

# FEDERAL RESERVE statistical release



H.8

## Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time  
January 27, 2012

Account	2007	2008	2009	2010	2011	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2011 Sep	2011 Oct	2011 Nov	2011 Dec
<b>ASSETS</b>															
1 Bank credit	9.4	2.5	-6.7	-2.8	1.7	-0.2	0.3	-2.0	0.3	3.2	5.4	1.2	7.9	6.6	3.3
2 Securities in bank credit <sup>2</sup>	6.2	-1.6	6.7	6.7	1.7	12.0	9.5	-1.3	2.2	0.4	5.6	3.1	4.6	6.5	10.9
3 Treasury and agency securities <sup>3</sup>	-6.4	3.3	14.9	15.2	2.9	18.1	14.1	0.7	7.7	-3.1	6.1	3.0	8.0	6.9	7.2
6 Other securities	26.9	-7.7	-4.3	-7.1	-0.6	0.4	0.4	-5.3	-9.2	7.9	4.5	3.6	-2.5	5.7	18.7
9 Loans and leases in bank credit <sup>8</sup>	10.3	3.6	-10.3	-5.8	1.7	-4.2	-3.0	-2.2	-0.4	4.2	5.3	0.6	9.1	6.6	0.6
10 Commercial and industrial loans	18.3	13.4	-18.7	-8.9	9.7	-2.9	-0.4	5.8	9.5	11.6	10.7	4.3	13.5	7.4	12.7
11 Real estate loans	6.9	-0.1	-5.6	-5.7	-4.0	-5.5	-3.9	-5.9	-7.6	-2.4	-0.4	-1.2	1.1	0.6	-4.1
12 Revolving home equity loans	5.7	12.7	0.5	-4.3	-6.1	-3.7	-6.2	-7.2	-6.1	-6.0	-5.6	-4.1	-7.6	-4.3	-6.3
13 Closed-end residential loans <sup>9</sup>	5.9	-9.3	-8.7	-2.6	-0.7	-2.0	3.4	-2.5	-8.6	2.9	5.5	2.9	12.0	3.6	-4.9
14 Commercial real estate loans <sup>10</sup>	8.7	6.5	-4.6	-9.1	-6.6	-9.5	-10.2	-8.8	-7.2	-6.4	-4.6	-4.2	-7.1	-0.7	-2.4
15 Consumer loans	5.9	5.2	-3.2	-6.9	-0.7	-6.0	-7.0	-5.6	-0.7	2.0	1.6	-0.4	2.8	1.8	5.6
16 Credit cards and other revolving plans	7.0	4.4	-6.2	-11.0	-1.4	-11.7	-7.9	-6.4	-1.2	1.2	0.8	-0.6	0.4	1.4	4.8
17 Other consumer loans <sup>11</sup>	4.4	6.3	1.2	-1.2	0.2	1.4	-5.8	-4.7	-0.1	3.1	2.4	-0.5	5.6	2.2	6.6
18 Other loans and leases	19.3	2.8	-23.4	-0.1	18.6	1.8	3.0	6.9	16.3	23.0	23.7	3.1	39.9	32.6	-4.7
21 LESS: Allowance for loan and lease losses	—	—	—	—	-18.5	-13.1	-16.3	-16.5	-26.1	-20.9	-16.1	-27.4	-14.7	-17.6	6.2
22 Interbank loans <sup>12</sup>	24.1	-15.2	-38.4	-23.4	-39.1	30.5	30.9	-46.7	-52.4	-53.4	-33.9	-72.4	-42.6	-38.9	-18.5
25 Cash assets <sup>15</sup>	-0.7	156.3	47.4	-8.3	49.7	16.8	-55.4	68.1	132.8	43.9	-53.9	-38.6	-84.3	-76.2	-2.4
26 Trading assets <sup>16</sup>	—	—	—	—	3.9	47.4	-19.0	-28.9	21.0	46.9	-19.0	4.0	-88.5	-39.5	33.6
29 Other assets <sup>18</sup>	11.7	14.7	-3.2	4.6	-3.1	-1.4	1.6	-5.6	-1.1	-1.4	-4.3	-6.9	-7.6	2.1	-11.4
30 TOTAL ASSETS <sup>19</sup>	<b>10.4</b>	<b>8.1</b>	<b>-6.2</b>	<b>-2.8</b>	<b>5.5</b>	<b>3.2</b>	<b>-5.2</b>	<b>3.1</b>	<b>14.6</b>	<b>9.1</b>	<b>-5.1</b>	<b>-5.7</b>	<b>-9.7</b>	<b>-6.4</b>	<b>1.6</b>
<b>LIABILITIES</b>															
31 Deposits	9.1	5.7	5.2	2.6	6.6	5.0	4.4	3.8	8.9	11.2	2.0	0.6	0.7	0.5	3.9
32 Large time deposits	15.7	-2.0	-5.7	-6.3	-13.4	3.8	-2.2	-3.9	7.3	-36.9	-21.7	0.5	-20.8	-24.5	-7.6
33 Other deposits	—	—	—	—	12.4	5.4	6.4	6.1	9.3	24.7	7.7	0.7	5.8	6.1	6.4
34 Borrowings	13.6	14.1	-24.7	-18.6	-15.2	-16.3	-12.5	-15.8	-24.9	-11.4	-12.6	-22.2	-25.3	13.8	-9.5
37 Trading liabilities <sup>20</sup>	—	—	—	—	2.1	75.7	-21.9	-53.9	19.0	30.9	18.4	-1.6	-29.4	38.5	92.1
41 Other liabilities <sup>21</sup>	3.0	0.8	-11.1	8.9	0.9	4.7	12.0	-15.6	4.5	21.3	-5.8	-10.7	0.3	-8.7	-36.6
42 TOTAL LIABILITIES <sup>19</sup>	<b>11.3</b>	<b>11.0</b>	<b>-7.3</b>	<b>-3.4</b>	<b>5.5</b>	<b>2.6</b>	<b>-2.8</b>	<b>3.4</b>	<b>11.5</b>	<b>7.6</b>	<b>-0.7</b>	<b>-2.9</b>	<b>-2.0</b>	<b>-2.2</b>	<b>2.6</b>

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](http://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 States<sup>1</sup>**

Seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	9,205.1	9,183.5	9,224.7	9,269.2	9,276.9	9,338.4	9,389.8	9,416.4	9,425.2	9,480.6	9,479.1	9,431.9
2	Securities in bank credit <sup>2</sup>	2,438.3	2,445.1	2,445.9	2,458.5	2,465.0	2,474.5	2,487.8	2,510.4	2,515.8	2,540.0	2,556.0	2,530.7
3	Treasury and agency securities <sup>3</sup>	1,632.9	1,663.5	1,655.4	1,660.8	1,664.9	1,676.0	1,685.6	1,695.7	1,696.2	1,719.9	1,735.1	1,711.0
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,106.5	1,157.4	1,166.6	1,180.9	1,202.2	1,217.5	1,229.0	1,246.9	1,248.9	1,266.7	1,274.8	1,248.4
5	Non-MBS <sup>5</sup>	526.3	506.2	488.8	479.9	462.7	458.5	456.6	448.8	447.2	453.2	460.3	462.6
6	Other securities	805.5	781.5	790.4	797.8	800.1	798.5	802.2	814.8	819.6	820.1	820.9	819.7
7	Mortgage-backed securities <sup>6</sup>	160.9	148.2	143.1	143.4	142.3	142.8	141.8	140.1	139.4	139.5	139.7	137.8
8	Non-MBS <sup>7</sup>	644.5	633.4	647.3	654.4	657.8	655.7	660.4	674.7	680.2	680.7	681.2	681.9
9	Loans and leases in bank credit <sup>8</sup>	6,766.8	6,738.5	6,778.8	6,810.7	6,811.9	6,864.0	6,902.0	6,906.0	6,909.4	6,940.6	6,923.0	6,901.2
10	Commercial and industrial loans	1,215.5	1,265.8	1,277.1	1,297.6	1,302.2	1,316.9	1,325.0	1,339.0	1,346.7	1,351.3	1,354.2	1,354.2
11	Real estate loans	3,607.3	3,497.2	3,490.4	3,485.4	3,482.0	3,485.1	3,487.0	3,476.1	3,478.3	3,492.1	3,491.5	3,472.3
12	Revolving home equity loans	581.2	563.6	560.0	557.7	555.8	552.3	550.3	547.4	546.8	548.0	546.9	546.0
13	Closed-end residential loans <sup>9</sup>	1,527.4	1,485.2	1,490.9	1,497.3	1,500.9	1,515.8	1,520.5	1,515.3	1,518.9	1,530.2	1,534.2	1,519.1
14	Commercial real estate loans <sup>10</sup>	1,498.7	1,448.5	1,439.5	1,430.4	1,425.4	1,417.0	1,416.2	1,413.4	1,412.6	1,413.9	1,410.4	1,407.2
15	Consumer loans	1,117.8	1,085.7	1,090.8	1,089.0	1,086.6	1,089.5	1,091.3	1,096.9	1,098.5	1,102.0	1,095.6	1,089.4
16	Credit cards and other revolving plans	606.0	597.1	597.3	597.6	597.3	597.4	597.4	600.2	601.4	602.2	597.3	594.1
17	Other consumer loans <sup>11</sup>	511.8	488.6	493.5	491.4	489.4	492.1	493.9	496.7	497.2	499.8	498.3	495.3
18	Other loans and leases	826.1	889.8	920.6	938.7	941.0	972.4	998.7	993.9	985.8	995.3	981.8	985.3
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	199.8	227.1	247.5	260.4	263.9	275.7	297.7	290.8	285.1	288.9	278.1	281.2
20	All other loans and leases <sup>13</sup>	626.3	662.7	673.1	678.3	677.2	696.6	700.9	703.1	700.7	706.4	703.7	704.1
21	LESS: Allowance for loan and lease losses	212.6	189.3	186.3	183.3	179.2	176.9	174.4	175.3	177.1	174.1	174.0	173.7
22	Interbank loans <sup>12</sup>	178.5	144.4	120.1	125.9	118.3	114.1	110.4	108.7	109.3	102.5	109.1	111.5
23	Fed funds and reverse RPs with banks <sup>12</sup>	148.3	108.0	108.5	114.1	107.0	103.3	100.4	98.1	98.2	91.2	97.5	99.6
24	Loans to commercial banks <sup>14</sup>	30.3	36.3	11.6	11.8	11.4	10.8	10.1	10.6	11.1	11.2	11.7	11.9
25	Cash assets <sup>15</sup>	1,081.5	1,876.5	1,933.1	1,897.9	1,836.9	1,707.9	1,599.4	1,596.2	1,596.1	1,620.6	1,602.7	1,545.1
26	Trading assets <sup>16</sup>	271.2	290.8	292.1	329.8	330.9	306.5	296.4	304.7	310.2	312.7	318.8	301.0
27	Derivatives with a positive fair value <sup>17</sup>	243.5	262.7	265.4	302.9	304.0	282.1	274.0	280.7	285.9	285.1	291.5	273.1
28	Other trading assets	27.7	28.1	26.6	26.8	26.9	24.4	22.4	24.0	24.3	27.6	27.2	27.8
29	Other assets <sup>18</sup>	1,223.9	1,209.2	1,209.3	1,214.7	1,207.8	1,200.0	1,202.2	1,190.8	1,185.0	1,158.1	1,173.9	1,171.6
30	TOTAL ASSETS <sup>19</sup>	11,747.6	12,514.9	12,593.0	12,654.2	12,591.6	12,490.0	12,423.8	12,441.4	12,448.7	12,500.3	12,509.5	12,387.3

