

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
October 7, 2011

Account	2006	2007	2008	2009	2010	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 May	2011 Jun	2011 Jul	2011 Aug
ASSETS															
1 Bank credit	8.9	9.4	2.2	-6.6	-2.8	-5.7	-5.7	0.0	0.2	-1.1	-0.4	-0.3	-2.7	7.6	8.2
2 Securities in bank credit ²	3.5	6.5	-2.8	7.5	6.8	5.2	-0.2	12.7	8.8	0.6	0.0	-5.1	-11.5	5.8	10.7
3 Treasury and agency securities ³	0.5	-6.0	2.6	14.9	15.1	14.2	11.6	18.0	13.6	1.9	7.2	-1.1	-14.9	-3.7	8.6
6 Other securities	8.7	27.0	-9.5	-2.8	-6.9	-9.6	-20.6	2.7	-0.4	-2.1	-14.7	-13.7	-4.2	26.5	14.9
9 Loans and leases in bank credit ⁶	10.7	10.3	3.6	-10.3	-5.8	-9.2	-7.6	-4.3	-2.8	-1.7	-0.5	1.5	0.4	8.3	7.3
10 Commercial and industrial loans	14.9	18.4	14.0	-19.1	-9.1	-19.0	-14.2	-3.9	-0.3	7.3	8.5	11.4	3.4	9.8	20.7
11 Real estate loans	10.5	6.9	-0.1	-5.5	-5.6	-7.6	-5.8	-5.7	-3.7	-6.1	-7.4	-5.9	-2.6	-1.8	-1.8
12 Revolving home equity loans	1.9	5.7	12.6	0.5	-4.3	-4.3	-3.4	-3.2	-6.6	-7.3	-5.9	-5.9	-4.9	-8.5	-3.6
13 Closed-end residential loans ⁹	10.2	5.8	-9.4	-8.6	-2.5	-7.2	-4.3	-2.4	4.0	-2.9	-8.5	-6.0	1.4	5.6	4.9
14 Commercial real estate loans ¹⁰	14.3	8.7	6.4	-4.5	-9.0	-9.3	-8.1	-9.7	-10.2	-8.8	-6.9	-5.9	-5.9	-6.7	-8.0
15 Consumer loans	5.4	6.0	5.2	-3.2	-6.9	-8.4	-7.3	-6.2	-6.6	-6.0	-0.7	0.8	5.3	3.1	-0.3
16 Credit cards and other revolving plans	5.3	7.0	4.5	-6.2	-11.0	-15.0	-11.9	-11.1	-8.1	-6.8	-1.3	1.2	7.3	0.2	0.6
17 Other consumer loans ¹¹	5.4	4.5	6.4	1.3	-1.3	0.6	-1.4	0.2	-4.8	-5.1	0.1	0.0	3.5	6.4	-1.5
18 Other loans and leases	12.3	19.1	2.4	-22.9	-0.2	-2.0	-6.0	4.2	3.0	9.9	15.9	18.0	2.4	51.8	31.8
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	0.8	-10.1	-12.6	-15.9	-16.3	-27.3	-26.3	-21.2	-19.1	-16.1
22 Interbank loans ¹²	17.6	24.6	-15.1	-38.7	-23.3	-55.2	-93.9	36.7	26.1	-48.8	-52.1	4.4	65.6	-202.3	63.8
25 Cash assets ¹⁵	-6.3	-1.6	156.7	49.9	-8.8	6.2	9.1	16.4	-62.4	68.9	144.1	81.3	187.3	17.4	-33.9
26 Trading assets ¹⁶	-	-	-	-	-	-41.4	17.2	59.4	-22.8	-28.3	16.7	28.3	24.3	18.4	180.1
29 Other assets ¹⁸	14.7	11.0	16.7	-5.2	4.5	19.8	-1.0	-2.0	1.2	-3.9	-0.9	1.6	-9.3	-4.4	4.5
30 TOTAL ASSETS ¹⁹	9.3	10.4	8.1	-6.2	-2.8	-4.0	-4.7	3.6	-6.3	3.9	15.1	11.5	24.1	6.2	6.1
LIABILITIES															
31 Deposits	7.4	9.0	5.9	4.9	2.7	1.8	-0.6	6.0	3.4	4.4	8.7	11.5	8.3	18.9	8.1
32 Large time deposits	20.5	15.3	-1.7	-6.6	-6.5	-1.2	-21.8	1.7	-5.1	2.6	7.6	14.8	-32.8	-54.1	-86.0
33 Other deposits	-	-	-	-	-	2.8	6.2	7.3	5.9	5.0	9.0	10.5	20.2	39.0	32.1
34 Borrowings	14.1	13.5	13.8	-24.6	-18.6	-19.2	-29.7	-17.0	-14.1	-16.0	-21.8	-20.0	0.9	-18.2	-11.9
37 Trading liabilities ²⁰	-	-	-	-	-	-12.2	31.2	84.1	-23.6	-53.6	17.3	5.5	26.9	14.3	101.4
41 Other liabilities ²¹	17.8	2.8	0.5	-11.3	8.7	-8.3	23.9	9.7	9.0	-18.3	2.3	0.3	30.5	51.0	17.8
42 TOTAL LIABILITIES ¹⁹	8.9	11.2	10.9	-7.3	-3.4	-5.8	-7.5	3.5	-3.9	3.4	12.4	6.3	16.8	6.3	6.3

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
ASSETS												
1 Bank credit	9,226.3	9,159.4	9,156.5	9,182.6	9,185.1	9,164.1	9,222.4	9,285.4	9,302.9	9,281.2	9,274.1	9,290.3
2 Securities in bank credit ²	2,394.8	2,438.7	2,452.9	2,461.4	2,452.3	2,428.8	2,440.6	2,462.4	2,467.9	2,479.1	2,475.2	2,461.0
3 Treasury and agency securities ³	1,585.0	1,635.2	1,649.6	1,680.1	1,679.8	1,659.0	1,653.9	1,665.8	1,665.1	1,672.1	1,675.3	1,671.6
4 Mortgage-backed securities (MBS) ⁴	1,047.6	1,104.4	1,115.1	1,144.8	1,149.7	1,156.6	1,164.7	1,180.9	1,192.8	1,207.6	1,210.5	1,210.1
5 Non-MBS ⁵	537.4	530.9	534.5	535.3	530.1	502.4	489.1	484.9	472.4	464.5	464.9	461.5
6 Other securities	809.8	803.4	803.3	781.3	772.5	769.8	786.8	796.6	802.8	807.0	799.9	789.4
7 Mortgage-backed securities ⁶	176.3	156.0	157.1	150.8	151.4	148.4	142.7	143.1	142.1	142.0	142.4	142.5
8 Non-MBS ⁷	633.5	647.5	646.1	630.5	621.1	621.4	644.1	653.4	660.7	665.0	657.5	646.9
9 Loans and leases in bank credit ⁸	6,831.4	6,720.8	6,703.6	6,721.2	6,732.8	6,735.3	6,781.7	6,823.0	6,834.9	6,802.1	6,798.9	6,829.3
10 Commercial and industrial loans	1,208.2	1,224.5	1,237.4	1,245.1	1,257.2	1,260.8	1,271.1	1,293.0	1,298.2	1,295.6	1,294.6	1,296.8
11 Real estate loans	3,651.5	3,565.9	3,535.1	3,517.0	3,502.5	3,494.8	3,489.6	3,484.4	3,481.2	3,477.2	3,479.6	3,483.5
12 Revolving home equity loans	595.2	574.1	571.4	568.6	566.0	563.7	559.7	558.0	558.0	557.1	556.0	555.6
13 Closed-end residential loans ⁹	1,506.5	1,513.4	1,496.9	1,487.7	1,481.9	1,483.6	1,490.5	1,496.6	1,494.5	1,493.6	1,497.8	1,504.6
14 Commercial real estate loans ¹⁰	1,549.9	1,478.4	1,466.9	1,460.7	1,454.6	1,447.4	1,439.3	1,429.7	1,428.6	1,426.4	1,425.9	1,423.2
15 Consumer loans	1,140.8	1,075.7	1,073.4	1,079.5	1,080.2	1,085.0	1,087.8	1,087.5	1,087.5	1,087.0	1,085.1	1,085.6
16 Credit cards and other revolving plans	619.7	596.3	593.3	593.0	593.6	597.2	597.3	597.6	597.7	597.2	596.0	597.8
17 Other consumer loans ¹¹	521.2	479.4	480.1	486.5	486.5	487.9	490.5	489.9	489.8	489.8	489.0	487.8
18 Other loans and leases	830.9	854.6	857.6	879.7	892.9	894.7	933.3	958.0	968.0	942.4	939.6	963.4
19 Fed funds and reverse RPs with nonbanks ¹²	216.7	210.1	206.4	220.1	230.9	229.7	255.0	273.5	278.6	264.4	264.4	277.9
20 All other loans and leases ¹³	614.2	644.5	651.2	659.6	662.0	665.0	678.3	684.5	689.4	678.0	675.2	685.5
21 LESS: Allowance for loan and lease losses	224.1	206.9	203.4	196.5	192.2	188.8	185.8	183.3	178.4	179.9	180.1	179.4
22 Interbank loans ¹²	172.0	162.0	152.4	136.7	137.2	144.7	120.3	126.7	120.7	119.3	119.5	121.7
23 Fed funds and reverse RPs with banks ¹²	152.4	133.3	124.3	110.1	110.4	107.5	109.0	114.7	108.7	107.4	107.4	110.7
24 Loans to commercial banks ¹⁴	19.6	28.7	28.0	26.5	26.8	37.1	11.3	12.0	12.0	11.9	12.1	11.0
25 Cash assets ¹⁵	1,301.9	1,243.0	1,436.3	1,564.1	1,670.3	1,931.0	1,959.0	1,903.6	1,803.8	1,863.3	1,791.1	1,821.2
26 Trading assets ¹⁶	316.6	271.1	271.4	275.3	281.8	287.5	291.9	335.7	331.1	339.3	344.4	343.6
27 Derivatives with a positive fair value ¹⁷	298.7	246.5	246.8	249.7	255.6	259.5	264.9	307.4	303.8	311.7	313.1	316.5
28 Other trading assets	17.9	24.6	24.5	25.6	26.2	28.0	27.0	28.3	27.3	27.6	31.3	27.1
29 Other assets ¹⁸	1,232.8	1,213.5	1,223.3	1,219.2	1,221.1	1,211.6	1,207.2	1,211.7	1,192.9	1,208.8	1,209.7	1,196.2
30 TOTAL ASSETS ¹⁹	12,025.6	11,842.0	12,036.5	12,181.4	12,303.4	12,550.1	12,615.1	12,679.6	12,572.9	12,632.0	12,558.8	12,593.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending				
									Sep 7	Sep 14	Sep 21	Sep 28	
LIABILITIES													
31	Deposits	7,815.7	7,963.9	8,010.4	8,074.0	8,154.5	8,211.1	8,340.2	8,396.6	8,393.1	8,398.6	8,407.0	8,443.7
32	Large time deposits	1,777.9	1,761.6	1,784.1	1,801.3	1,823.9	1,774.1	1,694.1	1,572.7	1,557.9	1,562.7	1,568.8	1,579.2
33	Other deposits	6,037.8	6,202.3	6,226.3	6,272.7	6,330.6	6,437.0	6,646.1	6,823.9	6,835.2	6,835.9	6,838.2	6,864.6
