
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
November 16, 2012

H.8

Notes on the Data (billions of dollars)

Domestically chartered commercial banks consolidated onto their balance sheets \$74.9 billion in assets and liabilities of nonbank institutions in the week ending November 7, 2012. The major assets items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$15.4; Treasury and agency securities, non-MBS, \$1.6; other securities, mortgage-backed securities, \$3.0; other securities, non-MBS, \$0.8; real estate loans, closed-end residential loans, \$35.9; interbank loans, fed funds and reverse RPs with banks, \$1.6; cash assets, \$13.1; and other assets, \$3.5. The major liability item affected was: deposits, other deposits, \$64.9. The residual (assets less liabilities) increased \$10.0.

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
November 16, 2012

Account	2007	2008	2009	2010	2011	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Jul	2012 Aug	2012 Sep	2012 Oct
ASSETS															
1 Bank credit	9.3	2.1	-6.6	-2.7	1.8	0.2	3.3	5.9	4.5	4.0	4.5	7.0	2.9	3.4	2.4
2 Securities in bank credit ²	6.2	-2.0	6.8	6.8	1.7	2.1	1.1	5.7	10.4	6.0	7.2	15.4	2.9	6.7	4.7
3 Treasury and agency securities ³	-6.4	3.1	15.5	15.1	2.9	5.9	-1.2	6.8	12.8	11.1	7.6	16.3	4.7	2.8	0.3
6 Other securities	26.8	-8.3	-5.1	-7.1	-0.8	-5.8	6.1	3.5	5.3	-5.1	6.3	13.6	-1.3	15.5	14.7
9 Loans and leases in bank credit ⁶	10.2	3.3	-10.2	-5.8	1.8	-0.6	4.0	6.0	2.4	3.3	3.5	3.9	2.9	2.2	1.5
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	14.6	8.8	1.4	13.0
11 Real estate loans	7.0	-0.2	-5.6	-5.5	-3.8	-7.5	-2.3	0.4	-1.1	-0.6	-0.2	1.4	-0.7	2.2	-2.7
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	-5.8	-10.4	-11.8
13 Closed-end residential loans ⁹	5.9	-9.3	-8.7	-2.6	-0.4	-8.0	3.1	6.4	2.1	3.2	3.2	6.2	2.1	7.2	-3.3
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	-1.3	-2.0	1.1	1.5
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	-1.0	2.3	1.3	2.3
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	-4.0	3.6	-2.4	-1.0
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	2.6	1.2	5.4	6.1
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	2.8	7.5	4.4	-0.9
21 LESS: Allowance for loan and lease losses	-	-	-	-	-17.5	-21.5	-21.6	-16.3	-13.9	-18.1	-14.1	-14.0	-11.2	-22.6	-41.5
22 Interbank loans ¹²	24.5	-15.4	-38.5	-23.0	-37.4	-47.7	-50.6	-29.9	11.7	-1.3	-0.7	8.0	-21.8	-11.1	53.0
25 Cash assets ¹⁵	-0.1	157.3	47.9	-8.0	47.4	99.2	15.0	-16.9	1.4	-5.7	-1.0	0.1	29.8	-64.9	-3.6
26 Trading assets ¹⁶	-	-	-	-	3.8	23.5	46.7	-18.4	28.5	-4.3	-3.6	-11.6	-63.5	13.5	-78.5
29 Other assets ¹⁸	11.6	14.5	-3.3	4.5	-4.3	-1.7	-5.6	-5.7	-8.4	-2.4	-1.6	11.6	-20.9	2.0	-1.2
30 TOTAL ASSETS ¹⁹	10.3	7.9	-6.0	-2.7	5.3	11.3	4.7	1.0	3.8	2.2	3.2	6.3	2.5	-5.3	0.3
LIABILITIES															
31 Deposits	9.1	5.4	5.2	2.4	6.7	9.7	9.2	2.9	6.0	4.8	8.2	10.5	5.3	7.8	8.9
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	17.0	-0.7	-5.3	-14.7
33 Other deposits	-	-	-	-	12.4	9.8	22.3	8.9	8.8	6.3	8.4	9.2	6.6	10.4	13.7
34 Borrowings	13.2	13.4	-24.5	-19.0	-14.5	-23.6	-13.2	-8.9	-6.5	-8.1	0.1	1.4	-16.4	9.7	-8.2
37 Trading liabilities ²⁰	-	-	-	-	2.0	21.8	28.0	18.0	14.6	-19.1	-7.1	-2.8	-78.0	16.6	-44.1
41 Other liabilities ²¹	2.9	0.5	-10.8	9.2	-0.5	2.4	20.8	-9.5	8.4	1.6	-8.5	-15.8	-3.6	-1.8	-29.4
42 TOTAL LIABILITIES ¹⁹	11.1	10.6	-7.2	-3.4	5.5	11.8	6.2	0.1	3.0	2.2	4.3	6.9	0.6	-2.4	-4.0