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES													
31	Deposits	7,896.6	8,212.5	8,334.9	8,401.8	8,406.2	8,411.3	8,414.6	8,441.7	8,462.5	8,517.4	8,513.8	8,463.0
32	Large time deposits	1,760.1	1,771.1	1,699.2	1,589.5	1,590.1	1,562.5	1,530.6	1,521.0	1,523.2	1,522.5	1,517.0	1,508.4
33	Other deposits	6,136.5	6,441.3	6,635.7	6,812.3	6,816.1	6,848.8	6,883.9	6,920.6	6,939.3	6,994.8	6,996.8	6,954.6
34	Borrowings	1,900.1	1,669.4	1,661.4	1,661.2	1,613.5	1,595.7	1,614.8	1,607.1	1,607.1	1,602.1	1,594.6	1,577.3
35	Borrowings from banks in the U.S.	230.4	177.9	150.6	157.4	151.1	143.8	144.0	135.3	131.4	130.4	135.3	131.4
36	Borrowings from others	1,669.7	1,491.5	1,510.8	1,503.8	1,462.3	1,451.9	1,470.8	1,471.8	1,475.7	1,471.8	1,459.3	1,445.9
37	Trading liabilities <sup>20</sup>	267.5	272.3	273.1	294.1	293.6	286.4	295.6	318.3	330.5	312.4	318.1	303.6
38	Derivatives with a negative fair value <sup>17</sup>	197.6	213.3	216.6	243.0	247.9	243.1	248.0	272.1	283.5	267.6	274.7	262.1
39	Other trading liabilities	69.9	58.9	56.5	51.1	45.7	43.4	47.6	46.2	47.0	44.8	43.4	41.5
40	Net due to related foreign offices	-65.9	338.4	299.7	284.4	287.8	305.7	258.4	259.3	258.9	270.0	259.5	238.2
41	Other liabilities <sup>21</sup>	449.9	450.7	464.0	472.7	468.5	468.6	465.2	451.0	453.4	473.2	473.3	473.9
42	TOTAL LIABILITIES <sup>19</sup>	10,448.2	10,943.3	11,033.1	11,114.0	11,069.6	11,067.7	11,048.6	11,077.4	11,112.3	11,175.1	11,159.2	11,056.0
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,299.4	1,571.6	1,559.9	1,540.1	1,521.9	1,422.3	1,375.2	1,364.0	1,336.4	1,325.1	1,350.4	1,331.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	0.7	16.6	17.9	26.2	30.6	22.1	22.4	21.7	22.8	20.5	23.5	25.0
45	Securitized consumer loans <sup>24</sup>	18.9	16.1	16.0	15.7	15.8	16.4	17.2	17.6	17.3	17.7	17.3	17.7
46	Securitized credit cards and other revolving plans	14.0	11.0	10.9	10.7	10.5	10.5	11.4	11.8	11.5	11.9	11.5	11.9
47	Other securitized consumer loans	4.9	5.1	5.1	5.0	5.3	5.9	5.8	5.8	5.8	5.8	5.9	5.8
48	Securitized real estate loans <sup>24</sup>	927.7	947.8	937.2	937.7	929.6	923.6	915.4	889.8	883.5	898.2	888.2	886.7

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	9,256.1	9,147.2	9,174.5	9,258.2	9,306.9	9,373.3	9,448.3	9,474.0	9,487.3	9,513.6	9,504.1	9,458.8
2	Securities in bank credit <sup>2</sup>	2,438.5	2,429.9	2,428.0	2,464.7	2,487.1	2,496.7	2,512.8	2,512.1	2,516.3	2,534.4	2,545.0	2,522.4
3	Treasury and agency securities <sup>3</sup>	1,637.9	1,647.6	1,642.1	1,666.1	1,676.6	1,687.3	1,698.0	1,702.0	1,707.8	1,725.8	1,731.8	1,712.0
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,111.0	1,149.7	1,160.4	1,178.8	1,203.0	1,224.5	1,240.6	1,252.7	1,255.7	1,274.5	1,274.7	1,253.6
5	Non-MBS <sup>5</sup>	526.8	497.9	481.7	487.3	473.6	462.7	457.4	449.3	452.1	451.4	457.1	458.4
6	Other securities	800.6	782.4	785.8	798.6	810.5	809.4	814.7	810.1	808.5	808.6	813.2	810.4
7	Mortgage-backed securities <sup>6</sup>	160.1	148.5	142.3	142.8	141.9	142.6	141.9	139.4	139.5	137.9	138.2	138.0
8	Non-MBS <sup>7</sup>	640.5	633.9	643.5	655.8	668.6	666.8	672.9	670.7	669.0	670.7	675.1	672.4
9	Loans and leases in bank credit <sup>8</sup>	6,817.6	6,717.3	6,746.6	6,793.5	6,819.8	6,876.6	6,935.5	6,961.9	6,971.0	6,979.2	6,959.1	6,936.4
10	Commercial and industrial loans	1,219.3	1,263.5	1,267.1	1,291.4	1,303.5	1,320.3	1,330.2	1,343.0	1,354.6	1,351.6	1,349.4	1,354.3
11	Real estate loans	3,622.0	3,491.6	3,487.1	3,485.0	3,481.5	3,490.8	3,502.2	3,492.2	3,481.8	3,503.6	3,512.5	3,479.0
12	Revolving home equity loans	582.4	563.1	559.7	557.3	556.2	553.2	550.9	548.5	548.3	548.9	547.8	547.2
13	Closed-end residential loans <sup>9</sup>	1,540.0	1,479.0	1,488.1	1,497.6	1,499.6	1,519.6	1,533.2	1,529.4	1,520.7	1,543.3	1,555.8	1,525.2
14	Commercial real estate loans <sup>10</sup>	1,499.6	1,449.5	1,439.3	1,430.1	1,425.7	1,418.0	1,418.2	1,414.4	1,412.7	1,411.4	1,408.9	1,406.6
15	Consumer loans	1,129.8	1,080.3	1,083.1	1,086.7	1,088.6	1,087.4	1,090.2	1,108.3	1,118.4	1,117.0	1,110.6	1,106.9
16	Credit cards and other revolving plans	621.1	592.9	593.9	596.9	597.2	595.1	597.4	614.4	624.1	619.4	611.8	608.0
17	Other consumer loans <sup>11</sup>	508.7	487.4	489.2	489.8	491.4	492.3	492.8	493.9	494.3	497.7	498.8	498.9
18	Other loans and leases	846.5	881.8	909.2	930.3	946.2	978.2	1,013.0	1,018.3	1,016.2	1,007.0	986.5	996.2
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	208.5	221.6	236.7	255.3	264.9	277.8	307.2	302.4	294.9	290.0	280.6	287.9
20	All other loans and leases <sup>13</sup>	637.9	660.2	672.6	675.0	681.3	700.4	705.8	715.9	721.3	717.0	705.9	708.3
21	LESS: Allowance for loan and lease losses	211.2	191.2	185.2	184.0	178.7	175.6	175.3	174.2	172.5	171.7	172.5	172.1
22	Interbank loans <sup>12</sup>	187.0	138.5	115.3	123.3	119.8	116.1	115.8	113.9	112.6	106.7	111.9	111.5
23	Fed funds and reverse RPs with banks <sup>12</sup>	155.4	102.5	104.0	111.3	108.0	104.4	105.4	102.9	101.3	95.4	100.2	99.7
24	Loans to commercial banks <sup>14</sup>	31.6	36.0	11.3	12.0	11.8	11.7	10.4	11.0	11.3	11.3	11.7	11.8
25	Cash assets <sup>15</sup>	1,146.6	1,730.4	1,768.2	1,731.2	1,728.7	1,716.0	1,661.4	1,690.9	1,726.0	1,736.0	1,706.0	1,668.5
26	Trading assets <sup>16</sup>	276.6	279.9	282.3	332.4	342.6	319.4	315.5	309.1	306.7	309.3	312.9	308.6
27	Derivatives with a positive fair value <sup>17</sup>	250.1	251.6	254.4	303.9	315.2	295.2	293.5	286.3	284.0	282.8	286.3	282.4
28	Other trading assets	26.5	28.2	27.8	28.5	27.4	24.2	22.0	22.8	22.7	26.6	26.6	26.2
29	Other assets <sup>18</sup>	1,228.9	1,207.7	1,195.9	1,202.2	1,203.0	1,197.9	1,204.3	1,195.8	1,193.6	1,166.8	1,177.9	1,173.6
30	TOTAL ASSETS <sup>19</sup>	11,884.0	12,312.5	12,351.1	12,463.3	12,522.3	12,547.2	12,570.0	12,609.5	12,653.7	12,660.8	12,640.3	12,548.9

