
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
April 16, 2010

H.8

Notes on the Data (billions of dollars)

Some of the data reported in the "Notes on the Data" section of the April 9, 2010 release have been revised. Domestically chartered commercial banks consolidated \$378.1 (instead of \$377.8) billion in assets and liabilities. The major asset items affected were: other securities, mortgage-backed securities, -\$5.6; other securities, non-MBS, -\$15.9; commercial and industrial loans, \$32.3; real estate loans, revolving home equity loans, \$5.9 (instead of \$5.8); real estate loans, closed-end residential loans, \$21.5; real estate loans, commercial real estate loans, \$1.2; consumer loans, credit cards and other revolving plans, \$322.3 (instead of \$323.9); consumer loans, other consumer loans, \$41.3; other loans and leases, \$8.3; allowance for loan and lease losses, \$36.4; cash assets, \$2.4; trading assets, other trading assets, -\$1.7; and other asset items, \$2.5 (instead of \$0.7). The major liability items affected were: deposits, large time deposits, \$2.7; borrowings, borrowings from banks in the U.S., \$4.4; borrowings, borrowings from others, \$377.0 (instead of \$391.6); and other liability items, \$6.6 (instead of \$5.1). The residual (assets less liabilities) decreased \$12.6 (instead of \$25.9). The major memoranda items affected were: securitized credit cards and other revolving plans, -\$334.6 instead of (-\$351.3); other securitized consumer loans, -\$23.3; and securitized real estate loans, -\$25.7. Foreign-related institutions consolidated \$20.7 billion in assets and liabilities. The major asset items affected were: other securities, non-MBS, \$1.1; commercial and industrial loans, \$0.7; and other loans and leases, \$18.9. The major liability items affected were: deposits, other deposits, \$0.5; borrowings, borrowings from others, \$21.0; net due to related foreign offices, -\$12.0; and other liability items, \$11.2. The major memoranda items affected were: securitized credit cards and other revolving plans, \$0.0 (instead of \$7.3).

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
April 16, 2010

Account	2005	2006	2007	2008	2009	2008 Q4	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2009 Dec	2010 Jan	2010 Feb	2010 Mar
ASSETS															
1 Bank credit	10.9	8.4	10.0	3.4	-6.4	4.0	-4.7	-5.7	-7.9	-8.0	-6.6	-5.6	-8.5	-7.3	-5.1
2 Securities in bank credit ²	5.0	4.5	7.1	0.5	7.7	10.9	2.8	4.7	15.1	7.3	4.4	13.8	1.9	2.1	-1.4
3 Treasury and agency securities ³	-0.3	1.4	-6.5	9.5	15.8	32.4	9.7	1.1	32.1	17.6	9.9	30.1	0.0	7.0	5.6
6 Other securities	14.9	9.6	27.6	-9.5	-3.3	-14.7	-6.4	9.7	-8.3	-8.1	-4.5	-12.3	5.0	-5.9	-13.2
9 Loans and leases in bank credit ⁸	12.8	9.5	10.9	4.2	-10.2	2.2	-6.7	-8.5	-14.4	-12.7	-10.1	-11.8	-11.9	-10.4	-6.4
10 Commercial and industrial loans	13.4	13.5	18.7	14.6	-18.6	12.1	-13.5	-16.5	-26.2	-23.8	-20.6	-20.0	-27.7	-16.4	-18.0
11 Real estate loans	15.5	10.4	6.9	0.2	-5.4	-0.7	-1.0	-2.2	-9.1	-9.7	-7.9	-6.4	-8.8	-11.1	-7.0
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.5	12.2	9.8	2.1	-5.0	-4.8	-3.3	-3.7	-4.5	-1.4	-2.0
13 Closed-end residential loans ⁹	-	10.1	5.4	-8.8	-8.5	-8.7	-5.3	-3.6	-13.7	-12.3	-7.9	-5.3	-6.1	-19.0	-7.8
14 Commercial real estate loans ¹⁰	-	14.1	9.1	6.4	-4.4	2.8	-0.5	-2.4	-6.1	-8.9	-9.5	-8.4	-13.0	-7.1	-8.1
15 Consumer loans	7.3	1.0	8.9	7.2	-3.7	7.0	9.7	-10.5	-5.6	-8.1	-12.8	-20.1	-17.7	-3.5	-6.4
16 Credit cards and other revolving plans	11.3	0.7	11.1	6.8	-7.5	11.2	13.1	-17.7	-9.2	-16.2	-23.0	-38.0	-33.2	-4.6	-8.2
17 Other consumer loans ¹¹	2.2	1.4	5.9	7.6	1.7	1.1	4.8	0.0	-0.7	2.8	0.4	2.9	1.6	-1.8	-4.5
18 Other loans and leases	8.5	11.7	19.8	1.6	-23.4	-8.0	-39.2	-18.8	-30.2	-14.3	1.9	-10.5	10.0	-8.0	16.8
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-	-	-	-	24.1	5.9	-2.5	9.6	7.5	-9.4
22 Interbank loans ¹²	-14.7	18.2	25.9	-14.6	-38.1	-71.2	30.1	-6.9	-79.6	-107.6	-57.5	-47.8	-10.1	59.9	-160.8
25 Cash assets ¹⁵	-0.1	-4.5	0.5	156.8	46.7	539.7	45.5	33.0	5.2	80.4	22.5	-59.7	23.3	133.2	-38.8
26 Trading assets ¹⁶	-	-	-	-	-	-	-	-	-	-72.7	-45.3	-61.6	-62.3	12.3	-17.3
29 Other assets ¹⁸	7.5	13.7	11.2	17.5	-1.4	28.7	-5.8	-2.7	6.6	-3.7	18.7	30.1	26.1	24.5	-11.9
30 TOTAL ASSETS¹⁹	9.1	8.8	11.0	9.3	-5.8	21.8	-2.5	-5.4	-10.1	-5.6	-3.4	-9.7	-3.6	11.1	-12.5
LIABILITIES															
31 Deposits	8.7	7.5	9.2	5.7	5.1	4.3	4.2	6.2	5.3	4.5	0.9	2.5	-1.5	4.7	-3.8
32 Large time deposits	19.1	20.3	16.6	-2.1	-4.7	-30.3	-22.5	0.4	6.0	-2.2	-4.5	8.6	-7.9	-2.2	-19.2
33 Other deposits	5.7	3.3	6.4	8.9	8.8	19.0	14.2	8.2	5.1	6.7	2.6	0.5	0.6	6.9	1.2
34 Borrowings	5.2	12.9	15.5	19.1	-28.5	38.5	-27.1	-21.3	-44.7	-35.3	-19.2	-14.8	-9.9	-6.8	-67.7
37 Trading liabilities ²⁰	-	-	-	-	-	-	-	-	-	-56.3	-38.1	-56.8	-4.8	-61.4	11.3
41 Other liabilities ²¹	6.4	17.4	2.9	1.4	-9.6	19.5	-14.9	-1.3	-6.0	-17.3	-7.5	19.8	-51.9	3.1	25.9
42 TOTAL LIABILITIES¹⁹	8.4	8.8	11.8	12.1	-8.8	31.9	-8.5	-10.9	-12.2	-4.9	-5.6	-9.6	-3.1	6.5	-26.0

