

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
December 23, 2010

Account	2005	2006	2007	2008	2009	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Aug	2010 Sep	2010 Oct	2010 Nov
ASSETS															
1 Bank credit	10.9	8.3	10.1	3.4	-6.5	-5.1	-8.3	-8.5	-7.3	-5.0	0.2	2.0	0.1	1.8	-1.9
2 Securities in bank credit ²	4.3	4.2	7.2	0.9	7.6	5.7	13.9	7.8	3.9	0.7	13.5	16.3	20.9	9.7	2.0
3 Treasury and agency securities ³	-0.5	1.4	-6.5	9.4	15.9	2.5	29.6	18.1	11.3	13.4	18.2	17.0	29.6	18.3	-0.7
6 Other securities	13.5	8.8	28.6	-8.7	-3.5	10.2	-7.9	-8.0	-8.2	-21.1	4.7	15.2	4.1	-7.3	7.6
9 Loans and leases in bank credit ⁸	13.1	9.6	10.9	4.1	-10.3	-8.0	-14.5	-13.4	-10.9	-6.9	-4.3	-2.9	-7.2	-1.0	-3.3
10 Commercial and industrial loans	13.9	13.9	18.8	13.2	-18.5	-15.0	-27.5	-24.1	-18.9	-14.0	-3.0	-1.5	-5.5	0.7	2.3
11 Real estate loans	15.5	10.4	6.8	0.2	-5.5	-2.3	-8.7	-10.2	-7.7	-6.3	-5.8	-2.7	-4.5	-5.2	-1.2
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.4	2.5	-5.1	-5.0	-3.0	-3.6	-4.3	-3.8	-5.9	-8.7	-5.3
13 Closed-end residential loans ⁹	-	10.1	5.6	-8.7	-8.5	-4.2	-12.9	-12.9	-7.8	-5.0	-2.5	3.7	2.6	4.9	9.0
14 Commercial real estate loans ¹⁰	-	14.1	8.7	6.4	-4.6	-2.3	-5.9	-9.6	-9.3	-8.6	-9.5	-8.3	-10.9	-13.9	-9.7
15 Consumer loans	8.4	0.8	9.8	7.1	-3.8	-9.6	-4.9	-8.6	-18.6	-2.1	-4.2	-5.1	-17.0	-5.7	-9.0
16 Credit cards and other revolving plans	13.2	0.5	12.7	6.8	-7.5	-16.7	-7.4	-16.3	-32.0	-3.3	-9.5	-10.9	-14.6	-8.3	-18.4
17 Other consumer loans ¹¹	2.3	1.3	5.7	7.6	1.7	1.0	-1.3	2.4	-0.6	-0.6	2.4	2.0	-20.1	-2.3	2.3
18 Other loans and leases	8.6	11.8	19.4	2.9	-23.9	-17.7	-31.4	-17.0	-0.8	-5.2	0.9	-3.1	-7.3	22.3	-12.6
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-	-	19.7	0.3	-9.3	-11.9	-5.3	2.1	-43.8	-3.9
22 Interbank loans ¹²	-14.6	18.0	25.6	-14.9	-38.2	0.1	-85.8	-111.0	-56.9	-96.8	53.0	74.6	34.8	105.3	-47.2
25 Cash assets ¹⁵	0.0	-4.5	0.6	156.5	46.9	34.3	3.7	83.0	21.5	-18.7	-5.9	-6.4	-89.7	-0.1	-50.4
26 Trading assets ¹⁶	-	-	-	-	-	-	-	-65.2	-37.7	43.0	113.9	125.4	61.4	137.1	14.0
29 Other assets ¹⁸	7.4	13.5	11.2	17.4	-1.2	0.6	5.2	-2.9	18.2	0.4	-6.1	17.0	-10.6	1.7	4.2
30 TOTAL ASSETS ¹⁹	9.1	8.7	11.1	9.3	-5.8	-4.4	-11.2	-5.4	-3.8	-6.4	2.6	7.4	-7.7	8.5	-5.9
LIABILITIES															
31 Deposits	8.7	7.4	9.1	5.7	5.2	7.3	4.6	4.2	1.0	-0.4	5.3	6.6	6.8	6.7	2.1
32 Large time deposits	18.9	20.1	16.5	-2.2	-4.5	4.1	4.4	-3.4	-4.8	-18.8	0.7	3.0	2.2	-0.3	-19.5
33 Other deposits	-	-	-	-	-	-	-	6.7	2.8	5.5	6.7	7.6	8.1	8.8	8.5
34 Borrowings	4.9	13.2	15.2	19.3	-28.6	-17.8	-47.2	-37.6	-17.6	-45.1	-16.7	-1.6	-38.4	3.6	-17.1
37 Trading liabilities ²⁰	-	-	-	-	-	-	-	-48.7	-41.6	52.1	156.9	173.6	79.4	173.3	-47.8
41 Other liabilities ²¹	6.4	17.4	2.9	1.5	-10.4	-3.8	-7.9	-16.7	-3.2	22.6	14.7	9.3	66.0	11.0	-1.2
42 TOTAL LIABILITIES ¹⁹	8.3	8.7	11.6	12.1	-8.9	-5.5	-14.5	-8.4	-5.2	-8.9	4.1	7.8	-6.3	6.1	-8.5