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

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending				
									Oct 17	Oct 24	Oct 31	Nov 7	
ASSETS													
1	Bank credit	9,326.1	9,638.7	9,678.3	9,704.8	9,761.1	9,784.6	9,812.2	9,832.1	9,829.8	9,797.0	9,878.5	9,854.5
2	Securities in bank credit ²	2,464.7	2,598.4	2,605.6	2,608.9	2,642.3	2,648.6	2,663.3	2,674.0	2,674.6	2,675.3	2,671.2	2,677.2
3	Treasury and agency securities ³	1,679.1	1,796.0	1,806.8	1,807.2	1,831.6	1,838.8	1,843.0	1,843.6	1,842.3	1,842.0	1,837.5	1,841.1
4	Mortgage-backed securities (MBS) ⁴	1,220.1	1,330.7	1,334.8	1,333.8	1,334.1	1,339.5	1,342.7	1,331.3	1,328.9	1,325.5	1,322.8	1,329.0
5	Non-MBS ⁵	459.1	465.3	472.1	473.4	497.5	499.3	500.3	512.3	513.5	516.6	514.6	512.1
6	Other securities	785.6	802.4	798.8	801.7	810.7	809.8	820.3	830.4	832.3	833.2	833.7	836.1
7	Mortgage-backed securities ⁶	142.9	130.4	127.5	127.4	129.5	130.4	130.4	128.8	128.1	128.5	128.2	131.6
8	Non-MBS ⁷	642.6	672.0	671.3	674.3	681.2	679.4	689.9	701.6	704.2	704.7	705.5	704.5
9	Loans and leases in bank credit ⁸	6,861.4	7,040.3	7,072.7	7,096.0	7,118.9	7,136.0	7,148.9	7,158.1	7,155.1	7,121.7	7,207.2	7,177.3
10	Commercial and industrial loans	1,312.3	1,405.6	1,413.0	1,433.9	1,451.3	1,462.0	1,463.7	1,479.5	1,481.6	1,477.6	1,483.6	1,486.1
11	Real estate loans	3,495.0	3,541.7	3,540.5	3,531.5	3,535.6	3,533.4	3,539.7	3,531.7	3,530.0	3,528.0	3,529.1	3,563.3
12	Revolving home equity loans	552.8	544.0	541.3	538.6	535.9	533.3	528.7	523.5	523.5	522.8	521.6	521.2
13	Closed-end residential loans ⁹	1,521.1	1,574.6	1,581.4	1,577.6	1,585.9	1,588.6	1,598.1	1,593.6	1,591.6	1,592.4	1,592.3	1,627.3
14	Commercial real estate loans ¹⁰	1,421.2	1,423.1	1,417.8	1,415.3	1,413.8	1,411.5	1,412.8	1,414.6	1,414.8	1,412.8	1,415.2	1,414.8
15	Consumer loans	1,089.4	1,099.8	1,109.5	1,109.6	1,108.7	1,110.8	1,112.0	1,114.1	1,112.5	1,112.4	1,116.8	1,116.5
16	Credit cards and other revolving plans	596.6	595.5	603.9	603.1	601.1	602.9	601.7	601.2	599.9	599.7	603.7	602.8
17	Other consumer loans ¹¹	492.8	504.3	505.6	506.4	507.5	508.0	510.3	512.9	512.6	512.7	513.2	513.6
18	Other loans and leases	964.7	993.2	1,009.7	1,021.0	1,023.4	1,029.8	1,033.6	1,032.8	1,031.0	1,003.7	1,077.6	1,011.4
19	Fed funds and reverse RPs with nonbanks ¹²	269.1	281.8	290.6	296.3	297.1	299.3	308.6	310.2	311.1	285.8	347.4	293.6
20	All other loans and leases ¹³	695.7	711.4	719.1	724.8	726.3	730.5	724.9	722.6	719.9	717.9	730.2	717.8
21	LESS: Allowance for loan and lease losses	178.2	166.5	164.5	162.6	160.7	159.2	156.2	150.8	150.7	151.4	149.5	148.8
22	Interbank loans ¹²	116.5	117.0	117.5	118.4	119.1	117.1	116.1	121.1	125.5	109.2	123.1	119.6
23	Fed funds and reverse RPs with banks ¹²	106.1	104.2	105.4	105.8	106.8	104.9	103.8	109.6	114.3	98.1	110.1	107.7
24	Loans to commercial banks ¹⁴	10.4	12.8	12.1	12.5	12.3	12.2	12.3	11.5	11.2	11.0	13.0	11.9
25	Cash assets ¹⁵	1,709.1	1,656.5	1,655.1	1,653.2	1,653.6	1,694.9	1,602.9	1,597.9	1,634.4	1,595.6	1,605.9	1,674.2
26	Trading assets ¹⁶	307.1	312.9	318.9	332.1	328.9	311.5	315.0	294.4	291.6	290.7	299.8	290.9
27	Derivatives with a positive fair value ¹⁷	282.1	287.3	292.6	305.5	301.7	284.5	285.6	263.4	261.8	260.4	267.6	261.8
28	Other trading assets	25.0	25.6	26.3	26.6	27.2	27.0	29.4	31.0	29.8	30.3	32.2	29.1
29	Other assets ¹⁸	1,179.3	1,163.1	1,157.7	1,156.0	1,167.2	1,146.9	1,148.8	1,147.6	1,148.8	1,158.8	1,144.3	1,136.8
30	TOTAL ASSETS¹⁹	12,459.9	12,721.7	12,763.1	12,801.9	12,869.3	12,895.8	12,838.8	12,842.4	12,879.2	12,799.8	12,902.2	12,927.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending				
									Oct 17	Oct 24	Oct 31	Nov 7	
LIABILITIES													
31	Deposits	8,361.6	8,644.5	8,654.8	8,734.4	8,811.2	8,850.5	8,907.4	8,973.5	8,957.5	8,974.9	9,030.6	9,050.9
32	Large time deposits	1,521.4	1,473.4	1,460.8	1,479.6	1,500.5	1,499.6	1,493.0	1,474.7	1,480.2	1,471.6	1,454.5	1,463.2
33	Other deposits	6,840.2	7,171.2	7,194.0	7,254.8	7,310.7	7,350.8	7,414.4	7,498.8	7,477.2	7,503.2	7,576.1	7,587.7
34	Borrowings	1,598.3	1,556.6	1,588.4	1,589.3	1,591.2	1,569.4	1,582.1	1,571.3	1,583.5	1,560.5	1,581.9	1,562.4
35	Borrowings from banks in the U.S.	138.4	131.9	132.9	133.6	136.6	134.5	134.1	141.0	150.3	130.4	147.5	143.9
36	Borrowings from others	1,459.9	1,424.6	1,455.5	1,455.7	1,454.6	1,434.9	1,448.0	1,430.4	1,433.2	1,430.1	1,434.4	1,418.5
37	Trading liabilities ²⁰	287.3	286.2	296.2	302.2	301.5	281.9	285.8	275.3	274.3	272.2	280.5	271.2
38	Derivatives with a negative fair value ¹⁷	243.7	242.8	251.1	261.0	265.2	249.5	251.6	243.0	241.6	242.9	248.3	239.3
39	Other trading liabilities	43.6	43.5	45.1	41.1	36.3	32.5	34.2	32.4	32.8	29.3	32.2	31.9
40	Net due to related foreign offices	327.4	254.7	274.5	248.5	241.5	250.8	154.5	82.4	110.3	31.8	90.8	77.4
41	Other liabilities ²¹	465.7	477.2	469.4	469.5	463.3	461.9	461.2	449.9	450.9	451.8	431.0	440.8
42	TOTAL LIABILITIES¹⁹	11,040.3	11,219.3	11,283.4	11,343.9	11,408.7	11,414.5	11,391.0	11,352.4	11,376.4	11,291.1	11,414.8	11,402.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,419.6	1,502.4	1,479.6	1,458.1	1,460.6	1,481.3	1,447.7	1,490.0	1,502.8	1,508.7	1,487.4	1,524.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	22.1	29.9	35.8	33.5	35.8	36.1	40.2	42.5	40.9	43.1	42.8	42.2
45	Securitized consumer loans ²⁴	16.6	18.5	20.1	19.6	19.7	19.2	20.6	20.6	21.0	21.1	20.2	19.9
46	Securitized credit cards and other revolving plans	10.7	11.5	11.4	10.9	10.9	10.3	11.8	11.5	11.7	11.8	10.9	10.8
47	Other securitized consumer loans	6.0	7.0	8.7	8.7	8.8	8.9	8.7	9.0	9.3	9.3	9.4	9.2
48	Securitized real estate loans ²⁴	925.4	908.6	910.1	909.4	913.6	912.2	916.5	919.2	920.0	917.4	915.9	912.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending				
									Oct 17	Oct 24	Oct 31	Nov 7	
ASSETS													
1	Bank credit	9,355.5	9,605.6	9,649.7	9,671.3	9,712.4	9,775.3	9,835.7	9,860.8	9,846.2	9,807.5	9,937.2	9,917.7
2	Securities in bank credit ²	2,482.9	2,599.4	2,600.1	2,591.8	2,621.8	2,650.6	2,676.4	2,689.3	2,682.1	2,689.8	2,702.0	2,710.5
3	Treasury and agency securities ³	1,685.7	1,803.3	1,803.3	1,794.5	1,818.3	1,840.8	1,846.0	1,846.8	1,840.6	1,846.6	1,855.3	1,861.3
4	Mortgage-backed securities (MBS) ⁴	1,224.7	1,335.3	1,331.1	1,325.2	1,325.4	1,333.7	1,339.7	1,333.3	1,327.8	1,329.6	1,337.1	1,342.7
5	Non-MBS ⁵	460.9	468.1	472.2	469.3	492.9	507.1	506.3	513.5	512.8	517.1	518.2	518.7
6	Other securities	797.2	796.0	796.7	797.3	803.5	809.8	830.3	842.5	841.5	843.2	846.7	849.2
7	Mortgage-backed securities ⁶	143.1	130.5	127.8	126.9	128.1	129.8	130.0	129.1	128.2	129.5	129.3	132.5
8	Non-MBS ⁷	654.1	665.5	668.9	670.4	675.4	680.0	700.4	713.4	713.3	713.7	717.4	716.7
9	Loans and leases in bank credit ⁸	6,872.7	7,006.2	7,049.6	7,079.5	7,090.6	7,124.7	7,159.3	7,171.6	7,164.1	7,117.7	7,235.2	7,207.2
10	Commercial and industrial loans	1,313.7	1,406.9	1,417.9	1,434.5	1,444.3	1,456.7	1,463.5	1,480.3	1,483.6	1,475.2	1,485.9	1,487.2
11	Real estate loans	3,498.3	3,529.5	3,532.4	3,525.1	3,530.9	3,535.6	3,540.8	3,536.1	3,527.9	3,521.2	3,541.3	3,588.6
12	Revolving home equity loans	553.3	543.2	540.7	537.9	535.0	532.5	529.3	524.0	524.3	523.6	522.1	521.5
13	Closed-end residential loans ⁹	1,525.0	1,564.0	1,573.9	1,569.9	1,579.9	1,590.4	1,597.8	1,599.1	1,590.8	1,586.4	1,604.2	1,652.3
14	Commercial real estate loans ¹⁰	1,420.0	1,422.4	1,417.9	1,417.3	1,416.0	1,412.7	1,413.7	1,413.0	1,412.8	1,411.3	1,415.0	1,414.8
15	Consumer loans	1,087.6	1,091.9	1,101.4	1,105.2	1,103.8	1,110.6	1,114.1	1,112.6	1,110.0	1,111.4	1,116.0	1,112.3
16	Credit cards and other revolving plans	595.1	587.8	597.1	600.1	598.3	602.8	602.2	599.7	597.6	598.9	603.3	599.3
17	Other consumer loans ¹¹	492.4	504.1	504.3	505.1	505.5	507.8	511.9	512.9	512.4	512.5	512.7	513.0
18	Other loans and leases	973.1	977.8	997.9	1,014.7	1,011.7	1,021.8	1,041.0	1,042.5	1,042.7	1,009.9	1,092.0	1,019.0
19	Fed funds and reverse RPs with nonbanks ¹²	274.1	272.0	285.6	290.7	285.1	294.2	312.2	316.3	318.7	292.5	356.7	301.7
20	All other loans and leases ¹³	699.0	705.8	712.3	724.0	726.5	727.6	728.7	726.2	724.0	717.4	735.3	717.3
21	LESS: Allowance for loan and lease losses	177.5	165.6	164.7	162.5	158.8	158.6	156.0	150.1	150.3	150.0	149.2	150.2
22	Interbank loans ¹²	118.8	114.9	111.0	112.4	115.2	115.2	117.2	123.1	127.5	110.8	127.3	123.9
23	Fed funds and reverse RPs with banks ¹²	107.9	102.3	99.4	100.6	103.2	103.1	105.0	111.2	115.9	99.3	114.3	112.1
24	Loans to commercial banks ¹⁴	10.9	12.5	11.7	11.8	12.0	12.1	12.2	11.9	11.6	11.5	13.0	11.8
25	Cash assets ¹⁵	1,705.6	1,636.5	1,649.9	1,634.9	1,663.1	1,670.1	1,603.0	1,594.2	1,620.6	1,552.6	1,601.5	1,650.5
26	Trading assets ¹⁶	319.1	300.8	313.2	324.5	320.5	314.7	324.5	305.8	303.1	302.7	306.1	305.4
27	Derivatives with a positive fair value ¹⁷	294.5	274.9	287.0	297.6	292.3	286.5	294.8	275.4	273.8	272.8	274.9	275.8
28	Other trading assets	24.6	25.9	26.1	26.9	28.3	28.2	29.7	30.4	29.3	29.9	31.3	29.6
29	Other assets ¹⁸	1,181.8	1,163.2	1,154.3	1,149.0	1,153.5	1,138.3	1,149.8	1,150.7	1,152.0	1,152.7	1,141.3	1,147.6
30	TOTAL ASSETS¹⁹	12,503.3	12,655.2	12,713.3	12,729.5	12,805.9	12,855.0	12,874.2	12,884.5	12,899.1	12,776.3	12,964.1	12,994.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending				
									Oct 17	Oct 24	Oct 31	Nov 7	
LIABILITIES													
31	Deposits	8,371.6	8,652.9	8,617.4	8,697.8	8,762.7	8,825.6	8,898.4	8,984.0	8,981.6	8,894.0	9,064.9	9,109.4
32	Large time deposits	1,537.7	1,469.5	1,464.7	1,478.7	1,491.3	1,499.2	1,501.0	1,488.8	1,491.4	1,485.1	1,472.3	1,472.1
33	Other deposits	6,833.9	7,183.4	7,152.8	7,219.1	7,271.5	7,326.4	7,397.3	7,495.2	7,490.2	7,408.9	7,592.6	7,637.3
34	Borrowings	1,591.8	1,556.4	1,601.3	1,578.1	1,581.3	1,572.4	1,580.0	1,563.1	1,570.3	1,558.0	1,576.3	1,570.8
35	Borrowings from banks in the U.S.	142.2	131.8	132.0	132.9	135.6	134.6	137.4	144.4	153.4	132.1	151.3	148.1
36	Borrowings from others	1,449.7	1,424.6	1,469.3	1,445.2	1,445.7	1,437.7	1,442.5	1,418.8	1,416.9	1,425.9	1,425.0	1,422.7
37	Trading liabilities ²⁰	291.7	276.5	291.2	296.8	294.2	287.1	297.6	279.7	278.6	274.3	278.4	279.0
38	Derivatives with a negative fair value ¹⁷	247.6	235.0	246.9	255.9	258.2	252.9	261.8	247.1	245.4	245.0	245.1	246.1
39	Other trading liabilities	44.1	41.5	44.3	40.9	36.1	34.2	35.8	32.6	33.3	29.2	33.3	32.9
40	Net due to related foreign offices	343.2	245.6	269.9	221.6	239.4	230.1	136.9	99.2	114.4	85.1	93.0	70.6
41	Other liabilities ²¹	477.0	466.7	465.1	462.3	454.4	458.1	467.4	460.8	459.9	461.1	449.8	458.2
42	TOTAL LIABILITIES¹⁹	11,075.4	11,198.1	11,245.0	11,256.6	11,332.0	11,373.2	11,380.3	11,386.9	11,404.8	11,272.4	11,462.4	11,488.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,427.8	1,457.1	1,468.4	1,472.9	1,473.9	1,481.8	1,494.0	1,497.6	1,494.3	1,503.9	1,501.7	1,506.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	22.1	29.9	35.8	33.5	35.8	36.1	40.2	42.5	40.9	43.1	42.8	42.2
45	Securitized consumer loans ²⁴	16.7	18.9	20.3	19.4	19.3	18.7	20.4	20.6	21.1	21.1	20.3	20.0
46	Securitized credit cards and other revolving plans	10.6	11.7	11.4	10.7	10.7	10.0	11.6	11.4	11.6	11.6	10.9	10.8
47	Other securitized consumer loans	6.0	7.2	8.9	8.7	8.6	8.7	8.7	9.2	9.5	9.4	9.4	9.2
48	Securitized real estate loans ²⁴	922.4	907.2	910.1	913.1	914.9	916.7	917.3	917.1	917.2	914.6	916.2	913.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending			
									Oct 17	Oct 24	Oct 31	Nov 7
ASSETS												
1 Bank credit	8,522.2	8,799.4	8,836.8	8,865.2	8,916.1	8,930.0	8,951.9	8,982.5	8,973.1	8,951.9	9,034.0	9,008.3
2 Securities in bank credit ²	2,265.6	2,394.5	2,402.6	2,412.0	2,439.0	2,443.7	2,452.0	2,461.1	2,458.4	2,460.8	2,464.4	2,469.7
3 Treasury and agency securities ³	1,592.4	1,697.3	1,706.7	1,711.0	1,732.4	1,736.7	1,734.6	1,732.6	1,727.6	1,729.6	1,731.3	1,733.5
4 Mortgage-backed securities (MBS) ⁴	1,200.6	1,310.8	1,312.9	1,310.6	1,311.7	1,317.7	1,320.4	1,309.0	1,306.4	1,303.2	1,300.9	1,306.6
5 Non-MBS ⁵	391.7	386.5	393.8	400.5	420.7	419.0	414.2	423.6	421.3	426.4	430.5	427.0
6 Other securities	673.3	697.2	695.9	701.0	706.6	707.0	717.4	728.4	730.7	731.2	733.1	736.1
7 Mortgage-backed securities ⁶	134.0	122.3	118.9	119.7	121.5	122.7	122.6	122.0	121.6	121.9	121.7	125.1
8 Non-MBS ⁷	539.3	575.0	577.0	581.3	585.1	584.3	594.8	606.4	609.1	609.2	611.3	611.0
9 Loans and leases in bank credit ⁸	6,256.6	6,404.9	6,434.3	6,453.2	6,477.1	6,486.3	6,499.9	6,521.4	6,514.7	6,491.1	6,569.7	6,538.6
10 Commercial and industrial loans	1,071.1	1,161.0	1,169.6	1,181.9	1,197.5	1,206.4	1,212.4	1,228.5	1,229.5	1,228.4	1,233.1	1,237.1
11 Real estate loans	3,461.6	3,510.5	3,509.7	3,501.1	3,505.4	3,503.4	3,509.5	3,502.0	3,500.8	3,498.2	3,498.8	3,533.3
12 Revolving home equity loans	552.5	543.8	541.0	538.4	535.7	533.1	528.5	523.3	523.3	522.6	521.4	521.0
13 Closed-end residential loans ⁹	1,519.4	1,573.0	1,579.8	1,576.1	1,584.4	1,586.9	1,596.6	1,592.0	1,590.3	1,590.8	1,590.4	1,625.9
14 Commercial real estate loans ¹⁰	1,389.7	1,393.8	1,388.8	1,386.6	1,385.4	1,383.3	1,384.4	1,386.7	1,387.1	1,384.8	1,387.0	1,386.4
15 Consumer loans	1,087.7	1,097.7	1,107.4	1,107.7	1,106.8	1,109.2	1,110.4	1,112.5	1,111.0	1,110.8	1,115.2	1,114.8
16 Credit cards and other revolving plans	596.6	595.5	603.9	603.1	601.1	602.9	601.7	601.2	599.9	599.7	603.7	602.8
17 Other consumer loans ¹¹	491.1	502.2	503.5	504.6	505.6	506.3	508.7	511.3	511.0	511.1	511.5	512.0
18 Other loans and leases	636.2	635.7	647.6	662.5	667.5	667.4	667.6	678.4	673.5	653.7	722.6	653.4
19 Fed funds and reverse RPs with nonbanks ¹²	156.6	135.9	140.3	147.3	145.2	138.5	137.5	147.4	145.9	126.7	184.7	129.1
20 All other loans and leases ¹³	479.6	499.8	507.2	515.2	522.4	528.9	530.1	531.0	527.6	526.9	537.8	524.3
21 LESS: Allowance for loan and lease losses	177.5	165.7	163.8	161.9	160.0	158.5	155.6	150.0	150.0	150.7	148.7	148.1
22 Interbank loans ¹²	93.1	88.6	88.0	88.6	91.6	88.9	89.3	96.0	101.4	84.9	97.8	94.0
23 Fed funds and reverse RPs with banks ¹²	84.8	78.2	78.2	78.2	81.5	79.0	79.0	86.2	92.0	75.6	86.3	83.6
24 Loans to commercial banks ¹⁴	8.4	10.4	9.8	10.4	10.1	9.9	10.3	9.8	9.4	9.4	11.5	10.4
25 Cash assets ¹⁵	841.3	836.2	814.9	867.3	877.9	897.3	858.5	873.7	877.7	888.8	905.9	934.9
26 Trading assets ¹⁶	189.8	180.7	187.8	196.7	192.7	181.7	176.1	164.1	161.6	163.8	169.8	165.2
27 Derivatives with a positive fair value ¹⁷	174.2	164.8	170.9	179.6	174.4	163.4	155.9	142.6	141.4	142.0	146.7	144.6
28 Other trading assets	15.5	15.9	16.9	17.0	18.3	18.3	20.1	21.5	20.2	21.8	23.1	20.7
29 Other assets ¹⁸	1,137.4	1,117.2	1,112.4	1,111.8	1,119.4	1,100.3	1,095.1	1,095.1	1,094.6	1,106.1	1,096.7	1,086.9
30 TOTAL ASSETS ¹⁹	10,606.3	10,856.5	10,876.3	10,967.7	11,037.7	11,039.7	11,015.3	11,061.3	11,058.3	11,044.8	11,155.4	11,141.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 16, 2012

