FEDERAL RESERVE statistical release

H.8

Selected Assets and Liabilities of Commercial Banks in the United States[1]

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time

February 17, 2012

	Account	2007	2008	2009	2010	2011	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2011 Oct	2011 Nov	2011 Dec	2012 Jan
	ASSETS															
1	Bank credit	9.3	2.5	-6.7	-2.8	1.7	-0.1	0.2	-1.9	0.2	3.2	5.3	7.8	6.6	3.3	6.1
2	Securities in bank credit[2]	6.1	-1.6	6.7	6.7	1.8	11.9	9.6	-1.3	2.2	0.4	5.7	4.6	6.6	10.9	15.7
3	Treasury and agency securities[3]	-6.4	3.4	14.8	15.2	2.9	18.1	14.2	0.7	7.8	-3.0	6.1	7.9	6.9	7.3	18.5
6	Other securities	26.6	-7.7	-4.3	-7.1	-0.5	0.5	0.6	-5.3	-9.1	7.8	4.7	-2.1	5.7	18.7	9.6
9	Loans and leases in bank credit[8]	10.3	3.6	-10.3	-5.8	1.7	-4.2	-3.0	-2.1	-0.5	4.2	5.2	8.9	6.6	0.5	2.7
10	Commercial and industrial loans	18.2	13.4	-18.7	-8.9	9.6	-2.9	-0.5	5.8	9.4	11.4	10.6	13.3	7.4	12.8	12.4
11	Real estate loans	7.0	-0.1	-5.6	-5.7	-4.0	-5.4	-4.0	-5.8	-7.7	-2.4	-0.5	0.9	0.7	-4.1	0.3
12	Revolving home equity loans	5.7	12.6	0.4	-4.2	-6.1	-3.6	-6.1	-6.8	-6.2	-5.9	-5.8	-7.9	-4.5	-6.3	-0.2
13	Closed-end residential loans[9]	6.0	-9.3	-8.7	-2.6	-0.7	-1.9	3.2	-2.5	-8.7	2.9	5.5	12.0	3.7	-4.8	4.4
14	Commercial real estate loans[10]	8.6	6.4	-4.6	-9.0	-6.6	-9.5	-10.2	-8.6	-7.3	-6.3	-4.6	-7.3	-0.7	-2.4	-3.8
15	Consumer loans	5.8	5.1	-3.2	-6.9	-0.7	-5.9	-7.1	-5.6	-0.7	2.0	1.5	2.8	1.8	5.6	-6.2
16	Credit cards and other revolving plans	6.9	4.4	-6.2	-11.1	-1.4	-11.7	-7.9	-6.3	-1.2	1.1	0.8	0.4	1.4	4.6	-9.4
17	Other consumer loans[11]	4.3	6.2	1.2	-1.2	0.2	1.4	-6.0	-4.6	-0.2	3.1	2.4	5.6	2.2	6.5	-2.2
18	Other loans and leases	19.3	2.8	-23.4	0.0	18.6	1.8	3.0	6.9	16.3	23.0	23.6	39.9	33.0	-5.2	7.8
21	LESS: Allowance for loan and lease losses	–	–	–	–	-18.5	-12.8	-16.2	-16.4	-25.9	-21.1	-16.0	-14.6	-17.5	6.1	-14.2
22	Interbank loans[12]	24.1	-15.2	-38.4	-23.4	-39.2	30.5	30.9	-46.7	-52.4	-53.4	-34.3	-42.6	-40.0	-18.5	16.6
25	Cash assets[15]	-0.7	155.8	47.4	-8.2	49.5	16.9	-55.2	67.7	132.4	44.0	-53.9	-84.2	-76.3	-2.5	-3.4
26	Trading assets[16]	–	–	–	–	4.0	47.4	-19.0	-28.9	21.0	46.9	-18.9	-88.5	-39.5	33.6	38.2
29	Other assets[18]	11.6	14.7	-3.2	4.6	-3.7	-1.4	1.5	-5.5	-1.1	-1.5	-6.8	-16.7	2.1	-6.4	-12.7
30	TOTAL ASSETS[19]	**10.4**	**8.1**	**-6.1**	**-2.8**	**5.3**	**3.2**	**-5.3**	**3.1**	**14.4**	**9.1**	**-5.3**	**-10.6**	**-6.4**	**2.1**	**4.3**
	LIABILITIES															
31	Deposits	9.1	5.7	5.1	2.6	6.6	5.1	4.4	3.8	8.8	11.1	2.0	0.7	0.5	3.8	9.4
32	Large time deposits	15.7	-2.0	-5.7	-6.3	-13.4	3.7	-2.2	-3.9	7.2	-36.8	-21.6	-20.6	-24.4	-7.7	-6.8
33	Other deposits	–	–	–	–	12.3	5.4	6.4	6.0	9.3	24.5	7.6	5.6	6.1	6.3	12.9
34	Borrowings	13.4	14.0	-24.7	-18.7	-15.2	-16.2	-12.7	-15.7	-24.8	-11.6	-12.4	-24.8	13.6	-9.5	-12.0
37	Trading liabilities[20]	–	–	–	–	2.1	75.7	-21.9	-53.9	19.0	30.9	18.4	-29.4	38.5	92.1	-9.0
41	Other liabilities[21]	2.9	0.7	-11.0	8.8	0.8	4.8	12.0	-15.7	4.6	21.1	-6.0	0.5	-8.9	-40.2	69.2
42	TOTAL LIABILITIES[19]	**11.2**	**10.9**	**-7.3**	**-3.4**	**5.4**	**2.6**	**-2.8**	**3.4**	**11.4**	**7.5**	**-1.0**	**-2.9**	**-2.2**	**3.0**	**8.0**

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 States[1]

Seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	9,181.8	9,224.7	9,269.2	9,276.9	9,338.4	9,390.1	9,416.6	9,477.9	9,442.7	9,451.4	9,546.4	9,548.7
2	Securities in bank credit[2]	2,438.8	2,445.9	2,458.5	2,465.0	2,474.5	2,487.8	2,510.4	2,546.1	2,531.8	2,544.0	2,557.6	2,568.7
3	Treasury and agency securities[3]	1,638.6	1,655.4	1,660.8	1,664.8	1,675.7	1,685.4	1,695.5	1,723.1	1,711.8	1,721.7	1,726.1	1,737.3
4	Mortgage-backed securities (MBS)[4]	1,107.2	1,166.6	1,180.9	1,202.2	1,217.5	1,229.0	1,246.9	1,263.6	1,248.9	1,259.8	1,270.2	1,280.9
5	Non-MBS[5]	531.4	488.8	479.9	462.7	458.2	456.4	448.7	459.5	462.9	461.9	455.9	456.4
6	Other securities	800.1	790.4	797.8	800.1	798.8	802.4	814.9	823.0	820.0	822.4	831.5	831.5
7	Mortgage-backed securities[6]	156.9	143.1	143.4	142.3	143.0	142.0	140.1	138.9	137.7	137.8	140.4	141.2
8	Non-MBS[7]	643.2	647.3	654.4	657.8	655.7	660.5	674.7	684.1	682.4	684.6	691.2	690.2
9	Loans and leases in bank credit[8]	6,743.0	6,778.8	6,810.7	6,811.9	6,863.9	6,902.3	6,906.2	6,931.9	6,910.8	6,907.4	6,988.7	6,980.0
10	Commercial and industrial loans	1,220.3	1,277.1	1,297.6	1,302.2	1,316.9	1,325.0	1,339.3	1,355.2	1,351.3	1,353.7	1,367.9	1,367.1
11	Real estate loans	3,597.4	3,490.4	3,485.4	3,482.0	3,485.3	3,487.2	3,476.2	3,494.0	3,480.4	3,479.0	3,531.8	3,529.0
12	Revolving home equity loans	577.4	560.0	557.7	555.8	552.3	550.3	547.4	548.3	547.6	547.2	552.3	551.5
13	Closed-end residential loans[9]	1,532.7	1,490.9	1,497.3	1,500.9	1,516.0	1,520.6	1,515.4	1,532.7	1,524.9	1,525.0	1,550.5	1,550.2
14	Commercial real estate loans[10]	1,487.3	1,439.5	1,430.4	1,425.4	1,417.0	1,416.3	1,413.4	1,413.0	1,408.0	1,406.8	1,429.0	1,427.3
15	Consumer loans	1,080.0	1,090.8	1,089.0	1,086.6	1,089.5	1,091.3	1,096.9	1,090.8	1,089.0	1,083.4	1,088.7	1,087.9
16	Credit cards and other revolving plans	599.3	597.3	597.6	597.3	597.4	597.4	600.2	595.4	594.0	591.5	594.9	593.9
17	Other consumer loans[11]	480.7	493.5	491.4	489.4	492.1	493.9	496.7	495.3	495.0	491.9	493.8	494.1
18	Other loans and leases	845.4	920.6	938.7	941.0	972.2	998.8	993.8	991.9	990.1	991.2	1,000.4	996.0
19	Fed funds and reverse RPs with nonbanks[12]	207.9	247.5	260.4	263.9	275.5	297.7	290.8	281.3	281.2	282.0	279.2	279.6
20	All other loans and leases[13]	637.5	673.1	678.3	677.2	696.8	701.1	703.0	710.6	708.9	709.2	721.1	716.4
21	LESS: Allowance for loan and lease losses	208.6	186.3	183.3	179.2	176.9	174.4	175.3	174.0	173.9	174.5	173.3	170.0
22	Interbank loans[12]	167.6	120.1	125.9	118.3	114.1	110.3	108.6	110.1	111.4	112.2	112.2	117.2
23	Fed funds and reverse RPs with banks[12]	137.2	108.5	114.1	107.0	103.3	100.3	98.0	98.4	99.5	100.2	100.7	105.6
24	Loans to commercial banks[14]	30.3	11.6	11.8	11.4	10.9	10.1	10.6	11.7	11.9	12.0	11.5	11.5
25	Cash assets[15]	1,132.5	1,933.1	1,897.9	1,837.0	1,708.5	1,599.7	1,596.4	1,592.9	1,545.4	1,596.1	1,614.5	1,654.5
26	Trading assets[16]	268.5	292.1	329.8	330.9	306.5	296.4	304.7	314.4	301.0	311.1	329.9	343.6
27	Derivatives with a positive fair value[17]	241.8	265.4	302.9	304.0	282.1	274.1	280.7	287.1	273.1	282.4	305.2	319.3
28	Other trading assets	26.7	26.6	26.8	26.9	24.4	22.4	24.0	27.2	27.8	28.7	24.6	24.2
29	Other assets[18]	1,217.7	1,209.3	1,214.7	1,207.1	1,190.6	1,192.6	1,186.4	1,176.0	1,171.8	1,182.0	1,188.9	1,162.8
30	TOTAL ASSETS[19]	**11,759.4**	**12,593.0**	**12,654.2**	**12,591.0**	**12,481.2**	**12,414.8**	**12,437.3**	**12,497.2**	**12,398.3**	**12,478.3**	**12,618.5**	**12,656.8**

