

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
December 21, 2012

Account	2007	2008	2009	2010	2011	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Aug	2012 Sep	2012 Oct	2012 Nov
ASSETS															
1 Bank credit	9.2	2.1	-6.6	-2.7	1.8	0.2	3.3	5.7	4.5	4.1	4.2	2.9	2.8	2.0	-1.7
2 Securities in bank credit ²	6.1	-2.0	6.8	6.8	1.7	2.2	1.1	5.7	10.0	6.2	7.1	2.6	5.2	4.2	0.9
3 Treasury and agency securities ³	-6.4	3.1	15.5	15.1	2.9	5.8	-1.4	7.3	12.8	10.8	6.7	3.4	2.1	0.8	-1.9
6 Other securities	26.7	-8.4	-5.1	-7.1	-0.8	-5.3	6.4	2.3	4.2	-3.9	7.9	0.6	12.2	11.9	7.3
9 Loans and leases in bank credit ⁸	10.2	3.3	-10.2	-5.8	1.8	-0.5	4.1	5.7	2.5	3.3	3.2	3.0	1.8	1.2	-2.7
10 Commercial and industrial loans	18.1	12.9	-18.6	-9.0	9.4	9.2	11.6	10.7	11.4	12.2	12.3	9.6	1.9	10.9	2.3
11 Real estate loans	6.9	-0.2	-5.6	-5.5	-3.8	-7.6	-2.1	0.3	-1.0	-0.8	-1.1	-0.4	1.0	-2.6	-4.3
12 Revolving home equity loans	5.7	12.4	0.6	-4.1	-6.0	-6.5	-5.7	-5.1	-6.1	-6.8	-7.9	-7.2	-8.6	-10.7	-5.8
13 Closed-end residential loans ⁹	5.9	-9.3	-8.7	-2.6	-0.4	-8.4	3.3	6.5	2.1	2.6	1.4	3.0	5.9	-1.6	-9.0
14 Commercial real estate loans ¹⁰	8.7	6.4	-4.7	-8.9	-6.4	-7.2	-6.4	-4.3	-2.4	-2.2	-1.4	-1.6	-0.8	-0.8	1.8
15 Consumer loans	5.4	5.1	-3.3	-7.0	-0.8	-0.8	1.5	1.4	0.1	1.8	0.6	1.2	1.2	1.6	3.4
16 Credit cards and other revolving plans	6.2	4.4	-6.3	-11.2	-1.2	-0.9	0.3	1.2	-1.9	0.2	-1.2	1.4	-2.0	-1.2	2.6
17 Other consumer loans ¹¹	4.3	6.2	1.2	-1.3	-0.2	-0.7	2.9	1.7	2.6	3.8	2.6	1.0	5.0	5.0	4.2
18 Other loans and leases	19.2	1.7	-23.3	0.3	19.3	16.6	22.2	25.1	6.1	7.7	8.3	7.8	5.2	0.0	-11.0
21 LESS: Allowance for loan and lease losses	—	—	—	—	-17.5	-22.3	-23.0	-12.1	-15.4	-19.0	-16.5	-7.5	-17.5	-33.1	-14.3
22 Interbank loans ¹²	24.6	-15.4	-38.6	-23.2	-37.5	-47.2	-48.3	-34.4	11.7	-1.3	5.1	-10.9	-5.0	37.1	-38.9
25 Cash assets ¹⁵	-0.1	157.6	48.1	-7.8	47.6	97.8	14.7	-12.9	-0.8	-7.0	-3.2	22.4	-49.4	-6.0	55.6
26 Trading assets ¹⁶	—	—	—	—	4.1	21.1	45.7	-12.4	23.9	-7.2	-3.6	-51.4	4.6	-56.2	2.0
29 Other assets ¹⁸	11.6	14.6	-3.3	4.6	-4.3	-2.4	-4.6	-5.4	-9.0	-3.2	-0.8	-19.3	2.1	-0.9	-14.3
30 TOTAL ASSETS ¹⁹	10.3	7.9	-6.0	-2.7	5.3	11.1	4.8	1.5	3.4	1.9	2.9	2.0	-3.9	0.1	4.1
LIABILITIES															
31 Deposits	9.1	5.4	5.2	2.4	6.7	9.4	9.6	2.8	5.9	4.7	8.6	6.2	7.2	8.4	5.5
32 Large time deposits	15.7	-2.9	-5.7	-7.3	-13.6	7.7	-38.5	-20.3	-8.1	-4.1	7.1	-1.8	-3.8	-9.7	2.0
33 Other deposits	—	—	—	—	12.3	9.9	22.7	8.2	9.0	6.5	8.9	7.9	9.5	12.0	6.2
34 Borrowings	13.2	13.3	-24.5	-19.0	-14.5	-23.7	-12.4	-9.4	-6.6	-8.4	-1.5	-13.0	3.6	-8.3	-7.5
37 Trading liabilities ²⁰	—	—	—	—	2.3	19.1	28.1	23.6	11.9	-22.8	-6.6	-75.6	5.1	-19.5	-2.6
41 Other liabilities ²¹	2.9	0.6	-10.8	9.2	-0.4	1.6	20.0	-7.4	7.9	0.6	-9.3	-3.6	-3.1	-21.7	-4.3
42 TOTAL LIABILITIES ¹⁹	11.2	10.6	-7.2	-3.4	5.5	11.1	6.4	1.0	2.6	1.5	4.0	1.5	-2.3	-2.8	3.0

