
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
June 24, 2011

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the March 2011 Call Report. Data on the previous release were benchmarked through the December 2010 Call Report. The data also incorporate new seasonal adjustment factors.

The "Notes on the Data" section has been updated to reflect additions, revisions, and deletions. Please see the "Notes on the Data" for the current release.

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
June 24, 2011

Account	2006	2007	2008	2009	2010	2009 Q4	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Feb	2011 Mar	2011 Apr	2011 May
ASSETS															
1 Bank credit	8.4	9.4	1.7	-6.1	-2.8	-8.5	-6.0	-5.7	0.0	0.4	-1.7	-5.0	-0.7	2.6	-0.8
2 Securities in bank credit ²	3.4	6.7	-2.1	7.1	6.6	7.9	4.6	-0.4	12.4	9.3	-0.4	-4.0	5.7	6.2	-4.9
3 Treasury and agency securities ³	0.4	-6.4	3.3	14.7	15.2	18.3	14.3	11.1	17.8	14.4	1.1	-3.5	10.5	22.6	-0.1
6 Other securities	8.9	28.5	-8.6	-3.3	-7.3	-8.1	-11.1	-20.2	2.2	-0.6	-3.6	-5.2	-4.0	-27.6	-14.9
9 Loans and leases in bank credit ⁸	10.0	10.2	2.7	-9.6	-5.8	-13.5	-9.3	-7.4	-4.2	-2.7	-2.2	-5.4	-3.0	1.3	0.6
10 Commercial and industrial loans	13.9	18.3	10.4	-16.5	-9.0	-23.7	-19.5	-13.4	-4.0	0.2	5.6	2.7	12.1	11.4	11.1
11 Real estate loans	10.4	6.8	-0.6	-5.3	-5.6	-10.7	-7.8	-5.9	-5.5	-3.8	-6.0	-9.2	-10.1	-8.4	-6.3
12 Revolving home equity loans	1.9	5.7	12.7	0.3	-4.3	-5.0	-4.3	-3.4	-3.3	-6.5	-7.3	-5.8	-5.6	-6.3	-6.1
13 Closed-end residential loans ⁹	10.0	5.2	-10.3	-8.2	-2.5	-14.8	-7.6	-4.1	-2.1	3.8	-3.0	-13.7	-13.1	-9.0	-6.3
14 Commercial real estate loans ¹⁰	14.2	9.0	6.2	-4.4	-9.0	-8.9	-9.2	-8.5	-9.6	-10.1	-8.6	-6.0	-8.7	-8.6	-6.4
15 Consumer loans	3.5	5.9	5.2	-3.3	-6.9	-7.9	-8.2	-7.2	-5.2	-7.5	-6.2	-6.1	-1.0	-1.7	0.1
16 Credit cards and other revolving plans	4.0	7.0	4.4	-6.2	-11.1	-13.5	-14.9	-11.7	-10.7	-8.8	-6.7	-7.6	-3.6	-1.6	0.4
17 Other consumer loans ¹¹	2.7	4.4	6.3	1.1	-1.1	0.1	0.9	-1.4	1.8	-5.9	-5.6	-4.4	2.2	-1.7	0.0
18 Other loans and leases	11.8	19.3	2.4	-22.8	0.0	-17.0	-1.9	-5.6	2.9	4.7	8.7	0.4	2.8	30.7	14.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	20.6	0.5	-10.1	-12.4	-15.7	-16.3	-12.6	-19.7	-43.0	-25.1
22 Interbank loans ¹²	17.8	25.1	-15.2	-38.4	-23.7	-114.9	-54.2	-96.2	35.0	27.5	-45.9	-33.7	-68.6	-115.9	13.9
25 Cash assets ¹⁵	-5.0	-0.9	155.4	47.0	-8.7	45.2	7.7	7.2	16.9	-62.4	71.0	142.3	188.8	98.8	81.4
26 Trading assets ¹⁶	—	—	—	—	—	-58.0	-42.3	24.3	51.3	-21.4	-27.6	12.9	0.0	19.8	26.4
29 Other assets ¹⁸	13.5	10.9	21.5	-8.8	4.7	-5.2	19.8	-0.4	-1.9	1.1	-4.5	-4.0	8.1	-6.2	3.4
30 TOTAL ASSETS ¹⁹	8.8	10.4	8.0	-6.2	-2.8	-8.3	-4.1	-4.7	3.4	-6.1	3.6	9.2	19.6	12.9	11.3
LIABILITIES															
31 Deposits	7.4	9.1	5.7	5.0	2.6	3.1	1.3	-0.4	5.5	3.9	3.7	5.1	6.3	9.8	11.4
32 Large time deposits	20.3	15.6	-2.1	-5.9	-6.5	-3.3	-3.5	-21.0	1.1	-3.0	-0.7	3.4	11.2	17.5	14.7
33 Other deposits	—	—	—	—	—	5.3	2.9	6.2	6.8	6.0	5.0	5.5	4.8	7.7	10.4
34 Borrowings	12.4	14.3	14.2	-24.6	-20.7	-35.9	-20.6	-41.3	-16.5	-11.0	-17.0	-6.6	-24.3	-41.3	-19.5
37 Trading liabilities ²⁰	—	—	—	—	—	-38.3	-12.6	37.0	73.9	-23.5	-51.2	-67.1	21.3	44.2	5.5
41 Other liabilities ²¹	17.4	2.8	0.9	-11.6	9.0	-22.4	-6.8	21.7	10.6	9.9	-17.1	-52.4	26.3	5.5	-3.8
42 TOTAL LIABILITIES ¹⁹	8.5	11.4	10.9	-7.5	-4.0	-7.0	-6.1	-9.9	3.2	-3.2	2.8	7.8	12.8	15.6	5.6

