

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 12, 2011

Account	2006	2007	2008	2009	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Apr	2011 May	2011 Jun	2011 Jul
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	2.6	-1.0	-2.5	6.5
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	6.3	-4.9	-11.2	5.9
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	22.8	-0.2	-14.1	-4.5
6 Other securities	8.9	28.5	-8.6	-3.3	-7.3	-11.1	-20.1	2.2	-0.6	-3.6	-14.5	-27.8	-14.9	-5.1	28.5
9 Loans and leases in bank credit ⁸	10.0	10.2	2.7	-9.5	-5.8	-9.3	-7.4	-4.2	-2.7	-2.2	-0.7	1.3	0.4	0.7	6.8
10 Commercial and industrial loans	13.9	18.3	10.4	-16.5	-9.0	-19.5	-13.4	-4.0	0.1	5.6	9.6	11.1	11.3	3.2	4.1
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	-8.3	-6.0	-2.7	-3.2
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	-6.3	-5.9	-4.7	-8.3
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	-9.0	-6.1	1.3	4.5
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	-8.3	-5.9	-6.0	-9.3
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	-1.7	0.1	7.8	6.0
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	-1.6	0.2	9.9	1.2
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	-1.7	-0.2	5.4	12.1
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	13.5	30.3	11.1	2.0	50.9
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	0.5	-10.1	-12.4	-15.7	-16.3	-27.7	-43.0	-26.9	-20.6	-19.7
22 Interbank loans ¹²	17.8	25.1	-15.2	-38.4	-23.7	-54.2	-96.2	35.0	27.5	-45.9	-52.4	-116.6	-2.6	46.9	-135.5
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	98.8	81.2	187.8	33.9
26 Trading assets ¹⁶	-	-	-	-	-	-42.3	24.3	51.3	-21.4	-27.6	16.7	19.8	26.4	21.6	17.1
29 Other assets ¹⁸	13.5	11.0	21.5	-8.4	4.7	19.8	-0.4	-1.8	1.1	-4.5	-0.6	-3.4	1.6	-10.4	-5.4
30 TOTAL ASSETS ¹⁹	8.8	10.4	8.0	-6.1	-2.8	-4.1	-4.7	3.4	-6.1	3.6	15.0	13.1	10.8	24.0	8.6
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	10.6	11.4	8.3	16.7
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	20.9	14.8	-32.9	-61.6
33 Other deposits	-	-	-	-	-	2.9	6.2	6.8	6.0	5.0	8.9	7.6	10.4	20.2	38.5
34 Borrowings	12.4	14.3	14.2	-24.6	-20.7	-20.6	-41.3	-16.5	-11.0	-17.0	-23.1	-41.1	-17.4	2.4	-13.3
37 Trading liabilities ²⁰	-	-	-	-	-	-12.6	37.0	73.9	-23.5	-51.2	15.7	44.2	5.5	26.9	10.3
41 Other liabilities ²¹	17.4	2.8	0.9	-11.3	9.0	-6.8	21.8	10.6	9.8	-17.1	1.1	-0.5	-6.6	27.3	34.7
42 TOTAL LIABILITIES ¹⁹	8.5	11.4	10.9	-7.4	-4.0	-6.1	-9.9	3.2	-3.2	2.8	12.1	15.9	5.1	16.5	8.8

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 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	9,199.9	9,189.7	9,151.2	9,146.2	9,178.9	9,175.7	9,156.8	9,206.7	9,213.9	9,199.5	9,230.4	9,212.8
2 Securities in bank credit ²	2,358.5	2,442.6	2,434.3	2,445.8	2,460.2	2,451.4	2,428.5	2,440.5	2,447.4	2,441.9	2,445.4	2,442.1
3 Treasury and agency securities ³	1,551.6	1,637.5	1,632.7	1,646.9	1,679.7	1,680.6	1,660.9	1,654.7	1,666.4	1,652.0	1,656.3	1,653.6
4 Mortgage-backed securities (MBS) ⁴	1,035.4	1,107.1	1,102.6	1,113.5	1,144.4	1,150.5	1,158.7	1,168.6	1,176.6	1,163.9	1,168.8	1,173.5
5 Non-MBS ⁵	516.2	530.4	530.1	533.4	535.3	530.1	502.2	486.1	489.8	488.1	487.5	480.0
6 Other securities	806.9	805.1	801.6	798.8	780.5	770.9	767.6	785.8	781.1	789.8	789.1	788.5
7 Mortgage-backed securities ⁶	175.7	155.9	154.3	155.5	148.0	147.5	143.5	137.8	137.6	137.9	138.5	136.7
8 Non-MBS ⁷	631.1	649.1	647.3	643.3	632.5	623.3	624.2	648.1	643.4	651.9	650.5	651.8
9 Loans and leases in bank credit ⁸	6,841.5	6,747.1	6,716.9	6,700.5	6,718.7	6,724.3	6,728.3	6,766.2	6,766.4	6,757.7	6,785.0	6,770.7
10 Commercial and industrial loans	1,209.1	1,219.0	1,221.7	1,234.0	1,246.0	1,258.0	1,261.4	1,265.7	1,260.3	1,264.1	1,271.9	1,277.0
11 Real estate loans	3,658.1	3,595.4	3,567.8	3,537.8	3,517.4	3,502.7	3,494.8	3,485.4	3,493.7	3,485.5	3,483.8	3,475.8
12 Revolving home equity loans	596.3	577.1	574.4	571.6	569.0	566.3	564.1	560.2	561.1	560.4	558.7	558.4
13 Closed-end residential loans ⁹	1,500.5	1,530.4	1,513.0	1,496.5	1,487.1	1,481.0	1,482.6	1,488.2	1,492.8	1,488.0	1,491.1	1,489.4
14 Commercial real estate loans ¹⁰	1,561.3	1,487.9	1,480.5	1,469.7	1,461.2	1,455.4	1,448.1	1,436.9	1,439.7	1,437.1	1,433.9	1,427.9
15 Consumer loans	1,148.5	1,079.9	1,074.4	1,073.7	1,078.8	1,078.9	1,085.9	1,091.3	1,091.2	1,090.7	1,091.0	1,091.9
16 Credit cards and other revolving plans	625.2	599.4	595.6	593.8	593.0	593.1	598.0	598.6	598.4	597.6	598.2	598.9
17 Other consumer loans ¹¹	523.3	480.6	478.8	479.9	485.7	485.7	487.9	492.8	492.8	493.1	492.8	492.9
18 Other loans and leases	825.8	852.7	853.0	855.0	876.6	884.7	886.2	923.8	921.3	917.4	938.3	926.0
19 Fed funds and reverse RPs with nonbanks ¹²	213.9	212.9	210.7	207.4	218.5	224.3	222.8	247.3	246.8	240.6	255.7	248.8
20 All other loans and leases ¹³	611.9	639.8	642.3	647.6	658.1	660.4	663.4	676.5	674.5	676.8	682.6	677.2
21 LESS: Allowance for loan and lease losses	225.1	209.2	207.1	203.7	196.4	192.0	188.7	185.6	185.3	186.0	186.1	184.6
22 Interbank loans ¹²	167.0	167.3	162.6	153.3	138.4	138.1	143.5	127.3	124.6	128.3	126.4	134.9
23 Fed funds and reverse RPs with banks ¹²	148.2	137.0	133.9	125.2	111.9	111.3	106.4	116.2	114.1	116.8	114.8	123.1
24 Loans to commercial banks ¹⁴	18.8	30.3	28.7	28.1	26.5	26.8	37.1	11.1	10.5	11.5	11.6	11.8
25 Cash assets ¹⁵	1,332.2	1,114.6	1,246.7	1,443.0	1,563.4	1,669.4	1,930.7	1,985.2	1,993.3	1,981.6	1,993.7	1,972.7
26 Trading assets ¹⁶	302.9	269.4	272.3	272.3	276.8	282.9	288.0	292.1	294.4	286.2	295.4	323.6
27 Derivatives with a positive fair value ¹⁷	283.5	241.7	246.2	246.3	249.7	255.6	259.5	265.1	268.8	259.7	264.3	295.6
28 Other trading assets	19.4	27.7	26.1	26.0	27.1	27.3	28.5	27.0	25.5	26.5	31.2	28.0
29 Other assets ¹⁸	1,221.9	1,217.0	1,212.9	1,221.3	1,219.4	1,221.3	1,210.7	1,205.3	1,199.9	1,213.8	1,218.5	1,208.6
30 TOTAL ASSETS ¹⁹	11,998.8	11,748.7	11,838.6	12,032.5	12,180.5	12,295.5	12,541.0	12,631.0	12,640.7	12,623.5	12,678.4	12,667.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
LIABILITIES												
31 Deposits	7,780.3	7,923.9	7,957.4	7,999.1	8,074.1	8,154.0	8,210.1	8,324.6	8,308.7	8,274.5	8,386.8	8,372.0
32 Large time deposits	1,778.4	1,755.7	1,760.8	1,777.4	1,808.8	1,831.4	1,781.2	1,689.7	1,723.3	1,697.1	1,672.9	1,599.3
33 Other deposits	6,001.9	6,168.1	6,196.6	6,221.6	6,265.3	6,322.7	6,428.9	6,634.9	6,585.4	6,577.3	6,713.9	6,772.7
34 Borrowings	1,983.9	1,823.0	1,813.1	1,776.4	1,720.3	1,696.4	1,699.8	1,681.0	1,702.6	1,672.2	1,671.7	1,654.6
35 Borrowings from banks in the U.S.	205.1	208.1	197.2	189.2	162.6	166.2	194.5	164.5	162.7	166.5	163.2	173.3
36 Borrowings from others	1,778.8	1,614.8	1,615.9	1,587.2	1,557.8	1,530.2	1,505.3	1,516.5	1,539.9	1,505.7	1,508.5	1,481.2
