

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
August 5, 2011

Account	2006	2007	2008	2009	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Mar	2011 Apr	2011 May	2011 Jun
ASSETS															
1 Bank credit	8.4	9.4	1.7	-6.0	-2.8	-6.0	-5.7	0.0	0.4	-1.7	-0.3	-0.7	2.6	-0.7	-2.3
2 Securities in bank credit ²	3.4	6.7	-2.1	7.2	6.6	4.6	-0.4	12.4	9.3	-0.4	0.5	5.7	6.2	-4.9	-11.3
3 Treasury and agency securities ³	0.4	-6.4	3.3	14.8	15.2	14.3	11.1	17.8	14.4	1.1	7.9	10.5	22.6	-0.2	-14.1
6 Other securities	8.9	28.5	-8.6	-3.3	-7.3	-11.1	-20.1	2.2	-0.6	-3.6	-14.4	-4.2	-27.5	-14.9	-5.1
9 Loans and leases in bank credit ⁶	10.0	10.2	2.7	-9.5	-5.8	-9.3	-7.4	-4.2	-2.7	-2.2	-0.6	-3.0	1.3	0.8	1.0
10 Commercial and industrial loans	13.9	18.3	10.4	-16.5	-9.0	-19.5	-13.4	-4.0	0.2	5.6	9.6	12.1	11.1	11.3	3.1
11 Real estate loans	10.4	6.7	-0.6	-5.1	-5.6	-7.8	-5.9	-5.5	-3.8	-6.0	-7.6	-10.1	-8.3	-6.0	-2.7
12 Revolving home equity loans	1.9	5.7	12.7	0.5	-4.3	-4.3	-3.4	-3.3	-6.5	-7.3	-5.8	-5.6	-6.3	-5.9	-4.7
13 Closed-end residential loans ⁹	10.0	5.1	-10.3	-7.8	-2.5	-7.6	-4.1	-2.1	3.8	-3.0	-8.6	-13.1	-9.0	-6.0	1.2
14 Commercial real estate loans ¹⁰	14.2	9.0	6.2	-4.4	-9.0	-9.2	-8.5	-9.6	-10.1	-8.6	-7.3	-8.7	-8.3	-5.9	-5.9
15 Consumer loans	3.4	5.9	5.2	-3.3	-6.9	-8.2	-7.2	-5.2	-7.5	-6.2	-0.6	-1.0	-1.7	0.1	7.8
16 Credit cards and other revolving plans	3.9	7.0	4.4	-6.2	-11.1	-14.9	-11.7	-10.7	-8.8	-6.7	-1.1	-3.6	-1.6	0.2	9.9
17 Other consumer loans ¹¹	2.7	4.4	6.3	1.2	-1.1	0.9	-1.4	1.8	-5.9	-5.6	0.0	2.2	-1.7	-0.2	5.4
18 Other loans and leases	11.8	19.3	2.4	-22.8	0.0	-1.9	-5.6	2.9	4.7	8.7	14.5	2.8	30.3	14.1	4.2
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	0.5	-10.1	-12.4	-15.7	-16.3	-27.5	-19.7	-43.0	-25.1	-21.8
22 Interbank loans ¹²	17.8	25.1	-15.2	-38.4	-23.7	-54.2	-96.2	35.0	27.5	-45.9	-47.9	-68.6	-116.6	13.9	59.1
25 Cash assets ¹⁵	-5.0	-0.9	155.5	47.1	-8.7	7.7	7.2	16.9	-62.4	71.0	142.2	188.8	98.8	81.2	187.8
26 Trading assets ¹⁶	-	-	-	-	-	-42.3	24.3	51.3	-21.4	-27.6	16.7	0.0	19.8	26.4	21.6
29 Other assets ¹⁸	13.5	11.0	21.5	-8.4	4.7	19.8	-0.4	-1.9	1.1	-4.5	-0.8	8.2	-4.0	1.6	-10.3
30 TOTAL ASSETS ¹⁹	8.8	10.4	8.0	-6.1	-2.8	-4.1	-4.7	3.4	-6.1	3.6	15.1	19.6	13.1	11.2	24.3
LIABILITIES															
31 Deposits	7.4	9.1	5.7	5.2	2.6	1.3	-0.4	5.5	3.9	3.7	9.0	6.3	10.6	11.4	8.3
32 Large time deposits	20.3	15.6	-2.1	-5.8	-6.5	-3.5	-21.0	1.1	-3.0	-0.7	9.5	11.4	20.9	14.8	-32.9
33 Other deposits	-	-	-	-	-	2.9	6.2	6.8	6.0	5.0	8.9	4.8	7.6	10.4	20.2
34 Borrowings	12.4	14.3	14.2	-24.6	-20.7	-20.6	-41.3	-16.5	-11.0	-17.0	-23.6	-24.3	-41.1	-19.5	1.8
37 Trading liabilities ²⁰	-	-	-	-	-	-12.6	37.0	73.9	-23.5	-51.2	15.7	21.3	44.2	5.5	26.9
41 Other liabilities ²¹	17.4	2.8	0.9	-11.3	9.0	-6.8	21.7	10.6	9.9	-17.1	1.0	26.0	-0.5	-6.6	27.3
42 TOTAL LIABILITIES ¹⁹	8.5	11.4	10.9	-7.4	-4.0	-6.1	-9.9	3.2	-3.2	2.8	12.3	12.9	15.9	5.5	16.9

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

August 5, 2011

Account	2010 Jun	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	Week ending			
									Jul 6	Jul 13	Jul 20	Jul 27
ASSETS												
1 Bank credit	9,160.5	9,206.5	9,189.7	9,151.2	9,146.2	9,178.9	9,177.9	9,160.6	9,184.8	9,223.4	9,210.3	9,247.7
2 Securities in bank credit ²	2,293.4	2,436.2	2,442.6	2,434.3	2,445.8	2,460.2	2,451.4	2,428.4	2,424.1	2,447.5	2,441.9	2,446.3
3 Treasury and agency securities ³	1,498.2	1,630.3	1,637.5	1,632.7	1,646.9	1,679.5	1,680.3	1,660.6	1,642.8	1,666.4	1,652.1	1,657.0
4 Mortgage-backed securities (MBS) ⁴	1,001.5	1,106.1	1,107.1	1,102.6	1,113.5	1,144.2	1,150.3	1,158.5	1,160.9	1,176.6	1,163.9	1,169.2
5 Non-MBS ⁵	496.7	524.2	530.4	530.1	533.4	535.3	530.1	502.1	481.9	489.8	488.1	487.7
6 Other securities	795.2	805.9	805.1	801.6	798.8	780.7	771.1	767.8	781.2	781.1	789.8	789.3
7 Mortgage-backed securities ⁶	176.7	158.8	155.9	154.3	155.5	148.2	147.7	143.6	137.7	137.6	137.9	138.6
8 Non-MBS ⁷	618.5	647.1	649.1	647.3	643.3	632.5	623.3	624.2	643.6	643.4	651.9	650.7
9 Loans and leases in bank credit ⁸	6,867.2	6,770.2	6,747.1	6,716.9	6,700.5	6,718.7	6,726.5	6,732.2	6,760.7	6,775.9	6,768.4	6,801.4
10 Commercial and industrial loans	1,213.5	1,214.3	1,219.0	1,221.7	1,234.0	1,246.0	1,258.0	1,261.3	1,259.0	1,260.2	1,264.1	1,272.3
11 Real estate loans	3,684.6	3,608.1	3,595.4	3,567.8	3,537.8	3,517.4	3,502.8	3,494.9	3,483.8	3,493.7	3,485.5	3,486.3
12 Revolving home equity loans	597.3	581.1	577.1	574.4	571.6	569.0	566.3	564.1	562.0	561.1	560.4	558.9
13 Closed-end residential loans ⁹	1,511.5	1,527.1	1,530.4	1,513.0	1,496.5	1,487.2	1,481.1	1,482.6	1,478.7	1,492.8	1,488.0	1,491.8
14 Commercial real estate loans ¹⁰	1,575.8	1,499.9	1,487.9	1,480.5	1,469.7	1,461.3	1,455.4	1,448.2	1,443.1	1,439.8	1,437.1	1,435.5
15 Consumer loans	1,148.5	1,116.9	1,079.9	1,074.4	1,073.7	1,078.8	1,078.9	1,085.9	1,092.3	1,091.2	1,090.7	1,091.1
16 Credit cards and other revolving plans	630.7	605.1	599.4	595.6	593.8	593.0	593.1	598.0	600.2	598.4	597.6	598.2
17 Other consumer loans ¹¹	517.9	511.9	480.6	478.8	479.9	485.8	485.7	487.9	492.1	492.9	493.1	492.9
18 Other loans and leases	820.6	830.9	852.7	853.0	855.0	876.6	886.9	890.0	925.7	930.7	928.1	951.9
19 Fed funds and reverse RPs with nonbanks ¹²	210.0	204.5	212.9	210.7	207.4	218.5	226.5	227.5	256.5	258.1	251.3	269.1
20 All other loans and leases ¹³	610.6	626.5	639.8	642.3	647.6	658.1	660.4	662.5	669.1	672.6	676.8	682.7
21 LESS: Allowance for loan and lease losses	228.8	213.2	209.2	207.1	203.7	196.4	192.3	188.8	185.5	185.3	186.0	186.2
22 Interbank loans ¹²	153.7	177.8	167.3	162.6	153.3	138.4	140.0	146.9	119.6	119.1	123.5	120.6
23 Fed funds and reverse RPs with banks ¹²	136.2	147.6	137.0	133.9	125.2	111.9	113.1	109.8	109.2	108.5	112.0	109.0
24 Loans to commercial banks ¹⁴	17.5	30.2	30.3	28.7	28.1	26.5	26.8	37.1	10.4	10.5	11.5	11.6
25 Cash assets ¹⁵	1,279.8	1,068.6	1,114.6	1,246.7	1,443.0	1,563.4	1,669.4	1,930.7	1,978.4	1,993.3	1,981.7	1,992.2
26 Trading assets ¹⁶	290.7	272.1	269.4	272.3	272.3	276.8	282.9	288.0	271.3	294.4	286.2	295.5
27 Derivatives with a positive fair value ¹⁷	269.7	243.4	241.7	246.2	246.3	249.7	255.6	259.5	247.5	268.8	259.7	264.3
28 Other trading assets	21.0	28.7	27.7	26.1	26.0	27.1	27.3	28.5	23.8	25.5	26.5	31.2
29 Other assets ¹⁸	1,231.2	1,221.1	1,217.0	1,212.9	1,221.3	1,219.4	1,221.3	1,210.8	1,184.2	1,199.9	1,213.9	1,218.8
30 TOTAL ASSETS ¹⁹	11,887.0	11,732.8	11,748.7	11,838.6	12,032.5	12,180.5	12,299.2	12,548.2	12,552.8	12,644.6	12,629.5	12,688.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 5, 2011

