# FEDERAL RESERVE statistical release

H.8

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

Percent change at break adjusted, seasonally adjusted, annual rate

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

May 4, 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 | 1.6 |
| 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 | 11.5 | 10.9 | 13.9 | 14.1 | 3.1 |
| 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 | 14.0 |
| 6 | Other securities | 26.7 | -7.7 | -4.6 | -6.8 | -0.7 | 0.0 | -6.7 | -8.1 | 7.9 | 4.2 | 7.7 | 16.2 | 11.1 | 7.8 | -20.0 |
| 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 | 11.0 | 13.1 | 12.7 | 8.0 | 8.7 |
| 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 | -1.7 | 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 | -5.6 | -10.0 |
| 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 | 2.1 | -3.9 | 1.5 | 5.7 | 6.0 |
| 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 | -4.1 | -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 | -0.5 | 4.8 | -5.0 | -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 | -3.0 | 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 | -0.2 | 0.7 | 9.6 |
| 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 | -7.2 | 9.4 | 0.8 | -8.8 |
| 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 | -25.9 |
| 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 | 23.4 | 39.6 | 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 | -9.5 | -11.9 | -17.7 |
| 30 | TOTAL ASSETS[19] | **10.4** | **8.1** | **-6.1** | **-2.8** | **5.4** | **-5.2** | **3.1** | **14.2** | **8.9** | **-4.7** | **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 | 3.8 |
| 32 | Large time deposits | 15.7 | -2.0 | -5.6 | -6.3 | -13.1 | -2.1 | -4.9 | 7.6 | -36.5 | -20.1 | -8.6 | -7.7 | -7.1 | -7.5 | -5.1 |
| 33 | Other deposits | – | – | – | – | 12.4 | 6.7 | 6.1 | 9.2 | 24.1 | 8.1 | 8.1 | 7.7 | 11.3 | 5.7 | 5.6 |
| 34 | Borrowings | 13.3 | 14.0 | -24.7 | -18.8 | -15.3 | -11.0 | -16.9 | -26.2 | -12.3 | -9.4 | -6.9 | -8.1 | -10.3 | -1.6 | -25.5 |
| 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 | 9.2 | -38.6 | 45.9 | 19.7 | -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 States[1]**

Seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Apr 11 | Apr 18 | Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 9,141.8 | 9,274.4 | 9,334.4 | 9,399.0 | 9,428.3 | 9,491.4 | 9,589.0 | 9,610.3 | 9,649.5 | 9,658.4 | 9,653.7 | 9,654.9 |
| 2 | Securities in bank credit[2] | 2,442.5 | 2,463.2 | 2,472.9 | 2,489.1 | 2,511.7 | 2,545.0 | 2,587.8 | 2,598.4 | 2,632.9 | 2,631.5 | 2,615.7 | 2,614.5 |
| 3 | Treasury and agency securities[3] | 1,649.2 | 1,665.9 | 1,677.5 | 1,688.2 | 1,700.0 | 1,724.0 | 1,756.0 | 1,778.7 | 1,815.0 | 1,814.7 | 1,799.8 | 1,797.0 |
| 4 | Mortgage-backed securities (MBS)[4] | 1,115.1 | 1,202.3 | 1,218.0 | 1,230.0 | 1,246.8 | 1,264.4 | 1,289.5 | 1,311.5 | 1,345.7 | 1,347.1 | 1,322.6 | 1,320.2 |
| 5 | Non-MBS[5] | 534.1 | 463.6 | 459.4 | 458.2 | 453.3 | 459.5 | 466.5 | 467.2 | 469.3 | 467.6 | 477.2 | 476.7 |
| 6 | Other securities | 793.4 | 797.3 | 795.5 | 800.8 | 811.6 | 821.1 | 831.7 | 819.7 | 817.9 | 816.8 | 815.9 | 817.5 |
| 7 | Mortgage-backed securities[6] | 156.5 | 142.8 | 143.5 | 142.4 | 141.1 | 139.6 | 139.9 | 135.5 | 135.4 | 135.5 | 132.6 | 133.3 |
| 8 | Non-MBS[7] | 636.9 | 654.5 | 651.9 | 658.4 | 670.6 | 681.5 | 691.9 | 684.2 | 682.5 | 681.4 | 683.3 | 684.2 |
| 9 | Loans and leases in bank credit[8] | 6,699.3 | 6,811.1 | 6,861.4 | 6,909.9 | 6,916.7 | 6,946.3 | 7,001.3 | 7,011.9 | 7,016.6 | 7,026.8 | 7,038.0 | 7,040.4 |
| 10 | Commercial and industrial loans | 1,233.6 | 1,302.9 | 1,319.1 | 1,329.4 | 1,344.0 | 1,361.4 | 1,383.6 | 1,394.3 | 1,408.1 | 1,414.9 | 1,412.4 | 1,413.4 |
| 11 | Real estate loans | 3,538.2 | 3,481.4 | 3,486.2 | 3,490.9 | 3,484.4 | 3,502.8 | 3,534.6 | 3,538.1 | 3,527.5 | 3,536.5 | 3,541.1 | 3,531.2 |
| 12 | Revolving home equity loans | 571.6 | 555.8 | 552.5 | 550.4 | 548.2 | 548.5 | 550.2 | 545.9 | 544.8 | 544.4 | 543.5 | 543.1 |
| 13 | Closed-end residential loans[9] | 1,497.1 | 1,499.2 | 1,515.3 | 1,521.7 | 1,519.7 | 1,538.7 | 1,558.3 | 1,568.3 | 1,556.9 | 1,569.1 | 1,574.8 | 1,566.7 |
| 14 | Commercial real estate loans[10] | 1,469.5 | 1,426.4 | 1,418.4 | 1,418.8 | 1,416.5 | 1,415.6 | 1,426.2 | 1,423.9 | 1,425.7 | 1,423.1 | 1,422.7 | 1,421.3 |
| 15 | Consumer loans | 1,074.8 | 1,085.9 | 1,088.9 | 1,091.5 | 1,096.9 | 1,091.2 | 1,091.0 | 1,094.8 | 1,098.9 | 1,098.2 | 1,096.7 | 1,097.8 |
| 16 | Credit cards and other revolving plans | 594.2 | 596.6 | 596.6 | 597.3 | 599.8 | 595.3 | 593.1 | 592.1 | 595.1 | 593.8 | 592.6 | 592.4 |
| 17 | Other consumer loans[11] | 480.6 | 489.3 | 492.2 | 494.2 | 497.1 | 495.9 | 497.9 | 502.6 | 503.8 | 504.5 | 504.1 | 505.3 |
| 18 | Other loans and leases | 852.7 | 941.0 | 967.2 | 998.1 | 991.4 | 990.9 | 992.0 | 984.8 | 982.1 | 977.2 | 987.8 | 998.0 |
| 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 | 277.5 | 267.2 | 278.7 | 287.1 |
| 20 | All other loans and leases[13] | 645.1 | 681.6 | 697.2 | 701.9 | 704.4 | 710.9 | 708.1 | 701.9 | 704.6 | 710.0 | 709.0 | 710.9 |
| 21 | LESS: Allowance for loan and lease losses | 203.1 | 179.0 | 176.5 | 174.4 | 174.2 | 173.5 | 171.1 | 167.5 | 164.1 | 165.5 | 164.9 | 166.6 |
| 22 | Interbank loans[12] | 153.3 | 120.7 | 117.1 | 113.9 | 113.0 | 115.2 | 119.0 | 119.9 | 123.6 | 127.2 | 110.0 | 110.0 |
| 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 | 111.5 | 112.9 | 97.3 | 98.0 |
| 24 | Loans to commercial banks[14] | 28.4 | 10.4 | 10.4 | 10.2 | 10.6 | 11.5 | 11.7 | 12.2 | 12.0 | 14.3 | 12.7 | 12.0 |
| 25 | Cash assets[15] | 1,442.8 | 1,838.3 | 1,710.1 | 1,603.6 | 1,602.0 | 1,595.9 | 1,605.0 | 1,594.1 | 1,576.6 | 1,579.4 | 1,543.1 | 1,578.1 |
| 26 | Trading assets[16] | 270.1 | 332.1 | 308.0 | 298.2 | 307.1 | 316.2 | 338.9 | 322.9 | 316.0 | 322.6 | 312.5 | 302.0 |
| 27 | Derivatives with a positive fair value[17] | 245.5 | 304.9 | 283.3 | 276.1 | 283.0 | 289.8 | 312.6 | 296.0 | 289.7 | 298.1 | 290.3 | 276.8 |
| 28 | Other trading assets | 24.5 | 27.2 | 24.7 | 22.1 | 24.1 | 26.4 | 26.2 | 26.9 | 26.3 | 24.5 | 22.2 | 25.2 |
| 29 | Other assets[18] | 1,217.4 | 1,196.1 | 1,187.5 | 1,186.3 | 1,180.6 | 1,173.9 | 1,169.8 | 1,155.3 | 1,158.7 | 1,163.0 | 1,175.3 | 1,176.3 |
| 30 | TOTAL ASSETS[19] | **12,022.2** | **12,582.5** | **12,480.5** | **12,426.6** | **12,456.8** | **12,518.9** | **12,650.6** | **12,635.0** | **12,660.3** | **12,685.0** | **12,629.8** | **12,654.7** |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Apr 11 | Apr 18 | Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 8,008.7 | 8,407.3 | 8,416.0 | 8,424.1 | 8,459.3 | 8,529.0 | 8,598.0 | 8,632.4 | 8,670.1 | 8,662.4 | 8,604.9 | 8,682.9 |
| 32 | Large time deposits | 1,763.2 | 1,591.1 | 1,566.5 | 1,538.8 | 1,529.0 | 1,521.3 | 1,514.7 | 1,509.6 | 1,511.7 | 1,506.9 | 1,510.1 | 1,510.1 |
| 33 | Other deposits | 6,245.5 | 6,816.3 | 6,849.5 | 6,885.4 | 6,930.3 | 7,007.7 | 7,083.3 | 7,122.8 | 7,158.3 | 7,155.5 | 7,094.8 | 7,172.8 |
| 34 | Borrowings | 1,782.5 | 1,615.8 | 1,592.9 | 1,610.7 | 1,602.3 | 1,597.3 | 1,607.2 | 1,575.2 | 1,553.9 | 1,542.6 | 1,540.9 | 1,515.6 |
| 35 | Borrowings from banks in the U.S. | 186.3 | 147.1 | 139.7 | 139.4 | 132.8 | 130.6 | 129.3 | 131.0 | 140.0 | 142.3 | 125.8 | 126.8 |
| 36 | Borrowings from others | 1,596.2 | 1,468.8 | 1,453.2 | 1,471.4 | 1,469.5 | 1,466.8 | 1,477.9 | 1,444.2 | 1,413.9 | 1,400.3 | 1,415.1 | 1,388.8 |
| 37 | Trading liabilities[20] | 252.1 | 292.7 | 288.2 | 297.0 | 316.2 | 315.9 | 323.3 | 295.7 | 285.3 | 290.9 | 293.5 | 281.2 |
| 38 | Derivatives with a negative fair value[17] | 196.2 | 247.5 | 244.9 | 250.5 | 270.7 | 273.5 | 278.9 | 256.2 | 245.2 | 251.5 | 248.2 | 234.6 |
| 39 | Other trading liabilities | 55.9 | 45.2 | 43.3 | 46.5 | 45.6 | 42.4 | 44.4 | 39.5 | 40.1 | 39.4 | 45.3 | 46.6 |
| 40 | Net due to related foreign offices | 166.6 | 281.3 | 301.7 | 249.7 | 262.5 | 269.3 | 270.6 | 215.2 | 214.4 | 250.5 | 285.1 | 282.0 |
| 41 | Other liabilities[21] | 443.2 | 477.7 | 474.2 | 469.8 | 454.7 | 472.9 | 482.8 | 482.2 | 490.7 | 494.1 | 483.6 | 492.7 |
| 42 | TOTAL LIABILITIES[19] | **10,653.1** | **11,074.9** | **11,073.0** | **11,051.4** | **11,095.1** | **11,184.4** | **11,281.8** | **11,200.7** | **11,214.4** | **11,240.5** | **11,208.1** | **11,254.5** |
