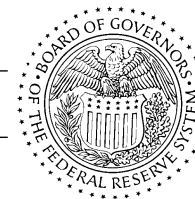

FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
April 13, 2012

Notice to Users of the H.8 Release

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

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
April 13, 2012

Account	2007	2008	2009	2010	2011	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2011 Dec	2012 Jan	2012 Feb	2012 Mar
ASSETS															
1 Bank credit	9.4	2.5	-6.7	-2.8	1.8	0.3	-1.9	0.1	3.1	5.7	4.6	3.2	5.3	4.8	1.5
2 Securities in bank credit ²	6.1	-1.6	6.7	6.7	1.8	9.7	-1.4	2.3	0.4	5.8	11.4	10.9	13.8	14.1	2.8
3 Treasury and agency securities ³	-6.4	3.4	15.1	15.0	3.0	14.7	1.2	7.3	-3.1	6.6	13.3	8.4	15.2	17.0	13.9
6 Other securities	26.7	-7.7	-4.6	-6.8	-0.7	0.0	-6.7	-8.1	7.9	4.2	7.6	16.2	11.0	8.0	-20.7
9 Loans and leases in bank credit ⁸	10.3	3.6	-10.3	-5.8	1.8	-3.0	-2.0	-0.7	4.1	5.7	2.2	0.5	2.1	1.4	1.0
10 Commercial and industrial loans	18.1	13.3	-18.6	-8.9	9.9	-0.7	5.5	9.5	11.6	11.7	11.1	13.1	13.0	7.8	8.6
11 Real estate loans	7.0	-0.1	-5.6	-5.6	-3.9	-3.8	-5.6	-7.9	-2.4	0.0	-1.1	-3.4	-1.8	0.2	0.1
12 Revolving home equity loans	5.7	12.6	0.4	-4.2	-6.0	-6.0	-6.9	-6.2	-5.9	-5.8	-5.6	-5.8	-4.3	-5.9	-9.8
13 Closed-end residential loans ⁹	6.1	-9.2	-8.6	-2.6	-0.7	3.4	-2.2	-9.2	2.6	6.1	2.2	-3.9	1.5	5.6	6.2
14 Commercial real estate loans ¹⁰	8.7	6.4	-4.6	-9.0	-6.4	-10.1	-8.6	-7.3	-6.3	-4.2	-2.9	-2.2	-4.3	-3.5	-2.6
15 Consumer loans	5.8	5.1	-3.2	-6.9	-0.7	-7.0	-5.3	-0.8	1.7	1.7	-0.6	4.8	-5.1	-2.3	3.3
16 Credit cards and other revolving plans	6.9	4.4	-6.2	-11.1	-1.4	-8.0	-6.1	-1.4	1.1	0.8	-3.1	5.0	-9.0	-4.8	-2.0
17 Other consumer loans ¹¹	4.3	6.2	1.2	-1.2	0.2	-5.6	-4.4	-0.1	2.5	2.8	2.4	4.6	-0.5	0.7	9.9
18 Other loans and leases	19.2	2.8	-23.4	-0.2	18.4	2.6	7.3	15.5	22.5	23.8	4.9	-7.3	9.4	1.1	-9.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	-18.4	-16.4	-16.2	-21.9	-25.2	-16.1	-13.3	-1.4	-10.2	-23.4	-26.6
22 Interbank loans ¹²	24.1	-15.1	-38.3	-23.3	-37.4	33.1	-49.1	-48.8	-47.0	-31.8	11.5	-9.5	22.3	40.7	9.1
25 Cash assets ¹⁵	-0.7	155.8	47.4	-8.2	49.8	-55.2	67.7	132.4	44.1	-53.2	-10.6	-1.3	-5.3	4.7	-8.3
26 Trading assets ¹⁶	—	—	—	—	4.1	-17.2	-31.2	20.0	49.0	-16.9	28.4	35.8	35.6	86.1	-56.7
29 Other assets ¹⁸	11.5	14.6	-3.3	4.6	-3.9	0.5	-4.4	-1.7	-4.2	-5.4	-9.1	-5.8	-9.3	-12.0	-17.6
30 TOTAL ASSETS ¹⁹	10.4	8.1	-6.1	-2.8	5.4	-5.2	3.1	14.2	8.9	-4.8	2.2	2.5	3.6	6.0	-2.6
LIABILITIES															
31 Deposits	9.1	5.7	5.1	2.7	6.7	4.7	3.6	8.9	10.9	2.6	5.1	4.9	8.0	3.4	3.7
32 Large time deposits	15.7	-2.0	-5.6	-6.3	-13.1	-2.1	-4.9	7.6	-36.5	-20.1	-8.7	-7.7	-7.3	-7.5	-5.3
33 Other deposits	—	—	—	—	12.4	6.7	6.1	9.2	24.1	8.1	8.1	7.7	11.4	5.7	5.6
34 Borrowings	13.3	14.0	-24.7	-18.8	-15.3	-11.0	-16.9	-26.2	-12.2	-9.4	-6.9	-8.1	-10.2	-1.8	-25.4
37 Trading liabilities ²⁰	—	—	—	—	2.2	-21.1	-53.6	18.1	30.5	19.7	14.5	77.5	-1.9	28.1	-102.4
41 Other liabilities ²¹	2.9	0.8	-11.0	9.2	1.4	14.4	-13.3	5.0	23.0	-8.3	9.1	-38.3	45.6	19.4	-2.0
42 TOTAL LIABILITIES ¹⁹	11.2	10.9	-7.3	-3.4	5.5	-2.2	2.8	11.1	7.3	0.3	2.9	4.4	7.2	4.1	-9.7