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010	2011	2011	2011	2011	2011	2011	2011	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 28	Jan 4	Jan 11	Jan 18	
LIABILITIES														
31	Deposits	7,971.5	8,198.1	8,266.7	8,336.4	8,377.3	8,406.5	8,449.7	8,523.9	8,544.4	8,615.9	8,563.4	8,494.4	
32	Large time deposits	1,760.0	1,780.2	1,690.7	1,590.4	1,593.8	1,572.7	1,529.7	1,517.1	1,517.4	1,514.4	1,520.7	1,507.0	
33	Other deposits	6,211.6	6,417.9	6,576.0	6,745.9	6,783.5	6,833.9	6,920.0	7,006.8	7,027.0	7,101.5	7,042.7	6,987.4	
34	Borrowings	1,890.4	1,679.2	1,650.0	1,650.9	1,621.9	1,590.3	1,608.6	1,600.7	1,605.3	1,587.4	1,580.2	1,566.1	
35	Borrowings from banks in the U.S.	228.9	177.7	148.6	156.7	153.7	146.4	144.4	135.0	131.5	130.1	134.8	132.1	
36	Borrowings from others	1,661.4	1,501.6	1,501.4	1,494.2	1,468.1	1,443.9	1,464.3	1,465.7	1,473.8	1,457.3	1,445.3	1,434.1	
37	Trading liabilities <sup>20</sup>	269.4	264.7	265.8	297.7	307.7	292.6	309.0	318.2	317.8	307.4	313.6	309.7	
38	Derivatives with a negative fair value <sup>17</sup>	197.9	207.7	209.2	243.2	258.9	248.5	258.9	271.2	272.7	264.4	270.9	268.7	
39	Other trading liabilities	71.4	57.0	56.6	54.6	48.8	44.1	50.0	47.0	45.1	42.9	42.7	41.0	
40	Net due to related foreign offices	-69.7	309.6	302.9	260.5	267.4	320.6	262.5	251.3	270.8	250.3	269.2	273.1	
41	Other liabilities <sup>21</sup>	458.4	444.3	456.3	468.8	476.6	482.4	483.7	458.9	457.0	476.2	478.2	462.5	
42	TOTAL LIABILITIES <sup>19</sup>	10,519.9	10,895.8	10,941.7	11,014.2	11,050.8	11,092.5	11,113.5	11,153.0	11,195.4	11,237.2	11,204.6	11,105.9	
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,364.1	1,416.7	1,409.4	1,449.1	1,471.5	1,454.7	1,456.6	1,456.5	1,458.3	1,423.5	1,435.7	1,443.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	0.7	16.6	17.9	26.2	30.6	22.1	22.4	21.7	22.8	20.5	23.5	25.0	
45	Securitized consumer loans <sup>24</sup>	19.2	16.0	15.7	15.4	15.8	16.7	17.4	17.9	17.7	17.8	17.8	17.8	
46	Securitized credit cards and other revolving plans	14.2	10.9	10.8	10.6	10.5	10.6	11.4	11.9	11.8	11.9	11.9	11.9	
47	Other securitized consumer loans	5.0	5.1	4.9	4.8	5.4	6.0	5.9	5.9	5.9	5.9	5.9	5.9	
48	Securitized real estate loans <sup>24</sup>	943.7	943.7	930.2	934.7	927.2	922.7	926.0	908.5	907.7	906.2	905.2	903.6	

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	8,418.7	8,370.5	8,398.0	8,432.1	8,452.4	8,507.4	8,546.6	8,567.2	8,576.6	8,636.8	8,645.0	8,587.5
2	Securities in bank credit <sup>2</sup>	2,197.0	2,208.2	2,208.8	2,224.1	2,244.1	2,263.1	2,282.7	2,297.5	2,301.5	2,328.3	2,341.3	2,311.6
3	Treasury and agency securities <sup>3</sup>	1,534.6	1,558.8	1,551.1	1,557.7	1,571.4	1,588.7	1,599.6	1,607.1	1,605.2	1,627.7	1,639.1	1,609.6
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,087.8	1,137.1	1,147.5	1,161.2	1,182.5	1,197.9	1,209.2	1,227.9	1,230.3	1,248.4	1,256.5	1,229.5
5	Non-MBS <sup>5</sup>	446.9	421.7	403.6	396.6	389.0	390.8	390.4	379.2	374.9	379.3	382.6	380.0
6	Other securities	662.4	649.5	657.6	666.4	672.7	674.4	683.1	690.3	696.3	700.5	702.2	702.1
7	Mortgage-backed securities <sup>6</sup>	150.8	139.2	134.1	134.7	133.7	134.4	133.8	132.0	131.3	131.3	131.7	129.9
8	Non-MBS <sup>7</sup>	511.5	510.3	523.5	531.7	539.0	540.0	549.3	558.4	565.0	569.3	570.5	572.2
9	Loans and leases in bank credit <sup>8</sup>	6,221.7	6,162.3	6,189.3	6,208.0	6,208.3	6,244.3	6,264.0	6,269.7	6,275.1	6,308.5	6,303.7	6,275.9
10	Commercial and industrial loans	979.2	1,022.1	1,031.6	1,046.6	1,053.1	1,067.4	1,076.4	1,091.2	1,097.6	1,102.6	1,105.1	1,103.6
11	Real estate loans	3,571.0	3,462.9	3,456.0	3,451.6	3,448.4	3,451.5	3,454.8	3,444.5	3,447.2	3,460.4	3,460.1	3,441.4
12	Revolving home equity loans	581.0	563.5	559.6	557.4	555.5	552.1	550.1	547.2	546.7	547.8	546.7	545.8
13	Closed-end residential loans <sup>9</sup>	1,525.3	1,483.0	1,489.0	1,495.5	1,499.0	1,513.8	1,518.7	1,513.7	1,517.3	1,528.6	1,532.2	1,517.2
14	Commercial real estate loans <sup>10</sup>	1,464.7	1,416.5	1,407.4	1,398.8	1,393.9	1,385.6	1,386.1	1,383.6	1,383.2	1,384.0	1,381.2	1,378.4
15	Consumer loans	1,116.3	1,083.8	1,089.1	1,087.4	1,085.0	1,087.9	1,089.7	1,095.3	1,096.9	1,100.4	1,093.9	1,087.7
16	Credit cards and other revolving plans	606.0	597.1	597.3	597.6	597.3	597.4	597.4	600.2	601.4	602.2	597.3	594.1
17	Other consumer loans <sup>11</sup>	510.2	486.7	491.9	489.8	487.7	490.4	492.3	495.1	495.5	498.2	496.6	493.6
18	Other loans and leases	555.3	593.4	612.5	622.4	621.8	637.5	643.0	638.7	633.4	645.2	644.6	643.2
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	118.0	137.2	148.1	153.3	148.9	158.4	160.2	148.6	142.6	155.5	155.6	156.6
20	All other loans and leases <sup>13</sup>	437.3	456.2	464.5	469.1	472.9	479.1	482.8	490.0	490.8	489.7	489.0	486.5
21	LESS: Allowance for loan and lease losses	211.4	188.3	185.5	182.5	178.5	176.2	173.6	174.6	176.3	173.3	173.2	172.8
22	Interbank loans <sup>12</sup>	151.5	121.4	96.8	101.4	97.1	94.0	92.1	89.4	87.4	83.5	88.4	91.5
23	Fed funds and reverse RPs with banks <sup>12</sup>	124.0	88.0	88.1	92.2	88.2	85.4	83.9	80.6	78.0	74.1	78.9	81.8
24	Loans to commercial banks <sup>14</sup>	27.5	33.4	8.8	9.2	8.8	8.6	8.2	8.9	9.4	9.4	9.4	9.7
25	Cash assets <sup>15</sup>	736.0	855.7	940.7	933.1	877.2	840.0	813.8	843.0	832.2	808.5	826.8	811.1
26	Trading assets <sup>16</sup>	163.5	179.5	180.2	207.0	206.2	192.1	181.8	177.9	178.5	180.8	180.6	165.1
27	Derivatives with a positive fair value <sup>17</sup>	146.4	162.2	163.6	190.4	190.1	176.5	167.8	163.4	163.3	163.0	163.5	146.8
28	Other trading assets	17.1	17.3	16.6	16.6	16.1	15.6	14.0	14.6	15.1	17.8	17.1	18.3
29	Other assets <sup>18</sup>	1,172.1	1,149.2	1,146.3	1,150.9	1,147.1	1,143.6	1,147.5	1,138.8	1,137.0	1,117.7	1,126.6	1,128.8
30	TOTAL ASSETS <sup>19</sup>	10,430.3	10,487.9	10,576.7	10,642.0	10,601.5	10,600.9	10,608.2	10,641.7	10,635.4	10,654.0	10,694.2	10,611.3

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010	2011	2011	2011	2011	2011	2011	2011	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 28	Jan 4	Jan 11	Jan 18	
LIABILITIES														
31	Deposits	6,824.7	7,093.2	7,286.0	7,442.1	7,440.7	7,483.4	7,518.7	7,553.9	7,561.4	7,622.3	7,618.5	7,579.9	
32	Large time deposits	740.6	717.3	720.2	708.5	706.6	712.6	721.8	725.6	722.9	714.5	711.1	711.6	
33	Other deposits	6,084.1	6,375.9	6,565.8	6,733.6	6,734.0	6,770.8	6,796.9	6,828.4	6,838.5	6,907.8	6,907.4	6,868.3	
34	Borrowings	1,348.1	1,136.9	1,096.4	1,075.6	1,044.4	1,034.7	1,047.6	1,035.5	1,033.4	1,023.5	1,031.8	1,012.4	
35	Borrowings from banks in the U.S.	195.3	146.2	117.8	115.5	115.4	108.6	107.8	101.7	98.8	96.9	99.5	95.9	
36	Borrowings from others	1,152.8	990.7	978.6	960.1	928.9	926.0	939.8	933.8	934.5	926.6	932.3	916.5	
37	Trading liabilities <sup>20</sup>	161.1	171.2	170.4	184.6	182.2	183.5	180.5	192.6	199.1	177.9	174.6	161.3	
38	Derivatives with a negative fair value <sup>17</sup>	103.0	127.3	129.0	147.4	149.5	150.0	144.5	157.0	163.0	143.1	140.9	129.1	
39	Other trading liabilities	58.1	43.9	41.3	37.1	32.6	33.5	36.0	35.6	36.1	34.8	33.7	32.2	
40	Net due to related foreign offices	338.9	282.7	226.4	118.4	113.8	77.3	25.0	22.9	19.8	-10.8	31.1	31.8	
41	Other liabilities <sup>21</sup>	402.3	391.1	404.4	412.2	413.2	410.3	407.3	389.5	386.6	419.5	418.8	413.2	
42	TOTAL LIABILITIES <sup>19</sup>	9,075.1	9,075.1	9,183.7	9,232.8	9,194.3	9,189.2	9,179.1	9,194.5	9,200.3	9,232.3	9,274.8	9,198.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,355.2	1,412.8	1,393.0	1,409.2	1,407.3	1,411.7	1,429.1	1,447.2	1,435.1	1,421.6	1,419.4	1,412.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	8.4	23.0	24.4	31.9	35.9	28.2	28.9	27.7	28.6	26.5	29.1	30.5	
45	Securitized consumer loans <sup>24</sup>	18.9	16.1	16.0	15.7	15.8	16.4	17.2	17.6	17.3	17.7	17.3	17.7	
46	Securitized credit cards and other revolving plans	14.0	11.0	10.9	10.7	10.5	10.5	11.4	11.8	11.5	11.9	11.5	11.9	
47	Other securitized consumer loans	4.9	5.1	5.1	5.0	5.3	5.9	5.8	5.8	5.8	5.8	5.9	5.8	
48	Securitized real estate loans <sup>24</sup>	927.7	947.8	937.2	937.7	929.6	923.6	915.4	889.8	883.5	898.2	888.2	886.7	