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

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending			
										Nov 21	Nov 28	Dec 5	Dec 12
ASSETS													
1	Bank credit	9,379.6	9,678.6	9,706.7	9,755.9	9,779.5	9,801.9	9,818.5	9,860.3	9,861.9	9,865.6	9,888.5	9,893.9
2	Securities in bank credit ²	2,477.2	2,604.6	2,609.2	2,641.5	2,647.1	2,658.8	2,668.2	2,691.1	2,694.4	2,696.1	2,717.4	2,739.2
3	Treasury and agency securities ³	1,687.8	1,806.4	1,806.5	1,828.8	1,834.0	1,837.4	1,838.7	1,852.7	1,856.4	1,853.3	1,867.7	1,883.5
4	Mortgage-backed securities (MBS) ⁴	1,232.6	1,334.0	1,332.3	1,331.6	1,335.3	1,338.1	1,329.7	1,333.3	1,331.2	1,326.4	1,342.7	1,354.6
5	Non-MBS ⁵	455.2	472.3	474.2	497.2	498.8	499.3	509.1	519.4	525.1	527.0	525.0	528.9
6	Other securities	789.3	798.2	802.7	812.7	813.1	821.4	829.5	838.4	838.1	842.7	849.7	855.7
7	Mortgage-backed securities ⁶	142.0	144.6	144.3	146.7	147.6	147.7	146.5	149.6	149.6	149.9	150.9	150.1
8	Non-MBS ⁷	647.3	653.6	658.4	666.0	665.5	673.7	683.0	688.8	688.5	692.8	698.8	705.7
9	Loans and leases in bank credit ⁸	6,902.5	7,074.1	7,097.5	7,114.4	7,132.3	7,143.1	7,150.2	7,169.2	7,167.5	7,169.6	7,171.1	7,154.7
10	Commercial and industrial loans	1,317.7	1,411.6	1,433.0	1,451.2	1,462.8	1,465.1	1,478.4	1,481.2	1,483.9	1,473.9	1,484.4	1,486.9
11	Real estate loans	3,495.4	3,539.5	3,529.9	3,526.7	3,525.4	3,528.3	3,520.5	3,543.1	3,538.4	3,544.3	3,523.6	3,520.8
12	Revolving home equity loans	550.9	540.2	536.9	532.9	529.7	525.9	521.2	518.7	518.4	518.1	516.8	515.7
13	Closed-end residential loans ⁹	1,526.7	1,579.6	1,575.2	1,576.4	1,580.3	1,588.0	1,585.8	1,608.9	1,605.0	1,608.8	1,586.1	1,584.9
14	Commercial real estate loans ¹⁰	1,417.8	1,419.7	1,417.8	1,417.3	1,415.4	1,414.4	1,413.5	1,415.6	1,415.0	1,417.4	1,420.7	1,420.2
15	Consumer loans	1,087.9	1,106.7	1,106.8	1,106.6	1,107.7	1,108.8	1,110.3	1,113.4	1,111.6	1,116.1	1,115.5	1,115.2
16	Credit cards and other revolving plans	596.7	604.2	603.6	601.8	602.5	601.5	600.9	602.2	600.5	604.3	602.5	601.5
17	Other consumer loans ¹¹	491.2	502.5	503.2	504.8	505.2	507.3	509.4	511.2	511.1	511.8	512.9	513.7
18	Other loans and leases	1,001.5	1,016.3	1,027.8	1,029.8	1,036.5	1,041.0	1,041.0	1,031.5	1,033.6	1,035.3	1,047.7	1,031.7
19	Fed funds and reverse RPs with nonbanks ¹²	294.5	291.4	297.6	298.3	300.2	308.3	309.7	306.9	309.6	315.1	323.8	306.7
20	All other loans and leases ¹³	707.0	724.9	730.2	731.5	736.3	732.7	731.3	724.5	724.0	720.2	723.9	725.0
21	LESS: Allowance for loan and lease losses	177.3	164.4	162.0	159.0	158.0	155.7	151.4	149.6	150.0	149.7	145.8	146.4
22	Interbank loans ¹²	112.7	117.0	117.7	119.3	118.3	117.9	121.6	119.3	113.3	118.4	130.7	136.3
23	Fed funds and reverse RPs with banks ¹²	102.4	104.9	105.2	107.0	106.2	105.6	110.0	107.5	101.8	106.4	119.2	125.4
24	Loans to commercial banks ¹⁴	10.3	12.1	12.5	12.3	12.2	12.3	11.6	11.7	11.5	12.0	11.5	10.9
25	Cash assets ¹⁵	1,663.2	1,650.8	1,646.9	1,639.9	1,670.8	1,601.5	1,593.4	1,680.2	1,678.0	1,726.2	1,680.4	1,666.2
26	Trading assets ¹⁶	299.7	316.1	328.7	324.5	310.6	311.8	297.2	297.7	290.0	303.1	302.9	301.5
27	Derivatives with a positive fair value ¹⁷	277.2	290.0	302.2	297.4	283.4	282.7	266.7	267.9	260.2	273.1	270.4	269.0
28	Other trading assets	22.4	26.1	26.6	27.1	27.2	29.0	30.6	29.8	29.8	30.0	32.5	32.5
29	Other assets ¹⁸	1,181.1	1,155.5	1,153.1	1,166.2	1,147.4	1,149.4	1,148.6	1,138.4	1,133.1	1,126.5	1,125.0	1,128.6
30	TOTAL ASSETS ¹⁹	12,459.1	12,753.6	12,791.2	12,846.8	12,868.6	12,826.8	12,827.8	12,946.3	12,926.2	12,990.1	12,981.6	12,980.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12
LIABILITIES													
31	Deposits	8,373.3	8,651.8	8,730.1	8,812.6	8,858.6	8,911.8	8,974.0	9,079.7	9,071.6	9,075.8	9,164.2	9,173.5
32	Large time deposits	1,500.8	1,456.7	1,471.9	1,495.9	1,493.7	1,489.0	1,477.0	1,479.5	1,484.9	1,488.2	1,493.7	1,501.5
33	Other deposits	6,872.5	7,195.0	7,258.2	7,316.7	7,364.8	7,422.8	7,497.0	7,600.2	7,586.6	7,587.6	7,670.5	7,672.0
34	Borrowings	1,612.8	1,586.6	1,586.5	1,582.5	1,565.4	1,570.1	1,559.2	1,549.5	1,536.3	1,551.2	1,533.4	1,539.1
35	Borrowings from banks in the U.S.	137.5	132.9	133.5	136.5	135.4	135.0	140.4	141.0	134.3	138.8	154.8	161.2
36	Borrowings from others	1,475.3	1,453.8	1,453.0	1,446.0	1,430.0	1,435.1	1,418.8	1,408.5	1,402.0	1,412.4	1,378.6	1,377.9
37	Trading liabilities ²⁰	298.1	294.2	298.7	300.1	281.2	282.4	277.8	277.2	268.0	283.4	275.3	269.2
38	Derivatives with a negative fair value ¹⁷	251.0	249.2	258.0	264.3	249.2	248.6	245.3	244.0	236.9	246.9	242.1	238.1
39	Other trading liabilities	47.1	45.0	40.7	35.8	32.0	33.8	32.5	33.1	31.0	36.5	33.1	31.1
40	Net due to related foreign offices	286.6	267.0	232.9	220.6	226.0	145.0	79.8	79.0	84.8	116.7	43.3	41.1
41	Other liabilities ²¹	462.5	468.8	468.5	461.8	460.4	459.2	450.9	449.3	454.8	445.7	454.2	454.9
42	TOTAL LIABILITIES ¹⁹	11,033.3	11,268.4	11,316.7	11,377.7	11,391.6	11,368.7	11,341.7	11,434.7	11,415.5	11,472.9	11,470.4	11,477.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,425.7	1,485.1	1,474.5	1,469.1	1,477.0	1,458.2	1,486.1	1,511.6	1,510.7	1,517.2	1,511.2	1,502.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	22.2	35.8	33.5	35.6	35.7	39.5	41.8	42.0	41.1	43.5	43.1	40.9
45	Securitized consumer loans ²⁴	17.3	20.0	19.6	19.5	19.1	20.7	20.7	20.4	20.9	20.7	20.7	20.7
46	Securitized credit cards and other revolving plans	11.4	11.3	10.9	10.7	10.2	11.9	11.6	11.4	11.9	11.7	11.8	11.8
47	Other securitized consumer loans	5.9	8.7	8.7	8.8	8.9	8.8	9.0	9.0	9.0	9.0	9.0	8.9
48	Securitized real estate loans ²⁴	923.9	915.7	918.7	923.9	915.5	915.8	917.8	910.3	909.3	909.9	911.7	915.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending				
										Nov 21	Nov 28	Dec 5	Dec 12	
ASSETS														
1	Bank credit	9,434.3	9,648.4	9,669.6	9,702.7	9,766.4	9,827.4	9,851.1	9,917.1	9,910.5	9,925.0	9,962.2	9,950.6	
2	Securities in bank credit ²	2,499.1	2,598.4	2,591.3	2,621.3	2,648.3	2,672.3	2,684.2	2,712.6	2,713.4	2,716.7	2,733.3	2,735.2	
3	Treasury and agency securities ³	1,696.2	1,803.3	1,794.3	1,817.2	1,838.0	1,841.5	1,841.2	1,859.5	1,861.4	1,860.2	1,875.4	1,873.6	
4	Mortgage-backed securities (MBS) ⁴	1,240.6	1,331.0	1,325.0	1,324.8	1,332.3	1,337.4	1,330.6	1,339.5	1,336.9	1,334.7	1,355.1	1,349.7	
5	Non-MBS ⁵	455.6	472.3	469.2	492.4	505.7	504.0	510.6	520.0	524.5	525.6	520.2	524.0	
6	Other securities	802.9	795.2	797.1	804.1	810.4	830.8	843.0	853.1	852.0	856.5	857.9	861.5	
7	Mortgage-backed securities ⁶	142.5	145.3	144.1	145.5	147.3	147.5	146.7	150.1	150.1	150.4	149.4	149.1	
8	Non-MBS ⁷	660.4	649.9	652.9	658.6	663.1	683.3	696.3	703.0	701.8	706.1	708.5	712.5	
9	Loans and leases in bank credit ⁸	6,935.2	7,050.0	7,078.2	7,081.4	7,118.1	7,155.1	7,166.9	7,204.5	7,197.2	7,208.3	7,228.9	7,215.5	
10	Commercial and industrial loans	1,322.1	1,415.8	1,432.3	1,442.9	1,456.3	1,464.0	1,480.0	1,485.0	1,490.5	1,479.0	1,483.5	1,483.8	
11	Real estate loans	3,510.1	3,531.5	3,523.1	3,520.3	3,525.6	3,531.2	3,526.3	3,559.4	3,541.9	3,554.1	3,552.2	3,549.4	
12	Revolving home equity loans	550.7	540.3	537.3	532.7	530.0	526.6	520.7	518.1	518.0	517.6	515.8	515.3	
13	Closed-end residential loans ⁹	1,538.3	1,573.2	1,568.3	1,571.1	1,581.9	1,589.5	1,590.7	1,621.4	1,604.2	1,615.0	1,612.1	1,609.3	
14	Commercial real estate loans ¹⁰	1,421.2	1,418.0	1,417.4	1,416.5	1,413.7	1,415.1	1,414.9	1,419.9	1,419.8	1,421.6	1,424.3	1,424.8	
15	Consumer loans	1,087.8	1,098.5	1,102.2	1,100.6	1,107.5	1,111.0	1,109.2	1,113.7	1,111.2	1,119.8	1,120.2	1,124.3	
16	Credit cards and other revolving plans	597.5	597.0	600.1	598.3	602.9	602.3	599.8	603.1	600.7	608.9	608.6	612.2	
17	Other consumer loans ¹¹	490.3	501.4	502.1	502.3	504.6	508.7	509.4	510.5	510.6	511.0	511.6	512.1	
18	Other loans and leases	1,015.1	1,004.2	1,020.7	1,017.6	1,028.7	1,048.9	1,051.4	1,046.5	1,053.5	1,055.4	1,073.0	1,057.9	
19	Fed funds and reverse RPs with nonbanks ¹²	304.6	285.8	290.9	285.3	294.6	313.0	317.3	318.5	325.9	328.8	344.1	326.7	
20	All other loans and leases ¹³	710.5	718.4	729.8	732.3	734.1	735.9	734.1	728.0	727.6	726.6	728.8	731.2	
21	LESS: Allowance for loan and lease losses	177.3	164.7	162.5	158.8	158.6	155.9	150.1	149.3	149.2	149.0	147.8	147.7	
22	Interbank loans ¹²	118.7	110.7	111.7	115.2	115.6	118.1	124.0	125.3	118.8	122.3	135.8	144.1	
23	Fed funds and reverse RPs with banks ¹²	108.2	99.0	99.9	103.2	103.4	105.8	112.0	113.4	107.1	110.1	123.8	132.9	
24	Loans to commercial banks ¹⁴	10.4	11.7	11.8	12.0	12.1	12.3	12.0	11.9	11.6	12.3	12.0	11.2	
25	Cash assets ¹⁵	1,650.5	1,651.9	1,636.5	1,661.4	1,663.4	1,591.4	1,578.5	1,665.0	1,660.8	1,702.5	1,658.7	1,690.2	
26	Trading assets ¹⁶	315.4	312.1	324.1	320.3	314.3	323.8	305.2	308.3	304.9	314.7	311.0	304.9	
27	Derivatives with a positive fair value ¹⁷	292.9	286.3	297.3	292.2	286.3	294.5	275.0	278.3	274.8	284.7	279.3	273.8	
28	Other trading assets	22.5	25.8	26.8	28.1	28.0	29.3	30.3	30.0	30.1	30.1	31.7	31.1	
29	Other assets ¹⁸	1,188.2	1,154.4	1,149.1	1,153.2	1,137.5	1,148.5	1,149.4	1,144.8	1,137.3	1,133.0	1,129.1	1,140.5	
30	TOTAL ASSETS ¹⁹	12,529.7	12,712.8	12,728.5	12,793.9	12,838.5	12,853.2	12,858.2	13,011.2	12,983.1	13,048.6	13,049.0	13,082.7	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12
LIABILITIES													
31	Deposits	8,420.6	8,617.7	8,698.2	8,762.8	8,825.2	8,897.5	8,983.9	9,132.1	9,097.8	9,117.7	9,233.4	9,273.8
32	Large time deposits	1,499.1	1,465.0	1,479.0	1,490.7	1,497.5	1,498.1	1,485.7	1,476.0	1,480.9	1,482.4	1,489.6	1,502.3
33	Other deposits	6,921.4	7,152.7	7,219.2	7,272.1	7,327.7	7,399.4	7,498.2	7,656.1	7,616.9	7,635.3	7,743.7	7,771.6
34	Borrowings	1,610.4	1,601.1	1,576.6	1,570.6	1,561.7	1,569.2	1,552.0	1,549.3	1,530.1	1,545.2	1,537.3	1,539.5
35	Borrowings from banks in the U.S.	140.4	132.0	132.7	135.1	134.3	137.3	144.1	144.5	135.7	137.8	154.5	160.8
36	Borrowings from others	1,470.0	1,469.1	1,443.9	1,435.5	1,427.4	1,431.9	1,407.9	1,404.8	1,394.4	1,407.5	1,382.8	1,378.6
37	Trading liabilities ²⁰	308.0	291.2	296.8	294.2	286.9	297.2	279.3	281.6	276.3	289.5	281.0	274.6
38	Derivatives with a negative fair value ¹⁷	258.2	246.9	255.9	258.1	252.8	261.7	246.9	246.9	243.8	250.4	246.0	242.2
39	Other trading liabilities	49.8	44.3	40.9	36.0	34.1	35.6	32.4	34.7	32.5	39.1	34.9	32.4
40	Net due to related foreign offices	282.2	269.5	221.4	237.4	224.1	127.2	84.3	71.3	96.7	116.1	26.5	21.4
41	Other liabilities ²¹	477.4	465.2	462.4	454.4	458.0	467.1	460.5	462.7	464.4	462.5	462.4	466.3
42	TOTAL LIABILITIES ¹⁹	11,098.5	11,244.6	11,255.4	11,319.3	11,355.8	11,358.1	11,360.0	11,497.0	11,465.3	11,531.0	11,540.5	11,575.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,431.2	1,468.2	1,473.1	1,474.6	1,482.7	1,495.1	1,498.2	1,514.1	1,517.8	1,517.6	1,508.4	1,507.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	22.2	35.8	33.5	35.6	35.7	39.5	41.8	42.0	41.1	43.5	43.1	40.9
45	Securitized consumer loans ²⁴	17.3	20.3	19.4	19.3	18.6	20.3	20.5	20.5	21.0	21.0	21.0	20.9
46	Securitized credit cards and other revolving plans	11.4	11.4	10.7	10.7	10.0	11.5	11.4	11.4	11.9	11.9	12.0	12.0
47	Other securitized consumer loans	5.9	8.9	8.7	8.6	8.7	8.7	9.2	9.1	9.1	9.1	9.1	9.0
48	Securitized real estate loans ²⁴	926.7	917.0	925.5	929.0	917.0	917.8	917.7	913.2	911.9	913.8	912.8	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