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

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	9,208.6	9,228.8	9,206.5	9,189.7	9,151.2	9,146.2	9,178.9	9,177.1	9,179.2	9,176.6	9,172.9	9,147.3
2	Securities in bank credit ²	2,315.5	2,455.4	2,436.2	2,442.6	2,434.3	2,445.8	2,460.0	2,451.3	2,450.5	2,448.4	2,448.2	2,434.1
3	Treasury and agency securities ³	1,511.2	1,643.6	1,630.3	1,637.5	1,632.7	1,646.9	1,679.4	1,680.4	1,680.2	1,677.6	1,678.9	1,674.0
4	Mortgage-backed securities (MBS) ⁴	1,005.9	1,113.6	1,106.1	1,107.1	1,102.6	1,113.5	1,144.1	1,150.2	1,151.7	1,151.7	1,162.0	1,165.7
5	Non-MBS ⁵	505.3	529.9	524.2	530.4	530.1	533.4	535.3	530.2	528.5	525.9	516.9	508.3
6	Other securities	804.3	811.8	805.9	805.1	801.6	798.8	780.6	771.0	770.3	770.8	769.3	760.1
7	Mortgage-backed securities ⁶	182.9	164.8	158.8	155.9	154.3	155.5	148.7	148.1	146.7	148.9	148.4	141.3
8	Non-MBS ⁷	621.4	647.0	647.1	649.1	647.3	643.3	631.9	622.9	623.6	621.9	620.9	618.8
9	Loans and leases in bank credit ⁸	6,893.1	6,773.4	6,770.2	6,747.1	6,716.9	6,700.5	6,718.9	6,725.8	6,728.8	6,728.2	6,724.7	6,713.2
10	Commercial and industrial loans	1,218.7	1,205.7	1,214.3	1,219.0	1,221.7	1,234.0	1,246.3	1,258.1	1,259.3	1,264.6	1,261.5	1,260.8
11	Real estate loans	3,702.6	3,616.9	3,608.1	3,595.4	3,567.8	3,537.8	3,516.9	3,501.4	3,496.8	3,500.2	3,493.1	3,495.1
12	Revolving home equity loans	599.2	585.3	581.1	577.1	574.4	571.6	568.9	566.2	565.7	565.4	565.0	564.3
13	Closed-end residential loans ⁹	1,515.4	1,520.8	1,527.1	1,530.4	1,513.0	1,496.5	1,487.1	1,480.8	1,478.6	1,481.5	1,476.7	1,484.5
14	Commercial real estate loans ¹⁰	1,588.1	1,510.8	1,499.9	1,487.9	1,480.5	1,469.7	1,460.9	1,454.4	1,452.5	1,453.2	1,451.4	1,446.3
15	Consumer loans	1,154.2	1,117.0	1,116.9	1,079.9	1,074.4	1,073.7	1,078.8	1,078.9	1,078.0	1,083.4	1,082.7	1,083.9
16	Credit cards and other revolving plans	637.1	604.9	605.1	599.4	595.6	593.8	593.0	593.2	592.0	597.1	597.0	597.4
17	Other consumer loans ¹¹	517.2	512.0	511.9	480.6	478.8	479.9	485.8	485.8	486.0	486.3	485.7	486.5
18	Other loans and leases	817.5	833.8	830.9	852.7	853.0	855.0	876.9	887.4	894.7	880.0	887.4	873.4
19	Fed funds and reverse RPs with nonbanks ¹²	209.9	208.1	204.5	212.9	210.7	207.4	218.5	226.5	233.0	219.2	227.4	210.9
20	All other loans and leases ¹³	607.7	625.7	626.5	639.8	642.3	647.6	658.5	660.9	661.6	660.8	660.0	662.4
21	LESS: Allowance for loan and lease losses	230.9	215.5	213.2	209.2	207.1	203.7	196.3	192.3	191.6	191.9	187.7	189.0
22	Interbank loans ¹²	161.4	184.0	177.8	167.3	162.6	153.3	138.5	140.1	139.7	140.2	131.1	129.5
23	Fed funds and reverse RPs with banks ¹²	144.2	155.1	147.6	137.0	133.9	125.2	111.9	113.2	112.7	112.5	109.1	106.5
24	Loans to commercial banks ¹⁴	17.2	28.9	30.2	30.3	28.7	28.1	26.6	26.9	26.9	27.7	22.0	23.0
25	Cash assets ¹⁵	1,208.8	1,042.6	1,068.6	1,114.6	1,246.7	1,443.0	1,563.4	1,669.7	1,713.4	1,750.4	1,908.7	1,867.3
26	Trading assets ¹⁶	273.4	283.6	272.1	269.4	272.3	272.3	276.8	282.9	277.6	298.2	298.8	292.1
27	Derivatives with a positive fair value ¹⁷	253.3	260.4	243.4	241.7	246.2	246.3	249.7	255.6	250.2	269.8	267.0	264.3
28	Other trading assets	20.1	23.2	28.7	27.7	26.1	26.0	27.1	27.3	27.5	28.4	31.8	27.7
29	Other assets ¹⁸	1,239.9	1,236.2	1,221.1	1,217.0	1,212.9	1,221.2	1,217.1	1,220.8	1,217.0	1,211.3	1,210.3	1,212.2
30	TOTAL ASSETS ¹⁹	11,861.2	11,759.6	11,732.8	11,748.7	11,838.6	12,032.4	12,178.3	12,298.4	12,335.3	12,384.7	12,534.1	12,459.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending				
										May 25	Jun 1	Jun 8	Jun 15	
LIABILITIES														
31	Deposits	7,681.0	7,902.1	7,889.5	7,923.9	7,957.4	7,998.9	8,068.9	8,148.7	8,174.6	8,171.2	8,161.2	8,155.9	
32	Large time deposits	1,756.6	1,769.1	1,752.3	1,755.7	1,760.8	1,777.3	1,803.6	1,826.0	1,828.5	1,816.5	1,792.9	1,786.7	
33	Other deposits	5,924.5	6,133.0	6,137.2	6,168.1	6,196.6	6,221.6	6,265.4	6,322.7	6,346.1	6,354.6	6,368.3	6,369.2	
34	Borrowings	2,057.8	1,908.6	1,891.8	1,823.0	1,813.1	1,776.4	1,720.2	1,693.2	1,680.9	1,671.3	1,669.5	1,668.3	
35	Borrowings from banks in the U.S.	196.6	230.7	227.2	208.1	197.2	189.2	162.6	160.9	162.0	165.0	162.0	161.0	
36	Borrowings from others	1,861.2	1,678.0	1,664.6	1,614.8	1,615.9	1,587.2	1,557.6	1,532.3	1,518.9	1,506.3	1,507.5	1,507.2	
37	Trading liabilities ²⁰	265.9	277.9	268.3	263.0	248.3	252.7	262.0	263.2	257.6	273.8	273.9	270.5	
38	Derivatives with a negative fair value ¹⁷	204.6	214.2	198.7	191.4	195.2	196.5	202.4	205.5	201.1	215.8	211.1	209.9	
39	Other trading liabilities	61.3	63.6	69.6	71.5	53.1	56.2	59.5	57.7	56.4	58.1	62.7	60.6	
40	Net due to related foreign offices	32.6	-71.8	-71.3	-2.8	75.7	170.1	292.4	294.9	308.3	360.0	433.4	396.0	
41	Other liabilities ²¹	442.4	461.9	450.0	448.4	428.8	438.2	440.6	439.2	438.5	439.6	450.6	439.9	
42	TOTAL LIABILITIES ¹⁹	10,479.6	10,478.7	10,428.3	10,455.4	10,523.2	10,636.3	10,784.1	10,839.3	10,860.0	10,915.8	10,988.6	10,930.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,381.5	1,280.9	1,304.5	1,293.3	1,315.3	1,396.1	1,394.2	1,459.1	1,475.3	1,468.9	1,545.5	1,528.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	0.1	12.4	0.7	-4.7	-5.8	-3.3	-0.2	10.9	12.8	14.0	16.4	14.8	
45	Securitized consumer loans ²⁴	22.7	18.9	18.6	17.2	16.5	16.5	16.3	15.9	15.9	15.8	15.7	15.3	
46	Securitized credit cards and other revolving plans	16.4	14.3	14.0	12.6	12.1	12.0	11.8	11.5	11.5	11.3	11.3	10.9	
47	Other securitized consumer loans	6.3	4.6	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.4	4.4	
48	Securitized real estate loans ²⁴	947.2	939.7	932.0	925.7	925.6	927.0	929.4	947.8	949.5	950.8	950.8	949.7	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	9,181.9	9,274.0	9,256.6	9,203.6	9,141.0	9,121.3	9,143.7	9,149.0	9,133.6	9,175.4	9,161.6	9,146.5
2	Securities in bank credit ²	2,308.3	2,478.6	2,437.3	2,426.1	2,415.3	2,439.2	2,452.8	2,443.1	2,436.5	2,447.7	2,446.1	2,434.1
3	Treasury and agency securities ³	1,495.6	1,657.1	1,637.1	1,633.9	1,626.4	1,648.5	1,674.0	1,663.9	1,656.1	1,664.7	1,662.5	1,661.0
4	Mortgage-backed securities (MBS) ⁴	1,000.9	1,123.1	1,110.5	1,107.3	1,102.0	1,113.1	1,142.4	1,145.2	1,141.4	1,147.3	1,151.3	1,156.3
5	Non-MBS ⁵	494.7	534.0	526.6	526.6	524.4	535.4	531.6	518.7	514.7	517.3	511.2	504.7
6	Other securities	812.7	821.5	800.2	792.2	788.9	790.6	778.8	779.2	780.4	783.0	783.6	773.1
7	Mortgage-backed securities ⁶	184.5	164.6	157.8	155.2	154.6	156.0	149.6	149.3	147.2	149.6	149.7	142.0
8	Non-MBS ⁷	628.2	656.9	642.4	637.0	634.4	634.6	629.2	630.0	633.2	633.5	634.0	631.1
9	Loans and leases in bank credit ⁸	6,873.7	6,795.4	6,819.3	6,777.6	6,725.7	6,682.1	6,690.9	6,705.9	6,697.2	6,727.7	6,715.5	6,712.4
10	Commercial and industrial loans	1,219.7	1,210.2	1,218.8	1,218.6	1,224.9	1,235.9	1,246.1	1,259.8	1,257.2	1,268.2	1,256.0	1,258.9
11	Real estate loans	3,695.8	3,629.6	3,622.9	3,604.9	3,566.0	3,527.8	3,504.0	3,494.0	3,481.4	3,494.0	3,501.1	3,491.2
12	Revolving home equity loans	598.8	585.9	582.4	578.4	574.7	570.8	568.2	565.9	565.4	564.6	563.7	563.4
13	Closed-end residential loans ⁹	1,509.8	1,530.2	1,540.0	1,539.3	1,512.5	1,488.3	1,477.0	1,474.6	1,463.6	1,477.3	1,487.1	1,480.4
14	Commercial real estate loans ¹⁰	1,587.2	1,513.5	1,500.5	1,487.2	1,478.8	1,468.6	1,458.7	1,453.6	1,452.5	1,452.1	1,450.3	1,447.4
15	Consumer loans	1,147.3	1,115.8	1,129.8	1,098.2	1,081.6	1,068.5	1,072.7	1,072.2	1,072.5	1,078.7	1,076.4	1,077.9
16	Credit cards and other revolving plans	630.2	605.1	621.1	613.7	598.3	587.5	586.7	586.8	587.0	592.9	590.3	591.8
17	Other consumer loans ¹¹	517.1	510.7	508.7	484.5	483.3	480.9	486.0	485.4	485.5	485.8	486.1	486.1
18	Other loans and leases	810.9	839.7	847.8	855.9	853.2	850.0	868.1	879.9	886.1	886.9	882.0	884.3
19	Fed funds and reverse RPs with nonbanks ¹²	210.3	210.6	209.9	214.7	215.6	207.2	214.3	226.2	232.9	226.4	227.7	222.6
20	All other loans and leases ¹³	600.6	629.2	637.9	641.2	637.6	642.9	653.7	653.7	653.2	660.5	654.3	661.7
21	LESS: Allowance for loan and lease losses	234.4	216.0	211.1	206.6	207.3	204.3	195.8	195.2	193.6	196.5	192.6	192.0
22	Interbank loans ¹²	153.5	193.6	186.9	170.9	165.8	154.2	137.1	133.5	133.9	134.4	126.2	126.0
23	Fed funds and reverse RPs with banks ¹²	136.7	163.7	155.3	140.3	137.6	126.3	111.0	107.3	107.2	106.8	105.6	104.1
24	Loans to commercial banks ¹⁴	16.8	30.0	31.6	30.6	28.2	27.8	26.1	26.2	26.6	27.6	20.6	21.8
25	Cash assets ¹⁵	1,207.8	1,108.4	1,143.7	1,199.0	1,346.7	1,482.7	1,605.3	1,671.6	1,716.0	1,738.6	1,784.2	1,685.5
26	Trading assets ¹⁶	271.2	305.3	277.6	271.6	264.9	267.0	271.1	281.0	274.6	294.2	296.4	280.8
27	Derivatives with a positive fair value ¹⁷	251.2	282.1	249.6	244.4	240.3	241.4	243.0	253.6	247.5	265.4	265.8	251.6
28	Other trading assets	20.0	23.2	28.0	27.2	24.6	25.6	28.1	27.4	27.1	28.7	30.6	29.2
29	Other assets ¹⁸	1,237.9	1,240.0	1,228.6	1,222.1	1,217.9	1,232.9	1,218.8	1,218.7	1,209.7	1,207.7	1,210.6	1,209.9