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	8,464.2	8,342.0	8,352.6	8,418.4	8,475.7	8,540.6	8,592.0	8,619.1	8,638.3	8,669.5	8,666.7	8,611.2
2	Securities in bank credit <sup>2</sup>	2,199.5	2,194.9	2,191.7	2,225.8	2,262.0	2,284.2	2,302.8	2,302.7	2,305.4	2,324.7	2,332.4	2,306.8
3	Treasury and agency securities <sup>3</sup>	1,539.4	1,545.3	1,540.7	1,561.2	1,581.7	1,601.5	1,611.5	1,613.3	1,616.1	1,632.6	1,635.2	1,611.7
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,091.9	1,130.2	1,140.3	1,158.5	1,182.7	1,204.5	1,221.0	1,233.5	1,236.5	1,255.5	1,255.8	1,234.9
5	Non-MBS <sup>5</sup>	447.5	415.0	400.4	402.7	399.0	397.0	390.5	379.8	379.6	377.1	379.5	376.8
6	Other securities	660.1	649.7	651.0	664.6	680.3	682.7	691.3	689.4	689.3	692.1	697.2	695.1
7	Mortgage-backed securities <sup>6</sup>	150.4	139.6	133.0	133.7	133.0	134.2	133.9	131.7	131.8	130.2	130.6	130.5
8	Non-MBS <sup>7</sup>	509.7	510.0	518.0	530.9	547.3	548.5	557.4	557.7	557.4	561.9	566.6	564.6
9	Loans and leases in bank credit <sup>8</sup>	6,264.7	6,147.1	6,160.8	6,192.6	6,213.7	6,256.4	6,289.2	6,316.5	6,332.9	6,344.8	6,334.3	6,304.4
10	Commercial and industrial loans	982.0	1,021.0	1,024.2	1,041.4	1,053.9	1,070.7	1,081.0	1,094.0	1,104.2	1,102.0	1,099.1	1,101.8
11	Real estate loans	3,585.0	3,457.1	3,453.0	3,451.6	3,448.1	3,457.5	3,469.6	3,460.1	3,450.2	3,472.0	3,481.5	3,448.7
12	Revolving home equity loans	582.2	562.9	559.5	557.1	555.9	553.0	550.6	548.3	548.1	548.7	547.6	547.0
13	Closed-end residential loans <sup>9</sup>	1,537.7	1,476.7	1,486.0	1,495.9	1,497.9	1,517.9	1,531.5	1,527.7	1,519.1	1,541.7	1,553.8	1,523.4
14	Commercial real estate loans <sup>10</sup>	1,465.1	1,417.5	1,407.5	1,398.6	1,394.3	1,386.5	1,387.4	1,384.1	1,383.0	1,381.6	1,380.1	1,378.4
15	Consumer loans	1,128.3	1,078.6	1,081.3	1,084.9	1,086.9	1,085.6	1,088.5	1,106.7	1,116.7	1,115.4	1,109.0	1,105.2
16	Credit cards and other revolving plans	621.1	592.9	593.9	596.9	597.2	595.1	597.4	614.4	624.1	619.4	611.8	608.0
17	Other consumer loans <sup>11</sup>	507.2	485.7	487.4	488.0	489.7	490.5	491.1	492.2	492.7	496.0	497.1	497.2
18	Other loans and leases	569.4	590.4	602.3	614.7	624.8	642.7	650.1	655.7	661.8	655.5	644.7	648.7
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	124.8	134.1	137.6	147.0	149.5	160.3	163.6	157.1	154.8	158.3	156.9	160.2
20	All other loans and leases <sup>13</sup>	444.6	456.3	464.8	467.8	475.3	482.4	486.5	498.6	507.0	497.2	487.8	488.4
21	LESS: Allowance for loan and lease losses	209.9	190.3	184.2	183.1	177.8	174.8	174.5	173.4	171.7	170.9	171.7	171.3
22	Interbank loans <sup>12</sup>	162.2	116.0	91.6	97.8	98.9	95.1	97.5	95.9	93.7	89.9	92.5	92.2
23	Fed funds and reverse RPs with banks <sup>12</sup>	132.9	82.9	83.1	88.7	89.8	85.7	88.9	86.5	84.0	80.2	82.8	82.3
24	Loans to commercial banks <sup>14</sup>	29.3	33.1	8.4	9.2	9.2	9.4	8.5	9.4	9.7	9.8	9.7	9.8
25	Cash assets <sup>15</sup>	768.5	852.8	927.3	897.0	877.1	837.0	830.6	881.2	884.1	873.1	850.1	852.1
26	Trading assets <sup>16</sup>	164.9	173.5	174.6	209.0	213.6	198.9	191.1	178.6	173.4	178.2	177.2	171.1
27	Derivatives with a positive fair value <sup>17</sup>	148.0	155.9	158.0	192.0	197.2	184.1	177.5	164.3	159.1	160.6	159.4	153.3
28	Other trading assets	16.9	17.6	16.6	17.0	16.4	14.8	13.5	14.2	14.3	17.6	17.8	17.8
29	Other assets <sup>18</sup>	1,179.5	1,145.8	1,140.4	1,141.9	1,144.5	1,142.4	1,147.7	1,144.6	1,146.9	1,130.3	1,134.5	1,133.0
30	TOTAL ASSETS <sup>19</sup>	10,529.4	10,439.9	10,502.1	10,581.0	10,632.0	10,639.3	10,684.3	10,746.0	10,764.7	10,770.1	10,749.3	10,688.3

Footnotes appear on the last page.



**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES													
31	Deposits	6,900.5	7,064.2	7,225.6	7,379.6	7,418.4	7,483.4	7,566.8	7,639.9	7,647.7	7,727.2	7,663.5	7,612.3
32	Large time deposits	741.6	710.3	718.5	714.2	716.2	725.0	731.8	726.1	722.4	715.2	711.7	711.4
33	Other deposits	6,158.9	6,353.9	6,507.2	6,665.4	6,702.3	6,758.4	6,835.0	6,913.8	6,925.3	7,012.1	6,951.8	6,900.9
34	Borrowings	1,345.3	1,141.8	1,084.8	1,065.6	1,053.1	1,036.1	1,042.8	1,033.5	1,037.9	1,018.5	1,022.2	1,010.1
35	Borrowings from banks in the U.S.	196.3	144.6	114.4	112.5	115.6	110.9	107.6	102.5	101.2	100.2	101.9	98.3
36	Borrowings from others	1,148.9	997.2	970.4	953.2	937.5	925.3	935.2	931.0	936.6	918.4	920.4	911.9
37	Trading liabilities <sup>20</sup>	161.9	161.9	164.5	183.3	186.6	178.9	190.2	191.5	188.8	181.5	182.0	175.7
38	Derivatives with a negative fair value <sup>17</sup>	101.9	119.3	121.4	142.7	150.0	144.7	149.9	155.0	154.4	148.6	150.0	145.6
39	Other trading liabilities	60.0	42.6	43.1	40.6	36.6	34.3	40.3	36.5	34.4	32.9	32.1	30.1
40	Net due to related foreign offices	350.0	275.5	222.8	96.2	83.7	63.2	7.9	30.5	45.8	0.4	28.4	42.6
41	Other liabilities <sup>21</sup>	410.9	383.0	398.2	410.4	421.8	426.1	423.2	397.3	389.6	422.1	420.6	407.8
42	TOTAL LIABILITIES <sup>19</sup>	9,168.4	9,026.4	9,095.9	9,135.1	9,163.7	9,187.8	9,231.0	9,292.7	9,309.6	9,349.8	9,316.8	9,248.5
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,361.0	1,413.5	1,406.2	1,445.9	1,468.3	1,451.5	1,453.3	1,453.3	1,455.1	1,420.3	1,432.5	1,439.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	8.4	23.0	24.4	31.9	35.9	28.2	28.9	27.7	28.6	26.5	29.1	30.5
45	Securitized consumer loans <sup>24</sup>	19.2	16.0	15.7	15.4	15.8	16.7	17.4	17.9	17.7	17.8	17.8	17.8
46	Securitized credit cards and other revolving plans	14.2	10.9	10.8	10.6	10.5	10.6	11.4	11.9	11.8	11.9	11.9	11.9
47	Other securitized consumer loans	5.0	5.1	4.9	4.8	5.4	6.0	5.9	5.9	5.9	5.9	5.9	5.9
48	Securitized real estate loans <sup>24</sup>	943.7	943.7	930.2	934.7	927.2	922.7	926.0	908.5	907.7	906.2	905.2	903.6

