

# FEDERAL RESERVE statistical release



H.8

## Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time  
November 4, 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
<b>ASSETS</b>															
1 Bank credit	8.9	9.4	2.2	-6.6	-2.8	-5.7	0.0	0.2	-1.1	-0.4	3.9	-2.7	7.6	8.1	1.3
2 Securities in bank credit <sup>2</sup>	3.5	6.5	-2.8	7.5	6.8	-0.2	12.7	8.8	0.6	0.0	1.5	-11.5	5.8	10.5	3.7
3 Treasury and agency securities <sup>3</sup>	0.5	-6.0	2.6	14.9	15.1	11.6	18.0	13.6	1.9	7.2	-2.3	-14.9	-3.6	8.7	3.9
6 Other securities	8.7	27.0	-9.5	-2.8	-6.9	-20.6	2.7	-0.4	-2.1	-14.7	9.8	-4.3	26.3	14.2	3.3
9 Loans and leases in bank credit <sup>6</sup>	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	0.4
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	4.2
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 <sup>9</sup>	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 <sup>10</sup>	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	-3.7
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	-0.3
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 <sup>11</sup>	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	0.0
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	27.7	2.4	51.8	31.8	3.4
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 <sup>12</sup>	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 <sup>15</sup>	-6.3	-1.6	156.7	49.9	-8.8	9.1	16.4	-62.4	68.9	144.1	39.8	187.3	17.5	-33.9	-54.6
26 Trading assets <sup>16</sup>	-	-	-	-	-	17.2	59.4	-22.8	-28.3	16.7	56.8	24.3	18.4	180.1	4.3
29 Other assets <sup>18</sup>	14.7	11.0	16.7	-5.2	4.5	-1.0	-2.0	1.2	-3.9	-0.9	-3.3	-9.3	-4.3	5.9	-11.4
30 TOTAL ASSETS <sup>19</sup>	<b>9.3</b>	<b>10.4</b>	<b>8.1</b>	<b>-6.2</b>	<b>-2.8</b>	<b>-4.7</b>	<b>3.6</b>	<b>-6.3</b>	<b>3.9</b>	<b>15.1</b>	<b>9.2</b>	<b>24.1</b>	<b>6.2</b>	<b>6.2</b>	<b>-8.4</b>
<b>LIABILITIES</b>															
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	-14.0	0.9	-18.2	-12.8	-29.4
37 Trading liabilities <sup>20</sup>	-	-	-	-	-	31.2	84.1	-23.6	-53.6	17.3	35.8	26.9	14.3	101.4	10.6
41 Other liabilities <sup>21</sup>	17.8	2.8	0.5	-11.3	8.7	23.9	9.7	9.0	-18.3	2.3	28.0	30.5	51.3	22.9	-13.1
42 TOTAL LIABILITIES <sup>19</sup>	<b>8.9</b>	<b>11.2</b>	<b>10.9</b>	<b>-7.3</b>	<b>-3.4</b>	<b>-7.5</b>	<b>3.5</b>	<b>-3.9</b>	<b>3.4</b>	<b>12.4</b>	<b>7.8</b>	<b>16.8</b>	<b>6.3</b>	<b>6.3</b>	<b>-1.6</b>

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](http://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 States<sup>1</sup>**

Seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>ASSETS</b>													
1	Bank credit	9,211.9	9,156.5	9,182.6	9,185.1	9,164.1	9,222.3	9,284.9	9,294.9	9,325.9	9,335.6	9,332.6	9,345.8
2	Securities in bank credit <sup>2</sup>	2,416.3	2,452.9	2,461.4	2,452.3	2,428.8	2,440.6	2,461.9	2,469.5	2,455.2	2,471.0	2,470.5	2,486.7
3	Treasury and agency securities <sup>3</sup>	1,602.6	1,649.6	1,680.1	1,679.8	1,659.0	1,654.0	1,666.0	1,671.4	1,670.6	1,684.0	1,681.6	1,691.4
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,060.5	1,115.1	1,144.8	1,149.7	1,156.7	1,164.9	1,181.1	1,206.1	1,213.8	1,220.4	1,223.2	1,227.4
5	Non-MBS <sup>5</sup>	542.2	534.5	535.3	530.1	502.4	489.1	484.9	465.3	456.8	463.6	458.4	464.0
6	Other securities	813.6	803.3	781.3	772.5	769.7	786.6	795.9	798.1	784.6	787.0	788.9	795.3
7	Mortgage-backed securities <sup>6</sup>	171.6	157.1	150.8	151.4	148.4	142.6	142.7	141.6	141.8	142.0	142.0	143.2
8	Non-MBS <sup>7</sup>	642.0	646.1	630.5	621.1	621.4	644.0	653.2	656.4	642.8	645.0	646.9	652.1
9	Loans and leases in bank credit <sup>8</sup>	6,795.6	6,703.6	6,721.2	6,732.8	6,735.3	6,781.8	6,823.0	6,825.5	6,870.7	6,864.5	6,862.1	6,859.1
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	1,297.5	1,308.1	1,310.2	1,313.7	1,314.6
11	Real estate loans	3,638.1	3,535.1	3,517.0	3,502.5	3,494.8	3,489.6	3,484.5	3,480.2	3,480.7	3,491.2	3,488.4	3,477.3
12	Revolving home equity loans	592.7	571.4	568.6	566.0	563.7	559.7	558.0	556.5	554.2	553.1	552.3	551.4
13	Closed-end residential loans <sup>9</sup>	1,508.2	1,496.9	1,487.7	1,481.9	1,483.6	1,490.5	1,496.6	1,498.3	1,507.3	1,520.7	1,522.3	1,511.4
14	Commercial real estate loans <sup>10</sup>	1,537.3	1,466.9	1,460.7	1,454.6	1,447.4	1,439.4	1,429.8	1,425.4	1,419.3	1,417.4	1,413.8	1,414.5
15	Consumer loans	1,128.2	1,073.4	1,079.5	1,080.2	1,085.0	1,087.8	1,087.5	1,087.2	1,091.0	1,090.8	1,089.6	1,089.8
16	Credit cards and other revolving plans	614.6	593.3	593.0	593.6	597.2	597.3	597.6	597.3	598.9	597.9	596.8	597.1
17	Other consumer loans <sup>11</sup>	513.6	480.1	486.5	486.5	487.9	490.5	489.9	489.9	492.1	492.9	492.8	492.6
18	Other loans and leases	827.1	857.6	879.7	892.9	894.7	933.3	958.0	960.7	990.8	972.4	970.4	977.4
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	218.5	206.4	220.1	230.9	229.7	255.0	273.5	278.9	298.4	288.1	271.2	270.8
20	All other loans and leases <sup>13</sup>	608.6	651.2	659.6	662.0	665.0	678.3	684.5	681.8	692.4	684.3	699.2	706.6
21	LESS: Allowance for loan and lease losses	223.2	203.4	196.5	192.2	188.8	185.8	183.3	179.2	176.5	177.1	176.4	177.2
22	Interbank loans <sup>12</sup>	175.0	152.4	136.7	137.2	144.7	120.3	126.7	120.2	119.8	118.3	120.4	110.0
23	Fed funds and reverse RPs with banks <sup>12</sup>	152.6	124.3	110.1	110.4	107.5	109.0	114.7	108.5	108.7	107.1	108.1	97.7
24	Loans to commercial banks <sup>14</sup>	22.4	28.0	26.5	26.8	37.1	11.3	12.0	11.7	11.0	11.2	12.2	12.3
25	Cash assets <sup>15</sup>	1,198.0	1,436.3	1,564.1	1,670.3	1,931.0	1,959.1	1,903.7	1,817.1	1,797.9	1,673.0	1,698.4	1,654.7
26	Trading assets <sup>16</sup>	305.3	271.4	275.3	281.8	287.5	291.9	335.7	336.9	321.4	307.1	307.4	305.5
27	Derivatives with a positive fair value <sup>17</sup>	286.5	246.8	249.7	255.6	259.5	264.9	307.4	309.3	298.1	282.4	283.3	280.7
28	Other trading assets	18.8	24.5	25.6	26.2	28.0	27.0	28.3	27.6	23.2	24.8	24.1	24.8
29	Other assets <sup>18</sup>	1,224.5	1,223.3	1,219.2	1,221.1	1,211.6	1,207.3	1,213.2	1,201.7	1,190.0	1,190.3	1,189.5	1,205.9
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>11,891.6</b>	<b>12,036.5</b>	<b>12,181.4</b>	<b>12,303.4</b>	<b>12,550.1</b>	<b>12,615.2</b>	<b>12,680.7</b>	<b>12,591.7</b>	<b>12,578.3</b>	<b>12,447.3</b>	<b>12,471.9</b>	<b>12,444.7</b>

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>LIABILITIES</b>													
31	Deposits	7,841.7	8,010.4	8,074.0	8,154.5	8,211.1	8,340.2	8,396.2	8,409.1	8,413.0	8,372.2	8,377.0	8,425.5
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	1,542.6	1,531.7	1,545.3	1,538.9
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	6,870.4	6,840.5	6,831.7	6,886.6
34	Borrowings	1,944.2	1,777.7	1,725.8	1,698.1	1,699.4	1,673.6	1,655.8	1,615.2	1,603.7	1,580.8	1,583.1	1,554.0
35	Borrowings from banks in the U.S.	211.1	190.6	162.7	161.6	179.2	150.2	158.4	151.9	153.4	144.1	143.7	138.6
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	1,450.3	1,436.6	1,439.4	1,415.4
37	Trading liabilities <sup>20</sup>	313.7	251.2	262.0	263.2	269.1	272.3	295.3	297.9	292.2	279.9	278.9	281.5
38	Derivatives with a negative fair value <sup>17</sup>	235.4	196.0	202.4	205.5	208.9	214.2	244.1	253.3	250.2	236.7	238.8	240.4
39	Other trading liabilities	78.3	55.2	59.5	57.7	60.2	58.1	51.2	44.5	42.0	43.2	40.1	41.1
40	Net due to related foreign offices	-16.6	172.1	292.0	298.8	375.8	308.2	296.7	312.5	357.9	365.6	314.5	297.3
41	Other liabilities <sup>21</sup>	459.5	434.6	435.9	436.1	447.2	466.3	475.2	470.0	453.5	462.7	471.0	482.5
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>10,542.4</b>	<b>10,646.1</b>	<b>10,789.7</b>	<b>10,850.7</b>	<b>11,002.6</b>	<b>11,060.6</b>	<b>11,119.1</b>	<b>11,104.7</b>	<b>11,120.3</b>	<b>11,061.2</b>	<b>11,024.5</b>	<b>11,040.8</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>1,349.1</b>	<b>1,390.4</b>	<b>1,391.7</b>	<b>1,452.7</b>	<b>1,547.6</b>	<b>1,554.7</b>	<b>1,561.6</b>	<b>1,487.0</b>	<b>1,458.0</b>	<b>1,386.1</b>	<b>1,447.4</b>	<b>1,403.9</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	14.0	-3.4	-0.2	10.9	16.3	18.0	26.6	31.2	27.1	20.6	21.2	21.9
45	Securitized consumer loans <sup>24</sup>	20.3	16.5	16.3	15.9	15.4	15.2	14.8	15.1	15.4	15.5	15.5	15.5
46	Securitized credit cards and other revolving plans	14.9	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.3	10.4	10.5	10.5
47	Other securitized consumer loans	5.4	4.5	4.5	4.4	4.4	4.3	4.2	4.6	5.1	5.1	5.0	5.0
48	Securitized real estate loans <sup>24</sup>	946.4	930.7	932.9	951.5	954.3	948.1	952.3	941.0	941.4	939.5	942.6	940.8

