

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
October 26, 2012

Account	2007	2008	2009	2010	2011	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Jun	2012 Jul	2012 Aug	2012 Sep
ASSETS															
1 Bank credit	9.3	2.2	-6.6	-2.8	1.8	0.2	3.2	5.9	4.5	4.0	4.5	3.3	7.0	2.9	3.4
2 Securities in bank credit ²	6.1	-2.1	6.8	6.8	1.7	2.1	1.1	5.7	10.4	6.0	7.2	1.5	15.4	2.9	6.7
3 Treasury and agency securities ³	-6.4	3.0	15.5	15.1	2.8	5.9	-1.2	6.7	12.8	11.1	7.7	0.3	16.2	4.7	2.7
6 Other securities	26.7	-8.4	-5.1	-7.0	-0.7	-5.8	6.2	3.5	5.3	-5.0	6.3	4.4	13.6	-1.5	15.7
9 Loans and leases in bank credit ⁸	10.2	3.4	-10.2	-5.8	1.8	-0.5	4.0	6.0	2.4	3.3	3.5	4.0	3.9	2.9	2.2
10 Commercial and industrial loans	18.1	12.9	-18.6	-8.9	9.6	8.8	11.8	11.6	11.0	11.9	11.7	17.7	14.6	8.8	1.4
11 Real estate loans	7.1	-0.1	-5.6	-5.6	-3.8	-7.5	-2.4	0.4	-1.1	-0.7	-0.2	-3.1	1.4	-0.7	2.1
12 Revolving home equity loans	5.7	12.4	0.6	-4.2	-6.0	-5.9	-5.9	-5.9	-5.8	-6.0	-6.4	-6.0	-6.0	-5.8	-10.4
13 Closed-end residential loans ⁹	6.1	-9.2	-8.6	-2.6	-0.4	-8.1	3.1	6.3	2.1	3.2	3.3	-2.9	6.4	2.0	7.1
14 Commercial real estate loans ¹⁰	8.7	6.5	-4.7	-8.9	-6.4	-7.6	-6.7	-3.5	-2.8	-2.9	-1.7	-2.1	-1.4	-1.9	1.2
15 Consumer loans	5.4	5.1	-3.3	-6.9	-0.6	-0.8	1.4	2.1	-0.1	1.8	0.6	0.1	-1.0	2.3	1.3
16 Credit cards and other revolving plans	6.2	4.4	-6.3	-11.1	-1.2	-1.1	0.5	1.4	-2.0	-0.1	-1.0	-1.6	-4.0	3.6	-2.4
17 Other consumer loans ¹¹	4.3	6.2	1.2	-1.2	0.2	-0.4	2.4	3.2	2.3	4.1	2.5	1.9	2.6	1.2	5.4
18 Other loans and leases	19.2	1.7	-23.3	0.1	18.8	16.4	22.1	24.1	6.0	7.5	8.3	13.5	2.8	7.4	4.3
21 LESS: Allowance for loan and lease losses	—	—	—	—	-17.5	-21.5	-21.6	-16.3	-13.9	-18.1	-14.1	-13.9	-14.0	-11.2	-21.9
22 Interbank loans ¹²	24.0	-15.9	-38.1	-23.3	-37.3	-46.1	-51.3	-30.7	12.6	-0.7	-0.7	9.2	7.1	-20.2	-10.2
25 Cash assets ¹⁵	-0.1	157.3	47.9	-7.8	47.6	99.9	14.8	-16.8	1.4	-5.7	-1.1	-1.4	0.3	30.0	-65.1
26 Trading assets ¹⁶	—	—	—	—	3.8	23.5	46.7	-18.4	28.5	-4.3	-3.6	49.7	-11.6	-63.5	13.5
29 Other assets ¹⁸	11.5	14.5	-3.3	4.5	-4.3	-1.7	-5.6	-5.8	-8.4	-2.4	-1.6	-1.8	11.6	-20.9	2.0
30 TOTAL ASSETS ¹⁹	10.4	7.9	-6.0	-2.7	5.3	11.4	4.7	1.0	3.8	2.2	3.2	3.7	6.3	2.5	-5.3
LIABILITIES															
31 Deposits	9.1	5.4	5.2	2.4	6.6	9.7	9.1	2.9	6.0	4.8	8.2	11.0	10.5	5.4	7.7
32 Large time deposits	15.6	-3.0	-5.7	-7.3	-13.6	9.5	-38.9	-22.6	-7.0	-2.3	7.2	15.4	16.9	-0.6	-5.3
33 Other deposits	—	—	—	—	12.3	9.8	22.3	8.9	8.8	6.2	8.4	10.1	9.2	6.6	10.4
34 Borrowings	13.2	13.4	-24.5	-19.0	-14.5	-23.6	-13.2	-8.9	-6.5	-8.1	0.1	0.7	1.4	-16.4	9.7
37 Trading liabilities ²⁰	—	—	—	—	2.0	21.8	28.0	18.0	14.6	-19.1	-7.1	24.3	-2.8	-78.0	16.2
41 Other liabilities ²¹	2.9	0.5	-10.8	9.2	-0.5	2.4	20.8	-9.5	8.4	1.6	-8.4	0.3	-15.6	-3.9	-1.8
42 TOTAL LIABILITIES ¹⁹	11.2	10.5	-7.3	-3.5	5.4	11.8	6.0	0.0	3.0	2.2	4.3	6.4	6.9	0.6	-2.5