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	7,931.1	8,334.9	8,401.8	8,406.2	8,411.5	8,414.7	8,441.4	8,517.9	8,469.7	8,512.1	8,586.1	8,598.7
32	Large time deposits	1,755.1	1,699.2	1,589.5	1,590.1	1,562.8	1,530.9	1,521.2	1,513.2	1,508.9	1,512.8	1,508.2	1,516.2
33	Other deposits	6,175.9	6,635.7	6,812.3	6,816.1	6,848.7	6,883.8	6,920.2	7,004.7	6,960.8	6,999.3	7,077.9	7,082.5
34	Borrowings	1,824.8	1,661.4	1,661.2	1,613.5	1,595.7	1,614.9	1,607.2	1,588.1	1,577.3	1,580.3	1,592.8	1,615.0
35	Borrowings from banks in the U.S.	208.6	150.6	157.4	151.1	143.8	144.1	135.3	132.2	131.4	132.9	130.1	132.1
36	Borrowings from others	1,616.2	1,510.8	1,503.8	1,462.3	1,452.0	1,470.8	1,471.9	1,455.8	1,445.9	1,447.3	1,462.7	1,482.9
37	Trading liabilities[20]	263.5	273.1	294.1	293.6	286.4	295.6	318.3	316.1	303.6	311.6	336.1	331.5
38	Derivatives with a negative fair value[17]	191.2	216.6	243.0	247.9	243.1	248.0	272.1	273.5	262.1	271.9	291.4	284.7
39	Other trading liabilities	72.2	56.5	51.1	45.7	43.4	47.6	46.2	42.6	41.5	39.7	44.7	46.7
40	Net due to related foreign offices	0.3	299.7	284.4	287.2	296.8	249.4	256.7	257.1	235.8	264.7	257.8	263.2
41	Other liabilities[21]	448.8	464.0	472.7	468.5	468.6	465.2	449.6	476.2	480.4	473.2	483.9	483.1
42	TOTAL LIABILITIES[19]	**10,468.5**	**11,033.1**	**11,114.0**	**11,069.1**	**11,059.1**	**11,039.8**	**11,073.2**	**11,155.4**	**11,066.7**	**11,141.8**	**11,256.7**	**11,291.5**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,291.0**	**1,559.9**	**1,540.1**	**1,521.9**	**1,422.1**	**1,375.0**	**1,364.1**	**1,341.8**	**1,331.6**	**1,336.5**	**1,361.8**	**1,365.3**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	-4.7	17.9	26.2	30.6	22.1	22.4	21.7	24.3	25.0	24.3	27.0	28.0
45	Securitized consumer loans[24]	17.6	16.0	15.7	15.8	16.4	17.2	17.6	17.6	17.7	17.6	17.7	17.6
46	Securitized credit cards and other revolving plans	12.6	10.9	10.7	10.5	10.5	11.4	11.8	11.8	11.9	11.8	11.9	11.8
47	Other securitized consumer loans	5.0	5.1	5.0	5.3	5.9	5.8	5.8	5.8	5.8	5.8	5.8	5.8
48	Securitized real estate loans[24]	919.6	937.2	937.7	929.6	923.4	915.2	889.7	890.0	886.7	888.4	892.2	896.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	9,199.0	9,174.5	9,258.2	9,306.9	9,373.3	9,448.6	9,474.2	9,498.8	9,469.7	9,458.0	9,563.8	9,567.6
2	Securities in bank credit[2]	2,426.6	2,428.0	2,464.7	2,487.1	2,496.7	2,512.8	2,512.1	2,535.7	2,523.5	2,532.5	2,543.8	2,547.3
3	Treasury and agency securities[3]	1,635.5	1,642.1	1,666.1	1,676.5	1,687.0	1,697.8	1,701.9	1,721.5	1,712.8	1,717.2	1,721.8	1,724.9
4	Mortgage-backed securities (MBS)[4]	1,108.7	1,160.4	1,178.8	1,203.0	1,224.5	1,240.6	1,252.7	1,266.0	1,254.1	1,259.7	1,271.7	1,274.7
5	Non-MBS[5]	526.8	481.7	487.3	473.5	462.5	457.2	449.1	455.4	458.7	457.5	450.0	450.2
6	Other securities	791.1	785.8	798.6	810.6	809.7	814.9	810.2	814.2	810.7	815.3	822.1	822.5
7	Mortgage-backed securities[6]	156.3	142.3	142.8	141.9	142.7	142.0	139.5	138.4	137.9	138.4	139.6	140.6
8	Non-MBS[7]	634.8	643.5	655.8	668.6	666.9	672.9	670.7	675.8	672.8	676.9	682.5	681.9
9	Loans and leases in bank credit[8]	6,772.5	6,746.6	6,793.5	6,819.8	6,876.6	6,935.8	6,962.1	6,963.1	6,946.2	6,925.5	7,019.9	7,020.2
10	Commercial and industrial loans	1,219.1	1,267.1	1,291.4	1,303.5	1,320.3	1,330.1	1,343.3	1,353.7	1,351.5	1,350.8	1,368.6	1,366.1
11	Real estate loans	3,603.9	3,487.1	3,485.0	3,481.5	3,491.0	3,502.3	3,492.3	3,501.7	3,487.2	3,475.0	3,536.0	3,547.2
12	Revolving home equity loans	578.3	559.7	557.3	556.2	553.2	550.9	548.5	549.1	548.8	548.0	552.4	551.4
13	Closed-end residential loans[9]	1,539.3	1,488.1	1,497.6	1,499.6	1,519.7	1,533.3	1,529.4	1,540.6	1,531.0	1,520.2	1,555.9	1,570.4
14	Commercial real estate loans[10]	1,486.3	1,439.3	1,430.1	1,425.7	1,418.1	1,418.2	1,414.4	1,412.0	1,407.4	1,406.8	1,427.7	1,425.4
15	Consumer loans	1,098.2	1,083.1	1,086.7	1,088.6	1,087.4	1,090.2	1,108.3	1,107.8	1,106.4	1,103.3	1,105.5	1,098.8
16	Credit cards and other revolving plans	613.7	593.9	596.9	597.2	595.1	597.4	614.4	608.6	608.0	604.6	603.2	597.1
17	Other consumer loans[11]	484.5	489.2	489.8	491.4	492.3	492.8	493.9	499.1	498.5	498.7	502.3	501.7
18	Other loans and leases	851.2	909.2	930.3	946.2	978.0	1,013.1	1,018.2	1,000.0	1,001.0	996.4	1,009.8	1,008.2
19	Fed funds and reverse RPs with nonbanks[12]	211.3	236.7	255.3	264.9	277.5	307.2	302.4	286.8	287.9	286.4	291.0	297.5
20	All other loans and leases[13]	639.9	672.6	675.0	681.3	700.5	705.9	715.7	713.2	713.1	709.9	718.9	710.7
21	LESS: Allowance for loan and lease losses	206.7	185.2	184.0	178.7	175.6	175.3	174.2	172.3	172.3	171.6	173.1	171.6
22	Interbank loans[12]	170.8	115.3	123.3	119.8	116.2	115.7	113.8	112.0	111.4	113.9	114.4	117.6
23	Fed funds and reverse RPs with banks[12]	140.2	104.0	111.3	108.0	104.4	105.3	102.8	100.3	99.6	101.9	102.8	106.0
24	Loans to commercial banks[14]	30.6	11.3	12.0	11.8	11.7	10.4	11.0	11.7	11.8	12.1	11.6	11.6
25	Cash assets[15]	1,204.1	1,768.2	1,731.2	1,728.8	1,716.6	1,661.8	1,691.1	1,691.6	1,668.9	1,687.3	1,677.0	1,721.3
26	Trading assets[16]	270.2	282.3	332.4	342.6	319.4	315.5	309.1	313.5	308.6	313.6	322.9	334.0
27	Derivatives with a positive fair value[17]	244.3	254.4	303.9	315.2	295.2	293.5	286.3	287.3	282.4	286.5	298.5	310.0
28	Other trading assets	25.8	27.8	28.5	27.4	24.2	22.0	22.8	26.2	26.2	27.1	24.4	24.0
29	Other assets[18]	1,222.2	1,195.9	1,202.2	1,202.4	1,188.5	1,194.8	1,191.5	1,178.9	1,173.8	1,182.4	1,190.6	1,171.9
30	TOTAL ASSETS[19]	**11,859.7**	**12,351.1**	**12,463.3**	**12,521.8**	**12,538.3**	**12,561.0**	**12,605.4**	**12,622.7**	**12,560.0**	**12,583.7**	**12,695.5**	**12,740.8**