Account	2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 17	Oct 24	Oct 31	Nov 7	
LIABILITIES													
31	Deposits	7,479.1	7,804.1	7,823.1	7,901.7	7,958.8	7,991.3	8,038.2	8,115.9	8,097.1	8,125.7	8,189.8	8,203.7
32	Large time deposits	715.0	728.1	721.9	748.4	752.2	744.5	735.9	729.6	731.3	734.2	727.8	723.0
33	Other deposits	6,764.1	7,076.0	7,101.2	7,153.3	7,206.6	7,246.8	7,302.3	7,386.3	7,365.8	7,391.5	7,462.1	7,480.7
34	Borrowings	1,045.0	991.3	1,013.0	1,011.7	1,017.6	995.9	999.2	987.6	992.5	976.4	998.6	967.1
35	Borrowings from banks in the U.S.	104.9	97.0	96.9	96.9	99.4	97.0	94.8	98.7	107.6	88.8	104.9	102.5
36	Borrowings from others	940.1	894.3	916.1	914.7	918.2	898.9	904.4	888.9	885.0	887.6	893.7	864.6
37	Trading liabilities ²⁰	176.1	162.5	169.8	173.6	170.3	157.1	150.7	144.6	142.7	142.5	149.5	143.2
38	Derivatives with a negative fair value ¹⁷	144.0	127.7	136.1	143.7	145.8	135.1	128.5	123.7	122.7	124.4	127.8	122.1
39	Other trading liabilities	32.1	34.9	33.7	29.9	24.6	22.0	22.3	20.9	20.0	18.0	21.7	21.2
40	Net due to related foreign offices	84.6	2.8	16.3	7.0	4.0	-1.1	-25.2	-64.0	-52.0	-94.4	-51.7	-55.1
41	Other liabilities ²¹	409.3	423.9	413.6	416.7	406.2	402.4	398.7	392.3	389.8	394.6	382.6	382.2
42	TOTAL LIABILITIES¹⁹	9,194.2	9,384.6	9,435.9	9,510.7	9,557.0	9,545.6	9,561.7	9,576.5	9,570.2	9,544.8	9,668.9	9,641.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,412.1	1,471.9	1,440.4	1,457.0	1,480.7	1,494.1	1,453.5	1,484.8	1,488.1	1,500.0	1,486.6	1,499.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	28.1	34.5	39.8	37.5	39.5	39.9	43.5	45.7	44.0	46.2	46.0	45.0
45	Securitized consumer loans ²⁴	16.6	18.5	20.1	19.6	19.7	19.2	20.6	20.6	21.0	21.1	20.2	19.9
46	Securitized credit cards and other revolving plans	10.7	11.5	11.4	10.9	10.9	10.3	11.8	11.5	11.7	11.8	10.9	10.8
47	Other securitized consumer loans	6.0	7.0	8.7	8.7	8.8	8.9	8.7	9.0	9.3	9.3	9.4	9.2
48	Securitized real estate loans ²⁴	925.4	908.6	910.1	909.4	913.6	912.2	916.5	919.2	920.0	917.4	915.9	912.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending			
									Oct 17	Oct 24	Oct 31	Nov 7
ASSETS												
1 Bank credit	8,550.8	8,772.7	8,813.6	8,838.0	8,875.4	8,922.5	8,971.4	9,009.5	8,988.4	8,962.3	9,087.5	9,067.4
2 Securities in bank credit ²	2,284.4	2,395.9	2,397.0	2,396.5	2,421.0	2,443.4	2,464.5	2,476.8	2,467.8	2,477.3	2,492.4	2,500.4
3 Treasury and agency securities ³	1,601.4	1,703.2	1,702.3	1,699.2	1,720.0	1,736.3	1,737.4	1,737.9	1,729.7	1,737.1	1,749.6	1,754.8
4 Mortgage-backed securities (MBS) ⁴	1,204.7	1,315.9	1,309.6	1,302.0	1,301.5	1,311.0	1,316.6	1,310.4	1,305.0	1,306.7	1,314.2	1,320.0
5 Non-MBS ⁵	396.7	387.3	392.7	397.3	418.5	425.3	420.8	427.6	424.7	430.4	435.3	434.8
6 Other securities	683.0	692.7	694.7	697.3	700.9	707.1	727.1	738.9	738.1	740.1	742.9	745.5
7 Mortgage-backed securities ⁶	134.3	122.1	119.2	119.2	120.1	121.8	122.2	122.4	121.8	123.1	123.0	126.2
8 Non-MBS ⁷	548.7	570.5	575.5	578.1	580.8	585.3	605.0	616.5	616.3	617.0	619.9	619.3
9 Loans and leases in bank credit ⁸	6,266.4	6,376.8	6,416.6	6,441.5	6,454.4	6,479.1	6,506.9	6,532.7	6,520.6	6,485.1	6,595.1	6,567.1
10 Commercial and industrial loans	1,072.7	1,163.9	1,174.9	1,182.7	1,192.3	1,202.4	1,212.0	1,229.8	1,231.4	1,227.2	1,236.0	1,238.9
11 Real estate loans	3,464.8	3,498.2	3,501.8	3,494.7	3,501.0	3,506.0	3,510.6	3,506.2	3,498.4	3,491.0	3,510.5	3,558.0
12 Revolving home equity loans	553.1	543.0	540.4	537.7	534.8	532.3	529.1	523.8	524.1	523.4	521.9	521.3
13 Closed-end residential loans ⁹	1,523.4	1,562.4	1,572.4	1,568.5	1,578.4	1,588.9	1,596.3	1,597.5	1,589.5	1,584.8	1,602.2	1,650.8
14 Commercial real estate loans ¹⁰	1,388.3	1,392.9	1,389.0	1,388.6	1,387.8	1,384.8	1,385.3	1,384.8	1,384.9	1,382.8	1,386.4	1,385.9
15 Consumer loans	1,085.8	1,089.7	1,099.1	1,103.2	1,102.1	1,108.9	1,112.5	1,111.0	1,108.5	1,109.8	1,114.4	1,110.7
16 Credit cards and other revolving plans	595.1	587.8	597.1	600.1	598.3	602.8	602.2	599.7	597.6	598.9	603.3	599.3
17 Other consumer loans ¹¹	490.7	501.9	502.0	503.1	503.8	506.1	510.2	511.3	510.8	510.9	511.1	511.4
18 Other loans and leases	643.1	625.0	640.8	660.8	659.0	661.8	671.9	685.7	682.3	657.1	734.2	659.5
19 Fed funds and reverse RPs with nonbanks ¹²	159.9	130.6	138.9	145.1	135.4	133.6	138.8	151.0	150.8	130.1	189.9	133.1
20 All other loans and leases ¹³	483.2	494.3	501.9	515.7	523.6	528.2	533.1	534.8	531.5	527.0	544.3	526.3
21 LESS: Allowance for loan and lease losses	176.7	164.9	164.0	161.8	158.1	157.9	155.3	149.3	149.6	149.2	148.4	149.4
22 Interbank loans ¹²	94.0	87.2	82.6	84.2	88.3	87.6	90.3	96.8	102.1	85.3	100.8	97.1
23 Fed funds and reverse RPs with banks ¹²	85.5	76.9	72.9	74.4	78.5	77.9	80.3	87.0	92.6	75.8	89.7	87.2
24 Loans to commercial banks ¹⁴	8.5	10.3	9.7	9.8	9.8	9.7	9.9	9.9	9.5	9.5	11.1	9.9
25 Cash assets ¹⁵	837.5	822.3	813.5	864.1	867.7	863.5	858.7	869.0	873.8	832.5	917.0	927.5
26 Trading assets ¹⁶	198.7	173.9	184.9	193.5	190.1	185.1	182.1	170.6	168.5	170.1	171.8	171.7
27 Derivatives with a positive fair value ¹⁷	184.1	157.7	168.2	176.0	171.3	166.1	161.7	150.1	149.3	149.7	150.4	151.6
28 Other trading assets	14.6	16.2	16.8	17.6	18.8	19.0	20.4	20.5	19.3	20.4	21.4	20.0
29 Other assets ¹⁸	1,140.2	1,116.2	1,106.3	1,103.0	1,108.8	1,092.4	1,096.4	1,099.1	1,098.9	1,101.3	1,093.8	1,094.9
30 TOTAL ASSETS ¹⁹	10,644.5	10,807.4	10,837.0	10,921.0	10,972.1	10,993.3	11,043.6	11,095.7	11,082.2	11,002.3	11,222.6	11,209.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 16, 2012

