

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 21, 2011

Account	2006	2007	2008	2009	2010	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Jun	2011 Jul	2011 Aug	2011 Sep
ASSETS															
1 Bank credit	8.9	9.4	2.2	-6.6	-2.8	-5.7	0.0	0.2	-1.1	-0.4	3.8	-2.7	7.6	8.2	1.0
2 Securities in bank credit ²	3.5	6.5	-2.8	7.5	6.8	-0.2	12.7	8.8	0.6	0.0	1.6	-11.5	5.8	10.7	3.8
3 Treasury and agency securities ³	0.5	-6.0	2.6	14.9	15.1	11.6	18.0	13.6	1.9	7.2	-2.3	-14.9	-3.7	8.7	3.8
6 Other securities	8.7	27.0	-9.5	-2.8	-6.9	-20.6	2.7	-0.4	-2.1	-14.7	10.0	-4.2	26.5	14.6	3.6
9 Loans and leases in bank credit ⁸	10.7	10.3	3.6	-10.3	-5.8	-7.6	-4.3	-2.8	-1.7	-0.5	4.7	0.4	8.3	7.3	0.0
10 Commercial and industrial loans	14.9	18.4	14.0	-19.1	-9.1	-14.2	-3.9	-0.3	7.3	8.5	10.4	3.4	9.8	20.7	4.3
11 Real estate loans	10.5	6.9	-0.1	-5.5	-5.6	-5.8	-5.7	-3.7	-6.1	-7.4	-2.4	-2.6	-1.8	-1.8	-1.5
12 Revolving home equity loans	1.9	5.7	12.6	0.5	-4.3	-3.4	-3.2	-6.6	-7.3	-5.9	-5.7	-4.9	-8.5	-3.6	-3.2
13 Closed-end residential loans ⁹	10.2	5.8	-9.4	-8.6	-2.5	-4.3	-2.4	4.0	-2.9	-8.5	2.7	1.4	5.6	4.9	1.4
14 Commercial real estate loans ¹⁰	14.3	8.7	6.4	-4.5	-9.0	-8.1	-9.7	-10.2	-8.8	-6.9	-6.4	-5.9	-6.6	-8.0	-3.8
15 Consumer loans	5.4	6.0	5.2	-3.2	-6.9	-7.3	-6.2	-6.6	-6.0	-0.7	2.2	5.3	3.1	-0.3	-0.4
16 Credit cards and other revolving plans	5.3	7.0	4.5	-6.2	-11.0	-11.9	-11.1	-8.1	-6.8	-1.3	1.9	7.3	0.2	0.6	-0.6
17 Other consumer loans ¹¹	5.4	4.5	6.4	1.3	-1.3	-1.4	0.2	-4.8	-5.1	0.1	2.5	3.5	6.4	-1.5	-0.2
18 Other loans and leases	12.3	19.1	2.4	-22.9	-0.2	-6.0	4.2	3.0	9.9	15.9	27.3	2.4	51.8	31.9	-0.1
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	-10.1	-12.6	-15.9	-16.3	-27.3	-20.2	-21.2	-19.1	-16.1	-26.8
22 Interbank loans ¹²	17.6	24.6	-15.1	-38.7	-23.3	-93.9	36.7	26.1	-48.8	-52.1	-49.0	65.6	-202.3	63.8	-61.6
25 Cash assets ¹⁵	-6.3	-1.6	156.7	49.9	-8.8	9.1	16.4	-62.4	68.9	144.1	39.8	187.3	17.4	-33.9	-54.6
26 Trading assets ¹⁶	—	—	—	—	—	17.2	59.4	-22.8	-28.3	16.7	56.8	24.3	18.4	180.1	4.3
29 Other assets ¹⁸	14.7	11.0	16.7	-5.2	4.5	-1.0	-2.0	1.2	-3.9	-0.9	-3.4	-9.3	-4.3	5.5	-11.6
30 TOTAL ASSETS ¹⁹	9.3	10.4	8.1	-6.2	-2.8	-4.7	3.6	-6.3	3.9	15.1	9.1	24.1	6.2	6.2	-8.7
LIABILITIES															
31 Deposits	7.4	9.0	5.9	4.9	2.7	-0.6	6.0	3.4	4.4	8.7	11.5	8.3	18.9	8.1	1.8
32 Large time deposits	20.5	15.3	-1.7	-6.6	-6.5	-21.8	1.7	-5.1	2.6	7.6	-42.1	-32.8	-54.1	-86.3	-5.2
33 Other deposits	—	—	—	—	—	6.2	7.3	5.9	5.0	9.0	26.7	20.2	39.0	32.1	3.4
34 Borrowings	14.1	13.5	13.8	-24.6	-18.6	-29.7	-17.0	-14.1	-16.0	-21.8	-14.2	0.9	-18.2	-12.8	-31.3
37 Trading liabilities ²⁰	—	—	—	—	—	31.2	84.1	-23.6	-53.6	17.3	35.8	26.9	14.3	101.4	10.6
41 Other liabilities ²¹	17.8	2.8	0.5	-11.3	8.7	23.9	9.7	9.0	-18.3	2.3	28.0	30.5	51.5	22.6	-12.9
42 TOTAL LIABILITIES ¹⁹	8.9	11.2	10.9	-7.3	-3.4	-7.5	3.5	-3.9	3.4	12.4	7.8	16.8	6.3	6.3	-1.8