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	7,940.9	8,266.7	8,336.4	8,377.3	8,406.7	8,449.8	8,523.7	8,528.1	8,501.1	8,438.6	8,564.0	8,575.2
32	Large time deposits	1,754.4	1,690.7	1,590.4	1,593.8	1,572.9	1,529.9	1,517.3	1,511.4	1,507.5	1,508.0	1,506.8	1,509.5
33	Other deposits	6,186.5	6,576.0	6,745.9	6,783.5	6,833.8	6,920.0	7,006.3	7,016.7	6,993.6	6,930.6	7,057.2	7,065.7
34	Borrowings	1,817.4	1,650.0	1,650.9	1,621.9	1,590.4	1,608.7	1,600.7	1,582.5	1,566.2	1,587.0	1,595.5	1,613.9
35	Borrowings from banks in the U.S.	208.7	148.6	156.7	153.7	146.4	144.4	134.9	132.4	132.1	133.4	130.2	130.5
36	Borrowings from others	1,608.6	1,501.4	1,494.2	1,468.1	1,444.0	1,464.3	1,465.8	1,450.1	1,434.1	1,453.6	1,465.4	1,483.4
37	Trading liabilities[20]	265.1	265.8	297.7	307.7	292.6	309.0	318.2	314.6	309.6	313.1	328.4	323.4
38	Derivatives with a negative fair value[17]	193.7	209.2	243.2	258.9	248.5	258.9	271.2	272.7	268.7	272.7	285.1	278.4
39	Other trading liabilities	71.4	56.6	54.6	48.8	44.1	50.0	47.0	41.9	41.0	40.3	43.3	45.0
40	Net due to related foreign offices	30.1	302.9	260.5	266.8	311.8	253.4	248.8	281.3	270.7	324.5	274.1	296.4
41	Other liabilities[21]	447.2	456.3	468.8	476.6	482.4	483.7	457.4	473.7	468.8	472.5	477.8	481.5
42	TOTAL LIABILITIES[19]	**10,500.7**	**10,941.7**	**11,014.2**	**11,050.2**	**11,083.9**	**11,104.7**	**11,148.8**	**11,180.2**	**11,116.4**	**11,135.7**	**11,239.8**	**11,290.3**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,359.0**	**1,409.4**	**1,449.1**	**1,471.5**	**1,454.5**	**1,456.3**	**1,456.6**	**1,442.5**	**1,443.6**	**1,448.0**	**1,455.7**	**1,450.5**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	-4.7	17.9	26.2	30.6	22.1	22.4	21.7	24.3	25.0	24.3	27.0	28.0
45	Securitized consumer loans[24]	17.7	15.7	15.4	15.8	16.7	17.4	17.9	17.8	17.8	17.7	17.8	17.5
46	Securitized credit cards and other revolving plans	12.8	10.8	10.6	10.5	10.6	11.4	11.9	11.9	11.9	11.9	12.0	11.7
47	Other securitized consumer loans	5.0	4.9	4.8	5.4	6.0	5.9	5.9	5.8	5.9	5.8	5.8	5.8
48	Securitized real estate loans[24]	932.5	930.2	934.7	927.2	922.4	925.7	908.4	904.9	903.6	904.2	905.6	905.6

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	8,381.3	8,398.0	8,432.1	8,452.4	8,507.2	8,546.8	8,567.2	8,633.4	8,598.3	8,602.6	8,694.1	8,699.3
2	Securities in bank credit[2]	2,195.8	2,208.8	2,224.1	2,244.1	2,263.0	2,282.6	2,297.4	2,329.1	2,312.8	2,326.0	2,338.4	2,352.2
3	Treasury and agency securities[3]	1,538.0	1,551.1	1,557.7	1,571.4	1,588.4	1,599.4	1,607.0	1,624.7	1,610.4	1,622.0	1,625.9	1,640.0
4	Mortgage-backed securities (MBS)[4]	1,088.1	1,147.5	1,161.2	1,182.5	1,197.9	1,209.2	1,227.9	1,244.0	1,230.1	1,239.6	1,248.0	1,258.1
5	Non-MBS[5]	450.0	403.6	396.6	389.0	390.5	390.2	379.1	380.7	380.3	382.3	377.9	382.0
6	Other securities	657.8	657.6	666.4	672.7	674.6	683.3	690.4	704.4	702.4	704.0	712.5	712.2
7	Mortgage-backed securities[6]	147.6	134.1	134.7	133.7	134.6	134.0	132.0	130.9	129.8	129.8	132.4	133.1
8	Non-MBS[7]	510.2	523.5	531.7	539.0	540.1	549.3	558.4	573.5	572.6	574.2	580.1	579.0
9	Loans and leases in bank credit[8]	6,185.5	6,189.3	6,208.0	6,208.2	6,244.2	6,264.1	6,269.8	6,304.3	6,285.5	6,276.6	6,355.7	6,347.1
10	Commercial and industrial loans	982.5	1,031.6	1,046.6	1,053.1	1,067.3	1,076.4	1,091.0	1,104.4	1,100.2	1,100.9	1,117.6	1,116.7
11	Real estate loans	3,560.2	3,456.0	3,451.6	3,448.4	3,451.7	3,455.0	3,444.6	3,462.9	3,449.6	3,448.0	3,501.2	3,498.7
12	Revolving home equity loans	577.1	559.6	557.4	555.5	552.0	550.0	547.2	548.1	547.4	547.0	552.0	551.2
13	Closed-end residential loans[9]	1,530.5	1,489.0	1,495.5	1,499.0	1,514.0	1,518.8	1,513.8	1,530.8	1,523.0	1,523.1	1,548.6	1,548.3
14	Commercial real estate loans[10]	1,452.6	1,407.4	1,398.8	1,393.9	1,385.7	1,386.1	1,383.6	1,384.0	1,379.2	1,377.9	1,400.5	1,399.2
15	Consumer loans	1,078.4	1,089.1	1,087.4	1,085.0	1,087.8	1,089.7	1,095.3	1,089.1	1,087.3	1,081.7	1,087.0	1,086.2
16	Credit cards and other revolving plans	599.3	597.3	597.6	597.3	597.4	597.4	600.2	595.4	594.0	591.5	594.9	593.9
17	Other consumer loans[11]	479.0	491.9	489.8	487.7	490.4	492.3	495.1	493.6	493.2	490.2	492.1	492.4
18	Other loans and leases	564.5	612.5	622.4	621.8	637.3	643.1	638.9	647.9	648.5	646.0	649.9	645.5
19	Fed funds and reverse RPs with nonbanks[12]	116.8	148.1	153.3	148.8	158.1	160.2	148.6	154.3	156.6	155.1	148.3	148.8
20	All other loans and leases[13]	447.6	464.5	469.1	473.0	479.2	482.9	490.3	493.6	491.9	490.8	501.6	496.7
21	LESS: Allowance for loan and lease losses	207.3	185.5	182.5	178.5	176.2	173.6	174.6	173.1	173.0	173.6	172.4	169.2
22	Interbank loans[12]	141.1	96.8	101.4	97.1	94.0	92.0	89.3	89.3	91.4	90.8	90.4	93.9
23	Fed funds and reverse RPs with banks[12]	113.7	88.1	92.2	88.2	85.4	83.8	80.5	79.7	81.7	81.0	80.7	84.1
24	Loans to commercial banks[14]	27.4	8.8	9.2	8.8	8.6	8.2	8.9	9.6	9.7	9.8	9.7	9.8
25	Cash assets[15]	712.8	940.7	933.1	877.3	840.3	814.0	843.1	837.8	811.5	847.2	889.9	920.3
26	Trading assets[16]	162.8	180.2	207.0	206.2	192.1	181.8	177.9	174.5	165.1	166.2	183.6	191.8
27	Derivatives with a positive fair value[17]	147.1	163.6	190.4	190.1	176.5	167.8	163.4	157.0	146.8	148.1	167.6	175.8
28	Other trading assets	15.7	16.6	16.6	16.1	15.6	14.0	14.6	17.5	18.3	18.1	16.0	16.0
29	Other assets[18]	1,164.6	1,146.3	1,150.9	1,147.1	1,143.3	1,147.2	1,138.4	1,130.0	1,129.0	1,130.9	1,142.9	1,113.1
30	TOTAL ASSETS[19]	**10,355.3**	**10,576.7**	**10,642.0**	**10,601.5**	**10,600.7**	**10,608.1**	**10,641.5**	**10,691.9**	**10,622.3**	**10,664.2**	**10,828.4**	**10,849.2**

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	6,853.6	7,286.0	7,442.1	7,440.7	7,483.5	7,518.8	7,553.6	7,629.5	7,584.0	7,625.5	7,704.9	7,710.7
32	Large time deposits	730.6	720.2	708.5	706.6	712.8	722.0	725.7	714.9	712.2	719.0	718.0	721.4
33	Other deposits	6,123.0	6,565.8	6,733.6	6,734.0	6,770.7	6,796.8	6,827.9	6,914.6	6,871.8	6,906.5	6,986.9	6,989.3
34	Borrowings	1,270.0	1,096.4	1,075.6	1,044.4	1,034.7	1,047.6	1,035.5	1,014.3	1,012.5	1,000.9	1,005.5	1,025.6
35	Borrowings from banks in the U.S.	175.3	117.8	115.5	115.4	108.6	107.8	101.7	97.1	95.9	97.1	95.7	97.7
36	Borrowings from others	1,094.7	978.6	960.1	928.9	926.0	939.8	933.8	917.2	916.6	903.7	909.8	927.9
37	Trading liabilities[20]	155.2	170.4	184.6	182.2	183.5	180.5	192.6	170.2	161.3	158.7	183.7	176.2
38	Derivatives with a negative fair value[17]	96.0	129.0	147.4	149.5	150.0	144.5	157.0	137.6	129.1	129.6	149.2	140.7
39	Other trading liabilities	59.2	41.3	37.1	32.6	33.5	36.0	35.6	32.6	32.2	29.1	34.5	35.5
40	Net due to related foreign offices	328.4	226.4	118.4	113.8	77.3	25.0	24.3	32.6	31.8	45.1	46.0	36.0
41	Other liabilities[21]	400.9	404.4	412.2	413.2	410.3	407.3	388.1	417.2	419.5	407.8	425.8	417.2
42	TOTAL LIABILITIES[19]	**9,008.1**	**9,183.7**	**9,232.8**	**9,194.3**	**9,189.2**	**9,179.2**	**9,194.1**	**9,263.9**	**9,209.1**	**9,238.0**	**9,365.9**	**9,365.8**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,347.2**	**1,393.0**	**1,409.2**	**1,407.3**	**1,411.4**	**1,428.9**	**1,447.3**	**1,428.1**	**1,413.2**	**1,426.1**	**1,462.5**	**1,483.4**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	3.6	24.4	31.9	35.9	28.2	28.9	27.7	29.9	30.5	30.0	32.3	33.1
45	Securitized consumer loans[24]	17.6	16.0	15.7	15.8	16.4	17.2	17.6	17.6	17.7	17.6	17.7	17.6
46	Securitized credit cards and other revolving plans	12.6	10.9	10.7	10.5	10.5	11.4	11.8	11.8	11.9	11.8	11.9	11.8
47	Other securitized consumer loans	5.0	5.1	5.0	5.3	5.9	5.8	5.8	5.8	5.8	5.8	5.8	5.8
48	Securitized real estate loans[24]	919.6	937.2	937.7	929.6	923.4	915.2	889.7	890.0	886.7	888.4	892.2	896.3