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

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	9,033.6	9,210.5	9,167.6	9,211.3	9,227.0	9,227.7	9,241.7	9,227.2	9,215.5	9,222.4	9,227.3	9,190.5
2 Securities in bank credit ²	2,303.7	2,312.4	2,295.1	2,359.3	2,391.4	2,433.0	2,452.7	2,456.8	2,464.7	2,462.8	2,455.8	2,425.4
3 Treasury and agency securities ³	1,401.5	1,506.2	1,496.4	1,548.7	1,570.6	1,609.4	1,634.0	1,633.0	1,638.0	1,642.8	1,636.6	1,609.1
4 Mortgage-backed securities (MBS) ⁴	991.2	1,006.9	999.3	1,032.9	1,044.8	1,060.3	1,086.6	1,109.1	1,109.7	1,115.1	1,105.7	1,091.2
5 Non-MBS ⁵	410.3	499.3	497.1	515.8	525.9	549.1	547.4	523.9	528.4	527.7	530.9	517.9
6 Other securities	902.2	806.2	798.7	810.5	820.8	823.6	818.6	823.8	826.6	819.9	819.2	816.2
7 Mortgage-backed securities ⁶	216.0	188.6	183.9	183.5	181.3	176.3	173.9	172.9	175.1	172.0	168.1	165.0
8 Non-MBS ⁷	686.2	617.7	614.8	627.0	639.5	647.3	644.7	650.8	651.5	647.9	651.1	651.3
9 Loans and leases in bank credit ⁸	6,729.9	6,898.1	6,872.5	6,852.1	6,835.5	6,794.7	6,789.0	6,770.4	6,750.8	6,759.7	6,771.5	6,765.1
10 Commercial and industrial loans	1,314.9	1,230.5	1,226.0	1,225.5	1,224.0	1,218.4	1,219.1	1,221.4	1,219.3	1,219.5	1,223.2	1,227.1
11 Real estate loans	3,801.2	3,700.9	3,681.6	3,656.3	3,648.2	3,634.4	3,618.6	3,614.9	3,614.2	3,621.1	3,627.4	3,611.7
12 Revolving home equity loans	603.9	600.2	597.6	596.3	594.4	591.5	587.2	584.6	584.0	583.9	583.9	582.3
13 Closed-end residential loans ⁹	1,540.7	1,514.7	1,510.1	1,499.7	1,504.3	1,507.6	1,513.7	1,525.0	1,527.2	1,538.5	1,546.9	1,534.5
14 Commercial real estate loans ¹⁰	1,656.6	1,586.0	1,573.8	1,560.3	1,549.5	1,535.4	1,517.6	1,505.3	1,503.0	1,498.7	1,496.6	1,494.9
15 Consumer loans	838.7	1,168.9	1,167.4	1,167.5	1,162.5	1,146.0	1,140.6	1,132.0	1,127.5	1,132.7	1,135.6	1,128.4
16 Credit cards and other revolving plans	342.0	644.6	641.6	637.2	631.4	623.7	619.4	609.9	605.0	608.8	611.4	603.6
17 Other consumer loans ¹¹	496.6	524.2	525.8	530.2	531.1	522.2	521.2	522.2	522.5	523.9	524.2	524.8
18 Other loans and leases	775.2	797.8	797.5	802.9	800.8	795.9	810.7	802.2	789.8	786.4	785.3	797.9
19 Fed funds and reverse RPs with nonbanks ¹²	210.4	212.3	211.8	215.4	213.7	214.7	219.3	210.4	198.2	193.2	195.7	209.8
20 All other loans and leases ¹³	564.8	585.5	585.7	587.4	587.1	581.2	591.4	591.7	591.7	593.3	589.6	588.2
21 LESS: Allowance for loan and lease losses	200.6	231.3	228.9	225.1	224.1	224.5	216.3	215.6	217.6	214.4	212.6	215.4
22 Interbank loans ¹²	219.1	161.4	154.7	169.0	179.5	184.7	200.9	193.0	184.1	186.6	186.2	188.2
23 Fed funds and reverse RPs with banks ¹²	155.5	142.0	134.7	147.9	158.2	160.0	168.0	162.1	153.1	157.3	155.8	155.5
24 Loans to commercial banks ¹⁴	63.5	19.4	20.0	21.0	21.3	24.7	32.9	30.9	31.0	29.3	30.4	32.7
25 Cash assets ¹⁵	1,224.9	1,218.2	1,179.3	1,222.8	1,216.3	1,125.4	1,125.3	1,078.0	1,118.5	1,088.1	1,137.3	1,037.5
26 Trading assets ¹⁶	283.7	286.9	306.9	337.8	373.1	392.2	437.0	442.1	427.0	424.6	436.1	470.4
27 Derivatives with a positive fair value ¹⁷	257.5	264.1	283.1	313.7	349.0	363.4	403.1	406.1	395.9	385.4	391.6	421.6
28 Other trading assets	26.2	22.9	23.8	24.1	24.2	28.8	33.9	36.1	31.1	39.3	44.5	48.7
29 Other assets ¹⁸	1,192.3	1,262.8	1,250.8	1,228.7	1,246.1	1,235.1	1,236.9	1,241.2	1,242.7	1,227.6	1,241.3	1,244.4
30 TOTAL ASSETS ¹⁹	11,753.0	11,908.5	11,830.4	11,944.5	12,017.8	11,940.6	12,025.5	11,965.9	11,970.2	11,934.8	12,015.6	11,915.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
31 Deposits	7,679.8	7,687.8	7,713.1	7,765.3	7,807.8	7,851.8	7,895.7	7,909.6	7,922.3	7,894.3	7,889.4	7,877.4
32 Large time deposits	1,886.3	1,767.4	1,767.2	1,784.1	1,788.5	1,791.8	1,791.4	1,762.3	1,750.2	1,737.8	1,742.1	1,722.1
33 Other deposits	5,793.5	5,920.4	5,945.9	5,981.3	6,019.3	6,060.0	6,104.2	6,147.3	6,172.2	6,156.5	6,147.3	6,155.4
34 Borrowings	1,941.8	2,056.1	1,996.3	1,987.9	1,985.2	1,921.7	1,927.5	1,900.1	1,896.5	1,878.1	1,936.1	1,878.3
35 Borrowings from banks in the U.S.	281.8	195.6	195.6	203.3	206.6	208.3	220.3	230.9	224.8	222.5	228.0	234.1
36 Borrowings from others	1,660.0	1,860.5	1,800.7	1,784.7	1,778.5	1,713.3	1,707.2	1,669.2	1,671.7	1,655.6	1,708.0	1,644.2
37 Trading liabilities ²⁰	236.2	247.2	264.2	303.5	347.4	370.4	423.9	407.0	384.3	389.9	405.5	442.4
38 Derivatives with a negative fair value ¹⁷	176.6	189.0	199.8	228.1	260.6	285.3	323.2	331.8	320.1	316.9	322.1	354.0
39 Other trading liabilities	59.6	58.1	64.4	75.4	86.8	85.1	100.7	75.1	64.2	73.0	83.4	88.5
40 Net due to related foreign offices	157.8	83.6	80.4	103.6	86.0	1.5	-52.2	-96.8	-96.3	-82.2	-96.5	-119.9
41 Other liabilities ²¹	417.1	453.6	447.8	451.0	454.5	479.5	483.9	483.4	484.7	476.6	488.2	467.5
42 TOTAL LIABILITIES ¹⁹	10,432.8	10,528.3	10,501.7	10,611.4	10,680.8	10,624.9	10,678.9	10,603.3	10,591.5	10,556.6	10,622.7	10,545.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,320.2	1,380.2	1,328.6	1,333.1	1,337.0	1,315.7	1,346.6	1,362.6	1,378.7	1,378.2	1,392.9	1,369.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-15.4	0.2	3.5	9.8	14.0	14.1	15.3	12.5	14.7	5.2	2.3	-2.6
45 Securitized consumer loans ²⁴	394.0	22.0	21.8	20.9	20.7	20.2	18.1	18.0	18.0	18.0	18.1	18.0
46 Securitized credit cards and other revolving plans	361.2	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.4	13.5	13.5	13.6
47 Other securitized consumer loans	32.8	6.4	6.1	5.8	5.7	5.5	4.9	4.6	4.6	4.5	4.5	4.4
48 Securitized real estate loans ²⁴	1,404.7	1,380.0	1,391.8	1,403.8	1,395.6	1,394.8	1,368.2	1,351.6	1,352.9	1,343.5	1,338.2	1,335.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	9,074.5	9,186.3	9,145.5	9,162.8	9,215.0	9,241.8	9,261.0	9,272.5	9,251.9	9,266.2	9,270.0	9,236.1
2 Securities in bank credit ²	2,323.5	2,309.1	2,294.0	2,346.4	2,401.6	2,438.8	2,465.8	2,480.5	2,474.1	2,476.7	2,460.8	2,420.3
3 Treasury and agency securities ³	1,413.3	1,492.3	1,483.1	1,538.4	1,584.7	1,609.3	1,634.1	1,649.5	1,644.4	1,654.4	1,646.1	1,606.4
4 Mortgage-backed securities (MBS) ⁴	995.2	1,001.8	994.9	1,030.4	1,045.2	1,057.6	1,084.8	1,115.5	1,114.0	1,123.2	1,113.2	1,087.2
5 Non-MBS ⁵	418.1	490.5	488.2	508.1	539.5	551.8	549.2	534.0	530.4	531.1	532.8	519.2
6 Other securities	910.1	816.8	810.9	808.0	816.9	829.5	831.8	831.0	829.7	822.3	814.8	813.9
7 Mortgage-backed securities ⁶	215.5	189.5	183.7	181.5	179.7	175.6	172.6	172.5	174.3	170.4	165.8	165.3
8 Non-MBS ⁷	694.7	627.3	627.2	626.5	637.3	653.9	659.1	658.5	655.4	651.9	649.0	648.6
9 Loans and leases in bank credit ⁸	6,751.1	6,877.2	6,851.5	6,816.3	6,813.4	6,803.0	6,795.2	6,792.0	6,777.8	6,789.5	6,809.2	6,815.8
10 Commercial and industrial loans	1,319.2	1,232.8	1,223.5	1,216.8	1,216.6	1,218.7	1,220.9	1,225.4	1,227.5	1,225.5	1,222.0	1,228.4
11 Real estate loans	3,812.5	3,696.9	3,678.6	3,654.9	3,650.6	3,638.8	3,627.5	3,626.4	3,618.2	3,630.8	3,646.6	3,625.6
12 Revolving home equity loans	605.9	599.0	596.6	596.1	594.5	592.6	590.0	586.7	586.1	585.1	584.8	584.3
13 Closed-end residential loans ⁹	1,546.3	1,513.0	1,508.5	1,499.3	1,507.2	1,510.3	1,517.1	1,531.3	1,525.6	1,544.5	1,562.8	1,543.4
14 Commercial real estate loans ¹⁰	1,660.4	1,584.9	1,573.6	1,559.5	1,548.8	1,535.9	1,520.3	1,508.4	1,506.5	1,501.2	1,499.0	1,497.9
15 Consumer loans	837.1	1,158.9	1,156.9	1,153.2	1,153.9	1,144.0	1,132.7	1,130.5	1,131.6	1,134.7	1,138.5	1,144.0
16 Credit cards and other revolving plans	344.0	634.0	631.9	627.0	625.5	621.1	613.1	611.7	612.5	615.6	619.6	625.1
17 Other consumer loans ¹¹	493.1	524.9	525.0	526.3	528.4	522.9	519.6	518.8	519.0	519.1	518.9	518.8
18 Other loans and leases	782.2	788.6	792.4	791.5	792.3	801.5	814.2	809.6	800.5	798.5	802.1	817.9
19 Fed funds and reverse RPs with nonbanks ¹²	214.4	210.4	209.5	205.2	207.0	213.7	219.0	214.3	205.2	199.9	208.4	218.9
20 All other loans and leases ¹³	567.8	578.3	582.9	586.2	585.3	587.8	595.2	595.3	595.3	598.6	593.7	599.0
21 LESS: Allowance for loan and lease losses	200.7	234.3	231.3	224.5	224.7	222.3	216.1	215.9	214.7	214.5	214.3	213.6
22 Interbank loans ¹²	227.2	155.7	149.1	162.3	174.7	185.0	201.5	200.2	193.6	196.5	192.7	197.4
23 Fed funds and reverse RPs with banks ¹²	161.5	136.9	130.5	142.0	153.2	160.1	167.6	168.1	161.4	165.0	159.9	163.1
24 Loans to commercial banks ¹⁴	65.8	18.8	18.6	20.2	21.4	25.0	33.9	32.2	32.2	31.5	32.8	34.3
25 Cash assets ¹⁵	1,258.7	1,204.0	1,154.7	1,196.8	1,171.9	1,126.0	1,126.9	1,108.5	1,145.1	1,117.1	1,164.7	1,091.6
26 Trading assets ¹⁶	311.6	278.2	287.4	320.4	362.2	402.6	454.8	478.8	478.3	476.0	477.3	501.4
27 Derivatives with a positive fair value ¹⁷	285.4	256.0	263.8	294.6	336.1	372.7	420.7	442.3	445.7	436.8	434.7	453.9
28 Other trading assets	26.2	22.3	23.6	25.8	26.1	29.9	34.1	36.5	32.6	39.2	42.6	47.5
29 Other assets ¹⁸	1,189.4	1,257.5	1,248.1	1,222.9	1,229.7	1,233.6	1,235.7	1,238.8	1,243.3	1,228.3	1,246.1	1,251.2
30 TOTAL ASSETS ¹⁹	11,860.7	11,847.4	11,753.5	11,840.7	11,928.7	11,966.7	12,063.8	12,082.9	12,097.5	12,069.7	12,136.4	12,064.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
31 Deposits	7,699.8	7,688.6	7,697.7	7,712.0	7,759.8	7,804.8	7,871.3	7,933.4	7,922.8	7,940.5	7,949.6	7,978.1
32 Large time deposits	1,897.1	1,763.2	1,758.6	1,772.0	1,791.6	1,793.9	1,800.3	1,772.2	1,759.6	1,743.8	1,756.0	1,743.8
33 Other deposits	5,802.7	5,925.4	5,939.1	5,940.0	5,968.2	6,010.9	6,071.0	6,161.1	6,163.3	6,196.6	6,193.6	6,234.3
34 Borrowings	1,939.4	2,077.2	1,993.3	1,955.6	1,972.0	1,942.7	1,932.2	1,899.6	1,898.5	1,877.3	1,923.4	1,874.4
35 Borrowings from banks in the U.S.	277.4	194.7	195.8	202.8	207.6	212.4	223.4	228.0	221.4	219.9	224.1	233.1
36 Borrowings from others	1,662.0	1,882.5	1,797.6	1,752.8	1,764.4	1,730.3	1,708.8	1,671.6	1,677.1	1,657.3	1,699.3	1,641.3
37 Trading liabilities ²⁰	256.4	244.9	250.4	290.6	343.1	387.2	431.7	433.8	425.8	434.6	440.1	464.4
38 Derivatives with a negative fair value ¹⁷	192.7	186.7	190.0	217.4	251.3	292.0	331.5	353.7	354.8	353.1	351.4	373.0