30	TOTAL ASSETS ¹⁹	11,818.0	11,905.3	11,882.3	11,860.7	11,929.1	12,053.8	12,180.2	12,258.6	12,274.1	12,353.7	12,386.5	12,256.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	7,685.4	7,934.0	7,969.5	7,940.7	7,957.3	8,032.2	8,108.6	8,154.1	8,131.9	8,233.2	8,180.1	8,182.0
32	Large time deposits	1,756.7	1,779.7	1,760.5	1,761.3	1,748.9	1,759.8	1,786.6	1,826.9	1,832.0	1,818.9	1,803.3	1,791.2
33	Other deposits	5,928.7	6,154.3	6,209.0	6,179.4	6,208.4	6,272.4	6,322.0	6,327.2	6,300.0	6,414.3	6,376.8	6,390.8
34	Borrowings	2,080.2	1,898.0	1,890.1	1,817.4	1,822.7	1,792.2	1,726.7	1,711.2	1,700.3	1,672.8	1,670.7	1,660.6
35	Borrowings from banks in the U.S.	194.7	230.8	229.3	208.8	196.4	187.3	162.4	158.9	159.9	163.3	158.6	165.0
36	Borrowings from others	1,885.5	1,667.2	1,660.8	1,608.7	1,626.3	1,604.9	1,564.3	1,552.3	1,540.3	1,509.5	1,512.1	1,495.6
37	Trading liabilities ²⁰	264.4	294.6	268.9	265.1	242.3	246.1	253.1	262.6	258.7	273.7	276.9	262.6
38	Derivatives with a negative fair value ¹⁷	206.2	226.2	197.5	193.7	191.1	193.3	198.2	208.3	203.8	218.0	218.2	205.5
39	Other trading liabilities	58.2	68.3	71.4	71.5	51.1	52.8	54.9	54.3	54.9	55.7	58.6	57.1
40	Net due to related foreign offices	17.7	-59.1	-68.7	31.0	117.0	179.7	279.5	292.4	332.1	329.1	394.4	301.6
41	Other liabilities ²¹	442.7	478.8	458.3	447.2	429.3	435.6	431.0	439.4	444.7	439.8	447.7	439.2
42	TOTAL LIABILITIES ¹⁹	10,490.5	10,546.3	10,518.0	10,501.4	10,568.6	10,685.9	10,798.8	10,859.7	10,867.7	10,948.7	10,969.8	10,845.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,327.6	1,359.0	1,364.2	1,359.3	1,360.5	1,367.9	1,381.3	1,398.9	1,406.4	1,405.1	1,416.7	1,410.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	0.1	12.4	0.7	-4.7	-5.8	-3.3	-0.2	10.9	12.8	14.0	16.4	14.8
45	Securitized consumer loans ²⁴	22.5	19.0	18.8	17.3	16.5	16.4	16.3	15.8	15.6	15.5	15.5	15.2
46	Securitized credit cards and other revolving plans	16.2	14.3	14.2	12.8	12.0	11.9	11.8	11.4	11.2	11.2	11.2	10.9
47	Other securitized consumer loans	6.2	4.7	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.4	4.4
48	Securitized real estate loans ²⁴	943.2	944.2	943.3	937.5	934.7	931.6	929.2	948.0	947.9	947.8	946.1	946.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	8,438.1	8,430.2	8,413.5	8,378.1	8,336.8	8,335.2	8,370.4	8,368.8	8,372.3	8,371.8	8,369.1	8,349.9
2	Securities in bank credit ²	2,082.0	2,213.5	2,193.6	2,195.4	2,189.5	2,200.4	2,220.5	2,221.3	2,223.0	2,224.5	2,228.3	2,216.1
3	Treasury and agency securities ³	1,414.1	1,542.2	1,532.5	1,538.1	1,531.8	1,539.5	1,570.9	1,573.6	1,575.5	1,574.6	1,579.0	1,574.4
4	Mortgage-backed securities (MBS) ⁴	984.4	1,093.6	1,087.5	1,088.4	1,083.9	1,095.5	1,125.8	1,131.8	1,133.2	1,132.8	1,142.3	1,145.8
5	Non-MBS ⁵	429.7	448.6	445.0	449.7	447.8	444.0	445.0	441.8	442.3	441.8	436.8	428.6
6	Other securities	667.9	671.4	661.1	657.3	657.7	660.8	649.7	647.7	647.5	649.9	649.3	641.7
7	Mortgage-backed securities ⁶	176.6	157.6	150.7	147.7	146.9	148.5	142.1	141.7	140.3	142.4	141.8	134.9
8	Non-MBS ⁷	491.3	513.8	510.4	509.7	510.8	512.3	507.6	506.0	507.2	507.5	507.5	506.8
9	Loans and leases in bank credit ⁸	6,356.2	6,216.7	6,219.8	6,182.8	6,147.3	6,134.9	6,149.8	6,147.5	6,149.3	6,147.2	6,140.8	6,133.8
10	Commercial and industrial loans	981.9	972.5	978.5	982.0	983.6	994.0	1,006.8	1,017.0	1,019.1	1,021.4	1,020.0	1,018.7
11	Real estate loans	3,664.3	3,579.6	3,571.4	3,558.7	3,532.0	3,502.6	3,482.2	3,467.2	3,462.7	3,466.4	3,459.5	3,461.4
12	Revolving home equity loans	599.1	585.0	580.9	576.9	574.1	571.4	568.7	566.1	565.7	565.3	565.0	564.2
13	Closed-end residential loans ⁹	1,513.2	1,518.2	1,524.7	1,528.2	1,510.8	1,494.3	1,485.0	1,478.6	1,476.4	1,479.3	1,474.5	1,482.3
14	Commercial real estate loans ¹⁰	1,552.0	1,476.4	1,465.9	1,453.6	1,447.1	1,437.0	1,428.5	1,422.5	1,420.6	1,421.7	1,420.1	1,414.8
15	Consumer loans	1,152.9	1,115.5	1,115.4	1,078.3	1,072.7	1,072.0	1,077.0	1,077.1	1,076.2	1,081.7	1,081.0	1,082.1
16	Credit cards and other revolving plans	637.1	604.9	605.1	599.4	595.6	593.8	593.0	593.2	592.0	597.1	597.0	597.4
17	Other consumer loans ¹¹	515.8	510.5	510.3	478.9	477.1	478.2	484.0	484.0	484.2	484.5	484.0	484.8
18	Other loans and leases	557.0	549.0	554.5	563.8	559.0	566.3	583.9	586.0	591.2	577.8	580.3	571.6
19	Fed funds and reverse RPs with nonbanks ¹²	134.1	119.3	118.8	117.5	113.0	117.5	132.1	133.3	137.4	126.0	128.6	119.3
20	All other loans and leases ¹³	422.9	429.7	435.7	446.2	446.0	448.8	451.8	452.7	453.9	451.9	451.6	452.3
21	LESS: Allowance for loan and lease losses	229.2	214.4	212.0	208.0	205.8	202.4	195.1	191.2	190.6	190.8	186.6	187.9
22	Interbank loans ¹²	130.9	156.1	151.4	140.8	134.2	123.0	109.1	114.5	116.1	116.3	109.2	106.3
23	Fed funds and reverse RPs with banks ¹²	115.9	129.7	124.0	113.7	108.7	97.6	85.1	90.4	92.0	91.5	90.0	86.1
24	Loans to commercial banks ¹⁴	15.0	26.3	27.4	27.1	25.5	25.4	24.0	24.0	24.0	24.8	19.1	20.2
25	Cash assets ¹⁵	837.9	735.1	730.1	707.0	804.1	842.0	793.5	783.8	781.4	801.5	834.8	838.7
26	Trading assets ¹⁶	163.2	173.4	164.5	164.3	165.6	166.6	169.3	175.2	171.9	188.1	189.1	182.8
27	Derivatives with a positive fair value ¹⁷	154.1	158.9	146.0	147.2	149.9	150.8	152.3	157.8	154.2	169.1	165.9	165.6
28	Other trading assets	9.0	14.5	18.5	17.1	15.7	15.8	17.1	17.4	17.7	19.0	23.2	17.2
29	Other assets ¹⁸	1,189.6	1,186.5	1,173.3	1,166.5	1,159.5	1,158.5	1,160.7	1,164.5	1,162.4	1,151.8	1,153.3	1,149.7
30	TOTAL ASSETS ¹⁹	10,530.5	10,466.8	10,420.7	10,348.8	10,394.4	10,422.9	10,407.9	10,415.6	10,413.6	10,438.6	10,468.8	10,439.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	6,707.2	6,842.6	6,826.4	6,854.3	6,882.8	6,898.4	6,943.8	6,992.9	7,012.2	7,016.8	7,024.9	7,025.1
32	Large time deposits	826.9	761.9	741.3	739.0	740.3	732.2	733.7	727.6	726.7	721.4	718.6	718.0
33	Other deposits	5,880.3	6,080.7	6,085.1	6,115.3	6,142.4	6,166.2	6,210.1	6,265.3	6,285.6	6,295.4	6,306.3	6,307.1
34	Borrowings	1,554.4	1,366.9	1,344.7	1,271.4	1,256.0	1,232.2	1,161.1	1,134.4	1,135.1	1,124.9	1,121.1	1,127.4
35	Borrowings from banks in the U.S.	164.2	194.4	195.5	176.4	165.1	154.3	133.0	130.2	131.4	132.6	129.9	128.0
36	Borrowings from others	1,390.2	1,172.6	1,149.2	1,094.9	1,090.9	1,077.9	1,028.1	1,004.2	1,003.7	992.3	991.2	999.4
37	Trading liabilities ²⁰	151.4	167.5	161.9	158.3	144.4	148.7	154.3	160.3	157.4	168.8	168.8	169.3
38	Derivatives with a negative fair value ¹⁷	109.5	115.7	103.9	99.2	104.4	107.2	110.3	115.4	112.5	124.9	120.6	122.8
39	Other trading liabilities	41.9	51.7	58.0	59.0	40.0	41.6	43.9	44.9	44.9	43.9	48.2	46.5
40	Net due to related foreign offices	370.9	334.7	326.3	317.2	331.0	334.3	352.3	325.5	299.3	341.2	332.6	320.0
41	Other liabilities ²¹	391.2	411.9	401.7	399.6	378.3	382.0	387.3	384.6	382.1	381.5	386.8	390.6
42	TOTAL LIABILITIES¹⁹	9,175.1	9,123.6	9,061.0	9,000.8	8,992.5	8,995.6	8,998.7	8,997.6	8,986.1	9,033.2	9,034.2	9,032.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,355.4	1,343.2	1,359.7	1,348.0	1,401.9	1,427.3	1,409.1	1,418.0	1,427.5	1,405.5	1,434.6	1,407.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.3	19.2	8.4	3.6	2.5	4.6	7.6	17.8	19.6	20.6	23.0	21.1
45	Securitized consumer loans ²⁴	22.7	18.9	18.6	17.2	16.5	16.5	16.3	15.9	15.9	15.8	15.7	15.3
46	Securitized credit cards and other revolving plans	16.4	14.3	14.0	12.6	12.1	12.0	11.8	11.5	11.5	11.3	11.3	10.9
47	Other securitized consumer loans	6.3	4.6	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.4	4.4
48	Securitized real estate loans ²⁴	947.2	939.7	932.0	925.7	925.6	927.0	929.4	947.8	949.5	950.8	950.8	949.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	8,412.4	8,473.3	8,462.9	8,394.4	8,324.0	8,313.9	8,339.7	8,340.5	8,324.6	8,361.6	8,346.9	8,332.3
2	Securities in bank credit ²	2,071.2	2,235.4	2,198.3	2,183.9	2,170.8	2,195.9	2,214.5	2,208.6	2,202.5	2,213.9	2,212.7	2,202.0
3	Treasury and agency securities ³	1,400.7	1,555.9	1,539.4	1,533.2	1,520.5	1,541.1	1,568.6	1,559.8	1,554.1	1,561.9	1,560.5	1,559.0
4	Mortgage-backed securities (MBS) ⁴	979.6	1,103.3	1,091.9	1,088.7	1,083.9	1,095.5	1,124.3	1,127.0	1,123.4	1,128.7	1,132.6	1,137.4
5	Non-MBS ⁵	421.1	452.6	447.4	444.5	436.6	445.6	444.3	432.8	430.7	433.3	427.9	421.6
6	Other securities	670.5	679.5	658.9	650.7	650.3	654.8	645.9	648.9	648.4	652.0	652.3	643.0
7	Mortgage-backed securities ⁶	177.4	157.8	151.0	148.3	147.7	149.1	142.6	142.3	140.3	142.6	142.7	135.1
8	Non-MBS ⁷	493.1	521.6	507.9	502.4	502.6	505.7	503.4	506.5	508.1	509.4	509.6	507.9
9	Loans and leases in bank credit ⁸	6,341.2	6,238.0	6,264.6	6,210.5	6,153.3	6,118.0	6,125.2	6,131.9	6,122.1	6,147.7	6,134.2	6,130.3
10	Commercial and industrial loans	984.0	976.5	981.9	980.2	985.1	994.3	1,007.1	1,019.5	1,018.7	1,024.6	1,016.0	1,017.6
11	Real estate loans	3,657.2	3,592.3	3,586.0	3,568.2	3,529.9	3,492.3	3,469.1	3,459.6	3,447.1	3,459.8	3,467.2	3,457.1
12	Revolving home equity loans	598.5	585.7	582.2	578.1	574.5	570.6	568.0	565.6	565.1	564.3	563.5	563.2