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending				
										Nov 21	Nov 28	Dec 5	Dec 12	
ASSETS														
1	Bank credit	8,555.0	8,836.6	8,866.8	8,910.1	8,926.2	8,944.0	8,969.0	9,010.0	9,009.1	9,009.4	9,039.3	9,043.7	
2	Securities in bank credit ²	2,281.6	2,402.1	2,412.5	2,439.3	2,443.3	2,448.9	2,458.6	2,482.1	2,486.4	2,480.4	2,504.3	2,524.7	
3	Treasury and agency securities ³	1,600.7	1,705.7	1,709.4	1,730.0	1,732.8	1,729.7	1,730.5	1,744.7	1,748.7	1,741.0	1,757.7	1,773.2	
4	Mortgage-backed securities (MBS) ⁴	1,212.9	1,312.2	1,309.0	1,309.2	1,313.4	1,316.0	1,307.6	1,310.6	1,308.4	1,303.6	1,319.5	1,331.0	
5	Non-MBS ⁵	387.8	393.5	400.3	420.8	419.4	413.7	422.8	434.1	440.4	437.4	438.2	442.2	
6	Other securities	680.9	696.3	703.1	709.2	710.5	719.2	728.2	737.4	737.7	739.4	746.6	751.5	
7	Mortgage-backed securities ⁶	133.4	136.1	136.8	138.8	139.9	140.0	139.5	143.1	143.0	143.2	144.4	143.3	
8	Non-MBS ⁷	547.5	560.2	566.3	570.4	570.6	579.3	588.7	594.4	594.6	596.3	602.3	608.2	
9	Loans and leases in bank credit ⁸	6,273.4	6,434.5	6,454.3	6,470.9	6,482.9	6,495.1	6,510.4	6,527.9	6,522.7	6,529.0	6,535.0	6,518.9	
10	Commercial and industrial loans	1,077.5	1,168.2	1,181.1	1,197.1	1,206.7	1,213.4	1,226.8	1,232.3	1,234.2	1,227.7	1,237.0	1,239.1	
11	Real estate loans	3,463.1	3,508.6	3,499.3	3,496.4	3,495.3	3,498.2	3,490.8	3,513.3	3,508.6	3,514.0	3,494.1	3,491.0	
12	Revolving home equity loans	550.7	540.0	536.7	532.7	529.5	525.7	521.0	518.5	518.2	517.9	516.6	515.5	
13	Closed-end residential loans ⁹	1,525.4	1,578.1	1,573.7	1,575.0	1,578.8	1,586.6	1,584.2	1,607.7	1,603.9	1,607.5	1,584.9	1,583.7	
14	Commercial real estate loans ¹⁰	1,387.0	1,390.6	1,388.9	1,388.8	1,387.0	1,386.0	1,385.5	1,387.1	1,386.5	1,388.6	1,392.5	1,391.9	
15	Consumer loans	1,086.3	1,104.7	1,105.0	1,104.0	1,106.1	1,107.3	1,108.8	1,111.8	1,110.0	1,114.5	1,113.9	1,113.7	
16	Credit cards and other revolving plans	596.7	604.2	603.6	601.8	602.5	601.5	600.9	602.2	600.5	604.3	602.5	601.5	
17	Other consumer loans ¹¹	489.6	500.5	501.4	502.2	503.6	505.7	507.9	509.6	509.5	510.3	511.4	512.2	
18	Other loans and leases	646.5	653.1	668.9	673.4	674.9	676.2	684.0	670.5	669.9	672.7	689.9	675.2	
19	Fed funds and reverse RPs with nonbanks ¹²	157.7	139.9	147.6	144.8	139.9	139.4	146.3	136.9	136.6	140.9	156.3	140.0	
20	All other loans and leases ¹³	488.8	513.2	521.3	528.5	535.0	536.8	537.8	533.5	533.3	531.8	533.7	535.1	
21	LESS: Allowance for loan and lease losses	176.0	163.5	161.4	159.1	157.6	155.1	150.4	148.4	148.8	148.6	144.9	145.6	
22	Interbank loans ¹²	91.1	87.6	88.4	92.0	90.9	91.5	97.5	93.8	86.8	93.0	106.4	112.7	
23	Fed funds and reverse RPs with banks ¹²	82.5	77.8	78.1	81.9	81.0	81.3	87.8	84.0	77.3	83.2	96.7	103.6	
24	Loans to commercial banks ¹⁴	8.5	9.8	10.4	10.0	9.9	10.2	9.7	9.8	9.5	9.8	9.7	9.0	
25	Cash assets ¹⁵	819.8	815.4	867.8	877.7	891.9	862.3	876.3	912.8	900.7	892.1	943.6	909.9	
26	Trading assets ¹⁶	183.6	186.2	194.7	190.7	180.2	175.4	166.3	171.6	166.5	178.3	173.7	170.9	
27	Derivatives with a positive fair value ¹⁷	169.4	169.2	177.5	172.4	161.7	155.6	145.2	150.4	145.4	156.7	150.6	148.2	
28	Other trading assets	14.1	17.0	17.2	18.3	18.5	19.8	21.1	21.2	21.1	21.6	23.0	22.7	
29	Other assets ¹⁸	1,139.7	1,109.7	1,108.5	1,117.6	1,100.5	1,097.5	1,097.7	1,090.3	1,088.3	1,077.6	1,077.6	1,080.7	
30	TOTAL ASSETS ¹⁹	10,613.1	10,871.9	10,964.7	11,029.0	11,032.2	11,015.5	11,056.4	11,130.1	11,102.6	11,101.7	11,195.6	11,172.3	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12
LIABILITIES													
31	Deposits	7,513.5	7,822.8	7,904.4	7,963.9	8,006.0	8,051.1	8,118.6	8,215.0	8,203.6	8,196.0	8,277.9	8,289.7
32	Large time deposits	723.2	721.4	747.6	750.9	743.3	737.2	732.4	722.6	724.4	716.7	724.5	735.2
33	Other deposits	6,790.3	7,101.4	7,156.8	7,212.9	7,262.7	7,313.8	7,386.2	7,492.3	7,479.2	7,479.3	7,553.4	7,554.5
34	Borrowings	1,051.7	1,010.0	1,007.1	1,005.1	988.5	985.0	976.5	948.9	940.1	939.2	946.5	952.3
35	Borrowings from banks in the U.S.	102.9	96.8	96.7	98.9	97.1	95.5	97.9	98.5	91.5	96.4	110.6	119.5
36	Borrowings from others	948.8	913.2	910.4	906.3	891.3	889.5	878.6	850.5	848.6	842.8	835.9	832.9
37	Trading liabilities ²⁰	182.9	168.0	171.0	169.6	156.2	150.9	146.7	145.6	139.3	149.8	142.1	135.9
38	Derivatives with a negative fair value ¹⁷	146.0	134.6	141.5	145.3	134.1	128.8	125.5	124.6	119.5	128.3	121.5	117.3
39	Other trading liabilities	36.9	33.5	29.6	24.3	22.1	22.2	21.2	21.1	19.8	21.5	20.7	18.6
40	Net due to related foreign offices	35.9	13.3	2.2	-4.0	-5.9	-27.9	-58.6	-77.1	-94.1	-82.0	-78.2	-107.9
41	Other liabilities ²¹	406.8	413.1	415.9	405.3	402.0	399.1	394.3	391.3	400.0	387.7	392.7	390.4
42	TOTAL LIABILITIES ¹⁹	9,190.8	9,427.3	9,500.6	9,539.9	9,546.8	9,558.2	9,577.5	9,623.7	9,588.8	9,590.8	9,681.1	9,660.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,422.3	1,444.6	1,464.1	1,489.1	1,485.4	1,457.3	1,478.9	1,506.3	1,513.7	1,511.0	1,514.6	1,511.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	28.7	39.8	37.5	39.3	39.5	42.9	44.9	44.5	43.6	45.8	45.3	43.0
45	Securitized consumer loans ²⁴	17.3	20.0	19.6	19.5	19.1	20.7	20.7	20.4	20.9	20.7	20.7	20.7
46	Securitized credit cards and other revolving plans	11.4	11.3	10.9	10.7	10.2	11.9	11.6	11.4	11.9	11.7	11.8	11.8
47	Other securitized consumer loans	5.9	8.7	8.7	8.8	8.9	8.8	9.0	9.0	9.0	9.0	9.0	8.9
48	Securitized real estate loans ²⁴	923.9	915.7	918.7	923.9	915.5	915.8	917.8	910.3	909.3	909.9	911.7	915.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending			
										Nov 21	Nov 28	Dec 5	Dec 12
ASSETS													
1	Bank credit	8,604.2	8,813.2	8,836.4	8,865.7	8,913.7	8,963.3	9,000.2	9,059.2	9,047.9	9,060.2	9,101.1	9,086.8
2	Securities in bank credit ²	2,302.7	2,397.1	2,396.6	2,420.8	2,442.2	2,462.3	2,474.1	2,502.9	2,504.5	2,503.5	2,522.3	2,522.6
3	Treasury and agency securities ³	1,611.0	1,702.1	1,698.9	1,719.2	1,734.3	1,734.2	1,734.2	1,753.5	1,755.9	1,751.0	1,768.7	1,766.2
4	Mortgage-backed securities (MBS) ⁴	1,221.2	1,309.5	1,301.8	1,300.9	1,309.6	1,314.4	1,307.9	1,317.0	1,314.6	1,312.4	1,332.3	1,326.8
5	Non-MBS ⁵	389.8	392.6	397.1	418.3	424.7	419.8	426.2	436.4	441.4	438.6	436.4	439.4
6	Other securities	691.7	695.0	697.6	701.6	707.9	728.1	740.0	749.4	748.6	752.5	753.6	756.4
7	Mortgage-backed securities ⁶	133.9	136.6	136.4	137.5	139.2	139.7	140.0	143.7	143.6	144.0	143.1	142.8
8	Non-MBS ⁷	557.8	558.3	561.2	564.1	568.7	588.4	600.0	605.7	605.0	608.5	610.5	613.6
9	Loans and leases in bank credit ⁸	6,301.5	6,416.1	6,439.8	6,444.9	6,471.5	6,501.1	6,526.1	6,556.3	6,543.4	6,556.7	6,578.9	6,564.2
10	Commercial and industrial loans	1,081.2	1,172.6	1,180.4	1,190.9	1,201.9	1,212.2	1,229.2	1,235.6	1,239.8	1,231.6	1,235.7	1,235.5
11	Real estate loans	3,477.1	3,500.8	3,492.7	3,490.5	3,496.0	3,501.1	3,496.3	3,528.7	3,511.4	3,522.8	3,521.6	3,518.8
12	Revolving home equity loans	550.4	540.1	537.1	532.5	529.8	526.4	520.5	517.9	517.8	517.4	515.6	515.1
13	Closed-end residential loans ⁹	1,536.7	1,571.7	1,566.9	1,569.7	1,580.5	1,588.2	1,589.3	1,619.9	1,602.7	1,613.3	1,610.6	1,607.8
14	Commercial real estate loans ¹⁰	1,390.0	1,389.1	1,388.6	1,388.2	1,385.7	1,386.5	1,386.5	1,390.9	1,390.9	1,392.2	1,395.4	1,395.8
15	Consumer loans	1,086.1	1,096.2	1,100.2	1,098.8	1,105.8	1,109.4	1,107.6	1,112.1	1,109.6	1,118.2	1,118.6	1,122.7
16	Credit cards and other revolving plans	597.5	597.0	600.1	598.3	602.9	602.3	599.8	603.1	600.7	608.9	608.6	612.2
17	Other consumer loans ¹¹	488.6	499.2	500.1	500.5	502.9	507.1	507.8	508.9	509.0	509.3	510.0	510.5
18	Other loans and leases	657.0	646.5	666.5	664.7	667.8	678.3	692.9	680.0	682.6	684.1	702.9	687.2
19	Fed funds and reverse RPs with nonbanks ¹²	163.6	138.9	145.1	135.4	133.6	138.8	151.0	142.3	144.7	147.1	164.9	147.7
20	All other loans and leases ¹³	493.4	507.6	521.4	529.3	534.2	539.6	541.9	537.7	538.0	537.1	538.0	539.4
21	LESS: Allowance for loan and lease losses	176.5	164.0	161.8	158.2	157.9	155.2	149.3	148.6	148.4	148.2	147.0	146.9
22	Interbank loans ¹²	96.9	82.2	83.7	88.4	88.5	91.9	98.7	99.6	92.1	96.1	110.5	120.6
23	Fed funds and reverse RPs with banks ¹²	88.4	72.6	73.9	78.6	78.8	82.0	89.0	89.8	82.6	86.2	100.4	111.4
24	Loans to commercial banks ¹⁴	8.5	9.7	9.8	9.8	9.7	9.9	9.8	9.8	9.4	9.9	10.0	9.3
25	Cash assets ¹⁵	831.1	814.3	865.3	868.3	864.1	859.2	870.9	925.2	886.2	909.2	951.9	966.7
26	Trading assets ¹⁶	191.1	184.9	193.6	189.9	184.9	181.8	170.5	174.4	172.5	180.0	174.7	170.0
27	Derivatives with a positive fair value ¹⁷	177.5	168.2	176.0	171.3	166.1	161.7	150.1	153.9	151.9	159.3	152.1	148.1
28	Other trading assets	13.5	16.8	17.6	18.6	18.7	20.1	20.4	20.5	20.7	20.7	22.6	21.9
29	Other assets ¹⁸	1,145.7	1,106.4	1,103.1	1,108.7	1,092.1	1,095.8	1,098.6	1,095.5	1,093.0	1,083.1	1,081.8	1,091.0
30	TOTAL ASSETS ¹⁹	10,692.4	10,837.0	10,920.1	10,962.9	10,985.4	11,036.8	11,089.6	11,205.3	11,143.3	11,180.4	11,273.1	11,288.2

