

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
March 9, 2012

Account	2007	2008	2009	2010	2011	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2011 Nov	2011 Dec	2012 Jan	2012 Feb
ASSETS															
1 Bank credit	9.3	2.5	-6.7	-2.8	1.7	-0.1	0.2	-1.9	0.2	3.2	5.4	6.5	3.4	5.6	4.8
2 Securities in bank credit ²	6.1	-1.7	6.7	6.7	1.8	11.9	9.5	-1.3	2.2	0.4	5.7	6.1	11.1	15.9	13.8
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	6.2	6.9	7.7	18.7	17.1
6 Other securities	26.6	-7.7	-4.3	-7.1	-0.5	0.5	0.6	-5.3	-9.1	7.8	4.9	4.2	18.7	9.8	6.8
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	6.6	0.6	1.9	1.5
10 Commercial and industrial loans	18.2	13.4	-18.7	-8.9	9.6	-2.9	-0.5	5.8	9.4	11.5	10.5	7.4	12.6	12.7	7.6
11 Real estate loans	7.0	-0.1	-5.6	-5.7	-4.0	-5.4	-4.0	-5.8	-7.7	-2.4	-0.4	0.7	-3.9	-1.3	0.5
12 Revolving home equity loans	5.7	12.6	0.4	-4.2	-6.0	-3.6	-6.1	-6.8	-6.2	-5.9	-5.8	-4.3	-6.3	-2.4	-6.7
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	5.6	3.7	-4.5	1.8	7.2
14 Commercial real estate loans ¹⁰	8.6	6.4	-4.6	-9.0	-6.5	-9.5	-10.2	-8.6	-7.3	-6.4	-4.5	-0.7	-2.5	-4.1	-3.9
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	1.8	5.5	-6.1	-3.6
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	1.4	4.6	-9.4	-5.8
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	2.2	6.5	-1.9	-1.2
18 Other loans and leases	19.3	2.8	-23.4	0.0	18.5	1.8	3.0	6.9	16.3	23.0	23.6	33.0	-5.0	7.8	2.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	-18.5	-12.8	-16.2	-16.4	-25.9	-21.1	-16.0	-17.5	6.1	-14.2	-29.5
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	-40.0	-18.5	16.6	56.7
25 Cash assets ¹⁵	-0.7	155.8	47.4	-8.2	49.4	16.9	-55.2	67.7	132.4	44.0	-54.0	-75.6	-2.5	-3.4	4.1
26 Trading assets ¹⁶	—	—	—	—	3.9	47.4	-19.0	-28.9	21.0	46.9	-19.0	-39.5	33.6	38.2	96.2
29 Other assets ¹⁸	11.6	14.7	-3.2	4.6	-3.1	-1.4	1.5	-5.5	-1.1	-1.4	-4.5	1.9	-11.4	-16.7	-16.4
30 TOTAL ASSETS ¹⁹	10.4	8.1	-6.1	-2.8	5.4	3.2	-5.3	3.1	14.4	9.1	-5.1	-6.4	1.7	3.5	5.9
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	0.5	4.1	9.0	2.4
32 Large time deposits	15.7	-2.0	-5.7	-6.3	-13.4	3.7	-2.2	-3.9	7.2	-36.8	-21.4	-24.4	-5.9	-8.3	-7.2
33 Other deposits	—	—	—	—	12.3	5.4	6.4	6.0	9.3	24.5	7.6	6.1	6.3	12.8	4.4
34 Borrowings	13.4	14.0	-24.7	-18.7	-15.2	-16.2	-12.7	-15.8	-24.8	-11.6	-12.4	13.6	-9.1	-10.6	3.5
37 Trading liabilities ²⁰	—	—	—	—	2.1	75.7	-21.9	-53.9	19.0	30.9	18.4	38.5	92.1	-9.0	28.9
41 Other liabilities ²¹	2.8	0.7	-11.0	8.8	0.8	4.9	11.9	-15.7	4.7	21.0	-5.9	-8.9	-40.2	54.3	25.4
42 TOTAL LIABILITIES ¹⁹	11.2	10.9	-7.3	-3.4	5.5	2.6	-2.8	3.4	11.4	7.5	-0.7	-2.2	2.6	7.1	5.8

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	9,145.3	9,269.2	9,277.0	9,339.3	9,390.0	9,417.2	9,474.7	9,569.3	9,543.2	9,557.2	9,569.0	9,611.7
2	Securities in bank credit ²	2,432.1	2,458.5	2,465.1	2,475.5	2,487.8	2,510.8	2,546.9	2,587.5	2,569.8	2,583.7	2,591.9	2,608.7
3	Treasury and agency securities ³	1,633.6	1,660.8	1,664.8	1,675.7	1,685.4	1,696.0	1,723.8	1,754.0	1,738.1	1,749.9	1,757.1	1,775.0
4	Mortgage-backed securities (MBS) ⁴	1,104.1	1,180.9	1,202.2	1,217.5	1,229.0	1,247.4	1,264.5	1,287.9	1,281.8	1,286.8	1,286.2	1,299.0
5	Non-MBS ⁵	529.5	479.9	462.7	458.2	456.4	448.6	459.3	466.2	456.3	463.1	470.8	476.0
6	Other securities	798.5	797.8	800.2	799.8	802.4	814.9	823.0	833.4	831.6	833.8	834.9	833.7
7	Mortgage-backed securities ⁶	155.5	143.4	142.3	143.0	142.0	140.2	139.0	140.5	141.3	140.6	140.7	139.3
8	Non-MBS ⁷	643.0	654.4	657.9	656.8	660.5	674.7	684.0	693.0	690.3	693.2	694.2	694.4
9	Loans and leases in bank credit ⁸	6,713.2	6,810.7	6,811.9	6,863.8	6,902.2	6,906.3	6,927.8	6,981.8	6,973.4	6,973.5	6,977.1	7,003.1
10	Commercial and industrial loans	1,223.5	1,297.6	1,302.1	1,316.4	1,324.5	1,338.5	1,354.9	1,372.7	1,367.9	1,374.5	1,371.4	1,377.7
11	Real estate loans	3,568.3	3,485.4	3,482.1	3,485.9	3,487.8	3,477.2	3,490.3	3,525.4	3,522.2	3,525.5	3,521.4	3,532.4
12	Revolving home equity loans	574.5	557.7	555.8	552.3	550.3	547.4	547.4	548.6	549.9	549.0	547.9	547.1
13	Closed-end residential loans ⁹	1,514.1	1,497.3	1,500.9	1,516.0	1,520.6	1,515.9	1,529.8	1,551.1	1,544.7	1,551.1	1,548.7	1,560.6
14	Commercial real estate loans ¹⁰	1,479.7	1,430.4	1,425.4	1,417.6	1,416.8	1,413.9	1,413.1	1,425.7	1,427.5	1,425.4	1,424.8	1,424.7
15	Consumer loans	1,074.3	1,089.0	1,086.6	1,089.5	1,091.3	1,096.9	1,090.7	1,089.7	1,088.1	1,088.1	1,089.4	1,093.2
16	Credit cards and other revolving plans	595.3	597.6	597.3	597.4	597.4	600.2	595.4	592.3	593.8	592.1	589.7	593.3
17	Other consumer loans ¹¹	478.9	491.4	489.4	492.1	493.9	496.7	495.3	497.3	494.4	496.0	499.7	499.8
18	Other loans and leases	847.2	938.7	941.0	972.1	998.6	993.8	991.9	994.0	995.3	985.4	994.8	999.8
19	Fed funds and reverse RPs with nonbanks ¹²	206.9	260.4	263.8	275.4	297.7	290.8	281.3	286.2	279.5	279.2	292.7	294.6
20	All other loans and leases ¹³	640.3	678.3	677.2	696.6	700.9	703.0	710.7	707.8	715.8	706.2	702.1	705.1
21	LESS: Allowance for loan and lease losses	206.6	183.3	179.2	176.9	174.4	175.3	174.0	170.5	170.1	170.2	170.6	170.5
22	Interbank loans ¹²	162.1	125.9	118.3	114.1	110.3	108.6	110.1	115.3	117.1	123.3	111.8	109.3
23	Fed funds and reverse RPs with banks ¹²	133.7	114.1	107.0	103.3	100.3	97.9	98.4	103.4	105.6	111.5	99.6	97.2
24	Loans to commercial banks ¹⁴	28.3	11.8	11.3	10.8	10.1	10.6	11.7	11.9	11.5	11.8	12.1	12.1
25	Cash assets ¹⁵	1,254.2	1,897.9	1,836.9	1,707.2	1,599.5	1,596.3	1,592.8	1,601.9	1,655.3	1,652.3	1,513.2	1,584.9
26	Trading assets ¹⁶	269.9	329.8	330.9	306.5	296.4	304.7	314.4	339.6	343.9	341.9	340.8	333.1
27	Derivatives with a positive fair value ¹⁷	246.4	302.9	304.0	282.1	274.0	280.7	287.1	313.6	319.6	316.6	314.5	304.9
28	Other trading assets	23.5	26.8	26.9	24.4	22.4	24.0	27.2	26.0	24.2	25.3	26.2	28.2
29	Other assets ¹⁸	1,213.5	1,214.7	1,207.7	1,199.7	1,201.6	1,190.2	1,175.9	1,167.5	1,163.0	1,168.2	1,171.0	1,164.9
30	TOTAL ASSETS ¹⁹	11,838.5	12,654.2	12,591.6	12,489.8	12,423.5	12,441.5	12,493.8	12,623.0	12,652.4	12,672.6	12,535.1	12,633.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	7,966.7	8,401.8	8,406.2	8,411.4	8,414.7	8,443.4	8,517.6	8,579.0	8,598.2	8,583.5	8,554.1	8,579.1
32	Large time deposits	1,755.2	1,589.5	1,590.1	1,562.7	1,530.8	1,523.3	1,513.5	1,507.2	1,516.5	1,504.0	1,510.5	1,497.6
33	Other deposits	6,211.5	6,812.3	6,816.1	6,848.7	6,883.9	6,920.1	7,004.1	7,071.8	7,081.7	7,079.6	7,043.6	7,081.5
34	Borrowings	1,825.0	1,661.2	1,613.5	1,595.7	1,614.8	1,607.6	1,590.4	1,614.2	1,608.9	1,632.2	1,617.0	1,601.2
35	Borrowings from banks in the U.S.	197.1	157.4	151.1	143.8	144.1	135.1	132.0	130.6	131.9	137.8	126.6	126.3