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

April 16, 2010

Account	2009 Mar	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	Week ending			
									Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	9,311.8	9,062.8	8,977.3	9,045.6	9,013.3	8,949.2	8,893.9	8,959.3	8,870.1	8,852.7	9,288.9	9,291.5
2 Securities in bank credit ²	2,188.6	2,305.1	2,294.9	2,304.5	2,331.1	2,335.5	2,339.3	2,331.5	2,332.3	2,334.1	2,331.1	2,326.9
3 Treasury and agency securities ³	1,271.5	1,395.9	1,389.8	1,402.8	1,438.0	1,438.0	1,446.4	1,453.2	1,445.1	1,455.4	1,480.6	1,483.1
4 Mortgage-backed securities (MBS) ⁴	–	985.5	985.0	991.6	1,003.6	999.7	1,001.1	984.0	978.5	977.4	986.9	987.9
5 Non-MBS ⁵	–	410.4	404.8	411.3	434.4	438.3	445.3	469.2	466.5	478.0	493.7	495.2
6 Other securities	917.1	909.2	905.1	901.6	893.1	897.5	892.9	878.3	887.2	878.7	850.6	843.8
7 Mortgage-backed securities ⁶	–	218.9	218.7	217.3	214.3	214.1	210.6	211.0	210.8	214.4	208.0	203.7
8 Non-MBS ⁷	–	690.3	686.5	684.4	678.8	683.4	682.4	667.4	676.4	664.4	642.6	640.1
9 Loans and leases in bank credit ⁸	7,123.1	6,757.7	6,682.4	6,741.1	6,682.2	6,613.7	6,554.6	6,627.8	6,537.8	6,518.6	6,957.8	6,964.6
10 Commercial and industrial loans	1,561.8	1,387.4	1,355.0	1,339.8	1,317.5	1,287.2	1,269.6	1,258.3	1,260.4	1,243.3	1,266.8	1,269.7
11 Real estate loans	3,829.3	3,761.5	3,734.9	3,804.2	3,783.9	3,756.1	3,721.6	3,706.5	3,704.4	3,689.5	3,725.0	3,722.8
12 Revolving home equity loans	601.6	603.0	600.7	604.3	602.5	600.2	599.5	599.9	598.5	598.7	604.4	604.9
13 Closed-end residential loans ⁹	1,507.0	1,480.9	1,470.5	1,542.0	1,535.2	1,527.5	1,503.3	1,498.5	1,495.6	1,485.0	1,518.0	1,514.6
14 Commercial real estate loans ¹⁰	1,720.6	1,677.7	1,663.7	1,657.9	1,646.2	1,628.5	1,618.8	1,608.2	1,610.3	1,605.8	1,602.6	1,603.3
15 Consumer loans	872.8	846.4	843.5	838.7	829.4	820.5	818.5	901.6	812.5	821.4	1,198.9	1,202.1
16 Credit cards and other revolving plans	378.8	350.9	347.1	342.0	331.4	322.1	321.1	396.7	317.6	326.1	662.5	665.1
17 Other consumer loans ¹¹	494.1	495.4	496.4	496.6	497.9	498.4	497.4	504.8	495.0	495.3	536.5	537.0
18 Other loans and leases	859.3	762.4	749.0	758.4	751.4	749.8	744.9	761.4	760.6	764.4	767.1	770.0
19 Fed funds and reverse RPs with nonbanks ¹²	252.3	203.5	197.9	208.9	207.6	205.6	207.5	212.6	216.9	221.5	195.5	205.2
20 All other loans and leases ¹³	607.0	558.9	551.1	549.5	543.8	544.2	537.4	548.8	543.6	542.9	571.6	564.8
21 LESS: Allowance for loan and lease losses	–	193.5	197.6	202.5	202.0	203.7	205.0	211.5	204.8	204.2	235.8	236.4
22 Interbank loans ¹²	392.7	311.4	287.2	223.2	214.3	212.5	223.1	193.2	223.1	160.0	152.5	164.8
23 Fed funds and reverse RPs with banks ¹²	332.4	220.4	201.9	157.7	151.3	149.7	158.0	141.5	161.1	121.6	115.3	127.0
24 Loans to commercial banks ¹⁴	60.2	90.9	85.3	65.5	63.1	62.8	65.0	51.8	62.1	38.4	37.3	37.8
25 Cash assets ¹⁵	931.4	1,053.0	1,210.2	1,221.0	1,160.3	1,183.1	1,314.4	1,272.2	1,261.3	1,295.3	1,169.0	1,259.1
26 Trading assets ¹⁶	–	337.4	313.0	285.1	270.1	255.4	258.1	254.1	250.3	248.5	255.9	253.9
27 Derivatives with a positive fair value ¹⁷	–	314.3	288.2	259.6	245.1	230.2	234.9	228.5	225.7	221.7	230.0	232.8
28 Other trading assets	–	23.0	24.8	25.5	25.1	25.3	23.1	25.6	24.6	26.8	25.8	21.1
29 Other assets ¹⁸	1,153.1	1,166.2	1,187.7	1,186.5	1,216.3	1,242.6	1,268.0	1,255.9	1,255.6	1,267.5	1,239.4	1,240.7
30 TOTAL ASSETS ¹⁹	12,081.6	11,737.3	11,777.8	11,758.8	11,672.4	11,639.1	11,752.5	11,723.3	11,655.7	11,619.8	11,869.9	11,973.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	7,302.5	7,592.9	7,637.5	7,681.9	7,697.8	7,688.3	7,718.4	7,698.3	7,709.8	7,697.0	7,689.4	7,656.5
32	Large time deposits	1,818.8	1,886.5	1,895.4	1,887.8	1,901.4	1,888.9	1,885.6	1,856.1	1,859.9	1,847.5	1,849.0	1,809.4
33	Other deposits	5,483.7	5,706.4	5,742.1	5,794.1	5,796.4	5,799.4	5,832.7	5,842.2	5,849.9	5,849.5	5,840.3	5,847.1
34	Borrowings	2,435.2	2,034.9	1,981.9	1,949.9	1,916.9	1,888.3	1,871.5	1,857.0	1,788.9	1,772.7	2,029.6	2,156.0
35	Borrowings from banks in the U.S.	428.4	335.6	317.6	285.5	266.7	257.1	264.1	233.8	259.3	206.7	198.1	210.7
36	Borrowings from others	2,006.8	1,699.2	1,664.3	1,664.4	1,650.2	1,631.2	1,607.4	1,623.1	1,529.6	1,566.0	1,831.6	1,945.3
37	Trading liabilities ²⁰	–	274.4	259.2	236.6	225.4	224.5	213.0	215.0	211.3	207.1	220.5	219.8
38	Derivatives with a negative fair value ¹⁷	–	224.8	202.6	184.1	176.1	175.5	166.3	164.9	162.6	158.3	167.3	170.6
39	Other trading liabilities	–	49.6	56.6	52.5	49.3	49.0	46.7	50.0	48.7	48.8	53.2	49.2
40	Net due to related foreign offices	210.1	149.1	214.8	208.1	138.6	159.2	211.0	117.4	106.5	129.0	74.1	26.9
41	Other liabilities ²¹	440.9	425.0	412.5	420.5	428.5	410.2	410.7	422.2	420.3	417.3	439.2	445.9
42	TOTAL LIABILITIES¹⁹	10,811.0	10,476.3	10,505.9	10,496.9	10,407.2	10,370.6	10,424.6	10,309.9	10,236.8	10,223.2	10,452.8	10,505.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,270.6	1,260.9	1,271.9	1,261.9	1,265.3	1,268.5	1,327.9	1,413.4	1,418.9	1,396.7	1,417.1	1,468.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	-36.5	-22.5	-16.4	-13.8	-18.6	-11.1	-9.5	-8.8	-9.8	-9.3	-11.6
45	Securitized consumer loans ²⁴	406.0	396.9	394.5	388.2	391.6	394.2	393.7	305.5	385.4	381.3	24.2	24.3
46	Securitized credit cards and other revolving plans	367.6	362.3	360.5	355.4	360.0	362.4	361.4	278.5	353.1	349.3	15.6	15.6
47	Other securitized consumer loans	38.4	34.6	34.0	32.8	31.6	31.8	32.2	26.9	32.3	32.0	8.6	8.7
48	Securitized real estate loans ²⁴	1,423.9	1,423.9	1,413.1	1,401.5	1,383.5	1,375.6	1,383.3	1,390.9	1,398.0	1,397.9	1,374.1	1,382.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	9,293.0	9,072.6	8,992.3	9,083.1	9,054.6	8,959.3	8,888.6	8,937.0	8,836.8	8,828.3	9,253.6	9,251.8
2 Securities in bank credit ²	2,185.8	2,311.4	2,304.8	2,324.1	2,331.4	2,321.0	2,323.7	2,327.4	2,329.7	2,331.3	2,324.2	2,323.1
3 Treasury and agency securities ³	1,282.8	1,393.7	1,384.9	1,412.7	1,442.1	1,436.8	1,448.9	1,462.6	1,461.1	1,462.5	1,479.3	1,481.6
4 Mortgage-backed securities (MBS) ⁴	–	982.4	978.1	994.8	1,004.3	997.9	1,003.9	991.8	988.5	988.1	991.6	987.3
5 Non-MBS ⁵	–	411.3	406.8	417.9	437.7	439.0	444.9	470.8	472.6	474.4	487.7	494.4
6 Other securities	903.1	917.7	919.9	911.4	889.3	884.2	874.8	864.8	868.6	868.8	844.9	841.5
7 Mortgage-backed securities ⁶	–	218.4	216.7	217.0	213.3	215.2	212.8	212.0	213.0	214.6	207.3	204.9
8 Non-MBS ⁷	–	699.3	703.2	694.4	676.0	669.0	662.0	652.8	655.6	654.1	637.7	636.6
9 Loans and leases in bank credit ⁸	7,107.2	6,761.2	6,687.5	6,759.0	6,723.2	6,638.3	6,564.9	6,609.6	6,507.1	6,497.0	6,929.4	6,928.7
10 Commercial and industrial loans	1,567.9	1,385.1	1,356.1	1,340.3	1,317.4	1,286.0	1,274.2	1,263.5	1,263.4	1,251.7	1,273.9	1,272.6
11 Real estate loans	3,816.3	3,765.6	3,743.0	3,815.6	3,793.3	3,757.8	3,716.1	3,693.8	3,679.5	3,674.7	3,709.8	3,713.1
12 Revolving home equity loans	598.3	604.0	603.1	606.2	604.0	601.1	598.6	596.4	595.0	594.8	600.3	600.1
13 Closed-end residential loans ⁹	1,500.2	1,483.5	1,473.7	1,547.4	1,540.3	1,529.0	1,500.6	1,491.6	1,476.8	1,475.2	1,509.8	1,514.0
14 Commercial real estate loans ¹⁰	1,717.8	1,678.1	1,666.3	1,662.0	1,649.0	1,627.7	1,616.9	1,605.8	1,607.6	1,604.7	1,599.7	1,599.0
15 Consumer loans	867.1	847.2	838.9	837.1	837.1	839.5	826.6	895.2	808.9	817.3	1,181.9	1,179.3
16 Credit cards and other revolving plans	370.7	351.2	344.4	344.0	345.3	336.1	322.9	387.8	311.8	319.3	643.0	640.6
17 Other consumer loans ¹¹	496.5	495.9	494.4	493.1	491.8	503.4	503.7	507.3	497.1	497.9	538.9	538.7
18 Other loans and leases	855.8	763.3	749.6	766.0	775.5	755.0	748.0	757.1	755.3	753.3	763.8	763.7
19 Fed funds and reverse RPs with nonbanks ¹²	253.3	202.7	198.1	212.6	216.9	207.3	213.5	213.1	215.9	216.9	195.0	202.6
20 All other loans and leases ¹³	602.5	560.5	551.5	553.4	558.6	547.8	534.4	544.0	539.4	536.5	568.8	561.1
21 LESS: Allowance for loan and lease losses	–	191.7	196.2	201.1	199.8	203.7	206.0	212.3	205.4	203.7	236.0	239.5
22 Interbank loans ¹²	402.5	307.4	284.8	227.1	218.6	215.1	227.1	197.7	229.0	162.6	154.9	167.9
23 Fed funds and reverse RPs with banks ¹²	340.9	217.8	199.1	161.5	154.9	152.2	161.4	145.2	166.1	123.6	117.5	130.4
24 Loans to commercial banks ¹⁴	61.5	89.6	85.7	65.6	63.7	62.9	65.6	52.5	62.9	38.9	37.4	37.5
25 Cash assets ¹⁵	905.3	1,053.9	1,211.4	1,257.3	1,224.7	1,231.1	1,309.4	1,232.9	1,219.2	1,247.7	1,156.6	1,223.9
26 Trading assets ¹⁶	–	329.4	314.6	311.6	283.9	261.4	254.9	259.6	257.7	253.5	260.3	259.6
27 Derivatives with a positive fair value ¹⁷	–	305.8	289.1	285.2	259.2	237.2	233.0	235.0	233.1	229.7	235.4	237.5
28 Other trading assets	–	23.6	25.5	26.4	24.7	24.2	22.0	24.6	24.6	23.8	24.9	22.1
29 Other assets ¹⁸	1,157.3	1,171.1	1,191.5	1,184.2	1,222.8	1,247.3	1,271.5	1,262.0	1,269.9	1,259.5	1,245.2	1,250.4
30 TOTAL ASSETS ¹⁹	12,062.4	11,742.7	11,798.4	11,862.1	11,804.8	11,710.5	11,745.4	11,676.8	11,607.2	11,547.8	11,834.5	11,914.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 16, 2010