Account	2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 17	Oct 24	Oct 31	Nov 7
LIABILITIES												
31 Deposits	7,485.3	7,806.9	7,771.0	7,864.8	7,925.6	7,971.4	8,029.7	8,125.3	8,124.5	8,042.9	8,219.8	8,263.6
32 Large time deposits	725.4	719.3	714.7	747.0	758.2	750.3	742.8	740.2	742.9	741.3	741.8	734.4
33 Other deposits	6,759.9	7,087.6	7,056.4	7,117.8	7,167.5	7,221.1	7,287.0	7,385.1	7,381.5	7,301.7	7,478.0	7,529.2
34 Borrowings	1,046.3	986.2	1,015.7	1,003.7	1,001.3	986.1	994.9	988.6	990.1	984.3	1,003.5	976.5
35 Borrowings from banks in the U.S.	108.1	97.6	96.6	95.9	97.8	95.6	96.6	101.5	110.5	90.2	107.8	105.0
36 Borrowings from others	938.2	888.6	919.1	907.7	903.5	890.5	898.3	887.1	879.5	894.1	895.7	871.5
37 Trading liabilities ²⁰	179.0	155.0	166.2	170.5	166.9	160.5	157.4	147.3	145.6	144.0	147.4	147.6
38 Derivatives with a negative fair value ¹⁷	144.7	123.4	134.1	140.4	141.8	137.2	133.3	125.3	124.0	125.0	124.5	125.0
39 Other trading liabilities	34.3	31.6	32.2	30.1	25.1	23.3	24.1	22.0	21.6	18.9	22.9	22.6
40 Net due to related foreign offices	86.4	-7.6	10.5	2.7	8.3	-3.5	-34.2	-63.6	-69.3	-73.3	-48.3	-79.5
41 Other liabilities ²¹	422.9	413.1	408.5	409.7	399.4	400.4	405.2	403.9	400.4	403.8	401.9	397.5
42 TOTAL LIABILITIES ¹⁹	9,219.9	9,353.6	9,372.0	9,451.4	9,501.5	9,514.9	9,553.0	9,601.4	9,591.2	9,501.7	9,724.3	9,705.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,424.6	1,453.8	1,465.1	1,469.6	1,470.6	1,478.4	1,490.6	1,494.3	1,490.9	1,500.6	1,498.3	1,503.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	28.1	34.5	39.8	37.5	39.5	39.9	43.5	45.7	44.0	46.2	46.0	45.0
45 Securitized consumer loans ²⁴	16.7	18.9	20.3	19.4	19.3	18.7	20.4	20.6	21.1	21.1	20.3	20.0
46 Securitized credit cards and other revolving plans	10.6	11.7	11.4	10.7	10.7	10.0	11.6	11.4	11.6	11.6	10.9	10.8
47 Other securitized consumer loans	6.0	7.2	8.9	8.7	8.6	8.7	8.7	9.2	9.5	9.4	9.4	9.2
48 Securitized real estate loans ²⁴	922.4	907.2	910.1	913.1	914.9	916.7	917.3	917.1	917.2	914.6	916.2	913.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 16, 2012