| 43 | RESIDUAL (ASSETS LESS LIABILITIES)[22] | **1,369.2** | **1,507.7** | **1,407.5** | **1,375.2** | **1,361.8** | **1,334.5** | **1,368.8** | **1,434.3** | **1,445.9** | **1,444.5** | **1,421.7** | **1,400.2** |
| | MEMORANDA | | | | | | | | | | | | |
| 44 | Net unrealized gains (losses) on available-for-sale securities[23] | -3.3 | 30.6 | 22.1 | 22.2 | 21.4 | 24.0 | 28.2 | 25.3 | 23.8 | 28.6 | 30.0 | 30.0 |
| 45 | Securitized consumer loans[24] | 16.9 | 15.8 | 16.5 | 17.3 | 17.5 | 17.4 | 17.5 | 18.4 | 18.9 | 18.5 | 18.4 | 18.2 |
| 46 | Securitized credit cards and other revolving plans | 12.0 | 10.5 | 10.6 | 11.4 | 11.8 | 11.7 | 11.7 | 11.8 | 12.1 | 11.7 | 11.6 | 11.4 |
| 47 | Other securitized consumer loans | 4.9 | 5.3 | 5.9 | 5.8 | 5.8 | 5.8 | 5.8 | 6.6 | 6.9 | 6.8 | 6.8 | 6.8 |
| 48 | Securitized real estate loans[24] | 936.1 | 924.6 | 921.9 | 917.6 | 899.7 | 904.0 | 908.6 | 915.3 | 925.9 | 915.0 | 910.5 | 909.4 |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 9,119.3 | 9,308.0 | 9,372.3 | 9,452.3 | 9,484.3 | 9,510.9 | 9,578.7 | 9,583.3 | 9,612.9 | 9,617.1 | 9,614.5 | 9,611.1 |
| 2 | Securities in bank credit[2] | 2,440.1 | 2,487.0 | 2,496.4 | 2,512.3 | 2,511.6 | 2,535.7 | 2,572.1 | 2,594.9 | 2,627.1 | 2,618.4 | 2,606.3 | 2,608.0 |
| 3 | Treasury and agency securities[3] | 1,652.8 | 1,678.4 | 1,689.0 | 1,699.8 | 1,703.9 | 1,722.7 | 1,751.2 | 1,781.3 | 1,817.3 | 1,809.4 | 1,798.8 | 1,796.0 |
| 4 | Mortgage-backed securities (MBS)[4] | 1,114.3 | 1,202.9 | 1,224.6 | 1,240.8 | 1,253.5 | 1,267.4 | 1,289.1 | 1,310.0 | 1,342.9 | 1,339.2 | 1,324.5 | 1,319.9 |
| 5 | Non-MBS[5] | 538.5 | 475.5 | 464.4 | 458.9 | 450.5 | 455.2 | 462.0 | 471.3 | 474.3 | 470.2 | 474.4 | 476.2 |
| 6 | Other securities | 787.3 | 808.6 | 807.4 | 812.5 | 807.7 | 813.1 | 820.9 | 813.6 | 809.9 | 809.0 | 807.4 | 812.0 |
| 7 | Mortgage-backed securities[6] | 157.5 | 142.4 | 143.1 | 142.3 | 139.7 | 138.7 | 140.0 | 136.7 | 136.6 | 136.9 | 133.8 | 134.4 |
| 8 | Non-MBS[7] | 629.8 | 666.2 | 664.3 | 670.3 | 668.0 | 674.3 | 680.9 | 676.9 | 673.2 | 672.1 | 673.6 | 677.6 |
| 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 | 7,006.6 | 6,988.4 | 6,985.8 | 6,998.7 | 7,008.3 | 7,003.0 |
| 10 | Commercial and industrial loans | 1,234.9 | 1,303.3 | 1,321.2 | 1,333.5 | 1,348.7 | 1,361.2 | 1,385.8 | 1,395.9 | 1,405.0 | 1,409.2 | 1,417.0 | 1,416.8 |
| 11 | Real estate loans | 3,527.9 | 3,482.5 | 3,492.4 | 3,505.1 | 3,499.2 | 3,508.2 | 3,531.0 | 3,526.2 | 3,516.2 | 3,529.5 | 3,521.1 | 3,513.8 |
| 12 | Revolving home equity loans | 570.6 | 556.3 | 553.3 | 550.9 | 549.0 | 549.6 | 550.0 | 545.1 | 543.1 | 542.8 | 543.1 | 543.2 |
| 13 | Closed-end residential loans[9] | 1,488.7 | 1,499.6 | 1,519.7 | 1,533.6 | 1,532.6 | 1,543.7 | 1,556.0 | 1,558.2 | 1,550.6 | 1,565.0 | 1,555.7 | 1,549.5 |
| 14 | Commercial real estate loans[10] | 1,468.6 | 1,426.6 | 1,419.3 | 1,420.6 | 1,417.6 | 1,414.9 | 1,425.0 | 1,423.0 | 1,422.5 | 1,421.7 | 1,422.2 | 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 | 1,088.4 | 1,090.4 | 1,090.3 | 1,090.3 | 1,092.7 |
| 16 | Credit cards and other revolving plans | 587.6 | 597.2 | 595.1 | 597.4 | 614.4 | 608.6 | 594.3 | 585.5 | 586.8 | 585.8 | 585.7 | 587.5 |
| 17 | Other consumer loans[11] | 480.9 | 491.5 | 492.4 | 493.0 | 494.3 | 499.7 | 502.4 | 502.9 | 503.6 | 504.5 | 504.6 | 505.3 |
| 18 | Other loans and leases | 847.9 | 946.6 | 975.0 | 1,010.9 | 1,016.0 | 997.5 | 993.0 | 977.9 | 974.2 | 969.7 | 979.9 | 979.7 |
| 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 | 270.0 | 266.0 | 276.0 | 274.6 |
| 20 | All other loans and leases[13] | 641.4 | 685.2 | 700.9 | 706.4 | 716.6 | 714.3 | 703.1 | 697.1 | 704.2 | 703.7 | 704.0 | 705.1 |
| 21 | LESS: Allowance for loan and lease losses | 204.3 | 178.7 | 175.6 | 175.4 | 174.3 | 172.4 | 171.7 | 168.5 | 164.2 | 164.3 | 163.7 | 163.5 |
| 22 | Interbank loans[12] | 154.0 | 121.9 | 118.9 | 118.8 | 117.4 | 116.6 | 122.4 | 120.4 | 122.2 | 126.7 | 109.2 | 108.9 |
| 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 | 109.8 | 113.6 | 97.2 | 97.2 |
| 24 | Loans to commercial banks[14] | 27.7 | 10.5 | 10.9 | 10.4 | 11.0 | 11.8 | 11.9 | 12.0 | 12.3 | 13.2 | 11.9 | 11.7 |
| 25 | Cash assets[15] | 1,485.2 | 1,730.0 | 1,718.3 | 1,665.8 | 1,697.0 | 1,694.9 | 1,730.0 | 1,643.6 | 1,636.9 | 1,657.6 | 1,609.2 | 1,619.0 |
| 26 | Trading assets[16] | 265.5 | 342.7 | 319.4 | 315.6 | 309.2 | 313.6 | 332.3 | 317.0 | 305.0 | 313.7 | 303.4 | 292.2 |
| 27 | Derivatives with a positive fair value[17] | 241.4 | 315.2 | 295.2 | 293.6 | 286.3 | 287.5 | 306.8 | 290.4 | 278.5 | 288.4 | 280.0 | 266.7 |
| 28 | Other trading assets | 24.1 | 27.4 | 24.2 | 22.0 | 22.8 | 26.2 | 25.5 | 26.6 | 26.5 | 25.3 | 23.4 | 25.5 |
| 29 | Other assets[18] | 1,232.2 | 1,193.4 | 1,188.8 | 1,194.9 | 1,189.1 | 1,178.2 | 1,171.4 | 1,165.9 | 1,167.5 | 1,166.4 | 1,169.0 | 1,171.1 |
| 30 | TOTAL ASSETS[19] | **12,051.9** | **12,517.3** | **12,542.1** | **12,572.0** | **12,622.7** | **12,641.7** | **12,763.0** | **12,661.7** | **12,680.2** | **12,717.2** | **12,641.5** | **12,638.8** |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 8,033.4 | 8,379.0 | 8,408.1 | 8,456.1 | 8,537.0 | 8,541.7 | 8,590.1 | 8,664.2 | 8,765.6 | 8,762.7 | 8,669.1 | 8,624.5 |
| 32 | Large time deposits | 1,753.5 | 1,592.7 | 1,573.6 | 1,533.9 | 1,525.8 | 1,521.4 | 1,508.6 | 1,503.5 | 1,514.3 | 1,509.0 | 1,511.5 | 1,513.7 |
| 33 | Other deposits | 6,279.9 | 6,786.3 | 6,834.5 | 6,922.3 | 7,011.3 | 7,020.3 | 7,081.5 | 7,160.7 | 7,251.4 | 7,253.7 | 7,157.6 | 7,110.8 |
| 34 | Borrowings | 1,789.4 | 1,615.6 | 1,586.8 | 1,604.9 | 1,599.9 | 1,588.6 | 1,619.5 | 1,582.1 | 1,551.8 | 1,542.1 | 1,549.5 | 1,543.0 |
| 35 | Borrowings from banks in the U.S. | 184.0 | 150.8 | 143.7 | 141.6 | 131.9 | 129.7 | 127.6 | 128.9 | 135.4 | 140.3 | 126.5 | 127.5 |
| 36 | Borrowings from others | 1,605.4 | 1,464.8 | 1,443.1 | 1,463.3 | 1,468.0 | 1,458.9 | 1,491.9 | 1,453.3 | 1,416.4 | 1,401.7 | 1,422.9 | 1,415.5 |
| 37 | Trading liabilities[20] | 246.0 | 307.6 | 292.5 | 308.8 | 317.9 | 314.4 | 317.1 | 289.4 | 275.1 | 281.9 | 284.2 | 272.0 |
| 38 | Derivatives with a negative fair value[17] | 193.3 | 258.8 | 248.4 | 259.0 | 271.4 | 273.2 | 275.0 | 252.0 | 237.5 | 245.5 | 242.1 | 227.8 |
| 39 | Other trading liabilities | 52.8 | 48.8 | 44.0 | 49.7 | 46.5 | 41.2 | 42.1 | 37.4 | 37.6 | 36.4 | 42.1 | 44.2 |
| 40 | Net due to related foreign offices | 176.4 | 257.5 | 312.6 | 257.4 | 251.4 | 295.7 | 307.4 | 226.0 | 198.3 | 232.1 | 265.4 | 301.5 |
| 41 | Other liabilities[21] | 438.5 | 486.8 | 487.5 | 487.2 | 460.0 | 469.5 | 481.7 | 475.8 | 478.3 | 479.0 | 462.8 | 480.7 |
| 42 | TOTAL LIABILITIES[19] | **10,683.7** | **11,046.6** | **11,087.6** | **11,114.4** | **11,166.2** | **11,210.0** | **11,315.9** | **11,237.5** | **11,269.2** | **11,297.8** | **11,230.9** | **11,221.8** |
| 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** | **1,424.2** | **1,411.0** | **1,419.4** | **1,410.7** | **1,417.0** |
| | MEMORANDA | | | | | | | | | | | | |
| 44 | Net unrealized gains (losses) on available-for-sale securities[23] | -3.3 | 30.6 | 22.1 | 22.2 | 21.4 | 24.0 | 28.2 | 25.3 | 23.8 | 28.6 | 30.0 | 30.0 |
| 45 | Securitized consumer loans[24] | 16.9 | 15.8 | 16.7 | 17.3 | 17.8 | 17.7 | 17.5 | 18.4 | 18.6 | 18.6 | 18.6 | 18.5 |
| 46 | Securitized credit cards and other revolving plans | 11.9 | 10.5 | 10.6 | 11.4 | 11.9 | 11.9 | 11.7 | 11.8 | 11.7 | 11.7 | 11.7 | 11.7 |
| 47 | Other securitized consumer loans | 4.9 | 5.4 | 6.0 | 5.9 | 5.9 | 5.8 | 5.8 | 6.7 | 6.9 | 6.8 | 6.8 | 6.8 |
| 48 | Securitized real estate loans[24] | 930.7 | 925.5 | 922.4 | 925.7 | 908.5 | 906.0 | 908.0 | 907.5 | 906.6 | 906.4 | 902.4 | 903.5 |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 8,335.9 | 8,449.9 | 8,507.9 | 8,551.5 | 8,579.1 | 8,645.6 | 8,733.5 | 8,753.4 | 8,778.3 | 8,803.4 | 8,777.3 | 8,776.2 |
| 2 | Securities in bank credit[2] | 2,197.9 | 2,243.1 | 2,262.6 | 2,281.7 | 2,298.7 | 2,330.6 | 2,368.2 | 2,379.0 | 2,408.8 | 2,411.3 | 2,391.9 | 2,387.6 |
| 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 | 1,673.5 | 1,707.6 | 1,711.0 | 1,691.0 | 1,686.4 |
