

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
August 31, 2012

Account	2007	2008	2009	2010	2011	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Apr	2012 May	2012 Jun	2012 Jul
ASSETS															
1 Bank credit	9.3	2.2	-6.6	-2.8	1.7	-2.0	0.0	3.1	5.8	4.5	3.8	5.0	4.0	2.7	7.0
2 Securities in bank credit ²	6.1	-2.1	6.8	6.7	1.8	-1.8	1.8	1.1	5.9	11.1	5.1	7.1	2.3	0.1	17.6
3 Treasury and agency securities ³	-6.4	3.0	15.5	15.1	2.8	0.3	6.2	-1.9	6.7	12.6	11.5	15.2	6.9	0.9	16.1
6 Other securities	26.7	-8.3	-5.1	-7.1	-0.5	-6.1	-7.2	7.4	4.3	8.1	-8.4	-10.5	-7.9	-1.6	21.0
9 Loans and leases in bank credit ⁸	10.2	3.4	-10.2	-5.8	1.7	-2.0	-0.6	3.9	5.7	2.1	3.3	4.2	4.6	3.7	3.0
10 Commercial and industrial loans	18.1	12.9	-18.6	-9.0	9.6	5.3	9.1	11.7	11.1	10.9	12.3	16.8	7.2	19.0	13.7
11 Real estate loans	7.0	-0.1	-5.6	-5.6	-4.0	-5.7	-7.8	-2.7	0.1	-1.1	-1.1	-1.2	-1.3	-3.9	0.5
12 Revolving home equity loans	5.7	12.4	0.6	-4.2	-6.0	-6.9	-6.2	-5.9	-5.7	-5.7	-6.5	-4.8	-6.6	-5.8	-7.1
13 Closed-end residential loans ⁹	6.1	-9.2	-8.6	-2.6	-0.8	-2.3	-9.0	1.9	6.2	2.0	2.4	0.5	4.0	-5.4	5.1
14 Commercial real estate loans ¹⁰	8.7	6.4	-4.7	-9.0	-6.4	-8.6	-7.3	-6.3	-4.1	-2.7	-2.7	-1.5	-5.2	-1.4	-1.7
15 Consumer loans	5.4	5.1	-3.2	-7.0	-0.5	-5.2	-0.4	1.4	2.3	-0.6	2.3	3.6	3.7	0.6	-1.8
16 Credit cards and other revolving plans	6.2	4.4	-6.3	-11.2	-1.1	-6.0	-0.3	0.3	1.7	-3.0	0.9	3.0	4.4	-0.6	-6.2
17 Other consumer loans ¹¹	4.3	6.2	1.2	-1.2	0.2	-4.3	-0.6	2.7	3.1	2.3	4.0	4.1	2.9	2.1	3.3
18 Other loans and leases	19.3	1.8	-23.3	0.1	18.8	7.7	16.1	22.8	24.1	5.1	7.3	6.8	23.3	12.0	2.4
21 LESS: Allowance for loan and lease losses	—	—	—	—	-17.6	-17.8	-21.8	-23.0	-12.7	-15.4	-18.6	-15.6	-20.9	-11.7	-32.5
22 Interbank loans ¹²	24.1	-15.8	-38.1	-23.4	-37.2	-48.1	-46.2	-48.8	-32.5	10.8	-1.7	-24.2	-2.1	12.4	15.3
25 Cash assets ¹⁵	-0.7	155.6	47.4	-8.5	49.1	68.1	132.1	43.9	-54.7	-7.4	20.3	-11.5	51.8	99.3	31.6
26 Trading assets ¹⁶	—	—	—	—	3.8	-31.7	23.9	46.4	-18.5	28.3	-2.8	-36.8	19.2	63.1	-16.1
29 Other assets ¹⁸	11.5	14.6	-3.3	4.6	-4.3	-4.6	-1.7	-5.7	-5.7	-8.9	-2.0	12.8	-6.6	-3.5	12.7
30 TOTAL ASSETS ¹⁹	10.3	7.8	-6.1	-2.8	5.3	3.0	14.2	8.7	-5.0	2.6	5.4	2.6	9.7	16.5	10.9
LIABILITIES															
31 Deposits	9.1	5.4	5.2	2.4	6.6	4.1	8.8	10.5	2.6	5.6	4.0	3.6	1.2	10.3	15.5
32 Large time deposits	15.6	-2.9	-5.6	-7.2	-13.5	-5.3	6.5	-36.4	-20.4	-9.5	-5.4	-5.6	-12.0	17.1	21.5
33 Other deposits	—	—	—	—	12.4	6.7	9.5	23.3	8.0	8.9	5.9	5.5	3.9	8.9	14.2
34 Borrowings	13.2	13.3	-24.6	-19.0	-14.9	-15.9	-23.8	-12.0	-11.6	-6.4	-8.8	-25.0	21.6	-3.6	10.1
37 Trading liabilities ²⁰	—	—	—	—	1.9	-54.1	22.1	27.5	18.1	14.2	-18.1	-47.4	33.4	34.6	-0.4
41 Other liabilities ²¹	2.9	0.5	-10.8	9.2	-0.6	-14.4	2.6	19.4	-9.0	9.4	1.5	12.7	-20.1	0.5	-21.7
42 TOTAL LIABILITIES ¹⁹	11.1	10.6	-7.3	-3.5	5.5	3.5	11.3	7.2	-0.5	2.8	1.6	2.5	5.9	5.8	11.8