36	Borrowings from others	1,627.9	1,503.8	1,462.3	1,451.9	1,470.8	1,472.5	1,458.3	1,483.5	1,477.0	1,494.4	1,490.4	1,474.9
37	Trading liabilities ²⁰	247.5	294.1	293.6	286.4	295.6	318.3	316.1	323.7	331.7	323.0	325.0	313.1
38	Derivatives with a negative fair value ¹⁷	194.5	243.0	247.9	243.1	248.0	272.1	273.5	279.4	284.9	281.2	281.6	268.1
39	Other trading liabilities	53.0	51.1	45.7	43.4	47.6	46.2	42.6	44.3	46.8	41.8	43.4	45.0
40	Net due to related foreign offices	82.6	284.4	287.8	305.6	258.1	258.5	256.9	271.8	263.4	292.0	242.3	291.6
41	Other liabilities ²¹	430.4	472.7	468.5	468.6	465.3	449.6	470.9	483.3	483.2	484.9	478.1	488.2
42	TOTAL LIABILITIES ¹⁹	10,552.3	11,114.0	11,069.6	11,067.8	11,048.5	11,077.5	11,151.8	11,271.9	11,285.4	11,315.6	11,216.6	11,273.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,286.2	1,540.1	1,521.9	1,422.1	1,375.0	1,364.1	1,341.9	1,351.1	1,367.0	1,357.0	1,318.6	1,360.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.8	26.2	30.6	22.1	22.4	21.7	24.3	28.7	28.0	29.0	28.6	29.4
45	Securitized consumer loans ²⁴	17.0	15.7	15.8	16.4	17.2	17.6	17.6	17.6	17.6	17.6	17.6	17.4
46	Securitized credit cards and other revolving plans	12.0	10.7	10.5	10.5	11.4	11.8	11.8	11.8	11.8	11.8	11.8	11.7
47	Other securitized consumer loans	4.9	5.0	5.3	5.9	5.8	5.8	5.8	5.8	5.8	5.8	5.8	5.8
48	Securitized real estate loans ²⁴	930.0	937.7	929.6	923.4	915.2	889.8	890.1	903.5	896.3	901.9	906.0	911.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	9,137.3	9,258.2	9,307.0	9,374.2	9,448.5	9,474.8	9,495.6	9,561.1	9,562.0	9,544.1	9,540.4	9,598.3
2	Securities in bank credit ²	2,416.1	2,464.7	2,487.2	2,497.7	2,512.8	2,512.5	2,536.5	2,571.3	2,548.3	2,566.4	2,578.7	2,595.6
3	Treasury and agency securities ³	1,628.2	1,666.1	1,676.5	1,687.0	1,697.8	1,702.3	1,722.3	1,748.8	1,725.7	1,744.5	1,755.7	1,772.9
4	Mortgage-backed securities (MBS) ⁴	1,103.6	1,178.8	1,203.0	1,224.5	1,240.6	1,253.2	1,266.9	1,286.9	1,275.6	1,285.7	1,288.7	1,299.7
5	Non-MBS ⁵	524.6	487.3	473.5	462.5	457.2	449.1	455.3	461.9	450.1	458.8	467.0	473.2
6	Other securities	787.9	798.6	810.7	810.7	814.9	810.2	814.3	822.6	822.6	821.9	823.1	822.7
7	Mortgage-backed securities ⁶	155.6	142.8	141.9	142.7	142.0	139.5	138.5	140.6	140.7	140.5	141.6	139.8
8	Non-MBS ⁷	632.3	655.8	668.7	668.0	672.9	670.7	675.8	682.0	682.0	681.4	681.5	682.9
9	Loans and leases in bank credit ⁸	6,721.2	6,793.5	6,819.8	6,876.5	6,935.7	6,962.3	6,959.1	6,989.8	7,013.6	6,977.7	6,961.7	7,002.7
10	Commercial and industrial loans	1,225.0	1,291.4	1,303.4	1,319.7	1,329.7	1,342.5	1,353.4	1,374.4	1,366.9	1,374.3	1,374.0	1,383.1
11	Real estate loans	3,565.5	3,485.0	3,481.5	3,491.6	3,503.0	3,493.3	3,498.0	3,523.1	3,540.3	3,521.3	3,506.1	3,523.9
12	Revolving home equity loans	574.4	557.3	556.2	553.2	550.9	548.5	548.2	548.4	549.8	548.9	547.9	546.6
13	Closed-end residential loans ⁹	1,513.0	1,497.6	1,499.6	1,519.8	1,533.3	1,529.9	1,537.7	1,550.3	1,564.9	1,548.2	1,534.0	1,554.0
14	Commercial real estate loans ¹⁰	1,478.2	1,430.1	1,425.8	1,418.6	1,418.8	1,414.9	1,412.1	1,424.4	1,425.6	1,424.1	1,424.2	1,423.3
15	Consumer loans	1,081.6	1,086.7	1,088.6	1,087.4	1,090.2	1,108.3	1,107.7	1,096.3	1,099.0	1,096.1	1,095.5	1,093.3
16	Credit cards and other revolving plans	598.3	596.9	597.2	595.1	597.4	614.4	608.6	594.3	597.0	594.4	593.2	591.6
17	Other consumer loans ¹¹	483.2	489.8	491.4	492.3	492.8	493.9	499.1	501.9	502.0	501.7	502.3	501.7
18	Other loans and leases	849.1	930.3	946.2	977.8	1,012.9	1,018.2	1,000.0	996.0	1,007.4	986.1	986.1	1,002.4
19	Fed funds and reverse RPs with nonbanks ¹²	212.6	255.3	264.9	277.5	307.2	302.4	286.8	293.4	297.4	286.1	289.7	300.9
20	All other loans and leases ¹³	636.5	675.0	681.3	700.4	705.7	715.7	713.2	702.5	710.0	699.9	696.4	701.6
21	LESS: Allowance for loan and lease losses	207.4	184.0	178.7	175.6	175.3	174.2	172.3	171.3	171.7	171.3	170.8	171.0
22	Interbank loans ¹²	165.6	123.3	119.8	116.1	115.7	113.8	112.0	117.8	117.6	125.2	114.4	114.6
23	Fed funds and reverse RPs with banks ¹²	137.5	111.3	108.0	104.4	105.3	102.8	100.3	106.1	106.0	113.7	102.6	102.8
24	Loans to commercial banks ¹⁴	28.1	12.0	11.8	11.7	10.4	11.0	11.7	11.7	11.6	11.6	11.8	11.8
25	Cash assets ¹⁵	1,351.5	1,731.2	1,728.6	1,715.3	1,661.6	1,690.9	1,691.5	1,726.6	1,722.1	1,773.1	1,719.4	1,699.1
26	Trading assets ¹⁶	263.4	332.4	342.6	319.4	315.5	309.1	313.5	330.8	334.3	331.0	330.4	328.5
27	Derivatives with a positive fair value ¹⁷	240.3	303.9	315.2	295.1	293.5	286.2	287.3	305.2	310.2	306.2	304.6	300.9
28	Other trading assets	23.2	28.5	27.4	24.2	22.0	22.8	26.2	25.5	24.0	24.8	25.8	27.6
29	Other assets ¹⁸	1,217.8	1,202.2	1,203.0	1,197.6	1,203.7	1,195.3	1,178.7	1,172.2	1,172.0	1,174.3	1,173.0	1,166.8
30	TOTAL ASSETS ¹⁹	11,928.3	12,463.3	12,522.3	12,547.0	12,569.7	12,609.7	12,619.2	12,737.2	12,736.3	12,776.3	12,706.8	12,736.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	7,957.7	8,336.4	8,377.3	8,406.6	8,449.8	8,525.6	8,527.7	8,574.4	8,574.7	8,583.1	8,536.6	8,604.8
32	Large time deposits	1,741.8	1,590.4	1,593.8	1,572.8	1,529.8	1,519.4	1,511.6	1,497.6	1,509.8	1,494.1	1,498.1	1,487.2
33	Other deposits	6,215.9	6,745.9	6,783.5	6,833.8	6,920.0	7,006.3	7,016.1	7,076.8	7,064.9	7,089.0	7,038.5	7,117.6
34	Borrowings	1,822.7	1,650.9	1,621.9	1,590.3	1,608.6	1,601.2	1,584.7	1,614.5	1,607.7	1,627.8	1,619.5	1,605.0
35	Borrowings from banks in the U.S.	196.4	156.7	153.7	146.4	144.4	134.8	132.2	130.2	130.3	136.4	127.1	126.9
36	Borrowings from others	1,626.3	1,494.2	1,468.1	1,443.9	1,464.3	1,466.3	1,452.6	1,484.3	1,477.4	1,491.5	1,492.4	1,478.1
37	Trading liabilities ²⁰	242.2	297.7	307.7	292.6	309.0	318.2	314.6	317.3	323.6	315.7	316.9	311.4
38	Derivatives with a negative fair value ¹⁷	191.1	243.2	258.9	248.5	258.9	271.2	272.7	274.6	278.6	274.6	275.1	268.4
39	Other trading liabilities	51.1	54.6	48.8	44.1	50.0	47.0	41.9	42.7	45.0	41.1	41.7	43.1
40	Net due to related foreign offices	116.2	260.5	267.4	320.6	262.2	250.5	281.1	303.0	296.6	311.8	307.9	299.8
41	Other liabilities ²¹	429.3	468.8	476.6	482.4	483.7	457.5	468.5	481.4	481.5	487.3	474.1	484.5
42	TOTAL LIABILITIES ¹⁹	10,568.1	11,014.2	11,050.8	11,092.5	11,113.3	11,153.0	11,176.7	11,290.6	11,284.2	11,325.8	11,255.1	11,305.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,360.2	1,449.1	1,471.5	1,454.5	1,456.3	1,456.7	1,442.5	1,446.6	1,452.1	1,450.6	1,451.7	1,430.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.8	26.2	30.6	22.1	22.4	21.7	24.3	28.7	28.0	29.0	28.6	29.4
45	Securitized consumer loans ²⁴	16.9	15.4	15.8	16.7	17.4	17.9	17.8	17.5	17.5	17.5	17.5	17.5
