

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
November 18, 2011

Account	2006	2007	2008	2009	2010	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Jul	2011 Aug	2011 Sep	2011 Oct
ASSETS															
1 Bank credit	8.9	9.4	2.2	-6.6	-2.8	-5.7	0.0	0.2	-1.1	-0.4	3.9	7.7	8.2	1.5	6.9
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	1.7	6.0	10.8	4.0	2.9
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	-3.6	8.7	3.9	9.4
6 Other securities	8.7	27.0	-9.5	-2.8	-6.9	-20.6	2.7	-0.4	-2.1	-14.7	10.3	26.8	14.9	4.2	-10.7
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	8.3	7.3	0.5	8.3
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	10.2	9.7	20.5	3.2	14.3
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	-1.8	-1.8	-1.4	1.7
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	-8.5	-3.6	-3.2	-9.1
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	5.6	4.9	1.4	14.7
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	-6.3	-6.6	-8.0	-3.5	-7.8
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	3.1	-0.3	-0.3	3.4
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	0.2	0.6	-0.6	0.4
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	6.4	-1.5	0.0	7.1
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	28.0	51.8	32.1	4.9	29.7
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	-10.1	-12.6	-15.9	-16.3	-27.3	-20.2	-19.1	-16.1	-26.8	-18.7
22 Interbank loans ¹²	17.6	24.6	-15.1	-38.7	-23.3	-93.9	36.7	26.1	-48.8	-52.1	-49.6	-202.3	64.8	-70.0	-51.3
25 Cash assets ¹⁵	-6.3	-1.6	156.7	49.9	-8.8	9.1	16.4	-62.4	68.9	144.1	39.6	17.3	-34.4	-54.7	-95.2
26 Trading assets ¹⁶	—	—	—	—	—	17.2	59.4	-22.8	-28.3	16.7	56.8	18.4	180.1	4.3	-100.4
29 Other assets ¹⁸	14.7	11.0	16.7	-5.2	4.5	-1.0	-2.0	1.2	-3.9	-0.9	-3.3	-4.2	5.8	-11.4	-10.0
30 TOTAL ASSETS ¹⁹	9.3	10.4	8.1	-6.2	-2.8	-4.7	3.6	-6.3	3.9	15.1	9.2	6.2	6.2	-8.4	-12.5
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	18.9	8.1	1.9	-0.7
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	-54.1	-86.3	-5.2	-20.5
33 Other deposits	—	—	—	—	—	6.2	7.3	5.9	5.0	9.0	26.7	39.0	32.1	3.5	3.8
34 Borrowings	14.1	13.5	13.8	-24.6	-18.6	-29.7	-17.0	-14.1	-16.0	-21.8	-14.0	-18.2	-12.8	-29.4	-25.9
37 Trading liabilities ²⁰	—	—	—	—	—	31.2	84.1	-23.6	-53.6	17.3	35.8	14.3	101.4	10.6	-53.6
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	51.5	22.6	-12.9	-8.9
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	6.3	6.3	-1.5	-6.0

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

November 18, 2011

Account		2010	2011	2011	2011	2011	2011	2011	2011	Week ending				