Account	2009 Mar	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	Week ending			
									Mar 17	Mar 24	Mar 31	Apr 7
LIABILITIES												
31 Deposits	7,329.5	7,545.4	7,613.0	7,699.1	7,767.5	7,693.8	7,702.8	7,726.6	7,736.9	7,680.9	7,757.3	7,752.4
32 Large time deposits	1,805.3	1,886.6	1,905.4	1,897.1	1,913.4	1,893.8	1,872.7	1,840.3	1,845.3	1,828.2	1,835.8	1,806.1
33 Other deposits	5,524.3	5,658.8	5,707.5	5,802.0	5,854.1	5,800.0	5,830.1	5,886.2	5,891.7	5,852.8	5,921.5	5,946.3
34 Borrowings	2,442.0	2,049.8	1,977.6	1,936.5	1,896.8	1,875.3	1,860.4	1,859.9	1,798.1	1,775.1	2,018.6	2,146.9
35 Borrowings from banks in the U.S.	435.1	337.2	317.0	278.5	259.3	254.7	263.2	237.3	263.5	208.6	200.6	212.2
36 Borrowings from others	2,006.9	1,712.7	1,660.6	1,658.0	1,637.5	1,620.6	1,597.2	1,622.7	1,534.6	1,566.5	1,818.0	1,934.7
37 Trading liabilities ²⁰	—	270.3	259.3	253.4	229.7	236.0	213.2	215.7	210.3	210.6	217.8	217.1
38 Derivatives with a negative fair value ¹⁷	—	217.5	201.3	197.5	180.1	187.8	167.1	167.1	163.6	162.6	168.2	171.6
39 Other trading liabilities	—	52.9	57.9	55.8	49.7	48.2	46.1	48.6	46.7	48.0	49.7	45.5
40 Net due to related foreign offices	210.1	149.1	214.8	208.1	138.6	159.2	211.0	117.4	106.5	129.0	74.1	26.9
41 Other liabilities ²¹	438.8	424.7	418.5	431.8	437.8	411.2	414.7	420.2	418.2	411.0	435.3	439.2
42 TOTAL LIABILITIES ¹⁹	10,844.2	10,439.4	10,483.2	10,528.8	10,470.3	10,375.6	10,402.1	10,339.8	10,270.0	10,206.7	10,503.1	10,582.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,218.2	1,303.2	1,315.2	1,333.2	1,334.5	1,335.0	1,343.3	1,337.0	1,337.2	1,341.1	1,331.4	1,331.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	—	-36.5	-22.5	-16.4	-13.8	-18.6	-11.1	-9.5	-8.8	-9.8	-9.3	-11.6
45 Securitized consumer loans ²⁴	406.1	395.9	393.9	385.8	392.3	396.6	394.1	304.9	383.9	382.3	24.4	24.4
46 Securitized credit cards and other revolving plans	367.6	361.3	359.9	352.8	359.8	364.3	361.8	278.0	351.7	350.0	15.7	15.7
47 Other securitized consumer loans	38.4	34.6	33.9	33.0	32.5	32.3	32.2	26.9	32.2	32.2	8.6	8.7
48 Securitized real estate loans ²⁴	1,434.9	1,405.5	1,406.6	1,411.5	1,407.7	1,401.5	1,401.2	1,393.2	1,400.6	1,396.8	1,371.4	1,376.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	8,335.5	8,216.3	8,158.7	8,235.7	8,224.1	8,163.9	8,119.8	8,185.8	8,093.6	8,082.8	8,508.1	8,515.3
2 Securities in bank credit ²	1,887.1	2,044.2	2,040.5	2,053.9	2,088.6	2,090.4	2,098.0	2,094.3	2,093.7	2,101.9	2,088.3	2,088.8
3 Treasury and agency securities ³	1,169.8	1,300.9	1,291.0	1,304.7	1,338.4	1,343.5	1,358.0	1,364.8	1,356.6	1,367.2	1,386.3	1,392.4
4 Mortgage-backed securities (MBS) ⁴	–	954.2	952.5	963.6	977.9	975.1	978.5	961.7	956.2	955.1	964.9	965.4
5 Non-MBS ⁵	–	346.7	338.6	341.1	360.5	368.3	379.5	403.1	400.5	412.1	421.4	427.0
6 Other securities	717.4	743.4	749.5	749.2	750.1	747.0	740.0	729.5	737.0	734.7	702.1	696.4
7 Mortgage-backed securities ⁶	–	211.6	212.9	210.8	207.6	206.5	202.2	203.0	202.7	207.3	199.6	194.1
8 Non-MBS ⁷	–	531.8	536.5	538.4	542.5	540.4	537.8	526.6	534.4	527.4	502.5	502.3
9 Loans and leases in bank credit ⁸	6,448.4	6,172.0	6,118.2	6,181.8	6,135.6	6,073.4	6,021.8	6,091.5	6,000.0	5,980.9	6,419.8	6,426.5
10 Commercial and industrial loans	1,205.3	1,085.6	1,064.0	1,051.9	1,037.9	1,017.3	1,004.8	996.1	997.3	980.9	1,006.8	1,011.4
11 Real estate loans	3,781.4	3,720.4	3,694.2	3,762.8	3,743.4	3,715.3	3,680.0	3,665.6	3,663.2	3,648.6	3,685.0	3,684.4
12 Revolving home equity loans	599.0	603.9	601.7	604.4	601.4	598.5	597.3	598.4	596.9	597.5	603.6	604.6
13 Closed-end residential loans ⁹	1,502.9	1,478.8	1,468.3	1,539.4	1,532.7	1,525.1	1,500.8	1,496.0	1,493.1	1,482.6	1,515.7	1,512.5
14 Commercial real estate loans ¹⁰	1,679.5	1,637.8	1,624.3	1,619.0	1,609.2	1,591.7	1,581.9	1,571.1	1,573.3	1,568.5	1,565.8	1,567.3
15 Consumer loans	872.8	845.1	842.1	837.2	828.0	819.2	817.2	900.2	811.1	819.9	1,197.4	1,200.6
16 Credit cards and other revolving plans	378.8	350.9	347.1	342.0	331.4	322.1	321.1	396.7	317.6	326.1	662.5	665.1
17 Other consumer loans ¹¹	494.0	494.2	495.0	495.2	496.5	497.1	496.1	503.4	493.6	493.8	535.0	535.5
18 Other loans and leases	588.9	520.9	517.8	529.8	526.3	521.6	519.8	529.7	528.3	531.5	530.5	530.2
19 Fed funds and reverse RPs with nonbanks ¹²	176.0	135.6	136.8	144.0	141.8	135.5	141.0	145.1	147.3	147.4	136.3	141.0
20 All other loans and leases ¹³	412.9	385.3	381.0	385.8	384.6	386.0	378.8	384.6	381.0	384.1	394.1	389.1
21 LESS: Allowance for loan and lease losses	–	191.4	195.6	200.6	200.2	202.1	203.4	209.6	202.9	202.2	234.0	234.8
22 Interbank loans ¹²	349.7	278.8	256.5	191.7	185.3	182.4	190.3	167.1	192.9	136.9	135.1	140.5
23 Fed funds and reverse RPs with banks ¹²	297.0	192.2	173.8	129.4	125.1	122.8	129.1	118.7	133.5	101.7	102.0	106.4
24 Loans to commercial banks ¹⁴	52.7	86.7	82.7	62.3	60.2	59.6	61.2	48.4	59.4	35.1	33.1	34.1
25 Cash assets ¹⁵	690.4	759.9	845.2	872.5	822.7	752.3	833.8	863.4	873.3	884.4	795.9	880.3
26 Trading assets ¹⁶	–	206.8	187.5	174.2	161.9	148.6	148.1	150.1	147.8	145.5	153.9	153.7
27 Derivatives with a positive fair value ¹⁷	–	193.7	174.3	161.6	149.1	135.9	137.5	138.3	136.3	132.0	142.9	144.0
28 Other trading assets	–	13.1	13.2	12.6	12.8	12.7	10.6	11.8	11.4	13.5	11.0	9.8
29 Other assets ¹⁸	1,106.0	1,125.6	1,146.8	1,143.4	1,176.3	1,203.6	1,228.9	1,214.0	1,213.1	1,223.5	1,196.5	1,194.6
30 TOTAL ASSETS ¹⁹	10,621.4	10,395.9	10,399.1	10,417.0	10,370.2	10,248.6	10,317.4	10,370.8	10,317.9	10,270.9	10,555.5	10,649.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	6,453.5	6,620.0	6,626.1	6,667.5	6,646.9	6,637.2	6,656.8	6,651.4	6,658.3	6,657.0	6,647.9	6,644.5
32	Large time deposits	1,008.7	948.9	919.5	908.2	885.9	872.5	860.4	843.7	843.7	840.3	841.7	832.1
33	Other deposits	5,444.8	5,671.1	5,706.6	5,759.3	5,761.0	5,764.7	5,796.5	5,807.7	5,814.6	5,816.7	5,806.2	5,812.4
34	Borrowings	1,778.5	1,413.9	1,407.0	1,399.6	1,391.0	1,367.6	1,364.8	1,387.7	1,323.8	1,292.2	1,588.1	1,668.4
35	Borrowings from banks in the U.S.	390.2	304.6	283.3	252.5	236.9	226.5	230.6	208.4	232.0	183.6	179.9	183.8
36	Borrowings from others	1,388.3	1,109.3	1,123.7	1,147.1	1,154.1	1,141.0	1,134.2	1,179.3	1,091.9	1,108.6	1,408.2	1,484.6
37	Trading liabilities ²⁰	–	160.1	142.8	123.4	117.6	103.3	106.3	108.6	106.6	102.4	109.4	110.2
38	Derivatives with a negative fair value ¹⁷	–	118.8	94.0	79.4	76.7	66.9	73.9	75.3	73.8	68.7	76.4	80.0
39	Other trading liabilities	–	41.3	48.8	44.1	40.9	36.4	32.4	33.3	32.7	33.7	32.9	30.3
40	Net due to related foreign offices	459.4	537.0	545.1	539.9	511.8	474.8	470.8	441.8	442.0	438.6	419.4	391.1
41	Other liabilities ²¹	401.7	395.8	380.6	390.5	401.5	386.2	384.6	386.1	387.6	382.6	389.9	394.1
42	TOTAL LIABILITIES ¹⁹	9,365.5	9,127.0	9,101.6	9,121.0	9,068.8	8,969.0	8,983.2	8,975.6	8,918.3	8,872.7	9,154.8	9,208.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,255.9	1,268.9	1,297.6	1,296.0	1,301.4	1,279.5	1,334.2	1,395.2	1,399.6	1,398.1	1,400.7	1,441.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	-18.7	-7.3	-3.3	-2.3	-7.5	-0.7	0.5	1.3	0.2	0.4	-1.9
45	Securitized consumer loans ²⁴	406.0	396.9	394.5	388.2	391.6	394.2	393.7	305.5	385.4	381.3	24.2	24.3
46	Securitized credit cards and other revolving plans	367.6	362.3	360.5	355.4	360.0	362.4	361.4	278.5	353.1	349.3	15.6	15.6
47	Other securitized consumer loans	38.4	34.6	34.0	32.8	31.6	31.8	32.2	26.9	32.3	32.0	8.6	8.7
48	Securitized real estate loans ²⁴	1,423.9	1,423.9	1,413.1	1,401.5	1,383.5	1,375.6	1,383.3	1,390.9	1,398.0	1,397.9	1,374.1	1,382.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 16, 2010