Account	2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 17	Oct 24	Oct 31	Nov 7
ASSETS												
1 Bank credit	5,558.1	5,665.6	5,684.5	5,700.2	5,741.2	5,740.8	5,755.0	5,777.1	5,769.9	5,751.2	5,827.9	5,814.6
2 Securities in bank credit ²	1,501.7	1,569.4	1,575.0	1,584.6	1,618.0	1,615.2	1,620.5	1,623.6	1,621.5	1,622.6	1,627.2	1,639.1
3 Treasury and agency securities ³	1,028.9	1,094.2	1,105.1	1,109.5	1,139.4	1,136.6	1,132.4	1,128.8	1,124.3	1,125.6	1,129.7	1,137.8
4 Mortgage-backed securities (MBS) ⁴	822.1	895.1	896.8	893.4	895.7	899.1	900.5	889.6	886.9	884.9	884.4	893.2
5 Non-MBS ⁵	206.8	199.1	208.3	216.1	243.8	237.5	231.9	239.2	237.4	240.7	245.4	244.6
6 Other securities	472.9	475.2	469.9	475.1	478.5	478.6	488.1	494.8	497.1	497.0	497.5	501.2
7 Mortgage-backed securities ⁶	116.6	105.2	102.3	103.6	105.1	107.1	107.3	106.7	106.4	106.7	106.6	110.3
8 Non-MBS ⁷	356.2	370.1	367.6	371.5	373.4	371.5	380.8	388.1	390.7	390.3	390.9	390.9
9 Loans and leases in bank credit ⁸	4,056.4	4,096.1	4,109.5	4,115.6	4,123.2	4,125.6	4,134.5	4,153.5	4,148.5	4,128.6	4,200.7	4,175.6
10 Commercial and industrial loans	701.6	759.2	763.7	771.5	782.1	789.1	793.8	805.7	806.6	807.1	811.0	815.8
11 Real estate loans	2,053.9	2,047.0	2,044.7	2,030.8	2,030.9	2,028.0	2,031.2	2,027.2	2,025.7	2,026.4	2,026.1	2,063.5
12 Revolving home equity loans	444.0	430.5	427.6	424.8	422.1	419.6	415.3	410.3	410.4	409.7	408.5	408.4
13 Closed-end residential loans ⁹	1,050.0	1,064.2	1,069.6	1,060.5	1,064.4	1,065.6	1,072.5	1,073.9	1,071.7	1,075.2	1,075.0	1,110.9
14 Commercial real estate loans ¹⁰	560.0	552.3	547.5	545.5	544.4	542.9	543.4	543.1	543.7	541.6	542.7	544.3
15 Consumer loans	788.9	788.8	790.2	788.6	784.5	784.3	784.9	786.4	785.6	785.6	786.8	787.0
16 Credit cards and other revolving plans	435.4	428.8	429.5	427.7	424.3	423.6	422.8	421.3	420.8	420.3	421.6	421.4
17 Other consumer loans ¹¹	353.5	360.0	360.7	361.0	360.2	360.8	362.1	365.1	364.9	365.3	365.3	365.6
18 Other loans and leases	511.8	501.1	511.0	524.7	525.8	524.1	524.5	534.3	530.5	509.4	576.8	509.2
19 Fed funds and reverse RPs with nonbanks ¹²	153.5	132.8	137.6	145.4	142.5	136.2	135.5	144.5	142.9	123.6	181.8	126.0
20 All other loans and leases ¹³	358.3	368.3	373.4	379.3	383.2	387.9	389.0	389.7	387.7	385.8	394.9	383.2
21 LESS: Allowance for loan and lease losses	127.7	119.0	117.8	116.0	113.7	112.8	110.4	104.9	104.8	105.4	103.8	103.2
22 Interbank loans ¹²	42.6	45.0	45.1	45.4	47.7	43.2	42.5	44.3	39.3	39.4	48.7	41.1
23 Fed funds and reverse RPs with banks ¹²	35.8	36.1	36.8	36.6	39.1	34.9	33.9	36.3	31.4	31.4	39.9	32.1
24 Loans to commercial banks ¹⁴	6.8	8.8	8.3	8.9	8.6	8.3	8.6	8.1	7.9	7.9	8.9	9.0
25 Cash assets ¹⁵	544.9	509.9	498.4	557.3	557.6	580.9	562.7	565.6	563.3	572.1	596.9	623.9
26 Trading assets ¹⁶	184.6	175.6	182.4	191.2	187.1	176.6	171.3	159.2	156.7	158.9	164.6	160.4
27 Derivatives with a positive fair value ¹⁷	169.4	159.8	165.6	174.3	169.0	158.4	151.1	137.9	136.6	137.4	141.9	140.1
28 Other trading assets	15.2	15.7	16.8	16.9	18.2	18.2	20.2	21.3	20.0	21.4	22.8	20.3
29 Other assets ¹⁸	887.3	858.0	852.5	849.8	856.6	839.9	838.5	836.3	838.1	844.0	837.3	828.8
30 TOTAL ASSETS ¹⁹	7,089.8	7,135.1	7,145.2	7,227.8	7,276.6	7,268.6	7,259.6	7,277.7	7,262.5	7,260.1	7,371.6	7,365.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending				
									Oct 17	Oct 24	Oct 31	Nov 7	
LIABILITIES													
31	Deposits	4,761.9	4,948.9	4,954.8	5,011.6	5,048.4	5,063.6	5,103.5	5,157.9	5,134.4	5,162.1	5,230.4	5,248.1
32	Large time deposits	312.8	328.1	321.5	340.1	345.2	337.5	331.8	330.3	331.7	334.9	330.0	325.9
33	Other deposits	4,449.1	4,620.8	4,633.3	4,671.5	4,703.2	4,726.1	4,771.6	4,827.6	4,802.7	4,827.2	4,900.4	4,922.1
34	Borrowings	751.4	693.1	705.9	715.2	723.6	706.4	714.6	704.5	707.4	697.0	713.9	691.8
35	Borrowings from banks in the U.S.	61.8	53.5	52.2	53.7	55.2	52.6	50.3	54.4	62.4	46.3	60.2	58.4
36	Borrowings from others	689.5	639.7	653.7	661.5	668.4	653.9	664.3	650.1	645.0	650.7	653.7	633.4
37	Trading liabilities ²⁰	171.8	157.6	165.0	168.9	165.6	152.6	146.7	140.7	138.7	138.6	145.5	139.5
38	Derivatives with a negative fair value ¹⁷	140.5	123.9	132.2	139.7	141.9	131.3	125.0	120.4	119.3	121.1	124.4	118.9
39	Other trading liabilities	31.3	33.6	32.8	29.2	23.8	21.3	21.7	20.3	19.5	17.5	21.1	20.6
40	Net due to related foreign offices	47.1	-35.2	-21.1	-28.7	-36.0	-40.1	-65.3	-102.6	-93.2	-129.5	-89.0	-91.7
41	Other liabilities ²¹	341.9	357.2	345.7	345.0	336.5	331.0	331.5	325.8	323.3	327.8	318.7	313.9
42	TOTAL LIABILITIES¹⁹	6,074.1	6,121.5	6,150.3	6,211.9	6,238.0	6,213.5	6,230.9	6,226.3	6,210.6	6,196.0	6,319.6	6,301.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,015.7	1,013.5	994.9	1,015.9	1,038.6	1,055.1	1,028.7	1,051.4	1,051.9	1,064.1	1,052.1	1,064.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	22.0	27.6	32.1	30.2	32.0	31.5	35.1	36.8	35.2	37.4	37.3	36.5
45	Securitized consumer loans ²⁴	5.0	5.1	6.8	6.9	6.9	7.1	7.2	6.9	6.9	6.9	7.0	6.8
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
47	Other securitized consumer loans	5.0	5.1	6.8	6.8	6.8	7.0	7.0	6.8	6.8	6.8	6.8	6.7
48	Securitized real estate loans ²⁴	905.8	887.9	889.6	888.8	893.2	892.0	896.5	899.7	900.4	897.8	896.3	892.5

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

November 16, 2012

Account	2011	2012	2012	2012	2012	2012	2012	2012	2012	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 17	Oct 24	Oct 31	Nov 7	
ASSETS													
1 Bank credit	5,581.8	5,645.1	5,668.5	5,678.2	5,706.5	5,732.1	5,769.8	5,800.0	5,787.5	5,761.8	5,869.5	5,856.3	
2 Securities in bank credit ²	1,519.6	1,565.7	1,568.7	1,572.9	1,605.3	1,616.2	1,631.6	1,639.0	1,632.5	1,639.2	1,652.4	1,663.0	
3 Treasury and agency securities ³	1,039.1	1,095.5	1,100.0	1,102.8	1,131.9	1,138.9	1,137.6	1,136.6	1,130.5	1,135.5	1,147.4	1,155.4	
4 Mortgage-backed securities (MBS) ⁴	827.1	896.1	891.5	886.6	889.6	896.9	900.1	892.9	888.9	890.3	897.1	904.1	
5 Non-MBS ⁵	211.9	199.4	208.5	216.2	242.3	242.0	237.5	243.7	241.6	245.2	250.3	251.4	
6 Other securities	480.5	470.2	468.7	470.0	473.4	477.3	494.0	502.4	502.0	503.6	504.9	507.6	
7 Mortgage-backed securities ⁶	117.0	104.7	102.3	102.9	104.3	106.3	106.8	107.2	106.7	107.9	107.8	111.1	
8 Non-MBS ⁷	363.5	365.5	366.4	367.2	369.1	371.0	387.2	395.2	395.4	395.8	397.2	396.4	
9 Loans and leases in bank credit ⁸	4,062.2	4,079.5	4,099.8	4,105.4	4,101.3	4,115.9	4,138.2	4,161.0	4,154.9	4,122.6	4,217.1	4,193.3	
10 Commercial and industrial loans	703.3	761.5	767.8	771.4	778.0	785.9	793.2	807.1	808.6	806.2	813.2	816.9	
11 Real estate loans	2,055.3	2,040.6	2,041.3	2,026.0	2,025.1	2,028.2	2,032.5	2,029.7	2,025.7	2,020.4	2,031.8	2,078.4	
12 Revolving home equity loans	445.0	429.9	427.1	424.1	421.4	419.1	416.1	411.2	411.5	410.8	409.5	409.1	
13 Closed-end residential loans ⁹	1,051.3	1,058.5	1,066.6	1,055.7	1,058.8	1,066.4	1,072.9	1,076.5	1,071.9	1,069.5	1,079.8	1,125.1	
14 Commercial real estate loans ¹⁰	559.1	552.2	547.6	546.2	544.9	542.7	543.5	542.0	542.3	540.2	542.5	544.1	
15 Consumer loans	786.1	784.5	785.3	785.9	781.7	784.0	786.2	783.8	782.4	783.1	784.9	783.0	
16 Credit cards and other revolving plans	434.4	423.6	424.5	424.9	421.6	422.8	422.9	420.3	419.2	419.7	421.5	419.4	
17 Other consumer loans ¹¹	351.7	360.8	360.8	360.9	360.1	361.1	363.3	363.5	363.2	363.4	363.4	363.6	
18 Other loans and leases	517.5	492.8	505.4	522.1	516.5	517.8	526.4	540.4	538.2	512.8	587.3	515.0	
19 Fed funds and reverse RPs with nonbanks ¹²	157.0	128.1	136.2	142.7	133.0	131.2	136.3	148.2	147.9	127.2	186.9	130.3	
20 All other loans and leases ¹³	360.5	364.7	369.2	379.5	383.5	386.6	390.1	392.2	390.3	385.6	400.3	384.7	
21 LESS: Allowance for loan and lease losses	127.0	118.5	117.7	116.0	112.4	112.1	110.0	104.2	104.4	104.0	103.4	104.3	
22 Interbank loans ¹²	42.6	43.6	41.9	42.3	46.3	42.6	42.2	44.5	39.1	40.4	49.7	41.8	
23 Fed funds and reverse RPs with banks ¹²	35.7	34.7	33.8	34.1	38.0	34.3	33.9	36.3	31.1	32.3	41.2	33.3	
24 Loans to commercial banks ¹⁴	6.9	8.8	8.1	8.2	8.3	8.2	8.3	8.2	8.0	8.1	8.5	8.5	
25 Cash assets ¹⁵	527.9	515.4	509.0	556.5	553.5	548.4	544.6	546.2	545.0	511.1	589.2	593.3	
26 Trading assets ¹⁶	193.3	169.0	179.5	188.0	184.6	179.9	176.9	165.5	163.3	165.0	166.7	166.8	
27 Derivatives with a positive fair value ¹⁷	179.0	153.0	163.0	170.6	166.0	161.1	156.7	145.1	144.3	144.9	145.5	147.0	
28 Other trading assets	14.3	16.0	16.6	17.3	18.6	18.7	20.2	20.3	19.1	20.2	21.2	19.8	
29 Other assets ¹⁸	889.5	856.7	848.2	842.4	849.2	833.8	837.8	839.2	840.7	841.1	833.8	835.4	
30 TOTAL ASSETS ¹⁹	7,108.2	7,111.2	7,129.5	7,191.4	7,227.7	7,224.6	7,261.5	7,291.1	7,271.2	7,215.4	7,405.4	7,389.3	

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)