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

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	9,141.8	9,274.4	9,334.4	9,399.0	9,428.3	9,491.2	9,588.8	9,609.5	9,602.2	9,597.8	9,622.9	9,646.3
2	Securities in bank credit ²	2,442.5	2,463.2	2,472.9	2,489.1	2,511.7	2,544.9	2,587.6	2,597.8	2,593.1	2,593.5	2,601.6	2,632.1
3	Treasury and agency securities ³	1,649.2	1,665.9	1,677.5	1,688.2	1,700.0	1,723.9	1,756.0	1,778.6	1,770.1	1,775.9	1,788.4	1,814.4
4	Mortgage-backed securities (MBS) ⁴	1,115.1	1,202.3	1,218.0	1,230.0	1,246.8	1,264.5	1,289.5	1,311.5	1,307.2	1,308.8	1,312.3	1,345.4
5	Non-MBS ⁵	534.1	463.6	459.4	458.2	453.3	459.5	466.4	467.1	462.9	467.1	476.2	468.9
6	Other securities	793.4	797.3	795.5	800.8	811.6	821.0	831.7	819.2	823.0	817.6	813.1	817.8
7	Mortgage-backed securities ⁶	156.5	142.8	143.5	142.4	141.1	139.6	139.9	135.0	136.2	134.3	133.1	133.7
8	Non-MBS ⁷	636.9	654.5	651.9	658.4	670.5	681.4	691.8	684.2	686.8	683.3	680.0	684.0
9	Loans and leases in bank credit ⁸	6,699.3	6,811.1	6,861.4	6,909.9	6,916.7	6,946.4	7,001.1	7,011.7	7,009.1	7,004.3	7,021.3	7,014.2
10	Commercial and industrial loans	1,233.6	1,302.9	1,319.1	1,329.4	1,344.0	1,361.7	1,383.6	1,394.2	1,389.6	1,392.3	1,399.5	1,408.8
11	Real estate loans	3,538.2	3,481.4	3,486.2	3,490.9	3,484.4	3,502.7	3,534.5	3,538.1	3,539.9	3,537.0	3,540.7	3,525.6
12	Revolving home equity loans	571.6	555.8	552.5	550.4	548.2	548.5	550.2	545.9	546.3	545.6	544.7	544.7
13	Closed-end residential loans ⁹	1,497.1	1,499.2	1,515.3	1,521.7	1,519.7	1,538.9	1,558.4	1,568.6	1,569.6	1,568.8	1,573.1	1,556.4
14	Commercial real estate loans ¹⁰	1,469.5	1,426.4	1,418.4	1,418.8	1,416.4	1,415.4	1,425.9	1,423.6	1,423.9	1,422.6	1,422.9	1,424.4
15	Consumer loans	1,074.8	1,085.9	1,088.9	1,091.5	1,096.9	1,091.1	1,090.9	1,094.7	1,094.4	1,092.4	1,095.7	1,098.8
16	Credit cards and other revolving plans	594.2	596.6	596.6	597.3	599.8	595.3	593.1	592.1	591.8	590.5	592.7	594.9
17	Other consumer loans ¹¹	480.6	489.3	492.2	494.2	497.1	495.8	497.9	502.6	502.6	501.8	503.0	503.9
18	Other loans and leases	852.7	941.0	967.2	998.1	991.4	990.8	992.1	984.7	985.2	982.7	985.4	981.0
19	Fed funds and reverse RPs with nonbanks ¹²	207.6	259.4	270.1	296.1	287.0	280.0	283.9	282.8	279.8	283.2	287.8	277.5
20	All other loans and leases ¹³	645.1	681.6	697.2	701.9	704.4	710.7	708.2	701.9	705.5	699.5	697.6	703.5
21	LESS: Allowance for loan and lease losses	203.1	179.0	176.5	174.4	174.2	173.5	171.1	167.4	168.1	168.0	167.6	164.0
22	Interbank loans ¹²	153.3	120.7	117.1	113.9	113.0	115.1	119.0	119.9	118.3	114.9	128.1	123.5
23	Fed funds and reverse RPs with banks ¹²	124.9	110.3	106.7	103.7	102.4	103.7	107.3	107.6	106.0	102.6	115.3	111.5
24	Loans to commercial banks ¹⁴	28.4	10.4	10.4	10.2	10.6	11.5	11.7	12.2	12.3	12.3	12.8	12.0
25	Cash assets ¹⁵	1,442.8	1,838.3	1,710.1	1,603.6	1,602.0	1,595.9	1,604.9	1,594.1	1,607.6	1,581.7	1,581.4	1,577.4
26	Trading assets ¹⁶	270.1	332.1	308.0	298.2	307.1	316.2	338.9	322.9	321.7	325.4	320.5	316.0
27	Derivatives with a positive fair value ¹⁷	245.5	304.9	283.3	276.1	283.0	289.8	312.6	296.0	295.1	297.7	293.9	289.7
28	Other trading assets	24.5	27.2	24.7	22.1	24.1	26.4	26.3	26.9	26.6	27.6	26.6	26.3
29	Other assets ¹⁸	1,217.4	1,196.1	1,187.5	1,186.3	1,180.7	1,174.0	1,170.0	1,155.5	1,157.1	1,154.9	1,151.0	1,158.7
30	TOTAL ASSETS ¹⁹	12,022.2	12,582.5	12,480.5	12,426.6	12,456.8	12,519.0	12,650.4	12,634.4	12,638.9	12,606.7	12,636.3	12,657.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
LIABILITIES													
31	Deposits	8,008.7	8,407.3	8,416.0	8,424.1	8,459.3	8,529.0	8,597.8	8,631.8	8,644.2	8,627.7	8,631.7	8,667.0
32	Large time deposits	1,763.2	1,591.1	1,566.5	1,538.8	1,529.0	1,521.1	1,514.4	1,509.1	1,504.7	1,507.6	1,516.1	1,510.6
33	Other deposits	6,245.5	6,816.3	6,849.5	6,885.4	6,930.3	7,007.9	7,083.3	7,122.8	7,139.5	7,120.1	7,115.6	7,156.4
34	Borrowings	1,782.5	1,615.8	1,592.9	1,610.7	1,602.3	1,597.3	1,607.1	1,575.3	1,582.4	1,566.9	1,585.0	1,553.7
35	Borrowings from banks in the U.S.	186.3	147.1	139.7	139.4	132.7	129.8	128.4	130.6	130.9	124.2	134.1	139.7
36	Borrowings from others	1,596.2	1,468.8	1,453.2	1,471.4	1,469.6	1,467.6	1,478.7	1,444.6	1,451.4	1,442.7	1,450.9	1,414.0
37	Trading liabilities ²⁰	252.1	292.7	288.2	297.0	316.2	315.9	323.3	295.7	299.9	297.3	288.2	285.3
38	Derivatives with a negative fair value ¹⁷	196.2	247.5	244.9	250.5	270.7	273.5	278.9	256.2	259.3	258.0	250.8	245.2
39	Other trading liabilities	55.9	45.2	43.3	46.5	45.6	42.4	44.4	39.5	40.6	39.3	37.4	40.1
40	Net due to related foreign offices	166.6	281.3	301.7	249.7	262.5	269.3	270.6	215.1	201.1	203.5	192.3	215.7
41	Other liabilities ²¹	443.2	477.7	474.2	469.8	454.7	472.9	482.8	482.1	483.2	477.1	485.6	490.7
42	TOTAL LIABILITIES ¹⁹	10,653.1	11,074.9	11,073.0	11,051.4	11,095.1	11,184.4	11,281.6	11,200.0	11,210.8	11,172.5	11,182.7	11,212.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,369.2	1,507.7	1,407.5	1,375.2	1,361.8	1,334.6	1,368.8	1,434.4	1,428.1	1,434.2	1,453.6	1,445.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.3	30.6	22.1	22.2	21.4	23.9	28.2	25.3	25.2	23.9	25.5	23.8
45	Securitized consumer loans ²⁴	16.9	15.8	16.5	17.3	17.5	17.4	17.5	18.4	18.3	18.6	19.1	18.9
46	Securitized credit cards and other revolving plans	12.0	10.5	10.6	11.4	11.8	11.7	11.7	11.8	11.5	11.7	12.2	12.1
47	Other securitized consumer loans	4.9	5.3	5.9	5.8	5.8	5.8	5.8	6.6	6.8	6.9	6.9	6.9
48	Securitized real estate loans ²⁴	936.1	924.6	921.9	917.6	899.7	902.9	906.0	911.1	912.8	908.7	907.4	920.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	9,119.3	9,308.0	9,372.3	9,452.3	9,484.3	9,510.7	9,578.4	9,582.5	9,580.8	9,555.9	9,582.1	9,609.7
2	Securities in bank credit ²	2,440.1	2,487.0	2,496.4	2,512.3	2,511.6	2,535.6	2,572.0	2,594.3	2,591.9	2,590.3	2,595.7	2,626.3
3	Treasury and agency securities ³	1,652.8	1,678.4	1,689.0	1,699.8	1,703.9	1,722.6	1,751.1	1,781.2	1,774.9	1,779.6	1,786.8	1,816.6
4	Mortgage-backed securities (MBS) ⁴	1,114.3	1,202.9	1,224.6	1,240.8	1,253.5	1,267.5	1,289.2	1,310.1	1,305.2	1,309.2	1,308.1	1,342.7
5	Non-MBS ⁵	538.5	475.5	464.4	458.9	450.5	455.1	462.0	471.2	469.7	470.3	478.6	473.9
6	Other securities	787.3	808.6	807.4	812.5	807.7	813.0	820.8	813.1	817.1	810.7	809.0	809.7
7	Mortgage-backed securities ⁶	157.5	142.4	143.1	142.3	139.7	138.7	140.0	136.2	137.3	135.9	134.7	135.0
8	Non-MBS ⁷	629.8	666.2	664.3	670.3	668.0	674.2	680.8	676.9	679.7	674.8	674.3	674.7
9	Loans and leases in bank credit ⁸	6,679.2	6,821.0	6,876.0	6,940.0	6,972.6	6,975.1	7,006.5	6,988.2	6,988.8	6,965.6	6,986.4	6,983.4
10	Commercial and industrial loans	1,234.9	1,303.3	1,321.2	1,333.5	1,348.7	1,361.5	1,385.8	1,395.8	1,394.1	1,395.7	1,396.8	1,405.7
11	Real estate loans	3,527.9	3,482.5	3,492.4	3,505.1	3,499.2	3,508.1	3,530.9	3,526.2	3,528.7	3,511.0	3,522.7	3,514.3
12	Revolving home equity loans	570.6	556.3	553.3	550.9	549.0	549.6	550.0	545.0	545.9	544.6	544.1	543.0
13	Closed-end residential loans ⁹	1,488.7	1,499.6	1,519.7	1,533.6	1,532.6	1,543.9	1,556.1	1,558.5	1,558.8	1,544.2	1,557.0	1,550.1
14	Commercial real estate loans ¹⁰	1,468.6	1,426.6	1,419.3	1,420.6	1,417.6	1,414.6	1,424.8	1,422.7	1,423.9	1,422.1	1,421.6	1,421.2
15	Consumer loans	1,068.5	1,088.7	1,087.4	1,090.5	1,108.7	1,108.2	1,096.7	1,088.3	1,087.4	1,085.3	1,090.7	1,090.3
16	Credit cards and other revolving plans	587.6	597.2	595.1	597.4	614.4	608.6	594.3	585.4	584.7	583.5	587.6	586.6
17	Other consumer loans ¹¹	480.9	491.5	492.4	493.0	494.3	499.6	502.4	502.8	502.7	501.8	503.1	503.7
18	Other loans and leases	847.9	946.6	975.0	1,010.9	1,016.0	997.4	993.1	977.9	978.6	973.6	976.3	973.1
19	Fed funds and reverse RPs with nonbanks ¹²	206.5	261.5	274.1	304.5	299.4	283.2	289.9	280.8	277.9	282.1	281.0	270.0
20	All other loans and leases ¹³	641.4	685.2	700.9	706.4	716.6	714.2	703.2	697.0	700.7	691.5	695.3	703.1
21	LESS: Allowance for loan and lease losses	204.3	178.7	175.6	175.4	174.3	172.4	171.7	168.5	169.5	168.7	167.9	164.1
22	Interbank loans ¹²	154.0	121.9	118.9	118.8	117.4	116.6	122.4	120.4	123.6	115.1	120.8	122.1
23	Fed funds and reverse RPs with banks ¹²	126.2	111.5	108.0	108.4	106.4	104.8	110.5	108.4	111.1	103.2	108.6	109.7
24	Loans to commercial banks ¹⁴	27.7	10.5	10.9	10.4	11.0	11.8	11.9	12.0	12.5	11.9	12.2	12.3
25	Cash assets ¹⁵	1,485.2	1,730.0	1,718.3	1,665.8	1,697.0	1,694.9	1,729.9	1,643.7	1,645.5	1,614.3	1,633.7	1,637.7
26	Trading assets ¹⁶	265.5	342.7	319.4	315.6	309.2	313.7	332.3	317.0	320.8	318.9	309.2	305.0
27	Derivatives with a positive fair value ¹⁷	241.4	315.2	295.2	293.6	286.3	287.5	306.8	290.4	294.7	292.1	282.5	278.4
28	Other trading assets	24.1	27.4	24.2	22.0	22.8	26.2	25.5	26.6	26.1	26.8	26.7	26.5
29	Other assets ¹⁸	1,232.2	1,193.4	1,188.8	1,194.9	1,189.1	1,178.3	1,171.5	1,166.1	1,175.1	1,162.4	1,161.6	1,167.5
30	TOTAL ASSETS ¹⁹	12,051.9	12,517.3	12,542.1	12,572.0	12,622.7	12,641.8	12,762.9	12,661.1	12,676.2	12,597.9	12,639.6	12,677.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
LIABILITIES													
31	Deposits	8,033.4	8,379.0	8,408.1	8,456.1	8,537.0	8,541.8	8,589.9	8,663.6	8,694.8	8,608.2	8,653.2	8,762.6
32	Large time deposits	1,753.5	1,592.7	1,573.6	1,533.9	1,525.8	1,521.3	1,508.3	1,502.9	1,497.2	1,497.3	1,513.2	1,513.1
33	Other deposits	6,279.9	6,786.3	6,834.5	6,922.3	7,011.3	7,020.5	7,081.6	7,160.7	7,197.6	7,110.8	7,140.0	7,249.4
34	Borrowings	1,789.4	1,615.6	1,586.8	1,604.9	1,599.9	1,588.7	1,619.5	1,582.2	1,586.5	1,579.7	1,579.3	1,551.7
35	Borrowings from banks in the U.S.	184.0	150.8	143.7	141.6	131.9	129.0	126.8	128.5	134.2	121.5	126.9	135.1
36	Borrowings from others	1,605.4	1,464.8	1,443.1	1,463.3	1,468.1	1,459.7	1,492.7	1,453.7	1,452.3	1,458.2	1,452.4	1,416.6
37	Trading liabilities ²⁰	246.0	307.6	292.5	308.8	317.9	314.4	317.1	289.4	297.9	289.7	277.0	275.1
38	Derivatives with a negative fair value ¹⁷	193.3	258.8	248.4	259.0	271.4	273.2	275.0	252.0	260.0	252.6	240.9	237.5
39	Other trading liabilities	52.8	48.8	44.0	49.7	46.5	41.2	42.1	37.4	37.9	37.1	36.1	37.6
40	Net due to related foreign offices	176.4	257.5	312.6	257.4	251.4	295.7	307.5	225.9	196.6	226.3	217.1	199.5
41	Other liabilities ²¹	438.5	486.8	487.5	487.2	460.0	469.5	481.7	475.8	480.3	463.9	479.7	478.3
42	TOTAL LIABILITIES ¹⁹	10,683.7	11,046.6	11,087.6	11,114.4	11,166.2	11,210.0	11,315.7	11,236.8	11,256.1	11,167.8	11,206.3	11,267.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,368.1	1,470.7	1,454.6	1,457.5	1,456.4	1,431.7	1,447.2	1,424.3	1,420.0	1,430.1	1,433.3	1,410.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.3	30.6	22.1	22.2	21.4	23.9	28.2	25.3	25.2	23.9	25.5	23.8
45	Securitized consumer loans ²⁴	16.9	15.8	16.7	17.3	17.8	17.7	17.5	18.4	18.8	18.7	18.7	18.6
46	Securitized credit cards and other revolving plans	11.9	10.5	10.6	11.4	11.9	11.9	11.7	11.8	11.8	11.8	11.8	11.7
47	Other securitized consumer loans	4.9	5.4	6.0	5.9	5.9	5.8	5.8	6.7	7.0	6.9	6.9	6.9
48	Securitized real estate loans ²⁴	930.7	925.5	922.4	925.7	908.5	904.9	905.3	903.3	903.6	903.2	903.3	901.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	8,335.9	8,449.9	8,507.9	8,551.5	8,579.1	8,645.5	8,733.3	8,753.0	8,750.5	8,749.7	8,755.0	8,774.9
2	Securities in bank credit ²	2,197.9	2,243.1	2,262.6	2,281.7	2,298.7	2,330.5	2,368.1	2,378.8	2,375.2	2,375.5	2,380.8	2,407.8
3	Treasury and agency securities ³	1,538.5	1,570.9	1,587.7	1,598.3	1,607.5	1,626.1	1,655.6	1,673.3	1,666.1	1,671.1	1,679.1	1,706.9
4	Mortgage-backed securities (MBS) ⁴	1,096.0	1,182.7	1,198.5	1,210.3	1,227.5	1,245.2	1,268.3	1,291.8	1,287.2	1,289.1	1,293.7	1,325.6
5	Non-MBS ⁵	442.4	388.2	389.3	387.9	380.0	381.0	387.3	381.5	378.9	382.0	385.4	381.3
6	Other securities	659.4	672.2	674.8	683.4	691.2	704.3	712.6	705.4	709.1	704.4	701.7	700.8
7	Mortgage-backed securities ⁶	147.2	134.2	135.2	134.0	132.4	130.4	131.1	127.4	128.2	126.3	126.3	127.0
8	Non-MBS ⁷	512.2	538.0	539.7	549.4	558.8	573.9	581.4	578.1	580.8	578.1	575.3	573.9
9	Loans and leases in bank credit ⁸	6,138.0	6,206.8	6,245.4	6,269.9	6,280.4	6,315.0	6,365.2	6,374.2	6,375.3	6,374.2	6,374.2	6,367.1
10	Commercial and industrial loans	993.9	1,053.6	1,068.6	1,078.5	1,092.0	1,106.9	1,128.7	1,140.5	1,136.6	1,139.2	1,145.6	1,154.8
11	Real estate loans	3,502.4	3,447.7	3,452.4	3,458.4	3,451.9	3,470.8	3,503.6	3,507.2	3,509.0	3,506.2	3,509.7	3,494.6
12	Revolving home equity loans	571.3	555.5	552.2	550.2	548.0	548.4	550.0	545.6	546.1	545.4	544.5	544.4
13	Closed-end residential loans ⁹	1,494.8	1,497.7	1,513.5	1,520.2	1,518.1	1,537.1	1,556.5	1,566.8	1,567.8	1,567.0	1,571.2	1,554.8
14	Commercial real estate loans ¹⁰	1,436.3	1,394.5	1,386.6	1,388.0	1,385.8	1,385.3	1,397.1	1,394.8	1,395.2	1,393.8	1,394.0	1,395.3
15	Consumer loans	1,073.1	1,084.2	1,087.2	1,089.9	1,095.3	1,089.5	1,089.1	1,092.4	1,092.1	1,090.1	1,093.5	1,096.5
16	Credit cards and other revolving plans	594.2	596.6	596.6	597.3	599.8	595.3	593.1	592.1	591.8	590.5	592.7	594.9
17	Other consumer loans ¹¹	478.8	487.6	490.6	492.6	495.5	494.2	496.0	500.3	500.3	499.6	500.7	501.6
18	Other loans and leases	568.7	621.3	637.1	643.1	641.2	647.9	643.7	634.0	637.5	638.6	625.4	621.3
19	Fed funds and reverse RPs with nonbanks ¹²	118.2	148.0	157.1	158.8	150.1	154.5	151.9	143.7	146.1	148.1	136.6	129.2
20	All other loans and leases ¹³	450.5	473.3	480.1	484.3	491.1	493.4	491.8	490.3	491.4	490.5	488.9	492.1
21	LESS: Allowance for loan and lease losses	202.2	178.2	175.9	173.6	173.4	172.6	170.2	166.8	167.4	167.4	166.9	163.1
22	Interbank loans ¹²	123.4	95.7	92.9	91.2	89.2	89.4	91.6	90.9	93.9	87.8	88.2	96.8
23	Fed funds and reverse RPs with banks ¹²	98.1	87.8	84.8	82.9	80.4	80.0	81.7	80.5	83.5	77.3	77.3	86.7
24	Loans to commercial banks ¹⁴	25.3	7.8	8.1	8.2	8.7	9.3	9.9	10.4	10.5	10.5	11.0	10.1
25	Cash assets ¹⁵	841.2	878.0	840.7	814.6	843.7	837.8	898.3	891.4	931.7	867.7	855.8	925.7
26	Trading assets ¹⁶	166.2	206.4	190.8	182.6	179.0	175.2	193.6	181.4	178.4	181.5	182.7	177.4
27	Derivatives with a positive fair value ¹⁷	151.6	190.2	175.0	168.3	164.3	158.1	176.8	164.0	161.1	164.2	164.7	160.7
28	Other trading assets	14.5	16.2	15.7	14.3	14.7	17.1	16.8	17.4	17.3	17.3	18.0	16.7
29	Other assets ¹⁸	1,165.6	1,144.2	1,139.7	1,140.9	1,135.5	1,129.9	1,123.5	1,113.1	1,114.1	1,112.6	1,107.0	1,116.0
30	TOTAL ASSETS¹⁹	10,430.1	10,595.9	10,596.2	10,607.2	10,653.0	10,705.2	10,870.1	10,862.9	10,901.2	10,831.9	10,821.8	10,927.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 13, 2012

