
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
January 21, 2011

H.8

Notes on the Data (billions of dollars)

Domestically chartered commercial banks moved the domiciles of foreign-based subsidiaries to domestic locations during the week ending January 5, 2011, causing an increase in assets and liabilities. The major asset items affected were: real estate loans, closed-end residential loans, \$4.4; real estate loans, commercial real estate loans, \$0.9. The major liability item affected was: net due to related foreign offices, \$5.7.

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
January 21, 2011

Account	2006	2007	2008	2009	2010	2009 Q3	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2010 Sep	2010 Oct	2010 Nov	2010 Dec
ASSETS															
1 Bank credit	8.3	10.1	3.4	-6.5	-3.1	-7.9	-8.4	-7.8	-5.1	0.6	-0.1	-1.2	1.9	-0.6	-5.7
2 Securities in bank credit ²	4.1	7.2	0.9	7.7	6.6	14.6	7.3	2.9	1.2	13.7	8.0	13.6	11.2	4.5	-14.6
3 Treasury and agency securities ³	1.3	-6.5	9.5	16.0	14.7	31.4	17.3	10.7	13.2	18.9	13.1	19.1	20.0	5.2	-12.7
6 Other securities	8.9	28.5	-8.7	-3.5	-6.7	-8.6	-8.0	-9.9	-19.4	4.1	-1.9	3.2	-6.1	2.8	-18.0
9 Loans and leases in bank credit ⁸	9.6	10.9	4.1	-10.3	-6.2	-14.2	-13.1	-11.1	-7.2	-3.9	-3.0	-6.4	-1.4	-2.4	-2.4
10 Commercial and industrial loans	13.9	18.7	13.2	-18.6	-8.8	-26.8	-24.5	-20.2	-13.6	-2.1	-0.3	-3.9	-1.1	0.2	7.6
11 Real estate loans	10.5	6.8	0.2	-5.5	-5.7	-8.1	-9.8	-8.0	-6.9	-4.9	-3.4	-3.8	-5.2	-1.0	-3.0
12 Revolving home equity loans	1.9	5.7	12.9	0.5	-4.3	-4.5	-5.0	-4.3	-3.0	-3.5	-6.5	-5.2	-7.9	-6.3	-9.2
13 Closed-end residential loans ⁹	10.1	5.5	-8.7	-8.6	-2.6	-11.7	-12.4	-8.3	-6.6	-0.5	5.2	2.9	3.1	10.0	6.7
14 Commercial real estate loans ¹⁰	14.1	8.7	6.4	-4.5	-9.1	-6.0	-9.1	-9.1	-8.5	-9.7	-10.5	-9.8	-12.5	-9.7	-10.3
15 Consumer loans	0.7	9.6	7.1	-3.8	-8.7	-5.3	-7.9	-19.2	-3.4	-5.3	-8.0	-14.5	-6.0	-7.1	-4.9
16 Credit cards and other revolving plans	0.5	12.7	6.9	-7.4	-14.1	-7.5	-15.0	-32.3	-5.0	-10.9	-10.9	-12.7	-7.8	-13.9	-10.7
17 Other consumer loans ¹¹	1.1	5.1	7.4	2.0	-1.0	-2.0	2.7	-0.4	-1.2	2.0	-4.4	-16.7	-4.2	1.7	2.2
18 Other loans and leases	11.8	19.4	3.1	-23.6	-0.5	-31.6	-17.2	0.5	-4.4	0.1	1.7	-10.1	21.8	-6.2	-11.3
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-	20.7	-1.2	-10.1	-10.7	-15.7	-5.3	-32.2	-8.3	-14.4
22 Interbank loans ¹²	17.9	25.5	-15.0	-38.2	-21.0	-85.2	-112.0	-57.1	-96.4	50.3	31.3	29.7	96.1	-40.8	-41.6
25 Cash assets ¹⁵	-4.4	0.7	156.9	47.2	-8.7	2.8	86.5	17.4	-17.6	-6.5	-27.7	-81.5	3.7	-47.0	2.5
26 Trading assets ¹⁶	-	-	-	-	-	-	-69.6	-38.0	45.8	121.0	74.6	62.3	108.1	-4.7	86.2
29 Other assets ¹⁸	13.5	11.3	17.5	-1.3	3.2	4.8	-2.3	18.5	0.2	-5.6	0.2	-6.2	2.3	5.0	-19.5
30 TOTAL ASSETS ¹⁹	8.7	11.0	9.3	-5.8	-1.9	-11.0	-5.2	-4.5	-6.3	3.0	0.3	-7.2	7.8	-5.0	-3.5
LIABILITIES															
31 Deposits	7.4	9.1	5.7	5.2	2.5	4.8	4.0	1.1	-0.5	5.4	4.0	5.9	5.5	2.8	-4.3
32 Large time deposits	20.1	16.4	-2.2	-4.5	-6.7	3.6	-3.4	-4.4	-19.0	1.8	-5.6	1.2	-2.0	-14.9	-19.7
33 Other deposits	-	-	-	-	-	-	6.4	2.9	5.5	6.4	6.8	7.3	7.7	8.0	0.2
34 Borrowings	13.2	15.2	19.1	-28.6	-21.0	-46.1	-38.2	-18.7	-44.9	-15.8	-11.4	-29.1	-2.6	-15.7	-2.0
37 Trading liabilities ²⁰	-	-	-	-	-	-	-57.8	-35.6	59.0	150.4	86.5	64.3	127.0	-37.8	157.3
41 Other liabilities ²¹	17.4	2.8	1.4	-10.5	10.3	-7.6	-18.3	-2.5	23.3	14.1	5.3	45.2	1.0	0.5	-55.3
42 TOTAL LIABILITIES ¹⁹	8.7	11.6	12.0	-8.7	-2.7	-14.3	-8.1	-5.3	-9.0	4.1	-0.7	-4.8	3.5	-6.0	-1.3