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>ASSETS</b>													
1	Bank credit	9,241.4	9,131.3	9,146.7	9,155.7	9,150.3	9,184.8	9,271.1	9,320.9	9,355.9	9,362.9	9,351.5	9,373.0
2	Securities in bank credit <sup>2</sup>	2,436.2	2,446.3	2,454.2	2,444.1	2,429.2	2,427.3	2,464.6	2,487.2	2,483.3	2,484.8	2,488.0	2,507.0
3	Treasury and agency securities <sup>3</sup>	1,616.0	1,651.2	1,674.7	1,663.3	1,648.6	1,645.2	1,670.8	1,682.5	1,681.0	1,682.4	1,689.6	1,701.2
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,060.6	1,114.7	1,143.1	1,144.7	1,150.8	1,160.8	1,180.2	1,205.2	1,215.2	1,213.5	1,226.9	1,232.3
5	Non-MBS <sup>5</sup>	555.3	536.5	531.6	518.6	497.8	484.4	490.7	477.3	465.9	468.9	462.7	468.9
6	Other securities	820.2	795.0	779.5	780.8	780.6	782.1	793.8	804.7	802.3	802.5	798.4	805.8
7	Mortgage-backed securities <sup>6</sup>	171.7	157.6	151.7	152.6	149.2	141.9	142.4	141.4	140.7	141.2	141.6	143.2
8	Non-MBS <sup>7</sup>	648.6	637.4	627.8	628.2	631.5	640.2	651.4	663.2	661.6	661.3	656.8	662.6
9	Loans and leases in bank credit <sup>8</sup>	6,805.2	6,685.0	6,692.5	6,711.6	6,721.0	6,757.5	6,806.5	6,833.7	6,872.6	6,878.1	6,863.4	6,866.0
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	1,297.8	1,307.2	1,311.9	1,314.1	1,313.9
11	Real estate loans	3,638.6	3,525.1	3,504.1	3,495.1	3,488.8	3,487.0	3,484.4	3,480.1	3,488.2	3,500.0	3,480.5	3,476.5
12	Revolving home equity loans	592.3	570.6	568.0	565.7	563.0	559.3	557.1	556.0	554.1	553.8	553.4	552.8
13	Closed-end residential loans <sup>9</sup>	1,508.5	1,488.7	1,477.6	1,475.7	1,478.1	1,488.2	1,497.0	1,498.0	1,514.6	1,527.4	1,510.9	1,506.4
14	Commercial real estate loans <sup>10</sup>	1,537.8	1,465.8	1,458.5	1,453.8	1,447.7	1,439.4	1,430.3	1,426.1	1,419.4	1,418.8	1,416.2	1,417.4
15	Consumer loans	1,129.8	1,068.0	1,072.7	1,072.2	1,079.8	1,083.1	1,086.8	1,088.8	1,087.7	1,087.7	1,085.9	1,088.9
16	Credit cards and other revolving plans	614.5	587.6	586.8	586.9	592.9	593.9	596.9	597.2	595.2	595.0	593.8	596.7
17	Other consumer loans <sup>11</sup>	515.3	480.4	486.0	485.3	486.9	489.2	489.8	491.5	492.5	492.7	492.1	492.1
18	Other loans and leases	833.7	852.7	870.8	885.3	893.9	923.1	948.8	967.0	989.5	978.5	982.9	986.6
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	219.8	206.2	215.9	230.6	230.1	244.9	266.8	279.7	293.8	287.3	279.7	279.0
20	All other loans and leases <sup>13</sup>	614.0	646.5	654.9	654.8	663.8	678.1	681.9	687.3	695.7	691.2	703.2	707.6
21	LESS: Allowance for loan and lease losses	222.4	204.0	196.0	195.1	191.0	185.1	183.9	178.7	176.1	176.0	175.7	174.8
22	Interbank loans <sup>12</sup>	175.7	153.2	135.3	130.7	138.0	115.1	123.1	120.5	118.8	118.7	121.3	113.6
23	Fed funds and reverse RPs with banks <sup>12</sup>	152.8	125.5	109.2	104.6	102.4	104.1	111.2	108.7	106.7	106.8	108.7	101.0
24	Loans to commercial banks <sup>14</sup>	23.0	27.7	26.1	26.2	35.6	11.0	11.9	11.8	12.1	11.9	12.6	12.6
25	Cash assets <sup>15</sup>	1,128.6	1,475.9	1,606.1	1,672.3	1,740.0	1,756.8	1,714.3	1,707.6	1,714.9	1,749.0	1,662.3	1,675.1
26	Trading assets <sup>16</sup>	309.5	266.1	269.6	279.9	280.3	282.4	332.7	343.1	337.6	317.2	320.0	313.2
27	Derivatives with a positive fair value <sup>17</sup>	290.6	241.9	243.0	253.6	252.1	254.5	304.2	315.6	314.1	292.6	295.8	289.0
28	Other trading assets	18.9	24.1	26.5	26.3	28.3	27.9	28.5	27.5	23.5	24.5	24.2	24.3
29	Other assets <sup>18</sup>	1,220.6	1,235.1	1,220.9	1,219.0	1,209.2	1,194.9	1,199.6	1,198.5	1,202.0	1,201.9	1,186.8	1,193.3
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>11,853.4</b>	<b>12,057.5</b>	<b>12,182.5</b>	<b>12,262.5</b>	<b>12,326.8</b>	<b>12,348.9</b>	<b>12,456.9</b>	<b>12,512.0</b>	<b>12,553.0</b>	<b>12,573.7</b>	<b>12,466.1</b>	<b>12,493.4</b>

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>LIABILITIES</b>													
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	8,403.0	8,411.3	8,348.9	8,339.5
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	1,558.6	1,541.8	1,555.6	1,554.1
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	6,844.4	6,869.5	6,793.3	6,785.3
34	Borrowings	1,945.7	1,788.3	1,730.3	1,710.1	1,687.6	1,649.1	1,646.8	1,614.5	1,596.8	1,581.3	1,584.8	1,571.9
35	Borrowings from banks in the U.S.	213.6	188.7	162.6	159.6	177.9	148.6	156.8	153.7	155.2	149.2	146.8	142.7
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	1,441.6	1,432.1	1,438.0	1,429.2
37	Trading liabilities <sup>20</sup>	326.7	244.7	253.1	262.6	264.3	265.8	297.6	307.3	307.1	288.4	289.7	284.8
38	Derivatives with a negative fair value <sup>17</sup>	239.7	192.8	198.2	208.3	207.7	209.2	242.9	258.3	263.3	243.6	246.7	241.6
39	Other trading liabilities	87.0	51.9	54.9	54.3	56.6	56.6	54.7	49.1	43.8	44.8	42.9	43.2
40	Net due to related foreign offices	-33.3	181.9	279.1	296.4	327.3	306.3	271.5	288.2	334.0	365.4	311.7	345.6
41	Other liabilities <sup>21</sup>	462.3	432.0	426.4	436.3	441.7	455.6	466.5	473.8	458.0	474.5	475.8	492.9
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>10,498.9</b>	<b>10,690.7</b>	<b>10,802.7</b>	<b>10,865.3</b>	<b>10,910.8</b>	<b>10,940.3</b>	<b>11,007.9</b>	<b>11,041.5</b>	<b>11,098.9</b>	<b>11,120.9</b>	<b>11,010.9</b>	<b>11,034.7</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>1,354.5</b>	<b>1,366.8</b>	<b>1,379.9</b>	<b>1,397.2</b>	<b>1,416.0</b>	<b>1,408.6</b>	<b>1,448.9</b>	<b>1,470.4</b>	<b>1,454.1</b>	<b>1,452.8</b>	<b>1,455.2</b>	<b>1,458.7</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	14.0	-3.4	-0.2	10.9	16.3	18.0	26.6	31.2	27.1	20.6	21.2	21.9
45	Securitized consumer loans <sup>24</sup>	20.4	16.5	16.3	15.8	15.3	15.1	14.8	15.2	15.6	15.6	15.6	15.5
46	Securitized credit cards and other revolving plans	15.0	12.0	11.8	11.4	10.9	10.8	10.6	10.5	10.5	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	4.7	5.1	5.1	5.0	5.0
48	Securitized real estate loans <sup>24</sup>	939.5	935.3	932.7	951.7	949.4	942.3	942.9	933.9	931.8	929.5	932.7	932.7