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 19	Oct 26	Nov 2	Nov 9	
ASSETS														
1	Bank credit	9,233.7	9,182.6	9,185.1	9,164.1	9,222.7	9,285.7	9,297.1	9,350.3	9,336.5	9,352.5	9,403.0	9,388.7	
2	Securities in bank credit ²	2,440.8	2,461.4	2,452.3	2,428.8	2,440.9	2,462.8	2,471.0	2,477.0	2,473.0	2,489.8	2,489.1	2,467.3	
3	Treasury and agency securities ³	1,630.7	1,680.1	1,679.8	1,659.0	1,654.0	1,666.0	1,671.4	1,684.5	1,681.7	1,692.2	1,692.0	1,671.2	
4	Mortgage-backed securities (MBS) ⁴	1,089.1	1,144.8	1,149.7	1,156.7	1,164.9	1,181.0	1,206.2	1,223.7	1,223.4	1,228.1	1,231.9	1,221.2	
5	Non-MBS ⁵	541.6	535.3	530.1	502.4	489.1	484.9	465.2	460.8	458.3	464.0	460.2	450.0	
6	Other securities	810.1	781.3	772.5	769.8	787.0	796.8	799.6	792.5	791.4	797.6	797.1	796.1	
7	Mortgage-backed securities ⁶	169.5	150.8	151.4	148.4	142.7	142.7	141.7	142.6	142.4	143.5	142.5	142.6	
8	Non-MBS ⁷	640.6	630.5	621.1	621.4	644.3	654.1	657.9	649.9	648.9	654.1	654.6	653.5	
9	Loans and leases in bank credit ⁸	6,792.9	6,721.2	6,732.8	6,735.3	6,781.8	6,823.0	6,826.1	6,873.3	6,863.4	6,862.7	6,913.9	6,921.4	
10	Commercial and industrial loans	1,205.0	1,245.1	1,257.2	1,260.8	1,271.0	1,292.7	1,296.2	1,311.6	1,311.7	1,312.6	1,320.0	1,320.1	
11	Real estate loans	3,624.3	3,517.0	3,502.5	3,494.8	3,489.6	3,484.5	3,480.5	3,485.5	3,489.1	3,477.3	3,487.0	3,499.6	
12	Revolving home equity loans	588.6	568.6	566.0	563.7	559.7	558.0	556.5	552.3	552.2	551.3	551.2	550.8	
13	Closed-end residential loans ⁹	1,513.9	1,487.7	1,481.9	1,483.6	1,490.5	1,496.6	1,498.4	1,516.8	1,522.6	1,511.5	1,519.5	1,529.5	
14	Commercial real estate loans ¹⁰	1,521.8	1,460.7	1,454.6	1,447.4	1,439.4	1,429.8	1,425.6	1,416.3	1,414.3	1,414.5	1,416.4	1,419.3	
15	Consumer loans	1,121.3	1,079.5	1,080.2	1,085.0	1,087.8	1,087.5	1,087.2	1,090.3	1,089.7	1,089.8	1,090.1	1,090.5	
16	Credit cards and other revolving plans	608.9	593.0	593.6	597.2	597.3	597.6	597.3	597.5	596.8	597.1	596.9	596.9	
17	Other consumer loans ¹¹	512.4	486.5	486.5	487.9	490.5	489.9	489.9	492.8	492.9	492.7	493.2	493.6	
18	Other loans and leases	842.4	879.7	892.9	894.7	933.3	958.3	962.2	986.0	972.9	983.0	1,016.7	1,011.1	
19	Fed funds and reverse RPs with nonbanks ¹²	221.0	220.1	230.9	229.7	255.0	273.5	279.1	285.4	271.6	271.2	307.2	301.9	
20	All other loans and leases ¹³	621.4	659.6	662.0	665.0	678.3	684.8	683.1	700.6	701.3	711.8	709.5	709.3	
21	LESS: Allowance for loan and lease losses	217.2	196.5	192.2	188.8	185.8	183.3	179.2	176.4	176.4	177.0	174.6	174.3	
22	Interbank loans ¹²	184.7	136.7	137.2	144.7	120.3	126.8	119.4	114.3	118.6	107.0	111.4	109.9	