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
ASSETS													
1	Bank credit	9,211.9	9,156.5	9,182.6	9,185.1	9,164.1	9,222.4	9,285.3	9,292.9	9,274.6	9,304.5	9,322.5	9,334.0
2	Securities in bank credit ²	2,416.3	2,452.9	2,461.4	2,452.3	2,428.8	2,440.6	2,462.3	2,470.0	2,476.0	2,461.1	2,455.9	2,471.6
3	Treasury and agency securities ³	1,602.6	1,649.6	1,680.1	1,679.8	1,659.0	1,653.9	1,665.9	1,671.2	1,675.8	1,671.9	1,670.5	1,683.4
4	Mortgage-backed securities (MBS) ⁴	1,060.5	1,115.1	1,144.8	1,149.7	1,156.6	1,164.7	1,180.9	1,205.9	1,210.9	1,210.3	1,213.6	1,219.8
5	Non-MBS ⁵	542.2	534.5	535.3	530.1	502.4	489.1	484.9	465.3	464.9	461.6	456.9	463.6
6	Other securities	813.6	803.3	781.3	772.5	769.8	786.8	796.4	798.8	800.2	789.2	785.4	788.2
7	Mortgage-backed securities ⁶	171.6	157.1	150.8	151.4	148.4	142.6	143.1	142.2	142.4	142.4	142.3	142.7
8	Non-MBS ⁷	642.0	646.1	630.5	621.1	621.4	644.1	653.3	656.6	657.8	646.8	643.0	645.5
9	Loans and leases in bank credit ⁸	6,795.6	6,703.6	6,721.2	6,732.8	6,735.3	6,781.7	6,823.0	6,822.9	6,798.6	6,843.4	6,866.6	6,862.3
10	Commercial and industrial loans	1,202.2	1,237.4	1,245.1	1,257.2	1,260.8	1,271.1	1,293.0	1,297.6	1,294.6	1,299.0	1,308.1	1,309.9
11	Real estate loans	3,638.1	3,535.1	3,517.0	3,502.5	3,494.8	3,489.6	3,484.4	3,480.1	3,479.4	3,482.6	3,480.9	3,490.7
12	Revolving home equity loans	592.7	571.4	568.6	566.0	563.7	559.7	558.0	556.5	556.0	555.7	554.2	553.1
13	Closed-end residential loans ⁹	1,508.2	1,496.9	1,487.7	1,481.9	1,483.6	1,490.5	1,496.6	1,498.3	1,497.8	1,504.6	1,507.3	1,520.5
14	Commercial real estate loans ¹⁰	1,537.3	1,466.9	1,460.7	1,454.6	1,447.4	1,439.4	1,429.8	1,425.3	1,425.6	1,422.3	1,419.4	1,417.1
15	Consumer loans	1,128.2	1,073.4	1,079.5	1,080.2	1,085.0	1,087.8	1,087.5	1,087.1	1,085.1	1,087.9	1,091.0	1,090.7
16	Credit cards and other revolving plans	614.6	593.3	593.0	593.6	597.2	597.3	597.6	597.3	596.0	597.8	598.9	597.9
17	Other consumer loans ¹¹	513.6	480.1	486.5	486.5	487.9	490.5	489.9	489.8	489.0	490.1	492.1	492.8
18	Other loans and leases	827.1	857.6	879.7	892.9	894.7	933.3	958.1	958.0	939.6	973.9	986.7	971.0
19	Fed funds and reverse RPs with nonbanks ¹²	218.5	206.4	220.1	230.9	229.7	255.0	273.5	276.3	264.4	292.8	294.1	286.6
20	All other loans and leases ¹³	608.6	651.2	659.6	662.0	665.0	678.3	684.6	681.7	675.2	681.1	692.6	684.4
21	LESS: Allowance for loan and lease losses	223.2	203.4	196.5	192.2	188.8	185.8	183.3	179.2	180.0	179.2	176.7	177.2
22	Interbank loans ¹²	175.0	152.4	136.7	137.2	144.7	120.3	126.7	120.2	119.4	121.6	119.8	118.3
23	Fed funds and reverse RPs with banks ¹²	152.6	124.3	110.1	110.4	107.5	109.0	114.7	108.5	107.3	110.6	108.7	107.1
24	Loans to commercial banks ¹⁴	22.4	28.0	26.5	26.8	37.1	11.3	12.0	11.7	12.1	11.0	11.0	11.2
25	Cash assets ¹⁵	1,198.0	1,436.3	1,564.1	1,670.3	1,931.0	1,959.0	1,903.6	1,817.0	1,791.1	1,815.5	1,797.7	1,670.0
26	Trading assets ¹⁶	305.3	271.4	275.3	281.8	287.5	291.9	335.7	336.9	344.3	337.4	321.4	307.2
27	Derivatives with a positive fair value ¹⁷	286.5	246.8	249.7	255.6	259.5	264.9	307.4	309.3	313.9	311.1	298.1	282.4
28	Other trading assets	18.8	24.5	25.6	26.2	28.0	27.0	28.3	27.6	30.4	26.3	23.2	24.8
29	Other assets ¹⁸	1,224.5	1,223.3	1,219.2	1,221.1	1,211.6	1,207.3	1,212.8	1,201.1	1,208.9	1,197.1	1,189.3	1,189.4
30	TOTAL ASSETS ¹⁹	11,891.6	12,036.5	12,181.4	12,303.4	12,550.1	12,615.2	12,680.6	12,589.0	12,558.3	12,596.9	12,573.9	12,441.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
LIABILITIES													
31	Deposits	7,841.7	8,010.4	8,074.0	8,154.5	8,211.1	8,340.2	8,396.2	8,409.0	8,407.1	8,436.3	8,412.7	8,370.8
32	Large time deposits	1,777.2	1,784.1	1,801.3	1,823.9	1,774.1	1,694.1	1,572.3	1,565.5	1,568.9	1,579.2	1,542.5	1,531.3
33	Other deposits	6,064.5	6,226.3	6,272.7	6,330.6	6,437.0	6,646.1	6,823.9	6,843.5	6,838.2	6,857.1	6,870.3	6,839.4
34	Borrowings	1,944.2	1,777.7	1,725.8	1,698.1	1,699.4	1,673.6	1,655.8	1,612.6	1,598.0	1,599.5	1,598.7	1,575.8
35	Borrowings from banks in the U.S.	211.1	190.6	162.7	161.6	179.2	150.2	158.4	149.3	151.8	145.5	148.5	139.3
36	Borrowings from others	1,733.0	1,587.0	1,563.0	1,536.5	1,520.2	1,523.4	1,497.4	1,463.3	1,446.2	1,454.1	1,450.2	1,436.5
37	Trading liabilities ²⁰	313.7	251.2	262.0	263.2	269.1	272.3	295.3	297.9	295.1	299.2	292.2	279.9
38	Derivatives with a negative fair value ¹⁷	235.4	196.0	202.4	205.5	208.9	214.2	244.1	253.3	253.5	257.8	250.2	236.7
39	Other trading liabilities	78.3	55.2	59.5	57.7	60.2	58.1	51.2	44.5	41.7	41.4	42.0	43.2
40	Net due to related foreign offices	-16.6	172.1	292.0	298.8	375.8	308.2	296.7	312.5	294.8	340.7	358.8	366.4
41	Other liabilities ²¹	459.5	434.6	435.9	436.1	447.2	466.4	475.2	470.1	480.3	457.8	453.6	462.8
42	TOTAL LIABILITIES ¹⁹	10,542.4	10,646.1	10,789.7	10,850.7	11,002.6	11,060.6	11,119.1	11,102.0	11,075.3	11,133.5	11,116.0	11,055.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,349.1	1,390.4	1,391.7	1,452.7	1,547.6	1,554.6	1,561.5	1,486.9	1,483.1	1,463.4	1,457.8	1,385.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	14.0	-3.4	-0.2	10.9	16.3	18.0	26.6	31.2	34.1	32.4	27.1	20.6
45	Securitized consumer loans ²⁴	20.3	16.5	16.3	15.9	15.4	15.2	14.8	15.1	15.5	15.5	16.4	16.6
46	Securitized credit cards and other revolving plans	14.9	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.5	10.5	10.3	10.4
47	Other securitized consumer loans	5.4	4.5	4.5	4.4	4.4	4.3	4.2	4.7	5.1	5.0	6.1	6.2
48	Securitized real estate loans ²⁴	946.4	930.7	932.9	951.5	954.3	948.3	952.5	941.0	940.6	942.3	941.4	939.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
ASSETS													
1	Bank credit	9,241.4	9,131.3	9,146.7	9,155.7	9,150.3	9,184.8	9,271.5	9,318.9	9,298.0	9,320.1	9,352.6	9,361.4
2	Securities in bank credit ²	2,436.2	2,446.3	2,454.2	2,444.1	2,429.2	2,427.3	2,465.0	2,487.7	2,487.4	2,480.9	2,484.0	2,485.4
3	Treasury and agency securities ³	1,616.0	1,651.2	1,674.7	1,663.3	1,648.6	1,645.1	1,670.7	1,682.3	1,682.1	1,676.2	1,680.9	1,681.8
4	Mortgage-backed securities (MBS) ⁴	1,060.6	1,114.7	1,143.1	1,144.7	1,150.8	1,160.6	1,180.0	1,205.0	1,207.3	1,201.5	1,215.0	1,212.9
5	Non-MBS ⁵	555.3	536.5	531.6	518.6	497.8	484.4	490.7	477.3	474.8	474.7	465.9	468.9
6	Other securities	820.2	795.0	779.5	780.8	780.6	782.3	794.3	805.5	805.3	804.8	803.1	803.6
7	Mortgage-backed securities ⁶	171.7	157.6	151.7	152.6	149.2	142.0	142.8	142.0	142.6	141.8	141.2	141.9
8	Non-MBS ⁷	648.6	637.4	627.8	628.2	631.5	640.3	651.5	663.4	662.7	662.9	661.9	661.7
9	Loans and leases in bank credit ⁸	6,805.2	6,685.0	6,692.5	6,711.6	6,721.0	6,757.5	6,806.5	6,831.1	6,810.6	6,839.1	6,868.6	6,875.9
10	Commercial and industrial loans	1,203.1	1,239.3	1,244.9	1,258.9	1,258.5	1,264.4	1,286.6	1,297.9	1,298.8	1,300.8	1,307.2	1,311.7
11	Real estate loans	3,638.6	3,525.1	3,504.1	3,495.1	3,488.8	3,486.9	3,484.3	3,480.1	3,466.3	3,475.1	3,488.3	3,499.5
12	Revolving home equity loans	592.3	570.6	568.0	565.7	563.0	559.3	557.1	556.1	555.9	555.8	554.1	553.8
13	Closed-end residential loans ⁹	1,508.5	1,488.7	1,477.6	1,475.7	1,478.1	1,488.2	1,497.0	1,498.0	1,484.0	1,495.2	1,514.7	1,527.2
14	Commercial real estate loans ¹⁰	1,537.8	1,465.8	1,458.5	1,453.8	1,447.7	1,439.4	1,430.2	1,426.0	1,426.5	1,424.2	1,419.5	1,418.5
15	Consumer loans	1,129.8	1,068.0	1,072.7	1,072.2	1,079.8	1,083.1	1,086.8	1,088.7	1,087.2	1,090.3	1,087.7	1,087.7
16	Credit cards and other revolving plans	614.5	587.6	586.8	586.9	592.9	593.9	596.9	597.2	596.0	599.2	595.2	595.0
17	Other consumer loans ¹¹	515.3	480.4	486.0	485.3	486.9	489.2	489.8	491.5	491.3	491.1	492.5	492.7
18	Other loans and leases	833.7	852.7	870.8	885.3	893.9	923.1	948.8	964.4	958.3	973.0	985.4	977.1
19	Fed funds and reverse RPs with nonbanks ¹²	219.8	206.2	215.9	230.6	230.1	244.9	266.8	277.1	273.8	282.8	289.6	285.8
20	All other loans and leases ¹³	614.0	646.5	654.9	654.8	663.8	678.1	682.0	687.3	684.5	690.2	695.8	691.3
21	LESS: Allowance for loan and lease losses	222.4	204.0	196.0	195.1	191.0	185.1	183.9	178.7	179.0	176.5	176.3	176.2
22	Interbank loans ¹²	175.7	153.2	135.3	130.7	138.0	115.1	123.1	120.5	120.9	116.8	118.8	118.7
23	Fed funds and reverse RPs with banks ¹²	152.8	125.5	109.2	104.6	102.4	104.1	111.2	108.7	109.7	104.7	106.7	106.8
24	Loans to commercial banks ¹⁴	23.0	27.7	26.1	26.2	35.6	11.0	11.9	11.8	11.3	12.1	12.1	11.9
25	Cash assets ¹⁵	1,128.6	1,475.9	1,606.1	1,672.3	1,740.0	1,756.7	1,714.2	1,707.6	1,666.5	1,720.3	1,714.7	1,745.9
26	Trading assets ¹⁶	309.5	266.1	269.6	279.9	280.3	282.4	332.7	343.1	349.9	337.3	337.6	317.2
27	Derivatives with a positive fair value ¹⁷	290.6	241.9	243.0	253.6	252.1	254.5	304.2	315.6	321.0	312.0	314.1	292.7
28	Other trading assets	18.9	24.1	26.5	26.3	28.3	27.9	28.5	27.5	28.9	25.4	23.5	24.5
29	Other assets ¹⁸	1,220.6	1,235.1	1,220.9	1,219.0	1,209.2	1,194.9	1,199.2	1,198.0	1,194.4	1,198.0	1,201.3	1,200.9
30	TOTAL ASSETS ¹⁹	11,853.4	12,057.5	12,182.5	12,262.5	12,326.8	12,348.9	12,456.8	12,509.3	12,450.9	12,516.0	12,548.7	12,567.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
LIABILITIES													
31	Deposits	7,797.5	8,043.7	8,113.8	8,159.9	8,189.9	8,263.6	8,325.5	8,357.6	8,309.2	8,356.8	8,402.7	8,409.9
32	Large time deposits	1,783.7	1,766.6	1,784.4	1,824.9	1,773.5	1,687.4	1,578.4	1,572.1	1,573.4	1,591.7	1,558.5	1,541.4
33	Other deposits	6,013.8	6,277.2	6,329.3	6,335.0	6,416.4	6,576.2	6,747.1	6,785.5	6,735.8	6,765.1	6,844.2	6,868.4
34	Borrowings	1,945.7	1,788.3	1,730.3	1,710.1	1,687.6	1,649.1	1,646.8	1,611.9	1,609.3	1,597.7	1,591.7	1,576.2
35	Borrowings from banks in the U.S.	213.6	188.7	162.6	159.6	177.9	148.6	156.8	151.0	154.4	144.0	150.2	144.2
36	Borrowings from others	1,732.1	1,599.6	1,567.7	1,550.5	1,509.7	1,500.5	1,490.1	1,460.8	1,454.9	1,453.8	1,441.5	1,432.0
37	Trading liabilities ²⁰	326.7	244.7	253.1	262.6	264.3	265.8	297.6	307.3	307.6	299.7	307.1	288.4
38	Derivatives with a negative fair value ¹⁷	239.7	192.8	198.2	208.3	207.7	209.2	242.9	258.3	260.5	256.3	263.3	243.6
39	Other trading liabilities	87.0	51.9	54.9	54.3	56.6	56.6	54.7	49.1	47.1	43.4	43.8	44.8
40	Net due to related foreign offices	-33.3	181.9	279.1	296.4	327.3	306.3	271.5	288.3	278.0	324.1	335.0	366.3
41	Other liabilities ²¹	462.3	432.0	426.4	436.3	441.7	455.6	466.5	473.8	472.9	466.9	458.1	474.5
42	TOTAL LIABILITIES ¹⁹	10,498.9	10,690.7	10,802.7	10,865.3	10,910.8	10,940.4	11,007.9	11,038.9	10,976.9	11,045.2	11,094.6	11,115.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,354.5	1,366.8	1,379.9	1,397.2	1,416.0	1,408.6	1,448.9	1,470.4	1,474.0	1,470.8	1,454.1	1,452.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	14.0	-3.4	-0.2	10.9	16.3	18.0	26.6	31.2	34.1	32.4	27.1	20.6
45	Securitized consumer loans ²⁴	20.4	16.5	16.3	15.8	15.3	15.1	14.8	15.3	15.6	15.7	16.7	16.7
46	Securitized credit cards and other revolving plans	15.0	12.0	11.8	11.4	10.9	10.8	10.6	10.5	10.4	10.5	10.5	10.5
47	Other securitized consumer loans	5.5	4.5	4.5	4.4	4.4	4.3	4.2	4.8	5.2	5.2	6.2	6.2
48	Securitized real estate loans ²⁴	939.5	935.3	932.7	951.7	949.4	942.5	943.1	933.9	933.6	933.8	931.8	929.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
ASSETS													
1	Bank credit	8,412.6	8,333.0	8,374.5	8,377.1	8,359.4	8,383.2	8,426.4	8,446.3	8,438.9	8,458.6	8,471.8	8,501.5
2	Securities in bank credit ²	2,164.6	2,200.2	2,221.8	2,222.1	2,205.3	2,200.7	2,220.6	2,245.3	2,250.6	2,243.9	2,239.5	2,257.7
3	Treasury and agency securities ³	1,495.2	1,540.4	1,570.7	1,572.2	1,556.1	1,547.5	1,558.0	1,575.9	1,581.5	1,582.4	1,577.5	1,591.0
4	Mortgage-backed securities (MBS) ⁴	1,040.2	1,096.5	1,125.7	1,130.5	1,136.1	1,145.7	1,160.9	1,185.7	1,190.4	1,190.0	1,193.2	1,199.2
5	Non-MBS ⁵	455.0	444.0	445.0	441.7	420.0	401.8	397.1	390.2	391.1	392.4	384.3	391.8
6	Other securities	669.5	659.8	651.1	649.9	649.2	653.2	662.5	669.4	669.2	661.4	662.0	666.7
7	Mortgage-backed securities ⁶	162.0	147.8	141.9	142.8	139.6	134.2	134.9	133.7	134.0	133.9	134.0	134.3
8	Non-MBS ⁷	507.5	512.0	509.1	507.1	509.6	519.0	527.6	535.7	535.2	527.5	527.9	532.3
9	Loans and leases in bank credit ⁸	6,248.0	6,132.8	6,152.7	6,155.0	6,154.0	6,182.4	6,205.9	6,201.1	6,188.3	6,214.7	6,232.3	6,243.8
10	Commercial and industrial loans	973.0	994.1	1,005.8	1,016.3	1,019.2	1,025.1	1,040.4	1,046.3	1,045.3	1,047.9	1,055.5	1,059.9
11	Real estate loans	3,601.2	3,500.0	3,482.3	3,468.4	3,460.9	3,454.5	3,450.3	3,446.3	3,445.8	3,448.4	3,446.9	3,457.0
12	Revolving home equity loans	592.4	571.1	568.4	565.9	563.6	559.4	557.7	556.3	555.7	555.4	553.9	552.8
13	Closed-end residential loans ⁹	1,506.1	1,494.7	1,485.6	1,479.7	1,481.4	1,488.1	1,494.4	1,496.2	1,495.9	1,502.6	1,505.1	1,518.5
14	Commercial real estate loans ¹⁰	1,502.7	1,434.2	1,428.3	1,422.7	1,415.9	1,407.0	1,398.2	1,393.9	1,394.2	1,390.5	1,387.8	1,385.7
15	Consumer loans	1,126.8	1,071.7	1,077.7	1,078.4	1,083.3	1,086.0	1,085.8	1,085.5	1,083.4	1,086.2	1,089.3	1,089.0
16	Credit cards and other revolving plans	614.6	593.3	593.0	593.6	597.2	597.3	597.6	597.3	596.0	597.8	598.9	597.9
17	Other consumer loans ¹¹	512.2	478.4	484.7	484.8	486.1	488.7	488.2	488.2	487.4	488.4	490.4	491.1
18	Other loans and leases	547.0	567.0	586.9	591.9	590.6	616.9	629.4	623.0	613.8	632.1	640.7	637.9
19	Fed funds and reverse RPs with nonbanks ¹²	122.9	117.5	133.7	137.7	134.3	148.1	154.4	145.1	138.1	154.9	154.7	155.5
20	All other loans and leases ¹³	424.0	449.5	453.3	454.2	456.3	468.8	475.0	477.9	475.7	477.2	485.9	482.4
21	LESS: Allowance for loan and lease losses	222.0	202.1	195.3	191.1	187.7	185.1	182.6	178.4	179.3	178.5	176.0	176.6
22	Interbank loans ¹²	145.4	121.4	107.2	111.5	121.8	96.6	101.2	98.6	98.6	99.7	99.0	96.2
23	Fed funds and reverse RPs with banks ¹²	125.7	96.1	83.3	87.5	87.4	88.2	91.9	89.4	89.1	91.0	90.2	87.2
24	Loans to commercial banks ¹⁴	19.7	25.3	23.9	24.0	34.4	8.4	9.2	9.1	9.5	8.6	8.8	9.0
25	Cash assets ¹⁵	753.4	841.9	794.2	784.2	861.3	948.5	944.5	885.7	848.6	910.6	899.1	827.1
26	Trading assets ¹⁶	180.7	165.0	167.9	174.1	178.3	180.3	209.8	209.6	215.0	208.6	197.3	192.0
27	Derivatives with a positive fair value ¹⁷	170.7	150.7	152.3	157.8	160.4	162.7	193.0	192.6	194.6	192.2	184.5	176.6
28	Other trading assets	10.1	14.3	15.6	16.3	17.9	17.5	16.8	17.0	20.4	16.3	12.8	15.4
29	Other assets ¹⁸	1,177.0	1,158.2	1,159.8	1,163.1	1,149.1	1,146.7	1,152.6	1,145.9	1,153.9	1,148.2	1,138.2	1,138.6
30	TOTAL ASSETS ¹⁹	10,447.1	10,417.4	10,408.3	10,419.0	10,482.2	10,570.1	10,651.9	10,607.7	10,575.7	10,647.1	10,629.2	10,578.9