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending			
									Oct 17	Oct 24	Oct 31	Nov 7
LIABILITIES												
31 Deposits	4,768.7	4,951.4	4,917.4	4,984.6	5,027.2	5,051.3	5,095.6	5,166.6	5,159.7	5,101.1	5,250.8	5,283.3
32 Large time deposits	319.6	322.2	318.1	337.6	348.4	342.1	337.0	337.0	339.6	338.6	339.5	332.4
33 Other deposits	4,449.1	4,629.3	4,599.3	4,646.9	4,678.9	4,709.2	4,758.6	4,829.6	4,820.0	4,762.6	4,911.2	4,950.9
34 Borrowings	755.8	685.3	705.9	710.4	713.2	700.7	711.7	708.2	708.8	705.2	721.7	704.1
35 Borrowings from banks in the U.S.	66.2	53.0	50.9	51.5	53.7	51.5	52.0	58.1	66.8	47.4	64.2	62.7
36 Borrowings from others	689.6	632.3	655.0	658.9	659.5	649.2	659.7	650.2	642.0	657.8	657.5	641.4
37 Trading liabilities ²⁰	174.4	150.5	161.5	165.8	162.5	156.3	153.0	143.1	141.4	139.8	143.4	143.7
38 Derivatives with a negative fair value ¹⁷	141.0	119.8	130.1	136.3	138.1	133.6	129.5	121.8	120.4	121.6	121.1	121.7
39 Other trading liabilities	33.4	30.7	31.3	29.5	24.3	22.6	23.5	21.3	21.0	18.3	22.3	22.0
40 Net due to related foreign offices	45.7	-41.0	-20.3	-34.0	-32.1	-44.3	-76.3	-103.7	-110.0	-111.3	-88.3	-118.7
41 Other liabilities ²¹	353.5	348.3	342.5	339.0	331.2	328.6	336.2	335.6	332.5	334.6	335.8	327.1
42 TOTAL LIABILITIES ¹⁹	6,098.0	6,094.5	6,107.0	6,165.8	6,202.1	6,192.6	6,220.1	6,249.7	6,232.4	6,169.4	6,363.3	6,339.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,010.2	1,016.7	1,022.5	1,025.6	1,025.6	1,032.0	1,041.4	1,041.4	1,038.9	1,046.0	1,042.1	1,049.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	22.0	27.6	32.1	30.2	32.0	31.5	35.1	36.8	35.2	37.4	37.3	36.5
45 Securitized consumer loans ²⁴	5.1	5.2	6.9	6.9	6.9	7.1	7.2	7.0	7.0	7.0	7.0	6.8
46 Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
47 Other securitized consumer loans	5.1	5.2	6.9	6.9	6.8	6.9	7.0	6.9	6.9	6.9	6.8	6.7
48 Securitized real estate loans ²⁴	902.7	886.5	889.4	892.2	894.5	896.3	897.0	897.4	897.7	895.0	896.5	893.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending			
									Oct 17	Oct 24	Oct 31	Nov 7
ASSETS												
1 Bank credit	2,964.2	3,133.8	3,152.3	3,165.0	3,174.9	3,189.3	3,196.9	3,205.4	3,203.1	3,200.7	3,206.1	3,193.6
2 Securities in bank credit ²	763.9	825.1	827.5	827.4	821.0	828.5	831.5	837.5	836.9	838.2	837.2	830.6
3 Treasury and agency securities ³	563.5	603.0	601.6	601.5	592.9	600.1	602.1	603.9	603.3	604.0	601.6	595.7
4 Mortgage-backed securities (MBS) ⁴	378.5	415.7	416.1	417.2	416.0	418.5	419.9	419.4	419.4	418.4	416.5	413.3
5 Non-MBS ⁵	185.0	187.4	185.5	184.3	177.0	181.6	182.3	184.4	183.9	185.6	185.1	182.4
6 Other securities	200.4	222.0	226.0	225.9	228.1	228.5	229.4	233.6	233.6	234.1	235.6	234.9
7 Mortgage-backed securities ⁶	17.4	17.1	16.6	16.0	16.4	15.6	15.3	15.3	15.2	15.2	15.2	14.9
8 Non-MBS ⁷	183.0	204.9	209.4	209.8	211.7	212.9	214.0	218.4	218.4	218.9	220.4	220.0
9 Loans and leases in bank credit ⁸	2,200.2	2,308.8	2,324.8	2,337.6	2,353.9	2,360.7	2,365.4	2,367.9	2,366.2	2,362.5	2,369.0	2,363.0
10 Commercial and industrial loans	369.4	401.8	405.9	410.4	415.4	417.3	418.6	422.8	422.9	421.3	422.1	421.3
11 Real estate loans	1,407.7	1,463.6	1,465.0	1,470.3	1,474.5	1,475.3	1,478.2	1,474.8	1,475.0	1,471.8	1,472.7	1,469.8
12 Revolving home equity loans	108.5	113.3	113.5	113.6	113.6	113.5	113.2	113.0	112.9	112.9	112.9	112.6
13 Closed-end residential loans ⁹	469.4	508.7	510.2	515.6	520.0	521.4	524.1	518.2	518.6	515.7	515.5	515.0
14 Commercial real estate loans ¹⁰	829.8	841.5	841.4	841.1	841.0	840.5	840.9	843.6	843.5	843.2	844.3	842.2
15 Consumer loans	298.7	308.9	317.3	319.1	322.3	324.8	325.5	326.1	325.3	325.2	328.4	327.8
16 Credit cards and other revolving plans	161.2	166.6	174.4	175.5	176.9	179.3	179.0	179.9	179.1	179.4	182.1	181.4
17 Other consumer loans ¹¹	137.5	142.3	142.8	143.6	145.4	145.6	146.6	146.3	146.2	145.8	146.3	146.4
18 Other loans and leases	124.4	134.5	136.6	137.7	141.7	143.3	143.1	144.2	143.0	144.3	145.8	144.2
19 Fed funds and reverse RPs with nonbanks ¹²	3.1	3.0	2.7	1.9	2.6	2.3	1.9	2.9	3.0	3.1	2.9	3.1
20 All other loans and leases ¹³	121.3	131.5	133.9	135.9	139.1	141.0	141.1	141.3	139.9	141.1	142.9	141.1
21 LESS: Allowance for loan and lease losses	49.8	46.7	46.0	45.9	46.2	45.8	45.2	45.2	45.2	45.2	45.0	44.9
22 Interbank loans ¹²	50.6	43.6	42.9	43.1	43.8	45.7	46.8	51.6	62.1	45.6	49.1	52.9
23 Fed funds and reverse RPs with banks ¹²	49.0	42.1	41.4	41.6	42.4	44.1	45.0	49.9	60.6	44.1	46.4	51.5
24 Loans to commercial banks ¹⁴	1.6	1.6	1.5	1.5	1.5	1.6	1.7	1.7	1.4	1.4	2.6	1.4
25 Cash assets ¹⁵	296.3	326.3	316.5	310.0	320.3	316.4	295.8	308.1	314.4	316.7	309.0	311.0
26 Trading assets ¹⁶	5.1	5.1	5.4	5.5	5.5	5.1	4.7	4.9	4.9	4.9	5.2	4.8
27 Derivatives with a positive fair value ¹⁷	4.8	5.0	5.3	5.3	5.4	5.0	4.8	4.7	4.7	4.6	4.8	4.5
28 Other trading assets	0.3	0.1	0.1	0.1	0.1	0.0	-0.1	0.2	0.2	0.3	0.3	0.4
29 Other assets ¹⁸	250.1	259.2	259.9	262.1	262.8	260.4	256.7	258.7	256.5	262.0	259.4	258.1
30 TOTAL ASSETS ¹⁹	3,516.5	3,721.4	3,731.0	3,739.8	3,761.1	3,771.1	3,755.7	3,783.6	3,795.9	3,784.7	3,783.8	3,775.5

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)

November 16, 2012

Account	2011	2012	2012	2012	2012	2012	2012	2012	2012	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 17	Oct 24	Oct 31	Nov 7	
LIABILITIES													
31 Deposits	2,717.2	2,855.2	2,868.3	2,890.1	2,910.5	2,927.7	2,934.8	2,958.0	2,962.7	2,963.6	2,959.4	2,955.6	
32 Large time deposits	402.2	400.0	400.4	408.3	407.1	407.0	404.0	399.3	399.6	399.3	397.7	397.1	
33 Other deposits	2,315.0	2,455.1	2,468.0	2,481.8	2,503.4	2,520.7	2,530.7	2,558.7	2,563.1	2,564.3	2,561.7	2,558.5	
34 Borrowings	293.6	298.2	307.1	296.5	294.0	289.5	284.6	283.2	285.1	279.4	284.8	275.3	
35 Borrowings from banks in the U.S.	43.1	43.5	44.8	43.3	44.2	44.5	44.5	44.3	45.2	42.5	44.8	44.1	
36 Borrowings from others	250.6	254.6	262.3	253.2	249.9	245.0	240.1	238.8	239.9	237.0	240.0	231.2	
37 Trading liabilities ²⁰	4.3	5.0	4.8	4.7	4.7	4.5	4.1	3.9	4.0	3.9	4.0	3.7	
38 Derivatives with a negative fair value ¹⁷	3.5	3.7	3.9	4.0	3.9	3.8	3.5	3.3	3.4	3.3	3.4	3.2	
39 Other trading liabilities	0.8	1.2	0.9	0.7	0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.6	
40 Net due to related foreign offices	37.6	38.0	37.4	35.8	40.0	39.0	40.2	38.6	41.3	35.1	37.2	36.6	
41 Other liabilities ²¹	67.4	66.7	67.9	71.7	69.8	71.4	67.1	66.5	66.5	66.7	63.9	68.3	
42 TOTAL LIABILITIES ¹⁹	3,120.1	3,263.1	3,285.5	3,298.7	3,319.0	3,332.1	3,330.8	3,350.2	3,359.6	3,348.8	3,349.3	3,339.6	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	396.4	458.3	445.5	441.1	442.1	439.0	424.9	433.4	436.3	436.0	434.5	436.0	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	6.2	6.9	7.7	7.3	7.4	8.3	8.5	8.9	8.9	8.8	8.7	8.4	
45 Securitized consumer loans ²⁴	11.6	13.4	13.3	12.7	12.8	12.1	13.4	13.6	14.2	14.2	13.3	13.1	
46 Securitized credit cards and other revolving plans	10.7	11.5	11.4	10.8	10.8	10.2	11.7	11.4	11.6	11.7	10.7	10.6	
47 Other securitized consumer loans	1.0	1.9	1.9	1.9	2.0	2.0	1.7	2.2	2.5	2.5	2.5	2.5	
48 Securitized real estate loans ²⁴	19.6	20.7	20.4	20.5	20.4	20.2	20.0	19.6	19.5	19.6	19.6	19.6	