23	Fed funds and reverse RPs with banks ¹²	154.3	110.1	110.4	107.5	109.0	114.8	107.7	103.1	106.3	95.9	101.7	99.9	
24	Loans to commercial banks ¹⁴	30.4	26.5	26.8	37.1	11.3	12.0	11.7	11.1	12.3	11.1	9.7	10.0	
25	Cash assets ¹⁵	1,121.5	1,564.1	1,670.3	1,931.0	1,958.8	1,902.7	1,816.0	1,671.9	1,697.2	1,653.6	1,537.2	1,618.6	
26	Trading assets ¹⁶	319.5	275.3	281.8	287.5	291.9	335.7	336.9	308.7	307.4	305.5	304.2	299.8	
27	Derivatives with a positive fair value ¹⁷	298.2	249.7	255.6	259.5	264.9	307.4	309.3	284.5	283.3	280.7	280.9	277.4	
28	Other trading assets	21.3	25.6	26.2	28.0	27.0	28.3	27.6	24.1	24.1	24.8	23.3	22.3	
29	Other assets ¹⁸	1,235.5	1,219.2	1,221.1	1,211.6	1,207.4	1,213.2	1,201.7	1,191.7	1,189.6	1,203.1	1,182.4	1,198.7	
30	TOTAL ASSETS ¹⁹	11,877.7	12,181.4	12,303.4	12,550.1	12,615.2	12,680.7	12,591.9	12,460.3	12,472.8	12,444.5	12,363.6	12,441.3	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
LIABILITIES													
31	Deposits	7,873.8	8,074.0	8,154.5	8,211.1	8,340.2	8,396.2	8,409.4	8,404.2	8,377.8	8,426.9	8,443.5	8,413.7
32	Large time deposits	1,778.8	1,801.3	1,823.9	1,774.1	1,694.1	1,572.3	1,565.5	1,538.8	1,545.1	1,538.8	1,535.6	1,513.8
33	Other deposits	6,095.0	6,272.7	6,330.6	6,437.0	6,646.1	6,824.0	6,843.9	6,865.4	6,832.7	6,888.1	6,907.9	6,899.9
34	Borrowings	1,925.7	1,725.8	1,698.1	1,699.4	1,673.6	1,655.8	1,615.3	1,580.5	1,583.2	1,553.7	1,590.8	1,602.8
35	Borrowings from banks in the U.S.	221.2	162.7	161.6	179.2	150.2	158.4	152.0	143.3	141.9	135.9	144.2	143.9
36	Borrowings from others	1,704.4	1,563.0	1,536.5	1,520.2	1,523.4	1,497.4	1,463.3	1,437.2	1,441.3	1,417.8	1,446.6	1,458.9
37	Trading liabilities ²⁰	332.6	262.0	263.2	269.1	272.3	295.3	297.9	284.6	278.9	281.6	296.0	296.9
38	Derivatives with a negative fair value ¹⁷	246.5	202.4	205.5	208.9	214.2	244.1	253.3	242.2	238.8	240.5	249.3	251.4
39	Other trading liabilities	86.1	59.5	57.7	60.2	58.1	51.2	44.5	42.4	40.1	41.1	46.7	45.6
40	Net due to related foreign offices	-46.4	292.0	298.8	375.8	308.2	296.7	312.5	313.9	314.6	297.9	218.9	298.9
41	Other liabilities ²¹	462.4	435.9	436.1	447.2	466.4	475.2	470.1	466.6	471.0	480.2	460.3	470.5
42	TOTAL LIABILITIES ¹⁹	10,548.0	10,789.7	10,850.7	11,002.6	11,060.6	11,119.1	11,105.1	11,049.8	11,025.4	11,040.3	11,009.5	11,082.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,329.7	1,391.7	1,452.7	1,547.6	1,554.6	1,561.5	1,486.8	1,410.5	1,447.4	1,404.3	1,354.1	1,358.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	15.3	-0.2	10.9	16.3	18.0	26.6	31.2	22.6	21.2	21.9	23.9	23.2