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 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
LIABILITIES													
31	Deposits	6,795.0	6,893.5	6,943.6	6,993.7	7,086.1	7,294.4	7,453.8	7,464.1	7,452.2	7,486.1	7,501.0	7,473.5
32	Large time deposits	783.7	720.8	726.2	720.6	713.7	719.1	711.6	711.9	710.6	714.4	714.5	716.0
33	Other deposits	6,011.4	6,172.7	6,217.4	6,273.1	6,372.5	6,575.3	6,742.2	6,752.2	6,741.6	6,771.7	6,786.5	6,757.5
34	Borrowings	1,405.4	1,235.6	1,166.0	1,136.4	1,147.2	1,104.3	1,075.4	1,045.4	1,028.5	1,038.9	1,032.2	1,029.3
35	Borrowings from banks in the U.S.	174.8	154.2	133.2	130.9	145.7	116.3	114.8	112.5	115.3	112.2	112.3	104.3
36	Borrowings from others	1,230.6	1,081.4	1,032.8	1,005.5	1,001.5	988.0	960.6	932.9	913.2	926.7	919.9	924.9
37	Trading liabilities ²⁰	185.0	148.8	154.3	160.3	166.3	166.3	181.5	180.2	175.7	179.7	178.2	172.5
38	Derivatives with a negative fair value ¹⁷	127.3	107.2	110.3	115.4	120.9	124.0	145.1	148.9	146.3	150.0	147.7	140.9
39	Other trading liabilities	57.8	41.6	43.9	44.9	45.4	42.3	36.4	31.3	29.4	29.7	30.5	31.6
40	Net due to related foreign offices	358.4	334.6	352.0	329.8	290.6	223.6	103.8	96.8	91.0	138.9	96.0	87.0
41	Other liabilities ²¹	404.1	381.9	387.4	384.7	388.7	406.7	415.3	417.3	426.2	410.4	407.7	410.7
42	TOTAL LIABILITIES ¹⁹	9,148.0	8,994.3	9,003.3	9,004.9	9,078.9	9,195.4	9,229.8	9,203.8	9,173.6	9,253.9	9,215.0	9,172.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,299.2	1,423.1	1,405.0	1,414.1	1,403.3	1,374.7	1,422.1	1,403.9	1,402.1	1,393.2	1,414.2	1,406.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	20.6	4.5	7.6	17.8	22.8	24.5	32.2	36.6	39.2	37.8	31.6	26.9
45	Securitized consumer loans ²⁴	20.3	16.5	16.3	15.9	15.4	15.2	14.8	15.1	15.5	15.5	16.4	16.6
46	Securitized credit cards and other revolving plans	14.9	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.5	10.5	10.3	10.4
47	Other securitized consumer loans	5.4	4.5	4.5	4.4	4.4	4.3	4.2	4.7	5.1	5.0	6.1	6.2
48	Securitized real estate loans ²⁴	946.4	930.7	932.9	951.5	954.3	948.3	952.5	941.0	940.6	942.3	941.4	939.5