46	Securitized credit cards and other revolving plans	12.0	10.6	10.5	10.6	11.4	11.9	11.9	11.8	11.7	11.7	11.7	11.7
47	Other securitized consumer loans	4.9	4.8	5.4	6.0	5.9	5.9	5.8	5.8	5.8	5.8	5.8	5.8
48	Securitized real estate loans ²⁴	931.5	934.7	927.2	922.4	925.7	908.5	904.9	905.3	905.6	905.5	905.1	905.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	8,338.0	8,432.1	8,452.5	8,508.3	8,546.8	8,567.9	8,630.2	8,716.8	8,693.8	8,709.7	8,718.8	8,748.8
2	Securities in bank credit ²	2,187.9	2,224.1	2,244.2	2,264.1	2,282.7	2,297.8	2,330.0	2,369.1	2,353.2	2,367.4	2,370.2	2,389.7
3	Treasury and agency securities ³	1,531.2	1,557.7	1,571.4	1,588.4	1,599.4	1,607.4	1,625.5	1,654.8	1,640.9	1,653.4	1,655.0	1,674.0
4	Mortgage-backed securities (MBS) ⁴	1,084.3	1,161.2	1,182.4	1,197.9	1,209.2	1,228.4	1,244.9	1,266.1	1,259.0	1,265.1	1,264.6	1,278.2
5	Non-MBS ⁵	446.9	396.6	389.0	390.5	390.2	379.0	380.6	388.7	381.9	388.3	390.3	395.8
6	Other securities	656.8	666.4	672.8	675.7	683.3	690.4	704.5	714.3	712.3	714.0	715.3	715.7
7	Mortgage-backed securities ⁶	146.4	134.7	133.7	134.6	134.0	132.0	131.0	132.7	133.2	132.8	132.9	131.7
8	Non-MBS ⁷	510.4	531.7	539.1	541.1	549.3	558.4	573.5	581.6	579.1	581.2	582.3	584.0
9	Loans and leases in bank credit ⁸	6,150.1	6,208.0	6,208.2	6,244.2	6,264.1	6,270.0	6,300.3	6,347.7	6,340.6	6,342.2	6,348.6	6,359.1
10	Commercial and industrial loans	984.6	1,046.6	1,053.0	1,067.3	1,076.3	1,091.0	1,104.6	1,122.1	1,117.5	1,123.0	1,122.0	1,126.7
11	Real estate loans	3,532.2	3,451.6	3,448.4	3,451.8	3,455.1	3,445.1	3,459.0	3,495.5	3,491.9	3,495.9	3,491.7	3,502.7
12	Revolving home equity loans	574.2	557.4	555.5	552.0	550.0	547.2	547.2	548.3	549.7	548.8	547.7	546.8
13	Closed-end residential loans ⁹	1,511.9	1,495.5	1,499.1	1,514.0	1,518.9	1,514.3	1,528.0	1,549.1	1,542.9	1,549.3	1,546.5	1,558.5
14	Commercial real estate loans ¹⁰	1,446.1	1,398.8	1,393.9	1,385.8	1,386.2	1,383.6	1,383.8	1,398.1	1,399.4	1,397.8	1,397.5	1,397.4
15	Consumer loans	1,072.6	1,087.4	1,085.0	1,087.8	1,089.7	1,095.2	1,089.0	1,088.0	1,086.5	1,086.4	1,087.7	1,091.5
16	Credit cards and other revolving plans	595.3	597.6	597.3	597.4	597.4	600.2	595.4	592.3	593.8	592.1	589.7	593.3
17	Other consumer loans ¹¹	477.2	489.8	487.7	490.4	492.3	495.0	493.7	495.7	492.7	494.3	498.0	498.1
18	Other loans and leases	560.7	622.4	621.8	637.2	643.0	638.7	647.7	642.0	644.8	637.0	647.1	638.2
19	Fed funds and reverse RPs with nonbanks ¹²	113.4	153.3	148.8	158.1	160.2	148.6	154.3	151.0	148.7	146.8	159.1	149.8
20	All other loans and leases ¹³	447.3	469.1	472.9	479.1	482.8	490.1	493.4	491.0	496.0	490.1	488.0	488.4
21	LESS: Allowance for loan and lease losses	205.3	182.5	178.5	176.2	173.6	174.6	173.1	169.7	169.3	169.4	169.8	169.7
22	Interbank loans ¹²	133.8	101.4	97.1	94.0	92.0	89.3	89.3	92.2	93.8	97.8	89.7	87.9
23	Fed funds and reverse RPs with banks ¹²	108.5	92.2	88.2	85.4	83.8	80.4	79.7	82.2	84.0	87.9	79.4	77.6
24	Loans to commercial banks ¹⁴	25.2	9.2	8.8	8.6	8.2	8.9	9.6	10.1	9.8	10.0	10.3	10.3
25	Cash assets ¹⁵	810.2	933.1	877.2	839.3	813.9	843.0	837.7	898.5	921.2	927.6	842.4	904.1
26	Trading assets ¹⁶	165.0	207.0	206.2	192.1	181.8	177.9	174.5	191.9	192.1	198.0	193.6	185.0
27	Derivatives with a positive fair value ¹⁷	150.7	190.4	190.1	176.5	167.8	163.4	157.0	174.8	176.1	180.9	176.6	166.4
28	Other trading assets	14.3	16.6	16.1	15.6	14.0	14.6	17.5	17.1	16.0	17.1	17.0	18.6
29	Other assets ¹⁸	1,159.2	1,150.9	1,147.1	1,143.3	1,147.2	1,138.2	1,129.9	1,118.6	1,113.3	1,116.1	1,123.9	1,117.8
30	TOTAL ASSETS ¹⁹	10,400.8	10,642.0	10,601.5	10,600.7	10,608.2	10,641.8	10,688.5	10,848.3	10,844.9	10,879.7	10,798.6	10,873.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	6,894.3	7,442.1	7,440.7	7,483.5	7,518.8	7,553.6	7,629.1	7,699.3	7,710.2	7,707.5	7,673.3	7,705.3
32	Large time deposits	737.2	708.5	706.6	712.8	722.0	725.9	715.2	722.1	721.7	720.8	724.6	721.7
33	Other deposits	6,157.1	6,733.6	6,734.0	6,770.7	6,796.8	6,827.8	6,913.9	6,977.2	6,988.5	6,986.7	6,948.7	6,983.6
34	Borrowings	1,272.6	1,075.6	1,044.4	1,034.7	1,047.6	1,036.0	1,016.6	1,032.6	1,019.5	1,044.7	1,039.5	1,030.1
35	Borrowings from banks in the U.S.	163.3	115.5	115.4	108.6	107.8	101.6	96.9	94.9	97.5	100.6	91.2	90.5
36	Borrowings from others	1,109.4	960.1	928.9	926.0	939.8	934.4	919.7	937.6	922.0	944.1	948.3	939.6
37	Trading liabilities ²⁰	141.3	184.6	182.2	183.5	180.5	192.6	170.2	176.0	176.4	178.4	179.4	168.4
38	Derivatives with a negative fair value ¹⁷	101.6	147.4	149.5	150.0	144.5	157.0	137.6	142.0	140.9	146.6	146.1	133.3
39	Other trading liabilities	39.7	37.1	32.6	33.5	36.0	35.6	32.6	34.0	35.5	31.9	33.3	35.2
40	Net due to related foreign offices	325.9	118.4	113.8	77.3	25.1	24.1	32.4	36.8	36.3	33.3	25.3	51.0
41	Other liabilities ²¹	380.2	412.2	413.2	410.3	407.4	388.1	412.0	421.1	417.3	423.4	414.4	429.9
42	TOTAL LIABILITIES ¹⁹	9,014.3	9,232.8	9,194.3	9,189.3	9,179.3	9,194.5	9,260.3	9,365.7	9,359.7	9,387.3	9,331.9	9,384.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,386.5	1,409.2	1,407.3	1,411.4	1,428.9	1,447.3	1,428.2	1,482.7	1,485.1	1,492.4	1,466.7	1,489.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.5	31.9	35.9	28.2	28.9	27.7	29.9	33.8	33.1	34.1	33.7	34.6
45	Securitized consumer loans ²⁴	17.0	15.7	15.8	16.4	17.2	17.6	17.6	17.6	17.6	17.6	17.6	17.4
46	Securitized credit cards and other revolving plans	12.0	10.7	10.5	10.5	11.4	11.8	11.8	11.8	11.8	11.8	11.8	11.7
47	Other securitized consumer loans	4.9	5.0	5.3	5.9	5.8	5.8	5.8	5.8	5.8	5.8	5.8	5.8
48	Securitized real estate loans ²⁴	930.0	937.7	929.6	923.4	915.2	889.8	890.1	903.5	896.3	901.9	906.0	911.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	8,325.8	8,418.4	8,475.8	8,541.4	8,592.2	8,619.8	8,647.1	8,705.0	8,705.5	8,697.4	8,687.7	8,730.4
2	Securities in bank credit ²	2,172.1	2,225.8	2,262.1	2,285.2	2,302.8	2,303.0	2,321.8	2,354.2	2,332.7	2,352.2	2,359.2	2,376.3
3	Treasury and agency securities ³	1,521.4	1,561.2	1,581.7	1,601.2	1,611.3	1,613.6	1,623.4	1,645.9	1,625.0	1,644.4	1,650.3	1,667.4
4	Mortgage-backed securities (MBS) ⁴	1,084.7	1,158.5	1,182.7	1,204.4	1,221.0	1,234.0	1,247.5	1,266.1	1,253.9	1,265.3	1,268.3	1,279.2
5	Non-MBS ⁵	436.8	402.7	399.0	396.8	390.3	379.6	375.9	379.8	371.1	379.1	382.0	388.2
6	Other securities	650.6	664.6	680.5	684.0	691.5	689.4	698.4	708.3	707.7	707.8	708.9	709.0
7	Mortgage-backed securities ⁶	146.8	133.7	133.1	134.4	134.0	131.8	130.9	133.0	132.7	133.0	134.1	132.4
8	Non-MBS ⁷	503.9	530.9	547.4	549.6	557.5	557.7	567.5	575.3	575.0	574.8	574.8	576.6