39 Other trading liabilities	63.7	58.2	60.4	73.1	91.8	95.3	100.1	80.1	71.0	81.5	88.7	91.4
40 Net due to related foreign offices	208.4	38.1	14.1	79.8	33.7	-21.8	-25.4	-46.7	-17.2	-41.8	-43.7	-102.3
41 Other liabilities ²¹	427.6	453.2	443.2	442.0	450.2	479.9	490.1	495.9	499.2	489.6	497.5	480.6
42 TOTAL LIABILITIES ¹⁹	10,531.6	10,502.0	10,398.7	10,480.0	10,558.7	10,592.9	10,699.9	10,715.9	10,729.2	10,700.2	10,767.0	10,695.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,329.2	1,345.4	1,354.8	1,360.6	1,370.0	1,373.8	1,363.9	1,367.0	1,368.3	1,369.5	1,369.4	1,369.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-15.4	0.2	3.5	9.8	14.0	14.1	15.3	12.5	14.7	5.2	2.3	-2.6
45 Securitized consumer loans ²⁴	391.6	21.6	21.3	20.1	19.8	19.6	18.8	18.6	18.6	18.7	18.7	18.7
46 Securitized credit cards and other revolving plans	358.6	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0	14.0
47 Other securitized consumer loans	33.0	6.2	6.0	5.6	5.5	5.5	4.9	4.7	4.6	4.6	4.6	4.6
48 Securitized real estate loans ²⁴	1,411.5	1,376.6	1,381.5	1,383.3	1,371.6	1,368.8	1,352.4	1,362.7	1,367.3	1,365.1	1,363.8	1,363.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	8,225.9	8,437.3	8,398.0	8,420.9	8,427.5	8,425.1	8,430.4	8,424.8	8,418.7	8,430.8	8,439.6	8,396.4
2 Securities in bank credit ²	2,051.8	2,078.6	2,066.5	2,122.8	2,143.8	2,183.3	2,207.0	2,211.7	2,217.3	2,212.7	2,207.5	2,178.8
3 Treasury and agency securities ³	1,305.0	1,410.2	1,401.8	1,448.6	1,469.1	1,503.5	1,523.6	1,528.8	1,536.0	1,538.6	1,535.1	1,506.6
4 Mortgage-backed securities (MBS) ⁴	963.4	984.2	976.4	1,010.6	1,023.6	1,039.8	1,066.7	1,088.4	1,088.5	1,094.8	1,087.2	1,072.7
5 Non-MBS ⁵	341.6	426.0	425.4	438.0	445.5	463.7	456.9	440.5	447.4	443.8	447.9	433.9
6 Other securities	746.8	668.4	664.7	674.1	674.7	679.8	683.4	682.8	681.3	674.1	672.5	672.2
7 Mortgage-backed securities ⁶	208.2	180.3	175.1	174.9	173.1	168.4	165.6	164.2	166.0	163.0	159.1	155.7
8 Non-MBS ⁷	538.6	488.1	489.6	499.2	501.6	511.4	517.7	518.7	515.3	511.1	513.3	516.5
9 Loans and leases in bank credit ⁸	6,174.1	6,358.7	6,331.5	6,298.1	6,283.7	6,241.8	6,223.4	6,213.1	6,201.4	6,218.1	6,232.1	6,217.6
10 Commercial and industrial loans	1,048.4	991.0	987.2	987.7	988.7	985.5	986.4	988.5	987.9	989.2	992.1	994.4
11 Real estate loans	3,759.9	3,662.9	3,644.1	3,618.6	3,611.6	3,598.5	3,584.0	3,579.2	3,578.4	3,585.4	3,591.6	3,574.9
12 Revolving home equity loans	604.2	600.1	597.9	596.2	595.0	592.3	588.5	585.1	584.3	583.9	583.6	581.7
13 Closed-end residential loans ⁹	1,538.0	1,512.3	1,507.8	1,497.4	1,501.7	1,505.2	1,511.3	1,522.7	1,525.0	1,536.2	1,544.8	1,532.4
14 Commercial real estate loans ¹⁰	1,617.6	1,550.5	1,538.4	1,524.9	1,514.8	1,501.0	1,484.2	1,471.5	1,469.1	1,465.2	1,463.3	1,460.8
15 Consumer loans	837.2	1,167.4	1,166.0	1,165.9	1,161.2	1,144.6	1,139.1	1,130.5	1,126.0	1,131.2	1,134.1	1,126.9
16 Credit cards and other revolving plans	342.0	644.6	641.6	637.2	631.4	623.7	619.4	609.9	605.0	608.8	611.4	603.6
17 Other consumer loans ¹¹	495.2	522.7	524.4	528.7	529.8	520.8	519.8	520.7	521.0	522.4	522.7	523.3
18 Other loans and leases	528.5	537.4	534.2	525.9	522.1	513.3	513.8	514.8	509.1	512.4	514.3	521.4
19 Fed funds and reverse RPs with nonbanks ¹²	144.8	136.3	133.2	126.9	121.8	117.3	116.8	118.6	113.1	113.3	114.8	121.1
20 All other loans and leases ¹³	383.7	401.1	401.0	399.0	400.3	396.0	397.1	396.2	396.1	399.1	399.5	400.2
21 LESS: Allowance for loan and lease losses	198.8	229.6	227.3	223.8	223.0	223.3	215.2	214.5	216.5	213.3	211.5	214.2
22 Interbank loans ¹²	188.1	129.3	127.6	136.1	142.1	151.7	169.3	160.4	153.6	150.7	155.6	159.5
23 Fed funds and reverse RPs with banks ¹²	126.9	114.5	112.5	120.0	125.6	131.3	140.4	133.4	126.6	124.9	129.0	130.6
24 Loans to commercial banks ¹⁴	61.2	14.8	15.1	16.1	16.5	20.3	29.0	27.0	27.0	25.8	26.5	28.9
25 Cash assets ¹⁵	871.8	836.7	820.6	804.6	789.7	753.2	771.0	733.1	734.9	716.2	762.4	726.8
26 Trading assets ¹⁶	176.0	169.9	177.5	190.2	196.6	183.8	201.6	184.7	169.0	167.3	166.4	169.7
27 Derivatives with a positive fair value ¹⁷	162.7	159.5	165.7	178.0	185.3	171.5	185.3	168.7	153.5	151.2	147.6	148.7
28 Other trading assets	13.3	10.4	11.8	12.2	11.3	12.4	16.3	16.0	15.6	16.2	18.9	21.0
29 Other assets ¹⁸	1,146.9	1,209.9	1,202.8	1,190.8	1,203.4	1,185.2	1,187.9	1,189.6	1,190.4	1,182.5	1,187.2	1,196.3
30 TOTAL ASSETS ¹⁹	10,409.9	10,553.6	10,499.3	10,518.8	10,536.2	10,475.8	10,545.0	10,478.0	10,450.2	10,434.3	10,499.7	10,434.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
31 Deposits	6,666.9	6,709.8	6,730.7	6,738.8	6,758.1	6,797.1	6,826.3	6,847.0	6,860.8	6,837.8	6,824.7	6,833.3
32 Large time deposits	907.8	833.3	830.2	806.9	794.6	787.5	777.3	758.2	746.9	739.2	736.1	736.6
33 Other deposits	5,759.1	5,876.5	5,900.4	5,931.9	5,963.5	6,009.6	6,049.0	6,088.8	6,113.9	6,098.6	6,088.6	6,096.7
34 Borrowings	1,393.0	1,549.8	1,487.0	1,466.5	1,450.4	1,393.7	1,381.3	1,350.3	1,345.3	1,339.4	1,378.4	1,329.3
35 Borrowings from banks in the U.S.	248.0	161.8	160.8	167.7	168.3	174.4	186.7	195.4	193.5	189.4	198.0	206.2
36 Borrowings from others	1,145.0	1,388.0	1,326.2	1,298.8	1,282.1	1,219.2	1,194.6	1,154.9	1,151.9	1,150.0	1,180.4	1,123.1
37 Trading liabilities ²⁰	121.3	131.6	133.8	151.2	166.6	157.6	174.7	141.2	119.6	127.4	130.5	136.0
38 Derivatives with a negative fair value ¹⁷	78.8	90.6	90.6	101.1	105.5	97.9	105.2	89.7	74.1	79.0	74.9	78.1
39 Other trading liabilities	42.5	41.0	43.1	50.1	61.1	59.7	69.5	51.6	45.5	48.4	55.5	57.9
40 Net due to related foreign offices	530.4	376.9	380.3	400.0	392.7	380.1	400.1	359.3	331.6	346.4	359.3	365.4
41 Other liabilities ²¹	387.7	402.2	400.7	402.8	408.6	421.7	429.6	430.4	432.8	424.3	433.2	412.5
42 TOTAL LIABILITIES ¹⁹	9,099.3	9,170.3	9,132.4	9,159.4	9,176.4	9,150.2	9,212.1	9,128.3	9,090.2	9,075.3	9,126.1	9,076.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,310.6	1,383.3	1,366.9	1,359.5	1,359.8	1,325.6	1,333.0	1,349.7	1,360.0	1,358.9	1,373.6	1,357.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-2.1	8.3	11.4	17.4	20.9	20.7	21.6	19.3	21.7	12.2	9.7	5.2
45 Securitized consumer loans ²⁴	394.0	22.0	21.8	20.9	20.7	20.2	18.1	18.0	18.0	18.0	18.1	18.0
46 Securitized credit cards and other revolving plans	361.2	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.4	13.5	13.5	13.6
47 Other securitized consumer loans	32.8	6.4	6.1	5.8	5.7	5.5	4.9	4.6	4.6	4.5	4.5	4.4
48 Securitized real estate loans ²⁴	1,404.7	1,380.0	1,391.8	1,403.8	1,395.6	1,394.8	1,368.2	1,351.6	1,352.9	1,343.5	1,338.2	1,335.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	8,261.1	8,416.1	8,375.2	8,375.7	8,415.6	8,431.6	8,440.8	8,462.6	8,450.7	8,469.8	8,475.0	8,435.7
2 Securities in bank credit ²	2,066.6	2,074.0	2,062.3	2,110.4	2,155.0	2,183.7	2,213.2	2,229.9	2,226.8	2,228.8	2,214.5	2,177.1
3 Treasury and agency securities ³	1,315.8	1,397.3	1,392.6	1,440.4	1,480.7	1,498.8	1,525.3	1,543.9	1,542.1	1,550.0	1,543.7	1,505.6
4 Mortgage-backed securities (MBS) ⁴	967.2	979.7	973.1	1,007.5	1,023.5	1,036.4	1,063.4	1,094.3	1,092.9	1,102.6	1,093.8	1,067.6
5 Non-MBS ⁵	348.7	417.6	419.5	432.9	457.2	462.4	461.9	449.5	449.2	447.4	449.9	438.0
6 Other securities	750.7	676.7	669.7	670.0	674.3	684.9	687.9	686.0	684.7	678.8	670.8	671.4
7 Mortgage-backed securities ⁶	207.6	181.6	175.8	173.5	171.6	167.6	164.5	163.7	165.5	161.8	157.1	156.4
8 Non-MBS ⁷	543.2	495.1	493.9	496.5	502.7	517.3	523.4	522.3	519.2	517.0	513.6	515.0
9 Loans and leases in bank credit ⁸	6,194.5	6,342.1	6,312.9	6,265.2	6,260.6	6,247.9	6,227.6	6,232.7	6,223.9	6,241.0	6,260.5	6,258.6
10 Commercial and industrial loans	1,053.1	993.5	985.0	981.4	982.2	986.0	988.6	992.9	995.1	994.0	990.9	994.9
11 Real estate loans	3,770.4	3,658.7	3,640.9	3,617.8	3,613.9	3,602.1	3,591.3	3,589.6	3,581.3	3,594.0	3,610.0	3,588.5
12 Revolving home equity loans	605.7	598.8	596.4	595.9	594.3	592.4	589.8	586.4	585.8	584.9	584.5	584.0
13 Closed-end residential loans ⁹	1,543.7	1,510.6	1,506.2	1,497.1	1,505.0	1,508.1	1,514.9	1,529.1	1,523.4	1,542.3	1,560.6	1,541.2
14 Commercial real estate loans ¹⁰	1,621.0	1,549.3	1,538.2	1,524.8	1,514.6	1,501.6	1,486.6	1,474.1	1,472.0	1,466.8	1,464.8	1,463.3
15 Consumer loans	835.8	1,157.5	1,155.5	1,151.8	1,152.5	1,142.5	1,131.1	1,129.0	1,130.0	1,133.2	1,136.9	1,142.4
16 Credit cards and other revolving plans	344.0	634.0	631.9	627.0	625.5	621.1	613.1	611.7	612.5	615.6	619.6	625.1
17 Other consumer loans ¹¹	491.8	523.5	523.6	524.8	526.9	521.4	518.0	517.3	517.5	517.6	517.3	517.3
18 Other loans and leases	535.3	532.3	531.5	514.1	512.1	517.3	516.6	521.2	517.4	519.7	522.8	532.8
19 Fed funds and reverse RPs with nonbanks ¹²	146.3	135.1	130.4	116.2	114.0	118.4	116.1	120.2	116.8	115.9	121.1	127.0
20 All other loans and leases ¹³	388.9	397.2	401.1	398.0	398.1	398.8	400.5	401.0	400.6	403.8	401.7	405.7
21 LESS: Allowance for loan and lease losses	198.8	232.8	229.8	223.1	223.4	221.0	214.8	214.6	213.4	213.2	213.1	212.3
22 Interbank loans ¹²	194.1	122.6	121.4	128.8	140.1	153.3	168.4	166.0	161.0	157.6	159.8	168.1
23 Fed funds and reverse RPs with banks ¹²	131.8	107.9	106.9	113.0	123.5	133.1	139.3	138.5	133.6	130.4	131.5	138.0
24 Loans to commercial banks ¹⁴	62.3	14.7	14.5	15.8	16.6	20.2	29.1	27.5	27.4	27.2	28.3	30.1
25 Cash assets ¹⁵	894.0	841.7	808.9	780.9	743.6	746.8	760.7	752.7	738.7	755.6	762.7	783.7
26 Trading assets ¹⁶	184.9	166.5	170.6	180.8	190.5	185.5	204.1	192.3	183.6	181.3	177.0	175.9
27 Derivatives with a positive fair value ¹⁷	171.8	156.3	158.8	168.4	178.9	173.3	189.4	176.3	167.3	165.2	158.2	155.7
28 Other trading assets	13.1	10.3	11.8	12.4	11.6	12.3	14.7	15.9	16.2	16.1	18.9	20.2
29 Other assets ¹⁸	1,145.1	1,204.4	1,199.5	1,185.3	1,190.2	1,186.7	1,187.6	1,187.7	1,191.1	1,182.2	1,190.3	1,200.9
30 TOTAL ASSETS ¹⁹	10,480.4	10,518.5	10,445.9	10,428.4	10,456.6	10,482.9	10,546.8	10,546.6	10,511.6	10,533.3	10,551.7	10,552.0