| 4 | Mortgage-backed securities (MBS)[4] | 1,096.0 | 1,182.7 | 1,198.5 | 1,210.3 | 1,227.5 | 1,245.1 | 1,268.2 | 1,291.8 | 1,325.9 | 1,327.2 | 1,302.5 | 1,300.4 |
| 5 | Non-MBS[5] | 442.4 | 388.2 | 389.3 | 387.9 | 380.0 | 381.0 | 387.3 | 381.6 | 381.7 | 383.8 | 388.5 | 386.1 |
| 6 | Other securities | 659.4 | 672.2 | 674.8 | 683.4 | 691.2 | 704.4 | 712.6 | 705.5 | 701.2 | 700.2 | 700.9 | 701.2 |
| 7 | Mortgage-backed securities[6] | 147.2 | 134.2 | 135.2 | 134.0 | 132.4 | 130.4 | 131.1 | 127.3 | 127.0 | 127.1 | 124.3 | 125.1 |
| 8 | Non-MBS[7] | 512.2 | 538.0 | 539.7 | 549.4 | 558.8 | 574.0 | 581.5 | 578.2 | 574.2 | 573.1 | 576.6 | 576.1 |
| 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 | 6,365.3 | 6,374.4 | 6,369.5 | 6,392.1 | 6,385.5 | 6,388.6 |
| 10 | Commercial and industrial loans | 993.9 | 1,053.6 | 1,068.6 | 1,078.5 | 1,092.0 | 1,106.6 | 1,128.8 | 1,140.6 | 1,154.1 | 1,159.2 | 1,155.3 | 1,159.7 |
| 11 | Real estate loans | 3,502.4 | 3,447.7 | 3,452.4 | 3,458.4 | 3,451.9 | 3,470.8 | 3,503.8 | 3,507.2 | 3,496.5 | 3,505.6 | 3,509.2 | 3,499.4 |
| 12 | Revolving home equity loans | 571.3 | 555.5 | 552.2 | 550.2 | 548.0 | 548.4 | 550.0 | 545.6 | 544.6 | 544.1 | 543.3 | 542.9 |
| 13 | Closed-end residential loans[9] | 1,494.8 | 1,497.7 | 1,513.5 | 1,520.2 | 1,518.1 | 1,536.9 | 1,556.4 | 1,566.5 | 1,555.3 | 1,567.5 | 1,573.2 | 1,564.9 |
| 14 | Commercial real estate loans[10] | 1,436.3 | 1,394.5 | 1,386.6 | 1,388.0 | 1,385.8 | 1,385.5 | 1,397.4 | 1,395.1 | 1,396.7 | 1,394.0 | 1,392.7 | 1,391.6 |
| 15 | Consumer loans | 1,073.1 | 1,084.2 | 1,087.2 | 1,089.9 | 1,095.3 | 1,089.5 | 1,089.2 | 1,092.5 | 1,096.6 | 1,095.9 | 1,094.4 | 1,095.4 |
| 16 | Credit cards and other revolving plans | 594.2 | 596.6 | 596.6 | 597.3 | 599.8 | 595.3 | 593.1 | 592.1 | 595.1 | 593.8 | 592.6 | 592.4 |
| 17 | Other consumer loans[11] | 478.8 | 487.6 | 490.6 | 492.6 | 495.5 | 494.2 | 496.1 | 500.4 | 501.5 | 502.1 | 501.8 | 503.0 |
| 18 | Other loans and leases | 568.7 | 621.3 | 637.1 | 643.1 | 641.2 | 648.0 | 643.6 | 634.0 | 622.3 | 631.4 | 626.6 | 634.1 |
| 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 | 129.2 | 133.9 | 132.6 | 137.1 |
| 20 | All other loans and leases[13] | 450.5 | 473.3 | 480.1 | 484.3 | 491.1 | 493.6 | 491.7 | 490.4 | 493.0 | 497.5 | 494.0 | 497.0 |
| 21 | LESS: Allowance for loan and lease losses | 202.2 | 178.2 | 175.9 | 173.6 | 173.4 | 172.7 | 170.3 | 166.8 | 163.2 | 164.5 | 163.9 | 165.6 |
| 22 | Interbank loans[12] | 123.4 | 95.7 | 92.9 | 91.2 | 89.2 | 89.4 | 91.6 | 90.9 | 96.8 | 98.9 | 80.8 | 80.0 |
| 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 | 86.7 | 86.5 | 70.0 | 69.9 |
| 24 | Loans to commercial banks[14] | 25.3 | 7.8 | 8.1 | 8.2 | 8.7 | 9.3 | 9.9 | 10.4 | 10.1 | 12.3 | 10.9 | 10.1 |
| 25 | Cash assets[15] | 841.2 | 878.0 | 840.7 | 814.6 | 843.7 | 837.8 | 898.4 | 891.4 | 926.0 | 853.8 | 782.4 | 818.0 |
| 26 | Trading assets[16] | 166.2 | 206.4 | 190.8 | 182.6 | 179.0 | 175.2 | 193.6 | 181.4 | 177.4 | 186.0 | 175.8 | 178.6 |
| 27 | Derivatives with a positive fair value[17] | 151.6 | 190.2 | 175.0 | 168.3 | 164.3 | 158.1 | 176.8 | 164.0 | 160.7 | 170.0 | 162.5 | 162.7 |
| 28 | Other trading assets | 14.5 | 16.2 | 15.7 | 14.3 | 14.7 | 17.1 | 16.8 | 17.4 | 16.7 | 16.0 | 13.3 | 15.9 |
| 29 | Other assets[18] | 1,165.6 | 1,144.2 | 1,139.7 | 1,140.9 | 1,135.5 | 1,129.8 | 1,123.4 | 1,112.9 | 1,116.0 | 1,120.3 | 1,123.8 | 1,127.9 |
| 30 | TOTAL ASSETS[19] | **10,430.1** | **10,595.9** | **10,596.2** | **10,607.2** | **10,653.0** | **10,705.1** | **10,870.3** | **10,863.3** | **10,931.4** | **10,897.8** | **10,776.3** | **10,815.2** |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 6,915.6 | 7,437.6 | 7,484.6 | 7,522.7 | 7,566.7 | 7,640.8 | 7,714.3 | 7,743.4 | 7,785.4 | 7,781.2 | 7,720.5 | 7,805.4 |
| 32 | Large time deposits | 726.6 | 706.2 | 712.2 | 721.2 | 725.3 | 720.9 | 722.7 | 718.5 | 725.4 | 723.5 | 724.3 | 729.8 |
| 33 | Other deposits | 6,189.0 | 6,731.4 | 6,772.4 | 6,801.5 | 6,841.3 | 6,919.9 | 6,991.6 | 7,024.8 | 7,060.0 | 7,057.6 | 6,996.1 | 7,075.6 |
| 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 | 991.6 | 979.3 | 965.3 | 952.2 |
| 35 | Borrowings from banks in the U.S. | 151.0 | 113.0 | 106.2 | 104.7 | 99.6 | 96.1 | 94.4 | 95.6 | 103.8 | 108.6 | 89.6 | 92.9 |
| 36 | Borrowings from others | 1,086.5 | 939.3 | 935.4 | 944.1 | 936.8 | 931.5 | 937.8 | 913.0 | 887.9 | 870.7 | 875.6 | 859.4 |
| 37 | Trading liabilities[20] | 149.2 | 177.9 | 177.3 | 180.2 | 190.5 | 179.2 | 182.0 | 159.3 | 153.4 | 163.7 | 164.0 | 167.3 |
| 38 | Derivatives with a negative fair value[17] | 108.0 | 145.6 | 144.2 | 144.8 | 155.0 | 145.8 | 147.5 | 129.6 | 122.5 | 130.0 | 127.8 | 128.6 |
| 39 | Other trading liabilities | 41.2 | 32.3 | 33.0 | 35.4 | 35.5 | 33.4 | 34.5 | 29.7 | 30.9 | 33.7 | 36.3 | 38.7 |
| 40 | Net due to related foreign offices | 314.7 | 114.2 | 77.7 | 26.4 | 30.9 | 42.7 | 33.4 | 23.6 | 63.4 | 6.3 | -1.9 | -7.5 |
| 41 | Other liabilities[21] | 383.2 | 412.6 | 408.2 | 405.3 | 387.3 | 409.3 | 417.3 | 420.6 | 434.4 | 437.0 | 420.3 | 423.4 |
| 42 | TOTAL LIABILITIES[19] | **9,000.2** | **9,194.6** | **9,189.3** | **9,183.5** | **9,211.7** | **9,299.6** | **9,379.2** | **9,355.6** | **9,428.2** | **9,367.6** | **9,268.1** | **9,340.7** |
| 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** | **1,507.7** | **1,503.2** | **1,530.3** | **1,508.2** | **1,474.4** |
| | MEMORANDA | | | | | | | | | | | | |
| 44 | Net unrealized gains (losses) on available-for-sale securities[23] | 4.6 | 35.9 | 28.2 | 28.7 | 27.4 | 29.6 | 33.4 | 30.7 | 29.2 | 33.5 | 34.3 | 34.2 |
| 45 | Securitized consumer loans[24] | 16.9 | 15.8 | 16.5 | 17.3 | 17.5 | 17.4 | 17.5 | 18.4 | 18.9 | 18.5 | 18.4 | 18.2 |
| 46 | Securitized credit cards and other revolving plans | 12.0 | 10.5 | 10.6 | 11.4 | 11.8 | 11.7 | 11.7 | 11.8 | 12.1 | 11.7 | 11.6 | 11.4 |
| 47 | Other securitized consumer loans | 4.9 | 5.3 | 5.9 | 5.8 | 5.8 | 5.8 | 5.8 | 6.6 | 6.9 | 6.8 | 6.8 | 6.8 |
| 48 | Securitized real estate loans[24] | 936.1 | 924.6 | 921.9 | 917.6 | 899.7 | 904.0 | 908.6 | 915.3 | 925.9 | 915.0 | 910.5 | 909.4 |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 8,316.3 | 8,476.1 | 8,541.8 | 8,595.9 | 8,628.0 | 8,660.5 | 8,720.6 | 8,729.6 | 8,754.4 | 8,766.2 | 8,746.6 | 8,747.1 |
| 2 | Securities in bank credit[2] | 2,197.2 | 2,262.0 | 2,283.9 | 2,302.5 | 2,302.4 | 2,321.1 | 2,355.0 | 2,377.4 | 2,408.3 | 2,402.2 | 2,387.9 | 2,385.1 |
| 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 | 1,675.8 | 1,710.6 | 1,705.3 | 1,691.7 | 1,686.5 |
| 4 | Mortgage-backed securities (MBS)[4] | 1,095.9 | 1,182.6 | 1,204.5 | 1,221.4 | 1,234.5 | 1,248.3 | 1,268.7 | 1,290.8 | 1,323.2 | 1,319.5 | 1,304.8 | 1,300.4 |
| 5 | Non-MBS[5] | 445.9 | 398.9 | 396.6 | 389.7 | 378.6 | 375.0 | 379.1 | 384.9 | 387.4 | 385.8 | 386.9 | 386.1 |
| 6 | Other securities | 655.5 | 680.5 | 682.8 | 691.4 | 689.2 | 697.8 | 707.2 | 701.6 | 697.7 | 697.0 | 696.1 | 698.7 |
| 7 | Mortgage-backed securities[6] | 148.4 | 133.2 | 134.4 | 134.1 | 131.8 | 130.4 | 131.7 | 128.5 | 128.2 | 128.6 | 125.4 | 126.1 |
| 8 | Non-MBS[7] | 507.1 | 547.3 | 548.4 | 557.3 | 557.4 | 567.4 | 575.4 | 573.1 | 569.5 | 568.4 | 570.7 | 572.5 |
| 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 | 6,365.6 | 6,352.2 | 6,346.0 | 6,363.9 | 6,358.7 | 6,362.0 |
| 10 | Commercial and industrial loans | 993.8 | 1,053.9 | 1,071.0 | 1,082.2 | 1,095.6 | 1,104.7 | 1,128.9 | 1,140.7 | 1,152.2 | 1,155.1 | 1,160.1 | 1,163.7 |
| 11 | Real estate loans | 3,492.2 | 3,448.7 | 3,458.5 | 3,471.8 | 3,466.2 | 3,476.5 | 3,500.0 | 3,495.4 | 3,485.6 | 3,498.8 | 3,489.3 | 3,482.2 |
| 12 | Revolving home equity loans | 570.3 | 556.0 | 553.1 | 550.7 | 548.8 | 549.4 | 549.8 | 544.8 | 542.8 | 542.6 | 542.9 | 543.0 |
| 13 | Closed-end residential loans[9] | 1,486.5 | 1,498.0 | 1,518.1 | 1,532.0 | 1,531.1 | 1,542.0 | 1,554.1 | 1,556.4 | 1,549.0 | 1,563.4 | 1,554.0 | 1,547.5 |
| 14 | Commercial real estate loans[10] | 1,435.4 | 1,394.7 | 1,387.3 | 1,389.1 | 1,386.3 | 1,385.1 | 1,396.1 | 1,394.1 | 1,393.8 | 1,392.8 | 1,392.4 | 1,391.7 |
| 15 | Consumer loans | 1,066.8 | 1,086.9 | 1,085.7 | 1,088.8 | 1,107.0 | 1,106.6 | 1,095.0 | 1,086.2 | 1,088.2 | 1,088.0 | 1,088.1 | 1,090.5 |