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>ASSETS</b>												
1 Bank credit	8,412.6	8,333.0	8,374.5	8,377.1	8,359.4	8,383.1	8,426.4	8,449.0	8,476.5	8,507.4	8,502.4	8,516.6
2 Securities in bank credit <sup>2</sup>	2,164.6	2,200.2	2,221.8	2,222.1	2,205.3	2,200.7	2,220.5	2,245.3	2,239.3	2,257.7	2,260.9	2,279.5
3 Treasury and agency securities <sup>3</sup>	1,495.2	1,540.4	1,570.7	1,572.2	1,556.1	1,547.6	1,558.2	1,576.1	1,577.6	1,591.6	1,591.8	1,605.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	1,040.2	1,096.5	1,125.7	1,130.5	1,136.1	1,145.8	1,161.1	1,185.9	1,193.3	1,199.8	1,202.4	1,207.4
5 Non-MBS <sup>5</sup>	455.0	444.0	445.0	441.7	420.0	401.8	397.1	390.2	384.3	391.8	389.4	397.6
6 Other securities	669.5	659.8	651.1	649.9	649.2	653.0	662.4	669.2	661.7	666.1	669.2	674.5
7 Mortgage-backed securities <sup>6</sup>	162.0	147.8	141.9	142.8	139.6	134.2	134.9	133.6	134.0	134.1	133.9	134.9
8 Non-MBS <sup>7</sup>	507.5	512.0	509.1	507.1	509.6	518.9	527.5	535.6	527.7	531.9	535.2	539.7
9 Loans and leases in bank credit <sup>8</sup>	6,248.0	6,132.8	6,152.7	6,155.0	6,154.0	6,182.5	6,205.9	6,203.7	6,237.2	6,249.7	6,241.4	6,237.1
10 Commercial and industrial loans	973.0	994.1	1,005.8	1,016.3	1,019.2	1,025.1	1,040.4	1,046.2	1,055.6	1,060.2	1,061.5	1,063.3
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	3,446.4	3,446.7	3,457.5	3,454.9	3,443.7
12 Revolving home equity loans	592.4	571.1	568.4	565.9	563.6	559.4	557.7	556.3	553.9	552.9	552.1	551.2
13 Closed-end residential loans <sup>9</sup>	1,506.1	1,494.7	1,485.6	1,479.7	1,481.4	1,488.1	1,494.3	1,496.2	1,505.1	1,518.7	1,520.1	1,509.2
14 Commercial real estate loans <sup>10</sup>	1,502.7	1,434.2	1,428.3	1,422.7	1,415.9	1,407.1	1,398.3	1,393.9	1,387.7	1,385.9	1,382.7	1,383.4
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	1,089.3	1,089.0	1,087.9	1,088.0
16 Credit cards and other revolving plans	614.6	593.3	593.0	593.6	597.2	597.3	597.6	597.3	598.9	597.9	596.8	597.1
17 Other consumer loans <sup>11</sup>	512.2	478.4	484.7	484.8	486.1	488.7	488.2	488.2	490.4	491.2	491.1	490.9
18 Other loans and leases	547.0	567.0	586.9	591.9	590.6	616.9	629.3	625.7	645.6	642.9	637.2	642.0
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	122.9	117.5	133.7	137.7	134.3	148.1	154.4	147.7	159.8	160.6	155.7	157.4
20 All other loans and leases <sup>13</sup>	424.0	449.5	453.3	454.2	456.3	468.8	474.9	478.0	485.8	482.3	481.5	484.7
21 LESS: Allowance for loan and lease losses	222.0	202.1	195.3	191.1	187.7	185.1	182.6	178.4	175.9	176.4	175.8	176.5
22 Interbank loans <sup>12</sup>	145.4	121.4	107.2	111.5	121.8	96.6	101.2	98.6	99.0	96.2	97.9	90.7
23 Fed funds and reverse RPs with banks <sup>12</sup>	125.7	96.1	83.3	87.5	87.4	88.2	91.9	89.4	90.2	87.2	88.0	80.1
24 Loans to commercial banks <sup>14</sup>	19.7	25.3	23.9	24.0	34.4	8.4	9.2	9.1	8.8	9.0	9.9	10.6
25 Cash assets <sup>15</sup>	753.4	841.9	794.2	784.2	861.4	948.6	944.6	885.8	899.3	827.4	843.0	824.5
26 Trading assets <sup>16</sup>	180.7	165.0	167.9	174.1	178.3	180.3	209.8	209.6	197.3	192.0	195.2	192.5
27 Derivatives with a positive fair value <sup>17</sup>	170.7	150.7	152.3	157.8	160.4	162.7	193.0	192.6	184.5	176.6	179.6	175.2
28 Other trading assets	10.1	14.3	15.6	16.3	17.9	17.5	16.8	17.0	12.8	15.4	15.6	17.2
29 Other assets <sup>18</sup>	1,177.0	1,158.2	1,159.8	1,163.1	1,149.1	1,146.6	1,152.6	1,145.9	1,138.3	1,139.0	1,134.4	1,151.1
30 TOTAL ASSETS <sup>19</sup>	<b>10,447.1</b>	<b>10,417.4</b>	<b>10,408.3</b>	<b>10,419.0</b>	<b>10,482.2</b>	<b>10,570.1</b>	<b>10,652.0</b>	<b>10,610.5</b>	<b>10,634.5</b>	<b>10,585.5</b>	<b>10,597.2</b>	<b>10,598.9</b>

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>LIABILITIES</b>													
31	Deposits	6,795.0	6,893.5	6,943.6	6,993.7	7,086.1	7,294.4	7,453.9	7,464.1	7,501.2	7,474.9	7,468.0	7,520.3
32	Large time deposits	783.7	720.8	726.2	720.6	713.7	719.1	711.6	711.9	714.6	716.4	717.7	717.2
33	Other deposits	6,011.4	6,172.7	6,217.4	6,273.1	6,372.5	6,575.3	6,742.2	6,752.3	6,786.7	6,758.5	6,750.4	6,803.1
34	Borrowings	1,405.4	1,235.6	1,166.0	1,136.4	1,147.2	1,104.3	1,075.4	1,048.0	1,037.2	1,034.2	1,035.4	1,017.2
35	Borrowings from banks in the U.S.	174.8	154.2	133.2	130.9	145.7	116.3	114.8	115.2	117.2	109.1	106.7	101.8
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	919.9	925.1	928.8	915.5
37	Trading liabilities <sup>20</sup>	185.0	148.8	154.3	160.3	166.3	166.3	181.5	180.2	178.2	172.5	171.5	173.1
38	Derivatives with a negative fair value <sup>17</sup>	127.3	107.2	110.3	115.4	120.9	124.0	145.1	148.9	147.7	140.9	143.6	142.6
39	Other trading liabilities	57.8	41.6	43.9	44.9	45.4	42.3	36.4	31.3	30.5	31.6	28.0	30.5
40	Net due to related foreign offices	358.4	334.6	352.0	329.8	290.6	223.6	103.8	96.8	96.0	87.0	58.7	25.7
41	Other liabilities <sup>21</sup>	404.1	381.9	387.4	384.7	388.7	406.7	415.3	417.3	407.6	410.6	415.0	423.7
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>9,148.0</b>	<b>8,994.3</b>	<b>9,003.3</b>	<b>9,004.9</b>	<b>9,078.9</b>	<b>9,195.4</b>	<b>9,229.9</b>	<b>9,206.5</b>	<b>9,220.2</b>	<b>9,179.2</b>	<b>9,148.8</b>	<b>9,160.1</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>1,299.2</b>	<b>1,423.1</b>	<b>1,405.0</b>	<b>1,414.1</b>	<b>1,403.3</b>	<b>1,374.7</b>	<b>1,422.1</b>	<b>1,404.0</b>	<b>1,414.3</b>	<b>1,406.3</b>	<b>1,448.4</b>	<b>1,438.8</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	20.6	4.5	7.6	17.8	22.8	24.5	32.2	36.6	31.6	26.9	27.6	28.4
45	Securitized consumer loans <sup>24</sup>	20.3	16.5	16.3	15.9	15.4	15.2	14.8	15.1	15.4	15.5	15.5	15.5
46	Securitized credit cards and other revolving plans	14.9	12.1	11.8	11.5	11.0	10.9	10.6	10.4	10.3	10.4	10.5	10.5
47	Other securitized consumer loans	5.4	4.5	4.5	4.4	4.4	4.3	4.2	4.6	5.1	5.1	5.0	5.0
48	Securitized real estate loans <sup>24</sup>	946.4	930.7	932.9	951.5	954.3	948.1	952.3	941.0	941.4	939.5	942.6	940.8

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>ASSETS</b>												
1 Bank credit	8,438.7	8,311.5	8,343.1	8,347.5	8,338.4	8,351.6	8,416.2	8,471.6	8,509.8	8,528.5	8,514.5	8,535.2
2 Securities in bank credit <sup>2</sup>	2,183.8	2,195.8	2,215.8	2,209.4	2,196.3	2,191.5	2,225.7	2,262.1	2,265.4	2,268.8	2,277.7	2,297.3
3 Treasury and agency securities <sup>3</sup>	1,505.6	1,542.0	1,568.5	1,558.4	1,545.8	1,541.1	1,562.8	1,584.6	1,588.4	1,591.1	1,602.8	1,614.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	1,039.8	1,096.5	1,124.2	1,125.7	1,131.0	1,140.6	1,159.6	1,184.5	1,194.3	1,192.7	1,206.3	1,211.8
5 Non-MBS <sup>5</sup>	465.8	445.5	444.3	432.7	414.8	400.5	403.2	400.1	394.1	398.3	396.5	402.8
6 Other securities	678.2	653.8	647.3	651.0	650.4	650.5	662.9	677.5	677.1	677.7	674.9	682.7
7 Mortgage-backed securities <sup>6</sup>	161.2	148.4	142.4	143.4	140.0	133.1	133.7	132.9	132.6	133.1	133.6	135.2
8 Non-MBS <sup>7</sup>	517.0	505.3	504.9	507.6	510.4	517.4	529.3	544.6	544.4	544.7	541.3	547.6
9 Loans and leases in bank credit <sup>8</sup>	6,254.8	6,115.7	6,127.3	6,138.1	6,142.1	6,160.1	6,190.4	6,209.5	6,244.4	6,259.7	6,236.8	6,237.9
10 Commercial and industrial loans	974.4	994.4	1,006.1	1,018.7	1,017.9	1,019.7	1,035.2	1,047.3	1,057.4	1,062.6	1,063.0	1,063.9
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	3,446.5	3,454.4	3,466.3	3,446.8	3,442.6
12 Revolving home equity loans	592.0	570.3	567.7	565.4	562.8	559.1	556.9	555.8	553.9	553.6	553.2	552.5
13 Closed-end residential loans <sup>9</sup>	1,506.2	1,486.5	1,475.3	1,473.4	1,475.9	1,486.0	1,494.8	1,495.8	1,512.4	1,525.2	1,508.6	1,504.0
14 Commercial real estate loans <sup>10</sup>	1,503.3	1,432.9	1,426.1	1,421.9	1,416.2	1,407.7	1,399.0	1,394.9	1,388.1	1,387.5	1,385.0	1,386.1
15 Consumer loans	1,128.3	1,066.3	1,071.0	1,070.4	1,078.1	1,081.4	1,085.0	1,087.0	1,085.9	1,085.9	1,084.2	1,087.1
16 Credit cards and other revolving plans	614.5	587.6	586.8	586.9	592.9	593.9	596.9	597.2	595.2	595.0	593.8	596.7
17 Other consumer loans <sup>11</sup>	513.8	478.7	484.2	483.6	485.1	487.5	488.1	489.8	490.7	490.9	490.3	490.4
18 Other loans and leases	550.5	565.3	581.0	588.2	591.4	606.2	619.6	628.8	646.6	644.8	642.9	644.2
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	125.1	119.5	131.2	137.9	134.1	137.6	147.0	149.3	158.6	159.2	159.2	158.2
20 All other loans and leases <sup>13</sup>	425.4	445.8	449.8	450.4	457.2	468.7	472.6	479.5	488.0	485.6	483.7	486.1
21 LESS: Allowance for loan and lease losses	221.0	202.9	195.0	194.1	190.0	184.2	183.0	177.8	175.3	175.2	174.9	174.0
22 Interbank loans <sup>12</sup>	146.1	123.4	106.2	104.5	115.9	91.2	97.2	98.9	98.0	95.7	98.1	92.8
23 Fed funds and reverse RPs with banks <sup>12</sup>	126.0	98.5	83.0	81.2	83.1	83.0	88.2	89.8	88.5	86.4	88.0	82.2
24 Loans to commercial banks <sup>14</sup>	20.1	24.9	23.2	23.3	32.9	8.2	9.0	9.1	9.6	9.4	10.0	10.5
25 Cash assets <sup>15</sup>	747.2	828.9	796.6	787.0	853.1	927.0	897.4	877.4	879.3	875.7	811.8	797.7
26 Trading assets <sup>16</sup>	183.0	163.0	165.9	172.0	173.6	174.6	209.0	213.5	209.1	196.9	200.7	193.7
27 Derivatives with a positive fair value <sup>17</sup>	173.2	148.7	149.3	155.9	155.9	157.9	192.0	197.2	195.9	182.4	186.0	178.2
28 Other trading assets	9.8	14.4	16.6	16.1	17.7	16.7	17.0	16.3	13.2	14.6	14.7	15.4
29 Other assets <sup>18</sup>	1,173.9	1,169.5	1,160.1	1,157.9	1,145.3	1,140.2	1,141.7	1,144.2	1,152.4	1,151.3	1,134.0	1,139.2
30 TOTAL ASSETS <sup>19</sup>	<b>10,467.8</b>	<b>10,393.5</b>	<b>10,376.9</b>	<b>10,374.9</b>	<b>10,436.3</b>	<b>10,500.5</b>	<b>10,578.5</b>	<b>10,627.8</b>	<b>10,673.4</b>	<b>10,673.0</b>	<b>10,584.2</b>	<b>10,584.6</b>