34	Borrowings	1,983.9	1,806.4	1,777.7	1,725.8	1,698.1	1,699.4	1,673.6	1,657.0	1,626.5	1,630.2	1,599.0	1,599.5
35	Borrowings from banks in the U.S.	209.3	198.1	190.6	162.7	161.6	179.2	150.2	158.4	148.0	152.0	152.7	145.4
36	Borrowings from others	1,774.6	1,608.4	1,587.0	1,563.0	1,536.5	1,520.2	1,523.4	1,498.6	1,478.5	1,478.2	1,446.3	1,454.1
37	Trading liabilities ²⁰	322.2	247.4	251.2	262.0	263.2	269.1	272.3	295.3	297.5	301.4	295.1	299.2
38	Derivatives with a negative fair value ¹⁷	240.8	194.9	196.0	202.4	205.5	208.9	214.2	244.1	248.7	254.3	253.5	257.9
39	Other trading liabilities	81.4	52.5	55.2	59.5	57.7	60.2	58.1	51.2	48.8	47.1	41.7	41.4
40	Net due to related foreign offices	48.3	76.3	172.1	292.0	298.8	375.8	308.2	296.7	295.8	305.5	294.8	330.5
41	Other liabilities ²¹	443.3	427.9	434.6	435.9	436.1	447.2	466.2	473.1	467.0	479.9	480.4	457.9
42	TOTAL LIABILITIES¹⁹	10,613.3	10,522.0	10,646.1	10,789.7	10,850.7	11,002.6	11,060.5	11,118.6	11,079.9	11,115.6	11,076.3	11,130.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,412.2	1,320.1	1,390.4	1,391.7	1,452.7	1,547.6	1,554.5	1,561.0	1,493.0	1,516.4	1,482.5	1,462.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	13.9	-5.8	-3.4	-0.2	10.9	16.3	18.0	26.6	29.6	29.9	34.0	32.4
45	Securitized consumer loans ²⁴	20.7	16.6	16.5	16.3	15.9	15.4	15.2	14.8	14.6	14.5	15.5	15.5
46	Securitized credit cards and other revolving plans	15.2	12.1	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.4	10.5	10.5
47	Other securitized consumer loans	5.5	4.5	4.5	4.5	4.4	4.4	4.3	4.2	4.2	4.1	5.1	5.0
48	Securitized real estate loans ²⁴	954.0	929.2	930.7	932.9	951.5	954.3	948.3	952.5	941.0	940.0	940.6	942.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
ASSETS												
1 Bank credit	9,214.8	9,147.7	9,131.3	9,146.7	9,155.7	9,150.3	9,184.8	9,271.6	9,328.4	9,319.4	9,297.5	9,306.4
2 Securities in bank credit ²	2,399.4	2,419.7	2,446.3	2,454.2	2,444.1	2,429.2	2,427.3	2,465.2	2,491.9	2,491.7	2,486.6	2,480.9
3 Treasury and agency securities ³	1,591.9	1,629.0	1,651.2	1,674.7	1,663.3	1,648.6	1,645.0	1,670.7	1,687.6	1,683.5	1,681.7	1,675.9
4 Mortgage-backed securities (MBS) ⁴	1,048.2	1,103.8	1,114.7	1,143.1	1,144.7	1,150.8	1,160.6	1,180.0	1,201.9	1,206.5	1,207.0	1,201.4
5 Non-MBS ⁵	543.7	525.2	536.5	531.6	518.6	497.8	484.4	490.7	485.7	477.0	474.7	474.6
6 Other securities	807.5	790.8	795.0	779.5	780.8	780.6	782.3	794.5	804.3	808.1	805.0	804.9
7 Mortgage-backed securities ⁶	175.8	156.3	157.6	151.7	152.6	149.2	142.0	142.9	142.0	141.9	142.7	141.9
8 Non-MBS ⁷	631.7	634.5	637.4	627.8	628.2	631.5	640.3	651.6	662.3	666.2	662.3	663.0
9 Loans and leases in bank credit ⁸	6,815.4	6,728.0	6,685.0	6,692.5	6,711.6	6,721.0	6,757.5	6,806.5	6,836.4	6,827.7	6,810.9	6,825.6
10 Commercial and industrial loans	1,201.4	1,227.8	1,239.3	1,244.9	1,258.9	1,258.5	1,264.4	1,286.6	1,294.5	1,294.9	1,298.8	1,298.6
11 Real estate loans	3,651.1	3,564.2	3,525.1	3,504.1	3,495.1	3,488.8	3,486.9	3,484.3	3,495.0	3,481.6	3,466.6	3,476.0
12 Revolving home equity loans	594.2	574.4	570.6	568.0	565.7	563.0	559.3	557.1	556.6	556.5	555.9	555.7
13 Closed-end residential loans ⁹	1,506.7	1,513.0	1,488.7	1,477.6	1,475.7	1,478.1	1,488.3	1,497.1	1,510.2	1,497.8	1,484.0	1,495.3
14 Commercial real estate loans ¹⁰	1,550.1	1,476.8	1,465.8	1,458.5	1,453.8	1,447.7	1,439.3	1,430.2	1,428.2	1,427.3	1,426.8	1,425.0
15 Consumer loans	1,139.7	1,081.3	1,068.0	1,072.7	1,072.2	1,079.8	1,083.1	1,086.8	1,088.6	1,089.2	1,087.2	1,087.9
16 Credit cards and other revolving plans	619.0	598.3	587.6	586.8	586.9	592.9	593.9	596.9	597.3	597.1	596.0	599.1
17 Other consumer loans ¹¹	520.8	482.9	480.4	486.0	485.3	486.9	489.2	489.8	491.3	492.2	491.2	488.8
18 Other loans and leases	823.2	854.8	852.7	870.8	885.3	893.9	923.1	948.8	958.3	962.0	958.3	963.1
19 Fed funds and reverse RPs with nonbanks ¹²	211.8	215.0	206.2	215.9	230.6	230.1	244.9	266.8	271.9	276.5	273.8	268.4
20 All other loans and leases ¹³	611.4	639.8	646.5	654.9	654.8	663.8	678.1	682.0	686.4	685.5	684.5	694.7
21 LESS: Allowance for loan and lease losses	224.8	207.1	204.0	196.0	195.1	191.0	185.1	183.9	180.2	179.9	179.0	176.6
22 Interbank loans ¹²	167.3	165.2	153.2	135.3	130.7	138.0	115.1	123.1	121.4	123.2	121.0	116.8
23 Fed funds and reverse RPs with banks ¹²	147.9	137.0	125.5	109.2	104.6	102.4	104.1	111.2	109.5	111.4	109.8	104.7
24 Loans to commercial banks ¹⁴	19.4	28.1	27.7	26.1	26.2	35.6	11.0	11.9	11.9	11.8	11.3	12.1
25 Cash assets ¹⁵	1,175.2	1,342.7	1,475.9	1,606.1	1,672.3	1,740.0	1,756.7	1,714.3	1,719.6	1,721.8	1,666.5	1,725.7
26 Trading assets ¹⁶	310.3	263.8	266.1	269.6	279.9	280.3	282.4	332.7	340.0	346.9	349.9	343.5
27 Derivatives with a positive fair value ¹⁷	292.0	240.7	241.9	243.0	253.6	252.1	254.5	304.2	311.8	318.3	320.1	317.4
28 Other trading assets	18.2	23.2	24.1	26.5	26.3	28.3	27.9	28.5	28.2	28.6	29.8	26.1
29 Other assets ¹⁸	1,216.6	1,218.4	1,235.1	1,220.9	1,219.0	1,209.2	1,194.8	1,198.1	1,194.4	1,203.9	1,195.3	1,197.1
30 TOTAL ASSETS ¹⁹	11,859.5	11,930.7	12,057.5	12,182.5	12,262.5	12,326.8	12,348.8	12,455.8	12,523.6	12,535.3	12,451.3	12,513.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
LIABILITIES												
31 Deposits	7,756.2	7,963.9	8,043.7	8,113.8	8,159.9	8,189.9	8,263.6	8,325.9	8,371.8	8,379.7	8,309.1	8,364.1
32 Large time deposits	1,784.8	1,749.7	1,766.6	1,784.4	1,824.9	1,773.5	1,687.4	1,578.9	1,559.0	1,568.3	1,573.3	1,591.7
33 Other deposits	5,971.4	6,214.2	6,277.2	6,329.3	6,335.0	6,416.4	6,576.2	6,747.1	6,812.8	6,811.3	6,735.8	6,772.5
34 Borrowings	1,975.8	1,819.2	1,788.3	1,730.3	1,710.1	1,687.6	1,649.2	1,648.0	1,623.3	1,622.9	1,610.3	1,597.7
35 Borrowings from banks in the U.S.	207.4	197.3	188.7	162.6	159.6	177.9	148.6	156.8	150.5	155.5	155.4	143.9
36 Borrowings from others	1,768.4	1,621.9	1,599.6	1,567.7	1,550.5	1,509.7	1,500.5	1,491.2	1,472.8	1,467.4	1,455.0	1,453.8
37 Trading liabilities ²⁰	321.5	241.4	244.7	253.1	262.6	264.3	265.8	297.6	310.9	311.3	307.6	299.8
38 Derivatives with a negative fair value ¹⁷	235.1	190.8	192.8	198.2	208.3	207.7	209.2	242.9	255.2	259.6	260.5	256.3
39 Other trading liabilities	86.5	50.6	51.9	54.9	54.3	56.6	56.6	54.7	55.7	51.7	47.1	43.4
40 Net due to related foreign offices	20.4	118.2	181.9	279.1	296.4	327.3	306.3	271.5	279.6	258.1	278.0	314.0
41 Other liabilities ²¹	435.3	428.3	432.0	426.4	436.3	441.7	455.4	464.5	471.0	489.0	472.9	466.9
42 TOTAL LIABILITIES ¹⁹	10,509.3	10,570.9	10,690.7	10,802.7	10,865.3	10,910.8	10,940.3	11,007.5	11,056.6	11,061.0	10,977.9	11,042.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,350.2	1,359.8	1,366.8	1,379.9	1,397.2	1,416.0	1,408.5	1,448.3	1,467.0	1,474.3	1,473.3	1,470.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	13.9	-5.8	-3.4	-0.2	10.9	16.3	18.0	26.6	29.6	29.9	34.0	32.4