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending				
									Dec 22	Dec 29	Jan 5	Jan 12	
ASSETS													
1	Bank credit	9,003.0	9,163.9	9,216.0	9,233.4	9,223.9	9,239.4	9,235.0	9,190.3	9,174.8	9,172.2	9,163.1	9,191.9
2	Securities in bank credit ²	2,330.4	2,296.1	2,364.1	2,397.3	2,424.5	2,447.1	2,456.2	2,426.4	2,423.2	2,411.9	2,417.9	2,435.3
3	Treasury and agency securities ³	1,440.1	1,497.5	1,551.4	1,579.3	1,604.4	1,631.1	1,638.2	1,620.8	1,615.3	1,614.2	1,617.6	1,631.7
4	Mortgage-backed securities (MBS) ⁴	1,003.3	999.6	1,032.8	1,046.8	1,063.7	1,089.2	1,111.8	1,101.9	1,100.1	1,096.3	1,106.2	1,106.5
5	Non-MBS ⁵	436.8	497.9	518.6	532.4	540.6	541.9	526.4	518.9	515.2	517.9	511.4	525.3
6	Other securities	890.3	798.6	812.7	818.0	820.2	816.0	817.9	805.6	807.9	797.7	800.3	803.6
7	Mortgage-backed securities ⁶	217.2	184.0	183.5	181.9	176.9	173.0	171.9	165.4	165.5	165.0	163.4	162.3
8	Non-MBS ⁷	673.1	614.6	629.3	636.1	643.3	643.0	646.1	640.2	642.4	632.7	636.9	641.4
9	Loans and leases in bank credit ⁸	6,672.7	6,867.8	6,851.9	6,836.1	6,799.4	6,792.3	6,778.9	6,763.9	6,751.6	6,760.3	6,745.2	6,756.6
10	Commercial and industrial loans	1,290.6	1,216.4	1,216.5	1,216.7	1,212.7	1,211.6	1,211.8	1,219.5	1,220.0	1,224.1	1,226.0	1,231.5
11	Real estate loans	3,781.7	3,679.8	3,658.4	3,652.2	3,640.5	3,624.5	3,621.6	3,612.9	3,603.4	3,605.0	3,607.9	3,624.4
12	Revolving home equity loans	601.8	597.4	596.3	594.9	592.2	588.3	585.2	580.7	580.2	578.9	578.0	577.3
13	Closed-end residential loans ⁹	1,538.2	1,506.7	1,500.6	1,506.8	1,510.5	1,514.4	1,526.9	1,535.6	1,528.4	1,532.7	1,544.0	1,559.1
14	Commercial real estate loans ¹⁰	1,641.7	1,575.7	1,561.5	1,550.5	1,537.8	1,521.9	1,509.5	1,496.6	1,494.8	1,493.4	1,485.8	1,487.9
15	Consumer loans	830.7	1,152.2	1,151.4	1,145.3	1,131.2	1,126.4	1,119.9	1,113.9	1,114.4	1,110.7	1,078.7	1,071.1
16	Credit cards and other revolving plans	331.3	634.0	629.2	623.1	616.5	612.5	605.4	600.0	597.8	596.0	592.9	587.3
17	Other consumer loans ¹¹	499.3	518.2	522.2	522.2	514.7	513.9	514.5	513.9	516.6	514.7	485.8	483.8
18	Other loans and leases	769.7	819.5	825.6	821.9	814.9	829.8	825.5	817.7	813.7	820.6	832.5	829.6
19	Fed funds and reverse RPs with nonbanks ¹²	210.0	212.1	214.8	211.9	211.6	214.3	208.3	202.1	197.7	205.6	213.8	203.3
20	All other loans and leases ¹³	559.7	607.4	610.8	610.1	603.4	615.4	617.2	615.6	616.0	615.0	618.7	626.4
21	LESS: Allowance for loan and lease losses	201.6	228.6	225.4	224.7	223.6	217.7	216.2	213.7	214.2	212.6	207.4	207.9
22	Interbank loans ¹²	212.6	154.5	169.1	178.0	182.4	197.0	190.3	183.7	186.2	179.9	180.1	177.4
23	Fed funds and reverse RPs with banks ¹²	150.0	134.5	147.9	156.5	158.1	164.6	159.8	151.5	153.5	146.3	147.5	145.0
24	Loans to commercial banks ¹⁴	62.6	20.0	21.2	21.5	24.3	32.4	30.5	32.2	32.7	33.6	32.6	32.4
25	Cash assets ¹⁵	1,168.6	1,184.5	1,216.4	1,210.8	1,128.6	1,132.1	1,087.8	1,090.1	1,103.1	1,069.6	1,100.8	1,164.3
26	Trading assets ¹⁶	271.2	308.8	343.4	377.8	397.4	433.2	431.5	462.5	471.8	487.7	478.7	477.6
27	Derivatives with a positive fair value ¹⁷	245.9	284.8	318.3	352.0	368.2	399.7	396.0	415.9	425.5	438.5	429.3	427.9
28	Other trading assets	25.3	24.0	25.1	25.8	29.1	33.4	35.5	46.6	46.4	49.2	49.4	49.7
29	Other assets ¹⁸	1,223.0	1,248.8	1,227.8	1,244.9	1,238.5	1,240.9	1,246.0	1,225.9	1,221.7	1,197.5	1,216.1	1,239.9
30	TOTAL ASSETS¹⁹	11,676.8	11,831.9	11,947.4	12,020.1	11,947.2	12,024.9	11,974.5	11,938.8	11,943.4	11,894.3	11,931.3	12,043.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending				
									Dec 22	Dec 29	Jan 5	Jan 12	
LIABILITIES													
31	Deposits	7,690.3	7,713.0	7,769.0	7,810.4	7,848.5	7,884.6	7,902.8	7,874.7	7,869.5	7,861.3	7,902.8	7,929.6
32	Large time deposits	1,896.2	1,764.9	1,788.1	1,792.2	1,794.0	1,791.0	1,768.8	1,739.8	1,731.6	1,742.2	1,746.5	1,737.8
33	Other deposits	5,794.1	5,948.0	5,980.9	6,018.2	6,054.6	6,093.6	6,134.0	6,134.8	6,137.9	6,119.1	6,156.3	6,191.8
34	Borrowings	1,907.2	1,993.6	1,984.3	1,978.7	1,930.5	1,926.3	1,900.2	1,895.1	1,881.6	1,891.8	1,863.9	1,881.6
35	Borrowings from banks in the U.S.	259.6	196.2	205.2	209.7	212.9	222.9	230.4	229.3	232.6	219.0	222.9	224.2
36	Borrowings from others	1,647.6	1,797.4	1,779.2	1,769.1	1,717.6	1,703.4	1,669.8	1,665.7	1,649.0	1,672.8	1,641.0	1,657.4
37	Trading liabilities ²⁰	225.8	265.5	307.6	348.9	367.6	406.5	393.7	445.3	463.6	487.2	478.7	474.3
38	Derivatives with a negative fair value ¹⁷	167.8	201.6	234.8	265.9	287.5	315.0	320.3	357.4	375.3	393.7	387.8	386.0
39	Other trading liabilities	58.0	63.8	72.8	83.0	80.1	91.5	73.3	88.0	88.3	93.5	90.9	88.3
40	Net due to related foreign offices	97.8	72.9	93.9	68.4	-0.9	-41.5	-75.8	-85.6	-74.5	-107.9	-88.1	-45.4
41	Other liabilities ²¹	427.2	449.2	453.0	457.1	474.3	474.7	474.9	453.0	443.3	432.3	456.4	457.9
42	TOTAL LIABILITIES¹⁹	10,348.3	10,494.1	10,607.8	10,663.5	10,619.9	10,650.6	10,595.8	10,582.5	10,583.5	10,564.6	10,613.7	10,698.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,328.4	1,337.9	1,339.6	1,356.6	1,327.3	1,374.3	1,378.7	1,356.3	1,359.8	1,329.7	1,317.7	1,345.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-12.9	3.4	9.8	14.0	14.1	15.4	12.6	0.8	1.6	2.9	-5.9	-4.3
45	Securitized consumer loans ²⁴	391.6	21.6	20.5	20.2	19.8	18.6	18.3	18.2	18.1	18.2	18.4	18.4
46	Securitized credit cards and other revolving plans	360.0	15.6	14.8	14.6	14.3	13.7	13.7	13.6	13.5	13.7	13.8	13.9
47	Other securitized consumer loans	31.6	6.1	5.7	5.6	5.4	4.9	4.6	4.5	4.5	4.5	4.6	4.6
48	Securitized real estate loans ²⁴	1,390.1	1,385.0	1,390.2	1,382.0	1,378.2	1,365.8	1,357.8	1,339.0	1,338.5	1,332.7	1,324.6	1,322.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending				
									Dec 22	Dec 29	Jan 5	Jan 12	
ASSETS													
1	Bank credit	9,039.2	9,146.2	9,162.7	9,213.4	9,238.8	9,255.5	9,267.6	9,240.1	9,237.3	9,233.7	9,196.5	9,217.5
2	Securities in bank credit ²	2,331.2	2,293.9	2,345.1	2,398.5	2,433.9	2,459.6	2,474.3	2,429.4	2,427.1	2,419.0	2,415.7	2,424.6
3	Treasury and agency securities ³	1,444.4	1,484.5	1,537.6	1,583.3	1,607.5	1,633.9	1,649.9	1,627.5	1,623.1	1,628.6	1,623.6	1,629.5
4	Mortgage-backed securities (MBS) ⁴	1,004.9	994.7	1,028.1	1,044.0	1,057.5	1,087.2	1,118.5	1,105.0	1,104.9	1,102.7	1,109.7	1,105.0
5	Non-MBS ⁵	439.5	489.8	509.5	539.3	550.0	546.7	531.4	522.4	518.2	525.9	513.9	524.6
6	Other securities	886.8	809.4	807.5	815.2	826.4	825.6	824.4	802.0	804.1	790.3	792.1	795.1
7	Mortgage-backed securities ⁶	215.1	184.5	182.6	180.6	176.5	171.2	170.7	164.1	165.0	164.1	161.9	161.6
8	Non-MBS ⁷	671.7	624.9	624.9	634.5	650.0	654.4	653.7	637.9	639.0	626.3	630.2	633.5
9	Loans and leases in bank credit ⁸	6,708.1	6,852.3	6,817.6	6,814.9	6,804.9	6,796.0	6,793.4	6,810.6	6,810.2	6,814.7	6,780.8	6,792.9
10	Commercial and industrial loans	1,293.7	1,214.0	1,207.5	1,208.5	1,211.8	1,213.3	1,216.2	1,222.8	1,229.0	1,230.1	1,224.2	1,226.1
11	Real estate loans	3,786.0	3,679.1	3,656.9	3,653.4	3,642.3	3,628.5	3,628.1	3,619.4	3,603.1	3,600.1	3,612.8	3,632.2
12	Revolving home equity loans	603.9	596.2	595.8	594.0	592.0	589.4	586.0	582.7	582.6	581.5	580.0	579.6
13	Closed-end residential loans ⁹	1,538.8	1,507.1	1,500.1	1,508.8	1,511.7	1,515.0	1,529.8	1,538.7	1,523.6	1,525.9	1,548.5	1,565.4
14	Commercial real estate loans ¹⁰	1,643.3	1,575.8	1,561.0	1,550.6	1,538.5	1,524.1	1,512.3	1,498.0	1,496.8	1,492.7	1,484.4	1,487.2
15	Consumer loans	838.3	1,142.9	1,139.2	1,139.9	1,130.0	1,118.0	1,115.8	1,129.9	1,136.2	1,139.3	1,105.9	1,100.6
16	Credit cards and other revolving plans	345.2	625.3	620.3	618.9	614.4	606.4	605.1	621.1	625.4	629.1	621.4	615.2
17	Other consumer loans ¹¹	493.2	517.6	518.9	521.0	515.6	511.5	510.7	508.8	510.8	510.3	484.5	485.4
18	Other loans and leases	790.0	816.3	814.0	813.2	820.8	836.2	833.3	838.5	841.9	845.1	837.8	834.0
19	Fed funds and reverse RPs with nonbanks ¹²	219.1	209.5	204.9	206.0	211.8	216.7	212.1	210.6	208.9	212.0	211.6	206.5
20	All other loans and leases ¹³	570.9	606.8	609.1	607.2	609.0	619.5	621.2	627.9	633.1	633.2	626.2	627.5
21	LESS: Allowance for loan and lease losses	199.3	231.2	224.5	224.7	222.3	216.1	215.9	211.0	210.3	206.4	206.0	207.2
22	Interbank loans ¹²	220.7	149.0	162.0	173.5	182.9	198.5	197.5	190.0	192.4	184.6	185.3	180.1
23	Fed funds and reverse RPs with banks ¹²	155.1	130.3	141.7	152.1	158.1	164.7	165.5	156.4	157.8	150.8	152.1	147.2
24	Loans to commercial banks ¹⁴	65.6	18.7	20.2	21.4	24.8	33.7	32.0	33.6	34.6	33.8	33.1	32.9
25	Cash assets ¹⁵	1,226.6	1,154.7	1,198.4	1,171.8	1,124.4	1,125.5	1,107.2	1,142.9	1,147.2	1,165.2	1,172.5	1,213.4
26	Trading assets ¹⁶	288.5	287.4	320.5	361.0	400.2	451.7	475.2	490.5	491.6	500.9	495.1	493.2
27	Derivatives with a positive fair value ¹⁷	264.0	263.9	294.1	334.5	369.9	417.2	438.3	444.8	446.3	454.3	447.0	445.7
28	Other trading assets	24.5	23.6	26.4	26.5	30.2	34.5	36.8	45.6	45.3	46.5	48.1	47.5
29	Other assets ¹⁸	1,230.9	1,248.3	1,223.0	1,230.9	1,236.0	1,238.7	1,241.9	1,233.3	1,218.0	1,215.0	1,228.2	1,242.1
30	TOTAL ASSETS¹⁹	11,806.6	11,754.3	11,842.1	11,925.9	11,959.9	12,053.7	12,073.4	12,085.9	12,076.2	12,092.9	12,071.6	12,139.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	7,768.9	7,697.9	7,712.7	7,758.4	7,801.4	7,866.3	7,929.1	7,954.1	7,932.3	7,957.9	7,983.3	7,976.0
32 Large time deposits	1,913.0	1,756.1	1,776.9	1,797.0	1,800.0	1,806.6	1,778.7	1,751.3	1,742.5	1,749.1	1,750.3	1,757.1
33 Other deposits	5,856.0	5,941.8	5,935.7	5,961.4	6,001.4	6,059.7	6,150.4	6,202.8	6,189.8	6,208.8	6,233.0	6,218.9
34 Borrowings	1,899.7	1,992.9	1,955.1	1,969.4	1,939.7	1,932.2	1,899.2	1,889.7	1,893.4	1,885.4	1,840.4	1,855.6
35 Borrowings from banks in the U.S.	258.2	195.9	203.1	208.2	213.3	224.9	229.4	228.3	235.1	221.2	221.6	220.1
36 Borrowings from others	1,641.5	1,797.0	1,752.1	1,761.3	1,726.4	1,707.2	1,669.8	1,661.4	1,658.4	1,664.2	1,618.8	1,635.5
37 Trading liabilities ²⁰	237.5	250.3	289.9	341.0	383.6	427.0	429.2	465.4	474.7	491.6	487.7	486.6
38 Derivatives with a negative fair value ¹⁷	179.2	190.0	217.0	250.0	289.7	328.6	350.4	378.0	388.1	404.4	400.2	398.7
39 Other trading liabilities	58.3	60.4	72.9	91.0	93.9	98.4	78.8	87.4	86.6	87.2	87.5	87.8
40 Net due to related foreign offices	133.4	13.8	80.4	36.0	-17.6	-20.0	-41.0	-58.2	-43.8	-59.5	-54.8	-3.2
41 Other liabilities ²¹	435.8	443.3	442.1	449.7	477.2	482.7	488.6	462.2	446.0	437.5	457.4	459.3
42 TOTAL LIABILITIES ¹⁹	10,475.3	10,398.3	10,480.3	10,554.6	10,584.3	10,688.1	10,705.0	10,713.3	10,702.6	10,712.9	10,714.0	10,774.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,331.4	1,356.0	1,361.8	1,371.3	1,375.6	1,365.5	1,368.4	1,372.6	1,373.5	1,380.0	1,357.5	1,364.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-12.9	3.4	9.8	14.0	14.1	15.4	12.6	0.8	1.6	2.9	-5.9	-4.3
45 Securitized consumer loans ²⁴	392.3	21.3	20.1	19.8	19.6	18.8	18.6	18.7	18.7	18.8	18.7	18.7
46 Securitized credit cards and other revolving plans	359.8	15.3	14.5	14.2	14.2	13.9	14.0	14.1	14.0	14.1	14.1	14.1
47 Other securitized consumer loans	32.5	6.0	5.6	5.5	5.5	4.9	4.7	4.6	4.6	4.6	4.6	4.6
48 Securitized real estate loans ²⁴	1,403.5	1,378.9	1,381.9	1,367.8	1,363.0	1,350.5	1,358.6	1,357.3	1,356.8	1,356.5	1,354.7	1,354.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	8,207.3	8,397.0	8,423.7	8,436.3	8,426.8	8,440.3	8,441.4	8,406.4	8,395.6	8,385.1	8,371.5	8,397.8
2 Securities in bank credit ²	2,082.1	2,069.8	2,126.0	2,152.7	2,178.4	2,208.5	2,218.5	2,186.4	2,184.6	2,171.7	2,182.0	2,190.9
3 Treasury and agency securities ³	1,339.6	1,404.8	1,453.0	1,477.5	1,500.0	1,528.9	1,540.0	1,521.5	1,516.0	1,514.8	1,523.5	1,532.6
4 Mortgage-backed securities (MBS) ⁴	977.6	976.7	1,010.6	1,025.7	1,043.3	1,069.5	1,091.1	1,082.9	1,081.2	1,076.9	1,086.9	1,087.2
5 Non-MBS ⁵	362.0	428.1	442.5	451.8	456.8	459.5	448.9	438.6	434.8	437.9	436.5	445.5
6 Other securities	742.5	664.9	673.0	675.2	678.4	679.6	678.5	664.9	668.6	657.0	658.5	658.3
7 Mortgage-backed securities ⁶	205.7	174.7	174.8	173.5	168.9	164.2	162.1	155.1	155.2	154.7	153.2	152.1
8 Non-MBS ⁷	536.9	490.2	498.2	501.7	509.5	515.5	516.3	509.8	513.4	502.2	505.2	506.1
9 Loans and leases in bank credit ⁸	6,125.2	6,327.2	6,297.7	6,283.6	6,248.4	6,231.8	6,222.9	6,220.0	6,211.0	6,213.4	6,189.6	6,206.9
10 Commercial and industrial loans	1,031.4	980.7	981.5	983.0	980.7	980.5	979.8	987.3	986.9	991.3	994.9	999.4
11 Real estate loans	3,741.5	3,641.6	3,620.4	3,614.8	3,603.8	3,588.4	3,585.1	3,576.9	3,567.5	3,569.5	3,572.1	3,588.5
12 Revolving home equity loans	601.6	597.3	596.1	594.6	591.9	588.0	584.9	580.5	580.0	578.7	577.8	577.1
13 Closed-end residential loans ⁹	1,535.7	1,504.4	1,498.3	1,504.3	1,508.2	1,512.1	1,524.6	1,533.5	1,526.4	1,530.7	1,542.1	1,557.2
14 Commercial real estate loans ¹⁰	1,604.2	1,539.9	1,526.0	1,515.8	1,503.7	1,488.3	1,475.6	1,462.9	1,461.1	1,460.1	1,452.2	1,454.1
15 Consumer loans	829.3	1,150.7	1,149.9	1,144.0	1,129.8	1,125.0	1,118.5	1,112.3	1,112.9	1,109.1	1,077.2	1,069.5
16 Credit cards and other revolving plans	331.3	634.0	629.2	623.1	616.5	612.5	605.4	600.0	597.8	596.0	592.9	587.3
17 Other consumer loans ¹¹	497.9	516.7	520.7	520.9	513.3	512.5	513.1	512.4	515.1	513.2	484.3	482.2
18 Other loans and leases	523.1	554.2	545.9	541.8	534.1	537.9	539.6	543.4	543.8	543.4	545.4	549.5
19 Fed funds and reverse RPs with nonbanks ¹²	142.0	132.9	126.5	121.4	117.4	117.4	118.6	117.8	116.5	118.8	117.5	116.4
20 All other loans and leases ¹³	381.1	421.3	419.4	420.4	416.7	420.5	421.0	425.7	427.3	424.6	427.9	433.1
21 LESS: Allowance for loan and lease losses	199.9	227.0	224.2	223.6	222.5	216.6	215.1	212.4	213.0	211.4	206.3	206.9
22 Interbank loans ¹²	183.2	125.7	135.8	144.6	152.1	168.1	160.5	156.0	159.0	152.7	153.3	152.5
23 Fed funds and reverse RPs with banks ¹²	123.6	110.5	119.5	127.7	132.4	139.7	133.9	127.9	130.3	123.3	125.3	124.4
24 Loans to commercial banks ¹⁴	59.5	15.2	16.3	16.8	19.7	28.5	26.6	28.1	28.7	29.4	28.0	28.1
25 Cash assets ¹⁵	824.9	817.1	801.1	786.1	753.1	769.8	738.9	733.3	740.0	708.9	712.7	743.1
26 Trading assets ¹⁶	168.0	177.2	189.6	195.8	186.5	199.9	186.1	169.8	167.3	171.6	167.3	163.6
27 Derivatives with a positive fair value ¹⁷	154.9	165.2	176.7	183.8	173.6	183.2	169.9	148.7	146.4	148.0	143.8	140.7
28 Other trading assets	13.1	12.0	12.9	12.0	13.0	16.7	16.1	21.1	20.9	23.6	23.6	22.9
29 Other assets ¹⁸	1,182.9	1,201.1	1,187.2	1,199.5	1,188.2	1,192.1	1,194.4	1,180.7	1,182.2	1,156.0	1,172.1	1,197.5
30 TOTAL ASSETS ¹⁹	10,366.4	10,491.0	10,513.2	10,538.8	10,484.2	10,553.7	10,506.2	10,433.9	10,431.0	10,362.9	10,370.7	10,447.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 21, 2011