Footnotes appear on the last page.



**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>LIABILITIES</b>												
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	7,485.6	7,513.7	7,438.7	7,427.0
32 Large time deposits	788.4	717.8	721.8	717.5	710.3	718.7	714.3	716.0	721.5	723.1	723.6	721.5
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	6,764.2	6,790.6	6,715.1	6,705.5
34 Borrowings	1,415.3	1,244.5	1,164.2	1,143.8	1,140.7	1,084.9	1,065.9	1,053.6	1,038.3	1,034.2	1,035.8	1,030.9
35 Borrowings from banks in the U.S.	175.2	154.1	134.0	129.5	144.2	114.4	112.5	115.5	117.9	113.4	109.4	105.3
36 Borrowings from others	1,240.1	1,090.4	1,030.3	1,014.3	996.5	970.5	953.5	938.0	920.4	920.8	926.4	925.6
37 Trading liabilities <sup>20</sup>	193.9	145.4	148.3	157.4	161.9	164.5	183.3	186.6	187.8	175.8	176.9	172.2
38 Derivatives with a negative fair value <sup>17</sup>	126.4	107.4	110.1	117.1	119.3	121.4	142.7	150.0	153.9	141.7	144.2	138.9
39 Other trading liabilities	67.5	38.0	38.2	40.4	42.6	43.1	40.6	36.6	33.8	34.1	32.6	33.3
40 Net due to related foreign offices	346.6	321.9	318.5	307.5	275.6	222.8	96.1	83.4	95.1	76.7	57.6	64.9
41 Other liabilities <sup>21</sup>	407.1	376.6	375.9	382.6	383.7	397.8	409.3	421.4	415.5	423.0	423.2	434.1
42 TOTAL LIABILITIES <sup>19</sup>	<b>9,116.3</b>	<b>9,029.7</b>	<b>9,000.2</b>	<b>8,980.8</b>	<b>9,023.4</b>	<b>9,095.1</b>	<b>9,132.7</b>	<b>9,160.6</b>	<b>9,222.4</b>	<b>9,223.4</b>	<b>9,132.1</b>	<b>9,129.1</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>1,351.5</b>	<b>1,363.7</b>	<b>1,376.7</b>	<b>1,394.1</b>	<b>1,412.8</b>	<b>1,405.4</b>	<b>1,445.8</b>	<b>1,467.3</b>	<b>1,451.0</b>	<b>1,449.6</b>	<b>1,452.1</b>	<b>1,455.5</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	20.6	4.5	7.6	17.8	22.8	24.5	32.2	36.6	31.6	26.9	27.6	28.4
45 Securitized consumer loans <sup>24</sup>	20.4	16.5	16.3	15.8	15.3	15.1	14.8	15.2	15.6	15.6	15.6	15.5
46 Securitized credit cards and other revolving plans	15.0	12.0	11.8	11.4	10.9	10.8	10.6	10.5	10.5	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	4.7	5.1	5.1	5.0	5.0
48 Securitized real estate loans <sup>24</sup>	939.5	935.3	932.7	951.7	949.4	942.3	942.9	933.9	931.8	929.5	932.7	932.7

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>ASSETS</b>												
1 Bank credit	5,438.5	5,369.7	5,413.2	5,413.2	5,384.3	5,399.1	5,437.5	5,460.0	5,468.8	5,496.2	5,496.9	5,498.0
2 Securities in bank credit <sup>2</sup>	1,487.2	1,481.6	1,500.1	1,498.2	1,468.4	1,460.7	1,471.2	1,494.2	1,484.9	1,501.7	1,502.6	1,515.0
3 Treasury and agency securities <sup>3</sup>	1,018.8	1,024.9	1,051.6	1,051.3	1,019.3	1,008.4	1,011.2	1,028.0	1,026.0	1,038.3	1,038.3	1,046.4
4 Mortgage-backed securities (MBS) <sup>4</sup>	742.9	770.2	793.4	794.7	780.8	785.0	793.9	811.2	813.8	820.5	822.4	826.1
5 Non-MBS <sup>5</sup>	275.9	254.7	258.2	256.6	238.5	223.4	217.3	216.8	212.1	217.9	215.9	220.2
6 Other securities	468.4	456.7	448.5	446.9	449.1	452.3	460.0	466.2	459.0	463.3	464.4	468.6
7 Mortgage-backed securities <sup>6</sup>	141.3	128.8	123.7	124.7	122.6	116.5	117.3	116.9	117.2	117.4	117.3	118.7
8 Non-MBS <sup>7</sup>	327.1	327.8	324.8	322.2	326.5	335.8	342.7	349.3	341.8	345.9	347.1	350.0
9 Loans and leases in bank credit <sup>8</sup>	3,951.3	3,888.1	3,913.1	3,915.0	3,915.9	3,938.5	3,966.3	3,965.8	3,983.9	3,994.5	3,994.2	3,983.0
10 Commercial and industrial loans	608.0	627.4	637.8	646.1	648.5	650.9	665.7	671.6	676.7	681.5	682.8	683.9
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	1,964.7	1,972.9	1,977.2	1,960.5
12 Revolving home equity loans	473.1	448.4	444.9	442.0	439.4	435.0	433.0	431.4	429.2	428.6	428.0	427.2
13 Closed-end residential loans <sup>9</sup>	1,004.9	1,012.3	1,004.4	999.2	1,001.9	1,006.7	1,016.3	1,014.8	1,014.5	1,023.8	1,030.5	1,013.6
14 Commercial real estate loans <sup>10</sup>	578.5	543.9	538.8	536.3	533.5	529.5	525.4	524.9	521.0	520.6	518.6	519.7
15 Consumer loans	863.2	809.7	824.4	823.3	825.3	826.6	825.2	825.6	826.8	826.5	825.5	825.1
16 Credit cards and other revolving plans	489.5	469.7	479.5	478.4	479.1	478.7	477.8	477.2	478.8	477.7	476.9	476.6
17 Other consumer loans <sup>11</sup>	373.7	340.0	344.9	344.9	346.2	347.9	347.4	348.4	348.0	348.8	348.6	348.5
18 Other loans and leases	423.6	446.4	462.7	468.2	467.4	489.7	500.7	497.5	515.8	513.6	508.7	513.4
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	119.5	114.5	128.7	134.5	131.4	143.5	149.8	144.4	155.2	155.2	150.3	152.2
20 All other loans and leases <sup>13</sup>	304.1	331.9	334.1	333.7	336.0	346.2	350.9	353.2	360.6	358.4	358.4	361.3
21 LESS: Allowance for loan and lease losses	165.3	147.4	138.5	135.2	133.0	135.1	133.3	130.0	126.9	127.3	126.4	127.0
22 Interbank loans <sup>12</sup>	91.1	76.2	63.3	68.2	78.2	52.1	52.8	51.9	52.1	51.2	53.8	51.9
23 Fed funds and reverse RPs with banks <sup>12</sup>	74.3	52.1	40.9	45.9	45.7	45.2	45.2	44.2	45.2	44.1	45.8	43.2
24 Loans to commercial banks <sup>14</sup>	16.8	24.1	22.4	22.3	32.5	6.9	7.6	7.6	6.9	7.1	8.0	8.7
25 Cash assets <sup>15</sup>	464.8	547.2	495.6	489.0	562.4	634.2	618.9	557.8	565.0	512.3	521.9	499.3
26 Trading assets <sup>16</sup>	174.6	159.8	163.0	169.2	173.5	175.3	205.0	203.7	192.4	186.7	190.4	187.5
27 Derivatives with a positive fair value <sup>17</sup>	164.9	145.8	147.1	152.9	155.6	157.9	188.0	187.2	179.8	171.8	174.8	170.4
28 Other trading assets	9.7	14.0	15.8	16.3	17.9	17.4	17.1	16.4	12.6	14.9	15.6	17.2
29 Other assets <sup>18</sup>	904.8	888.6	890.5	893.2	881.8	878.4	880.6	877.3	869.9	872.3	865.9	880.1
30 TOTAL ASSETS <sup>19</sup>	<b>6,908.4</b>	<b>6,894.1</b>	<b>6,887.1</b>	<b>6,897.6</b>	<b>6,947.2</b>	<b>7,004.0</b>	<b>7,061.6</b>	<b>7,020.6</b>	<b>7,021.4</b>	<b>6,991.4</b>	<b>7,002.5</b>	<b>6,989.9</b>