Account		2011	2011	2011	2011	2011	2012	2012	2012	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 14	Mar 21	Mar 28	Apr 4	
LIABILITIES														
31	Deposits	6,915.6	7,437.6	7,484.6	7,522.7	7,566.7	7,640.8	7,714.1	7,742.8	7,759.1	7,739.5	7,734.1	7,782.4	
32	Large time deposits	726.6	706.2	712.2	721.2	725.3	720.7	722.4	718.0	718.3	716.6	716.7	724.3	
33	Other deposits	6,189.0	6,731.4	6,772.4	6,801.5	6,841.4	6,920.1	6,991.7	7,024.8	7,040.8	7,022.9	7,017.3	7,058.1	
34	Borrowings	1,237.5	1,052.3	1,041.6	1,048.8	1,036.4	1,027.6	1,032.3	1,008.7	1,019.6	1,008.1	1,001.2	991.5	
35	Borrowings from banks in the U.S.	151.0	113.0	106.2	104.7	99.5	95.3	93.7	95.3	96.6	89.6	97.5	103.5	
36	Borrowings from others	1,086.5	939.3	935.4	944.1	936.8	932.3	938.6	913.5	923.0	918.4	903.7	888.0	
37	Trading liabilities ²⁰	149.2	177.9	177.3	180.2	190.5	179.2	182.0	159.3	160.9	159.8	154.7	153.4	
38	Derivatives with a negative fair value ¹⁷	108.0	145.6	144.2	144.8	155.0	145.8	147.5	129.6	130.2	130.2	127.1	122.5	
39	Other trading liabilities	41.2	32.3	33.0	35.4	35.5	33.4	34.5	29.7	30.6	29.5	27.6	30.9	
40	Net due to related foreign offices	314.7	114.2	77.7	26.4	30.9	42.7	33.4	23.8	25.0	2.5	-0.5	63.4	
41	Other liabilities ²¹	383.2	412.6	408.2	405.3	387.3	409.3	417.3	420.5	419.4	417.1	419.8	434.3	
42	TOTAL LIABILITIES ¹⁹	9,000.2	9,194.6	9,189.3	9,183.5	9,211.7	9,299.6	9,379.0	9,355.2	9,384.0	9,326.9	9,309.3	9,424.9	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,429.9	1,401.3	1,406.9	1,423.7	1,441.4	1,405.5	1,491.1	1,507.8	1,517.2	1,505.0	1,512.5	1,502.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	4.6	35.9	28.2	28.7	27.4	29.5	33.4	30.7	30.7	29.4	30.7	29.2	
45	Securitized consumer loans ²⁴	16.9	15.8	16.5	17.3	17.5	17.4	17.5	18.4	18.3	18.6	19.1	18.9	
46	Securitized credit cards and other revolving plans	12.0	10.5	10.6	11.4	11.8	11.7	11.7	11.8	11.5	11.7	12.2	12.1	
47	Other securitized consumer loans	4.9	5.3	5.9	5.8	5.8	5.8	5.8	6.6	6.8	6.9	6.9	6.9	
48	Securitized real estate loans ²⁴	936.1	924.6	921.9	917.6	899.7	902.9	906.0	911.1	912.8	908.7	907.4	920.8	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	8,316.3	8,476.1	8,541.8	8,595.9	8,628.0	8,660.4	8,720.3	8,729.1	8,729.5	8,708.9	8,724.1	8,750.9
2	Securities in bank credit ²	2,197.2	2,262.0	2,283.9	2,302.5	2,302.4	2,321.0	2,354.9	2,377.1	2,374.8	2,373.9	2,378.1	2,407.3
3	Treasury and agency securities ³	1,541.7	1,581.5	1,601.1	1,611.1	1,613.2	1,623.3	1,647.8	1,675.6	1,669.6	1,674.9	1,679.1	1,709.9
4	Mortgage-backed securities (MBS) ⁴	1,095.9	1,182.6	1,204.5	1,221.4	1,234.5	1,248.4	1,268.7	1,290.9	1,285.7	1,290.0	1,289.8	1,322.9
5	Non-MBS ⁵	445.9	398.9	396.6	389.7	378.6	374.9	379.0	384.8	384.0	384.9	389.3	387.0
6	Other securities	655.5	680.5	682.8	691.4	689.2	697.7	707.1	701.5	705.1	699.0	698.9	697.3
7	Mortgage-backed securities ⁶	148.4	133.2	134.4	134.1	131.8	130.4	131.8	128.6	129.3	127.9	127.9	128.2
8	Non-MBS ⁷	507.1	547.3	548.4	557.3	557.4	567.3	575.3	572.9	575.8	571.1	571.0	569.2
9	Loans and leases in bank credit ⁸	6,119.1	6,214.2	6,257.8	6,293.4	6,325.6	6,339.4	6,365.4	6,352.0	6,354.8	6,335.0	6,346.0	6,343.7
10	Commercial and industrial loans	993.8	1,053.9	1,071.0	1,082.2	1,095.6	1,104.9	1,128.9	1,140.6	1,138.3	1,140.3	1,143.1	1,152.8
11	Real estate loans	3,492.2	3,448.7	3,458.5	3,471.8	3,466.2	3,476.5	3,499.9	3,495.3	3,497.7	3,480.2	3,491.8	3,483.7
12	Revolving home equity loans	570.3	556.0	553.1	550.7	548.8	549.4	549.8	544.8	545.7	544.4	543.8	542.7
13	Closed-end residential loans ⁹	1,486.5	1,498.0	1,518.1	1,532.0	1,531.1	1,542.2	1,554.2	1,556.7	1,557.0	1,542.4	1,555.1	1,548.5
14	Commercial real estate loans ¹⁰	1,435.4	1,394.7	1,387.3	1,389.1	1,386.3	1,384.9	1,395.9	1,393.8	1,395.0	1,393.4	1,392.8	1,392.4
15	Consumer loans	1,066.8	1,086.9	1,085.7	1,088.8	1,107.0	1,106.5	1,094.9	1,086.1	1,085.3	1,083.2	1,088.5	1,088.1
16	Credit cards and other revolving plans	587.6	597.2	595.1	597.4	614.4	608.6	594.3	585.4	584.7	583.5	587.6	586.6
17	Other consumer loans ¹¹	479.3	489.7	490.6	491.3	492.6	497.9	500.6	500.7	500.6	499.7	500.9	501.5
18	Other loans and leases	566.3	624.6	642.6	650.7	656.8	651.5	641.8	629.9	633.6	631.3	622.7	619.0
19	Fed funds and reverse RPs with nonbanks ¹²	119.5	149.3	159.9	163.6	157.1	156.6	154.7	144.0	145.8	147.8	136.9	128.2
20	All other loans and leases ¹³	446.9	475.4	482.7	487.0	499.7	494.9	487.1	486.0	487.8	483.5	485.8	490.8
21	LESS: Allowance for loan and lease losses	203.3	177.8	174.8	174.6	173.5	171.6	171.0	167.8	168.8	168.0	167.2	163.3
22	Interbank loans ¹²	124.9	97.5	94.1	96.9	95.1	91.4	93.9	91.8	98.3	87.3	85.6	96.8
23	Fed funds and reverse RPs with banks ¹²	99.9	89.7	85.6	88.5	85.8	81.6	83.8	81.5	87.5	77.0	75.1	86.4
24	Loans to commercial banks ¹⁴	25.0	7.8	8.5	8.5	9.3	9.8	10.1	10.3	10.8	10.3	10.5	10.4
25	Cash assets ¹⁵	829.3	877.9	837.8	831.4	882.0	855.7	889.6	876.2	913.6	833.5	848.6	910.7
26	Trading assets ¹⁶	163.1	213.6	198.9	191.1	178.5	175.0	187.7	178.1	177.4	179.2	176.3	172.5
27	Derivatives with a positive fair value ¹⁷	148.8	197.2	184.1	177.5	164.3	157.5	171.4	160.9	160.6	161.9	158.8	155.4
28	Other trading assets	14.3	16.4	14.8	13.5	14.2	17.6	16.2	17.2	16.8	17.3	17.6	17.1
29	Other assets ¹⁸	1,169.6	1,144.4	1,142.6	1,148.2	1,145.2	1,136.3	1,123.7	1,115.5	1,121.3	1,112.4	1,107.6	1,117.9
30	TOTAL ASSETS ¹⁹	10,399.9	10,631.6	10,640.4	10,689.0	10,755.3	10,747.1	10,844.2	10,823.0	10,871.3	10,753.2	10,775.0	10,885.5