45 Securitized consumer loans ²⁴	20.6	16.5	16.5	16.3	15.8	15.3	15.1	14.8	14.6	14.6	15.6	15.7
46 Securitized credit cards and other revolving plans	15.1	12.0	12.0	11.8	11.4	10.9	10.8	10.6	10.4	10.4	10.4	10.5
47 Other securitized consumer loans	5.5	4.5	4.5	4.5	4.4	4.4	4.3	4.2	4.2	4.2	5.2	5.2
48 Securitized real estate loans ²⁴	943.9	938.4	935.3	932.7	951.7	949.4	942.5	943.1	934.4	934.4	933.6	933.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
ASSETS												
1 Bank credit	8,429.5	8,337.6	8,333.0	8,374.5	8,377.1	8,359.4	8,383.2	8,426.6	8,447.0	8,433.8	8,438.4	8,459.8
2 Securities in bank credit ²	2,147.8	2,190.0	2,200.2	2,221.8	2,222.1	2,205.3	2,200.7	2,220.7	2,236.6	2,251.7	2,249.9	2,243.9
3 Treasury and agency securities ³	1,480.9	1,532.8	1,540.4	1,570.7	1,572.2	1,556.1	1,547.5	1,558.0	1,564.8	1,574.1	1,581.0	1,582.3
4 Mortgage-backed securities (MBS) ⁴	1,026.8	1,084.9	1,096.5	1,125.7	1,130.5	1,136.1	1,145.7	1,160.9	1,172.5	1,187.7	1,190.0	1,189.9
5 Non-MBS ⁵	454.1	447.9	444.0	445.0	441.7	420.0	401.8	397.1	392.3	386.4	391.0	392.4
6 Other securities	666.9	657.2	659.8	651.1	649.9	649.2	653.2	662.7	671.7	677.6	668.9	661.6
7 Mortgage-backed securities ⁶	167.0	146.3	147.8	141.9	142.8	139.6	134.2	135.0	133.6	133.3	134.0	134.0
8 Non-MBS ⁷	499.9	510.9	512.0	509.1	507.1	509.6	519.0	527.7	538.2	544.3	534.9	527.7
9 Loans and leases in bank credit ⁸	6,281.7	6,147.7	6,132.8	6,152.7	6,155.0	6,154.0	6,182.4	6,205.9	6,210.4	6,182.1	6,188.5	6,215.9
10 Commercial and industrial loans	976.4	984.3	994.1	1,005.8	1,016.3	1,019.2	1,025.1	1,040.4	1,045.2	1,044.1	1,045.3	1,046.0
11 Real estate loans	3,614.0	3,530.1	3,500.0	3,482.3	3,468.4	3,460.9	3,454.5	3,450.3	3,447.3	3,443.8	3,446.0	3,449.4
12 Revolving home equity loans	594.8	573.8	571.1	568.4	565.9	563.6	559.3	557.7	557.8	556.8	555.7	555.4
13 Closed-end residential loans ⁹	1,504.0	1,511.3	1,494.7	1,485.6	1,479.7	1,481.4	1,488.1	1,494.4	1,492.2	1,491.5	1,495.9	1,502.6
14 Commercial real estate loans ¹⁰	1,515.1	1,445.0	1,434.2	1,428.3	1,422.7	1,415.9	1,407.0	1,398.2	1,397.3	1,395.4	1,394.4	1,391.4
15 Consumer loans	1,139.5	1,074.0	1,071.7	1,077.7	1,078.4	1,083.3	1,086.0	1,085.8	1,085.8	1,085.3	1,083.4	1,083.9
16 Credit cards and other revolving plans	619.7	596.3	593.3	593.0	593.6	597.2	597.3	597.6	597.7	597.2	596.0	597.8
17 Other consumer loans ¹¹	519.8	477.7	478.4	484.7	484.8	486.1	488.7	488.2	488.1	488.1	487.4	486.1
18 Other loans and leases	551.8	559.3	567.0	586.9	591.9	590.6	616.9	629.4	632.1	609.0	613.8	636.7
19 Fed funds and reverse RPs with nonbanks ¹²	125.1	113.0	117.5	133.7	137.7	134.3	148.1	154.4	150.8	133.8	138.1	154.9
20 All other loans and leases ¹³	426.7	446.3	449.5	453.3	454.2	456.3	468.8	474.9	481.3	475.2	475.7	481.8
21 LESS: Allowance for loan and lease losses	223.0	205.6	202.1	195.3	191.1	187.7	185.1	182.6	177.7	179.1	179.3	178.6
22 Interbank loans ¹²	140.3	133.1	121.4	107.2	111.5	121.8	96.6	101.2	98.0	98.0	98.7	99.7
23 Fed funds and reverse RPs with banks ¹²	123.4	107.8	96.1	83.3	87.5	87.4	88.2	91.9	88.7	88.7	89.2	91.1
24 Loans to commercial banks ¹⁴	16.9	25.4	25.3	23.9	24.0	34.4	8.4	9.2	9.3	9.2	9.5	8.6
25 Cash assets ¹⁵	784.5	804.2	841.9	794.2	784.2	861.3	948.5	944.6	885.9	894.1	848.6	910.5
26 Trading assets ¹⁶	191.8	164.0	165.0	167.9	174.1	178.3	180.3	209.8	207.6	210.7	215.1	214.9
27 Derivatives with a positive fair value ¹⁷	182.5	149.9	150.7	152.3	157.8	160.4	162.7	193.0	191.5	194.4	193.8	197.8
28 Other trading assets	9.3	14.2	14.3	15.6	16.3	17.9	17.5	16.8	16.1	16.3	21.3	17.2
29 Other assets ¹⁸	1,190.5	1,159.3	1,158.2	1,159.8	1,163.1	1,149.1	1,146.5	1,151.4	1,133.7	1,150.1	1,154.7	1,147.3
30 TOTAL ASSETS ¹⁹	10,513.6	10,392.6	10,417.4	10,408.3	10,419.0	10,482.2	10,569.9	10,650.9	10,594.5	10,607.5	10,576.2	10,653.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
LIABILITIES													
31	Deposits	6,775.8	6,880.0	6,893.5	6,943.6	6,993.7	7,086.1	7,294.5	7,454.3	7,456.9	7,450.7	7,452.2	7,493.2
32	Large time deposits	792.2	730.8	720.8	726.2	720.6	713.7	719.1	712.1	710.7	710.9	710.6	714.2
33	Other deposits	5,983.6	6,149.2	6,172.7	6,217.4	6,273.1	6,372.5	6,575.3	6,742.2	6,746.2	6,739.8	6,741.6	6,779.1
34	Borrowings	1,446.4	1,259.0	1,235.6	1,166.0	1,136.4	1,147.2	1,104.4	1,076.6	1,060.1	1,057.7	1,029.5	1,038.7
35	Borrowings from banks in the U.S.	170.6	165.1	154.2	133.2	130.9	145.7	116.4	114.8	109.1	113.5	116.3	112.2
36	Borrowings from others	1,275.8	1,093.9	1,081.4	1,032.8	1,005.5	1,001.5	988.0	961.8	951.0	944.2	913.3	926.5
37	Trading liabilities ²⁰	194.0	144.4	148.8	154.3	160.3	166.3	166.3	181.5	182.2	183.9	175.7	179.7
38	Derivatives with a negative fair value ¹⁷	133.2	104.4	107.2	110.3	115.4	120.9	124.0	145.1	148.7	150.8	146.3	150.0
39	Other trading liabilities	60.9	40.0	41.6	43.9	44.9	45.4	42.3	36.4	33.5	33.1	29.4	29.7
40	Net due to related foreign offices	375.2	331.2	334.6	352.0	329.8	290.6	223.6	103.8	79.5	78.1	91.0	138.8
41	Other liabilities ²¹	396.7	378.2	381.9	387.4	384.7	388.7	406.6	413.2	410.3	425.0	426.2	410.5
42	TOTAL LIABILITIES ¹⁹	9,188.1	8,992.9	8,994.3	9,003.3	9,004.9	9,078.9	9,195.3	9,229.4	9,189.0	9,195.5	9,174.6	9,261.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,325.5	1,399.8	1,423.1	1,405.0	1,414.1	1,403.3	1,374.6	1,421.5	1,405.5	1,412.0	1,401.6	1,392.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	20.8	2.5	4.5	7.6	17.8	22.8	24.5	32.2	35.4	35.4	39.1	37.8
45	Securitized consumer loans ²⁴	20.7	16.6	16.5	16.3	15.9	15.4	15.2	14.8	14.6	14.5	15.5	15.5
46	Securitized credit cards and other revolving plans	15.2	12.1	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.4	10.5	10.5
47	Other securitized consumer loans	5.5	4.5	4.5	4.5	4.4	4.4	4.3	4.2	4.2	4.1	5.1	5.0
48	Securitized real estate loans ²⁴	954.0	929.2	930.7	932.9	951.5	954.3	948.3	952.5	941.0	940.0	940.6	942.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
ASSETS												
1 Bank credit	8,420.8	8,323.3	8,311.5	8,343.1	8,347.5	8,338.4	8,351.6	8,416.3	8,471.1	8,459.9	8,453.6	8,481.5
2 Securities in bank credit ²	2,154.7	2,171.2	2,195.8	2,215.8	2,209.4	2,196.3	2,191.6	2,225.9	2,257.2	2,260.8	2,263.5	2,265.1
3 Treasury and agency securities ³	1,487.7	1,521.5	1,542.0	1,568.5	1,558.4	1,545.8	1,540.9	1,562.7	1,582.1	1,580.7	1,586.3	1,586.6
4 Mortgage-backed securities (MBS) ⁴	1,026.9	1,084.9	1,096.5	1,124.2	1,125.7	1,131.0	1,140.4	1,159.4	1,181.0	1,185.8	1,186.3	1,180.7
5 Non-MBS ⁵	460.8	436.6	445.5	444.3	432.7	414.8	400.5	403.2	401.2	394.8	400.0	405.8
6 Other securities	667.0	649.7	653.8	647.3	651.0	650.4	650.7	663.2	675.1	680.1	677.2	678.5
7 Mortgage-backed securities ⁶	165.2	147.0	148.4	142.4	143.4	140.0	133.1	133.7	132.7	132.6	133.7	133.1
8 Non-MBS ⁷	501.8	502.7	505.3	504.9	507.6	510.4	517.5	529.5	542.4	547.5	543.5	545.4