9	Loans and leases in bank credit ⁸	6,153.8	6,192.6	6,213.6	6,256.3	6,289.4	6,316.8	6,325.3	6,350.9	6,372.7	6,345.2	6,328.5	6,354.1
10	Commercial and industrial loans	984.9	1,041.4	1,053.9	1,070.5	1,081.0	1,093.7	1,101.9	1,122.3	1,115.8	1,122.0	1,122.8	1,129.4
11	Real estate loans	3,529.3	3,451.6	3,448.2	3,457.8	3,469.9	3,460.7	3,467.1	3,493.1	3,510.1	3,491.4	3,476.1	3,493.9
12	Revolving home equity loans	574.1	557.1	555.9	553.0	550.6	548.3	548.0	548.2	549.6	548.6	547.7	546.3
13	Closed-end residential loans ⁹	1,510.7	1,495.9	1,497.9	1,518.1	1,531.7	1,528.3	1,535.9	1,548.2	1,562.9	1,546.4	1,531.8	1,551.8
14	Commercial real estate loans ¹⁰	1,444.5	1,398.6	1,394.3	1,386.7	1,387.6	1,384.2	1,383.2	1,396.7	1,397.5	1,396.4	1,396.6	1,395.8
15	Consumer loans	1,079.9	1,084.9	1,086.9	1,085.6	1,088.5	1,106.6	1,106.0	1,094.6	1,097.3	1,094.4	1,093.8	1,091.7
16	Credit cards and other revolving plans	598.3	596.9	597.2	595.1	597.4	614.4	608.6	594.3	597.0	594.4	593.2	591.6
17	Other consumer loans ¹¹	481.6	488.0	489.7	490.5	491.1	492.2	497.5	500.3	500.4	500.0	500.6	500.1
18	Other loans and leases	559.6	614.7	624.7	642.4	650.0	655.8	650.3	640.8	649.5	637.4	635.8	639.1
19	Fed funds and reverse RPs with nonbanks ¹²	116.8	147.0	149.4	159.9	163.6	157.1	156.6	154.7	159.0	152.7	153.3	154.2
20	All other loans and leases ¹³	442.9	467.8	475.3	482.4	486.4	498.7	493.7	486.1	490.5	484.7	482.5	484.9
21	LESS: Allowance for loan and lease losses	206.2	183.1	177.8	174.8	174.5	173.4	171.5	170.5	170.9	170.6	170.1	170.3
22	Interbank loans ¹²	137.2	97.8	98.9	95.1	97.4	95.8	91.9	94.5	94.2	100.1	91.9	92.2
23	Fed funds and reverse RPs with banks ¹²	111.6	88.7	89.8	85.7	88.8	86.3	82.1	84.4	84.2	90.2	81.7	82.0
24	Loans to commercial banks ¹⁴	25.6	9.2	9.2	9.4	8.5	9.4	9.9	10.1	10.0	10.0	10.3	10.2
25	Cash assets ¹⁵	804.7	897.0	877.1	836.4	830.8	881.3	855.6	889.8	863.6	916.5	869.2	912.4
26	Trading assets ¹⁶	160.8	209.0	213.6	198.9	191.1	178.6	175.1	186.3	186.1	190.4	187.2	182.3
27	Derivatives with a positive fair value ¹⁷	147.2	192.0	197.2	184.1	177.5	164.3	157.5	170.0	170.5	174.4	171.0	165.1
28	Other trading assets	13.6	17.0	16.4	14.8	13.5	14.2	17.6	16.2	15.6	16.0	16.2	17.2
29	Other assets ¹⁸	1,162.5	1,141.9	1,144.5	1,142.1	1,147.4	1,144.0	1,134.8	1,122.2	1,122.2	1,121.6	1,125.0	1,116.9
30	TOTAL ASSETS ¹⁹	10,384.8	10,581.0	10,632.0	10,639.2	10,684.3	10,746.1	10,733.0	10,827.3	10,800.6	10,855.4	10,791.0	10,863.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	6,891.7	7,379.6	7,418.4	7,483.5	7,566.9	7,639.6	7,640.0	7,696.9	7,688.1	7,710.8	7,658.9	7,731.7
32	Large time deposits	730.4	714.2	716.2	725.2	731.9	726.4	714.7	714.8	716.7	714.2	715.3	712.5
33	Other deposits	6,161.4	6,665.4	6,702.3	6,758.3	6,834.9	6,913.2	6,925.3	6,982.1	6,971.4	6,996.7	6,943.6	7,019.2
34	Borrowings	1,275.5	1,065.6	1,053.1	1,036.1	1,042.8	1,034.0	1,018.8	1,035.3	1,023.7	1,047.1	1,041.2	1,031.7
35	Borrowings from banks in the U.S.	166.0	112.5	115.6	110.9	107.6	102.4	98.9	96.6	98.1	101.7	94.2	92.6
36	Borrowings from others	1,109.5	953.2	937.5	925.3	935.2	931.6	919.9	938.6	925.5	945.4	947.0	939.1
37	Trading liabilities ²⁰	140.8	183.3	186.6	178.9	190.2	191.5	179.8	177.2	178.6	178.9	178.4	170.9
38	Derivatives with a negative fair value ¹⁷	104.5	142.7	150.0	144.7	149.9	155.0	149.3	146.0	146.2	148.8	147.8	139.3
39	Other trading liabilities	36.3	40.6	36.6	34.3	40.3	36.5	30.6	31.2	32.4	30.1	30.6	31.6
40	Net due to related foreign offices	340.7	96.2	83.7	63.2	8.0	31.7	44.5	55.4	45.5	46.2	51.8	77.4
41	Other liabilities ²¹	379.0	410.4	421.8	426.1	423.2	395.9	410.6	419.2	415.8	425.0	412.2	424.6
42	TOTAL LIABILITIES ¹⁹	9,027.7	9,135.1	9,163.7	9,187.9	9,231.1	9,292.7	9,293.7	9,383.9	9,351.7	9,408.0	9,342.5	9,436.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,357.1	1,445.9	1,468.3	1,451.3	1,453.1	1,453.4	1,439.3	1,443.4	1,448.9	1,447.3	1,448.5	1,427.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.5	31.9	35.9	28.2	28.9	27.7	29.9	33.8	33.1	34.1	33.7	34.6
45	Securitized consumer loans ²⁴	16.9	15.4	15.8	16.7	17.4	17.9	17.8	17.5	17.5	17.5	17.5	17.5
46	Securitized credit cards and other revolving plans	12.0	10.6	10.5	10.6	11.4	11.9	11.9	11.8	11.7	11.7	11.7	11.7
47	Other securitized consumer loans	4.9	4.8	5.4	6.0	5.9	5.9	5.8	5.8	5.8	5.8	5.8	5.8
48	Securitized real estate loans ²⁴	931.5	934.7	927.2	922.4	925.7	908.5	904.9	905.3	905.6	905.5	905.1	905.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29	
ASSETS														
1	Bank credit	5,369.3	5,451.1	5,467.3	5,499.1	5,519.9	5,539.0	5,566.7	5,595.2	5,572.9	5,588.1	5,599.7	5,624.3	
2	Securities in bank credit ²	1,475.0	1,479.2	1,495.6	1,503.8	1,511.5	1,528.4	1,545.1	1,572.1	1,555.8	1,572.8	1,574.7	1,589.6	
3	Treasury and agency securities ³	1,021.1	1,017.5	1,028.8	1,035.4	1,038.0	1,050.6	1,060.3	1,085.6	1,071.1	1,085.9	1,087.1	1,102.7	
4	Mortgage-backed securities (MBS) ⁴	761.3	798.5	812.1	817.9	823.4	846.2	852.4	869.2	860.6	869.3	869.6	880.2	
5	Non-MBS ⁵	259.8	219.0	216.7	217.5	214.6	204.3	207.9	216.4	210.5	216.6	217.5	222.5	
6	Other securities	453.9	461.8	466.8	468.3	473.5	477.9	484.8	486.5	484.7	486.9	487.6	486.9	
7	Mortgage-backed securities ⁶	126.4	117.3	116.7	117.3	116.9	115.4	113.2	114.1	114.2	114.3	114.6	113.4	
8	Non-MBS ⁷	327.6	344.5	350.1	351.1	356.5	362.5	371.5	372.4	370.5	372.6	373.0	373.4	
9	Loans and leases in bank credit ⁸	3,894.3	3,971.8	3,971.6	3,995.4	4,008.4	4,010.5	4,021.6	4,023.0	4,017.1	4,015.3	4,025.0	4,034.7	
10	Commercial and industrial loans	622.7	677.3	682.9	693.6	701.5	713.3	719.7	727.2	723.1	727.9	726.9	731.3	
11	Real estate loans	2,052.0	2,005.2	2,001.2	1,999.0	1,997.8	1,989.8	1,993.5	1,995.6	1,992.5	1,993.1	1,993.0	2,003.9	
12	Revolving home equity loans	457.0	439.4	437.7	434.4	433.1	431.7	431.0	429.2	430.0	429.5	428.7	428.3	
13	Closed-end residential loans ⁹	1,032.1	1,025.7	1,024.6	1,030.0	1,028.1	1,023.6	1,029.3	1,034.9	1,029.7	1,032.3	1,033.8	1,044.4	
14	Commercial real estate loans ¹⁰	562.9	540.1	538.9	534.5	536.6	534.5	533.2	531.5	532.8	531.4	530.5	531.1	
15	Consumer loans	776.4	790.2	788.8	789.4	790.4	794.3	788.2	785.9	785.2	784.8	785.5	788.2	
16	Credit cards and other revolving plans	432.0	436.3	435.5	435.8	435.1	435.8	430.8	428.4	430.1	428.4	426.5	428.4	
17	Other consumer loans ¹¹	344.4	354.0	353.3	353.6	355.3	358.6	357.4	357.4	355.1	356.3	359.0	359.8	
18	Other loans and leases	443.1	499.1	498.7	513.4	518.7	513.1	520.2	514.4	516.3	509.5	519.5	511.5	
19	Fed funds and reverse RPs with nonbanks ¹²	111.5	150.6	146.9	155.6	157.6	146.1	150.7	147.6	144.7	143.6	155.4	147.2	