13	Closed-end residential loans ⁹	1,507.6	1,527.9	1,537.7	1,537.0	1,510.3	1,486.1	1,474.7	1,472.3	1,461.3	1,475.1	1,484.9	1,478.2
14	Commercial real estate loans ¹⁰	1,551.1	1,478.7	1,466.1	1,453.1	1,445.2	1,435.7	1,426.4	1,421.7	1,420.6	1,420.5	1,418.8	1,415.7
15	Consumer loans	1,145.9	1,114.3	1,128.3	1,096.6	1,079.9	1,066.8	1,071.0	1,070.4	1,070.7	1,076.9	1,074.7	1,076.2
16	Credit cards and other revolving plans	630.2	605.1	621.1	613.7	598.3	587.5	586.7	586.8	587.0	592.9	590.3	591.8
17	Other consumer loans ¹¹	515.7	509.2	507.2	482.9	481.6	479.3	484.3	483.6	483.7	484.0	484.4	484.4
18	Other loans and leases	554.0	554.9	568.4	565.5	558.4	564.6	578.0	582.4	585.5	586.3	576.3	579.4
19	Fed funds and reverse RPs with nonbanks ¹²	135.1	120.7	124.8	119.0	116.8	119.5	129.7	133.5	136.6	132.4	127.9	126.1
20	All other loans and leases ¹³	419.0	434.2	443.7	446.5	441.6	445.1	448.3	448.9	448.9	454.0	448.3	453.2
21	LESS: Allowance for loan and lease losses	232.9	214.8	209.9	205.4	206.1	203.2	194.8	194.3	192.7	195.6	191.7	191.1
22	Interbank loans ¹²	122.4	164.1	162.2	145.8	137.3	125.1	108.0	107.3	109.3	110.3	103.5	103.2
23	Fed funds and reverse RPs with banks ¹²	107.8	136.9	132.9	117.5	111.7	100.0	84.8	83.9	85.5	85.5	85.8	84.0
24	Loans to commercial banks ¹⁴	14.6	27.2	29.3	28.2	25.6	25.1	23.2	23.3	23.8	24.7	17.7	19.1
25	Cash assets ¹⁵	841.6	752.0	768.4	728.4	804.4	829.0	796.0	786.5	778.6	857.0	827.3	851.7
26	Trading assets ¹⁶	160.5	184.3	166.4	166.8	162.3	164.6	167.5	173.1	168.6	182.8	183.9	175.1
27	Derivatives with a positive fair value ¹⁷	151.6	170.3	148.0	149.4	147.2	148.8	149.3	155.9	151.6	164.8	163.6	156.4
28	Other trading assets	9.0	14.0	18.4	17.4	15.0	15.8	18.2	17.3	17.0	18.0	20.3	18.8
29	Other assets ¹⁸	1,184.8	1,187.7	1,179.5	1,172.5	1,162.7	1,169.8	1,160.9	1,159.3	1,151.7	1,144.7	1,150.1	1,145.3
30	TOTAL ASSETS ¹⁹	10,488.8	10,546.6	10,529.5	10,402.4	10,384.5	10,399.2	10,377.4	10,372.5	10,340.2	10,460.8	10,420.0	10,416.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	6,701.8	6,870.8	6,900.4	6,863.5	6,891.4	6,946.0	6,993.4	6,988.5	6,954.7	7,070.8	7,028.7	7,042.8
32	Large time deposits	822.0	766.2	743.1	737.6	737.5	729.1	729.2	724.4	722.0	720.2	717.0	716.1
33	Other deposits	5,879.8	6,104.6	6,157.3	6,125.9	6,153.9	6,216.9	6,264.2	6,264.1	6,232.8	6,350.6	6,311.7	6,326.7
34	Borrowings	1,568.7	1,358.5	1,345.2	1,272.1	1,275.4	1,244.6	1,163.0	1,144.9	1,151.0	1,124.8	1,117.4	1,120.3
35	Borrowings from banks in the U.S.	163.0	193.2	196.4	179.0	166.0	154.1	133.8	128.8	130.6	130.3	126.2	130.7
36	Borrowings from others	1,405.7	1,165.3	1,148.9	1,093.1	1,109.3	1,090.5	1,029.2	1,016.1	1,020.4	994.6	991.2	989.5
37	Trading liabilities ²⁰	148.2	176.0	161.9	159.8	140.8	145.4	148.3	157.4	155.7	165.6	167.8	161.6
38	Derivatives with a negative fair value ¹⁷	110.8	119.3	101.9	104.1	104.5	107.4	110.1	117.1	113.6	124.9	123.8	118.3
39	Other trading liabilities	37.4	56.7	60.0	55.6	36.3	38.0	38.2	40.4	42.1	40.7	44.1	43.4
40	Net due to related foreign offices	355.7	358.6	350.0	351.1	340.7	321.6	318.7	303.4	290.6	316.9	308.5	293.9
41	Other liabilities ²¹	389.8	426.8	410.9	399.7	378.9	376.8	375.8	382.5	384.9	380.7	383.9	390.3
42	TOTAL LIABILITIES ¹⁹	9,164.2	9,190.7	9,168.3	9,046.3	9,027.1	9,034.4	8,999.2	8,976.7	8,936.9	9,058.9	9,006.4	9,008.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,324.6	1,356.0	1,361.1	1,356.2	1,357.4	1,364.8	1,378.2	1,395.8	1,403.2	1,401.9	1,413.6	1,407.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.3	19.2	8.4	3.6	2.5	4.6	7.6	17.8	19.6	20.6	23.0	21.1
45	Securitized consumer loans ²⁴	22.5	19.0	18.8	17.3	16.5	16.4	16.3	15.8	15.6	15.5	15.5	15.2
46	Securitized credit cards and other revolving plans	16.2	14.3	14.2	12.8	12.0	11.9	11.8	11.4	11.2	11.2	11.2	10.9
47	Other securitized consumer loans	6.2	4.7	4.6	4.6	4.5	4.5	4.5	4.4	4.4	4.4	4.4	4.4
48	Securitized real estate loans ²⁴	943.2	944.2	943.3	937.5	934.7	931.6	929.2	948.0	947.9	947.8	946.1	946.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	5,418.8	5,398.1	5,381.2	5,340.9	5,308.3	5,316.2	5,346.3	5,347.3	5,353.6	5,343.6	5,338.6	5,319.0
2	Securities in bank credit ²	1,424.5	1,500.6	1,478.1	1,475.4	1,462.3	1,469.7	1,487.8	1,486.6	1,487.5	1,483.8	1,482.6	1,467.3
3	Treasury and agency securities ³	957.3	1,040.5	1,028.3	1,026.4	1,014.2	1,019.3	1,046.4	1,047.3	1,048.2	1,041.6	1,039.3	1,031.1
4	Mortgage-backed securities (MBS) ⁴	707.2	773.7	766.6	762.1	756.4	764.9	788.6	791.0	790.8	784.2	785.4	785.0
5	Non-MBS ⁵	250.1	266.8	261.6	264.3	257.8	254.4	257.8	256.3	257.4	257.4	253.8	246.1
6	Other securities	467.2	460.1	449.9	448.9	448.1	450.4	441.4	439.2	439.2	442.2	443.3	436.1
7	Mortgage-backed securities ⁶	153.5	137.7	131.3	126.8	126.4	128.1	122.4	122.3	121.0	123.2	123.6	116.9
8	Non-MBS ⁷	313.7	322.3	318.6	322.2	321.7	322.3	319.0	317.0	318.3	319.0	319.7	319.3
9	Loans and leases in bank credit ⁸	3,994.3	3,897.5	3,903.1	3,865.5	3,846.1	3,846.5	3,858.5	3,860.7	3,866.1	3,859.8	3,856.0	3,851.7
10	Commercial and industrial loans	609.3	601.8	606.9	609.4	610.9	621.5	632.6	641.6	643.7	645.7	644.3	644.7
11	Real estate loans	2,084.4	2,039.9	2,038.7	2,027.9	2,015.9	2,000.5	1,984.1	1,976.2	1,975.4	1,977.3	1,973.0	1,979.2
12	Revolving home equity loans	480.5	462.9	455.7	452.6	450.6	448.0	444.5	441.9	441.5	441.0	440.5	440.0
13	Closed-end residential loans ⁹	1,006.4	1,016.0	1,027.6	1,025.5	1,019.9	1,011.7	1,003.9	999.0	998.4	999.6	996.5	1,004.9
14	Commercial real estate loans ¹⁰	597.5	561.1	555.4	549.8	545.5	540.8	535.7	535.4	535.5	536.7	536.0	534.4
15	Consumer loans	863.8	825.9	823.0	785.7	780.3	778.4	781.8	780.2	779.5	781.2	781.2	781.3
16	Credit cards and other revolving plans	481.4	452.5	449.7	444.9	441.3	439.3	438.0	436.3	435.2	436.9	437.0	436.4
17	Other consumer loans ¹¹	382.5	373.4	373.3	340.8	338.9	339.1	343.8	343.9	344.3	344.3	344.2	344.8
18	Other loans and leases	436.7	429.9	434.5	442.5	439.0	446.0	460.0	462.7	467.4	455.7	457.5	446.6
19	Fed funds and reverse RPs with nonbanks ¹²	132.5	116.4	114.9	113.6	110.7	114.4	127.1	130.2	133.9	124.2	125.7	116.2
20	All other loans and leases ¹³	304.2	313.5	319.6	328.8	328.3	331.5	332.9	332.5	333.6	331.5	331.8	330.5
21	LESS: Allowance for loan and lease losses	170.4	157.2	155.5	150.8	150.1	147.4	138.6	135.5	135.2	135.5	131.5	132.9
22	Interbank loans ¹²	78.2	103.9	106.5	96.7	87.3	76.2	64.4	70.3	72.1	72.5	63.9	62.3
23	Fed funds and reverse RPs with banks ¹²	66.2	78.9	79.7	70.6	62.9	52.0	42.0	48.0	49.9	49.4	46.5	43.9
24	Loans to commercial banks ¹⁴	12.0	25.0	26.8	26.1	24.3	24.1	22.4	22.3	22.2	23.1	17.4	18.4
25	Cash assets ¹⁵	559.5	449.2	448.4	425.1	513.1	543.8	492.3	486.8	485.1	509.7	531.4	543.4
26	Trading assets ¹⁶	157.4	167.3	158.8	158.5	159.6	161.3	164.5	170.3	167.2	183.2	184.4	178.0
27	Derivatives with a positive fair value ¹⁷	148.6	153.3	140.9	142.2	145.0	145.8	147.1	152.9	149.5	164.2	161.0	160.9
28	Other trading assets	8.9	14.0	17.9	16.4	14.6	15.5	17.4	17.4	17.7	19.0	23.4	17.1
29	Other assets ¹⁸	912.2	909.1	895.6	890.5	883.9	884.3	886.7	890.0	887.9	879.9	882.0	879.0
30	TOTAL ASSETS¹⁹	6,955.8	6,870.4	6,835.1	6,761.0	6,802.1	6,834.3	6,815.6	6,829.2	6,830.7	6,853.5	6,869.0	6,848.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	4,050.9	4,146.8	4,150.5	4,172.5	4,203.9	4,222.4	4,249.3	4,282.5	4,294.7	4,298.8	4,297.2	4,301.7
32	Large time deposits	370.0	325.0	309.9	305.9	306.3	298.7	299.0	294.0	292.9	289.6	287.5	288.1
33	Other deposits	3,680.8	3,821.8	3,840.6	3,866.6	3,897.6	3,923.7	3,950.3	3,988.5	4,001.8	4,009.2	4,009.7	4,013.6
34	Borrowings	1,149.1	983.9	961.0	895.7	888.8	874.0	816.5	800.1	802.1	793.8	793.3	800.1
35	Borrowings from banks in the U.S.	77.9	110.2	108.1	91.1	85.9	80.7	76.0	73.1	74.7	71.9	71.2	71.4
36	Borrowings from others	1,071.2	873.7	852.9	804.6	803.0	793.2	740.6	727.0	727.4	721.9	722.1	728.7
37	Trading liabilities ²⁰	146.7	162.8	157.7	154.3	140.3	144.6	149.9	156.0	153.3	164.5	164.7	165.1
38	Derivatives with a negative fair value ¹⁷	105.7	111.7	100.4	96.0	101.1	103.8	106.8	112.0	109.3	121.5	117.2	119.6
39	Other trading liabilities	41.0	51.1	57.3	58.3	39.2	40.8	43.2	44.0	44.0	42.9	47.4	45.5
40	Net due to related foreign offices	324.2	286.8	285.7	273.0	283.9	284.9	298.0	267.1	242.2	287.2	281.5	270.2
41	Other liabilities ²¹	326.6	343.6	333.7	332.4	312.4	315.8	321.2	319.2	317.2	316.4	320.9	316.8
42	TOTAL LIABILITIES¹⁹	5,997.5	5,924.0	5,888.7	5,827.8	5,829.3	5,841.6	5,835.0	5,825.0	5,809.6	5,860.7	5,857.6	5,853.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	958.3	946.4	946.4	933.2	972.8	992.7	980.6	1,004.2	1,021.1	992.8	1,011.3	994.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.3	14.0	4.7	2.1	1.2	3.4	5.9	14.4	16.2	16.0	18.4	16.5
45	Securitized consumer loans ²⁴	6.3	4.6	4.5	4.5	4.4	4.4	4.5	4.4	4.4	4.4	4.4	4.3
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	6.3	4.6	4.5	4.5	4.4	4.4	4.5	4.4	4.4	4.4	4.4	4.3
48	Securitized real estate loans ²⁴	934.5	906.4	900.8	902.5	912.4	922.7	934.1	948.6	948.5	947.1	944.0	940.6