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)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12	
LIABILITIES														
31	Deposits	7,571.2	7,771.3	7,865.2	7,926.9	7,974.5	8,034.8	8,132.0	8,279.6	8,239.4	8,252.9	8,359.4	8,390.4	
32	Large time deposits	731.6	715.0	747.3	758.3	750.8	743.4	741.3	731.3	730.4	725.2	732.2	738.4	
33	Other deposits	6,839.6	7,056.3	7,117.9	7,168.5	7,223.8	7,291.3	7,390.7	7,548.3	7,508.9	7,527.7	7,627.1	7,652.0	
34	Borrowings	1,052.6	1,015.5	1,002.2	990.3	974.0	981.8	974.9	951.3	936.3	939.3	949.2	954.2	
35	Borrowings from banks in the U.S.	105.1	96.6	95.8	97.2	94.9	95.8	100.7	100.8	91.8	94.5	109.2	118.6	
36	Borrowings from others	947.5	918.9	906.5	893.0	879.1	886.0	874.2	850.5	844.6	844.8	839.9	835.6	
37	Trading liabilities ²⁰	190.2	166.2	170.5	166.9	160.6	157.4	147.3	148.4	144.6	152.8	145.6	140.3	
38	Derivatives with a negative fair value ¹⁷	149.9	134.1	140.4	141.8	137.2	133.3	125.3	125.7	123.5	129.3	123.4	120.6	
39	Other trading liabilities	40.4	32.2	30.1	25.1	23.3	24.1	22.0	22.7	21.1	23.5	22.2	19.7	
40	Net due to related foreign offices	30.3	10.5	2.7	8.1	-3.9	-34.7	-64.1	-88.1	-100.1	-82.1	-91.3	-101.6	
41	Other liabilities ²¹	420.1	408.5	409.7	399.5	400.8	405.9	404.8	403.5	408.7	403.2	405.2	401.2	
42	TOTAL LIABILITIES ¹⁹	9,264.4	9,372.1	9,450.4	9,491.6	9,506.0	9,545.2	9,594.8	9,694.6	9,628.9	9,666.2	9,768.1	9,784.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,428.0	1,464.9	1,469.7	1,471.2	1,479.4	1,491.7	1,494.8	1,510.7	1,514.4	1,514.2	1,505.0	1,503.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	28.7	39.8	37.5	39.3	39.5	42.9	44.9	44.5	43.6	45.8	45.3	43.0	
45	Securitized consumer loans ²⁴	17.3	20.3	19.4	19.3	18.6	20.3	20.5	20.5	21.0	21.0	21.0	20.9	
46	Securitized credit cards and other revolving plans	11.4	11.4	10.7	10.7	10.0	11.5	11.4	11.4	11.9	11.9	12.0	12.0	
47	Other securitized consumer loans	5.9	8.9	8.7	8.6	8.7	8.7	9.2	9.1	9.1	9.1	9.1	9.0	
48	Securitized real estate loans ²⁴	926.7	917.0	925.5	929.0	917.0	917.8	917.7	913.2	911.9	913.8	912.8	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