45	Securitized consumer loans ²⁴	19.3	16.3	15.9	15.4	15.2	14.8	15.1	15.6	15.5	15.5	16.1	16.1
46	Securitized credit cards and other revolving plans	14.5	11.8	11.5	11.0	10.9	10.6	10.4	10.5	10.5	10.5	11.2	11.2
47	Other securitized consumer loans	4.8	4.5	4.4	4.4	4.3	4.2	4.6	5.0	5.0	5.0	4.9	4.9
48	Securitized real estate loans ²⁴	938.0	932.9	951.5	954.3	948.1	952.3	941.0	941.0	942.6	940.8	940.8	937.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
ASSETS													
1	Bank credit	9,261.7	9,146.7	9,155.7	9,150.3	9,185.2	9,272.0	9,323.1	9,380.5	9,355.3	9,379.8	9,457.1	9,445.8
2	Securities in bank credit ²	2,462.2	2,454.2	2,444.1	2,429.2	2,427.6	2,465.5	2,488.8	2,498.9	2,490.5	2,510.1	2,524.3	2,503.7
3	Treasury and agency securities ³	1,640.2	1,674.7	1,663.3	1,648.6	1,645.2	1,670.8	1,682.5	1,693.8	1,689.6	1,701.9	1,716.3	1,694.2
4	Mortgage-backed securities (MBS) ⁴	1,091.9	1,143.1	1,144.7	1,150.8	1,160.7	1,180.2	1,205.3	1,227.1	1,227.0	1,233.0	1,249.3	1,232.7
5	Non-MBS ⁵	548.3	531.6	518.6	497.8	484.4	490.7	477.2	466.6	462.6	468.9	467.0	461.5
6	Other securities	822.0	779.5	780.8	780.6	782.5	794.7	806.3	805.1	800.9	808.2	808.0	809.4
7	Mortgage-backed securities ⁶	168.6	151.7	152.6	149.2	142.0	142.5	141.5	142.1	142.0	143.5	142.3	142.4
8	Non-MBS ⁷	653.3	627.8	628.2	631.5	640.5	652.3	664.7	663.0	658.9	664.6	665.7	667.0
9	Loans and leases in bank credit ⁸	6,799.5	6,692.5	6,711.6	6,721.0	6,757.5	6,806.4	6,834.3	6,881.6	6,864.8	6,869.7	6,932.8	6,942.1
10	Commercial and industrial loans	1,206.0	1,244.9	1,258.9	1,258.5	1,264.3	1,286.3	1,296.6	1,312.0	1,312.1	1,312.0	1,321.5	1,319.8
11	Real estate loans	3,628.1	3,504.1	3,495.1	3,488.8	3,487.0	3,484.4	3,480.4	3,488.9	3,481.3	3,476.5	3,501.0	3,520.1
12	Revolving home equity loans	589.4	568.0	565.7	563.0	559.3	557.1	556.0	553.1	553.4	552.6	551.8	551.3
13	Closed-end residential loans ⁹	1,514.7	1,477.6	1,475.7	1,478.1	1,488.2	1,497.0	1,498.1	1,517.5	1,511.3	1,506.4	1,530.2	1,547.4
14	Commercial real estate loans ¹⁰	1,524.0	1,458.5	1,453.8	1,447.7	1,439.4	1,430.3	1,426.3	1,418.3	1,416.7	1,417.5	1,419.0	1,421.4
15	Consumer loans	1,117.9	1,072.7	1,072.2	1,079.8	1,083.1	1,086.8	1,088.8	1,087.5	1,086.0	1,088.9	1,087.2	1,086.4
16	Credit cards and other revolving plans	606.4	586.8	586.9	592.9	593.9	596.9	597.2	595.2	593.8	596.7	594.9	593.6
17	Other consumer loans ¹¹	511.4	486.0	485.3	486.9	489.2	489.8	491.5	492.4	492.1	492.2	492.3	492.9
18	Other loans and leases	847.5	870.8	885.3	893.9	923.1	949.0	968.6	993.1	985.4	992.2	1,023.0	1,015.7