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)

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
LIABILITIES													
31	Deposits	6,946.1	7,418.5	7,484.8	7,570.9	7,646.9	7,647.5	7,705.3	7,776.6	7,812.9	7,726.8	7,755.4	7,873.3
32	Large time deposits	721.7	716.2	725.1	731.9	725.9	714.6	715.1	713.0	714.0	710.8	711.9	720.7
33	Other deposits	6,224.5	6,702.3	6,759.7	6,838.9	6,920.9	6,932.9	6,990.3	7,063.6	7,098.9	7,016.1	7,043.5	7,152.6
34	Borrowings	1,244.7	1,054.1	1,039.2	1,045.5	1,039.1	1,028.8	1,046.3	1,016.1	1,023.3	1,016.7	1,006.4	986.4
35	Borrowings from banks in the U.S.	151.8	113.4	108.9	105.8	100.6	97.2	94.8	95.3	100.5	88.7	94.3	101.5
36	Borrowings from others	1,092.9	940.7	930.3	939.7	938.5	931.6	951.5	920.7	922.8	928.0	912.1	884.9
37	Trading liabilities ²⁰	145.4	186.6	178.9	190.2	191.5	179.8	177.1	155.3	159.6	155.6	148.3	146.8
38	Derivatives with a negative fair value ¹⁷	107.4	150.0	144.7	149.9	155.0	149.2	146.0	128.0	131.7	128.0	122.2	119.3
39	Other trading liabilities	38.0	36.6	34.3	40.3	36.5	30.6	31.2	27.3	27.9	27.6	26.0	27.5
40	Net due to related foreign offices	321.7	84.0	63.2	7.8	31.8	54.9	55.2	41.4	43.3	22.8	25.5	51.0
41	Other liabilities ²¹	377.0	420.9	423.0	420.2	392.9	407.5	416.2	412.6	415.4	404.4	409.4	420.5
42	TOTAL LIABILITIES ¹⁹	9,034.9	9,164.1	9,189.1	9,234.7	9,302.1	9,318.6	9,400.2	9,401.9	9,454.5	9,326.4	9,344.9	9,478.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,365.0	1,467.5	1,451.3	1,454.3	1,453.2	1,428.5	1,444.0	1,421.1	1,416.8	1,426.9	1,430.1	1,407.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	4.6	35.9	28.2	28.7	27.4	29.5	33.4	30.7	30.7	29.4	30.7	29.2
45	Securitized consumer loans ²⁴	16.9	15.8	16.7	17.3	17.8	17.7	17.5	18.4	18.8	18.7	18.7	18.6
46	Securitized credit cards and other revolving plans	11.9	10.5	10.6	11.4	11.9	11.9	11.7	11.8	11.8	11.8	11.8	11.7
47	Other securitized consumer loans	4.9	5.4	6.0	5.9	5.9	5.8	5.8	6.7	7.0	6.9	6.9	6.9
48	Securitized real estate loans ²⁴	930.7	925.5	922.4	925.7	908.5	904.9	905.3	903.3	903.6	903.2	903.3	901.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	5,407.8	5,498.0	5,527.7	5,551.7	5,569.0	5,600.0	5,624.4	5,632.2	5,630.8	5,631.1	5,633.8	5,646.0
2	Securities in bank credit ²	1,483.6	1,499.7	1,505.3	1,515.6	1,528.5	1,547.5	1,571.5	1,576.8	1,574.2	1,572.6	1,577.5	1,601.5
3	Treasury and agency securities ³	1,017.7	1,023.1	1,028.1	1,032.0	1,039.7	1,052.6	1,075.5	1,090.8	1,085.3	1,087.9	1,094.8	1,118.8
4	Mortgage-backed securities (MBS) ⁴	760.4	803.9	809.1	816.1	829.0	840.5	857.1	880.8	876.4	878.3	883.0	911.0
5	Non-MBS ⁵	257.3	219.1	218.9	215.9	210.7	212.1	218.4	210.0	208.9	209.6	211.9	207.8
6	Other securities	465.9	476.7	477.2	483.6	488.7	494.9	496.0	486.0	488.9	484.7	482.7	482.7
7	Mortgage-backed securities ⁶	128.6	117.0	117.7	117.3	116.1	114.2	114.8	110.7	111.3	110.3	110.3	109.4
8	Non-MBS ⁷	337.3	359.6	359.5	366.4	372.6	380.7	381.3	375.2	377.6	374.4	372.4	373.3
9	Loans and leases in bank credit ⁸	3,924.1	3,998.2	4,022.4	4,036.1	4,040.6	4,052.5	4,052.9	4,055.4	4,056.6	4,058.5	4,056.3	4,044.5
10	Commercial and industrial loans	634.2	684.3	695.1	703.2	713.9	721.5	729.3	739.0	735.5	738.1	743.6	750.4
11	Real estate loans	2,062.6	2,027.7	2,025.9	2,024.6	2,018.2	2,023.0	2,023.6	2,023.8	2,024.8	2,024.2	2,027.5	2,013.7
12	Revolving home equity loans	460.7	443.9	440.8	439.6	438.0	436.8	435.0	431.4	431.8	431.3	430.4	429.7
13	Closed-end residential loans ⁹	1,033.5	1,034.7	1,040.4	1,038.2	1,035.3	1,042.9	1,047.1	1,052.8	1,053.5	1,053.6	1,058.1	1,043.1
14	Commercial real estate loans ¹⁰	568.4	549.1	544.7	546.8	544.8	543.4	541.5	539.6	539.6	539.3	539.1	540.9
15	Consumer loans	775.3	787.1	787.5	789.2	793.1	786.9	784.9	789.0	789.7	787.9	789.5	789.4
16	Credit cards and other revolving plans	431.0	435.1	435.0	435.1	435.8	430.7	428.7	428.6	428.7	427.4	428.7	430.3
17	Other consumer loans ¹¹	344.3	352.0	352.5	354.1	357.4	356.1	356.2	360.4	361.0	360.6	360.7	359.1
18	Other loans and leases	452.1	499.1	513.9	519.0	515.3	521.1	515.1	503.7	506.6	508.3	495.7	490.9
19	Fed funds and reverse RPs with nonbanks ¹²	115.8	146.3	154.7	156.3	147.5	151.3	148.6	140.4	141.9	145.0	133.9	126.2
20	All other loans and leases ¹³	336.2	352.8	359.2	362.7	367.8	369.9	366.5	363.3	364.7	363.3	361.8	364.7
21	LESS: Allowance for loan and lease losses	146.9	129.2	125.2	123.7	123.9	124.2	121.7	119.0	119.8	119.5	118.8	115.8
22	Interbank loans ¹²	65.7	41.6	42.2	42.8	45.1	46.6	48.2	46.3	46.0	46.6	46.0	45.9
23	Fed funds and reverse RPs with banks ¹²	42.3	35.4	35.7	36.2	37.9	38.8	39.9	37.5	37.1	37.7	36.6	37.2
24	Loans to commercial banks ¹⁴	23.4	6.2	6.5	6.6	7.2	7.8	8.3	8.8	8.9	8.8	9.4	8.7
25	Cash assets ¹⁵	546.1	566.5	536.6	525.5	546.2	538.5	571.6	556.3	592.8	532.1	527.6	591.3
26	Trading assets ¹⁶	162.0	201.5	186.1	178.3	174.4	170.4	188.5	176.6	173.5	176.8	177.9	172.8
27	Derivatives with a positive fair value ¹⁷	147.7	185.7	170.8	164.3	160.0	153.5	172.1	159.4	156.5	159.7	160.1	156.3
28	Other trading assets	14.2	15.8	15.2	14.0	14.3	17.0	16.4	17.2	17.0	17.1	17.8	16.6
29	Other assets ¹⁸	908.4	888.4	882.3	883.8	879.2	871.8	858.5	845.3	843.8	843.3	843.8	851.2
30	TOTAL ASSETS¹⁹	6,943.1	7,066.8	7,049.5	7,058.3	7,090.0	7,103.1	7,169.6	7,137.8	7,167.1	7,110.3	7,110.4	7,191.3