Account	2010 Jun	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	Week ending			
									Jul 6	Jul 13	Jul 20	Jul 27
LIABILITIES												
31 Deposits	7,717.8	7,889.5	7,923.9	7,957.4	7,999.1	8,074.1	8,154.0	8,210.1	8,297.6	8,308.7	8,274.5	8,394.4
32 Large time deposits	1,755.3	1,752.3	1,755.7	1,760.8	1,777.4	1,808.8	1,831.4	1,781.2	1,722.0	1,723.3	1,697.1	1,674.1
33 Other deposits	5,962.5	6,137.2	6,168.1	6,196.6	6,221.6	6,265.3	6,322.7	6,428.9	6,575.6	6,585.4	6,577.4	6,720.3
34 Borrowings	2,002.6	1,891.8	1,823.0	1,813.1	1,776.4	1,720.3	1,693.4	1,696.0	1,695.8	1,704.0	1,677.1	1,677.2
35 Borrowings from banks in the U.S.	196.2	227.2	208.1	197.2	189.2	162.6	160.9	177.9	137.5	140.5	148.7	145.8
36 Borrowings from others	1,806.4	1,664.6	1,614.8	1,615.9	1,587.2	1,557.8	1,532.5	1,518.1	1,558.3	1,563.5	1,528.4	1,531.4
37 Trading liabilities ²⁰	279.1	268.3	263.0	248.3	252.7	262.0	263.2	269.1	264.6	277.9	261.8	267.7
38 Derivatives with a negative fair value ¹⁷	214.8	198.7	191.4	195.2	196.5	202.4	205.5	208.9	201.3	217.4	208.5	211.8
39 Other trading liabilities	64.3	69.6	71.5	53.1	56.2	59.6	57.7	60.2	63.3	60.6	53.3	56.0
40 Net due to related foreign offices	36.7	-71.3	-2.8	75.7	170.1	292.7	295.2	373.6	325.2	335.0	365.0	320.7
41 Other liabilities ²¹	438.6	450.0	448.4	428.8	438.1	438.3	435.9	445.8	443.6	457.7	467.6	460.6
42 TOTAL LIABILITIES ¹⁹	10,474.9	10,428.3	10,455.4	10,523.2	10,636.5	10,787.4	10,841.8	10,994.5	11,026.8	11,083.3	11,046.0	11,120.6
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,412.2	1,304.5	1,293.3	1,315.3	1,396.0	1,393.1	1,457.4	1,553.7	1,526.1	1,561.4	1,583.5	1,568.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	3.4	0.7	-4.7	-5.8	-3.3	-0.2	10.9	16.2	14.4	16.8	17.5	17.1
45 Securitized consumer loans ²⁴	22.3	18.6	17.2	16.5	16.5	16.3	15.9	15.4	15.2	15.2	15.3	15.2
46 Securitized credit cards and other revolving plans	16.3	14.0	12.6	12.1	12.0	11.8	11.5	11.0	10.8	10.9	11.0	10.9
47 Other securitized consumer loans	6.0	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.3	4.3	4.3
48 Securitized real estate loans ²⁴	958.5	932.0	925.7	925.6	927.0	929.2	947.8	950.6	945.9	938.9	937.9	950.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 5, 2011

Account	2010 Jun	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	Week ending			
									Jul 6	Jul 13	Jul 20	Jul 27
ASSETS												
1 Bank credit	9,144.3	9,256.6	9,203.6	9,141.0	9,121.3	9,143.6	9,149.8	9,145.7	9,160.6	9,169.4	9,157.8	9,194.3
2 Securities in bank credit ²	2,294.8	2,437.3	2,426.1	2,415.3	2,439.2	2,452.9	2,443.2	2,428.9	2,418.5	2,424.5	2,425.1	2,432.1
3 Treasury and agency securities ³	1,488.9	1,637.1	1,633.9	1,626.4	1,648.5	1,674.0	1,663.8	1,650.2	1,639.6	1,645.5	1,642.5	1,649.3
4 Mortgage-backed securities (MBS) ⁴	996.4	1,110.5	1,107.3	1,102.0	1,113.1	1,142.5	1,145.3	1,152.6	1,161.0	1,164.0	1,162.9	1,164.4
5 Non-MBS ⁵	492.5	526.6	526.6	524.4	535.4	531.5	518.5	497.6	478.6	481.6	479.6	484.9
6 Other securities	805.9	800.2	792.2	788.9	790.6	778.9	779.3	778.7	778.9	778.9	782.6	782.8
7 Mortgage-backed securities ⁶	177.9	157.8	155.2	154.6	156.0	149.1	148.9	144.4	137.0	136.7	137.6	137.6
8 Non-MBS ⁷	628.0	642.4	637.0	634.4	634.6	629.7	630.4	634.3	641.9	642.3	645.0	645.2
9 Loans and leases in bank credit ⁸	6,849.5	6,819.3	6,777.6	6,725.7	6,682.1	6,690.7	6,706.6	6,716.8	6,742.1	6,744.9	6,732.7	6,762.2
10 Commercial and industrial loans	1,210.1	1,218.8	1,218.6	1,224.9	1,235.9	1,245.8	1,259.7	1,259.0	1,255.8	1,252.8	1,256.2	1,263.3
11 Real estate loans	3,679.0	3,622.9	3,604.9	3,566.0	3,527.8	3,504.5	3,495.3	3,488.9	3,488.6	3,497.9	3,471.8	3,477.1
12 Revolving home equity loans	596.6	582.4	578.4	574.7	570.8	568.3	566.0	563.3	561.3	560.6	560.0	559.1
13 Closed-end residential loans ⁹	1,506.3	1,540.0	1,539.3	1,512.5	1,488.3	1,477.0	1,474.8	1,477.1	1,486.0	1,497.8	1,474.2	1,481.4
14 Commercial real estate loans ¹⁰	1,576.1	1,500.5	1,487.2	1,478.8	1,468.6	1,459.1	1,454.5	1,448.4	1,441.3	1,439.5	1,437.6	1,436.7
15 Consumer loans	1,142.6	1,129.8	1,098.2	1,081.6	1,068.5	1,072.7	1,072.2	1,079.8	1,081.4	1,081.1	1,081.1	1,085.3
16 Credit cards and other revolving plans	625.3	621.1	613.7	598.3	587.5	586.7	586.8	592.9	593.8	592.6	592.5	596.1
17 Other consumer loans ¹¹	517.3	508.7	484.5	483.3	480.9	486.0	485.4	486.9	487.5	488.5	488.6	489.1
18 Other loans and leases	817.8	847.8	855.9	853.2	850.0	867.7	879.4	889.2	916.4	913.1	923.6	936.4
19 Fed funds and reverse RPs with nonbanks ¹²	209.4	209.9	214.7	215.6	207.2	214.3	226.2	227.9	243.7	243.2	244.6	257.3
20 All other loans and leases ¹³	608.4	637.9	641.2	637.6	642.8	653.4	653.2	661.3	672.7	669.9	679.0	679.1
21 LESS: Allowance for loan and lease losses	231.3	211.1	206.6	207.3	204.3	195.8	195.3	191.0	185.5	185.3	185.3	183.7
22 Interbank loans ¹²	146.8	186.9	170.9	165.8	154.2	137.0	133.4	140.1	109.7	114.2	117.4	118.3
23 Fed funds and reverse RPs with banks ¹²	130.1	155.3	140.3	137.6	126.3	111.0	107.2	104.5	99.4	103.8	106.4	107.1
24 Loans to commercial banks ¹⁴	16.6	31.6	30.6	28.2	27.8	26.1	26.2	35.6	10.3	10.4	11.0	11.2
25 Cash assets ¹⁵	1,158.7	1,143.7	1,199.0	1,346.7	1,482.7	1,605.3	1,671.3	1,739.8	1,797.0	1,810.5	1,762.2	1,767.4
26 Trading assets ¹⁶	280.9	277.6	271.6	264.9	267.0	271.1	281.0	280.9	266.3	283.3	279.9	283.0
27 Derivatives with a positive fair value ¹⁷	259.6	249.6	244.4	240.3	241.4	243.0	253.6	252.1	239.3	256.0	252.3	253.7
28 Other trading assets	21.2	28.0	27.2	24.6	25.6	28.1	27.4	28.8	27.0	27.3	27.6	29.3
29 Other assets ¹⁸	1,228.9	1,228.6	1,222.1	1,217.9	1,233.0	1,221.1	1,219.2	1,208.3	1,193.4	1,191.1	1,186.4	1,200.5
30 TOTAL ASSETS ¹⁹	11,728.2	11,882.3	11,860.7	11,929.1	12,053.9	12,182.4	12,259.5	12,323.8	12,341.5	12,383.2	12,318.4	12,379.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 5, 2011