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

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
ASSETS													
1	Bank credit	9,263.3	9,593.4	9,638.7	9,678.3	9,704.9	9,761.4	9,784.9	9,812.5	9,818.8	9,827.6	9,825.5	9,829.0
2	Securities in bank credit ²	2,457.3	2,580.9	2,598.4	2,605.6	2,608.9	2,642.3	2,648.6	2,663.4	2,672.2	2,669.6	2,676.8	2,674.9
3	Treasury and agency securities ³	1,669.2	1,774.9	1,796.0	1,806.8	1,807.2	1,831.6	1,838.8	1,843.0	1,852.3	1,848.6	1,850.3	1,842.5
4	Mortgage-backed securities (MBS) ⁴	1,204.8	1,313.4	1,330.7	1,334.8	1,333.8	1,334.1	1,339.6	1,342.7	1,349.6	1,346.9	1,341.3	1,328.9
5	Non-MBS ⁵	464.4	461.6	465.3	472.1	473.4	497.5	499.3	500.3	502.7	501.8	509.0	513.6
6	Other securities	788.1	806.0	802.4	798.8	801.7	810.8	809.8	820.4	819.9	821.0	826.4	832.4
7	Mortgage-backed securities ⁶	142.5	132.2	130.4	127.5	127.3	129.3	130.3	130.3	130.6	130.2	129.8	128.1
8	Non-MBS ⁷	645.6	673.8	672.0	671.3	674.3	681.4	679.5	690.1	689.3	690.7	696.6	704.3
9	Loans and leases in bank credit ⁸	6,806.0	7,012.5	7,040.3	7,072.7	7,096.0	7,119.1	7,136.2	7,149.1	7,146.6	7,158.0	7,148.7	7,154.0
10	Commercial and industrial loans	1,296.4	1,385.7	1,405.6	1,413.0	1,433.9	1,451.4	1,462.1	1,463.8	1,467.3	1,472.4	1,479.3	1,481.5
11	Real estate loans	3,485.2	3,544.5	3,541.7	3,540.5	3,531.5	3,535.5	3,533.5	3,539.8	3,528.5	3,535.3	3,538.2	3,529.9
12	Revolving home equity loans	555.7	546.2	544.0	541.3	538.6	535.9	533.3	528.7	527.6	525.8	525.1	523.7
13	Closed-end residential loans ⁹	1,503.7	1,573.0	1,574.6	1,581.4	1,577.6	1,586.0	1,588.7	1,598.1	1,589.1	1,594.5	1,597.0	1,590.8
14	Commercial real estate loans ¹⁰	1,425.8	1,425.4	1,423.1	1,417.8	1,415.3	1,413.7	1,411.5	1,412.9	1,411.8	1,415.0	1,416.2	1,415.5
15	Consumer loans	1,086.9	1,096.7	1,099.8	1,109.5	1,109.6	1,108.7	1,110.8	1,112.0	1,112.9	1,114.2	1,114.9	1,112.8
16	Credit cards and other revolving plans	596.7	594.1	595.5	603.9	603.1	601.1	602.9	601.7	600.9	601.6	601.3	599.9
17	Other consumer loans ¹¹	490.2	502.6	504.3	505.6	506.4	507.5	508.0	510.3	512.0	512.6	513.6	512.9
18	Other loans and leases	937.6	985.5	993.2	1,009.7	1,021.1	1,023.5	1,029.8	1,033.5	1,037.9	1,036.2	1,016.3	1,029.8
19	Fed funds and reverse RPs with nonbanks ¹²	258.3	283.7	281.8	290.6	296.3	297.1	299.3	308.6	319.7	315.0	294.5	311.1
20	All other loans and leases ¹³	679.2	701.8	711.4	719.1	724.8	726.3	730.5	724.9	718.2	721.2	721.8	718.7
21	LESS: Allowance for loan and lease losses	180.7	169.0	166.5	164.5	162.6	160.7	159.2	156.3	156.9	151.7	151.0	150.7
22	Interbank loans ¹²	120.1	119.6	117.0	117.5	118.4	119.1	117.1	116.1	114.3	121.2	126.6	125.6
23	Fed funds and reverse RPs with banks ¹²	109.9	107.0	104.2	105.4	105.8	106.8	104.9	103.8	102.2	110.5	115.5	114.4
24	Loans to commercial banks ¹⁴	10.2	12.6	12.8	12.1	12.5	12.3	12.2	12.3	12.1	10.7	11.1	11.2
25	Cash assets ¹⁵	1,721.1	1,675.3	1,656.5	1,655.1	1,653.2	1,653.6	1,694.9	1,602.9	1,581.9	1,616.6	1,548.3	1,636.2
26	Trading assets ¹⁶	331.8	324.2	312.9	318.9	332.1	328.9	311.5	315.0	317.5	298.6	294.0	293.1
27	Derivatives with a positive fair value ¹⁷	304.1	296.8	287.3	292.6	305.5	301.7	284.5	285.6	288.9	266.1	262.7	261.8
28	Other trading assets	27.8	27.4	25.6	26.3	26.6	27.2	27.0	29.4	28.6	32.5	31.3	31.3
29	Other assets ¹⁸	1,188.0	1,151.8	1,163.1	1,157.7	1,156.0	1,167.2	1,146.9	1,148.8	1,153.3	1,133.6	1,144.5	1,148.6
30	TOTAL ASSETS ¹⁹	12,443.5	12,695.3	12,721.7	12,763.1	12,802.0	12,869.5	12,896.1	12,839.0	12,828.9	12,845.8	12,787.8	12,881.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 26, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 26	Oct 3	Oct 10	Oct 17	
LIABILITIES														
31	Deposits	8,357.7	8,612.5	8,644.5	8,654.8	8,734.4	8,811.1	8,850.4	8,907.4	8,939.9	8,960.0	8,936.8	8,959.3	
32	Large time deposits	1,549.6	1,474.4	1,473.4	1,460.8	1,479.6	1,500.4	1,499.6	1,493.0	1,497.8	1,489.1	1,486.3	1,480.5	
33	Other deposits	6,808.1	7,138.2	7,171.2	7,194.0	7,254.8	7,310.7	7,350.8	7,414.4	7,442.1	7,470.9	7,450.5	7,478.8	
34	Borrowings	1,619.7	1,585.1	1,556.6	1,588.4	1,589.3	1,591.2	1,569.4	1,582.1	1,587.9	1,583.3	1,554.6	1,583.6	
35	Borrowings from banks in the U.S.	145.6	129.6	131.9	132.9	133.6	136.6	134.5	134.1	129.4	136.3	137.7	150.2	
36	Borrowings from others	1,474.1	1,455.5	1,424.6	1,455.5	1,455.7	1,454.6	1,434.9	1,448.0	1,458.5	1,447.0	1,416.9	1,433.4	
37	Trading liabilities ²⁰	291.7	299.6	286.2	296.2	302.2	301.5	281.9	285.7	290.4	276.9	273.6	274.3	
38	Derivatives with a negative fair value ¹⁷	245.9	258.9	242.8	251.1	261.0	265.2	249.5	251.6	256.6	241.9	239.5	241.6	
39	Other trading liabilities	45.8	40.7	43.5	45.1	41.1	36.3	32.5	34.2	33.8	35.0	34.1	32.8	
40	Net due to related foreign offices	315.2	221.4	254.7	274.5	248.5	241.5	250.8	154.5	107.6	93.1	92.1	110.4	
41	Other liabilities ²¹	469.5	471.8	477.2	469.4	469.5	463.4	461.9	461.2	466.6	459.6	461.8	450.9	
42	TOTAL LIABILITIES ¹⁹	11,053.9	11,190.5	11,219.3	11,283.4	11,343.9	11,408.7	11,414.5	11,391.0	11,392.4	11,372.8	11,318.8	11,378.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,389.6	1,504.8	1,502.4	1,479.6	1,458.1	1,460.8	1,481.6	1,448.0	1,436.4	1,473.1	1,469.0	1,503.2	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	30.6	25.4	29.9	35.8	33.5	35.8	36.1	40.2	43.5	44.2	42.6	40.9	
45	Securitized consumer loans ²⁴	16.0	18.2	18.5	20.1	19.6	19.7	19.2	20.6	20.3	20.1	20.1	21.0	
46	Securitized credit cards and other revolving plans	10.6	11.6	11.5	11.4	10.9	10.9	10.3	11.8	11.9	11.7	11.7	11.7	
47	Other securitized consumer loans	5.3	6.6	7.0	8.7	8.7	8.8	8.9	8.7	8.4	8.4	8.5	9.3	
48	Securitized real estate loans ²⁴	925.5	911.8	908.6	910.1	909.4	913.6	912.2	916.5	918.3	920.3	923.2	920.0	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending				
										Sep 26	Oct 3	Oct 10	Oct 17	
ASSETS														
1	Bank credit	9,288.4	9,567.2	9,605.6	9,649.7	9,671.3	9,712.7	9,775.6	9,835.9	9,828.1	9,857.7	9,854.1	9,845.4	
2	Securities in bank credit ²	2,472.8	2,581.0	2,599.4	2,600.1	2,591.8	2,621.8	2,650.7	2,676.4	2,681.2	2,685.6	2,684.7	2,682.4	
3	Treasury and agency securities ³	1,674.7	1,780.4	1,803.3	1,803.3	1,794.5	1,818.3	1,840.8	1,846.0	1,846.6	1,848.9	1,843.5	1,840.7	
4	Mortgage-backed securities (MBS) ⁴	1,203.1	1,314.7	1,335.3	1,331.1	1,325.2	1,325.4	1,333.8	1,339.7	1,337.3	1,344.7	1,333.7	1,327.8	
5	Non-MBS ⁵	471.7	465.7	468.1	472.2	469.3	492.9	507.1	506.3	509.3	504.2	509.8	513.0	
6	Other securities	798.1	800.6	796.0	796.7	797.3	803.6	809.9	830.5	834.6	836.6	841.2	841.7	
7	Mortgage-backed securities ⁶	142.3	132.7	130.5	127.8	126.8	127.9	129.7	129.9	130.3	129.4	129.4	128.2	
8	Non-MBS ⁷	655.7	667.9	665.5	668.9	670.4	675.6	680.2	700.5	704.3	707.2	711.9	713.4	
9	Loans and leases in bank credit ⁸	6,815.6	6,986.1	7,006.2	7,049.6	7,079.5	7,090.8	7,124.9	7,159.4	7,146.9	7,172.1	7,169.4	7,163.0	
10	Commercial and industrial loans	1,297.1	1,386.9	1,406.9	1,417.9	1,434.5	1,444.5	1,456.8	1,463.5	1,468.6	1,473.5	1,480.6	1,483.4	
11	Real estate loans	3,485.4	3,534.1	3,529.5	3,532.4	3,525.1	3,530.8	3,535.6	3,540.9	3,519.3	3,540.3	3,552.3	3,527.8	
12	Revolving home equity loans	556.3	545.0	543.2	540.7	537.9	535.0	532.5	529.3	528.8	526.1	525.4	524.4	
13	Closed-end residential loans ⁹	1,502.5	1,564.8	1,564.0	1,573.9	1,569.9	1,580.0	1,590.5	1,597.8	1,577.5	1,601.2	1,613.5	1,589.9	
14	Commercial real estate loans ¹⁰	1,426.6	1,424.3	1,422.4	1,417.9	1,417.3	1,415.8	1,412.7	1,413.8	1,413.1	1,413.0	1,413.5	1,413.5	
15	Consumer loans	1,088.7	1,088.0	1,091.9	1,101.4	1,105.2	1,103.8	1,110.6	1,114.1	1,115.9	1,113.4	1,112.9	1,110.3	
16	Credit cards and other revolving plans	597.2	585.3	587.8	597.1	600.1	598.3	602.8	602.2	602.9	600.1	598.8	597.6	
17	Other consumer loans ¹¹	491.5	502.7	504.1	504.3	505.1	505.5	507.8	511.9	513.0	513.3	514.1	512.7	
18	Other loans and leases	944.4	977.2	977.8	997.9	1,014.7	1,011.7	1,021.8	1,040.9	1,043.1	1,044.9	1,023.6	1,041.5	
19	Fed funds and reverse RPs with nonbanks ¹²	261.5	279.8	272.0	285.6	290.7	285.1	294.2	312.2	317.2	316.3	297.5	318.7	
20	All other loans and leases ¹³	682.9	697.4	705.8	712.3	724.0	726.6	727.7	728.7	725.9	728.5	726.0	722.8	
21	LESS: Allowance for loan and lease losses	180.5	170.2	165.6	164.7	162.5	158.8	158.6	156.0	155.3	151.2	150.5	150.3	
22	Interbank loans ¹²	121.4	120.3	114.9	111.0	112.4	115.2	115.2	117.3	111.4	120.7	127.7	127.6	
23	Fed funds and reverse RPs with banks ¹²	111.3	107.8	102.3	99.4	100.6	103.2	103.1	105.1	98.9	108.9	116.1	116.0	
24	Loans to commercial banks ¹⁴	10.1	12.5	12.5	11.7	11.8	12.0	12.1	12.2	12.5	11.8	11.6	11.7	
25	Cash assets ¹⁵	1,720.7	1,651.2	1,636.5	1,649.9	1,634.9	1,663.1	1,670.1	1,603.0	1,588.3	1,586.7	1,605.9	1,622.4	
26	Trading assets ¹⁶	342.6	316.8	300.8	313.2	324.5	320.5	314.7	324.5	322.3	313.3	308.0	304.6	
27	Derivatives with a positive fair value ¹⁷	314.5	289.6	274.9	287.0	297.6	292.3	286.5	294.8	295.1	281.6	277.3	273.8	
28	Other trading assets	28.2	27.3	25.9	26.1	26.9	28.3	28.2	29.7	27.2	31.6	30.6	30.8	
29	Other assets ¹⁸	1,186.4	1,161.5	1,163.2	1,154.3	1,149.0	1,153.5	1,138.3	1,149.8	1,154.9	1,144.8	1,159.5	1,151.8	
30	TOTAL ASSETS ¹⁹	12,478.9	12,646.8	12,655.2	12,713.3	12,729.6	12,806.2	12,855.3	12,874.5	12,849.7	12,872.0	12,904.6	12,901.6	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
LIABILITIES													
31	Deposits	8,342.5	8,622.5	8,652.9	8,617.4	8,697.8	8,762.7	8,825.6	8,898.3	8,884.0	8,982.1	8,996.4	8,983.5
32	Large time deposits	1,557.0	1,461.8	1,469.5	1,464.7	1,478.7	1,491.2	1,499.2	1,501.0	1,513.0	1,508.2	1,498.1	1,491.7
33	Other deposits	6,785.5	7,160.7	7,183.4	7,152.8	7,219.1	7,271.4	7,326.3	7,397.3	7,371.0	7,474.0	7,498.2	7,491.8
34	Borrowings	1,618.6	1,585.8	1,556.4	1,601.3	1,578.1	1,581.3	1,572.4	1,580.0	1,585.4	1,568.2	1,545.9	1,570.4
35	Borrowings from banks in the U.S.	149.4	127.2	131.8	132.0	132.9	135.6	134.6	137.4	130.4	139.0	143.0	153.3
36	Borrowings from others	1,469.2	1,458.5	1,424.6	1,469.3	1,445.2	1,445.7	1,437.7	1,442.6	1,455.0	1,429.1	1,402.9	1,417.1
37	Trading liabilities ²⁰	306.8	289.3	276.5	291.2	296.8	294.2	287.1	297.6	295.8	289.5	283.3	278.6