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	8,395.7	8,352.6	8,418.4	8,475.7	8,540.4	8,592.2	8,619.2	8,650.3	8,622.0	8,604.3	8,704.5	8,711.1
2	Securities in bank credit[2]	2,185.1	2,191.7	2,225.8	2,262.0	2,284.1	2,302.7	2,302.6	2,320.9	2,307.9	2,315.5	2,326.8	2,331.7
3	Treasury and agency securities[3]	1,534.0	1,540.7	1,561.2	1,581.7	1,601.2	1,611.3	1,613.2	1,622.6	1,612.5	1,615.8	1,620.9	1,624.2
4	Mortgage-backed securities (MBS)[4]	1,089.3	1,140.3	1,158.5	1,182.7	1,204.4	1,221.0	1,233.5	1,246.6	1,235.4	1,240.3	1,250.4	1,253.0
5	Non-MBS[5]	444.7	400.4	402.7	399.0	396.8	390.3	379.6	376.0	377.1	375.6	370.6	371.1
6	Other securities	651.1	651.0	664.6	680.4	682.9	691.5	689.4	698.3	695.4	699.7	705.8	707.6
7	Mortgage-backed securities[6]	147.4	133.0	133.7	133.1	134.4	134.0	131.8	130.8	130.3	130.8	131.8	132.6
8	Non-MBS[7]	503.7	518.0	530.9	547.3	548.5	557.4	557.7	567.6	565.1	568.8	574.0	574.9
9	Loans and leases in bank credit[8]	6,210.7	6,160.8	6,192.6	6,213.6	6,256.2	6,289.4	6,316.6	6,329.3	6,314.0	6,288.8	6,377.7	6,379.3
10	Commercial and industrial loans	980.2	1,024.2	1,041.4	1,053.9	1,070.6	1,081.0	1,093.8	1,101.7	1,098.3	1,097.6	1,116.8	1,115.0
11	Real estate loans	3,567.2	3,453.0	3,451.6	3,448.2	3,457.6	3,469.7	3,460.2	3,471.0	3,456.9	3,444.7	3,505.9	3,517.0
12	Revolving home equity loans	578.1	559.5	557.1	555.9	553.0	550.6	548.3	548.9	548.6	547.8	552.2	551.2
13	Closed-end residential loans[9]	1,537.1	1,486.0	1,495.9	1,497.9	1,518.1	1,531.6	1,527.8	1,538.7	1,529.2	1,518.3	1,554.0	1,568.5
14	Commercial real estate loans[10]	1,452.1	1,407.5	1,398.6	1,394.3	1,386.6	1,387.5	1,384.1	1,383.4	1,379.2	1,378.6	1,399.7	1,397.3
15	Consumer loans	1,096.6	1,081.3	1,084.9	1,086.9	1,085.6	1,088.5	1,106.6	1,106.1	1,104.7	1,101.6	1,103.8	1,097.1
16	Credit cards and other revolving plans	613.7	593.9	596.9	597.2	595.1	597.4	614.4	608.6	608.0	604.6	603.2	597.1
17	Other consumer loans[11]	482.9	487.4	488.0	489.7	490.5	491.1	492.2	497.5	496.8	497.0	500.6	500.0
18	Other loans and leases	566.7	602.3	614.7	624.7	642.4	650.2	656.0	650.5	654.0	644.9	651.2	650.2
19	Fed funds and reverse RPs with nonbanks[12]	119.0	137.6	147.0	149.4	159.9	163.6	157.1	156.6	160.2	154.9	153.1	159.1
20	All other loans and leases[13]	447.6	464.8	467.8	475.3	482.5	486.5	498.8	493.8	493.8	490.0	498.1	491.1
21	LESS: Allowance for loan and lease losses	205.5	184.2	183.1	177.8	174.8	174.5	173.4	171.5	171.5	170.8	172.4	170.8
22	Interbank loans[12]	145.6	91.6	97.8	98.9	95.1	97.3	95.8	92.0	92.1	92.1	92.5	94.2
23	Fed funds and reverse RPs with banks[12]	117.5	83.1	88.7	89.8	85.7	88.8	86.4	82.1	82.2	82.1	82.5	84.2
24	Loans to commercial banks[14]	28.2	8.4	9.2	9.2	9.4	8.5	9.4	9.9	9.8	10.0	10.0	10.0
25	Cash assets[15]	728.7	927.3	897.0	877.2	837.4	830.8	881.4	855.7	852.5	840.8	871.9	862.8
26	Trading assets[16]	165.4	174.6	209.0	213.6	198.9	191.1	178.6	175.1	171.1	170.4	180.5	185.8
27	Derivatives with a positive fair value[17]	149.4	158.0	192.0	197.2	184.1	177.5	164.3	157.5	153.3	152.0	164.4	170.2
28	Other trading assets	16.0	16.6	17.0	16.4	14.8	13.5	14.2	17.6	17.8	18.4	16.2	15.6
29	Other assets[18]	1,172.5	1,140.4	1,141.9	1,144.5	1,142.1	1,147.4	1,144.2	1,135.0	1,133.2	1,131.5	1,145.3	1,122.0
30	TOTAL ASSETS[19]	**10,402.4**	**10,502.1**	**10,581.0**	**10,632.0**	**10,639.1**	**10,684.2**	**10,745.8**	**10,736.5**	**10,699.4**	**10,668.2**	**10,822.3**	**10,805.1**

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued) February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	6,863.7	7,225.6	7,379.6	7,418.4	7,483.5	7,566.8	7,639.6	7,640.4	7,616.3	7,553.8	7,684.7	7,688.6
32	Large time deposits	730.7	718.5	714.2	716.2	725.2	731.9	726.3	714.4	712.0	715.5	718.5	716.4
33	Other deposits	6,133.0	6,507.2	6,665.4	6,702.3	6,758.3	6,834.9	6,913.3	6,926.0	6,904.3	6,838.3	6,966.2	6,972.2
34	Borrowings	1,272.2	1,084.8	1,065.6	1,053.1	1,036.1	1,042.9	1,033.5	1,016.5	1,010.3	1,017.7	1,014.4	1,029.8
35	Borrowings from banks in the U.S.	179.0	114.4	112.5	115.6	110.9	107.6	102.5	99.1	98.3	98.8	96.7	98.3
36	Borrowings from others	1,093.3	970.4	953.2	937.5	925.3	935.2	931.0	917.4	912.0	918.9	917.7	931.5
37	Trading liabilities[20]	159.7	164.5	183.3	186.6	178.9	190.2	191.5	179.8	175.7	172.3	189.8	178.3
38	Derivatives with a negative fair value[17]	104.1	121.4	142.7	150.0	144.7	149.9	155.0	149.3	145.6	144.5	158.7	145.9
39	Other trading liabilities	55.6	43.1	40.6	36.6	34.3	40.3	36.5	30.6	30.1	27.8	31.1	32.4
40	Net due to related foreign offices	351.1	222.8	96.2	83.7	63.2	7.9	31.9	44.7	42.6	72.3	59.4	45.3
41	Other liabilities[21]	399.7	398.2	410.4	421.8	426.1	423.2	395.8	415.8	414.1	407.3	421.7	415.8
42	TOTAL LIABILITIES[19]	**9,046.5**	**9,095.9**	**9,135.1**	**9,163.7**	**9,187.9**	**9,231.1**	**9,292.4**	**9,297.2**	**9,259.0**	**9,223.4**	**9,369.9**	**9,357.8**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**1,355.9**	**1,406.2**	**1,445.9**	**1,468.3**	**1,451.3**	**1,453.1**	**1,453.4**	**1,439.3**	**1,440.4**	**1,444.8**	**1,452.5**	**1,447.3**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	3.6	24.4	31.9	35.9	28.2	28.9	27.7	29.9	30.5	30.0	32.3	33.1
45	Securitized consumer loans[24]	17.7	15.7	15.4	15.8	16.7	17.4	17.9	17.8	17.8	17.7	17.8	17.5
46	Securitized credit cards and other revolving plans	12.8	10.8	10.6	10.5	10.6	11.4	11.9	11.9	11.9	11.9	12.0	11.7
47	Other securitized consumer loans	5.0	4.9	4.8	5.4	6.0	5.9	5.9	5.8	5.9	5.8	5.8	5.8
48	Securitized real estate loans[24]	932.5	930.2	934.7	927.2	922.4	925.7	908.4	904.9	903.6	904.2	905.6	905.6