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

November 16, 2012

Account	2011	2012	2012	2012	2012	2012	2012	2012	2012	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 17	Oct 24	Oct 31	Nov 7	
ASSETS													
1	Bank credit	2,969.0	3,127.6	3,145.1	3,159.7	3,168.9	3,190.5	3,201.5	3,209.6	3,200.9	3,200.6	3,218.0	3,211.2
2	Securities in bank credit ²	764.8	830.2	828.3	823.6	815.7	827.2	832.9	837.8	835.2	838.1	840.1	837.4
3	Treasury and agency securities ³	562.3	607.8	602.3	596.4	588.1	597.4	599.8	601.4	599.1	601.6	602.2	599.4
4	Mortgage-backed securities (MBS) ⁴	377.6	419.8	418.1	415.4	411.9	414.1	416.4	417.5	416.1	416.4	417.1	415.9
5	Non-MBS ⁵	184.8	187.9	184.2	181.0	176.2	183.3	183.3	183.9	183.0	185.2	185.1	183.5
6	Other securities	202.5	222.5	226.0	227.2	227.6	229.8	233.1	236.5	236.1	236.5	237.9	238.0
7	Mortgage-backed securities ⁶	17.3	17.4	16.9	16.3	15.8	15.5	15.4	15.3	15.2	15.2	15.2	15.1
8	Non-MBS ⁷	185.2	205.0	209.1	210.9	211.7	214.3	217.8	221.2	220.9	221.3	222.7	222.9
9	Loans and leases in bank credit ⁸	2,204.2	2,297.4	2,316.7	2,336.1	2,353.2	2,363.3	2,368.7	2,371.7	2,365.7	2,362.5	2,377.9	2,373.8
10	Commercial and industrial loans	369.4	402.4	407.1	411.3	414.4	416.5	418.8	422.7	422.9	421.0	422.7	421.9
11	Real estate loans	1,409.5	1,457.6	1,460.5	1,468.7	1,476.0	1,477.8	1,478.2	1,476.5	1,472.7	1,470.6	1,478.7	1,479.7
12	Revolving home equity loans	108.2	113.1	113.3	113.5	113.4	113.1	113.0	112.6	112.6	112.6	112.4	112.2
13	Closed-end residential loans ⁹	472.0	503.9	505.8	512.8	519.7	522.6	523.4	521.1	517.6	515.3	522.4	525.6
14	Commercial real estate loans ¹⁰	829.3	840.6	841.4	842.4	842.9	842.1	841.8	842.8	842.5	842.7	843.9	841.8
15	Consumer loans	299.7	305.3	313.8	317.4	320.3	325.0	326.3	327.2	326.0	326.7	329.5	327.7
16	Credit cards and other revolving plans	160.7	164.2	172.7	175.2	176.6	180.0	179.3	179.4	178.4	179.3	181.8	179.9
17	Other consumer loans ¹¹	139.0	141.1	141.2	142.2	143.7	145.0	147.0	147.8	147.6	147.4	147.7	147.8
18	Other loans and leases	125.6	132.1	135.3	138.7	142.5	144.0	145.5	145.4	144.1	144.2	147.0	144.5
19	Fed funds and reverse RPs with nonbanks ¹²	2.9	2.5	2.6	2.4	2.4	2.4	2.5	2.8	3.0	2.9	3.0	2.8
20	All other loans and leases ¹³	122.7	129.6	132.7	136.3	140.1	141.6	143.0	142.5	141.1	141.3	144.0	141.7
21	LESS: Allowance for loan and lease losses	49.7	46.4	46.3	45.8	45.7	45.9	45.3	45.1	45.1	45.2	45.0	45.2
22	Interbank loans ¹²	51.4	43.6	40.7	41.9	42.0	45.1	48.0	52.3	63.0	44.9	51.1	55.3
23	Fed funds and reverse RPs with banks ¹²	49.8	42.1	39.2	40.3	40.5	43.6	46.4	50.6	61.6	43.5	48.5	53.9
24	Loans to commercial banks ¹⁴	1.6	1.5	1.6	1.6	1.5	1.5	1.6	1.7	1.4	1.4	2.6	1.4
25	Cash assets ¹⁵	309.6	306.9	304.5	307.7	314.2	315.1	314.1	322.8	328.8	321.4	327.9	334.2
26	Trading assets ¹⁶	5.4	4.9	5.4	5.6	5.4	5.2	5.2	5.1	5.2	5.1	5.1	4.9
27	Derivatives with a positive fair value ¹⁷	5.1	4.8	5.2	5.3	5.2	5.0	5.0	4.9	5.0	4.9	4.9	4.7
28	Other trading assets	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
29	Other assets ¹⁸	250.6	259.6	258.2	260.6	259.6	258.6	258.6	259.9	258.2	260.1	260.0	259.5
30	TOTAL ASSETS¹⁹	3,536.3	3,696.2	3,707.5	3,729.6	3,744.4	3,768.7	3,782.2	3,804.6	3,810.9	3,786.9	3,817.2	3,819.9

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)

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending			
									Oct 17	Oct 24	Oct 31	Nov 7
LIABILITIES												
31 Deposits	2,716.6	2,855.5	2,853.6	2,880.2	2,898.4	2,920.1	2,934.2	2,958.7	2,964.8	2,941.8	2,969.1	2,980.3
32 Large time deposits	405.7	397.1	396.5	409.3	409.8	408.2	405.8	403.1	403.3	402.7	402.3	402.0
33 Other deposits	2,310.9	2,458.4	2,457.1	2,470.9	2,488.6	2,511.9	2,528.4	2,555.6	2,561.5	2,539.1	2,566.8	2,578.4
34 Borrowings	290.5	301.0	309.8	293.3	288.1	285.3	283.2	280.4	281.2	279.1	281.7	272.4
35 Borrowings from banks in the U.S.	41.9	44.6	45.7	44.4	44.1	44.1	44.6	43.4	43.7	42.8	43.5	42.3
36 Borrowings from others	248.7	256.3	264.1	248.9	244.0	241.2	238.6	236.9	237.5	236.4	238.2	230.1
37 Trading liabilities ²⁰	4.5	4.5	4.8	4.7	4.5	4.3	4.4	4.2	4.3	4.1	4.1	4.0
38 Derivatives with a negative fair value ¹⁷	3.7	3.6	3.9	4.1	3.7	3.6	3.7	3.5	3.6	3.5	3.4	3.3
39 Other trading liabilities	0.9	0.9	0.8	0.7	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.6
40 Net due to related foreign offices	40.8	33.4	30.8	36.8	40.3	40.8	42.1	40.1	40.6	38.0	40.0	39.2
41 Other liabilities ²¹	69.4	64.8	66.0	70.7	68.1	71.8	69.1	68.4	67.9	69.2	66.1	70.4
42 TOTAL LIABILITIES ¹⁹	3,121.9	3,259.1	3,265.0	3,285.7	3,299.4	3,322.3	3,332.9	3,351.7	3,358.9	3,332.3	3,361.0	3,366.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	414.4	437.1	442.5	444.0	445.0	446.4	449.3	452.9	452.1	454.6	456.2	453.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	6.2	6.9	7.7	7.3	7.4	8.3	8.5	8.9	8.9	8.8	8.7	8.4
45 Securitized consumer loans ²⁴	11.6	13.7	13.3	12.5	12.3	11.6	13.2	13.6	14.1	14.1	13.3	13.3
46 Securitized credit cards and other revolving plans	10.6	11.7	11.4	10.6	10.5	9.9	11.5	11.3	11.5	11.5	10.7	10.7
47 Other securitized consumer loans	1.0	2.0	1.9	1.9	1.8	1.7	1.7	2.3	2.6	2.6	2.6	2.5
48 Securitized real estate loans ²⁴	19.8	20.7	20.7	20.9	20.4	20.3	20.3	19.7	19.6	19.6	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

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending				
									Oct 17	Oct 24	Oct 31	Nov 7	
ASSETS													
1 Bank credit	803.9	839.3	841.5	839.7	845.0	854.6	860.4	849.6	856.7	845.1	844.4	846.2	
2 Securities in bank credit ²	199.1	203.9	203.1	196.9	203.3	204.9	211.3	212.9	216.2	214.5	206.8	207.5	
3 Treasury and agency securities ³	86.8	98.7	100.1	96.2	99.2	102.1	108.5	111.0	114.7	112.4	106.2	107.6	
4 Mortgage-backed securities (MBS) ⁴	19.4	19.9	21.8	23.3	22.4	21.9	22.4	22.3	22.5	22.2	22.0	22.5	
5 Non-MBS ⁵	67.3	78.8	78.3	72.9	76.8	80.2	86.1	88.7	92.2	90.2	84.2	85.1	
6 Other securities	112.3	105.1	102.9	100.7	104.1	102.8	102.8	102.0	101.6	102.1	100.6	99.9	
7 Mortgage-backed securities ⁶	8.9	8.1	8.6	7.7	8.0	7.7	7.7	6.8	6.5	6.6	6.5	6.4	
8 Non-MBS ⁷	103.3	97.0	94.4	93.0	96.1	95.0	95.1	95.1	95.1	95.5	94.1	93.5	
9 Loans and leases in bank credit ⁸	604.8	635.4	638.4	642.8	641.7	649.7	649.1	636.6	640.5	630.6	637.6	638.7	
10 Commercial and industrial loans	241.2	244.6	243.4	251.9	253.8	255.6	251.3	251.0	252.2	249.2	250.6	249.1	
11 Real estate loans	33.4	31.1	30.8	30.4	30.2	30.1	30.2	29.7	29.2	29.8	30.3	30.0	
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	1.7	1.6	1.6	1.5	1.5	1.6	1.5	1.6	1.3	1.6	1.9	1.4	
14 Commercial real estate loans ¹⁰	31.5	29.3	29.0	28.7	28.5	28.2	28.4	27.9	27.7	28.0	28.2	28.3	
15 Consumer loans	1.7	2.1	2.1	1.9	1.9	1.7	1.6	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	1.9	1.9	1.7	1.6	1.6	1.6	1.6	1.6	1.6	
18 Other loans and leases	328.5	357.6	362.1	358.6	355.9	362.3	366.0	354.3	357.5	350.0	355.1	358.0	
19 Fed funds and reverse RPs with nonbanks ¹²	112.5	145.9	150.3	149.0	152.0	160.8	171.2	162.8	165.2	159.0	162.7	164.5	
20 All other loans and leases ¹³	216.0	211.6	211.8	209.6	203.9	201.6	194.8	191.5	192.3	191.0	192.4	193.5	
21 LESS: Allowance for loan and lease losses	0.7	0.8	0.8	0.7	0.7	0.6	0.7	0.7	0.7	0.7	0.8	0.8	
22 Interbank loans ¹²	23.3	28.4	29.5	29.8	27.5	28.2	26.8	25.1	24.1	24.3	25.3	25.6	
23 Fed funds and reverse RPs with banks ¹²	21.3	26.0	27.2	27.6	25.3	25.9	24.8	23.4	22.3	22.6	23.8	24.1	
24 Loans to commercial banks ¹⁴	2.0	2.4	2.3	2.2	2.2	2.3	2.0	1.7	1.8	1.7	1.5	1.6	
25 Cash assets ¹⁵	867.8	820.3	840.1	785.9	775.7	797.6	744.4	724.2	756.7	706.8	700.0	739.3	
26 Trading assets ¹⁶	117.3	132.2	131.1	135.4	136.2	129.8	138.9	130.3	129.9	126.9	130.0	125.7	
27 Derivatives with a positive fair value ¹⁷	107.8	122.4	121.7	125.8	127.3	121.1	129.6	120.8	120.4	118.3	120.9	117.3	
28 Other trading assets	9.5	9.8	9.4	9.6	8.9	8.7	9.3	9.5	9.5	8.5	9.1	8.4	
29 Other assets ¹⁸	41.9	45.9	45.4	44.2	47.8	46.6	53.7	52.5	54.2	52.7	47.7	50.0	
30 TOTAL ASSETS ¹⁹	1,853.6	1,865.2	1,886.8	1,834.3	1,831.6	1,856.1	1,823.5	1,781.1	1,820.9	1,755.0	1,746.7	1,786.1	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 16, 2012