Account	2010 Jun	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	Week ending			
									Jul 6	Jul 13	Jul 20	Jul 27
LIABILITIES												
31 Deposits	7,697.3	7,969.5	7,940.7	7,957.3	8,032.4	8,113.7	8,159.4	8,188.9	8,280.1	8,247.5	8,167.2	8,256.0
32 Large time deposits	1,753.3	1,760.5	1,761.3	1,748.9	1,760.0	1,791.8	1,832.3	1,780.5	1,714.2	1,710.0	1,688.0	1,671.2
33 Other deposits	5,944.1	6,209.0	6,179.4	6,208.4	6,272.4	6,321.9	6,327.1	6,408.4	6,565.8	6,537.5	6,479.2	6,584.7
34 Borrowings	1,997.4	1,890.1	1,817.4	1,822.7	1,792.3	1,726.9	1,711.4	1,688.8	1,664.1	1,668.6	1,658.1	1,666.4
35 Borrowings from banks in the U.S.	195.8	229.3	208.8	196.4	187.3	162.4	158.9	176.6	136.6	139.3	145.5	146.5
36 Borrowings from others	1,801.5	1,660.8	1,608.7	1,626.3	1,604.9	1,564.4	1,552.5	1,512.2	1,527.5	1,529.4	1,512.6	1,519.9
37 Trading liabilities ²⁰	270.1	268.9	265.1	242.3	246.1	253.1	262.6	264.3	256.3	266.7	260.1	262.4
38 Derivatives with a negative fair value ¹⁷	209.7	197.5	193.7	191.1	193.3	198.2	208.3	207.7	198.0	211.0	205.7	206.6
39 Other trading liabilities	60.4	71.4	71.5	51.1	52.8	54.9	54.3	56.6	58.3	55.7	54.5	55.8
40 Net due to related foreign offices	-6.6	-68.7	31.0	117.0	179.7	279.8	292.7	325.2	311.4	351.9	369.5	320.7
41 Other liabilities ²¹	433.2	458.3	447.2	429.3	435.5	428.7	436.1	440.3	439.3	446.0	446.5	457.4
42 TOTAL LIABILITIES ¹⁹	10,391.4	10,518.0	10,501.4	10,568.6	10,686.0	10,802.2	10,862.3	10,907.6	10,951.2	10,980.7	10,901.5	10,962.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,336.8	1,364.2	1,359.3	1,360.5	1,367.9	1,380.2	1,397.2	1,416.2	1,390.3	1,402.5	1,416.9	1,417.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	3.4	0.7	-4.7	-5.8	-3.3	-0.2	10.9	16.2	14.4	16.8	17.5	17.1
45 Securitized consumer loans ²⁴	22.2	18.8	17.3	16.5	16.4	16.3	15.8	15.3	15.2	15.2	15.2	15.1
46 Securitized credit cards and other revolving plans	16.2	14.2	12.8	12.0	11.9	11.8	11.4	10.9	10.9	10.9	10.8	10.8
47 Other securitized consumer loans	6.0	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.3	4.3	4.3
48 Securitized real estate loans ²⁴	948.8	943.3	937.5	934.7	931.6	929.0	948.0	945.7	944.0	935.1	932.7	941.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2011

Account	2010 Jun	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	Week ending			
									Jul 6	Jul 13	Jul 20	Jul 27
ASSETS												
1 Bank credit	8,396.1	8,413.5	8,378.1	8,336.8	8,335.2	8,370.4	8,369.7	8,355.8	8,362.0	8,398.5	8,384.3	8,399.2
2 Securities in bank credit ²	2,067.6	2,193.6	2,195.4	2,189.5	2,200.4	2,220.2	2,220.8	2,204.7	2,193.3	2,212.0	2,202.2	2,203.3
3 Treasury and agency securities ³	1,407.5	1,532.5	1,538.1	1,531.8	1,539.5	1,570.9	1,573.6	1,558.6	1,541.0	1,562.9	1,550.3	1,552.0
4 Mortgage-backed securities (MBS) ⁴	979.5	1,087.5	1,088.4	1,083.9	1,095.5	1,126.0	1,131.9	1,138.7	1,143.1	1,158.1	1,145.4	1,150.3
5 Non-MBS ⁵	428.0	445.0	449.7	447.8	444.0	445.0	441.7	419.9	398.0	404.8	404.9	401.8
6 Other securities	660.1	661.1	657.3	657.7	660.8	649.2	647.3	646.1	652.2	649.1	651.9	651.2
7 Mortgage-backed securities ⁶	170.3	150.7	147.7	146.9	148.5	141.7	141.4	137.1	131.2	131.2	131.7	132.5
8 Non-MBS ⁷	489.9	510.4	509.7	510.8	512.3	507.5	505.9	509.0	521.1	517.9	520.2	518.8
9 Loans and leases in bank credit ⁸	6,328.5	6,219.8	6,182.8	6,147.3	6,134.9	6,150.2	6,148.8	6,151.1	6,168.7	6,186.6	6,182.1	6,196.0
10 Commercial and industrial loans	977.4	978.5	982.0	983.6	994.0	1,006.7	1,017.1	1,019.9	1,019.1	1,019.9	1,022.3	1,027.9
11 Real estate loans	3,646.4	3,571.4	3,558.7	3,532.0	3,502.6	3,482.7	3,468.6	3,461.0	3,450.1	3,459.5	3,450.9	3,451.4
12 Revolving home equity loans	597.2	580.9	576.9	574.1	571.4	568.8	566.2	564.0	561.7	560.8	560.0	558.6
13 Closed-end residential loans ⁹	1,509.3	1,524.7	1,528.2	1,510.8	1,494.3	1,485.0	1,478.9	1,480.4	1,476.3	1,490.5	1,485.6	1,489.4
14 Commercial real estate loans ¹⁰	1,539.9	1,465.9	1,453.6	1,447.1	1,437.0	1,428.9	1,423.5	1,416.7	1,412.1	1,408.3	1,405.2	1,403.5
15 Consumer loans	1,147.2	1,115.4	1,078.3	1,072.7	1,072.0	1,077.0	1,077.1	1,084.2	1,090.6	1,089.4	1,089.0	1,089.3
16 Credit cards and other revolving plans	630.7	605.1	599.4	595.6	593.8	593.0	593.1	598.0	600.2	598.4	597.6	598.2
17 Other consumer loans ¹¹	516.5	510.3	478.9	477.1	478.2	484.0	484.0	486.2	490.4	491.1	491.4	491.1
18 Other loans and leases	557.5	554.5	563.8	559.0	566.3	583.9	586.0	586.0	608.9	617.7	619.9	627.4
19 Fed funds and reverse RPs with nonbanks ¹²	131.8	118.8	117.5	113.0	117.5	132.1	133.3	132.1	149.3	153.0	151.4	156.4
20 All other loans and leases ¹³	425.7	435.7	446.2	446.0	448.8	451.8	452.7	453.9	459.6	464.6	468.5	471.0
21 LESS: Allowance for loan and lease losses	227.2	212.0	208.0	205.8	202.4	195.1	191.2	187.8	184.7	184.7	185.4	185.6
22 Interbank loans ¹²	127.1	151.4	140.8	134.2	123.0	109.0	114.4	124.1	97.9	95.8	100.4	98.1
23 Fed funds and reverse RPs with banks ¹²	111.8	124.0	113.7	108.7	97.6	85.0	90.4	89.7	90.1	87.8	91.5	89.2
24 Loans to commercial banks ¹⁴	15.2	27.4	27.1	25.5	25.4	23.9	24.0	34.4	7.8	8.0	8.9	8.9
25 Cash assets ¹⁵	817.2	730.1	707.0	804.1	842.0	793.5	783.4	860.4	950.6	912.6	904.8	981.0
26 Trading assets ¹⁶	171.5	164.5	164.3	165.6	166.6	169.3	175.2	178.8	160.6	180.4	177.7	185.9
27 Derivatives with a positive fair value ¹⁷	161.1	146.0	147.2	149.9	150.8	152.3	157.8	160.4	150.6	165.6	159.4	160.6
28 Other trading assets	10.4	18.5	17.1	15.7	15.8	17.1	17.4	18.5	10.0	14.8	18.4	25.3
29 Other assets ¹⁸	1,184.3	1,173.3	1,166.5	1,159.5	1,158.5	1,160.0	1,163.3	1,148.1	1,118.4	1,140.4	1,152.3	1,152.8
30 TOTAL ASSETS ¹⁹	10,468.9	10,420.7	10,348.8	10,394.4	10,422.8	10,407.2	10,414.8	10,479.6	10,504.8	10,543.0	10,534.1	10,631.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31	Deposits	6,740.3	6,826.4	6,854.3	6,882.8	6,898.4	6,943.8	6,993.3	7,085.5	7,226.8	7,243.8	7,234.8	7,375.3
32	Large time deposits	824.6	741.3	739.0	740.3	732.2	733.7	728.0	721.1	725.0	729.3	724.9	729.4
33	Other deposits	5,915.7	6,085.1	6,115.3	6,142.4	6,166.2	6,210.0	6,265.2	6,364.4	6,501.7	6,514.5	6,509.9	6,646.0
34	Borrowings	1,492.5	1,344.7	1,271.4	1,256.0	1,232.2	1,161.3	1,134.6	1,148.4	1,128.7	1,128.5	1,102.6	1,096.5
35	Borrowings from banks in the U.S.	162.8	195.5	176.4	165.1	154.3	133.0	130.2	144.3	106.1	109.4	113.5	109.6
36	Borrowings from others	1,329.7	1,149.2	1,094.9	1,090.9	1,077.9	1,028.3	1,004.4	1,004.1	1,022.6	1,019.0	989.1	986.8
37	Trading liabilities ²⁰	155.0	161.9	158.3	144.4	148.7	154.3	160.3	166.3	162.4	171.2	160.1	161.8
38	Derivatives with a negative fair value ¹⁷	111.6	103.9	99.2	104.4	107.2	110.3	115.4	120.9	114.5	126.8	120.7	121.2
39	Other trading liabilities	43.4	58.0	59.0	40.0	41.6	43.9	44.9	45.4	47.8	44.5	39.4	40.6
40	Net due to related foreign offices	362.7	326.3	317.2	331.0	334.3	352.7	325.9	287.4	256.7	232.7	232.1	208.4
41	Other liabilities ²¹	390.3	401.7	399.6	378.3	382.0	387.2	384.5	387.5	387.8	399.9	416.3	404.4
42	TOTAL LIABILITIES ¹⁹	9,140.8	9,061.0	9,000.8	8,992.5	8,995.6	8,999.2	8,998.5	9,075.1	9,162.3	9,176.1	9,145.9	9,246.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,328.1	1,359.7	1,348.0	1,401.9	1,427.3	1,407.9	1,416.3	1,404.5	1,342.5	1,366.9	1,388.2	1,385.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	11.4	8.4	3.6	2.5	4.6	7.6	17.8	22.7	21.1	23.3	23.9	23.6
45	Securitized consumer loans ²⁴	22.3	18.6	17.2	16.5	16.5	16.3	15.9	15.4	15.2	15.2	15.3	15.2
46	Securitized credit cards and other revolving plans	16.3	14.0	12.6	12.1	12.0	11.8	11.5	11.0	10.8	10.9	11.0	10.9
47	Other securitized consumer loans	6.0	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.3	4.3	4.3
48	Securitized real estate loans ²⁴	958.5	932.0	925.7	925.6	927.0	929.2	947.8	950.6	945.9	938.9	937.9	950.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 5, 2011