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	5,403.5	5,420.8	5,451.1	5,467.1	5,498.1	5,519.9	5,539.0	5,566.7	5,549.8	5,554.7	5,563.8	5,572.5
2	Securities in bank credit[2]	1,489.7	1,470.3	1,479.2	1,495.5	1,502.7	1,511.5	1,528.4	1,545.1	1,532.4	1,543.4	1,541.1	1,555.7
3	Treasury and agency securities[3]	1,034.6	1,016.1	1,017.5	1,028.8	1,035.4	1,038.0	1,050.6	1,060.3	1,047.9	1,058.1	1,055.4	1,071.0
4	Mortgage-backed securities (MBS)[4]	767.5	789.3	798.5	812.1	817.9	823.4	846.2	852.4	840.1	848.8	849.2	860.5
5	Non-MBS[5]	267.1	226.8	219.0	216.7	217.5	214.6	204.3	207.9	207.8	209.4	206.2	210.5
6	Other securities	455.1	454.2	461.8	466.7	467.3	473.5	477.9	484.8	484.5	485.3	485.8	484.7
7	Mortgage-backed securities[6]	126.8	116.4	117.3	116.7	117.3	116.9	115.4	113.2	112.4	112.3	113.8	114.2
8	Non-MBS[7]	328.3	337.9	344.5	350.0	350.1	356.5	362.5	371.5	372.1	373.0	372.0	370.5
9	Loans and leases in bank credit[8]	3,913.9	3,950.5	3,971.8	3,971.6	3,995.3	4,008.4	4,010.5	4,021.6	4,017.3	4,011.3	4,022.7	4,016.8
10	Commercial and industrial loans	620.8	663.6	677.3	682.9	693.6	701.5	713.3	719.7	718.1	719.0	723.3	722.4
11	Real estate loans	2,065.0	2,005.0	2,005.2	2,001.2	1,999.0	1,997.8	1,989.8	1,993.5	1,991.2	1,989.9	1,993.3	1,992.8
12	Revolving home equity loans	458.9	441.6	439.4	437.7	434.4	433.1	431.7	431.0	430.8	430.5	430.4	430.0
13	Closed-end residential loans[9]	1,038.6	1,019.2	1,025.7	1,024.6	1,030.0	1,028.1	1,023.6	1,029.3	1,027.0	1,026.9	1,029.7	1,029.8
14	Commercial real estate loans[10]	567.4	544.2	540.1	538.9	534.5	536.6	534.5	533.2	533.4	532.5	533.2	533.0
15	Consumer loans	781.3	792.1	790.2	788.8	789.4	790.4	794.4	788.2	787.2	783.0	784.8	784.9
16	Credit cards and other revolving plans	435.2	436.8	436.3	435.5	435.8	435.1	435.8	430.8	429.8	427.7	430.6	430.2
17	Other consumer loans[11]	346.1	355.3	354.0	353.3	353.6	355.3	358.6	357.4	357.4	355.2	354.1	354.7
18	Other loans and leases	446.8	489.7	499.1	498.7	513.4	518.7	513.1	520.2	520.9	519.4	521.3	516.7
19	Fed funds and reverse RPs with nonbanks[12]	114.5	145.2	150.6	146.9	155.6	157.6	146.1	150.7	152.7	151.2	144.8	144.8
20	All other loans and leases[13]	332.3	344.5	348.5	351.7	357.8	361.2	367.0	369.5	368.2	368.2	376.5	372.0
21	LESS: Allowance for loan and lease losses	150.1	135.1	133.1	129.2	125.4	123.4	125.1	124.0	123.9	124.6	123.1	120.3
22	Interbank loans[12]	97.8	52.1	51.8	51.3	51.4	51.7	54.8	56.3	57.2	57.6	57.6	56.7
23	Fed funds and reverse RPs with banks[12]	71.6	45.0	44.1	44.0	44.3	45.0	47.3	48.0	48.9	49.1	49.2	48.2
24	Loans to commercial banks[14]	26.2	7.1	7.7	7.3	7.1	6.7	7.5	8.3	8.3	8.5	8.4	8.5
25	Cash assets[15]	444.3	648.8	636.3	570.4	540.3	529.3	550.9	540.3	519.9	544.6	577.2	598.0
26	Trading assets[16]	158.0	175.9	202.2	200.9	186.8	177.0	172.7	169.0	159.8	161.1	178.0	186.2
27	Derivatives with a positive fair value[17]	142.7	159.3	185.7	185.3	171.9	163.3	158.6	151.8	141.7	143.2	162.2	170.5
28	Other trading assets	15.3	16.7	16.5	15.6	14.9	13.7	14.1	17.2	18.1	17.9	15.8	15.7
29	Other assets[18]	899.7	887.2	887.3	885.2	880.3	884.6	877.1	867.5	869.4	865.3	873.1	846.0
30	TOTAL ASSETS[19]	**6,853.3**	**7,049.7**	**7,095.6**	**7,045.8**	**7,031.5**	**7,039.0**	**7,069.2**	**7,075.8**	**7,032.1**	**7,058.7**	**7,126.7**	**7,139.2**

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	4,248.9	4,584.2	4,726.4	4,741.4	4,765.5	4,794.9	4,829.0	4,869.6	4,842.7	4,871.0	4,883.4	4,883.9
32	Large time deposits	309.5	303.4	299.3	302.4	310.0	319.7	319.7	312.3	311.6	316.1	311.5	312.1
33	Other deposits	3,939.4	4,280.8	4,427.1	4,439.0	4,455.5	4,475.2	4,509.3	4,557.3	4,531.0	4,554.9	4,571.8	4,571.8
34	Borrowings	900.2	775.2	759.2	736.5	725.1	741.1	730.3	716.8	719.6	711.0	701.6	710.3
35	Borrowings from banks in the U.S.	92.7	55.7	55.2	57.4	57.0	56.7	51.0	48.3	48.6	49.2	47.6	49.6
36	Borrowings from others	807.6	719.4	703.9	679.1	668.0	684.3	679.3	668.5	671.0	661.8	653.9	660.7
37	Trading liabilities[20]	151.7	166.4	180.1	177.6	179.2	176.6	188.7	165.9	157.0	154.6	179.2	171.8
38	Derivatives with a negative fair value[17]	93.2	125.9	143.7	145.8	146.5	141.4	153.8	134.0	125.6	126.3	145.5	137.1
39	Other trading liabilities	58.5	40.5	36.4	31.9	32.6	35.2	34.8	31.9	31.4	28.3	33.7	34.8
40	Net due to related foreign offices	275.0	175.9	56.3	50.9	12.9	-40.8	-17.6	-21.6	-26.2	-18.4	2.7	7.4
41	Other liabilities[21]	335.5	340.0	348.4	347.1	343.7	342.9	324.1	345.9	346.4	335.1	347.3	348.0
42	TOTAL LIABILITIES[19]	**5,911.3**	**6,041.7**	**6,070.4**	**6,053.6**	**6,026.4**	**6,014.7**	**6,054.3**	**6,076.6**	**6,039.5**	**6,053.3**	**6,114.1**	**6,121.4**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**941.9**	**1,007.9**	**1,025.1**	**992.2**	**1,005.1**	**1,024.3**	**1,014.9**	**999.1**	**992.5**	**1,005.4**	**1,012.6**	**1,017.7**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	2.1	19.7	25.9	29.1	22.0	23.2	22.1	23.5	24.0	23.6	25.2	26.0
45	Securitized consumer loans[24]	4.9	4.9	4.9	4.8	5.0	5.0	4.9	5.0	5.0	4.9	4.9	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	4.9	4.9	4.8	5.0	5.0	4.9	5.0	5.0	4.9	4.9	5.0
48	Securitized real estate loans[24]	896.0	916.5	917.6	909.7	903.5	895.7	872.0	869.5	865.8	867.5	872.0	877.0

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	5,418.2	5,382.0	5,447.2	5,492.8	5,533.8	5,561.3	5,573.4	5,585.2	5,577.0	5,562.8	5,576.9	5,584.2
2	Securities in bank credit[2]	1,484.2	1,456.6	1,488.7	1,517.5	1,531.0	1,536.0	1,530.1	1,542.7	1,534.7	1,540.6	1,535.4	1,540.1
3	Treasury and agency securities[3]	1,031.4	1,006.6	1,027.9	1,044.3	1,056.9	1,057.2	1,053.2	1,059.6	1,052.4	1,055.1	1,052.0	1,056.4
4	Mortgage-backed securities (MBS)[4]	770.6	785.4	800.2	817.9	831.9	841.7	848.7	856.9	848.3	852.6	852.5	855.5
5	Non-MBS[5]	260.9	221.3	227.7	226.5	225.0	215.5	204.5	202.8	204.1	202.5	199.4	200.9
6	Other securities	452.8	449.9	460.8	473.1	474.1	478.8	476.9	483.0	482.3	485.5	483.4	483.7
7	Mortgage-backed securities[6]	127.4	116.0	116.7	116.2	117.0	116.5	114.3	113.6	113.4	113.9	113.8	114.1
8	Non-MBS[7]	325.4	334.0	344.1	357.0	357.1	362.3	362.6	369.5	368.9	371.6	369.6	369.6
9	Loans and leases in bank credit[8]	3,933.9	3,925.4	3,958.5	3,975.4	4,002.7	4,025.3	4,043.3	4,042.6	4,042.3	4,022.1	4,041.5	4,044.1
10	Commercial and industrial loans	619.9	657.7	673.3	683.4	696.5	705.2	715.6	718.4	717.3	717.2	723.7	722.0
11	Real estate loans	2,070.9	2,000.9	2,005.0	2,002.2	2,001.8	2,006.6	1,998.5	1,999.8	1,997.4	1,987.8	1,996.2	2,005.2
12	Revolving home equity loans	459.4	441.9	439.8	438.8	436.2	434.1	432.0	431.3	431.5	430.8	429.9	429.0
13	Closed-end residential loans[9]	1,044.8	1,015.0	1,025.3	1,024.5	1,031.0	1,035.4	1,031.3	1,035.9	1,033.1	1,024.4	1,033.9	1,044.3
14	Commercial real estate loans[10]	566.7	544.0	539.9	538.9	534.6	537.0	535.2	532.7	532.8	532.5	532.3	532.0
15	Consumer loans	793.3	787.3	788.9	790.6	787.3	789.0	801.8	800.2	799.9	797.2	796.5	792.2
16	Credit cards and other revolving plans	445.2	434.1	435.4	435.5	434.2	435.6	446.3	440.7	440.5	437.8	436.7	432.5
17	Other consumer loans[11]	348.1	353.2	353.5	355.1	353.1	353.5	355.5	359.5	359.5	359.4	359.8	359.7
18	Other loans and leases	449.9	479.5	491.4	499.2	517.1	524.5	527.3	524.1	527.7	520.0	525.1	524.7
19	Fed funds and reverse RPs with nonbanks[12]	117.2	135.1	144.4	146.8	157.5	160.9	153.9	153.8	157.2	152.2	150.7	155.8
20	All other loans and leases[13]	332.7	344.4	347.0	352.4	359.7	363.6	373.4	370.2	370.5	367.8	374.4	368.9
21	LESS: Allowance for loan and lease losses	149.2	134.3	133.3	128.6	125.2	125.0	124.5	123.2	123.3	122.7	123.2	121.2
22	Interbank loans[12]	102.0	49.7	51.3	51.9	52.5	55.1	59.0	58.6	58.1	60.0	58.7	56.8
23	Fed funds and reverse RPs with banks[12]	75.3	43.0	43.6	44.2	44.7	48.1	51.1	50.2	49.7	51.4	50.2	48.2
24	Loans to commercial banks[14]	26.7	6.8	7.7	7.7	7.9	7.0	7.9	8.4	8.4	8.6	8.6	8.6
25	Cash assets[15]	456.7	638.0	598.4	568.3	531.1	527.5	579.3	554.0	549.6	540.1	564.8	553.1
26	Trading assets[16]	160.7	170.1	204.2	208.0	193.6	186.2	173.3	169.8	165.8	165.3	175.2	180.5
27	Derivatives with a positive fair value[17]	145.0	153.9	187.5	192.2	179.3	172.8	159.3	152.4	148.2	147.0	159.2	165.1
28	Other trading assets	15.7	16.2	16.7	15.8	14.3	13.3	14.0	17.4	17.6	18.2	16.0	15.4
29	Other assets[18]	906.8	882.0	880.0	881.5	879.0	884.4	882.4	872.9	873.6	868.0	876.4	853.6
30	TOTAL ASSETS[19]	**6,895.2**	**6,987.5**	**7,047.9**	**7,074.0**	**7,064.8**	**7,089.4**	**7,143.0**	**7,117.3**	**7,100.8**	**7,073.4**	**7,128.8**	**7,106.9**