Account	2009 Mar	2009 Sep	2009 Oct	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	Week ending			
									Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	8,325.1	8,224.0	8,163.9	8,266.8	8,256.5	8,176.5	8,115.5	8,169.9	8,068.5	8,063.9	8,485.7	8,478.1
2 Securities in bank credit ²	1,889.6	2,045.8	2,040.5	2,066.5	2,086.9	2,079.9	2,084.8	2,094.2	2,095.8	2,099.9	2,090.8	2,091.1
3 Treasury and agency securities ³	1,179.4	1,296.2	1,288.8	1,315.3	1,344.7	1,342.4	1,355.6	1,372.1	1,369.8	1,372.6	1,387.7	1,389.4
4 Mortgage-backed securities (MBS) ⁴	–	950.3	946.3	966.8	978.5	973.1	981.0	969.5	966.3	965.7	969.5	964.9
5 Non-MBS ⁵	–	345.8	342.5	348.5	366.2	369.3	374.6	402.6	403.5	406.9	418.2	424.5
6 Other securities	710.2	749.7	751.7	751.2	742.2	737.4	729.2	722.2	726.0	727.3	703.1	701.7
7 Mortgage-backed securities ⁶	–	210.7	208.9	209.2	206.5	208.3	204.2	203.4	204.4	206.1	198.7	195.8
8 Non-MBS ⁷	–	539.0	542.8	542.0	535.7	529.1	524.9	518.7	521.6	521.1	504.4	505.9
9 Loans and leases in bank credit ⁸	6,435.5	6,178.2	6,123.5	6,200.3	6,169.7	6,096.6	6,030.7	6,075.7	5,972.7	5,964.0	6,394.9	6,387.0
10 Commercial and industrial loans	1,209.1	1,083.8	1,064.2	1,053.3	1,037.3	1,014.5	1,006.9	999.3	997.7	988.0	1,012.6	1,012.1
11 Real estate loans	3,769.5	3,723.5	3,701.1	3,773.8	3,753.0	3,718.2	3,676.6	3,654.1	3,639.7	3,635.0	3,670.3	3,673.8
12 Revolving home equity loans	596.6	603.8	602.9	606.0	603.8	600.8	598.3	596.2	594.8	594.6	600.1	599.8
13 Closed-end residential loans ⁹	1,496.1	1,481.4	1,471.4	1,545.0	1,537.7	1,526.4	1,498.1	1,489.1	1,474.4	1,472.6	1,507.3	1,511.4
14 Commercial real estate loans ¹⁰	1,676.8	1,638.3	1,626.7	1,622.9	1,611.5	1,591.0	1,580.2	1,568.8	1,570.5	1,567.8	1,563.0	1,562.6
15 Consumer loans	867.1	845.9	837.6	835.8	835.7	838.2	825.3	893.8	807.6	815.9	1,180.5	1,177.9
16 Credit cards and other revolving plans	370.7	351.2	344.4	344.0	345.3	336.1	322.9	387.8	311.8	319.3	643.0	640.6
17 Other consumer loans ¹¹	496.5	494.7	493.2	491.8	490.4	502.1	502.3	506.0	495.8	496.6	537.5	537.3
18 Other loans and leases	589.8	525.0	520.6	537.4	543.6	525.7	522.0	528.4	527.7	525.0	531.5	523.2
19 Fed funds and reverse RPs with nonbanks ¹²	181.3	139.3	138.0	146.3	150.4	138.9	146.0	148.3	149.7	148.2	140.0	137.2
20 All other loans and leases ¹³	408.5	385.7	382.6	391.1	393.3	386.8	376.0	380.1	378.0	376.8	391.5	386.0
21 LESS: Allowance for loan and lease losses	–	189.8	194.2	199.2	198.0	202.0	204.4	210.7	203.7	202.1	234.5	238.0
22 Interbank loans ¹²	362.1	274.5	251.7	193.4	188.9	184.8	193.7	171.8	199.0	140.0	139.0	144.9
23 Fed funds and reverse RPs with banks ¹²	308.7	188.8	169.8	131.7	128.9	125.1	131.8	123.3	139.7	105.0	106.1	111.1
24 Loans to commercial banks ¹⁴	53.3	85.7	81.9	61.7	60.0	59.6	61.9	48.5	59.2	35.1	33.0	33.9
25 Cash assets ¹⁵	673.3	755.7	837.1	894.9	867.3	782.7	835.9	841.4	844.4	839.3	791.3	853.9
26 Trading assets ¹⁶	–	203.0	188.5	185.1	168.6	154.4	149.3	153.2	151.1	148.9	155.7	157.0
27 Derivatives with a positive fair value ¹⁷	–	190.0	175.2	171.7	155.4	141.8	138.5	141.4	138.9	136.7	145.1	146.6
28 Other trading assets	–	13.0	13.3	13.3	13.2	12.7	10.8	11.8	12.2	12.2	10.7	10.4
29 Other assets ¹⁸	1,109.1	1,131.5	1,150.6	1,141.1	1,180.9	1,207.1	1,229.0	1,218.3	1,224.6	1,214.5	1,201.9	1,206.8
30 TOTAL ASSETS ¹⁹	10,614.0	10,399.0	10,397.7	10,482.2	10,464.2	10,303.4	10,319.0	10,343.9	10,283.8	10,204.6	10,539.2	10,602.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	6,490.1	6,579.9	6,603.6	6,684.6	6,711.6	6,639.5	6,652.4	6,691.3	6,696.0	6,653.7	6,723.8	6,738.5
32	Large time deposits	1,006.2	953.5	929.0	915.7	892.2	874.5	858.1	841.5	841.3	836.2	839.4	831.2
33	Other deposits	5,483.9	5,626.4	5,674.6	5,769.0	5,819.4	5,765.0	5,794.3	5,849.9	5,854.7	5,817.6	5,884.3	5,907.3
34	Borrowings	1,771.7	1,432.6	1,410.8	1,390.9	1,376.4	1,361.1	1,361.5	1,381.6	1,318.4	1,290.0	1,567.6	1,643.1
35	Borrowings from banks in the U.S.	394.8	303.8	283.0	244.5	228.9	224.7	230.7	210.9	233.7	186.5	181.0	185.9
36	Borrowings from others	1,376.9	1,128.9	1,127.9	1,146.4	1,147.5	1,136.4	1,130.8	1,170.7	1,084.7	1,103.5	1,386.6	1,457.2
37	Trading liabilities ²⁰	–	152.8	139.6	135.8	122.8	110.1	106.6	109.9	105.2	107.0	111.3	112.7
38	Derivatives with a negative fair value ¹⁷	–	107.4	91.2	88.1	80.7	75.5	75.4	76.7	73.0	72.6	79.0	83.6
39	Other trading liabilities	–	45.4	48.4	47.7	42.1	34.6	31.2	33.2	32.2	34.4	32.3	29.1
40	Net due to related foreign offices	459.4	537.0	545.1	539.9	511.8	474.8	470.8	441.8	442.0	438.6	419.4	391.1
41	Other liabilities ²¹	401.7	396.4	386.3	400.6	410.1	386.0	387.4	385.3	388.1	377.1	388.7	388.7
42	TOTAL LIABILITIES ¹⁹	9,398.7	9,098.8	9,085.5	9,151.9	9,132.8	8,971.5	8,978.7	9,009.9	8,949.7	8,866.5	9,210.8	9,274.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,215.3	1,300.3	1,312.2	1,330.2	1,331.5	1,332.0	1,340.3	1,334.0	1,334.2	1,338.1	1,328.3	1,328.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	-18.7	-7.3	-3.3	-2.3	-7.5	-0.7	0.5	1.3	0.2	0.4	-1.9
45	Securitized consumer loans ²⁴	406.1	395.9	393.9	385.8	392.3	396.6	394.1	304.9	383.9	382.3	24.4	24.4
46	Securitized credit cards and other revolving plans	367.6	361.3	359.9	352.8	359.8	364.3	361.8	278.0	351.7	350.0	15.7	15.7
47	Other securitized consumer loans	38.4	34.6	33.9	33.0	32.5	32.3	32.2	26.9	32.2	32.2	8.6	8.7
48	Securitized real estate loans ²⁴	1,434.9	1,405.5	1,406.6	1,411.5	1,407.7	1,401.5	1,401.2	1,393.2	1,400.6	1,396.8	1,371.4	1,376.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	5,279.6	5,174.3	5,140.6	5,213.3	5,218.9	5,185.7	5,155.4	5,213.7	5,132.5	5,129.4	5,492.8	5,489.0
2 Securities in bank credit ²	1,282.7	1,378.0	1,381.6	1,388.7	1,424.2	1,437.5	1,442.6	1,438.7	1,434.8	1,450.3	1,437.2	1,431.6
3 Treasury and agency securities ³	762.2	851.5	847.5	856.9	883.0	889.7	905.1	908.4	902.7	910.5	925.6	926.3
4 Mortgage-backed securities (MBS) ⁴	643.4	673.9	667.5	677.6	687.3	691.2	699.1	681.1	677.1	674.2	681.2	679.0
5 Non-MBS ⁵	118.8	177.6	180.0	179.3	195.7	198.6	205.9	227.3	225.6	236.4	244.4	247.2
6 Other securities	520.5	526.5	534.2	531.8	541.2	547.8	537.6	530.3	532.2	539.8	511.6	505.4
7 Mortgage-backed securities ⁶	154.0	182.1	181.5	179.9	176.7	175.1	171.6	172.4	171.6	177.2	169.0	163.3
8 Non-MBS ⁷	366.5	344.4	352.7	352.0	364.5	372.7	366.0	357.9	360.6	362.6	342.6	342.0
9 Loans and leases in bank credit ⁸	3,996.9	3,796.3	3,759.0	3,824.6	3,794.7	3,748.1	3,712.8	3,775.1	3,697.6	3,679.1	4,055.6	4,057.3
10 Commercial and industrial loans	773.2	679.4	662.3	652.7	640.6	623.2	613.6	604.8	605.1	591.8	614.1	618.5
11 Real estate loans	2,106.0	2,081.2	2,067.3	2,133.5	2,125.2	2,109.0	2,082.8	2,072.7	2,075.5	2,056.7	2,084.3	2,082.0
12 Revolving home equity loans	480.4	485.4	483.2	486.7	484.7	482.0	481.1	480.9	479.3	479.7	484.7	484.3
13 Closed-end residential loans ⁹	970.4	965.5	959.7	1,023.9	1,023.5	1,017.7	997.7	992.8	994.5	982.7	1,002.6	999.1
14 Commercial real estate loans ¹⁰	655.2	630.4	624.4	622.9	617.0	609.2	604.0	599.0	601.7	594.3	597.0	598.5
15 Consumer loans	663.3	639.4	635.2	630.0	622.2	615.0	614.3	687.7	609.5	618.5	947.3	950.1
16 Credit cards and other revolving plans	304.4	285.2	280.9	275.9	267.6	257.8	256.8	323.1	254.0	262.7	553.3	556.6
17 Other consumer loans ¹¹	359.0	354.2	354.4	354.1	354.5	357.1	357.5	364.6	355.4	355.8	394.0	393.4
18 Other loans and leases	454.4	396.4	394.1	408.4	406.7	401.0	402.1	409.9	407.5	412.1	409.9	406.8
19 Fed funds and reverse RPs with nonbanks ¹²	166.0	134.2	135.1	142.4	140.3	133.6	139.7	143.3	144.0	145.9	135.5	138.8
20 All other loans and leases ¹³	288.4	262.2	259.1	266.0	266.4	267.4	262.4	266.6	263.5	266.1	274.4	267.9
21 LESS: Allowance for loan and lease losses	107.2	136.4	140.9	145.4	145.9	145.9	147.0	152.1	145.0	146.5	175.5	175.6
22 Interbank loans ¹²	282.2	222.3	197.6	127.7	121.3	125.3	134.3	111.1	126.4	86.8	87.0	88.3
23 Fed funds and reverse RPs with banks ¹²	236.5	140.2	122.9	72.0	65.5	70.1	77.4	66.3	71.1	55.6	56.3	56.4
24 Loans to commercial banks ¹⁴	45.7	82.1	74.7	55.7	55.7	55.2	56.9	44.8	55.4	31.2	30.7	31.9
25 Cash assets ¹⁵	485.7	528.7	601.2	628.2	569.3	502.4	568.1	583.9	596.8	606.1	508.5	599.0
26 Trading assets ¹⁶	–	198.0	178.6	165.0	153.7	141.2	140.8	143.5	140.8	139.6	147.9	146.9
27 Derivatives with a positive fair value ¹⁷	284.4	187.6	168.2	155.6	143.5	130.6	132.0	132.9	131.0	126.5	137.8	138.4
28 Other trading assets	–	10.4	10.5	9.4	10.2	10.5	8.9	10.6	9.7	13.1	10.1	8.4
29 Other assets ¹⁸	851.6	865.8	890.2	888.0	909.2	928.9	950.2	938.4	940.8	947.0	923.5	922.6
30 TOTAL ASSETS ¹⁹	7,081.3	6,852.7	6,867.3	6,876.8	6,826.4	6,737.5	6,801.9	6,838.6	6,792.3	6,762.4	6,984.3	7,070.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
LIABILITIES												
31 Deposits	3,939.0	4,007.5	4,011.6	4,034.1	4,027.2	4,023.1	4,037.7	4,039.9	4,040.8	4,047.9	4,039.0	4,033.1
32 Large time deposits	559.9	484.5	454.7	443.6	425.2	414.5	399.8	384.4	385.1	379.2	381.8	373.1
33 Other deposits	3,379.2	3,523.1	3,556.9	3,590.4	3,602.0	3,608.7	3,637.9	3,655.5	3,655.8	3,668.7	3,657.2	3,660.0
34 Borrowings	1,258.1	957.1	953.9	957.6	962.0	974.0	1,001.5	1,007.2	956.0	924.1	1,166.1	1,251.4
35 Borrowings from banks in the U.S.	245.4	164.3	152.7	145.0	133.3	134.5	138.4	116.6	139.8	92.7	90.3	91.4
36 Borrowings from others	1,012.7	792.8	801.2	812.6	828.8	839.5	863.2	890.6	816.2	831.5	1,075.9	1,160.0
37 Trading liabilities ²⁰	264.9	155.6	138.4	119.3	113.6	99.6	102.1	104.6	102.8	98.4	105.5	105.9
38 Derivatives with a negative fair value ¹⁷	223.3	115.1	90.5	76.1	73.6	64.1	70.6	72.2	70.8	65.5	73.3	76.6
39 Other trading liabilities	41.7	40.5	47.8	43.2	40.0	35.5	31.5	32.5	31.9	32.9	32.2	29.3
40 Net due to related foreign offices	412.8	495.7	507.5	499.7	467.1	430.1	427.2	397.7	397.5	395.0	375.3	347.9
41 Other liabilities ²¹	332.4	329.1	312.7	322.5	331.9	319.3	318.9	317.2	317.8	313.7	320.8	322.6
42 TOTAL LIABILITIES ¹⁹	6,207.3	5,945.1	5,924.1	5,933.1	5,901.8	5,846.2	5,887.4	5,866.6	5,814.9	5,779.1	6,006.7	6,060.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	873.9	907.7	943.2	943.7	924.7	891.3	914.4	971.9	977.4	983.2	977.6	1,009.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-55.0	-19.1	-9.4	-5.5	-5.0	-8.7	-2.8	-1.8	-1.0	-2.1	-1.9	-4.2
45 Securitized consumer loans ²⁴	329.4	319.5	317.9	312.9	314.9	317.6	315.9	245.0	307.1	319.8	8.5	8.6
46 Securitized credit cards and other revolving plans	292.0	286.3	285.0	281.1	284.2	286.7	284.5	218.8	275.7	288.5	0.0	0.0
47 Other securitized consumer loans	37.4	33.2	32.9	31.8	30.7	31.0	31.3	26.2	31.4	31.3	8.5	8.6
48 Securitized real estate loans ²⁴	1,399.9	1,400.0	1,390.1	1,379.7	1,361.8	1,353.0	1,362.0	1,370.2	1,377.1	1,377.2	1,353.5	1,361.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	5,271.6	5,175.5	5,132.7	5,232.6	5,240.1	5,200.5	5,162.2	5,204.4	5,118.6	5,115.2	5,473.6	5,461.7
2 Securities in bank credit ²	1,280.9	1,380.8	1,375.2	1,398.0	1,424.8	1,433.3	1,437.3	1,438.1	1,440.7	1,442.9	1,432.2	1,427.7
3 Treasury and agency securities ³	767.3	850.7	840.6	862.6	885.7	888.2	904.2	913.8	913.2	914.0	926.1	924.4
4 Mortgage-backed securities (MBS) ⁴	646.6	671.8	663.7	681.5	691.5	689.6	697.1	682.9	680.4	679.3	681.7	676.5
5 Non-MBS ⁵	120.7	178.8	176.9	181.2	194.2	198.6	207.0	230.9	232.9	234.7	244.4	247.9
6 Other securities	513.6	530.1	534.6	535.3	539.1	545.1	533.2	524.3	527.4	528.9	506.1	503.4
7 Mortgage-backed securities ⁶	154.3	180.1	177.3	177.9	175.4	177.5	173.2	172.6	173.4	175.5	168.1	165.1
8 Non-MBS ⁷	359.3	350.1	357.3	357.4	363.7	367.6	360.0	351.6	354.1	353.4	338.0	338.3
9 Loans and leases in bank credit ⁸	3,990.7	3,794.7	3,757.5	3,834.6	3,815.3	3,767.2	3,724.9	3,766.3	3,677.9	3,672.3	4,041.4	4,033.9
10 Commercial and industrial loans	776.4	677.4	661.9	653.5	639.7	621.7	615.8	607.6	605.2	597.8	618.8	619.6
11 Real estate loans	2,098.5	2,080.3	2,068.2	2,138.2	2,126.6	2,107.3	2,081.1	2,065.8	2,056.0	2,052.9	2,079.7	2,082.1
12 Revolving home equity loans	477.8	485.9	484.8	487.9	485.4	482.6	480.0	478.1	476.8	476.6	481.8	481.5
13 Closed-end residential loans ⁹	965.8	965.0	958.9	1,025.4	1,021.5	1,016.7	997.5	988.7	980.0	978.2	1,000.3	1,003.5
14 Commercial real estate loans ¹⁰	655.0	629.5	624.5	624.8	619.7	608.1	603.7	599.0	599.3	598.0	597.6	597.0
15 Consumer loans	659.2	638.0	630.9	628.4	627.3	631.4	622.5	682.7	607.4	614.3	932.2	930.6
16 Credit cards and other revolving plans	298.3	283.3	278.3	277.8	278.2	271.8	260.7	315.9	250.0	256.6	535.4	533.7
17 Other consumer loans ¹¹	360.9	354.7	352.6	350.6	349.1	359.7	361.8	366.8	357.3	357.7	396.8	397.0
18 Other loans and leases	456.6	399.0	396.4	414.6	421.6	406.7	405.4	410.2	409.3	407.4	410.7	401.6
19 Fed funds and reverse RPs with nonbanks ¹²	171.6	137.4	136.4	144.4	148.8	137.8	144.7	147.1	148.2	147.0	138.9	135.7
20 All other loans and leases ¹³	285.0	261.7	260.1	270.1	272.8	268.9	260.7	263.1	261.2	260.4	271.8	265.9
21 LESS: Allowance for loan and lease losses	108.0	133.9	139.4	144.4	144.0	146.0	147.2	153.2	145.7	146.7	176.2	179.2
22 Interbank loans ¹²	292.1	219.5	194.9	129.1	124.1	127.7	136.9	114.1	130.1	88.0	88.2	89.4
23 Fed funds and reverse RPs with banks ¹²	246.0	139.1	118.8	73.3	68.2	71.7	78.9	69.2	74.6	56.8	58.1	58.3
24 Loans to commercial banks ¹⁴	46.0	80.4	76.1	55.8	55.9	56.0	58.0	44.9	55.5	31.2	30.1	31.1
25 Cash assets ¹⁵	471.4	525.0	597.4	635.7	602.0	523.6	567.2	566.0	573.3	569.0	507.4	580.4
26 Trading assets ¹⁶	–	194.6	179.5	175.6	159.9	147.3	141.9	146.1	143.6	141.2	150.3	151.1
27 Derivatives with a positive fair value ¹⁷	289.2	183.9	169.1	165.7	149.5	136.4	132.9	135.9	133.4	131.0	140.0	141.2
28 Other trading assets	–	10.7	10.4	9.8	10.4	10.9	9.0	10.2	10.2	10.2	10.3	10.0
29 Other assets ¹⁸	854.8	872.0	893.7	883.8	914.5	932.2	949.6	943.0	952.6	942.5	927.9	930.9
30 TOTAL ASSETS ¹⁹	7,076.0	6,852.8	6,858.9	6,912.4	6,896.6	6,785.3	6,810.6	6,820.5	6,772.4	6,709.2	6,971.1	7,034.3