Account	2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 17	Oct 24	Oct 31	Nov 7	
LIABILITIES													
31	Deposits	882.5	840.4	831.7	832.7	852.3	859.2	869.2	857.6	860.4	849.1	840.8	847.2
32	Large time deposits	806.4	745.2	738.9	731.2	748.2	755.1	757.1	745.1	749.0	737.4	726.8	740.2
33	Other deposits	76.1	95.2	92.8	101.5	104.1	104.0	112.1	112.5	111.4	111.7	114.1	107.1
34	Borrowings	553.3	565.3	575.4	577.6	573.6	573.5	582.9	583.7	591.0	584.1	583.3	595.2
35	Borrowings from banks in the U.S.	33.5	34.9	36.0	36.6	37.2	37.5	39.3	42.2	42.7	41.7	42.6	41.3
36	Borrowings from others	519.8	530.3	539.4	541.0	536.4	536.0	543.6	541.5	548.2	542.5	540.7	553.9
37	Trading liabilities ²⁰	111.2	123.7	126.4	128.6	131.1	124.9	135.0	130.7	131.6	129.7	131.0	128.0
38	Derivatives with a negative fair value ¹⁷	99.7	115.1	115.0	117.3	119.4	114.3	123.1	119.2	118.9	118.5	120.5	117.2
39	Other trading liabilities	11.5	8.6	11.4	11.3	11.7	10.5	11.9	11.4	12.7	11.2	10.5	10.7
40	Net due to related foreign offices	242.8	251.9	258.3	241.5	237.5	252.0	179.7	146.4	162.3	126.2	142.5	132.4
41	Other liabilities ²¹	56.4	53.4	55.8	52.8	57.1	59.5	62.5	57.5	61.0	57.2	48.4	58.6
42	TOTAL LIABILITIES ¹⁹	1,846.1	1,834.7	1,847.5	1,833.2	1,851.7	1,868.9	1,829.3	1,775.9	1,806.3	1,746.3	1,745.9	1,761.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	7.5	30.6	39.3	1.1	-20.1	-12.8	-5.8	5.2	14.7	8.7	0.8	24.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.1	-4.6	-4.0	-4.0	-3.7	-3.7	-3.4	-3.2	-3.2	-3.2	-3.3	-2.8
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

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending				
									Oct 17	Oct 24	Oct 31	Nov 7	
ASSETS													
1 Bank credit	804.7	832.9	836.1	833.3	837.0	852.8	864.3	851.3	857.9	845.2	849.7	850.3	
2 Securities in bank credit ²	198.5	203.5	203.0	195.3	200.8	207.2	211.9	212.4	214.4	212.5	209.5	210.2	
3 Treasury and agency securities ³	84.3	100.1	101.0	95.3	98.2	104.5	108.7	108.8	110.9	109.5	105.7	106.5	
4 Mortgage-backed securities (MBS) ⁴	20.1	19.4	21.5	23.2	23.9	22.8	23.2	22.9	22.8	22.8	22.9	22.7	
5 Non-MBS ⁵	64.2	80.7	79.5	72.1	74.4	81.7	85.5	85.9	88.1	86.7	82.9	83.8	
6 Other securities	114.2	103.4	102.0	100.0	102.6	102.7	103.2	103.6	103.4	103.0	103.8	103.6	
7 Mortgage-backed securities ⁶	8.8	8.4	8.6	7.7	8.0	8.0	7.8	6.7	6.4	6.4	6.3	6.3	
8 Non-MBS ⁷	105.4	95.0	93.4	92.3	94.6	94.8	95.4	96.9	97.1	96.7	97.4	97.4	
9 Loans and leases in bank credit ⁸	606.2	629.4	633.0	638.0	636.2	645.5	652.4	638.8	643.5	632.6	640.2	640.1	
10 Commercial and industrial loans	241.0	243.0	243.0	251.8	252.0	254.3	251.5	250.5	252.1	248.0	250.0	248.3	
11 Real estate loans	33.5	31.3	30.6	30.4	29.8	29.6	30.1	30.0	29.4	30.3	30.8	30.6	
12 Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	1.6	1.6	1.5	1.4	1.4	1.5	1.5	1.6	1.3	1.6	2.0	1.6	
14 Commercial real estate loans ¹⁰	31.7	29.5	28.9	28.8	28.2	27.9	28.4	28.2	27.9	28.4	28.6	28.8	
15 Consumer loans	1.7	2.2	2.3	2.0	1.7	1.7	1.6	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	2.2	2.3	2.0	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.6	
18 Other loans and leases	330.0	352.8	357.1	353.9	352.6	360.0	369.1	356.8	360.4	352.8	357.8	359.6	
19 Fed funds and reverse RPs with nonbanks ¹²	114.2	141.3	146.7	145.6	149.7	160.5	173.5	165.4	167.8	162.4	166.8	168.6	
20 All other loans and leases ¹³	215.8	211.5	210.4	208.3	202.9	199.4	195.6	191.4	192.5	190.4	191.0	191.0	
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	0.8	0.8	0.8	
22 Interbank loans ¹²	24.7	27.7	28.4	28.2	26.9	27.6	27.0	26.2	25.4	25.5	26.4	26.8	
23 Fed funds and reverse RPs with banks ¹²	22.4	25.5	26.4	26.2	24.7	25.2	24.7	24.2	23.2	23.5	24.6	24.9	
24 Loans to commercial banks ¹⁴	2.4	2.2	2.0	2.0	2.2	2.4	2.3	2.0	2.2	1.9	1.9	1.9	
25 Cash assets ¹⁵	868.1	814.2	836.4	770.8	795.4	806.6	744.3	725.2	746.8	720.1	684.4	722.9	
26 Trading assets ¹⁶	120.4	126.9	128.2	130.9	130.4	129.6	142.4	135.2	134.6	132.6	134.3	133.7	
27 Derivatives with a positive fair value ¹⁷	110.4	117.2	118.9	121.6	121.0	120.4	133.1	125.3	124.5	123.1	124.4	124.2	
28 Other trading assets	10.0	9.7	9.4	9.3	9.4	9.2	9.3	9.9	10.0	9.5	9.9	9.5	
29 Other assets ¹⁸	41.6	46.9	48.0	46.0	44.7	45.9	53.4	51.6	53.1	51.5	47.5	52.7	
30 TOTAL ASSETS ¹⁹	1,858.7	1,847.8	1,876.3	1,808.5	1,833.8	1,861.7	1,830.6	1,788.8	1,817.0	1,774.0	1,741.5	1,785.6	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 16, 2012

Account	2011 Oct	2012 Apr	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	Week ending			
									Oct 17	Oct 24	Oct 31	Nov 7
LIABILITIES												
31 Deposits	886.3	846.0	846.4	833.0	837.1	854.2	868.6	858.7	857.1	851.1	845.1	845.8
32 Large time deposits	812.4	750.3	750.0	731.7	733.1	748.9	758.3	748.6	748.5	743.8	730.4	737.7
33 Other deposits	74.0	95.7	96.4	101.3	104.0	105.3	110.3	110.1	108.7	107.2	114.6	108.1
34 Borrowings	545.5	570.2	585.6	574.4	579.9	586.3	585.1	574.5	580.3	573.7	572.8	594.3
35 Borrowings from banks in the U.S.	34.1	34.2	35.4	37.0	37.8	39.0	40.9	42.9	42.9	41.9	43.5	43.1
36 Borrowings from others	511.4	536.0	550.2	537.4	542.1	547.3	544.2	531.7	537.4	531.8	529.3	551.2
37 Trading liabilities ²⁰	112.7	121.6	125.0	126.3	127.3	126.5	140.2	132.4	133.0	130.3	131.0	131.4
38 Derivatives with a negative fair value ¹⁷	102.9	111.7	112.8	115.5	116.3	115.7	128.5	121.8	121.4	120.0	120.6	121.0
39 Other trading liabilities	9.8	9.9	12.1	10.7	11.0	10.8	11.7	10.6	11.6	10.3	10.4	10.3
40 Net due to related foreign offices	256.8	253.1	259.4	218.8	231.1	233.6	171.2	162.8	183.7	158.4	141.3	150.1
41 Other liabilities ²¹	54.1	53.6	56.6	52.6	55.0	57.8	62.2	56.9	59.5	57.3	48.0	60.7
42 TOTAL LIABILITIES ¹⁹	1,855.5	1,844.5	1,873.0	1,805.2	1,830.5	1,858.4	1,827.2	1,785.4	1,813.6	1,770.7	1,738.2	1,782.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.3	3.3	3.3	3.4	3.3						
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-6.1	-4.6	-4.0	-4.0	-3.7	-3.7	-3.4	-3.2	-3.2	-3.2	-3.3	-2.8
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).