37 Trading liabilities ²⁰	298.3	263.0	248.3	252.7	262.0	263.2	269.1	271.4	277.9	261.8	267.7	293.6
38 Derivatives with a negative fair value ¹⁷	227.2	191.4	195.2	196.5	202.4	205.5	208.9	213.9	217.4	208.5	211.8	239.7
39 Other trading liabilities	71.1	71.5	53.1	56.2	59.6	57.7	60.2	57.6	60.6	53.3	56.0	54.0
40 Net due to related foreign offices	70.7	-2.8	75.7	170.1	292.7	288.4	362.4	332.4	332.5	364.2	323.9	306.7
41 Other liabilities ²¹	440.2	448.4	428.8	438.1	438.3	435.9	445.8	458.7	457.7	467.6	460.5	464.4
42 TOTAL LIABILITIES ¹⁹	10,573.4	10,455.4	10,523.2	10,636.5	10,787.4	10,838.0	10,987.2	11,068.1	11,079.4	11,040.2	11,110.6	11,091.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,425.3	1,293.3	1,315.3	1,396.0	1,393.1	1,457.4	1,553.8	1,562.9	1,561.3	1,583.3	1,567.8	1,576.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	9.8	-4.7	-5.8	-3.3	-0.2	10.9	16.2	17.4	16.8	17.5	17.1	23.3
45 Securitized consumer loans ²⁴	21.0	17.2	16.5	16.5	16.3	15.9	15.4	15.2	15.2	15.3	15.2	15.1
46 Securitized credit cards and other revolving plans	15.4	12.6	12.1	12.0	11.8	11.5	11.0	10.9	10.9	11.0	10.9	10.9
47 Other securitized consumer loans	5.7	4.6	4.5	4.5	4.5	4.4	4.4	4.3	4.3	4.3	4.3	4.2
48 Securitized real estate loans ²⁴	962.9	925.7	925.6	927.0	929.2	947.8	950.6	944.2	938.9	937.9	950.9	950.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	9,159.7	9,203.6	9,141.0	9,121.3	9,143.6	9,147.6	9,142.0	9,165.3	9,160.5	9,147.4	9,177.6	9,204.7
2 Securities in bank credit ²	2,346.4	2,426.1	2,415.3	2,439.2	2,452.9	2,443.2	2,428.9	2,427.2	2,424.4	2,425.1	2,431.2	2,441.8
3 Treasury and agency securities ³	1,544.0	1,633.9	1,626.4	1,648.5	1,674.3	1,664.1	1,650.4	1,645.9	1,645.5	1,642.5	1,648.6	1,656.9
4 Mortgage-backed securities (MBS) ⁴	1,032.7	1,107.3	1,102.0	1,113.1	1,142.7	1,145.6	1,152.8	1,164.4	1,163.9	1,162.9	1,163.9	1,173.8
5 Non-MBS ⁵	511.3	526.6	524.4	535.4	531.5	518.5	497.6	481.4	481.6	479.6	484.7	483.1
6 Other securities	802.4	792.2	788.9	790.6	778.7	779.1	778.5	781.3	778.9	782.6	782.6	784.9
7 Mortgage-backed securities ⁶	175.0	155.2	154.6	156.0	148.9	148.7	144.2	137.1	136.7	137.6	137.6	136.4
8 Non-MBS ⁷	627.4	637.0	634.4	634.6	629.7	630.4	634.3	644.2	642.3	645.0	645.1	648.5
9 Loans and leases in bank credit ⁸	6,813.3	6,777.6	6,725.7	6,682.1	6,690.7	6,704.3	6,713.0	6,738.1	6,736.1	6,722.3	6,746.4	6,762.9
10 Commercial and industrial loans	1,201.8	1,218.6	1,224.9	1,235.9	1,245.8	1,259.7	1,259.0	1,259.0	1,252.9	1,256.2	1,263.0	1,272.8
11 Real estate loans	3,656.2	3,604.9	3,566.0	3,527.8	3,504.4	3,495.3	3,488.9	3,482.7	3,497.8	3,471.8	3,474.7	3,480.5
12 Revolving home equity loans	595.9	578.4	574.7	570.8	568.3	566.0	563.3	559.8	560.6	560.0	558.9	557.6
13 Closed-end residential loans ⁹	1,498.9	1,539.3	1,512.5	1,488.3	1,477.0	1,474.8	1,477.1	1,485.9	1,497.8	1,474.2	1,480.7	1,494.5
14 Commercial real estate loans ¹⁰	1,561.4	1,487.2	1,478.8	1,468.6	1,459.1	1,454.5	1,448.4	1,436.9	1,439.4	1,437.6	1,435.1	1,428.3
15 Consumer loans	1,139.1	1,098.2	1,081.6	1,068.5	1,072.7	1,072.1	1,079.8	1,082.5	1,081.1	1,081.1	1,085.2	1,084.2
16 Credit cards and other revolving plans	620.4	613.7	598.3	587.5	586.7	586.8	592.9	593.9	592.6	592.5	596.2	595.0
17 Other consumer loans ¹¹	518.7	484.5	483.3	480.9	486.0	485.4	486.9	488.6	488.5	488.6	489.1	489.1
18 Other loans and leases	816.2	855.9	853.2	850.0	867.7	877.2	885.4	913.9	904.3	913.2	923.4	925.5
19 Fed funds and reverse RPs with nonbanks ¹²	204.7	214.7	215.6	207.2	214.3	224.0	223.2	237.6	232.6	234.2	244.5	247.6
20 All other loans and leases ¹³	611.6	641.2	637.6	642.8	653.4	653.2	662.2	676.3	671.7	679.0	679.0	677.9
21 LESS: Allowance for loan and lease losses	224.5	206.6	207.3	204.3	195.8	194.9	190.9	184.9	185.3	185.3	183.6	185.1
22 Interbank loans ¹²	159.6	170.9	165.8	154.2	137.0	131.7	136.9	121.7	119.5	122.0	124.0	131.2
23 Fed funds and reverse RPs with banks ¹²	141.4	140.3	137.6	126.3	111.0	105.5	101.3	110.9	109.1	111.0	112.8	119.7
24 Loans to commercial banks ¹⁴	18.2	30.6	28.2	27.8	26.1	26.2	35.6	10.8	10.4	11.0	11.2	11.5
25 Cash assets ¹⁵	1,199.8	1,199.0	1,346.7	1,482.7	1,605.3	1,671.3	1,739.8	1,780.2	1,810.5	1,762.2	1,768.7	1,753.8
26 Trading assets ¹⁶	289.7	271.6	264.9	267.0	271.1	281.0	280.9	282.6	283.3	279.9	283.0	309.9
27 Derivatives with a positive fair value ¹⁷	269.2	244.4	240.3	241.4	243.0	253.6	252.1	254.7	256.0	252.3	253.7	281.4
28 Other trading assets	20.5	27.2	24.6	25.6	28.1	27.4	28.8	27.9	27.3	27.6	29.3	28.5
29 Other assets ¹⁸	1,209.5	1,222.1	1,217.9	1,233.0	1,221.1	1,219.2	1,208.3	1,192.9	1,191.1	1,186.4	1,200.2	1,194.2
30 TOTAL ASSETS ¹⁹	11,793.8	11,860.7	11,929.1	12,053.9	12,182.4	12,255.8	12,316.8	12,357.9	12,379.6	12,312.5	12,370.0	12,408.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
LIABILITIES												
31 Deposits	7,709.4	7,940.7	7,957.3	8,032.4	8,113.7	8,159.4	8,188.9	8,248.2	8,247.6	8,167.2	8,248.4	8,343.1
32 Large time deposits	1,769.0	1,761.3	1,748.9	1,760.0	1,791.8	1,832.3	1,780.5	1,683.1	1,710.0	1,688.0	1,670.0	1,603.9
33 Other deposits	5,940.4	6,179.4	6,208.4	6,272.4	6,321.9	6,327.1	6,408.4	6,565.1	6,537.5	6,479.1	6,578.5	6,739.2
34 Borrowings	1,959.3	1,817.4	1,822.7	1,792.3	1,726.9	1,714.3	1,692.6	1,658.1	1,667.6	1,653.1	1,661.1	1,637.8
35 Borrowings from banks in the U.S.	202.8	208.8	196.4	187.3	162.4	164.1	193.1	162.8	161.3	163.0	163.9	169.1
36 Borrowings from others	1,756.5	1,608.7	1,626.3	1,604.9	1,564.4	1,550.2	1,499.5	1,495.4	1,506.3	1,490.1	1,497.1	1,468.7
37 Trading liabilities ²⁰	288.4	265.1	242.3	246.1	253.1	262.6	264.3	264.9	266.7	260.1	262.4	287.7
38 Derivatives with a negative fair value ¹⁷	218.8	193.7	191.1	193.3	198.2	208.3	207.7	208.8	211.0	205.7	206.6	230.8
39 Other trading liabilities	69.6	71.5	51.1	52.8	54.9	54.3	56.6	56.1	55.7	54.5	55.8	56.9
40 Net due to related foreign offices	65.7	31.0	117.0	179.7	279.8	285.9	314.4	330.2	349.4	368.7	323.8	272.7
41 Other liabilities ²¹	429.7	447.2	429.3	435.5	428.7	436.1	440.3	448.1	446.0	446.5	457.4	451.7
42 TOTAL LIABILITIES ¹⁹	10,452.5	10,501.4	10,568.6	10,686.0	10,802.2	10,858.3	10,900.6	10,949.5	10,977.2	10,895.6	10,953.1	10,992.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,341.3	1,359.3	1,360.5	1,367.9	1,380.2	1,397.5	1,416.3	1,408.3	1,402.5	1,416.9	1,416.9	1,415.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	9.8	-4.7	-5.8	-3.3	-0.2	10.9	16.2	17.4	16.8	17.5	17.1	23.3
45 Securitized consumer loans ²⁴	20.9	17.3	16.5	16.4	16.3	15.8	15.3	15.2	15.2	15.2	15.1	15.1
46 Securitized credit cards and other revolving plans	15.3	12.8	12.0	11.9	11.8	11.4	10.9	10.9	10.9	10.8	10.8	10.9
47 Other securitized consumer loans	5.6	4.6	4.5	4.5	4.5	4.4	4.4	4.3	4.3	4.3	4.3	4.2