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 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
ASSETS													
1	Bank credit	8,438.7	8,311.5	8,343.1	8,347.5	8,338.4	8,351.6	8,416.2	8,468.9	8,454.2	8,480.3	8,505.1	8,522.7
2	Securities in bank credit ²	2,183.8	2,195.8	2,215.8	2,209.4	2,196.3	2,191.6	2,225.8	2,262.1	2,264.3	2,265.0	2,265.5	2,268.8
3	Treasury and agency securities ³	1,505.6	1,542.0	1,568.5	1,558.4	1,545.8	1,540.9	1,562.7	1,584.4	1,586.8	1,586.7	1,588.2	1,590.5
4	Mortgage-backed securities (MBS) ⁴	1,039.8	1,096.5	1,124.2	1,125.7	1,131.0	1,140.4	1,159.4	1,184.3	1,186.7	1,180.9	1,194.2	1,192.1
5	Non-MBS ⁵	465.8	445.5	444.3	432.7	414.8	400.5	403.3	400.1	400.1	405.9	394.1	398.4
6	Other securities	678.2	653.8	647.3	651.0	650.4	650.7	663.1	677.7	677.5	678.3	677.3	678.4
7	Mortgage-backed securities ⁶	161.2	148.4	142.4	143.4	140.0	133.1	133.7	133.0	133.7	133.1	132.6	133.3
8	Non-MBS ⁷	517.0	505.3	504.9	507.6	510.4	517.5	529.4	544.7	543.8	545.2	544.7	545.1
9	Loans and leases in bank credit ⁸	6,254.8	6,115.7	6,127.3	6,138.1	6,142.1	6,160.0	6,190.4	6,206.8	6,189.9	6,215.2	6,239.6	6,253.9
10	Commercial and industrial loans	974.4	994.4	1,006.1	1,018.7	1,017.9	1,019.7	1,035.2	1,047.4	1,048.7	1,051.6	1,057.4	1,062.3
11	Real estate loans	3,601.6	3,489.7	3,469.2	3,460.7	3,454.9	3,452.7	3,450.7	3,446.4	3,432.6	3,441.2	3,454.5	3,465.8
12	Revolving home equity loans	592.0	570.3	567.7	565.4	562.8	559.1	556.9	555.8	555.6	555.5	553.9	553.6
13	Closed-end residential loans ⁹	1,506.2	1,486.5	1,475.3	1,473.4	1,475.9	1,486.0	1,494.8	1,495.8	1,481.8	1,493.0	1,512.5	1,525.0
14	Commercial real estate loans ¹⁰	1,503.3	1,432.9	1,426.1	1,421.9	1,416.2	1,407.6	1,399.0	1,394.8	1,395.2	1,392.7	1,388.1	1,387.2
15	Consumer loans	1,128.3	1,066.3	1,071.0	1,070.4	1,078.1	1,081.3	1,085.0	1,087.0	1,085.4	1,088.5	1,085.9	1,085.9
16	Credit cards and other revolving plans	614.5	587.6	586.8	586.9	592.9	593.9	596.9	597.2	596.0	599.2	595.2	595.0
17	Other consumer loans ¹¹	513.8	478.7	484.2	483.6	485.1	487.4	488.1	489.7	489.5	489.3	490.7	490.9
18	Other loans and leases	550.5	565.3	581.0	588.2	591.4	606.3	619.6	626.1	623.2	634.0	641.7	639.9
19	Fed funds and reverse RPs with nonbanks ¹²	125.1	119.5	131.2	137.9	134.1	137.6	147.0	146.6	144.4	151.5	153.6	154.2
20	All other loans and leases ¹³	425.4	445.8	449.8	450.4	457.2	468.7	472.6	479.5	478.8	482.6	488.1	485.7
21	LESS: Allowance for loan and lease losses	221.0	202.9	195.0	194.1	190.0	184.2	183.0	177.8	178.1	175.6	175.5	175.3
22	Interbank loans ¹²	146.1	123.4	106.2	104.5	115.9	91.2	97.2	98.9	99.3	97.1	98.1	95.7
23	Fed funds and reverse RPs with banks ¹²	126.0	98.5	83.0	81.2	83.1	83.0	88.2	89.8	90.6	87.6	88.5	86.4
24	Loans to commercial banks ¹⁴	20.1	24.9	23.2	23.3	32.9	8.2	9.0	9.1	8.7	9.5	9.6	9.4
25	Cash assets ¹⁵	747.2	828.9	796.6	787.0	853.1	927.0	897.3	877.3	821.7	894.3	879.1	875.4
26	Trading assets ¹⁶	183.0	163.0	165.9	172.0	173.6	174.6	209.0	213.5	219.7	208.6	209.1	196.9
27	Derivatives with a positive fair value ¹⁷	173.2	148.7	149.3	155.9	155.9	157.9	192.0	197.2	202.0	193.8	195.9	182.4
28	Other trading assets	9.8	14.4	16.6	16.1	17.7	16.7	17.0	16.3	17.7	14.9	13.2	14.6
29	Other assets ¹⁸	1,173.9	1,169.5	1,160.1	1,157.9	1,145.3	1,140.3	1,141.7	1,144.2	1,142.8	1,147.3	1,152.3	1,151.0
30	TOTAL ASSETS ¹⁹	10,467.8	10,393.5	10,376.9	10,374.9	10,436.3	10,500.5	10,578.4	10,625.1	10,559.5	10,652.0	10,668.2	10,666.4

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 21, 2011

Account		2010	2011	2011	2011	2011	2011	2011	2011	Week ending			
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 21	Sep 28	Oct 5	Oct 12
LIABILITIES													
31	Deposits	6,753.3	6,941.2	6,993.3	6,989.4	7,061.5	7,225.1	7,378.0	7,415.6	7,360.4	7,407.7	7,485.4	7,512.3
32	Large time deposits	788.4	717.8	721.8	717.5	710.3	718.7	714.3	716.0	713.6	720.2	721.4	722.7
33	Other deposits	5,964.9	6,223.4	6,271.6	6,271.9	6,351.1	6,506.4	6,663.8	6,699.5	6,646.8	6,687.4	6,764.0	6,789.5
34	Borrowings	1,415.3	1,244.5	1,164.2	1,143.8	1,140.7	1,084.9	1,065.9	1,050.9	1,045.3	1,047.7	1,033.3	1,029.1
35	Borrowings from banks in the U.S.	175.2	154.1	134.0	129.5	144.2	114.4	112.5	112.9	115.8	111.1	112.9	108.4
36	Borrowings from others	1,240.1	1,090.4	1,030.3	1,014.3	996.5	970.5	953.5	938.0	929.5	936.6	920.4	920.7
37	Trading liabilities ²⁰	193.9	145.4	148.3	157.4	161.9	164.5	183.3	186.6	187.9	179.4	187.8	175.8
38	Derivatives with a negative fair value ¹⁷	126.4	107.4	110.1	117.1	119.3	121.4	142.7	150.0	152.4	146.5	153.9	141.7
39	Other trading liabilities	67.5	38.0	38.2	40.4	42.6	43.1	40.6	36.6	35.5	33.0	33.8	34.1
40	Net due to related foreign offices	346.6	321.9	318.5	307.5	275.6	222.8	96.1	83.4	74.0	134.0	95.1	76.7
41	Other liabilities ²¹	407.1	376.6	375.9	382.6	383.7	397.8	409.3	421.4	421.1	415.6	415.7	423.1
42	TOTAL LIABILITIES ¹⁹	9,116.3	9,029.7	9,000.2	8,980.8	9,023.4	9,095.1	9,132.7	9,157.9	9,088.7	9,184.4	9,217.2	9,216.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,351.5	1,363.7	1,376.7	1,394.1	1,412.8	1,405.4	1,445.7	1,467.2	1,470.8	1,467.6	1,450.9	1,449.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	20.6	4.5	7.6	17.8	22.8	24.5	32.2	36.6	39.2	37.8	31.6	26.9
45	Securitized consumer loans ²⁴	20.4	16.5	16.3	15.8	15.3	15.1	14.8	15.3	15.6	15.7	16.7	16.7
46	Securitized credit cards and other revolving plans	15.0	12.0	11.8	11.4	10.9	10.8	10.6	10.5	10.4	10.5	10.5	10.5
47	Other securitized consumer loans	5.5	4.5	4.5	4.4	4.4	4.3	4.2	4.8	5.2	5.2	6.2	6.2
48	Securitized real estate loans ²⁴	939.5	935.3	932.7	951.7	949.4	942.5	943.1	933.9	933.6	933.8	931.8	929.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
ASSETS													
1	Bank credit	5,438.5	5,369.7	5,413.2	5,413.2	5,384.3	5,399.1	5,437.5	5,457.4	5,455.3	5,469.1	5,463.8	5,491.1
2	Securities in bank credit ²	1,487.1	1,481.6	1,500.1	1,498.2	1,468.4	1,460.7	1,471.2	1,494.2	1,500.6	1,491.6	1,484.9	1,501.7
3	Treasury and agency securities ³	1,018.8	1,024.9	1,051.6	1,051.3	1,019.3	1,008.4	1,011.2	1,028.0	1,033.0	1,032.8	1,026.0	1,038.3
4	Mortgage-backed securities (MBS) ⁴	742.9	770.2	793.4	794.7	780.8	785.0	793.9	811.2	815.3	813.6	813.8	820.5
5	Non-MBS ⁵	275.9	254.7	258.2	256.6	238.5	223.4	217.3	216.8	217.7	219.2	212.1	217.9
6	Other securities	468.4	456.7	448.5	446.9	449.1	452.3	460.0	466.2	467.6	458.8	459.0	463.3
7	Mortgage-backed securities ⁶	141.3	128.8	123.7	124.7	122.6	116.5	117.3	116.9	117.5	117.4	117.2	117.4
8	Non-MBS ⁷	327.1	327.8	324.8	322.2	326.5	335.8	342.7	349.3	350.1	341.5	341.8	345.9
9	Loans and leases in bank credit ⁸	3,951.3	3,888.0	3,913.1	3,915.0	3,915.9	3,938.5	3,966.3	3,963.2	3,954.6	3,977.5	3,978.9	3,989.5
10	Commercial and industrial loans	608.0	627.4	637.8	646.1	648.5	650.9	665.7	671.7	672.0	673.1	676.6	681.3
11	Real estate loans	2,056.5	2,004.5	1,988.2	1,977.4	1,974.7	1,971.3	1,974.8	1,971.0	1,971.9	1,974.8	1,964.7	1,973.0
12	Revolving home equity loans	473.1	448.4	444.9	442.0	439.4	435.0	433.0	431.4	431.1	430.9	429.2	428.6
13	Closed-end residential loans ⁹	1,004.9	1,012.3	1,004.4	999.2	1,001.9	1,006.7	1,016.3	1,014.8	1,014.8	1,020.6	1,014.5	1,023.8
14	Commercial real estate loans ¹⁰	578.5	543.9	538.8	536.3	533.5	529.5	525.4	524.9	526.0	523.4	521.0	520.7
15	Consumer loans	863.2	809.7	824.4	823.3	825.3	826.6	825.2	825.6	824.9	826.7	826.8	826.5
16	Credit cards and other revolving plans	489.5	469.7	479.5	478.4	479.1	478.7	477.8	477.2	476.1	477.3	478.8	477.7
17	Other consumer loans ¹¹	373.7	340.0	344.9	344.9	346.2	347.9	347.4	348.4	348.7	349.4	348.0	348.8
18	Other loans and leases	423.6	446.4	462.7	468.2	467.4	489.7	500.7	494.8	485.8	502.8	510.8	508.7
19	Fed funds and reverse RPs with nonbanks ¹²	119.5	114.5	128.7	134.5	131.4	143.5	149.8	141.7	134.7	149.9	150.2	150.2
20	All other loans and leases ¹³	304.1	331.9	334.1	333.7	336.0	346.2	350.9	353.1	351.1	353.0	360.7	358.5
21	LESS: Allowance for loan and lease losses	165.3	147.4	138.5	135.2	133.0	135.1	133.3	130.0	130.9	129.8	126.9	127.3
22	Interbank loans ¹²	91.0	76.1	63.2	68.1	78.1	52.0	52.7	51.7	54.9	52.0	52.0	51.1
23	Fed funds and reverse RPs with banks ¹²	74.2	52.0	40.8	45.8	45.6	45.1	45.1	44.1	46.7	44.9	45.1	44.0
24	Loans to commercial banks ¹⁴	16.8	24.1	22.4	22.3	32.5	6.9	7.6	7.6	8.2	7.1	6.9	7.1
25	Cash assets ¹⁵	464.6	547.0	495.5	488.8	562.2	634.0	618.7	557.6	521.6	578.3	564.8	512.1
26	Trading assets ¹⁶	174.6	159.8	163.0	169.2	173.5	175.3	205.0	203.7	208.4	202.8	192.4	186.7
27	Derivatives with a positive fair value ¹⁷	164.9	145.8	147.1	152.9	155.6	157.9	188.0	187.2	189.0	186.7	179.8	171.8
28	Other trading assets	9.7	14.0	15.8	16.3	17.9	17.4	17.1	16.4	19.4	16.0	12.6	14.9
29	Other assets ¹⁸	904.8	888.6	890.5	893.2	881.8	878.4	880.6	877.3	885.1	879.4	869.9	872.3
30	TOTAL ASSETS ¹⁹	6,908.1	6,893.8	6,886.8	6,897.3	6,946.9	7,003.7	7,061.2	7,017.6	6,994.4	7,051.7	7,016.0	6,986.1