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	4,249.0	4,562.5	4,691.5	4,709.5	4,753.8	4,815.0	4,879.0	4,869.5	4,859.2	4,814.6	4,862.5	4,858.9
32	Large time deposits	307.9	304.2	301.2	304.6	314.0	323.4	320.6	311.2	309.6	313.3	313.1	311.6
33	Other deposits	3,941.1	4,258.3	4,390.2	4,404.9	4,439.8	4,491.6	4,558.5	4,558.3	4,549.6	4,501.3	4,549.3	4,547.3
34	Borrowings	897.7	766.9	752.6	742.0	730.1	739.0	728.3	715.5	715.3	719.1	705.7	710.7
35	Borrowings from banks in the U.S.	93.3	54.9	54.4	59.2	60.5	58.4	52.1	48.7	49.5	47.4	46.5	47.2
36	Borrowings from others	804.4	712.0	698.1	682.8	669.6	680.6	676.2	666.8	665.8	671.7	659.2	663.5
37	Trading liabilities[20]	156.2	160.9	179.3	182.1	174.3	185.9	187.1	175.5	171.4	168.1	185.4	174.0
38	Derivatives with a negative fair value[17]	101.3	118.6	139.4	146.3	140.9	146.4	151.3	145.7	142.1	141.1	155.0	142.3
39	Other trading liabilities	54.9	42.3	39.8	35.8	33.4	39.5	35.8	29.8	29.3	27.0	30.4	31.7
40	Net due to related foreign offices	304.8	170.8	53.5	41.8	22.7	-35.6	-12.7	-4.1	-6.9	13.3	15.2	5.3
41	Other liabilities[21]	335.9	335.3	345.8	353.0	356.1	355.5	330.2	346.2	342.8	335.9	344.6	347.4
42	TOTAL LIABILITIES[19]	**5,943.6**	**5,996.4**	**6,022.5**	**6,028.4**	**6,037.1**	**6,059.7**	**6,112.0**	**6,102.7**	**6,081.8**	**6,051.0**	**6,113.5**	**6,096.3**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**951.7**	**991.1**	**1,025.3**	**1,045.6**	**1,027.7**	**1,029.7**	**1,031.0**	**1,014.6**	**1,018.9**	**1,022.4**	**1,015.3**	**1,010.6**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	2.1	19.7	25.9	29.1	22.0	23.2	22.1	23.5	24.0	23.6	25.2	26.0
45	Securitized consumer loans[24]	4.9	4.9	4.8	4.8	5.1	5.0	5.0	4.9	5.0	4.9	4.9	4.9
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	4.9	4.8	4.8	5.1	5.0	5.0	4.9	5.0	4.9	4.9	4.9
48	Securitized real estate loans[24]	911.4	910.3	914.7	907.0	902.6	906.0	888.7	885.5	884.4	885.0	886.4	886.4

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	2,977.8	2,977.2	2,981.1	2,985.2	3,009.1	3,026.9	3,028.3	3,066.7	3,048.6	3,047.9	3,130.3	3,126.8
2	Securities in bank credit[2]	706.2	738.4	744.9	748.6	760.3	771.2	769.0	784.1	780.4	782.6	797.3	796.5
3	Treasury and agency securities[3]	503.5	535.0	540.3	542.6	553.0	561.4	556.4	564.4	562.5	563.8	570.5	569.1
4	Mortgage-backed securities (MBS)[4]	320.6	358.2	362.7	370.4	380.0	385.8	381.7	391.6	390.0	390.9	398.9	397.6
5	Non-MBS[5]	182.9	176.8	177.6	172.3	173.0	175.6	174.7	172.8	172.5	173.0	171.7	171.5
6	Other securities	202.7	203.4	204.6	206.0	207.3	209.8	212.6	219.7	217.9	218.8	226.7	227.5
7	Mortgage-backed securities[6]	20.8	17.7	17.4	17.0	17.3	17.0	16.7	17.7	17.4	17.5	18.6	18.9
8	Non-MBS[7]	181.9	185.7	187.2	189.0	190.0	192.8	195.9	202.0	200.5	201.2	208.1	208.6
9	Loans and leases in bank credit[8]	2,271.6	2,238.8	2,236.2	2,236.6	2,248.9	2,255.7	2,259.3	2,282.7	2,268.2	2,265.3	2,333.0	2,330.3
10	Commercial and industrial loans	361.6	368.0	369.3	370.1	373.8	374.9	377.8	384.7	382.1	381.9	394.2	394.3
11	Real estate loans	1,495.2	1,451.0	1,446.5	1,447.2	1,452.7	1,457.2	1,454.8	1,469.4	1,458.4	1,458.1	1,507.9	1,505.9
12	Revolving home equity loans	118.2	118.0	118.0	117.8	117.6	117.0	115.5	117.1	116.6	116.5	121.6	121.3
13	Closed-end residential loans[9]	491.8	469.8	469.8	474.4	484.0	490.7	490.2	501.5	496.0	496.2	518.9	518.5
14	Commercial real estate loans[10]	885.2	863.2	858.7	855.0	851.1	849.5	849.1	850.8	845.8	845.4	867.3	866.2
15	Consumer loans	297.1	297.0	297.1	296.2	298.4	299.3	300.9	300.9	300.1	298.7	302.3	301.3
16	Credit cards and other revolving plans	164.2	160.4	161.3	161.8	161.6	162.3	164.4	164.6	164.2	163.8	164.3	163.7
17	Other consumer loans[11]	132.9	136.6	135.8	134.4	136.8	137.0	136.5	136.2	135.9	134.9	138.0	137.6
18	Other loans and leases	117.7	122.8	123.3	123.1	123.9	124.4	125.8	127.7	127.6	126.5	128.6	128.7
19	Fed funds and reverse RPs with nonbanks[12]	2.3	2.9	2.6	1.9	2.5	2.6	2.6	3.6	3.9	3.9	3.5	4.1
20	All other loans and leases[13]	115.4	119.9	120.7	121.2	121.4	121.8	123.2	124.1	123.7	122.6	125.1	124.7
21	LESS: Allowance for loan and lease losses	57.2	50.4	49.5	49.3	50.8	50.2	49.4	49.1	49.1	49.0	49.4	48.9
22	Interbank loans[12]	43.3	44.8	49.6	45.8	42.6	40.3	34.6	33.1	34.2	33.2	32.8	37.2
23	Fed funds and reverse RPs with banks[12]	42.1	43.1	48.0	44.2	41.1	38.8	33.2	31.7	32.8	31.9	31.5	35.9
24	Loans to commercial banks[14]	1.2	1.7	1.5	1.5	1.5	1.5	1.4	1.4	1.4	1.3	1.3	1.3
25	Cash assets[15]	268.5	291.9	296.8	306.9	300.0	284.7	292.3	297.5	291.6	302.6	312.7	322.3
26	Trading assets[16]	4.8	4.3	4.8	5.3	5.3	4.7	5.2	5.4	5.4	5.2	5.6	5.5
27	Derivatives with a positive fair value[17]	4.4	4.3	4.8	4.8	4.6	4.4	4.7	5.2	5.1	5.0	5.4	5.3
28	Other trading assets	0.4	-0.0	0.1	0.5	0.7	0.3	0.5	0.2	0.3	0.2	0.2	0.3
29	Other assets[18]	264.9	259.1	263.6	261.8	263.0	262.6	261.3	262.5	259.6	265.6	269.8	267.1
30	TOTAL ASSETS[19]	**3,502.0**	**3,527.0**	**3,546.4**	**3,555.8**	**3,569.2**	**3,569.1**	**3,572.2**	**3,616.2**	**3,590.2**	**3,605.4**	**3,701.7**	**3,710.0**

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	2,604.7	2,701.8	2,715.7	2,699.3	2,717.9	2,723.8	2,724.7	2,759.9	2,741.3	2,754.4	2,821.5	2,826.8
32	Large time deposits	421.1	416.8	409.2	404.2	402.8	402.3	406.0	402.6	400.6	402.9	406.5	409.3
33	Other deposits	2,183.5	2,285.0	2,306.4	2,295.0	2,315.1	2,321.6	2,318.6	2,357.3	2,340.7	2,351.6	2,415.1	2,417.5
34	Borrowings	369.8	321.3	316.4	307.8	309.6	306.5	305.3	297.5	292.9	289.9	304.0	315.3
35	Borrowings from banks in the U.S.	82.7	62.1	60.2	58.0	51.6	51.1	50.8	48.8	47.3	48.0	48.1	48.1
36	Borrowings from others	287.2	259.2	256.2	249.8	258.0	255.5	254.5	248.7	245.6	241.9	255.8	267.3
37	Trading liabilities[20]	3.6	3.9	4.5	4.5	4.3	3.9	3.9	4.3	4.3	4.1	4.5	4.4
38	Derivatives with a negative fair value[17]	2.9	3.2	3.7	3.8	3.5	3.1	3.2	3.6	3.5	3.3	3.7	3.6
39	Other trading liabilities	0.7	0.8	0.8	0.8	0.8	0.8	0.7	0.8	0.8	0.8	0.8	0.8
40	Net due to related foreign offices	53.3	50.5	62.0	62.9	64.4	65.8	42.0	54.2	58.0	63.5	43.3	28.6
41	Other liabilities[21]	65.4	64.4	63.8	66.2	66.6	64.4	64.0	71.3	73.1	72.7	78.5	69.3
42	TOTAL LIABILITIES[19]	**3,096.7**	**3,141.9**	**3,162.4**	**3,140.7**	**3,162.8**	**3,164.5**	**3,139.8**	**3,187.2**	**3,169.5**	**3,184.7**	**3,251.9**	**3,244.4**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**405.3**	**385.0**	**384.0**	**415.0**	**406.3**	**404.6**	**432.4**	**428.9**	**420.7**	**420.7**	**449.9**	**465.7**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	1.5	4.8	5.9	6.9	6.2	5.7	5.6	6.4	6.5	6.4	7.1	7.1
45	Securitized consumer loans[24]	12.6	11.1	10.8	11.0	11.4	12.2	12.7	12.6	12.7	12.7	12.8	12.6
46	Securitized credit cards and other revolving plans	12.6	10.9	10.7	10.5	10.5	11.4	11.8	11.8	11.9	11.8	11.9	11.8
47	Other securitized consumer loans	0.0	0.2	0.1	0.5	0.9	0.8	0.8	0.9	0.9	0.9	0.9	0.9
48	Securitized real estate loans[24]	23.6	20.6	20.1	19.9	19.8	19.4	17.6	20.6	20.8	20.8	20.2	19.4