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	9,197.9	9,466.9	9,561.0	9,585.1	9,626.8	9,665.6	9,688.7	9,747.3	9,766.6	9,769.4	9,756.6	9,759.2
2	Securities in bank credit ²	2,434.8	2,533.8	2,573.5	2,585.2	2,600.6	2,605.5	2,605.8	2,644.1	2,651.1	2,647.6	2,645.7	2,646.8
3	Treasury and agency securities ³	1,653.8	1,720.6	1,751.4	1,772.5	1,795.0	1,805.3	1,806.6	1,830.9	1,836.5	1,834.1	1,833.6	1,833.9
4	Mortgage-backed securities (MBS) ⁴	1,166.9	1,265.4	1,289.7	1,311.0	1,328.7	1,333.1	1,331.7	1,331.8	1,338.5	1,333.2	1,330.7	1,339.2
5	Non-MBS ⁵	486.9	455.1	461.7	461.5	466.2	472.2	474.9	499.1	498.0	500.9	502.8	494.7
6	Other securities	781.0	813.2	822.1	812.7	805.6	800.3	799.2	813.2	814.7	813.5	812.1	812.9
7	Mortgage-backed securities ⁶	143.7	139.0	139.6	135.9	133.5	130.9	131.6	134.4	134.7	135.3	135.7	136.7
8	Non-MBS ⁷	637.3	674.2	682.6	676.8	672.1	669.3	667.6	678.8	680.0	678.2	676.4	676.2
9	Loans and leases in bank credit ⁸	6,763.1	6,933.1	6,987.5	6,999.9	7,026.2	7,060.1	7,082.9	7,103.1	7,115.5	7,121.8	7,110.9	7,112.4
10	Commercial and industrial loans	1,271.3	1,351.8	1,374.4	1,385.2	1,404.6	1,413.0	1,435.4	1,451.8	1,459.3	1,465.5	1,464.4	1,462.6
11	Real estate loans	3,487.5	3,501.2	3,532.3	3,536.2	3,532.8	3,528.9	3,517.5	3,518.9	3,519.8	3,521.5	3,515.2	3,512.1
12	Revolving home equity loans	560.1	548.7	549.9	546.0	543.8	540.8	538.2	535.0	533.8	533.7	532.9	532.5
13	Closed-end residential loans ⁹	1,487.6	1,536.4	1,555.5	1,565.5	1,566.2	1,571.4	1,564.3	1,571.0	1,575.3	1,577.1	1,572.7	1,570.4
14	Commercial real estate loans ¹⁰	1,439.9	1,416.1	1,426.9	1,424.7	1,422.9	1,416.7	1,415.0	1,413.0	1,410.7	1,410.8	1,409.7	1,409.2
15	Consumer loans	1,090.4	1,091.1	1,090.8	1,094.4	1,099.0	1,109.2	1,110.9	1,111.3	1,113.2	1,112.7	1,112.1	1,110.0
16	Credit cards and other revolving plans	596.9	595.3	593.0	591.9	594.9	604.7	604.4	601.3	602.7	602.3	602.1	601.3
17	Other consumer loans ¹¹	493.4	495.9	497.8	502.4	504.1	504.5	506.5	510.0	510.5	510.4	510.0	508.7
18	Other loans and leases	913.9	989.0	990.0	984.2	989.8	1,009.0	1,019.1	1,021.1	1,023.2	1,022.1	1,019.2	1,027.7
19	Fed funds and reverse RPs with nonbanks ¹²	243.4	279.8	283.5	282.9	279.8	291.1	295.0	297.1	294.2	294.7	292.0	302.4
20	All other loans and leases ¹³	670.6	709.1	706.5	701.3	710.0	717.9	724.0	723.9	729.0	727.4	727.2	725.3
21	LESS: Allowance for loan and lease losses	184.1	175.0	172.1	169.1	166.9	164.0	162.4	158.0	158.5	157.9	159.2	159.6
22	Interbank loans ¹²	123.4	114.7	118.4	119.0	116.6	116.4	117.6	119.1	114.5	121.7	116.9	112.3
23	Fed funds and reverse RPs with banks ¹²	112.3	103.0	106.4	106.6	103.6	104.2	104.7	106.5	102.3	109.4	104.5	99.7
24	Loans to commercial banks ¹⁴	11.0	11.7	12.0	12.4	13.0	12.2	12.9	12.6	12.1	12.3	12.4	12.5
25	Cash assets ¹⁵	1,925.5	1,584.1	1,602.3	1,602.8	1,587.4	1,655.9	1,792.9	1,840.1	1,863.5	1,897.5	1,869.6	1,818.3
26	Trading assets ¹⁶	291.4	312.4	337.0	322.7	312.8	317.8	334.5	330.0	324.3	303.7	299.7	318.4
27	Derivatives with a positive fair value ¹⁷	264.7	286.1	310.9	296.0	287.3	291.5	307.6	302.3	297.3	277.2	272.7	290.7
28	Other trading assets	26.7	26.3	26.1	26.8	25.5	26.3	26.9	27.6	26.9	26.5	27.0	27.7
29	Other assets ¹⁸	1,196.2	1,167.0	1,163.7	1,152.8	1,165.1	1,158.7	1,155.3	1,167.5	1,160.9	1,147.3	1,152.6	1,150.1
30	TOTAL ASSETS ¹⁹	12,550.2	12,470.0	12,610.3	12,613.3	12,641.7	12,750.4	12,926.7	13,045.9	13,071.4	13,081.7	13,036.3	12,998.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22
LIABILITIES													
31	Deposits	8,288.3	8,493.7	8,562.3	8,601.3	8,626.8	8,635.4	8,709.2	8,821.4	8,830.6	8,864.5	8,884.5	8,890.9
32	Large time deposits	1,663.1	1,484.9	1,477.4	1,468.5	1,461.6	1,447.0	1,467.6	1,493.9	1,490.6	1,496.3	1,489.3	1,498.8
33	Other deposits	6,625.2	7,008.8	7,084.9	7,132.8	7,165.2	7,188.4	7,241.6	7,327.5	7,340.1	7,368.2	7,395.2	7,392.1
34	Borrowings	1,653.7	1,594.4	1,617.1	1,580.1	1,539.5	1,572.2	1,556.6	1,579.2	1,567.4	1,577.7	1,568.9	1,554.1
35	Borrowings from banks in the U.S.	145.5	129.6	127.7	129.9	131.6	132.4	132.8	136.6	135.4	141.7	133.4	128.9
36	Borrowings from others	1,508.3	1,464.8	1,489.4	1,450.2	1,407.9	1,439.9	1,423.8	1,442.7	1,432.1	1,436.0	1,435.5	1,425.1
37	Trading liabilities ²⁰	273.5	311.5	317.4	298.9	287.1	295.1	303.6	303.5	295.2	272.7	275.5	292.7
38	Derivatives with a negative fair value ¹⁷	217.4	268.9	272.7	257.8	242.4	249.2	261.7	267.4	261.2	241.8	241.6	260.0
39	Other trading liabilities	56.2	42.6	44.7	41.1	44.7	45.8	41.9	36.1	34.0	31.0	33.8	32.6
40	Net due to related foreign offices	320.5	271.7	280.7	224.4	262.1	280.6	257.0	251.6	305.7	289.5	278.1	234.3
41	Other liabilities ²¹	463.3	464.1	473.2	473.1	478.1	470.1	470.3	461.8	455.3	463.7	455.4	463.6
42	TOTAL LIABILITIES ¹⁹	10,999.3	11,135.4	11,250.7	11,177.9	11,193.5	11,253.4	11,296.7	11,417.6	11,454.2	11,468.2	11,462.4	11,435.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,550.9	1,334.6	1,359.6	1,435.4	1,448.2	1,497.0	1,629.9	1,628.3	1,617.1	1,613.5	1,573.9	1,563.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	17.9	24.0	28.4	25.8	29.8	35.6	33.2	35.4	36.5	36.0	33.3	35.1
45	Securitized consumer loans ²⁴	16.0	17.6	17.6	18.3	18.6	20.2	19.5	19.6	19.3	19.3	18.8	18.9
46	Securitized credit cards and other revolving plans	10.9	11.7	11.7	11.7	11.6	11.4	10.8	10.8	10.3	10.3	10.0	10.0
47	Other securitized consumer loans	5.0	5.9	5.9	6.6	7.0	8.8	8.7	8.8	9.0	9.0	8.8	8.8
48	Securitized real estate loans ²⁴	933.7	899.8	908.6	912.3	911.4	914.5	912.4	915.6	915.4	915.4	913.9	913.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	9,147.1	9,485.1	9,554.1	9,560.3	9,595.5	9,636.5	9,654.7	9,691.6	9,742.5	9,761.3	9,742.8	9,723.7
2	Securities in bank credit ²	2,414.8	2,523.8	2,560.2	2,583.3	2,600.4	2,600.6	2,591.9	2,621.7	2,641.8	2,645.3	2,646.8	2,648.6
3	Treasury and agency securities ³	1,640.3	1,718.8	1,746.9	1,776.9	1,800.1	1,800.5	1,792.0	1,815.7	1,832.8	1,834.2	1,837.6	1,835.3
4	Mortgage-backed securities (MBS) ⁴	1,160.3	1,267.5	1,289.4	1,310.7	1,332.2	1,328.8	1,323.5	1,323.8	1,333.2	1,329.5	1,324.8	1,331.3
5	Non-MBS ⁵	480.1	451.2	457.5	466.2	467.9	471.7	468.5	491.8	499.6	504.7	512.7	504.0
6	Other securities	774.4	805.0	813.3	806.3	800.2	800.2	800.0	806.0	809.0	811.2	809.2	813.3
7	Mortgage-backed securities ⁶	142.7	138.7	140.0	136.8	134.5	132.3	131.8	133.2	133.5	134.1	134.5	136.1
8	Non-MBS ⁷	631.7	666.3	673.2	669.5	665.7	667.9	668.2	672.8	675.5	677.0	674.6	677.2
9	Loans and leases in bank credit ⁸	6,732.4	6,961.3	6,993.8	6,977.0	6,995.1	7,035.8	7,062.8	7,069.9	7,100.8	7,116.0	7,096.1	7,075.1
10	Commercial and industrial loans	1,261.8	1,350.8	1,375.8	1,386.8	1,406.6	1,417.3	1,433.4	1,441.9	1,454.0	1,456.9	1,455.9	1,455.3
11	Real estate loans	3,484.4	3,506.4	3,529.8	3,525.3	3,519.4	3,520.5	3,511.1	3,515.4	3,520.9	3,537.3	3,517.6	3,497.3
12	Revolving home equity loans	559.8	549.6	550.0	545.1	543.2	540.5	537.6	534.8	533.3	533.0	532.5	532.1
13	Closed-end residential loans ⁹	1,484.8	1,541.8	1,554.1	1,556.2	1,554.4	1,563.1	1,558.2	1,567.9	1,576.9	1,594.0	1,575.3	1,556.5
14	Commercial real estate loans ¹⁰	1,439.8	1,415.0	1,425.7	1,424.1	1,421.8	1,416.8	1,415.4	1,412.7	1,410.6	1,410.3	1,409.7	1,408.8
15	Consumer loans	1,083.1	1,108.2	1,096.5	1,088.0	1,092.0	1,101.5	1,105.4	1,104.0	1,107.5	1,105.8	1,108.3	1,110.4
16	Credit cards and other revolving plans	593.9	608.6	594.2	585.3	587.8	597.1	600.1	598.4	601.2	599.2	601.1	602.6
17	Other consumer loans ¹¹	489.2	499.6	502.3	502.7	504.1	504.4	505.2	505.7	506.3	506.7	507.2	507.9
18	Other loans and leases	903.1	995.9	991.8	976.9	977.1	996.6	1,012.9	1,008.6	1,018.4	1,015.9	1,014.3	1,012.1
19	Fed funds and reverse RPs with nonbanks ¹²	232.9	283.1	289.3	279.9	272.0	285.8	291.0	284.9	289.7	291.0	289.8	292.2
20	All other loans and leases ¹³	670.2	712.9	702.4	697.0	705.1	710.8	721.9	723.7	728.7	724.9	724.5	719.9
21	LESS: Allowance for loan and lease losses	185.0	174.2	173.5	170.3	165.6	164.7	162.4	158.8	158.9	159.2	159.0	158.6
22	Interbank loans ¹²	118.6	116.6	122.2	120.1	114.6	110.4	111.3	114.6	114.5	118.8	116.2	109.5
23	Fed funds and reverse RPs with banks ¹²	108.0	104.5	110.1	107.8	102.0	98.6	99.3	102.4	101.9	106.5	103.8	97.4
24	Loans to commercial banks ¹⁴	10.6	12.1	12.1	12.3	12.6	11.8	12.0	12.2	12.6	12.3	12.4	12.1
25	Cash assets ¹⁵	1,761.3	1,682.3	1,727.2	1,652.5	1,639.1	1,659.7	1,651.9	1,683.4	1,689.1	1,704.2	1,703.8	1,656.9
26	Trading assets ¹⁶	281.7	312.8	331.4	316.1	300.8	313.3	324.7	320.7	314.0	310.5	303.6	321.1
27	Derivatives with a positive fair value ¹⁷	253.9	286.6	305.9	289.5	274.9	287.0	297.6	292.2	286.3	283.0	275.7	292.2
28	Other trading assets	27.8	26.2	25.5	26.6	25.9	26.2	27.1	28.5	27.7	27.5	28.0	28.9
29	Other assets ¹⁸	1,182.8	1,173.2	1,166.2	1,160.8	1,164.0	1,155.3	1,150.2	1,154.8	1,148.7	1,141.2	1,145.0	1,135.4
30	TOTAL ASSETS ¹⁹	12,306.6	12,595.8	12,727.5	12,639.5	12,648.4	12,710.5	12,730.5	12,806.4	12,850.0	12,876.9	12,852.4	12,788.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22
LIABILITIES													
31	Deposits	8,227.4	8,503.1	8,550.0	8,622.5	8,652.4	8,615.5	8,694.4	8,757.3	8,812.1	8,830.2	8,832.5	8,765.5
32	Large time deposits	1,653.0	1,483.8	1,469.0	1,461.8	1,468.6	1,461.9	1,474.1	1,484.7	1,483.5	1,490.3	1,486.6	1,493.5
33	Other deposits	6,574.4	7,019.3	7,081.0	7,160.6	7,183.7	7,153.6	7,220.3	7,272.6	7,328.6	7,339.9	7,345.9	7,272.0
34	Borrowings	1,642.9	1,587.0	1,616.1	1,577.0	1,546.9	1,590.7	1,566.3	1,568.7	1,555.1	1,564.3	1,558.8	1,545.5
35	Borrowings from banks in the U.S.	144.2	128.1	126.0	127.4	131.7	131.9	132.7	135.3	136.0	138.5	135.3	128.8
36	Borrowings from others	1,498.7	1,458.9	1,490.1	1,449.6	1,415.1	1,458.8	1,433.6	1,433.3	1,419.1	1,425.8	1,423.4	1,416.7
37	Trading liabilities ²⁰	265.0	313.6	316.6	289.3	276.6	291.5	297.4	295.0	287.5	283.3	280.3	294.5