Account	2010 Jun	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	Week ending			
									Jul 6	Jul 13	Jul 20	Jul 27
ASSETS												
1 Bank credit	8,374.5	8,462.9	8,394.4	8,324.0	8,313.9	8,339.8	8,341.4	8,333.8	8,346.3	8,353.3	8,333.8	8,352.3
2 Securities in bank credit ²	2,061.0	2,198.3	2,183.9	2,170.8	2,195.9	2,214.2	2,208.1	2,195.6	2,187.6	2,193.0	2,192.8	2,194.0
3 Treasury and agency securities ³	1,398.4	1,539.4	1,533.2	1,520.5	1,541.1	1,568.7	1,559.7	1,548.3	1,540.4	1,544.9	1,544.3	1,545.2
4 Mortgage-backed securities (MBS) ⁴	975.3	1,091.9	1,088.7	1,083.9	1,095.5	1,124.4	1,127.1	1,133.6	1,141.2	1,144.3	1,143.5	1,144.5
5 Non-MBS ⁵	423.1	447.4	444.5	436.6	445.6	444.3	432.6	414.7	399.2	400.6	400.8	400.7
6 Other securities	662.6	658.9	650.7	650.3	654.8	645.5	648.4	647.3	647.2	648.1	648.5	648.8
7 Mortgage-backed securities ⁶	171.0	151.0	148.3	147.7	149.1	142.1	142.0	137.5	130.2	129.9	131.0	131.0
8 Non-MBS ⁷	491.6	507.9	502.4	502.6	505.7	503.3	506.5	509.8	516.9	518.1	517.4	517.8
9 Loans and leases in bank credit ⁸	6,313.5	6,264.6	6,210.5	6,153.3	6,118.0	6,125.6	6,133.3	6,138.2	6,158.7	6,160.3	6,141.0	6,158.3
10 Commercial and industrial loans	975.2	981.9	980.2	985.1	994.3	1,007.0	1,019.5	1,018.5	1,017.7	1,013.5	1,015.6	1,020.5
11 Real estate loans	3,640.8	3,586.0	3,568.2	3,529.9	3,492.3	3,469.6	3,461.0	3,455.0	3,455.3	3,464.5	3,438.3	3,443.5
12 Revolving home equity loans	596.3	582.2	578.1	574.5	570.6	568.1	565.8	563.1	561.1	560.4	559.8	558.9
13 Closed-end residential loans ⁹	1,504.2	1,537.7	1,537.0	1,510.3	1,486.1	1,474.8	1,472.6	1,474.9	1,483.8	1,495.6	1,472.0	1,479.2
14 Commercial real estate loans ¹⁰	1,540.3	1,466.1	1,453.1	1,445.2	1,435.7	1,426.8	1,422.6	1,417.0	1,410.4	1,408.5	1,406.5	1,405.4
15 Consumer loans	1,141.2	1,128.3	1,096.6	1,079.9	1,066.8	1,071.0	1,070.4	1,078.0	1,079.6	1,079.3	1,079.4	1,083.5
16 Credit cards and other revolving plans	625.3	621.1	613.7	598.3	587.5	586.7	586.8	592.9	593.8	592.6	592.5	596.1
17 Other consumer loans ¹¹	515.9	507.2	482.9	481.6	479.3	484.3	483.6	485.1	485.8	486.7	486.9	487.4
18 Other loans and leases	556.3	568.4	565.5	558.4	564.6	578.0	582.4	586.7	606.2	602.9	607.8	610.8
19 Fed funds and reverse RPs with nonbanks ¹²	130.4	124.8	119.0	116.8	119.5	129.7	133.5	131.9	141.2	141.0	140.4	141.7
20 All other loans and leases ¹³	425.9	443.7	446.5	441.6	445.1	448.3	448.9	454.8	464.9	461.9	467.4	469.0
21 LESS: Allowance for loan and lease losses	229.8	209.9	205.4	206.1	203.2	194.8	194.3	190.0	184.6	184.4	184.4	182.8
22 Interbank loans ¹²	121.0	162.2	145.8	137.3	125.1	107.9	107.2	118.1	89.5	90.0	94.5	94.9
23 Fed funds and reverse RPs with banks ¹²	106.6	132.9	117.5	111.7	100.0	84.7	83.9	85.2	81.7	82.2	86.0	86.3
24 Loans to commercial banks ¹⁴	14.4	29.3	28.2	25.6	25.1	23.2	23.3	32.9	7.7	7.9	8.5	8.6
25 Cash assets ¹⁵	809.1	768.4	728.4	804.4	829.0	796.0	786.2	852.2	951.5	910.5	872.8	930.3
26 Trading assets ¹⁶	165.1	166.4	166.8	162.3	164.6	167.5	173.1	174.1	163.6	175.3	173.3	173.9
27 Derivatives with a positive fair value ¹⁷	154.7	148.0	149.4	147.2	148.8	149.3	155.9	155.9	147.9	159.3	156.5	155.8
28 Other trading assets	10.4	18.4	17.4	15.0	15.8	18.2	17.3	18.2	15.7	15.9	16.8	18.1
29 Other assets ¹⁸	1,180.4	1,179.5	1,172.5	1,162.7	1,169.8	1,160.3	1,158.1	1,144.4	1,134.0	1,137.4	1,133.9	1,138.3
30 TOTAL ASSETS ¹⁹	10,420.3	10,529.5	10,402.4	10,384.5	10,399.2	10,376.7	10,371.7	10,432.5	10,500.3	10,482.1	10,423.9	10,506.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31 Deposits	6,715.8	6,900.4	6,863.5	6,891.4	6,946.0	6,993.4	6,988.9	7,060.8	7,223.5	7,196.8	7,134.1	7,238.1	
32 Large time deposits	819.4	743.1	737.6	737.5	729.1	729.2	724.9	717.7	726.5	727.2	722.9	728.0	
33 Other deposits	5,896.5	6,157.3	6,125.9	6,153.9	6,216.9	6,264.2	6,264.0	6,343.1	6,497.0	6,469.5	6,411.2	6,510.1	
34 Borrowings	1,486.1	1,345.2	1,272.1	1,275.4	1,244.6	1,163.2	1,145.1	1,141.5	1,101.8	1,100.9	1,080.2	1,076.9	
35 Borrowings from banks in the U.S.	162.1	196.4	179.0	166.0	154.1	133.8	128.8	142.9	105.5	107.9	110.5	109.0	
36 Borrowings from others	1,323.9	1,148.9	1,093.1	1,109.3	1,090.5	1,029.4	1,016.3	998.6	996.3	992.9	969.7	967.9	
37 Trading liabilities ²⁰	150.3	161.9	159.8	140.8	145.4	148.3	157.4	161.9	158.0	165.6	163.0	161.9	
38 Derivatives with a negative fair value ¹⁷	109.4	101.9	104.1	104.5	107.4	110.1	117.1	119.3	113.6	123.6	119.4	118.8	
39 Other trading liabilities	40.8	60.0	55.6	36.3	38.0	38.2	40.4	42.6	44.3	42.0	43.6	43.1	
40 Net due to related foreign offices	348.7	350.0	351.1	340.7	321.6	319.1	303.7	272.6	241.8	230.5	234.1	216.1	
41 Other liabilities ²¹	385.7	410.9	399.7	378.9	376.8	375.7	382.5	382.5	388.0	388.9	398.7	400.0	
42 TOTAL LIABILITIES ¹⁹	9,086.5	9,168.3	9,046.3	9,027.1	9,034.4	8,999.6	8,977.6	9,019.4	9,113.1	9,082.7	9,010.1	9,093.0	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,333.8	1,361.1	1,356.2	1,357.4	1,364.8	1,377.0	1,394.1	1,413.1	1,387.2	1,399.4	1,413.8	1,413.9	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	11.4	8.4	3.6	2.5	4.6	7.6	17.8	22.7	21.1	23.3	23.9	23.6	
45 Securitized consumer loans ²⁴	22.2	18.8	17.3	16.5	16.4	16.3	15.8	15.3	15.2	15.2	15.2	15.1	
46 Securitized credit cards and other revolving plans	16.2	14.2	12.8	12.0	11.9	11.8	11.4	10.9	10.9	10.9	10.8	10.8	
47 Other securitized consumer loans	6.0	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.3	4.3	4.3	
48 Securitized real estate loans ²⁴	948.8	943.3	937.5	934.7	931.6	929.0	948.0	945.7	944.0	935.1	932.7	941.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
ASSETS													
1 Bank credit	5,421.5	5,431.4	5,391.3	5,358.8	5,367.3	5,408.7	5,405.9	5,380.2	5,383.5	5,416.6	5,403.0	5,415.3	
2 Securities in bank credit ²	1,409.7	1,488.1	1,485.4	1,472.5	1,480.1	1,498.5	1,497.0	1,467.8	1,453.9	1,471.7	1,460.8	1,458.8	
3 Treasury and agency securities ³	943.3	1,033.6	1,031.8	1,019.7	1,024.9	1,052.1	1,052.9	1,022.1	1,003.4	1,024.3	1,010.2	1,009.6	
4 Mortgage-backed securities (MBS) ⁴	692.9	771.6	767.1	761.6	770.2	793.9	796.4	783.6	783.2	796.0	783.6	787.4	
5 Non-MBS ⁵	250.3	262.0	264.7	258.1	254.7	258.2	256.6	238.5	220.3	228.3	226.5	222.2	
6 Other securities	466.4	454.6	453.6	452.8	455.2	446.4	444.1	445.7	450.5	447.4	450.6	449.3	
7 Mortgage-backed securities ⁶	149.0	131.9	127.5	127.1	128.8	123.2	123.1	119.8	112.7	113.2	113.7	114.5	
8 Non-MBS ⁷	317.4	322.6	326.1	325.7	326.4	323.2	321.0	325.9	337.8	334.2	336.9	334.8	
9 Loans and leases in bank credit ⁸	4,011.9	3,943.2	3,905.9	3,886.3	3,887.2	3,910.2	3,908.8	3,912.4	3,929.6	3,944.8	3,942.2	3,956.5	
10 Commercial and industrial loans	609.9	612.6	615.3	616.8	627.4	638.6	646.9	649.3	647.7	648.8	649.9	656.1	
11 Real estate loans	2,078.4	2,043.0	2,032.3	2,020.3	2,004.9	1,988.4	1,977.7	1,975.0	1,966.6	1,974.4	1,972.0	1,972.8	
12 Revolving home equity loans	478.7	456.1	453.0	450.9	448.4	444.9	442.0	439.4	436.4	435.8	435.0	433.8	
13 Closed-end residential loans ⁹	1,004.3	1,028.1	1,026.1	1,020.4	1,012.3	1,004.4	999.2	1,001.9	997.3	1,008.0	1,007.8	1,011.1	
14 Commercial real estate loans ¹⁰	595.4	558.8	553.3	548.9	544.2	539.1	536.5	533.7	532.9	530.7	529.1	528.0	
15 Consumer loans	886.7	853.0	815.7	810.2	808.8	823.0	821.4	824.9	829.0	829.0	828.9	828.8	
16 Credit cards and other revolving plans	503.9	479.5	474.6	470.9	469.4	479.0	477.4	478.9	480.1	479.1	478.5	478.5	
17 Other consumer loans ¹¹	382.7	373.5	341.1	339.2	339.4	344.0	344.0	345.9	348.9	349.9	350.4	350.2	
18 Other loans and leases	436.9	434.6	442.6	439.1	446.1	460.1	462.8	463.3	486.4	492.6	491.4	498.8	
19 Fed funds and reverse RPs with nonbanks ¹²	129.6	114.9	113.7	110.7	114.5	127.1	130.2	129.2	145.9	149.0	145.8	151.4	
20 All other loans and leases ¹³	307.3	319.7	328.9	328.4	331.6	333.0	332.6	334.1	340.5	343.5	345.6	347.4	
21 LESS: Allowance for loan and lease losses	169.0	155.5	150.8	150.1	147.4	138.5	135.5	133.1	135.1	134.6	135.5	135.6	
22 Interbank loans ¹²	78.1	106.5	96.7	87.3	76.2	64.4	70.3	79.5	50.2	51.2	55.5	53.4	
23 Fed funds and reverse RPs with banks ¹²	66.0	79.7	70.6	62.9	52.0	42.0	48.0	47.0	44.2	44.8	48.2	46.1	
24 Loans to commercial banks ¹⁴	12.1	26.8	26.1	24.3	24.1	22.4	22.3	32.5	5.9	6.4	7.3	7.3	
25 Cash assets ¹⁵	534.5	451.4	428.2	516.2	547.0	495.5	488.8	562.2	626.4	594.7	599.7	674.0	
26 Trading assets ¹⁶	165.6	158.8	158.5	159.6	161.3	164.5	170.3	174.0	155.7	175.5	172.5	180.8	
27 Derivatives with a positive fair value ¹⁷	155.4	140.9	142.2	145.0	145.8	147.1	152.9	155.6	145.9	160.9	154.6	155.8	
28 Other trading assets	10.2	17.9	16.4	14.6	15.5	17.4	17.4	18.4	9.8	14.7	17.9	24.9	
29 Other assets ¹⁸	910.5	899.9	894.9	888.3	888.6	890.5	893.2	880.8	854.1	873.2	884.0	883.6	
30 TOTAL ASSETS ¹⁹	6,941.2	6,892.5	6,818.8	6,860.1	6,893.0	6,885.0	6,893.0	6,943.7	6,934.8	6,976.5	6,979.2	7,071.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31	Deposits	4,109.1	4,192.0	4,214.9	4,246.4	4,264.9	4,292.4	4,321.3	4,385.6	4,500.4	4,517.9	4,513.1	4,632.8
32	Large time deposits	369.6	312.0	307.9	308.3	300.8	301.1	295.9	291.3	297.0	300.7	297.9	302.5
33	Other deposits	3,739.5	3,880.1	3,907.0	3,938.1	3,964.2	3,991.3	4,025.4	4,094.4	4,203.4	4,217.2	4,215.2	4,330.3
34	Borrowings	1,108.6	978.7	913.6	906.0	890.8	835.1	817.6	837.5	817.5	820.0	790.0	788.5
35	Borrowings from banks in the U.S.	80.4	108.4	91.3	86.1	81.0	76.2	73.3	85.6	48.3	50.1	48.7	48.4
36	Borrowings from others	1,028.2	870.4	822.3	819.9	809.8	758.9	744.3	751.9	769.3	769.9	741.3	740.1
37	Trading liabilities ²⁰	150.2	157.7	154.3	140.3	144.6	149.9	156.0	162.1	158.3	167.0	156.0	157.6
38	Derivatives with a negative fair value ¹⁷	107.7	100.4	95.9	101.1	103.8	106.8	112.0	117.6	111.2	123.5	117.4	117.8
39	Other trading liabilities	42.5	57.3	58.3	39.2	40.8	43.2	44.0	44.5	47.1	43.6	38.6	39.7
40	Net due to related foreign offices	310.9	284.0	272.4	283.3	284.1	292.4	261.3	230.5	189.4	163.5	169.3	154.3
41	Other liabilities ²¹	330.5	338.8	337.5	317.4	321.0	326.7	324.2	325.7	325.2	337.3	353.4	343.2
42	TOTAL LIABILITIES ¹⁹	6,009.2	5,951.3	5,892.7	5,893.5	5,905.3	5,896.4	5,880.4	5,941.5	5,990.8	6,005.8	5,981.9	6,076.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	932.0	941.2	926.1	966.6	987.6	988.6	1,012.6	1,002.2	943.9	970.7	997.3	995.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.6	4.7	2.1	1.2	3.4	5.9	14.4	18.0	16.5	18.8	19.4	19.1
45	Securitized consumer loans ²⁴	6.0	4.5	4.5	4.4	4.4	4.5	4.4	4.4	4.3	4.2	4.3	4.2
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	6.0	4.5	4.5	4.4	4.4	4.5	4.4	4.4	4.3	4.2	4.3	4.2
48	Securitized real estate loans ²⁴	936.7	900.8	902.5	912.4	922.7	933.9	948.6	940.5	931.2	923.4	921.0	932.6