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)

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
										Sep 21	Sep 28	Oct 5	Oct 12	
LIABILITIES														
31	Deposits	4,147.3	4,264.8	4,292.4	4,321.3	4,385.6	4,559.4	4,703.1	4,708.3	4,698.1	4,718.1	4,735.6	4,714.5	
32	Large time deposits	342.7	300.7	301.1	295.9	291.3	299.1	295.1	298.0	295.7	302.9	305.2	306.7	
33	Other deposits	3,804.6	3,964.1	3,991.3	4,025.3	4,094.3	4,260.3	4,407.9	4,410.3	4,402.4	4,415.1	4,430.5	4,407.9	
34	Borrowings	1,038.2	895.1	838.7	820.6	835.6	792.8	769.4	746.6	729.4	740.7	731.6	730.3	
35	Borrowings from banks in the U.S.	93.4	81.0	76.3	74.0	87.0	54.9	53.8	54.7	53.6	55.5	59.3	53.3	
36	Borrowings from others	944.8	814.1	762.4	746.5	748.6	737.8	715.6	691.8	675.8	685.2	672.4	677.0	
37	Trading liabilities ²⁰	179.9	144.6	149.9	156.0	162.1	162.1	176.8	175.3	170.7	174.6	173.6	167.3	
38	Derivatives with a negative fair value ¹⁷	122.9	103.8	106.8	112.0	117.6	120.6	141.1	144.8	142.1	145.8	143.8	136.8	
39	Other trading liabilities	57.0	40.8	43.2	44.0	44.5	41.5	35.7	30.6	28.6	28.9	29.7	30.5	
40	Net due to related foreign offices	305.0	284.2	291.8	265.2	233.6	161.5	45.6	35.1	40.9	77.3	30.1	29.2	
41	Other liabilities ²¹	341.4	321.0	326.7	324.3	326.9	345.4	354.7	353.7	362.8	345.9	343.7	345.6	
42	TOTAL LIABILITIES ¹⁹	6,011.7	5,909.7	5,899.5	5,887.4	5,943.9	6,021.1	6,049.5	6,019.0	6,001.9	6,056.6	6,014.6	5,987.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	896.4	984.1	987.3	1,010.0	1,003.0	982.6	1,011.7	998.6	992.5	995.1	1,001.4	999.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	15.1	3.3	5.9	14.4	18.1	19.8	26.3	29.7	32.3	30.9	25.3	20.5	
45	Securitized consumer loans ²⁴	5.3	4.4	4.5	4.4	4.4	4.2	4.1	4.1	4.0	4.0	5.1	5.2	
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	5.3	4.4	4.5	4.4	4.4	4.2	4.1	4.1	4.0	4.0	5.1	5.2	
48	Securitized real estate loans ²⁴	918.8	922.7	933.9	948.6	940.5	927.4	927.5	915.5	915.5	915.4	912.0	908.4	

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 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
										Sep 21	Sep 28	Oct 5	Oct 12	
ASSETS														
1	Bank credit	5,464.5	5,347.8	5,379.5	5,377.1	5,365.9	5,373.9	5,439.0	5,481.4	5,473.1	5,491.1	5,496.2	5,514.7	
2	Securities in bank credit ²	1,508.0	1,473.6	1,484.5	1,472.9	1,459.4	1,453.6	1,485.3	1,513.6	1,516.0	1,514.8	1,511.8	1,515.0	
3	Treasury and agency securities ³	1,033.5	1,020.2	1,039.4	1,025.0	1,011.0	1,004.3	1,025.6	1,042.1	1,044.0	1,042.7	1,040.7	1,043.4	
4	Mortgage-backed securities (MBS) ⁴	748.4	762.6	781.8	777.6	779.1	785.0	799.8	817.5	820.0	813.0	820.4	819.9	
5	Non-MBS ⁵	285.1	257.6	257.6	247.5	231.9	219.3	225.8	224.6	224.0	229.7	220.3	223.5	
6	Other securities	474.6	453.4	445.1	447.9	448.4	449.4	459.7	471.5	472.0	472.0	471.1	471.5	
7	Mortgage-backed securities ⁶	141.2	129.3	124.1	125.3	122.7	116.5	117.2	116.7	117.6	117.0	116.4	116.8	
8	Non-MBS ⁷	333.4	324.1	321.0	322.6	325.7	332.9	342.4	354.8	354.4	355.0	354.7	354.8	
9	Loans and leases in bank credit ⁸	3,956.5	3,874.1	3,895.0	3,904.2	3,906.5	3,920.2	3,953.7	3,967.8	3,957.1	3,976.4	3,984.4	3,999.8	
10	Commercial and industrial loans	608.8	626.8	637.1	647.2	646.7	646.8	661.5	672.3	673.7	675.8	679.9	684.8	
11	Real estate loans	2,056.5	1,997.1	1,979.8	1,973.2	1,971.2	1,969.9	1,974.2	1,971.5	1,962.2	1,968.0	1,970.1	1,981.0	
12	Revolving home equity loans	474.1	446.2	443.7	441.5	439.1	435.6	433.5	432.6	432.5	432.3	430.7	430.5	
13	Closed-end residential loans ⁹	1,004.0	1,007.5	998.1	995.1	997.7	1,004.4	1,014.7	1,013.8	1,003.7	1,011.5	1,018.4	1,029.2	
14	Commercial real estate loans ¹⁰	578.4	543.3	538.1	536.6	534.4	530.0	526.0	525.2	526.1	524.2	521.0	521.3	
15	Consumer loans	865.3	804.3	819.1	817.6	821.7	824.1	825.7	827.4	827.0	828.9	824.4	824.2	
16	Credit cards and other revolving plans	489.8	464.2	473.9	472.9	475.7	475.9	477.3	477.4	476.5	478.7	476.2	475.7	
17	Other consumer loans ¹¹	375.5	340.1	345.3	344.7	346.0	348.1	348.5	350.0	350.5	350.2	348.2	348.5	
18	Other loans and leases	425.9	446.0	459.0	466.2	467.0	479.4	492.3	496.6	494.1	503.7	510.0	509.8	
19	Fed funds and reverse RPs with nonbanks ¹²	120.7	116.0	126.6	134.7	130.2	133.4	142.7	142.4	140.4	146.8	149.3	149.8	
20	All other loans and leases ¹³	305.1	330.0	332.4	331.5	336.8	346.0	349.6	354.2	353.8	356.9	360.7	360.1	
21	LESS: Allowance for loan and lease losses	163.5	147.4	138.3	138.2	134.9	134.3	133.3	128.6	128.7	127.1	127.1	126.8	
22	Interbank loans ¹²	91.6	77.1	61.9	63.3	73.7	49.6	51.2	51.8	54.7	52.1	51.4	50.4	
23	Fed funds and reverse RPs with banks ¹²	74.3	53.5	40.3	41.6	42.5	42.9	43.5	44.1	47.3	44.2	43.9	43.0	
24	Loans to commercial banks ¹⁴	17.3	23.6	21.7	21.7	31.3	6.7	7.7	7.7	7.4	7.9	7.6	7.4	
25	Cash assets ¹⁵	459.9	535.7	500.7	495.7	560.7	621.3	581.6	551.0	507.2	560.4	551.6	550.0	
26	Trading assets ¹⁶	176.6	158.1	160.7	166.9	168.6	169.7	203.7	207.4	213.1	202.7	203.7	191.0	
27	Derivatives with a positive fair value ¹⁷	167.2	144.0	144.4	151.0	151.2	153.4	186.9	191.6	196.2	188.0	190.6	176.9	
28	Other trading assets	9.4	14.1	16.3	15.9	17.4	16.3	16.7	15.8	16.9	14.6	13.0	14.1	
29	Other assets ¹⁸	901.1	899.2	889.5	889.5	879.5	874.6	872.4	873.9	874.8	875.7	881.5	880.6	
30	TOTAL ASSETS ¹⁹	6,930.2	6,870.4	6,854.1	6,854.3	6,913.4	6,954.7	7,014.6	7,036.8	6,994.2	7,055.0	7,057.3	7,059.9	