| 16 | Credit cards and other revolving plans | 587.6 | 597.2 | 595.1 | 597.4 | 614.4 | 608.6 | 594.3 | 585.5 | 586.8 | 585.8 | 585.7 | 587.5 |
| 17 | Other consumer loans[11] | 479.3 | 489.7 | 490.6 | 491.3 | 492.6 | 498.0 | 500.7 | 500.7 | 501.5 | 502.3 | 502.4 | 503.0 |
| 18 | Other loans and leases | 566.3 | 624.6 | 642.6 | 650.7 | 656.8 | 651.6 | 641.7 | 630.0 | 620.0 | 622.0 | 621.3 | 625.6 |
| 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 | 128.2 | 129.8 | 130.7 | 132.8 |
| 20 | All other loans and leases[13] | 446.9 | 475.4 | 482.7 | 487.0 | 499.7 | 495.0 | 487.0 | 486.0 | 491.8 | 492.2 | 490.6 | 492.8 |
| 21 | LESS: Allowance for loan and lease losses | 203.3 | 177.8 | 174.8 | 174.6 | 173.5 | 171.7 | 171.0 | 167.8 | 163.4 | 163.5 | 163.0 | 162.8 |
| 22 | Interbank loans[12] | 124.9 | 97.5 | 94.1 | 96.9 | 95.1 | 91.4 | 93.9 | 91.8 | 96.9 | 98.5 | 80.8 | 78.3 |
| 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 | 86.5 | 87.2 | 70.8 | 68.5 |
| 24 | Loans to commercial banks[14] | 25.0 | 7.8 | 8.5 | 8.5 | 9.3 | 9.8 | 10.1 | 10.3 | 10.4 | 11.3 | 10.1 | 9.8 |
| 25 | Cash assets[15] | 829.3 | 877.9 | 837.8 | 831.4 | 882.0 | 855.7 | 889.7 | 876.2 | 910.9 | 869.6 | 788.2 | 787.2 |
| 26 | Trading assets[16] | 163.1 | 213.6 | 198.9 | 191.1 | 178.5 | 175.0 | 187.7 | 178.1 | 172.5 | 180.9 | 171.3 | 172.9 |
| 27 | Derivatives with a positive fair value[17] | 148.8 | 197.2 | 184.1 | 177.5 | 164.3 | 157.5 | 171.4 | 160.9 | 155.4 | 164.8 | 156.7 | 156.4 |
| 28 | Other trading assets | 14.3 | 16.4 | 14.8 | 13.5 | 14.2 | 17.6 | 16.2 | 17.2 | 17.1 | 16.1 | 14.5 | 16.5 |
| 29 | Other assets[18] | 1,169.6 | 1,144.4 | 1,142.6 | 1,148.2 | 1,145.2 | 1,136.1 | 1,123.5 | 1,115.3 | 1,117.9 | 1,120.2 | 1,117.0 | 1,119.4 |
| 30 | TOTAL ASSETS[19] | **10,399.9** | **10,631.6** | **10,640.4** | **10,689.0** | **10,755.3** | **10,747.1** | **10,844.3** | **10,823.3** | **10,889.1** | **10,871.8** | **10,740.9** | **10,742.2** |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 6,946.1 | 7,418.5 | 7,484.8 | 7,570.9 | 7,646.9 | 7,647.5 | 7,705.5 | 7,777.2 | 7,876.3 | 7,874.2 | 7,775.6 | 7,731.1 |
| 32 | Large time deposits | 721.7 | 716.2 | 725.1 | 731.9 | 726.0 | 714.8 | 715.3 | 713.5 | 721.8 | 717.8 | 716.9 | 719.7 |
| 33 | Other deposits | 6,224.5 | 6,702.3 | 6,759.7 | 6,838.9 | 6,920.9 | 6,932.8 | 6,990.2 | 7,063.7 | 7,154.5 | 7,156.3 | 7,058.7 | 7,011.4 |
| 34 | Borrowings | 1,244.7 | 1,054.1 | 1,039.2 | 1,045.5 | 1,039.1 | 1,028.8 | 1,046.3 | 1,016.0 | 986.6 | 974.3 | 965.8 | 971.3 |
| 35 | Borrowings from banks in the U.S. | 151.8 | 113.4 | 108.9 | 105.8 | 100.7 | 98.0 | 95.6 | 95.7 | 101.8 | 107.4 | 90.6 | 93.7 |
| 36 | Borrowings from others | 1,092.9 | 940.7 | 930.3 | 939.7 | 938.4 | 930.8 | 950.8 | 920.3 | 884.8 | 866.8 | 875.2 | 877.6 |
| 37 | Trading liabilities[20] | 145.4 | 186.6 | 178.9 | 190.2 | 191.5 | 179.8 | 177.1 | 155.3 | 146.8 | 156.4 | 156.2 | 158.4 |
| 38 | Derivatives with a negative fair value[17] | 107.4 | 150.0 | 144.7 | 149.9 | 155.0 | 149.2 | 146.0 | 128.0 | 119.3 | 126.9 | 124.1 | 123.6 |
| 39 | Other trading liabilities | 38.0 | 36.6 | 34.3 | 40.3 | 36.5 | 30.6 | 31.2 | 27.3 | 27.5 | 29.4 | 32.0 | 34.8 |
| 40 | Net due to related foreign offices | 321.7 | 84.0 | 63.2 | 7.8 | 31.8 | 54.9 | 55.2 | 41.2 | 51.0 | 31.2 | 31.4 | 57.0 |
| 41 | Other liabilities[21] | 377.0 | 420.9 | 423.0 | 420.2 | 392.9 | 407.6 | 416.2 | 412.6 | 420.5 | 419.7 | 404.4 | 410.6 |
| 42 | TOTAL LIABILITIES[19] | **9,034.9** | **9,164.1** | **9,189.1** | **9,234.7** | **9,302.1** | **9,318.6** | **9,400.4** | **9,402.3** | **9,481.3** | **9,455.7** | **9,333.4** | **9,328.4** |
| 43 | RESIDUAL (ASSETS LESS LIABILITIES)[22] | **1,365.0** | **1,467.5** | **1,451.3** | **1,454.3** | **1,453.2** | **1,428.5** | **1,443.9** | **1,421.0** | **1,407.8** | **1,416.2** | **1,407.4** | **1,413.8** |
| | MEMORANDA | | | | | | | | | | | | |
| 44 | Net unrealized gains (losses) on available-for-sale securities[23] | 4.6 | 35.9 | 28.2 | 28.7 | 27.4 | 29.6 | 33.4 | 30.7 | 29.2 | 33.5 | 34.3 | 34.2 |
| 45 | Securitized consumer loans[24] | 16.9 | 15.8 | 16.7 | 17.3 | 17.8 | 17.7 | 17.5 | 18.4 | 18.6 | 18.6 | 18.6 | 18.5 |
| 46 | Securitized credit cards and other revolving plans | 11.9 | 10.5 | 10.6 | 11.4 | 11.9 | 11.9 | 11.7 | 11.8 | 11.7 | 11.7 | 11.7 | 11.7 |
| 47 | Other securitized consumer loans | 4.9 | 5.4 | 6.0 | 5.9 | 5.9 | 5.8 | 5.8 | 6.7 | 6.9 | 6.8 | 6.8 | 6.8 |
| 48 | Securitized real estate loans[24] | 930.7 | 925.5 | 922.4 | 925.7 | 908.5 | 906.0 | 908.0 | 907.5 | 906.6 | 906.4 | 902.4 | 903.5 |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 5,407.8 | 5,497.9 | 5,527.7 | 5,551.7 | 5,569.0 | 5,600.0 | 5,624.4 | 5,632.2 | 5,646.0 | 5,667.8 | 5,648.9 | 5,646.5 |
| 2 | Securities in bank credit[2] | 1,483.6 | 1,499.7 | 1,505.3 | 1,515.6 | 1,528.4 | 1,547.5 | 1,571.5 | 1,576.8 | 1,601.5 | 1,604.6 | 1,587.3 | 1,584.5 |
| 3 | Treasury and agency securities[3] | 1,017.7 | 1,023.0 | 1,028.1 | 1,032.0 | 1,039.7 | 1,052.6 | 1,075.5 | 1,090.8 | 1,118.8 | 1,123.5 | 1,106.3 | 1,105.4 |
| 4 | Mortgage-backed securities (MBS)[4] | 760.4 | 803.9 | 809.2 | 816.1 | 829.0 | 840.5 | 857.1 | 880.8 | 911.0 | 911.7 | 889.6 | 889.7 |
| 5 | Non-MBS[5] | 257.3 | 219.1 | 218.9 | 215.9 | 210.7 | 212.1 | 218.4 | 210.0 | 207.8 | 211.8 | 216.7 | 215.7 |
| 6 | Other securities | 465.9 | 476.7 | 477.2 | 483.6 | 488.7 | 494.9 | 496.0 | 486.0 | 482.7 | 481.1 | 481.0 | 479.1 |
| 7 | Mortgage-backed securities[6] | 128.7 | 117.0 | 117.7 | 117.3 | 116.1 | 114.2 | 114.8 | 110.7 | 109.4 | 109.8 | 107.2 | 107.9 |
| 8 | Non-MBS[7] | 337.3 | 359.6 | 359.5 | 366.4 | 372.6 | 380.7 | 381.3 | 375.2 | 373.3 | 371.3 | 373.8 | 371.2 |
| 9 | Loans and leases in bank credit[8] | 3,924.1 | 3,998.2 | 4,022.3 | 4,036.1 | 4,040.6 | 4,052.5 | 4,052.9 | 4,055.4 | 4,044.5 | 4,063.2 | 4,061.6 | 4,062.1 |
| 10 | Commercial and industrial loans | 634.2 | 684.3 | 695.1 | 703.2 | 713.9 | 721.5 | 729.3 | 738.9 | 749.6 | 753.9 | 751.0 | 754.3 |
| 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 | 2,013.7 | 2,019.9 | 2,027.3 | 2,018.8 |
| 12 | Revolving home equity loans | 460.7 | 443.9 | 440.8 | 439.6 | 438.0 | 436.8 | 435.0 | 431.4 | 429.7 | 429.0 | 428.1 | 427.6 |
| 13 | Closed-end residential loans[9] | 1,033.5 | 1,034.7 | 1,040.4 | 1,038.2 | 1,035.3 | 1,042.7 | 1,046.9 | 1,052.8 | 1,043.1 | 1,050.9 | 1,059.4 | 1,053.6 |
| 14 | Commercial real estate loans[10] | 568.4 | 549.1 | 544.7 | 546.8 | 544.8 | 543.5 | 541.7 | 539.6 | 540.9 | 540.0 | 539.8 | 537.6 |
| 15 | Consumer loans | 775.3 | 787.1 | 787.5 | 789.2 | 793.1 | 786.9 | 784.9 | 789.0 | 789.2 | 788.4 | 787.2 | 787.4 |
| 16 | Credit cards and other revolving plans | 431.0 | 435.1 | 435.0 | 435.1 | 435.8 | 430.7 | 428.7 | 428.6 | 430.3 | 428.8 | 427.8 | 427.0 |
| 17 | Other consumer loans[11] | 344.3 | 352.0 | 352.5 | 354.1 | 357.4 | 356.2 | 356.2 | 360.4 | 358.9 | 359.6 | 359.4 | 360.4 |
| 18 | Other loans and leases | 452.1 | 499.1 | 513.9 | 519.0 | 515.3 | 521.1 | 515.1 | 503.8 | 492.0 | 500.9 | 496.1 | 501.6 |
| 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 | 126.2 | 131.2 | 130.1 | 133.8 |
| 20 | All other loans and leases[13] | 336.2 | 352.8 | 359.2 | 362.7 | 367.8 | 369.8 | 366.4 | 363.4 | 365.8 | 369.7 | 366.0 | 367.8 |
| 21 | LESS: Allowance for loan and lease losses | 146.9 | 129.2 | 125.2 | 123.7 | 123.9 | 124.2 | 121.7 | 119.0 | 115.8 | 116.6 | 116.3 | 117.8 |
| 22 | Interbank loans[12] | 65.7 | 41.6 | 42.2 | 42.8 | 45.1 | 46.6 | 48.2 | 46.3 | 45.9 | 49.6 | 43.2 | 42.0 |
| 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 | 37.2 | 38.8 | 33.7 | 33.2 |
| 24 | Loans to commercial banks[14] | 23.4 | 6.2 | 6.5 | 6.6 | 7.2 | 7.8 | 8.3 | 8.8 | 8.7 | 10.8 | 9.5 | 8.7 |
| 25 | Cash assets[15] | 546.1 | 566.5 | 536.6 | 525.5 | 546.2 | 538.5 | 571.6 | 556.3 | 591.3 | 535.2 | 469.3 | 503.6 |
| 26 | Trading assets[16] | 162.0 | 201.5 | 186.1 | 178.3 | 174.4 | 170.4 | 188.5 | 176.6 | 172.8 | 181.5 | 171.3 | 174.1 |
| 27 | Derivatives with a positive fair value[17] | 147.7 | 185.7 | 170.8 | 164.3 | 160.0 | 153.5 | 172.1 | 159.4 | 156.3 | 165.7 | 158.1 | 158.4 |
| 28 | Other trading assets | 14.3 | 15.8 | 15.2 | 14.0 | 14.3 | 17.0 | 16.4 | 17.2 | 16.6 | 15.8 | 13.2 | 15.7 |