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)

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15	
LIABILITIES													
31 Deposits	6,684.4	6,705.4	6,716.6	6,697.9	6,711.3	6,753.6	6,801.3	6,868.1	6,856.5	6,886.6	6,876.2	6,917.2	
32 Large time deposits	914.6	825.8	822.2	808.4	799.1	791.9	784.0	764.1	750.3	746.7	740.3	742.3	
33 Other deposits	5,769.8	5,879.6	5,894.4	5,889.6	5,912.2	5,961.6	6,017.3	6,104.0	6,106.2	6,139.9	6,135.9	6,174.9	
34 Borrowings	1,392.0	1,565.4	1,481.8	1,432.9	1,428.7	1,410.5	1,388.6	1,350.2	1,344.4	1,335.3	1,359.9	1,323.8	
35 Borrowings from banks in the U.S.	243.3	163.0	162.0	166.9	167.5	175.2	187.8	191.9	189.3	183.8	189.1	198.8	
36 Borrowings from others	1,148.7	1,402.4	1,319.7	1,266.0	1,261.3	1,235.2	1,200.8	1,158.3	1,155.1	1,151.5	1,170.7	1,125.0	
37 Trading liabilities ²⁰	130.1	128.7	130.5	148.3	167.0	163.7	174.2	149.0	134.6	143.5	141.6	142.1	
38 Derivatives with a negative fair value ¹⁷	83.3	91.3	89.7	97.3	99.7	96.2	104.1	92.3	82.0	87.2	80.7	81.1	
39 Other trading liabilities	46.8	37.4	40.8	51.0	67.3	67.5	70.1	56.7	52.6	56.3	60.9	61.0	
40 Net due to related foreign offices	550.3	376.3	369.6	395.7	377.7	359.9	384.2	374.0	367.5	364.4	366.3	377.2	
41 Other liabilities ²¹	397.4	400.3	395.7	395.9	404.9	424.4	437.5	441.3	443.2	437.1	441.3	425.6	
42 TOTAL LIABILITIES ¹⁹	9,154.2	9,176.0	9,094.1	9,070.7	9,089.6	9,112.1	9,185.8	9,182.6	9,146.2	9,166.8	9,185.3	9,185.9	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,326.2	1,342.4	1,351.8	1,357.7	1,367.0	1,370.8	1,360.9	1,364.0	1,365.3	1,366.5	1,366.4	1,366.0	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	-2.1	8.3	11.4	17.4	20.9	20.7	21.6	19.3	21.7	12.2	9.7	5.2	
45 Securitized consumer loans ²⁴	391.6	21.6	21.3	20.1	19.8	19.6	18.8	18.6	18.6	18.7	18.7	18.7	
46 Securitized credit cards and other revolving plans	358.6	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0	14.0	
47 Other securitized consumer loans	33.0	6.2	6.0	5.6	5.5	5.5	4.9	4.7	4.6	4.6	4.6	4.6	
48 Securitized real estate loans ²⁴	1,411.5	1,376.6	1,381.5	1,383.3	1,371.6	1,368.8	1,352.4	1,362.7	1,367.3	1,365.1	1,363.8	1,363.8	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15	
ASSETS													
1 Bank credit	5,192.3	5,427.2	5,394.2	5,404.3	5,412.9	5,412.2	5,426.8	5,415.5	5,400.6	5,406.9	5,409.1	5,374.7	
2 Securities in bank credit ²	1,392.7	1,429.3	1,415.2	1,455.3	1,480.9	1,503.0	1,531.8	1,522.5	1,521.5	1,512.5	1,503.7	1,471.6	
3 Treasury and agency securities ³	860.9	948.5	938.3	976.1	1,003.3	1,021.7	1,049.6	1,044.7	1,047.4	1,043.1	1,039.3	1,009.2	
4 Mortgage-backed securities (MBS) ⁴	683.8	698.9	687.8	716.8	729.8	745.0	766.2	781.8	779.4	781.3	773.6	756.7	
5 Non-MBS ⁵	177.0	249.6	250.5	259.3	273.5	276.7	283.5	262.9	268.0	261.8	265.7	252.5	
6 Other securities	531.9	480.8	476.9	479.1	477.6	481.3	482.1	477.8	474.1	469.4	464.3	462.4	
7 Mortgage-backed securities ⁶	178.6	153.3	148.9	146.3	144.7	140.8	138.9	137.4	138.5	136.3	132.5	129.4	
8 Non-MBS ⁷	353.3	327.5	328.0	332.8	332.9	340.5	343.2	340.4	335.6	333.0	331.9	333.0	
9 Loans and leases in bank credit ⁸	3,799.6	3,997.9	3,979.0	3,949.1	3,932.0	3,909.2	3,895.0	3,893.0	3,879.1	3,894.4	3,905.5	3,903.1	
10 Commercial and industrial loans	652.9	608.1	603.6	604.1	605.8	604.1	603.9	606.2	605.9	607.4	609.3	612.0	
11 Real estate loans	2,123.7	2,063.0	2,053.5	2,036.1	2,031.9	2,035.7	2,025.8	2,025.7	2,019.9	2,031.6	2,038.7	2,032.3	
12 Revolving home equity loans	485.3	479.5	477.6	475.8	474.4	471.8	468.0	461.4	455.2	455.2	455.4	454.3	
13 Closed-end residential loans ⁹	1,012.4	990.0	987.4	976.0	978.1	990.2	994.5	1,008.3	1,010.9	1,023.0	1,031.0	1,026.1	
14 Commercial real estate loans ¹⁰	625.9	593.5	588.5	584.3	579.4	573.6	563.2	556.0	553.7	553.4	552.3	552.0	
15 Consumer loans	614.2	911.5	910.9	906.6	897.3	881.1	873.7	867.3	862.9	865.6	865.0	859.2	
16 Credit cards and other revolving plans	264.4	535.4	533.9	526.4	519.8	512.8	507.4	500.6	496.0	498.2	497.6	490.2	
17 Other consumer loans ¹¹	349.8	376.1	377.1	380.2	377.6	368.3	366.3	366.7	366.9	367.4	367.4	369.0	
18 Other loans and leases	408.8	415.3	410.9	402.3	396.9	388.3	391.6	393.8	390.4	389.8	392.5	399.6	
19 Fed funds and reverse RPs with nonbanks ¹²	142.9	135.0	131.2	125.6	120.2	114.3	115.1	116.5	111.9	111.0	111.3	117.5	
20 All other loans and leases ¹³	265.9	280.3	279.7	276.7	276.8	274.0	276.5	277.4	278.5	278.7	281.2	282.1	
21 LESS: Allowance for loan and lease losses	143.2	173.7	170.3	165.4	166.2	163.2	158.0	156.3	157.7	154.0	151.4	153.8	
22 Interbank loans ¹²	126.3	73.8	75.2	84.0	89.9	94.9	116.9	104.6	105.7	103.9	104.9	105.1	
23 Fed funds and reverse RPs with banks ¹²	70.8	62.0	63.4	71.1	76.8	78.0	91.3	79.9	81.2	79.1	79.6	77.2	
24 Loans to commercial banks ¹⁴	55.5	11.8	11.8	12.9	13.1	16.8	25.7	24.6	24.5	24.8	25.3	27.8	
25 Cash assets ¹⁵	611.5	552.1	526.2	511.4	482.0	452.5	453.1	433.1	431.9	426.0	463.5	437.1	
26 Trading assets ¹⁶	167.3	164.0	171.5	184.0	189.6	177.2	194.7	178.4	162.9	161.5	160.9	164.1	
27 Derivatives with a positive fair value ¹⁷	156.8	153.7	159.7	171.6	178.6	165.1	178.8	162.7	147.6	145.7	142.3	143.5	
28 Other trading assets	10.4	10.3	11.8	12.4	11.0	12.1	15.9	15.7	15.3	15.8	18.5	20.6	
29 Other assets ¹⁸	891.5	937.2	928.9	914.3	926.0	910.5	912.6	915.8	915.8	906.7	910.7	915.5	
30 TOTAL ASSETS ¹⁹	6,845.7	6,980.6	6,925.7	6,932.6	6,934.2	6,884.2	6,946.1	6,891.1	6,859.2	6,851.0	6,897.8	6,842.6	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15	
LIABILITIES													
31 Deposits	4,022.1	4,052.5	4,070.3	4,068.7	4,082.7	4,104.8	4,120.2	4,143.2	4,160.1	4,143.4	4,132.6	4,147.5	
32 Large time deposits	436.7	368.7	364.5	351.9	344.0	338.1	331.9	316.8	305.3	302.1	298.6	301.1	
33 Other deposits	3,585.4	3,683.7	3,705.8	3,716.8	3,738.7	3,766.6	3,788.3	3,826.5	3,854.8	3,841.3	3,834.0	3,846.4	
34 Borrowings	969.7	1,159.0	1,096.8	1,082.5	1,062.9	1,020.8	1,013.8	988.8	977.9	983.4	1,013.4	966.0	
35 Borrowings from banks in the U.S.	144.1	78.1	80.8	86.6	85.9	95.8	108.7	118.5	112.2	116.3	120.4	126.5	
36 Borrowings from others	825.6	1,080.9	1,016.0	995.9	977.1	925.0	905.1	870.3	865.7	867.1	892.9	839.5	
37 Trading liabilities ²⁰	116.9	127.0	129.3	146.3	161.2	151.1	169.5	136.5	115.1	123.1	126.3	131.9	
38 Derivatives with a negative fair value ¹⁷	75.3	86.9	87.2	97.0	101.1	92.2	100.9	85.6	70.2	75.3	71.5	74.9	
39 Other trading liabilities	41.6	40.1	42.2	49.3	60.2	58.9	68.6	50.9	44.9	47.8	54.8	57.1	
40 Net due to related foreign offices	487.4	330.1	329.8	349.6	343.6	330.2	343.6	307.4	281.8	292.2	313.0	316.8	
41 Other liabilities ²¹	322.4	335.0	334.9	338.0	342.6	354.5	356.4	359.0	361.7	353.9	361.7	339.8	
42 TOTAL LIABILITIES ¹⁹	5,918.6	6,003.6	5,961.1	5,985.1	5,993.1	5,961.4	6,003.6	5,934.9	5,896.6	5,896.0	5,947.0	5,902.0	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	927.2	977.0	964.6	947.6	941.1	922.8	942.6	956.2	962.6	955.0	950.8	940.5	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	-4.3	5.3	7.7	12.8	15.3	15.2	16.3	14.2	16.4	7.8	5.7	1.2	
45 Securitized consumer loans ²⁴	308.0	6.3	6.1	5.6	5.6	5.4	4.8	4.5	4.5	4.5	4.5	4.4	
46 Securitized credit cards and other revolving plans	276.1	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	31.8	6.3	6.1	5.6	5.6	5.4	4.8	4.5	4.5	4.5	4.5	4.4	
48 Securitized real estate loans ²⁴	1,378.1	1,363.3	1,376.3	1,389.9	1,380.8	1,369.5	1,334.0	1,326.9	1,330.7	1,323.1	1,319.2	1,317.8	