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

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
ASSETS													
1 Bank credit	5,402.8	5,465.0	5,407.3	5,349.4	5,346.4	5,376.4	5,371.6	5,362.2	5,369.3	5,379.4	5,365.1	5,378.1	
2 Securities in bank credit ²	1,401.8	1,490.4	1,480.7	1,457.1	1,472.2	1,482.9	1,471.7	1,458.8	1,448.2	1,454.1	1,453.6	1,452.8	
3 Treasury and agency securities ³	935.5	1,037.9	1,029.3	1,007.5	1,020.2	1,039.9	1,026.7	1,013.8	1,003.0	1,008.5	1,006.4	1,006.5	
4 Mortgage-backed securities (MBS) ⁴	691.6	774.1	770.4	758.2	762.6	782.2	779.2	781.9	785.3	788.3	786.9	787.4	
5 Non-MBS ⁵	243.9	263.9	258.9	249.4	257.6	257.6	247.5	231.9	217.7	220.2	219.5	219.1	
6 Other securities	466.3	452.5	451.4	449.6	452.0	443.0	445.0	445.0	445.3	445.6	447.2	446.2	
7 Mortgage-backed securities ⁶	149.1	130.6	128.0	127.7	129.3	123.6	123.6	119.9	112.9	112.8	114.0	114.0	
8 Non-MBS ⁷	317.2	321.9	323.4	321.9	322.6	319.5	321.5	325.1	332.3	332.8	333.2	332.2	
9 Loans and leases in bank credit ⁸	4,001.0	3,974.6	3,926.6	3,892.3	3,874.2	3,893.5	3,899.9	3,903.4	3,921.1	3,925.3	3,911.5	3,925.4	
10 Commercial and industrial loans	607.4	616.3	614.0	617.8	626.8	637.9	648.0	647.5	646.8	643.7	645.0	650.2	
11 Real estate loans	2,075.2	2,051.9	2,039.1	2,019.3	1,997.4	1,980.1	1,973.5	1,971.4	1,970.7	1,979.8	1,962.2	1,965.6	
12 Revolving home equity loans	478.4	456.4	453.0	449.6	446.2	443.7	441.5	439.1	436.8	436.2	435.7	434.8	
13 Closed-end residential loans ⁹	1,000.5	1,036.4	1,033.6	1,021.7	1,007.5	998.1	995.1	997.7	1,001.9	1,012.4	996.6	1,002.0	
14 Commercial real estate loans ¹⁰	596.4	559.0	552.4	548.0	543.7	538.3	536.9	534.7	532.0	531.2	529.9	528.8	
15 Consumer loans	883.6	861.4	828.3	814.8	804.3	819.1	817.6	821.6	823.1	823.3	823.3	825.8	
16 Credit cards and other revolving plans	500.5	491.5	485.3	472.8	464.2	473.9	472.9	475.7	476.0	475.2	475.0	477.2	
17 Other consumer loans ¹¹	383.2	370.0	343.0	342.1	340.1	345.3	344.7	346.0	347.1	348.1	348.3	348.6	
18 Other loans and leases	434.7	445.0	445.3	440.2	445.7	456.4	460.8	462.8	480.5	478.4	481.0	483.8	
19 Fed funds and reverse RPs with nonbanks ¹²	127.2	120.7	116.0	114.0	116.0	125.1	130.3	128.0	137.0	137.0	136.3	137.5	
20 All other loans and leases ¹³	307.5	324.3	329.3	326.2	329.7	331.3	330.5	334.8	343.5	341.4	344.8	346.3	
21 LESS: Allowance for loan and lease losses	171.3	154.1	149.2	149.6	147.4	138.3	138.6	134.9	134.8	134.5	134.6	133.2	
22 Interbank loans ¹²	73.3	113.7	101.9	89.1	77.1	63.1	65.3	75.0	45.8	48.0	53.4	52.7	
23 Fed funds and reverse RPs with banks ¹²	61.7	85.6	75.2	64.8	53.5	41.4	43.5	43.8	39.9	41.6	46.4	45.6	
24 Loans to commercial banks ¹⁴	11.6	28.1	26.7	24.3	23.6	21.7	21.7	31.3	5.9	6.4	7.0	7.2	
25 Cash assets ¹⁵	533.2	477.2	440.3	516.5	535.7	500.7	495.7	560.7	631.5	601.0	578.1	637.7	
26 Trading assets ¹⁶	159.3	160.8	161.6	157.2	159.6	162.3	168.0	169.1	159.0	170.5	168.1	168.6	
27 Derivatives with a positive fair value ¹⁷	149.2	142.7	144.5	142.4	144.0	144.4	151.0	151.2	143.5	154.8	152.0	151.3	
28 Other trading assets	10.1	18.0	17.1	14.8	15.6	17.9	17.0	18.0	15.5	15.7	16.2	17.4	
29 Other assets ¹⁸	907.8	904.3	899.3	891.1	899.2	889.6	889.5	878.4	869.8	871.7	869.8	872.5	
30 TOTAL ASSETS ¹⁹	6,905.0	6,966.8	6,861.1	6,853.6	6,870.6	6,853.7	6,851.6	6,910.5	6,940.5	6,936.1	6,899.9	6,976.5	