38	Derivatives with a negative fair value ¹⁷	208.5	272.2	274.0	251.0	235.1	247.0	256.1	258.4	251.4	249.8	244.7	260.0
39	Other trading liabilities	56.6	41.4	42.6	38.3	41.6	44.5	41.3	36.6	36.0	33.5	35.6	34.5
40	Net due to related foreign offices	323.4	299.6	315.1	216.6	248.6	279.4	237.4	257.5	270.9	270.5	251.1	242.1
41	Other liabilities ²¹	454.2	462.0	473.9	468.3	466.7	464.9	461.9	453.9	450.4	455.7	453.9	455.9
42	TOTAL LIABILITIES ¹⁹	10,912.9	11,165.3	11,271.6	11,173.8	11,191.2	11,242.0	11,257.3	11,332.3	11,375.9	11,404.0	11,376.6	11,303.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,393.7	1,430.5	1,455.9	1,465.8	1,457.2	1,468.6	1,473.2	1,474.0	1,474.1	1,472.9	1,475.9	1,484.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	17.9	24.0	28.4	25.8	29.8	35.6	33.2	35.4	36.5	36.0	33.3	35.1
45	Securitized consumer loans ²⁴	15.7	17.7	17.5	18.4	18.9	20.3	19.4	19.3	18.9	18.9	18.4	18.3
46	Securitized credit cards and other revolving plans	10.8	11.9	11.7	11.8	11.7	11.4	10.7	10.7	10.2	10.2	9.8	9.8
47	Other securitized consumer loans	4.9	5.8	5.8	6.7	7.2	8.9	8.7	8.6	8.7	8.7	8.6	8.5
48	Securitized real estate loans ²⁴	929.8	906.2	908.8	908.9	907.2	907.5	909.5	911.6	912.7	912.7	912.6	912.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	8,396.0	8,645.4	8,732.4	8,755.9	8,786.2	8,821.7	8,854.1	8,903.8	8,919.2	8,922.9	8,911.7	8,911.4
2	Securities in bank credit ²	2,208.3	2,330.4	2,368.8	2,379.2	2,393.4	2,401.7	2,413.6	2,439.5	2,445.7	2,442.0	2,442.2	2,444.4
3	Treasury and agency securities ³	1,552.2	1,627.0	1,656.3	1,673.8	1,694.1	1,703.8	1,710.4	1,729.7	1,734.6	1,730.7	1,731.1	1,733.6
4	Mortgage-backed securities (MBS) ⁴	1,148.0	1,246.0	1,268.7	1,290.8	1,308.6	1,310.8	1,307.4	1,308.1	1,314.2	1,310.2	1,309.1	1,315.9
5	Non-MBS ⁵	404.2	381.0	387.6	383.0	385.5	393.0	403.0	421.5	420.4	420.5	422.0	417.7
6	Other securities	656.1	703.4	712.5	705.4	699.3	697.9	703.3	709.9	711.1	711.3	711.1	710.8
7	Mortgage-backed securities ⁶	134.3	130.3	131.0	127.6	125.1	122.4	123.9	126.6	126.9	127.5	128.1	128.8
8	Non-MBS ⁷	521.8	573.1	581.5	577.8	574.2	575.5	579.3	583.2	584.2	583.8	583.0	582.0
9	Loans and leases in bank credit ⁸	6,187.7	6,315.0	6,363.6	6,376.7	6,392.8	6,420.0	6,440.5	6,464.2	6,473.5	6,480.9	6,469.5	6,467.0
10	Commercial and industrial loans	1,033.5	1,108.4	1,130.8	1,143.0	1,161.3	1,168.9	1,182.4	1,198.9	1,205.2	1,209.4	1,209.6	1,210.1
11	Real estate loans	3,452.9	3,469.7	3,501.5	3,505.4	3,501.2	3,498.5	3,487.2	3,488.8	3,489.4	3,491.5	3,485.4	3,482.2
12	Revolving home equity loans	559.8	548.4	549.7	545.8	543.5	540.6	538.0	534.8	533.5	533.5	532.7	532.2
13	Closed-end residential loans ⁹	1,485.4	1,534.6	1,553.7	1,563.8	1,564.7	1,570.0	1,562.9	1,569.6	1,573.6	1,575.7	1,571.2	1,568.9
14	Commercial real estate loans ¹⁰	1,407.7	1,386.6	1,398.2	1,395.8	1,393.0	1,387.9	1,386.2	1,384.4	1,382.4	1,382.4	1,381.5	1,381.1
15	Consumer loans	1,088.7	1,089.5	1,089.0	1,092.1	1,096.7	1,106.8	1,108.8	1,109.7	1,111.6	1,111.1	1,110.5	1,108.5
16	Credit cards and other revolving plans	596.9	595.3	593.0	591.9	594.9	604.7	604.4	601.3	602.7	602.3	602.1	601.3
17	Other consumer loans ¹¹	491.8	494.2	496.0	500.2	501.7	502.1	504.4	508.4	508.9	508.8	508.4	507.1
18	Other loans and leases	612.7	647.6	642.3	636.1	633.6	646.0	662.0	666.9	667.3	668.8	664.1	666.3
19	Fed funds and reverse RPs with nonbanks ¹²	148.1	153.5	149.7	144.2	135.1	140.4	147.8	144.9	140.2	142.1	138.1	138.9
20	All other loans and leases ¹³	464.5	494.1	492.6	492.0	498.5	505.5	514.2	522.0	527.1	526.7	525.9	527.4
21	LESS: Allowance for loan and lease losses	183.6	174.2	171.3	168.3	166.0	163.2	161.6	157.6	158.0	157.4	158.5	158.9
22	Interbank loans ¹²	96.2	89.2	91.3	90.6	88.4	88.9	89.6	93.0	89.6	96.0	90.3	86.0
23	Fed funds and reverse RPs with banks ¹²	88.1	79.7	81.2	80.4	77.9	78.8	78.8	82.8	79.7	86.0	80.4	75.8
24	Loans to commercial banks ¹⁴	8.2	9.5	10.0	10.2	10.5	10.1	10.7	10.2	9.9	10.0	9.9	10.2
25	Cash assets ¹⁵	940.6	838.1	899.2	892.7	831.3	817.5	871.8	883.5	884.2	918.3	925.5	893.3
26	Trading assets ¹⁶	179.6	174.6	191.7	182.8	180.4	187.5	196.9	193.4	191.4	176.8	174.7	189.1
27	Derivatives with a positive fair value ¹⁷	163.1	157.8	174.9	165.7	164.7	170.7	179.7	174.6	171.7	158.1	156.6	170.6
28	Other trading assets	16.6	16.8	16.8	17.2	15.8	16.8	17.2	18.8	19.7	18.7	18.1	18.5
29	Other assets ¹⁸	1,148.5	1,125.4	1,119.8	1,109.1	1,120.6	1,114.5	1,111.2	1,118.8	1,113.3	1,098.7	1,101.9	1,105.0
30	TOTAL ASSETS ¹⁹	10,577.3	10,698.6	10,863.2	10,862.9	10,840.9	10,866.9	10,962.0	11,034.8	11,039.7	11,055.3	11,045.5	11,025.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
LIABILITIES													
31	Deposits	7,268.0	7,641.6	7,717.9	7,761.5	7,797.2	7,817.9	7,904.2	7,969.9	7,968.3	7,991.6	8,007.3	8,000.3
32	Large time deposits	720.6	720.3	721.7	721.0	724.3	719.1	751.0	757.8	753.5	749.4	743.7	741.8
33	Other deposits	6,547.4	6,921.2	6,996.2	7,040.5	7,072.9	7,098.8	7,153.2	7,212.1	7,214.8	7,242.2	7,263.6	7,258.5
34	Borrowings	1,095.1	1,028.2	1,045.7	1,021.9	976.4	994.7	985.8	997.1	991.4	995.4	984.2	968.1
35	Borrowings from banks in the U.S.	113.1	96.2	94.4	95.6	96.7	96.4	96.0	99.1	99.6	105.1	96.4	91.1
36	Borrowings from others	982.0	932.0	951.3	926.3	879.7	898.3	889.7	898.0	891.8	890.2	887.8	877.0
37	Trading liabilities ²⁰	167.1	177.7	180.2	160.1	162.9	169.4	174.4	170.6	164.9	150.1	153.1	167.4
38	Derivatives with a negative fair value ¹⁷	126.0	144.5	145.8	130.0	127.8	135.1	143.7	146.6	142.2	128.8	130.7	145.4
39	Other trading liabilities	41.1	33.2	34.4	30.1	35.1	34.3	30.8	24.0	22.7	21.3	22.4	22.0
40	Net due to related foreign offices	238.7	38.9	23.0	-14.6	-40.2	-21.4	13.0	7.2	2.8	-5.8	23.3	2.3
41	Other liabilities ²¹	405.1	408.6	416.3	419.7	425.2	415.3	419.5	406.0	398.5	402.6	400.3	407.7
42	TOTAL LIABILITIES¹⁹	9,174.0	9,295.0	9,383.0	9,348.5	9,321.5	9,375.9	9,496.9	9,550.8	9,526.0	9,533.9	9,568.1	9,545.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,403.3	1,403.6	1,480.1	1,514.4	1,519.4	1,491.0	1,465.1	1,484.0	1,513.7	1,521.4	1,477.4	1,480.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	24.4	29.6	33.6	31.2	34.4	39.6	37.2	39.1	40.1	39.8	37.2	38.8
45	Securitized consumer loans ²⁴	16.0	17.6	17.6	18.3	18.6	20.2	19.5	19.6	19.3	19.3	18.8	18.9
46	Securitized credit cards and other revolving plans	10.9	11.7	11.7	11.7	11.6	11.4	10.8	10.8	10.3	10.3	10.0	10.0
47	Other securitized consumer loans	5.0	5.9	5.9	6.6	7.0	8.8	8.7	8.8	9.0	9.0	8.8	8.8
48	Securitized real estate loans ²⁴	933.7	899.8	908.6	912.3	911.4	914.5	912.4	915.6	915.4	915.4	913.9	913.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	8,352.1	8,661.4	8,722.8	8,733.2	8,762.0	8,800.2	8,821.7	8,857.3	8,896.6	8,912.3	8,897.8	8,878.0
2	Securities in bank credit ²	2,192.0	2,321.5	2,356.0	2,379.1	2,395.8	2,396.8	2,396.2	2,420.6	2,436.0	2,437.3	2,439.1	2,442.3
3	Treasury and agency securities ³	1,540.7	1,623.6	1,648.6	1,677.3	1,699.9	1,699.0	1,696.0	1,716.6	1,729.3	1,728.2	1,731.5	1,731.6
4	Mortgage-backed securities (MBS) ⁴	1,140.2	1,248.4	1,269.0	1,291.6	1,312.7	1,306.9	1,299.6	1,299.1	1,307.7	1,305.0	1,302.4	1,307.7
5	Non-MBS ⁵	400.5	375.2	379.6	385.7	387.2	392.1	396.4	417.5	421.6	423.3	429.1	423.9
6	Other securities	651.3	697.9	707.3	701.9	696.0	697.8	700.2	704.0	706.7	709.1	707.6	710.7
7	Mortgage-backed securities ⁶	133.1	130.4	131.8	128.6	126.1	123.7	124.0	125.2	125.5	126.1	126.6	127.9
8	Non-MBS ⁷	518.2	567.5	575.6	573.2	569.9	574.2	576.2	578.8	581.3	583.0	581.1	582.8
9	Loans and leases in bank credit ⁸	6,160.1	6,339.9	6,366.8	6,354.0	6,366.2	6,403.3	6,425.5	6,436.7	6,460.6	6,475.0	6,458.7	6,435.8
10	Commercial and industrial loans	1,026.3	1,106.2	1,130.5	1,142.7	1,163.6	1,174.2	1,181.4	1,191.1	1,200.3	1,202.2	1,202.8	1,203.3
11	Real estate loans	3,450.2	3,475.0	3,498.8	3,494.4	3,488.1	3,489.8	3,480.7	3,485.7	3,491.3	3,508.2	3,488.4	3,467.9
12	Revolving home equity loans	559.6	549.4	549.8	544.8	542.9	540.3	537.4	534.6	533.1	532.8	532.3	531.9
13	Closed-end residential loans ⁹	1,482.7	1,540.2	1,552.3	1,554.5	1,552.9	1,561.6	1,556.8	1,566.5	1,575.4	1,592.8	1,574.0	1,555.0
14	Commercial real estate loans ¹⁰	1,407.9	1,385.4	1,396.8	1,395.1	1,392.3	1,387.9	1,386.5	1,384.6	1,382.9	1,382.5	1,382.0	1,381.1
15	Consumer loans	1,081.3	1,106.5	1,094.7	1,085.9	1,089.8	1,099.2	1,103.4	1,102.3	1,105.8	1,104.1	1,106.6	1,108.8
16	Credit cards and other revolving plans	593.9	608.6	594.2	585.3	587.8	597.1	600.1	598.4	601.2	599.2	601.1	602.6
17	Other consumer loans ¹¹	487.4	497.9	500.5	500.5	501.9	502.1	503.3	503.9	504.6	504.9	505.5	506.2
18	Other loans and leases	602.3	652.3	642.7	631.1	624.8	640.2	660.0	657.7	663.2	660.5	660.9	655.8
19	Fed funds and reverse RPs with nonbanks ¹²	137.6	156.6	154.7	143.8	130.6	138.9	145.1	135.4	134.9	134.8	135.2	132.2
20	All other loans and leases ¹³	464.8	495.7	488.1	487.3	494.1	501.3	514.9	522.3	528.3	525.7	525.7	523.6
21	LESS: Allowance for loan and lease losses	184.2	173.4	172.7	169.5	164.9	164.0	161.7	158.1	158.2	158.5	158.3	158.0
22	Interbank loans ¹²	90.9	91.7	94.2	92.1	87.1	82.5	83.9	88.0	88.3	91.3	89.2	82.5
23	Fed funds and reverse RPs with banks ¹²	83.1	81.7	83.9	81.7	76.7	72.7	74.1	78.3	78.2	81.7	79.4	73.0
24	Loans to commercial banks ¹⁴	7.8	10.0	10.3	10.3	10.4	9.7	9.8	9.8	10.1	9.7	9.8	9.6
25	Cash assets ¹⁵	927.1	856.0	890.4	877.5	823.5	817.1	870.2	874.1	897.6	887.2	887.4	831.4
26	Trading assets ¹⁶	174.6	175.0	187.7	178.2	173.9	184.9	193.6	190.1	184.3	182.5	178.7	192.2
27	Derivatives with a positive fair value ¹⁷	158.0	157.5	171.5	161.0	157.7	168.2	176.0	171.2	166.4	164.6	160.2	172.8
28	Other trading assets	16.6	17.6	16.2	17.2	16.2	16.8	17.6	18.9	17.9	17.9	18.5	19.4
29	Other assets ¹⁸	1,138.4	1,133.9	1,121.0	1,112.8	1,116.9	1,106.9	1,103.4	1,109.1	1,103.3	1,093.9	1,096.8	1,091.6
30	TOTAL ASSETS ¹⁹	10,498.8	10,744.5	10,843.4	10,824.2	10,798.5	10,827.6	10,910.9	10,960.6	11,011.9	11,008.8	10,991.6	10,917.7