48 Securitized real estate loans ²⁴	954.4	937.5	934.7	931.6	929.0	948.0	945.7	938.4	935.1	932.7	941.4	940.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	8,410.4	8,378.1	8,336.8	8,335.2	8,370.4	8,367.4	8,352.0	8,373.9	8,388.8	8,373.0	8,382.6	8,366.4
2 Securities in bank credit ²	2,118.4	2,195.4	2,189.5	2,200.4	2,220.2	2,220.9	2,204.8	2,202.1	2,212.0	2,202.2	2,202.4	2,197.7
3 Treasury and agency securities ³	1,452.1	1,538.1	1,531.8	1,539.5	1,571.2	1,573.8	1,558.8	1,551.3	1,562.9	1,550.3	1,551.4	1,547.8
4 Mortgage-backed securities (MBS) ⁴	1,014.3	1,088.4	1,083.9	1,095.5	1,126.2	1,132.1	1,139.0	1,149.9	1,158.0	1,145.3	1,149.8	1,154.1
5 Non-MBS ⁵	437.8	449.7	447.8	444.0	445.0	441.7	419.9	401.3	404.8	404.9	401.5	393.6
6 Other securities	666.3	657.3	657.7	660.8	649.0	647.1	645.9	650.9	649.1	651.9	651.0	649.9
7 Mortgage-backed securities ⁶	169.3	147.7	146.9	148.5	141.5	141.2	136.9	131.5	131.2	131.7	132.4	130.9
8 Non-MBS ⁷	496.9	509.7	510.8	512.3	507.5	505.9	509.0	519.3	517.9	520.2	518.6	519.1
9 Loans and leases in bank credit ⁸	6,292.0	6,182.8	6,147.3	6,134.9	6,150.2	6,146.6	6,147.3	6,171.7	6,176.8	6,170.8	6,180.2	6,168.7
10 Commercial and industrial loans	975.4	982.0	983.6	994.0	1,006.7	1,017.1	1,019.9	1,023.3	1,020.0	1,022.4	1,027.6	1,029.5
11 Real estate loans	3,619.7	3,558.7	3,532.0	3,502.6	3,482.6	3,468.6	3,461.0	3,451.0	3,459.5	3,450.8	3,449.0	3,441.7
12 Revolving home equity loans	595.8	576.9	574.1	571.4	568.8	566.2	564.0	559.9	560.7	560.0	558.4	558.1
13 Closed-end residential loans ⁹	1,498.1	1,528.2	1,510.8	1,494.3	1,485.0	1,478.9	1,480.4	1,485.8	1,490.5	1,485.6	1,488.7	1,487.0
14 Commercial real estate loans ¹⁰	1,525.8	1,453.6	1,447.1	1,437.0	1,428.9	1,423.4	1,416.6	1,405.3	1,408.2	1,405.2	1,401.9	1,396.6
15 Consumer loans	1,147.1	1,078.3	1,072.7	1,072.0	1,077.0	1,077.1	1,084.2	1,089.6	1,089.4	1,089.0	1,089.2	1,090.2
16 Credit cards and other revolving plans	625.2	599.4	595.6	593.8	593.0	593.1	598.0	598.6	598.4	597.6	598.2	598.9
17 Other consumer loans ¹¹	521.9	478.9	477.1	478.2	484.0	484.0	486.2	491.0	491.0	491.4	491.1	491.2
18 Other loans and leases	549.9	563.8	559.0	566.3	583.9	583.8	582.2	607.8	608.0	608.7	614.4	607.3
19 Fed funds and reverse RPs with nonbanks ¹²	126.0	117.5	113.0	117.5	132.1	131.1	127.4	141.0	141.5	140.2	143.6	141.9
20 All other loans and leases ¹³	423.8	446.2	446.0	448.8	451.8	452.7	454.8	466.8	466.5	468.5	470.9	465.5
21 LESS: Allowance for loan and lease losses	224.0	208.0	205.8	202.4	195.1	190.9	187.7	184.9	184.7	185.4	185.5	183.9
22 Interbank loans ¹²	136.2	140.8	134.2	123.0	109.0	112.5	120.7	104.3	101.5	105.3	104.0	108.7
23 Fed funds and reverse RPs with banks ¹²	119.9	113.7	108.7	97.6	85.0	88.5	86.3	95.7	93.5	96.3	95.1	99.6
24 Loans to commercial banks ¹⁴	16.3	27.1	25.5	25.4	23.9	24.0	34.4	8.5	8.0	8.9	8.9	9.2
25 Cash assets ¹⁵	799.7	707.0	804.1	842.0	793.5	783.4	860.4	946.9	912.6	904.7	980.9	1,015.5
26 Trading assets ¹⁶	184.6	164.3	165.6	166.6	169.3	175.2	178.8	180.3	180.4	177.7	185.9	204.3
27 Derivatives with a positive fair value ¹⁷	173.7	147.2	149.9	150.8	152.3	157.8	160.4	162.7	165.6	159.4	160.6	185.3
28 Other trading assets	10.9	17.1	15.7	15.8	17.1	17.4	18.5	17.6	14.8	18.4	25.3	19.0
29 Other assets ¹⁸	1,177.8	1,166.5	1,159.5	1,158.5	1,160.0	1,163.3	1,148.1	1,142.4	1,140.4	1,152.3	1,152.6	1,146.6
30 TOTAL ASSETS ¹⁹	10,484.7	10,348.8	10,394.4	10,422.8	10,407.2	10,411.0	10,472.4	10,562.7	10,538.9	10,527.6	10,620.5	10,657.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
LIABILITIES													
31	Deposits	6,759.3	6,854.3	6,882.8	6,898.4	6,943.8	6,993.2	7,085.5	7,288.2	7,243.8	7,234.7	7,367.7	7,412.0
32	Large time deposits	807.5	739.0	740.3	732.2	733.7	728.1	721.1	725.7	729.3	724.9	728.1	717.5
33	Other deposits	5,951.9	6,115.3	6,142.4	6,166.2	6,210.0	6,265.2	6,364.4	6,562.5	6,514.5	6,509.8	6,639.6	6,694.5
34	Borrowings	1,468.2	1,271.4	1,256.0	1,232.2	1,161.3	1,137.6	1,152.3	1,105.6	1,127.1	1,097.5	1,090.8	1,075.6
35	Borrowings from banks in the U.S.	169.8	176.4	165.1	154.3	133.0	135.5	161.0	129.9	131.7	131.4	127.2	131.1
36	Borrowings from others	1,298.4	1,094.9	1,090.9	1,077.9	1,028.3	1,002.0	991.3	975.7	995.3	966.1	963.7	944.4
37	Trading liabilities ²⁰	174.2	158.3	144.4	148.7	154.3	160.3	166.3	166.3	171.2	160.1	161.8	182.2
38	Derivatives with a negative fair value ¹⁷	124.8	99.2	104.4	107.2	110.3	115.4	120.9	124.0	126.8	120.7	121.2	143.9
39	Other trading liabilities	49.4	59.0	40.0	41.6	43.9	44.9	45.4	42.3	44.5	39.4	40.6	38.3
40	Net due to related foreign offices	385.4	317.2	331.0	334.3	352.7	318.8	276.3	224.3	230.2	231.3	211.6	179.7
41	Other liabilities ²¹	393.7	399.6	378.3	382.0	387.3	384.5	387.5	403.7	399.9	416.3	404.4	410.9
42	TOTAL LIABILITIES ¹⁹	9,180.7	9,000.8	8,992.5	8,995.6	8,999.2	8,994.4	9,067.9	9,188.0	9,172.2	9,139.9	9,236.3	9,260.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,304.0	1,348.0	1,401.9	1,427.3	1,407.9	1,416.6	1,404.6	1,374.7	1,366.7	1,387.7	1,384.3	1,397.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	17.4	3.6	2.5	4.6	7.6	17.8	22.7	23.9	23.3	23.9	23.6	29.3
45	Securitized consumer loans ²⁴	21.0	17.2	16.5	16.5	16.3	15.9	15.4	15.2	15.2	15.3	15.2	15.1
46	Securitized credit cards and other revolving plans	15.4	12.6	12.1	12.0	11.8	11.5	11.0	10.9	10.9	11.0	10.9	10.9
47	Other securitized consumer loans	5.7	4.6	4.5	4.5	4.5	4.4	4.4	4.3	4.3	4.3	4.3	4.2
48	Securitized real estate loans ²⁴	962.9	925.7	925.6	927.0	929.2	947.8	950.6	944.2	938.9	937.9	950.9	950.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	8,376.1	8,394.4	8,324.0	8,313.9	8,339.8	8,339.2	8,330.1	8,338.6	8,344.4	8,323.3	8,336.9	8,360.2
2 Securities in bank credit ²	2,110.2	2,183.9	2,170.8	2,195.9	2,214.2	2,208.2	2,195.7	2,193.0	2,193.0	2,192.8	2,193.1	2,201.3
3 Treasury and agency securities ³	1,447.0	1,533.2	1,520.5	1,541.1	1,568.9	1,560.0	1,548.5	1,544.7	1,544.9	1,544.3	1,544.6	1,551.4
4 Mortgage-backed securities (MBS) ⁴	1,010.6	1,088.7	1,083.9	1,095.5	1,124.7	1,127.3	1,133.9	1,144.7	1,144.3	1,143.5	1,144.1	1,153.3
5 Non-MBS ⁵	436.4	444.5	436.6	445.6	444.3	432.6	414.7	400.0	400.6	400.8	400.4	398.1
6 Other securities	663.3	650.7	650.3	654.8	645.3	648.2	647.1	648.3	648.1	648.5	648.6	649.9
7 Mortgage-backed securities ⁶	167.9	148.3	147.7	149.1	142.0	141.8	137.3	130.4	129.9	131.0	130.9	129.8
8 Non-MBS ⁷	495.4	502.4	502.6	505.7	503.3	506.4	509.8	517.9	518.1	517.4	517.7	520.1
9 Loans and leases in bank credit ⁸	6,265.9	6,210.5	6,153.3	6,118.0	6,125.6	6,131.0	6,134.4	6,145.6	6,151.4	6,130.6	6,143.7	6,158.9
10 Commercial and industrial loans	969.6	980.2	985.1	994.3	1,007.0	1,019.5	1,018.5	1,017.9	1,013.6	1,015.6	1,020.2	1,025.9
11 Real estate loans	3,618.8	3,568.2	3,529.9	3,492.3	3,469.6	3,460.9	3,454.9	3,449.2	3,464.5	3,438.2	3,441.0	3,447.4