| 29 | Other assets[18] | 908.4 | 888.4 | 882.3 | 883.8 | 879.2 | 871.8 | 858.5 | 845.3 | 851.2 | 853.0 | 858.3 | 862.3 |
| 30 | TOTAL ASSETS[19] | **6,943.1** | **7,066.8** | **7,049.5** | **7,058.3** | **7,090.0** | **7,103.1** | **7,169.6** | **7,137.8** | **7,191.3** | **7,170.4** | **7,074.8** | **7,110.6** |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Apr 11 | Apr 18 | Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 4,923.6 | 4,918.4 | 4,865.8 | 4,916.2 |
| 32 | Large time deposits | 309.8 | 306.1 | 313.0 | 321.6 | 322.0 | 318.2 | 317.7 | 317.7 | 325.6 | 323.1 | 323.9 | 327.3 |
| 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 | 4,598.0 | 4,595.3 | 4,541.8 | 4,588.9 |
| 34 | Borrowings | 890.1 | 749.2 | 735.9 | 748.2 | 734.1 | 724.8 | 716.8 | 690.9 | 677.0 | 666.7 | 655.0 | 651.4 |
| 35 | Borrowings from banks in the U.S. | 83.0 | 56.6 | 56.4 | 56.2 | 50.9 | 49.1 | 47.2 | 50.2 | 56.7 | 61.6 | 44.6 | 48.8 |
| 36 | Borrowings from others | 807.1 | 692.7 | 679.5 | 691.9 | 683.2 | 675.8 | 669.6 | 640.7 | 620.3 | 605.1 | 610.4 | 602.6 |
| 37 | Trading liabilities[20] | 146.2 | 173.7 | 173.7 | 176.9 | 187.1 | 175.5 | 178.1 | 155.4 | 149.3 | 160.0 | 160.1 | 163.3 |
| 38 | Derivatives with a negative fair value[17] | 105.8 | 142.2 | 141.5 | 142.3 | 152.4 | 142.9 | 144.5 | 126.6 | 119.2 | 127.1 | 124.8 | 125.7 |
| 39 | Other trading liabilities | 40.5 | 31.6 | 32.2 | 34.6 | 34.7 | 32.6 | 33.6 | 28.9 | 30.1 | 32.9 | 35.3 | 37.6 |
| 40 | Net due to related foreign offices | 296.5 | 75.4 | 42.5 | -8.5 | -0.1 | 13.9 | 26.3 | 21.6 | 68.5 | 26.7 | 21.7 | 23.7 |
| 41 | Other liabilities[21] | 319.9 | 345.9 | 340.7 | 340.2 | 323.1 | 343.3 | 346.7 | 352.7 | 367.3 | 369.3 | 353.8 | 356.1 |
| 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** | **6,185.7** | **6,141.1** | **6,056.3** | **6,110.7** |
| 43 | **RESIDUAL (ASSETS LESS LIABILITIES)[22]** | **984.3** | **981.4** | **992.3** | **1,008.4** | **1,020.3** | **978.8** | **1,025.9** | **1,017.6** | **1,005.6** | **1,029.3** | **1,018.5** | **1,000.0** |
| | 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 | 22.7 | 26.9 | 27.6 | 27.5 |
| 45 | Securitized consumer loans[24] | 4.9 | 4.8 | 5.0 | 5.0 | 4.9 | 5.0 | 4.9 | 4.9 | 4.8 | 4.7 | 4.7 | 4.7 |
| 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 | 4.8 | 4.7 | 4.7 | 4.7 |
| 48 | Securitized real estate loans[24] | 916.2 | 907.1 | 902.0 | 894.2 | 871.8 | 877.8 | 887.4 | 898.6 | 910.5 | 899.6 | 895.4 | 894.3 |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 5,389.6 | 5,523.3 | 5,564.2 | 5,592.9 | 5,605.6 | 5,617.3 | 5,619.0 | 5,608.8 | 5,621.0 | 5,632.1 | 5,618.2 | 5,616.8 |
| 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 | 1,590.0 | 1,586.0 | 1,573.5 | 1,571.3 |
| 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 | 1,111.3 | 1,108.7 | 1,097.1 | 1,094.5 |
| 4 | Mortgage-backed securities (MBS)[4] | 753.9 | 808.2 | 822.1 | 831.9 | 838.9 | 847.4 | 856.4 | 871.8 | 898.5 | 895.5 | 881.7 | 879.0 |
| 5 | Non-MBS[5] | 261.0 | 228.5 | 227.0 | 218.2 | 207.9 | 206.2 | 211.9 | 213.2 | 212.7 | 213.2 | 215.3 | 215.5 |
| 6 | Other securities | 463.0 | 483.0 | 484.1 | 489.1 | 487.1 | 492.5 | 493.7 | 483.4 | 478.7 | 477.3 | 476.5 | 476.8 |
| 7 | Mortgage-backed securities[6] | 129.3 | 116.6 | 117.5 | 117.0 | 114.8 | 114.1 | 115.1 | 111.6 | 110.5 | 110.9 | 107.8 | 108.5 |
| 8 | Non-MBS[7] | 333.7 | 366.3 | 366.6 | 372.0 | 372.2 | 378.5 | 378.6 | 371.9 | 368.2 | 366.4 | 368.6 | 368.3 |
| 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 | 4,031.0 | 4,046.1 | 4,044.6 | 4,045.5 |
| 10 | Commercial and industrial loans | 634.0 | 684.6 | 697.7 | 706.3 | 716.8 | 720.0 | 730.0 | 738.8 | 748.5 | 751.2 | 754.3 | 756.7 |
| 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 | 2,006.7 | 2,017.7 | 2,014.3 | 2,007.8 |
| 12 | Revolving home equity loans | 458.8 | 445.0 | 442.4 | 440.3 | 438.2 | 437.4 | 434.0 | 429.4 | 427.6 | 427.3 | 427.4 | 427.4 |
| 13 | Closed-end residential loans[9] | 1,029.0 | 1,035.3 | 1,042.1 | 1,046.7 | 1,042.6 | 1,047.0 | 1,046.3 | 1,046.8 | 1,039.4 | 1,050.9 | 1,047.4 | 1,042.9 |
| 14 | Commercial real estate loans[10] | 568.2 | 549.0 | 544.7 | 547.1 | 545.3 | 542.9 | 541.3 | 539.5 | 539.7 | 539.5 | 539.5 | 537.6 |
| 15 | Consumer loans | 770.0 | 789.4 | 786.2 | 787.9 | 800.7 | 799.0 | 789.2 | 783.7 | 784.3 | 783.9 | 783.6 | 785.1 |
| 16 | Credit cards and other revolving plans | 426.0 | 435.6 | 434.3 | 435.7 | 446.4 | 440.8 | 430.2 | 423.6 | 423.7 | 422.8 | 422.4 | 423.3 |
| 17 | Other consumer loans[11] | 344.0 | 353.8 | 351.9 | 352.2 | 354.3 | 358.2 | 359.0 | 360.1 | 360.6 | 361.1 | 361.2 | 361.8 |
| 18 | Other loans and leases | 451.7 | 500.2 | 518.1 | 525.4 | 528.3 | 524.9 | 516.2 | 502.3 | 491.5 | 493.3 | 492.4 | 495.9 |
| 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 | 125.9 | 127.1 | 128.4 | 130.5 |
| 20 | All other loans and leases[13] | 334.2 | 353.4 | 360.5 | 364.4 | 374.3 | 370.8 | 364.1 | 360.9 | 365.6 | 366.2 | 364.0 | 365.4 |
| 21 | LESS: Allowance for loan and lease losses | 147.4 | 128.6 | 125.2 | 125.0 | 124.5 | 123.5 | 121.5 | 119.5 | 116.0 | 116.0 | 115.8 | 115.6 |
| 22 | Interbank loans[12] | 66.2 | 41.7 | 42.7 | 45.4 | 48.7 | 49.0 | 49.2 | 46.7 | 45.0 | 47.2 | 42.5 | 41.6 |
| 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 | 35.9 | 37.4 | 33.8 | 33.2 |
| 24 | Loans to commercial banks[14] | 23.1 | 6.2 | 6.9 | 6.8 | 7.7 | 8.3 | 8.6 | 8.8 | 9.0 | 9.9 | 8.7 | 8.4 |
| 25 | Cash assets[15] | 547.5 | 564.5 | 527.4 | 523.8 | 574.5 | 552.2 | 569.7 | 558.3 | 589.2 | 556.1 | 482.0 | 489.8 |
| 26 | Trading assets[16] | 159.0 | 208.5 | 194.0 | 186.6 | 173.8 | 170.4 | 182.9 | 173.4 | 168.1 | 176.5 | 166.8 | 168.5 |
| 27 | Derivatives with a positive fair value[17] | 144.9 | 192.6 | 179.7 | 173.2 | 159.8 | 153.0 | 166.8 | 156.4 | 151.2 | 160.6 | 152.4 | 152.1 |
| 28 | Other trading assets | 14.1 | 15.8 | 14.3 | 13.3 | 14.0 | 17.4 | 16.1 | 17.0 | 16.9 | 15.9 | 14.4 | 16.4 |
| 29 | Other assets[18] | 912.2 | 887.2 | 884.8 | 890.2 | 887.9 | 878.0 | 858.4 | 847.9 | 852.5 | 850.2 | 849.9 | 853.1 |
| 30 | TOTAL ASSETS[19] | **6,927.2** | **7,096.6** | **7,088.1** | **7,113.8** | **7,166.0** | **7,143.4** | **7,157.6** | **7,115.5** | **7,159.7** | **7,146.1** | **7,043.6** | **7,054.2** |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued) May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 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 | 4,985.9 | 4,986.5 | 4,916.8 | 4,877.7 |
| 32 | Large time deposits | 305.1 | 309.1 | 318.5 | 327.9 | 325.0 | 315.7 | 315.0 | 313.7 | 322.4 | 319.4 | 319.8 | 322.6 |
| 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 | 4,663.5 | 4,667.1 | 4,597.0 | 4,555.1 |
| 34 | Borrowings | 896.2 | 746.8 | 737.4 | 746.2 | 735.7 | 723.3 | 727.7 | 697.5 | 674.6 | 663.7 | 655.7 | 664.3 |
| 35 | Borrowings from banks in the U.S. | 81.0 | 59.3 | 60.6 | 58.5 | 52.2 | 48.9 | 46.3 | 48.8 | 55.1 | 60.0 | 44.0 | 46.4 |
| 36 | Borrowings from others | 815.1 | 687.5 | 676.8 | 687.7 | 683.5 | 674.4 | 681.4 | 648.6 | 619.5 | 603.7 | 611.7 | 617.9 |
| 37 | Trading liabilities[20] | 142.3 | 182.8 | 175.0 | 186.5 | 187.8 | 176.2 | 173.2 | 151.4 | 143.0 | 152.7 | 152.3 | 154.6 |
| 38 | Derivatives with a negative fair value[17] | 105.1 | 147.0 | 141.7 | 147.0 | 152.0 | 146.3 | 142.9 | 125.0 | 116.2 | 124.1 | 121.2 | 120.8 |
| 39 | Other trading liabilities | 37.3 | 35.8 | 33.4 | 39.5 | 35.8 | 29.8 | 30.3 | 26.5 | 26.8 | 28.6 | 31.1 | 33.8 |
| 40 | Net due to related foreign offices | 297.5 | 59.1 | 39.1 | -18.1 | 5.2 | 26.7 | 35.2 | 23.4 | 31.9 | 13.2 | 11.7 | 40.2 |
| 41 | Other liabilities[21] | 314.1 | 352.2 | 353.4 | 352.6 | 327.5 | 343.4 | 346.3 | 345.1 | 355.2 | 354.0 | 340.1 | 345.8 |
| 42 | TOTAL LIABILITIES[19] | **5,973.2** | **6,050.3** | **6,058.6** | **6,082.1** | **6,134.4** | **6,137.2** | **6,149.7** | **6,134.0** | **6,190.6** | **6,170.2** | **6,076.6** | **6,082.6** |
| 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** | **969.1** | **975.9** | **967.0** | **971.6** |
| | 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 | 22.7 | 26.9 | 27.6 | 27.5 |
| 45 | Securitized consumer loans[24] | 4.9 | 4.8 | 5.1 | 5.0 | 5.0 | 4.9 | 4.9 | 4.9 | 4.9 | 4.8 | 4.8 | 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 | 5.1 | 5.0 | 5.0 | 4.9 | 4.9 | 4.9 | 4.9 | 4.8 | 4.8 | 4.8 |