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)

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
LIABILITIES													
31	Deposits	7,225.6	7,648.1	7,707.1	7,779.9	7,807.3	7,772.0	7,866.2	7,926.4	7,982.4	7,990.1	7,992.8	7,914.8
32	Large time deposits	718.5	714.8	715.3	713.7	719.1	714.1	745.9	756.1	756.8	751.5	748.9	747.0
33	Other deposits	6,507.1	6,933.3	6,991.7	7,066.2	7,088.2	7,058.0	7,120.3	7,170.3	7,225.6	7,238.6	7,243.9	7,167.8
34	Borrowings	1,084.8	1,028.8	1,046.4	1,016.0	976.6	1,004.7	991.3	988.1	979.9	983.6	972.4	960.8
35	Borrowings from banks in the U.S.	111.0	96.4	94.0	94.4	97.5	96.3	95.4	97.2	98.0	100.2	95.9	89.8
36	Borrowings from others	973.9	932.4	952.3	921.6	879.1	908.4	895.8	891.0	881.9	883.4	876.5	871.0
37	Trading liabilities ²⁰	164.5	179.8	177.2	155.3	155.0	166.2	170.6	167.0	160.9	159.1	157.1	169.0
38	Derivatives with a negative fair value ¹⁷	121.4	149.3	146.0	128.0	123.4	134.1	140.4	141.8	136.2	136.0	133.3	145.0
39	Other trading liabilities	43.1	30.6	31.2	27.3	31.6	32.2	30.2	25.2	24.7	23.0	23.9	24.0
40	Net due to related foreign offices	235.2	53.1	44.0	-2.1	-7.6	10.6	2.9	8.3	23.1	10.5	-4.7	-11.0
41	Other liabilities ²¹	398.1	407.5	416.1	412.6	413.3	408.7	410.1	399.9	394.8	396.0	401.4	402.9
42	TOTAL LIABILITIES ¹⁹	9,108.3	9,317.3	9,390.7	9,361.6	9,344.6	9,362.3	9,441.0	9,489.8	9,541.1	9,539.3	9,519.0	9,436.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,390.5	1,427.3	1,452.6	1,462.5	1,453.9	1,465.3	1,469.9	1,470.8	1,470.8	1,469.6	1,472.6	1,481.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	24.4	29.6	33.6	31.2	34.4	39.6	37.2	39.1	40.1	39.8	37.2	38.8
45	Securitized consumer loans ²⁴	15.7	17.7	17.5	18.4	18.9	20.3	19.4	19.3	18.9	18.9	18.4	18.3
46	Securitized credit cards and other revolving plans	10.8	11.9	11.7	11.8	11.7	11.4	10.7	10.7	10.2	10.2	9.8	9.8
47	Other securitized consumer loans	4.9	5.8	5.8	6.7	7.2	8.9	8.7	8.6	8.7	8.7	8.6	8.5
48	Securitized real estate loans ²⁴	929.8	906.2	908.8	908.9	907.2	907.5	909.5	911.6	912.7	912.7	912.6	912.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	5,463.3	5,612.1	5,632.5	5,638.7	5,655.0	5,678.9	5,699.8	5,737.5	5,737.9	5,739.8	5,717.4	5,726.2
2	Securities in bank credit ²	1,461.3	1,537.2	1,558.3	1,557.9	1,567.6	1,576.6	1,590.4	1,621.4	1,621.8	1,614.3	1,608.4	1,610.0
3	Treasury and agency securities ³	1,000.0	1,047.8	1,066.5	1,075.9	1,090.3	1,104.3	1,112.6	1,139.4	1,139.1	1,131.7	1,127.1	1,127.4
4	Mortgage-backed securities (MBS) ⁴	785.6	850.5	863.7	879.2	892.1	893.7	889.2	891.4	896.9	893.6	891.1	897.0
5	Non-MBS ⁵	214.3	197.3	202.8	196.7	198.2	210.6	223.4	248.0	242.2	238.1	236.0	230.4
6	Other securities	461.3	489.4	491.7	482.0	477.3	472.3	477.8	482.0	482.7	482.6	481.3	482.6
7	Mortgage-backed securities ⁶	116.6	113.2	113.9	110.2	107.9	105.3	106.9	109.1	109.8	110.5	111.1	111.8
8	Non-MBS ⁷	344.7	376.2	377.8	371.9	369.4	367.0	370.9	372.9	373.0	372.1	370.2	370.8
9	Loans and leases in bank credit ⁸	4,002.0	4,074.9	4,074.3	4,080.8	4,087.4	4,102.3	4,109.4	4,116.1	4,116.1	4,125.5	4,109.1	4,116.2
10	Commercial and industrial loans	670.8	727.4	735.3	745.1	759.5	764.0	772.8	783.9	788.5	792.8	792.5	793.2
11	Real estate loans	2,050.1	2,041.1	2,041.5	2,041.8	2,040.0	2,037.6	2,021.1	2,019.6	2,016.6	2,020.2	2,010.3	2,017.0
12	Revolving home equity loans	450.7	439.1	437.1	433.7	430.8	427.7	424.7	421.5	420.2	420.1	419.4	418.9
13	Closed-end residential loans ⁹	1,030.6	1,044.7	1,049.0	1,055.0	1,056.7	1,062.7	1,050.6	1,052.9	1,052.2	1,056.6	1,047.8	1,055.1
14	Commercial real estate loans ¹⁰	568.8	557.3	555.4	553.2	552.5	547.3	545.7	545.2	544.2	543.5	543.2	543.0
15	Consumer loans	790.6	786.8	784.8	788.9	788.4	790.4	790.1	786.4	786.3	785.8	784.7	782.6
16	Credit cards and other revolving plans	437.0	430.9	428.9	428.7	429.1	430.1	428.4	424.3	424.2	423.5	422.6	421.7
17	Other consumer loans ¹¹	353.6	355.9	356.0	360.2	359.4	360.3	361.7	362.1	362.1	362.2	362.1	360.9
18	Other loans and leases	490.5	519.5	512.6	505.0	499.5	510.2	525.4	526.2	524.7	526.8	521.6	523.3
19	Fed funds and reverse RPs with nonbanks ¹²	145.1	150.0	146.4	140.8	131.9	137.8	146.0	142.4	138.0	139.7	135.9	136.4
20	All other loans and leases ¹³	345.4	369.5	366.2	364.2	367.5	372.4	379.4	383.7	386.8	387.0	385.7	386.9
21	LESS: Allowance for loan and lease losses	134.2	125.9	123.0	121.4	119.6	117.5	116.1	112.3	112.4	111.3	112.1	112.4
22	Interbank loans ¹²	42.1	46.1	47.5	46.0	45.3	45.2	45.5	48.4	45.7	47.5	42.7	42.5
23	Fed funds and reverse RPs with banks ¹²	35.8	38.3	39.3	37.3	36.1	36.6	36.3	39.6	37.5	39.1	34.4	33.9
24	Loans to commercial banks ¹⁴	6.4	7.8	8.2	8.7	9.2	8.5	9.2	8.8	8.2	8.5	8.3	8.6
25	Cash assets ¹⁵	642.4	538.9	572.1	556.8	512.4	501.8	555.6	562.3	562.2	592.3	602.0	575.6
26	Trading assets ¹⁶	174.8	169.3	186.2	177.4	175.3	182.1	191.2	187.8	185.9	171.6	169.7	183.8
27	Derivatives with a positive fair value ¹⁷	158.5	152.6	169.6	160.5	159.7	165.5	174.4	169.2	166.3	153.1	151.7	165.5
28	Other trading assets	16.2	16.8	16.6	16.9	15.6	16.6	16.9	18.6	19.6	18.5	18.1	18.3
29	Other assets ¹⁸	899.2	874.6	862.2	849.5	862.0	854.2	848.4	855.8	851.7	838.4	841.4	843.8
30	TOTAL ASSETS¹⁹	7,087.6	7,115.2	7,177.6	7,147.0	7,130.5	7,144.7	7,224.5	7,279.4	7,270.9	7,278.3	7,261.2	7,259.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22	
LIABILITIES														
31	Deposits	4,607.7	4,877.3	4,892.5	4,921.6	4,947.0	4,955.7	5,003.4	5,056.7	5,057.7	5,083.0	5,095.8	5,094.6	
32	Large time deposits	309.0	319.6	318.7	319.3	325.3	320.3	340.8	347.8	346.7	344.8	340.9	339.7	
33	Other deposits	4,298.7	4,557.7	4,573.8	4,602.3	4,621.7	4,635.4	4,662.5	4,708.9	4,711.0	4,738.2	4,754.9	4,754.9	
34	Borrowings	791.9	736.4	739.5	708.7	674.0	689.7	699.1	712.3	703.7	709.2	698.0	688.5	
35	Borrowings from banks in the U.S.	63.9	54.4	51.8	53.3	52.6	51.6	53.6	55.8	55.2	60.2	53.0	48.8	
36	Borrowings from others	728.0	682.0	687.7	655.4	621.4	638.1	645.4	656.5	648.5	649.0	645.0	639.6	
37	Trading liabilities ²⁰	163.3	173.3	175.6	155.4	158.1	164.7	169.7	165.9	160.2	145.6	148.4	162.6	
38	Derivatives with a negative fair value ¹⁷	122.9	140.9	142.1	126.2	124.1	131.2	139.6	142.7	138.3	125.0	126.8	141.3	
39	Other trading liabilities	40.4	32.4	33.5	29.2	34.1	33.4	30.1	23.2	21.8	20.6	21.6	21.3	
40	Net due to related foreign offices	185.8	-5.7	3.6	-26.3	-27.9	-14.3	-37.7	-42.8	-45.0	-56.7	-32.1	-55.8	
41	Other liabilities ²¹	339.9	343.3	346.9	351.3	357.7	347.5	346.8	335.1	327.2	330.3	326.5	333.5	
42	TOTAL LIABILITIES ¹⁹	6,088.6	6,124.6	6,158.1	6,110.7	6,108.9	6,143.2	6,181.3	6,227.2	6,203.7	6,211.4	6,236.6	6,223.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	999.0	990.6	1,019.4	1,036.3	1,021.7	1,001.5	1,043.3	1,052.2	1,067.2	1,066.9	1,024.6	1,036.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	19.7	23.1	26.4	24.1	27.5	31.8	29.9	31.7	31.9	31.4	28.9	30.5	
45	Securitized consumer loans ²⁴	4.9	5.0	4.9	4.9	5.1	6.9	6.9	7.0	7.0	7.1	7.0	7.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	4.9	5.0	4.9	4.9	5.1	6.9	6.8	6.8	6.9	6.9	6.8	6.9	
48	Securitized real estate loans ²⁴	913.3	882.6	887.8	891.0	890.2	892.5	893.5	895.7	894.9	894.9	893.4	892.6	