9 Loans and leases in bank credit ⁸	6,266.1	6,152.0	6,115.7	6,127.3	6,138.1	6,142.1	6,160.1	6,190.4	6,213.8	6,199.2	6,190.1	6,216.5
10 Commercial and industrial loans	970.7	985.7	994.4	1,006.1	1,018.7	1,017.9	1,019.8	1,035.2	1,042.6	1,043.7	1,048.7	1,049.6
11 Real estate loans	3,614.1	3,528.0	3,489.7	3,469.2	3,460.7	3,454.9	3,452.7	3,450.6	3,461.4	3,448.3	3,432.9	3,442.1
12 Revolving home equity loans	594.0	574.2	570.3	567.7	565.4	562.8	559.1	556.8	556.4	556.3	555.6	555.5
13 Closed-end residential loans ⁹	1,504.4	1,510.8	1,486.5	1,475.3	1,473.4	1,475.9	1,486.0	1,494.8	1,508.0	1,495.6	1,481.8	1,493.1
14 Commercial real estate loans ¹⁰	1,515.6	1,443.1	1,432.9	1,426.1	1,421.9	1,416.2	1,407.6	1,399.0	1,397.1	1,396.4	1,395.5	1,393.6
15 Consumer loans	1,138.3	1,079.6	1,066.3	1,071.0	1,070.4	1,078.1	1,081.4	1,085.0	1,086.9	1,087.4	1,085.4	1,086.1
16 Credit cards and other revolving plans	619.0	598.3	587.6	586.8	586.9	592.9	593.9	596.9	597.3	597.1	596.0	599.1
17 Other consumer loans ¹¹	519.3	481.3	478.7	484.2	483.6	485.1	487.4	488.1	489.5	490.4	489.5	487.0
18 Other loans and leases	543.0	558.7	565.3	581.0	588.2	591.4	606.3	619.6	622.9	619.7	623.2	638.7
19 Fed funds and reverse RPs with nonbanks ¹²	119.1	116.8	119.5	131.2	137.9	134.1	137.6	147.0	146.9	141.8	144.4	151.5
20 All other loans and leases ¹³	423.9	441.9	445.8	449.8	450.4	457.2	468.7	472.6	476.0	477.9	478.8	487.2
21 LESS: Allowance for loan and lease losses	223.4	206.0	202.9	195.0	194.1	190.0	184.2	183.0	179.3	179.0	178.1	175.7
22 Interbank loans ¹²	134.8	136.3	123.4	106.2	104.5	115.9	91.2	97.2	98.1	101.4	99.4	97.1
23 Fed funds and reverse RPs with banks ¹²	118.2	110.7	98.5	83.0	81.2	83.1	83.0	88.2	89.0	92.3	90.7	87.6
24 Loans to commercial banks ¹⁴	16.5	25.6	24.9	23.2	23.3	32.9	8.2	9.0	9.2	9.1	8.7	9.5
25 Cash assets ¹⁵	743.9	804.5	828.9	796.6	787.0	853.1	927.0	897.4	891.2	901.7	821.7	894.3
26 Trading assets ¹⁶	188.6	160.7	163.0	165.9	172.0	173.6	174.6	209.0	211.9	215.1	219.7	214.9
27 Derivatives with a positive fair value ¹⁷	179.1	147.1	148.7	149.3	155.9	155.9	157.9	192.0	195.4	198.0	201.2	199.3
28 Other trading assets	9.5	13.6	14.4	16.6	16.1	17.7	16.7	17.0	16.6	17.1	18.5	15.6
29 Other assets ¹⁸	1,177.2	1,162.5	1,169.5	1,160.1	1,157.9	1,145.3	1,140.1	1,140.6	1,137.1	1,147.2	1,143.7	1,146.4
30 TOTAL ASSETS ¹⁹	10,441.8	10,381.2	10,393.5	10,376.9	10,374.9	10,436.3	10,500.3	10,577.4	10,630.1	10,646.3	10,559.9	10,658.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
LIABILITIES												
31 Deposits	6,711.0	6,888.7	6,941.2	6,993.3	6,989.4	7,061.5	7,225.1	7,378.5	7,440.2	7,434.0	7,360.3	7,414.8
32 Large time deposits	795.4	728.0	717.8	721.8	717.5	710.3	718.7	714.7	713.8	714.9	713.5	720.0
33 Other deposits	5,915.6	6,160.8	6,223.4	6,271.6	6,271.9	6,351.1	6,506.4	6,663.8	6,726.4	6,719.1	6,646.8	6,694.8
34 Borrowings	1,434.3	1,275.4	1,244.5	1,164.2	1,143.8	1,140.7	1,085.0	1,067.2	1,057.9	1,057.8	1,046.4	1,047.5
35 Borrowings from banks in the U.S.	167.4	166.0	154.1	134.0	129.5	144.2	114.5	112.5	110.6	114.0	116.8	111.0
36 Borrowings from others	1,266.9	1,109.3	1,090.4	1,030.3	1,014.3	996.5	970.6	954.6	947.2	943.7	929.6	936.5
37 Trading liabilities ²⁰	195.2	140.8	145.4	148.3	157.4	161.9	164.5	183.3	189.3	189.5	187.9	179.4
38 Derivatives with a negative fair value ¹⁷	127.9	104.5	107.4	110.1	117.1	119.3	121.4	142.7	149.1	150.9	152.4	146.5
39 Other trading liabilities	67.3	36.3	38.0	38.2	40.4	42.6	43.1	40.6	40.1	38.6	35.5	33.0
40 Net due to related foreign offices	363.9	340.8	321.9	318.5	307.5	275.6	222.8	96.1	62.7	59.6	74.0	134.0
41 Other liabilities ²¹	390.2	378.9	376.6	375.9	382.6	383.7	397.7	407.3	416.2	434.4	421.1	415.7
42 TOTAL LIABILITIES ¹⁹	9,094.5	9,024.5	9,029.7	9,000.2	8,980.8	9,023.4	9,095.1	9,132.3	9,166.3	9,175.2	9,089.8	9,191.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,347.2	1,356.7	1,363.7	1,376.7	1,394.1	1,412.8	1,405.3	1,445.1	1,463.8	1,471.1	1,470.2	1,467.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	20.8	2.5	4.5	7.6	17.8	22.8	24.5	32.2	35.4	35.4	39.1	37.8
45 Securitized consumer loans ²⁴	20.6	16.5	16.5	16.3	15.8	15.3	15.1	14.8	14.6	14.6	15.6	15.7
46 Securitized credit cards and other revolving plans	15.1	12.0	12.0	11.8	11.4	10.9	10.8	10.6	10.4	10.4	10.4	10.5
47 Other securitized consumer loans	5.5	4.5	4.5	4.5	4.4	4.4	4.3	4.2	4.2	4.2	5.2	5.2
48 Securitized real estate loans ²⁴	943.9	938.4	935.3	932.7	951.7	949.4	942.5	943.1	934.4	934.4	933.6	933.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	Week ending				
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
ASSETS													
1	Bank credit	5,441.2	5,360.7	5,369.7	5,413.2	5,413.2	5,384.3	5,399.1	5,437.5	5,455.3	5,448.2	5,455.0	5,469.1
2	Securities in bank credit ²	1,468.9	1,473.9	1,481.6	1,500.1	1,498.2	1,468.4	1,460.7	1,471.2	1,486.8	1,500.5	1,500.4	1,491.6
3	Treasury and agency securities ³	1,001.9	1,020.0	1,024.9	1,051.6	1,051.3	1,019.3	1,008.4	1,011.2	1,019.0	1,027.9	1,033.0	1,032.8
4	Mortgage-backed securities (MBS) ⁴	731.8	761.8	770.2	793.4	794.7	780.8	785.0	793.9	801.4	813.9	815.2	813.6
5	Non-MBS ⁵	270.1	258.1	254.7	258.2	256.6	238.5	223.4	217.3	217.6	214.0	217.7	219.2
6	Other securities	467.0	454.0	456.7	448.5	446.9	449.1	452.3	460.0	467.8	472.6	467.5	458.8
7	Mortgage-backed securities ⁶	144.9	127.0	128.8	123.7	124.7	122.6	116.5	117.3	116.4	116.3	117.5	117.4
8	Non-MBS ⁷	322.1	327.0	327.8	324.8	322.2	326.5	335.8	342.7	351.5	356.2	350.0	341.5
9	Loans and leases in bank credit ⁸	3,972.2	3,886.8	3,888.0	3,913.1	3,915.0	3,915.9	3,938.5	3,966.3	3,968.4	3,947.7	3,954.6	3,977.5
10	Commercial and industrial loans	610.6	617.0	627.4	637.8	646.1	648.5	650.9	665.7	670.5	669.8	672.0	673.1
11	Real estate loans	2,057.0	2,020.0	2,004.5	1,988.2	1,977.4	1,974.7	1,971.3	1,974.8	1,970.3	1,969.0	1,971.9	1,974.8
12	Revolving home equity loans	475.7	451.0	448.4	444.9	442.0	439.4	435.0	433.0	432.6	431.7	431.1	430.9
13	Closed-end residential loans ⁹	997.1	1,020.4	1,012.3	1,004.4	999.2	1,001.9	1,006.7	1,016.3	1,011.8	1,011.9	1,014.8	1,020.6
14	Commercial real estate loans ¹⁰	584.2	548.6	543.9	538.8	536.3	533.5	529.5	525.4	525.9	525.4	526.0	523.4
15	Consumer loans	875.7	810.7	809.7	824.4	823.3	825.3	826.6	825.2	825.3	825.2	824.9	826.7
16	Credit cards and other revolving plans	494.0	470.9	469.7	479.5	478.4	479.1	478.7	477.8	477.5	477.2	476.1	477.3
17	Other consumer loans ¹¹	381.6	339.8	340.0	344.9	344.9	346.2	347.9	347.4	347.7	348.0	348.7	349.4
18	Other loans and leases	429.0	439.1	446.4	462.7	468.2	467.4	489.7	500.7	502.4	483.7	485.8	502.8
19	Fed funds and reverse RPs with nonbanks ¹²	122.9	110.7	114.5	128.7	134.5	131.4	143.5	149.8	146.9	133.0	134.7	149.9
20	All other loans and leases ¹³	306.1	328.4	331.9	334.1	333.7	336.0	346.2	350.9	355.5	350.7	351.1	353.0