12 Revolving home equity loans	595.6	578.1	574.5	570.6	568.1	565.8	563.1	559.6	560.4	559.8	558.7	557.4
13 Closed-end residential loans ⁹	1,496.8	1,537.0	1,510.3	1,486.1	1,474.8	1,472.6	1,474.9	1,483.7	1,495.6	1,472.0	1,478.5	1,492.3
14 Commercial real estate loans ¹⁰	1,526.4	1,453.1	1,445.2	1,435.7	1,426.8	1,422.6	1,416.9	1,405.9	1,408.5	1,406.4	1,403.8	1,397.6
15 Consumer loans	1,137.7	1,096.6	1,079.9	1,066.8	1,071.0	1,070.4	1,078.0	1,080.7	1,079.3	1,079.4	1,083.5	1,082.4
16 Credit cards and other revolving plans	620.4	613.7	598.3	587.5	586.7	586.8	592.9	593.9	592.6	592.5	596.2	595.0
17 Other consumer loans ¹¹	517.3	482.9	481.6	479.3	484.3	483.6	485.1	486.8	486.7	486.9	487.3	487.4
18 Other loans and leases	539.8	565.5	558.4	564.6	578.0	580.1	582.9	597.7	594.1	597.4	599.1	603.2
19 Fed funds and reverse RPs with nonbanks ¹²	116.2	119.0	116.8	119.5	129.7	131.3	127.3	131.0	130.3	130.0	130.1	136.3
20 All other loans and leases ¹³	423.6	446.5	441.6	445.1	448.3	448.9	455.7	466.7	463.8	467.4	468.9	466.9
21 LESS: Allowance for loan and lease losses	223.1	205.4	206.1	203.2	194.8	194.0	190.0	184.0	184.4	184.4	182.7	184.2
22 Interbank loans ¹²	128.4	145.8	137.3	125.1	107.9	105.5	114.8	98.4	95.3	99.1	100.6	104.4
23 Fed funds and reverse RPs with banks ¹²	112.7	117.5	111.7	100.0	84.7	82.2	82.0	90.1	87.5	90.6	92.1	95.6
24 Loans to commercial banks ¹⁴	15.7	28.2	25.6	25.1	23.2	23.3	32.9	8.3	7.9	8.5	8.6	8.8
25 Cash assets ¹⁵	781.1	728.4	804.4	829.0	796.0	786.2	852.1	925.4	910.5	872.7	930.3	996.1
26 Trading assets ¹⁶	176.7	166.8	162.3	164.6	167.5	173.1	174.1	174.6	175.3	173.3	173.9	193.7
27 Derivatives with a positive fair value ¹⁷	165.7	149.4	147.2	148.8	149.3	155.9	155.9	157.9	159.3	156.5	155.8	176.8
28 Other trading assets	11.0	17.4	15.0	15.8	18.2	17.3	18.2	16.7	15.9	16.8	18.1	16.9
29 Other assets ¹⁸	1,171.9	1,172.5	1,162.7	1,169.8	1,160.3	1,158.1	1,144.4	1,136.0	1,137.4	1,133.9	1,138.0	1,136.7
30 TOTAL ASSETS ¹⁹	10,411.1	10,402.4	10,384.5	10,399.2	10,376.7	10,368.1	10,425.5	10,489.0	10,478.5	10,417.9	10,497.0	10,606.9

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 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
LIABILITIES													
31 Deposits	6,697.8	6,863.5	6,891.4	6,946.0	6,993.4	6,988.9	7,060.8	7,219.0	7,196.8	7,134.0	7,230.6	7,379.4	
32 Large time deposits	806.7	737.6	737.5	729.1	729.2	724.9	717.7	725.3	727.2	722.8	726.8	721.5	
33 Other deposits	5,891.1	6,125.9	6,153.9	6,216.9	6,264.1	6,264.0	6,343.1	6,493.7	6,469.6	6,411.2	6,503.8	6,657.9	
34 Borrowings	1,438.8	1,272.1	1,275.4	1,244.6	1,163.2	1,148.0	1,145.3	1,082.1	1,099.8	1,075.1	1,071.6	1,053.7	
35 Borrowings from banks in the U.S.	167.0	179.0	166.0	154.1	133.8	134.0	159.4	127.7	130.0	127.9	126.4	126.1	
36 Borrowings from others	1,271.8	1,093.1	1,109.3	1,090.5	1,029.4	1,013.9	985.9	954.4	969.8	947.2	945.2	927.6	
37 Trading liabilities ²⁰	172.2	159.8	140.8	145.4	148.3	157.4	161.9	164.4	165.6	163.0	161.9	179.1	
38 Derivatives with a negative fair value ¹⁷	121.1	104.1	104.5	107.4	110.1	117.1	119.3	121.3	123.6	119.4	118.8	136.8	
39 Other trading liabilities	51.1	55.6	36.3	38.0	38.2	40.4	42.6	43.1	42.0	43.6	43.1	42.3	
40 Net due to related foreign offices	380.0	351.1	340.7	321.6	319.1	296.9	261.8	223.4	228.0	233.3	219.2	182.1	
41 Other liabilities ²¹	384.0	399.7	378.9	376.8	375.7	382.5	382.5	394.9	388.9	398.7	399.9	400.1	
42 TOTAL LIABILITIES ¹⁹	9,072.8	9,046.3	9,027.1	9,034.4	8,999.7	8,973.7	9,012.4	9,083.8	9,079.2	9,004.2	9,083.3	9,194.3	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,338.3	1,356.2	1,357.4	1,364.8	1,377.0	1,394.4	1,413.1	1,405.2	1,399.4	1,413.8	1,413.7	1,412.6	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	17.4	3.6	2.5	4.6	7.6	17.8	22.7	23.9	23.3	23.9	23.6	29.3	
45 Securitized consumer loans ²⁴	20.9	17.3	16.5	16.4	16.3	15.8	15.3	15.2	15.2	15.2	15.1	15.1	
46 Securitized credit cards and other revolving plans	15.3	12.8	12.0	11.9	11.8	11.4	10.9	10.9	10.9	10.8	10.8	10.9	
47 Other securitized consumer loans	5.6	4.6	4.5	4.5	4.5	4.4	4.4	4.3	4.3	4.3	4.3	4.2	
48 Securitized real estate loans ²⁴	954.4	937.5	934.7	931.6	929.0	948.0	945.7	938.4	935.1	932.7	941.4	940.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
ASSETS													
1 Bank credit	5,431.9	5,391.3	5,358.8	5,367.3	5,408.7	5,403.6	5,376.4	5,394.5	5,406.8	5,391.8	5,402.6	5,394.5	
2 Securities in bank credit ²	1,451.4	1,485.4	1,472.5	1,480.1	1,498.5	1,497.0	1,467.8	1,460.7	1,471.7	1,460.8	1,458.8	1,454.4	
3 Treasury and agency securities ³	983.2	1,031.8	1,019.7	1,024.9	1,052.1	1,052.9	1,022.1	1,011.5	1,024.3	1,010.2	1,009.6	1,006.6	
4 Mortgage-backed securities (MBS) ⁴	721.9	767.1	761.6	770.2	793.9	796.4	783.6	788.1	796.0	783.6	787.4	790.6	
5 Non-MBS ⁵	261.2	264.7	258.1	254.7	258.2	256.6	238.5	223.4	228.3	226.5	222.2	215.9	
6 Other securities	468.2	453.6	452.8	455.2	446.4	444.1	445.7	449.2	447.4	450.6	449.3	447.9	
7 Mortgage-backed securities ⁶	146.6	127.5	127.1	128.8	123.2	123.1	119.8	113.4	113.2	113.7	114.5	112.8	
8 Non-MBS ⁷	321.6	326.1	325.7	326.4	323.2	321.0	325.9	335.8	334.2	336.9	334.8	335.1	
9 Loans and leases in bank credit ⁸	3,980.5	3,905.9	3,886.3	3,887.2	3,910.2	3,906.6	3,908.6	3,933.8	3,935.1	3,931.1	3,943.7	3,940.0	
10 Commercial and industrial loans	608.3	615.3	616.8	627.4	638.6	646.9	649.3	651.8	648.8	649.9	656.1	658.9	
11 Real estate loans	2,059.1	2,032.3	2,020.3	2,004.9	1,988.4	1,977.7	1,975.0	1,971.5	1,974.4	1,972.0	1,972.8	1,970.8	
12 Revolving home equity loans	477.1	453.0	450.9	448.4	444.9	442.0	439.4	435.0	435.8	435.0	433.8	433.6	
13 Closed-end residential loans ⁹	992.8	1,026.1	1,020.4	1,012.3	1,004.4	999.2	1,001.9	1,006.7	1,008.0	1,007.8	1,011.1	1,009.0	
14 Commercial real estate loans ¹⁰	589.3	553.3	548.9	544.2	539.1	536.5	533.7	529.8	530.7	529.1	528.0	528.1	
15 Consumer loans	884.3	815.7	810.2	808.8	823.0	821.4	824.9	829.1	829.0	828.9	828.8	830.1	
16 Credit cards and other revolving plans	499.0	474.6	470.9	469.4	479.0	477.4	478.9	479.1	479.1	478.5	478.5	479.5	
17 Other consumer loans ¹¹	385.3	341.1	339.2	339.4	344.0	344.0	345.9	350.0	349.9	350.4	350.2	350.7	
18 Other loans and leases	428.8	442.6	439.1	446.1	460.1	460.5	459.4	481.4	482.8	480.2	486.0	480.2	
19 Fed funds and reverse RPs with nonbanks ¹²	124.2	113.7	110.7	114.5	127.1	127.9	124.5	136.4	137.4	134.7	138.6	137.1	
20 All other loans and leases ¹³	304.5	328.9	328.4	331.6	333.0	332.6	335.0	345.0	345.4	345.6	347.4	343.2	
21 LESS: Allowance for loan and lease losses	165.6	150.8	150.1	147.4	138.5	135.2	133.0	135.1	134.6	135.5	135.6	134.3	
22 Interbank loans ¹²	85.1	96.7	87.3	76.2	64.4	68.4	76.0	58.3	56.8	60.3	59.2	59.5	