38	Derivatives with a negative fair value ¹⁷	258.0	251.0	235.0	246.9	255.9	258.2	252.9	261.8	262.1	254.9	249.4	245.4
39	Other trading liabilities	48.8	38.3	41.5	44.3	40.9	36.1	34.2	35.8	33.7	34.6	33.9	33.3
40	Net due to related foreign offices	294.5	216.3	245.6	269.9	221.6	239.4	230.1	136.9	112.6	79.4	112.9	114.4
41	Other liabilities ²¹	476.1	467.2	466.7	465.1	462.3	454.4	458.2	467.4	472.9	463.7	471.2	459.9
42	TOTAL LIABILITIES ¹⁹	11,038.6	11,181.2	11,198.1	11,245.0	11,256.6	11,332.0	11,373.2	11,380.3	11,350.8	11,383.0	11,409.7	11,406.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,440.3	1,465.7	1,457.1	1,468.4	1,473.0	1,474.2	1,482.1	1,494.2	1,499.0	1,489.0	1,494.9	1,494.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	30.6	25.4	29.9	35.8	33.5	35.8	36.1	40.2	43.5	44.2	42.6	40.9
45	Securitized consumer loans ²⁴	15.8	18.4	18.9	20.3	19.4	19.3	18.7	20.4	20.3	20.3	20.3	21.1
46	Securitized credit cards and other revolving plans	10.5	11.8	11.7	11.4	10.7	10.7	10.0	11.6	11.6	11.6	11.6	11.6
47	Other securitized consumer loans	5.4	6.7	7.2	8.9	8.7	8.6	8.7	8.7	8.7	8.7	8.7	9.5
48	Securitized real estate loans ²⁴	925.5	908.9	907.2	910.1	913.1	914.9	916.7	917.3	917.8	918.9	919.6	917.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
ASSETS													
1	Bank credit	8,461.5	8,767.3	8,799.4	8,836.8	8,865.2	8,916.4	8,930.3	8,952.1	8,950.4	8,968.6	8,977.5	8,972.2
2	Securities in bank credit ²	2,247.8	2,379.3	2,394.5	2,402.6	2,412.0	2,439.0	2,443.8	2,452.0	2,453.4	2,458.1	2,462.0	2,458.7
3	Treasury and agency securities ³	1,576.6	1,677.0	1,697.3	1,706.7	1,711.0	1,732.4	1,736.7	1,734.5	1,736.7	1,741.1	1,738.3	1,727.8
4	Mortgage-backed securities (MBS) ⁴	1,185.2	1,293.1	1,310.8	1,312.9	1,310.6	1,311.7	1,317.7	1,320.3	1,327.0	1,325.0	1,318.7	1,306.4
5	Non-MBS ⁵	391.3	383.9	386.5	393.8	400.5	420.7	419.0	414.2	409.8	416.1	419.6	421.5
6	Other securities	671.2	702.3	697.2	695.9	701.0	706.7	707.1	717.5	716.7	717.0	723.8	730.9
7	Mortgage-backed securities ⁶	133.4	124.1	122.3	118.9	119.6	121.4	122.6	122.6	123.2	122.8	122.5	121.6
8	Non-MBS ⁷	537.8	578.2	575.0	577.0	581.3	585.3	584.5	594.9	593.5	594.2	601.3	609.2
9	Loans and leases in bank credit ⁸	6,213.7	6,388.0	6,404.9	6,434.3	6,453.2	6,477.3	6,486.5	6,500.0	6,497.0	6,510.5	6,515.4	6,513.5
10	Commercial and industrial loans	1,055.6	1,143.0	1,161.0	1,169.6	1,182.0	1,197.6	1,206.5	1,212.4	1,213.4	1,221.2	1,227.3	1,229.3
11	Real estate loans	3,451.8	3,513.3	3,510.5	3,509.7	3,501.1	3,505.3	3,503.4	3,509.6	3,498.2	3,505.8	3,508.6	3,500.7
12	Revolving home equity loans	555.4	545.9	543.8	541.0	538.4	535.7	533.1	528.5	527.4	525.6	524.9	523.5
13	Closed-end residential loans ⁹	1,502.1	1,571.3	1,573.0	1,579.8	1,576.1	1,584.4	1,587.0	1,596.6	1,587.3	1,593.1	1,595.4	1,589.4
14	Commercial real estate loans ¹⁰	1,394.2	1,396.1	1,393.8	1,388.8	1,386.6	1,385.2	1,383.3	1,384.5	1,383.5	1,387.1	1,388.3	1,387.8
15	Consumer loans	1,085.2	1,094.6	1,097.7	1,107.4	1,107.7	1,106.8	1,109.2	1,110.4	1,111.3	1,112.6	1,113.3	1,111.2
16	Credit cards and other revolving plans	596.7	594.1	595.5	603.9	603.1	601.1	602.9	601.7	600.9	601.6	601.3	599.9
17	Other consumer loans ¹¹	488.4	500.5	502.2	503.5	504.6	505.6	506.3	508.7	510.3	511.0	512.0	511.3
18	Other loans and leases	621.1	637.1	635.7	647.6	662.5	667.6	667.5	667.5	674.1	671.0	666.2	672.3
19	Fed funds and reverse RPs with nonbanks ¹²	147.7	144.4	135.9	140.3	147.3	145.2	138.5	137.5	146.0	141.9	134.6	145.9
20	All other loans and leases ¹³	473.5	492.7	499.8	507.2	515.2	522.4	529.0	530.1	528.2	529.1	531.6	526.4
21	LESS: Allowance for loan and lease losses	180.0	168.3	165.7	163.8	161.9	160.0	158.5	155.6	156.3	151.1	150.3	150.0
22	Interbank loans ¹²	95.5	90.8	88.6	88.0	88.6	91.6	88.9	89.3	87.0	94.7	100.3	101.5
23	Fed funds and reverse RPs with banks ¹²	87.7	80.5	78.2	78.2	78.2	81.5	79.0	79.0	76.7	85.8	91.0	92.1
24	Loans to commercial banks ¹⁴	7.7	10.3	10.4	9.8	10.4	10.1	9.9	10.3	10.3	8.9	9.3	9.4
25	Cash assets ¹⁵	878.8	879.3	836.2	814.9	867.3	877.9	897.3	858.6	858.4	853.4	831.6	879.5
26	Trading assets ¹⁶	205.8	183.2	180.7	187.8	196.7	192.7	181.7	176.1	178.4	163.2	161.6	163.2
27	Derivatives with a positive fair value ¹⁷	189.7	165.9	164.8	170.9	179.6	174.4	163.4	155.9	158.9	142.0	140.4	141.4
28	Other trading assets	16.1	17.3	15.9	16.9	17.0	18.3	18.3	20.1	19.5	21.3	21.2	21.8
29	Other assets ¹⁸	1,142.4	1,107.1	1,117.2	1,112.4	1,111.8	1,119.4	1,100.3	1,095.1	1,094.7	1,077.7	1,090.4	1,094.4
30	TOTAL ASSETS ¹⁹	10,603.9	10,859.4	10,856.5	10,876.3	10,967.7	11,038.0	11,040.0	11,015.5	11,012.6	11,006.5	11,011.1	11,060.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending				
										Sep 26	Oct 3	Oct 10	Oct 17	
LIABILITIES														
31	Deposits	7,432.8	7,767.1	7,804.1	7,823.1	7,901.7	7,958.8	7,991.3	8,038.2	8,059.4	8,081.6	8,065.9	8,099.0	
32	Large time deposits	709.5	724.3	728.1	721.9	748.4	752.2	744.5	735.9	733.3	726.7	726.5	731.6	
33	Other deposits	6,723.3	7,042.9	7,076.0	7,101.2	7,153.3	7,206.6	7,246.8	7,302.3	7,326.1	7,354.9	7,339.4	7,367.4	
34	Borrowings	1,064.5	1,019.5	991.3	1,013.0	1,011.7	1,017.6	995.9	999.2	1,004.5	991.8	981.4	992.6	
35	Borrowings from banks in the U.S.	110.9	95.4	97.0	96.9	96.9	99.4	97.0	94.8	89.0	96.2	94.8	107.5	
36	Borrowings from others	953.6	924.2	894.3	916.1	914.7	918.2	898.9	904.4	915.4	895.6	886.6	885.1	
37	Trading liabilities ²⁰	178.1	160.2	162.5	169.8	173.6	170.3	157.1	150.7	154.7	145.6	143.4	142.7	
38	Derivatives with a negative fair value ¹⁷	145.2	130.3	127.7	136.1	143.7	145.8	135.1	128.5	132.6	122.4	120.5	122.7	
39	Other trading liabilities	33.0	30.0	34.9	33.7	29.9	24.6	22.0	22.3	22.1	23.2	22.9	20.0	
40	Net due to related foreign offices	119.9	6.8	2.8	16.3	7.0	4.0	-1.1	-25.2	-51.6	-77.3	-52.2	-51.9	
41	Other liabilities ²¹	414.0	418.3	423.9	413.6	416.7	406.3	402.4	398.7	406.2	397.9	400.0	389.9	
42	TOTAL LIABILITIES ¹⁹	9,209.2	9,372.1	9,384.6	9,435.9	9,510.7	9,557.0	9,545.6	9,561.7	9,573.1	9,539.6	9,538.5	9,572.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,394.8	1,487.3	1,471.9	1,440.4	1,457.0	1,481.0	1,494.4	1,453.8	1,439.4	1,466.9	1,472.7	1,488.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	35.9	30.7	34.5	39.8	37.5	39.5	39.9	43.5	46.7	47.3	45.7	44.0	
45	Securitized consumer loans ²⁴	16.0	18.2	18.5	20.1	19.6	19.7	19.2	20.6	20.3	20.1	20.1	21.0	
46	Securitized credit cards and other revolving plans	10.6	11.6	11.5	11.4	10.9	10.9	10.3	11.8	11.9	11.7	11.7	11.7	
47	Other securitized consumer loans	5.3	6.6	7.0	8.7	8.7	8.8	8.9	8.7	8.4	8.4	8.5	9.3	
48	Securitized real estate loans ²⁴	925.5	911.8	908.6	910.1	909.4	913.6	912.2	916.5	918.3	920.3	923.2	920.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
ASSETS													
1	Bank credit	8,482.1	8,741.5	8,772.7	8,813.6	8,838.0	8,875.6	8,922.8	8,971.6	8,962.8	9,000.4	9,004.3	8,987.6
2	Securities in bank credit ²	2,262.3	2,378.6	2,395.9	2,397.0	2,396.5	2,421.0	2,443.5	2,464.5	2,466.3	2,476.5	2,470.0	2,468.1
3	Treasury and agency securities ³	1,581.8	1,680.8	1,703.2	1,702.3	1,699.2	1,720.0	1,736.3	1,737.3	1,734.2	1,743.8	1,732.8	1,729.8
4	Mortgage-backed securities (MBS) ⁴	1,182.7	1,295.6	1,315.9	1,309.6	1,302.0	1,301.5	1,311.0	1,316.5	1,314.0	1,322.0	1,310.4	1,305.0
5	Non-MBS ⁵	399.1	385.2	387.3	392.7	397.3	418.5	425.3	420.8	420.2	421.7	422.4	424.8
6	Other securities	680.5	697.8	692.7	694.7	697.3	701.0	707.2	727.2	732.1	732.7	737.1	738.2
7	Mortgage-backed securities ⁶	133.1	124.5	122.1	119.2	119.1	119.9	121.8	122.1	123.0	122.0	122.0	121.9
8	Non-MBS ⁷	547.4	573.3	570.5	575.5	578.1	581.1	585.4	605.1	609.1	610.7	615.1	616.4
9	Loans and leases in bank credit ⁸	6,219.8	6,362.9	6,376.8	6,416.6	6,441.5	6,454.6	6,479.3	6,507.1	6,496.6	6,523.9	6,534.3	6,519.5
10	Commercial and industrial loans	1,056.1	1,142.8	1,163.9	1,174.9	1,182.7	1,192.5	1,202.5	1,212.0	1,214.8	1,222.4	1,228.9	1,231.3
11	Real estate loans	3,451.9	3,503.1	3,498.2	3,501.8	3,494.7	3,501.0	3,506.1	3,510.8	3,488.9	3,510.8	3,522.8	3,498.4
12	Revolving home equity loans	556.1	544.7	543.0	540.4	537.7	534.8	532.3	529.1	528.6	525.9	525.2	524.2
13	Closed-end residential loans ⁹	1,500.8	1,563.1	1,562.4	1,572.4	1,568.5	1,578.5	1,589.0	1,596.3	1,575.7	1,599.9	1,612.0	1,588.6
14	Commercial real estate loans ¹⁰	1,395.0	1,395.3	1,392.9	1,389.0	1,388.6	1,387.6	1,384.8	1,385.3	1,384.7	1,385.1	1,385.6	1,385.6
15	Consumer loans	1,086.9	1,085.8	1,089.7	1,099.1	1,103.2	1,102.1	1,108.9	1,112.5	1,114.3	1,111.8	1,111.3	1,108.7
16	Credit cards and other revolving plans	597.2	585.3	587.8	597.1	600.1	598.3	602.8	602.2	602.9	600.1	598.8	597.6
17	Other consumer loans ¹¹	489.7	500.5	501.9	502.0	503.1	503.8	506.1	510.3	511.4	511.7	512.5	511.1
18	Other loans and leases	624.8	631.1	625.0	640.8	660.8	659.1	661.8	671.8	678.6	678.9	671.3	681.1
19	Fed funds and reverse RPs with nonbanks ¹²	149.3	143.8	130.6	138.9	145.1	135.4	133.6	138.8	145.6	143.7	136.1	150.8
20	All other loans and leases ¹³	475.5	487.2	494.3	501.9	515.7	523.7	528.2	533.1	533.0	535.2	535.2	530.3
21	LESS: Allowance for loan and lease losses	179.7	169.5	164.9	164.0	161.8	158.2	157.9	155.3	154.6	150.5	149.8	149.6
22	Interbank loans ¹²	97.2	92.3	87.2	82.6	84.2	88.3	87.7	90.3	85.6	94.9	100.0	102.2
23	Fed funds and reverse RPs with banks ¹²	89.7	81.8	76.9	72.9	74.4	78.5	78.0	80.4	75.3	85.2	90.5	92.7
24	Loans to commercial banks ¹⁴	7.5	10.5	10.3	9.7	9.8	9.8	9.7	9.9	10.3	9.6	9.4	9.5
25	Cash assets ¹⁵	878.4	875.3	822.3	813.5	864.1	867.7	863.5	858.8	855.3	851.6	860.7	875.6
26	Trading assets ¹⁶	213.5	178.3	173.9	184.9	193.5	190.1	185.1	182.1	181.6	173.4	170.6	170.0
27	Derivatives with a positive fair value ¹⁷	197.2	161.0	157.7	168.2	176.0	171.3	166.1	161.7	163.8	152.0	150.0	149.3
28	Other trading assets	16.3	17.3	16.2	16.8	17.6	18.8	19.0	20.4	17.7	21.3	20.6	20.8
29	Other assets ¹⁸	1,141.8	1,113.5	1,116.2	1,106.3	1,103.0	1,108.8	1,092.4	1,096.5	1,095.0	1,090.2	1,106.4	1,098.7
30	TOTAL ASSETS ¹⁹	10,633.2	10,831.4	10,807.4	10,837.0	10,921.0	10,972.4	10,993.6	11,043.9	11,025.7	11,059.9	11,092.0	11,084.6