21	LESS: Allowance for loan and lease losses	165.1	150.1	147.4	138.5	135.2	133.0	135.1	133.3	129.4	130.9	130.9	129.8
22	Interbank loans ¹²	89.2	87.3	76.1	63.2	68.1	78.1	52.0	52.7	50.5	49.5	54.9	52.0
23	Fed funds and reverse RPs with banks ¹²	75.7	62.9	52.0	40.8	45.8	45.6	45.1	45.1	42.8	41.8	46.7	44.9
24	Loans to commercial banks ¹⁴	13.5	24.3	24.1	22.4	22.3	32.5	6.9	7.6	7.7	7.8	8.2	7.1
25	Cash assets ¹⁵	492.8	516.2	547.0	495.5	488.8	562.2	634.0	618.7	559.9	568.4	521.7	578.3
26	Trading assets ¹⁶	186.0	158.1	159.8	163.0	169.2	173.5	175.3	205.0	202.1	204.6	208.6	209.1
27	Derivatives with a positive fair value ¹⁷	176.5	145.0	145.8	147.1	152.9	155.6	157.9	188.0	186.4	188.9	188.2	192.3
28	Other trading assets	9.5	13.1	14.0	15.8	16.3	17.9	17.4	17.1	15.7	15.8	20.4	16.9
29	Other assets ¹⁸	915.0	888.3	888.6	890.5	893.2	881.8	878.2	879.5	866.3	880.5	886.2	879.5
30	TOTAL ASSETS¹⁹	6,959.0	6,860.6	6,893.8	6,886.8	6,897.3	6,946.9	7,003.5	7,060.1	7,004.7	7,020.3	6,995.4	7,058.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
LIABILITIES													
31 Deposits	4,130.0	4,246.3	4,264.8	4,292.4	4,321.3	4,385.6	4,559.4	4,703.5	4,708.1	4,701.1	4,698.1	4,724.4	
32 Large time deposits	349.5	308.3	300.7	301.1	295.9	291.3	299.1	295.6	295.2	296.2	295.7	302.9	
33 Other deposits	3,780.5	3,938.0	3,964.1	3,991.3	4,025.3	4,094.3	4,260.3	4,407.9	4,412.9	4,404.9	4,402.4	4,421.5	
34 Borrowings	1,065.9	909.5	895.1	838.7	820.6	835.6	792.9	770.6	760.6	759.8	730.4	740.7	
35 Borrowings from banks in the U.S.	85.2	86.1	81.0	76.3	74.0	87.0	54.9	53.8	52.7	55.9	54.5	55.5	
36 Borrowings from others	980.7	823.4	814.1	762.4	746.5	748.6	737.9	716.8	708.0	703.9	675.9	685.2	
37 Trading liabilities ²⁰	188.6	140.3	144.6	149.9	156.0	162.1	162.1	176.8	177.5	179.0	170.7	174.6	
38 Derivatives with a negative fair value ¹⁷	128.5	101.1	103.8	106.8	112.0	117.6	120.6	141.1	144.8	146.7	142.1	145.8	
39 Other trading liabilities	60.1	39.2	40.8	43.2	44.0	44.5	41.5	35.7	32.7	32.3	28.6	28.9	
40 Net due to related foreign offices	324.5	283.3	284.2	291.8	265.2	233.6	161.5	45.6	6.5	17.2	40.9	77.3	
41 Other liabilities ²¹	334.6	317.5	321.0	326.7	324.3	326.9	345.2	352.6	347.5	361.6	362.7	346.0	
42 TOTAL LIABILITIES ¹⁹	6,043.6	5,897.0	5,909.7	5,899.5	5,887.4	5,943.9	6,021.0	6,049.0	6,000.2	6,018.7	6,002.8	6,063.1	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	915.5	963.6	984.1	987.3	1,010.0	1,003.0	982.5	1,011.1	1,004.5	1,001.6	992.6	995.1	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	15.3	1.1	3.3	5.9	14.4	18.1	19.8	26.3	28.4	28.5	32.3	30.9	
45 Securitized consumer loans ²⁴	5.4	4.4	4.4	4.5	4.4	4.4	4.2	4.1	4.2	4.1	4.0	4.0	
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	5.4	4.4	4.4	4.5	4.4	4.4	4.2	4.1	4.2	4.1	4.0	4.0	
48 Securitized real estate loans ²⁴	926.3	912.4	922.7	933.9	948.6	940.5	927.4	927.5	916.6	915.4	915.5	915.4	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
ASSETS													
1 Bank credit	5,444.8	5,350.8	5,347.8	5,379.5	5,377.1	5,365.9	5,373.9	5,439.0	5,481.2	5,476.1	5,472.9	5,491.1	
2 Securities in bank credit ²	1,484.6	1,458.6	1,473.6	1,484.5	1,472.9	1,459.4	1,453.6	1,485.3	1,510.8	1,513.4	1,515.8	1,514.8	
3 Treasury and agency securities ³	1,017.8	1,007.8	1,020.2	1,039.4	1,025.0	1,011.0	1,004.3	1,025.6	1,041.6	1,040.5	1,043.9	1,042.7	
4 Mortgage-backed securities (MBS) ⁴	737.7	758.4	762.6	781.8	777.6	779.1	785.0	799.8	815.8	820.4	819.9	813.0	
5 Non-MBS ⁵	280.1	249.4	257.6	257.6	247.5	231.9	219.3	225.8	225.8	220.1	224.0	229.7	
6 Other securities	466.8	450.8	453.4	445.1	447.9	448.4	449.4	459.7	469.2	473.0	471.9	472.0	
7 Mortgage-backed securities ⁶	144.8	127.6	129.3	124.1	125.3	122.7	116.5	117.2	116.2	116.2	117.6	117.0	
8 Non-MBS ⁷	322.0	323.2	324.1	321.0	322.6	325.7	332.9	342.4	353.0	356.8	354.3	355.0	
9 Loans and leases in bank credit ⁸	3,960.2	3,892.2	3,874.1	3,895.0	3,904.2	3,906.5	3,920.2	3,953.7	3,970.4	3,962.7	3,957.1	3,976.4	
10 Commercial and industrial loans	606.2	618.1	626.8	637.1	647.2	646.7	646.8	661.5	668.2	669.3	673.7	675.8	
11 Real estate loans	2,056.2	2,019.0	1,997.1	1,979.8	1,973.2	1,971.2	1,969.9	1,974.2	1,981.9	1,974.4	1,962.2	1,968.0	
12 Revolving home equity loans	476.0	449.6	446.2	443.7	441.5	439.1	435.6	433.5	433.0	432.9	432.5	432.3	
13 Closed-end residential loans ⁹	995.6	1,021.7	1,007.5	998.1	995.1	997.7	1,004.4	1,014.7	1,023.1	1,015.6	1,003.7	1,011.5	
14 Commercial real estate loans ¹⁰	584.6	547.7	543.3	538.1	536.6	534.4	530.0	526.0	525.8	525.9	526.1	524.2	
15 Consumer loans	876.1	814.8	804.3	819.1	817.6	821.7	824.1	825.7	827.0	827.7	827.0	828.9	
16 Credit cards and other revolving plans	493.5	472.8	464.2	473.9	472.9	475.7	475.9	477.3	477.5	477.4	476.5	478.7	
17 Other consumer loans ¹¹	382.6	342.1	340.1	345.3	344.7	346.0	348.1	348.5	349.5	350.2	350.5	350.2	
18 Other loans and leases	421.7	440.2	446.0	459.0	466.2	467.0	479.4	492.3	493.3	491.3	494.1	503.7	
19 Fed funds and reverse RPs with nonbanks ¹²	117.1	114.0	116.0	126.6	134.7	130.2	133.4	142.7	142.7	137.7	140.4	146.8	
20 All other loans and leases ¹³	304.7	326.2	330.0	332.4	331.5	336.8	346.0	349.6	350.7	353.6	353.8	356.9	
21 LESS: Allowance for loan and lease losses	165.1	149.6	147.4	138.3	138.2	134.9	134.3	133.3	129.8	129.4	128.7	127.1	
22 Interbank loans ¹²	86.5	89.1	77.1	61.9	63.3	73.7	49.6	51.2	50.0	50.3	54.7	52.1	
23 Fed funds and reverse RPs with banks ¹²	72.9	64.8	53.5	40.3	41.6	42.5	42.9	43.5	42.4	42.5	47.3	44.2	
24 Loans to commercial banks ¹⁴	13.7	24.3	23.6	21.7	21.7	31.3	6.7	7.7	7.7	7.7	7.4	7.9	
25 Cash assets ¹⁵	462.5	516.5	535.7	500.7	495.7	560.7	621.3	581.6	560.0	576.2	507.2	560.4	
26 Trading assets ¹⁶	182.4	155.7	158.1	160.7	166.9	168.6	169.7	203.7	206.1	208.8	213.1	209.0	
27 Derivatives with a positive fair value ¹⁷	173.1	142.4	144.0	144.4	151.0	151.2	153.4	186.9	190.0	192.3	195.4	193.6	
28 Other trading assets	9.2	13.3	14.1	16.3	15.9	17.4	16.3	16.7	16.0	16.5	17.7	15.4	
29 Other assets ¹⁸	905.6	891.1	899.2	889.5	889.5	879.5	874.4	871.3	867.6	875.4	875.9	875.8	
30 TOTAL ASSETS ¹⁹	6,916.6	6,853.5	6,870.4	6,854.1	6,854.3	6,913.4	6,954.5	7,013.4	7,035.1	7,057.3	6,995.1	7,061.4	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
LIABILITIES													
31 Deposits	4,092.0	4,241.5	4,285.8	4,321.1	4,319.6	4,382.7	4,529.7	4,659.4	4,695.0	4,691.8	4,639.5	4,672.7	
32 Large time deposits	354.2	305.4	297.8	298.5	295.6	291.6	301.6	299.1	299.0	300.5	300.4	306.9	
33 Other deposits	3,737.8	3,936.1	3,988.0	4,022.5	4,024.1	4,091.2	4,228.1	4,360.3	4,396.1	4,391.3	4,339.1	4,365.8	
34 Borrowings	1,058.1	922.7	904.7	837.6	823.9	829.5	777.8	764.3	757.8	759.3	742.4	743.8	
35 Borrowings from banks in the U.S.	85.6	85.9	80.1	74.8	70.0	83.8	54.2	53.8	54.4	58.1	56.2	54.1	
36 Borrowings from others	972.4	836.8	824.5	762.7	753.9	745.7	723.6	710.6	703.4	701.2	686.2	689.7	