23 Fed funds and reverse RPs with banks ¹²	72.0	70.6	62.9	52.0	42.0	46.1	43.5	51.4	50.4	52.9	51.9	52.0	
24 Loans to commercial banks ¹⁴	13.1	26.1	24.3	24.1	22.4	22.3	32.5	6.9	6.4	7.3	7.3	7.6	
25 Cash assets ¹⁵	518.4	428.2	516.2	547.0	495.5	488.8	562.2	634.0	594.7	599.7	674.0	704.0	
26 Trading assets ¹⁶	178.3	158.5	159.6	161.3	164.5	170.3	174.0	175.3	175.5	172.5	180.8	199.7	
27 Derivatives with a positive fair value ¹⁷	167.6	142.2	145.0	145.8	147.1	152.9	155.6	157.9	160.9	154.6	155.8	180.3	
28 Other trading assets	10.8	16.4	14.6	15.5	17.4	17.4	18.4	17.4	14.7	17.9	24.9	19.4	
29 Other assets ¹⁸	902.6	895.0	888.3	888.6	890.5	893.2	880.8	874.6	873.2	884.0	883.6	875.5	
30 TOTAL ASSETS ¹⁹	6,950.7	6,818.9	6,860.1	6,893.0	6,885.0	6,889.2	6,936.4	7,001.5	6,972.4	6,972.8	7,064.5	7,098.9	

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)

August 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
LIABILITIES													
31 Deposits	4,111.1	4,214.9	4,246.4	4,264.9	4,292.4	4,321.3	4,385.6	4,559.4	4,517.9	4,513.1	4,628.8	4,679.7	
32 Large time deposits	356.9	307.9	308.3	300.8	301.1	295.9	291.3	299.1	300.7	297.9	302.0	296.5	
33 Other deposits	3,754.2	3,907.0	3,938.1	3,964.2	3,991.3	4,025.4	4,094.4	4,260.3	4,217.2	4,215.2	4,326.8	4,383.2	
34 Borrowings	1,088.8	913.6	906.0	890.8	835.1	820.9	841.9	796.0	818.3	784.9	782.9	769.2	
35 Borrowings from banks in the U.S.	85.4	91.3	86.1	81.0	76.2	78.9	102.8	68.8	72.3	66.6	65.8	69.1	
36 Borrowings from others	1,003.3	822.3	819.9	809.8	758.9	742.0	739.1	727.2	746.1	718.3	717.1	700.1	
37 Trading liabilities ²⁰	169.0	154.3	140.3	144.6	149.9	156.0	162.1	162.1	167.0	156.0	157.6	177.6	
38 Derivatives with a negative fair value ¹⁷	120.4	95.9	101.1	103.8	106.8	112.0	117.6	120.6	123.5	117.4	117.8	140.1	
39 Other trading liabilities	48.6	58.3	39.2	40.8	43.2	44.0	44.5	41.5	43.6	38.6	39.7	37.5	
40 Net due to related foreign offices	334.2	272.4	283.3	284.1	292.4	254.2	219.4	162.1	161.0	168.5	157.5	124.3	
41 Other liabilities ²¹	332.1	337.5	317.4	321.0	326.7	324.2	325.7	341.5	337.3	353.4	343.2	349.2	
42 TOTAL LIABILITIES ¹⁹	6,035.2	5,892.7	5,893.5	5,905.3	5,896.4	5,876.6	5,934.8	6,021.0	6,001.6	5,976.0	6,070.0	6,100.1	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	915.5	926.1	966.6	987.7	988.6	1,012.6	1,001.7	980.5	970.8	996.8	994.5	998.9	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	12.8	2.1	1.2	3.4	5.9	14.4	18.0	19.2	18.8	19.4	19.1	23.9	
45 Securitized consumer loans ²⁴	5.5	4.5	4.4	4.4	4.5	4.4	4.4	4.2	4.2	4.3	4.2	4.1	
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	5.5	4.5	4.4	4.4	4.5	4.4	4.4	4.2	4.2	4.3	4.2	4.1	
48 Securitized real estate loans ²⁴	937.1	902.5	912.4	922.7	933.9	948.6	940.5	927.4	923.4	921.0	932.6	930.6	

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 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	5,403.8	5,407.3	5,349.4	5,346.4	5,376.4	5,369.4	5,358.4	5,367.3	5,370.6	5,354.7	5,366.5	5,395.5
2 Securities in bank credit ²	1,444.0	1,480.7	1,457.1	1,472.2	1,482.9	1,471.7	1,458.8	1,453.6	1,454.1	1,453.6	1,452.8	1,462.6
3 Treasury and agency securities ³	979.0	1,029.3	1,007.5	1,020.2	1,039.9	1,026.7	1,013.8	1,007.4	1,008.5	1,006.4	1,006.5	1,015.2
4 Mortgage-backed securities (MBS) ⁴	722.3	770.4	758.1	762.6	782.2	779.2	781.9	788.0	788.3	786.9	787.4	794.8
5 Non-MBS ⁵	256.7	258.9	249.4	257.6	257.6	247.5	231.9	219.3	220.2	219.5	219.1	220.3
6 Other securities	465.0	451.4	449.6	452.0	443.0	445.0	445.0	446.3	445.6	447.2	446.2	447.5
7 Mortgage-backed securities ⁶	146.7	128.0	127.7	129.4	123.6	123.6	119.9	113.4	112.8	114.0	114.0	112.9
8 Non-MBS ⁷	318.3	323.4	321.9	322.6	319.5	321.5	325.1	332.9	332.8	333.2	332.2	334.6
9 Loans and leases in bank credit ⁸	3,959.8	3,926.6	3,892.3	3,874.2	3,893.5	3,897.7	3,899.7	3,913.6	3,916.4	3,901.1	3,913.8	3,932.9
10 Commercial and industrial loans	604.0	614.0	617.8	626.8	637.9	648.0	647.5	647.7	643.7	645.0	650.2	656.2
11 Real estate loans	2,058.2	2,039.1	2,019.3	1,997.4	1,980.1	1,973.5	1,971.4	1,970.2	1,979.8	1,962.2	1,965.6	1,974.5
12 Revolving home equity loans	477.6	453.0	449.6	446.2	443.7	441.5	439.1	435.6	436.2	435.7	434.8	434.0
13 Closed-end residential loans ⁹	990.8	1,033.6	1,021.7	1,007.5	998.1	995.1	997.7	1,004.3	1,012.4	996.6	1,002.0	1,011.5
14 Commercial real estate loans ¹⁰	589.8	552.4	548.0	543.7	538.3	536.9	534.7	530.2	531.2	529.9	528.8	529.0
15 Consumer loans	878.7	828.3	814.8	804.3	819.1	817.6	821.6	824.1	823.3	823.3	825.8	825.4
16 Credit cards and other revolving plans	495.6	485.3	472.8	464.2	473.9	472.9	475.7	475.9	475.2	475.0	477.2	476.5
17 Other consumer loans ¹¹	383.1	343.0	342.1	340.1	345.3	344.7	346.0	348.1	348.1	348.3	348.6	348.8
18 Other loans and leases	418.9	445.3	440.2	445.7	456.4	458.6	459.1	471.7	469.6	470.6	472.2	476.8
19 Fed funds and reverse RPs with nonbanks ¹²	114.5	116.0	114.0	116.0	125.1	128.1	123.4	126.8	126.3	125.9	125.9	131.9
20 All other loans and leases ¹³	304.4	329.3	326.2	329.7	331.3	330.5	335.8	344.9	343.3	344.8	346.3	344.9
21 LESS: Allowance for loan and lease losses	164.7	149.2	149.6	147.4	138.3	138.2	134.9	134.3	134.5	134.6	133.2	134.5
22 Interbank loans ¹²	81.2	101.9	89.1	77.1	63.1	63.5	71.8	55.6	53.3	58.0	58.5	57.5
23 Fed funds and reverse RPs with banks ¹²	68.3	75.2	64.8	53.5	41.4	41.8	40.5	48.9	46.9	51.0	51.3	50.1
24 Loans to commercial banks ¹⁴	12.9	26.7	24.3	23.6	21.7	21.7	31.3	6.7	6.4	7.0	7.2	7.4
25 Cash assets ¹⁵	508.1	440.3	516.5	535.7	500.7	495.7	560.7	621.3	601.0	578.1	637.7	688.6
26 Trading assets ¹⁶	170.6	161.6	157.2	159.6	162.3	168.0	169.1	169.7	170.5	168.1	168.6	188.6
27 Derivatives with a positive fair value ¹⁷	159.9	144.5	142.4	144.0	144.4	151.0	151.2	153.4	154.8	152.0	151.3	171.9
28 Other trading assets	10.7	17.1	14.8	15.6	17.9	17.0	18.0	16.3	15.7	16.2	17.4	16.7
29 Other assets ¹⁸	899.3	899.3	891.1	899.2	889.6	889.5	878.4	870.8	871.7	869.8	872.5	869.3
30 TOTAL ASSETS ¹⁹	6,898.3	6,861.2	6,853.6	6,870.6	6,853.7	6,848.0	6,903.6	6,950.3	6,932.5	6,894.1	6,970.6	7,065.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
LIABILITIES													
31 Deposits	4,085.0	4,215.1	4,241.6	4,285.9	4,321.1	4,319.7	4,382.8	4,529.7	4,506.3	4,463.3	4,546.8	4,673.3	
32 Large time deposits	360.3	305.2	305.4	297.9	298.5	295.6	291.6	301.6	302.7	299.3	303.9	300.8	
33 Other deposits	3,724.7	3,909.8	3,936.2	3,988.0	4,022.6	4,024.1	4,091.2	4,228.0	4,203.6	4,164.0	4,243.0	4,372.5	
34 Borrowings	1,064.1	909.8	922.8	904.8	836.7	828.2	834.4	776.7	796.1	766.2	766.6	752.9	
35 Borrowings from banks in the U.S.	84.6	92.4	85.9	80.1	74.7	74.6	99.0	67.9	71.9	64.7	65.9	67.5	
36 Borrowings from others	979.4	817.4	836.9	824.6	762.0	753.7	735.5	708.8	724.2	701.4	700.7	685.5	