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

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	5,423.7	5,628.5	5,629.9	5,619.7	5,635.8	5,659.2	5,668.9	5,697.2	5,720.6	5,732.3	5,713.9	5,706.7
2	Securities in bank credit ²	1,446.9	1,533.2	1,548.8	1,555.3	1,565.6	1,568.6	1,572.8	1,605.2	1,615.9	1,614.1	1,612.7	1,615.0
3	Treasury and agency securities ³	990.7	1,044.2	1,058.6	1,075.1	1,092.1	1,096.6	1,099.4	1,128.5	1,137.4	1,134.3	1,135.4	1,133.5
4	Mortgage-backed securities (MBS) ⁴	781.1	852.6	861.7	877.1	892.7	888.1	883.2	886.2	894.0	891.1	889.3	893.4
5	Non-MBS ⁵	209.6	191.6	196.9	198.0	199.4	208.4	216.2	242.3	243.4	243.2	246.1	240.2
6	Other securities	456.2	489.0	490.2	480.2	473.5	472.0	473.3	476.7	478.5	479.8	477.3	481.5
7	Mortgage-backed securities ⁶	116.0	113.6	114.7	111.1	108.5	106.2	106.8	108.3	108.9	109.5	109.8	111.1
8	Non-MBS ⁷	340.3	375.4	375.5	369.0	365.1	365.8	366.5	368.3	369.6	370.4	367.5	370.4
9	Loans and leases in bank credit ⁸	3,976.8	4,095.3	4,081.1	4,064.4	4,070.2	4,090.6	4,096.2	4,092.1	4,104.7	4,118.2	4,101.1	4,091.7
10	Commercial and industrial loans	665.3	725.9	735.8	744.6	761.3	767.6	771.2	777.8	784.8	787.2	787.4	787.9
11	Real estate loans	2,045.7	2,046.0	2,040.4	2,034.3	2,031.6	2,032.3	2,017.0	2,015.9	2,016.7	2,030.5	2,012.6	2,006.5
12	Revolving home equity loans	450.7	439.9	436.5	431.9	429.9	427.1	424.1	421.4	420.0	419.8	419.4	419.1
13	Closed-end residential loans ⁹	1,026.3	1,049.3	1,048.7	1,049.1	1,049.5	1,057.6	1,046.7	1,049.6	1,052.4	1,067.2	1,050.1	1,044.8
14	Commercial real estate loans ¹⁰	568.6	556.8	555.2	553.3	552.2	547.6	546.2	544.9	544.2	543.5	543.1	542.6
15	Consumer loans	786.0	799.0	789.1	783.6	784.5	785.3	785.9	781.8	783.0	781.7	782.6	783.4
16	Credit cards and other revolving plans	434.3	441.0	430.4	423.7	423.6	424.5	424.9	421.7	422.7	421.2	421.8	422.3
17	Other consumer loans ¹¹	351.7	358.0	358.7	359.8	360.8	360.8	360.9	360.1	360.3	360.5	360.8	361.1
18	Other loans and leases	479.9	524.5	515.7	501.9	492.8	505.4	522.1	516.5	520.2	518.7	518.5	513.8
19	Fed funds and reverse RPs with nonbanks ¹²	134.7	153.6	151.6	140.9	128.1	136.2	142.7	133.0	132.6	132.5	132.7	129.7
20	All other loans and leases ¹³	345.2	370.8	364.2	361.0	364.7	369.2	379.5	383.5	387.6	386.2	385.8	384.2
21	LESS: Allowance for loan and lease losses	134.3	125.3	123.4	121.4	118.5	117.7	116.0	112.4	112.4	112.5	112.3	112.2
22	Interbank loans ¹²	40.4	48.9	49.1	46.6	43.6	41.9	42.3	46.3	45.3	46.0	42.0	41.1
23	Fed funds and reverse RPs with banks ¹²	34.5	40.7	40.6	37.8	34.7	33.8	34.1	38.0	36.9	37.8	33.8	32.9
24	Loans to commercial banks ¹⁴	5.9	8.3	8.6	8.8	8.8	8.1	8.2	8.3	8.3	8.2	8.3	8.1
25	Cash assets ¹⁵	631.7	552.6	570.2	558.7	515.4	509.0	556.5	553.5	570.7	559.3	563.5	516.7
26	Trading assets ¹⁶	169.9	169.8	182.3	172.9	169.0	179.5	188.0	184.6	178.8	177.3	173.6	186.8
27	Derivatives with a positive fair value ¹⁷	153.7	152.4	166.2	155.8	153.0	163.0	170.6	166.0	161.2	159.6	155.3	167.7
28	Other trading assets	16.2	17.4	16.1	17.0	16.0	16.6	17.3	18.6	17.7	17.7	18.2	19.1
29	Other assets ¹⁸	891.9	882.6	863.0	852.5	856.8	848.3	842.5	849.3	844.5	835.3	837.3	833.4
30	TOTAL ASSETS¹⁹	7,023.4	7,157.1	7,171.1	7,129.0	7,102.0	7,120.2	7,182.2	7,218.5	7,247.5	7,237.6	7,218.0	7,172.5

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)