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>LIABILITIES</b>												
31 Deposits	4,147.4	4,264.9	4,292.4	4,321.3	4,385.6	4,559.4	4,703.1	4,708.3	4,735.7	4,714.6	4,714.6	4,746.8
32 Large time deposits	342.7	300.7	301.1	295.9	291.3	299.1	295.1	298.0	305.2	306.7	308.6	308.1
33 Other deposits	3,804.7	3,964.1	3,991.3	4,025.4	4,094.4	4,260.3	4,407.9	4,410.3	4,430.5	4,407.9	4,406.0	4,438.7
34 Borrowings	1,038.2	895.1	838.7	820.6	835.6	792.8	769.4	749.2	736.5	734.9	737.6	725.2
35 Borrowings from banks in the U.S.	93.4	81.0	76.3	74.0	87.0	54.9	53.8	57.4	64.1	57.9	54.9	52.9
36 Borrowings from others	944.8	814.1	762.4	746.5	748.6	737.8	715.6	691.8	672.4	677.0	682.7	672.3
37 Trading liabilities <sup>20</sup>	179.9	144.6	149.9	156.0	162.1	162.1	176.8	175.3	173.6	167.3	166.5	168.1
38 Derivatives with a negative fair value <sup>17</sup>	122.9	103.8	106.8	112.0	117.6	120.6	141.1	144.8	143.8	136.8	139.5	138.4
39 Other trading liabilities	57.0	40.8	43.2	44.0	44.5	41.5	35.7	30.6	29.7	30.5	27.0	29.7
40 Net due to related foreign offices	305.0	284.2	291.8	265.2	233.6	161.5	45.6	35.1	30.1	29.2	6.5	-25.9
41 Other liabilities <sup>21</sup>	341.4	321.0	326.7	324.3	326.9	345.4	354.7	353.7	343.7	345.6	350.0	353.8
42 TOTAL LIABILITIES <sup>19</sup>	<b>6,011.8</b>	<b>5,909.7</b>	<b>5,899.5</b>	<b>5,887.4</b>	<b>5,943.9</b>	<b>6,021.2</b>	<b>6,049.5</b>	<b>6,021.7</b>	<b>6,019.5</b>	<b>5,991.6</b>	<b>5,975.3</b>	<b>5,968.1</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>896.7</b>	<b>984.4</b>	<b>987.6</b>	<b>1,010.2</b>	<b>1,003.3</b>	<b>982.8</b>	<b>1,012.0</b>	<b>998.9</b>	<b>1,001.9</b>	<b>999.7</b>	<b>1,027.2</b>	<b>1,021.8</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	15.1	3.3	5.9	14.4	18.1	19.8	26.3	29.7	25.3	20.5	21.3	22.2
45 Securitized consumer loans <sup>24</sup>	5.3	4.4	4.5	4.4	4.4	4.2	4.1	4.1	4.1	4.1	4.0	4.1
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	4.1	4.1	4.0	4.1
48 Securitized real estate loans <sup>24</sup>	918.8	922.7	933.9	948.6	940.5	927.4	927.5	915.5	912.0	908.4	910.4	907.6

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>ASSETS</b>												
1 Bank credit	5,464.5	5,347.8	5,379.5	5,377.1	5,365.9	5,373.9	5,439.0	5,484.1	5,501.2	5,519.7	5,515.8	5,520.8
2 Securities in bank credit <sup>2</sup>	1,508.0	1,473.6	1,484.5	1,472.9	1,459.4	1,453.6	1,485.3	1,513.6	1,511.8	1,515.0	1,522.8	1,536.5
3 Treasury and agency securities <sup>3</sup>	1,033.5	1,020.2	1,039.4	1,025.0	1,011.0	1,004.3	1,025.6	1,042.1	1,040.7	1,043.4	1,054.9	1,061.9
4 Mortgage-backed securities (MBS) <sup>4</sup>	748.4	762.6	781.8	777.6	779.1	785.0	799.8	817.5	820.4	819.9	832.5	836.5
5 Non-MBS <sup>5</sup>	285.1	257.6	257.6	247.5	231.9	219.3	225.8	224.6	220.3	223.5	222.3	225.4
6 Other securities	474.6	453.4	445.1	447.9	448.4	449.4	459.7	471.5	471.1	471.6	467.9	474.6
7 Mortgage-backed securities <sup>6</sup>	141.2	129.3	124.1	125.3	122.7	116.5	117.2	116.7	116.4	116.8	117.1	118.9
8 Non-MBS <sup>7</sup>	333.4	324.1	321.0	322.6	325.7	332.9	342.4	354.8	354.7	354.8	350.8	355.7
9 Loans and leases in bank credit <sup>8</sup>	3,956.5	3,874.1	3,895.0	3,904.2	3,906.5	3,920.2	3,953.7	3,970.5	3,989.4	4,004.8	3,993.1	3,984.3
10 Commercial and industrial loans	608.8	626.8	637.1	647.2	646.7	646.8	661.5	672.2	680.0	685.0	685.2	685.6
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	1,970.1	1,980.9	1,971.4	1,959.1
12 Revolving home equity loans	474.1	446.2	443.7	441.5	439.1	435.6	433.5	432.6	430.7	430.5	430.3	429.6
13 Closed-end residential loans <sup>9</sup>	1,004.0	1,007.5	998.1	995.1	997.7	1,004.4	1,014.7	1,013.8	1,018.4	1,029.2	1,022.0	1,009.6
14 Commercial real estate loans <sup>10</sup>	578.4	543.3	538.1	536.6	534.4	530.0	526.0	525.2	521.0	521.1	519.1	519.9
15 Consumer loans	865.3	804.3	819.1	817.6	821.7	824.1	825.7	827.4	824.4	824.2	822.5	824.1
16 Credit cards and other revolving plans	489.8	464.2	473.9	472.9	475.7	475.9	477.3	477.4	476.2	475.7	474.7	476.3
17 Other consumer loans <sup>11</sup>	375.5	340.1	345.3	344.7	346.0	348.1	348.5	350.0	348.2	348.5	347.8	347.8
18 Other loans and leases	425.9	446.0	459.0	466.2	467.0	479.4	492.3	499.3	514.9	514.7	513.9	515.5
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	120.7	116.0	126.6	134.7	130.2	133.4	142.7	145.0	154.3	154.8	154.8	154.2
20 All other loans and leases <sup>13</sup>	305.1	330.0	332.4	331.5	336.8	346.0	349.6	354.3	360.6	359.9	359.1	361.4
21 LESS: Allowance for loan and lease losses	163.5	147.4	138.3	138.2	134.9	134.3	133.3	128.6	127.1	126.8	126.6	125.7
22 Interbank loans <sup>12</sup>	91.7	77.2	62.0	63.4	73.8	49.7	51.3	51.9	51.5	50.5	53.7	54.0
23 Fed funds and reverse RPs with banks <sup>12</sup>	74.4	53.6	40.4	41.7	42.6	42.9	43.6	44.2	44.0	43.1	45.6	45.3
24 Loans to commercial banks <sup>14</sup>	17.3	23.6	21.7	21.7	31.3	6.7	7.7	7.7	7.6	7.4	8.1	8.7
25 Cash assets <sup>15</sup>	460.1	535.9	500.8	495.9	560.8	621.5	581.8	551.2	551.8	550.2	495.9	478.2
26 Trading assets <sup>16</sup>	176.6	158.1	160.7	166.9	168.6	169.7	203.7	207.4	203.7	191.0	195.1	188.1
27 Derivatives with a positive fair value <sup>17</sup>	167.2	144.0	144.4	151.0	151.2	153.4	186.9	191.6	190.6	176.9	180.5	172.8
28 Other trading assets	9.4	14.1	16.3	15.9	17.4	16.3	16.7	15.8	13.0	14.1	14.6	15.3
29 Other assets <sup>18</sup>	901.1	899.2	889.6	889.5	879.5	874.6	872.4	873.9	881.6	880.7	866.0	870.8
30 TOTAL ASSETS <sup>19</sup>	<b>6,930.5</b>	<b>6,870.7</b>	<b>6,854.4</b>	<b>6,854.6</b>	<b>6,913.7</b>	<b>6,955.0</b>	<b>7,014.9</b>	<b>7,039.8</b>	<b>7,062.6</b>	<b>7,065.2</b>	<b>7,000.0</b>	<b>6,986.3</b>

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
LIABILITIES												
31 Deposits	4,121.4	4,285.8	4,321.1	4,319.7	4,382.8	4,529.7	4,659.0	4,676.7	4,725.4	4,749.7	4,694.6	4,677.7
32 Large time deposits	348.4	297.8	298.5	295.6	291.6	301.6	298.6	302.0	307.1	309.1	310.7	309.2
33 Other deposits	3,773.0	3,988.0	4,022.5	4,024.1	4,091.2	4,228.1	4,360.4	4,374.6	4,418.4	4,440.6	4,383.8	4,368.5
34 Borrowings	1,044.6	904.7	837.6	823.9	829.5	777.7	763.1	752.2	739.9	737.1	738.8	735.7
35 Borrowings from banks in the U.S.	95.3	80.1	74.8	70.0	83.8	54.2	53.8	58.5	66.0	62.8	57.5	54.4
36 Borrowings from others	949.3	824.5	762.7	753.9	745.7	723.5	709.4	693.7	673.9	674.3	681.3	681.4
37 Trading liabilities <sup>20</sup>	188.7	141.4	144.1	153.3	157.8	160.5	178.8	181.5	182.9	170.4	171.6	167.1
38 Derivatives with a negative fair value <sup>17</sup>	122.0	104.1	106.7	113.7	116.0	118.2	139.0	145.8	149.9	137.4	140.0	134.6
39 Other trading liabilities	66.7	37.2	37.5	39.6	41.8	42.3	39.8	35.8	33.0	33.0	31.6	32.4
40 Net due to related foreign offices	296.5	273.1	262.0	248.9	219.4	163.5	43.8	32.0	40.5	27.5	12.0	13.8
41 Other liabilities <sup>21</sup>	342.8	316.6	317.2	322.9	323.0	338.1	348.0	356.0	351.0	357.2	357.7	363.3
42 TOTAL LIABILITIES <sup>19</sup>	<b>5,994.0</b>	<b>5,921.6</b>	<b>5,882.0</b>	<b>5,868.6</b>	<b>5,912.5</b>	<b>5,969.5</b>	<b>5,992.8</b>	<b>5,998.4</b>	<b>6,039.8</b>	<b>6,042.0</b>	<b>5,974.6</b>	<b>5,957.5</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>936.4</b>	<b>949.1</b>	<b>972.4</b>	<b>986.0</b>	<b>1,001.3</b>	<b>985.5</b>	<b>1,022.1</b>	<b>1,041.4</b>	<b>1,022.8</b>	<b>1,023.2</b>	<b>1,025.4</b>	<b>1,028.7</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	15.1	3.3	5.9	14.4	18.1	19.8	26.3	29.7	25.3	20.5	21.3	22.2
45 Securitized consumer loans <sup>24</sup>	5.4	4.4	4.5	4.4	4.3	4.3	4.2	4.2	4.1	4.1	4.1	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	4.5	4.4	4.3	4.3	4.2	4.2	4.1	4.1	4.1	4.0
48 Securitized real estate loans <sup>24</sup>	916.8	914.5	912.2	931.5	929.1	922.4	923.0	914.0	911.9	909.6	913.4	913.3