37 Trading liabilities ²⁰	167.3	155.7	136.8	141.4	144.1	153.3	157.8	160.5	161.6	159.1	157.9	174.8	
38 Derivatives with a negative fair value ¹⁷	117.0	100.8	101.3	104.1	106.7	113.7	116.0	118.2	120.4	116.3	115.6	133.3	
39 Other trading liabilities	50.3	54.9	35.5	37.2	37.5	39.6	41.8	42.3	41.2	42.8	42.3	41.4	
40 Net due to related foreign offices	330.2	298.6	290.2	273.0	262.6	238.2	205.7	164.1	160.8	173.9	166.9	132.4	
41 Other liabilities ²¹	324.1	338.8	318.3	316.6	317.1	322.8	321.8	334.2	328.4	338.3	339.8	339.1	
42 TOTAL LIABILITIES ¹⁹	5,970.6	5,917.9	5,909.6	5,921.6	5,881.6	5,862.2	5,902.5	5,965.2	5,953.0	5,900.7	5,978.1	6,072.6	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	927.7	943.3	944.0	949.0	972.1	985.8	1,001.0	985.2	979.5	993.3	992.6	992.5	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	12.8	2.1	1.2	3.4	5.9	14.4	18.0	19.2	18.8	19.4	19.1	23.9	
45 Securitized consumer loans ²⁴	5.6	4.5	4.4	4.4	4.5	4.4	4.3	4.3	4.3	4.3	4.2	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	5.6	4.5	4.4	4.4	4.5	4.4	4.3	4.3	4.3	4.3	4.2	4.2	
48 Securitized real estate loans ²⁴	932.1	920.2	917.6	914.5	912.2	931.5	929.1	922.4	919.2	916.7	925.5	924.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
ASSETS													
1 Bank credit	2,978.5	2,986.9	2,978.0	2,967.9	2,961.8	2,963.8	2,975.7	2,979.4	2,982.0	2,981.1	2,980.1	2,971.9	
2 Securities in bank credit ²	667.0	710.0	717.0	720.2	721.7	723.8	737.0	741.5	740.2	741.4	743.6	743.2	
3 Treasury and agency securities ³	468.9	506.3	512.1	514.6	519.1	520.9	536.8	539.8	538.5	540.1	541.8	541.2	
4 Mortgage-backed securities (MBS) ⁴	292.3	321.3	322.3	325.3	332.3	335.8	355.4	361.9	362.0	361.7	362.5	363.5	
5 Non-MBS ⁵	176.6	185.0	189.7	189.3	186.8	185.1	181.4	177.9	176.5	178.4	179.3	177.7	
6 Other securities	198.1	203.7	204.9	205.6	202.6	203.0	200.2	201.7	201.7	201.3	201.8	202.0	
7 Mortgage-backed securities ⁶	22.7	20.2	19.8	19.6	18.3	18.1	17.2	18.1	18.0	18.1	17.9	18.1	
8 Non-MBS ⁷	175.3	183.6	185.1	186.0	184.3	184.9	183.1	183.6	183.7	183.2	183.9	183.9	
9 Loans and leases in bank credit ⁸	2,311.5	2,276.8	2,261.0	2,247.7	2,240.0	2,240.0	2,238.7	2,237.9	2,241.8	2,239.7	2,236.5	2,228.7	
10 Commercial and industrial loans	367.1	366.7	366.9	366.6	368.1	370.2	370.5	371.5	371.2	372.5	371.4	370.6	
11 Real estate loans	1,560.6	1,526.3	1,511.7	1,497.7	1,494.2	1,490.8	1,486.0	1,479.5	1,485.0	1,478.8	1,476.2	1,471.0	
12 Revolving home equity loans	118.8	123.9	123.1	123.0	123.9	124.2	124.6	124.9	125.0	125.0	124.7	124.5	
13 Closed-end residential loans ⁹	505.3	502.1	490.4	482.0	480.6	479.7	478.5	479.1	482.5	477.8	477.6	478.1	
14 Commercial real estate loans ¹⁰	936.5	900.4	898.2	892.8	889.8	886.9	882.9	875.5	877.6	876.1	873.9	868.4	
15 Consumer loans	262.8	262.6	262.5	263.2	253.9	255.7	259.3	260.5	260.4	260.0	260.4	260.0	
16 Credit cards and other revolving plans	126.2	124.8	124.7	124.4	114.0	115.7	119.1	119.5	119.2	119.1	119.6	119.5	
17 Other consumer loans ¹¹	136.6	137.8	137.8	138.8	139.9	140.0	140.3	141.0	141.2	141.0	140.8	140.6	
18 Other loans and leases	121.1	121.2	119.9	120.2	123.8	123.3	122.8	126.4	125.1	128.4	128.5	127.1	
19 Fed funds and reverse RPs with nonbanks ¹²	1.8	3.9	2.4	3.1	5.0	3.2	3.0	4.6	4.0	5.5	5.0	4.8	
20 All other loans and leases ¹³	119.3	117.3	117.5	117.2	118.8	120.1	119.8	121.8	121.1	122.9	123.5	122.3	
21 LESS: Allowance for loan and lease losses	58.4	57.2	55.7	55.0	56.6	55.7	54.7	49.8	50.1	49.9	49.8	49.7	
22 Interbank loans ¹²	51.1	44.1	46.9	46.9	44.5	44.2	44.7	46.0	44.6	45.0	44.8	49.2	
23 Fed funds and reverse RPs with banks ¹²	47.9	43.1	45.8	45.5	43.0	42.4	42.7	44.3	43.1	43.4	43.2	47.6	
24 Loans to commercial banks ¹⁴	3.1	1.0	1.1	1.3	1.5	1.7	2.0	1.7	1.6	1.6	1.6	1.6	
25 Cash assets ¹⁵	281.3	278.8	287.9	294.9	298.1	294.6	298.2	312.9	317.9	305.0	307.0	311.5	
26 Trading assets ¹⁶	6.3	5.8	6.0	5.3	4.8	4.9	4.8	5.0	4.9	5.3	5.1	4.6	
27 Derivatives with a positive fair value ¹⁷	6.1	5.1	4.9	5.0	5.1	4.9	4.8	4.8	4.8	4.8	4.8	5.0	
28 Other trading assets	0.1	0.7	1.1	0.3	-0.3	-0.0	0.0	0.2	0.1	0.5	0.3	-0.4	
29 Other assets ¹⁸	275.2	271.6	271.2	269.9	269.6	270.1	267.4	267.8	267.2	268.3	269.0	271.1	
30 TOTAL ASSETS ¹⁹	3,534.0	3,529.9	3,534.3	3,529.9	3,522.2	3,521.8	3,536.0	3,561.2	3,566.4	3,554.9	3,556.1	3,558.6	

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 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
LIABILITIES												
31 Deposits	2,648.2	2,639.4	2,636.3	2,633.4	2,651.3	2,672.0	2,699.8	2,728.8	2,725.9	2,721.6	2,738.9	2,732.3
32 Large time deposits	450.5	431.1	432.0	431.4	432.7	432.1	429.8	426.6	428.6	427.0	426.2	421.0
33 Other deposits	2,197.7	2,208.3	2,204.3	2,202.1	2,218.7	2,239.8	2,270.0	2,302.2	2,297.4	2,294.6	2,312.7	2,311.3
34 Borrowings	379.4	357.8	350.0	341.4	326.2	316.7	310.4	309.6	308.7	312.6	307.9	306.4
35 Borrowings from banks in the U.S.	84.3	85.1	79.0	73.3	56.9	56.7	58.2	61.1	59.5	64.8	61.3	62.1
36 Borrowings from others	295.0	272.7	271.0	268.1	269.4	260.0	252.2	248.5	249.3	247.8	246.6	244.3
37 Trading liabilities ²⁰	5.2	4.0	4.1	4.2	4.4	4.2	4.2	4.2	4.2	4.1	4.2	4.5
38 Derivatives with a negative fair value ¹⁷	4.4	3.3	3.3	3.4	3.6	3.3	3.3	3.4	3.3	3.3	3.4	3.7
39 Other trading liabilities	0.8	0.7	0.8	0.8	0.8	0.9	0.9	0.8	0.9	0.8	0.8	0.8
40 Net due to related foreign offices	51.2	44.8	47.8	50.2	60.3	64.6	56.9	62.2	69.2	62.8	54.1	55.4
41 Other liabilities ²¹	61.6	62.1	60.9	61.0	60.6	60.3	61.8	62.2	62.5	62.9	61.2	61.8
42 TOTAL LIABILITIES ¹⁹	3,145.5	3,108.1	3,099.0	3,090.2	3,102.8	3,117.8	3,133.1	3,166.9	3,170.6	3,164.0	3,166.3	3,160.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	388.5	421.9	435.3	439.6	419.4	404.0	402.9	394.2	395.9	390.9	389.7	398.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	4.6	1.5	1.3	1.2	1.7	3.5	4.7	4.7	4.5	4.5	4.6	5.4
45 Securitized consumer loans ²⁴	15.5	12.6	12.1	12.0	11.8	11.5	11.0	11.0	11.0	11.0	11.0	11.0
46 Securitized credit cards and other revolving plans	15.4	12.6	12.1	12.0	11.8	11.5	11.0	10.9	10.9	11.0	10.9	10.9
47 Other securitized consumer loans	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.1
48 Securitized real estate loans ²⁴	25.7	23.2	13.2	4.3	-4.7	-0.7	10.1	16.8	15.5	16.9	18.3	19.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
ASSETS													
1 Bank credit	2,972.3	2,987.1	2,974.6	2,967.5	2,963.4	2,969.8	2,971.6	2,971.3	2,973.9	2,968.6	2,970.4	2,964.6	
2 Securities in bank credit ²	666.3	703.2	713.6	723.7	731.3	736.5	736.9	739.4	738.8	739.2	740.4	738.7	
3 Treasury and agency securities ³	468.0	503.9	513.0	520.9	529.1	533.3	534.8	537.3	536.4	537.9	538.0	536.2	
4 Mortgage-backed securities (MBS) ⁴	288.3	318.3	325.8	332.9	342.4	348.1	352.0	356.6	356.0	356.6	356.7	358.4	
5 Non-MBS ⁵	179.7	185.6	187.2	188.0	186.6	185.1	182.8	180.7	180.4	181.3	181.3	177.8	