19	Fed funds and reverse RPs with nonbanks ¹²	223.2	215.9	230.6	230.1	244.9	266.8	279.9	288.5	280.1	279.4	308.7	306.0
20	All other loans and leases ¹³	624.3	654.9	654.8	663.8	678.2	682.2	688.6	704.6	705.3	712.8	714.4	709.8
21	LESS: Allowance for loan and lease losses	216.2	196.0	195.1	191.0	185.1	183.9	178.7	175.6	175.7	174.7	175.5	176.0
22	Interbank loans ¹²	187.9	135.3	130.7	138.0	115.1	123.2	119.7	116.0	119.5	110.5	116.5	115.2
23	Fed funds and reverse RPs with banks ¹²	156.1	109.2	104.6	102.4	104.1	111.3	107.9	104.4	106.9	99.2	106.7	105.1
24	Loans to commercial banks ¹⁴	31.8	26.1	26.2	35.6	11.0	11.9	11.8	11.6	12.6	11.3	9.8	10.1
25	Cash assets ¹⁵	1,129.4	1,606.1	1,672.3	1,740.0	1,756.5	1,713.4	1,706.6	1,684.0	1,661.0	1,673.9	1,611.2	1,688.5
26	Trading assets ¹⁶	328.8	269.6	279.9	280.3	282.4	332.7	343.1	319.7	320.0	313.2	314.2	315.3
27	Derivatives with a positive fair value ¹⁷	307.6	243.0	253.6	252.1	254.5	304.2	315.6	295.7	295.8	289.0	291.2	292.3
28	Other trading assets	21.2	26.5	26.3	28.3	27.9	28.5	27.5	24.0	24.2	24.3	23.0	23.0
29	Other assets ¹⁸	1,235.6	1,220.9	1,219.0	1,209.2	1,194.9	1,199.6	1,198.5	1,192.9	1,187.0	1,190.5	1,182.8	1,205.0
30	TOTAL ASSETS ¹⁹	11,927.2	12,182.5	12,262.5	12,326.8	12,349.0	12,456.9	12,512.3	12,517.5	12,467.1	12,493.2	12,506.3	12,593.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
LIABILITIES													
31	Deposits	7,865.7	8,113.8	8,159.9	8,189.9	8,263.6	8,325.5	8,358.0	8,389.2	8,349.7	8,340.8	8,465.7	8,446.5
32	Large time deposits	1,796.3	1,784.4	1,824.9	1,773.5	1,687.4	1,578.4	1,572.2	1,551.8	1,555.4	1,554.0	1,550.9	1,526.0
33	Other deposits	6,069.5	6,329.3	6,335.0	6,416.4	6,576.2	6,747.1	6,785.8	6,837.3	6,794.3	6,786.8	6,914.8	6,920.5
34	Borrowings	1,930.6	1,730.3	1,710.1	1,687.6	1,649.1	1,646.8	1,614.6	1,584.7	1,584.9	1,571.6	1,595.6	1,613.8
35	Borrowings from banks in the U.S.	226.3	162.6	159.6	177.9	148.6	156.8	153.8	146.8	145.0	140.0	147.3	146.7
36	Borrowings from others	1,704.3	1,567.7	1,550.5	1,509.7	1,500.5	1,490.1	1,460.8	1,437.9	1,439.9	1,431.6	1,448.3	1,467.0
37	Trading liabilities ²⁰	340.9	253.1	262.6	264.3	265.8	297.6	307.3	292.9	289.7	284.8	300.7	305.4
38	Derivatives with a negative fair value ¹⁷	251.1	198.2	208.3	207.7	209.2	242.9	258.2	248.3	246.8	241.7	251.6	257.6
39	Other trading liabilities	89.8	54.9	54.3	56.6	56.6	54.7	49.1	44.5	42.9	43.2	49.1	47.8
40	Net due to related foreign offices	-36.1	279.1	296.4	327.3	306.3	271.5	288.2	319.3	311.7	346.3	212.8	283.8
41	Other liabilities ²¹	471.2	426.4	436.3	441.7	455.6	466.6	473.8	477.0	475.8	490.5	482.4	490.2
