
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.7	1.7	1.7	1.7	1.7
18	Other loans and leases	243.8	275.7	275.3	290.2	284.8	275.1	290.3	293.9	296.5	287.2	285.6	291.0
19	Fed funds and reverse RPs with nonbanks ¹²	70.4	89.7	94.5	96.9	89.6	85.4	95.8	96.5	100.0	88.0	88.0	91.8
20	All other loans and leases ¹³	173.4	186.0	180.9	193.3	195.1	189.7	194.5	197.5	196.5	199.2	197.6	199.1
21	LESS: Allowance for loan and lease losses	1.8	1.1	1.1	1.1	1.2	1.2	1.1	1.3	1.3	1.2	1.2	1.2
22	Interbank loans ¹²	30.3	30.6	27.8	26.6	27.3	25.9	25.7	28.3	27.7	29.2	32.7	33.2
23	Fed funds and reverse RPs with banks ¹²	29.1	27.9	25.1	24.9	25.0	23.5	23.1	26.0	25.4	26.5	29.6	30.1
24	Loans to commercial banks ¹⁴	1.2	2.7	2.6	1.8	2.3	2.4	2.6	2.3	2.4	2.7	3.0	3.1
25	Cash assets ¹⁵	382.4	529.0	451.6	361.5	301.7	317.7	338.0	428.0	431.0	483.3	579.3	557.5
26	Trading assets ¹⁶	109.0	126.4	126.1	124.0	114.4	109.8	105.6	107.6	108.9	110.3	107.9	105.6
27	Derivatives with a positive fair value ¹⁷	97.4	116.3	115.5	113.7	102.7	96.7	93.5	96.2	97.5	98.8	96.3	94.0
28	Other trading assets	11.6	10.1	10.6	10.3	11.7	13.1	12.1	11.4	11.4	11.5	11.6	11.6
29	Other assets ¹⁸	40.9	45.0	49.7	48.4	50.8	47.1	47.7	50.5	48.4	52.2	59.6	61.9
30	TOTAL ASSETS¹⁹	1,330.8	1,522.2	1,441.0	1,349.9	1,282.6	1,283.1	1,314.4	1,415.2	1,420.7	1,472.0	1,572.7	1,562.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	1,054.8	1,041.5	1,044.7	1,052.9	1,046.8	1,038.8	1,039.3	1,043.6	1,048.4	1,064.3	1,078.8	1,070.8
32	Large time deposits	1,016.3	990.5	997.9	1,004.8	995.9	987.9	988.0	991.9	996.1	1,011.8	1,021.9	1,019.7
33	Other deposits	38.5	51.0	46.8	48.1	50.9	51.0	51.4	51.7	52.2	52.5	56.9	51.1
34	Borrowings	507.8	530.4	527.1	537.7	537.9	536.8	537.9	536.1	540.4	523.7	524.6	521.2
35	Borrowings from banks in the U.S.	35.0	38.3	35.3	34.5	35.0	25.8	25.2	27.1	27.9	26.0	29.0	32.9
36	Borrowings from others	472.8	492.0	491.8	503.2	502.9	511.0	512.7	509.0	512.5	497.7	495.5	488.2
37	Trading liabilities ²⁰	109.2	118.2	119.0	126.5	116.5	113.4	113.4	106.5	104.9	106.8	105.6	103.3
38	Derivatives with a negative fair value ¹⁷	93.3	99.2	100.8	106.9	104.1	97.8	98.7	92.5	91.3	93.4	91.5	90.1
39	Other trading liabilities	15.9	18.9	18.2	19.6	12.4	15.6	14.7	14.0	13.6	13.4	14.1	13.1
40	Net due to related foreign offices	-311.2	-319.9	-373.1	-410.2	-415.3	-410.9	-331.5	-256.5	-257.9	-238.9	-175.5	-164.4
41	Other liabilities ²¹	27.7	45.5	53.1	51.3	49.2	47.0	46.9	48.6	43.2	53.0	55.3	54.5
42	TOTAL LIABILITIES ¹⁹	1,388.3	1,415.6	1,370.7	1,358.3	1,335.1	1,325.1	1,406.1	1,478.3	1,478.9	1,508.9	1,588.8	1,585.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-57.6	106.6	70.3	-8.4	-52.4	-42.0	-91.7	-63.1	-58.2	-36.9	-16.0	-23.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-10.6	-6.9	-6.6	-6.2	-6.8	-7.7	-8.3	-8.3	-8.0	-8.0	-7.9	-7.8
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	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
ASSETS													
1	Bank credit	773.4	788.9	793.7	800.8	791.3	778.1	792.2	805.2	809.7	804.1	800.7	803.0
2	Securities in bank credit ²	240.2	240.8	244.8	239.6	236.8	229.1	231.6	237.2	237.9	239.4	241.0	238.7
3	Treasury and agency securities ³	95.3	101.0	105.4	102.6	99.9	95.3	97.7	103.1	103.5	104.7	106.4	104.5
4	Mortgage-backed securities (MBS) ⁴	22.2	20.6	19.9	20.0	19.7	18.2	18.1	17.5	17.4	17.3	17.0	16.9
5	Non-MBS ⁵	73.1	80.4	85.5	82.6	80.2	77.1	79.6	85.5	86.1	87.4	89.4	87.6
6	Other securities	144.8	139.8	139.4	137.0	136.9	133.8	133.9	134.2	134.4	134.8	134.6	134.2
7	Mortgage-backed securities ⁶	8.2	7.1	6.9	7.0	7.6	7.6	7.7	7.6	7.6	7.6	7.6	7.6
8	Non-MBS ⁷	136.7	132.7	132.4	129.9	129.3	126.1	126.2	126.5	126.8	127.2	127.0	126.6