6 Other securities	198.3	199.3	200.6	202.8	202.3	203.2	202.1	202.0	202.5	201.3	202.4	202.5	
7 Mortgage-backed securities ⁶	21.2	20.3	20.0	19.7	18.4	18.2	17.5	17.0	17.1	17.1	16.9	16.9	
8 Non-MBS ⁷	177.1	179.0	180.7	183.1	183.9	185.0	184.7	185.0	185.4	184.2	185.5	185.6	
9 Loans and leases in bank credit ⁸	2,306.1	2,284.0	2,261.0	2,243.8	2,232.1	2,233.3	2,234.7	2,232.0	2,235.0	2,229.4	2,230.0	2,226.0	
10 Commercial and industrial loans	365.6	366.3	367.2	367.5	369.1	371.5	371.1	370.3	369.8	370.7	369.9	369.7	
11 Real estate loans	1,560.6	1,529.2	1,510.6	1,494.9	1,489.5	1,487.5	1,483.5	1,479.1	1,484.7	1,475.9	1,475.5	1,472.9	
12 Revolving home equity loans	118.0	125.1	124.9	124.4	124.4	124.3	124.0	124.0	124.2	124.0	124.0	123.4	
13 Closed-end residential loans ⁹	506.0	503.5	488.6	478.5	476.7	477.5	477.2	479.4	483.2	475.4	476.5	480.8	
14 Commercial real estate loans ¹⁰	936.6	900.6	897.1	892.0	888.4	885.7	882.2	875.7	877.3	876.5	875.0	868.7	
15 Consumer loans	259.0	268.3	265.1	262.5	251.9	252.8	256.4	256.6	256.0	256.1	257.7	257.0	
16 Credit cards and other revolving plans	124.8	128.4	125.5	123.3	112.9	113.9	117.2	118.0	117.4	117.5	118.9	118.5	
17 Other consumer loans ¹¹	134.2	139.9	139.5	139.1	139.0	138.9	139.2	138.6	138.6	138.6	138.8	138.6	
18 Other loans and leases	120.9	120.2	118.1	118.9	121.6	121.5	123.8	126.0	124.5	126.7	126.9	126.4	
19 Fed funds and reverse RPs with nonbanks ¹²	1.7	3.1	2.8	3.5	4.6	3.2	3.9	4.2	4.0	4.1	4.2	4.4	
20 All other loans and leases ¹³	119.2	117.2	115.4	115.4	117.0	118.4	119.9	121.8	120.5	122.6	122.7	122.0	
21 LESS: Allowance for loan and lease losses	58.4	56.2	56.6	55.8	56.5	55.7	55.1	49.7	49.8	49.8	49.5	49.7	
22 Interbank loans ¹²	47.2	43.9	48.2	47.9	44.8	41.9	43.1	42.8	42.0	41.1	42.2	46.9	
23 Fed funds and reverse RPs with banks ¹²	44.4	42.4	46.9	46.5	43.3	40.3	41.4	41.3	40.6	39.6	40.7	45.5	
24 Loans to commercial banks ¹⁴	2.8	1.5	1.4	1.4	1.5	1.6	1.6	1.5	1.5	1.5	1.4	1.4	
25 Cash assets ¹⁵	273.0	288.1	287.9	293.3	295.4	290.5	291.5	304.1	309.5	294.7	292.6	307.5	
26 Trading assets ¹⁶	6.0	5.2	5.1	5.1	5.2	5.1	5.0	5.0	4.7	5.1	5.2	5.0	
27 Derivatives with a positive fair value ¹⁷	5.8	4.9	4.8	4.8	5.0	4.9	4.7	4.6	4.6	4.5	4.6	4.9	
28 Other trading assets	0.3	0.3	0.2	0.2	0.3	0.2	0.2	0.4	0.2	0.7	0.7	0.2	
29 Other assets ¹⁸	272.6	273.2	271.6	270.6	270.7	268.6	266.0	265.2	265.7	264.1	265.5	267.4	
30 TOTAL ASSETS ¹⁹	3,512.8	3,541.3	3,530.9	3,528.6	3,523.0	3,520.1	3,522.0	3,538.7	3,546.0	3,523.9	3,526.4	3,541.8	

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 12, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3	
LIABILITIES													
31 Deposits	2,612.9	2,648.5	2,649.8	2,660.1	2,672.3	2,669.3	2,678.0	2,689.3	2,690.5	2,670.7	2,683.8	2,706.1	
32 Large time deposits	446.4	432.4	432.0	431.2	430.7	429.3	426.2	423.6	424.6	423.6	422.9	420.7	
33 Other deposits	2,166.4	2,216.1	2,217.8	2,228.9	2,241.6	2,239.9	2,251.9	2,265.7	2,266.0	2,247.1	2,260.9	2,285.4	
34 Borrowings	374.7	362.4	352.6	339.8	326.5	319.7	310.8	305.4	303.7	308.9	305.0	300.7	
35 Borrowings from banks in the U.S.	82.3	86.6	80.1	73.9	59.1	59.4	60.4	59.8	58.1	63.2	60.6	58.6	
36 Borrowings from others	292.4	275.7	272.5	265.9	267.4	260.3	250.5	245.6	245.7	245.8	244.4	242.1	
37 Trading liabilities ²⁰	4.9	4.0	4.0	4.0	4.2	4.2	4.1	4.0	4.0	3.9	4.0	4.3	
38 Derivatives with a negative fair value ¹⁷	4.1	3.3	3.2	3.3	3.4	3.4	3.3	3.2	3.2	3.1	3.2	3.5	
39 Other trading liabilities	0.8	0.7	0.8	0.8	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	
40 Net due to related foreign offices	49.8	52.5	50.5	48.6	56.5	58.7	56.1	59.3	67.3	59.4	52.3	49.6	
41 Other liabilities ²¹	59.9	60.9	60.7	60.2	58.7	59.7	60.7	60.6	60.6	60.5	60.1	60.9	
42 TOTAL LIABILITIES ¹⁹	3,102.2	3,128.4	3,117.5	3,112.8	3,118.1	3,111.5	3,109.9	3,118.6	3,126.1	3,103.4	3,105.2	3,121.7	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	410.6	412.9	413.4	415.8	404.9	408.6	412.1	420.1	419.9	420.4	421.2	420.2	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	4.6	1.5	1.3	1.2	1.7	3.5	4.7	4.7	4.5	4.5	4.6	5.4	
45 Securitized consumer loans ²⁴	15.3	12.8	12.1	12.0	11.9	11.4	11.0	10.9	10.9	10.9	10.9	10.9	
46 Securitized credit cards and other revolving plans	15.3	12.8	12.0	11.9	11.8	11.4	10.9	10.9	10.9	10.8	10.8	10.9	
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	22.3	17.4	17.1	17.1	16.8	16.6	16.6	16.1	15.9	16.0	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 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending				
									Jul 13	Jul 20	Jul 27	Aug 3	
ASSETS													
1 Bank credit	789.5	811.5	814.3	811.0	808.5	808.3	804.7	832.9	825.1	826.6	847.7	846.4	
2 Securities in bank credit ²	240.1	247.2	244.8	245.4	240.0	230.6	223.7	238.4	235.5	239.7	243.0	244.4	
3 Treasury and agency securities ³	99.5	99.4	100.9	107.4	108.5	106.8	102.0	103.4	103.5	101.8	105.0	105.8	
4 Mortgage-backed securities (MBS) ⁴	21.1	18.8	18.7	18.0	18.2	18.4	19.7	18.6	18.6	18.6	19.0	19.4	
5 Non-MBS ⁵	78.4	80.7	82.2	89.4	90.3	88.4	82.3	84.8	84.9	83.2	86.0	86.4	
6 Other securities	140.6	147.7	143.9	138.0	131.5	123.8	121.7	135.0	132.0	137.9	138.0	138.6	
7 Mortgage-backed securities ⁶	6.4	8.3	7.3	7.0	6.5	6.4	6.5	6.2	6.4	6.1	6.1	5.9	
8 Non-MBS ⁷	134.2	139.4	136.5	131.0	124.9	117.4	115.2	128.7	125.5	131.8	131.9	132.7	
9 Loans and leases in bank credit ⁸	549.4	564.4	569.6	565.6	568.5	577.7	581.0	594.5	589.6	586.9	604.8	602.0	
10 Commercial and industrial loans	233.7	237.0	238.0	240.0	239.3	240.9	241.5	242.4	240.3	241.8	244.3	247.5	
11 Real estate loans	38.4	36.8	35.8	35.2	34.7	34.2	33.8	34.3	34.2	34.6	34.8	34.1	
12 Revolving home equity loans	0.4	0.2	0.3	0.3	0.2	0.1	0.1	0.3	0.3	0.4	0.3	0.3	
13 Closed-end residential loans ⁹	2.4	2.2	2.2	2.2	2.1	2.2	2.2	2.4	2.3	2.4	2.4	2.4	
14 Commercial real estate loans ¹⁰	35.5	34.3	33.4	32.7	32.4	31.9	31.5	31.6	31.5	31.9	32.1	31.3	
15 Consumer loans	1.4	1.6	1.7	1.7	1.8	1.8	1.7	1.8	1.8	1.8	1.8	1.7	
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17 Other consumer loans ¹¹	1.4	1.6	1.7	1.7	1.8	1.8	1.7	1.8	1.8	1.8	1.8	1.7	
18 Other loans and leases	276.0	289.0	294.0	288.6	292.7	300.9	304.0	316.0	313.3	308.7	323.8	318.7	
19 Fed funds and reverse RPs with nonbanks ¹²	87.9	95.4	97.6	89.9	86.4	93.2	95.4	106.4	105.3	100.4	112.1	107.0	
20 All other loans and leases ¹³	188.1	193.6	196.4	198.8	206.3	207.7	208.6	209.7	208.0	208.3	211.7	211.7	
21 LESS: Allowance for loan and lease losses	1.1	1.3	1.3	1.2	1.3	1.1	1.0	0.7	0.6	0.7	0.6	0.7	
22 Interbank loans ¹²	30.8	26.5	28.4	30.3	29.5	25.6	22.8	23.1	23.1	23.0	22.4	26.2	
23 Fed funds and reverse RPs with banks ¹²	28.3	23.3	25.2	27.6	26.8	22.8	20.1	20.5	20.6	20.5	19.7	23.6	