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending			
										Nov 21	Nov 28	Dec 5	Dec 12
ASSETS													
1	Bank credit	5,580.3	5,689.4	5,708.4	5,747.1	5,748.9	5,759.5	5,778.7	5,830.0	5,829.3	5,833.7	5,851.7	5,856.3
2	Securities in bank credit ²	1,512.4	1,575.4	1,585.9	1,618.6	1,616.9	1,620.2	1,625.7	1,656.1	1,659.7	1,656.5	1,673.1	1,689.0
3	Treasury and agency securities ³	1,033.6	1,105.5	1,109.7	1,138.7	1,136.3	1,131.9	1,131.6	1,154.7	1,158.8	1,153.3	1,165.9	1,178.3
4	Mortgage-backed securities (MBS) ⁴	831.2	897.3	893.1	894.9	897.7	899.2	891.3	900.9	898.7	896.8	909.1	917.3
5	Non-MBS ⁵	202.4	208.2	216.6	243.8	238.6	232.8	240.3	253.8	260.1	256.6	256.8	261.0
6	Other securities	478.8	469.9	476.2	479.9	480.6	488.3	494.2	501.5	500.9	503.2	507.2	510.7
7	Mortgage-backed securities ⁶	116.5	109.9	111.1	112.8	114.6	115.1	115.1	119.0	118.9	119.4	120.3	119.4
8	Non-MBS ⁷	362.3	360.0	365.1	367.1	366.0	373.2	379.1	382.5	382.1	383.8	386.9	391.2
9	Loans and leases in bank credit ⁸	4,068.0	4,114.1	4,122.5	4,128.5	4,132.1	4,139.3	4,153.0	4,173.9	4,169.6	4,177.2	4,178.6	4,167.4
10	Commercial and industrial loans	708.5	764.7	773.2	783.4	790.2	794.8	804.6	810.5	811.8	807.3	813.0	815.3
11	Real estate loans	2,054.3	2,048.0	2,034.6	2,034.3	2,032.0	2,033.4	2,029.2	2,057.4	2,054.0	2,059.7	2,041.0	2,039.6
12	Revolving home equity loans	443.3	427.4	424.4	421.3	418.4	414.8	410.7	409.2	409.2	409.5	408.1	407.4
13	Closed-end residential loans ⁹	1,048.9	1,070.6	1,062.2	1,065.6	1,067.7	1,073.3	1,074.4	1,101.6	1,098.4	1,102.7	1,083.0	1,082.2
14	Commercial real estate loans ¹⁰	562.0	550.0	548.1	547.4	545.9	545.3	544.1	546.6	546.5	547.5	550.0	550.0
15	Consumer loans	789.0	790.5	789.1	784.9	784.7	784.8	786.0	787.2	786.4	788.4	787.8	792.4
16	Credit cards and other revolving plans	435.0	429.8	428.0	424.5	423.5	422.5	421.1	421.1	420.1	421.9	420.9	420.0
17	Other consumer loans ¹¹	354.0	360.7	361.1	360.4	361.2	362.3	364.9	366.1	366.2	366.4	366.9	372.5
18	Other loans and leases	516.2	510.8	525.6	525.8	525.1	526.3	533.2	518.8	517.5	521.8	536.8	520.1
19	Fed funds and reverse RPs with nonbanks ¹²	154.8	137.2	146.1	142.2	137.5	137.3	143.5	133.2	132.7	136.9	152.1	135.5
20	All other loans and leases ¹³	361.4	373.5	379.5	383.6	387.7	388.9	389.7	385.6	384.7	385.0	384.7	384.5
21	LESS: Allowance for loan and lease losses	126.7	117.4	115.7	112.9	111.7	110.1	105.4	103.7	104.0	103.9	100.5	101.1
22	Interbank loans ¹²	42.9	44.7	45.0	47.9	43.7	43.0	44.3	40.6	38.9	40.9	40.8	41.7
23	Fed funds and reverse RPs with banks ¹²	36.0	36.5	36.2	39.3	35.4	34.5	36.2	32.1	30.6	32.3	32.9	33.9
24	Loans to commercial banks ¹⁴	6.9	8.3	8.8	8.6	8.3	8.5	8.1	8.4	8.3	8.6	7.9	7.8
25	Cash assets ¹⁵	533.8	501.3	560.5	562.3	574.4	564.0	561.9	592.2	577.6	568.9	606.8	572.3
26	Trading assets ¹⁶	178.7	180.8	189.1	185.0	175.1	170.5	161.4	166.7	161.7	173.5	168.8	166.2
27	Derivatives with a positive fair value ¹⁷	164.8	164.0	172.2	166.8	156.6	150.7	140.5	145.9	140.9	152.3	146.1	143.7
28	Other trading assets	13.9	16.9	17.0	18.2	18.4	19.8	20.9	20.8	20.7	21.2	22.7	22.5
29	Other assets ¹⁸	890.5	850.7	847.2	855.2	841.2	840.8	839.2	834.1	832.4	824.8	821.6	826.7
30	TOTAL ASSETS¹⁹	7,099.5	7,149.6	7,234.6	7,284.5	7,271.5	7,267.7	7,280.1	7,359.9	7,335.9	7,337.7	7,389.1	7,362.1

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)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12	
LIABILITIES														
31	Deposits	4,797.2	4,958.8	5,016.3	5,055.5	5,078.2	5,112.8	5,159.6	5,251.8	5,240.2	5,236.2	5,293.9	5,301.9	
32	Large time deposits	324.4	321.7	339.2	345.2	338.4	333.9	332.1	325.1	327.1	319.3	326.2	336.8	
33	Other deposits	4,472.8	4,637.2	4,677.1	4,710.3	4,739.8	4,778.9	4,827.5	4,926.7	4,913.1	4,916.9	4,967.7	4,965.2	
34	Borrowings	761.1	705.8	714.6	722.8	710.3	713.1	704.6	686.6	680.1	676.2	682.2	684.3	
35	Borrowings from banks in the U.S.	60.7	52.7	54.0	55.5	54.1	51.4	54.7	55.4	50.3	52.8	65.4	73.4	
36	Borrowings from others	700.4	653.1	660.6	667.2	656.3	661.7	649.9	631.3	629.8	623.4	616.8	610.9	
37	Trading liabilities ²⁰	178.8	163.3	166.3	164.9	151.8	146.7	142.7	141.7	135.3	146.0	138.2	132.0	
38	Derivatives with a negative fair value ¹⁷	142.7	130.7	137.5	141.3	130.4	125.1	122.1	121.3	116.2	125.1	118.1	114.0	
39	Other trading liabilities	36.2	32.6	28.9	23.6	21.4	21.6	20.5	20.4	19.1	20.9	20.0	18.0	
40	Net due to related foreign offices	0.1	-23.5	-31.8	-43.1	-45.9	-67.3	-98.5	-108.5	-123.0	-110.0	-111.7	-137.4	
41	Other liabilities ²¹	342.0	345.2	344.1	335.4	331.4	331.2	326.8	322.2	329.4	319.7	325.6	323.0	
42	TOTAL LIABILITIES ¹⁹	6,079.2	6,149.7	6,209.5	6,235.5	6,225.8	6,236.4	6,235.2	6,293.8	6,261.9	6,268.1	6,328.2	6,303.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,020.3	999.9	1,025.1	1,049.0	1,045.7	1,031.3	1,045.0	1,066.0	1,074.0	1,069.6	1,060.9	1,058.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.1	32.1	30.2	31.9	31.2	34.6	36.2	36.2	35.4	37.5	36.9	34.6	
45	Securitized consumer loans ²⁴	5.0	6.9	6.9	7.0	7.1	7.0	6.9	6.8	6.8	6.7	6.7	6.6	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.1	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	6.9	6.8	6.8	6.9	6.9	6.8	6.7	6.7	6.6	6.6	6.5	
48	Securitized real estate loans ²⁴	904.7	894.8	897.8	902.9	895.2	895.6	897.8	890.3	889.3	889.9	891.8	895.0	

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

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending			
										Nov 21	Nov 28	Dec 5	Dec 12
ASSETS													
1	Bank credit	5,616.0	5,673.4	5,683.1	5,711.6	5,737.1	5,774.9	5,804.3	5,863.9	5,856.4	5,867.0	5,894.3	5,882.1
2	Securities in bank credit ²	1,527.5	1,569.9	1,574.0	1,606.4	1,617.4	1,632.8	1,640.2	1,670.2	1,672.0	1,671.8	1,684.6	1,683.8
3	Treasury and agency securities ³	1,041.5	1,101.0	1,103.8	1,132.9	1,139.9	1,138.6	1,137.6	1,161.2	1,164.4	1,160.6	1,174.0	1,170.7
4	Mortgage-backed securities (MBS) ⁴	837.6	892.4	887.5	890.5	897.8	901.0	893.8	905.9	904.0	903.6	919.1	913.2
5	Non-MBS ⁵	203.9	208.6	216.3	242.4	242.1	237.6	243.8	255.2	260.4	257.1	254.8	257.5
6	Other securities	485.9	468.9	470.2	473.5	477.5	494.2	502.6	509.0	507.7	511.2	510.6	513.1
7	Mortgage-backed securities ⁶	116.6	110.3	110.7	112.2	114.2	114.7	115.1	119.1	119.0	119.5	118.5	118.2
8	Non-MBS ⁷	369.4	358.6	359.5	361.4	363.3	379.5	387.5	389.9	388.6	391.6	392.1	394.9
9	Loans and leases in bank credit ⁸	4,088.5	4,103.5	4,109.0	4,105.1	4,119.8	4,142.1	4,164.1	4,193.7	4,184.4	4,195.2	4,209.7	4,198.3
10	Commercial and industrial loans	712.0	767.9	771.5	778.3	786.3	793.6	807.1	813.7	817.0	810.6	812.5	813.0
11	Real estate loans	2,063.6	2,044.8	2,029.5	2,028.5	2,031.7	2,035.8	2,032.5	2,067.0	2,054.1	2,063.9	2,059.3	2,057.4
12	Revolving home equity loans	443.1	427.4	424.4	421.7	419.3	416.2	410.7	408.6	408.6	408.2	406.6	406.1
13	Closed-end residential loans ⁹	1,057.3	1,067.8	1,056.9	1,060.0	1,067.6	1,074.1	1,077.8	1,110.4	1,097.4	1,107.0	1,101.3	1,099.7
14	Commercial real estate loans ¹⁰	563.2	549.6	548.2	546.9	544.7	545.5	544.0	548.0	548.1	548.8	551.4	551.5
15	Consumer loans	787.9	785.3	785.9	781.8	784.0	786.3	783.9	786.3	785.1	790.0	790.4	797.9
16	Credit cards and other revolving plans	435.9	424.5	424.9	421.7	422.8	422.9	420.3	422.1	420.8	425.6	425.8	427.9
17	Other consumer loans ¹¹	352.0	360.8	361.0	360.1	361.2	363.3	363.6	364.3	364.3	364.3	364.6	370.1
18	Other loans and leases	525.0	505.5	522.2	516.6	517.9	526.4	540.5	526.7	528.3	530.7	547.5	530.0
19	Fed funds and reverse RPs with nonbanks ¹²	160.4	136.2	142.7	133.0	131.2	136.3	148.2	138.2	140.1	142.5	160.1	142.6
20	All other loans and leases ¹³	364.6	369.3	379.5	383.6	386.7	390.1	392.4	388.4	388.2	388.1	387.4	387.4
21	LESS: Allowance for loan and lease losses	126.9	117.7	116.0	112.4	112.1	110.0	104.2	103.6	103.4	103.4	102.1	102.0
22	Interbank loans ¹²	45.3	41.9	42.3	46.3	42.6	42.2	44.5	42.6	42.1	43.7	42.1	43.4
23	Fed funds and reverse RPs with banks ¹²	38.4	33.8	34.1	38.0	34.3	33.9	36.3	34.2	34.0	35.1	33.9	35.5
24	Loans to commercial banks ¹⁴	6.8	8.1	8.2	8.3	8.2	8.3	8.2	8.4	8.1	8.6	8.2	7.9
25	Cash assets ¹⁵	524.8	509.6	557.1	554.2	549.0	545.3	546.9	581.4	541.2	561.9	601.3	612.4
26	Trading assets ¹⁶	185.9	179.5	188.0	184.4	179.6	176.6	165.3	169.4	167.5	175.0	169.7	164.9
27	Derivatives with a positive fair value ¹⁷	172.6	163.0	170.6	166.0	161.1	156.7	145.1	149.1	147.0	154.6	147.3	143.3
28	Other trading assets	13.3	16.6	17.3	18.4	18.5	19.9	20.2	20.3	20.5	20.4	22.4	21.7
29	Other assets ¹⁸	895.3	848.6	842.8	849.6	834.2	838.2	839.6	838.0	836.9	828.2	826.6	834.4
30	TOTAL ASSETS¹⁹	7,140.4	7,135.3	7,197.3	7,233.6	7,230.5	7,267.2	7,296.4	7,391.8	7,340.7	7,372.4	7,431.8	7,435.3