| 48 | Securitized real estate loans[24] | 909.9 | 905.4 | 902.6 | 906.0 | 888.8 | 886.6 | 888.7 | 888.2 | 887.3 | 887.1 | 883.6 | 884.6 |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 2,928.1 | 2,951.9 | 2,980.3 | 2,999.8 | 3,010.0 | 3,045.6 | 3,109.1 | 3,121.2 | 3,132.4 | 3,135.6 | 3,128.4 | 3,129.7 |
| 2 | Securities in bank credit[2] | 714.3 | 743.4 | 757.3 | 766.0 | 770.3 | 783.1 | 796.7 | 802.2 | 807.4 | 806.7 | 804.5 | 803.1 |
| 3 | Treasury and agency securities[3] | 520.8 | 547.9 | 559.7 | 566.3 | 567.8 | 573.5 | 580.1 | 582.6 | 588.8 | 587.5 | 584.6 | 581.1 |
| 4 | Mortgage-backed securities (MBS)[4] | 335.7 | 378.8 | 389.3 | 394.2 | 398.5 | 404.6 | 411.1 | 411.0 | 414.9 | 415.5 | 412.8 | 410.7 |
| 5 | Non-MBS[5] | 185.1 | 169.1 | 170.4 | 172.1 | 169.3 | 169.0 | 169.0 | 171.6 | 173.9 | 172.0 | 171.8 | 170.4 |
| 6 | Other securities | 193.5 | 195.5 | 197.6 | 199.8 | 202.5 | 209.6 | 216.6 | 219.6 | 218.5 | 219.2 | 219.9 | 222.1 |
| 7 | Mortgage-backed securities[6] | 18.5 | 17.2 | 17.4 | 16.8 | 16.3 | 16.3 | 16.3 | 16.6 | 17.6 | 17.3 | 17.1 | 17.2 |
| 8 | Non-MBS[7] | 175.0 | 178.4 | 180.1 | 183.0 | 186.2 | 193.3 | 200.3 | 203.0 | 200.9 | 201.9 | 202.8 | 204.9 |
| 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 | 2,312.4 | 2,319.0 | 2,325.0 | 2,328.9 | 2,323.8 | 2,326.5 |
| 10 | Commercial and industrial loans | 359.7 | 369.2 | 373.5 | 375.3 | 378.1 | 385.1 | 399.4 | 401.7 | 404.5 | 405.3 | 404.3 | 405.4 |
| 11 | Real estate loans | 1,439.8 | 1,420.1 | 1,426.5 | 1,433.8 | 1,433.7 | 1,447.8 | 1,480.2 | 1,483.5 | 1,482.8 | 1,485.7 | 1,481.9 | 1,480.6 |
| 12 | Revolving home equity loans | 110.6 | 111.6 | 111.5 | 110.6 | 110.0 | 111.6 | 115.0 | 114.3 | 114.9 | 115.1 | 115.2 | 115.3 |
| 13 | Closed-end residential loans[9] | 461.4 | 463.1 | 473.1 | 482.0 | 482.7 | 494.2 | 509.5 | 513.7 | 512.2 | 516.6 | 513.8 | 511.4 |
| 14 | Commercial real estate loans[10] | 867.8 | 845.4 | 841.9 | 841.2 | 841.0 | 842.0 | 855.7 | 855.4 | 855.7 | 854.0 | 852.9 | 854.0 |
| 15 | Consumer loans | 297.8 | 297.1 | 299.7 | 300.7 | 302.2 | 302.7 | 304.3 | 303.6 | 307.4 | 307.5 | 307.2 | 308.0 |
| 16 | Credit cards and other revolving plans | 163.2 | 161.5 | 161.6 | 162.2 | 164.0 | 164.6 | 164.4 | 163.6 | 164.8 | 164.9 | 164.8 | 165.4 |
| 17 | Other consumer loans[11] | 134.6 | 135.6 | 138.1 | 138.5 | 138.1 | 138.1 | 139.9 | 140.0 | 142.7 | 142.5 | 142.4 | 142.6 |
| 18 | Other loans and leases | 116.6 | 122.2 | 123.2 | 124.0 | 125.9 | 126.9 | 128.5 | 130.3 | 130.3 | 130.5 | 130.5 | 132.5 |
| 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 | 3.0 | 2.6 | 2.5 | 3.2 |
| 20 | All other loans and leases[13] | 114.2 | 120.5 | 120.9 | 121.6 | 123.3 | 123.7 | 125.2 | 127.0 | 127.3 | 127.8 | 128.0 | 129.2 |
| 21 | LESS: Allowance for loan and lease losses | 55.3 | 49.0 | 50.7 | 49.9 | 49.5 | 48.4 | 48.6 | 47.7 | 47.4 | 47.9 | 47.7 | 47.8 |
| 22 | Interbank loans[12] | 57.7 | 54.1 | 50.8 | 48.4 | 44.1 | 42.8 | 43.4 | 44.5 | 50.9 | 49.2 | 37.6 | 38.1 |
| 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 | 49.5 | 47.7 | 36.3 | 36.7 |
| 24 | Loans to commercial banks[14] | 1.9 | 1.6 | 1.6 | 1.6 | 1.6 | 1.6 | 1.6 | 1.6 | 1.4 | 1.5 | 1.3 | 1.4 |
| 25 | Cash assets[15] | 295.1 | 311.4 | 304.2 | 289.1 | 297.5 | 299.3 | 326.8 | 335.1 | 334.7 | 318.7 | 313.1 | 314.4 |
| 26 | Trading assets[16] | 4.2 | 4.9 | 4.7 | 4.3 | 4.6 | 4.8 | 5.1 | 4.8 | 4.6 | 4.5 | 4.5 | 4.5 |
| 27 | Derivatives with a positive fair value[17] | 3.9 | 4.5 | 4.2 | 4.1 | 4.3 | 4.6 | 4.7 | 4.6 | 4.5 | 4.3 | 4.4 | 4.3 |
| 28 | Other trading assets | 0.3 | 0.4 | 0.5 | 0.3 | 0.3 | 0.2 | 0.3 | 0.2 | 0.1 | 0.2 | 0.1 | 0.2 |
| 29 | Other assets[18] | 257.2 | 255.8 | 257.4 | 257.2 | 256.4 | 258.0 | 264.9 | 267.6 | 264.8 | 267.3 | 265.6 | 265.6 |
| 30 | TOTAL ASSETS[19] | **3,487.0** | **3,529.1** | **3,546.7** | **3,548.9** | **3,563.0** | **3,602.1** | **3,700.7** | **3,725.5** | **3,740.0** | **3,727.4** | **3,701.5** | **3,704.5** |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 2,609.7 | 2,696.5 | 2,720.1 | 2,729.5 | 2,741.2 | 2,774.0 | 2,838.4 | 2,843.8 | 2,861.8 | 2,862.8 | 2,854.7 | 2,889.2 |
| 32 | Large time deposits | 416.7 | 400.1 | 399.2 | 399.6 | 403.3 | 402.7 | 404.9 | 400.8 | 399.8 | 400.4 | 400.4 | 402.5 |
| 33 | Other deposits | 2,192.9 | 2,296.5 | 2,320.8 | 2,330.0 | 2,337.9 | 2,371.3 | 2,433.5 | 2,443.0 | 2,462.0 | 2,462.4 | 2,454.3 | 2,486.7 |
| 34 | Borrowings | 347.4 | 303.0 | 305.7 | 300.6 | 302.3 | 302.8 | 315.5 | 317.7 | 314.7 | 312.5 | 310.3 | 300.8 |
| 35 | Borrowings from banks in the U.S. | 68.0 | 56.4 | 49.8 | 48.5 | 48.7 | 47.0 | 47.2 | 45.4 | 47.1 | 47.0 | 45.0 | 44.0 |
| 36 | Borrowings from others | 279.4 | 246.6 | 255.8 | 252.2 | 253.5 | 255.8 | 268.3 | 272.3 | 267.6 | 265.5 | 265.2 | 256.8 |
| 37 | Trading liabilities[20] | 3.0 | 4.2 | 3.6 | 3.3 | 3.4 | 3.7 | 3.9 | 3.9 | 4.1 | 3.7 | 4.0 | 4.0 |
| 38 | Derivatives with a negative fair value[17] | 2.3 | 3.5 | 2.7 | 2.6 | 2.6 | 2.9 | 3.0 | 3.0 | 3.3 | 2.9 | 3.0 | 2.9 |
| 39 | Other trading liabilities | 0.7 | 0.7 | 0.8 | 0.8 | 0.7 | 0.8 | 0.9 | 0.9 | 0.8 | 0.8 | 1.0 | 1.1 |
| 40 | Net due to related foreign offices | 18.1 | 38.8 | 35.2 | 34.9 | 31.0 | 28.8 | 7.1 | 2.1 | -5.1 | -20.3 | -23.6 | -31.2 |
| 41 | Other liabilities[21] | 63.3 | 66.6 | 67.5 | 65.2 | 64.2 | 66.1 | 70.6 | 67.9 | 67.1 | 67.8 | 66.5 | 67.3 |
| 42 | TOTAL LIABILITIES[19] | **3,041.5** | **3,109.2** | **3,132.0** | **3,133.6** | **3,142.0** | **3,175.4** | **3,235.5** | **3,235.5** | **3,242.5** | **3,226.5** | **3,211.8** | **3,230.1** |
| 43 | RESIDUAL (ASSETS LESS LIABILITIES)[22] | **445.5** | **419.9** | **414.6** | **415.3** | **421.1** | **426.7** | **465.2** | **490.0** | **497.6** | **500.9** | **489.7** | **474.5** |
| | MEMORANDA | | | | | | | | | | | | |
| 44 | Net unrealized gains (losses) on available-for-sale securities[23] | 1.2 | 6.9 | 6.2 | 5.7 | 5.5 | 6.5 | 7.1 | 7.0 | 6.5 | 6.7 | 6.7 | 6.7 |
| 45 | Securitized consumer loans[24] | 12.0 | 11.0 | 11.5 | 12.3 | 12.6 | 12.5 | 12.6 | 13.5 | 14.1 | 13.8 | 13.7 | 13.5 |
| 46 | Securitized credit cards and other revolving plans | 12.0 | 10.5 | 10.6 | 11.4 | 11.8 | 11.7 | 11.7 | 11.8 | 12.1 | 11.7 | 11.6 | 11.4 |
| 47 | Other securitized consumer loans | 0.0 | 0.5 | 0.9 | 0.8 | 0.8 | 0.8 | 0.9 | 1.7 | 2.0 | 2.1 | 2.1 | 2.1 |
| 48 | Securitized real estate loans[24] | 20.0 | 17.5 | 19.9 | 23.4 | 27.9 | 26.1 | 21.3 | 16.7 | 15.4 | 15.4 | 15.1 | 15.1 |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Apr 11 | Apr 18 | Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 2,926.7 | 2,952.9 | 2,977.6 | 3,003.0 | 3,022.3 | 3,043.2 | 3,101.6 | 3,120.8 | 3,133.4 | 3,134.0 | 3,128.4 | 3,130.3 |
| 2 | Securities in bank credit[2] | 719.3 | 742.3 | 750.8 | 763.4 | 768.6 | 775.0 | 793.0 | 809.0 | 818.4 | 816.2 | 814.3 | 813.8 |
| 3 | Treasury and agency securities[3] | 526.8 | 544.8 | 552.0 | 561.0 | 566.4 | 569.7 | 579.5 | 590.8 | 599.4 | 596.6 | 594.7 | 591.9 |
| 4 | Mortgage-backed securities (MBS)[4] | 342.0 | 374.3 | 382.4 | 389.5 | 395.7 | 400.9 | 412.3 | 419.1 | 424.7 | 423.9 | 423.1 | 421.3 |
| 5 | Non-MBS[5] | 184.9 | 170.4 | 169.6 | 171.5 | 170.7 | 168.8 | 167.2 | 171.8 | 174.7 | 172.6 | 171.6 | 170.6 |
| 6 | Other securities | 192.5 | 197.5 | 198.7 | 202.4 | 202.2 | 205.2 | 213.5 | 218.2 | 219.0 | 219.7 | 219.7 | 221.9 |
| 7 | Mortgage-backed securities[6] | 19.0 | 16.5 | 17.0 | 17.1 | 17.0 | 16.3 | 16.6 | 17.0 | 17.7 | 17.6 | 17.6 | 17.7 |
| 8 | Non-MBS[7] | 173.4 | 181.0 | 181.8 | 185.2 | 185.1 | 188.9 | 196.9 | 201.2 | 201.3 | 202.1 | 202.1 | 204.2 |
| 9 | Loans and leases in bank credit[8] | 2,207.4 | 2,210.6 | 2,226.8 | 2,239.7 | 2,253.7 | 2,268.2 | 2,308.6 | 2,311.8 | 2,315.0 | 2,317.8 | 2,314.1 | 2,316.5 |
| 10 | Commercial and industrial loans | 359.8 | 369.3 | 373.3 | 375.9 | 378.8 | 384.7 | 398.9 | 401.9 | 403.7 | 403.9 | 405.7 | 406.9 |
| 11 | Real estate loans | 1,436.2 | 1,419.4 | 1,429.4 | 1,437.7 | 1,440.1 | 1,449.3 | 1,478.3 | 1,479.7 | 1,478.8 | 1,481.1 | 1,475.0 | 1,474.4 |
| 12 | Revolving home equity loans | 111.5 | 111.0 | 110.7 | 110.4 | 110.6 | 112.1 | 115.8 | 115.5 | 115.2 | 115.2 | 115.5 | 115.6 |