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	5,444.7	5,408.1	5,420.4	5,450.6	5,466.7	5,497.9	5,519.7	5,538.8	5,544.9	5,582.6	5,588.5	5,549.4
2	Securities in bank credit <sup>2</sup>	1,494.0	1,480.3	1,470.3	1,479.2	1,495.5	1,502.7	1,511.5	1,528.4	1,530.2	1,550.0	1,560.0	1,532.4
3	Treasury and agency securities <sup>3</sup>	1,037.4	1,029.3	1,016.1	1,017.4	1,028.8	1,035.4	1,038.0	1,050.5	1,050.6	1,067.2	1,075.2	1,047.9
4	Mortgage-backed securities (MBS) <sup>4</sup>	771.9	786.4	789.3	798.5	812.1	817.9	823.4	846.2	849.9	861.2	866.2	840.1
5	Non-MBS <sup>5</sup>	265.5	242.9	226.8	219.0	216.7	217.5	214.6	204.3	200.7	206.0	209.0	207.8
6	Other securities	456.7	451.0	454.2	461.8	466.7	467.3	473.5	477.9	479.6	482.7	484.8	484.5
7	Mortgage-backed securities <sup>6</sup>	131.5	122.0	116.4	117.3	116.7	117.3	116.9	115.4	114.8	113.8	114.1	112.4
8	Non-MBS <sup>7</sup>	325.2	329.0	337.9	344.5	350.0	350.1	356.5	362.5	364.8	368.9	370.7	372.1
9	Loans and leases in bank credit <sup>8</sup>	3,950.6	3,927.8	3,950.0	3,971.4	3,971.2	3,995.2	4,008.2	4,010.3	4,014.8	4,032.6	4,028.5	4,017.0
10	Commercial and industrial loans	619.7	656.4	663.6	677.3	682.9	693.5	701.5	713.3	718.2	719.9	721.8	721.6
11	Real estate loans	2,074.7	2,005.6	2,004.8	2,005.0	2,001.0	1,998.8	1,997.6	1,989.7	1,994.6	1,998.0	1,997.2	1,991.4
12	Revolving home equity loans	462.0	445.8	441.6	439.4	437.6	434.4	433.1	431.7	431.3	432.1	431.4	430.8
13	Closed-end residential loans <sup>9</sup>	1,040.6	1,012.2	1,019.1	1,025.6	1,024.6	1,030.0	1,028.1	1,023.6	1,028.9	1,031.6	1,032.5	1,027.0
14	Commercial real estate loans <sup>10</sup>	572.2	547.6	544.1	540.0	538.8	534.4	536.5	534.4	534.4	534.4	533.3	533.7
15	Consumer loans	818.4	792.5	792.1	790.2	788.8	789.4	790.4	794.4	793.8	797.7	792.4	787.7
16	Credit cards and other revolving plans	440.2	440.7	436.8	436.3	435.5	435.8	435.1	435.8	434.6	436.0	432.0	429.8
17	Other consumer loans <sup>11</sup>	378.2	351.8	355.3	354.0	353.3	353.6	355.3	358.6	359.2	361.7	360.4	357.9
18	Other loans and leases	437.7	473.3	489.5	498.9	498.5	513.4	518.7	513.0	508.2	517.0	517.2	516.3
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	115.7	134.9	145.0	150.4	146.8	155.6	157.6	146.1	139.8	152.1	152.3	152.7
20	All other loans and leases <sup>13</sup>	322.1	338.4	344.6	348.5	351.7	357.8	361.2	366.9	368.4	364.9	364.9	363.6
21	LESS: Allowance for loan and lease losses	154.9	134.0	135.1	133.1	129.2	125.4	123.4	125.1	126.6	124.5	124.1	123.9
22	Interbank loans <sup>12</sup>	105.8	77.3	52.1	51.8	51.3	51.4	51.7	54.8	54.3	51.7	55.5	57.2
23	Fed funds and reverse RPs with banks <sup>12</sup>	79.2	45.7	45.0	44.1	44.0	44.3	45.0	47.3	46.4	43.7	47.5	48.9
24	Loans to commercial banks <sup>14</sup>	26.7	31.6	7.1	7.7	7.3	7.1	6.7	7.5	8.0	8.0	8.0	8.3
25	Cash assets <sup>15</sup>	469.6	578.1	648.8	636.3	570.3	540.3	529.3	550.8	550.4	521.9	535.1	519.9
26	Trading assets <sup>16</sup>	158.3	175.0	175.9	202.2	200.9	186.8	177.0	172.7	173.0	175.0	175.1	159.8
27	Derivatives with a positive fair value <sup>17</sup>	141.9	158.0	159.3	185.7	185.3	171.9	163.3	158.6	158.5	157.6	158.2	141.7
28	Other trading assets	16.4	17.1	16.7	16.5	15.6	14.9	13.7	14.1	14.6	17.4	16.9	18.1
29	Other assets <sup>18</sup>	904.6	890.0	887.1	887.2	885.2	880.2	884.5	877.1	875.3	859.1	867.8	869.3
30	TOTAL ASSETS <sup>19</sup>	6,928.2	6,994.4	7,049.1	7,095.0	7,045.3	7,031.2	7,038.7	7,069.0	7,071.4	7,065.9	7,097.9	7,031.6

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES													
31	Deposits	4,225.3	4,416.5	4,583.9	4,726.1	4,741.1	4,765.3	4,794.7	4,828.7	4,830.6	4,881.4	4,876.2	4,842.4
32	Large time deposits	311.0	296.6	303.4	299.2	302.4	310.0	319.7	319.6	317.1	311.6	310.3	311.6
33	Other deposits	3,914.3	4,119.8	4,280.5	4,426.9	4,438.7	4,455.3	4,475.0	4,509.1	4,513.5	4,569.9	4,566.0	4,530.8
34	Borrowings	969.3	816.5	775.2	759.2	736.5	725.1	741.1	730.3	731.3	722.0	729.9	719.6
35	Borrowings from banks in the U.S.	109.8	86.6	55.7	55.2	57.4	57.0	56.7	51.0	48.8	47.5	48.3	48.6
36	Borrowings from others	859.5	729.9	719.4	703.9	679.1	668.0	684.3	679.3	682.6	674.4	681.6	671.0
37	Trading liabilities <sup>20</sup>	157.3	167.3	166.4	180.1	177.6	179.2	176.6	188.7	195.2	173.3	170.3	157.0
38	Derivatives with a negative fair value <sup>17</sup>	100.0	124.3	125.9	143.7	145.8	146.5	141.4	153.8	159.8	139.2	137.3	125.6
39	Other trading liabilities	57.4	43.0	40.5	36.4	31.9	32.6	35.2	34.8	35.4	34.1	33.0	31.4
40	Net due to related foreign offices	293.6	237.9	175.9	56.3	50.9	12.9	-40.8	-17.6	-13.3	-52.8	-23.2	-26.2
41	Other liabilities <sup>21</sup>	336.6	326.8	340.0	348.4	347.1	343.7	342.9	324.1	317.7	349.3	353.2	346.4
42	TOTAL LIABILITIES <sup>19</sup>	5,982.1	5,964.9	6,041.4	6,070.1	6,053.3	6,026.1	6,014.5	6,054.1	6,061.6	6,073.3	6,106.4	6,039.3
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	946.1	1,029.4	1,007.7	1,024.9	992.0	1,005.1	1,024.3	1,014.9	1,009.8	992.6	991.4	992.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	4.7	18.3	19.7	25.9	29.1	22.0	23.2	22.1	23.0	20.5	23.1	24.0
45	Securitized consumer loans <sup>24</sup>	4.9	5.0	4.9	4.9	4.8	5.0	5.0	4.9	4.9	5.0	5.0	5.0
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	4.9	5.0	4.9	4.9	4.8	5.0	5.0	4.9	4.9	5.0	5.0	5.0
48	Securitized real estate loans <sup>24</sup>	905.8	927.3	916.5	917.6	909.7	903.8	896.0	872.1	865.8	878.3	867.8	865.8

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	5,474.1	5,376.7	5,381.6	5,446.8	5,492.4	5,533.6	5,561.1	5,573.2	5,587.2	5,607.2	5,610.0	5,576.6
2	Securities in bank credit <sup>2</sup>	1,494.1	1,462.0	1,456.6	1,488.7	1,517.4	1,531.0	1,536.0	1,530.1	1,533.5	1,548.8	1,555.4	1,534.7
3	Treasury and agency securities <sup>3</sup>	1,039.3	1,013.4	1,006.6	1,027.9	1,044.3	1,056.9	1,057.2	1,053.2	1,056.5	1,069.7	1,072.2	1,052.4
4	Mortgage-backed securities (MBS) <sup>4</sup>	773.5	779.5	785.4	800.2	817.9	831.9	841.7	848.7	852.2	867.3	867.4	848.3
5	Non-MBS <sup>5</sup>	265.8	233.8	221.3	227.7	226.5	225.0	215.5	204.5	204.3	202.4	204.8	204.1
6	Other securities	454.8	448.7	449.9	460.8	473.1	474.1	478.8	476.9	476.9	479.1	483.3	482.3
7	Mortgage-backed securities <sup>6</sup>	130.2	122.1	116.0	116.7	116.2	117.0	116.5	114.3	114.4	113.1	113.5	113.4
8	Non-MBS <sup>7</sup>	324.6	326.6	334.0	344.1	357.0	357.1	362.3	362.6	362.5	366.0	369.7	368.9
9	Loans and leases in bank credit <sup>8</sup>	3,980.1	3,914.6	3,925.0	3,958.1	3,975.0	4,002.5	4,025.1	4,043.1	4,053.7	4,058.4	4,054.6	4,041.9
10	Commercial and industrial loans	622.1	654.5	657.7	673.2	683.3	696.4	705.2	715.7	723.1	720.1	718.3	720.8
11	Real estate loans	2,082.9	2,002.0	2,000.7	2,004.8	2,002.0	2,001.7	2,006.4	1,998.4	1,992.0	2,005.2	2,014.3	1,997.7
12	Revolving home equity loans	462.5	445.3	441.9	439.7	438.8	436.2	434.1	432.0	431.8	432.5	431.9	431.5
13	Closed-end residential loans <sup>9</sup>	1,047.4	1,008.2	1,015.0	1,025.3	1,024.5	1,031.0	1,035.4	1,031.3	1,025.9	1,039.4	1,049.7	1,033.1
14	Commercial real estate loans <sup>10</sup>	572.9	548.4	543.9	539.8	538.7	534.4	536.9	535.1	534.3	533.2	532.7	533.1
15	Consumer loans	825.7	788.5	787.3	788.9	790.6	787.3	789.0	801.8	806.8	807.4	803.1	800.4
16	Credit cards and other revolving plans	450.9	437.5	434.1	435.4	435.5	434.2	435.6	446.3	450.9	448.2	443.1	440.5
17	Other consumer loans <sup>11</sup>	374.8	351.1	353.2	353.5	355.0	353.1	353.5	355.6	355.8	359.2	360.1	360.0
18	Other loans and leases	449.5	469.6	479.3	491.2	499.1	517.1	524.5	527.2	531.9	525.8	518.8	523.0
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	122.0	131.6	134.9	144.2	146.6	157.5	160.9	153.9	151.3	155.1	154.2	157.2
20	All other loans and leases <sup>13</sup>	327.5	338.0	344.4	347.0	352.4	359.7	363.6	373.2	380.6	370.7	364.6	365.9
21	LESS: Allowance for loan and lease losses	154.1	134.9	134.3	133.3	128.6	125.2	125.0	124.5	123.6	123.0	123.6	123.3
22	Interbank loans <sup>12</sup>	113.8	73.8	49.7	51.3	51.9	52.5	55.1	59.0	61.4	56.6	58.6	58.1
23	Fed funds and reverse RPs with banks <sup>12</sup>	85.7	42.6	43.0	43.6	44.2	44.7	48.1	51.1	53.2	48.3	50.4	49.7
24	Loans to commercial banks <sup>14</sup>	28.1	31.3	6.8	7.7	7.7	7.9	7.0	7.9	8.2	8.3	8.2	8.4
25	Cash assets <sup>15</sup>	493.6	576.9	637.9	598.4	568.3	531.1	527.5	579.3	588.5	570.3	553.8	549.5
26	Trading assets <sup>16</sup>	159.8	169.1	170.1	204.2	208.0	193.6	186.2	173.3	168.1	172.7	171.9	165.8
27	Derivatives with a positive fair value <sup>17</sup>	143.3	151.7	153.9	187.5	192.2	179.3	172.8	159.3	154.1	155.3	154.3	148.2
28	Other trading assets	16.6	17.4	16.2	16.7	15.8	14.3	13.3	14.0	14.0	17.4	17.7	17.6
29	Other assets <sup>18</sup>	911.5	886.8	881.9	879.9	881.4	879.0	884.3	882.4	882.6	870.3	875.4	873.5
30	TOTAL ASSETS <sup>19</sup>	6,998.8	6,948.5	6,987.0	7,047.3	7,073.5	7,064.6	7,089.1	7,142.7	7,164.2	7,154.0	7,146.2	7,100.3