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)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12	
LIABILITIES														
31	Deposits	4,833.9	4,921.9	4,989.0	5,031.8	5,055.9	5,100.2	5,171.2	5,292.8	5,262.3	5,272.1	5,346.7	5,368.7	
32	Large time deposits	329.7	318.9	338.4	349.2	342.9	337.8	337.8	330.5	330.1	325.1	332.3	338.5	
33	Other deposits	4,504.3	4,603.0	4,650.6	4,682.6	4,713.0	4,762.4	4,833.4	4,962.3	4,932.2	4,947.0	5,014.4	5,030.1	
34	Borrowings	764.7	706.2	710.8	713.5	701.1	712.0	708.6	690.8	676.0	676.5	686.7	687.4	
35	Borrowings from banks in the U.S.	64.3	51.2	51.9	54.0	51.8	52.3	58.4	59.0	51.2	52.4	66.9	75.6	
36	Borrowings from others	700.4	655.0	658.9	659.5	649.2	659.7	650.2	631.8	624.9	624.1	619.8	611.8	
37	Trading liabilities ²⁰	185.9	161.5	165.8	162.5	156.3	153.0	143.1	144.2	140.3	148.7	141.4	136.1	
38	Derivatives with a negative fair value ¹⁷	146.3	130.1	136.3	138.1	133.6	129.5	121.8	122.2	119.9	125.9	119.9	117.1	
39	Other trading liabilities	39.5	31.3	29.5	24.3	22.6	23.5	21.3	22.0	20.3	22.8	21.5	19.0	
40	Net due to related foreign offices	-12.0	-20.3	-34.0	-32.1	-44.3	-76.3	-103.7	-124.8	-135.2	-117.6	-131.2	-139.0	
41	Other liabilities ²¹	352.8	342.6	339.1	331.3	328.7	336.3	335.6	332.0	336.4	332.2	335.7	329.2	
42	TOTAL LIABILITIES ¹⁹	6,125.4	6,111.8	6,170.7	6,207.0	6,197.6	6,225.1	6,254.8	6,335.0	6,279.7	6,311.9	6,379.3	6,382.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,015.0	1,023.5	1,026.6	1,026.5	1,032.9	1,042.1	1,041.6	1,056.8	1,060.9	1,060.6	1,052.5	1,052.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.1	32.1	30.2	31.9	31.2	34.6	36.2	36.2	35.4	37.5	36.9	34.6	
45	Securitized consumer loans ²⁴	5.0	6.9	6.9	6.9	7.1	7.2	7.0	6.8	6.7	6.7	6.7	6.6	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.1	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	6.9	6.9	6.8	6.9	7.0	6.9	6.6	6.6	6.6	6.6	6.5	
48	Securitized real estate loans ²⁴	907.1	896.2	904.6	908.4	896.3	897.0	897.4	893.0	891.7	893.5	892.5	892.7	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending			
										Nov 21	Nov 28	Dec 5	Dec 12
ASSETS													
1	Bank credit	2,974.6	3,147.2	3,158.3	3,163.1	3,177.3	3,184.5	3,190.3	3,180.0	3,179.7	3,175.7	3,187.6	3,187.4
2	Securities in bank credit ²	769.2	826.7	826.6	820.7	826.4	828.7	832.9	826.0	826.6	823.9	831.3	835.8
3	Treasury and agency securities ³	567.1	600.3	599.7	591.3	596.5	597.7	598.9	590.0	589.9	587.7	591.8	594.9
4	Mortgage-backed securities (MBS) ⁴	381.7	414.9	415.9	414.3	415.7	416.8	416.4	409.7	409.7	406.9	410.5	413.8
5	Non-MBS ⁵	185.4	185.3	183.8	177.0	180.8	181.0	182.5	180.3	180.3	180.8	181.4	181.2
6	Other securities	202.1	226.4	226.9	229.4	229.9	230.9	234.0	236.0	236.7	236.2	239.4	240.8
7	Mortgage-backed securities ⁶	16.9	26.2	25.7	26.0	25.3	24.9	24.4	24.1	24.1	23.8	24.1	23.9
8	Non-MBS ⁷	185.2	200.2	201.2	203.4	204.6	206.1	209.6	211.9	212.6	212.4	215.4	217.0
9	Loans and leases in bank credit ⁸	2,205.4	2,320.5	2,331.7	2,342.4	2,350.9	2,355.8	2,357.4	2,354.0	2,353.1	2,351.8	2,356.3	2,351.6
10	Commercial and industrial loans	369.0	403.5	407.9	413.7	416.5	418.6	422.2	421.8	422.4	420.4	424.0	423.8
11	Real estate loans	1,408.8	1,460.6	1,464.7	1,462.1	1,463.3	1,464.8	1,461.6	1,455.8	1,454.6	1,454.3	1,453.0	1,451.5
12	Revolving home equity loans	107.4	112.5	112.4	111.4	111.1	110.8	110.4	109.3	109.1	108.4	108.5	108.1
13	Closed-end residential loans ⁹	476.5	507.5	511.6	509.3	511.0	513.3	509.8	506.1	505.5	504.8	502.0	501.5
14	Commercial real estate loans ¹⁰	825.0	840.6	840.8	841.3	841.2	840.7	841.4	840.4	840.0	841.1	842.5	841.9
15	Consumer loans	297.3	314.1	315.9	319.1	321.3	322.5	322.8	324.7	323.7	326.2	326.2	321.3
16	Credit cards and other revolving plans	161.7	174.4	175.6	177.3	179.0	179.0	179.8	181.1	180.3	182.3	181.6	181.5
17	Other consumer loans ¹¹	135.6	139.7	140.3	141.8	142.3	143.4	143.0	143.5	143.3	143.9	144.5	139.7
18	Other loans and leases	130.3	142.3	143.3	147.6	149.7	149.9	150.8	151.7	152.4	150.9	153.1	155.1
19	Fed funds and reverse RPs with nonbanks ¹²	2.9	2.6	1.5	2.6	2.4	2.1	2.7	3.7	3.8	4.0	4.2	4.5
20	All other loans and leases ¹³	127.4	139.7	141.8	145.0	147.3	147.8	148.1	148.0	148.6	146.9	149.0	150.6
21	LESS: Allowance for loan and lease losses	49.3	46.1	45.7	46.2	45.9	45.0	45.0	44.7	44.8	44.7	44.3	44.5
22	Interbank loans ¹²	48.2	42.9	43.4	44.1	47.2	48.5	53.2	53.3	47.9	52.1	65.6	71.0
23	Fed funds and reverse RPs with banks ¹²	46.5	41.3	41.9	42.6	45.6	46.8	51.5	51.9	46.7	50.9	63.9	69.7
24	Loans to commercial banks ¹⁴	1.7	1.5	1.5	1.5	1.6	1.7	1.6	1.4	1.2	1.3	1.7	1.3
25	Cash assets ¹⁵	286.0	314.1	307.3	315.4	317.5	298.3	314.4	320.6	323.1	323.2	336.8	337.6
26	Trading assets ¹⁶	4.9	5.4	5.5	5.6	5.1	4.9	4.9	4.8	4.8	4.8	4.9	4.7
27	Derivatives with a positive fair value ¹⁷	4.6	5.2	5.4	5.5	5.0	4.8	4.7	4.5	4.5	4.4	4.5	4.4
28	Other trading assets	0.3	0.2	0.2	0.1	0.1	0.0	0.2	0.4	0.3	0.4	0.4	0.3
29	Other assets ¹⁸	249.2	258.9	261.3	262.4	259.4	256.7	258.5	256.2	255.9	252.8	256.0	254.0
30	TOTAL ASSETS¹⁹	3,513.6	3,722.3	3,730.1	3,744.5	3,760.7	3,747.8	3,776.3	3,770.2	3,766.7	3,764.0	3,806.6	3,810.2

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)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12	
LIABILITIES														
31	Deposits	2,716.3	2,864.0	2,888.1	2,908.3	2,927.8	2,938.3	2,958.9	2,963.2	2,963.5	2,959.8	2,984.0	2,987.8	
32	Large time deposits	398.8	399.8	408.5	405.7	404.9	403.3	400.2	397.6	397.3	397.5	398.3	398.4	
33	Other deposits	2,317.5	2,464.2	2,479.7	2,502.6	2,522.9	2,534.9	2,558.7	2,565.6	2,566.1	2,562.4	2,585.7	2,589.4	
34	Borrowings	290.6	304.2	292.4	282.4	278.2	272.0	271.9	262.3	260.0	263.1	264.3	268.1	
35	Borrowings from banks in the U.S.	42.1	44.1	42.7	43.3	43.1	44.2	43.2	43.1	41.2	43.7	45.1	46.1	
36	Borrowings from others	248.4	260.1	249.7	239.0	235.1	227.8	228.7	219.2	218.8	219.4	219.1	222.0	
37	Trading liabilities ²⁰	4.1	4.7	4.7	4.7	4.4	4.2	4.1	3.9	4.0	3.8	4.0	3.9	
38	Derivatives with a negative fair value ¹⁷	3.4	3.9	4.0	4.0	3.7	3.6	3.4	3.3	3.3	3.2	3.4	3.3	
39	Other trading liabilities	0.7	0.9	0.7	0.7	0.7	0.6	0.7	0.6	0.7	0.6	0.6	0.6	
40	Net due to related foreign offices	35.8	36.8	34.0	39.1	39.9	39.4	40.0	31.4	28.8	28.0	33.5	29.5	
41	Other liabilities ²¹	64.9	68.0	71.8	69.9	70.6	67.9	67.5	69.1	70.6	68.0	67.1	67.4	
42	TOTAL LIABILITIES ¹⁹	3,111.6	3,277.6	3,291.1	3,304.4	3,320.9	3,321.8	3,342.3	3,329.9	3,326.9	3,322.7	3,352.9	3,356.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	402.0	444.7	439.0	440.1	439.7	426.1	434.0	440.3	439.8	441.3	453.7	453.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.7	7.7	7.3	7.4	8.3	8.4	8.7	8.3	8.2	8.2	8.5	8.4	
45	Securitized consumer loans ²⁴	12.3	13.1	12.7	12.6	12.1	13.7	13.7	13.6	14.1	13.9	14.0	14.1	
46	Securitized credit cards and other revolving plans	11.4	11.3	10.8	10.6	10.1	11.8	11.5	11.3	11.8	11.6	11.7	11.7	
47	Other securitized consumer loans	0.8	1.8	1.9	2.0	2.0	1.9	2.2	2.3	2.3	2.3	2.3	2.4	
48	Securitized real estate loans ²⁴	19.2	20.9	20.9	21.0	20.3	20.2	19.9	20.0	20.0	19.9	19.9	20.2	