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

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	5,217.7	5,405.6	5,368.4	5,369.5	5,406.2	5,424.4	5,432.4	5,445.3	5,426.3	5,443.9	5,446.9	5,414.2
2 Securities in bank credit ²	1,406.2	1,416.5	1,404.8	1,448.2	1,490.6	1,514.7	1,535.9	1,539.8	1,532.2	1,532.0	1,516.3	1,477.5
3 Treasury and agency securities ³	872.0	932.0	927.6	972.8	1,013.9	1,030.0	1,050.7	1,060.5	1,055.6	1,059.7	1,052.9	1,014.8
4 Mortgage-backed securities (MBS) ⁴	688.6	691.9	685.3	716.4	732.1	742.9	765.2	788.5	785.1	791.5	783.9	757.9
5 Non-MBS ⁵	183.4	240.1	242.4	256.3	281.8	287.1	285.6	272.0	270.5	268.2	269.0	256.9
6 Other securities	534.2	484.6	477.2	475.5	476.7	484.7	485.1	479.3	476.6	472.3	463.4	462.8
7 Mortgage-backed securities ⁶	177.7	154.1	148.4	146.0	144.1	140.5	138.0	136.8	138.2	135.1	130.3	129.4
8 Non-MBS ⁷	356.4	330.5	328.8	329.5	332.6	344.2	347.1	342.5	338.4	337.3	333.2	333.3
9 Loans and leases in bank credit ⁸	3,811.5	3,989.0	3,963.5	3,921.2	3,915.6	3,909.7	3,896.6	3,905.5	3,894.1	3,912.0	3,930.6	3,936.6
10 Commercial and industrial loans	656.9	609.3	601.2	599.3	601.3	603.9	605.8	609.8	611.7	611.6	609.1	612.7
11 Real estate loans	2,129.6	2,063.3	2,053.1	2,034.9	2,033.2	2,034.4	2,028.2	2,032.0	2,020.7	2,038.1	2,052.8	2,041.3
12 Revolving home equity loans	486.7	478.8	476.9	476.0	474.4	472.5	469.9	462.7	456.6	455.8	455.5	455.3
13 Closed-end residential loans ⁹	1,015.3	990.5	986.8	975.1	979.6	989.6	994.4	1,011.8	1,008.6	1,027.5	1,043.5	1,032.5
14 Commercial real estate loans ¹⁰	627.5	594.1	589.4	583.9	579.2	572.3	563.9	557.4	555.6	554.8	553.8	553.5
15 Consumer loans	612.5	904.3	901.2	895.7	892.1	880.5	869.5	866.3	866.2	868.6	869.6	874.3
16 Credit cards and other revolving plans	266.2	526.5	524.3	518.9	516.3	512.3	505.1	502.9	502.9	505.5	506.5	510.2
17 Other consumer loans ¹¹	346.4	377.9	376.9	376.8	375.8	368.2	364.4	363.4	363.3	363.1	363.1	364.1
18 Other loans and leases	412.5	412.1	408.0	391.3	389.0	390.8	393.0	397.5	395.5	393.6	399.1	408.4
19 Fed funds and reverse RPs with nonbanks ¹²	144.4	133.9	127.7	114.9	112.4	114.5	114.6	118.1	115.3	113.1	117.6	123.5
20 All other loans and leases ¹³	268.1	278.2	280.4	276.5	276.6	276.3	278.4	279.4	280.2	280.5	281.5	284.9
21 LESS: Allowance for loan and lease losses	143.9	174.0	171.3	164.7	165.1	163.5	157.6	157.3	156.3	156.1	155.7	155.1
22 Interbank loans ¹²	130.4	69.8	71.6	80.1	90.6	96.5	117.6	108.3	112.5	106.1	105.7	108.3
23 Fed funds and reverse RPs with banks ¹²	73.4	58.3	60.2	67.4	77.0	79.4	90.8	82.9	87.3	80.1	79.1	79.6
24 Loans to commercial banks ¹⁴	57.1	11.5	11.4	12.7	13.5	17.2	26.8	25.5	25.2	25.9	26.6	28.6
25 Cash assets ¹⁵	622.9	560.0	522.3	497.0	449.2	446.1	448.5	440.9	427.1	448.7	457.6	474.1
26 Trading assets ¹⁶	176.3	160.4	164.5	174.4	184.0	178.9	197.4	185.9	177.2	175.3	171.1	170.1
27 Derivatives with a positive fair value ¹⁷	165.8	150.4	152.9	162.3	172.6	166.8	182.8	170.2	161.2	159.3	152.5	150.2
28 Other trading assets	10.5	10.0	11.5	12.1	11.4	12.1	14.6	15.8	16.0	16.0	18.7	19.9
29 Other assets ¹⁸	888.2	930.8	925.4	910.6	916.5	911.6	913.0	912.5	914.5	906.1	915.3	920.8
30 TOTAL ASSETS ¹⁹	6,891.6	6,952.7	6,880.8	6,866.8	6,881.4	6,894.0	6,951.3	6,935.7	6,901.3	6,924.0	6,940.9	6,932.3