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)

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
LIABILITIES													
31	Deposits	7,419.1	7,779.9	7,806.9	7,771.0	7,864.8	7,925.6	7,971.4	8,029.7	7,999.3	8,097.9	8,125.7	8,126.3
32	Large time deposits	716.3	713.7	719.3	714.7	747.0	758.2	750.3	742.8	740.7	737.5	735.8	743.2
33	Other deposits	6,702.7	7,066.2	7,087.6	7,056.4	7,117.8	7,167.5	7,221.1	7,287.0	7,258.6	7,360.4	7,389.9	7,383.1
34	Borrowings	1,058.9	1,024.7	986.2	1,015.7	1,003.7	1,001.3	986.1	994.9	1,006.0	986.1	977.8	990.1
35	Borrowings from banks in the U.S.	112.7	94.2	97.6	96.6	95.9	97.8	95.6	96.6	90.7	98.3	98.9	110.5
36	Borrowings from others	946.2	930.5	888.6	919.1	907.7	903.5	890.5	898.3	915.3	887.8	878.9	879.7
37	Trading liabilities ²⁰	186.6	155.4	155.0	166.2	170.5	166.9	160.5	157.4	157.7	153.1	149.5	145.7
38	Derivatives with a negative fair value ¹⁷	150.0	128.0	123.4	134.1	140.4	141.8	137.2	133.3	134.9	128.9	126.0	124.0
39	Other trading liabilities	36.6	27.4	31.6	32.2	30.1	25.1	23.3	24.1	22.8	24.2	23.5	21.6
40	Net due to related foreign offices	110.7	-2.6	-7.6	10.5	2.7	8.3	-3.5	-34.2	-41.4	-67.7	-61.7	-69.3
41	Other liabilities ²¹	420.8	411.5	413.1	408.5	409.7	399.4	400.4	405.3	408.5	404.7	409.3	400.4
42	TOTAL LIABILITIES ¹⁹	9,196.1	9,369.0	9,353.6	9,372.0	9,451.4	9,501.5	9,514.9	9,553.0	9,530.0	9,574.2	9,600.5	9,593.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,437.1	1,462.4	1,453.8	1,465.1	1,469.6	1,470.8	1,478.7	1,490.9	1,495.6	1,485.7	1,491.5	1,491.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	35.9	30.7	34.5	39.8	37.5	39.5	39.9	43.5	46.7	47.3	45.7	44.0
45	Securitized consumer loans ²⁴	15.8	18.4	18.9	20.3	19.4	19.3	18.7	20.4	20.3	20.3	20.3	21.1
46	Securitized credit cards and other revolving plans	10.5	11.8	11.7	11.4	10.7	10.7	10.0	11.6	11.6	11.6	11.6	11.6
47	Other securitized consumer loans	5.4	6.7	7.2	8.9	8.7	8.6	8.7	8.7	8.7	8.7	8.7	9.5
48	Securitized real estate loans ²⁴	925.5	908.9	907.2	910.1	913.1	914.9	916.7	917.3	917.8	918.9	919.6	917.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
ASSETS													
1	Bank credit	5,521.5	5,647.6	5,665.6	5,684.5	5,700.2	5,741.2	5,740.8	5,755.0	5,758.1	5,765.2	5,764.5	5,768.4
2	Securities in bank credit ²	1,492.9	1,558.6	1,569.4	1,575.0	1,584.6	1,618.0	1,615.2	1,620.5	1,623.8	1,622.1	1,623.7	1,621.6
3	Treasury and agency securities ³	1,020.1	1,079.1	1,094.2	1,105.1	1,109.5	1,139.4	1,136.6	1,132.4	1,136.9	1,136.2	1,132.3	1,124.4
4	Mortgage-backed securities (MBS) ⁴	812.7	881.9	895.1	896.8	893.4	895.7	899.1	900.5	908.2	903.3	896.5	886.9
5	Non-MBS ⁵	207.4	197.2	199.1	208.3	216.1	243.8	237.5	231.9	228.7	232.9	235.8	237.4
6	Other securities	472.9	479.4	475.2	469.9	475.1	478.5	478.6	488.1	486.8	485.9	491.3	497.2
7	Mortgage-backed securities ⁶	116.4	107.0	105.2	102.3	103.6	105.1	107.1	107.3	107.8	107.3	107.0	106.4
8	Non-MBS ⁷	356.5	372.4	370.1	367.6	371.5	373.4	371.5	380.8	379.0	378.5	384.3	390.8
9	Loans and leases in bank credit ⁸	4,028.6	4,089.1	4,096.1	4,109.5	4,115.6	4,123.2	4,125.6	4,134.5	4,134.3	4,143.1	4,140.9	4,146.8
10	Commercial and industrial loans	690.5	745.4	759.2	763.7	771.5	782.1	789.1	793.9	793.9	800.1	801.5	806.3
11	Real estate loans	2,052.1	2,049.1	2,047.0	2,044.7	2,030.8	2,030.9	2,028.0	2,031.2	2,025.2	2,027.3	2,030.2	2,025.2
12	Revolving home equity loans	446.7	432.9	430.5	427.6	424.8	422.1	419.6	415.3	414.4	412.3	411.8	410.5
13	Closed-end residential loans ⁹	1,042.1	1,063.0	1,064.2	1,069.6	1,060.5	1,064.4	1,065.6	1,072.4	1,067.9	1,070.5	1,074.3	1,070.8
14	Commercial real estate loans ¹⁰	563.2	553.2	552.3	547.5	545.5	544.4	542.9	543.4	542.9	544.5	544.1	544.0
15	Consumer loans	787.8	788.7	788.8	790.2	788.6	784.5	784.3	784.9	784.7	787.4	787.3	785.9
16	Credit cards and other revolving plans	435.5	429.3	428.8	429.5	427.7	424.3	423.6	422.8	421.5	422.6	422.1	420.8
17	Other consumer loans ¹¹	352.4	359.4	360.0	360.7	361.0	360.2	360.8	362.1	363.2	364.8	365.2	365.1
18	Other loans and leases	498.2	505.8	501.1	511.0	524.7	525.8	524.1	524.5	530.4	528.4	522.0	529.4
19	Fed funds and reverse RPs with nonbanks ¹²	145.3	141.2	132.8	137.6	145.4	142.5	136.2	135.5	143.5	139.6	131.9	142.9
20	All other loans and leases ¹³	352.9	364.6	368.3	373.4	379.3	383.2	387.9	389.0	386.9	388.7	390.1	386.5
21	LESS: Allowance for loan and lease losses	131.2	120.5	119.0	117.8	116.0	113.7	112.8	110.4	111.1	105.6	105.2	104.8
22	Interbank loans ¹²	41.6	46.0	45.0	45.1	45.4	47.7	43.2	42.5	40.8	45.6	49.4	39.3
23	Fed funds and reverse RPs with banks ¹²	35.3	37.4	36.1	36.8	36.6	39.1	34.9	33.9	32.2	38.1	41.6	31.4
24	Loans to commercial banks ¹⁴	6.3	8.6	8.8	8.3	8.9	8.6	8.3	8.6	8.6	7.5	7.8	7.9
25	Cash assets ¹⁵	582.7	540.6	509.9	498.4	557.3	557.6	580.9	562.7	573.6	544.1	539.4	564.8
26	Trading assets ¹⁶	200.4	177.7	175.6	182.4	191.2	187.1	176.6	171.3	173.6	158.3	157.0	158.2
27	Derivatives with a positive fair value ¹⁷	184.6	160.6	159.8	165.6	174.3	169.0	158.4	151.1	154.2	137.2	135.9	136.6
28	Other trading assets	15.8	17.0	15.7	16.8	16.9	18.2	18.2	20.2	19.4	21.1	21.1	21.6
29	Other assets ¹⁸	893.7	848.2	858.0	852.5	849.8	856.6	839.9	838.5	840.0	822.8	831.8	837.8
30	TOTAL ASSETS ¹⁹	7,108.8	7,139.6	7,135.1	7,145.2	7,227.8	7,276.6	7,268.6	7,259.6	7,275.1	7,230.5	7,236.9	7,263.8