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)

April 13, 2012

Account		2011	2011	2011	2011	2011	2012	2012	2012	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 14	Mar 21	Mar 28	Apr 4
LIABILITIES													
31	Deposits	4,305.9	4,741.1	4,764.5	4,793.1	4,825.5	4,866.8	4,875.9	4,899.6	4,913.4	4,899.3	4,892.9	4,923.6
32	Large time deposits	309.8	306.1	313.0	321.6	322.0	318.2	317.7	317.7	317.8	316.2	317.4	325.6
33	Other deposits	3,996.1	4,435.0	4,451.5	4,471.5	4,503.4	4,548.6	4,558.1	4,581.8	4,595.6	4,583.1	4,575.5	4,598.0
34	Borrowings	890.1	749.2	735.9	748.2	734.1	724.9	716.8	690.9	700.3	689.5	686.9	677.0
35	Borrowings from banks in the U.S.	83.0	56.6	56.4	56.2	50.9	49.1	47.2	50.2	51.5	44.7	53.6	56.7
36	Borrowings from others	807.1	692.7	679.5	691.9	683.2	675.8	669.6	640.7	648.9	644.8	633.3	620.3
37	Trading liabilities ²⁰	146.2	173.7	173.7	176.9	187.1	175.5	178.1	155.4	157.1	155.9	150.6	149.3
38	Derivatives with a negative fair value ¹⁷	105.8	142.2	141.5	142.3	152.4	142.9	144.5	126.6	127.2	127.3	124.0	119.2
39	Other trading liabilities	40.5	31.6	32.2	34.6	34.7	32.6	33.6	28.9	29.8	28.6	26.6	30.1
40	Net due to related foreign offices	296.5	75.4	42.5	-8.5	-0.1	13.9	26.3	21.6	18.5	1.5	2.4	68.5
41	Other liabilities ²¹	319.9	345.9	340.7	340.2	323.1	343.3	346.7	352.7	351.3	350.2	352.4	367.3
42	TOTAL LIABILITIES ¹⁹	5,958.7	6,085.4	6,057.3	6,049.9	6,069.7	6,124.2	6,143.7	6,120.1	6,140.5	6,096.4	6,085.3	6,185.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	984.4	981.4	992.3	1,008.5	1,020.3	978.8	1,025.9	1,017.6	1,026.5	1,013.9	1,025.1	1,005.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.4	29.1	22.0	23.1	21.9	23.1	26.2	23.7	23.6	22.5	23.9	22.7
45	Securitized consumer loans ²⁴	4.9	4.8	5.0	5.0	4.9	5.0	4.9	4.9	4.9	4.9	4.9	4.8
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	5.0	5.0	4.9	5.0	4.9	4.9	4.9	4.9	4.9	4.8
48	Securitized real estate loans ²⁴	916.2	907.1	902.0	894.2	871.8	876.8	884.7	894.4	895.6	892.2	891.9	905.4

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

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	5,389.6	5,523.3	5,564.3	5,592.9	5,605.7	5,617.3	5,619.0	5,608.8	5,610.8	5,595.3	5,600.5	5,621.0
2	Securities in bank credit ²	1,477.9	1,519.7	1,533.2	1,539.1	1,533.8	1,546.1	1,562.0	1,568.4	1,567.9	1,563.9	1,565.5	1,590.0
3	Treasury and agency securities ³	1,014.9	1,036.7	1,049.1	1,050.1	1,046.8	1,053.6	1,068.3	1,084.9	1,081.1	1,082.7	1,085.3	1,111.3
4	Mortgage-backed securities (MBS) ⁴	753.9	808.2	822.1	831.9	838.9	847.4	856.4	871.8	867.5	870.2	870.0	898.5
5	Non-MBS ⁵	261.0	228.5	227.0	218.2	207.9	206.2	211.9	213.2	213.6	212.5	215.3	212.7
6	Other securities	463.0	483.0	484.1	489.1	487.1	492.5	493.7	483.4	486.9	481.2	480.2	478.7
7	Mortgage-backed securities ⁶	129.3	116.6	117.5	117.0	114.8	114.1	115.1	111.6	111.9	111.5	111.5	110.5
8	Non-MBS ⁷	333.7	366.3	366.6	372.1	372.3	378.5	378.6	371.9	375.0	369.7	368.7	368.2
9	Loans and leases in bank credit ⁸	3,911.7	4,003.6	4,031.1	4,053.8	4,071.8	4,071.2	4,057.0	4,040.4	4,042.9	4,031.5	4,035.1	4,031.0
10	Commercial and industrial loans	634.0	684.6	697.7	706.3	716.8	720.0	730.0	738.9	736.6	738.8	740.9	749.3
11	Real estate loans	2,056.0	2,029.3	2,029.1	2,034.1	2,026.0	2,027.2	2,021.6	2,015.7	2,017.4	2,007.0	2,014.8	2,006.7
12	Revolving home equity loans	458.8	445.0	442.4	440.3	438.2	437.4	434.0	429.4	430.1	429.1	428.5	427.6
13	Closed-end residential loans ⁹	1,029.0	1,035.3	1,042.1	1,046.7	1,042.6	1,047.2	1,046.5	1,046.9	1,047.5	1,038.4	1,047.7	1,039.4
14	Commercial real estate loans ¹⁰	568.2	549.0	544.7	547.1	545.3	542.7	541.1	539.4	539.8	539.5	538.6	539.7
15	Consumer loans	770.0	789.4	786.2	787.9	800.7	799.0	789.1	783.7	783.9	781.6	784.6	784.5
16	Credit cards and other revolving plans	426.0	435.6	434.3	435.7	446.4	440.8	430.2	423.6	423.5	422.1	424.3	423.7
17	Other consumer loans ¹¹	344.0	353.8	351.9	352.2	354.3	358.2	358.9	360.1	360.4	359.5	360.3	360.8
18	Other loans and leases	451.7	500.2	518.1	525.4	528.3	524.9	516.2	502.2	505.0	504.1	494.8	490.4
19	Fed funds and reverse RPs with nonbanks ¹²	117.5	146.9	157.6	161.0	154.1	154.1	152.1	141.3	142.1	145.5	134.6	125.9
20	All other loans and leases ¹³	334.2	353.4	360.5	364.4	374.3	370.8	364.1	360.8	362.8	358.6	360.2	364.5
21	LESS: Allowance for loan and lease losses	147.4	128.6	125.2	125.0	124.5	123.5	121.5	119.5	120.1	119.6	119.3	116.0
22	Interbank loans ¹²	66.2	41.7	42.7	45.4	48.7	49.0	49.2	46.7	46.5	47.1	45.4	45.0
23	Fed funds and reverse RPs with banks ¹²	43.1	35.5	35.8	38.6	41.0	40.7	40.6	37.9	37.3	38.4	36.4	35.9
24	Loans to commercial banks ¹⁴	23.1	6.2	6.9	6.8	7.7	8.3	8.6	8.8	9.3	8.7	9.0	9.0
25	Cash assets ¹⁵	547.5	564.5	527.4	523.8	574.5	552.2	569.7	558.3	592.6	521.2	537.2	589.2
26	Trading assets ¹⁶	159.0	208.5	194.0	186.6	173.8	170.4	182.9	173.4	172.7	174.5	171.7	168.1
27	Derivatives with a positive fair value ¹⁷	144.9	192.6	179.7	173.2	159.8	153.0	166.8	156.4	156.1	157.3	154.3	151.2
28	Other trading assets	14.1	15.8	14.3	13.3	14.0	17.4	16.1	17.0	16.6	17.2	17.4	16.9
29	Other assets ¹⁸	912.2	887.2	884.8	890.2	887.9	878.0	858.4	847.9	850.1	845.4	844.0	852.5
30	TOTAL ASSETS¹⁹	6,927.2	7,096.6	7,088.1	7,113.8	7,166.0	7,143.4	7,157.6	7,115.5	7,152.6	7,063.9	7,079.5	7,159.7