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending				
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12	
LIABILITIES													
31	Deposits	6,644.3	6,730.8	6,744.6	6,765.8	6,798.5	6,824.5	6,846.6	6,828.1	6,836.3	6,808.1	6,846.0	6,878.5
32	Large time deposits	885.8	829.8	810.9	798.6	790.0	779.6	763.0	743.2	745.4	740.9	738.8	734.9
33	Other deposits	5,758.5	5,901.0	5,933.8	5,967.3	6,008.5	6,044.9	6,083.6	6,084.9	6,090.9	6,067.3	6,107.2	6,143.6
34	Borrowings	1,383.1	1,484.8	1,464.4	1,448.6	1,401.9	1,390.2	1,360.0	1,349.8	1,344.2	1,344.3	1,307.1	1,338.0
35	Borrowings from banks in the U.S.	230.4	162.1	169.5	171.2	177.1	187.6	193.8	198.8	204.1	191.1	192.8	197.7
36	Borrowings from others	1,152.7	1,322.8	1,294.9	1,277.3	1,224.8	1,202.6	1,166.2	1,151.0	1,140.1	1,153.1	1,114.3	1,140.3
37	Trading liabilities ²⁰	117.5	137.1	153.8	173.2	163.6	171.4	137.3	145.8	153.1	165.3	159.4	157.4
38	Derivatives with a negative fair value ¹⁷	76.1	93.5	104.5	113.0	106.5	108.4	85.9	86.3	93.5	100.9	97.7	94.7
39	Other trading liabilities	41.4	43.6	49.3	60.3	57.1	63.0	51.5	59.5	59.6	64.4	61.7	62.7
40	Net due to related foreign offices	498.5	381.4	399.6	391.9	379.6	386.0	357.3	341.0	329.1	311.8	315.5	319.4
41	Other liabilities ²¹	399.0	401.5	404.1	411.2	420.2	422.6	424.8	406.4	401.8	388.4	412.4	409.2
42	TOTAL LIABILITIES ¹⁹	9,042.4	9,135.6	9,166.6	9,190.8	9,163.8	9,194.8	9,125.9	9,071.1	9,064.5	9,017.9	9,040.3	9,102.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,324.0	1,355.4	1,346.6	1,348.0	1,320.4	1,358.9	1,380.2	1,362.8	1,366.6	1,345.0	1,330.4	1,345.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.3	11.4	17.4	20.9	20.7	21.6	19.3	8.5	9.6	10.7	1.8	3.9
45	Securitized consumer loans ²⁴	391.6	21.6	20.5	20.2	19.8	18.6	18.3	18.2	18.1	18.2	18.4	18.4
46	Securitized credit cards and other revolving plans	360.0	15.6	14.8	14.6	14.3	13.7	13.7	13.6	13.5	13.7	13.8	13.9
47	Other securitized consumer loans	31.6	6.1	5.7	5.6	5.4	4.9	4.6	4.5	4.5	4.5	4.6	4.6
48	Securitized real estate loans ²⁴	1,390.1	1,385.0	1,390.2	1,382.0	1,378.2	1,365.8	1,357.8	1,339.0	1,338.5	1,332.7	1,324.6	1,322.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	8,241.3	8,376.2	8,377.3	8,419.5	8,437.8	8,446.7	8,468.8	8,454.7	8,453.7	8,450.0	8,408.8	8,427.0
2 Securities in bank credit ²	2,086.3	2,062.1	2,110.3	2,156.4	2,186.6	2,216.6	2,233.2	2,195.2	2,194.8	2,185.2	2,183.5	2,187.3
3 Treasury and agency securities ³	1,346.9	1,394.0	1,440.3	1,482.0	1,501.5	1,530.7	1,549.7	1,532.0	1,528.9	1,533.6	1,530.3	1,532.8
4 Mortgage-backed securities (MBS) ⁴	979.0	973.0	1,005.3	1,022.6	1,036.8	1,066.3	1,097.8	1,085.8	1,085.5	1,083.1	1,090.0	1,085.5
5 Non-MBS ⁵	367.9	421.1	435.1	459.4	464.7	464.4	451.8	446.2	443.3	450.5	440.3	447.3
6 Other securities	739.4	668.1	670.0	674.4	685.1	685.8	683.5	663.1	665.9	651.6	653.2	654.6
7 Mortgage-backed securities ⁶	204.7	175.8	173.7	171.8	167.8	162.4	161.3	154.6	155.6	154.6	152.4	152.1
8 Non-MBS ⁷	534.8	492.4	496.3	502.6	517.4	523.4	522.2	508.5	510.4	497.0	500.8	502.5
9 Loans and leases in bank credit ⁸	6,155.0	6,314.1	6,266.9	6,263.1	6,251.2	6,230.1	6,235.6	6,259.5	6,258.9	6,264.8	6,225.3	6,239.7
10 Commercial and industrial loans	1,034.0	978.8	975.1	976.0	980.1	981.5	984.0	990.0	994.2	996.9	993.3	993.9
11 Real estate loans	3,745.3	3,641.0	3,619.6	3,616.5	3,605.3	3,592.1	3,591.1	3,582.9	3,566.7	3,563.9	3,576.8	3,596.1
12 Revolving home equity loans	603.6	596.0	595.5	593.8	591.8	589.2	585.8	582.5	582.3	581.2	579.7	579.3
13 Closed-end residential loans ⁹	1,536.1	1,504.9	1,498.0	1,506.5	1,509.4	1,512.7	1,527.6	1,536.6	1,521.5	1,523.7	1,546.3	1,563.3
14 Commercial real estate loans ¹⁰	1,605.5	1,540.2	1,526.1	1,516.2	1,504.2	1,490.2	1,477.8	1,463.9	1,462.9	1,458.9	1,450.7	1,453.4
15 Consumer loans	837.0	1,141.5	1,137.8	1,138.5	1,128.5	1,116.4	1,114.2	1,128.4	1,134.6	1,137.8	1,104.3	1,099.0
16 Credit cards and other revolving plans	345.2	625.3	620.3	618.9	614.4	606.4	605.1	621.1	625.4	629.1	621.4	615.2
17 Other consumer loans ¹¹	491.8	516.2	517.4	519.6	514.1	510.0	509.2	507.3	509.2	508.7	483.0	483.8
18 Other loans and leases	538.7	552.8	534.5	532.2	537.3	540.1	546.3	558.2	563.4	566.2	550.9	550.7
19 Fed funds and reverse RPs with nonbanks ¹²	150.4	130.4	116.2	114.0	118.4	116.1	120.3	124.8	125.7	128.1	119.2	119.5
20 All other loans and leases ¹³	388.3	422.4	418.3	418.2	418.8	424.1	426.0	433.4	437.7	438.1	431.7	431.2
21 LESS: Allowance for loan and lease losses	197.5	229.8	223.1	223.3	221.0	214.8	214.7	209.7	209.0	205.2	204.8	206.0
22 Interbank loans ¹²	191.9	121.3	128.8	139.9	152.8	167.6	165.6	162.8	165.1	161.4	160.4	155.4
23 Fed funds and reverse RPs with banks ¹²	129.2	106.7	113.0	123.4	132.8	138.6	138.2	133.4	134.7	131.8	131.6	126.7
24 Loans to commercial banks ¹⁴	62.7	14.5	15.8	16.6	20.0	28.9	27.3	29.4	30.5	29.6	28.8	28.7
25 Cash assets ¹⁵	865.8	808.9	782.7	744.4	746.6	760.9	753.1	770.2	755.3	779.3	769.8	761.8
26 Trading assets ¹⁶	173.0	170.6	181.4	190.9	186.0	204.6	192.7	173.0	168.6	169.7	168.6	166.1
27 Derivatives with a positive fair value ¹⁷	160.0	158.8	168.4	178.9	173.2	189.3	176.3	152.3	147.0	148.4	146.4	144.3
28 Other trading assets	13.0	11.8	12.9	12.0	12.8	15.2	16.4	20.7	21.6	21.3	22.3	21.8
29 Other assets ¹⁸	1,189.1	1,199.7	1,185.2	1,191.1	1,188.6	1,190.0	1,190.1	1,185.5	1,176.5	1,171.2	1,184.8	1,198.8
30 TOTAL ASSETS ¹⁹	10,463.6	10,447.0	10,432.3	10,462.4	10,490.8	10,555.0	10,555.7	10,536.4	10,510.1	10,526.3	10,487.6	10,503.0