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)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	3,955.8	3,982.6	4,003.7	4,048.9	4,072.8	4,027.3	4,031.1	4,057.7	4,058.9	4,033.0	4,084.0	4,092.2
32	Large time deposits	557.9	487.4	461.2	448.1	429.1	415.4	397.6	382.3	381.7	377.8	381.2	372.6
33	Other deposits	3,397.9	3,495.3	3,542.5	3,600.7	3,643.6	3,611.8	3,633.5	3,675.4	3,677.3	3,655.2	3,702.8	3,719.6
34	Borrowings	1,252.5	982.7	972.8	966.1	962.0	960.7	984.1	1,000.3	950.3	921.4	1,149.0	1,230.0
35	Borrowings from banks in the U.S.	248.4	167.2	153.6	142.8	130.2	129.9	136.7	118.2	140.3	94.1	90.7	92.6
36	Borrowings from others	1,004.2	815.6	819.2	823.4	831.7	830.9	847.3	882.2	809.9	827.2	1,058.3	1,137.4
37	Trading liabilities ²⁰	267.6	148.6	135.2	131.3	118.3	106.2	102.4	105.7	101.1	102.7	107.4	108.5
38	Derivatives with a negative fair value ¹⁷	226.1	104.0	87.7	84.6	77.2	72.4	72.0	73.4	69.7	69.2	75.9	80.4
39	Other trading liabilities	41.5	44.6	47.5	46.7	41.1	33.8	30.4	32.3	31.4	33.5	31.6	28.2
40	Net due to related foreign offices	412.8	495.7	507.5	499.7	467.1	430.1	427.2	397.7	397.5	395.0	375.3	347.9
41	Other liabilities ²¹	333.9	327.4	318.3	330.8	339.7	320.6	322.5	318.7	320.5	310.5	322.2	321.9
42	TOTAL LIABILITIES ¹⁹	6,222.7	5,937.1	5,937.5	5,976.8	5,959.9	5,844.9	5,867.2	5,880.1	5,828.3	5,762.7	6,038.0	6,100.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	853.3	915.7	921.3	935.6	936.7	940.4	943.4	940.4	944.1	946.5	933.1	933.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-55.0	-19.1	-9.4	-5.5	-5.0	-8.7	-2.8	-1.8	-1.0	-2.1	-1.9	-4.2
45	Securitized consumer loans ²⁴	329.4	319.6	317.1	309.7	313.9	317.7	315.4	244.4	306.0	320.6	8.6	8.6
46	Securitized credit cards and other revolving plans	292.1	286.3	284.2	277.6	282.2	286.3	284.1	218.2	274.7	289.2	0.0	0.0
47	Other securitized consumer loans	37.4	33.4	33.0	32.1	31.6	31.4	31.4	26.2	31.4	31.4	8.6	8.6
48	Securitized real estate loans ²⁴	1,409.8	1,381.8	1,383.6	1,389.0	1,385.3	1,379.7	1,379.4	1,371.5	1,378.8	1,375.0	1,350.0	1,355.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	3,055.9	3,042.0	3,018.1	3,022.4	3,005.3	2,978.2	2,964.4	2,972.1	2,961.2	2,953.4	3,015.3	3,026.3
2 Securities in bank credit ²	604.4	666.3	658.9	665.2	664.4	652.9	655.4	655.7	658.8	651.6	651.1	657.2
3 Treasury and agency securities ³	407.5	449.4	443.6	447.8	455.4	453.7	452.9	456.4	454.0	456.7	460.7	466.1
4 Mortgage-backed securities (MBS) ⁴	–	280.3	285.0	286.0	290.6	284.0	279.4	280.6	279.1	280.9	283.7	286.4
5 Non-MBS ⁵	–	169.1	158.6	161.8	164.8	169.8	173.6	175.7	174.9	175.7	177.0	179.7
6 Other securities	196.9	216.9	215.3	217.4	209.0	199.2	202.5	199.3	204.9	194.9	190.4	191.1
7 Mortgage-backed securities ⁶	–	29.6	31.5	30.9	30.9	31.4	30.6	30.6	31.1	30.1	30.6	30.8
8 Non-MBS ⁷	–	187.3	183.8	186.5	178.0	167.8	171.8	168.7	173.8	164.8	159.9	160.3
9 Loans and leases in bank credit ⁸	2,451.5	2,375.7	2,359.2	2,357.2	2,340.9	2,325.3	2,309.0	2,316.4	2,302.4	2,301.8	2,364.1	2,369.2
10 Commercial and industrial loans	432.2	406.3	401.7	399.2	397.3	394.1	391.3	391.2	392.1	389.1	392.8	392.8
11 Real estate loans	1,675.4	1,639.2	1,626.9	1,629.3	1,618.2	1,606.3	1,597.2	1,592.9	1,587.7	1,591.8	1,600.7	1,602.4
12 Revolving home equity loans	118.6	118.4	118.5	117.7	116.7	116.5	116.1	117.6	117.5	117.8	118.9	120.2
13 Closed-end residential loans ⁹	532.6	513.3	508.6	515.5	509.3	507.4	503.2	503.2	498.5	499.8	513.0	513.4
14 Commercial real estate loans ¹⁰	1,024.3	1,007.4	999.9	996.1	992.2	982.5	977.9	972.1	971.6	974.2	968.7	968.8
15 Consumer loans	209.4	205.7	206.9	207.2	205.8	204.3	202.8	212.5	201.7	201.5	250.1	250.5
16 Credit cards and other revolving plans	74.4	65.8	66.3	66.2	63.8	64.3	64.2	73.6	63.5	63.5	109.2	108.4
17 Other consumer loans ¹¹	135.1	139.9	140.7	141.0	142.0	140.0	138.6	138.8	138.1	138.0	141.0	142.1
18 Other loans and leases	134.5	124.6	123.6	121.4	119.6	120.6	117.7	119.8	120.8	119.4	120.5	123.4
19 Fed funds and reverse RPs with nonbanks ¹²	10.0	1.5	1.7	1.7	1.4	2.0	1.4	1.8	3.3	1.4	0.8	2.2
20 All other loans and leases ¹³	124.5	123.1	121.9	119.8	118.2	118.6	116.4	118.0	117.6	118.0	119.7	121.2
21 LESS: Allowance for loan and lease losses	–	55.1	54.7	55.1	54.3	56.2	56.5	57.5	57.9	55.7	58.6	59.2
22 Interbank loans ¹²	67.5	56.5	59.0	64.0	64.1	57.0	56.0	56.0	66.5	50.0	48.1	52.2
23 Fed funds and reverse RPs with banks ¹²	60.5	51.9	50.9	57.4	59.6	52.7	51.7	52.4	62.4	46.1	45.6	50.0
24 Loans to commercial banks ¹⁴	7.0	4.6	8.0	6.6	4.5	4.4	4.3	3.6	4.0	3.9	2.5	2.2
25 Cash assets ¹⁵	204.6	231.2	244.0	244.3	253.4	249.9	265.6	279.5	276.6	278.3	287.3	281.3
26 Trading assets ¹⁶	–	8.8	8.9	9.2	8.2	7.4	7.2	6.6	7.0	6.0	6.0	6.9
27 Derivatives with a positive fair value ¹⁷	–	6.1	6.1	6.0	5.6	5.2	5.5	5.4	5.3	5.5	5.1	5.5
28 Other trading assets	–	2.7	2.8	3.2	2.6	2.1	1.7	1.2	1.7	0.4	0.9	1.3
29 Other assets ¹⁸	254.4	259.7	256.6	255.5	267.0	274.7	278.7	275.5	272.3	276.5	273.0	272.0
30 TOTAL ASSETS ¹⁹	3,540.2	3,543.2	3,531.8	3,540.2	3,543.7	3,511.0	3,515.5	3,532.3	3,525.6	3,508.5	3,571.1	3,579.5