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)

April 13, 2012

Account		2011	2011	2011	2011	2011	2012	2012	2012	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 14	Mar 21	Mar 28	Apr 4	
LIABILITIES														
31	Deposits	4,323.0	4,709.5	4,753.7	4,814.9	4,878.3	4,867.7	4,867.2	4,916.7	4,943.9	4,884.3	4,902.2	4,985.9	
32	Large time deposits	305.1	309.1	318.5	327.9	325.0	315.7	315.0	313.7	314.3	311.3	313.4	322.4	
33	Other deposits	4,017.9	4,400.4	4,435.2	4,487.0	4,553.3	4,552.1	4,552.3	4,603.0	4,629.6	4,573.0	4,588.8	4,663.5	
34	Borrowings	896.2	746.8	737.3	746.2	735.6	723.3	727.7	697.5	704.3	696.5	692.0	674.6	
35	Borrowings from banks in the U.S.	81.1	59.3	60.6	58.5	52.2	48.9	46.3	48.8	54.3	41.5	48.7	55.1	
36	Borrowings from others	815.1	687.5	676.8	687.7	683.4	674.4	681.4	648.6	650.0	655.0	643.3	619.5	
37	Trading liabilities ²⁰	142.3	182.8	175.0	186.5	187.8	176.2	173.2	151.4	155.8	151.7	144.3	143.0	
38	Derivatives with a negative fair value ¹⁷	105.1	147.0	141.7	147.0	152.0	146.3	142.9	125.0	128.7	125.0	119.2	116.2	
39	Other trading liabilities	37.3	35.8	33.4	39.5	35.8	29.8	30.3	26.5	27.1	26.7	25.0	26.8	
40	Net due to related foreign offices	297.5	59.1	39.1	-18.1	5.2	26.7	35.2	23.4	24.0	6.6	8.7	31.9	
41	Other liabilities ²¹	314.1	352.2	353.4	352.6	327.5	343.4	346.3	345.1	347.1	338.1	342.2	355.2	
42	TOTAL LIABILITIES ¹⁹	5,973.2	6,050.3	6,058.6	6,082.0	6,134.4	6,137.2	6,149.7	6,134.0	6,175.2	6,077.1	6,089.4	6,190.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	954.0	1,046.2	1,029.4	1,031.7	1,031.6	1,006.1	1,007.9	981.5	977.4	986.8	990.1	969.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.4	29.1	22.0	23.1	21.9	23.1	26.2	23.7	23.6	22.5	23.9	22.7	
45	Securitized consumer loans ²⁴	4.9	4.8	5.1	5.0	5.0	4.9	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	5.1	5.0	5.0	4.9	4.9	4.9	4.9	4.9	4.9	4.9	
48	Securitized real estate loans ²⁴	909.9	905.4	902.6	906.0	888.8	885.5	886.1	884.0	884.4	884.0	884.0	882.3	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	2,928.1	2,951.9	2,980.3	2,999.8	3,010.0	3,045.5	3,108.9	3,120.7	3,119.6	3,118.6	3,121.2	3,128.9
2	Securities in bank credit ²	714.2	743.4	757.2	766.0	770.2	783.0	796.6	801.9	801.0	802.9	803.3	806.3
3	Treasury and agency securities ³	520.8	547.8	559.7	566.3	567.8	573.5	580.1	582.5	580.8	583.3	584.3	588.1
4	Mortgage-backed securities (MBS) ⁴	335.7	378.8	389.3	394.2	398.5	404.6	411.1	411.0	410.8	410.8	410.7	414.6
5	Non-MBS ⁵	185.1	169.1	170.4	172.1	169.3	168.9	168.9	171.4	170.0	172.4	173.6	173.5
6	Other securities	193.5	195.5	197.6	199.8	202.5	209.5	216.5	219.4	220.2	219.7	219.0	218.2
7	Mortgage-backed securities ⁶	18.5	17.2	17.4	16.8	16.3	16.3	16.3	16.6	16.9	16.0	16.1	17.6
8	Non-MBS ⁷	175.0	178.4	180.1	183.0	186.2	193.2	200.2	202.8	203.2	203.6	202.9	200.6
9	Loans and leases in bank credit ⁸	2,213.9	2,208.6	2,223.0	2,233.8	2,239.8	2,262.5	2,312.3	2,318.8	2,318.7	2,315.6	2,318.0	2,322.6
10	Commercial and industrial loans	359.7	369.2	373.5	375.3	378.1	385.4	399.4	401.6	401.1	401.2	402.0	404.3
11	Real estate loans	1,439.8	1,420.1	1,426.5	1,433.8	1,433.7	1,447.8	1,480.0	1,483.5	1,484.2	1,481.9	1,482.2	1,480.9
12	Revolving home equity loans	110.6	111.6	111.5	110.6	110.0	111.6	115.0	114.3	114.3	114.0	114.1	114.7
13	Closed-end residential loans ⁹	461.4	463.1	473.1	482.0	482.7	494.2	509.5	514.0	514.3	513.4	513.2	511.8
14	Commercial real estate loans ¹⁰	867.8	845.4	841.9	841.2	841.0	842.0	855.6	855.2	855.6	854.5	854.9	854.4
15	Consumer loans	297.8	297.1	299.7	300.7	302.2	302.6	304.3	303.4	302.4	302.2	304.0	307.0
16	Credit cards and other revolving plans	163.2	161.5	161.6	162.2	164.0	164.6	164.4	163.5	163.1	163.2	164.0	164.5
17	Other consumer loans ¹¹	134.6	135.6	138.1	138.5	138.1	138.0	139.9	139.9	139.3	139.0	140.0	142.5
18	Other loans and leases	116.6	122.1	123.2	124.0	125.8	126.8	128.6	130.3	130.9	130.3	129.7	130.4
19	Fed funds and reverse RPs with nonbanks ¹²	2.4	1.7	2.4	2.4	2.6	3.2	3.3	3.3	4.2	3.1	2.7	3.0
20	All other loans and leases ¹³	114.2	120.5	120.9	121.6	123.2	123.6	125.3	127.1	126.7	127.2	127.0	127.4
21	LESS: Allowance for loan and lease losses	55.3	49.0	50.7	49.9	49.5	48.4	48.5	47.7	47.6	47.9	48.1	47.3
22	Interbank loans ¹²	57.7	54.1	50.8	48.4	44.1	42.7	43.4	44.5	47.9	41.2	42.2	50.9
23	Fed funds and reverse RPs with banks ¹²	55.7	52.5	49.1	46.7	42.5	41.2	41.8	43.0	46.3	39.6	40.7	49.4
24	Loans to commercial banks ¹⁴	1.9	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.5	1.4
25	Cash assets ¹⁵	295.1	311.4	304.2	289.1	297.5	299.3	326.7	335.1	338.9	335.7	328.1	334.5
26	Trading assets ¹⁶	4.2	4.9	4.7	4.3	4.6	4.8	5.1	4.8	4.9	4.7	4.8	4.6
27	Derivatives with a positive fair value ¹⁷	3.9	4.5	4.2	4.1	4.3	4.6	4.7	4.6	4.6	4.5	4.6	4.5
28	Other trading assets	0.3	0.4	0.5	0.3	0.3	0.2	0.4	0.2	0.3	0.2	0.2	0.1
29	Other assets ¹⁸	257.2	255.8	257.4	257.2	256.4	258.1	265.1	267.8	270.4	269.4	263.2	264.8
30	TOTAL ASSETS¹⁹	3,487.0	3,529.1	3,546.6	3,548.9	3,563.0	3,602.1	3,700.6	3,725.2	3,734.1	3,721.7	3,711.4	3,736.4

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)

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
LIABILITIES													
31	Deposits	2,609.7	2,696.5	2,720.1	2,729.5	2,741.2	2,774.0	2,838.2	2,843.2	2,845.7	2,840.2	2,841.1	2,858.8
32	Large time deposits	416.7	400.1	399.2	399.6	403.3	402.5	404.7	400.3	400.5	400.4	399.3	398.7
33	Other deposits	2,192.9	2,296.5	2,320.8	2,330.0	2,337.9	2,371.5	2,433.5	2,442.9	2,445.2	2,439.8	2,441.8	2,460.1
34	Borrowings	347.4	303.0	305.7	300.7	302.3	302.8	315.5	317.8	319.3	318.6	314.3	314.5
35	Borrowings from banks in the U.S.	68.0	56.4	49.8	48.4	48.6	46.2	46.4	45.1	45.1	45.0	43.9	46.8
36	Borrowings from others	279.4	246.6	255.9	252.2	253.6	256.6	269.0	272.7	274.2	273.6	270.4	267.7
37	Trading liabilities ²⁰	3.0	4.2	3.6	3.3	3.4	3.7	3.9	3.9	3.8	3.8	4.1	4.1
38	Derivatives with a negative fair value ¹⁷	2.3	3.5	2.7	2.6	2.6	2.9	3.0	3.0	3.0	2.9	3.1	3.3
39	Other trading liabilities	0.7	0.7	0.8	0.8	0.7	0.8	0.9	0.9	0.8	0.9	1.0	0.8
40	Net due to related foreign offices	18.1	38.8	35.2	34.9	31.0	28.8	7.1	2.3	6.6	1.0	-2.9	-5.1
41	Other liabilities ²¹	63.3	66.6	67.5	65.2	64.2	66.1	70.6	67.9	68.1	66.9	67.4	67.1
42	TOTAL LIABILITIES ¹⁹	3,041.5	3,109.2	3,132.0	3,133.6	3,142.0	3,175.4	3,235.3	3,235.0	3,243.4	3,230.5	3,224.0	3,239.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	445.5	419.9	414.6	415.3	421.0	426.7	465.2	490.1	490.7	491.2	487.4	497.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.2	6.9	6.2	5.7	5.5	6.4	7.1	7.0	7.1	7.0	6.8	6.5
45	Securitized consumer loans ²⁴	12.0	11.0	11.5	12.3	12.6	12.5	12.6	13.5	13.4	13.7	14.2	14.1
46	Securitized credit cards and other revolving plans	12.0	10.5	10.6	11.4	11.8	11.7	11.7	11.8	11.5	11.7	12.2	12.1
47	Other securitized consumer loans	0.0	0.5	0.9	0.8	0.8	0.8	0.9	1.7	1.9	2.0	2.0	2.0
48	Securitized real estate loans ²⁴	20.0	17.5	19.9	23.4	27.9	26.1	21.2	16.8	17.2	16.5	15.6	15.4