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22	
LIABILITIES														
31	Deposits	4,578.0	4,883.4	4,883.2	4,932.5	4,951.4	4,917.4	4,984.6	5,027.2	5,062.0	5,062.8	5,065.9	5,013.3	
32	Large time deposits	310.0	316.7	316.0	314.7	322.2	318.1	337.6	348.4	349.4	344.7	342.3	340.7	
33	Other deposits	4,268.0	4,566.7	4,567.2	4,617.8	4,629.3	4,599.3	4,646.9	4,678.9	4,712.6	4,718.1	4,723.7	4,672.6	
34	Borrowings	782.5	734.3	738.7	708.4	676.3	696.9	701.4	704.2	695.1	700.1	689.8	681.8	
35	Borrowings from banks in the U.S.	61.6	54.5	51.8	53.8	53.0	50.9	51.5	53.7	54.2	55.9	52.8	46.9	
36	Borrowings from others	721.0	679.9	686.9	654.5	623.3	646.0	649.9	650.5	640.9	644.3	637.0	634.9	
37	Trading liabilities ²⁰	160.9	175.5	172.6	150.8	150.5	161.5	165.8	162.5	156.4	154.8	152.8	164.7	
38	Derivatives with a negative fair value ¹⁷	118.6	145.7	142.2	124.4	119.8	130.1	136.3	138.1	132.6	132.5	129.8	141.4	
39	Other trading liabilities	42.3	29.8	30.3	26.5	30.7	31.3	29.5	24.3	23.8	22.3	23.0	23.3	
40	Net due to related foreign offices	183.5	8.7	8.0	-35.4	-41.0	-20.3	-34.0	-32.1	-17.0	-30.9	-46.4	-51.6	
41	Other liabilities ²¹	335.0	343.3	346.4	345.1	348.3	342.5	339.0	331.2	325.1	325.4	328.0	329.0	
42	TOTAL LIABILITIES ¹⁹	6,039.9	6,145.2	6,148.8	6,101.4	6,085.5	6,097.9	6,156.7	6,193.0	6,221.6	6,212.2	6,190.1	6,137.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	983.5	1,011.9	1,022.3	1,027.6	1,016.5	1,022.4	1,025.5	1,025.4	1,025.9	1,025.5	1,027.9	1,035.3	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	19.7	23.1	26.4	24.1	27.5	31.8	29.9	31.7	31.9	31.4	28.9	30.5	
45	Securitized consumer loans ²⁴	4.9	4.9	4.9	4.9	5.2	6.9	6.9	6.9	7.0	7.0	6.9	6.9	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	4.9	4.9	4.9	4.9	5.2	6.9	6.9	6.8	6.9	6.9	6.8	6.8	
48	Securitized real estate loans ²⁴	909.9	886.7	888.8	888.3	886.5	887.0	888.8	891.5	892.7	892.7	892.6	891.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	2,932.7	3,033.4	3,099.9	3,117.2	3,131.2	3,142.8	3,154.3	3,166.3	3,181.4	3,183.1	3,194.3	3,185.2
2	Securities in bank credit ²	747.1	793.2	810.6	821.3	825.8	825.1	823.3	818.1	824.0	827.7	833.8	834.4
3	Treasury and agency securities ³	552.2	579.2	589.8	597.9	603.8	599.5	597.8	590.3	595.6	599.0	604.0	606.3
4	Mortgage-backed securities (MBS) ⁴	362.3	395.5	405.0	411.7	416.5	417.1	418.2	416.8	417.3	416.6	418.0	418.9
5	Non-MBS ⁵	189.9	183.7	184.8	186.3	187.3	182.4	179.6	173.5	178.2	182.4	186.0	187.3
6	Other securities	194.8	214.0	220.8	223.4	222.0	225.6	225.5	227.8	228.4	228.7	229.8	228.1
7	Mortgage-backed securities ⁶	17.7	17.2	17.1	17.4	17.2	17.1	17.1	17.5	17.1	17.1	17.0	17.0
8	Non-MBS ⁷	177.1	196.8	203.7	206.0	204.8	208.5	208.4	210.3	211.3	211.7	212.8	211.2
9	Loans and leases in bank credit ⁸	2,185.6	2,240.2	2,289.4	2,295.8	2,305.4	2,317.8	2,331.0	2,348.2	2,357.4	2,355.4	2,360.4	2,350.8
10	Commercial and industrial loans	362.7	381.0	395.4	397.9	401.8	404.9	409.6	414.9	416.8	416.7	417.1	416.9
11	Real estate loans	1,402.8	1,428.5	1,460.0	1,463.6	1,461.2	1,460.8	1,466.2	1,469.2	1,472.9	1,471.4	1,475.1	1,465.2
12	Revolving home equity loans	109.1	109.3	112.5	112.1	112.7	112.9	113.3	113.3	113.3	113.4	113.3	113.3
13	Closed-end residential loans ⁹	454.8	489.9	504.7	508.9	507.9	507.2	512.3	516.7	521.3	519.1	523.4	513.7
14	Commercial real estate loans ¹⁰	838.9	829.3	842.8	842.6	840.6	840.6	840.5	839.2	838.2	838.9	838.4	838.1
15	Consumer loans	298.1	302.6	304.1	303.2	308.3	316.3	318.7	323.3	325.2	325.3	325.8	325.8
16	Credit cards and other revolving plans	159.9	164.4	164.1	163.2	165.9	174.5	176.0	177.0	178.5	178.8	179.5	179.6
17	Other consumer loans ¹¹	138.2	138.2	140.0	140.0	142.4	141.8	142.7	146.3	146.7	146.5	146.3	146.3
18	Other loans and leases	122.1	128.0	129.7	131.1	134.1	135.7	136.6	140.8	142.5	142.0	142.5	142.9
19	Fed funds and reverse RPs with nonbanks ¹²	3.0	3.5	3.3	3.3	3.1	2.6	1.8	2.5	2.2	2.3	2.2	2.5
20	All other loans and leases ¹³	119.1	124.6	126.4	127.8	131.0	133.1	134.8	138.3	140.3	139.7	140.2	140.4
21	LESS: Allowance for loan and lease losses	49.4	48.3	48.3	46.8	46.4	45.7	45.6	45.3	45.6	46.1	46.5	46.5
22	Interbank loans ¹²	54.1	43.0	43.7	44.6	43.1	43.7	44.0	44.6	43.9	48.4	47.6	43.5
23	Fed funds and reverse RPs with banks ¹²	52.3	41.3	41.9	43.1	41.7	42.1	42.5	43.2	42.2	47.0	46.0	41.9
24	Loans to commercial banks ¹⁴	1.8	1.7	1.8	1.5	1.3	1.5	1.5	1.4	1.7	1.5	1.5	1.6
25	Cash assets ¹⁵	298.1	299.2	327.1	336.0	318.8	315.7	316.2	321.2	321.9	326.0	323.5	317.8
26	Trading assets ¹⁶	4.8	5.3	5.5	5.4	5.1	5.4	5.7	5.6	5.6	5.2	5.0	5.3
27	Derivatives with a positive fair value ¹⁷	4.5	5.2	5.3	5.2	5.0	5.2	5.3	5.4	5.4	5.0	4.9	5.1
28	Other trading assets	0.3	0.1	0.2	0.2	0.2	0.2	0.3	0.2	0.1	0.2	0.0	0.2
29	Other assets ¹⁸	249.4	250.8	257.6	259.6	258.6	260.3	262.8	263.0	261.7	260.3	260.5	261.2
30	TOTAL ASSETS ¹⁹	3,489.7	3,583.4	3,685.6	3,716.0	3,710.4	3,722.2	3,737.4	3,755.4	3,768.7	3,777.0	3,784.3	3,766.4

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)