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)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31	Deposits	4,104.1	4,237.0	4,215.1	4,241.6	4,285.9	4,321.1	4,319.7	4,382.8	4,518.7	4,506.3	4,463.3	4,550.8
32	Large time deposits	368.8	309.6	305.2	305.4	297.9	298.5	295.6	291.6	301.1	302.7	299.3	304.4
33	Other deposits	3,735.3	3,927.4	3,909.8	3,936.2	3,988.0	4,022.6	4,024.1	4,091.2	4,217.5	4,203.6	4,164.0	4,246.3
34	Borrowings	1,103.1	980.6	909.8	922.8	904.8	836.7	825.4	830.7	794.9	797.2	771.2	771.7
35	Borrowings from banks in the U.S.	78.5	111.2	92.4	85.9	80.1	74.7	69.3	82.5	47.6	49.9	47.3	48.4
36	Borrowings from others	1,024.6	869.4	817.4	836.9	824.6	762.0	756.0	748.2	747.4	747.3	723.9	723.3
37	Trading liabilities ²⁰	145.6	157.3	155.7	136.8	141.4	144.1	153.3	157.8	154.2	161.6	159.1	157.9
38	Derivatives with a negative fair value ¹⁷	105.6	98.1	100.8	101.3	104.1	106.7	113.7	116.0	110.6	120.4	116.3	115.6
39	Other trading liabilities	39.9	59.2	54.9	35.5	37.2	37.5	39.6	41.8	43.6	41.2	42.8	42.3
40	Net due to related foreign offices	298.0	299.6	298.6	290.2	273.0	262.6	245.0	216.5	177.2	163.2	174.7	163.8
41	Other liabilities ²¹	326.7	346.3	338.8	318.3	316.6	317.1	322.8	321.8	326.7	328.4	338.3	339.8
42	TOTAL LIABILITIES ¹⁹	5,977.5	6,020.8	5,917.9	5,909.6	5,921.6	5,881.6	5,866.1	5,909.5	5,971.8	5,956.6	5,906.6	5,983.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	927.5	946.0	943.2	944.0	949.0	972.1	985.5	1,001.0	968.7	979.5	993.3	992.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.6	4.7	2.1	1.2	3.4	5.9	14.4	18.0	16.5	18.8	19.4	19.1
45	Securitized consumer loans ²⁴	5.9	4.6	4.5	4.4	4.4	4.5	4.4	4.3	4.3	4.3	4.3	4.2
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	5.9	4.6	4.5	4.4	4.4	4.5	4.4	4.3	4.3	4.3	4.3	4.2
48	Securitized real estate loans ²⁴	926.2	922.2	920.2	917.6	914.5	912.2	931.5	929.1	927.3	919.2	916.7	925.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
ASSETS													
1 Bank credit	2,974.6	2,982.1	2,986.9	2,978.0	2,967.9	2,961.8	2,963.8	2,975.6	2,978.5	2,982.0	2,981.3	2,983.9	
2 Securities in bank credit ²	658.0	705.5	710.0	717.0	720.2	721.7	723.8	736.9	739.4	740.2	741.4	744.4	
3 Treasury and agency securities ³	464.2	498.9	506.3	512.0	514.6	518.9	520.6	536.5	537.6	538.5	540.1	542.4	
4 Mortgage-backed securities (MBS) ⁴	286.6	316.0	321.2	322.3	325.3	332.0	335.5	355.2	359.9	362.0	361.7	362.9	
5 Non-MBS ⁵	177.6	183.0	185.0	189.7	189.3	186.8	185.1	181.3	177.7	176.5	178.4	179.6	
6 Other securities	193.8	206.6	203.8	205.0	205.6	202.8	203.2	200.4	201.8	201.7	201.3	202.0	
7 Mortgage-backed securities ⁶	21.3	18.8	20.2	19.8	19.7	18.5	18.3	17.3	18.5	18.0	18.1	18.0	
8 Non-MBS ⁷	172.5	187.8	183.6	185.1	186.0	184.3	184.9	183.1	183.3	183.7	183.2	184.0	
9 Loans and leases in bank credit ⁸	2,316.6	2,276.6	2,276.8	2,261.0	2,247.7	2,240.1	2,240.0	2,238.7	2,239.1	2,241.7	2,239.9	2,239.5	
10 Commercial and industrial loans	367.4	365.9	366.7	366.9	366.6	368.1	370.2	370.5	371.5	371.1	372.4	371.8	
11 Real estate loans	1,568.1	1,528.4	1,526.3	1,511.7	1,497.7	1,494.2	1,490.9	1,486.1	1,483.5	1,485.1	1,478.9	1,478.6	
12 Revolving home equity loans	118.5	124.8	123.9	123.1	123.0	123.8	124.2	124.6	125.2	125.0	125.0	124.8	
13 Closed-end residential loans ⁹	505.0	496.5	502.1	490.4	482.0	480.6	479.7	478.5	479.1	482.5	477.8	478.3	
14 Commercial real estate loans ¹⁰	944.6	907.1	900.4	898.2	892.8	889.8	886.9	882.9	879.2	877.6	876.1	875.5	
15 Consumer loans	260.5	262.4	262.6	262.5	263.2	253.9	255.7	259.3	261.6	260.4	260.0	260.5	
16 Credit cards and other revolving plans	126.7	125.6	124.8	124.7	124.4	114.0	115.7	119.1	120.0	119.2	119.1	119.6	
17 Other consumer loans ¹¹	133.8	136.8	137.8	137.8	138.8	139.9	140.0	140.3	141.5	141.2	141.0	140.9	
18 Other loans and leases	120.6	119.9	121.2	119.9	120.2	123.8	123.3	122.7	122.5	125.1	128.5	128.6	
19 Fed funds and reverse RPs with nonbanks ¹²	2.2	3.9	3.9	2.4	3.1	5.0	3.2	2.9	3.3	4.0	5.6	5.0	
20 All other loans and leases ¹³	118.4	116.0	117.3	117.5	117.2	118.8	120.1	119.8	119.2	121.1	122.9	123.6	
21 LESS: Allowance for loan and lease losses	58.2	56.5	57.2	55.7	55.0	56.6	55.7	54.7	49.6	50.1	49.9	49.9	
22 Interbank loans ¹²	49.0	44.9	44.1	46.9	46.9	44.5	44.1	44.6	47.7	44.6	44.9	44.7	
23 Fed funds and reverse RPs with banks ¹²	45.9	44.3	43.1	45.8	45.5	43.0	42.4	42.7	45.9	43.1	43.3	43.1	
24 Loans to commercial banks ¹⁴	3.1	0.6	1.0	1.1	1.3	1.5	1.7	2.0	1.9	1.6	1.6	1.6	
25 Cash assets ¹⁵	282.6	278.7	278.8	287.9	294.9	298.1	294.6	298.2	324.2	317.9	305.1	307.0	
26 Trading assets ¹⁶	5.9	5.7	5.8	6.0	5.3	4.8	4.9	4.8	4.9	4.9	5.3	5.1	
27 Derivatives with a positive fair value ¹⁷	5.7	5.1	5.1	4.9	5.0	5.1	4.9	4.8	4.7	4.8	4.8	4.8	
28 Other trading assets	0.2	0.5	0.7	1.1	0.3	-0.3	-0.0	0.0	0.2	0.1	0.5	0.3	
29 Other assets ¹⁸	273.8	273.3	271.6	271.2	269.9	269.6	270.1	267.4	264.3	267.2	268.3	269.3	
30 TOTAL ASSETS ¹⁹	3,527.7	3,528.2	3,530.0	3,534.3	3,529.9	3,522.2	3,521.8	3,535.9	3,570.0	3,566.4	3,554.9	3,560.0	

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)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31	Deposits	2,631.2	2,634.4	2,639.4	2,636.3	2,633.4	2,651.4	2,672.0	2,699.8	2,726.4	2,725.9	2,721.7	2,742.6
32	Large time deposits	455.1	429.4	431.1	432.0	431.4	432.7	432.1	429.8	428.1	428.6	427.0	426.9
33	Other deposits	2,176.1	2,205.0	2,208.3	2,204.3	2,202.1	2,218.7	2,239.8	2,270.0	2,298.4	2,297.3	2,294.7	2,315.7
34	Borrowings	383.9	366.0	357.8	350.0	341.4	326.2	316.9	310.9	311.1	308.5	312.6	307.9
35	Borrowings from banks in the U.S.	82.4	87.1	85.1	79.0	73.3	56.9	56.9	58.7	57.8	59.3	64.8	61.2
36	Borrowings from others	301.5	278.8	272.7	271.0	268.1	269.4	260.0	252.2	253.3	249.2	247.7	246.7
37	Trading liabilities ²⁰	4.8	4.3	4.0	4.1	4.2	4.4	4.2	4.2	4.0	4.2	4.1	4.2
38	Derivatives with a negative fair value ¹⁷	3.9	3.5	3.3	3.3	3.4	3.6	3.3	3.3	3.3	3.3	3.3	3.4
39	Other trading liabilities	0.9	0.8	0.7	0.8	0.8	0.8	0.9	0.9	0.7	0.9	0.8	0.8
40	Net due to related foreign offices	51.9	42.2	44.8	47.8	50.2	60.3	64.6	56.9	67.3	69.2	62.8	54.1
41	Other liabilities ²¹	59.8	62.9	62.1	60.9	61.0	60.6	60.3	61.8	62.6	62.5	62.9	61.2
42	TOTAL LIABILITIES ¹⁹	3,131.6	3,109.7	3,108.1	3,099.0	3,090.2	3,102.8	3,118.1	3,133.6	3,171.4	3,170.3	3,164.0	3,170.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	396.1	418.5	421.9	435.3	439.6	419.4	403.7	402.3	398.6	396.2	390.9	389.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.8	3.7	1.5	1.3	1.2	1.7	3.5	4.7	4.5	4.5	4.5	4.6
45	Securitized consumer loans ²⁴	16.3	14.1	12.6	12.1	12.0	11.8	11.5	11.0	10.9	11.0	11.0	11.0
46	Securitized credit cards and other revolving plans	16.3	14.0	12.6	12.1	12.0	11.8	11.5	11.0	10.8	10.9	11.0	10.9
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.1
48	Securitized real estate loans ²⁴	21.8	31.2	23.2	13.2	4.3	-4.7	-0.7	10.1	14.7	15.5	16.9	18.3