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)

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
31 Deposits	4,037.5	4,046.8	4,061.8	4,041.1	4,048.1	4,077.5	4,111.2	4,160.3	4,159.6	4,176.5	4,164.4	4,199.7
32 Large time deposits	441.3	364.3	362.0	353.9	347.8	341.9	336.3	320.1	306.8	306.6	300.4	303.7
33 Other deposits	3,596.3	3,682.6	3,699.8	3,687.2	3,700.3	3,735.6	3,775.0	3,840.2	3,852.8	3,869.9	3,864.1	3,896.0
34 Borrowings	970.0	1,172.1	1,093.4	1,054.3	1,048.0	1,035.2	1,020.5	988.5	974.7	979.4	998.6	961.6
35 Borrowings from banks in the U.S.	143.5	76.5	81.4	87.9	89.0	99.3	111.4	117.6	109.4	112.9	114.4	122.0
36 Borrowings from others	826.5	1,095.6	1,012.1	966.4	959.0	935.9	909.1	870.8	865.4	866.5	884.2	839.6
37 Trading liabilities ²⁰	125.6	124.2	125.9	143.5	162.0	158.6	168.9	144.2	129.8	138.9	137.0	137.5
38 Derivatives with a negative fair value ¹⁷	79.8	87.6	86.0	93.2	95.5	91.9	99.6	88.2	77.9	83.3	76.9	77.5
39 Other trading liabilities	45.9	36.6	39.9	50.3	66.5	66.7	69.3	56.0	51.9	55.5	60.1	60.0
40 Net due to related foreign offices	506.3	330.7	319.0	345.9	329.0	308.2	333.1	321.6	314.9	307.8	317.6	326.0
41 Other liabilities ²¹	330.0	334.2	330.2	328.1	333.5	352.1	366.4	367.6	368.3	364.0	367.8	351.2
42 TOTAL LIABILITIES ¹⁹	5,969.4	6,008.0	5,930.3	5,912.9	5,920.6	5,931.5	6,000.2	5,982.1	5,947.5	5,966.5	5,985.4	5,976.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	922.2	944.6	950.4	953.9	960.7	962.5	951.1	953.6	953.8	957.5	955.5	956.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-4.3	5.3	7.7	12.8	15.3	15.2	16.3	14.2	16.4	7.8	5.7	1.2
45 Securitized consumer loans ²⁴	304.8	6.1	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	4.6
46 Securitized credit cards and other revolving plans	272.7	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	32.1	6.1	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	4.6
48 Securitized real estate loans ²⁴	1,389.0	1,356.0	1,360.9	1,363.3	1,351.7	1,348.9	1,332.8	1,343.3	1,347.9	1,345.7	1,344.4	1,344.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	3,033.6	3,010.0	3,003.9	3,016.6	3,014.6	3,012.9	3,003.6	3,009.3	3,018.1	3,023.9	3,030.5	3,021.8
2 Securities in bank credit ²	659.1	649.3	651.3	667.5	663.0	680.3	675.2	689.2	695.8	700.2	703.9	707.2
3 Treasury and agency securities ³	444.1	461.7	463.5	472.5	465.8	481.8	474.0	484.1	488.5	495.5	495.8	497.4
4 Mortgage-backed securities (MBS) ⁴	279.5	285.3	288.6	293.8	293.8	294.7	300.6	306.6	309.1	313.5	313.6	316.0
5 Non-MBS ⁵	164.6	176.4	174.9	178.8	172.0	187.1	173.4	177.5	179.4	182.0	182.2	181.4
6 Other securities	215.0	187.6	187.8	195.0	197.2	198.4	201.2	205.1	207.2	204.7	208.1	209.8
7 Mortgage-backed securities ⁶	29.6	27.0	26.2	28.6	28.4	27.5	26.7	26.8	27.5	26.6	26.7	26.3
8 Non-MBS ⁷	185.3	160.6	161.6	166.4	168.8	170.9	174.5	178.3	179.7	178.1	181.5	183.5
9 Loans and leases in bank credit ⁸	2,374.5	2,360.7	2,352.5	2,349.1	2,351.7	2,332.6	2,328.4	2,320.1	2,322.3	2,323.7	2,326.6	2,314.6
10 Commercial and industrial loans	395.6	382.9	383.5	383.6	382.8	381.4	382.5	382.4	381.9	381.8	382.7	382.4
11 Real estate loans	1,636.2	1,599.9	1,590.6	1,582.6	1,579.7	1,562.8	1,558.2	1,553.5	1,558.5	1,553.7	1,553.0	1,542.7
12 Revolving home equity loans	118.9	120.6	120.3	120.4	120.6	120.5	120.4	123.7	129.1	128.7	128.2	127.4
13 Closed-end residential loans ⁹	525.6	522.4	520.4	521.4	523.6	514.9	516.8	514.4	514.0	513.2	513.8	506.4
14 Commercial real estate loans ¹⁰	991.7	957.0	949.9	940.7	935.5	927.3	921.0	915.4	915.4	911.9	910.9	908.8
15 Consumer loans	223.0	255.9	255.1	259.3	263.9	263.4	265.5	263.2	263.1	265.6	269.1	267.7
16 Credit cards and other revolving plans	77.7	109.3	107.7	110.8	111.7	110.9	112.0	109.3	109.0	110.5	113.8	113.4
17 Other consumer loans ¹¹	145.4	146.6	147.3	148.5	152.2	152.5	153.5	153.9	154.1	155.0	155.3	154.3
18 Other loans and leases	119.7	122.1	123.3	123.6	125.2	125.0	122.3	121.0	118.7	122.6	121.8	121.8
19 Fed funds and reverse RPs with nonbanks ¹²	1.9	1.3	2.0	1.3	1.7	3.0	1.7	2.1	1.2	2.3	3.5	3.6
20 All other loans and leases ¹³	117.8	120.8	121.3	122.3	123.5	122.0	120.5	118.9	117.5	120.3	118.4	118.2
21 LESS: Allowance for loan and lease losses	55.7	55.9	57.0	58.5	56.9	60.2	57.2	58.2	58.8	59.3	60.1	60.4
22 Interbank loans ¹²	61.8	55.5	52.3	52.1	52.2	56.8	52.4	55.8	47.9	46.8	50.6	54.4
23 Fed funds and reverse RPs with banks ¹²	56.2	52.5	49.1	49.0	48.8	53.3	49.1	53.5	45.4	45.8	49.4	53.4
24 Loans to commercial banks ¹⁴	5.6	3.0	3.2	3.2	3.4	3.5	3.3	2.4	2.5	1.0	1.2	1.0
25 Cash assets ¹⁵	260.3	284.6	294.4	293.2	307.7	300.7	317.9	299.9	303.1	290.2	298.8	289.7
26 Trading assets ¹⁶	8.8	5.9	6.0	6.2	7.0	6.6	6.9	6.4	6.1	5.8	5.5	5.6
27 Derivatives with a positive fair value ¹⁷	5.9	5.8	6.0	6.4	6.7	6.3	6.5	6.0	5.8	5.5	5.2	5.2
28 Other trading assets	2.9	0.1	0.0	-0.2	0.3	0.3	0.4	0.3	0.3	0.4	0.3	0.5
29 Other assets ¹⁸	255.4	272.7	273.9	276.5	277.3	274.7	275.3	273.7	274.6	275.8	276.5	280.8
30 TOTAL ASSETS ¹⁹	3,564.2	3,572.9	3,573.6	3,586.2	3,602.0	3,591.6	3,598.9	3,586.9	3,591.0	3,583.3	3,601.9	3,591.9

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)