9	Loans and leases in bank credit ⁸	533.2	548.2	548.9	561.2	554.5	549.0	560.6	568.0	571.7	564.6	559.7	564.3
10	Commercial and industrial loans	246.2	231.7	230.5	230.2	231.0	232.2	232.6	235.3	236.6	239.1	236.9	241.3
11	Real estate loans	40.2	36.8	36.7	36.2	37.0	36.6	36.2	35.8	35.9	35.3	35.1	35.3
12	Revolving home equity loans	0.3	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	2.5	2.3	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2
14	Commercial real estate loans ¹⁰	37.4	34.3	34.2	33.6	34.4	34.1	33.7	33.3	33.4	32.9	32.7	32.9
15	Consumer loans	1.3	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.6	1.7	1.7
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.3	1.4	1.5	1.5	1.5	1.6	1.6	1.7	1.7	1.6	1.7	1.7
18	Other loans and leases	245.4	278.2	280.2	293.3	285.0	278.7	290.1	295.2	297.6	288.5	286.0	286.0
19	Fed funds and reverse RPs with nonbanks ¹²	71.3	91.7	92.9	98.4	89.8	85.1	95.5	98.2	100.9	90.9	90.9	90.6
20	All other loans and leases ¹³	174.1	186.5	187.4	194.9	195.2	193.5	194.7	197.0	196.7	197.7	195.1	195.4
21	LESS: Allowance for loan and lease losses	1.7	1.3	1.3	1.3	1.2	1.2	1.2	1.1	1.2	1.1	1.1	1.1
22	Interbank loans ¹²	31.4	31.6	28.0	28.8	29.5	24.8	25.3	28.9	28.6	30.1	32.8	32.8
23	Fed funds and reverse RPs with banks ¹²	29.7	28.7	25.2	25.9	26.8	22.4	22.9	26.3	26.0	27.4	30.1	30.0
24	Loans to commercial banks ¹⁴	1.7	2.9	2.9	2.9	2.7	2.3	2.4	2.6	2.6	2.7	2.7	2.7
25	Cash assets ¹⁵	478.2	430.1	379.7	365.7	354.1	371.0	462.9	530.6	557.1	534.7	605.6	590.9
26	Trading assets ¹⁶	104.8	122.4	129.0	130.1	126.3	114.3	105.3	103.4	103.9	106.5	105.7	103.4
27	Derivatives with a positive fair value ¹⁷	94.1	112.1	117.9	119.1	114.2	101.9	94.6	93.0	93.5	95.9	94.9	92.7
28	Other trading assets	10.7	10.3	11.2	11.0	12.2	12.4	10.7	10.4	10.3	10.6	10.8	10.7
29	Other assets ¹⁸	44.0	39.7	47.1	48.4	51.6	47.8	47.9	53.6	52.0	55.7	62.3	65.9
30	TOTAL ASSETS¹⁹	1,430.1	1,411.3	1,376.3	1,372.4	1,351.5	1,334.7	1,432.6	1,520.5	1,550.1	1,530.0	1,606.0	1,594.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 25, 2011

Account		2010	2010	2010	2010	2010	2010	2011	2011	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 23	Mar 2	Mar 9	Mar 16
LIABILITIES													
31	Deposits	1,054.6	1,042.1	1,040.3	1,056.5	1,050.4	1,045.5	1,050.4	1,045.0	1,049.2	1,061.7	1,071.6	1,063.4
32	Large time deposits	1,015.5	990.0	997.7	1,010.5	1,000.6	994.6	998.3	992.5	995.9	1,008.4	1,014.4	1,012.6
33	Other deposits	39.1	52.1	42.6	46.0	49.7	51.0	52.1	52.4	53.2	53.3	57.2	50.9
34	Borrowings	499.7	537.0	521.5	529.8	534.1	536.7	533.9	533.2	542.9	529.7	536.3	532.3
35	Borrowings from banks in the U.S.	33.5	40.0	37.0	35.0	34.4	28.7	25.0	26.1	26.1	26.7	28.9	34.2
36	Borrowings from others	466.2	496.9	484.5	494.8	499.7	507.9	509.0	507.1	516.8	503.0	507.4	498.2
37	Trading liabilities ²⁰	104.8	125.9	134.0	134.8	122.9	109.1	104.4	99.9	98.7	101.9	101.1	96.6
38	Derivatives with a negative fair value ¹⁷	88.7	106.6	114.2	115.2	109.6	95.6	88.7	85.6	85.3	88.1	86.7	84.6
39	Other trading liabilities	16.1	19.4	19.8	19.6	13.3	13.5	15.6	14.3	13.4	13.8	14.4	12.1
40	Net due to related foreign offices	-260.4	-340.7	-375.7	-401.4	-410.7	-406.9	-306.1	-209.6	-187.0	-219.4	-162.0	-154.0
41	Other liabilities ²¹	28.4	43.9	53.2	49.8	51.9	47.2	46.9	49.1	43.2	53.0	55.9	53.4
42	TOTAL LIABILITIES ¹⁹	1,427.1	1,408.3	1,373.3	1,369.4	1,348.5	1,331.6	1,429.5	1,517.5	1,547.0	1,526.9	1,602.9	1,591.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.0	3.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-10.6	-6.9	-6.6	-6.2	-6.8	-7.7	-8.3	-8.3	-8.0	-8.0	-7.9	-7.8
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	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm 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).