20	All other loans and leases ¹³	331.6	348.5	351.7	357.9	361.2	367.0	369.6	366.8	371.6	365.9	364.1	364.2	
21	LESS: Allowance for loan and lease losses	149.6	133.1	129.2	125.4	123.4	125.1	124.0	121.3	120.4	120.8	121.5	122.3	
22	Interbank loans ¹²	88.6	51.8	51.3	51.4	51.7	54.8	56.3	57.4	56.7	59.0	58.1	56.0	
23	Fed funds and reverse RPs with banks ¹²	64.2	44.1	44.0	44.3	45.0	47.3	48.0	48.6	48.2	50.4	49.0	46.8	
24	Loans to commercial banks ¹⁴	24.4	7.7	7.3	7.1	6.7	7.5	8.3	8.8	8.5	8.6	9.1	9.2	
25	Cash assets ¹⁵	532.4	636.3	570.3	539.3	529.3	550.9	540.3	572.1	599.3	598.0	518.5	571.7	
26	Trading assets ¹⁶	160.2	202.2	200.9	186.8	177.0	172.7	169.0	186.3	186.5	192.2	187.9	179.8	
27	Derivatives with a positive fair value ¹⁷	146.3	185.7	185.3	171.9	163.3	158.6	151.8	169.5	170.8	175.6	171.3	161.5	
28	Other trading assets	13.9	16.5	15.6	14.9	13.7	14.1	17.2	16.8	15.7	16.7	16.6	18.3	
29	Other assets ¹⁸	895.3	887.3	885.2	880.3	884.6	876.9	867.4	849.4	846.1	847.3	854.0	846.9	
30	TOTAL ASSETS ¹⁹	6,896.2	7,095.6	7,045.8	7,031.5	7,039.0	7,069.0	7,075.7	7,139.1	7,141.2	7,163.7	7,096.7	7,156.5	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29	
LIABILITIES														
31	Deposits	4,281.0	4,726.4	4,741.4	4,765.5	4,794.9	4,829.0	4,869.6	4,877.4	4,883.7	4,881.2	4,856.3	4,887.4	
32	Large time deposits	309.8	299.3	302.4	310.0	319.7	319.7	312.3	311.6	312.0	309.7	313.0	311.5	
33	Other deposits	3,971.2	4,427.1	4,439.0	4,455.5	4,475.2	4,509.3	4,557.3	4,565.8	4,571.7	4,571.5	4,543.3	4,575.8	
34	Borrowings	910.2	759.2	736.5	725.1	741.1	730.3	716.8	717.4	710.3	730.7	718.9	712.0	
35	Borrowings from banks in the U.S.	87.0	55.2	57.4	57.0	56.7	51.0	48.3	46.0	49.6	51.0	40.6	42.5	
36	Borrowings from others	823.2	703.9	679.1	668.0	684.3	679.3	668.5	671.4	660.7	679.7	678.2	669.5	
37	Trading liabilities ²⁰	137.8	180.1	177.6	179.2	176.6	188.7	165.9	171.5	172.1	173.7	174.9	164.4	
38	Derivatives with a negative fair value ¹⁷	98.8	143.7	145.8	146.5	141.4	153.8	134.0	138.4	137.3	142.9	142.5	130.0	
39	Other trading liabilities	39.0	36.4	31.9	32.6	35.2	34.8	31.9	33.1	34.8	30.8	32.4	34.4	
40	Net due to related foreign offices	292.5	56.3	50.9	12.9	-40.8	-17.9	-21.7	14.8	7.7	11.1	8.3	33.8	
41	Other liabilities ²¹	316.0	348.4	347.1	343.7	342.9	324.1	345.9	349.7	348.0	351.3	343.0	356.9	
42	TOTAL LIABILITIES ¹⁹	5,937.5	6,070.4	6,053.6	6,026.4	6,014.7	6,054.1	6,076.6	6,130.8	6,121.7	6,148.1	6,101.4	6,154.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	958.7	1,025.2	992.2	1,005.1	1,024.3	1,014.9	999.1	1,008.2	1,019.4	1,015.6	995.3	1,001.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.2	25.9	29.1	22.0	23.2	22.1	23.5	26.7	26.0	26.9	26.6	27.4	
45	Securitized consumer loans ²⁴	4.9	4.9	4.8	5.0	5.0	4.9	5.0	4.9	5.0	4.9	5.0	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	5.0	5.0	4.9	5.0	4.9	5.0	4.9	5.0	4.9	
48	Securitized real estate loans ²⁴	909.7	917.6	909.7	903.5	895.7	872.1	869.5	884.8	877.0	883.2	887.7	893.2	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	5,361.1	5,447.3	5,492.9	5,534.8	5,561.3	5,573.4	5,585.2	5,587.7	5,584.6	5,584.4	5,576.0	5,607.2
2	Securities in bank credit ²	1,461.0	1,488.7	1,517.6	1,532.1	1,536.0	1,530.1	1,542.7	1,559.1	1,540.3	1,559.9	1,564.0	1,575.4
3	Treasury and agency securities ³	1,010.0	1,027.9	1,044.3	1,056.9	1,057.3	1,053.2	1,059.6	1,075.1	1,056.5	1,076.1	1,079.4	1,091.8
4	Mortgage-backed securities (MBS) ⁴	758.6	800.2	817.9	831.9	841.7	848.7	856.9	865.9	855.5	867.1	868.0	875.1
5	Non-MBS ⁵	251.4	227.7	226.5	225.0	215.5	204.5	202.8	209.2	201.0	209.1	211.4	216.7
6	Other securities	451.0	460.8	473.2	475.1	478.8	476.9	483.0	483.9	483.8	483.7	484.7	483.6
7	Mortgage-backed securities ⁶	127.0	116.7	116.2	117.0	116.5	114.3	113.6	114.7	114.1	114.7	115.8	114.2
8	Non-MBS ⁷	324.0	344.1	357.1	358.2	362.3	362.6	369.5	369.2	369.6	369.0	368.8	369.4
9	Loans and leases in bank credit ⁸	3,900.1	3,958.6	3,975.4	4,002.7	4,025.3	4,043.3	4,042.6	4,028.6	4,044.3	4,024.6	4,012.0	4,031.8
10	Commercial and industrial loans	623.7	673.3	683.4	696.5	705.2	715.6	718.4	728.1	722.7	727.8	728.5	734.0
11	Real estate loans	2,050.8	2,005.0	2,002.2	2,001.8	2,006.6	1,998.5	1,999.8	1,994.3	2,004.9	1,993.2	1,982.5	1,996.1
12	Revolving home equity loans	455.9	439.8	438.8	436.2	434.1	432.0	431.3	428.0	429.0	428.4	427.7	426.6
13	Closed-end residential loans ⁹	1,032.6	1,025.3	1,024.5	1,031.0	1,035.4	1,031.3	1,035.9	1,035.2	1,044.1	1,034.0	1,024.4	1,038.6
14	Commercial real estate loans ¹⁰	562.2	539.9	538.9	534.6	537.0	535.2	532.6	531.1	531.8	530.9	530.5	530.9
15	Consumer loans	780.9	788.9	790.6	787.3	789.0	801.8	800.2	790.4	792.5	790.5	789.8	788.0
16	Credit cards and other revolving plans	433.8	435.4	435.5	434.2	435.6	446.3	440.7	430.1	432.4	430.4	429.3	427.3
17	Other consumer loans ¹¹	347.1	353.5	355.1	353.1	353.5	355.5	359.6	360.3	360.0	360.1	360.5	360.7
18	Other loans and leases	444.7	491.4	499.2	517.1	524.5	527.3	524.1	515.9	524.2	513.0	511.2	513.8
19	Fed funds and reverse RPs with nonbanks ¹²	115.1	144.4	146.8	157.5	160.9	153.9	153.8	151.8	155.7	150.1	150.0	151.7
20	All other loans and leases ¹³	329.6	347.0	352.4	359.7	363.6	373.4	370.3	364.0	368.5	363.0	361.2	362.0
21	LESS: Allowance for loan and lease losses	149.6	133.3	128.6	125.2	125.0	124.5	123.2	121.2	121.4	121.0	120.6	121.6
22	Interbank loans ¹²	89.2	51.3	51.9	52.5	55.1	59.0	58.6	57.7	56.8	57.3	58.9	57.8
23	Fed funds and reverse RPs with banks ¹²	64.9	43.6	44.2	44.7	48.1	51.1	50.2	49.0	48.2	48.9	50.0	48.9
24	Loans to commercial banks ¹⁴	24.3	7.7	7.7	7.8	7.0	7.9	8.4	8.7	8.6	8.4	8.9	8.9
25	Cash assets ¹⁵	532.6	598.4	568.2	530.1	527.5	579.3	554.0	570.0	554.2	594.5	544.2	587.9
26	Trading assets ¹⁶	156.3	204.2	208.0	193.6	186.2	173.3	169.8	181.0	180.8	185.1	181.7	177.3
27	Derivatives with a positive fair value ¹⁷	142.9	187.5	192.2	179.3	172.8	159.3	152.4	164.9	165.4	169.3	165.8	160.2
28	Other trading assets	13.3	16.7	15.8	14.3	13.3	14.0	17.4	16.1	15.4	15.8	16.0	17.1
29	Other assets ¹⁸	898.5	880.0	881.5	879.0	884.4	882.2	872.8	853.1	853.8	852.6	855.7	846.8
30	TOTAL ASSETS¹⁹	6,888.1	7,047.9	7,074.0	7,064.8	7,089.4	7,142.8	7,117.2	7,128.3	7,108.8	7,152.9	7,095.9	7,155.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	4,275.4	4,691.5	4,709.5	4,753.8	4,815.0	4,879.0	4,869.5	4,868.8	4,858.7	4,876.8	4,842.0	4,898.7
32	Large time deposits	308.1	301.2	304.6	314.0	323.4	320.6	311.2	310.5	311.5	309.5	311.3	309.3
33	Other deposits	3,967.3	4,390.2	4,404.9	4,439.8	4,491.6	4,558.5	4,558.3	4,558.3	4,547.1	4,567.3	4,530.6	4,589.4
34	Borrowings	910.1	752.6	742.0	730.1	739.0	728.3	715.5	718.3	710.7	732.9	718.7	712.7