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending				
										Dec 28	Jan 4	Jan 11	Jan 18	
LIABILITIES														
31	Deposits	4,269.7	4,416.2	4,562.2	4,691.2	4,709.2	4,753.5	4,814.7	4,878.8	4,888.4	4,946.7	4,896.2	4,859.0	
32	Large time deposits	312.3	294.2	304.2	301.2	304.5	313.9	323.4	320.5	317.1	311.8	308.8	309.6	
33	Other deposits	3,957.4	4,122.1	4,258.0	4,390.0	4,404.7	4,439.6	4,491.4	4,558.2	4,571.2	4,634.9	4,587.5	4,549.4	
34	Borrowings	967.7	818.6	766.9	752.6	741.9	730.1	739.0	728.3	731.8	716.1	720.1	715.3	
35	Borrowings from banks in the U.S.	112.0	84.5	54.9	54.4	59.2	60.5	58.4	52.1	49.5	50.0	50.2	49.5	
36	Borrowings from others	855.7	734.2	712.0	698.1	682.8	669.6	680.6	676.2	682.3	666.0	669.9	665.8	
37	Trading liabilities <sup>20</sup>	157.8	158.3	160.9	179.3	182.1	174.3	185.9	187.1	184.5	177.1	177.8	171.4	
38	Derivatives with a negative fair value <sup>17</sup>	98.6	116.4	118.6	139.4	146.3	140.9	146.4	151.3	150.8	144.9	146.4	142.1	
39	Other trading liabilities	59.2	41.8	42.3	39.8	35.8	33.4	39.5	35.8	33.7	32.3	31.4	29.3	
40	Net due to related foreign offices	305.4	226.1	170.8	53.5	41.8	22.7	-35.6	-12.7	6.9	-37.6	-16.0	-6.9	
41	Other liabilities <sup>21</sup>	343.4	320.3	335.3	345.8	353.0	356.1	355.5	330.2	320.2	354.1	356.7	342.8	
42	TOTAL LIABILITIES <sup>19</sup>	6,044.0	5,939.6	5,996.1	6,022.2	6,028.1	6,036.9	6,059.4	6,111.7	6,131.7	6,156.3	6,134.8	6,081.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	954.8	1,008.9	990.9	1,025.1	1,045.4	1,027.7	1,029.7	1,031.0	1,032.5	997.7	1,011.4	1,018.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	4.7	18.3	19.7	25.9	29.1	22.0	23.2	22.1	23.0	20.5	23.1	24.0	
45	Securitized consumer loans <sup>24</sup>	5.0	5.0	4.9	4.8	4.8	5.1	5.0	5.0	5.0	5.0	5.0	5.0	
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	5.0	5.0	4.9	4.8	4.8	5.1	5.0	5.0	5.0	5.0	5.0	5.0	
48	Securitized real estate loans <sup>24</sup>	919.3	923.3	910.3	914.7	907.0	902.8	906.3	888.9	888.0	886.5	885.9	884.4	

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	2,974.1	2,962.4	2,977.7	2,981.5	2,985.7	3,009.5	3,027.0	3,028.4	3,031.7	3,054.2	3,056.5	3,038.2
2	Securities in bank credit <sup>2</sup>	703.0	728.0	738.4	744.9	748.6	760.3	771.2	769.1	771.3	778.3	781.4	779.2
3	Treasury and agency securities <sup>3</sup>	497.3	529.5	535.0	540.3	542.7	553.3	561.6	556.6	554.6	560.5	563.9	561.7
4	Mortgage-backed securities (MBS) <sup>4</sup>	315.9	350.7	358.2	362.7	370.4	380.0	385.8	381.7	380.4	387.2	390.3	389.5
5	Non-MBS <sup>5</sup>	181.3	178.8	176.8	177.6	172.3	173.3	175.8	174.9	174.2	173.3	173.6	172.2
6	Other securities	205.7	198.5	203.4	204.6	205.9	207.1	209.6	212.5	216.7	217.8	217.5	217.5
7	Mortgage-backed securities <sup>6</sup>	19.4	17.2	17.7	17.4	17.0	17.1	16.9	16.6	16.5	17.5	17.6	17.5
8	Non-MBS <sup>7</sup>	186.3	181.3	185.7	187.2	189.0	189.9	192.8	195.9	200.2	200.3	199.8	200.1
9	Loans and leases in bank credit <sup>8</sup>	2,271.1	2,234.5	2,239.2	2,236.6	2,237.1	2,249.2	2,255.8	2,259.4	2,260.3	2,275.9	2,275.1	2,258.9
10	Commercial and industrial loans	359.5	365.8	368.0	369.3	370.2	373.9	375.0	377.9	379.4	382.7	383.3	382.0
11	Real estate loans	1,496.2	1,457.3	1,451.2	1,446.6	1,447.4	1,452.7	1,457.2	1,454.9	1,452.6	1,462.4	1,462.9	1,450.0
12	Revolving home equity loans	119.0	117.7	118.0	118.0	117.9	117.6	117.0	115.5	115.4	115.7	115.3	115.0
13	Closed-end residential loans <sup>9</sup>	484.7	470.7	469.8	469.8	474.4	483.9	490.6	490.2	488.5	497.0	499.7	490.2
14	Commercial real estate loans <sup>10</sup>	892.5	868.9	863.4	858.8	855.1	851.2	849.6	849.2	848.8	849.6	847.9	844.7
15	Consumer loans	297.9	291.3	297.0	297.1	296.2	298.4	299.3	300.9	303.1	302.7	301.6	300.0
16	Credit cards and other revolving plans	165.8	156.4	160.4	161.3	161.8	161.6	162.3	164.4	166.8	166.2	165.3	164.3
17	Other consumer loans <sup>11</sup>	132.1	134.9	136.6	135.8	134.4	136.8	137.0	136.5	136.3	136.5	136.3	135.8
18	Other loans and leases	117.5	120.1	123.0	123.5	123.4	124.1	124.3	125.7	125.2	128.2	127.3	126.9
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	2.3	2.3	3.1	2.8	2.1	2.8	2.6	2.6	2.8	3.4	3.3	3.9
20	All other loans and leases <sup>13</sup>	115.2	117.8	119.9	120.7	121.2	121.3	121.7	123.1	122.4	124.9	124.1	122.9
21	LESS: Allowance for loan and lease losses	56.5	54.3	50.4	49.5	49.3	50.8	50.1	49.4	49.6	48.8	49.0	48.9
22	Interbank loans <sup>12</sup>	45.7	44.2	44.8	49.6	45.8	42.6	40.4	34.7	33.0	31.8	32.8	34.3
23	Fed funds and reverse RPs with banks <sup>12</sup>	44.8	42.3	43.1	48.0	44.2	41.1	38.9	33.3	31.6	30.3	31.5	32.9
24	Loans to commercial banks <sup>14</sup>	0.9	1.9	1.7	1.5	1.5	1.5	1.5	1.4	1.4	1.4	1.4	1.4
25	Cash assets <sup>15</sup>	266.4	277.6	291.9	296.8	306.9	299.7	284.5	292.1	281.8	286.5	291.7	291.2
26	Trading assets <sup>16</sup>	5.2	4.5	4.3	4.8	5.3	5.3	4.7	5.2	5.4	5.8	5.5	5.4
27	Derivatives with a positive fair value <sup>17</sup>	4.5	4.3	4.3	4.8	4.8	4.6	4.4	4.7	4.9	5.5	5.3	5.1
28	Other trading assets	0.6	0.2	-0.0	0.1	0.5	0.7	0.3	0.5	0.6	0.4	0.2	0.3
29	Other assets <sup>18</sup>	267.4	259.2	259.2	263.7	261.9	263.3	263.0	261.7	261.7	258.6	258.8	259.5
30	TOTAL ASSETS <sup>19</sup>	3,502.1	3,493.5	3,527.5	3,547.0	3,556.3	3,569.6	3,569.5	3,572.7	3,564.0	3,588.1	3,596.4	3,579.6

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES													
31	Deposits	2,599.4	2,676.8	2,702.1	2,716.0	2,699.5	2,718.1	2,724.0	2,725.3	2,730.8	2,740.8	2,742.3	2,737.5
32	Large time deposits	429.6	420.7	416.9	409.3	404.3	402.7	402.1	406.0	405.8	403.0	400.8	400.0
33	Other deposits	2,169.8	2,256.1	2,285.3	2,306.7	2,295.3	2,315.5	2,321.9	2,319.3	2,325.0	2,337.9	2,341.5	2,337.5
34	Borrowings	378.8	320.4	321.3	316.4	307.9	309.6	306.5	305.2	302.0	301.6	301.8	292.8
35	Borrowings from banks in the U.S.	85.5	59.6	62.1	60.2	58.0	51.6	51.1	50.8	50.0	49.4	51.2	47.2
36	Borrowings from others	293.2	260.8	259.2	256.2	249.8	258.0	255.4	254.5	252.0	252.2	250.6	245.5
37	Trading liabilities <sup>20</sup>	3.8	3.9	3.9	4.5	4.5	4.3	3.9	3.9	3.9	4.5	4.3	4.3
38	Derivatives with a negative fair value <sup>17</sup>	3.1	3.0	3.2	3.7	3.8	3.5	3.1	3.2	3.2	3.8	3.6	3.5
39	Other trading liabilities	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.8
40	Net due to related foreign offices	45.4	44.8	50.5	62.0	62.9	64.4	65.8	40.5	33.1	41.9	54.4	57.9
41	Other liabilities <sup>21</sup>	65.7	64.3	64.4	63.8	66.2	66.6	64.4	65.4	68.9	70.2	65.6	66.7
42	TOTAL LIABILITIES <sup>19</sup>	3,093.0	3,110.1	3,142.3	3,162.7	3,141.0	3,163.1	3,164.7	3,140.4	3,138.7	3,159.1	3,168.4	3,159.2
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	409.1	383.4	385.3	384.3	415.3	406.6	404.8	432.3	425.3	429.0	428.0	420.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	3.7	4.8	4.8	5.9	6.9	6.2	5.7	5.6	5.6	6.0	6.0	6.5
45	Securitized consumer loans <sup>24</sup>	14.0	11.1	11.1	10.8	11.0	11.4	12.2	12.7	12.3	12.8	12.3	12.7
46	Securitized credit cards and other revolving plans	14.0	11.0	10.9	10.7	10.5	10.5	11.4	11.8	11.5	11.9	11.5	11.9
47	Other securitized consumer loans	-0.0	0.1	0.2	0.1	0.5	0.9	0.8	0.8	0.9	0.9	0.9	0.9
48	Securitized real estate loans <sup>24</sup>	22.0	20.5	20.6	20.1	19.9	19.8	19.4	17.6	17.8	20.0	20.4	20.9