24 Loans to commercial banks ¹⁴	2.5	3.2	3.2	2.7	2.6	2.8	2.7	2.6	2.5	2.6	2.7	2.6	
25 Cash assets ¹⁵	532.5	407.6	442.6	601.0	769.9	885.9	1,070.3	1,038.3	1,080.7	1,076.9	1,012.8	957.2	
26 Trading assets ¹⁶	118.3	105.0	106.7	105.8	107.5	107.7	109.2	111.8	114.0	108.5	109.6	119.2	
27 Derivatives with a positive fair value ¹⁷	109.8	94.4	96.2	95.5	97.4	97.8	99.2	102.3	103.2	100.3	103.7	110.3	
28 Other trading assets	8.5	10.6	10.4	10.3	10.0	9.9	10.0	9.4	10.8	8.2	5.9	9.0	
29 Other assets ¹⁸	44.0	50.5	53.5	62.8	59.4	58.0	62.6	63.0	59.5	61.5	66.0	62.0	
30 TOTAL ASSETS ¹⁹	1,514.0	1,399.9	1,444.2	1,609.7	1,773.3	1,884.4	2,068.6	2,068.4	2,101.8	2,095.9	2,057.9	2,010.3	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
LIABILITIES												
31 Deposits	1,021.0	1,069.5	1,074.6	1,100.7	1,130.3	1,160.8	1,124.6	1,036.5	1,064.9	1,039.7	1,019.1	960.0
32 Large time deposits	971.0	1,016.7	1,020.4	1,045.3	1,075.1	1,103.3	1,060.1	964.1	994.0	972.2	944.8	881.8
33 Other deposits	50.1	52.8	54.2	55.4	55.3	57.5	64.6	72.4	70.9	67.5	74.3	78.1
34 Borrowings	515.8	551.6	557.0	544.2	559.0	558.8	547.5	575.4	575.5	574.7	580.9	579.0
35 Borrowings from banks in the U.S.	35.3	31.7	32.1	35.0	29.6	30.7	33.5	34.6	31.0	35.1	36.0	42.2
36 Borrowings from others	480.4	519.9	525.0	509.3	529.5	528.1	514.0	540.8	544.5	539.6	544.8	536.8
37 Trading liabilities ²⁰	124.1	104.7	103.9	104.0	107.7	102.9	102.8	105.2	106.7	101.7	106.0	111.5
38 Derivatives with a negative fair value ¹⁷	102.4	92.2	90.8	89.3	92.1	90.1	88.0	89.9	90.6	87.8	90.6	95.8
39 Other trading liabilities	21.7	12.5	13.1	14.6	15.6	12.8	14.8	15.3	16.1	13.9	15.4	15.7
40 Net due to related foreign offices	-314.7	-320.0	-255.4	-164.1	-59.9	-30.3	86.1	108.1	102.3	132.9	112.3	127.0
41 Other liabilities ²¹	46.5	48.7	50.5	56.1	51.0	51.4	58.3	55.0	57.8	51.3	56.1	53.4
42 TOTAL LIABILITIES ¹⁹	1,392.7	1,454.6	1,530.7	1,640.9	1,788.2	1,843.6	1,919.3	1,880.1	1,907.2	1,900.3	1,874.3	1,830.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	121.3	-54.7	-86.5	-31.2	-14.9	40.8	149.2	188.2	194.6	195.6	183.6	179.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-7.6	-8.3	-8.3	-7.9	-7.8	-6.9	-6.5	-6.5	-6.6	-6.4	-6.6	-6.0
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 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending				
									Jul 13	Jul 20	Jul 27	Aug 3	
ASSETS													
1 Bank credit	783.6	809.2	817.0	807.4	803.9	808.4	811.9	826.8	816.1	824.0	840.7	844.5	
2 Securities in bank credit ²	236.1	242.2	244.6	243.3	238.8	235.0	233.3	234.2	231.5	232.3	238.1	240.5	
3 Treasury and agency securities ³	97.1	100.7	105.9	107.4	105.4	104.1	101.9	101.2	100.6	98.2	104.1	105.5	
4 Mortgage-backed securities (MBS) ⁴	22.1	18.6	18.1	17.6	18.1	18.2	19.0	19.8	19.6	19.5	19.8	20.5	
5 Non-MBS ⁵	74.9	82.1	87.8	89.8	87.3	85.9	82.9	81.4	81.0	78.8	84.2	85.0	
6 Other securities	139.1	141.5	138.7	135.8	133.4	130.9	131.4	133.0	130.9	134.1	134.0	135.0	
7 Mortgage-backed securities ⁶	7.1	6.9	6.9	6.9	7.0	6.9	6.9	6.7	6.8	6.6	6.6	6.7	
8 Non-MBS ⁷	132.0	134.6	131.8	128.9	126.4	124.0	124.5	126.3	124.1	127.6	127.4	128.3	
9 Loans and leases in bank credit ⁸	547.5	567.0	572.5	564.1	565.1	573.3	578.6	592.5	584.6	591.7	602.6	604.0	
10 Commercial and industrial loans	232.2	238.3	239.8	241.6	238.8	240.2	240.5	241.1	239.3	240.5	242.8	246.9	
11 Real estate loans	37.4	36.6	36.1	35.4	34.8	34.4	33.9	33.4	33.3	33.6	33.7	33.1	
12 Revolving home equity loans	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	2.1	2.2	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	
14 Commercial real estate loans ¹⁰	35.0	34.1	33.6	33.0	32.3	31.9	31.5	31.0	30.9	31.2	31.3	30.6	
15 Consumer loans	1.4	1.6	1.7	1.7	1.7	1.8	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	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	
18 Other loans and leases	276.5	290.4	294.8	285.5	289.7	297.1	302.5	316.2	310.2	315.8	324.4	322.3	
19 Fed funds and reverse RPs with nonbanks ¹²	88.5	95.6	98.8	87.7	84.6	92.7	96.0	106.6	102.2	104.2	114.3	111.3	
20 All other loans and leases ¹³	187.9	194.8	196.0	197.8	205.1	204.4	206.5	209.6	207.9	211.7	210.1	211.0	
21 LESS: Allowance for loan and lease losses	1.4	1.2	1.1	1.1	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9	
22 Interbank loans ¹²	31.2	25.2	28.5	29.1	29.1	26.2	22.0	23.3	24.2	22.9	23.4	26.8	
23 Fed funds and reverse RPs with banks ¹²	28.7	22.8	25.9	26.3	26.2	23.3	19.3	20.7	21.7	20.4	20.8	24.2	
24 Loans to commercial banks ¹⁴	2.5	2.4	2.5	2.7	2.9	2.9	2.7	2.6	2.5	2.5	2.6	2.7	
25 Cash assets ¹⁵	418.7	470.6	542.3	653.8	809.3	885.1	887.6	854.8	900.0	889.5	838.4	757.7	
26 Trading assets ¹⁶	113.0	104.8	102.7	102.4	103.6	107.9	106.8	108.0	108.0	106.6	109.1	116.2	
27 Derivatives with a positive fair value ¹⁷	103.5	95.0	93.1	92.6	93.7	97.8	96.2	96.7	96.6	95.8	97.9	104.6	
28 Other trading assets	9.5	9.8	9.6	9.8	9.9	10.1	10.6	11.2	11.4	10.8	11.3	11.6	
29 Other assets ¹⁸	37.6	49.6	55.2	63.2	60.8	61.1	63.9	56.9	53.7	52.5	62.2	57.5	
30 TOTAL ASSETS ¹⁹	1,382.7	1,458.2	1,544.5	1,654.7	1,805.7	1,887.8	1,891.3	1,868.9	1,901.1	1,894.6	1,873.0	1,801.8	

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 12, 2011

Account	2010 Jul	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	Week ending				
									Jul 13	Jul 20	Jul 27	Aug 3	
LIABILITIES													
31 Deposits	1,011.5	1,077.1	1,065.9	1,086.4	1,120.4	1,170.5	1,128.1	1,029.2	1,050.8	1,033.1	1,017.8	963.7	
32 Large time deposits	962.3	1,023.7	1,011.4	1,030.9	1,062.6	1,107.4	1,062.8	957.9	982.8	965.2	943.2	882.4	
33 Other deposits	49.3	53.4	54.5	55.5	57.8	63.1	65.3	71.4	68.0	68.0	74.6	81.3	
34 Borrowings	520.5	545.3	547.4	547.7	563.7	566.3	547.3	576.0	567.8	578.0	589.5	584.1	
35 Borrowings from banks in the U.S.	35.9	29.8	30.4	33.2	28.6	30.1	33.7	35.0	31.3	35.1	37.5	43.0	
36 Borrowings from others	484.7	515.5	517.0	514.4	535.1	536.2	513.6	541.0	536.4	542.9	552.0	541.1	
37 Trading liabilities ²⁰	116.2	105.4	101.5	100.7	104.8	105.2	102.4	100.5	101.1	97.1	100.5	108.6	
38 Derivatives with a negative fair value ¹⁷	97.7	89.5	86.6	85.9	88.1	91.2	88.4	87.5	87.4	86.2	87.8	94.0	
39 Other trading liabilities	18.5	15.8	14.8	14.8	16.7	14.0	14.0	13.0	13.7	10.9	12.7	14.6	
40 Net due to related foreign offices	-314.3	-320.1	-223.7	-141.9	-39.3	-11.0	52.6	106.8	121.4	135.4	104.6	90.6	
41 Other liabilities ²¹	45.7	47.5	50.3	58.8	53.0	53.6	57.8	53.2	57.0	47.8	57.5	51.6	
42 TOTAL LIABILITIES ¹⁹	1,379.7	1,455.2	1,541.4	1,651.6	1,802.5	1,884.6	1,888.2	1,865.8	1,898.0	1,891.5	1,869.8	1,798.6	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.1											
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	-7.6	-8.3	-8.3	-7.9	-7.8	-6.9	-6.5	-6.5	-6.6	-6.4	-6.6	-6.0	
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).