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

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
ASSETS													
1 Bank credit	2,971.8	2,997.9	2,987.1	2,974.6	2,967.5	2,963.4	2,969.8	2,971.6	2,977.0	2,973.9	2,968.7	2,974.2	
2 Securities in bank credit ²	659.2	707.9	703.2	713.6	723.7	731.3	736.4	736.8	739.4	738.9	739.2	741.3	
3 Treasury and agency securities ³	463.0	501.4	503.9	513.0	520.9	528.8	533.0	534.5	537.5	536.4	537.9	538.7	
4 Mortgage-backed securities (MBS) ⁴	283.7	317.9	318.3	325.8	332.9	342.2	347.9	351.8	356.0	356.0	356.6	357.1	
5 Non-MBS ⁵	179.2	183.6	185.6	187.2	188.0	186.6	185.1	182.8	181.5	180.4	181.3	181.6	
6 Other securities	196.3	206.4	199.3	200.7	202.8	202.5	203.4	202.3	201.9	202.5	201.3	202.6	
7 Mortgage-backed securities ⁶	21.8	20.4	20.3	20.0	19.7	18.6	18.4	17.6	17.3	17.1	17.1	16.9	
8 Non-MBS ⁷	174.4	186.0	179.0	180.7	183.1	183.9	185.0	184.7	184.6	185.4	184.3	185.6	
9 Loans and leases in bank credit ⁸	2,312.6	2,290.0	2,284.0	2,261.0	2,243.8	2,232.1	2,233.4	2,234.8	2,237.7	2,235.0	2,229.5	2,232.9	
10 Commercial and industrial loans	367.8	365.6	366.3	367.2	367.5	369.1	371.5	371.0	371.0	369.8	370.6	370.3	
11 Real estate loans	1,565.6	1,534.2	1,529.2	1,510.6	1,494.9	1,489.5	1,487.5	1,483.5	1,484.6	1,484.7	1,476.0	1,477.9	
12 Revolving home equity loans	118.0	125.8	125.1	124.9	124.4	124.4	124.3	124.0	124.3	124.2	124.0	124.1	
13 Closed-end residential loans ⁹	503.7	501.3	503.5	488.6	478.5	476.7	477.5	477.2	482.0	483.2	475.4	477.1	
14 Commercial real estate loans ¹⁰	944.0	907.1	900.6	897.1	892.0	888.4	885.7	882.3	878.3	877.4	876.5	876.6	
15 Consumer loans	257.6	266.8	268.3	265.1	262.5	251.9	252.8	256.4	256.5	256.0	256.1	257.7	
16 Credit cards and other revolving plans	124.8	129.6	128.4	125.5	123.3	112.9	113.9	117.2	117.9	117.4	117.5	118.9	
17 Other consumer loans ¹¹	132.7	137.2	139.9	139.5	139.1	139.0	138.9	139.2	138.6	138.6	138.6	138.8	
18 Other loans and leases	121.6	123.5	120.2	118.1	118.9	121.6	121.5	123.8	125.7	124.5	126.7	127.0	
19 Fed funds and reverse RPs with nonbanks ¹²	3.2	4.1	3.1	2.8	3.5	4.6	3.2	3.9	4.2	4.0	4.1	4.2	
20 All other loans and leases ¹³	118.4	119.4	117.2	115.4	115.4	117.0	118.4	119.9	121.5	120.5	122.6	122.8	
21 LESS: Allowance for loan and lease losses	58.5	55.8	56.2	56.6	55.8	56.5	55.7	55.1	49.8	49.8	49.8	49.6	
22 Interbank loans ¹²	47.7	48.5	43.9	48.2	47.9	44.8	41.9	43.1	43.7	42.0	41.1	42.1	
23 Fed funds and reverse RPs with banks ¹²	44.9	47.3	42.4	46.9	46.5	43.3	40.3	41.4	41.9	40.5	39.6	40.7	
24 Loans to commercial banks ¹⁴	2.9	1.2	1.5	1.4	1.4	1.5	1.6	1.6	1.8	1.5	1.5	1.4	
25 Cash assets ¹⁵	275.9	291.2	288.1	287.9	293.3	295.4	290.5	291.5	320.0	309.5	294.7	292.6	
26 Trading assets ¹⁶	5.8	5.6	5.2	5.1	5.1	5.2	5.1	5.0	4.6	4.7	5.1	5.2	
27 Derivatives with a positive fair value ¹⁷	5.5	5.3	4.9	4.8	4.8	5.0	4.9	4.7	4.4	4.6	4.5	4.6	
28 Other trading assets	0.3	0.3	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.7	0.7	
29 Other assets ¹⁸	272.6	275.2	273.2	271.6	270.6	270.7	268.6	266.0	264.2	265.7	264.1	265.8	
30 TOTAL ASSETS ¹⁹	3,515.3	3,562.7	3,541.3	3,530.9	3,528.6	3,523.0	3,520.1	3,522.0	3,559.8	3,546.0	3,523.9	3,530.4	

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 (continued)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31	Deposits	2,611.7	2,663.4	2,648.5	2,649.8	2,660.1	2,672.3	2,669.3	2,678.1	2,704.8	2,690.5	2,670.8	2,687.4
32	Large time deposits	450.6	433.5	432.4	432.0	431.2	430.7	429.3	426.1	425.3	424.6	423.6	423.6
33	Other deposits	2,161.2	2,229.9	2,216.1	2,217.8	2,228.9	2,241.6	2,239.9	2,251.9	2,279.5	2,265.9	2,247.2	2,263.8
34	Borrowings	383.0	364.6	362.4	352.6	339.8	326.5	319.7	310.8	306.9	303.7	308.9	305.2
35	Borrowings from banks in the U.S.	83.6	85.2	86.6	80.1	73.9	59.1	59.4	60.4	58.0	58.1	63.2	60.6
36	Borrowings from others	299.3	279.4	275.7	272.5	265.9	267.4	260.3	250.5	248.9	245.6	245.8	244.6
37	Trading liabilities ²⁰	4.7	4.5	4.0	4.0	4.0	4.2	4.2	4.1	3.7	4.0	3.9	4.0
38	Derivatives with a negative fair value ¹⁷	3.8	3.8	3.3	3.2	3.3	3.4	3.4	3.3	3.0	3.2	3.1	3.2
39	Other trading liabilities	0.9	0.8	0.7	0.8	0.8	0.7	0.8	0.8	0.7	0.8	0.8	0.8
40	Net due to related foreign offices	50.6	50.4	52.5	50.5	48.6	56.5	58.7	56.1	64.6	67.3	59.4	52.3
41	Other liabilities ²¹	59.0	64.6	60.9	60.7	60.2	58.6	59.7	60.7	61.3	60.6	60.5	60.2
42	TOTAL LIABILITIES ¹⁹	3,109.0	3,147.6	3,128.4	3,117.5	3,112.8	3,118.1	3,111.5	3,109.9	3,141.3	3,126.1	3,103.5	3,109.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	406.3	415.1	412.9	413.4	415.8	404.9	408.6	412.1	418.5	419.9	420.4	421.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.8	3.7	1.5	1.3	1.2	1.7	3.5	4.7	4.5	4.5	4.5	4.6
45	Securitized consumer loans ²⁴	16.2	14.2	12.8	12.1	12.0	11.9	11.4	11.0	10.9	10.9	10.9	10.9
46	Securitized credit cards and other revolving plans	16.2	14.2	12.8	12.0	11.9	11.8	11.4	10.9	10.9	10.9	10.8	10.8
47	Other securitized consumer loans	0.1	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	22.6	21.1	17.4	17.1	17.1	16.8	16.6	16.6	16.7	15.9	16.0	16.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
ASSETS													
1	Bank credit	764.4	793.0	811.5	814.3	811.0	808.5	808.3	804.8	822.8	824.8	826.0	848.5
2	Securities in bank credit ²	225.7	242.6	247.2	244.8	245.4	240.0	230.6	223.7	230.8	235.5	239.7	243.0
3	Treasury and agency securities ³	90.7	97.8	99.4	100.9	107.4	108.5	106.8	102.0	101.8	103.5	101.8	105.0
4	Mortgage-backed securities (MBS) ⁴	21.9	18.6	18.8	18.7	18.0	18.2	18.4	19.7	17.9	18.6	18.6	19.0
5	Non-MBS ⁵	68.8	79.2	80.7	82.2	89.4	90.3	88.4	82.3	83.9	84.9	83.2	86.0
6	Other securities	135.0	144.8	147.7	143.9	138.0	131.5	123.8	121.7	129.0	132.0	137.9	138.0
7	Mortgage-backed securities ⁶	6.4	8.1	8.3	7.3	7.0	6.5	6.4	6.5	6.5	6.4	6.1	6.1
8	Non-MBS ⁷	128.6	136.6	139.4	136.5	131.0	124.9	117.4	115.2	122.5	125.5	131.8	131.9
9	Loans and leases in bank credit ⁸	538.7	550.4	564.4	569.6	565.6	568.5	577.7	581.0	592.0	589.4	586.3	605.5
10	Commercial and industrial loans	236.1	235.8	237.0	238.0	240.0	239.3	240.9	241.5	239.8	240.3	241.8	244.4
11	Real estate loans	38.1	36.7	36.8	35.8	35.2	34.7	34.2	33.8	33.8	34.2	34.6	34.8
12	Revolving home equity loans	0.1	0.2	0.2	0.3	0.3	0.2	0.1	0.1	0.4	0.3	0.4	0.3
13	Closed-end residential loans ⁹	2.2	2.4	2.2	2.2	2.2	2.1	2.2	2.2	2.4	2.3	2.4	2.4
14	Commercial real estate loans ¹⁰	35.8	34.0	34.3	33.4	32.7	32.4	31.9	31.5	31.0	31.5	31.9	32.1
15	Consumer loans	1.4	1.6	1.6	1.7	1.7	1.8	1.8	1.7	1.7	1.8	1.8	1.8
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	1.6	1.6	1.7	1.7	1.8	1.8	1.7	1.7	1.8	1.8	1.8
18	Other loans and leases	263.1	276.4	289.0	294.0	288.6	292.7	300.9	304.0	316.7	313.1	308.2	324.5
19	Fed funds and reverse RPs with nonbanks ¹²	78.2	85.6	95.4	97.6	89.9	86.4	93.2	95.4	107.3	105.1	99.9	112.8
20	All other loans and leases ¹³	184.9	190.8	193.6	196.4	198.8	206.3	207.7	208.6	209.5	208.0	208.3	211.7
21	LESS: Allowance for loan and lease losses	1.6	1.2	1.3	1.3	1.2	1.3	1.1	1.0	0.7	0.6	0.7	0.6
22	Interbank loans ¹²	26.6	26.4	26.5	28.4	30.3	29.5	25.6	22.8	21.7	23.2	23.1	22.5
23	Fed funds and reverse RPs with banks ¹²	24.4	23.6	23.3	25.2	27.6	26.8	22.8	20.1	19.1	20.7	20.5	19.8
24	Loans to commercial banks ¹⁴	2.2	2.8	3.2	3.2	2.7	2.6	2.8	2.7	2.6	2.5	2.6	2.7
25	Cash assets ¹⁵	462.6	338.5	407.6	442.6	601.0	769.9	885.9	1,070.3	1,027.8	1,080.7	1,076.9	1,011.2
26	Trading assets ¹⁶	119.2	107.6	105.0	106.7	105.8	107.5	107.7	109.2	110.7	114.0	108.5	109.6
27	Derivatives with a positive fair value ¹⁷	108.6	97.3	94.4	96.2	95.5	97.4	97.8	99.2	96.9	103.2	100.3	103.7
28	Other trading assets	10.5	10.2	10.6	10.4	10.3	10.0	9.9	10.0	13.9	10.8	8.2	5.9
29	Other assets ¹⁸	47.0	47.8	50.5	53.5	62.8	59.4	58.0	62.6	65.8	59.5	61.5	66.0
30	TOTAL ASSETS¹⁹	1,418.1	1,312.0	1,399.9	1,444.2	1,609.7	1,773.3	1,884.4	2,068.6	2,048.1	2,101.6	2,095.4	2,057.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31	Deposits	977.5	1,063.1	1,069.5	1,074.6	1,100.7	1,130.3	1,160.8	1,124.6	1,070.8	1,064.9	1,039.7	1,019.1
32	Large time deposits	930.6	1,011.0	1,016.7	1,020.4	1,045.3	1,075.1	1,103.3	1,060.1	996.9	994.0	972.2	944.8
33	Other deposits	46.9	52.2	52.8	54.2	55.4	55.3	57.5	64.6	73.9	70.9	67.5	74.3
34	Borrowings	510.1	547.1	551.6	557.0	544.2	559.0	558.8	547.5	567.1	575.5	574.6	580.8
35	Borrowings from banks in the U.S.	33.4	31.7	31.7	32.1	35.0	29.6	30.7	33.5	31.4	31.1	35.2	36.2
36	Borrowings from others	476.7	515.4	519.9	525.0	509.3	529.5	528.2	514.0	535.8	544.4	539.4	544.6
37	Trading liabilities ²⁰	124.2	106.3	104.7	103.9	104.0	107.7	102.9	102.8	102.3	106.7	101.7	106.0
38	Derivatives with a negative fair value ¹⁷	103.3	94.8	92.2	90.8	89.3	92.1	90.1	88.0	86.8	90.6	87.8	90.6
39	Other trading liabilities	20.9	11.5	12.5	13.1	14.6	15.6	12.8	14.8	15.5	16.1	13.9	15.4
40	Net due to related foreign offices	-326.0	-397.6	-320.0	-255.4	-164.1	-59.9	-30.7	86.2	68.5	102.3	132.9	112.2
41	Other liabilities ²¹	48.3	48.3	48.7	50.5	56.1	51.0	51.4	58.3	55.8	57.8	51.3	56.1
42	TOTAL LIABILITIES ¹⁹	1,334.0	1,367.2	1,454.6	1,530.7	1,640.9	1,788.2	1,843.3	1,919.4	1,864.5	1,907.2	1,900.2	1,874.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	84.1	-55.2	-54.7	-86.5	-31.2	-14.9	41.1	149.2	183.6	194.4	195.3	183.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.0	-7.7	-8.3	-8.3	-7.9	-7.8	-6.9	-6.5	-6.7	-6.6	-6.4	-6.6
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