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)

January 21, 2011

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	6,711.8	6,716.4	6,699.4	6,713.0	6,755.3	6,802.7	6,870.6	6,899.1	6,889.5	6,901.7	6,923.9	6,906.2
32 Large time deposits	890.3	822.1	813.1	803.8	796.7	788.9	768.9	745.4	745.4	743.1	740.9	736.6
33 Other deposits	5,821.5	5,894.3	5,886.4	5,909.2	5,958.6	6,013.8	6,101.7	6,153.7	6,144.0	6,158.6	6,183.0	6,169.6
34 Borrowings	1,377.3	1,481.6	1,433.7	1,430.8	1,415.3	1,398.5	1,359.8	1,345.9	1,353.3	1,344.1	1,293.1	1,315.5
35 Borrowings from banks in the U.S.	227.7	162.2	167.1	168.0	176.1	189.2	193.2	196.6	204.7	193.9	194.7	193.8
36 Borrowings from others	1,149.6	1,319.4	1,266.6	1,262.8	1,239.3	1,209.2	1,166.5	1,149.3	1,148.6	1,150.2	1,098.4	1,121.7
37 Trading liabilities ²⁰	122.9	130.5	148.3	167.0	163.7	174.2	149.0	151.7	155.5	165.2	164.0	162.8
38 Derivatives with a negative fair value ¹⁷	80.3	89.7	97.3	99.7	96.2	104.1	92.4	91.1	95.0	104.1	104.7	103.0
39 Other trading liabilities	42.6	40.8	51.0	67.3	67.5	70.1	56.7	60.6	60.5	61.1	59.3	59.8
40 Net due to related foreign offices	515.7	369.6	395.7	377.8	360.1	384.5	374.4	355.1	335.1	343.6	340.3	348.4
41 Other liabilities ²¹	407.5	395.8	396.3	405.6	423.8	432.7	436.5	415.0	406.2	394.7	411.8	408.5
42 TOTAL LIABILITIES ¹⁹	9,135.2	9,093.9	9,073.5	9,094.1	9,118.3	9,192.5	9,190.3	9,166.9	9,139.6	9,149.3	9,133.1	9,141.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,328.4	1,353.1	1,358.8	1,368.3	1,372.5	1,362.5	1,365.4	1,369.5	1,370.5	1,376.9	1,354.5	1,361.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-1.3	11.4	17.4	20.9	20.7	21.6	19.3	8.5	9.6	10.7	1.8	3.9
45 Securitized consumer loans ²⁴	392.3	21.3	20.1	19.8	19.6	18.8	18.6	18.7	18.7	18.8	18.7	18.7
46 Securitized credit cards and other revolving plans	359.8	15.3	14.5	14.2	14.2	13.9	14.0	14.1	14.0	14.1	14.1	14.1
47 Other securitized consumer loans	32.5	6.0	5.6	5.5	5.5	4.9	4.7	4.6	4.6	4.6	4.6	4.6
48 Securitized real estate loans ²⁴	1,403.5	1,378.9	1,381.9	1,367.8	1,363.0	1,350.5	1,358.6	1,357.3	1,356.8	1,356.5	1,354.7	1,354.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	5,197.3	5,401.9	5,428.2	5,431.4	5,425.8	5,433.9	5,427.9	5,381.1	5,362.6	5,368.5	5,355.6	5,373.8
2 Securities in bank credit ²	1,400.5	1,384.0	1,440.4	1,460.2	1,476.1	1,494.5	1,491.2	1,445.7	1,434.4	1,436.7	1,449.4	1,456.3
3 Treasury and agency securities ³	866.9	913.7	967.5	989.0	1,004.2	1,021.2	1,019.9	988.4	978.7	981.3	990.2	997.0
4 Mortgage-backed securities (MBS) ⁴	687.9	689.0	717.6	730.5	743.8	760.9	773.3	752.0	746.9	746.9	755.3	757.5
5 Non-MBS ⁵	179.0	224.7	249.8	258.4	260.4	260.3	246.6	236.4	231.9	234.4	234.9	239.5
6 Other securities	533.6	470.3	472.9	471.3	471.9	473.3	471.3	457.3	455.7	455.4	459.1	459.3
7 Mortgage-backed securities ⁶	183.4	152.9	150.9	149.2	145.8	144.1	143.5	137.5	137.7	137.1	134.5	133.6
8 Non-MBS ⁷	350.2	317.4	322.0	322.1	326.1	329.2	327.8	319.8	318.0	318.3	324.6	325.6
9 Loans and leases in bank credit ⁸	3,796.8	4,017.9	3,987.9	3,971.2	3,949.7	3,939.5	3,936.7	3,935.4	3,928.1	3,931.8	3,906.3	3,917.6
10 Commercial and industrial loans	646.5	606.6	607.3	609.3	608.2	608.0	608.4	615.5	615.9	618.2	620.4	623.4
11 Real estate loans	2,127.8	2,072.1	2,055.5	2,051.1	2,052.4	2,042.7	2,042.0	2,040.5	2,032.1	2,034.6	2,037.8	2,047.8
12 Revolving home equity loans	485.7	479.4	477.5	475.9	473.5	469.7	463.6	455.5	455.0	454.2	453.3	452.6
13 Closed-end residential loans ⁹	1,021.0	1,000.9	992.3	994.7	1,004.0	1,006.4	1,018.5	1,030.1	1,023.2	1,025.7	1,032.9	1,045.1
14 Commercial real estate loans ¹⁰	621.1	591.8	585.7	580.6	574.9	566.6	560.0	554.9	553.8	554.6	551.6	550.1
15 Consumer loans	617.8	907.3	902.3	893.3	878.5	872.1	866.4	856.4	856.4	855.7	824.0	819.9
16 Credit cards and other revolving plans	256.0	527.4	519.8	513.1	506.3	500.5	494.1	484.5	481.6	481.8	482.2	479.7
17 Other consumer loans ¹¹	361.8	379.9	382.5	380.2	372.2	371.6	372.3	371.9	374.8	373.9	341.8	340.1
18 Other loans and leases	404.7	431.9	422.8	417.4	410.6	416.6	419.9	422.9	423.8	423.2	424.1	426.5
19 Fed funds and reverse RPs with nonbanks ¹²	140.4	130.8	125.1	119.5	114.9	115.6	116.5	114.2	112.4	115.4	113.5	110.9
20 All other loans and leases ¹³	264.3	301.1	297.7	297.9	295.7	301.0	303.3	308.8	311.4	307.8	310.5	315.6
21 LESS: Allowance for loan and lease losses	142.9	170.0	165.1	165.5	163.2	158.9	157.3	153.6	153.8	153.8	150.2	151.6
22 Interbank loans ¹²	117.5	71.9	80.0	86.5	90.4	113.0	100.6	103.3	108.9	103.4	104.9	106.0
23 Fed funds and reverse RPs with banks ¹²	61.2	60.2	67.2	73.3	73.9	87.0	75.6	75.7	80.5	74.7	77.9	78.9
24 Loans to commercial banks ¹⁴	56.2	11.7	12.8	13.2	16.5	26.0	25.0	27.6	28.4	28.7	27.1	27.1
25 Cash assets ¹⁵	553.9	514.5	498.5	472.7	445.9	449.5	434.9	435.8	441.1	413.7	418.3	430.3
26 Trading assets ¹⁶	160.4	170.9	182.5	188.6	179.7	192.7	179.2	163.8	161.1	165.5	161.6	157.9
27 Derivatives with a positive fair value ¹⁷	149.3	159.2	170.3	177.2	167.3	176.8	163.8	143.4	141.1	142.5	138.7	135.6
28 Other trading assets	11.1	11.8	12.2	11.5	12.4	15.9	15.5	20.3	20.0	23.0	23.0	22.3
29 Other assets ¹⁸	918.8	929.8	912.7	924.8	915.3	918.3	922.3	905.6	905.4	883.3	897.7	920.5
30 TOTAL ASSETS ¹⁹	6,804.9	6,919.0	6,936.7	6,938.5	6,893.8	6,948.4	6,907.5	6,835.8	6,825.3	6,780.7	6,787.9	6,836.9