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

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	5,391.3	5,434.7	5,414.1	5,356.3	5,298.9	5,295.7	5,314.6	5,313.5	5,305.8	5,329.1	5,317.2	5,307.2
2	Securities in bank credit ²	1,404.3	1,523.8	1,480.4	1,470.7	1,447.0	1,461.9	1,472.3	1,461.4	1,456.9	1,464.1	1,463.2	1,454.7
3	Treasury and agency securities ³	935.1	1,059.2	1,032.6	1,024.0	1,002.0	1,014.6	1,034.2	1,021.2	1,017.0	1,021.0	1,018.8	1,019.4
4	Mortgage-backed securities (MBS) ⁴	693.6	787.2	769.1	765.4	753.0	757.4	777.0	774.0	771.2	772.6	774.9	781.3
5	Non-MBS ⁵	241.5	272.0	263.5	258.6	249.0	257.2	257.3	247.2	245.8	248.4	243.9	238.1
6	Other securities	469.2	464.6	447.8	446.8	445.0	447.3	438.1	440.2	439.8	443.1	444.4	435.3
7	Mortgage-backed securities ⁶	154.2	137.0	130.0	127.3	127.0	128.7	122.8	122.8	120.8	123.1	124.0	116.6
8	Non-MBS ⁷	315.0	327.6	317.8	319.5	318.0	318.6	315.3	317.4	319.0	320.0	320.4	318.7
9	Loans and leases in bank credit ⁸	3,987.0	3,910.9	3,933.6	3,885.6	3,851.9	3,833.9	3,842.3	3,852.2	3,848.9	3,864.9	3,854.0	3,852.5
10	Commercial and industrial loans	609.9	605.8	610.6	608.1	612.0	620.9	631.9	642.7	642.8	647.8	640.5	642.9
11	Real estate loans	2,081.0	2,048.3	2,047.5	2,034.6	2,015.0	1,993.0	1,975.8	1,972.0	1,965.5	1,974.5	1,981.0	1,977.1
12	Revolving home equity loans	479.9	464.2	456.1	452.7	449.2	445.8	443.3	441.3	441.1	440.3	439.6	439.4
13	Closed-end residential loans ⁹	1,003.2	1,023.0	1,035.8	1,033.0	1,021.1	1,007.0	997.6	994.9	987.9	997.0	1,004.7	1,002.1
14	Commercial real estate loans ¹⁰	598.0	561.1	555.6	549.0	544.6	540.3	535.0	535.7	536.5	537.1	536.7	535.5
15	Consumer loans	860.3	823.7	830.6	797.7	784.8	774.3	778.3	776.7	777.2	779.0	778.1	778.5
16	Credit cards and other revolving plans	476.7	452.5	461.0	455.0	443.1	434.5	433.3	432.1	432.2	434.0	432.8	433.2
17	Other consumer loans ¹¹	383.6	371.2	369.7	342.7	341.8	339.8	345.0	344.6	345.0	345.0	345.3	345.3
18	Other loans and leases	435.8	433.1	444.8	445.2	440.1	445.6	456.3	460.8	463.5	463.6	454.4	454.0
19	Fed funds and reverse RPs with nonbanks ¹²	133.5	118.2	120.6	115.9	114.0	116.0	125.1	130.3	132.6	129.4	124.7	122.1
20	All other loans and leases ¹³	302.4	314.9	324.2	329.2	326.1	329.6	331.2	330.4	330.9	334.3	329.8	331.9
21	LESS: Allowance for loan and lease losses	174.0	158.0	154.1	149.2	149.6	147.4	138.3	138.6	137.4	139.9	135.9	135.4
22	Interbank loans ¹²	72.0	109.0	113.7	101.9	89.1	77.1	63.1	65.3	67.8	68.1	59.4	58.5
23	Fed funds and reverse RPs with banks ¹²	60.3	83.5	85.6	75.2	64.8	53.5	41.4	43.5	45.6	44.8	43.3	41.0
24	Loans to commercial banks ¹⁴	11.7	25.5	28.1	26.7	24.3	23.6	21.7	21.7	22.2	23.2	16.1	17.5
25	Cash assets ¹⁵	566.6	454.5	474.0	437.1	513.3	532.5	497.4	493.8	489.4	557.9	530.6	562.7
26	Trading assets ¹⁶	154.8	178.2	160.8	161.6	157.2	159.6	162.3	168.0	163.6	177.7	178.7	170.1
27	Derivatives with a positive fair value ¹⁷	146.1	164.4	142.7	144.5	142.4	144.0	144.4	151.0	146.8	159.9	158.6	151.7
28	Other trading assets	8.7	13.8	18.0	17.1	14.8	15.6	17.9	17.0	16.8	17.8	20.1	18.5
29	Other assets ¹⁸	908.8	908.8	900.0	894.9	886.7	894.8	885.8	886.3	880.4	873.0	879.6	876.3
30	TOTAL ASSETS¹⁹	6,919.6	6,927.2	6,908.4	6,802.6	6,795.6	6,812.4	6,784.9	6,788.3	6,769.7	6,865.8	6,829.7	6,839.4

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)