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
ASSETS													
1	Bank credit	2,990.1	2,965.3	2,971.0	2,971.6	2,983.3	3,007.0	3,031.0	3,045.9	3,051.1	3,062.3	3,056.7	3,034.5
2	Securities in bank credit <sup>2</sup>	705.5	732.9	735.2	737.1	744.6	753.1	766.8	772.6	771.9	775.9	777.0	772.1
3	Treasury and agency securities <sup>3</sup>	500.1	531.9	534.1	533.3	537.4	544.6	554.3	560.1	559.6	562.9	563.1	559.3
4	Mortgage-backed securities (MBS) <sup>4</sup>	318.4	350.7	354.9	358.3	364.8	372.6	379.3	384.8	384.3	388.2	388.4	386.7
5	Non-MBS <sup>5</sup>	181.7	181.2	179.1	175.0	172.5	172.0	175.0	175.3	175.3	174.7	174.7	172.7
6	Other securities	205.3	201.0	201.1	203.8	207.2	208.6	212.5	212.5	212.3	213.0	213.9	212.8
7	Mortgage-backed securities <sup>6</sup>	20.2	17.5	17.0	17.0	16.9	17.2	17.4	17.4	17.4	17.1	17.1	17.0
8	Non-MBS <sup>7</sup>	185.2	183.4	184.0	186.8	190.3	191.3	195.1	195.1	194.9	195.9	196.9	195.7
9	Loans and leases in bank credit <sup>8</sup>	2,284.6	2,232.5	2,235.8	2,234.5	2,238.7	2,253.9	2,264.2	2,273.4	2,279.2	2,286.4	2,279.7	2,262.4
10	Commercial and industrial loans	360.0	366.5	366.6	368.1	370.5	374.2	375.9	378.2	381.1	381.9	380.8	381.0
11	Real estate loans	1,502.1	1,455.1	1,452.2	1,446.8	1,446.2	1,455.8	1,463.2	1,461.7	1,458.2	1,466.8	1,467.2	1,451.1
12	Revolving home equity loans	119.6	117.5	117.6	117.3	117.2	116.8	116.5	116.2	116.3	116.2	115.7	115.6
13	Closed-end residential loans <sup>9</sup>	490.3	468.5	471.0	470.6	473.5	486.9	496.1	496.5	493.2	502.3	504.1	490.2
14	Commercial real estate loans <sup>10</sup>	892.2	869.1	863.6	858.9	855.5	852.1	850.6	849.0	848.7	848.3	847.3	845.3
15	Consumer loans	302.6	290.0	294.0	296.1	296.3	298.3	299.5	304.8	309.9	308.0	305.8	304.7
16	Credit cards and other revolving plans	170.2	155.4	159.8	161.6	161.7	160.9	161.8	168.1	173.1	171.1	168.8	167.5
17	Other consumer loans <sup>11</sup>	132.4	134.6	134.2	134.5	134.6	137.4	137.7	136.7	136.8	136.9	137.1	137.2
18	Other loans and leases	119.9	120.8	123.0	123.5	125.7	125.5	125.6	128.6	129.9	129.7	125.9	125.6
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	2.8	2.5	2.7	2.8	2.8	2.8	2.8	3.2	3.4	3.2	2.7	3.1
20	All other loans and leases <sup>13</sup>	117.1	118.3	120.3	120.7	122.9	122.7	122.9	125.4	126.5	126.5	123.2	122.5
21	LESS: Allowance for loan and lease losses	55.8	55.4	50.0	49.8	49.3	49.6	49.5	48.9	48.1	47.9	48.1	48.0
22	Interbank loans <sup>12</sup>	48.4	42.2	41.8	46.5	47.0	42.6	42.4	36.9	32.3	33.4	33.8	34.1
23	Fed funds and reverse RPs with banks <sup>12</sup>	47.2	40.4	40.2	45.1	45.5	41.1	40.8	35.3	30.8	31.9	32.4	32.6
24	Loans to commercial banks <sup>14</sup>	1.2	1.8	1.7	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5
25	Cash assets <sup>15</sup>	274.9	275.8	289.3	298.6	308.9	305.9	303.1	302.0	295.6	302.8	296.3	302.6
26	Trading assets <sup>16</sup>	5.1	4.4	4.4	4.8	5.5	5.4	4.9	5.2	5.3	5.5	5.3	5.3
27	Derivatives with a positive fair value <sup>17</sup>	4.7	4.2	4.1	4.5	5.0	4.9	4.7	5.0	4.9	5.3	5.1	5.1
28	Other trading assets	0.3	0.2	0.4	0.3	0.5	0.5	0.2	0.3	0.4	0.2	0.2	0.2
29	Other assets <sup>18</sup>	268.0	259.0	258.5	262.0	263.1	263.5	263.3	262.2	264.3	260.1	259.0	259.5
30	TOTAL ASSETS <sup>19</sup>	3,530.7	3,491.4	3,515.1	3,533.7	3,558.5	3,574.8	3,595.2	3,603.2	3,600.5	3,616.1	3,603.0	3,588.0

Footnotes appear on the last page.



**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES													
31	Deposits	2,630.7	2,647.9	2,663.4	2,688.5	2,709.2	2,729.9	2,752.0	2,761.1	2,759.3	2,780.6	2,767.3	2,753.3
32	Large time deposits	429.3	416.1	414.3	413.0	411.6	411.1	408.4	405.6	405.2	403.4	403.0	401.8
33	Other deposits	2,201.4	2,231.9	2,249.1	2,275.4	2,297.6	2,318.9	2,343.6	2,355.5	2,354.1	2,377.2	2,364.3	2,351.4
34	Borrowings	377.6	323.2	317.9	313.1	311.2	306.0	303.8	305.2	306.1	302.5	302.1	294.8
35	Borrowings from banks in the U.S.	84.3	60.1	59.5	58.0	56.4	50.4	49.2	50.4	51.8	50.1	51.7	48.8
36	Borrowings from others	293.2	263.1	258.4	255.0	254.8	255.6	254.6	254.7	254.3	252.3	250.4	246.1
37	Trading liabilities <sup>20</sup>	4.1	3.7	3.6	4.0	4.5	4.6	4.3	4.4	4.3	4.4	4.2	4.3
38	Derivatives with a negative fair value <sup>17</sup>	3.3	2.9	2.8	3.2	3.7	3.7	3.5	3.6	3.6	3.7	3.6	3.5
39	Other trading liabilities	0.8	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.6	0.7	0.7	0.8
40	Net due to related foreign offices	44.6	49.3	52.0	42.8	41.8	40.4	43.6	43.1	38.8	38.0	44.5	49.5
41	Other liabilities <sup>21</sup>	67.5	62.7	62.8	64.6	68.8	70.0	67.8	67.1	69.4	68.1	63.9	65.0
42	TOTAL LIABILITIES <sup>19</sup>	3,124.4	3,086.8	3,099.8	3,112.9	3,135.6	3,150.9	3,171.5	3,180.9	3,177.9	3,193.5	3,182.0	3,166.9
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	406.2	404.5	415.3	420.8	422.9	423.8	423.6	422.3	422.6	422.6	421.0	421.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	3.7	4.8	4.8	5.9	6.9	6.2	5.7	5.6	5.6	6.0	6.0	6.5
45	Securitized consumer loans <sup>24</sup>	14.2	10.9	10.9	10.6	11.0	11.6	12.4	12.9	12.8	12.8	12.8	12.8
46	Securitized credit cards and other revolving plans	14.2	10.9	10.8	10.6	10.5	10.6	11.4	11.9	11.8	11.9	11.9	11.9
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.5	1.0	1.0	0.9	0.9	0.9	0.9	0.9
48	Securitized real estate loans <sup>24</sup>	24.4	20.4	20.0	20.0	20.2	19.8	19.7	19.7	19.7	19.7	19.3	19.2