37 Trading liabilities ²⁰	190.1	136.8	141.4	144.1	153.3	157.8	160.5	178.8	184.5	184.4	182.7	174.2	
38 Derivatives with a negative fair value ¹⁷	123.6	101.3	104.1	106.7	113.7	116.0	118.2	139.0	145.1	146.6	148.0	142.1	
39 Other trading liabilities	66.5	35.5	37.2	37.5	39.6	41.8	42.3	39.8	39.4	37.7	34.6	32.1	
40 Net due to related foreign offices	315.8	290.2	273.1	262.0	248.9	219.4	163.5	43.8	8.0	8.2	28.7	80.7	
41 Other liabilities ²¹	327.5	318.3	316.6	317.2	322.9	323.0	337.9	345.9	351.3	368.0	356.4	349.7	
42 TOTAL LIABILITIES ¹⁹	5,983.5	5,909.5	5,921.6	5,881.9	5,868.5	5,912.4	5,969.4	5,992.3	5,996.7	6,011.7	5,949.6	6,021.1	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	933.2	944.0	948.9	972.1	985.8	1,001.0	985.2	1,021.1	1,038.4	1,045.6	1,045.5	1,040.3	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	15.3	1.1	3.3	5.9	14.4	18.1	19.8	26.3	28.4	28.5	32.3	30.9	
45 Securitized consumer loans ²⁴	5.5	4.4	4.4	4.5	4.4	4.3	4.3	4.2	4.2	4.2	4.2	4.2	
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	5.5	4.4	4.4	4.5	4.4	4.3	4.3	4.2	4.2	4.2	4.2	4.2	
48 Securitized real estate loans ²⁴	921.0	917.6	914.5	912.2	931.5	929.1	922.4	923.0	914.5	914.5	913.9	913.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
ASSETS													
1 Bank credit	2,988.3	2,976.9	2,963.4	2,961.3	2,963.9	2,975.1	2,984.0	2,989.0	2,991.7	2,985.6	2,983.3	2,990.8	
2 Securities in bank credit ²	678.9	716.0	718.6	721.7	723.9	736.9	740.1	749.5	749.7	751.2	749.4	752.3	
3 Treasury and agency securities ³	478.9	512.8	515.5	519.1	521.0	536.8	539.1	546.8	545.8	546.1	548.0	549.5	
4 Mortgage-backed securities (MBS) ⁴	294.9	323.1	326.2	332.3	335.8	355.3	360.7	367.0	371.1	373.8	374.7	376.3	
5 Non-MBS ⁵	184.0	189.7	189.3	186.9	185.2	181.5	178.4	179.8	174.7	172.4	173.3	173.2	
6 Other securities	199.9	203.2	203.1	202.6	203.0	200.1	200.9	202.7	203.9	205.1	201.4	202.8	
7 Mortgage-backed securities ⁶	22.1	19.3	19.0	18.2	18.0	17.0	17.7	17.7	17.2	17.0	16.5	16.6	
8 Non-MBS ⁷	177.8	184.0	184.1	184.3	184.9	183.1	183.2	185.0	186.7	188.1	184.9	186.2	
9 Loans and leases in bank credit ⁸	2,309.5	2,260.9	2,244.8	2,239.6	2,240.0	2,238.1	2,244.0	2,239.6	2,242.0	2,234.4	2,233.9	2,238.5	
10 Commercial and industrial loans	365.8	367.3	366.7	368.0	370.2	370.7	374.2	374.8	374.7	374.3	373.3	372.9	
11 Real estate loans	1,557.0	1,510.1	1,495.5	1,494.1	1,490.9	1,486.2	1,483.2	1,475.5	1,477.0	1,474.8	1,474.1	1,474.5	
12 Revolving home equity loans	119.1	122.9	122.7	123.5	123.9	124.2	124.3	124.7	125.2	125.2	124.6	124.5	
13 Closed-end residential loans ⁹	506.9	490.8	482.4	481.1	480.6	479.5	481.4	478.0	480.4	479.6	481.1	482.1	
14 Commercial real estate loans ¹⁰	930.9	896.4	890.3	889.5	886.4	882.4	877.5	872.8	871.4	870.0	868.4	868.0	
15 Consumer loans	263.8	263.3	261.9	253.3	255.1	258.0	259.3	260.6	260.6	260.1	258.5	257.2	
16 Credit cards and other revolving plans	125.7	125.4	123.6	113.5	115.2	118.0	118.6	119.8	120.2	120.0	119.9	120.5	
17 Other consumer loans ¹¹	138.2	137.9	138.3	139.8	139.9	139.9	140.8	140.8	140.4	140.1	138.6	136.7	
18 Other loans and leases	122.8	120.3	120.7	124.2	123.7	123.2	127.2	128.7	129.7	125.3	128.0	133.9	
19 Fed funds and reverse RPs with nonbanks ¹²	2.2	2.4	3.1	5.0	3.2	2.9	4.6	4.6	4.0	0.8	3.3	5.0	
20 All other loans and leases ¹³	120.6	117.9	117.6	119.2	120.6	120.3	122.6	124.1	125.7	124.5	124.6	128.9	
21 LESS: Allowance for loan and lease losses	57.9	55.6	54.8	56.7	55.9	54.7	50.0	49.3	48.3	48.2	48.4	48.7	
22 Interbank loans ¹²	51.1	45.9	45.3	44.0	43.4	43.8	44.6	48.5	47.5	48.4	43.8	47.7	
23 Fed funds and reverse RPs with banks ¹²	47.7	44.8	44.1	42.5	41.7	41.8	43.1	46.9	45.9	46.9	42.5	46.2	
24 Loans to commercial banks ¹⁴	3.4	1.1	1.2	1.5	1.7	2.0	1.6	1.6	1.6	1.5	1.4	1.5	
25 Cash assets ¹⁵	291.7	288.0	294.9	298.7	295.4	299.1	314.5	325.8	326.0	325.7	326.9	332.3	
26 Trading assets ¹⁶	5.9	5.9	5.2	4.9	4.9	4.8	5.0	4.8	5.5	6.0	6.6	5.8	
27 Derivatives with a positive fair value ¹⁷	6.0	4.8	4.8	5.1	4.9	4.8	4.8	5.1	5.1	5.5	5.6	5.5	
28 Other trading assets	-0.1	1.0	0.3	-0.2	-0.0	0.0	0.2	-0.3	0.4	0.5	1.0	0.3	
29 Other assets ¹⁸	275.5	271.1	269.6	269.4	269.9	267.3	268.3	272.0	267.4	269.6	268.5	267.7	
30 TOTAL ASSETS ¹⁹	3,554.6	3,532.1	3,523.6	3,521.5	3,521.7	3,535.3	3,566.4	3,590.8	3,589.8	3,587.2	3,580.8	3,595.5	

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)

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
LIABILITIES													
31 Deposits	2,645.7	2,633.7	2,628.6	2,651.2	2,672.4	2,700.5	2,735.1	2,750.8	2,748.8	2,749.6	2,754.1	2,768.8	
32 Large time deposits	442.7	422.5	420.1	425.2	424.7	422.4	420.0	416.5	415.5	414.7	414.9	411.2	
33 Other deposits	2,203.1	2,211.2	2,208.6	2,226.1	2,247.8	2,278.1	2,315.0	2,334.3	2,333.3	2,334.9	2,339.2	2,357.6	
34 Borrowings	380.5	349.5	340.5	327.3	315.9	311.6	311.6	306.0	299.5	297.9	299.1	298.0	
35 Borrowings from banks in the U.S.	85.4	79.0	73.3	56.9	56.9	58.7	61.4	61.0	56.4	57.6	61.8	56.7	
36 Borrowings from others	295.1	270.5	267.2	270.5	259.0	252.9	250.1	245.0	243.1	240.3	237.3	241.3	
37 Trading liabilities ²⁰	5.4	4.1	4.2	4.3	4.2	4.2	4.2	4.7	4.7	4.9	5.0	5.1	
38 Derivatives with a negative fair value ¹⁷	4.6	3.3	3.4	3.6	3.3	3.3	3.4	3.9	3.9	4.1	4.2	4.3	
39 Other trading liabilities	0.8	0.8	0.8	0.8	0.9	0.9	0.8	0.8	0.7	0.8	0.8	0.8	
40 Net due to related foreign offices	50.7	47.9	50.4	60.2	64.6	57.0	62.1	58.2	72.9	60.9	50.1	61.5	
41 Other liabilities ²¹	62.2	60.8	60.9	60.7	60.4	61.8	61.4	60.6	62.9	63.4	63.5	64.5	
42 TOTAL LIABILITIES ¹⁹	3,144.5	3,095.9	3,084.6	3,103.8	3,117.6	3,135.0	3,174.3	3,180.4	3,188.8	3,176.8	3,171.8	3,197.9	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	410.1	436.2	439.0	417.6	404.1	400.3	392.1	410.5	401.1	410.4	409.0	397.6	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	5.5	1.3	1.2	1.7	3.5	4.7	4.8	5.9	7.0	6.9	6.8	6.8	
45 Securitized consumer loans ²⁴	15.3	12.1	12.1	11.8	11.5	11.0	10.9	10.7	10.5	10.4	11.5	11.5	
46 Securitized credit cards and other revolving plans	15.2	12.1	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.4	10.5	10.5	
47 Other securitized consumer loans	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	1.0	1.0	
48 Securitized real estate loans ²⁴	27.8	16.8	8.0	-1.0	3.0	13.8	20.9	25.0	24.4	24.6	25.1	26.9	

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

October 7, 2011

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 7	Sep 14	Sep 21	Sep 28	
ASSETS													
1 Bank credit	2,976.0	2,972.5	2,963.7	2,963.6	2,970.4	2,972.5	2,977.8	2,977.3	2,989.9	2,983.8	2,980.8	2,990.4	
2 Securities in bank credit ²	670.1	712.6	722.2	731.3	736.5	736.9	737.9	740.6	746.4	747.3	747.7	750.3	
3 Treasury and agency securities ³	469.9	513.7	521.8	529.1	533.3	534.8	536.6	537.0	540.6	540.2	542.4	543.8	