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	2,977.6	2,970.6	2,971.1	2,982.9	3,006.6	3,030.9	3,045.8	3,065.0	3,044.9	3,041.5	3,127.6	3,126.9
2	Securities in bank credit[2]	700.8	735.1	737.1	744.6	753.1	766.7	772.5	778.3	773.3	774.9	791.3	791.6
3	Treasury and agency securities[3]	502.5	534.1	533.3	537.3	544.3	554.0	559.9	563.0	560.2	560.7	568.9	567.8
4	Mortgage-backed securities (MBS)[4]	318.7	354.9	358.3	364.8	372.5	379.3	384.8	389.7	387.2	387.7	397.8	397.6
5	Non-MBS[5]	183.8	179.1	175.0	172.5	171.7	174.8	175.1	173.2	173.0	173.0	171.1	170.2
6	Other securities	198.3	201.1	203.8	207.2	208.8	212.7	212.6	215.3	213.1	214.2	222.4	223.8
7	Mortgage-backed securities[6]	20.0	17.0	17.0	16.9	17.4	17.6	17.4	17.2	16.9	16.9	18.0	18.5
8	Non-MBS[7]	178.3	184.0	186.8	190.3	191.4	195.2	195.1	198.1	196.2	197.3	204.4	205.3
9	Loans and leases in bank credit[8]	2,276.8	2,235.4	2,234.1	2,238.3	2,253.5	2,264.2	2,273.3	2,286.8	2,271.7	2,266.7	2,336.2	2,335.3
10	Commercial and industrial loans	360.3	366.5	368.1	370.5	374.1	375.8	378.2	383.3	381.0	380.5	393.1	393.0
11	Real estate loans	1,496.3	1,452.1	1,446.6	1,446.0	1,455.8	1,463.2	1,461.6	1,471.3	1,459.5	1,457.0	1,509.7	1,511.7
12	Revolving home equity loans	118.7	117.6	117.3	117.1	116.8	116.5	116.2	117.7	117.1	117.0	122.3	122.2
13	Closed-end residential loans[9]	492.3	471.0	470.6	473.4	487.0	496.2	496.5	502.8	496.0	493.9	520.1	524.2
14	Commercial real estate loans[10]	885.4	863.5	858.7	855.4	852.0	850.5	848.9	850.8	846.4	846.1	867.3	865.4
15	Consumer loans	303.3	294.0	296.0	296.3	298.3	299.5	304.8	305.8	304.8	304.4	307.3	305.0
16	Credit cards and other revolving plans	168.5	159.8	161.6	161.7	160.9	161.8	168.1	167.9	167.5	166.8	166.5	164.6
17	Other consumer loans[11]	134.8	134.2	134.5	134.6	137.4	137.7	136.7	137.9	137.3	137.6	140.8	140.3
18	Other loans and leases	116.8	122.8	123.3	125.5	125.3	125.7	128.7	126.4	126.3	124.8	126.1	125.6
19	Fed funds and reverse RPs with nonbanks[12]	1.8	2.5	2.6	2.6	2.5	2.8	3.2	2.8	3.1	2.7	2.4	3.3
20	All other loans and leases[13]	115.0	120.3	120.7	122.9	122.8	123.0	125.5	123.6	123.2	122.1	123.7	122.2
21	LESS: Allowance for loan and lease losses	56.3	50.0	49.8	49.3	49.6	49.5	48.9	48.3	48.2	48.1	49.2	49.6
22	Interbank loans[12]	43.6	41.8	46.5	47.0	42.6	42.3	36.8	33.4	34.0	32.1	33.8	37.5
23	Fed funds and reverse RPs with banks[12]	42.2	40.2	45.0	45.5	41.1	40.7	35.2	31.9	32.5	30.6	32.4	36.1
24	Loans to commercial banks[14]	1.5	1.7	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.4	1.4	1.4
25	Cash assets[15]	272.0	289.3	298.6	308.9	306.3	303.2	302.1	301.7	302.9	300.6	307.1	309.7
26	Trading assets[16]	4.7	4.4	4.8	5.5	5.4	4.9	5.2	5.3	5.3	5.1	5.4	5.3
27	Derivatives with a positive fair value[17]	4.4	4.1	4.5	5.0	4.9	4.7	5.0	5.1	5.1	5.0	5.2	5.1
28	Other trading assets	0.3	0.4	0.3	0.5	0.5	0.2	0.3	0.2	0.2	0.2	0.2	0.2
29	Other assets[18]	265.6	258.4	261.9	263.0	263.1	263.0	261.8	262.1	259.7	263.5	268.9	268.4
30	TOTAL ASSETS[19]	**3,507.2**	**3,514.6**	**3,533.1**	**3,558.0**	**3,574.3**	**3,594.8**	**3,602.8**	**3,619.2**	**3,598.6**	**3,594.8**	**3,693.5**	**3,698.2**

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	2,614.7	2,663.1	2,688.2	2,708.9	2,729.7	2,751.8	2,760.5	2,770.9	2,757.1	2,739.2	2,822.2	2,829.7
32	Large time deposits	422.8	414.3	413.0	411.6	411.2	408.5	405.7	403.2	402.4	402.2	405.3	404.8
33	Other deposits	2,191.9	2,248.9	2,275.2	2,297.3	2,318.5	2,343.3	2,354.8	2,367.7	2,354.7	2,337.0	2,416.8	2,424.9
34	Borrowings	374.5	317.9	313.1	311.2	306.0	303.9	305.2	301.0	295.0	298.6	308.6	319.1
35	Borrowings from banks in the U.S.	85.7	59.5	58.0	56.4	50.4	49.2	50.4	50.5	48.8	51.5	50.2	51.1
36	Borrowings from others	288.9	258.4	255.0	254.8	255.6	254.6	254.8	250.5	246.2	247.2	258.5	268.0
37	Trading liabilities[20]	3.6	3.6	4.0	4.5	4.6	4.3	4.4	4.3	4.3	4.1	4.4	4.3
38	Derivatives with a negative fair value[17]	2.9	2.8	3.2	3.7	3.7	3.5	3.6	3.6	3.5	3.4	3.6	3.6
39	Other trading liabilities	0.7	0.8	0.8	0.8	0.9	0.8	0.8	0.7	0.8	0.7	0.8	0.7
40	Net due to related foreign offices	46.4	52.0	42.8	41.8	40.4	43.6	44.6	48.8	49.5	59.1	44.2	40.0
41	Other liabilities[21]	63.8	62.8	64.6	68.8	70.0	67.8	65.7	69.6	71.3	71.4	77.0	68.4
42	TOTAL LIABILITIES[19]	**3,103.0**	**3,099.5**	**3,112.6**	**3,135.3**	**3,150.7**	**3,171.4**	**3,180.4**	**3,194.6**	**3,177.2**	**3,172.4**	**3,256.4**	**3,261.5**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**404.2**	**415.1**	**420.5**	**422.7**	**423.6**	**423.4**	**422.4**	**424.6**	**421.5**	**422.4**	**437.1**	**436.6**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	1.5	4.8	5.9	6.9	6.2	5.7	5.6	6.4	6.5	6.4	7.1	7.1
45	Securitized consumer loans[24]	12.8	10.9	10.6	11.0	11.6	12.4	12.9	12.8	12.8	12.8	12.9	12.6
46	Securitized credit cards and other revolving plans	12.8	10.8	10.6	10.5	10.6	11.4	11.9	11.9	11.9	11.9	12.0	11.7
47	Other securitized consumer loans	0.0	0.0	0.0	0.5	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9
48	Securitized real estate loans[24]	21.0	20.0	20.0	20.2	19.8	19.7	19.7	19.4	19.2	19.2	19.2	19.2

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	800.4	826.6	837.0	824.5	831.2	843.3	849.4	844.5	844.4	848.8	852.3	849.4
2	Securities in bank credit[2]	242.9	237.1	234.4	220.9	211.5	205.2	213.0	216.9	219.0	218.0	219.2	216.5
3	Treasury and agency securities[3]	100.6	104.3	103.0	93.4	87.3	86.0	88.5	98.4	101.4	99.7	100.2	97.2
4	Mortgage-backed securities (MBS)[4]	19.1	19.1	19.7	19.7	19.6	19.8	18.9	19.6	18.9	20.2	22.2	22.8
5	Non-MBS[5]	81.4	85.2	83.3	73.7	67.7	66.2	69.6	78.8	82.5	79.5	78.0	74.4
6	Other securities	142.4	132.8	131.4	127.5	124.1	119.2	124.4	118.5	117.6	118.3	119.0	119.3
7	Mortgage-backed securities[6]	9.3	9.0	8.7	8.6	8.4	8.0	8.1	8.0	7.9	7.9	7.9	8.1
8	Non-MBS[7]	133.0	123.8	122.7	118.8	115.7	111.2	116.3	110.6	109.7	110.4	111.1	111.2
9	Loans and leases in bank credit[8]	557.5	589.5	602.7	603.6	619.8	638.2	636.4	627.6	625.3	630.8	633.1	632.8
10	Commercial and industrial loans	237.8	245.5	251.0	249.1	249.6	248.7	248.3	250.8	251.2	252.8	250.3	250.4
11	Real estate loans	37.1	34.4	33.8	33.6	33.6	32.2	31.6	31.1	30.9	31.0	30.6	30.3
12	Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans[9]	2.2	1.9	1.8	1.8	2.0	1.8	1.6	1.9	1.9	1.9	1.9	1.9
14	Commercial real estate loans[10]	34.7	32.1	31.7	31.5	31.4	30.1	29.8	29.0	28.8	28.9	28.5	28.2
15	Consumer loans	1.6	1.7	1.6	1.7	1.7	1.6	1.6	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[11]	1.6	1.7	1.6	1.7	1.7	1.6	1.6	1.7	1.7	1.7	1.7	1.7
18	Other loans and leases	280.9	308.0	316.3	319.2	334.9	355.7	354.8	344.0	341.6	345.3	350.4	350.5
19	Fed funds and reverse RPs with nonbanks[12]	91.1	99.4	107.1	115.0	117.4	137.6	142.2	127.0	124.6	126.9	130.9	130.8
20	All other loans and leases[13]	189.8	208.6	209.2	204.2	217.5	218.1	212.7	217.0	217.0	218.4	219.5	219.8
21	LESS: Allowance for loan and lease losses	1.3	0.8	0.8	0.7	0.7	0.8	0.8	0.9	0.9	0.9	0.9	0.8
22	Interbank loans[12]	26.5	23.3	24.5	21.2	20.1	18.3	19.2	20.7	20.0	21.4	21.8	23.3
23	Fed funds and reverse RPs with banks[12]	23.6	20.5	21.9	18.7	17.9	16.5	17.5	18.6	17.9	19.2	20.0	21.6
24	Loans to commercial banks[14]	2.9	2.8	2.5	2.5	2.2	1.8	1.7	2.1	2.2	2.2	1.8	1.8
25	Cash assets[15]	419.7	992.3	964.8	959.7	868.1	785.8	753.3	755.0	733.9	748.9	724.6	734.2
26	Trading assets[16]	105.7	111.9	122.8	124.7	114.5	114.7	126.8	139.9	135.8	144.8	146.3	151.8
27	Derivatives with a positive fair value[17]	94.7	101.9	112.5	113.9	105.6	106.3	117.4	130.1	126.3	134.2	137.6	143.5
28	Other trading assets	11.0	10.0	10.3	10.8	8.8	8.4	9.4	9.7	9.5	10.6	8.6	8.3
29	Other assets[18]	53.1	63.0	63.8	60.0	47.3	45.4	48.0	46.0	42.8	51.1	46.0	49.7
30	TOTAL ASSETS[19]	**1,404.1**	**2,016.3**	**2,012.1**	**1,989.5**	**1,880.5**	**1,806.7**	**1,795.9**	**1,805.3**	**1,776.0**	**1,814.1**	**1,790.1**	**1,807.6**