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending				
										Dec 28	Jan 4	Jan 11	Jan 18	
ASSETS														
1	Bank credit	786.3	813.0	826.6	837.0	824.5	831.0	843.2	849.2	848.6	843.8	834.1	844.3	
2	Securities in bank credit <sup>2</sup>	241.3	236.8	237.1	234.4	220.9	211.4	205.1	213.0	214.3	211.7	214.7	219.1	
3	Treasury and agency securities <sup>3</sup>	98.2	104.8	104.3	103.0	93.4	87.3	86.0	88.5	90.9	92.1	96.0	101.4	
4	Mortgage-backed securities (MBS) <sup>4</sup>	18.8	20.3	19.1	19.7	19.7	19.6	19.8	18.9	18.6	18.3	18.3	18.9	
5	Non-MBS <sup>5</sup>	79.5	84.5	85.2	83.3	73.7	67.7	66.2	69.6	72.3	73.9	77.7	82.5	
6	Other securities	143.1	132.1	132.8	131.4	127.5	124.1	119.1	124.4	123.3	119.6	118.7	117.6	
7	Mortgage-backed securities <sup>6</sup>	10.1	9.0	9.0	8.7	8.6	8.4	8.0	8.1	8.1	8.2	8.0	7.9	
8	Non-MBS <sup>7</sup>	133.0	123.1	123.8	122.7	118.8	115.7	111.2	116.3	115.3	111.4	110.7	109.7	
9	Loans and leases in bank credit <sup>8</sup>	545.0	576.2	589.5	602.7	603.6	619.6	638.1	636.3	634.3	632.1	619.4	625.3	
10	Commercial and industrial loans	236.3	243.6	245.5	251.0	249.1	249.5	248.6	247.8	249.1	248.7	249.1	250.5	
11	Real estate loans	36.4	34.3	34.4	33.8	33.6	33.6	32.2	31.6	31.1	31.7	31.4	30.9	
12	Revolving home equity loans	0.2	0.1	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	
13	Closed-end residential loans <sup>9</sup>	2.1	2.2	1.9	1.8	1.8	2.0	1.8	1.6	1.6	1.7	2.0	1.9	
14	Commercial real estate loans <sup>10</sup>	34.0	32.0	32.1	31.7	31.5	31.3	30.1	29.8	29.4	29.9	29.2	28.8	
15	Consumer loans	1.5	1.9	1.7	1.6	1.7	1.7	1.6	1.6	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 <sup>11</sup>	1.5	1.9	1.7	1.6	1.7	1.7	1.6	1.6	1.7	1.7	1.7	1.7	
18	Other loans and leases	270.9	296.4	308.0	316.3	319.2	334.8	355.6	355.2	352.4	350.1	337.2	342.1	
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	81.8	89.9	99.4	107.1	115.0	117.4	137.6	142.2	142.5	133.4	122.6	124.6	
20	All other loans and leases <sup>13</sup>	189.1	206.5	208.6	209.2	204.2	217.5	218.1	213.1	209.8	216.6	214.7	217.6	
21	LESS: Allowance for loan and lease losses	1.2	1.0	0.8	0.8	0.7	0.7	0.8	0.8	0.8	0.8	0.9	0.9	
22	Interbank loans <sup>12</sup>	27.0	22.9	23.3	24.5	21.2	20.1	18.3	19.2	22.0	18.9	20.7	20.0	
23	Fed funds and reverse RPs with banks <sup>12</sup>	24.3	20.1	20.5	21.9	18.7	17.9	16.5	17.5	20.2	17.2	18.5	17.9	
24	Loans to commercial banks <sup>14</sup>	2.7	2.9	2.8	2.5	2.5	2.2	1.8	1.7	1.7	1.8	2.2	2.2	
25	Cash assets <sup>15</sup>	345.6	1,020.8	992.3	964.8	959.7	867.9	785.6	753.3	763.9	812.1	775.9	733.9	
26	Trading assets <sup>16</sup>	107.7	111.3	111.9	122.8	124.7	114.4	114.6	126.8	131.7	131.8	138.2	135.8	
27	Derivatives with a positive fair value <sup>17</sup>	97.1	100.4	101.9	112.5	113.9	105.6	106.3	117.3	122.6	122.0	128.1	126.3	
28	Other trading assets	10.7	10.9	10.0	10.3	10.8	8.8	8.4	9.4	9.2	9.8	10.1	9.5	
29	Other assets <sup>18</sup>	51.8	60.0	63.0	63.8	60.6	56.5	54.7	52.0	47.9	40.4	47.3	42.8	
30	TOTAL ASSETS <sup>19</sup>	1,317.2	2,027.0	2,016.3	2,012.1	1,990.0	1,889.2	1,815.6	1,799.7	1,813.3	1,846.3	1,815.3	1,776.0	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES													
31	Deposits	1,072.0	1,119.2	1,048.9	959.7	965.6	927.9	895.9	887.7	901.1	895.1	895.3	883.1
32	Large time deposits	1,019.6	1,053.8	979.0	881.0	883.5	849.9	808.8	795.4	800.3	808.0	805.9	796.8
33	Other deposits	52.4	65.4	69.9	78.7	82.1	78.0	87.0	92.3	100.7	87.1	89.4	86.3
34	Borrowings	552.0	532.5	565.0	585.5	569.1	561.0	567.2	571.6	573.7	578.6	562.8	564.9
35	Borrowings from banks in the U.S.	35.1	31.7	32.8	41.9	35.7	35.2	36.2	33.5	32.5	33.4	35.8	35.5
36	Borrowings from others	516.9	500.9	532.2	543.7	533.4	525.9	531.0	538.1	541.1	545.2	527.0	529.4
37	Trading liabilities <sup>20</sup>	106.4	101.1	102.7	109.5	111.4	102.9	115.1	125.7	131.4	134.6	143.5	142.3
38	Derivatives with a negative fair value <sup>17</sup>	94.6	86.0	87.5	95.5	98.4	93.0	103.5	115.0	120.4	124.6	133.7	133.0
39	Other trading liabilities	11.8	15.1	15.2	14.0	13.0	9.9	11.6	10.7	11.0	10.0	9.7	9.3
40	Net due to related foreign offices	-404.9	55.7	73.2	166.0	174.0	228.4	233.4	236.4	239.1	280.9	228.3	206.4
41	Other liabilities <sup>21</sup>	47.5	59.7	59.6	60.5	55.3	58.3	57.9	61.5	66.8	53.7	54.5	60.8
42	TOTAL LIABILITIES <sup>19</sup>	1,373.0	1,868.3	1,849.4	1,881.2	1,875.4	1,878.5	1,869.5	1,882.9	1,912.0	1,942.8	1,884.4	1,857.4
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	-55.8	158.8	166.9	130.9	114.7	10.7	-53.9	-83.2	-98.7	-96.5	-69.1	-81.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-7.7	-6.5	-6.5	-5.7	-5.4	-6.1	-6.5	-6.0	-5.9	-6.0	-5.6	-5.6
45	Securitized consumer loans <sup>24</sup>	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 <sup>24</sup>	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 States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending				
										Dec 28	Jan 4	Jan 11	Jan 18	
ASSETS														
1	Bank credit	791.9	805.2	821.9	839.8	831.2	832.8	856.3	854.9	849.0	844.1	837.4	847.7	
2	Securities in bank credit <sup>2</sup>	239.0	235.0	236.2	239.0	225.1	212.5	210.0	209.4	210.9	209.7	212.6	215.6	
3	Treasury and agency securities <sup>3</sup>	98.5	102.3	101.4	105.0	94.9	85.8	86.5	88.7	91.7	93.3	96.6	100.3	
4	Mortgage-backed securities (MBS) <sup>4</sup>	19.1	19.4	20.1	20.3	20.3	20.1	19.6	19.2	19.2	19.0	18.9	18.7	
5	Non-MBS <sup>5</sup>	79.3	82.9	81.3	84.6	74.6	65.7	66.9	69.5	72.5	74.3	77.7	81.6	
6	Other securities	140.5	132.7	134.8	134.0	130.2	126.7	123.4	120.8	119.2	116.5	116.1	115.3	
7	Mortgage-backed securities <sup>6</sup>	9.7	8.9	9.3	9.1	8.9	8.4	8.0	7.8	7.7	7.7	7.5	7.5	
8	Non-MBS <sup>7</sup>	130.8	123.8	125.5	124.9	121.3	118.4	115.4	113.0	111.6	108.8	108.5	107.8	
9	Loans and leases in bank credit <sup>8</sup>	552.9	570.2	585.7	600.9	606.1	620.2	646.3	645.4	638.1	634.4	624.7	632.1	
10	Commercial and industrial loans	237.3	242.5	242.9	250.1	249.6	249.6	249.1	249.0	250.4	249.6	250.3	252.5	
11	Real estate loans	37.0	34.5	34.1	33.4	33.3	33.4	32.6	32.1	31.6	31.6	31.0	30.3	
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13	Closed-end residential loans <sup>9</sup>	2.3	2.3	2.2	1.7	1.6	1.6	1.7	1.6	1.6	1.6	1.9	1.8	
14	Commercial real estate loans <sup>10</sup>	34.5	32.0	31.8	31.5	31.5	31.5	30.7	30.3	29.8	29.8	28.9	28.3	
15	Consumer loans	1.6	1.8	1.8	1.8	1.8	1.7	1.7	1.7	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 <sup>11</sup>	1.6	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	
18	Other loans and leases	277.1	291.4	306.9	315.6	321.4	335.5	362.9	362.6	354.4	351.5	341.8	347.5	
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	83.8	87.5	99.1	108.3	115.4	117.5	143.6	145.3	140.1	131.7	123.7	127.6	
20	All other loans and leases <sup>13</sup>	193.3	203.9	207.8	207.3	206.0	218.0	219.3	217.3	214.3	219.7	218.2	219.9	
21	LESS: Allowance for loan and lease losses	1.2	1.0	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	
22	Interbank loans <sup>12</sup>	24.8	22.5	23.8	25.5	20.9	21.0	18.4	18.0	18.9	16.8	19.4	19.3	
23	Fed funds and reverse RPs with banks <sup>12</sup>	22.5	19.5	20.9	22.7	18.3	18.7	16.5	16.4	17.3	15.2	17.4	17.4	
24	Loans to commercial banks <sup>14</sup>	2.3	3.0	2.9	2.8	2.6	2.4	1.8	1.6	1.6	1.6	2.0	2.0	
25	Cash assets <sup>15</sup>	378.1	877.6	840.9	834.2	851.6	879.0	830.8	809.6	841.9	862.9	855.9	816.4	
26	Trading assets <sup>16</sup>	111.7	106.3	107.7	123.4	129.0	120.4	124.4	130.5	133.3	131.2	135.7	137.4	
27	Derivatives with a positive fair value <sup>17</sup>	102.0	95.8	96.5	111.9	118.0	111.0	116.0	121.9	124.9	122.2	126.9	129.1	
28	Other trading assets	9.6	10.6	11.2	11.5	11.1	9.4	8.4	8.6	8.3	9.0	8.8	8.3	
29	Other assets <sup>18</sup>	49.4	61.9	55.5	60.3	58.5	55.5	56.7	51.2	46.6	36.4	43.4	40.6	
30	TOTAL ASSETS <sup>19</sup>	1,354.6	1,872.6	1,848.9	1,882.3	1,890.3	1,907.9	1,885.7	1,863.5	1,889.0	1,890.7	1,891.0	1,860.6	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

January 27, 2012

Account		2010 Dec	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	Week ending			
										Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES													
31	Deposits	1,071.1	1,133.9	1,041.1	956.8	958.9	923.1	882.9	884.0	896.7	888.7	899.9	882.2
32	Large time deposits	1,018.4	1,069.9	972.2	876.2	877.6	847.7	797.9	791.0	795.0	799.2	809.0	795.6
33	Other deposits	52.7	64.0	68.9	80.5	81.2	75.4	85.0	93.0	101.7	89.5	90.9	86.6
34	Borrowings	545.1	537.4	565.1	585.3	568.8	554.2	565.8	567.2	567.5	568.9	558.0	556.0
35	Borrowings from banks in the U.S.	32.6	33.1	34.2	44.3	38.2	35.5	36.7	32.4	30.3	30.0	33.0	33.8
36	Borrowings from others	512.5	504.3	531.0	541.0	530.6	518.7	529.1	534.7	537.2	538.9	525.0	522.2
37	Trading liabilities <sup>20</sup>	107.5	102.8	101.3	114.4	121.1	113.6	118.7	126.7	129.0	125.8	131.6	134.0
38	Derivatives with a negative fair value <sup>17</sup>	96.0	88.4	87.9	100.5	108.9	103.8	109.1	116.2	118.3	115.8	121.0	123.1
39	Other trading liabilities	11.5	14.4	13.5	13.9	12.2	9.9	9.7	10.5	10.7	10.0	10.6	10.9
40	Net due to related foreign offices	-419.7	34.1	80.1	164.2	183.7	257.4	254.5	220.9	225.1	249.9	240.7	230.5
41	Other liabilities <sup>21</sup>	47.5	61.2	58.1	58.4	54.7	56.3	60.5	61.6	67.5	54.1	57.6	54.7
42	TOTAL LIABILITIES <sup>19</sup>	1,351.5	1,869.4	1,845.8	1,879.1	1,887.1	1,904.7	1,882.5	1,860.3	1,885.8	1,887.5	1,887.8	1,857.4
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	3.1	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-7.7	-6.5	-6.5	-5.7	-5.4	-6.1	-6.5	-6.0	-5.9	-6.0	-5.6	-5.6
45	Securitized consumer loans <sup>24</sup>	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 <sup>24</sup>	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](http://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 40. 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](http://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](http://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).