4 Mortgage-backed securities (MBS) ⁴	289.2	326.5	333.9	342.4	348.1	351.9	355.5	359.6	365.2	365.5	366.4	367.7	
5 Non-MBS ⁵	180.7	187.2	187.9	186.7	185.2	182.9	181.2	177.5	175.4	174.7	176.0	176.1	
6 Other securities	200.2	198.9	200.3	202.2	203.2	202.1	201.3	203.6	205.9	207.2	205.3	206.5	
7 Mortgage-backed securities ⁶	20.5	19.4	19.1	18.3	18.1	17.3	16.6	16.5	16.5	16.4	16.2	16.1	
8 Non-MBS ⁷	179.8	179.5	181.2	183.9	185.0	184.7	184.7	187.1	189.4	190.7	189.2	190.3	
9 Loans and leases in bank credit ⁸	2,305.8	2,259.8	2,241.6	2,232.2	2,233.9	2,235.6	2,239.8	2,236.7	2,243.4	2,236.5	2,233.0	2,240.1	
10 Commercial and industrial loans	364.6	367.6	367.6	369.0	371.5	371.2	373.0	373.7	374.4	374.4	375.0	373.8	
11 Real estate loans	1,557.9	1,509.0	1,492.7	1,489.4	1,487.5	1,483.7	1,482.7	1,476.5	1,479.5	1,473.9	1,470.6	1,474.1	
12 Revolving home equity loans	118.0	124.6	124.1	124.1	124.0	123.7	123.5	123.3	123.4	123.4	123.1	123.2	
13 Closed-end residential loans ⁹	508.8	489.1	479.0	477.2	478.3	478.2	481.6	480.1	484.8	480.0	478.1	481.5	
14 Commercial real estate loans ¹⁰	931.0	895.4	889.6	888.1	885.2	881.8	877.6	873.0	871.3	870.5	869.4	869.4	
15 Consumer loans	262.2	264.8	262.0	251.9	252.8	256.4	257.3	259.3	259.9	259.8	258.4	257.2	
16 Credit cards and other revolving plans	125.4	125.6	123.4	112.9	114.0	117.3	118.0	119.7	119.8	119.6	119.5	120.4	
17 Other consumer loans ¹¹	136.7	139.2	138.6	139.0	138.9	139.2	139.3	139.6	140.1	140.1	138.9	136.8	
18 Other loans and leases	121.2	118.5	119.3	122.0	122.0	124.3	126.8	127.3	129.6	128.4	129.0	135.0	
19 Fed funds and reverse RPs with nonbanks ¹²	2.0	2.8	3.5	4.6	3.2	3.9	4.2	4.3	4.2	4.1	4.0	4.7	
20 All other loans and leases ¹³	119.2	115.7	115.8	117.4	118.8	120.4	122.7	123.0	125.4	124.3	125.0	130.3	
21 LESS: Allowance for loan and lease losses	58.3	56.4	55.5	56.6	55.9	55.1	49.9	49.7	49.6	49.5	49.4	48.6	
22 Interbank loans ¹²	48.2	47.2	46.3	44.3	41.2	42.2	41.6	46.0	48.1	51.1	44.7	45.0	
23 Fed funds and reverse RPs with banks ¹²	45.4	45.9	45.0	42.8	39.7	40.6	40.2	44.7	46.6	49.7	43.4	43.4	
24 Loans to commercial banks ¹⁴	2.9	1.3	1.3	1.5	1.6	1.6	1.4	1.3	1.5	1.4	1.3	1.6	
25 Cash assets ¹⁵	281.4	288.0	293.2	296.0	291.3	292.4	305.7	315.8	331.2	325.6	314.4	333.9	
26 Trading assets ¹⁶	6.2	5.0	5.0	5.2	5.1	5.0	4.9	5.3	5.9	6.3	6.5	6.0	
27 Derivatives with a positive fair value ¹⁷	5.9	4.7	4.7	5.0	4.9	4.7	4.6	5.1	5.4	5.7	5.8	5.7	
28 Other trading assets	0.3	0.3	0.3	0.3	0.2	0.2	0.4	0.3	0.5	0.6	0.8	0.2	
29 Other assets ¹⁸	271.6	271.5	270.3	270.5	268.4	265.9	265.7	269.3	269.5	271.8	267.8	270.6	
30 TOTAL ASSETS ¹⁹	3,525.1	3,527.7	3,523.0	3,522.9	3,520.5	3,522.9	3,545.8	3,564.0	3,595.0	3,589.1	3,564.8	3,597.2	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
LIABILITIES												
31 Deposits	2,619.0	2,647.2	2,655.4	2,672.3	2,669.8	2,678.7	2,695.5	2,719.0	2,745.2	2,742.2	2,720.9	2,742.1
32 Large time deposits	441.2	422.5	420.0	423.2	421.9	418.8	417.1	415.6	414.9	414.4	413.2	413.1
33 Other deposits	2,177.8	2,224.7	2,235.5	2,249.0	2,247.8	2,260.0	2,278.4	2,303.4	2,330.3	2,327.8	2,307.7	2,329.0
34 Borrowings	376.2	352.7	339.8	326.7	319.9	311.2	307.2	302.8	300.1	298.4	304.0	303.7
35 Borrowings from banks in the U.S.	81.8	80.1	73.9	59.1	59.4	60.4	60.2	58.7	56.3	55.9	60.5	57.0
36 Borrowings from others	294.4	272.5	265.9	267.5	260.4	250.8	246.9	244.1	243.8	242.5	243.4	246.7
37 Trading liabilities ²⁰	5.0	4.0	4.1	4.2	4.2	4.1	4.0	4.5	4.7	5.1	5.3	5.2
38 Derivatives with a negative fair value ¹⁷	4.3	3.2	3.3	3.4	3.4	3.3	3.2	3.7	4.0	4.3	4.4	4.3
39 Other trading liabilities	0.8	0.8	0.8	0.7	0.8	0.8	0.8	0.8	0.7	0.9	0.9	0.9
40 Net due to related foreign offices	48.1	50.6	48.8	56.5	58.7	56.2	59.2	52.3	54.7	51.4	45.3	53.2
41 Other liabilities ²¹	62.8	60.5	60.0	58.8	59.8	60.8	59.8	61.3	64.9	66.4	64.7	66.0
42 TOTAL LIABILITIES ¹⁹	3,111.0	3,115.0	3,108.2	3,118.3	3,112.2	3,111.0	3,125.7	3,140.0	3,169.6	3,163.5	3,140.2	3,170.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	414.1	412.7	414.9	404.6	408.3	411.8	420.1	424.0	425.4	425.5	424.7	427.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	5.5	1.3	1.2	1.7	3.5	4.7	4.8	5.9	7.0	6.9	6.8	6.8
45 Securitized consumer loans ²⁴	15.1	12.1	12.0	11.9	11.4	11.0	10.9	10.6	10.5	10.5	11.5	11.5
46 Securitized credit cards and other revolving plans	15.1	12.0	12.0	11.8	11.4	10.9	10.8	10.6	10.4	10.4	10.4	10.5
47 Other securitized consumer loans	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0
48 Securitized real estate loans ²⁴	22.9	20.8	20.9	20.6	20.3	20.3	20.2	20.1	19.9	19.9	19.8	19.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending				
									Sep 7	Sep 14	Sep 21	Sep 28	
ASSETS													
1 Bank credit	796.8	821.8	823.5	808.1	808.0	804.7	839.2	858.8	855.9	847.4	835.7	830.4	
2 Securities in bank credit ²	247.0	248.7	252.7	239.6	230.2	223.4	239.9	241.7	231.4	227.4	225.4	217.1	
3 Treasury and agency securities ³	104.1	102.5	109.2	109.4	107.6	102.9	106.4	107.8	100.3	98.0	94.3	89.3	
4 Mortgage-backed securities (MBS) ⁴	20.8	19.5	18.7	19.1	19.2	20.5	19.1	20.0	20.3	19.8	20.5	20.2	
5 Non-MBS ⁵	83.3	83.0	90.5	90.3	88.4	82.4	87.3	87.8	80.0	78.2	73.9	69.1	
6 Other securities	142.9	146.3	143.5	130.2	122.6	120.6	133.5	133.9	131.1	129.4	131.0	127.7	
7 Mortgage-backed securities ⁶	9.3	9.7	9.3	8.9	8.6	8.8	8.4	8.2	8.6	8.7	8.4	8.5	
8 Non-MBS ⁷	133.6	136.5	134.2	121.4	114.0	111.8	125.1	125.7	122.5	120.7	122.6	119.2	
9 Loans and leases in bank credit ⁸	549.7	573.1	570.8	568.6	577.8	581.3	599.3	617.1	624.5	620.0	610.4	613.4	
10 Commercial and industrial loans	231.8	240.2	243.3	239.3	240.9	241.6	246.0	252.6	253.0	251.5	249.3	250.8	
11 Real estate loans	37.5	35.8	35.1	34.7	34.2	33.9	35.1	34.1	33.9	33.4	33.6	34.1	
12 Revolving home equity loans	0.3	0.3	0.3	0.2	0.1	0.1	0.4	0.3	0.3	0.3	0.3	0.3	
13 Closed-end residential loans ⁹	2.4	2.1	2.2	2.1	2.2	2.2	2.4	2.3	2.4	2.1	1.9	2.0	
14 Commercial real estate loans ¹⁰	34.8	33.4	32.7	32.4	31.9	31.5	32.3	31.6	31.3	31.0	31.5	31.8	
15 Consumer loans	1.3	1.7	1.7	1.8	1.8	1.7	1.8	1.7	1.7	1.7	1.7	1.7	
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	1.3	1.7	1.7	1.8	1.8	1.7	1.8	1.7	1.7	1.7	1.7	1.7	
18 Other loans and leases	279.1	295.3	290.6	292.8	300.9	304.0	316.4	328.7	335.9	333.4	325.8	326.7	
19 Fed funds and reverse RPs with nonbanks ¹²	91.5	97.0	88.9	86.4	93.2	95.4	106.9	119.1	127.7	130.6	126.3	123.0	
20 All other loans and leases ¹³	187.5	198.2	201.8	206.4	207.7	208.6	209.5	209.6	208.2	202.9	199.5	203.7	
21 LESS: Allowance for loan and lease losses	1.1	1.3	1.2	1.3	1.1	1.0	0.7	0.7	0.8	0.8	0.8	0.8	
22 Interbank loans ¹²	31.7	28.8	30.9	29.5	25.7	22.8	23.8	25.5	22.7	21.3	20.8	22.0	
23 Fed funds and reverse RPs with banks ¹²	29.0	25.6	28.2	26.8	22.8	20.2	20.9	22.7	20.0	18.7	18.2	19.6	
24 Loans to commercial banks ¹⁴	2.7	3.3	2.7	2.6	2.8	2.7	2.9	2.8	2.7	2.6	2.6	2.3	