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 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
LIABILITIES													
31	Deposits	4,121.3	4,285.8	4,321.1	4,319.6	4,382.7	4,529.7	4,659.0	4,676.7	4,639.5	4,666.4	4,725.4	4,749.7
32	Large time deposits	348.4	297.8	298.5	295.6	291.6	301.6	298.6	302.0	300.4	306.9	307.1	309.1
33	Other deposits	3,773.0	3,988.0	4,022.5	4,024.1	4,091.2	4,228.1	4,360.3	4,374.6	4,339.1	4,359.5	4,418.3	4,440.6
34	Borrowings	1,044.6	904.7	837.6	823.9	829.5	777.7	763.1	749.5	741.3	743.8	734.9	732.1
35	Borrowings from banks in the U.S.	95.3	80.1	74.8	70.0	83.8	54.2	53.8	55.8	55.3	54.1	61.0	57.8
36	Borrowings from others	949.3	824.5	762.7	753.9	745.7	723.5	709.4	693.7	686.1	689.7	673.9	674.3
37	Trading liabilities ²⁰	188.7	141.4	144.1	153.3	157.8	160.5	178.8	181.5	182.7	174.2	182.9	170.4
38	Derivatives with a negative fair value ¹⁷	122.0	104.1	106.7	113.7	116.0	118.2	139.0	145.8	148.0	142.1	149.9	137.4
39	Other trading liabilities	66.7	37.2	37.5	39.6	41.8	42.3	39.8	35.8	34.6	32.1	33.0	33.0
40	Net due to related foreign offices	296.5	273.1	262.0	248.9	219.4	163.5	43.8	32.0	28.7	80.7	40.5	27.5
41	Other liabilities ²¹	342.8	316.6	317.2	322.9	323.0	338.0	348.0	356.0	356.5	349.6	351.0	357.2
42	TOTAL LIABILITIES ¹⁹	5,994.0	5,921.6	5,881.9	5,868.5	5,912.4	5,969.5	5,992.8	5,995.7	5,948.6	6,014.7	6,034.7	6,036.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	936.2	948.9	972.2	985.8	1,001.0	985.3	1,021.8	1,041.1	1,045.6	1,040.2	1,022.6	1,023.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	15.1	3.3	5.9	14.4	18.1	19.8	26.3	29.7	32.3	30.9	25.3	20.5
45	Securitized consumer loans ²⁴	5.4	4.4	4.5	4.4	4.3	4.3	4.2	4.2	4.2	4.2	5.2	5.2
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	5.4	4.4	4.5	4.4	4.3	4.3	4.2	4.2	4.2	4.2	5.2	5.2
48	Securitized real estate loans ²⁴	916.8	914.5	912.2	931.5	929.1	922.4	923.0	914.0	913.9	913.9	911.9	909.6

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 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
ASSETS													
1	Bank credit	2,974.2	2,963.4	2,961.3	2,963.9	2,975.1	2,984.0	2,988.9	2,989.0	2,983.6	2,989.5	3,008.0	3,010.4
2	Securities in bank credit ²	677.5	718.6	721.7	723.9	736.9	740.1	749.4	751.1	750.0	752.2	754.5	756.1
3	Treasury and agency securities ³	476.4	515.5	519.1	521.0	536.8	539.1	546.8	547.8	548.4	549.7	551.5	552.7
4	Mortgage-backed securities (MBS) ⁴	297.3	326.2	332.3	335.8	355.3	360.7	367.0	374.5	375.1	376.4	379.3	378.7
5	Non-MBS ⁵	179.1	189.3	186.9	185.2	181.5	178.4	179.8	173.4	173.4	173.2	172.2	174.0
6	Other securities	201.1	203.1	202.6	203.0	200.1	200.9	202.5	203.2	201.6	202.6	203.0	203.4
7	Mortgage-backed securities ⁶	20.7	19.0	18.2	18.0	17.0	17.7	17.6	16.8	16.5	16.5	16.8	16.9
8	Non-MBS ⁷	180.4	184.1	184.3	184.9	183.1	183.2	184.9	186.5	185.1	186.0	186.2	186.4
9	Loans and leases in bank credit ⁸	2,296.7	2,244.8	2,239.6	2,240.0	2,238.1	2,244.0	2,239.6	2,237.9	2,233.6	2,237.3	2,253.5	2,254.3
10	Commercial and industrial loans	365.0	366.7	368.0	370.2	370.7	374.2	374.7	374.6	373.3	374.8	379.0	378.6
11	Real estate loans	1,544.7	1,495.5	1,494.1	1,490.9	1,486.2	1,483.2	1,475.5	1,475.3	1,473.8	1,473.6	1,482.2	1,484.0
12	Revolving home equity loans	119.3	122.7	123.5	123.9	124.2	124.4	124.7	124.9	124.6	124.6	124.7	124.3
13	Closed-end residential loans ⁹	501.2	482.4	481.1	480.6	479.5	481.4	478.0	481.4	481.1	482.0	490.6	494.7
14	Commercial real estate loans ¹⁰	924.3	890.3	889.5	886.4	882.4	877.5	872.8	869.0	868.1	867.1	866.8	865.0
15	Consumer loans	263.6	261.9	253.3	255.1	258.0	259.3	260.6	259.9	258.5	259.5	262.5	262.5
16	Credit cards and other revolving plans	125.0	123.6	113.5	115.2	118.0	118.6	119.8	120.1	119.9	120.5	120.1	120.2
17	Other consumer loans ¹¹	138.5	138.3	139.8	139.9	139.9	140.8	140.8	139.7	138.6	139.0	142.3	142.3
18	Other loans and leases	123.4	120.7	124.2	123.7	123.2	127.2	128.7	128.2	128.0	129.3	129.8	129.3
19	Fed funds and reverse RPs with nonbanks ¹²	3.5	3.1	5.0	3.2	2.9	4.6	4.6	3.4	3.3	5.0	4.6	5.3
20	All other loans and leases ¹³	119.9	117.6	119.2	120.6	120.3	122.7	124.1	124.8	124.6	124.3	125.2	123.9
21	LESS: Allowance for loan and lease losses	56.7	54.8	56.7	55.9	54.7	50.0	49.3	48.4	48.4	48.6	49.2	49.3
22	Interbank loans ¹²	54.4	45.3	44.0	43.4	43.8	44.6	48.5	46.8	43.8	47.7	47.0	45.1
23	Fed funds and reverse RPs with banks ¹²	51.5	44.1	42.5	41.7	41.8	43.1	46.9	45.3	42.4	46.1	45.1	43.2
24	Loans to commercial banks ¹⁴	3.0	1.2	1.5	1.7	2.0	1.6	1.6	1.5	1.4	1.5	1.9	1.9
25	Cash assets ¹⁵	288.8	294.9	298.7	295.4	299.1	314.5	325.8	328.2	326.9	332.3	334.2	315.0
26	Trading assets ¹⁶	6.1	5.2	4.9	4.9	4.8	5.0	4.8	5.9	6.6	5.8	4.9	5.3
27	Derivatives with a positive fair value ¹⁷	5.8	4.8	5.1	4.9	4.8	4.8	5.1	5.4	5.6	5.5	4.7	4.9
28	Other trading assets	0.3	0.3	-0.2	-0.0	0.0	0.2	-0.3	0.5	1.0	0.3	0.2	0.4
29	Other assets ¹⁸	272.2	269.6	269.4	269.9	267.3	268.3	272.0	268.6	268.8	268.7	268.3	266.4
30	TOTAL ASSETS ¹⁹	3,539.0	3,523.6	3,521.5	3,521.7	3,535.3	3,566.4	3,590.7	3,590.1	3,581.3	3,595.4	3,613.2	3,592.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
LIABILITIES													
31	Deposits	2,647.7	2,628.6	2,651.2	2,672.4	2,700.5	2,735.1	2,750.8	2,755.8	2,754.1	2,768.0	2,765.4	2,759.0
32	Large time deposits	441.0	420.1	425.2	424.7	422.4	420.0	416.5	413.8	414.9	411.5	409.3	409.4
33	Other deposits	2,206.7	2,208.6	2,226.1	2,247.8	2,278.1	2,315.0	2,334.3	2,342.0	2,339.2	2,356.5	2,356.1	2,349.6
34	Borrowings	367.2	340.5	327.3	315.9	311.6	311.6	306.0	298.8	299.1	298.2	300.5	299.0
35	Borrowings from banks in the U.S.	81.4	73.3	56.9	56.9	58.7	61.4	61.0	57.8	61.8	56.8	53.0	51.0
36	Borrowings from others	285.8	267.2	270.5	259.0	252.9	250.1	245.0	241.0	237.3	241.4	247.5	248.0
37	Trading liabilities ²⁰	5.2	4.2	4.3	4.2	4.2	4.2	4.7	4.9	5.0	5.1	4.6	5.2
38	Derivatives with a negative fair value ¹⁷	4.4	3.4	3.6	3.3	3.3	3.4	3.9	4.1	4.2	4.3	3.8	4.1
39	Other trading liabilities	0.8	0.8	0.8	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	1.0
40	Net due to related foreign offices	53.4	50.4	60.2	64.6	57.0	62.1	58.2	61.7	50.1	61.5	65.9	57.8
41	Other liabilities ²¹	62.7	60.9	60.7	60.4	61.8	61.4	60.6	63.6	63.4	64.5	64.0	65.1
42	TOTAL LIABILITIES ¹⁹	3,136.2	3,084.6	3,103.8	3,117.6	3,135.0	3,174.3	3,180.3	3,184.8	3,171.7	3,197.3	3,200.5	3,185.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	402.7	439.0	417.6	404.1	400.3	392.1	410.3	405.3	409.6	398.1	412.8	406.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.5	1.2	1.7	3.5	4.7	4.8	5.9	6.8	6.8	6.8	6.4	6.5
45	Securitized consumer loans ²⁴	15.0	12.1	11.8	11.5	11.0	10.9	10.7	11.0	11.5	11.5	11.3	11.4
46	Securitized credit cards and other revolving plans	14.9	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.5	10.5	10.3	10.4
47	Other securitized consumer loans	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.6	1.0	1.0	1.0	1.0
48	Securitized real estate loans ²⁴	27.6	8.0	-1.0	3.0	13.8	20.9	25.0	25.6	25.1	26.9	29.4	31.2