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)

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	3,993.7	4,049.5	4,048.8	4,064.4	4,083.1	4,097.2	4,118.9	4,118.0	4,124.7	4,108.4	4,131.8	4,146.9
32 Large time deposits	425.4	370.6	357.8	349.7	342.2	335.6	323.4	308.3	310.1	306.7	304.8	300.6
33 Other deposits	3,568.3	3,678.9	3,691.1	3,714.7	3,740.9	3,761.6	3,795.5	3,809.7	3,814.5	3,801.7	3,827.0	3,846.3
34 Borrowings	992.2	1,116.9	1,100.8	1,082.0	1,044.0	1,032.1	1,010.1	994.9	987.8	985.8	954.5	982.5
35 Borrowings from banks in the U.S.	130.1	82.0	87.9	89.1	97.4	107.0	116.4	115.2	117.1	104.5	108.8	117.3
36 Borrowings from others	862.1	1,034.9	1,013.0	993.0	946.6	925.1	893.6	879.6	870.8	881.3	845.7	865.2
37 Trading liabilities ²⁰	117.3	128.7	141.7	155.0	148.2	161.8	138.8	146.1	150.2	164.1	162.5	161.4
38 Derivatives with a negative fair value ¹⁷	76.8	86.0	93.2	95.5	91.9	99.6	88.0	87.4	91.3	100.4	101.4	99.7
39 Other trading liabilities	40.5	42.7	48.5	59.5	56.3	62.2	50.8	58.8	58.9	63.7	61.1	61.8
40 Net due to related foreign offices	452.7	329.5	348.4	340.2	327.1	340.8	306.8	288.7	276.9	257.2	265.9	267.8
41 Other liabilities ²¹	331.1	333.8	336.7	342.0	351.5	355.4	359.5	339.1	335.1	321.7	346.0	343.3
42 TOTAL LIABILITIES ¹⁹	5,887.1	5,958.3	5,976.5	5,983.6	5,953.9	5,987.3	5,934.1	5,886.8	5,874.8	5,837.3	5,860.7	5,902.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	917.8	960.6	960.2	954.9	939.9	961.1	973.4	949.1	950.6	943.4	927.3	935.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-4.0	7.6	12.9	15.4	15.2	16.2	14.1	4.8	5.7	7.3	0.0	2.2
45 Securitized consumer loans ²⁴	303.9	6.0	5.5	5.4	5.3	4.8	4.6	4.5	4.5	4.5	4.6	4.6
46 Securitized credit cards and other revolving plans	273.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	30.7	6.0	5.5	5.4	5.3	4.8	4.6	4.5	4.5	4.5	4.6	4.6
48 Securitized real estate loans ²⁴	1,368.4	1,364.5	1,370.6	1,361.9	1,359.3	1,348.5	1,340.9	1,321.4	1,320.9	1,314.5	1,305.7	1,303.2

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

January 21, 2011

Account	2009	2010	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12	
ASSETS													
1 Bank credit	5,231.2	5,379.3	5,379.4	5,414.1	5,431.6	5,440.2	5,452.4	5,431.1	5,422.9	5,429.9	5,392.6	5,404.8	
2 Securities in bank credit ²	1,410.1	1,376.8	1,419.1	1,459.4	1,482.5	1,502.2	1,504.6	1,460.0	1,454.1	1,457.2	1,456.3	1,458.1	
3 Treasury and agency securities ³	878.7	906.5	950.5	989.6	1,005.2	1,024.9	1,032.3	1,003.4	998.0	1,002.8	998.9	999.4	
4 Mortgage-backed securities (MBS) ⁴	695.7	682.4	713.4	729.0	739.7	760.8	781.5	761.3	758.2	758.3	762.9	758.3	
5 Non-MBS ⁵	183.0	224.1	237.1	260.6	265.5	264.0	250.8	242.0	239.8	244.4	236.0	241.1	
6 Other securities	531.4	470.3	468.6	469.8	477.3	477.3	472.3	456.7	456.0	454.5	457.5	458.6	
7 Mortgage-backed securities ⁶	180.5	153.3	151.0	149.1	145.4	142.7	142.0	135.6	136.1	135.7	133.2	132.9	
8 Non-MBS ⁷	350.9	316.9	317.6	320.6	331.8	334.7	330.3	321.1	319.9	318.7	324.3	325.7	
9 Loans and leases in bank credit ⁸	3,821.2	4,002.5	3,960.3	3,954.8	3,949.1	3,938.1	3,947.8	3,971.0	3,968.8	3,972.6	3,936.3	3,946.7	
10 Commercial and industrial loans	648.8	604.1	602.5	604.2	606.9	608.8	611.9	617.7	621.4	622.4	620.2	620.7	
11 Real estate loans	2,132.9	2,070.9	2,053.1	2,051.5	2,052.5	2,044.3	2,047.5	2,046.4	2,031.4	2,028.5	2,041.6	2,055.1	
12 Revolving home equity loans	486.7	478.8	478.0	476.4	474.5	471.9	464.7	456.2	456.1	455.2	454.0	453.4	
13 Closed-end residential loans ⁹	1,024.8	999.8	989.7	994.4	1,003.4	1,005.3	1,022.2	1,035.0	1,020.3	1,020.0	1,037.4	1,052.2	
14 Commercial real estate loans ¹⁰	621.5	592.4	585.5	580.8	574.7	567.1	560.7	555.2	554.9	553.2	550.1	549.6	
15 Consumer loans	622.4	897.9	892.2	888.9	877.7	867.4	864.5	872.6	877.7	880.8	846.1	842.0	
16 Credit cards and other revolving plans	266.0	517.7	512.2	509.6	505.6	498.4	496.2	505.5	508.1	511.5	506.0	501.2	
17 Other consumer loans ¹¹	356.3	380.2	380.0	379.4	372.1	368.9	368.3	367.1	369.6	369.4	340.1	340.8	
18 Other loans and leases	417.0	429.5	412.5	410.1	412.0	417.5	423.8	434.2	438.4	440.9	428.4	428.8	
19 Fed funds and reverse RPs with nonbanks ¹²	148.8	127.7	114.9	112.4	114.5	114.6	118.1	121.0	121.0	124.6	115.8	115.1	
20 All other loans and leases ¹³	268.2	301.9	297.6	297.7	297.5	302.9	305.8	313.2	317.3	316.3	312.6	313.7	
21 LESS: Allowance for loan and lease losses	143.4	171.3	164.7	165.1	163.5	158.3	158.0	154.2	153.8	151.2	150.3	151.1	
22 Interbank loans ¹²	122.0	68.2	76.3	86.2	92.0	112.6	103.2	107.6	115.0	113.3	108.8	105.8	
23 Fed funds and reverse RPs with banks ¹²	64.8	56.9	63.6	72.7	74.9	86.0	77.9	79.7	85.9	85.1	81.6	78.7	
24 Loans to commercial banks ¹⁴	57.2	11.4	12.7	13.5	17.1	26.6	25.3	27.9	29.1	28.2	27.3	27.1	
25 Cash assets ¹⁵	581.2	514.6	489.8	443.3	440.3	443.4	436.8	456.7	449.0	457.2	451.8	439.3	
26 Trading assets ¹⁶	165.0	164.5	174.4	183.9	178.9	197.3	185.8	166.8	162.2	163.6	163.1	160.6	
27 Derivatives with a positive fair value ¹⁷	154.1	152.9	162.3	172.6	166.8	182.8	170.1	146.8	141.4	142.9	141.3	139.1	
28 Other trading assets	11.0	11.5	12.1	11.4	12.1	14.6	15.8	20.0	20.7	20.8	21.9	21.5	
29 Other assets ¹⁸	925.1	928.4	913.6	919.5	914.7	916.4	916.1	910.6	903.4	896.2	909.8	922.5	
30 TOTAL ASSETS ¹⁹	6,881.2	6,883.7	6,868.7	6,882.0	6,893.9	6,951.6	6,936.2	6,918.6	6,898.5	6,908.9	6,875.8	6,881.8	