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)

October 26, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 26	Oct 3	Oct 10	Oct 17	
LIABILITIES														
31	Deposits	4,736.1	4,924.5	4,948.9	4,954.8	5,011.6	5,048.4	5,063.6	5,103.5	5,124.8	5,130.8	5,116.5	5,135.6	
32	Large time deposits	305.2	321.9	328.1	321.5	340.1	345.2	337.5	331.8	329.9	325.6	326.7	331.7	
33	Other deposits	4,430.9	4,602.5	4,620.8	4,633.3	4,671.5	4,703.2	4,726.1	4,771.6	4,794.9	4,805.2	4,789.8	4,803.9	
34	Borrowings	767.0	714.8	693.1	705.9	715.2	723.6	706.4	714.6	723.9	705.8	699.1	707.3	
35	Borrowings from banks in the U.S.	63.5	54.1	53.5	52.2	53.7	55.2	52.6	50.3	45.6	50.9	50.2	62.3	
36	Borrowings from others	703.5	660.7	639.7	653.7	661.5	668.4	653.9	664.3	678.3	654.9	648.9	645.1	
37	Trading liabilities ²⁰	174.0	155.5	157.6	165.0	168.9	165.6	152.6	146.7	150.7	141.7	139.5	138.8	
38	Derivatives with a negative fair value ¹⁷	141.8	126.5	123.9	132.2	139.7	141.9	131.3	125.0	129.3	119.1	117.2	119.3	
39	Other trading liabilities	32.2	29.0	33.6	32.8	29.2	23.8	21.3	21.7	21.4	22.6	22.3	19.5	
40	Net due to related foreign offices	80.1	-31.6	-35.2	-21.1	-28.7	-36.0	-40.1	-65.3	-89.3	-119.2	-91.7	-93.2	
41	Other liabilities ²¹	347.2	349.8	357.2	345.7	345.0	336.5	331.0	331.5	339.0	330.1	331.6	323.3	
42	TOTAL LIABILITIES ¹⁹	6,104.4	6,112.9	6,121.5	6,150.3	6,211.9	6,238.0	6,213.5	6,230.9	6,249.0	6,189.2	6,195.0	6,211.8	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,004.4	1,026.7	1,013.5	994.9	1,015.9	1,038.6	1,055.1	1,028.7	1,026.1	1,041.3	1,042.0	1,051.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	29.1	23.7	27.6	32.1	30.2	32.0	31.5	35.1	38.2	38.3	36.8	35.2	
45	Securitized consumer loans ²⁴	4.8	5.0	5.1	6.8	6.9	6.9	7.1	7.2	7.1	7.0	7.0	6.9	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	4.8	5.0	5.1	6.8	6.8	6.8	7.0	7.0	7.0	6.9	6.9	6.8	
48	Securitized real estate loans ²⁴	905.8	890.9	887.9	889.6	888.8	893.2	892.0	896.5	898.3	900.2	903.9	900.4	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
ASSETS													
1	Bank credit	5,538.3	5,628.3	5,645.1	5,668.5	5,678.2	5,706.5	5,732.1	5,769.8	5,767.7	5,789.3	5,785.8	5,785.9
2	Securities in bank credit ²	1,506.0	1,555.1	1,565.7	1,568.7	1,572.9	1,605.3	1,616.2	1,631.6	1,635.4	1,639.1	1,631.9	1,632.7
3	Treasury and agency securities ³	1,026.8	1,078.4	1,095.5	1,100.0	1,102.8	1,131.9	1,138.9	1,137.6	1,137.9	1,141.4	1,130.8	1,130.6
4	Mortgage-backed securities (MBS) ⁴	813.3	880.9	896.1	891.5	886.6	889.6	896.9	900.1	900.4	902.5	891.1	888.9
5	Non-MBS ⁵	213.5	197.5	199.4	208.5	216.2	242.3	242.0	237.5	237.5	238.9	239.7	241.7
6	Other securities	479.2	476.7	470.2	468.7	470.0	473.4	477.3	494.0	497.5	497.7	501.1	502.1
7	Mortgage-backed securities ⁶	116.2	107.4	104.7	102.3	102.9	104.3	106.3	106.8	107.6	106.6	106.6	106.7
8	Non-MBS ⁷	363.0	369.3	365.5	366.4	367.2	369.1	371.0	387.2	389.9	391.1	394.5	395.4
9	Loans and leases in bank credit ⁸	4,032.3	4,073.2	4,079.5	4,099.8	4,105.4	4,101.3	4,115.9	4,138.2	4,132.3	4,150.2	4,153.9	4,153.2
10	Commercial and industrial loans	690.7	744.7	761.5	767.8	771.4	778.0	785.9	793.2	794.4	801.7	803.7	808.3
11	Real estate loans	2,052.8	2,043.0	2,040.6	2,041.3	2,026.0	2,025.1	2,028.2	2,032.5	2,018.2	2,029.5	2,040.4	2,025.2
12	Revolving home equity loans	447.7	431.8	429.9	427.1	424.1	421.4	419.1	416.1	415.6	413.0	412.5	411.6
13	Closed-end residential loans ⁹	1,042.0	1,057.8	1,058.5	1,066.6	1,055.7	1,058.8	1,066.4	1,072.8	1,059.3	1,073.4	1,085.3	1,071.0
14	Commercial real estate loans ¹⁰	563.2	553.3	552.2	547.6	546.2	544.9	542.7	543.5	543.3	543.1	542.7	542.6
15	Consumer loans	789.2	783.5	784.5	785.3	785.9	781.7	784.0	786.2	786.8	785.7	784.4	782.7
16	Credit cards and other revolving plans	435.7	423.8	423.6	424.5	424.9	421.6	422.8	422.9	422.8	421.6	420.3	419.2
17	Other consumer loans ¹¹	353.5	359.8	360.8	360.8	360.9	360.1	361.1	363.3	364.1	364.2	364.1	363.5
18	Other loans and leases	499.5	501.9	492.8	505.4	522.1	516.5	517.8	526.3	532.8	533.2	525.4	537.0
19	Fed funds and reverse RPs with nonbanks ¹²	146.4	140.9	128.1	136.2	142.7	133.0	131.2	136.3	143.2	141.2	133.6	147.9
20	All other loans and leases ¹³	353.2	361.1	364.7	369.2	379.5	383.5	386.6	390.1	389.6	392.0	391.8	389.2
21	LESS: Allowance for loan and lease losses	130.4	121.4	118.5	117.7	116.0	112.4	112.1	110.0	109.7	105.4	104.6	104.4
22	Interbank loans ¹²	41.6	46.6	43.6	41.9	42.3	46.3	42.6	42.2	40.8	45.3	48.4	39.1
23	Fed funds and reverse RPs with banks ¹²	35.5	37.8	34.7	33.8	34.1	38.0	34.3	33.9	32.1	37.1	40.4	31.1
24	Loans to commercial banks ¹⁴	6.2	8.8	8.8	8.1	8.2	8.3	8.2	8.3	8.7	8.2	8.0	8.0
25	Cash assets ¹⁵	565.0	556.6	515.4	509.0	556.5	553.5	548.4	544.6	548.6	525.7	548.4	546.5
26	Trading assets ¹⁶	207.8	173.0	169.0	179.5	188.0	184.6	179.9	176.9	176.4	168.2	165.5	164.9
27	Derivatives with a positive fair value ¹⁷	191.9	155.9	153.0	163.0	170.6	166.0	161.1	156.7	158.9	147.1	145.1	144.3
28	Other trading assets	15.8	17.1	16.0	16.6	17.3	18.6	18.7	20.2	17.5	21.2	20.4	20.6
29	Other assets ¹⁸	891.9	853.5	856.7	848.2	842.4	849.2	833.8	837.8	837.8	832.3	844.1	840.4
30	TOTAL ASSETS ¹⁹	7,114.1	7,136.6	7,111.2	7,129.5	7,191.4	7,227.7	7,224.6	7,261.5	7,261.6	7,255.4	7,287.7	7,272.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 26, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 26	Oct 3	Oct 10	Oct 17	
LIABILITIES														
31	Deposits	4,724.2	4,932.7	4,951.4	4,917.4	4,984.6	5,027.2	5,051.3	5,095.6	5,082.1	5,141.8	5,165.5	5,160.9	
32	Large time deposits	310.3	314.7	322.2	318.1	337.6	348.4	342.1	337.0	335.6	332.9	332.3	339.7	
33	Other deposits	4,413.9	4,618.0	4,629.3	4,599.3	4,646.9	4,678.9	4,709.2	4,758.6	4,746.6	4,808.8	4,833.3	4,821.3	
34	Borrowings	763.1	717.1	685.3	705.9	710.4	713.2	700.7	711.7	722.6	703.4	699.2	708.7	
35	Borrowings from banks in the U.S.	65.6	53.8	53.0	50.9	51.5	53.7	51.5	52.0	46.2	54.1	55.5	66.8	
36	Borrowings from others	697.5	663.4	632.3	655.0	658.9	659.5	649.2	659.7	676.3	649.3	643.7	642.0	
37	Trading liabilities ²⁰	182.1	150.9	150.5	161.5	165.8	162.5	156.3	153.0	153.4	149.0	145.3	141.4	
38	Derivatives with a negative fair value ¹⁷	146.4	124.4	119.8	130.1	136.3	138.1	133.6	129.5	131.3	125.3	122.5	120.4	
39	Other trading liabilities	35.8	26.5	30.7	31.3	29.5	24.3	22.6	23.5	22.1	23.6	22.8	21.0	
40	Net due to related foreign offices	68.8	-35.9	-41.0	-20.3	-34.0	-32.1	-44.3	-76.3	-82.1	-111.5	-102.1	-109.9	
41	Other liabilities ²¹	352.0	344.1	348.3	342.5	339.0	331.2	328.6	336.2	339.6	335.6	339.4	332.5	
42	TOTAL LIABILITIES ¹⁹	6,090.3	6,109.0	6,094.5	6,107.0	6,165.8	6,202.1	6,192.6	6,220.1	6,215.7	6,218.3	6,247.3	6,233.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,023.8	1,027.6	1,016.7	1,022.5	1,025.6	1,025.6	1,032.0	1,041.4	1,045.9	1,037.1	1,040.4	1,038.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	29.1	23.7	27.6	32.1	30.2	32.0	31.5	35.1	38.2	38.3	36.8	35.2	
45	Securitized consumer loans ²⁴	4.8	4.9	5.2	6.9	6.9	6.9	7.1	7.2	7.1	7.1	7.1	7.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	4.8	4.9	5.2	6.9	6.9	6.8	6.9	7.0	7.0	7.0	7.0	6.9	
48	Securitized real estate loans ²⁴	905.4	888.3	886.5	889.4	892.2	894.5	896.3	897.0	897.6	898.6	900.0	897.7	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
ASSETS													
1	Bank credit	2,939.9	3,119.7	3,133.8	3,152.3	3,165.0	3,175.2	3,189.5	3,197.1	3,192.2	3,203.4	3,212.9	3,203.9
2	Securities in bank credit ²	754.8	820.7	825.1	827.5	827.4	821.1	828.6	831.6	829.6	836.0	838.4	837.1
3	Treasury and agency securities ³	556.5	597.9	603.0	601.6	601.5	592.9	600.1	602.1	599.8	604.9	605.9	603.5
4	Mortgage-backed securities (MBS) ⁴	372.6	411.2	415.7	416.1	417.2	416.0	418.5	419.8	418.7	421.7	422.2	419.4
5	Non-MBS ⁵	183.9	186.6	187.4	185.5	184.3	176.9	181.6	182.3	181.1	183.2	183.7	184.0
6	Other securities	198.3	222.9	222.0	226.0	225.9	228.1	228.5	229.5	229.8	231.1	232.4	233.6
7	Mortgage-backed securities ⁶	17.0	17.1	17.1	16.6	16.0	16.2	15.5	15.3	15.4	15.5	15.5	15.2
8	Non-MBS ⁷	181.4	205.8	204.9	209.4	209.9	211.9	213.0	214.2	214.4	215.6	217.0	218.5
9	Loans and leases in bank credit ⁸	2,185.1	2,299.0	2,308.8	2,324.8	2,337.6	2,354.1	2,360.9	2,365.5	2,362.6	2,367.4	2,374.6	2,366.8
10	Commercial and industrial loans	365.1	397.7	401.8	405.9	410.5	415.5	417.4	418.6	419.4	421.1	425.8	423.0
11	Real estate loans	1,399.7	1,464.2	1,463.6	1,465.0	1,470.3	1,474.4	1,475.4	1,478.4	1,473.0	1,478.5	1,478.5	1,475.5
12	Revolving home equity loans	108.7	112.9	113.3	113.5	113.6	113.6	113.5	113.2	113.0	113.3	113.1	113.0
13	Closed-end residential loans ⁹	459.9	508.3	508.7	510.2	515.6	520.0	521.5	524.2	519.5	522.6	521.1	518.7
14	Commercial real estate loans ¹⁰	831.0	843.0	841.5	841.4	841.0	840.8	840.4	841.0	840.5	842.6	844.3	843.9
15	Consumer loans	297.3	305.9	308.9	317.3	319.1	322.3	324.8	325.5	326.5	325.2	326.0	325.3
16	Credit cards and other revolving plans	161.2	164.8	166.6	174.4	175.5	176.9	179.3	178.9	179.4	179.0	179.2	179.1
17	Other consumer loans ¹¹	136.1	141.1	142.3	142.8	143.6	145.4	145.6	146.6	147.1	146.3	146.8	146.2
18	Other loans and leases	123.0	131.3	134.5	136.6	137.8	141.8	143.3	143.1	143.7	142.6	144.3	142.9
19	Fed funds and reverse RPs with nonbanks ¹²	2.4	3.2	3.0	2.7	1.9	2.6	2.3	1.9	2.5	2.3	2.7	3.0
20	All other loans and leases ¹³	120.6	128.1	131.5	133.9	135.9	139.2	141.1	141.1	141.2	140.3	141.6	139.9
21	LESS: Allowance for loan and lease losses	48.8	47.8	46.7	46.0	45.9	46.3	45.8	45.2	45.2	45.5	45.2	45.2
22	Interbank loans ¹²	53.8	44.8	43.6	42.9	43.1	43.8	45.7	46.8	46.2	49.1	50.9	62.2
23	Fed funds and reverse RPs with banks ¹²	52.4	43.1	42.1	41.4	41.6	42.4	44.1	45.0	44.5	47.7	49.5	60.7
24	Loans to commercial banks ¹⁴	1.4	1.7	1.6	1.5	1.5	1.5	1.6	1.7	1.7	1.4	1.4	1.5
25	Cash assets ¹⁵	296.1	338.7	326.3	316.5	310.0	320.3	316.4	295.9	284.8	309.3	292.2	314.7
26	Trading assets ¹⁶	5.4	5.5	5.1	5.4	5.5	5.5	5.1	4.7	4.9	4.9	4.6	4.9
27	Derivatives with a positive fair value ¹⁷	5.1	5.2	5.0	5.3	5.3	5.4	5.0	4.8	4.7	4.8	4.6	4.7
28	Other trading assets	0.3	0.3	0.1	0.1	0.1	0.1	0.0	-0.1	0.1	0.1	0.1	0.2
29	Other assets ¹⁸	248.7	258.9	259.2	259.9	262.1	262.8	260.4	256.7	254.6	254.9	258.7	256.6
30	TOTAL ASSETS ¹⁹	3,495.1	3,719.8	3,721.4	3,731.0	3,739.8	3,761.4	3,771.4	3,755.9	3,737.5	3,776.0	3,774.2	3,797.1