June 24, 2011

Account		2010	2010	2010	2011	2011	2011	2011	2011	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	4,050.1	4,165.7	4,195.0	4,172.6	4,199.1	4,243.2	4,277.7	4,280.9	4,256.7	4,345.5	4,305.8	4,328.5
32	Large time deposits	368.8	325.5	307.6	303.2	303.4	295.8	296.5	293.6	291.8	290.5	288.4	288.9
33	Other deposits	3,681.3	3,840.2	3,887.5	3,869.4	3,895.7	3,947.3	3,981.2	3,987.3	3,965.0	4,055.0	4,017.4	4,039.6
34	Borrowings	1,160.8	978.9	962.9	892.0	905.2	887.6	818.1	807.5	813.8	793.6	791.6	796.4
35	Borrowings from banks in the U.S.	73.8	112.5	110.9	92.1	85.7	79.9	74.5	69.2	70.5	68.0	66.2	74.0
36	Borrowings from others	1,087.0	866.3	852.0	799.8	819.6	807.7	743.6	738.4	743.3	725.6	725.4	722.4
37	Trading liabilities ²⁰	143.6	170.9	157.3	155.7	136.8	141.4	144.1	153.3	151.5	161.2	163.5	157.5
38	Derivatives with a negative fair value ¹⁷	107.0	114.9	98.1	100.8	101.3	104.1	106.7	113.7	110.3	121.4	120.2	115.1
39	Other trading liabilities	36.6	56.0	59.2	54.9	35.5	37.2	37.5	39.6	41.3	39.8	43.3	42.4
40	Net due to related foreign offices	311.4	310.0	301.3	299.2	290.9	273.8	268.1	250.9	242.7	268.9	258.7	247.4
41	Other liabilities ²¹	325.7	355.6	341.1	333.7	313.2	311.5	311.8	317.8	320.7	315.4	318.5	317.4
42	TOTAL LIABILITIES¹⁹	5,991.6	5,981.0	5,957.6	5,853.1	5,845.1	5,857.5	5,819.8	5,810.5	5,785.5	5,884.7	5,838.1	5,847.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	927.9	946.2	950.8	949.5	950.5	954.9	965.0	977.8	984.2	981.1	991.6	992.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.3	14.0	4.7	2.1	1.2	3.4	5.9	14.4	16.2	16.0	18.4	16.5
45	Securitized consumer loans ²⁴	6.1	4.6	4.6	4.5	4.4	4.4	4.5	4.4	4.3	4.3	4.3	4.3
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	6.1	4.6	4.6	4.5	4.4	4.4	4.5	4.4	4.3	4.3	4.3	4.3
48	Securitized real estate loans ²⁴	920.6	922.9	922.2	920.2	917.6	914.5	912.4	931.5	931.3	931.3	929.6	929.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 24, 2011

Account		2010	2010	2010	2011	2011	2011	2011	2011	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	3,019.3	3,032.1	3,032.2	3,037.2	3,028.5	3,019.0	3,024.1	3,021.5	3,018.8	3,028.1	3,030.6	3,030.9
2	Securities in bank credit ²	657.5	713.0	715.5	720.0	727.2	730.6	732.7	734.8	735.6	740.7	745.8	748.9
3	Treasury and agency securities ³	456.8	501.7	504.2	511.6	517.6	520.2	524.5	526.3	527.3	533.0	539.8	543.3
4	Mortgage-backed securities (MBS) ⁴	277.3	319.9	320.9	326.3	327.5	330.6	337.3	340.8	342.4	348.6	356.8	360.8
5	Non-MBS ⁵	179.6	181.8	183.3	185.4	190.1	189.7	187.2	185.5	184.9	184.4	183.0	182.5
6	Other securities	200.7	211.3	211.3	208.4	209.6	210.4	208.2	208.4	208.3	207.7	206.0	205.6
7	Mortgage-backed securities ⁶	23.1	19.8	19.4	20.9	20.5	20.3	19.7	19.4	19.4	19.2	18.2	18.0
8	Non-MBS ⁷	177.6	191.4	191.9	187.5	189.1	190.0	188.5	189.0	188.9	188.5	187.8	187.6
9	Loans and leases in bank credit ⁸	2,361.8	2,319.1	2,316.7	2,317.2	2,301.3	2,288.4	2,291.3	2,286.8	2,283.2	2,287.4	2,284.8	2,282.1
10	Commercial and industrial loans	372.6	370.7	371.5	372.6	372.7	372.5	374.2	375.4	375.4	375.7	375.7	374.0
11	Real estate loans	1,579.9	1,539.7	1,532.8	1,530.7	1,516.1	1,502.1	1,498.1	1,491.1	1,487.3	1,489.1	1,486.5	1,482.2
12	Revolving home equity loans	118.6	122.2	125.2	124.3	123.5	123.4	124.2	124.3	124.1	124.4	124.5	124.3
13	Closed-end residential loans ⁹	506.8	502.3	497.1	502.7	490.9	482.6	481.1	479.7	478.1	479.7	478.0	477.5
14	Commercial real estate loans ¹⁰	954.5	915.3	910.5	903.8	901.6	896.2	892.9	887.1	885.1	885.0	884.1	880.5
15	Consumer loans	289.0	289.6	292.4	292.6	292.4	293.5	295.2	296.9	296.7	300.5	299.8	300.9
16	Credit cards and other revolving plans	155.7	152.5	155.4	154.5	154.3	154.5	155.0	156.8	156.8	160.3	160.0	160.9
17	Other consumer loans ¹¹	133.3	137.1	137.1	138.1	138.1	139.0	140.2	140.1	140.0	140.2	139.8	139.9
18	Other loans and leases	120.3	119.1	120.0	121.3	120.0	120.3	123.9	123.3	123.8	122.1	122.8	125.0
19	Fed funds and reverse RPs with nonbanks ¹²	1.6	2.9	4.0	3.9	2.4	3.1	5.0	3.2	3.5	1.8	2.9	3.1
20	All other loans and leases ¹³	118.7	116.2	116.1	117.4	117.6	117.2	118.8	120.2	120.3	120.3	119.8	121.8
21	LESS: Allowance for loan and lease losses	58.8	57.2	56.5	57.2	55.7	55.0	56.6	55.7	55.4	55.3	55.2	55.0
22	Interbank loans ¹²	52.7	52.1	44.9	44.1	46.9	46.9	44.6	44.2	44.0	43.8	45.2	44.0
23	Fed funds and reverse RPs with banks ¹²	49.7	50.8	44.3	43.1	45.8	45.5	43.1	42.4	42.1	42.1	43.5	42.2
24	Loans to commercial banks ¹⁴	3.0	1.3	0.6	1.0	1.1	1.3	1.6	1.8	1.8	1.7	1.7	1.8
25	Cash assets ¹⁵	278.4	285.9	281.7	281.9	291.0	298.2	301.3	296.9	296.2	291.8	303.4	295.3
26	Trading assets ¹⁶	5.7	6.1	5.7	5.8	6.0	5.3	4.8	4.9	4.8	4.9	4.6	4.9
27	Derivatives with a positive fair value ¹⁷	5.6	5.6	5.1	5.1	4.9	5.0	5.1	4.9	4.8	4.9	4.8	4.7
28	Other trading assets	0.2	0.5	0.5	0.7	1.1	0.3	-0.3	-0.0	-0.0	-0.0	-0.2	0.1
29	Other assets ¹⁸	277.4	277.5	277.6	276.0	275.6	274.3	274.0	274.5	274.5	271.9	271.2	270.6
30	TOTAL ASSETS¹⁹	3,574.7	3,596.4	3,585.7	3,587.8	3,592.3	3,588.6	3,592.3	3,586.4	3,582.9	3,585.2	3,599.8	3,590.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010	2010	2010	2011	2011	2011	2011	2011	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	2,656.3	2,695.8	2,675.9	2,681.9	2,678.9	2,675.9	2,694.5	2,710.3	2,717.5	2,718.0	2,727.6	2,723.4
32	Large time deposits	456.9	436.9	431.4	433.2	434.1	433.5	434.7	433.6	433.8	431.8	431.0	429.9
33	Other deposits	2,199.5	2,258.9	2,244.5	2,248.7	2,244.8	2,242.5	2,259.8	2,276.7	2,283.7	2,286.2	2,296.6	2,293.5
34	Borrowings	405.3	383.0	383.7	375.7	367.2	358.2	344.6	334.3	333.0	331.1	327.7	327.3
35	Borrowings from banks in the U.S.	86.3	84.2	87.4	85.4	79.2	73.5	57.0	57.1	56.7	60.7	58.7	56.6
36	Borrowings from others	318.9	298.8	296.3	290.3	287.9	284.7	287.5	277.2	276.2	270.4	269.1	270.7
37	Trading liabilities ²⁰	4.7	4.6	4.3	4.0	4.1	4.2	4.4	4.2	4.1	4.4	4.2	4.2
38	Derivatives with a negative fair value ¹⁷	3.8	4.0	3.5	3.3	3.3	3.4	3.6	3.3	3.2	3.4	3.4	3.2
39	Other trading liabilities	0.9	0.7	0.8	0.7	0.8	0.8	0.8	0.9	0.9	1.0	0.8	1.0
40	Net due to related foreign offices	46.7	47.9	40.6	44.2	47.1	49.4	54.2	58.4	57.0	54.0	51.1	49.8
41	Other liabilities ²¹	64.6	68.3	68.0	67.2	66.0	66.2	66.1	65.4	64.8	65.1	65.9	73.8
42	TOTAL LIABILITIES¹⁹	3,177.7	3,199.6	3,172.4	3,173.0	3,163.3	3,153.9	3,163.7	3,172.6	3,176.5	3,172.5	3,176.6	3,178.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	397.1	396.8	413.3	414.8	429.1	434.6	428.5	413.8	406.4	412.7	423.2	412.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.0	5.2	3.7	1.5	1.3	1.2	1.7	3.4	3.3	4.6	4.6	4.6
45	Securitized consumer loans ²⁴	16.4	14.3	14.1	12.6	12.1	12.0	11.8	11.5	11.5	11.4	11.3	10.9
46	Securitized credit cards and other revolving plans	16.4	14.3	14.0	12.6	12.1	12.0	11.8	11.5	11.5	11.3	11.3	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	12.7	33.3	31.2	23.2	13.2	4.3	-4.7	-0.7	1.0	3.7	6.7	9.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 24, 2011