35	Borrowings from banks in the U.S.	86.8	54.4	59.2	60.5	58.4	52.1	48.7	45.8	47.2	51.4	41.6	43.0
36	Borrowings from others	823.4	698.1	682.8	669.6	680.6	676.2	666.8	672.5	663.5	681.6	677.1	669.7
37	Trading liabilities ²⁰	137.2	179.3	182.1	174.3	185.9	187.1	175.5	172.8	174.3	174.3	173.9	166.9
38	Derivatives with a negative fair value ¹⁷	101.7	139.4	146.3	140.9	146.4	151.3	145.7	142.4	142.6	145.2	144.2	136.1
39	Other trading liabilities	35.5	39.8	35.8	33.4	39.5	35.8	29.8	30.3	31.7	29.1	29.7	30.8
40	Net due to related foreign offices	296.8	53.5	41.8	22.7	-35.6	-12.9	-4.2	13.4	5.5	4.9	9.1	34.0
41	Other liabilities ²¹	315.7	345.8	353.0	356.1	355.5	330.2	346.2	348.9	347.4	354.0	341.8	353.0
42	TOTAL LIABILITIES ¹⁹	5,935.2	6,022.5	6,028.4	6,037.1	6,059.7	6,111.8	6,102.6	6,122.2	6,096.6	6,142.9	6,085.4	6,165.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	952.9	1,025.3	1,045.6	1,027.7	1,029.7	1,031.0	1,014.7	1,006.0	1,012.3	1,010.0	1,010.5	990.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.2	25.9	29.1	22.0	23.2	22.1	23.5	26.7	26.0	26.9	26.6	27.4
45	Securitized consumer loans ²⁴	4.9	4.8	4.8	5.1	5.0	5.0	4.9	4.9	4.9	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	4.8	4.8	5.1	5.0	5.0	4.9	4.9	4.9	4.9	4.9	4.9
48	Securitized real estate loans ²⁴	910.6	914.7	907.0	902.6	906.0	888.8	885.5	886.1	886.4	886.2	885.8	885.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	2,968.7	2,981.1	2,985.2	3,009.2	3,027.0	3,028.9	3,063.5	3,121.6	3,120.9	3,121.5	3,119.1	3,124.5
2	Securities in bank credit ²	712.9	744.9	748.6	760.3	771.2	769.4	784.9	797.0	797.4	794.6	795.5	800.1
3	Treasury and agency securities ³	510.1	540.3	542.6	553.0	561.4	556.9	565.2	569.2	569.8	567.5	567.9	571.3
4	Mortgage-backed securities (MBS) ⁴	323.0	362.7	370.4	379.9	385.8	382.2	392.5	396.9	398.4	395.7	395.0	398.0
5	Non-MBS ⁵	187.1	177.6	172.3	173.0	175.6	174.7	172.7	172.3	171.4	171.7	172.9	173.3
6	Other securities	202.8	204.6	205.9	207.3	209.8	212.6	219.7	227.8	227.6	227.2	227.6	228.8
7	Mortgage-backed securities ⁶	20.0	17.4	17.0	17.3	17.0	16.7	17.8	18.5	19.0	18.5	18.3	18.3
8	Non-MBS ⁷	182.9	187.2	189.0	190.0	192.8	195.9	201.9	209.3	208.6	208.7	209.3	210.6
9	Loans and leases in bank credit ⁸	2,255.8	2,236.2	2,236.6	2,248.9	2,255.7	2,259.5	2,278.6	2,324.7	2,323.5	2,326.9	2,323.6	2,324.4
10	Commercial and industrial loans	361.8	369.3	370.1	373.7	374.8	377.7	384.9	395.0	394.4	395.1	395.0	395.4
11	Real estate loans	1,480.2	1,446.5	1,447.2	1,452.9	1,457.4	1,455.3	1,465.4	1,500.0	1,499.4	1,502.8	1,498.7	1,498.9
12	Revolving home equity loans	117.2	118.0	117.8	117.6	117.0	115.5	116.2	119.2	119.7	119.3	118.9	118.5
13	Closed-end residential loans ⁹	479.8	469.8	474.4	484.0	490.8	490.7	498.6	514.3	513.1	517.0	512.7	514.1
14	Commercial real estate loans ¹⁰	883.2	858.7	855.0	851.2	849.6	849.1	850.6	866.6	866.5	866.4	867.0	866.3
15	Consumer loans	296.1	297.1	296.2	298.4	299.3	300.9	300.8	302.1	301.3	301.6	302.2	303.3
16	Credit cards and other revolving plans	163.3	161.3	161.8	161.6	162.3	164.4	164.6	163.9	163.6	163.6	163.3	165.0
17	Other consumer loans ¹¹	132.8	135.8	134.4	136.8	137.0	136.5	136.2	138.2	137.6	138.0	139.0	138.4
18	Other loans and leases	117.6	123.3	123.1	123.8	124.2	125.6	127.5	127.6	128.5	127.5	127.6	126.8
19	Fed funds and reverse RPs with nonbanks ¹²	1.9	2.6	1.9	2.5	2.6	2.6	3.6	3.4	4.1	3.2	3.7	2.6
20	All other loans and leases ¹³	115.7	120.7	121.2	121.3	121.6	123.1	123.9	124.2	124.4	124.2	124.0	124.2
21	LESS: Allowance for loan and lease losses	55.7	49.5	49.3	50.8	50.2	49.4	49.1	48.4	48.9	48.6	48.3	47.4
22	Interbank loans ¹²	45.1	49.6	45.8	42.6	40.3	34.6	33.1	34.8	37.1	38.9	31.6	31.9
23	Fed funds and reverse RPs with banks ¹²	44.3	48.0	44.2	41.1	38.8	33.2	31.7	33.5	35.8	37.5	30.4	30.8
24	Loans to commercial banks ¹⁴	0.8	1.5	1.5	1.5	1.5	1.4	1.4	1.2	1.3	1.4	1.2	1.1
25	Cash assets ¹⁵	277.8	296.8	306.9	300.0	284.6	292.2	297.4	326.4	321.9	329.6	323.9	332.4
26	Trading assets ¹⁶	4.7	4.8	5.3	5.3	4.7	5.2	5.4	5.5	5.5	5.7	5.7	5.2
27	Derivatives with a positive fair value ¹⁷	4.3	4.8	4.8	4.6	4.4	4.7	5.2	5.2	5.3	5.3	5.3	4.9
28	Other trading assets	0.4	0.1	0.5	0.7	0.3	0.5	0.2	0.3	0.3	0.4	0.4	0.3
29	Other assets ¹⁸	263.9	263.6	261.8	263.0	262.6	261.3	262.4	269.2	267.2	268.8	269.9	270.9
30	TOTAL ASSETS¹⁹	3,504.5	3,546.4	3,555.7	3,569.2	3,569.1	3,572.8	3,612.8	3,709.3	3,703.7	3,716.0	3,701.9	3,717.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	2,613.2	2,715.7	2,699.3	2,717.9	2,723.9	2,724.7	2,759.5	2,821.9	2,826.5	2,826.3	2,817.0	2,817.9
32	Large time deposits	427.4	409.2	404.2	402.8	402.3	406.2	402.9	410.5	409.6	411.1	411.6	410.1
33	Other deposits	2,185.8	2,306.4	2,295.0	2,315.1	2,321.6	2,318.5	2,356.6	2,411.4	2,416.8	2,415.2	2,405.4	2,407.8
34	Borrowings	362.5	316.4	307.8	309.6	306.5	305.8	299.8	315.2	309.2	313.9	320.6	318.2
35	Borrowings from banks in the U.S.	76.2	60.2	58.0	51.6	51.1	50.7	48.5	49.0	47.9	49.6	50.5	48.0
36	Borrowings from others	286.2	256.2	249.8	258.0	255.4	255.1	251.2	266.2	261.3	264.4	270.1	270.2
37	Trading liabilities ²⁰	3.5	4.5	4.5	4.3	3.9	3.9	4.3	4.4	4.4	4.7	4.5	4.0
38	Derivatives with a negative fair value ¹⁷	2.8	3.7	3.8	3.5	3.1	3.2	3.6	3.5	3.6	3.7	3.6	3.3
39	Other trading liabilities	0.7	0.8	0.8	0.8	0.8	0.7	0.8	0.9	0.8	1.1	0.9	0.7
40	Net due to related foreign offices	33.4	62.0	62.9	64.4	65.8	42.0	54.1	22.0	28.6	22.3	17.1	17.1
41	Other liabilities ²¹	64.2	63.8	66.2	66.6	64.4	64.0	66.0	71.4	69.3	72.0	71.3	72.9
42	TOTAL LIABILITIES ¹⁹	3,076.8	3,162.4	3,140.7	3,162.9	3,164.6	3,140.3	3,183.8	3,234.9	3,238.0	3,239.2	3,230.5	3,230.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	427.8	384.0	415.0	406.4	404.6	432.4	429.0	474.4	465.7	476.8	471.4	487.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.3	5.9	6.9	6.2	5.7	5.6	6.4	7.2	7.2	7.2	7.1	7.2
45	Securitized consumer loans ²⁴	12.1	10.8	11.0	11.4	12.2	12.7	12.6	12.6	12.6	12.6	12.7	12.5
46	Securitized credit cards and other revolving plans	12.0	10.7	10.5	10.5	11.4	11.8	11.8	11.8	11.8	11.8	11.8	11.7
47	Other securitized consumer loans	0.0	0.1	0.5	0.9	0.8	0.8	0.9	0.8	0.9	0.8	0.8	0.8
48	Securitized real estate loans ²⁴	20.3	20.1	19.9	19.8	19.4	17.6	20.6	18.7	19.4	18.7	18.3	18.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	2,964.7	2,971.1	2,982.9	3,006.6	3,030.9	3,046.4	3,061.8	3,117.3	3,120.9	3,112.9	3,111.7	3,123.2
2	Securities in bank credit ²	711.1	737.1	744.6	753.1	766.8	772.9	779.1	795.1	792.5	792.3	795.2	800.9
3	Treasury and agency securities ³	511.5	533.3	537.3	544.3	554.1	560.4	563.7	570.8	568.5	568.2	570.9	575.5