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
31 Deposits	2,644.9	2,657.3	2,660.4	2,670.1	2,675.4	2,692.3	2,706.1	2,703.8	2,700.7	2,694.4	2,692.1	2,685.8
32 Large time deposits	471.1	464.6	465.7	455.0	450.6	449.4	445.4	441.4	441.6	437.1	437.5	435.5
33 Other deposits	2,173.7	2,192.7	2,194.7	2,215.1	2,224.8	2,243.0	2,260.7	2,262.3	2,259.1	2,257.3	2,254.6	2,250.3
34 Borrowings	423.3	390.8	390.2	384.1	387.5	372.8	367.5	361.5	367.4	356.0	365.0	363.3
35 Borrowings from banks in the U.S.	103.9	83.7	80.0	81.1	82.4	78.6	78.0	76.9	81.2	73.1	77.6	79.7
36 Borrowings from others	319.4	307.1	310.2	303.0	305.1	294.2	289.5	284.6	286.2	282.9	287.4	283.6
37 Trading liabilities ²⁰	4.4	4.6	4.4	4.9	5.3	6.5	5.3	4.7	4.6	4.3	4.2	4.1
38 Derivatives with a negative fair value ¹⁷	3.5	3.7	3.5	4.1	4.4	5.7	4.3	4.1	4.0	3.7	3.4	3.2
39 Other trading liabilities	0.9	0.9	1.0	0.8	0.9	0.8	0.9	0.7	0.6	0.7	0.7	0.9
40 Net due to related foreign offices	42.9	46.8	50.5	50.4	49.1	49.9	56.5	52.0	49.8	54.2	46.3	48.6
41 Other liabilities ²¹	65.3	67.2	65.7	64.8	66.0	67.2	73.2	71.4	71.1	70.5	71.5	72.7
42 TOTAL LIABILITIES ¹⁹	3,180.7	3,166.6	3,171.3	3,174.3	3,183.3	3,188.8	3,208.5	3,193.4	3,193.6	3,179.4	3,179.1	3,174.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	383.4	406.3	402.2	411.9	418.7	402.8	390.4	393.6	397.4	403.9	422.8	417.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	2.2	3.0	3.8	4.6	5.5	5.5	5.2	5.2	5.3	4.4	4.0	4.0
45 Securitized consumer loans ²⁴	86.0	15.6	15.7	15.2	15.0	14.8	13.3	13.4	13.5	13.5	13.6	13.6
46 Securitized credit cards and other revolving plans	85.0	15.6	15.7	15.1	14.9	14.7	13.3	13.4	13.4	13.5	13.5	13.6
47 Other securitized consumer loans	1.0	0.0	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
48 Securitized real estate loans ²⁴	26.7	16.7	15.6	13.9	14.7	25.3	34.2	24.7	22.3	20.4	19.0	18.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15	
ASSETS													
1 Bank credit	3,043.4	3,010.6	3,006.9	3,006.2	3,009.5	3,007.2	3,008.4	3,017.3	3,024.5	3,025.8	3,028.1	3,021.5	
2 Securities in bank credit ²	660.4	657.5	657.5	662.2	664.4	669.0	677.4	690.1	694.7	696.9	698.2	699.5	
3 Treasury and agency securities ³	443.8	465.4	464.9	467.7	466.8	468.8	474.6	483.4	486.6	490.4	490.9	490.8	
4 Mortgage-backed securities (MBS) ⁴	278.6	287.9	287.8	291.0	291.4	293.5	298.2	305.9	307.8	311.2	310.0	309.7	
5 Non-MBS ⁵	165.3	177.5	177.1	176.6	175.4	175.2	176.4	177.5	178.7	179.2	180.9	181.2	
6 Other securities	216.5	192.1	192.5	194.6	197.6	200.2	202.8	206.7	208.1	206.5	207.3	208.7	
7 Mortgage-backed securities ⁶	29.8	27.5	27.5	27.5	27.5	27.2	26.5	26.9	27.3	26.7	26.8	27.0	
8 Non-MBS ⁷	186.7	164.7	165.1	167.0	170.1	173.1	176.3	179.8	180.8	179.7	180.5	181.7	
9 Loans and leases in bank credit ⁸	2,383.0	2,353.1	2,349.4	2,344.0	2,345.1	2,338.2	2,331.0	2,327.1	2,329.8	2,329.0	2,329.9	2,322.0	
10 Commercial and industrial loans	396.2	384.3	383.9	382.1	381.0	382.1	382.8	383.1	383.5	382.4	381.8	382.2	
11 Real estate loans	1,640.8	1,595.5	1,587.7	1,582.9	1,580.7	1,567.7	1,563.1	1,557.6	1,560.6	1,555.9	1,557.1	1,547.3	
12 Revolving home equity loans	119.0	120.1	119.5	119.9	119.9	119.9	119.9	123.7	129.3	129.1	129.0	128.8	
13 Closed-end residential loans ⁹	528.4	520.2	519.4	522.1	525.3	518.4	520.4	517.3	514.9	514.8	517.1	508.7	
14 Commercial real estate loans ¹⁰	993.4	955.2	948.8	940.9	935.4	929.4	922.8	916.6	916.5	912.0	911.0	909.8	
15 Consumer loans	223.3	253.2	254.3	256.1	260.4	261.9	261.6	262.7	263.8	264.6	267.3	268.1	
16 Credit cards and other revolving plans	77.8	107.6	107.6	108.1	109.3	108.8	108.0	108.8	109.6	110.1	113.1	114.9	
17 Other consumer loans ¹¹	145.4	145.6	146.7	148.1	151.1	153.2	153.6	153.9	154.2	154.5	154.2	153.2	
18 Other loans and leases	122.7	120.1	123.5	122.8	123.1	126.5	123.6	123.7	121.9	126.1	123.7	124.4	
19 Fed funds and reverse RPs with nonbanks ¹²	1.9	1.2	2.8	1.3	1.6	3.9	1.4	2.1	1.5	2.8	3.5	3.5	
20 All other loans and leases ¹³	120.9	119.0	120.7	121.5	121.5	122.6	122.1	121.6	120.4	123.3	120.2	120.9	
21 LESS: Allowance for loan and lease losses	54.9	58.9	58.5	58.4	58.3	57.5	57.3	57.4	57.2	57.1	57.4	57.2	
22 Interbank loans ¹²	63.7	52.7	49.8	48.7	49.5	56.7	50.8	57.7	48.5	51.5	54.1	59.9	
23 Fed funds and reverse RPs with banks ¹²	58.4	49.6	46.7	45.6	46.5	53.7	48.5	55.7	46.2	50.3	52.4	58.4	
24 Loans to commercial banks ¹⁴	5.3	3.2	3.1	3.1	3.1	3.0	2.3	2.0	2.3	1.3	1.7	1.5	
25 Cash assets ¹⁵	271.2	281.7	286.7	283.9	294.3	300.7	312.1	311.8	311.6	306.9	305.1	309.6	
26 Trading assets ¹⁶	8.6	6.1	6.2	6.4	6.5	6.7	6.8	6.3	6.4	6.1	5.9	5.8	
27 Derivatives with a positive fair value ¹⁷	6.0	5.8	5.9	6.2	6.3	6.5	6.6	6.2	6.2	5.9	5.7	5.5	
28 Other trading assets	2.6	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
29 Other assets ¹⁸	256.9	273.6	274.1	274.7	273.7	275.1	274.6	275.2	276.6	276.1	275.0	280.1	
30 TOTAL ASSETS ¹⁹	3,588.8	3,565.8	3,565.2	3,561.6	3,575.2	3,588.9	3,595.4	3,610.9	3,610.3	3,609.4	3,610.8	3,619.7	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
31 Deposits	2,646.9	2,658.5	2,654.8	2,656.8	2,663.2	2,676.1	2,690.0	2,707.8	2,696.9	2,710.1	2,711.8	2,717.5
32 Large time deposits	473.3	461.6	460.2	454.4	451.3	450.0	447.7	444.0	443.5	440.1	440.0	438.5
33 Other deposits	2,173.6	2,197.0	2,194.6	2,202.4	2,211.9	2,226.1	2,242.3	2,263.8	2,253.4	2,270.0	2,271.8	2,278.9
34 Borrowings	422.0	393.3	388.4	378.6	380.7	375.2	368.1	361.7	369.7	355.9	361.3	362.2
35 Borrowings from banks in the U.S.	99.8	86.4	80.7	79.0	78.5	75.9	76.4	74.2	80.0	70.9	74.7	76.8
36 Borrowings from others	322.2	306.9	307.7	299.6	302.2	299.3	291.7	287.5	289.7	285.0	286.6	285.4
37 Trading liabilities ²⁰	4.5	4.5	4.6	4.8	4.9	5.1	5.3	4.8	4.8	4.6	4.6	4.6
38 Derivatives with a negative fair value ¹⁷	3.5	3.7	3.8	4.0	4.2	4.3	4.5	4.1	4.1	3.9	3.8	3.6
39 Other trading liabilities	1.0	0.8	0.9	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.8	1.0
40 Net due to related foreign offices	44.0	45.6	50.5	49.8	48.7	51.8	51.1	52.4	52.6	56.6	48.7	51.2
41 Other liabilities ²¹	67.5	66.1	65.5	67.7	71.4	72.3	71.1	73.7	74.9	73.0	73.5	74.5
42 TOTAL LIABILITIES ¹⁹	3,184.8	3,168.0	3,163.8	3,157.8	3,169.0	3,180.5	3,185.6	3,200.5	3,198.8	3,200.3	3,199.8	3,209.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	403.9	397.8	401.4	403.8	406.3	408.3	409.8	410.5	411.5	409.1	410.9	409.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	2.2	3.0	3.8	4.6	5.5	5.5	5.2	5.2	5.3	4.4	4.0	4.0
45 Securitized consumer loans ²⁴	86.8	15.5	15.4	14.5	14.3	14.2	14.0	14.0	14.0	14.1	14.1	14.1
46 Securitized credit cards and other revolving plans	85.9	15.4	15.3	14.5	14.2	14.2	13.9	14.0	14.0	14.0	14.0	14.0
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	0.1	0.1
48 Securitized real estate loans ²⁴	22.5	20.6	20.7	20.0	19.9	19.9	19.6	19.4	19.4	19.4	19.4	19.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 23, 2010