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)

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending				
										Sep 26	Oct 3	Oct 10	Oct 17	
LIABILITIES														
31	Deposits	2,696.7	2,842.7	2,855.2	2,868.3	2,890.1	2,910.5	2,927.7	2,934.7	2,934.6	2,950.8	2,949.4	2,963.3	
32	Large time deposits	404.3	402.4	400.0	400.4	408.3	407.1	407.0	404.0	403.4	401.1	399.7	399.8	
33	Other deposits	2,292.4	2,440.3	2,455.1	2,468.0	2,481.8	2,503.4	2,520.7	2,530.7	2,531.2	2,549.7	2,549.7	2,563.5	
34	Borrowings	297.5	304.7	298.2	307.1	296.5	294.0	289.5	284.6	280.6	285.9	282.3	285.3	
35	Borrowings from banks in the U.S.	47.4	41.3	43.5	44.8	43.3	44.2	44.5	44.5	43.4	45.2	44.6	45.2	
36	Borrowings from others	250.1	263.5	254.6	262.3	253.2	249.9	245.0	240.1	237.2	240.7	237.8	240.1	
37	Trading liabilities ²⁰	4.1	4.8	5.0	4.8	4.7	4.7	4.5	4.1	4.0	3.9	3.9	4.0	
38	Derivatives with a negative fair value ¹⁷	3.4	3.8	3.7	3.9	4.0	3.9	3.8	3.5	3.3	3.3	3.2	3.4	
39	Other trading liabilities	0.7	0.9	1.2	0.9	0.7	0.8	0.6	0.6	0.6	0.6	0.6	0.6	
40	Net due to related foreign offices	39.7	38.4	38.0	37.4	35.8	40.0	39.0	40.2	37.7	41.9	39.5	41.3	
41	Other liabilities ²¹	66.7	68.5	66.7	67.9	71.7	69.8	71.4	67.2	67.2	67.8	68.4	66.5	
42	TOTAL LIABILITIES ¹⁹	3,104.8	3,259.1	3,263.1	3,285.5	3,298.7	3,319.0	3,332.1	3,330.8	3,324.1	3,350.4	3,343.5	3,360.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	390.4	460.6	458.3	445.5	441.1	442.4	439.3	425.2	413.4	425.6	430.7	436.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.8	7.1	6.9	7.7	7.3	7.4	8.3	8.5	8.5	9.0	9.0	8.9	
45	Securitized consumer loans ²⁴	11.2	13.3	13.4	13.3	12.7	12.8	12.1	13.4	13.2	13.1	13.1	14.2	
46	Securitized credit cards and other revolving plans	10.6	11.6	11.5	11.4	10.8	10.8	10.2	11.7	11.7	11.5	11.5	11.6	
47	Other securitized consumer loans	0.5	1.6	1.9	1.9	1.9	2.0	2.0	1.7	1.5	1.6	1.6	2.5	
48	Securitized real estate loans ²⁴	19.7	20.8	20.7	20.4	20.5	20.4	20.2	20.0	20.0	20.1	19.3	19.5	