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)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	2,514.4	2,612.5	2,614.5	2,633.4	2,619.8	2,614.0	2,619.1	2,611.5	2,617.5	2,609.1	2,608.9	2,611.4
32	Large time deposits	448.8	464.5	464.7	464.6	460.7	458.1	460.6	459.3	458.7	461.1	459.9	459.0
33	Other deposits	2,065.6	2,148.0	2,149.7	2,168.9	2,159.1	2,156.0	2,158.6	2,152.2	2,158.8	2,147.9	2,149.0	2,152.4
34	Borrowings	520.4	456.9	453.1	442.0	429.0	393.6	363.2	380.6	367.9	368.0	422.0	417.0
35	Borrowings from banks in the U.S.	144.8	140.4	130.6	107.5	103.6	92.0	92.2	91.9	92.2	90.9	89.6	92.4
36	Borrowings from others	375.6	316.5	322.6	334.5	325.4	301.5	271.0	288.7	275.7	277.1	332.4	324.6
37	Trading liabilities ²⁰	–	4.5	4.4	4.1	4.0	3.7	4.2	4.0	3.8	4.0	3.9	4.3
38	Derivatives with a negative fair value ¹⁷	–	3.8	3.5	3.2	3.1	2.8	3.3	3.1	3.0	3.2	3.1	3.4
39	Other trading liabilities	–	0.8	0.9	0.9	0.9	0.8	0.9	0.8	0.8	0.9	0.8	0.9
40	Net due to related foreign offices	46.6	41.3	37.6	40.3	44.7	44.7	43.6	44.1	44.5	43.5	44.1	43.2
41	Other liabilities ²¹	69.3	66.7	67.8	68.0	69.5	66.9	65.7	68.9	69.8	69.0	69.1	71.4
42	TOTAL LIABILITIES ¹⁹	3,158.2	3,181.9	3,177.5	3,187.9	3,167.0	3,122.9	3,095.8	3,109.0	3,103.5	3,093.6	3,148.1	3,147.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	381.9	361.3	354.3	352.3	376.7	388.2	419.7	423.3	422.2	414.9	423.1	432.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	0.3	2.1	2.2	2.7	1.1	2.2	2.3	2.3	2.3	2.3	2.3
45	Securitized consumer loans ²⁴	76.6	77.4	76.6	75.3	76.7	76.6	77.8	60.4	78.2	61.6	15.7	15.6
46	Securitized credit cards and other revolving plans	75.6	76.0	75.5	74.3	75.8	75.7	76.9	59.8	77.3	60.8	15.6	15.6
47	Other securitized consumer loans	1.0	1.4	1.0	1.0	0.9	0.8	0.9	0.7	0.9	0.7	0.0	0.0
48	Securitized real estate loans ²⁴	24.0	24.0	23.0	21.9	21.7	22.6	21.3	20.8	20.9	20.7	20.6	21.3