4	Mortgage-backed securities (MBS) ⁴	326.1	358.3	364.8	372.5	379.3	385.3	390.6	400.2	398.4	398.2	400.3	404.1
5	Non-MBS ⁵	185.4	175.0	172.5	171.8	174.8	175.0	173.1	170.6	170.1	170.0	170.6	171.5
6	Other securities	199.6	203.8	207.2	208.8	212.7	212.5	215.4	224.4	224.0	224.1	224.3	225.4
7	Mortgage-backed securities ⁶	19.7	17.0	16.9	17.4	17.5	17.5	17.3	18.3	18.6	18.3	18.3	18.1
8	Non-MBS ⁷	179.9	186.8	190.3	191.4	195.2	195.1	198.1	206.0	205.4	205.8	206.0	207.3
9	Loans and leases in bank credit ⁸	2,253.7	2,234.1	2,238.3	2,253.5	2,264.2	2,273.5	2,282.7	2,322.2	2,328.4	2,320.6	2,316.5	2,322.3
10	Commercial and industrial loans	361.2	368.1	370.5	374.1	375.8	378.1	383.5	394.2	393.1	394.1	394.3	395.5
11	Real estate loans	1,478.5	1,446.6	1,446.0	1,456.0	1,463.3	1,462.2	1,467.3	1,498.8	1,505.1	1,498.2	1,493.6	1,497.8
12	Revolving home equity loans	118.2	117.3	117.1	116.8	116.5	116.2	116.7	120.2	120.6	120.2	120.0	119.7
13	Closed-end residential loans ⁹	478.1	470.6	473.4	487.1	496.2	497.0	500.0	513.0	518.8	512.4	507.4	513.2
14	Commercial real estate loans ¹⁰	882.2	858.7	855.4	852.1	850.6	849.0	850.6	865.6	865.7	865.5	866.1	864.8
15	Consumer loans	299.0	296.0	296.3	298.3	299.5	304.8	305.8	304.2	304.9	303.9	304.1	303.7
16	Credit cards and other revolving plans	164.6	161.6	161.7	160.9	161.8	168.1	167.9	164.2	164.5	164.0	163.9	164.3
17	Other consumer loans ¹¹	134.4	134.5	134.6	137.4	137.7	136.7	137.9	140.0	140.3	140.0	140.2	139.4
18	Other loans and leases	115.0	123.3	125.5	125.2	125.6	128.5	126.2	124.9	125.3	124.4	124.6	125.4
19	Fed funds and reverse RPs with nonbanks ¹²	1.7	2.6	2.6	2.5	2.8	3.2	2.8	2.9	3.3	2.6	3.2	2.5
20	All other loans and leases ¹³	113.3	120.7	122.9	122.7	122.8	125.3	123.4	122.0	122.0	121.8	121.3	122.8
21	LESS: Allowance for loan and lease losses	56.7	49.8	49.3	49.6	49.5	48.9	48.3	49.3	49.6	49.5	49.4	48.7
22	Interbank loans ¹²	48.0	46.5	47.0	42.6	42.3	36.8	33.4	36.8	37.4	42.8	33.0	34.4
23	Fed funds and reverse RPs with banks ¹²	46.7	45.0	45.5	41.1	40.7	35.2	31.9	35.4	36.0	41.3	31.6	33.1
24	Loans to commercial banks ¹⁴	1.3	1.4	1.4	1.5	1.5	1.5	1.5	1.4	1.4	1.5	1.3	1.3
25	Cash assets ¹⁵	272.1	298.6	308.9	306.3	303.2	302.0	301.6	319.8	309.4	322.0	325.1	324.5
26	Trading assets ¹⁶	4.5	4.8	5.5	5.4	4.9	5.2	5.3	5.3	5.3	5.3	5.4	5.0
27	Derivatives with a positive fair value ¹⁷	4.3	4.5	5.0	4.9	4.7	5.0	5.1	5.1	5.2	5.1	5.2	4.9
28	Other trading assets	0.3	0.3	0.5	0.5	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2
29	Other assets ¹⁸	264.0	261.9	263.0	263.1	263.0	261.8	262.0	269.2	268.4	269.0	269.4	270.0
30	TOTAL ASSETS¹⁹	3,496.7	3,533.1	3,558.0	3,574.3	3,594.8	3,603.3	3,615.8	3,699.1	3,691.8	3,702.5	3,695.1	3,708.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29	
LIABILITIES														
31	Deposits	2,616.4	2,688.2	2,708.9	2,729.7	2,751.9	2,760.5	2,770.5	2,828.1	2,829.4	2,834.0	2,816.9	2,833.0	
32	Large time deposits	422.3	413.0	411.6	411.2	408.5	405.8	403.5	404.3	405.2	404.6	404.0	403.2	
33	Other deposits	2,194.0	2,275.2	2,297.3	2,318.5	2,343.3	2,354.7	2,367.0	2,423.8	2,424.3	2,429.4	2,413.0	2,429.8	
34	Borrowings	365.3	313.1	311.2	306.0	303.8	305.7	303.3	317.0	312.9	314.2	322.5	319.0	
35	Borrowings from banks in the U.S.	79.3	58.0	56.4	50.4	49.2	50.3	50.3	50.8	50.9	50.3	52.6	49.6	
36	Borrowings from others	286.1	255.0	254.8	255.6	254.6	255.4	253.0	266.1	262.0	263.8	270.0	269.4	
37	Trading liabilities ²⁰	3.6	4.0	4.5	4.6	4.3	4.4	4.3	4.4	4.3	4.7	4.5	4.0	
38	Derivatives with a negative fair value ¹⁷	2.8	3.2	3.7	3.7	3.5	3.6	3.6	3.5	3.6	3.6	3.7	3.3	
39	Other trading liabilities	0.8	0.8	0.8	0.9	0.8	0.8	0.7	0.9	0.7	1.1	0.9	0.7	
40	Net due to related foreign offices	44.0	42.8	41.9	40.5	43.6	44.6	48.6	41.9	40.0	41.3	42.7	43.4	
41	Other liabilities ²¹	63.3	64.6	68.8	70.0	67.8	65.7	64.4	70.3	68.4	71.0	70.4	71.6	
42	TOTAL LIABILITIES ¹⁹	3,092.5	3,112.6	3,135.3	3,150.8	3,171.4	3,180.9	3,191.2	3,261.7	3,255.1	3,265.1	3,257.1	3,271.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	404.2	420.5	422.7	423.6	423.4	422.4	424.6	437.4	436.6	437.4	438.0	437.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.3	5.9	6.9	6.2	5.7	5.6	6.4	7.2	7.2	7.2	7.1	7.2	
45	Securitized consumer loans ²⁴	12.1	10.6	11.0	11.6	12.4	12.9	12.8	12.6	12.6	12.6	12.6	12.6	
46	Securitized credit cards and other revolving plans	12.0	10.6	10.5	10.6	11.4	11.9	11.9	11.8	11.7	11.7	11.7	11.7	
47	Other securitized consumer loans	0.0	0.0	0.5	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9	
48	Securitized real estate loans ²⁴	20.8	20.0	20.2	19.8	19.7	19.7	19.4	19.3	19.2	19.2	19.3	19.3	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	807.3	837.0	824.5	831.0	843.2	849.3	844.5	852.5	849.3	847.6	850.2	862.9
2	Securities in bank credit ²	244.2	234.4	220.9	211.4	205.1	213.0	216.9	218.4	216.5	216.3	221.7	219.0
3	Treasury and agency securities ³	102.4	103.0	93.4	87.3	86.0	88.5	98.4	99.2	97.2	96.5	102.1	101.0
4	Mortgage-backed securities (MBS) ⁴	19.9	19.7	19.7	19.6	19.8	18.9	19.6	21.8	22.8	21.7	21.6	20.8
5	Non-MBS ⁵	82.6	83.3	73.7	67.7	66.2	69.6	78.8	77.5	74.4	74.8	80.5	80.2
6	Other securities	141.7	131.4	127.5	124.1	119.1	124.4	118.5	119.2	119.3	119.8	119.6	118.0
7	Mortgage-backed securities ⁶	9.1	8.7	8.6	8.4	8.0	8.1	8.0	7.8	8.1	7.8	7.7	7.6
8	Non-MBS ⁷	132.6	122.7	118.8	115.7	111.2	116.3	110.6	111.4	111.2	112.0	111.9	110.4
9	Loans and leases in bank credit ⁸	563.1	602.7	603.6	619.6	638.1	636.3	627.6	634.1	632.8	631.3	628.5	643.9
10	Commercial and industrial loans	238.9	251.0	249.1	249.1	248.2	247.6	250.3	250.6	250.4	251.6	249.5	251.1
11	Real estate loans	36.0	33.8	33.6	34.1	32.6	32.0	31.3	29.8	30.3	29.6	29.7	29.7
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	2.2	1.8	1.8	2.0	1.8	1.6	1.9	2.0	1.9	1.8	2.1	2.1
14	Commercial real estate loans ¹⁰	33.6	31.7	31.5	31.8	30.6	30.2	29.3	27.6	28.2	27.6	27.3	27.3
15	Consumer loans	1.7	1.6	1.7	1.7	1.6	1.6	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	1.7	1.6	1.7	1.7	1.6	1.6	1.7	1.7	1.7	1.7	1.7	1.7
18	Other loans and leases	286.5	316.3	319.2	334.8	355.6	355.0	344.2	352.0	350.5	348.4	347.7	361.5
19	Fed funds and reverse RPs with nonbanks ¹²	93.6	107.1	115.0	117.3	137.5	142.2	127.0	135.2	130.7	132.4	133.6	144.8
20	All other loans and leases ¹³	192.9	209.2	204.2	217.5	218.1	212.9	217.3	216.8	219.8	216.1	214.1	216.7
21	LESS: Allowance for loan and lease losses	1.3	0.8	0.7	0.7	0.8	0.8	0.9	0.8	0.8	0.8	0.8	0.8
22	Interbank loans ¹²	28.3	24.5	21.2	20.1	18.3	19.2	20.7	23.0	23.4	25.4	22.1	21.4
23	Fed funds and reverse RPs with banks ¹²	25.2	21.9	18.7	17.9	16.5	17.5	18.7	21.2	21.6	23.6	20.2	19.6