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

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
ASSETS													
1	Bank credit	2,974.2	2,963.7	2,963.6	2,970.4	2,972.5	2,977.8	2,977.2	2,987.5	2,981.1	2,989.1	3,008.9	3,008.0
2	Securities in bank credit ²	675.8	722.2	731.3	736.5	736.9	737.9	740.5	748.5	748.3	750.2	753.8	753.9
3	Treasury and agency securities ³	472.1	521.8	529.1	533.4	534.8	536.6	537.0	542.3	542.8	544.0	547.5	547.0
4	Mortgage-backed securities (MBS) ⁴	291.4	333.9	342.4	348.1	351.9	355.5	359.6	366.8	366.7	367.9	373.7	372.2
5	Non-MBS ⁵	180.8	187.9	186.7	185.2	182.9	181.2	177.5	175.5	176.1	176.1	173.8	174.8
6	Other securities	203.7	200.3	202.2	203.2	202.1	201.3	203.4	206.2	205.5	206.2	206.3	206.8
7	Mortgage-backed securities ⁶	20.0	19.1	18.3	18.1	17.3	16.6	16.5	16.3	16.1	16.1	16.3	16.5
8	Non-MBS ⁷	183.6	181.2	183.9	185.0	184.7	184.7	186.9	189.9	189.4	190.2	190.0	190.3
9	Loans and leases in bank credit ⁸	2,298.4	2,241.6	2,232.2	2,233.9	2,235.6	2,239.8	2,236.7	2,239.0	2,232.8	2,238.9	2,255.1	2,254.1
10	Commercial and industrial loans	365.6	367.6	369.0	371.5	371.2	372.9	373.6	375.1	375.0	375.7	377.5	377.5
11	Real estate loans	1,545.1	1,492.7	1,489.4	1,487.5	1,483.7	1,482.8	1,476.5	1,474.9	1,470.3	1,473.2	1,484.4	1,484.9
12	Revolving home equity loans	117.9	124.1	124.1	124.0	123.7	123.5	123.4	123.3	123.1	123.2	123.2	123.1
13	Closed-end residential loans ⁹	502.3	479.0	477.2	478.3	478.2	481.6	480.1	482.0	478.1	481.5	494.1	495.8
14	Commercial real estate loans ¹⁰	924.9	889.6	888.1	885.2	881.8	877.7	873.0	869.6	869.1	868.5	867.2	866.0
15	Consumer loans	263.0	262.0	251.9	252.8	256.4	257.3	259.3	259.6	258.4	259.6	261.5	261.7
16	Credit cards and other revolving plans	124.7	123.4	112.9	114.0	117.3	118.0	119.6	119.8	119.5	120.4	119.1	119.3
17	Other consumer loans ¹¹	138.3	138.6	139.0	138.9	139.2	139.3	139.6	139.8	138.9	139.2	142.5	142.4
18	Other loans and leases	124.6	119.3	122.0	122.0	124.3	126.8	127.3	129.5	129.0	130.4	131.7	130.0
19	Fed funds and reverse RPs with nonbanks ¹²	4.3	3.5	4.6	3.2	3.9	4.2	4.3	4.3	4.0	4.7	4.3	4.4
20	All other loans and leases ¹³	120.3	115.8	117.4	118.8	120.4	122.7	123.0	125.2	125.0	125.7	127.3	125.6
21	LESS: Allowance for loan and lease losses	57.5	55.5	56.6	55.9	55.1	49.9	49.7	49.2	49.4	48.4	48.3	48.5
22	Interbank loans ¹²	54.5	46.3	44.3	41.2	42.2	41.6	46.0	47.2	44.6	45.0	46.6	45.3
23	Fed funds and reverse RPs with banks ¹²	51.7	45.0	42.8	39.7	40.6	40.2	44.7	45.7	43.3	43.4	44.6	43.4
24	Loans to commercial banks ¹⁴	2.8	1.3	1.5	1.6	1.6	1.4	1.3	1.5	1.3	1.6	2.0	1.9
25	Cash assets ¹⁵	287.3	293.2	296.0	291.3	292.4	305.7	315.8	326.3	314.5	333.9	327.5	325.5
26	Trading assets ¹⁶	6.4	5.0	5.2	5.1	5.0	4.9	5.3	6.1	6.5	6.0	5.4	5.9
27	Derivatives with a positive fair value ¹⁷	6.0	4.7	5.0	4.9	4.7	4.6	5.1	5.6	5.8	5.7	5.2	5.5
28	Other trading assets	0.3	0.3	0.3	0.2	0.2	0.4	0.3	0.5	0.8	0.2	0.1	0.5
29	Other assets ¹⁸	272.8	270.3	270.5	268.4	265.9	265.7	269.3	270.3	268.0	271.6	270.8	270.3
30	TOTAL ASSETS ¹⁹	3,537.6	3,523.0	3,522.9	3,520.5	3,522.9	3,545.8	3,563.8	3,588.2	3,565.3	3,597.1	3,610.8	3,606.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
										Sep 21	Sep 28	Oct 5	Oct 12	
LIABILITIES														
31	Deposits	2,632.0	2,655.4	2,672.3	2,669.8	2,678.7	2,695.5	2,719.1	2,738.9	2,720.9	2,741.3	2,760.0	2,762.6	
32	Large time deposits	440.0	420.0	423.2	421.9	418.8	417.1	415.6	414.0	413.2	413.3	414.3	413.6	
33	Other deposits	2,191.9	2,235.5	2,249.0	2,247.8	2,260.0	2,278.4	2,303.5	2,324.9	2,307.7	2,328.0	2,345.7	2,349.0	
34	Borrowings	370.7	339.8	326.7	319.9	311.2	307.2	302.8	301.4	304.0	303.9	298.4	297.0	
35	Borrowings from banks in the U.S.	79.9	73.9	59.1	59.4	60.4	60.2	58.7	57.1	60.5	57.0	51.9	50.6	
36	Borrowings from others	290.8	265.9	267.5	260.4	250.8	247.0	244.1	244.3	243.4	246.9	246.5	246.4	
37	Trading liabilities ²⁰	5.2	4.1	4.2	4.2	4.1	4.0	4.5	5.1	5.3	5.2	4.8	5.3	
38	Derivatives with a negative fair value ¹⁷	4.4	3.3	3.4	3.4	3.3	3.2	3.7	4.2	4.4	4.3	4.1	4.3	
39	Other trading liabilities	0.8	0.8	0.7	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.8	1.0	
40	Net due to related foreign offices	50.1	48.8	56.5	58.7	56.2	59.2	52.3	51.4	45.3	53.2	54.6	49.2	
41	Other liabilities ²¹	64.4	60.0	58.8	59.8	60.8	59.8	61.3	65.4	64.6	66.0	64.6	65.9	
42	TOTAL LIABILITIES ¹⁹	3,122.3	3,108.2	3,118.3	3,112.2	3,111.0	3,125.7	3,139.9	3,162.2	3,140.1	3,169.7	3,182.5	3,180.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	415.3	414.9	404.6	408.3	411.8	420.1	423.9	426.1	425.3	427.4	428.3	426.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.5	1.2	1.7	3.5	4.7	4.8	5.9	6.8	6.8	6.8	6.4	6.5	
45	Securitized consumer loans ²⁴	15.0	12.0	11.9	11.4	11.0	10.9	10.6	11.0	11.5	11.5	11.5	11.5	
46	Securitized credit cards and other revolving plans	15.0	12.0	11.8	11.4	10.9	10.8	10.6	10.5	10.4	10.5	10.5	10.5	
47	Other securitized consumer loans	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.5	1.0	1.0	1.0	1.0	
48	Securitized real estate loans ²⁴	22.8	20.9	20.6	20.3	20.3	20.2	20.1	19.9	19.8	19.9	19.9	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 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
										Sep 21	Sep 28	Oct 5	Oct 12	
ASSETS														
1	Bank credit	799.3	823.5	808.1	808.0	804.7	839.2	858.8	846.5	835.7	845.9	850.7	832.4	
2	Securities in bank credit ²	251.6	252.7	239.6	230.2	223.4	239.9	241.7	224.7	225.4	217.2	216.4	213.9	
3	Treasury and agency securities ³	107.5	109.2	109.4	107.6	102.9	106.4	107.8	95.3	94.3	89.4	93.0	92.4	
4	Mortgage-backed securities (MBS) ⁴	20.3	18.7	19.1	19.2	20.5	19.1	20.0	20.2	20.5	20.2	20.4	20.7	
5	Non-MBS ⁵	87.2	90.5	90.3	88.4	82.4	87.3	87.8	75.1	73.9	69.2	72.5	71.7	
6	Other securities	144.2	143.5	130.2	122.6	120.6	133.5	133.9	129.4	131.0	127.8	123.4	121.5	
7	Mortgage-backed securities ⁶	9.6	9.3	8.9	8.6	8.8	8.4	8.2	8.5	8.4	8.5	8.3	8.4	
8	Non-MBS ⁷	134.5	134.2	121.4	114.0	111.8	125.1	125.7	120.9	122.6	119.3	115.1	113.1	
9	Loans and leases in bank credit ⁸	547.6	570.8	568.6	577.8	581.3	599.3	617.1	621.8	610.4	628.7	634.3	618.5	
10	Commercial and industrial loans	229.2	243.3	239.3	240.9	241.6	246.0	252.6	251.3	249.3	251.0	252.5	250.0	
11	Real estate loans	36.9	35.1	34.7	34.2	33.9	35.1	34.1	33.8	33.6	34.1	34.0	33.7	
12	Revolving home equity loans	0.3	0.3	0.2	0.1	0.1	0.4	0.3	0.3	0.3	0.3	0.3	0.3	
13	Closed-end residential loans ⁹	2.1	2.2	2.1	2.2	2.2	2.4	2.3	2.1	1.9	2.0	2.2	2.0	
14	Commercial real estate loans ¹⁰	34.6	32.7	32.4	31.9	31.5	32.3	31.6	31.4	31.5	31.8	31.6	31.4	
15	Consumer loans	1.4	1.7	1.8	1.8	1.7	1.8	1.7	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	1.4	1.7	1.8	1.8	1.7	1.8	1.7	1.7	1.7	1.7	1.7	1.7	
18	Other loans and leases	280.1	290.6	292.8	300.9	304.0	316.4	328.7	335.0	325.8	341.8	346.0	333.1	
19	Fed funds and reverse RPs with nonbanks ¹²	95.5	88.9	86.4	93.2	95.4	106.9	119.1	131.2	126.3	138.0	139.4	131.0	
20	All other loans and leases ¹³	184.6	201.8	206.4	207.7	208.6	209.5	209.6	203.8	199.5	203.9	206.6	202.1	
21	LESS: Allowance for loan and lease losses	1.2	1.2	1.3	1.1	1.0	0.7	0.7	0.8	0.8	0.8	0.7	0.7	
22	Interbank loans ¹²	29.6	30.9	29.5	25.7	22.8	23.8	25.5	21.6	20.8	22.0	20.8	22.2	
23	Fed funds and reverse RPs with banks ¹²	26.9	28.2	26.8	22.8	20.2	20.9	22.7	19.1	18.2	19.6	18.5	19.9	
24	Loans to commercial banks ¹⁴	2.7	2.7	2.6	2.8	2.7	2.9	2.8	2.5	2.6	2.4	2.2	2.2	
25	Cash assets ¹⁵	444.6	594.4	770.0	886.1	1,069.6	1,010.5	959.0	931.3	942.5	905.0	898.6	842.9	
26	Trading assets ¹⁶	124.5	106.4	107.4	107.7	109.2	111.6	125.9	127.3	129.4	128.8	124.1	115.1	
27	Derivatives with a positive fair value ¹⁷	115.8	96.2	97.4	97.8	99.1	102.2	114.4	116.7	119.3	118.8	113.6	105.7	
28	Other trading assets	8.7	10.2	10.0	9.9	10.1	9.5	11.5	10.6	10.0	10.0	10.5	9.4	
29	Other assets ¹⁸	47.5	65.1	59.4	58.0	62.5	60.7	60.2	55.2	55.0	48.9	51.1	50.7	
30	TOTAL ASSETS ¹⁹	1,444.4	1,619.1	1,773.1	1,884.4	2,067.9	2,045.2	2,028.7	1,981.2	1,982.7	1,949.8	1,944.6	1,862.7	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
										Sep 21	Sep 28	Oct 5	Oct 12
LIABILITIES													
31	Deposits	1,046.6	1,117.0	1,130.4	1,160.8	1,125.0	1,045.7	942.3	944.9	954.9	950.3	911.7	897.3
32	Large time deposits	993.5	1,063.3	1,075.1	1,103.4	1,060.5	974.9	860.7	853.7	858.3	864.8	828.0	815.3
33	Other deposits	53.1	53.7	55.3	57.5	64.5	70.8	81.7	91.3	96.6	85.5	83.7	82.0
34	Borrowings	538.8	542.0	559.8	561.7	552.2	569.2	580.4	567.2	569.5	560.6	566.5	546.5
35	Borrowings from banks in the U.S.	36.3	36.4	29.6	30.7	33.5	33.8	43.6	36.7	36.5	33.2	36.2	35.0
36	Borrowings from others	502.4	505.7	530.2	531.0	518.7	535.4	536.8	530.4	533.0	527.4	530.3	511.6
37	Trading liabilities ²⁰	128.7	102.5	107.7	102.9	102.8	106.0	113.8	117.7	119.4	119.5	114.0	107.4
38	Derivatives with a negative fair value ¹⁷	108.1	88.9	92.1	90.1	88.0	90.2	99.0	104.5	107.1	107.8	102.5	95.8
39	Other trading liabilities	20.6	13.6	15.6	12.8	14.8	15.8	14.8	13.2	12.3	11.7	11.5	11.6
40	Net due to related foreign offices	-375.0	-162.5	-60.0	-31.0	85.2	84.6	192.9	215.7	203.8	201.8	262.8	279.4
41	Other liabilities ²¹	55.4	52.7	48.5	51.4	58.5	59.6	59.9	52.8	54.2	47.4	45.9	52.1
42	TOTAL LIABILITIES ¹⁹	1,394.5	1,651.8	1,786.4	1,845.8	1,923.7	1,865.2	1,889.2	1,898.3	1,901.7	1,879.6	1,901.0	1,882.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	50.0	-32.6	-13.3	38.6	144.2	180.0	139.5	83.0	81.0	70.2	43.7	-20.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.6	-7.9	-7.8	-6.9	-6.5	-6.5	-5.7	-5.4	-5.1	-5.3	-4.5	-6.3
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 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
										Sep 21	Sep 28	Oct 5	Oct 12	
ASSETS														
1	Bank credit	802.7	819.8	803.6	808.1	811.9	833.2	855.3	850.0	843.9	839.8	847.5	838.7	
2	Securities in bank credit ²	252.3	250.5	238.4	234.7	233.0	235.7	239.3	225.7	223.2	215.9	218.5	216.6	
3	Treasury and agency securities ³	110.3	109.2	106.2	104.9	102.8	104.1	108.0	97.9	95.3	89.5	92.7	91.3	
4	Mortgage-backed securities (MBS) ⁴	20.9	18.3	18.9	19.0	19.7	20.2	20.6	20.8	20.7	20.7	20.9	20.7	
5	Non-MBS ⁵	89.5	91.0	87.3	85.9	83.0	83.9	87.4	77.2	74.7	68.8	71.8	70.6	
6	Other securities	142.0	141.3	132.2	129.8	130.2	131.6	131.2	127.7	127.8	126.5	125.8	125.3	
7	Mortgage-backed securities ⁶	10.5	9.2	9.3	9.2	9.2	8.8	9.1	9.1	8.9	8.8	8.6	8.6	
8	Non-MBS ⁷	131.5	132.1	122.9	120.5	121.0	122.8	122.1	118.7	118.9	117.7	117.2	116.7	
9	Loans and leases in bank credit ⁸	550.4	569.3	565.2	573.4	578.9	597.5	616.1	624.3	620.7	623.9	629.0	622.1	
10	Commercial and industrial loans	228.7	244.9	238.9	240.2	240.6	244.7	251.4	250.5	250.1	249.2	249.8	249.4	
11	Real estate loans	37.0	35.4	34.9	34.4	34.0	34.2	33.7	33.7	33.7	33.9	33.8	33.7	
12	Revolving home equity loans	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13	Closed-end residential loans ⁹	2.3	2.2	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	
14	Commercial real estate loans ¹⁰	34.5	32.9	32.3	31.9	31.5	31.7	31.2	31.2	31.3	31.5	31.4	31.2	
15	Consumer loans	1.5	1.7	1.7	1.8	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	1.5	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	
18	Other loans and leases	283.2	287.4	289.8	297.1	302.6	316.8	329.2	338.3	335.1	339.0	343.7	337.2	
19	Fed funds and reverse RPs with nonbanks ¹²	94.7	86.7	84.7	92.7	96.0	107.4	119.8	130.5	129.4	131.3	136.0	131.6	
20	All other loans and leases ¹³	188.5	200.7	205.1	204.4	206.6	209.4	209.4	207.8	205.7	207.7	207.7	205.6	
21	LESS: Allowance for loan and lease losses	1.3	1.1	1.0	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.8	
22	Interbank loans ¹²	29.6	29.8	29.1	26.2	22.1	23.9	25.9	21.6	21.6	19.7	20.7	23.0	
23	Fed funds and reverse RPs with banks ¹²	26.8	27.0	26.2	23.3	19.3	21.0	23.1	18.9	19.1	17.1	18.2	20.5	
24	Loans to commercial banks ¹⁴	2.9	2.8	2.9	2.9	2.7	2.9	2.8	2.6	2.6	2.6	2.5	2.5	
25	Cash assets ¹⁵	381.4	647.0	809.4	885.3	887.0	829.8	816.9	830.2	844.9	826.0	835.6	870.4	
26	Trading assets ¹⁶	126.5	103.0	103.6	107.9	106.8	107.8	123.7	129.6	130.2	128.7	128.5	120.3	
27	Derivatives with a positive fair value ¹⁷	117.3	93.3	93.7	97.8	96.2	96.6	112.1	118.5	119.0	118.2	118.2	110.3	
28	Other trading assets	9.1	9.8	9.9	10.1	10.6	11.2	11.5	11.1	11.3	10.5	10.3	10.0	
29	Other assets ¹⁸	46.7	65.6	60.8	61.1	63.9	54.7	57.5	53.7	51.6	50.7	49.0	50.0	
30	TOTAL ASSETS ¹⁹	1,385.6	1,664.1	1,805.6	1,887.7	1,890.5	1,848.4	1,878.4	1,884.2	1,891.4	1,864.0	1,880.5	1,901.5	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 21, 2011