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>ASSETS</b>													
1	Bank credit	2,974.1	2,963.4	2,961.3	2,963.9	2,975.1	2,984.0	2,988.9	2,989.0	3,007.7	3,011.2	3,005.5	3,018.7
2	Securities in bank credit <sup>2</sup>	677.5	718.6	721.7	723.9	736.9	740.0	749.3	751.0	754.4	756.0	758.3	764.5
3	Treasury and agency securities <sup>3</sup>	476.4	515.5	519.1	521.0	536.8	539.3	547.0	548.0	551.7	553.3	553.5	558.6
4	Mortgage-backed securities (MBS) <sup>4</sup>	297.3	326.2	332.3	335.8	355.3	360.8	367.2	374.7	379.5	379.3	380.0	381.3
5	Non-MBS <sup>5</sup>	179.1	189.3	186.9	185.2	181.5	178.4	179.8	173.4	172.2	174.0	173.5	177.4
6	Other securities	201.1	203.1	202.6	203.0	200.1	200.8	202.3	203.0	202.7	202.8	204.8	205.9
7	Mortgage-backed securities <sup>6</sup>	20.7	19.0	18.2	18.0	17.0	17.7	17.6	16.7	16.8	16.7	16.6	16.2
8	Non-MBS <sup>7</sup>	180.4	184.1	184.3	184.9	183.1	183.1	184.8	186.3	185.9	186.0	188.2	189.7
9	Loans and leases in bank credit <sup>8</sup>	2,296.7	2,244.8	2,239.6	2,240.0	2,238.1	2,244.0	2,239.6	2,237.9	2,253.3	2,255.2	2,247.2	2,254.1
10	Commercial and industrial loans	365.0	366.7	368.0	370.2	370.7	374.2	374.7	374.6	378.9	378.7	378.6	379.4
11	Real estate loans	1,544.7	1,495.5	1,494.1	1,490.9	1,486.2	1,483.2	1,475.6	1,475.3	1,482.0	1,484.6	1,477.7	1,483.3
12	Revolving home equity loans	119.3	122.7	123.5	123.9	124.2	124.4	124.7	124.9	124.7	124.3	124.0	124.0
13	Closed-end residential loans <sup>9</sup>	501.2	482.4	481.1	480.6	479.5	481.3	478.0	481.4	490.6	494.9	489.6	495.6
14	Commercial real estate loans <sup>10</sup>	924.3	890.3	889.5	886.4	882.4	877.6	872.8	869.0	866.7	865.4	864.1	863.7
15	Consumer loans	263.6	261.9	253.3	255.1	258.0	259.4	260.7	259.9	262.5	262.6	262.4	262.9
16	Credit cards and other revolving plans	125.0	123.6	113.5	115.2	118.0	118.6	119.8	120.1	120.1	120.2	119.9	120.5
17	Other consumer loans <sup>11</sup>	138.5	138.3	139.8	139.9	139.9	140.8	140.9	139.7	142.4	142.4	142.5	142.4
18	Other loans and leases	123.4	120.7	124.2	123.7	123.2	127.2	128.7	128.1	129.8	129.3	128.5	128.6
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	3.5	3.1	5.0	3.2	2.9	4.6	4.6	3.4	4.6	5.4	5.4	5.2
20	All other loans and leases <sup>13</sup>	119.9	117.6	119.2	120.6	120.3	122.6	124.1	124.8	125.2	124.0	123.1	123.4
21	LESS: Allowance for loan and lease losses	56.7	54.8	56.7	55.9	54.7	50.0	49.3	48.4	49.0	49.1	49.4	49.5
22	Interbank loans <sup>12</sup>	54.3	45.2	43.9	43.3	43.7	44.5	48.4	46.7	46.9	45.0	44.0	38.8
23	Fed funds and reverse RPs with banks <sup>12</sup>	51.3	44.0	42.4	41.6	41.7	43.0	46.8	45.2	45.0	43.1	42.2	36.9
24	Loans to commercial banks <sup>14</sup>	3.0	1.2	1.5	1.7	2.0	1.6	1.6	1.5	1.9	1.9	1.9	1.8
25	Cash assets <sup>15</sup>	288.6	294.7	298.5	295.3	298.9	314.4	325.7	328.1	334.3	315.1	321.1	325.2
26	Trading assets <sup>16</sup>	6.1	5.2	4.9	4.9	4.8	5.0	4.8	5.9	4.9	5.3	4.8	5.0
27	Derivatives with a positive fair value <sup>17</sup>	5.8	4.8	5.1	4.9	4.8	4.8	5.1	5.4	4.7	4.9	4.8	4.9
28	Other trading assets	0.3	0.3	-0.2	-0.0	0.0	0.2	-0.3	0.5	0.2	0.4	0.0	0.1
29	Other assets <sup>18</sup>	272.2	269.6	269.4	269.9	267.3	268.2	272.0	268.6	268.4	266.7	268.6	271.0
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>3,538.7</b>	<b>3,523.3</b>	<b>3,521.2</b>	<b>3,521.4</b>	<b>3,535.1</b>	<b>3,566.1</b>	<b>3,590.4</b>	<b>3,589.9</b>	<b>3,613.1</b>	<b>3,594.1</b>	<b>3,594.7</b>	<b>3,609.0</b>

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>LIABILITIES</b>												
31 Deposits	2,647.7	2,628.6	2,651.2	2,672.4	2,700.5	2,735.0	2,750.8	2,755.8	2,765.6	2,760.3	2,753.4	2,773.5
32 Large time deposits	441.0	420.1	425.2	424.7	422.4	420.0	416.5	413.8	409.4	409.7	409.1	409.1
33 Other deposits	2,206.7	2,208.5	2,226.0	2,247.7	2,278.1	2,315.0	2,334.3	2,342.0	2,356.2	2,350.6	2,344.3	2,364.4
34 Borrowings	367.2	340.5	327.3	315.9	311.6	311.6	306.0	298.8	300.7	299.3	297.8	292.0
35 Borrowings from banks in the U.S.	81.4	73.3	56.9	56.9	58.7	61.4	61.0	57.8	53.1	51.2	51.7	48.9
36 Borrowings from others	285.8	267.2	270.5	259.0	252.9	250.1	245.0	241.0	247.6	248.1	246.1	243.1
37 Trading liabilities <sup>20</sup>	5.2	4.2	4.3	4.2	4.2	4.2	4.7	4.9	4.6	5.2	5.0	5.0
38 Derivatives with a negative fair value <sup>17</sup>	4.4	3.4	3.6	3.3	3.3	3.4	4.0	4.1	3.8	4.1	4.1	4.2
39 Other trading liabilities	0.8	0.8	0.8	0.9	0.9	0.8	0.8	0.8	0.8	1.0	1.0	0.8
40 Net due to related foreign offices	53.4	50.4	60.2	64.6	57.0	62.1	58.2	61.7	65.9	57.8	52.2	51.5
41 Other liabilities <sup>21</sup>	62.7	60.9	60.7	60.4	61.8	61.3	60.6	63.6	63.9	65.0	65.0	69.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,136.2</b>	<b>3,084.6</b>	<b>3,103.8</b>	<b>3,117.5</b>	<b>3,135.0</b>	<b>3,174.2</b>	<b>3,180.3</b>	<b>3,184.8</b>	<b>3,200.7</b>	<b>3,187.5</b>	<b>3,173.5</b>	<b>3,192.1</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>402.5</b>	<b>438.7</b>	<b>417.4</b>	<b>403.9</b>	<b>400.1</b>	<b>391.9</b>	<b>410.1</b>	<b>405.1</b>	<b>412.4</b>	<b>406.6</b>	<b>421.2</b>	<b>417.0</b>
<b>MEMORANDA</b>												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	5.5	1.2	1.7	3.5	4.7	4.8	5.9	6.8	6.4	6.5	6.3	6.1
45 Securitized consumer loans <sup>24</sup>	15.0	12.1	11.8	11.5	11.0	10.9	10.7	11.0	11.3	11.4	11.5	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	10.3	10.4	10.5	10.5
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 <sup>24</sup>	27.6	8.0	-1.0	3.0	13.8	20.7	24.8	25.6	29.4	31.2	32.2	33.2