Account	2009 Nov	2010 May	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	807.7	773.3	769.6	790.4	799.5	802.6	811.3	802.4	796.8	791.6	787.7	794.1
2 Securities in bank credit ²	251.9	233.8	228.6	236.5	247.6	249.7	245.7	245.1	247.4	250.1	248.2	246.6
3 Treasury and agency securities ³	96.5	96.0	94.6	100.1	101.5	105.9	110.4	104.2	102.1	104.2	101.5	102.6
4 Mortgage-backed securities (MBS) ⁴	27.8	22.7	22.9	22.3	21.2	20.6	19.9	20.8	21.1	20.3	18.5	18.5
5 Non-MBS ⁵	68.7	73.4	71.7	77.8	80.3	85.4	90.5	83.5	80.9	84.0	82.9	84.1
6 Other securities	155.4	137.8	134.0	136.4	146.1	143.8	135.3	140.9	145.3	145.8	146.8	144.0
7 Mortgage-backed securities ⁶	7.8	8.2	8.8	8.6	8.3	7.9	8.3	8.8	9.1	9.0	9.0	9.3
8 Non-MBS ⁷	147.6	129.6	125.2	127.8	137.8	135.9	127.0	132.2	136.2	136.8	137.8	134.7
9 Loans and leases in bank credit ⁸	555.8	539.4	541.0	553.9	551.9	552.9	565.6	557.3	549.4	541.5	539.5	547.5
10 Commercial and industrial loans	266.4	239.6	238.8	237.8	235.4	232.9	232.7	232.8	231.4	230.3	231.1	232.6
11 Real estate loans	41.3	38.0	37.5	37.7	36.6	36.0	34.5	35.6	35.8	35.7	35.8	36.8
12 Revolving home equity loans	-0.3	0.1	-0.3	0.1	-0.6	-0.9	-1.2	-0.5	-0.3	0.0	0.4	0.6
13 Closed-end residential loans ⁹	2.6	2.4	2.3	2.2	2.6	2.5	2.4	2.3	2.3	2.3	2.1	2.0
14 Commercial real estate loans ¹⁰	39.0	35.5	35.4	35.4	34.6	34.4	33.4	33.8	33.8	33.4	33.3	34.1
15 Consumer loans	1.4	1.5	1.4	1.5	1.3	1.4	1.5	1.5	1.5	1.5	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	0.0
17 Other consumer loans ¹¹	1.4	1.5	1.4	1.5	1.3	1.4	1.5	1.5	1.5	1.5	1.5	1.5
18 Other loans and leases	246.7	260.4	263.3	277.0	278.6	282.6	296.9	287.4	280.7	274.0	271.0	276.6
19 Fed funds and reverse RPs with nonbanks ¹²	65.6	76.0	78.6	88.5	91.9	97.4	102.6	91.8	85.1	79.9	80.9	88.6
20 All other loans and leases ¹³	181.1	184.4	184.7	188.5	186.7	185.2	194.3	195.5	195.6	194.2	190.1	187.9
21 LESS: Allowance for loan and lease losses	1.8	1.7	1.6	1.3	1.1	1.2	1.1	1.1	1.1	1.1	1.2	1.2
22 Interbank loans ¹²	30.9	32.1	27.2	32.8	37.4	33.0	31.6	32.6	30.5	35.9	30.6	28.7
23 Fed funds and reverse RPs with banks ¹²	28.6	27.5	22.2	27.9	32.5	28.7	27.6	28.7	26.5	32.4	26.8	24.9
24 Loans to commercial banks ¹⁴	2.4	4.6	4.9	4.9	4.8	4.3	4.0	3.9	4.0	3.5	3.8	3.8
25 Cash assets ¹⁵	353.2	381.5	358.7	418.2	426.6	372.2	354.3	344.9	383.6	371.9	374.9	310.7
26 Trading assets ¹⁶	107.7	117.0	129.3	147.6	176.5	208.4	235.4	257.4	258.0	257.3	269.7	300.7
27 Derivatives with a positive fair value ¹⁷	94.7	104.6	117.4	135.6	163.7	192.0	217.8	237.4	242.4	234.2	244.0	273.0
28 Other trading assets	12.9	12.5	12.0	11.9	12.8	16.4	17.6	20.1	15.6	23.1	25.7	27.7
29 Other assets ¹⁸	45.4	52.8	47.9	37.9	42.7	49.8	49.0	51.6	52.3	45.0	54.2	48.1
30 TOTAL ASSETS ¹⁹	1,343.1	1,355.0	1,331.1	1,425.6	1,481.6	1,464.9	1,480.4	1,487.9	1,520.0	1,500.5	1,516.0	1,481.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15	
LIABILITIES													
31	Deposits	1,012.9	978.0	982.4	1,026.5	1,049.6	1,054.7	1,069.4	1,062.6	1,061.6	1,056.4	1,064.7	1,044.2
32	Large time deposits	978.5	934.2	936.9	977.1	993.9	1,004.3	1,014.2	1,004.1	1,003.3	998.5	1,005.9	985.5
33	Other deposits	34.4	43.9	45.5	49.4	55.8	50.4	55.2	58.5	58.3	57.9	58.7	58.7
34	Borrowings	548.8	506.3	509.3	521.4	534.7	528.0	546.2	549.8	551.2	538.7	557.7	549.0
35	Borrowings from banks in the U.S.	33.8	33.7	34.7	35.6	38.4	33.9	33.6	35.5	31.4	33.1	30.0	27.9
36	Borrowings from others	515.0	472.6	474.5	485.8	496.4	494.1	512.6	514.3	519.8	505.6	527.7	521.1
37	Trading liabilities ²⁰	114.9	115.6	130.4	152.3	180.8	212.8	249.2	265.7	264.7	262.5	275.1	306.4
38	Derivatives with a negative fair value ¹⁷	97.8	98.5	109.2	127.0	155.1	187.4	218.0	242.2	246.0	237.9	247.2	275.9
39	Other trading liabilities	17.1	17.1	21.2	25.3	25.7	25.4	31.2	23.6	18.7	24.6	27.9	30.5
40	Net due to related foreign offices	-372.5	-293.3	-299.9	-296.4	-306.6	-378.6	-452.3	-456.1	-428.0	-428.6	-455.8	-485.3
41	Other liabilities ²¹	29.4	51.5	47.1	48.2	45.9	57.8	54.4	53.0	51.9	52.3	54.9	54.9
42	TOTAL LIABILITIES ¹⁹	1,333.5	1,358.0	1,369.3	1,452.0	1,504.4	1,474.7	1,466.8	1,475.0	1,501.3	1,481.3	1,496.6	1,469.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	9.6	-3.1	-38.3	-26.3	-22.8	-9.8	13.6	12.9	18.7	19.3	19.4	11.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-13.3	-8.2	-8.0	-7.6	-6.9	-6.6	-6.2	-6.8	-7.0	-7.0	-7.3	-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

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	813.4	770.1	770.3	787.1	799.4	810.3	820.2	809.9	801.1	796.4	795.0	800.4
2 Securities in bank credit ²	256.9	235.0	231.7	236.0	246.6	255.1	252.6	250.6	247.2	247.9	246.4	243.2
3 Treasury and agency securities ³	97.5	94.9	90.5	98.0	104.0	110.6	108.8	105.6	102.2	104.3	102.3	100.8
4 Mortgage-backed securities (MBS) ⁴	28.0	22.0	21.8	22.9	21.6	21.2	21.4	21.2	21.1	20.6	19.4	19.5
5 Non-MBS ⁵	69.5	72.9	68.8	75.2	82.4	89.4	87.3	84.4	81.2	83.7	82.9	81.2
6 Other securities	159.4	140.1	141.2	138.0	142.7	144.6	143.8	144.9	145.0	143.5	144.0	142.5
7 Mortgage-backed securities ⁶	7.9	7.9	7.9	8.0	8.1	8.0	8.1	8.8	8.8	8.7	8.7	8.9
8 Non-MBS ⁷	151.5	132.2	133.3	129.9	134.6	136.6	135.7	136.2	136.2	134.9	135.3	133.6
9 Loans and leases in bank credit ⁸	556.5	535.1	538.6	551.1	552.7	555.1	567.6	559.3	553.9	548.5	548.6	557.2
10 Commercial and industrial loans	266.1	239.2	238.5	235.3	234.4	232.7	232.3	232.6	232.4	231.5	231.1	233.4
11 Real estate loans	42.2	38.2	37.8	37.1	36.7	36.7	36.2	36.9	36.9	36.7	36.6	37.1
12 Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13 Closed-end residential loans ⁹	2.6	2.4	2.2	2.1	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2
14 Commercial real estate loans ¹⁰	39.4	35.6	35.3	34.7	34.2	34.2	33.7	34.4	34.5	34.3	34.2	34.7
15 Consumer loans	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.3	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6
18 Other loans and leases	246.9	256.3	260.9	277.3	280.2	284.2	297.6	288.4	283.1	278.7	279.3	285.2
19 Fed funds and reverse RPs with nonbanks ¹²	68.1	75.2	79.1	89.1	93.0	95.2	103.0	94.1	88.4	84.0	87.3	91.9
20 All other loans and leases ¹³	178.9	181.1	181.8	188.3	187.2	189.0	194.6	194.3	194.7	194.7	192.1	193.3
21 LESS: Allowance for loan and lease losses	1.9	1.5	1.5	1.4	1.3	1.3	1.3	1.2	1.2	1.3	1.3	1.3
22 Interbank loans ¹²	33.1	33.1	27.7	33.4	34.5	31.7	33.1	34.2	32.6	38.9	32.9	29.3
23 Fed funds and reverse RPs with banks ¹²	29.7	29.0	23.5	29.0	29.7	26.9	28.3	29.5	27.8	34.6	28.4	25.0
24 Loans to commercial banks ¹⁴	3.5	4.2	4.1	4.4	4.8	4.8	4.8	4.7	4.8	4.3	4.5	4.3
25 Cash assets ¹⁵	364.7	362.3	345.8	415.9	428.3	379.2	366.2	355.7	406.4	361.5	402.0	307.9
26 Trading assets ¹⁶	126.7	111.7	116.8	139.6	171.8	217.1	250.7	286.6	294.7	294.7	300.2	325.5
27 Derivatives with a positive fair value ¹⁷	113.6	99.7	105.0	126.1	157.2	199.5	231.3	266.0	278.3	271.6	276.5	298.2
28 Other trading assets	13.1	12.0	11.8	13.5	14.6	17.6	19.4	20.6	16.4	23.0	23.8	27.3
29 Other assets ¹⁸	44.3	53.1	48.6	37.6	39.5	46.9	48.0	51.1	52.3	46.2	55.8	50.3
30 TOTAL ASSETS ¹⁹	1,380.4	1,328.9	1,307.6	1,412.3	1,472.1	1,483.8	1,517.0	1,536.3	1,585.9	1,536.3	1,584.6	1,512.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 23, 2010

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15	
LIABILITIES													
31	Deposits	1,015.4	983.2	981.1	1,014.1	1,048.5	1,051.2	1,070.0	1,065.2	1,066.3	1,053.9	1,073.4	1,060.9
32	Large time deposits	982.6	937.3	936.4	963.7	992.5	1,002.0	1,016.3	1,008.2	1,009.3	997.2	1,015.7	1,001.5
33	Other deposits	32.9	45.9	44.7	50.4	56.0	49.2	53.7	57.1	57.0	56.7	57.8	59.4
34	Borrowings	547.4	511.8	511.6	522.7	543.3	532.2	543.6	549.4	554.1	542.0	563.5	550.6
35	Borrowings from banks in the U.S.	34.1	31.7	33.7	35.9	40.1	37.2	35.6	36.1	32.1	36.1	35.0	34.3
36	Borrowings from others	513.3	480.1	477.8	486.8	503.1	495.1	508.0	513.3	522.0	505.9	528.6	516.3
37	Trading liabilities ²⁰	126.3	116.2	119.9	142.3	176.2	223.5	257.4	284.8	291.2	291.1	298.5	322.3
38	Derivatives with a negative fair value ¹⁷	109.4	95.4	100.3	120.2	151.6	195.8	227.5	261.4	272.8	265.9	270.7	291.9
39	Other trading liabilities	16.9	20.8	19.6	22.1	24.6	27.7	30.0	23.4	18.4	25.3	27.8	30.4
40	Net due to related foreign offices	-341.9	-338.1	-355.5	-315.9	-344.0	-381.7	-409.6	-420.7	-384.6	-406.2	-410.0	-479.6
41	Other liabilities ²¹	30.2	53.0	47.5	46.2	45.3	55.5	52.5	54.6	56.0	52.5	56.2	55.0
42	TOTAL LIABILITIES ¹⁹	1,377.4	1,326.0	1,304.6	1,409.3	1,469.1	1,480.8	1,514.0	1,533.3	1,582.9	1,533.3	1,581.7	1,509.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-13.3	-8.2	-8.0	-7.6	-6.9	-6.6	-6.2	-6.8	-7.0	-7.0	-7.3	-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).