24	Loans to commercial banks ¹⁴	3.1	2.5	2.5	2.2	1.8	1.7	2.1	1.8	1.8	1.8	1.8	1.9
25	Cash assets ¹⁵	444.1	964.8	959.7	867.9	785.6	753.2	755.1	703.4	734.1	724.7	670.8	680.8
26	Trading assets ¹⁶	105.0	122.8	124.7	114.4	114.6	126.8	139.9	147.7	151.8	143.9	147.2	148.1
27	Derivatives with a positive fair value ¹⁷	95.8	112.5	113.9	105.6	106.3	117.3	130.1	138.8	143.5	135.7	137.9	138.4
28	Other trading assets	9.2	10.3	10.8	8.8	8.4	9.4	9.7	8.9	8.3	8.3	9.3	9.6
29	Other assets ¹⁸	54.3	63.8	60.6	56.4	54.3	52.0	46.0	48.9	49.7	52.0	47.2	47.1
30	TOTAL ASSETS¹⁹	1,437.7	2,012.1	1,990.0	1,889.1	1,815.3	1,799.7	1,805.3	1,774.7	1,807.5	1,792.9	1,736.6	1,759.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	1,072.5	959.7	965.6	927.9	895.9	889.8	888.4	879.7	888.0	876.0	880.9	873.8
32	Large time deposits	1,018.0	881.0	883.5	849.9	808.8	797.4	798.2	785.1	794.8	783.1	786.0	776.0
33	Other deposits	54.4	78.7	82.1	78.0	87.0	92.4	90.2	94.6	93.2	92.9	94.9	97.9
34	Borrowings	552.4	585.5	569.1	561.0	567.2	571.6	573.8	581.6	589.4	587.5	577.5	571.1
35	Borrowings from banks in the U.S.	33.9	41.9	35.7	35.2	36.2	33.5	35.1	35.7	34.4	37.2	35.5	35.8
36	Borrowings from others	518.5	543.7	533.4	525.9	531.0	538.1	538.6	545.9	555.0	550.3	542.1	535.3
37	Trading liabilities ²⁰	106.2	109.5	111.4	102.9	115.1	125.7	145.9	147.7	155.3	144.5	145.6	144.7
38	Derivatives with a negative fair value ¹⁷	92.9	95.5	98.4	93.0	103.5	115.0	135.9	137.4	144.1	134.6	135.5	134.8
39	Other trading liabilities	13.3	14.0	13.0	9.9	11.6	10.7	9.9	10.3	11.2	9.9	10.1	9.9
40	Net due to related foreign offices	-243.3	166.0	174.0	228.3	233.1	234.4	224.5	235.0	227.1	258.7	216.9	240.6
41	Other liabilities ²¹	50.3	60.5	55.3	58.3	57.9	61.5	58.9	62.2	65.9	61.5	63.7	58.3
42	TOTAL LIABILITIES ¹⁹	1,538.0	1,881.2	1,875.4	1,878.5	1,869.2	1,883.0	1,891.5	1,906.2	1,925.7	1,928.3	1,884.7	1,888.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-100.3	130.9	114.7	10.7	-53.9	-83.3	-86.2	-131.6	-118.1	-135.4	-148.1	-129.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.3	-5.7	-5.4	-6.1	-6.5	-6.0	-5.6	-5.1	-5.1	-5.1	-5.1	-5.2
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 9, 2012

Account		2011	2011	2011	2011	2011	2011	2012	2012	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 8	Feb 15	Feb 22	Feb 29
ASSETS													
1	Bank credit	811.5	839.8	831.2	832.8	856.3	854.9	848.5	856.1	856.5	846.7	852.7	867.9
2	Securities in bank credit ²	244.1	239.0	225.1	212.5	210.0	209.4	214.8	217.1	215.6	214.2	219.5	219.3
3	Treasury and agency securities ³	106.8	105.0	94.9	85.8	86.5	88.7	98.9	102.9	100.7	100.1	105.4	105.6
4	Mortgage-backed securities (MBS) ⁴	19.0	20.3	20.3	20.1	19.6	19.2	19.5	20.8	21.7	20.5	20.4	20.5
5	Non-MBS ⁵	87.8	84.6	74.6	65.7	66.9	69.5	79.4	82.1	79.0	79.7	85.0	85.0
6	Other securities	137.3	134.0	130.2	126.7	123.4	120.8	115.9	114.3	114.9	114.1	114.1	113.7
7	Mortgage-backed securities ⁶	8.8	9.1	8.9	8.4	8.0	7.8	7.6	7.6	7.9	7.5	7.5	7.4
8	Non-MBS ⁷	128.4	124.9	121.3	118.4	115.4	113.0	108.3	106.7	107.0	106.5	106.7	106.3
9	Loans and leases in bank credit ⁸	567.5	600.9	606.1	620.3	646.3	645.5	633.8	638.9	640.9	632.5	633.2	648.6
10	Commercial and industrial loans	240.1	250.1	249.6	249.2	248.7	248.8	251.5	252.0	251.1	252.3	251.2	253.6
11	Real estate loans	36.2	33.4	33.4	33.8	33.1	32.6	30.9	30.0	30.2	29.9	30.1	30.0
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	1.7	1.6	1.6	1.7	1.6	1.8	2.0	1.9	1.9	2.2	2.2
14	Commercial real estate loans ¹⁰	33.7	31.5	31.5	32.0	31.2	30.7	28.8	27.8	28.1	27.8	27.6	27.6
15	Consumer loans	1.7	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.6	1.6
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	1.7	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.6	1.6
18	Other loans and leases	289.5	315.6	321.4	335.5	362.9	362.4	349.7	355.2	357.9	348.7	350.3	363.3
19	Fed funds and reverse RPs with nonbanks ¹²	95.9	108.3	115.4	117.5	143.6	145.3	130.1	138.7	138.3	133.5	136.4	146.6
20	All other loans and leases ¹³	193.6	207.3	206.0	218.0	219.3	217.1	219.6	216.5	219.5	215.2	213.9	216.7
21	LESS: Allowance for loan and lease losses	1.1	0.9	0.9	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7
22	Interbank loans ¹²	28.5	25.5	20.9	21.0	18.4	18.0	20.1	23.3	23.4	25.1	22.5	22.4
23	Fed funds and reverse RPs with banks ¹²	25.9	22.7	18.3	18.7	16.5	16.4	18.2	21.7	21.8	23.5	20.9	20.8
24	Loans to commercial banks ¹⁴	2.5	2.8	2.6	2.4	1.8	1.6	1.9	1.6	1.6	1.6	1.6	1.6
25	Cash assets ¹⁵	546.8	834.2	851.6	878.9	830.8	809.6	835.9	836.8	858.5	856.6	850.1	786.7
26	Trading assets ¹⁶	102.6	123.4	129.0	120.4	124.4	130.5	138.5	144.5	148.2	140.6	143.2	146.2
27	Derivatives with a positive fair value ¹⁷	93.1	111.9	118.0	111.0	116.0	121.9	129.9	135.2	139.7	131.7	133.6	135.9
28	Other trading assets	9.6	11.5	11.1	9.4	8.4	8.6	8.6	9.3	8.4	8.8	9.6	10.4
29	Other assets ¹⁸	55.2	60.3	58.5	55.4	56.3	51.2	43.9	50.0	49.9	52.7	48.0	50.0
30	TOTAL ASSETS¹⁹	1,543.5	1,882.3	1,890.3	1,907.8	1,885.4	1,863.5	1,886.2	1,909.9	1,935.7	1,920.9	1,915.8	1,872.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 9, 2012

Account		2011 Feb	2011 Aug	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	Week ending			
										Feb 8	Feb 15	Feb 22	Feb 29
LIABILITIES													
31	Deposits	1,066.0	956.8	958.9	923.1	882.9	886.1	887.7	877.5	886.6	872.3	877.7	873.1
32	Large time deposits	1,011.5	876.2	877.6	847.7	797.9	793.0	796.9	782.8	793.1	779.9	782.8	774.7
33	Other deposits	54.5	80.5	81.2	75.4	85.0	93.1	90.8	94.7	93.5	92.4	94.9	98.4
34	Borrowings	547.3	585.3	568.8	554.2	565.8	567.2	565.9	579.2	584.1	580.7	578.3	573.3
35	Borrowings from banks in the U.S.	30.4	44.3	38.2	35.5	36.7	32.4	33.2	33.5	32.2	34.7	33.0	34.3
36	Borrowings from others	516.9	541.0	530.6	518.7	529.1	534.7	532.7	545.6	551.9	546.1	545.3	538.9
37	Trading liabilities ²⁰	101.5	114.4	121.1	113.6	118.7	126.7	134.8	140.1	145.0	136.8	138.5	140.5
38	Derivatives with a negative fair value ¹⁷	86.6	100.5	108.9	103.8	109.1	116.2	123.5	128.6	132.5	125.8	127.3	129.0
39	Other trading liabilities	14.8	13.9	12.2	9.9	9.7	10.5	11.3	11.6	12.6	11.0	11.1	11.5
40	Net due to related foreign offices	-224.5	164.2	183.7	257.4	254.2	218.8	236.6	247.6	251.1	265.6	256.2	222.4
41	Other liabilities ²¹	50.2	58.4	54.7	56.3	60.5	61.6	57.9	62.3	65.7	62.3	61.9	60.0
42	TOTAL LIABILITIES ¹⁹	1,540.4	1,879.1	1,887.1	1,904.6	1,882.2	1,860.3	1,882.9	1,906.7	1,932.5	1,917.7	1,912.6	1,869.2
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	-5.7	-5.4	-6.1	-6.5	-6.0	-5.6	-5.1	-5.1	-5.1	-5.1	-5.2
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 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).