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
<b>ASSETS</b>												
1 Bank credit	2,974.2	2,963.7	2,963.5	2,970.4	2,972.5	2,977.7	2,977.2	2,987.5	3,008.6	3,008.8	2,998.7	3,014.4
2 Securities in bank credit <sup>2</sup>	675.8	722.1	731.3	736.5	736.9	737.9	740.4	748.5	753.7	753.8	754.9	760.8
3 Treasury and agency securities <sup>3</sup>	472.1	521.8	529.1	533.4	534.8	536.8	537.2	542.5	547.7	547.6	547.9	552.7
4 Mortgage-backed securities (MBS) <sup>4</sup>	291.4	333.9	342.4	348.1	351.9	355.6	359.7	367.0	373.9	372.8	373.8	375.2
5 Non-MBS <sup>5</sup>	180.8	187.9	186.7	185.2	182.9	181.2	177.4	175.5	173.8	174.8	174.1	177.4
6 Other securities	203.7	200.3	202.2	203.2	202.1	201.1	203.2	205.9	206.0	206.2	207.0	208.1
7 Mortgage-backed securities <sup>6</sup>	20.0	19.1	18.3	18.1	17.3	16.6	16.4	16.2	16.3	16.3	16.5	16.3
8 Non-MBS <sup>7</sup>	183.6	181.2	183.9	185.0	184.7	184.5	186.8	189.8	189.7	189.9	190.5	191.9
9 Loans and leases in bank credit <sup>8</sup>	2,298.4	2,241.6	2,232.2	2,233.9	2,235.6	2,239.8	2,236.8	2,239.0	2,254.9	2,254.9	2,243.8	2,253.6
10 Commercial and industrial loans	365.6	367.6	369.0	371.5	371.2	372.9	373.6	375.0	377.4	377.6	377.7	378.3
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	1,484.3	1,485.5	1,475.4	1,483.6
12 Revolving home equity loans	117.9	124.1	124.1	124.0	123.7	123.5	123.4	123.3	123.2	123.1	122.9	122.9
13 Closed-end residential loans <sup>9</sup>	502.3	479.0	477.2	478.3	478.2	481.6	480.1	482.0	494.0	496.0	486.6	494.4
14 Commercial real estate loans <sup>10</sup>	924.9	889.6	888.1	885.2	881.8	877.7	873.1	869.7	867.1	866.4	865.8	866.2
15 Consumer loans	263.0	262.0	251.9	252.8	256.4	257.3	259.3	259.6	261.5	261.7	261.6	263.0
16 Credit cards and other revolving plans	124.7	123.4	112.9	114.0	117.3	118.0	119.6	119.8	119.0	119.3	119.2	120.4
17 Other consumer loans <sup>11</sup>	138.3	138.6	139.0	138.9	139.2	139.3	139.6	139.8	142.5	142.5	142.5	142.6
18 Other loans and leases	124.6	119.3	122.0	122.0	124.3	126.8	127.3	129.5	131.7	130.1	129.0	128.7
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	4.3	3.5	4.6	3.2	3.9	4.2	4.3	4.3	4.3	4.4	4.4	4.0
20 All other loans and leases <sup>13</sup>	120.3	115.8	117.4	118.8	120.4	122.6	123.0	125.2	127.3	125.7	124.6	124.7
21 LESS: Allowance for loan and lease losses	57.5	55.5	56.6	55.9	55.1	49.9	49.7	49.2	48.2	48.3	48.3	48.3
22 Interbank loans <sup>12</sup>	54.4	46.2	44.2	41.2	42.1	41.5	45.9	47.0	46.5	45.2	44.3	38.8
23 Fed funds and reverse RPs with banks <sup>12</sup>	51.6	44.9	42.7	39.6	40.5	40.1	44.6	45.5	44.5	43.3	42.4	36.9
24 Loans to commercial banks <sup>14</sup>	2.8	1.3	1.5	1.6	1.6	1.4	1.3	1.5	2.0	1.9	1.9	1.9
25 Cash assets <sup>15</sup>	287.1	293.0	295.8	291.1	292.2	305.6	315.7	326.2	327.6	325.6	315.9	319.4
26 Trading assets <sup>16</sup>	6.4	5.0	5.2	5.1	5.0	4.9	5.3	6.1	5.4	5.9	5.6	5.6
27 Derivatives with a positive fair value <sup>17</sup>	6.0	4.7	5.0	4.9	4.7	4.6	5.1	5.6	5.2	5.5	5.4	5.4
28 Other trading assets	0.3	0.3	0.3	0.2	0.2	0.4	0.3	0.5	0.1	0.5	0.2	0.2
29 Other assets <sup>18</sup>	272.8	270.3	270.5	268.4	265.9	265.6	269.3	270.3	270.9	270.6	268.0	268.4
30 TOTAL ASSETS <sup>19</sup>	<b>3,537.3</b>	<b>3,522.7</b>	<b>3,522.6</b>	<b>3,520.3</b>	<b>3,522.6</b>	<b>3,545.5</b>	<b>3,563.6</b>	<b>3,588.0</b>	<b>3,610.7</b>	<b>3,607.8</b>	<b>3,584.2</b>	<b>3,598.3</b>

Footnotes appear on the last page.



**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
LIABILITIES												
31 Deposits	2,632.0	2,655.4	2,672.2	2,669.7	2,678.7	2,695.4	2,719.0	2,738.9	2,760.2	2,763.9	2,744.1	2,749.3
32 Large time deposits	440.0	420.0	423.2	421.9	418.8	417.1	415.6	414.0	414.4	413.9	412.9	412.3
33 Other deposits	2,191.9	2,235.5	2,249.0	2,247.8	2,260.0	2,278.3	2,303.4	2,324.9	2,345.8	2,350.0	2,331.3	2,337.0
34 Borrowings	370.7	339.8	326.7	319.9	311.2	307.2	302.8	301.4	298.4	297.1	297.0	295.2
35 Borrowings from banks in the U.S.	79.9	73.9	59.1	59.4	60.4	60.2	58.7	57.1	51.9	50.6	51.9	50.9
36 Borrowings from others	290.8	265.9	267.5	260.4	250.8	247.0	244.1	244.3	246.6	246.5	245.1	244.3
37 Trading liabilities <sup>20</sup>	5.2	4.1	4.2	4.2	4.1	4.0	4.5	5.1	4.8	5.3	5.3	5.1
38 Derivatives with a negative fair value <sup>17</sup>	4.4	3.3	3.4	3.4	3.3	3.2	3.7	4.2	4.0	4.3	4.3	4.2
39 Other trading liabilities	0.8	0.8	0.7	0.8	0.8	0.8	0.8	0.8	0.8	1.0	1.1	0.9
40 Net due to related foreign offices	50.1	48.8	56.5	58.7	56.2	59.2	52.3	51.4	54.6	49.2	45.6	51.2
41 Other liabilities <sup>21</sup>	64.4	60.0	58.8	59.8	60.8	59.8	61.3	65.4	64.5	65.9	65.5	70.8
42 TOTAL LIABILITIES <sup>19</sup>	<b>3,122.3</b>	<b>3,108.1</b>	<b>3,118.3</b>	<b>3,112.2</b>	<b>3,111.0</b>	<b>3,125.6</b>	<b>3,139.9</b>	<b>3,162.1</b>	<b>3,182.6</b>	<b>3,181.4</b>	<b>3,157.5</b>	<b>3,171.6</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>415.1</b>	<b>414.6</b>	<b>404.3</b>	<b>408.1</b>	<b>411.6</b>	<b>419.9</b>	<b>423.7</b>	<b>425.9</b>	<b>428.1</b>	<b>426.4</b>	<b>426.7</b>	<b>426.7</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	5.5	1.2	1.7	3.5	4.7	4.8	5.9	6.8	6.4	6.5	6.3	6.1
45 Securitized consumer loans <sup>24</sup>	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	10.5	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 <sup>24</sup>	22.8	20.9	20.6	20.3	20.3	20.0	19.9	19.9	19.9	19.9	19.3	19.4