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

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	3,053.5	3,048.5	3,031.2	3,034.2	3,016.4	2,976.0	2,953.3	2,965.5	2,949.9	2,948.7	3,012.1	3,016.4
2 Securities in bank credit ²	608.7	665.0	665.3	668.5	662.0	646.5	647.4	656.1	655.1	657.0	658.6	663.4
3 Treasury and agency securities ³	412.1	445.5	448.2	452.7	459.0	454.2	451.4	458.2	456.6	458.6	461.6	465.1
4 Mortgage-backed securities (MBS) ⁴	–	278.5	282.6	285.3	287.0	283.5	283.9	286.6	285.9	286.4	287.8	288.5
5 Non-MBS ⁵	–	167.0	165.6	167.3	171.9	170.7	167.6	171.6	170.6	172.2	173.8	176.6
6 Other securities	196.6	219.5	217.1	215.9	203.0	192.3	196.0	197.9	198.6	198.4	197.0	198.3
7 Mortgage-backed securities ⁶	–	30.6	31.6	31.3	31.0	30.8	31.0	30.8	31.0	30.6	30.6	30.7
8 Non-MBS ⁷	–	188.9	185.5	184.6	172.0	161.5	165.0	167.1	167.6	167.8	166.4	167.6
9 Loans and leases in bank credit ⁸	2,444.8	2,383.5	2,366.0	2,365.7	2,354.4	2,329.4	2,305.8	2,309.4	2,294.7	2,291.7	2,353.5	2,353.0
10 Commercial and industrial loans	432.7	406.4	402.3	399.7	397.6	392.7	391.1	391.8	392.5	390.2	393.8	392.5
11 Real estate loans	1,670.9	1,643.2	1,632.9	1,635.7	1,626.4	1,610.9	1,595.4	1,588.3	1,583.6	1,582.1	1,590.6	1,591.8
12 Revolving home equity loans	118.8	117.9	118.1	118.1	118.4	118.3	118.3	118.1	118.0	118.0	118.2	118.4
13 Closed-end residential loans ⁹	530.3	516.4	512.5	519.5	516.2	509.8	500.6	500.4	494.4	494.4	506.9	507.9
14 Commercial real estate loans ¹⁰	1,021.8	1,008.9	1,002.2	998.1	991.8	982.9	976.5	969.9	971.2	969.8	965.4	965.5
15 Consumer loans	208.0	207.9	206.7	207.4	208.4	206.7	202.7	211.1	200.2	201.7	248.2	247.3
16 Credit cards and other revolving plans	72.3	67.9	66.1	66.2	67.1	64.3	62.2	71.9	61.8	62.7	107.5	107.0
17 Other consumer loans ¹¹	135.6	140.0	140.6	141.2	141.3	142.4	140.5	139.2	138.4	138.9	140.7	140.3
18 Other loans and leases	133.2	126.0	124.1	122.9	122.0	119.1	116.5	118.2	118.4	117.6	120.8	121.5
19 Fed funds and reverse RPs with nonbanks ¹²	9.7	1.9	1.6	1.9	1.6	1.1	1.3	1.2	1.5	1.2	1.1	1.5
20 All other loans and leases ¹³	123.5	124.0	122.5	121.0	120.4	118.0	115.3	117.0	116.9	116.5	119.7	120.0
21 LESS: Allowance for loan and lease losses	–	55.8	54.8	54.8	54.0	56.1	57.2	57.5	58.0	55.4	58.3	58.7
22 Interbank loans ¹²	70.0	55.1	56.8	64.4	64.7	57.1	56.8	57.7	68.9	52.1	50.9	55.6
23 Fed funds and reverse RPs with banks ¹²	62.7	49.7	51.0	58.5	60.7	53.5	52.9	54.1	65.1	48.2	48.0	52.8
24 Loans to commercial banks ¹⁴	7.3	5.3	5.8	5.9	4.1	3.6	3.9	3.6	3.8	3.9	2.9	2.7
25 Cash assets ¹⁵	201.8	230.7	239.7	259.2	265.4	259.0	268.7	275.4	271.0	270.3	283.9	273.4
26 Trading assets ¹⁶	–	8.4	9.0	9.5	8.7	7.1	7.4	7.1	7.5	7.7	5.5	5.9
27 Derivatives with a positive fair value ¹⁷	–	6.1	6.1	6.0	5.9	5.3	5.6	5.5	5.5	5.7	5.1	5.4
28 Other trading assets	–	2.3	2.9	3.5	2.7	1.8	1.8	1.6	2.0	2.0	0.4	0.5
29 Other assets ¹⁸	254.3	259.5	256.9	257.3	266.4	275.0	279.4	275.2	272.1	272.0	274.0	275.9
30 TOTAL ASSETS ¹⁹	3,538.0	3,546.3	3,538.9	3,569.8	3,567.6	3,518.1	3,508.4	3,523.4	3,511.4	3,495.4	3,568.1	3,568.5

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)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	2,534.3	2,597.3	2,600.0	2,635.8	2,638.8	2,612.2	2,621.3	2,633.6	2,637.0	2,620.7	2,639.8	2,646.3
32	Large time deposits	448.3	466.1	467.9	467.5	463.1	459.1	460.5	459.1	459.6	458.3	458.2	458.6
33	Other deposits	2,086.0	2,131.1	2,132.1	2,168.2	2,175.8	2,153.1	2,160.8	2,174.5	2,177.4	2,162.4	2,181.5	2,187.7
34	Borrowings	519.1	449.9	438.0	424.8	414.5	400.3	377.4	381.2	368.1	368.6	418.6	413.1
35	Borrowings from banks in the U.S.	146.4	136.6	129.4	101.8	98.6	94.8	93.9	92.7	93.4	92.4	90.3	93.3
36	Borrowings from others	372.7	313.3	308.7	323.0	315.8	305.5	283.5	288.5	274.8	276.2	328.3	319.8
37	Trading liabilities ²⁰	–	4.2	4.4	4.5	4.5	3.9	4.3	4.2	4.1	4.3	3.9	4.2
38	Derivatives with a negative fair value ¹⁷	–	3.4	3.5	3.5	3.5	3.1	3.4	3.4	3.3	3.4	3.1	3.2
39	Other trading liabilities	–	0.8	0.9	1.0	1.0	0.8	0.9	0.9	0.8	0.9	0.7	0.9
40	Net due to related foreign offices	46.6	41.3	37.6	40.3	44.7	44.7	43.6	44.1	44.5	43.5	44.1	43.2
41	Other liabilities ²¹	67.8	69.0	67.9	69.8	70.4	65.5	65.0	66.7	67.6	66.6	66.5	66.8
42	TOTAL LIABILITIES ¹⁹	3,176.0	3,161.7	3,148.0	3,175.2	3,172.9	3,126.6	3,111.5	3,129.8	3,121.3	3,103.8	3,172.9	3,173.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	362.0	384.6	390.9	394.6	394.8	391.6	396.9	393.6	390.0	391.5	395.2	394.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	–	0.3	2.1	2.2	2.7	1.1	2.2	2.3	2.3	2.3	2.3	2.3
45	Securitized consumer loans ²⁴	76.7	76.3	76.7	76.2	78.5	78.8	78.6	60.4	77.9	61.7	15.8	15.8
46	Securitized credit cards and other revolving plans	75.6	75.0	75.8	75.3	77.6	78.0	77.8	59.8	77.0	60.8	15.7	15.7
47	Other securitized consumer loans	1.1	1.3	0.9	0.9	0.9	0.9	0.9	0.7	0.9	0.9	0.1	0.1
48	Securitized real estate loans ²⁴	25.1	23.7	23.0	22.5	22.4	21.8	21.8	21.7	21.8	21.8	21.4	21.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	976.2	846.6	818.6	809.9	789.2	785.3	774.0	773.5	776.5	770.0	780.8	776.2
2 Securities in bank credit ²	301.5	260.9	254.4	250.5	242.6	245.1	241.3	237.2	238.6	232.3	242.8	238.1
3 Treasury and agency securities ³	101.8	95.1	98.7	98.1	99.6	94.5	88.4	88.4	88.4	88.2	94.3	90.7
4 Mortgage-backed securities (MBS) ⁴	–	31.4	32.6	27.9	25.7	24.6	22.6	22.2	22.4	22.3	22.0	22.5
5 Non-MBS ⁵	–	63.7	66.2	70.2	73.9	69.9	65.8	66.1	66.0	65.9	72.3	68.3
6 Other securities	199.7	165.8	155.7	152.4	143.0	150.5	152.9	148.8	150.2	144.0	148.5	147.4
7 Mortgage-backed securities ⁶	–	7.3	5.8	6.5	6.7	7.5	8.3	8.0	8.2	7.0	8.4	9.6
8 Non-MBS ⁷	–	158.5	149.9	145.9	136.3	143.0	144.5	140.8	142.0	137.0	140.1	137.7
9 Loans and leases in bank credit ⁸	674.7	585.7	564.2	559.3	546.6	540.3	532.8	536.3	537.9	537.7	538.0	538.1
10 Commercial and industrial loans	356.4	301.8	291.0	287.9	279.6	269.9	264.8	262.2	263.1	262.4	259.9	258.3
11 Real estate loans	47.9	41.1	40.7	41.4	40.6	40.9	41.6	40.9	41.1	40.9	39.9	38.5
12 Revolving home equity loans	–	-0.9	-1.0	-0.1	1.1	1.7	2.3	1.5	1.6	1.2	0.8	0.3
13 Closed-end residential loans ⁹	–	2.1	2.3	2.6	2.5	2.4	2.5	2.5	2.5	2.5	2.3	2.2
14 Commercial real estate loans ¹⁰	–	39.9	39.4	38.9	37.0	36.8	36.9	37.0	37.0	37.3	36.8	36.0
15 Consumer loans	–	1.3	1.4	1.4	1.4	1.3	1.3	1.4	1.4	1.4	1.5	1.5
16 Credit cards and other revolving plans	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	–	1.3	1.4	1.4	1.4	1.3	1.3	1.4	1.4	1.4	1.5	1.5
18 Other loans and leases	270.3	241.5	231.2	228.6	225.1	228.2	225.1	231.8	232.3	232.9	236.6	239.8
19 Fed funds and reverse RPs with nonbanks ¹²	76.3	67.9	61.1	64.9	65.9	70.0	66.5	67.6	69.7	74.1	59.2	64.2
20 All other loans and leases ¹³	194.1	173.6	170.1	163.7	159.2	158.2	158.6	164.2	162.6	158.8	177.5	175.6
21 LESS: Allowance for loan and lease losses	–	2.0	1.9	1.9	1.7	1.6	1.6	1.9	1.9	2.0	1.8	1.6
22 Interbank loans ¹²	43.0	32.5	30.7	31.5	29.0	30.1	32.8	26.1	30.3	23.1	17.5	24.3
23 Fed funds and reverse RPs with banks ¹²	35.5	28.3	28.1	28.3	26.2	26.9	29.0	22.7	27.6	19.9	13.3	20.6
24 Loans to commercial banks ¹⁴	7.5	4.2	2.6	3.1	2.9	3.2	3.8	3.4	2.7	3.3	4.2	3.7
25 Cash assets ¹⁵	241.1	293.1	365.0	348.5	337.6	430.8	480.7	408.8	388.0	410.8	373.1	378.8
26 Trading assets ¹⁶	–	130.6	125.5	110.9	108.2	106.9	110.0	104.1	102.5	103.0	102.0	100.2
27 Derivatives with a positive fair value ¹⁷	145.0	120.6	113.9	98.0	96.0	94.3	97.5	90.2	89.4	89.7	87.1	88.8
28 Other trading assets	–	10.0	11.5	12.9	12.3	12.6	12.5	13.9	13.2	13.3	14.9	11.3
29 Other assets ¹⁸	47.0	40.6	40.9	43.0	40.0	39.0	39.1	42.0	42.5	44.0	42.9	46.1
30 TOTAL ASSETS ¹⁹	1,460.2	1,341.4	1,378.6	1,341.8	1,302.3	1,390.5	1,435.1	1,352.5	1,337.8	1,349.0	1,314.4	1,324.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	849.1	972.9	1,011.4	1,014.4	1,050.9	1,051.1	1,061.5	1,046.9	1,051.5	1,040.0	1,041.5	1,012.0
32	Large time deposits	810.1	937.6	975.9	979.6	1,015.5	1,016.4	1,025.3	1,012.4	1,016.2	1,007.2	1,007.3	977.3
33	Other deposits	38.9	35.3	35.5	34.8	35.4	34.7	36.2	34.5	35.3	32.8	34.2	34.7
34	Borrowings	656.8	620.9	574.9	550.3	525.9	520.7	506.8	469.2	465.1	480.6	441.5	487.6
35	Borrowings from banks in the U.S.	38.2	31.0	34.3	33.0	29.9	30.6	33.5	25.4	27.4	23.2	18.2	26.9
36	Borrowings from others	618.6	589.9	540.6	517.3	496.1	490.2	473.2	443.8	437.7	457.4	423.3	460.7
37	Trading liabilities ²⁰	149.9	114.3	116.4	113.1	107.8	121.2	106.8	106.4	104.8	104.7	111.1	109.6
38	Derivatives with a negative fair value ¹⁷	135.5	106.0	108.6	104.7	99.4	108.6	92.4	89.6	88.8	89.6	90.9	90.6
39	Other trading liabilities	14.3	8.3	7.8	8.4	8.4	12.6	14.4	16.7	16.0	15.1	20.2	18.9
40	Net due to related foreign offices	-249.4	-387.9	-330.3	-331.8	-373.2	-315.5	-259.8	-324.4	-335.6	-309.6	-345.3	-364.3
41	Other liabilities ²¹	39.1	29.2	32.0	29.9	27.0	24.0	26.1	36.2	32.7	34.7	49.3	51.9
42	TOTAL LIABILITIES ¹⁹	1,445.4	1,349.4	1,404.3	1,375.9	1,338.4	1,401.5	1,441.4	1,334.3	1,318.5	1,350.4	1,298.0	1,296.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	14.7	-8.0	-25.7	-34.1	-36.1	-11.0	-6.3	18.2	19.3	-1.5	16.4	27.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-	-17.7	-15.2	-13.1	-11.5	-11.0	-10.4	-10.0	-10.1	-10.0	-9.8	-9.7
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