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

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
ASSETS													
1	Bank credit	2,943.9	3,113.2	3,127.6	3,145.1	3,159.7	3,169.1	3,190.8	3,201.8	3,195.2	3,211.1	3,218.5	3,201.7
2	Securities in bank credit ²	756.3	823.6	830.2	828.3	823.6	815.8	827.3	832.9	830.9	837.4	838.1	835.4
3	Treasury and agency securities ³	555.0	602.4	607.8	602.3	596.4	588.1	597.4	599.7	596.3	602.4	602.0	599.3
4	Mortgage-backed securities (MBS) ⁴	369.5	414.7	419.8	418.1	415.4	411.9	414.1	416.4	413.7	419.5	419.3	416.1
5	Non-MBS ⁵	185.5	187.8	187.9	184.2	181.0	176.2	183.3	183.3	182.6	182.8	182.7	183.1
6	Other securities	201.3	221.1	222.5	226.0	227.2	227.6	229.9	233.2	234.6	235.0	236.1	236.1
7	Mortgage-backed securities ⁶	16.9	17.1	17.4	16.9	16.3	15.6	15.5	15.3	15.3	15.4	15.4	15.2
8	Non-MBS ⁷	184.4	204.0	205.0	209.1	211.0	212.0	214.4	217.9	219.3	219.6	220.7	220.9
9	Loans and leases in bank credit ⁸	2,187.5	2,289.6	2,297.4	2,316.7	2,336.1	2,353.3	2,363.5	2,368.8	2,364.3	2,373.8	2,380.4	2,366.3
10	Commercial and industrial loans	365.4	398.1	402.4	407.1	411.3	414.5	416.6	418.8	420.4	420.7	425.1	423.0
11	Real estate loans	1,399.1	1,460.1	1,457.6	1,460.5	1,468.7	1,475.9	1,477.9	1,478.3	1,470.7	1,481.3	1,482.3	1,473.2
12	Revolving home equity loans	108.4	112.9	113.1	113.3	113.5	113.4	113.1	113.0	113.0	112.9	112.7	112.6
13	Closed-end residential loans ⁹	458.8	505.3	503.9	505.8	512.8	519.8	522.6	523.5	516.3	526.5	526.7	517.6
14	Commercial real estate loans ¹⁰	831.9	841.9	840.6	841.4	842.3	842.8	842.1	841.8	841.4	842.0	842.9	842.9
15	Consumer loans	297.7	302.3	305.3	313.8	317.4	320.3	325.0	326.3	327.4	326.1	326.9	326.0
16	Credit cards and other revolving plans	161.5	161.6	164.2	172.7	175.2	176.6	180.0	179.3	180.1	178.6	178.5	178.4
17	Other consumer loans ¹¹	136.2	140.7	141.1	141.2	142.2	143.7	145.0	147.0	147.3	147.5	148.4	147.6
18	Other loans and leases	125.3	129.1	132.1	135.3	138.7	142.6	144.0	145.5	145.8	145.7	145.9	144.1
19	Fed funds and reverse RPs with nonbanks ¹²	2.9	2.9	2.5	2.6	2.4	2.4	2.4	2.5	2.4	2.5	2.5	3.0
20	All other loans and leases ¹³	122.4	126.2	129.6	132.7	136.3	140.2	141.6	143.0	143.3	143.2	143.4	141.1
21	LESS: Allowance for loan and lease losses	49.3	48.1	46.4	46.3	45.8	45.7	45.9	45.3	44.8	45.1	45.2	45.2
22	Interbank loans ¹²	55.5	45.7	43.6	40.7	41.9	42.0	45.1	48.0	44.7	49.6	51.6	63.1
23	Fed funds and reverse RPs with banks ¹²	54.2	44.0	42.1	39.2	40.3	40.5	43.6	46.4	43.1	48.1	50.1	61.7
24	Loans to commercial banks ¹⁴	1.3	1.7	1.5	1.6	1.6	1.5	1.5	1.6	1.6	1.5	1.5	1.5
25	Cash assets ¹⁵	313.4	318.8	306.9	304.5	307.7	314.2	315.2	314.1	306.7	325.9	312.2	329.1
26	Trading assets ¹⁶	5.8	5.3	4.9	5.4	5.6	5.4	5.2	5.2	5.2	5.1	5.0	5.2
27	Derivatives with a positive fair value ¹⁷	5.3	5.1	4.8	5.2	5.3	5.2	5.0	5.0	4.9	5.0	4.9	5.0
28	Other trading assets	0.5	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
29	Other assets ¹⁸	249.9	260.0	259.6	258.2	260.6	259.6	258.6	258.7	257.1	257.9	262.2	258.3
30	TOTAL ASSETS ¹⁹	3,519.1	3,694.8	3,696.2	3,707.5	3,729.6	3,744.7	3,769.0	3,782.4	3,764.1	3,804.5	3,804.3	3,812.2

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)