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22	
LIABILITIES														
31	Deposits	2,660.3	2,764.3	2,825.3	2,839.8	2,850.2	2,862.3	2,900.8	2,913.2	2,910.6	2,908.5	2,911.4	2,905.8	
32	Large time deposits	411.6	400.8	403.0	401.7	399.0	398.9	410.1	410.0	406.8	404.5	402.7	402.1	
33	Other deposits	2,248.6	2,363.5	2,422.4	2,438.2	2,451.2	2,463.4	2,490.7	2,503.2	2,503.8	2,504.0	2,508.7	2,503.7	
34	Borrowings	303.3	291.8	306.2	313.2	302.4	304.9	286.7	284.8	287.7	286.1	286.2	279.6	
35	Borrowings from banks in the U.S.	49.2	41.8	42.6	42.3	44.1	44.8	42.4	43.3	44.4	45.0	43.4	42.2	
36	Borrowings from others	254.0	250.1	263.6	271.0	258.3	260.2	244.3	241.5	243.3	241.2	242.8	237.4	
37	Trading liabilities ²⁰	3.8	4.4	4.6	4.7	4.8	4.7	4.7	4.7	4.8	4.5	4.8	4.8	
38	Derivatives with a negative fair value ¹⁷	3.0	3.6	3.7	3.8	3.7	3.9	4.0	3.9	3.9	3.8	3.9	4.1	
39	Other trading liabilities	0.8	0.8	0.8	0.9	1.0	0.9	0.7	0.8	0.9	0.7	0.9	0.6	
40	Net due to related foreign offices	52.9	44.5	19.5	11.7	-12.3	-7.0	50.6	50.0	47.8	50.9	55.4	58.1	
41	Other liabilities ²¹	65.2	65.3	69.4	68.4	67.5	67.8	72.8	70.9	71.3	72.3	73.8	74.2	
42	TOTAL LIABILITIES ¹⁹	3,085.5	3,170.3	3,224.9	3,237.8	3,212.7	3,232.7	3,315.6	3,323.6	3,322.2	3,322.4	3,331.5	3,322.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	404.2	413.0	460.7	478.1	497.7	489.5	421.8	431.8	446.5	454.5	452.8	443.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	4.8	6.5	7.2	7.1	6.9	7.7	7.3	7.4	8.2	8.4	8.3	8.3	
45	Securitized consumer loans ²⁴	11.1	12.6	12.6	13.4	13.5	13.3	12.6	12.7	12.3	12.2	11.8	11.8	
46	Securitized credit cards and other revolving plans	10.9	11.7	11.7	11.7	11.6	11.4	10.7	10.7	10.2	10.2	9.8	9.9	
47	Other securitized consumer loans	0.2	0.9	0.9	1.7	1.9	1.8	1.9	2.0	2.1	2.0	2.0	1.9	
48	Securitized real estate loans ²⁴	20.4	17.3	20.9	21.3	21.1	22.0	18.9	19.9	20.5	20.5	20.5	20.5	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	2,928.4	3,032.8	3,092.9	3,113.5	3,126.2	3,140.9	3,152.7	3,160.1	3,176.0	3,180.0	3,183.9	3,171.3
2	Securities in bank credit ²	745.0	788.2	807.2	823.9	830.3	828.2	823.4	815.4	820.2	823.2	826.3	827.2
3	Treasury and agency securities ³	550.0	579.4	590.1	602.2	607.8	602.4	596.5	588.0	591.9	594.0	596.1	598.1
4	Mortgage-backed securities (MBS) ⁴	359.1	395.8	407.3	414.5	420.0	418.7	416.3	412.9	413.7	413.9	413.1	414.3
5	Non-MBS ⁵	190.9	183.6	182.8	187.7	187.8	183.7	180.2	175.2	178.2	180.1	182.9	183.7
6	Other securities	195.1	208.9	217.1	221.7	222.4	225.8	226.9	227.4	228.3	229.3	230.3	229.1
7	Mortgage-backed securities ⁶	17.1	16.8	17.1	17.5	17.6	17.5	17.2	16.9	16.6	16.7	16.8	16.7
8	Non-MBS ⁷	178.0	192.1	200.0	204.2	204.8	208.3	209.7	210.5	211.7	212.6	213.5	212.4
9	Loans and leases in bank credit ⁸	2,183.3	2,244.6	2,285.7	2,289.6	2,295.9	2,312.7	2,329.3	2,344.7	2,355.8	2,356.8	2,357.5	2,344.1
10	Commercial and industrial loans	361.0	380.3	394.7	398.1	402.2	406.6	410.3	413.3	415.5	415.0	415.4	415.4
11	Real estate loans	1,404.5	1,429.0	1,458.4	1,460.1	1,456.4	1,457.4	1,463.7	1,469.7	1,474.6	1,477.6	1,475.7	1,461.5
12	Revolving home equity loans	108.8	109.5	113.2	112.9	113.0	113.2	113.3	113.1	113.1	113.0	112.9	112.8
13	Closed-end residential loans ⁹	456.3	490.8	503.6	505.3	503.4	504.0	510.1	516.9	522.9	525.7	523.9	510.2
14	Commercial real estate loans ¹⁰	839.4	828.6	841.6	841.8	840.1	840.3	840.3	839.7	838.6	839.0	838.9	838.5
15	Consumer loans	295.4	307.5	305.6	302.3	305.3	314.0	317.6	320.5	322.8	322.4	324.0	325.4
16	Credit cards and other revolving plans	159.6	167.6	163.8	161.6	164.2	172.6	175.2	176.6	178.5	178.0	179.4	180.2
17	Other consumer loans ¹¹	135.7	139.9	141.8	140.7	141.1	141.3	142.4	143.9	144.3	144.4	144.7	145.1
18	Other loans and leases	122.5	127.8	127.0	129.2	131.9	134.7	137.8	141.2	143.0	141.8	142.4	141.9
19	Fed funds and reverse RPs with nonbanks ¹²	2.8	3.0	3.1	3.0	2.5	2.6	2.4	2.4	2.3	2.3	2.4	2.5
20	All other loans and leases ¹³	119.6	124.8	123.9	126.2	129.4	132.1	135.4	138.8	140.7	139.5	139.9	139.4
21	LESS: Allowance for loan and lease losses	49.9	48.1	49.4	48.1	46.4	46.3	45.8	45.7	45.8	46.0	46.0	45.8
22	Interbank loans ¹²	50.5	42.7	45.1	45.4	43.5	40.6	41.6	41.8	43.0	45.3	47.2	41.5
23	Fed funds and reverse RPs with banks ¹²	48.6	41.0	43.4	43.9	42.0	39.0	39.9	40.3	41.3	43.9	45.7	40.0
24	Loans to commercial banks ¹⁴	1.8	1.7	1.7	1.5	1.6	1.6	1.6	1.5	1.7	1.5	1.5	1.5
25	Cash assets ¹⁵	295.4	303.4	320.3	318.8	308.1	308.1	313.7	320.6	326.9	327.9	323.9	314.7
26	Trading assets ¹⁶	4.6	5.2	5.4	5.3	4.9	5.4	5.6	5.5	5.5	5.2	5.1	5.3
27	Derivatives with a positive fair value ¹⁷	4.3	5.1	5.3	5.1	4.8	5.2	5.3	5.2	5.2	5.0	4.9	5.1
28	Other trading assets	0.4	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
29	Other assets ¹⁸	246.4	251.3	258.0	260.3	260.2	258.6	260.9	259.8	258.8	258.6	259.5	258.2
30	TOTAL ASSETS¹⁹	3,475.4	3,587.4	3,672.3	3,695.2	3,696.5	3,707.4	3,728.7	3,742.1	3,764.4	3,771.2	3,773.6	3,745.2

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)

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22	
LIABILITIES														
31	Deposits	2,647.7	2,764.7	2,823.9	2,847.3	2,855.8	2,854.6	2,881.7	2,899.2	2,920.4	2,927.3	2,926.9	2,901.5	
32	Large time deposits	408.5	398.1	399.3	399.0	396.9	395.9	408.3	407.7	407.4	406.9	406.6	406.2	
33	Other deposits	2,239.2	2,366.6	2,424.5	2,448.4	2,458.9	2,458.7	2,473.4	2,491.5	2,513.0	2,520.4	2,520.3	2,495.3	
34	Borrowings	302.3	294.5	307.7	307.6	300.3	307.9	289.9	283.9	284.8	283.5	282.6	279.0	
35	Borrowings from banks in the U.S.	49.4	41.9	42.3	40.6	44.5	45.4	43.9	43.4	43.9	44.3	43.2	42.9	
36	Borrowings from others	252.9	252.6	265.5	267.0	255.8	262.4	246.0	240.5	241.0	239.2	239.5	236.2	
37	Trading liabilities ²⁰	3.6	4.3	4.6	4.5	4.5	4.8	4.7	4.5	4.5	4.2	4.4	4.3	
38	Derivatives with a negative fair value ¹⁷	2.8	3.6	3.8	3.6	3.6	3.9	4.1	3.7	3.6	3.5	3.5	3.6	
39	Other trading liabilities	0.8	0.7	0.9	0.9	0.9	0.8	0.7	0.8	0.9	0.7	0.9	0.7	
40	Net due to related foreign offices	51.7	44.4	36.0	33.3	33.4	30.9	36.9	40.4	40.1	41.4	41.7	40.7	
41	Other liabilities ²¹	63.1	64.2	69.8	67.5	65.0	66.3	71.1	68.8	69.7	70.6	73.3	73.8	
42	TOTAL LIABILITIES ¹⁹	3,068.4	3,172.1	3,242.0	3,260.3	3,259.1	3,264.4	3,284.3	3,296.8	3,319.5	3,327.1	3,328.9	3,299.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	407.0	415.4	430.3	434.9	437.4	442.9	444.4	445.3	444.9	444.1	444.7	445.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	4.8	6.5	7.2	7.1	6.9	7.7	7.3	7.4	8.2	8.4	8.3	8.3	
45	Securitized consumer loans ²⁴	10.9	12.8	12.6	13.6	13.7	13.3	12.5	12.4	11.9	11.9	11.4	11.4	
46	Securitized credit cards and other revolving plans	10.8	11.9	11.7	11.8	11.7	11.4	10.6	10.6	10.1	10.1	9.7	9.7	
47	Other securitized consumer loans	0.0	0.9	0.9	1.8	2.0	1.9	1.9	1.8	1.8	1.8	1.8	1.7	
48	Securitized real estate loans ²⁴	19.9	19.6	20.0	20.6	20.7	20.6	20.6	20.1	20.0	20.0	20.0	20.1	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
ASSETS													
1	Bank credit	801.9	821.4	828.6	829.2	840.5	843.9	834.6	843.5	847.4	846.6	844.9	847.8
2	Securities in bank credit ²	226.4	203.4	204.7	205.9	207.2	203.9	192.2	204.6	205.4	205.6	203.5	202.4
3	Treasury and agency securities ³	101.6	93.6	95.1	98.7	100.9	101.5	96.2	101.3	101.8	103.4	102.5	100.3
4	Mortgage-backed securities (MBS) ⁴	18.9	19.4	21.0	20.2	20.1	22.3	24.4	23.7	24.3	23.1	21.7	23.3
5	Non-MBS ⁵	82.6	74.2	74.1	78.5	80.8	79.2	71.9	77.6	77.5	80.4	80.8	77.0
6	Other securities	124.9	109.8	109.7	107.2	106.3	102.4	95.9	103.4	103.6	102.2	101.0	102.1
7	Mortgage-backed securities ⁶	9.3	8.7	8.6	8.3	8.4	8.5	7.7	7.8	7.8	7.8	7.6	7.9
8	Non-MBS ⁷	115.5	101.1	101.1	98.9	97.9	93.8	88.2	95.5	95.8	94.4	93.4	94.2
9	Loans and leases in bank credit ⁸	575.5	618.1	623.9	623.3	633.4	640.0	642.4	638.9	642.0	641.0	641.4	645.4
10	Commercial and industrial loans	237.9	243.5	243.7	242.2	243.3	244.2	253.0	252.9	254.1	256.1	254.8	252.5
11	Real estate loans	34.6	31.5	30.7	30.8	31.6	30.4	30.3	30.2	30.3	30.0	29.8	29.9
12	Revolving home equity loans	0.3	0.3	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	2.1	1.8	1.8	1.7	1.5	1.5	1.4	1.4	1.7	1.4	1.5	1.5
14	Commercial real estate loans ¹⁰	32.2	29.5	28.7	28.9	29.8	28.8	28.8	28.5	28.3	28.4	28.2	28.2
15	Consumer loans	1.7	1.7	1.8	2.2	2.3	2.4	2.1	1.7	1.6	1.6	1.6	1.5
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	1.8	2.2	2.3	2.4	2.1	1.7	1.6	1.6	1.6	1.5
18	Other loans and leases	301.3	341.4	347.7	348.1	356.2	363.0	357.1	354.1	355.9	353.3	355.2	361.4
19	Fed funds and reverse RPs with nonbanks ¹²	95.2	126.4	133.8	138.8	144.7	150.7	147.2	152.2	154.0	152.7	153.8	163.5
20	All other loans and leases ¹³	206.0	215.0	213.8	209.3	211.5	212.3	209.8	201.9	201.9	200.6	201.3	198.0
21	LESS: Allowance for loan and lease losses	0.5	0.8	0.8	0.8	0.9	0.8	0.8	0.4	0.4	0.6	0.6	0.7
22	Interbank loans ¹²	27.1	25.5	27.1	28.4	28.2	27.6	28.0	26.0	24.9	25.7	26.6	26.3
23	Fed funds and reverse RPs with banks ¹²	24.2	23.3	25.1	26.2	25.7	25.4	25.9	23.7	22.6	23.4	24.1	23.9
24	Loans to commercial banks ¹⁴	2.9	2.2	2.0	2.2	2.4	2.2	2.2	2.3	2.3	2.3	2.5	2.4
25	Cash assets ¹⁵	984.9	746.0	703.1	710.0	756.1	838.4	921.1	956.6	979.4	979.2	944.1	925.0
26	Trading assets ¹⁶	111.8	137.8	145.3	139.9	132.3	130.3	137.7	136.5	132.8	126.9	125.0	129.4
27	Derivatives with a positive fair value ¹⁷	101.6	128.3	136.0	130.3	122.6	120.8	128.0	127.7	125.6	119.1	116.1	120.1
28	Other trading assets	10.2	9.4	9.3	9.6	9.7	9.5	9.7	8.8	7.2	7.8	8.9	9.2
29	Other assets ¹⁸	47.7	41.6	43.9	43.7	44.5	44.2	44.1	48.7	47.6	48.6	50.8	45.1
30	TOTAL ASSETS¹⁹	1,972.9	1,771.4	1,747.2	1,750.4	1,800.7	1,883.5	1,964.7	2,011.1	2,031.7	2,026.4	1,990.7	1,972.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending			
										Aug 1	Aug 8	Aug 15	Aug 22
LIABILITIES													
31	Deposits	1,020.3	852.1	844.4	839.8	829.6	817.5	805.0	851.5	862.3	873.0	877.2	890.6
32	Large time deposits	942.5	764.6	755.7	747.5	737.3	727.9	716.6	736.1	737.0	747.0	745.6	757.0
33	Other deposits	77.8	87.5	88.8	92.3	92.3	89.6	88.4	115.4	125.3	126.0	131.6	133.6
34	Borrowings	558.6	566.2	571.4	558.2	563.1	577.6	570.8	582.2	576.0	582.3	584.8	586.0
35	Borrowings from banks in the U.S.	32.3	33.4	33.3	34.3	34.9	36.0	36.8	37.5	35.7	36.6	37.0	37.9
36	Borrowings from others	526.3	532.8	538.0	523.9	528.2	541.6	534.1	544.6	540.3	545.8	547.7	548.1
37	Trading liabilities ²⁰	106.4	133.8	137.3	138.8	124.2	125.7	129.2	132.9	130.2	122.7	122.3	125.3
38	Derivatives with a negative fair value ¹⁷	91.4	124.4	126.9	127.8	114.6	114.1	118.0	120.9	119.0	113.0	110.9	114.6
39	Other trading liabilities	15.0	9.4	10.3	11.0	9.5	11.5	11.1	12.0	11.2	9.7	11.4	10.7
40	Net due to related foreign offices	81.7	232.8	257.7	239.1	302.3	301.9	244.0	244.4	302.9	295.3	254.8	232.0
41	Other liabilities ²¹	58.1	55.5	56.9	53.5	52.8	54.8	50.8	55.9	56.8	61.1	55.1	55.9
42	TOTAL LIABILITIES ¹⁹	1,825.2	1,840.4	1,867.7	1,829.4	1,872.0	1,877.5	1,799.9	1,866.8	1,928.3	1,934.4	1,894.2	1,889.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	147.7	-69.0	-120.5	-79.1	-71.2	6.0	164.8	144.3	103.4	92.1	96.5	83.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.5	-5.6	-5.1	-5.3	-4.6	-4.0	-4.0	-3.7	-3.6	-3.7	-3.9	-3.8
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