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

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending			
										Nov 21	Nov 28	Dec 5	Dec 12
ASSETS													
1	Bank credit	2,988.2	3,139.8	3,153.3	3,154.1	3,176.6	3,188.5	3,195.9	3,195.3	3,191.5	3,193.2	3,206.8	3,204.7
2	Securities in bank credit ²	775.2	827.2	822.5	814.4	824.9	829.5	833.9	832.7	832.5	831.7	837.7	838.8
3	Treasury and agency securities ³	569.4	601.1	595.1	586.3	594.4	595.6	596.6	592.3	591.5	590.3	594.7	595.5
4	Mortgage-backed securities (MBS) ⁴	383.6	417.1	414.3	410.4	411.9	413.4	414.1	411.1	410.6	408.8	413.2	413.6
5	Non-MBS ⁵	185.9	184.0	180.8	175.9	182.5	182.2	182.5	181.2	181.0	181.5	181.5	181.9
6	Other securities	205.8	226.1	227.4	228.1	230.4	233.9	237.4	240.4	241.0	241.3	243.0	243.3
7	Mortgage-backed securities ⁶	17.4	26.3	25.7	25.3	25.0	25.0	24.9	24.6	24.6	24.4	24.6	24.6
8	Non-MBS ⁷	188.5	199.8	201.7	202.8	205.4	208.9	212.5	215.8	216.4	216.9	218.4	218.7
9	Loans and leases in bank credit ⁸	2,212.9	2,312.6	2,330.8	2,339.7	2,351.7	2,359.0	2,362.0	2,362.6	2,359.0	2,361.5	2,369.1	2,365.8
10	Commercial and industrial loans	369.2	404.7	408.9	412.6	415.6	418.6	422.1	421.9	422.8	420.9	423.2	422.5
11	Real estate loans	1,413.6	1,456.0	1,463.2	1,462.0	1,464.4	1,465.3	1,463.8	1,461.6	1,457.3	1,458.9	1,462.3	1,461.4
12	Revolving home equity loans	107.3	112.7	112.7	110.8	110.5	110.2	109.8	109.3	109.2	109.2	109.1	109.0
13	Closed-end residential loans ⁹	479.4	503.8	510.1	509.7	512.9	514.1	511.5	509.5	505.3	506.3	509.3	508.1
14	Commercial real estate loans ¹⁰	826.8	839.5	840.4	841.4	841.0	841.0	842.5	842.9	842.8	843.4	844.0	844.3
15	Consumer loans	298.2	310.9	314.3	317.1	321.8	323.1	323.7	325.7	324.6	328.3	328.2	324.8
16	Credit cards and other revolving plans	161.6	172.5	175.2	176.6	180.0	179.3	179.5	181.1	179.9	183.2	182.8	184.3
17	Other consumer loans ¹¹	136.6	138.3	139.2	140.4	141.8	143.8	144.2	144.7	144.7	145.0	145.4	140.4
18	Other loans and leases	132.0	141.0	144.3	148.1	150.0	151.9	152.4	153.3	154.3	153.5	155.5	157.2
19	Fed funds and reverse RPs with nonbanks ¹²	3.2	2.6	2.4	2.4	2.4	2.5	2.8	4.0	4.6	4.5	4.9	5.1
20	All other loans and leases ¹³	128.8	138.4	141.9	145.7	147.6	149.4	149.6	149.3	149.8	148.9	150.6	152.0
21	LESS: Allowance for loan and lease losses	49.6	46.4	45.9	45.7	45.8	45.3	45.1	45.0	45.0	44.8	44.9	44.9
22	Interbank loans ¹²	51.7	40.4	41.3	42.2	45.9	49.7	54.3	57.0	49.9	52.4	68.4	77.2
23	Fed funds and reverse RPs with banks ¹²	50.0	38.8	39.8	40.7	44.5	48.1	52.6	55.6	48.6	51.1	66.5	75.9
24	Loans to commercial banks ¹⁴	1.7	1.6	1.6	1.5	1.5	1.6	1.6	1.4	1.3	1.3	1.9	1.4
25	Cash assets ¹⁵	306.3	304.6	308.2	314.2	315.1	313.9	324.0	343.8	345.0	347.3	350.7	354.3
26	Trading assets ¹⁶	5.1	5.4	5.6	5.5	5.2	5.2	5.1	5.0	5.0	5.0	5.0	5.0
27	Derivatives with a positive fair value ¹⁷	4.9	5.2	5.3	5.2	5.0	5.0	4.9	4.7	4.8	4.7	4.8	4.8
28	Other trading assets	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.2
29	Other assets ¹⁸	250.4	257.8	260.3	259.1	257.9	257.6	259.0	257.4	256.2	254.9	255.2	256.7
30	TOTAL ASSETS¹⁹	3,552.0	3,701.7	3,722.9	3,729.3	3,754.9	3,769.6	3,793.2	3,813.5	3,802.7	3,808.0	3,841.3	3,853.0

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)

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12	
LIABILITIES														
31	Deposits	2,737.3	2,849.4	2,876.2	2,895.1	2,918.7	2,934.6	2,960.8	2,986.8	2,977.1	2,980.8	3,012.6	3,021.7	
32	Large time deposits	402.0	396.1	408.8	409.1	407.9	405.7	403.4	400.8	400.4	400.1	399.9	399.9	
33	Other deposits	2,335.3	2,453.4	2,467.3	2,485.9	2,510.8	2,528.9	2,557.4	2,586.0	2,576.8	2,580.7	2,612.7	2,621.8	
34	Borrowings	287.9	309.3	291.5	276.7	272.9	269.8	266.3	260.5	260.3	262.8	262.5	266.9	
35	Borrowings from banks in the U.S.	40.9	45.4	43.9	43.2	43.1	43.5	42.3	41.9	40.6	42.2	42.4	43.0	
36	Borrowings from others	247.0	263.9	247.6	233.5	229.8	226.3	224.0	218.7	219.7	220.6	220.1	223.8	
37	Trading liabilities ²⁰	4.4	4.8	4.7	4.5	4.3	4.4	4.2	4.2	4.3	4.1	4.2	4.2	
38	Derivatives with a negative fair value ¹⁷	3.5	3.9	4.1	3.7	3.6	3.8	3.5	3.5	3.5	3.4	3.5	3.6	
39	Other trading liabilities	0.8	0.8	0.6	0.8	0.7	0.6	0.7	0.7	0.8	0.7	0.6	0.7	
40	Net due to related foreign offices	42.2	30.8	36.8	40.1	40.4	41.6	39.6	36.7	35.1	35.6	39.9	37.4	
41	Other liabilities ²¹	67.3	65.9	70.6	68.2	72.1	69.6	69.2	71.4	72.4	71.0	69.5	71.9	
42	TOTAL LIABILITIES ¹⁹	3,139.1	3,260.2	3,279.7	3,284.6	3,308.5	3,320.1	3,340.1	3,359.7	3,349.2	3,354.3	3,388.7	3,402.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	412.9	441.4	443.2	444.7	446.4	449.5	453.2	453.9	453.5	453.6	452.5	450.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.7	7.7	7.3	7.4	8.3	8.4	8.7	8.3	8.2	8.2	8.5	8.4	
45	Securitized consumer loans ²⁴	12.3	13.3	12.5	12.3	11.6	13.1	13.5	13.8	14.3	14.3	14.3	14.3	
46	Securitized credit cards and other revolving plans	11.4	11.4	10.6	10.5	9.8	11.4	11.2	11.3	11.8	11.8	11.8	11.8	
47	Other securitized consumer loans	1.0	1.9	1.9	1.8	1.7	1.7	2.3	2.5	2.5	2.5	2.5	2.4	
48	Securitized real estate loans ²⁴	19.6	20.7	20.9	20.5	20.7	20.8	20.3	20.2	20.2	20.3	20.3	20.6	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 21, 2012