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 (continued)

January 21, 2011

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	4,041.1	4,039.9	4,019.6	4,026.5	4,055.6	4,089.6	4,138.5	4,168.2	4,167.3	4,180.6	4,185.8	4,167.2
32 Large time deposits	428.2	368.2	359.7	353.5	347.6	342.5	326.7	308.6	309.6	307.3	305.2	300.8
33 Other deposits	3,612.9	3,671.7	3,659.9	3,673.0	3,707.9	3,747.1	3,811.8	3,859.6	3,857.7	3,873.2	3,880.6	3,866.3
34 Borrowings	988.9	1,114.8	1,075.2	1,069.2	1,056.4	1,041.2	1,009.3	992.8	995.5	983.3	942.2	961.7
35 Borrowings from banks in the U.S.	130.9	81.4	87.9	89.0	99.3	111.4	117.8	115.9	119.5	107.5	111.0	113.1
36 Borrowings from others	858.0	1,033.4	987.3	980.2	957.1	929.8	891.6	876.8	876.0	875.8	831.2	848.6
37 Trading liabilities ²⁰	118.5	125.9	143.5	162.0	158.6	168.9	144.0	147.2	151.0	160.9	160.1	158.5
38 Derivatives with a negative fair value ¹⁷	76.8	86.0	93.2	95.5	91.9	99.6	88.0	87.4	91.3	100.4	101.4	99.7
39 Other trading liabilities	41.6	39.9	50.3	66.5	66.7	69.3	56.0	59.8	59.7	60.4	58.7	58.8
40 Net due to related foreign offices	467.4	319.0	345.9	329.0	308.2	333.1	321.6	302.4	283.0	286.3	287.9	292.7
41 Other liabilities ²¹	338.7	329.3	327.4	332.8	351.3	366.1	367.4	347.2	340.5	329.4	349.1	344.9
42 TOTAL LIABILITIES ¹⁹	5,954.7	5,929.0	5,911.6	5,919.6	5,930.0	5,998.9	5,980.8	5,957.7	5,937.4	5,940.5	5,925.2	5,925.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	926.5	954.7	957.2	962.4	963.9	952.8	955.4	960.9	961.1	968.5	950.6	956.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-4.0	7.6	12.9	15.4	15.2	16.2	14.1	4.8	5.7	7.3	0.0	2.2
45 Securitized consumer loans ²⁴	302.9	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	4.6	4.6
46 Securitized credit cards and other revolving plans	271.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	31.6	5.9	5.6	5.5	5.4	4.9	4.6	4.6	4.6	4.6	4.6	4.6
48 Securitized real estate loans ²⁴	1,381.3	1,358.9	1,362.3	1,348.4	1,343.5	1,331.9	1,340.3	1,339.0	1,338.5	1,338.2	1,336.4	1,336.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 21, 2011

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	3,010.0	2,995.1	2,995.5	3,004.9	3,001.0	3,006.4	3,013.5	3,025.4	3,033.0	3,016.6	3,015.9	3,024.0
2 Securities in bank credit ²	681.6	685.8	685.7	692.5	702.3	714.1	727.3	740.7	750.1	735.0	732.6	734.6
3 Treasury and agency securities ³	472.7	491.2	485.6	488.5	495.9	507.7	520.1	533.1	537.3	533.5	533.2	535.6
4 Mortgage-backed securities (MBS) ⁴	289.7	287.7	292.9	295.1	299.5	308.5	317.7	330.8	334.3	330.0	331.6	329.6
5 Non-MBS ⁵	183.0	203.4	192.6	193.4	196.4	199.2	202.3	202.2	203.0	203.4	201.6	206.0
6 Other securities	208.9	194.6	200.1	204.0	206.4	206.3	207.2	207.6	212.8	201.6	199.3	199.0
7 Mortgage-backed securities ⁶	22.2	21.8	23.9	24.4	23.1	20.0	18.6	17.7	17.5	17.6	18.7	18.5
8 Non-MBS ⁷	186.7	172.8	176.2	179.6	183.4	186.3	188.6	189.9	195.4	183.9	180.6	180.5
9 Loans and leases in bank credit ⁸	2,328.4	2,309.3	2,309.9	2,312.5	2,298.7	2,292.3	2,286.2	2,284.7	2,282.9	2,281.6	2,283.3	2,289.3
10 Commercial and industrial loans	384.8	374.1	374.2	373.7	372.5	372.5	371.4	371.8	371.0	373.1	374.5	376.0
11 Real estate loans	1,613.7	1,569.5	1,564.9	1,563.7	1,551.4	1,545.6	1,543.0	1,536.4	1,535.4	1,534.9	1,534.3	1,540.7
12 Revolving home equity loans	115.9	117.9	118.6	118.7	118.5	118.3	121.4	125.0	125.0	124.4	124.4	124.5
13 Closed-end residential loans ⁹	514.6	503.4	506.0	509.6	504.2	505.7	506.1	503.5	503.2	505.0	509.2	512.1
14 Commercial real estate loans ¹⁰	983.2	948.2	940.3	935.3	928.7	921.7	915.5	908.0	907.2	905.4	900.7	904.0
15 Consumer loans	211.5	243.4	247.6	250.7	251.3	252.9	252.1	256.0	256.5	253.4	253.1	249.6
16 Credit cards and other revolving plans	75.4	106.6	109.4	110.0	110.2	112.0	111.3	115.5	116.2	114.1	110.7	107.6
17 Other consumer loans ¹¹	136.1	136.8	138.2	140.7	141.1	140.9	140.8	140.5	140.3	139.3	142.4	142.1
18 Other loans and leases	118.3	122.3	123.1	124.4	123.5	121.3	119.7	120.5	120.0	120.2	121.4	123.0
19 Fed funds and reverse RPs with nonbanks ¹²	1.6	2.1	1.5	1.9	2.6	1.8	2.1	3.6	4.1	3.4	4.0	5.5
20 All other loans and leases ¹³	116.7	120.2	121.6	122.5	120.9	119.5	117.6	116.9	115.9	116.8	117.3	117.5
21 LESS: Allowance for loan and lease losses	57.0	57.0	59.0	58.1	59.3	57.7	57.7	58.8	59.2	57.6	56.1	55.3
22 Interbank loans ¹²	65.7	53.8	55.8	58.1	61.6	55.1	59.9	52.7	50.1	49.3	48.4	46.5
23 Fed funds and reverse RPs with banks ¹²	62.4	50.3	52.4	54.4	58.5	52.7	58.3	52.2	49.8	48.7	47.4	45.5
24 Loans to commercial banks ¹⁴	3.3	3.5	3.5	3.6	3.2	2.4	1.6	0.5	0.2	0.7	1.0	1.0
25 Cash assets ¹⁵	271.0	302.6	302.6	313.5	307.2	320.3	304.0	297.6	298.9	295.1	294.4	312.9
26 Trading assets ¹⁶	7.6	6.2	7.1	7.2	6.9	7.2	6.8	6.1	6.2	6.1	5.7	5.7
27 Derivatives with a positive fair value ¹⁷	5.6	6.0	6.4	6.6	6.3	6.4	6.2	5.3	5.3	5.4	5.1	5.2
28 Other trading assets	2.1	0.2	0.6	0.5	0.6	0.8	0.7	0.8	0.9	0.7	0.6	0.5
29 Other assets ¹⁸	264.1	271.3	274.5	274.7	273.0	273.8	272.2	275.1	276.8	272.7	274.4	277.0
30 TOTAL ASSETS ¹⁹	3,561.5	3,572.0	3,576.4	3,600.3	3,590.4	3,605.2	3,598.7	3,598.0	3,605.7	3,582.3	3,582.7	3,610.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	2,650.6	2,681.3	2,695.8	2,701.5	2,715.4	2,727.3	2,727.7	2,710.1	2,711.6	2,699.8	2,714.2	2,731.6
32 Large time deposits	460.4	459.2	453.1	448.9	447.8	444.0	439.6	434.9	435.3	434.2	434.0	434.2
33 Other deposits	2,190.2	2,222.0	2,242.7	2,252.5	2,267.6	2,283.4	2,288.2	2,275.2	2,276.3	2,265.5	2,280.2	2,297.3
34 Borrowings	390.9	367.9	363.6	366.5	357.9	358.1	349.9	354.9	356.4	358.4	352.6	355.5
35 Borrowings from banks in the U.S.	100.3	80.1	81.7	82.2	79.7	80.6	77.4	83.6	87.1	86.6	83.9	80.4
36 Borrowings from others	290.6	287.9	281.9	284.3	278.2	277.5	272.5	271.3	269.3	271.8	268.6	275.1
37 Trading liabilities ²⁰	0.2	8.4	12.1	18.2	15.5	9.6	-1.5	-0.3	2.9	1.1	-3.1	-4.0
38 Derivatives with a negative fair value ¹⁷	-0.7	7.5	11.3	17.4	14.7	8.8	-2.1	-1.1	2.2	0.4	-3.7	-5.0
39 Other trading liabilities	0.9	0.9	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.6	1.0
40 Net due to related foreign offices	45.8	51.9	51.2	51.7	52.5	45.3	50.4	52.3	52.2	54.6	49.6	51.6
41 Other liabilities ²¹	67.9	67.7	67.4	69.2	68.7	67.1	65.2	67.3	66.6	66.7	66.4	65.9
42 TOTAL LIABILITIES ¹⁹	3,155.3	3,177.3	3,190.1	3,207.2	3,209.9	3,207.5	3,191.9	3,184.3	3,189.7	3,180.6	3,179.7	3,200.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	406.2	394.8	386.3	393.1	380.5	397.8	406.8	413.7	416.0	401.6	403.1	410.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	2.7	3.8	4.6	5.5	5.5	5.4	5.2	3.7	3.9	3.4	1.8	1.7
45 Securitized consumer loans ²⁴	87.7	15.6	14.9	14.8	14.5	13.8	13.7	13.7	13.6	13.7	13.8	13.9
46 Securitized credit cards and other revolving plans	86.8	15.6	14.8	14.6	14.3	13.7	13.7	13.6	13.5	13.7	13.8	13.9
47 Other securitized consumer loans	0.9	0.0	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	-0.0
48 Securitized real estate loans ²⁴	21.6	20.5	19.6	20.0	18.8	17.3	16.9	17.6	17.6	18.2	18.9	19.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	3,010.1	2,996.8	2,997.8	3,005.3	3,006.2	3,006.5	3,016.5	3,023.6	3,030.8	3,020.1	3,016.2	3,022.3
2 Securities in bank credit ²	676.3	685.3	691.3	697.0	704.1	714.4	728.6	735.1	740.7	728.0	727.2	729.3
3 Treasury and agency securities ³	468.2	487.5	489.9	492.4	496.3	505.9	517.4	528.7	530.8	530.8	531.4	533.3
4 Mortgage-backed securities (MBS) ⁴	283.3	290.5	291.9	293.6	297.1	305.5	316.3	324.4	327.3	324.7	327.2	327.2
5 Non-MBS ⁵	184.9	196.9	198.0	198.8	199.1	200.4	201.1	204.2	203.5	206.1	204.3	206.2
6 Other securities	208.1	197.8	201.4	204.6	207.9	208.5	211.2	206.5	209.9	197.2	195.7	195.9
7 Mortgage-backed securities ⁶	24.2	22.4	22.7	22.7	22.3	19.8	19.3	19.1	19.4	18.9	19.2	19.2
8 Non-MBS ⁷	183.8	175.4	178.7	182.0	185.5	188.7	191.9	187.4	190.5	178.3	176.6	176.7
9 Loans and leases in bank credit ⁸	2,333.8	2,311.5	2,306.6	2,308.3	2,302.1	2,292.1	2,287.9	2,288.4	2,290.1	2,292.1	2,289.0	2,293.0
10 Commercial and industrial loans	385.2	374.7	372.5	371.8	373.2	372.6	372.1	372.3	372.9	374.5	373.1	373.2
11 Real estate loans	1,612.3	1,570.1	1,566.5	1,564.9	1,552.8	1,547.8	1,543.6	1,536.5	1,535.3	1,535.4	1,535.2	1,540.9
12 Revolving home equity loans	117.0	117.2	117.5	117.4	117.3	117.3	121.1	126.2	126.2	126.0	125.7	125.9
13 Closed-end residential loans ⁹	511.4	505.1	508.3	512.1	506.0	507.4	505.4	501.6	501.1	503.7	508.9	511.1
14 Commercial real estate loans ¹⁰	984.0	947.8	940.6	935.4	929.5	923.2	917.1	908.7	908.0	905.7	900.5	903.9
15 Consumer loans	214.6	243.6	245.6	249.5	250.8	249.1	249.8	255.7	256.9	257.0	258.2	257.0
16 Credit cards and other revolving plans	79.1	107.6	108.1	109.3	108.8	108.0	108.9	115.6	117.3	117.6	115.4	114.0
17 Other consumer loans ¹¹	135.5	135.9	137.4	140.2	142.0	141.1	140.9	140.2	139.7	139.4	142.8	143.0
18 Other loans and leases	121.6	123.2	122.0	122.1	125.3	122.6	122.4	124.0	125.0	125.3	122.6	121.9
19 Fed funds and reverse RPs with nonbanks ¹²	1.6	2.8	1.3	1.6	3.9	1.4	2.2	3.7	4.7	3.5	3.4	4.4
20 All other loans and leases ¹³	120.1	120.5	120.7	120.5	121.4	121.1	120.3	120.2	120.3	121.8	119.2	117.5
21 LESS: Allowance for loan and lease losses	54.1	58.4	58.4	58.3	57.4	56.5	56.6	55.5	55.2	53.9	54.5	54.9
22 Interbank loans ¹²	69.9	53.1	52.6	53.7	60.8	55.0	62.4	55.2	50.1	48.1	51.6	49.6
23 Fed funds and reverse RPs with banks ¹²	64.4	49.9	49.4	50.6	57.8	52.7	60.4	53.7	48.8	46.7	50.0	48.0
24 Loans to commercial banks ¹⁴	5.5	3.2	3.2	3.1	3.0	2.3	2.0	1.5	1.4	1.4	1.6	1.6
25 Cash assets ¹⁵	284.6	294.3	292.9	301.1	306.4	317.5	316.3	313.5	306.3	322.1	318.0	322.5
26 Trading assets ¹⁶	7.9	6.2	7.0	6.9	7.1	7.2	6.9	6.2	6.4	6.0	5.5	5.5
27 Derivatives with a positive fair value ¹⁷	5.9	5.9	6.2	6.3	6.4	6.6	6.2	5.6	5.6	5.5	5.1	5.2
28 Other trading assets	2.0	0.3	0.8	0.6	0.7	0.7	0.6	0.7	0.8	0.5	0.4	0.3
29 Other assets ¹⁸	264.0	271.4	271.7	271.6	273.9	273.7	274.0	274.8	273.1	275.0	275.0	276.3
30 TOTAL ASSETS ¹⁹	3,582.4	3,563.3	3,563.6	3,580.5	3,596.9	3,603.3	3,619.5	3,617.8	3,611.6	3,617.4	3,611.7	3,621.3