| 13 | Closed-end residential loans[9] | 457.5 | 462.7 | 476.0 | 485.3 | 488.5 | 495.0 | 507.7 | 509.6 | 509.6 | 512.6 | 506.6 | 504.7 |
| 14 | Commercial real estate loans[10] | 867.1 | 845.7 | 842.7 | 842.0 | 841.0 | 842.3 | 854.8 | 854.7 | 854.0 | 853.3 | 852.9 | 854.1 |
| 15 | Consumer loans | 296.8 | 297.5 | 299.5 | 300.8 | 306.3 | 307.5 | 305.8 | 302.6 | 304.0 | 304.2 | 304.4 | 305.4 |
| 16 | Credit cards and other revolving plans | 161.6 | 161.6 | 160.8 | 161.7 | 168.0 | 167.8 | 164.1 | 161.9 | 163.1 | 163.0 | 163.2 | 164.2 |
| 17 | Other consumer loans[11] | 135.2 | 135.9 | 138.7 | 139.1 | 138.3 | 139.7 | 141.7 | 140.6 | 140.9 | 141.1 | 141.2 | 141.2 |
| 18 | Other loans and leases | 114.7 | 124.4 | 124.5 | 125.3 | 128.5 | 126.7 | 125.6 | 127.7 | 128.5 | 128.6 | 129.0 | 129.7 |
| 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 | 2.3 | 2.7 | 2.3 | 2.4 |
| 20 | All other loans and leases[13] | 112.7 | 122.0 | 122.1 | 122.6 | 125.4 | 124.2 | 122.9 | 125.1 | 126.2 | 126.0 | 126.6 | 127.4 |
| 21 | LESS: Allowance for loan and lease losses | 55.9 | 49.3 | 49.6 | 49.6 | 49.0 | 48.2 | 49.5 | 48.3 | 47.4 | 47.5 | 47.2 | 47.2 |
| 22 | Interbank loans[12] | 58.7 | 55.8 | 51.4 | 51.6 | 46.5 | 42.4 | 44.8 | 45.2 | 51.9 | 51.3 | 38.3 | 36.7 |
| 23 | Fed funds and reverse RPs with banks[12] | 56.8 | 54.2 | 49.7 | 49.9 | 44.9 | 40.9 | 43.2 | 43.7 | 50.5 | 49.8 | 37.0 | 35.3 |
| 24 | Loans to commercial banks[14] | 1.8 | 1.6 | 1.6 | 1.6 | 1.6 | 1.5 | 1.6 | 1.5 | 1.4 | 1.5 | 1.3 | 1.4 |
| 25 | Cash assets[15] | 281.7 | 313.4 | 310.4 | 307.7 | 307.6 | 303.5 | 319.9 | 318.0 | 321.7 | 313.4 | 306.2 | 297.4 |
| 26 | Trading assets[16] | 4.1 | 5.1 | 4.9 | 4.5 | 4.7 | 4.7 | 4.8 | 4.7 | 4.4 | 4.4 | 4.4 | 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 | 4.3 | 4.2 | 4.3 | 4.3 |
| 28 | Other trading assets | 0.2 | 0.5 | 0.5 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.2 | 0.1 | 0.2 |
| 29 | Other assets[18] | 257.4 | 257.2 | 257.8 | 258.0 | 257.2 | 258.1 | 265.1 | 267.5 | 265.4 | 270.0 | 267.1 | 266.3 |
| 30 | TOTAL ASSETS[19] | **3,472.8** | **3,535.1** | **3,552.4** | **3,575.2** | **3,589.3** | **3,603.7** | **3,686.7** | **3,707.8** | **3,729.4** | **3,725.7** | **3,697.3** | **3,687.9** |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 2,623.1 | 2,709.0 | 2,731.1 | 2,756.0 | 2,768.5 | 2,779.8 | 2,838.3 | 2,860.5 | 2,890.4 | 2,887.7 | 2,858.8 | 2,853.4 |
| 32 | Large time deposits | 416.6 | 407.1 | 406.6 | 404.1 | 400.9 | 399.1 | 400.3 | 399.8 | 399.4 | 398.5 | 397.1 | 397.1 |
| 33 | Other deposits | 2,206.6 | 2,301.9 | 2,324.5 | 2,351.9 | 2,367.6 | 2,380.7 | 2,438.0 | 2,460.7 | 2,491.0 | 2,489.2 | 2,461.7 | 2,456.4 |
| 34 | Borrowings | 348.5 | 307.3 | 301.8 | 299.4 | 303.5 | 305.5 | 318.6 | 318.6 | 312.0 | 310.5 | 310.1 | 307.0 |
| 35 | Borrowings from banks in the U.S. | 70.7 | 54.2 | 48.3 | 47.3 | 48.5 | 49.1 | 49.2 | 46.9 | 46.7 | 47.4 | 46.6 | 47.3 |
| 36 | Borrowings from others | 277.8 | 253.2 | 253.5 | 252.0 | 255.0 | 256.5 | 269.4 | 271.7 | 265.3 | 263.1 | 263.5 | 259.7 |
| 37 | Trading liabilities[20] | 3.1 | 3.8 | 3.9 | 3.7 | 3.7 | 3.6 | 3.9 | 3.9 | 3.8 | 3.6 | 3.8 | 3.9 |
| 38 | Derivatives with a negative fair value[17] | 2.3 | 3.0 | 3.0 | 2.9 | 3.0 | 2.9 | 3.1 | 3.0 | 3.1 | 2.8 | 2.9 | 2.9 |
| 39 | Other trading liabilities | 0.8 | 0.8 | 0.9 | 0.8 | 0.7 | 0.7 | 0.8 | 0.8 | 0.8 | 0.8 | 0.9 | 1.0 |
| 40 | Net due to related foreign offices | 24.2 | 24.9 | 24.0 | 26.0 | 26.6 | 28.2 | 19.9 | 17.8 | 19.1 | 17.9 | 19.7 | 16.8 |
| 41 | Other liabilities[21] | 62.9 | 68.7 | 69.6 | 67.6 | 65.4 | 64.2 | 69.9 | 67.6 | 65.3 | 65.7 | 64.4 | 64.8 |
| 42 | TOTAL LIABILITIES[19] | **3,061.7** | **3,113.8** | **3,130.5** | **3,152.6** | **3,167.7** | **3,181.3** | **3,250.7** | **3,268.3** | **3,290.7** | **3,285.5** | **3,256.9** | **3,245.8** |
| 43 | RESIDUAL (ASSETS LESS LIABILITIES)[22] | **411.0** | **421.3** | **421.9** | **422.6** | **421.6** | **422.3** | **436.0** | **439.5** | **438.7** | **440.2** | **440.4** | **442.1** |
| | MEMORANDA | | | | | | | | | | | | |
| 44 | Net unrealized gains (losses) on available-for-sale securities[23] | 1.2 | 6.9 | 6.2 | 5.7 | 5.5 | 6.5 | 7.1 | 7.0 | 6.5 | 6.7 | 6.7 | 6.7 |
| 45 | Securitized consumer loans[24] | 12.0 | 11.0 | 11.6 | 12.3 | 12.8 | 12.8 | 12.6 | 13.6 | 13.8 | 13.8 | 13.7 | 13.7 |
| 46 | Securitized credit cards and other revolving plans | 11.9 | 10.5 | 10.6 | 11.4 | 11.9 | 11.9 | 11.7 | 11.8 | 11.7 | 11.7 | 11.7 | 11.7 |
| 47 | Other securitized consumer loans | 0.0 | 0.5 | 1.0 | 1.0 | 0.9 | 0.9 | 0.9 | 1.8 | 2.0 | 2.0 | 2.0 | 2.0 |
| 48 | Securitized real estate loans[24] | 20.8 | 20.2 | 19.8 | 19.6 | 19.6 | 19.4 | 19.2 | 19.2 | 19.3 | 19.3 | 18.8 | 18.9 |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Apr 11 | Apr 18 | Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 805.9 | 824.5 | 826.4 | 847.4 | 849.3 | 845.8 | 855.5 | 856.9 | 871.2 | 855.0 | 876.4 | 878.7 |
| 2 | Securities in bank credit[2] | 244.7 | 220.1 | 210.4 | 207.4 | 213.0 | 214.4 | 219.5 | 219.4 | 224.1 | 220.2 | 223.8 | 226.9 |
| 3 | Treasury and agency securities[3] | 110.7 | 95.0 | 89.7 | 90.0 | 92.6 | 97.8 | 100.4 | 105.3 | 107.4 | 103.6 | 108.8 | 110.5 |
| 4 | Mortgage-backed securities (MBS)[4] | 19.0 | 19.6 | 19.6 | 19.7 | 19.3 | 19.3 | 21.2 | 19.7 | 19.9 | 19.8 | 20.1 | 19.9 |
| 5 | Non-MBS[5] | 91.7 | 75.4 | 70.2 | 70.3 | 73.3 | 78.5 | 79.2 | 85.6 | 87.6 | 83.8 | 88.7 | 90.7 |
| 6 | Other securities | 133.9 | 125.1 | 120.6 | 117.4 | 120.4 | 116.6 | 119.1 | 114.1 | 116.6 | 116.6 | 115.0 | 116.3 |
| 7 | Mortgage-backed securities[6] | 9.3 | 8.6 | 8.4 | 8.4 | 8.6 | 9.2 | 8.8 | 8.2 | 8.3 | 8.4 | 8.3 | 8.2 |
| 8 | Non-MBS[7] | 124.7 | 116.5 | 112.3 | 109.1 | 111.8 | 107.4 | 110.3 | 106.0 | 108.3 | 108.2 | 106.7 | 108.1 |
| 9 | Loans and leases in bank credit[8] | 561.2 | 604.4 | 616.0 | 640.0 | 636.3 | 631.3 | 636.0 | 637.5 | 647.1 | 634.7 | 652.6 | 651.8 |
| 10 | Commercial and industrial loans | 239.7 | 249.3 | 250.5 | 250.9 | 252.0 | 254.8 | 254.8 | 253.7 | 254.0 | 255.8 | 257.2 | 253.7 |
| 11 | Real estate loans | 35.8 | 33.6 | 33.8 | 32.5 | 32.5 | 32.0 | 30.9 | 30.9 | 31.0 | 30.9 | 31.9 | 31.8 |
| 12 | Revolving home equity loans | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.1 | 0.2 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 |
| 13 | Closed-end residential loans[9] | 2.3 | 1.4 | 1.8 | 1.5 | 1.6 | 1.8 | 1.9 | 1.8 | 1.6 | 1.6 | 1.6 | 1.8 |
| 14 | Commercial real estate loans[10] | 33.2 | 31.9 | 31.8 | 30.8 | 30.7 | 30.1 | 28.8 | 28.8 | 29.1 | 29.1 | 30.1 | 29.7 |
| 15 | Consumer loans | 1.7 | 1.7 | 1.6 | 1.6 | 1.6 | 1.7 | 1.8 | 2.2 | 2.3 | 2.3 | 2.3 | 2.4 |
| 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 | 2.3 | 2.3 | 2.3 | 2.4 |
| 18 | Other loans and leases | 284.0 | 319.7 | 330.1 | 355.0 | 350.2 | 342.9 | 348.4 | 350.7 | 359.9 | 345.8 | 361.2 | 364.0 |
| 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 | 148.3 | 133.3 | 146.2 | 150.1 |
| 20 | All other loans and leases[13] | 194.6 | 208.4 | 217.1 | 217.6 | 213.3 | 217.3 | 216.4 | 211.6 | 211.6 | 212.4 | 215.0 | 213.9 |
| 21 | LESS: Allowance for loan and lease losses | 0.9 | 0.8 | 0.7 | 0.7 | 0.8 | 0.9 | 0.9 | 0.7 | 0.9 | 1.0 | 1.0 | 1.0 |
| 22 | Interbank loans[12] | 30.0 | 25.0 | 24.2 | 22.7 | 23.8 | 25.8 | 27.4 | 29.0 | 26.7 | 28.3 | 29.2 | 30.0 |
| 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 | 24.8 | 26.4 | 27.3 | 28.1 |
| 24 | Loans to commercial banks[14] | 3.1 | 2.5 | 2.3 | 1.9 | 1.8 | 2.1 | 1.8 | 1.9 | 1.9 | 1.9 | 1.9 | 1.9 |
| 25 | Cash assets[15] | 601.6 | 960.3 | 869.4 | 789.0 | 758.3 | 758.1 | 706.6 | 702.6 | 650.6 | 725.6 | 760.7 | 760.0 |
| 26 | Trading assets[16] | 103.9 | 125.8 | 117.2 | 115.6 | 128.1 | 141.0 | 145.3 | 141.5 | 138.6 | 136.6 | 136.7 | 123.4 |
| 27 | Derivatives with a positive fair value[17] | 93.9 | 114.7 | 108.3 | 107.7 | 118.7 | 131.7 | 135.8 | 132.0 | 129.0 | 128.1 | 127.8 | 114.0 |
| 28 | Other trading assets | 10.0 | 11.0 | 8.9 | 7.9 | 9.4 | 9.2 | 9.5 | 9.5 | 9.6 | 8.5 | 8.9 | 9.4 |
| 29 | Other assets[18] | 51.7 | 51.9 | 47.8 | 45.4 | 45.1 | 44.1 | 46.4 | 42.4 | 42.7 | 42.6 | 51.5 | 48.4 |