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
		Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 21	Nov 28	Dec 5	Dec 12
ASSETS													
1	Bank credit	824.7	842.0	839.9	845.7	853.2	857.9	849.5	850.3	852.8	856.2	849.2	850.2
2	Securities in bank credit ²	195.6	202.5	196.7	202.2	203.8	209.9	209.6	209.0	208.0	215.6	213.1	214.5
3	Treasury and agency securities ³	87.2	100.7	97.1	98.8	101.2	107.8	108.3	108.0	107.6	112.3	110.0	110.2
4	Mortgage-backed securities (MBS) ⁴	19.8	21.8	23.2	22.4	21.8	22.2	22.0	22.7	22.9	22.7	23.2	23.5
5	Non-MBS ⁵	67.4	78.8	73.9	76.4	79.4	85.6	86.2	85.3	84.8	89.6	86.8	86.7
6	Other securities	108.5	101.8	99.5	103.4	102.6	102.1	101.3	101.0	100.4	103.3	103.1	104.2
7	Mortgage-backed securities ⁶	8.6	8.4	7.4	7.8	7.7	7.7	7.1	6.5	6.6	6.7	6.5	6.8
8	Non-MBS ⁷	99.8	93.4	92.1	95.6	94.9	94.4	94.3	94.4	93.8	96.6	96.5	97.4
9	Loans and leases in bank credit ⁸	629.0	639.5	643.3	643.5	649.4	648.0	639.9	641.3	644.8	640.6	636.1	635.7
10	Commercial and industrial loans	240.2	243.4	251.9	254.1	256.0	251.7	251.7	248.9	249.8	246.2	247.3	247.9
11	Real estate loans	32.3	30.9	30.6	30.3	30.1	30.0	29.7	29.9	29.8	30.3	29.6	29.8
12	Revolving home equity loans	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.3	1.5	1.4	1.4	1.5	1.5	1.5	1.2	1.1	1.3	1.2	1.2
14	Commercial real estate loans ¹⁰	30.8	29.2	28.9	28.6	28.3	28.4	28.0	28.5	28.5	28.8	28.2	28.4
15	Consumer loans	1.6	2.1	1.8	2.6	1.6	1.5	1.5	1.6	1.6	1.5	1.5	1.5
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.6	2.1	1.8	2.6	1.6	1.5	1.5	1.6	1.6	1.5	1.5	1.5
18	Other loans and leases	354.9	363.2	358.9	356.5	361.7	364.8	357.0	361.0	363.7	362.5	357.7	356.6
19	Fed funds and reverse RPs with nonbanks ¹²	136.8	151.5	150.0	153.5	160.3	168.8	163.5	170.0	173.0	174.2	167.5	166.7
20	All other loans and leases ¹³	218.1	211.7	208.9	203.0	201.3	196.0	193.5	191.0	190.7	188.3	190.2	189.9
21	LESS: Allowance for loan and lease losses	1.2	0.9	0.6	-0.1	0.4	0.6	1.0	1.2	1.2	1.1	1.0	0.8
22	Interbank loans ¹²	21.6	29.4	29.3	27.3	27.4	26.4	24.1	25.5	26.5	25.4	24.3	23.6
23	Fed funds and reverse RPs with banks ¹²	19.9	27.1	27.2	25.1	25.1	24.3	22.2	23.5	24.5	23.2	22.5	21.8
24	Loans to commercial banks ¹⁴	1.7	2.3	2.2	2.2	2.3	2.1	1.9	1.9	2.0	2.2	1.8	1.9
25	Cash assets ¹⁵	843.4	835.4	779.1	762.2	778.8	739.3	717.0	767.4	777.3	834.1	736.8	756.3
26	Trading assets ¹⁶	116.1	129.9	134.1	133.8	130.4	136.4	130.9	126.1	123.5	124.8	129.2	130.6
27	Derivatives with a positive fair value ¹⁷	107.8	120.8	124.6	125.0	121.7	127.1	121.5	117.5	114.8	116.4	119.8	120.8
28	Other trading assets	8.3	9.1	9.4	8.8	8.7	9.3	9.5	8.6	8.7	8.4	9.5	9.8
29	Other assets ¹⁸	41.4	45.8	44.7	48.6	46.9	51.9	50.9	48.2	44.8	48.9	47.4	47.9
30	TOTAL ASSETS¹⁹	1,845.9	1,881.6	1,826.5	1,817.8	1,836.4	1,811.3	1,771.4	1,816.3	1,823.7	1,888.3	1,786.0	1,807.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending				
										Nov 21	Nov 28	Dec 5	Dec 12	
LIABILITIES														
31	Deposits	859.7	828.9	825.7	848.8	852.6	860.8	855.4	864.7	867.9	879.7	886.3	883.8	
32	Large time deposits	777.6	735.3	724.3	745.0	750.5	751.8	744.7	756.8	760.5	771.5	769.2	766.4	
33	Other deposits	82.2	93.6	101.4	103.8	102.1	109.0	110.8	107.9	107.4	108.3	117.1	117.5	
34	Borrowings	561.2	576.7	579.4	577.4	576.9	585.1	582.7	600.6	596.2	612.0	586.9	586.7	
35	Borrowings from banks in the U.S.	34.6	36.1	36.8	37.6	38.3	39.5	42.5	42.5	42.7	42.4	44.3	41.8	
36	Borrowings from others	526.5	540.6	542.6	539.7	538.6	545.6	540.2	558.0	553.5	569.6	542.7	545.0	
37	Trading liabilities ²⁰	115.2	126.1	127.7	130.5	125.0	131.5	131.1	131.5	128.7	133.6	133.1	133.3	
38	Derivatives with a negative fair value ¹⁷	105.0	114.6	116.5	119.0	115.2	119.8	119.8	119.4	117.5	118.6	120.6	120.8	
39	Other trading liabilities	10.2	11.5	11.2	11.5	9.9	11.6	11.4	12.1	11.2	15.0	12.5	12.5	
40	Net due to related foreign offices	250.7	253.7	230.7	224.6	231.9	173.0	138.3	156.2	179.0	198.8	121.5	149.0	
41	Other liabilities ²¹	55.7	55.6	52.6	56.6	58.4	60.1	56.6	58.0	54.8	58.0	61.5	64.5	
42	TOTAL LIABILITIES ¹⁹	1,842.5	1,841.1	1,816.1	1,837.8	1,844.9	1,810.5	1,764.2	1,811.0	1,826.7	1,882.1	1,789.3	1,817.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.4	40.5	10.4	-20.0	-8.4	0.8	7.2	5.2	-3.0	6.3	-3.3	-9.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.5	-4.0	-4.0	-3.7	-3.7	-3.4	-3.2	-2.5	-2.5	-2.3	-2.3	-2.1	
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

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending				
										Nov 21	Nov 28	Dec 5	Dec 12	
ASSETS														
1	Bank credit	830.1	835.2	833.2	837.0	852.6	864.0	850.9	857.9	862.6	864.8	861.0	863.9	
2	Securities in bank credit ²	196.4	201.3	194.8	200.4	206.1	210.0	210.1	209.7	208.8	213.2	211.0	212.5	
3	Treasury and agency securities ³	85.2	101.2	95.3	98.0	103.7	107.3	107.1	106.0	105.5	109.2	106.7	107.4	
4	Mortgage-backed securities (MBS) ⁴	19.5	21.5	23.2	23.8	22.7	23.0	22.7	22.4	22.4	22.3	22.8	22.9	
5	Non-MBS ⁵	65.8	79.7	72.1	74.1	81.0	84.3	84.4	83.6	83.1	87.0	83.9	84.6	
6	Other securities	111.2	100.2	99.4	102.5	102.4	102.7	103.0	103.6	103.3	104.0	104.3	105.1	
7	Mortgage-backed securities ⁶	8.6	8.6	7.7	8.0	8.0	7.9	6.7	6.4	6.5	6.4	6.3	6.3	
8	Non-MBS ⁷	102.6	91.5	91.7	94.5	94.4	94.9	96.3	97.2	96.9	97.6	98.1	98.8	
9	Loans and leases in bank credit ⁸	633.7	633.9	638.4	636.5	646.5	654.0	640.8	648.2	653.8	651.6	650.0	651.3	
10	Commercial and industrial loans	240.9	243.2	251.9	252.0	254.4	251.7	250.8	249.4	250.8	247.4	247.8	248.3	
11	Real estate loans	33.0	30.7	30.4	29.8	29.6	30.1	30.0	30.7	30.6	31.3	30.6	30.7	
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	1.5	1.4	1.4	1.4	1.3	1.4	1.5	1.5	1.7	1.5	1.5	
14	Commercial real estate loans ¹⁰	31.2	28.9	28.8	28.2	28.0	28.6	28.4	29.0	28.9	29.4	28.9	29.0	
15	Consumer loans	1.7	2.3	2.0	1.7	1.7	1.6	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	2.3	2.0	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.6	1.6	
18	Other loans and leases	358.1	357.7	354.2	352.9	360.9	370.5	358.5	366.5	370.9	371.2	370.0	370.8	
19	Fed funds and reverse RPs with nonbanks ¹²	141.0	146.9	145.8	149.9	161.0	174.3	166.3	176.3	181.3	181.7	179.2	179.0	
20	All other loans and leases ¹³	217.1	210.8	208.4	203.0	199.8	196.3	192.2	190.3	189.6	189.5	190.8	191.8	
21	LESS: Allowance for loan and lease losses	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	
22	Interbank loans ¹²	21.8	28.5	28.0	26.8	27.1	26.2	25.2	25.7	26.7	26.2	25.3	23.4	
23	Fed funds and reverse RPs with banks ¹²	19.8	26.4	26.0	24.5	24.6	23.8	23.0	23.6	24.5	23.9	23.4	21.5	
24	Loans to commercial banks ¹⁴	1.9	2.0	2.0	2.2	2.5	2.4	2.2	2.1	2.2	2.3	1.9	1.9	
25	Cash assets ¹⁵	819.4	837.7	771.2	793.1	799.3	732.2	707.6	739.7	774.6	793.3	706.7	723.5	
26	Trading assets ¹⁶	124.3	127.2	130.6	130.4	129.4	142.0	134.8	134.0	132.4	134.7	136.3	135.0	
27	Derivatives with a positive fair value ¹⁷	115.4	118.1	121.3	120.9	120.2	132.8	124.9	124.5	123.0	125.4	127.2	125.7	
28	Other trading assets	8.9	9.1	9.3	9.4	9.2	9.2	9.9	9.5	9.4	9.4	9.1	9.3	
29	Other assets ¹⁸	42.5	48.0	46.0	44.6	45.4	52.7	50.8	49.3	44.2	49.9	47.3	49.5	
30	TOTAL ASSETS ¹⁹	1,837.3	1,875.8	1,808.3	1,831.0	1,853.1	1,816.3	1,768.6	1,805.8	1,839.8	1,868.2	1,775.9	1,794.5	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 21, 2012

Account		2011 Nov	2012 May	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	Week ending				
										Nov 21	Nov 28	Dec 5	Dec 12	
LIABILITIES														
31	Deposits	849.4	846.4	833.0	835.9	850.6	862.7	851.9	852.5	858.4	864.8	874.0	883.5	
32	Large time deposits	767.5	750.0	731.7	732.4	746.7	754.6	744.4	744.7	750.4	757.2	757.4	763.9	
33	Other deposits	81.9	96.4	101.3	103.5	103.9	108.0	107.4	107.8	108.0	107.6	116.6	119.6	
34	Borrowings	557.8	585.6	574.4	580.4	587.7	587.4	577.1	598.0	593.8	605.9	588.1	585.2	
35	Borrowings from banks in the U.S.	35.3	35.4	37.0	37.9	39.4	41.5	43.4	43.7	44.0	43.2	45.3	42.2	
36	Borrowings from others	522.5	550.2	537.4	542.5	548.3	546.0	533.8	554.3	549.8	562.7	542.9	543.0	
37	Trading liabilities ²⁰	117.8	125.0	126.3	127.2	126.3	139.8	132.0	133.2	131.7	136.7	135.4	134.3	
38	Derivatives with a negative fair value ¹⁷	108.3	112.8	115.5	116.3	115.6	128.4	121.6	121.3	120.3	121.1	122.6	121.6	
39	Other trading liabilities	9.4	12.1	10.7	10.9	10.7	11.4	10.4	12.0	11.4	15.5	12.8	12.7	
40	Net due to related foreign offices	251.9	258.9	218.6	229.3	228.0	161.9	148.5	159.4	196.8	198.2	117.8	123.0	
41	Other liabilities ²¹	57.3	56.6	52.6	54.8	57.2	61.2	55.7	59.3	55.7	59.2	57.1	65.1	
42	TOTAL LIABILITIES ¹⁹	1,834.1	1,872.5	1,805.0	1,827.7	1,849.8	1,812.9	1,765.2	1,802.4	1,836.4	1,864.8	1,772.5	1,791.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.3	3.3	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.5	-4.0	-4.0	-3.7	-3.7	-3.4	-3.2	-2.5	-2.5	-2.3	-2.3	-2.1	
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).