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 (continued)

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	2,670.7	2,676.4	2,679.8	2,686.4	2,699.7	2,713.1	2,732.1	2,730.9	2,722.2	2,721.1	2,738.1	2,739.1
32 Large time deposits	462.2	453.9	453.4	450.3	449.1	446.4	442.2	436.8	435.8	435.8	435.7	435.8
33 Other deposits	2,208.5	2,222.6	2,226.5	2,236.2	2,250.7	2,266.7	2,289.9	2,294.1	2,286.3	2,285.3	2,302.5	2,303.3
34 Borrowings	388.4	366.8	358.5	361.6	359.0	357.3	350.4	353.2	357.8	360.8	350.9	353.8
35 Borrowings from banks in the U.S.	96.7	80.9	79.3	79.0	76.8	77.8	75.5	80.7	85.2	86.4	83.7	80.7
36 Borrowings from others	291.6	285.9	279.3	282.5	282.2	279.4	274.9	272.5	272.6	274.4	267.2	273.1
37 Trading liabilities ²⁰	4.5	4.6	4.8	5.0	5.2	5.3	5.1	4.5	4.5	4.4	3.9	4.3
38 Derivatives with a negative fair value ¹⁷	3.5	3.8	4.0	4.2	4.4	4.5	4.3	3.7	3.7	3.7	3.3	3.3
39 Other trading liabilities	1.0	0.9	0.8	0.8	0.8	0.8	0.7	0.8	0.8	0.7	0.6	1.0
40 Net due to related foreign offices	48.3	50.6	49.8	48.8	51.9	51.4	52.7	52.7	52.1	57.3	52.4	55.8
41 Other liabilities ²¹	68.8	66.4	68.9	72.8	72.5	66.6	69.2	67.9	65.7	65.3	62.6	63.5
42 TOTAL LIABILITIES ¹⁹	3,180.5	3,164.9	3,161.9	3,174.6	3,188.3	3,193.6	3,209.5	3,209.2	3,202.3	3,208.9	3,207.9	3,216.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	401.8	398.4	401.7	405.9	408.6	409.7	410.0	408.6	409.3	408.5	403.9	404.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	2.7	3.8	4.6	5.5	5.5	5.4	5.2	3.7	3.9	3.4	1.8	1.7
45 Securitized consumer loans ²⁴	89.4	15.4	14.5	14.3	14.2	13.9	14.0	14.1	14.1	14.2	14.2	14.2
46 Securitized credit cards and other revolving plans	88.5	15.3	14.5	14.2	14.2	13.9	14.0	14.1	14.0	14.1	14.1	14.1
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	22.3	20.0	19.5	19.4	19.5	18.5	18.3	18.3	18.3	18.3	18.3	18.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	795.8	767.0	792.3	797.1	797.2	799.2	793.6	783.9	779.2	787.1	791.6	794.1
2 Securities in bank credit ²	248.3	226.4	238.1	244.6	246.2	238.6	237.7	240.0	238.6	240.2	235.9	244.4
3 Treasury and agency securities ³	100.5	92.7	98.3	101.8	104.4	102.2	98.2	99.3	99.3	99.5	94.1	99.1
4 Mortgage-backed securities (MBS) ⁴	25.7	22.8	22.3	21.2	20.5	19.7	20.7	19.0	18.9	19.4	19.3	19.3
5 Non-MBS ⁵	74.8	69.8	76.1	80.6	83.9	82.5	77.5	80.3	80.4	80.1	74.8	79.8
6 Other securities	147.8	133.7	139.7	142.8	141.8	136.4	139.5	140.7	139.4	140.8	141.8	145.4
7 Mortgage-backed securities ⁶	11.6	9.3	8.7	8.3	8.0	8.9	9.7	10.3	10.4	10.3	10.1	10.1
8 Non-MBS ⁷	136.2	124.4	131.0	134.4	133.8	127.5	129.7	130.4	129.0	130.5	131.7	135.2
9 Loans and leases in bank credit ⁸	547.5	540.6	554.2	552.5	551.0	560.6	556.0	543.9	540.6	546.9	555.6	549.7
10 Commercial and industrial loans	259.3	235.7	235.0	233.7	232.0	231.1	232.0	232.2	233.1	232.8	231.1	232.1
11 Real estate loans	40.2	38.1	38.0	37.4	36.7	36.2	36.6	36.0	36.0	35.5	35.8	35.9
12 Revolving home equity loans	0.3	0.1	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2
13 Closed-end residential loans ⁹	2.5	2.3	2.3	2.5	2.3	2.3	2.3	2.0	2.0	1.9	1.9	1.9
14 Commercial real estate loans ¹⁰	37.5	35.8	35.5	34.7	34.2	33.6	34.0	33.7	33.7	33.3	33.6	33.7
15 Consumer loans	1.4	1.5	1.5	1.3	1.4	1.4	1.5	1.5	1.5	1.6	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	1.4	1.5	1.5	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6
18 Other loans and leases	246.6	265.3	279.7	280.1	280.8	291.9	285.9	274.2	269.9	277.1	287.1	280.1
19 Fed funds and reverse RPs with nonbanks ¹²	68.0	79.2	88.3	90.5	94.2	96.9	89.7	84.3	81.2	86.8	96.3	86.9
20 All other loans and leases ¹³	178.6	186.1	191.4	189.6	186.7	194.9	196.2	189.9	188.7	190.3	190.8	193.2
21 LESS: Allowance for loan and lease losses	1.8	1.6	1.3	1.1	1.2	1.1	1.1	1.2	1.2	1.2	1.1	1.0
22 Interbank loans ¹²	29.5	28.8	33.4	33.4	30.3	28.9	29.9	27.6	27.2	27.2	26.8	24.9
23 Fed funds and reverse RPs with banks ¹²	26.4	24.0	28.4	28.8	25.7	24.9	26.0	23.6	23.2	23.0	22.3	20.5
24 Loans to commercial banks ¹⁴	3.1	4.8	5.0	4.7	4.6	4.0	3.9	4.1	4.0	4.2	4.5	4.4
25 Cash assets ¹⁵	343.7	367.3	415.4	424.6	375.5	362.2	348.9	356.8	363.1	360.7	388.1	421.2
26 Trading assets ¹⁶	103.1	131.7	153.8	182.0	210.8	233.3	245.4	292.6	304.6	316.1	311.3	314.0
27 Derivatives with a positive fair value ¹⁷	91.0	119.6	141.6	168.2	194.7	216.5	226.0	267.2	279.1	290.5	285.5	287.2
28 Other trading assets	12.1	12.0	12.2	13.8	16.2	16.8	19.4	25.4	25.5	25.6	25.8	26.8
29 Other assets ¹⁸	40.1	47.8	40.7	45.4	50.3	48.8	51.6	45.2	39.5	41.5	44.0	42.4
30 TOTAL ASSETS ¹⁹	1,310.4	1,340.9	1,434.2	1,481.4	1,463.0	1,471.2	1,468.3	1,504.9	1,512.3	1,531.4	1,560.6	1,595.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 21, 2011