Account		2010	2010	2010	2011	2011	2011	2011	2011	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	3,021.1	3,038.6	3,048.8	3,038.1	3,025.1	3,018.1	3,025.1	3,027.0	3,018.8	3,032.5	3,029.7	3,025.0
2	Securities in bank credit ²	666.9	711.5	717.8	713.2	723.8	734.0	742.2	747.3	745.7	749.8	749.5	747.3
3	Treasury and agency securities ³	465.6	496.7	506.7	509.2	518.5	526.5	534.4	538.6	537.1	540.9	541.7	539.6
4	Mortgage-backed securities (MBS) ⁴	286.0	316.0	322.8	323.3	330.9	338.1	347.4	353.0	352.2	356.0	357.7	356.1
5	Non-MBS ⁵	179.6	180.7	183.9	185.9	187.5	188.4	187.0	185.5	184.9	184.9	184.0	183.5
6	Other securities	201.3	214.8	211.1	203.9	205.3	207.5	207.8	208.7	208.5	208.8	207.9	207.7
7	Mortgage-backed securities ⁶	23.2	20.8	21.0	21.0	20.7	20.4	19.8	19.5	19.5	19.4	18.7	18.5
8	Non-MBS ⁷	178.1	194.0	190.1	182.9	184.6	187.1	188.0	189.2	189.1	189.4	189.2	189.2
9	Loans and leases in bank credit ⁸	2,354.2	2,327.1	2,331.0	2,325.0	2,301.4	2,284.1	2,282.9	2,279.8	2,273.2	2,282.8	2,280.2	2,277.7
10	Commercial and industrial loans	374.1	370.6	371.3	372.1	373.1	373.4	375.1	376.8	375.9	376.8	375.5	374.8
11	Real estate loans	1,576.3	1,544.0	1,538.5	1,533.6	1,515.0	1,499.3	1,493.4	1,487.7	1,481.6	1,485.4	1,486.2	1,480.0
12	Revolving home equity loans	118.6	121.5	126.1	125.5	125.3	124.8	124.7	124.3	124.0	124.0	123.8	123.7
13	Closed-end residential loans ⁹	504.4	504.9	501.9	504.0	489.2	479.1	477.2	477.4	473.5	478.1	480.2	476.1
14	Commercial real estate loans ¹⁰	953.2	917.5	910.5	904.1	900.5	895.4	891.5	886.0	884.1	883.3	882.2	880.2
15	Consumer loans	285.7	290.6	297.6	298.9	295.1	292.5	292.7	293.7	293.5	297.9	296.6	297.6
16	Credit cards and other revolving plans	153.6	152.6	160.1	158.7	155.2	153.0	153.4	154.7	154.8	158.8	157.5	158.6
17	Other consumer loans ¹¹	132.1	138.0	137.5	140.2	139.8	139.4	139.3	139.0	138.8	139.1	139.1	139.1
18	Other loans and leases	118.2	121.8	123.6	120.3	118.2	119.0	121.7	121.6	122.1	122.7	121.8	125.4
19	Fed funds and reverse RPs with nonbanks ¹²	1.6	2.6	4.1	3.1	2.8	3.5	4.6	3.2	4.0	3.0	3.3	4.0
20	All other loans and leases ¹³	116.6	119.2	119.4	117.3	115.5	115.5	117.1	118.4	118.1	119.7	118.6	121.3
21	LESS: Allowance for loan and lease losses	58.9	56.7	55.8	56.2	56.6	55.8	56.5	55.7	55.3	55.7	55.8	55.6
22	Interbank loans ¹²	50.3	55.1	48.5	43.9	48.2	47.9	44.9	42.0	41.5	42.2	44.1	44.7
23	Fed funds and reverse RPs with banks ¹²	47.4	53.4	47.3	42.4	46.9	46.5	43.4	40.4	39.9	40.7	42.5	43.1
24	Loans to commercial banks ¹⁴	2.9	1.7	1.2	1.5	1.4	1.4	1.5	1.6	1.6	1.5	1.6	1.6
25	Cash assets ¹⁵	275.0	297.5	294.4	291.3	291.0	296.5	298.6	292.8	289.2	299.1	296.7	289.0
26	Trading assets ¹⁶	5.8	6.1	5.6	5.2	5.1	5.1	5.2	5.1	5.0	5.1	5.1	5.0
27	Derivatives with a positive fair value ¹⁷	5.5	5.9	5.3	4.9	4.8	4.8	5.0	4.9	4.8	4.9	5.0	4.7
28	Other trading assets	0.3	0.2	0.3	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.3
29	Other assets ¹⁸	276.0	278.9	279.5	277.6	276.0	275.0	275.2	273.0	271.3	271.7	270.5	269.0
30	TOTAL ASSETS¹⁹	3,569.2	3,619.5	3,621.1	3,599.9	3,589.0	3,586.8	3,592.5	3,584.2	3,570.5	3,595.0	3,590.3	3,577.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010	2010	2010	2011	2011	2011	2011	2011	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	2,651.7	2,705.0	2,705.4	2,691.0	2,692.3	2,702.9	2,715.7	2,707.6	2,698.0	2,725.3	2,722.9	2,714.2
32	Large time deposits	453.2	440.7	435.5	434.4	434.1	433.3	432.7	430.8	430.2	429.7	428.5	427.1
33	Other deposits	2,198.5	2,264.4	2,269.8	2,256.6	2,258.2	2,269.6	2,283.0	2,276.8	2,267.8	2,295.6	2,294.3	2,287.1
34	Borrowings	407.9	379.7	382.3	380.2	370.1	357.0	344.9	337.3	337.2	331.2	325.8	323.8
35	Borrowings from banks in the U.S.	89.2	80.7	85.4	86.9	80.4	74.2	59.3	59.6	60.1	62.3	60.0	56.8
36	Borrowings from others	318.7	299.0	296.9	293.3	289.8	282.8	285.6	277.7	277.1	268.9	265.8	267.1
37	Trading liabilities ²⁰	4.6	5.1	4.5	4.0	4.0	4.0	4.2	4.2	4.1	4.4	4.3	4.2
38	Derivatives with a negative fair value ¹⁷	3.8	4.4	3.8	3.3	3.2	3.3	3.4	3.4	3.3	3.5	3.5	3.2
39	Other trading liabilities	0.8	0.7	0.8	0.7	0.8	0.8	0.7	0.8	0.8	0.9	0.7	0.9
40	Net due to related foreign offices	44.3	48.6	48.7	52.0	49.9	47.8	50.6	52.4	47.9	48.0	49.8	46.4
41	Other liabilities ²¹	64.1	71.3	69.8	66.0	65.8	65.2	64.0	64.7	64.2	65.2	65.5	73.0
42	TOTAL LIABILITIES¹⁹	3,172.6	3,209.7	3,210.8	3,193.2	3,182.0	3,176.9	3,179.3	3,166.2	3,151.5	3,174.2	3,168.2	3,161.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	396.7	409.8	410.4	406.7	406.9	409.9	413.2	418.0	419.1	420.8	422.0	415.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.0	5.2	3.7	1.5	1.3	1.2	1.7	3.4	3.3	4.6	4.6	4.6
45	Securitized consumer loans ²⁴	16.3	14.4	14.2	12.8	12.1	12.0	11.9	11.4	11.2	11.2	11.2	10.9
46	Securitized credit cards and other revolving plans	16.2	14.3	14.2	12.8	12.0	11.9	11.8	11.4	11.2	11.2	11.2	10.9
47	Other securitized consumer loans	0.1	0.1	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	21.3	21.1	17.4	17.1	17.1	16.8	16.6	16.6	16.5	16.5	16.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	770.5	798.6	793.0	811.5	814.3	811.0	808.5	808.3	806.9	804.8	803.8	797.4
2	Securities in bank credit ²	233.6	241.9	242.6	247.2	244.8	245.4	239.5	230.0	227.4	223.9	219.9	218.0
3	Treasury and agency securities ³	97.1	101.4	97.8	99.4	100.9	107.4	108.5	106.8	104.7	103.0	99.9	99.6
4	Mortgage-backed securities (MBS) ⁴	21.5	20.0	18.6	18.8	18.7	18.0	18.2	18.4	18.5	18.9	19.7	19.9
5	Non-MBS ⁵	75.7	81.3	79.2	80.7	82.2	89.4	90.3	88.4	86.2	84.1	80.2	79.7
6	Other securities	136.5	140.5	144.8	147.7	143.9	138.0	130.9	123.3	122.7	120.9	120.0	118.4
7	Mortgage-backed securities ⁶	6.4	7.2	8.1	8.3	7.3	7.0	6.5	6.4	6.3	6.5	6.6	6.5
8	Non-MBS ⁷	130.1	133.3	136.6	139.4	136.5	131.0	124.4	116.9	116.4	114.4	113.4	112.0
9	Loans and leases in bank credit ⁸	536.9	556.8	550.4	564.4	569.6	565.6	569.1	578.3	579.4	580.9	583.9	579.4
10	Commercial and industrial loans	236.7	233.2	235.8	237.0	238.0	240.0	239.5	241.0	240.2	243.2	241.5	242.1
11	Real estate loans	38.3	37.3	36.7	36.8	35.8	35.2	34.7	34.2	34.1	33.8	33.6	33.7
12	Revolving home equity loans	0.1	0.3	0.2	0.2	0.3	0.3	0.2	0.1	0.1	0.1	0.0	0.1
13	Closed-end residential loans ⁹	2.2	2.5	2.4	2.2	2.2	2.2	2.1	2.2	2.2	2.2	2.2	2.2
14	Commercial real estate loans ¹⁰	36.0	34.5	34.0	34.3	33.4	32.7	32.4	31.9	31.9	31.5	31.3	31.5
15	Consumer loans	1.4	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.7	1.7	1.7	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	1.5	1.6	1.6	1.7	1.7	1.8	1.8	1.7	1.7	1.7	1.7
18	Other loans and leases	260.5	284.8	276.4	289.0	294.0	288.7	293.0	301.4	303.4	302.2	307.1	301.8
19	Fed funds and reverse RPs with nonbanks ¹²	75.7	88.8	85.6	95.4	97.6	89.9	86.4	93.2	95.7	93.3	98.8	91.6
20	All other loans and leases ¹³	184.8	196.0	190.8	193.6	196.4	198.8	206.7	208.2	207.8	208.9	208.4	210.1
21	LESS: Allowance for loan and lease losses	1.7	1.1	1.2	1.3	1.3	1.2	1.2	1.1	1.1	1.1	1.0	1.1
22	Interbank loans ¹²	30.5	27.9	26.4	26.5	28.4	30.3	29.5	25.6	23.6	23.9	21.9	23.2
23	Fed funds and reverse RPs with banks ¹²	28.3	25.3	23.6	23.3	25.2	27.6	26.8	22.8	20.7	21.0	19.0	20.4
24	Loans to commercial banks ¹⁴	2.2	2.6	2.8	3.2	3.2	2.7	2.6	2.8	2.9	2.9	2.8	2.8
25	Cash assets ¹⁵	370.9	307.5	338.5	407.6	442.6	601.0	769.9	886.0	932.0	948.9	1,073.9	1,028.5
26	Trading assets ¹⁶	110.2	110.2	107.6	105.0	106.7	105.8	107.5	107.7	105.7	110.1	109.7	109.2
27	Derivatives with a positive fair value ¹⁷	99.2	101.5	97.3	94.4	96.2	95.5	97.4	97.8	95.9	100.7	101.1	98.7
28	Other trading assets	11.0	8.7	10.2	10.6	10.4	10.3	10.0	9.9	9.8	9.4	8.6	10.5
29	Other assets ¹⁸	50.3	49.7	47.8	50.5	53.5	62.7	56.4	56.3	54.6	59.5	57.1	62.5
30	TOTAL ASSETS¹⁹	1,330.7	1,292.8	1,312.0	1,399.9	1,444.2	1,609.5	1,770.5	1,882.8	1,921.7	1,946.1	2,065.3	2,019.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010	2010	2010	2011	2011	2011	2011	2011	Week ending				
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 25	Jun 1	Jun 8	Jun 15	
LIABILITIES														
31	Deposits	973.9	1,059.5	1,063.1	1,069.5	1,074.6	1,100.5	1,125.2	1,155.9	1,162.4	1,154.3	1,136.3	1,130.8	
32	Large time deposits	929.7	1,007.2	1,011.0	1,016.7	1,020.4	1,045.1	1,069.9	1,098.4	1,101.9	1,095.1	1,074.4	1,068.7	
33	Other deposits	44.2	52.3	52.2	52.8	54.2	55.4	55.3	57.5	60.5	59.2	62.0	62.1	
34	Borrowings	503.4	541.7	547.1	551.6	557.0	544.2	559.0	558.8	545.9	546.4	548.5	540.9	
35	Borrowings from banks in the U.S.	32.4	36.3	31.7	31.7	32.1	35.0	29.6	30.7	30.6	32.4	32.1	33.1	
36	Borrowings from others	471.0	505.4	515.4	519.9	525.0	509.3	529.5	528.1	515.3	514.0	516.3	507.8	
37	Trading liabilities ²⁰	114.5	110.4	106.3	104.7	103.9	104.0	107.7	102.9	100.1	105.0	105.0	101.2	
38	Derivatives with a negative fair value ¹⁷	95.1	98.5	94.8	92.2	90.8	89.3	92.1	90.1	88.6	90.8	90.5	87.1	
39	Other trading liabilities	19.4	11.9	11.5	12.5	13.1	14.6	15.6	12.8	11.5	14.2	14.5	14.1	
40	Net due to related foreign offices	-338.4	-406.5	-397.6	-320.0	-255.4	-164.1	-59.8	-30.6	9.1	18.8	100.8	76.1	
41	Other liabilities ²¹	51.2	50.0	48.3	48.7	50.5	56.2	53.3	54.6	56.5	58.1	63.8	49.3	
42	TOTAL LIABILITIES ¹⁹	1,304.5	1,355.1	1,367.2	1,454.6	1,530.7	1,640.8	1,785.4	1,841.7	1,873.9	1,882.6	1,954.4	1,898.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	26.1	-62.3	-55.2	-54.7	-86.5	-31.2	-14.9	41.1	47.8	63.5	111.0	121.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.2	-6.8	-7.7	-8.3	-8.3	-7.9	-7.8	-6.9	-6.7	-6.6	-6.6	-6.4	
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