Account		2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
										Sep 21	Sep 28	Oct 5	Oct 12	
LIABILITIES														
31	Deposits	1,044.2	1,102.5	1,120.4	1,170.5	1,128.4	1,038.5	947.5	942.0	948.8	949.1	917.3	897.6	
32	Large time deposits	995.3	1,048.8	1,062.7	1,107.4	1,063.2	968.7	864.2	856.1	859.8	871.5	837.1	818.7	
33	Other deposits	48.9	53.7	57.8	63.1	65.2	69.7	83.3	85.9	89.0	77.7	80.2	78.9	
34	Borrowings	530.4	543.8	566.1	566.3	546.9	564.2	580.9	561.0	564.0	550.0	558.4	547.1	
35	Borrowings from banks in the U.S.	38.4	34.6	28.6	30.1	33.7	34.2	44.3	38.2	38.6	32.9	37.3	35.8	
36	Borrowings from others	492.0	509.2	537.4	536.2	513.2	530.0	536.6	522.8	525.4	517.2	521.1	511.3	
37	Trading liabilities ²⁰	132.7	99.3	104.8	105.2	102.4	101.3	114.3	120.7	119.6	120.3	119.4	112.6	
38	Derivatives with a negative fair value ¹⁷	113.3	85.4	88.1	91.2	88.4	87.8	100.2	108.2	108.1	109.8	109.4	101.9	
39	Other trading liabilities	19.4	13.9	16.7	14.0	14.0	13.5	14.1	12.5	11.5	10.5	10.0	10.7	
40	Net due to related foreign offices	-379.9	-140.0	-39.4	-11.1	51.7	83.5	175.4	204.9	204.0	190.1	239.8	289.6	
41	Other liabilities ²¹	55.2	55.4	50.5	53.6	58.0	57.8	57.2	52.4	51.8	51.2	42.4	51.4	
42	TOTAL LIABILITIES ¹⁹	1,382.6	1,661.0	1,802.4	1,884.5	1,887.4	1,845.2	1,875.2	1,881.0	1,888.2	1,860.8	1,877.3	1,898.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.1	3.1	3.1	3.1	3.2	3.2	3.2	3.2	3.2	3.2	3.2	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.6	-7.9	-7.8	-6.9	-6.5	-6.5	-5.7	-5.4	-5.1	-5.3	-4.5	-6.3	
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).