25 Cash assets ¹⁵	517.5	438.8	594.4	770.0	886.1	1,069.6	1,010.5	959.0	917.9	969.2	942.5	910.7	
26 Trading assets ¹⁶	124.8	107.1	106.4	107.4	107.7	109.2	111.6	125.9	123.5	128.6	129.3	128.7	
27 Derivatives with a positive fair value ¹⁷	116.2	96.7	96.2	97.4	97.8	99.1	102.2	114.4	112.3	117.3	119.3	118.8	
28 Other trading assets	8.6	10.4	10.2	10.0	9.9	10.1	9.5	11.5	11.2	11.3	10.0	9.9	
29 Other assets ¹⁸	42.3	54.2	65.1	59.4	58.0	62.5	60.7	60.2	59.2	58.8	55.0	48.9	
30 TOTAL ASSETS ¹⁹	1,512.0	1,449.4	1,619.1	1,773.1	1,884.4	2,067.9	2,045.2	2,028.7	1,978.4	2,024.5	1,982.6	1,939.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending			
									Sep 7	Sep 14	Sep 21	Sep 28
LIABILITIES												
31 Deposits	1,039.9	1,083.9	1,117.0	1,130.4	1,160.8	1,125.0	1,045.7	942.4	936.2	947.9	954.9	950.5
32 Large time deposits	985.7	1,030.8	1,063.3	1,075.1	1,103.4	1,060.5	974.9	860.7	847.2	851.7	858.3	865.0
33 Other deposits	54.2	53.1	53.7	55.3	57.5	64.5	70.8	81.7	89.0	96.1	96.6	85.5
34 Borrowings	537.4	547.4	542.0	559.8	561.7	552.2	569.2	580.4	566.4	572.5	569.5	560.8
35 Borrowings from banks in the U.S.	38.7	32.9	36.4	29.6	30.7	33.5	33.8	43.6	38.9	38.5	36.5	33.2
36 Borrowings from others	498.8	514.4	505.7	530.2	531.0	518.7	535.4	536.8	527.4	534.0	533.0	527.5
37 Trading liabilities ²⁰	128.2	103.0	102.5	107.7	102.9	102.8	106.0	113.8	115.3	117.5	119.4	119.5
38 Derivatives with a negative fair value ¹⁷	107.7	90.5	88.9	92.1	90.1	88.0	90.2	99.0	100.0	103.4	107.1	107.8
39 Other trading liabilities	20.5	12.5	13.6	15.6	12.8	14.8	15.8	14.8	15.3	14.1	12.3	11.7
40 Net due to related foreign offices	-326.9	-254.8	-162.5	-60.0	-31.0	85.2	84.6	192.9	216.3	227.4	203.8	191.7
41 Other liabilities ²¹	46.6	49.7	52.7	48.5	51.4	58.5	59.6	59.9	56.7	54.9	54.2	47.4
42 TOTAL LIABILITIES ¹⁹	1,425.2	1,529.1	1,651.8	1,786.4	1,845.8	1,923.7	1,865.2	1,889.2	1,890.9	1,920.1	1,901.7	1,869.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	86.7	-79.7	-32.6	-13.3	38.6	144.2	180.0	139.5	87.5	104.4	80.9	70.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-6.9	-8.3	-7.9	-7.8	-6.9	-6.5	-6.5	-5.7	-5.7	-5.5	-5.1	-5.3
45 Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending				
									Sep 7	Sep 14	Sep 21	Sep 28	
ASSETS													
1 Bank credit	794.0	824.4	819.8	803.6	808.1	811.9	833.2	855.3	857.3	859.5	843.9	824.9	
2 Securities in bank credit ²	244.7	248.5	250.5	238.4	234.7	233.0	235.7	239.3	234.7	230.9	223.2	215.8	
3 Treasury and agency securities ³	104.2	107.5	109.2	106.2	104.9	102.8	104.1	108.0	105.5	102.9	95.3	89.4	
4 Mortgage-backed securities (MBS) ⁴	21.3	18.9	18.3	18.9	19.0	19.7	20.2	20.6	21.0	20.7	20.7	20.6	
5 Non-MBS ⁵	82.9	88.6	91.0	87.3	85.9	83.0	83.9	87.4	84.5	82.2	74.7	68.7	
6 Other securities	140.5	141.1	141.3	132.2	129.8	130.2	131.6	131.2	129.2	128.0	127.8	126.4	
7 Mortgage-backed securities ⁶	10.6	9.3	9.2	9.3	9.2	9.2	8.8	9.1	9.3	9.3	8.9	8.8	
8 Non-MBS ⁷	130.0	131.8	132.1	122.9	120.5	121.0	122.8	122.1	119.9	118.7	118.9	117.6	
9 Loans and leases in bank credit ⁸	549.3	575.9	569.3	565.2	573.4	578.9	597.5	616.1	622.6	628.6	620.7	609.1	
10 Commercial and industrial loans	230.7	242.0	244.9	238.9	240.2	240.6	244.7	251.4	251.9	251.2	250.1	249.0	
11 Real estate loans	37.0	36.2	35.4	34.9	34.4	34.0	34.2	33.7	33.6	33.3	33.7	33.9	
12 Revolving home equity loans	0.2	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	2.3	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	
14 Commercial real estate loans ¹⁰	34.5	33.7	32.9	32.3	31.9	31.5	31.7	31.2	31.2	30.9	31.3	31.5	
15 Consumer loans	1.4	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	
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	1.4	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	
18 Other loans and leases	280.2	296.1	287.4	289.8	297.1	302.6	316.8	329.2	335.4	342.3	335.1	324.4	
19 Fed funds and reverse RPs with nonbanks ¹²	92.8	98.2	86.7	84.7	92.7	96.0	107.4	119.8	125.1	134.7	129.4	116.9	
20 All other loans and leases ¹³	187.4	197.8	200.7	205.1	204.4	206.6	209.4	209.4	210.3	207.6	205.7	207.5	
21 LESS: Allowance for loan and lease losses	1.3	1.1	1.1	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	
22 Interbank loans ¹²	32.6	28.9	29.8	29.1	26.2	22.1	23.9	25.9	23.3	21.8	21.6	19.7	
23 Fed funds and reverse RPs with banks ¹²	29.7	26.3	27.0	26.2	23.3	19.3	21.0	23.1	20.5	19.1	19.1	17.1	
24 Loans to commercial banks ¹⁴	2.9	2.6	2.8	2.9	2.9	2.7	2.9	2.8	2.8	2.7	2.6	2.6	
25 Cash assets ¹⁵	431.3	538.2	647.0	809.4	885.3	887.0	829.8	816.9	828.5	820.1	844.9	831.4	
26 Trading assets ¹⁶	121.7	103.1	103.0	103.6	107.9	106.8	107.8	123.7	128.0	131.7	130.2	128.6	
27 Derivatives with a positive fair value ¹⁷	112.9	93.5	93.3	93.7	97.8	96.2	96.6	112.1	116.4	120.3	119.0	118.1	
28 Other trading assets	8.8	9.6	9.8	9.9	10.1	10.6	11.2	11.5	11.6	11.4	11.3	10.5	
29 Other assets ¹⁸	39.4	55.9	65.6	60.8	61.1	63.9	54.7	57.5	57.3	56.7	51.6	50.6	
30 TOTAL ASSETS ¹⁹	1,417.7	1,549.4	1,664.1	1,805.6	1,887.7	1,890.5	1,848.4	1,878.4	1,893.5	1,889.0	1,891.4	1,854.3	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 7, 2011

Account	2010 Aug	2011 Feb	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	Week ending				
									Sep 7	Sep 14	Sep 21	Sep 28	
LIABILITIES													
31	Deposits	1,045.2	1,075.2	1,102.5	1,120.4	1,170.5	1,128.4	1,038.5	947.5	931.6	945.7	948.8	949.4
32	Large time deposits	989.4	1,021.7	1,048.8	1,062.7	1,107.4	1,063.2	968.7	864.2	845.2	853.4	859.8	871.7
33	Other deposits	55.8	53.4	53.7	57.8	63.1	65.2	69.7	83.3	86.4	92.3	89.0	77.7
34	Borrowings	541.6	543.8	543.8	566.1	566.3	546.9	564.2	580.9	565.5	565.2	564.0	550.2
35	Borrowings from banks in the U.S.	40.0	31.3	34.6	28.6	30.1	33.7	34.2	44.3	39.9	41.5	38.6	32.9
36	Borrowings from others	501.6	512.6	509.2	537.4	536.2	513.2	530.0	536.6	525.5	523.6	525.4	517.3
37	Trading liabilities ²⁰	126.4	100.6	99.3	104.8	105.2	102.4	101.3	114.3	121.6	121.8	119.6	120.3
38	Derivatives with a negative fair value ¹⁷	107.2	86.3	85.4	88.1	91.2	88.4	87.8	100.2	106.1	108.7	108.1	109.9
39	Other trading liabilities	19.2	14.3	13.9	16.7	14.0	14.0	13.5	14.1	15.5	13.1	11.5	10.5
40	Net due to related foreign offices	-343.5	-222.7	-140.0	-39.4	-11.1	51.7	83.5	175.4	216.9	198.5	204.0	180.0
41	Other liabilities ²¹	45.1	49.5	55.4	50.5	53.6	58.0	57.8	57.2	54.7	54.6	51.8	51.2
42	TOTAL LIABILITIES¹⁹	1,414.8	1,546.4	1,661.0	1,802.4	1,884.5	1,887.4	1,845.2	1,875.2	1,890.3	1,885.8	1,888.2	1,851.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	3.0	3.1	3.1	3.1	3.1	3.1	3.2	3.2	3.2	3.2	3.2	3.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.9	-8.3	-7.9	-7.8	-6.9	-6.5	-6.5	-5.7	-5.7	-5.5	-5.1	-5.3
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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).