June 24, 2011

Account		2010	2010	2010	2011	2011	2011	2011	2011	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 25	Jun 1	Jun 8	Jun 15
ASSETS													
1	Bank credit	769.5	800.7	793.7	809.2	817.0	807.4	803.9	808.4	809.0	813.8	814.7	814.2
2	Securities in bank credit ²	237.1	243.3	239.0	242.2	244.6	243.2	238.2	234.5	233.9	233.8	233.4	232.1
3	Treasury and agency securities ³	94.9	101.2	97.7	100.7	105.9	107.4	105.4	104.1	101.9	102.7	102.0	102.0
4	Mortgage-backed securities (MBS) ⁴	21.3	19.9	18.6	18.6	18.1	17.6	18.1	18.2	18.0	18.6	18.7	18.8
5	Non-MBS ⁵	73.6	81.4	79.2	82.1	87.8	89.8	87.3	85.9	84.0	84.1	83.3	83.1
6	Other securities	142.2	142.0	141.3	141.5	138.7	135.8	132.9	130.4	132.0	131.1	131.4	130.2
7	Mortgage-backed securities ⁶	7.1	6.7	6.8	6.9	6.9	6.9	7.0	7.0	6.9	7.0	7.0	7.0
8	Non-MBS ⁷	135.1	135.3	134.5	134.6	131.8	128.9	125.9	123.4	125.1	124.1	124.4	123.2
9	Loans and leases in bank credit ⁸	532.5	557.4	554.7	567.0	572.5	564.1	565.7	573.9	575.1	579.9	581.3	582.1
10	Commercial and industrial loans	235.7	233.7	236.9	238.3	239.8	241.6	239.1	240.3	238.4	243.5	239.9	241.3
11	Real estate loans	38.6	37.4	36.9	36.6	36.1	35.4	34.8	34.4	34.4	34.1	33.9	34.1
12	Revolving home equity loans	0.3	0.3	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	2.3	2.3	2.3	2.2	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.2
14	Commercial real estate loans ¹⁰	36.0	34.8	34.4	34.1	33.6	33.0	32.3	31.9	31.9	31.6	31.5	31.7
15	Consumer loans	1.4	1.5	1.6	1.6	1.7	1.7	1.7	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	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8
18	Other loans and leases	256.8	284.8	279.3	290.4	294.8	285.5	290.1	297.5	300.6	300.6	305.7	304.9
19	Fed funds and reverse RPs with nonbanks ¹²	75.2	89.8	85.1	95.6	98.8	87.7	84.6	92.7	96.3	94.0	99.8	96.4
20	All other loans and leases ¹³	181.6	195.0	194.2	194.8	196.0	197.8	205.4	204.8	204.3	206.5	205.9	208.5
21	LESS: Allowance for loan and lease losses	1.5	1.2	1.2	1.2	1.1	1.1	1.0	0.9	0.9	0.9	0.9	1.0
22	Interbank loans ¹²	31.2	29.5	24.7	25.2	28.5	29.1	29.1	26.2	24.5	24.1	22.7	22.8
23	Fed funds and reverse RPs with banks ¹²	29.0	26.8	22.4	22.8	25.9	26.3	26.2	23.3	21.7	21.2	19.8	20.1
24	Loans to commercial banks ¹⁴	2.2	2.7	2.3	2.4	2.5	2.7	2.9	2.9	2.8	2.9	2.9	2.7
25	Cash assets ¹⁵	366.2	356.4	375.2	470.6	542.3	653.8	809.3	885.1	937.4	881.6	957.0	833.9
26	Trading assets ¹⁶	110.7	121.0	111.2	104.8	102.7	102.4	103.6	107.9	105.9	111.3	112.5	105.7
27	Derivatives with a positive fair value ¹⁷	99.6	111.8	101.6	95.0	93.1	92.6	93.7	97.8	95.9	100.7	102.2	95.2
28	Other trading assets	11.0	9.2	9.6	9.8	9.6	9.8	9.9	10.1	10.0	10.7	10.4	10.5
29	Other assets ¹⁸	53.1	52.3	49.1	49.6	55.2	63.1	57.8	59.4	57.9	63.1	60.5	64.6
30	TOTAL ASSETS¹⁹	1,329.2	1,358.7	1,352.8	1,458.2	1,544.5	1,654.6	1,802.8	1,886.1	1,933.9	1,892.9	1,966.5	1,840.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 24, 2011

Account		2010 May	2010 Nov	2010 Dec	2011 Jan	2011 Feb	2011 Mar	2011 Apr	2011 May	Week ending			
										May 25	Jun 1	Jun 8	Jun 15
LIABILITIES													
31	Deposits	983.7	1,063.2	1,069.1	1,077.1	1,065.9	1,086.2	1,115.2	1,165.6	1,177.2	1,162.4	1,151.5	1,139.2
32	Large time deposits	934.7	1,013.5	1,017.4	1,023.7	1,011.4	1,030.7	1,057.5	1,102.5	1,110.0	1,098.7	1,086.4	1,075.1
33	Other deposits	48.9	49.7	51.7	53.4	54.5	55.5	57.8	63.1	67.2	63.7	65.1	64.1
34	Borrowings	511.5	539.5	544.9	545.3	547.4	547.7	563.7	566.3	549.3	548.0	553.2	540.3
35	Borrowings from banks in the U.S.	31.7	37.6	32.9	29.8	30.4	33.2	28.6	30.1	29.3	33.0	32.4	34.3
36	Borrowings from others	479.8	501.9	511.9	515.5	517.0	514.4	535.1	536.2	519.9	514.9	520.9	506.0
37	Trading liabilities ²⁰	116.2	118.6	107.0	105.4	101.5	100.7	104.8	105.2	103.0	108.1	109.0	101.0
38	Derivatives with a negative fair value ¹⁷	95.4	106.9	95.6	89.5	86.6	85.9	88.1	91.2	90.2	93.1	94.5	87.2
39	Other trading liabilities	20.8	11.6	11.4	15.8	14.8	14.8	16.7	14.0	12.8	15.0	14.6	13.7
40	Net due to related foreign offices	-338.0	-417.6	-418.7	-320.1	-223.7	-141.9	-39.2	-10.9	41.5	12.2	85.9	7.7
41	Other liabilities ²¹	52.9	51.9	47.4	47.5	50.3	58.8	55.2	56.9	59.8	59.2	63.8	48.9
42	TOTAL LIABILITIES ¹⁹	1,326.3	1,355.6	1,349.7	1,455.2	1,541.4	1,651.5	1,799.7	1,883.0	1,930.8	1,889.8	1,963.4	1,837.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1	3.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.2	-6.8	-7.7	-8.3	-8.3	-7.9	-7.8	-6.9	-6.7	-6.6	-6.6	-6.4
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).