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	1,077.4	1,048.9	959.7	965.6	928.0	896.0	887.8	888.4	885.7	886.6	881.2	888.0
32	Large time deposits	1,024.5	979.0	881.0	883.5	850.0	808.9	795.5	798.3	796.6	793.8	790.2	794.8
33	Other deposits	52.9	69.9	78.7	82.1	78.0	87.0	92.3	90.1	89.1	92.8	91.0	93.2
34	Borrowings	554.8	565.0	585.5	569.1	561.1	567.3	571.6	573.8	564.8	579.4	587.3	589.4
35	Borrowings from banks in the U.S.	33.3	32.8	41.9	35.7	35.2	36.2	33.5	35.1	35.5	35.8	34.3	34.4
36	Borrowings from others	521.5	532.2	543.7	533.4	525.9	531.1	538.1	538.6	529.3	543.6	552.9	555.0
37	Trading liabilities[20]	108.2	102.7	109.5	111.4	102.9	115.1	125.7	145.9	142.3	152.8	152.4	155.3
38	Derivatives with a negative fair value[17]	95.2	87.5	95.5	98.4	93.0	103.5	115.0	135.9	133.0	142.3	142.2	144.1
39	Other trading liabilities	13.1	15.2	14.0	13.0	9.9	11.7	10.7	9.9	9.3	10.6	10.2	11.2
40	Net due to related foreign offices	-328.1	73.2	166.0	173.4	219.5	224.3	232.4	224.5	204.0	219.6	211.8	227.1
41	Other liabilities[21]	48.0	59.6	60.5	55.3	58.3	57.9	61.5	59.0	60.8	65.3	58.1	65.9
42	TOTAL LIABILITIES[19]	**1,460.4**	**1,849.4**	**1,881.2**	**1,874.8**	**1,869.8**	**1,860.6**	**1,879.1**	**1,891.5**	**1,857.6**	**1,903.8**	**1,890.8**	**1,925.7**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**-56.2**	**166.9**	**130.9**	**114.7**	**10.7**	**-53.9**	**-83.2**	**-86.2**	**-81.6**	**-89.7**	**-100.7**	**-118.1**
	MEMORANDA												
44	Net unrealized gains (losses) on available-for-sale securities[23]	-8.3	-6.5	-5.7	-5.4	-6.1	-6.5	-6.0	-5.6	-5.6	-5.7	-5.2	-5.1
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 States[1]

Not seasonally adjusted, billions of dollars

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	ASSETS												
1	Bank credit	803.3	821.9	839.8	831.2	833.0	856.4	855.0	848.5	847.7	853.8	859.3	856.5
2	Securities in bank credit[2]	241.5	236.2	239.0	225.1	212.6	210.0	209.5	214.8	215.6	217.0	217.1	215.6
3	Treasury and agency securities[3]	101.6	101.4	105.0	94.9	85.8	86.5	88.7	98.9	100.3	101.4	100.8	100.7
4	Mortgage-backed securities (MBS)[4]	19.4	20.1	20.3	20.3	20.1	19.6	19.2	19.5	18.7	19.4	21.4	21.7
5	Non-MBS[5]	82.1	81.3	84.6	74.6	65.7	66.9	69.5	79.4	81.6	81.9	79.5	79.0
6	Other securities	140.0	134.8	134.0	130.2	126.8	123.5	120.8	115.9	115.3	115.6	116.2	114.9
7	Mortgage-backed securities[6]	8.8	9.3	9.1	8.9	8.4	8.0	7.8	7.6	7.5	7.6	7.8	7.9
8	Non-MBS[7]	131.1	125.5	124.9	121.3	118.4	115.5	113.0	108.3	107.8	108.0	108.4	107.0
9	Loans and leases in bank credit[8]	561.8	585.7	600.9	606.2	620.4	646.4	645.5	633.8	632.1	636.7	642.2	640.9
10	Commercial and industrial loans	238.9	242.9	250.1	249.6	249.7	249.2	249.5	252.0	253.2	253.2	251.7	251.1
11	Real estate loans	36.7	34.1	33.4	33.3	33.4	32.6	32.1	30.6	30.3	30.3	30.2	30.2
12	Revolving home equity loans	0.3	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[9]	2.2	2.2	1.7	1.6	1.6	1.7	1.6	1.8	1.8	1.9	1.9	1.9
14	Commercial real estate loans[10]	34.2	31.8	31.5	31.5	31.5	30.7	30.3	28.5	28.3	28.2	28.1	28.1
15	Consumer loans	1.6	1.8	1.8	1.8	1.7	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[11]	1.6	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
18	Other loans and leases	284.6	306.9	315.6	321.4	335.6	362.9	362.2	349.5	347.0	351.5	358.6	357.9
19	Fed funds and reverse RPs with nonbanks[12]	92.3	99.1	108.3	115.4	117.5	143.6	145.3	130.1	127.6	131.6	137.9	138.4
20	All other loans and leases[13]	192.3	207.8	207.3	206.0	218.0	219.3	216.9	219.3	219.3	220.0	220.8	219.5
21	LESS: Allowance for loan and lease losses	1.2	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.7	0.7
22	Interbank loans[12]	25.2	23.8	25.5	20.9	21.0	18.4	18.0	20.1	19.3	21.9	21.9	23.4
23	Fed funds and reverse RPs with banks[12]	22.8	20.9	22.7	18.3	18.7	16.5	16.4	18.2	17.4	19.8	20.3	21.8
24	Loans to commercial banks[14]	2.4	2.9	2.8	2.6	2.4	1.8	1.6	1.9	2.0	2.0	1.6	1.6
25	Cash assets[15]	475.4	840.9	834.2	851.6	879.2	831.0	809.7	835.9	816.4	846.5	805.1	858.5
26	Trading assets[16]	104.8	107.7	123.4	129.1	120.5	124.4	130.5	138.5	137.4	143.2	142.3	148.2
27	Derivatives with a positive fair value[17]	95.0	96.5	111.9	118.0	111.1	116.0	122.0	129.9	129.1	134.4	134.1	139.7
28	Other trading assets	9.8	11.2	11.5	11.1	9.4	8.4	8.6	8.6	8.3	8.7	8.3	8.4
29	Other assets[18]	49.8	55.5	60.3	57.9	46.4	47.4	47.2	43.9	40.6	50.9	45.3	49.9
30	TOTAL ASSETS[19]	**1,457.3**	**1,848.9**	**1,882.3**	**1,889.8**	**1,899.2**	**1,876.8**	**1,859.7**	**1,886.2**	**1,860.6**	**1,915.4**	**1,873.1**	**1,935.7**

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Not seasonally adjusted, billions of dollars (continued)

February 17, 2012

	Account	2011 Jan	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	Week ending Jan 18	Week ending Jan 25	Week ending Feb 1	Week ending Feb 8
	LIABILITIES												
31	Deposits	1,077.2	1,041.1	956.8	958.9	923.2	883.0	884.1	887.7	884.8	884.8	879.3	886.6
32	Large time deposits	1,023.8	972.2	876.2	877.6	847.8	798.0	791.1	797.0	795.5	792.5	788.4	793.1
33	Other deposits	53.5	68.9	80.5	81.2	75.4	85.0	93.0	90.7	89.3	92.3	91.0	93.5
34	Borrowings	545.2	565.1	585.3	568.8	554.2	565.8	567.2	565.9	555.9	569.3	581.2	584.1
35	Borrowings from banks in the U.S.	29.8	34.2	44.3	38.2	35.5	36.7	32.4	33.2	33.8	34.5	33.5	32.2
36	Borrowings from others	515.4	531.0	541.0	530.6	518.7	529.1	534.8	532.7	522.1	534.7	547.7	551.9
37	Trading liabilities[20]	105.3	101.3	114.4	121.1	113.7	118.7	126.7	134.8	133.9	140.8	138.6	145.0
38	Derivatives with a negative fair value[17]	89.5	87.9	100.5	108.9	103.8	109.1	116.2	123.5	123.1	128.3	126.4	132.5
39	Other trading liabilities	15.8	13.5	13.9	12.2	9.9	9.7	10.5	11.3	10.9	12.6	12.2	12.6
40	Net due to related foreign offices	-321.0	80.1	164.2	183.1	248.6	245.5	216.9	236.6	228.0	252.2	214.7	251.1
41	Other liabilities[21]	47.5	58.1	58.4	54.7	56.3	60.5	61.6	57.9	54.7	65.2	56.1	65.7
42	TOTAL LIABILITIES[19]	**1,454.2**	**1,845.8**	**1,879.1**	**1,886.6**	**1,896.0**	**1,873.6**	**1,856.4**	**1,882.9**	**1,857.4**	**1,912.2**	**1,869.9**	**1,932.5**
43	RESIDUAL (ASSETS LESS LIABILITIES)[22]	**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[23]	-8.3	-6.5	-5.7	-5.4	-6.1	-6.5	-6.0	-5.6	-5.6	-5.7	-5.2	-5.1
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.

Footnotes

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 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). 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).