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
ASSETS													
1 Bank credit	769.7	793.7	809.2	817.0	807.4	803.9	808.4	811.9	814.3	816.1	824.0	842.0	
2 Securities in bank credit ²	233.8	239.0	242.2	244.6	243.3	238.8	235.0	233.3	230.9	231.5	232.3	238.1	
3 Treasury and agency securities ³	90.5	97.7	100.7	105.9	107.4	105.4	104.1	101.9	99.2	100.6	98.2	104.1	
4 Mortgage-backed securities (MBS) ⁴	21.1	18.6	18.6	18.1	17.6	18.1	18.2	19.0	19.8	19.6	19.5	19.8	
5 Non-MBS ⁵	69.4	79.2	82.1	87.8	89.8	87.3	85.9	82.9	79.4	81.0	78.8	84.3	
6 Other securities	143.4	141.3	141.5	138.7	135.8	133.4	130.9	131.4	131.8	130.9	134.1	134.0	
7 Mortgage-backed securities ⁶	7.0	6.8	6.9	6.9	6.9	7.0	6.9	6.9	6.8	6.8	6.6	6.6	
8 Non-MBS ⁷	136.4	134.5	134.6	131.8	128.9	126.4	124.0	124.5	125.0	124.1	127.6	127.4	
9 Loans and leases in bank credit ⁸	535.9	554.7	567.0	572.5	564.1	565.1	573.3	578.6	583.3	584.6	591.7	603.9	
10 Commercial and industrial loans	234.9	236.9	238.3	239.8	241.6	238.8	240.2	240.5	238.0	239.3	240.5	242.8	
11 Real estate loans	38.2	36.9	36.6	36.1	35.4	34.8	34.4	33.9	33.3	33.3	33.6	33.7	
12 Revolving home equity loans	0.2	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	2.2	2.3	2.2	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.2	2.2	
14 Commercial real estate loans ¹⁰	35.7	34.4	34.1	33.6	33.0	32.3	31.9	31.5	30.9	30.9	31.2	31.3	
15 Consumer loans	1.4	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	
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	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	
18 Other loans and leases	261.4	279.3	290.4	294.8	285.5	289.7	297.1	302.5	310.2	310.2	315.8	325.7	
19 Fed funds and reverse RPs with nonbanks ¹²	79.0	85.1	95.6	98.8	87.7	84.6	92.7	96.0	102.5	102.2	104.2	115.6	
20 All other loans and leases ¹³	182.4	194.2	194.8	196.0	197.8	205.1	204.4	206.5	207.7	207.9	211.7	210.1	
21 LESS: Allowance for loan and lease losses	1.5	1.2	1.2	1.1	1.1	1.0	0.9	1.0	0.9	0.9	0.9	0.9	
22 Interbank loans ¹²	25.7	24.7	25.2	28.5	29.1	29.1	26.2	22.0	20.3	24.2	22.9	23.4	
23 Fed funds and reverse RPs with banks ¹²	23.5	22.4	22.8	25.9	26.3	26.2	23.3	19.3	17.7	21.7	20.4	20.8	
24 Loans to commercial banks ¹⁴	2.2	2.3	2.4	2.5	2.7	2.9	2.9	2.7	2.6	2.5	2.5	2.6	
25 Cash assets ¹⁵	349.6	375.2	470.6	542.3	653.8	809.3	885.1	887.6	845.5	900.0	889.5	837.1	
26 Trading assets ¹⁶	115.8	111.2	104.8	102.7	102.4	103.6	107.9	106.8	102.7	108.0	106.6	109.1	
27 Derivatives with a positive fair value ¹⁷	105.0	101.6	95.0	93.1	92.6	93.7	97.8	96.2	91.4	96.6	95.8	97.9	
28 Other trading assets	10.8	9.6	9.8	9.6	9.8	9.9	10.1	10.6	11.3	11.4	10.8	11.3	
29 Other assets ¹⁸	48.5	49.1	49.6	55.2	63.2	60.8	61.1	64.0	59.4	53.7	52.5	62.2	
30 TOTAL ASSETS ¹⁹	1,307.9	1,352.8	1,458.2	1,544.5	1,654.7	1,805.7	1,887.8	1,891.3	1,841.3	1,901.1	1,894.6	1,872.9	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 5, 2011

Account	2010	2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
LIABILITIES													
31 Deposits	981.5	1,069.1	1,077.1	1,065.9	1,086.4	1,120.4	1,170.5	1,128.1	1,056.6	1,050.8	1,033.1	1,017.8	
32 Large time deposits	933.9	1,017.4	1,023.7	1,011.4	1,030.9	1,062.6	1,107.4	1,062.8	987.8	982.8	965.2	943.2	
33 Other deposits	47.6	51.7	53.4	54.5	55.5	57.8	63.1	65.3	68.8	68.0	68.0	74.6	
34 Borrowings	511.3	544.9	545.3	547.4	547.7	563.7	566.3	547.3	562.3	567.8	578.0	589.5	
35 Borrowings from banks in the U.S.	33.7	32.9	29.8	30.4	33.2	28.6	30.1	33.7	31.1	31.3	35.1	37.5	
36 Borrowings from others	477.6	511.9	515.5	517.0	514.4	535.1	536.2	513.6	531.2	536.4	542.9	552.0	
37 Trading liabilities ²⁰	119.8	107.0	105.4	101.5	100.7	104.8	105.2	102.4	98.4	101.1	97.1	100.5	
38 Derivatives with a negative fair value ¹⁷	100.2	95.6	89.5	86.6	85.9	88.1	91.2	88.4	84.4	87.4	86.2	87.8	
39 Other trading liabilities	19.6	11.4	15.8	14.8	14.8	16.7	14.0	14.0	13.9	13.7	10.9	12.7	
40 Net due to related foreign offices	-355.3	-418.7	-320.1	-223.7	-141.9	-39.3	-11.0	52.6	69.6	121.4	135.4	104.6	
41 Other liabilities ²¹	47.5	47.4	47.5	50.3	58.8	53.0	53.6	57.8	51.3	57.0	47.8	57.5	
42 TOTAL LIABILITIES ¹⁹	1,304.9	1,349.7	1,455.2	1,541.4	1,651.6	1,802.5	1,884.6	1,888.2	1,838.1	1,898.0	1,891.5	1,869.8	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.1											
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	-8.0	-7.7	-8.3	-8.3	-7.9	-7.8	-6.9	-6.5	-6.7	-6.6	-6.4	-6.6	
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).