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

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	2,926.7	2,952.8	2,977.5	3,003.0	3,022.3	3,043.1	3,101.4	3,120.4	3,118.7	3,113.6	3,123.5	3,129.9
2	Securities in bank credit ²	719.3	742.3	750.8	763.4	768.6	774.9	792.9	808.8	806.9	810.0	812.6	817.3
3	Treasury and agency securities ³	526.8	544.8	552.0	561.0	566.4	569.7	579.5	590.7	588.6	592.2	593.8	598.7
4	Mortgage-backed securities (MBS) ⁴	342.0	374.3	382.4	389.5	395.7	401.0	412.3	419.1	418.2	419.8	419.8	424.4
5	Non-MBS ⁵	184.9	170.4	169.6	171.5	170.7	168.7	167.2	171.6	170.4	172.5	174.0	174.3
6	Other securities	192.4	197.5	198.7	202.4	202.1	205.1	213.4	218.1	218.3	217.8	218.8	218.6
7	Mortgage-backed securities ⁶	19.0	16.5	17.0	17.1	17.0	16.3	16.6	17.0	17.4	16.4	16.4	17.6
8	Non-MBS ⁷	173.4	181.0	181.8	185.2	185.1	188.8	196.8	201.1	200.8	201.4	202.4	201.0
9	Loans and leases in bank credit ⁸	2,207.4	2,210.6	2,226.8	2,239.7	2,253.8	2,268.2	2,308.5	2,311.6	2,311.9	2,303.5	2,311.0	2,312.6
10	Commercial and industrial loans	359.8	369.3	373.3	375.9	378.8	384.9	398.9	401.7	401.7	401.5	402.2	403.5
11	Real estate loans	1,436.2	1,419.4	1,429.4	1,437.7	1,440.1	1,449.3	1,478.2	1,479.7	1,480.3	1,473.2	1,477.0	1,476.9
12	Revolving home equity loans	111.5	111.0	110.7	110.4	110.6	112.1	115.8	115.4	115.6	115.3	115.3	115.1
13	Closed-end residential loans ⁹	457.5	462.7	476.0	485.3	488.5	495.0	507.7	509.8	509.5	504.0	507.4	509.1
14	Commercial real estate loans ¹⁰	867.1	845.7	842.6	842.0	841.0	842.2	854.8	854.4	855.2	853.9	854.2	852.7
15	Consumer loans	296.8	297.5	299.5	300.8	306.3	307.5	305.7	302.4	301.3	301.6	303.9	303.6
16	Credit cards and other revolving plans	161.6	161.6	160.8	161.7	168.0	167.8	164.1	161.9	161.2	161.4	163.3	162.9
17	Other consumer loans ¹¹	135.2	135.9	138.7	139.1	138.3	139.7	141.6	140.6	140.1	140.2	140.6	140.7
18	Other loans and leases	114.7	124.4	124.5	125.3	128.4	126.6	125.6	127.8	128.6	127.2	127.9	128.6
19	Fed funds and reverse RPs with nonbanks ¹²	2.0	2.4	2.4	2.7	3.1	2.5	2.7	2.6	3.6	2.3	2.3	2.3
20	All other loans and leases ¹³	112.7	122.0	122.1	122.6	125.4	124.1	123.0	125.1	125.0	124.9	125.6	126.3
21	LESS: Allowance for loan and lease losses	55.9	49.3	49.6	49.6	49.0	48.2	49.5	48.3	48.7	48.4	47.8	47.3
22	Interbank loans ¹²	58.7	55.8	51.4	51.6	46.4	42.4	44.8	45.2	51.8	40.2	40.1	51.9
23	Fed funds and reverse RPs with banks ¹²	56.8	54.2	49.7	49.9	44.9	40.9	43.2	43.6	50.2	38.6	38.7	50.5
24	Loans to commercial banks ¹⁴	1.8	1.6	1.6	1.6	1.6	1.5	1.6	1.5	1.5	1.6	1.5	1.4
25	Cash assets ¹⁵	281.7	313.4	310.4	307.7	307.6	303.5	319.9	317.9	321.0	312.3	311.4	321.4
26	Trading assets ¹⁶	4.1	5.1	4.9	4.5	4.7	4.7	4.8	4.7	4.7	4.7	4.7	4.4
27	Derivatives with a positive fair value ¹⁷	3.9	4.6	4.4	4.3	4.5	4.5	4.6	4.5	4.6	4.5	4.5	4.3
28	Other trading assets	0.2	0.5	0.5	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
29	Other assets ¹⁸	257.4	257.2	257.8	258.0	257.3	258.2	265.3	267.6	271.1	267.0	263.6	265.4
30	TOTAL ASSETS¹⁹	3,472.8	3,535.1	3,552.4	3,575.2	3,589.3	3,603.7	3,686.6	3,707.5	3,718.7	3,689.3	3,695.5	3,725.7

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)

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending				
										Mar 14	Mar 21	Mar 28	Apr 4	
LIABILITIES														
31	Deposits	2,623.1	2,709.0	2,731.1	2,756.0	2,768.5	2,779.8	2,838.1	2,859.9	2,869.0	2,842.6	2,853.2	2,887.3	
32	Large time deposits	416.6	407.1	406.6	404.1	400.9	398.9	400.1	399.3	399.6	399.4	398.6	398.3	
33	Other deposits	2,206.6	2,301.9	2,324.5	2,351.9	2,367.6	2,380.9	2,438.0	2,460.6	2,469.3	2,443.1	2,454.7	2,489.1	
34	Borrowings	348.5	307.4	301.8	299.4	303.5	305.5	318.6	318.6	318.9	320.2	314.5	311.8	
35	Borrowings from banks in the U.S.	70.7	54.2	48.3	47.3	48.4	48.3	48.4	46.5	46.2	47.2	45.6	46.5	
36	Borrowings from others	277.8	253.2	253.5	252.0	255.1	257.2	270.2	272.1	272.7	273.0	268.8	265.4	
37	Trading liabilities ²⁰	3.1	3.8	3.9	3.7	3.7	3.6	3.9	3.9	3.8	3.9	4.0	3.8	
38	Derivatives with a negative fair value ¹⁷	2.3	3.0	3.0	2.9	3.0	2.9	3.1	3.0	3.0	3.0	3.0	3.1	
39	Other trading liabilities	0.8	0.8	0.9	0.8	0.7	0.7	0.8	0.8	0.8	0.9	1.0	0.8	
40	Net due to related foreign offices	24.2	24.9	24.0	26.0	26.6	28.2	20.0	18.0	19.2	16.2	16.7	19.1	
41	Other liabilities ²¹	62.9	68.7	69.6	67.6	65.4	64.2	69.9	67.5	68.3	66.3	67.1	65.3	
42	TOTAL LIABILITIES ¹⁹	3,061.8	3,113.8	3,130.5	3,152.6	3,167.7	3,181.4	3,250.5	3,267.9	3,279.3	3,249.2	3,255.5	3,287.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	411.0	421.2	421.9	422.6	421.6	422.4	436.0	439.6	439.4	440.1	440.0	438.3	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	1.2	6.9	6.2	5.7	5.5	6.4	7.1	7.0	7.1	7.0	6.8	6.5	
45	Securitized consumer loans ²⁴	12.0	11.0	11.6	12.3	12.8	12.8	12.6	13.6	13.9	13.9	13.8	13.8	
46	Securitized credit cards and other revolving plans	11.9	10.5	10.6	11.4	11.9	11.9	11.7	11.8	11.8	11.8	11.8	11.7	
47	Other securitized consumer loans	0.0	0.5	1.0	1.0	0.9	0.9	0.9	1.8	2.1	2.1	2.1	2.0	
48	Securitized real estate loans ²⁴	20.8	20.2	19.8	19.6	19.6	19.4	19.2	19.2	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