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
ASSETS													
1	Bank credit	967.8	848.6	828.4	816.2	798.1	782.8	773.1	767.1	768.3	764.5	767.9	773.7
2	Securities in bank credit ²	296.2	265.6	264.3	257.6	244.5	241.1	238.9	233.2	233.9	231.4	233.4	232.0
3	Treasury and agency securities ³	103.4	97.5	96.1	97.4	97.4	94.4	93.3	90.6	91.3	89.9	91.6	92.2
4	Mortgage-backed securities (MBS) ⁴	–	32.0	31.8	28.0	25.8	24.8	22.9	22.3	22.2	22.4	22.1	22.3
5	Non-MBS ⁵	–	65.5	64.3	69.4	71.6	69.6	70.4	68.3	69.1	67.5	69.5	69.9
6	Other securities	192.8	168.0	168.2	160.2	147.1	146.7	145.6	142.6	142.6	141.5	141.8	139.8
7	Mortgage-backed securities ⁶	–	7.7	7.8	7.8	6.9	6.9	8.5	8.6	8.6	8.5	8.5	9.1
8	Non-MBS ⁷	–	160.3	160.4	152.4	140.3	139.8	137.1	134.0	134.0	133.0	133.3	130.7
9	Loans and leases in bank credit ⁸	671.6	583.0	564.1	558.7	553.6	541.7	534.2	533.9	534.4	533.1	534.5	541.7
10	Commercial and industrial loans	358.9	301.3	291.9	287.0	280.1	271.5	267.4	264.1	265.7	263.7	261.3	260.5
11	Real estate loans	46.8	42.1	41.9	41.8	40.3	39.6	39.5	39.7	39.8	39.7	39.5	39.3
12	Revolving home equity loans	–	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	–	2.1	2.2	2.5	2.6	2.6	2.6	2.5	2.4	2.6	2.6	2.6
14	Commercial real estate loans ¹⁰	–	39.8	39.5	39.1	37.5	36.7	36.7	37.0	37.1	36.9	36.7	36.5
15	Consumer loans	–	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	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	–	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4
18	Other loans and leases	266.0	238.3	229.0	228.6	231.8	229.3	226.0	228.7	227.6	228.3	232.3	240.5
19	Fed funds and reverse RPs with nonbanks ¹²	72.0	63.4	60.1	66.3	66.5	68.4	67.5	64.8	66.3	68.7	55.0	65.4
20	All other loans and leases ¹³	194.0	174.9	168.9	162.3	165.3	160.9	158.4	163.9	161.4	159.7	177.3	175.1
21	LESS: Allowance for loan and lease losses	–	1.9	2.0	1.9	1.8	1.7	1.7	1.6	1.7	1.6	1.5	1.5
22	Interbank loans ¹²	40.4	32.9	33.1	33.6	29.7	30.3	33.4	25.9	30.1	22.5	15.9	23.0
23	Fed funds and reverse RPs with banks ¹²	32.2	29.0	29.3	29.8	26.0	27.1	29.7	21.9	26.4	18.7	11.5	19.4
24	Loans to commercial banks ¹⁴	8.2	3.9	3.8	3.9	3.7	3.3	3.7	4.0	3.7	3.9	4.4	3.6
25	Cash assets ¹⁵	232.0	298.2	374.2	362.3	357.3	448.4	473.5	391.5	374.8	408.4	365.4	370.1
26	Trading assets ¹⁶	–	126.3	126.1	126.5	115.3	107.0	105.6	106.4	106.6	104.5	104.5	102.6
27	Derivatives with a positive fair value ¹⁷	152.5	115.7	113.8	113.4	103.8	95.4	94.4	93.6	94.2	93.0	90.3	90.9
28	Other trading assets	–	10.6	12.3	13.1	11.5	11.5	11.2	12.8	12.4	11.5	14.2	11.7
29	Other assets ¹⁸	48.2	39.6	40.9	43.1	41.9	40.2	42.5	43.7	45.3	45.0	43.2	43.6
30	TOTAL ASSETS¹⁹	1,448.4	1,343.6	1,400.7	1,379.9	1,340.6	1,407.1	1,426.4	1,332.9	1,323.4	1,343.2	1,295.3	1,311.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 16, 2010

Account	2009	2009	2009	2009	2009	2010	2010	2010	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7	
LIABILITIES													
31	Deposits	839.5	965.6	1,009.3	1,014.5	1,055.8	1,054.3	1,050.4	1,035.3	1,041.0	1,027.2	1,033.5	1,013.9
32	Large time deposits	799.1	933.1	976.4	981.5	1,021.2	1,019.3	1,014.6	998.9	1,004.0	992.0	996.4	974.9
33	Other deposits	40.4	32.4	32.9	33.0	34.7	35.0	35.8	36.4	37.0	35.2	37.2	39.0
34	Borrowings	670.3	617.2	566.8	545.5	520.4	514.3	498.9	478.4	479.7	485.1	450.9	503.9
35	Borrowings from banks in the U.S.	40.3	33.4	34.0	34.0	30.4	30.0	32.5	26.4	29.8	22.1	19.6	26.3
36	Borrowings from others	630.0	583.8	532.8	511.6	490.0	484.3	466.4	452.0	449.9	463.0	431.3	477.6
37	Trading liabilities ²⁰	148.1	117.5	119.7	117.6	106.9	125.9	106.6	105.8	105.2	103.6	106.5	104.4
38	Derivatives with a negative fair value ¹⁷	135.0	110.0	110.1	109.4	99.4	112.3	91.7	90.4	90.7	89.9	89.1	88.0
39	Other trading liabilities	13.0	7.5	9.5	8.2	7.6	13.6	14.8	15.4	14.5	13.6	17.4	16.4
40	Net due to related foreign offices	-249.4	-387.9	-330.3	-331.8	-373.2	-315.5	-259.8	-324.4	-335.6	-309.6	-345.3	-364.3
41	Other liabilities ²¹	37.0	28.3	32.2	31.2	27.7	25.2	27.2	34.8	30.1	33.9	46.6	50.5
42	TOTAL LIABILITIES ¹⁹	1,445.5	1,340.7	1,397.7	1,376.9	1,337.6	1,404.1	1,423.3	1,329.9	1,320.3	1,340.2	1,292.3	1,308.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	2.9	3.0										
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-	-17.7	-15.2	-13.1	-11.5	-11.0	-10.4	-10.0	-10.1	-10.0	-9.8	-9.7
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).