August 31, 2012

Account		2011 Jul	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	Week ending				
										Aug 1	Aug 8	Aug 15	Aug 22	
ASSETS														
1	Bank credit	795.0	823.7	831.3	827.1	833.5	836.3	833.1	834.3	846.0	849.0	845.1	845.7	
2	Securities in bank credit ²	222.8	202.3	204.2	204.1	204.5	203.8	195.8	201.1	205.8	208.0	207.7	206.4	
3	Treasury and agency securities ³	99.7	95.2	98.3	99.6	100.3	101.5	96.0	99.1	103.5	105.9	106.1	103.7	
4	Mortgage-backed securities (MBS) ⁴	20.1	19.1	20.4	19.2	19.5	21.9	23.9	24.8	25.5	24.5	22.4	23.6	
5	Non-MBS ⁵	79.6	76.0	77.9	80.5	80.7	79.6	72.1	74.4	78.0	81.4	83.7	80.1	
6	Other securities	123.1	107.2	105.9	104.5	104.3	102.3	99.7	102.0	102.3	102.1	101.5	102.7	
7	Mortgage-backed securities ⁶	9.6	8.3	8.3	8.2	8.4	8.6	7.7	8.0	8.0	8.0	8.0	8.2	
8	Non-MBS ⁷	113.5	98.8	97.7	96.3	95.9	93.7	92.0	94.0	94.3	94.1	93.6	94.4	
9	Loans and leases in bank credit ⁸	572.2	621.4	627.1	623.0	629.0	632.5	637.3	633.2	640.2	641.0	637.4	639.4	
10	Commercial and industrial loans	235.5	244.6	245.3	244.1	243.0	243.1	252.0	250.9	253.7	254.7	253.1	252.1	
11	Real estate loans	34.2	31.4	31.0	30.9	31.3	30.7	30.5	29.7	29.6	29.2	29.2	29.4	
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	1.7	1.8	1.7	1.6	1.5	1.4	1.4	1.6	1.2	1.3	1.5	
14	Commercial real estate loans ¹⁰	31.8	29.5	28.9	29.0	29.5	28.9	28.8	28.1	27.8	27.8	27.7	27.7	
15	Consumer loans	1.8	1.7	1.8	2.2	2.2	2.3	2.0	1.7	1.7	1.7	1.7	1.6	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	1.8	1.7	1.8	2.2	2.2	2.3	2.0	1.7	1.7	1.7	1.7	1.6	
18	Other loans and leases	300.8	343.7	349.0	345.8	352.4	356.4	352.9	350.9	355.2	355.4	353.4	356.3	
19	Fed funds and reverse RPs with nonbanks ¹²	95.4	126.5	134.7	136.0	141.4	146.9	145.9	149.5	154.8	156.2	154.6	160.0	
20	All other loans and leases ¹³	205.4	217.2	214.4	209.8	211.0	209.5	207.0	201.4	200.4	199.2	198.8	196.3	
21	LESS: Allowance for loan and lease losses	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	
22	Interbank loans ¹²	27.8	25.0	28.0	28.0	27.5	28.0	27.4	26.5	26.2	27.4	27.0	27.0	
23	Fed funds and reverse RPs with banks ¹²	24.9	22.9	26.1	26.0	25.3	25.8	25.3	24.1	23.7	24.9	24.4	24.4	
24	Loans to commercial banks ¹⁴	2.9	2.1	1.9	2.0	2.2	2.1	2.2	2.4	2.5	2.6	2.7	2.6	
25	Cash assets ¹⁵	834.2	826.3	836.7	775.0	815.6	842.5	781.8	809.3	791.5	817.0	816.4	825.6	
26	Trading assets ¹⁶	107.2	137.8	143.7	138.0	126.9	128.4	131.2	130.6	129.7	128.0	124.9	128.9	
27	Derivatives with a positive fair value ¹⁷	95.9	129.1	134.4	128.6	117.2	118.9	121.6	121.0	119.9	118.4	115.5	119.4	
28	Other trading assets	11.2	8.6	9.3	9.4	9.7	9.5	9.5	9.6	9.7	9.6	9.5	9.5	
29	Other assets ¹⁸	44.5	39.4	45.1	48.0	47.1	48.5	46.8	45.7	45.4	47.3	48.1	43.8	
30	TOTAL ASSETS ¹⁹	1,807.8	1,851.3	1,884.1	1,815.4	1,849.9	1,882.9	1,819.6	1,845.8	1,838.1	1,868.0	1,860.8	1,870.3	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 31, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 1	Aug 8	Aug 15	Aug 22	
LIABILITIES														
31	Deposits	1,001.8	855.1	842.9	842.6	845.1	843.5	828.2	830.8	829.7	840.1	839.7	850.7	
32	Large time deposits	934.5	769.0	753.7	748.2	749.6	747.9	728.2	728.6	726.7	738.8	737.7	746.5	
33	Other deposits	67.3	86.1	89.3	94.4	95.5	95.6	100.0	102.2	103.0	101.3	102.0	104.2	
34	Borrowings	558.0	558.2	569.7	561.1	570.3	586.0	575.0	580.6	575.2	580.6	586.3	584.6	
35	Borrowings from banks in the U.S.	33.2	31.7	32.0	33.0	34.2	35.6	37.3	38.2	37.9	38.3	39.4	39.0	
36	Borrowings from others	524.8	526.4	537.8	528.1	536.1	550.4	537.7	542.4	537.2	542.4	546.9	545.7	
37	Trading liabilities ²⁰	100.6	133.8	139.4	133.9	121.7	125.3	126.8	128.0	126.6	124.2	123.2	125.6	
38	Derivatives with a negative fair value ¹⁷	87.1	122.9	128.0	123.0	111.7	112.9	115.7	116.6	115.3	113.8	111.4	115.0	
39	Other trading liabilities	13.5	10.9	11.4	10.9	10.0	12.3	11.1	11.4	11.3	10.5	11.8	10.5	
40	Net due to related foreign offices	88.1	246.5	271.1	218.8	256.1	268.8	234.5	249.2	247.7	260.1	255.8	253.1	
41	Other liabilities ²¹	56.1	54.5	57.7	55.7	53.4	56.1	51.8	54.0	55.6	59.7	52.5	53.1	
42	TOTAL LIABILITIES ¹⁹	1,804.6	1,848.1	1,880.9	1,812.1	1,846.6	1,879.6	1,816.3	1,842.5	1,834.8	1,864.7	1,857.6	1,867.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.2	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.5	-5.6	-5.1	-5.3	-4.6	-4.0	-4.0	-3.7	-3.6	-3.7	-3.9	-3.8	
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).