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	805.9	824.5	826.4	847.4	849.3	845.8	855.5	856.5	851.7	848.2	867.9	871.4
2	Securities in bank credit ²	244.7	220.1	210.4	207.4	213.0	214.4	219.5	219.1	218.0	218.0	220.8	224.4
3	Treasury and agency securities ³	110.7	95.0	89.7	90.0	92.6	97.8	100.4	105.3	104.0	104.8	109.3	107.4
4	Mortgage-backed securities (MBS) ⁴	19.0	19.6	19.6	19.7	19.3	19.3	21.2	19.7	20.0	19.7	18.6	19.9
5	Non-MBS ⁵	91.7	75.4	70.2	70.3	73.3	78.5	79.2	85.6	84.0	85.0	90.7	87.6
6	Other securities	133.9	125.1	120.6	117.4	120.4	116.6	119.1	113.8	113.9	113.2	111.5	116.9
7	Mortgage-backed securities ⁶	9.3	8.6	8.4	8.4	8.6	9.2	8.8	7.7	8.0	8.0	6.8	6.8
8	Non-MBS ⁷	124.7	116.5	112.3	109.1	111.8	107.4	110.3	106.2	105.9	105.2	104.7	110.1
9	Loans and leases in bank credit ⁸	561.2	604.4	616.0	640.0	636.3	631.3	636.0	637.5	633.8	630.2	647.1	647.0
10	Commercial and industrial loans	239.7	249.3	250.5	250.9	252.0	254.8	254.9	253.7	253.0	253.1	253.9	254.1
11	Real estate loans	35.8	33.6	33.8	32.5	32.5	31.9	30.8	30.9	30.9	30.8	31.0	31.0
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.2	0.1	0.2	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	2.3	1.4	1.8	1.5	1.6	1.8	1.9	1.8	1.8	1.8	1.9	1.6
14	Commercial real estate loans ¹⁰	33.2	31.9	31.8	30.8	30.6	30.0	28.7	28.8	28.8	28.7	28.9	29.1
15	Consumer loans	1.7	1.7	1.6	1.6	1.6	1.7	1.8	2.2	2.2	2.2	2.3	2.3
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	1.7	1.6	1.6	1.6	1.7	1.8	2.2	2.2	2.2	2.3	2.3
18	Other loans and leases	284.0	319.7	330.1	355.0	350.2	342.9	348.4	350.7	347.7	344.1	360.0	359.7
19	Fed funds and reverse RPs with nonbanks ¹²	89.3	111.4	113.0	137.4	136.9	125.6	132.0	139.2	133.6	135.0	151.2	148.3
20	All other loans and leases ¹³	194.6	208.4	217.1	217.6	213.3	217.3	216.4	211.5	214.1	209.0	208.7	211.4
21	LESS: Allowance for loan and lease losses	0.9	0.8	0.7	0.7	0.8	0.9	0.9	0.7	0.6	0.6	0.7	0.9
22	Interbank loans ¹²	30.0	25.0	24.2	22.7	23.8	25.8	27.4	29.0	24.4	27.1	39.9	26.7
23	Fed funds and reverse RPs with banks ¹²	26.9	22.5	21.9	20.8	22.0	23.6	25.6	27.2	22.5	25.3	38.1	24.8
24	Loans to commercial banks ¹⁴	3.1	2.5	2.3	1.9	1.8	2.1	1.8	1.9	1.9	1.8	1.8	1.9
25	Cash assets ¹⁵	601.6	960.3	869.4	789.0	758.3	758.1	706.6	702.7	675.9	713.9	725.6	651.7
26	Trading assets ¹⁶	103.9	125.8	117.2	115.6	128.1	141.0	145.3	141.5	143.3	143.9	137.8	138.6
27	Derivatives with a positive fair value ¹⁷	93.9	114.7	108.3	107.7	118.7	131.7	135.8	132.0	133.9	133.6	129.2	128.9
28	Other trading assets	10.0	11.0	8.9	7.9	9.4	9.2	9.5	9.5	9.4	10.3	8.6	9.6
29	Other assets ¹⁸	51.7	51.9	47.8	45.4	45.1	44.1	46.4	42.4	43.0	42.3	44.0	42.7
30	TOTAL ASSETS¹⁹	1,592.2	1,986.6	1,884.4	1,819.4	1,803.8	1,813.8	1,780.3	1,771.5	1,737.7	1,774.8	1,814.5	1,730.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
LIABILITIES													
31	Deposits	1,093.1	969.7	931.4	901.5	892.6	888.2	883.7	889.0	885.2	888.2	897.6	884.6
32	Large time deposits	1,036.6	884.9	854.3	817.6	803.7	800.4	792.0	791.0	786.4	791.1	799.3	786.3
33	Other deposits	56.5	84.8	77.1	83.9	88.9	87.8	91.7	98.0	98.7	97.2	98.3	98.3
34	Borrowings	545.0	563.6	551.3	561.9	565.9	569.7	574.9	566.5	562.8	558.8	583.8	562.3
35	Borrowings from banks in the U.S.	35.3	34.1	33.5	34.7	33.2	34.5	34.8	35.4	34.4	34.6	36.6	36.2
36	Borrowings from others	509.7	529.5	517.8	527.2	532.7	535.2	540.1	531.2	528.4	524.2	547.2	526.0
37	Trading liabilities ²⁰	102.9	114.7	111.0	116.8	125.7	136.7	141.3	136.4	139.1	137.5	133.4	131.9
38	Derivatives with a negative fair value ¹⁷	88.2	101.9	100.7	105.7	115.6	127.7	131.4	126.6	129.1	127.7	123.7	122.7
39	Other trading liabilities	14.7	12.8	10.3	11.1	10.1	9.0	9.9	9.7	10.0	9.8	9.7	9.2
40	Net due to related foreign offices	-148.1	167.1	224.0	223.2	231.6	226.6	237.2	191.3	176.1	201.0	192.8	152.3
41	Other liabilities ²¹	60.0	65.2	66.0	64.5	67.5	63.6	65.5	61.6	63.8	60.0	65.7	56.4
42	TOTAL LIABILITIES ¹⁹	1,652.9	1,880.3	1,883.7	1,867.9	1,883.4	1,884.8	1,902.6	1,844.8	1,826.9	1,845.6	1,873.4	1,787.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-60.7	106.3	0.6	-48.5	-79.6	-71.0	-122.2	-73.3	-89.2	-70.8	-58.9	-57.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-7.9	-5.4	-6.1	-6.5	-6.0	-5.6	-5.1	-5.3	-5.4	-5.5	-5.2	-5.4
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
ASSETS													
1	Bank credit	803.0	831.9	830.5	856.4	856.3	850.4	858.1	853.4	851.2	847.0	858.1	858.8
2	Securities in bank credit ²	242.9	225.0	212.4	209.8	209.2	214.6	217.1	217.2	217.2	216.4	217.7	219.0
3	Treasury and agency securities ³	111.1	96.9	87.9	88.7	90.8	99.3	103.4	105.6	105.2	104.6	107.6	106.6
4	Mortgage-backed securities (MBS) ⁴	18.4	20.3	20.0	19.4	18.9	19.1	20.4	19.2	19.5	19.2	18.3	19.7
5	Non-MBS ⁵	92.7	76.6	67.8	69.3	71.8	80.2	82.9	86.4	85.7	85.4	89.3	86.9
6	Other securities	131.8	128.1	124.6	121.1	118.5	115.3	113.7	111.6	111.9	111.8	110.0	112.4
7	Mortgage-backed securities ⁶	9.1	9.2	8.7	8.2	7.9	8.4	8.3	7.6	8.0	8.0	6.8	6.8
8	Non-MBS ⁷	122.7	118.9	115.9	113.0	110.6	106.9	105.4	104.0	103.9	103.8	103.2	105.6
9	Loans and leases in bank credit ⁸	560.1	606.9	618.1	646.6	647.1	635.8	641.0	636.2	634.1	630.6	640.4	639.7
10	Commercial and industrial loans	241.1	249.4	250.2	251.3	253.1	256.5	256.9	255.2	255.9	255.4	253.7	252.9
11	Real estate loans	35.8	33.7	33.8	33.3	33.1	31.6	31.0	30.9	31.0	30.8	31.0	30.6
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	2.2	1.6	1.6	1.6	1.5	1.7	1.9	1.8	1.8	1.8	1.9	1.6
14	Commercial real estate loans ¹⁰	33.3	31.9	32.0	31.5	31.3	29.7	28.9	28.8	28.9	28.7	28.8	28.7
15	Consumer loans	1.7	1.8	1.7	1.7	1.7	1.7	1.8	2.2	2.2	2.2	2.2	2.2
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	1.7	1.7	1.7	1.7	1.8	2.2	2.2	2.2	2.2	2.2
18	Other loans and leases	281.5	322.0	332.4	360.2	359.2	345.9	351.3	347.9	345.1	342.3	353.6	354.1
19	Fed funds and reverse RPs with nonbanks ¹²	87.0	112.2	114.1	140.9	142.3	126.6	135.2	136.8	132.2	134.3	144.1	141.8
20	All other loans and leases ¹³	194.5	209.8	218.2	219.3	216.9	219.3	216.2	211.1	212.9	208.0	209.5	212.3
21	LESS: Allowance for loan and lease losses	1.0	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.8
22	Interbank loans ¹²	29.1	24.5	24.8	21.8	22.3	25.2	28.5	28.6	25.3	27.8	35.2	25.3
23	Fed funds and reverse RPs with banks ¹²	26.3	21.8	22.4	19.9	20.6	23.2	26.7	26.9	23.5	26.2	33.5	23.3
24	Loans to commercial banks ¹⁴	2.7	2.6	2.4	1.9	1.7	2.0	1.7	1.7	1.7	1.6	1.7	1.9
25	Cash assets ¹⁵	656.0	852.1	880.5	834.4	815.0	839.2	840.3	767.5	731.9	780.8	785.1	727.1
26	Trading assets ¹⁶	102.4	129.1	120.5	124.5	130.6	138.6	144.6	138.8	143.4	139.7	132.9	132.4
27	Derivatives with a positive fair value ¹⁷	92.6	118.0	111.1	116.1	122.0	130.0	135.4	129.5	134.1	130.2	123.8	123.0
28	Other trading assets	9.8	11.1	9.4	8.4	8.6	8.6	9.3	9.4	9.3	9.5	9.1	9.4
29	Other assets ¹⁸	62.6	48.9	46.2	46.7	43.9	42.1	47.9	50.6	53.8	50.0	54.0	49.6
30	TOTAL ASSETS¹⁹	1,652.0	1,885.7	1,901.7	1,883.0	1,867.3	1,894.7	1,918.7	1,838.1	1,804.9	1,844.7	1,864.6	1,792.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 13, 2012

Account		2011 Mar	2011 Sep	2011 Oct	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	Week ending			
										Mar 14	Mar 21	Mar 28	Apr 4
LIABILITIES													
31	Deposits	1,087.3	960.5	923.3	885.3	890.2	894.2	884.6	887.0	881.9	881.3	897.8	889.3
32	Large time deposits	1,031.8	876.6	848.5	801.9	799.8	806.7	793.3	789.9	783.3	786.6	801.3	792.4
33	Other deposits	55.5	84.0	74.8	83.4	90.3	87.5	91.3	97.0	98.6	94.8	96.5	96.8
34	Borrowings	544.7	561.5	547.6	559.4	560.8	559.8	573.2	566.1	563.2	563.0	572.8	565.2
35	Borrowings from banks in the U.S.	32.3	37.4	34.8	35.8	31.3	31.8	32.1	33.1	33.7	32.8	32.5	33.6
36	Borrowings from others	512.5	524.1	512.8	523.6	529.6	528.1	541.1	533.0	529.5	530.2	540.3	531.7
37	Trading liabilities ²⁰	100.6	120.9	113.5	118.5	126.4	134.6	140.0	134.1	138.4	134.1	128.8	128.3
38	Derivatives with a negative fair value ¹⁷	85.9	108.7	103.7	109.2	116.5	123.9	129.1	124.0	128.3	124.6	118.7	118.2
39	Other trading liabilities	14.8	12.2	9.8	9.4	10.0	10.7	10.9	10.1	10.0	9.5	10.1	10.1
40	Net due to related foreign offices	-145.3	173.5	249.5	249.5	219.6	240.9	252.3	184.5	153.3	203.5	191.6	148.5
41	Other liabilities ²¹	61.6	65.9	64.5	67.0	67.1	61.9	65.5	63.2	64.9	59.5	70.3	57.8
42	TOTAL LIABILITIES ¹⁹	1,648.8	1,882.4	1,898.5	1,879.8	1,864.1	1,891.4	1,915.5	1,834.9	1,801.7	1,841.5	1,861.3	1,789.1
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	-7.9	-5.4	-6.1	-6.5	-6.0	-5.6	-5.1	-5.3	-5.4	-5.5	-5.2	-5.4
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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