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>ASSETS</b>													
1 Bank credit	799.3	823.5	808.1	808.0	804.7	839.2	858.4	845.9	849.4	828.2	830.3	829.1	
2 Securities in bank credit <sup>2</sup>	251.6	252.7	239.6	230.2	223.4	239.9	241.3	224.2	215.9	213.3	209.6	207.2	
3 Treasury and agency securities <sup>3</sup>	107.5	109.2	109.4	107.6	102.9	106.4	107.8	95.3	93.0	92.4	89.8	86.4	
4 Mortgage-backed securities (MBS) <sup>4</sup>	20.3	18.7	19.1	19.2	20.5	19.1	20.0	20.2	20.4	20.7	20.8	20.0	
5 Non-MBS <sup>5</sup>	87.2	90.5	90.3	88.4	82.4	87.3	87.8	75.1	72.5	71.7	69.0	66.4	
6 Other securities	144.2	143.5	130.2	122.6	120.6	133.5	133.5	128.9	122.9	120.9	119.8	120.8	
7 Mortgage-backed securities <sup>6</sup>	9.6	9.3	8.9	8.6	8.8	8.4	7.8	8.0	7.8	7.9	8.1	8.3	
8 Non-MBS <sup>7</sup>	134.5	134.2	121.4	114.0	111.8	125.1	125.7	120.9	115.1	113.1	111.7	112.5	
9 Loans and leases in bank credit <sup>8</sup>	547.6	570.8	568.6	577.8	581.3	599.3	617.1	621.7	633.5	614.8	620.7	622.0	
10 Commercial and industrial loans	229.2	243.3	239.3	240.9	241.6	246.0	252.6	251.3	252.5	249.9	252.3	251.2	
11 Real estate loans	36.9	35.1	34.7	34.2	33.9	35.1	34.1	33.8	34.0	33.7	33.5	33.6	
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	0.2	0.3	
13 Closed-end residential loans <sup>9</sup>	2.1	2.2	2.1	2.2	2.2	2.4	2.3	2.1	2.2	2.0	2.2	2.2	
14 Commercial real estate loans <sup>10</sup>	34.6	32.7	32.4	31.9	31.5	32.3	31.6	31.4	31.6	31.4	31.1	31.1	
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 <sup>11</sup>	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	345.3	329.5	333.2	335.4	
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	95.5	88.9	86.4	93.2	95.4	106.9	119.1	131.2	138.7	127.5	115.5	113.5	
20 All other loans and leases <sup>13</sup>	184.6	201.8	206.4	207.7	208.6	209.5	209.6	203.8	206.6	202.0	217.7	221.9	
21 LESS: Allowance for loan and lease losses	1.2	1.2	1.3	1.1	1.0	0.7	0.7	0.8	0.7	0.7	0.6	0.6	
22 Interbank loans <sup>12</sup>	29.6	30.9	29.5	25.7	22.8	23.8	25.5	21.6	20.8	22.2	22.5	19.3	
23 Fed funds and reverse RPs with banks <sup>12</sup>	26.9	28.2	26.8	22.8	20.2	20.9	22.7	19.1	18.5	19.9	20.2	17.5	
24 Loans to commercial banks <sup>14</sup>	2.7	2.7	2.6	2.8	2.7	2.9	2.8	2.5	2.2	2.2	2.3	1.8	
25 Cash assets <sup>15</sup>	444.6	594.4	770.0	886.1	1,069.6	1,010.6	959.0	931.3	898.6	845.6	855.4	830.2	
26 Trading assets <sup>16</sup>	124.5	106.4	107.4	107.7	109.2	111.6	125.9	127.3	124.1	115.1	112.2	113.0	
27 Derivatives with a positive fair value <sup>17</sup>	115.8	96.2	97.4	97.8	99.1	102.2	114.4	116.7	113.6	105.7	103.7	105.5	
28 Other trading assets	8.7	10.2	10.0	9.9	10.1	9.5	11.5	10.6	10.5	9.4	8.5	7.5	
29 Other assets <sup>18</sup>	47.5	65.1	59.4	58.0	62.5	60.7	60.6	55.8	51.7	51.3	55.0	54.8	
30 TOTAL ASSETS <sup>19</sup>	<b>1,444.4</b>	<b>1,619.1</b>	<b>1,773.1</b>	<b>1,884.4</b>	<b>2,067.9</b>	<b>2,045.2</b>	<b>2,028.7</b>	<b>1,981.2</b>	<b>1,943.8</b>	<b>1,861.7</b>	<b>1,874.8</b>	<b>1,845.8</b>	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending			
									Oct 5	Oct 12	Oct 19	Oct 26
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	911.8	897.3	909.0	905.2
32 Large time deposits	993.5	1,063.3	1,075.1	1,103.4	1,060.5	974.9	860.7	853.7	828.0	815.3	827.6	821.7
33 Other deposits	53.1	53.7	55.3	57.5	64.5	70.8	81.7	91.3	83.7	82.0	81.3	83.5
34 Borrowings	538.8	542.0	559.8	561.7	552.2	569.2	580.4	567.2	566.5	546.6	547.7	536.7
35 Borrowings from banks in the U.S.	36.3	36.4	29.6	30.7	33.5	33.8	43.6	36.7	36.2	35.0	37.0	36.8
36 Borrowings from others	502.4	505.7	530.2	531.0	518.7	535.4	536.8	530.4	530.3	511.6	510.7	499.9
37 Trading liabilities <sup>20</sup>	128.7	102.5	107.7	102.9	102.8	106.0	113.8	117.7	114.0	107.5	107.3	108.4
38 Derivatives with a negative fair value <sup>17</sup>	108.1	88.9	92.1	90.1	88.0	90.2	99.0	104.5	102.5	95.8	95.2	97.8
39 Other trading liabilities	20.6	13.6	15.6	12.8	14.8	15.8	14.8	13.2	11.5	11.6	12.1	10.6
40 Net due to related foreign offices	-375.0	-162.5	-60.0	-31.0	85.2	84.6	192.9	215.7	261.9	278.6	255.8	271.6
41 Other liabilities <sup>21</sup>	55.4	52.7	48.5	51.4	58.5	59.6	59.9	52.8	45.9	52.1	55.9	58.9
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,394.5</b>	<b>1,651.8</b>	<b>1,786.4</b>	<b>1,845.8</b>	<b>1,923.7</b>	<b>1,865.2</b>	<b>1,889.2</b>	<b>1,898.2</b>	<b>1,900.1</b>	<b>1,882.0</b>	<b>1,875.7</b>	<b>1,880.7</b>
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>50.0</b>	<b>-32.6</b>	<b>-13.3</b>	<b>38.6</b>	<b>144.2</b>	<b>180.0</b>	<b>139.5</b>	<b>83.0</b>	<b>43.7</b>	<b>-20.3</b>	<b>-1.0</b>	<b>-34.9</b>
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-6.6	-7.9	-7.8	-6.9	-6.5	-6.5	-5.7	-5.4	-4.5	-6.3	-6.4	-6.5
45 Securitized consumer loans <sup>24</sup>	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 <sup>24</sup>	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 States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>ASSETS</b>													
1 Bank credit	802.7	819.8	803.6	808.1	811.9	833.2	855.0	849.3	846.1	834.5	837.0	837.8	
2 Securities in bank credit <sup>2</sup>	252.3	250.5	238.4	234.7	233.0	235.7	238.9	225.1	217.9	216.0	210.3	209.7	
3 Treasury and agency securities <sup>3</sup>	110.3	109.2	106.2	104.9	102.8	104.1	108.0	97.9	92.7	91.3	86.8	86.6	
4 Mortgage-backed securities (MBS) <sup>4</sup>	20.9	18.3	18.9	19.0	19.7	20.2	20.6	20.8	20.9	20.7	20.6	20.5	
5 Non-MBS <sup>5</sup>	89.5	91.0	87.3	85.9	83.0	83.9	87.4	77.2	71.8	70.6	66.3	66.1	
6 Other securities	142.0	141.3	132.2	129.8	130.2	131.6	130.9	127.2	125.3	124.7	123.5	123.1	
7 Mortgage-backed securities <sup>6</sup>	10.5	9.2	9.3	9.2	9.2	8.8	8.8	8.5	8.1	8.1	8.1	8.0	
8 Non-MBS <sup>7</sup>	131.5	132.1	122.9	120.5	121.0	122.8	122.1	118.7	117.2	116.6	115.5	115.1	
9 Loans and leases in bank credit <sup>8</sup>	550.4	569.3	565.2	573.4	578.9	597.5	616.1	624.2	628.2	618.4	626.6	628.1	
10 Commercial and industrial loans	228.7	244.9	238.9	240.2	240.6	244.7	251.4	250.5	249.8	249.4	251.2	250.0	
11 Real estate loans	37.0	35.4	34.9	34.4	34.0	34.2	33.7	33.7	33.8	33.6	33.7	33.9	
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 <sup>9</sup>	2.3	2.2	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.3	2.4	
14 Commercial real estate loans <sup>10</sup>	34.5	32.9	32.3	31.9	31.5	31.7	31.2	31.2	31.4	31.2	31.2	31.3	
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	1.7	
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 <sup>11</sup>	1.5	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.7	
18 Other loans and leases	283.2	287.4	289.8	297.1	302.6	316.8	329.2	338.3	342.9	333.7	340.0	342.4	
19 Fed funds and reverse RPs with nonbanks <sup>12</sup>	94.7	86.7	84.7	92.7	96.0	107.4	119.8	130.4	135.2	128.1	120.5	120.8	
20 All other loans and leases <sup>13</sup>	188.5	200.7	205.1	204.4	206.6	209.4	209.4	207.8	207.7	205.6	219.5	221.6	
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	0.8	0.8	0.8	
22 Interbank loans <sup>12</sup>	29.6	29.8	29.1	26.2	22.1	23.9	25.9	21.6	20.7	23.0	23.2	20.8	
23 Fed funds and reverse RPs with banks <sup>12</sup>	26.8	27.0	26.2	23.3	19.3	21.0	23.1	18.9	18.2	20.5	20.7	18.8	
24 Loans to commercial banks <sup>14</sup>	2.9	2.8	2.9	2.9	2.7	2.9	2.8	2.6	2.5	2.5	2.6	2.1	
25 Cash assets <sup>15</sup>	381.4	647.0	809.4	885.3	887.0	829.8	816.9	830.2	835.6	873.3	850.5	877.4	
26 Trading assets <sup>16</sup>	126.5	103.0	103.6	107.9	106.8	107.8	123.7	129.6	128.5	120.3	119.3	119.6	
27 Derivatives with a positive fair value <sup>17</sup>	117.3	93.3	93.7	97.8	96.2	96.6	112.1	118.5	118.2	110.3	109.8	110.7	
28 Other trading assets	9.1	9.8	9.9	10.1	10.6	11.2	11.5	11.1	10.3	10.0	9.5	8.8	
29 Other assets <sup>18</sup>	46.7	65.6	60.8	61.1	63.9	54.7	57.9	54.3	49.6	50.6	52.8	54.1	
30 TOTAL ASSETS <sup>19</sup>	<b>1,385.6</b>	<b>1,664.1</b>	<b>1,805.6</b>	<b>1,887.7</b>	<b>1,890.5</b>	<b>1,848.4</b>	<b>1,878.4</b>	<b>1,884.1</b>	<b>1,879.7</b>	<b>1,900.7</b>	<b>1,882.0</b>	<b>1,908.8</b>	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

November 4, 2011

Account	2010 Sep	2011 Mar	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	Week ending				
									Oct 5	Oct 12	Oct 19	Oct 26	
<b>LIABILITIES</b>													
31 Deposits	1,044.2	1,102.5	1,120.4	1,170.5	1,128.4	1,038.5	947.5	942.0	917.4	897.6	910.2	912.5	
32 Large time deposits	995.3	1,048.8	1,062.7	1,107.4	1,063.2	968.7	864.2	856.1	837.2	818.7	832.1	832.6	
33 Other deposits	48.9	53.7	57.8	63.1	65.2	69.7	83.3	85.9	80.2	78.9	78.2	79.9	
34 Borrowings	530.4	543.8	566.1	566.3	546.9	564.2	580.9	561.0	558.5	547.1	549.0	541.0	
35 Borrowings from banks in the U.S.	38.4	34.6	28.6	30.1	33.7	34.2	44.3	38.2	37.3	35.8	37.4	37.4	
36 Borrowings from others	492.0	509.2	537.4	536.2	513.2	530.0	536.6	522.8	521.2	511.3	511.6	503.6	
37 Trading liabilities <sup>20</sup>	132.7	99.3	104.8	105.2	102.4	101.3	114.3	120.7	119.4	112.6	112.8	112.6	
38 Derivatives with a negative fair value <sup>17</sup>	113.3	85.4	88.1	91.2	88.4	87.8	100.2	108.2	109.4	101.9	102.5	102.8	
39 Other trading liabilities	19.4	13.9	16.7	14.0	14.0	13.5	14.1	12.5	10.0	10.7	10.3	9.9	
40 Net due to related foreign offices	-379.9	-140.0	-39.4	-11.1	51.7	83.5	175.4	204.8	238.9	288.7	254.1	280.7	
41 Other liabilities <sup>21</sup>	55.2	55.4	50.5	53.6	58.0	57.8	57.2	52.4	42.4	51.4	52.6	58.8	
42 TOTAL LIABILITIES <sup>19</sup>	<b>1,382.6</b>	<b>1,661.0</b>	<b>1,802.4</b>	<b>1,884.5</b>	<b>1,887.4</b>	<b>1,845.2</b>	<b>1,875.2</b>	<b>1,880.9</b>	<b>1,876.5</b>	<b>1,897.5</b>	<b>1,878.8</b>	<b>1,905.7</b>	
43 RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	<b>3.0</b>	<b>3.1</b>	<b>3.1</b>	<b>3.1</b>	<b>3.1</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	
<b>MEMORANDA</b>													
44 Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-6.6	-7.9	-7.8	-6.9	-6.5	-6.5	-5.7	-5.4	-4.5	-6.3	-6.4	-6.5	
45 Securitized consumer loans <sup>24</sup>	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 <sup>24</sup>	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](http://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](http://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](http://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).