| 30 | TOTAL ASSETS[19] | **1,592.2** | **1,986.6** | **1,884.4** | **1,819.4** | **1,803.8** | **1,813.8** | **1,780.3** | **1,771.7** | **1,728.9** | **1,787.2** | **1,853.5** | **1,839.5** |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Apr 11 | Apr 18 | Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 1,093.1 | 969.7 | 931.4 | 901.5 | 892.6 | 888.2 | 883.7 | 889.0 | 884.7 | 881.2 | 884.4 | 877.5 |
| 32 | Large time deposits | 1,036.6 | 884.9 | 854.3 | 817.6 | 803.7 | 800.4 | 792.0 | 791.0 | 786.3 | 783.3 | 785.8 | 780.3 |
| 33 | Other deposits | 56.5 | 84.8 | 77.1 | 83.9 | 88.9 | 87.8 | 91.7 | 98.0 | 98.3 | 97.9 | 98.6 | 97.2 |
| 34 | Borrowings | 545.0 | 563.6 | 551.3 | 561.9 | 565.9 | 569.7 | 574.9 | 566.5 | 562.3 | 563.4 | 575.7 | 563.4 |
| 35 | Borrowings from banks in the U.S. | 35.3 | 34.1 | 33.5 | 34.7 | 33.2 | 34.5 | 34.8 | 35.4 | 36.2 | 33.8 | 36.2 | 34.0 |
| 36 | Borrowings from others | 509.7 | 529.5 | 517.8 | 527.2 | 532.7 | 535.2 | 540.1 | 531.2 | 526.1 | 529.6 | 539.5 | 529.5 |
| 37 | Trading liabilities[20] | 102.9 | 114.7 | 111.0 | 116.8 | 125.7 | 136.7 | 141.3 | 136.4 | 131.9 | 127.2 | 129.5 | 114.0 |
| 38 | Derivatives with a negative fair value[17] | 88.2 | 101.9 | 100.7 | 105.7 | 115.6 | 127.7 | 131.4 | 126.6 | 122.7 | 121.5 | 120.4 | 106.0 |
| 39 | Other trading liabilities | 14.7 | 12.8 | 10.3 | 11.1 | 10.1 | 9.0 | 9.9 | 9.7 | 9.2 | 5.7 | 9.1 | 8.0 |
| 40 | Net due to related foreign offices | -148.1 | 167.1 | 224.0 | 223.2 | 231.6 | 226.6 | 237.2 | 191.5 | 151.0 | 244.1 | 287.1 | 289.6 |
| 41 | Other liabilities[21] | 60.0 | 65.2 | 66.0 | 64.5 | 67.5 | 63.6 | 65.5 | 61.6 | 56.4 | 57.0 | 63.3 | 69.3 |
| 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** | **1,845.1** | **1,786.3** | **1,872.9** | **1,940.0** | **1,913.8** |
| 43 | RESIDUAL (ASSETS LESS LIABILITIES)[22] | **-60.7** | **106.3** | **0.6** | **-48.5** | **-79.6** | **-71.0** | **-122.3** | **-73.3** | **-57.3** | **-85.7** | **-86.5** | **-74.2** |
| | 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 | -5.0 | -4.3 | -4.3 |
| 45 | Securitized consumer loans[24] | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 46 | Securitized credit cards and other revolving plans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 47 | Other securitized consumer loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 48 | Securitized real estate loans[24] | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ASSETS | | | | | | | | | | | | |
| 1 | Bank credit | 803.0 | 831.9 | 830.5 | 856.4 | 856.3 | 850.4 | 858.1 | 853.7 | 858.6 | 850.9 | 867.9 | 864.0 |
| 2 | Securities in bank credit[2] | 242.9 | 225.0 | 212.4 | 209.8 | 209.2 | 214.6 | 217.1 | 217.5 | 218.8 | 216.2 | 218.4 | 222.9 |
| 3 | Treasury and agency securities[3] | 111.1 | 96.9 | 87.9 | 88.7 | 90.8 | 99.3 | 103.4 | 105.6 | 106.7 | 104.1 | 107.1 | 109.6 |
| 4 | Mortgage-backed securities (MBS)[4] | 18.4 | 20.3 | 20.0 | 19.4 | 18.9 | 19.1 | 20.4 | 19.2 | 19.7 | 19.7 | 19.6 | 19.5 |
| 5 | Non-MBS[5] | 92.7 | 76.6 | 67.8 | 69.3 | 71.8 | 80.2 | 82.9 | 86.4 | 86.9 | 84.4 | 87.5 | 90.1 |
| 6 | Other securities | 131.8 | 128.1 | 124.6 | 121.1 | 118.5 | 115.3 | 113.7 | 111.9 | 112.2 | 112.1 | 111.3 | 113.3 |
| 7 | Mortgage-backed securities[6] | 9.1 | 9.2 | 8.7 | 8.2 | 7.9 | 8.4 | 8.3 | 8.2 | 8.4 | 8.4 | 8.4 | 8.2 |
| 8 | Non-MBS[7] | 122.7 | 118.9 | 115.9 | 113.0 | 110.6 | 106.9 | 105.4 | 103.8 | 103.7 | 103.7 | 102.9 | 105.1 |
| 9 | Loans and leases in bank credit[8] | 560.1 | 606.9 | 618.1 | 646.6 | 647.1 | 635.8 | 641.0 | 636.2 | 639.8 | 634.8 | 649.5 | 641.1 |
| 10 | Commercial and industrial loans | 241.1 | 249.4 | 250.2 | 251.3 | 253.1 | 256.5 | 256.9 | 255.2 | 252.8 | 254.1 | 256.9 | 253.1 |
| 11 | Real estate loans | 35.8 | 33.7 | 33.8 | 33.3 | 33.1 | 31.7 | 31.1 | 30.9 | 30.6 | 30.7 | 31.8 | 31.6 |
| 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 | 1.6 | 1.6 | 1.7 | 1.9 |
| 14 | Commercial real estate loans[10] | 33.3 | 31.9 | 32.0 | 31.5 | 31.3 | 29.7 | 28.9 | 28.8 | 28.7 | 28.9 | 29.8 | 29.5 |
| 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 | 348.0 | 354.2 | 347.7 | 358.6 | 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 | 141.8 | 136.2 | 145.2 | 141.7 |
| 20 | All other loans and leases[13] | 194.5 | 209.8 | 218.2 | 219.3 | 216.9 | 219.3 | 216.2 | 211.1 | 212.5 | 211.5 | 213.4 | 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 | 0.8 | 0.8 | 0.7 | 0.7 |
| 22 | Interbank loans[12] | 29.1 | 24.5 | 24.8 | 21.8 | 22.3 | 25.2 | 28.5 | 28.6 | 25.3 | 28.2 | 28.3 | 30.6 |
| 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 | 23.4 | 26.4 | 26.5 | 28.7 |
| 24 | Loans to commercial banks[14] | 2.7 | 2.6 | 2.4 | 1.9 | 1.7 | 2.0 | 1.7 | 1.7 | 1.9 | 1.8 | 1.8 | 1.9 |
| 25 | Cash assets[15] | 656.0 | 852.1 | 880.5 | 834.4 | 815.0 | 839.2 | 840.3 | 767.4 | 726.0 | 788.1 | 821.0 | 831.8 |
| 26 | Trading assets[16] | 102.4 | 129.1 | 120.5 | 124.5 | 130.6 | 138.6 | 144.6 | 138.8 | 132.4 | 132.8 | 132.2 | 119.3 |
| 27 | Derivatives with a positive fair value[17] | 92.6 | 118.0 | 111.1 | 116.1 | 122.0 | 130.0 | 135.4 | 129.5 | 123.0 | 123.6 | 123.3 | 110.3 |
| 28 | Other trading assets | 9.8 | 11.1 | 9.4 | 8.4 | 8.6 | 8.6 | 9.3 | 9.4 | 9.4 | 9.2 | 8.9 | 9.0 |
| 29 | Other assets[18] | 62.6 | 48.9 | 46.2 | 46.7 | 43.9 | 42.1 | 47.9 | 50.6 | 49.6 | 46.2 | 52.0 | 51.6 |
| 30 | TOTAL ASSETS[19] | **1,652.0** | **1,885.7** | **1,901.7** | **1,883.0** | **1,867.3** | **1,894.7** | **1,918.7** | **1,838.4** | **1,791.1** | **1,845.4** | **1,900.7** | **1,896.6** |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 4, 2012

| | Account | 2011 Mar | 2011 Sep | 2011 Oct | 2011 Nov | 2011 Dec | 2012 Jan | 2012 Feb | 2012 Mar | Week ending Apr 4 | Week ending Apr 11 | Week ending Apr 18 | Week ending Apr 25 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | LIABILITIES | | | | | | | | | | | | |
| 31 | Deposits | 1,087.3 | 960.5 | 923.3 | 885.3 | 890.2 | 894.2 | 884.6 | 887.0 | 889.3 | 888.6 | 893.5 | 893.4 |
| 32 | Large time deposits | 1,031.8 | 876.6 | 848.5 | 801.9 | 799.8 | 806.7 | 793.3 | 789.9 | 792.5 | 791.2 | 794.6 | 794.0 |
| 33 | Other deposits | 55.5 | 84.0 | 74.8 | 83.4 | 90.3 | 87.5 | 91.3 | 97.0 | 96.8 | 97.4 | 98.9 | 99.4 |
| 34 | Borrowings | 544.7 | 561.5 | 547.6 | 559.4 | 560.8 | 559.8 | 573.2 | 566.1 | 565.2 | 567.8 | 583.6 | 571.7 |
| 35 | Borrowings from banks in the U.S. | 32.3 | 37.4 | 34.8 | 35.8 | 31.3 | 31.8 | 32.1 | 33.1 | 33.6 | 32.9 | 35.9 | 33.9 |
| 36 | Borrowings from others | 512.5 | 524.1 | 512.8 | 523.6 | 529.6 | 528.1 | 541.1 | 533.0 | 531.7 | 534.9 | 547.7 | 537.8 |
| 37 | Trading liabilities[20] | 100.6 | 120.9 | 113.5 | 118.5 | 126.4 | 134.6 | 140.0 | 134.1 | 128.3 | 125.5 | 128.1 | 113.6 |
| 38 | Derivatives with a negative fair value[17] | 85.9 | 108.7 | 103.7 | 109.2 | 116.5 | 123.9 | 129.1 | 124.0 | 118.2 | 118.6 | 118.0 | 104.2 |
| 39 | Other trading liabilities | 14.8 | 12.2 | 9.8 | 9.4 | 10.0 | 10.7 | 10.9 | 10.1 | 10.1 | 7.0 | 10.1 | 9.4 |
| 40 | Net due to related foreign offices | -145.3 | 173.5 | 249.5 | 249.5 | 219.6 | 240.9 | 252.3 | 184.8 | 147.2 | 201.0 | 233.9 | 244.6 |
| 41 | Other liabilities[21] | 61.6 | 65.9 | 64.5 | 67.0 | 67.1 | 61.9 | 65.5 | 63.2 | 57.8 | 59.3 | 58.4 | 70.2 |
| 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** | **1,835.2** | **1,787.9** | **1,842.2** | **1,897.5** | **1,893.4** |
| 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 | -5.0 | -4.3 | -4.3 |
| 45 | Securitized consumer loans[24] | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 46 | Securitized credit cards and other revolving plans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 47 | Other securitized consumer loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 48 | Securitized real estate loans[24] | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Footnotes appear on the last page.

# Footnotes

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.
9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
14. Excludes loans secured by real estate, which are included in line 11.
15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.
17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
18. Excludes the due-from position with related foreign offices, which is included in line 40. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.
20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).