Account	2009	2010	2010	2010	2010	2010	2010	2010	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	1,046.0	982.2	1,024.4	1,044.6	1,050.0	1,060.1	1,056.2	1,046.6	1,033.2	1,053.1	1,056.8	1,051.1
32 Large time deposits	1,010.4	935.1	977.2	993.6	1,003.9	1,011.4	1,005.8	996.6	986.2	1,001.3	1,007.7	1,002.9
33 Other deposits	35.6	47.1	47.2	50.9	46.1	48.6	50.4	50.0	47.0	51.8	49.0	48.2
34 Borrowings	524.1	508.7	519.9	530.2	528.6	536.0	540.2	545.3	537.4	547.5	556.8	543.6
35 Borrowings from banks in the U.S.	29.2	34.1	35.6	38.4	35.9	35.3	36.6	30.5	28.4	27.8	30.2	26.5
36 Borrowings from others	494.9	474.6	484.3	491.8	492.8	500.7	503.6	514.8	508.9	519.7	526.7	517.1
37 Trading liabilities ²⁰	108.3	128.3	153.8	175.7	203.9	235.1	256.4	299.5	310.5	321.9	319.3	316.9
38 Derivatives with a negative fair value ¹⁷	91.7	108.1	130.3	152.9	181.0	206.6	234.5	271.1	281.8	292.8	290.2	291.3
39 Other trading liabilities	16.6	20.2	23.5	22.8	23.0	28.5	21.9	28.5	28.7	29.1	29.2	25.6
40 Net due to related foreign offices	-400.6	-308.5	-305.7	-323.6	-380.5	-427.5	-433.1	-426.6	-403.5	-419.7	-403.7	-364.8
41 Other liabilities ²¹	28.2	47.7	48.9	45.9	54.1	52.1	50.2	46.6	41.6	43.9	44.0	48.7
42 TOTAL LIABILITIES ¹⁹	1,306.0	1,358.5	1,441.2	1,472.7	1,456.1	1,455.8	1,469.8	1,511.4	1,519.1	1,546.8	1,573.3	1,595.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	4.4	-17.5	-7.0	8.7	6.9	15.5	-1.5	-6.5	-6.8	-15.4	-12.7	0.1
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-11.6	-8.0	-7.6	-6.9	-6.6	-6.2	-6.8	-7.7	-8.0	-7.8	-7.8	-8.2
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

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending				
									Dec 22	Dec 29	Jan 5	Jan 12	
ASSETS													
1 Bank credit	797.9	770.0	785.5	793.9	801.0	808.8	798.8	785.4	783.7	783.7	787.7	790.5	
2 Securities in bank credit ²	244.8	231.8	234.8	242.1	247.3	243.0	241.1	234.3	232.3	233.8	232.2	237.2	
3 Treasury and agency securities ³	97.5	90.5	97.3	101.3	106.0	103.2	100.2	95.4	94.2	95.1	93.3	96.8	
4 Mortgage-backed securities (MBS) ⁴	25.9	21.8	22.8	21.3	20.7	20.8	20.6	19.3	19.3	19.7	19.7	19.5	
5 Non-MBS ⁵	71.6	68.8	74.5	80.0	85.3	82.3	79.6	76.2	74.9	75.4	73.6	77.3	
6 Other securities	147.4	141.2	137.5	140.8	141.3	139.8	140.9	138.8	138.1	138.7	138.9	140.5	
7 Mortgage-backed securities ⁶	10.5	8.7	8.9	8.8	8.7	8.8	9.4	9.4	9.5	9.4	9.5	9.5	
8 Non-MBS ⁷	136.9	132.5	128.6	131.9	132.6	131.0	131.5	129.4	128.7	129.3	129.4	131.0	
9 Loans and leases in bank credit ⁸	553.1	538.2	550.7	551.8	553.7	565.8	557.7	551.2	551.3	549.9	555.5	553.2	
10 Commercial and industrial loans	259.7	235.2	232.5	232.5	231.7	231.9	232.2	232.8	234.8	233.2	230.9	232.2	
11 Real estate loans	40.7	38.1	37.3	36.9	36.9	36.3	37.0	36.5	36.4	36.2	36.1	36.1	
12 Revolving home equity loans	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.3	0.3	
13 Closed-end residential loans ⁹	2.7	2.2	2.1	2.3	2.3	2.3	2.2	2.2	2.2	2.1	2.1	2.1	
14 Commercial real estate loans ¹⁰	37.8	35.6	35.0	34.4	34.4	33.8	34.5	34.1	33.9	33.8	33.7	33.7	
15 Consumer loans	1.3	1.4	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.6	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	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6	
18 Other loans and leases	251.3	263.6	279.5	281.0	283.6	296.1	287.0	280.3	278.6	278.9	286.9	283.3	
19 Fed funds and reverse RPs with nonbanks ¹²	68.7	79.1	88.7	92.0	93.4	100.6	91.9	85.8	83.1	83.9	92.4	87.0	
20 All other loans and leases ¹³	182.6	184.5	190.7	189.0	190.2	195.5	195.1	194.4	195.4	195.1	194.5	196.3	
21 LESS: Allowance for loan and lease losses	1.8	1.5	1.4	1.3	1.3	1.3	1.2	1.3	1.2	1.3	1.2	1.1	
22 Interbank loans ¹²	28.8	27.7	33.1	33.6	30.1	30.9	31.9	27.2	27.2	23.2	24.9	24.7	
23 Fed funds and reverse RPs with banks ¹²	25.9	23.5	28.7	28.8	25.3	26.1	27.2	23.0	23.1	19.1	20.5	20.5	
24 Loans to commercial banks ¹⁴	3.0	4.1	4.4	4.8	4.8	4.8	4.6	4.2	4.1	4.2	4.3	4.2	
25 Cash assets ¹⁵	360.7	345.8	415.7	427.5	377.8	364.5	354.1	372.8	391.9	385.9	402.7	451.6	
26 Trading assets ¹⁶	115.5	116.8	139.1	170.1	214.2	247.1	282.5	317.4	323.0	331.2	326.5	327.1	
27 Derivatives with a positive fair value ¹⁷	104.0	105.0	125.7	155.6	196.7	227.9	262.0	292.5	299.2	306.0	300.6	301.4	
28 Other trading assets	11.5	11.8	13.4	14.5	17.4	19.2	20.4	24.9	23.7	25.2	25.9	25.7	
29 Other assets ¹⁸	41.8	48.6	37.7	39.8	47.4	48.6	51.8	47.9	41.5	43.9	43.4	43.3	
30 TOTAL ASSETS ¹⁹	1,343.0	1,307.4	1,409.8	1,463.5	1,469.0	1,498.7	1,517.8	1,549.5	1,566.1	1,566.6	1,584.0	1,636.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 21, 2011

Account	2009 Dec	2010 Jun	2010 Jul	2010 Aug	2010 Sep	2010 Oct	2010 Nov	2010 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
31 Deposits	1,057.1	981.6	1,013.2	1,045.4	1,046.0	1,063.6	1,058.5	1,055.0	1,042.9	1,056.2	1,059.4	1,069.8
32 Large time deposits	1,022.6	934.0	963.9	993.2	1,003.2	1,017.7	1,009.7	1,006.0	997.0	1,006.0	1,009.5	1,020.5
33 Other deposits	34.5	47.6	49.4	52.2	42.8	45.9	48.7	49.1	45.8	50.2	50.0	49.3
34 Borrowings	522.4	511.3	521.4	538.7	524.4	533.7	539.5	543.7	540.1	541.3	547.3	540.1
35 Borrowings from banks in the U.S.	30.5	33.7	35.9	40.2	37.2	35.7	36.2	31.6	30.4	27.3	26.9	26.3
36 Borrowings from others	491.9	477.6	485.5	498.5	487.2	498.0	503.3	512.1	509.7	513.9	520.4	513.8
37 Trading liabilities ²⁰	114.5	119.8	141.6	174.0	219.9	252.8	280.1	313.7	319.2	326.3	323.7	323.7
38 Derivatives with a negative fair value ¹⁷	98.9	100.2	119.8	150.2	193.5	224.5	258.1	287.0	293.0	300.3	295.5	295.7
39 Other trading liabilities	15.7	19.6	21.9	23.8	26.4	28.3	22.1	26.8	26.1	26.0	28.2	28.0
40 Net due to related foreign offices	-382.3	-355.8	-315.3	-341.8	-377.7	-404.5	-415.4	-413.2	-378.9	-403.1	-395.2	-351.6
41 Other liabilities ²¹	28.2	47.5	45.8	44.0	53.5	50.1	52.0	47.2	39.8	42.9	45.6	50.9
42 TOTAL LIABILITIES ¹⁹	1,340.0	1,304.4	1,406.8	1,460.4	1,466.0	1,495.6	1,514.7	1,546.4	1,563.0	1,563.5	1,580.9	1,632.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.0	3.0	3.0	3.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-11.6	-8.0	-7.6	-6.9	-6.6	-6.2	-6.8	-7.7	-8.0	-7.8	-7.8	-8.2
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).