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending				
										Sep 26	Oct 3	Oct 10	Oct 17	
LIABILITIES														
31	Deposits	2,694.9	2,847.3	2,855.5	2,853.6	2,880.2	2,898.4	2,920.1	2,934.1	2,917.2	2,956.1	2,960.2	2,965.4	
32	Large time deposits	406.0	399.0	397.1	396.5	409.3	409.8	408.2	405.8	405.1	404.6	403.5	403.6	
33	Other deposits	2,288.8	2,448.3	2,458.4	2,457.1	2,470.9	2,488.6	2,511.9	2,528.4	2,512.1	2,551.5	2,556.7	2,561.9	
34	Borrowings	295.8	307.6	301.0	309.8	293.3	288.1	285.3	283.2	283.4	282.7	278.6	281.4	
35	Borrowings from banks in the U.S.	47.1	40.5	44.6	45.7	44.4	44.1	44.1	44.6	44.4	44.2	43.4	43.7	
36	Borrowings from others	248.7	267.1	256.3	264.1	248.9	244.0	241.2	238.6	239.0	238.5	235.2	237.7	
37	Trading liabilities ²⁰	4.5	4.5	4.5	4.8	4.7	4.5	4.3	4.4	4.3	4.2	4.2	4.3	
38	Derivatives with a negative fair value ¹⁷	3.7	3.6	3.6	3.9	4.1	3.7	3.6	3.7	3.6	3.6	3.5	3.6	
39	Other trading liabilities	0.8	0.9	0.9	0.8	0.7	0.8	0.7	0.6	0.7	0.6	0.7	0.6	
40	Net due to related foreign offices	41.9	33.3	33.4	30.8	36.8	40.3	40.8	42.1	40.6	43.8	40.3	40.6	
41	Other liabilities ²¹	68.7	67.4	64.8	66.0	70.7	68.2	71.8	69.1	68.9	69.1	69.9	67.9	
42	TOTAL LIABILITIES ¹⁹	3,105.8	3,260.0	3,259.1	3,265.0	3,285.7	3,299.4	3,322.3	3,332.9	3,314.4	3,355.9	3,353.2	3,359.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	413.3	434.8	437.1	442.5	444.0	445.2	446.7	449.5	449.7	448.6	451.2	452.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.8	7.1	6.9	7.7	7.3	7.4	8.3	8.5	8.5	9.0	9.0	8.9	
45	Securitized consumer loans ²⁴	11.0	13.6	13.7	13.3	12.5	12.3	11.6	13.2	13.1	13.2	13.1	14.1	
46	Securitized credit cards and other revolving plans	10.5	11.8	11.7	11.4	10.6	10.5	9.9	11.5	11.5	11.5	11.5	11.5	
47	Other securitized consumer loans	0.5	1.8	2.0	1.9	1.9	1.8	1.7	1.7	1.7	1.7	1.6	2.6	
48	Securitized real estate loans ²⁴	20.1	20.6	20.7	20.7	20.9	20.4	20.3	20.3	20.2	20.3	19.6	19.6	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending				
										Sep 26	Oct 3	Oct 10	Oct 17	
ASSETS														
1	Bank credit	801.8	826.1	839.3	841.5	839.7	845.0	854.6	860.4	868.4	859.0	848.0	856.7	
2	Securities in bank credit ²	209.5	201.6	203.9	203.1	196.9	203.3	204.9	211.3	218.8	211.5	214.8	216.2	
3	Treasury and agency securities ³	92.6	97.9	98.7	100.1	96.2	99.2	102.1	108.5	115.6	107.5	112.1	114.7	
4	Mortgage-backed securities (MBS) ⁴	19.6	20.2	19.9	21.8	23.3	22.4	21.9	22.4	22.6	21.9	22.6	22.5	
5	Non-MBS ⁵	73.1	77.7	78.8	78.3	72.9	76.8	80.2	86.1	92.9	85.6	89.5	92.2	
6	Other securities	116.9	103.7	105.1	102.9	100.7	104.1	102.8	102.8	103.2	104.0	102.7	101.6	
7	Mortgage-backed securities ⁶	9.1	8.1	8.1	8.6	7.7	8.0	7.7	7.7	7.4	7.5	7.4	6.5	
8	Non-MBS ⁷	107.8	95.5	97.0	94.4	93.0	96.1	95.0	95.1	95.8	96.5	95.3	95.1	
9	Loans and leases in bank credit ⁸	592.3	624.5	635.4	638.4	642.8	641.7	649.7	649.1	649.6	647.5	633.3	640.5	
10	Commercial and industrial loans	240.7	242.7	244.6	243.4	251.9	253.8	255.6	251.3	254.0	251.2	252.0	252.2	
11	Real estate loans	33.4	31.2	31.1	30.8	30.4	30.2	30.1	30.2	30.3	29.5	29.6	29.2	
12	Revolving home equity loans	0.2	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	1.6	1.7	1.6	1.6	1.5	1.5	1.6	1.5	1.8	1.4	1.5	1.3	
14	Commercial real estate loans ¹⁰	31.6	29.2	29.3	29.0	28.7	28.5	28.2	28.4	28.3	27.9	27.8	27.7	
15	Consumer loans	1.7	2.1	2.1	2.1	1.9	1.9	1.7	1.6	1.6	1.6	1.6	1.6	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	1.7	2.1	2.1	2.1	1.9	1.9	1.7	1.6	1.6	1.6	1.6	1.6	
18	Other loans and leases	316.4	348.4	357.6	362.1	358.6	355.9	362.3	366.0	363.7	365.2	350.1	357.5	
19	Fed funds and reverse RPs with nonbanks ¹²	110.7	139.3	145.9	150.3	149.0	152.0	160.8	171.2	173.7	173.1	159.9	165.2	
20	All other loans and leases ¹³	205.8	209.1	211.6	211.8	209.6	203.9	201.6	194.8	190.0	192.1	190.2	192.3	
21	LESS: Allowance for loan and lease losses	0.8	0.7	0.8	0.8	0.7	0.7	0.6	0.7	0.7	0.7	0.7	0.7	
22	Interbank loans ¹²	24.6	28.7	28.4	29.5	29.8	27.5	28.2	26.8	27.3	26.5	26.3	24.1	
23	Fed funds and reverse RPs with banks ¹²	22.2	26.5	26.0	27.2	27.6	25.3	25.9	24.8	25.5	24.7	24.4	22.3	
24	Loans to commercial banks ¹⁴	2.4	2.3	2.4	2.3	2.2	2.2	2.3	2.0	1.9	1.8	1.8	1.8	
25	Cash assets ¹⁵	842.3	796.0	820.3	840.1	785.9	775.7	797.6	744.4	723.6	763.2	716.7	756.7	
26	Trading assets ¹⁶	126.0	141.1	132.2	131.1	135.4	136.2	129.8	138.9	139.0	135.3	132.3	129.9	
27	Derivatives with a positive fair value ¹⁷	114.4	131.0	122.4	121.7	125.8	127.3	121.1	129.6	130.0	124.1	122.2	120.4	
28	Other trading assets	11.7	10.1	9.8	9.4	9.6	8.9	8.7	9.3	9.1	11.2	10.1	9.5	
29	Other assets ¹⁸	45.5	44.7	45.9	45.4	44.2	47.8	46.6	53.7	58.6	55.9	54.1	54.2	
30	TOTAL ASSETS ¹⁹	1,839.6	1,835.9	1,865.2	1,886.8	1,834.3	1,831.6	1,856.1	1,823.5	1,816.3	1,839.3	1,776.7	1,820.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending				
										Sep 26	Oct 3	Oct 10	Oct 17	
LIABILITIES														
31	Deposits	924.9	845.4	840.4	831.7	832.7	852.3	859.2	869.2	880.6	878.4	870.9	860.4	
32	Large time deposits	840.1	750.1	745.2	738.9	731.2	748.2	755.1	757.1	764.5	762.4	759.9	749.0	
33	Other deposits	84.8	95.3	95.2	92.8	101.5	104.1	104.0	112.1	116.1	116.0	111.1	111.4	
34	Borrowings	555.3	565.5	565.3	575.4	577.6	573.6	573.5	582.9	583.5	591.5	573.1	591.0	
35	Borrowings from banks in the U.S.	34.8	34.2	34.9	36.0	36.6	37.2	37.5	39.3	40.4	40.1	42.9	42.7	
36	Borrowings from others	520.5	531.3	530.3	539.4	541.0	536.4	536.0	543.6	543.1	551.4	530.3	548.2	
37	Trading liabilities ²⁰	113.6	139.4	123.7	126.4	128.6	131.1	124.9	135.0	135.8	131.3	130.2	131.6	
38	Derivatives with a negative fair value ¹⁷	100.7	128.7	115.1	115.0	117.3	119.4	114.3	123.1	124.0	119.5	119.1	118.9	
39	Other trading liabilities	12.9	10.7	8.6	11.4	11.3	11.7	10.5	11.9	11.7	11.8	11.1	12.7	
40	Net due to related foreign offices	195.3	214.6	251.9	258.3	241.5	237.5	252.0	179.7	159.2	170.3	144.3	162.3	
41	Other liabilities ²¹	55.5	53.5	53.4	55.8	52.8	57.1	59.5	62.5	60.3	61.7	61.8	61.0	
42	TOTAL LIABILITIES ¹⁹	1,844.7	1,818.4	1,834.7	1,847.5	1,833.2	1,851.7	1,868.9	1,829.3	1,819.3	1,833.2	1,780.4	1,806.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-5.1	17.4	30.6	39.3	1.1	-20.1	-12.8	-5.8	-3.0	6.1	-3.7	14.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.4	-5.3	-4.6	-4.0	-4.0	-3.7	-3.7	-3.4	-3.2	-3.1	-3.1	-3.2	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending				
										Sep 26	Oct 3	Oct 10	Oct 17	
ASSETS														
1	Bank credit	806.3	825.7	832.9	836.1	833.3	837.0	852.8	864.3	865.3	857.3	849.8	857.9	
2	Securities in bank credit ²	210.5	202.4	203.5	203.0	195.3	200.8	207.2	211.9	214.9	209.1	214.7	214.4	
3	Treasury and agency securities ³	92.9	99.6	100.1	101.0	95.3	98.2	104.5	108.7	112.4	105.2	110.6	110.9	
4	Mortgage-backed securities (MBS) ⁴	20.3	19.2	19.4	21.5	23.2	23.9	22.8	23.2	23.2	22.7	23.2	22.8	
5	Non-MBS ⁵	72.6	80.5	80.7	79.5	72.1	74.4	81.7	85.5	89.2	82.5	87.4	88.1	
6	Other securities	117.6	102.7	103.4	102.0	100.0	102.6	102.7	103.2	102.5	103.9	104.1	103.4	
7	Mortgage-backed securities ⁶	9.2	8.2	8.4	8.6	7.7	8.0	8.0	7.8	7.3	7.4	7.4	6.4	
8	Non-MBS ⁷	108.3	94.5	95.0	93.4	92.3	94.6	94.8	95.4	95.2	96.5	96.7	97.1	
9	Loans and leases in bank credit ⁸	595.8	623.3	629.4	633.0	638.0	636.2	645.5	652.4	650.3	648.2	635.1	643.5	
10	Commercial and industrial loans	241.0	244.1	243.0	243.0	251.8	252.0	254.3	251.5	253.8	251.1	251.7	252.1	
11	Real estate loans	33.4	30.9	31.3	30.6	30.4	29.8	29.6	30.1	30.4	29.5	29.6	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	1.6	1.7	1.6	1.5	1.4	1.4	1.5	1.5	1.8	1.3	1.5	1.3	
14	Commercial real estate loans ¹⁰	31.6	29.0	29.5	28.9	28.8	28.2	27.9	28.4	28.4	28.0	27.9	27.9	
15	Consumer loans	1.8	2.2	2.2	2.3	2.0	1.7	1.7	1.6	1.6	1.6	1.6	1.6	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	1.8	2.2	2.2	2.3	2.0	1.7	1.7	1.6	1.6	1.6	1.6	1.6	
18	Other loans and leases	319.6	346.1	352.8	357.1	353.9	352.6	360.0	369.1	364.6	366.0	352.2	360.4	
19	Fed funds and reverse RPs with nonbanks ¹²	112.3	136.0	141.3	146.7	145.6	149.7	160.5	173.5	171.6	172.6	161.4	167.8	
20	All other loans and leases ¹³	207.4	210.1	211.5	210.4	208.3	202.9	199.4	195.6	192.9	193.4	190.9	192.5	
21	LESS: Allowance for loan and lease losses	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	
22	Interbank loans ¹²	24.3	28.0	27.7	28.4	28.2	26.9	27.6	27.0	25.9	25.8	27.7	25.4	
23	Fed funds and reverse RPs with banks ¹²	21.6	26.0	25.5	26.4	26.2	24.7	25.2	24.7	23.7	23.7	25.6	23.2	
24	Loans to commercial banks ¹⁴	2.6	2.0	2.2	2.0	2.0	2.2	2.4	2.3	2.2	2.1	2.2	2.2	
25	Cash assets ¹⁵	842.3	775.9	814.2	836.4	770.8	795.4	806.6	744.3	733.0	735.1	745.2	746.8	
26	Trading assets ¹⁶	129.1	138.5	126.9	128.2	130.9	130.4	129.6	142.4	140.7	139.9	137.4	134.6	
27	Derivatives with a positive fair value ¹⁷	117.3	128.6	117.2	118.9	121.6	121.0	120.4	133.1	131.3	129.6	127.4	124.5	
28	Other trading assets	11.8	10.0	9.7	9.4	9.3	9.4	9.2	9.3	9.4	10.3	10.0	10.0	
29	Other assets ¹⁸	44.6	48.0	46.9	48.0	46.0	44.7	45.9	53.4	60.0	54.7	53.2	53.1	
30	TOTAL ASSETS ¹⁹	1,845.8	1,815.4	1,847.8	1,876.3	1,808.5	1,833.8	1,861.7	1,830.6	1,824.1	1,812.1	1,812.6	1,817.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 26, 2012

Account		2011 Sep	2012 Mar	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	Week ending			
										Sep 26	Oct 3	Oct 10	Oct 17
LIABILITIES													
31	Deposits	923.5	842.6	846.0	846.4	833.0	837.1	854.2	868.6	884.7	884.3	870.7	857.1
32	Large time deposits	840.7	748.2	750.3	750.0	731.7	733.1	748.9	758.3	772.3	770.6	762.4	748.5
33	Other deposits	82.8	94.4	95.7	96.4	101.3	104.0	105.3	110.3	112.4	113.6	108.3	108.7
34	Borrowings	559.7	561.0	570.2	585.6	574.4	579.9	586.3	585.1	579.5	582.0	568.1	580.3
35	Borrowings from banks in the U.S.	36.8	33.0	34.2	35.4	37.0	37.8	39.0	40.9	39.7	40.7	44.1	42.9
36	Borrowings from others	522.9	528.0	536.0	550.2	537.4	542.1	547.3	544.2	539.7	541.3	524.0	537.4
37	Trading liabilities ²⁰	120.2	133.9	121.6	125.0	126.3	127.3	126.5	140.2	138.1	136.3	133.8	133.0
38	Derivatives with a negative fair value ¹⁷	107.9	123.0	111.7	112.8	115.5	116.3	115.7	128.5	127.2	126.0	123.5	121.4
39	Other trading liabilities	12.2	10.9	9.9	12.1	10.7	11.0	10.8	11.7	10.9	10.3	10.4	11.6
40	Net due to related foreign offices	183.8	218.9	253.1	259.4	218.8	231.1	233.6	171.2	154.0	147.1	174.6	183.7
41	Other liabilities ²¹	55.4	55.7	53.6	56.6	52.6	55.0	57.8	62.2	64.4	59.0	61.9	59.5
42	TOTAL LIABILITIES ¹⁹	1,842.5	1,812.1	1,844.5	1,873.0	1,805.2	1,830.5	1,858.4	1,827.2	1,820.7	1,808.7	1,809.3	1,813.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.3	3.3	3.3	3.3	3.4	3.4	3.4	3.4	3.3	3.4	3.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.4	-5.3	-4.6	-4.0	-4.0	-3.7	-3.7	-3.4	-3.2	-3.1	-3.1	-3.2
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

18. Excludes the due-from position with related foreign offices, which is included in line 40. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

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