42	TOTAL LIABILITIES ¹⁹	10,572.3	10,802.7	10,865.3	10,910.8	10,940.4	11,008.0	11,041.9	11,063.1	11,011.7	11,034.1	11,057.2	11,139.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,354.9	1,379.9	1,397.2	1,416.0	1,408.6	1,449.0	1,470.4	1,454.4	1,455.4	1,459.1	1,449.0	1,454.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	15.3	-0.2	10.9	16.3	18.0	26.6	31.2	22.6	21.2	21.9	23.9	23.2
45	Securitized consumer loans ²⁴	19.5	16.3	15.8	15.3	15.1	14.8	15.2	15.7	15.6	15.5	16.1	16.1
46	Securitized credit cards and other revolving plans	14.6	11.8	11.4	10.9	10.8	10.6	10.5	10.6	10.5	10.5	11.2	11.2
47	Other securitized consumer loans	4.8	4.5	4.4	4.4	4.3	4.2	4.7	5.0	5.0	5.0	4.9	4.9
48	Securitized real estate loans ²⁴	931.2	932.7	951.7	949.4	942.3	942.9	933.9	932.7	932.7	932.7	937.9	937.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
ASSETS													
1	Bank credit	8,430.3	8,374.5	8,377.1	8,359.4	8,383.5	8,427.3	8,451.1	8,513.1	8,506.2	8,519.9	8,549.4	8,536.6
2	Securities in bank credit ²	2,199.4	2,221.8	2,222.1	2,205.3	2,201.0	2,221.4	2,246.8	2,267.1	2,263.4	2,282.6	2,285.9	2,265.2
3	Treasury and agency securities ³	1,526.4	1,570.7	1,572.2	1,556.1	1,547.6	1,558.1	1,576.1	1,595.2	1,591.8	1,605.8	1,607.2	1,585.2
4	Mortgage-backed securities (MBS) ⁴	1,068.8	1,125.7	1,130.5	1,136.1	1,145.8	1,161.0	1,186.0	1,203.3	1,202.6	1,208.1	1,211.8	1,200.7
5	Non-MBS ⁵	457.7	445.0	441.7	420.0	401.8	397.1	390.1	391.9	389.3	397.6	395.4	384.5
6	Other securities	673.0	651.1	649.9	649.2	653.4	663.3	670.7	671.9	671.6	676.8	678.8	680.0
7	Mortgage-backed securities ⁶	159.3	141.9	142.8	139.6	134.2	134.9	133.7	134.6	134.3	135.2	134.4	134.4
8	Non-MBS ⁷	513.6	509.1	507.1	509.6	519.2	528.4	537.0	537.4	537.3	541.6	544.4	545.6
9	Loans and leases in bank credit ⁸	6,231.0	6,152.7	6,155.0	6,154.0	6,182.5	6,205.8	6,204.3	6,246.0	6,242.8	6,237.2	6,263.5	6,271.5
10	Commercial and industrial loans	973.2	1,005.8	1,016.3	1,019.2	1,025.0	1,040.1	1,045.0	1,059.8	1,059.5	1,061.1	1,066.9	1,068.1
11	Real estate loans	3,587.9	3,482.3	3,468.4	3,460.9	3,454.5	3,450.3	3,446.7	3,451.8	3,455.7	3,443.7	3,453.5	3,466.7
12	Revolving home equity loans	588.3	568.4	565.9	563.6	559.4	557.7	556.2	552.1	552.0	551.1	551.0	550.5
13	Closed-end residential loans ⁹	1,511.8	1,485.6	1,479.7	1,481.4	1,488.1	1,494.3	1,496.3	1,514.6	1,520.5	1,509.2	1,517.2	1,527.2
14	Commercial real estate loans ¹⁰	1,487.8	1,428.3	1,422.7	1,415.9	1,407.1	1,398.3	1,394.1	1,385.1	1,383.2	1,383.4	1,385.4	1,388.9
15	Consumer loans	1,119.8	1,077.7	1,078.4	1,083.3	1,086.0	1,085.8	1,085.5	1,088.5	1,088.0	1,088.0	1,088.4	1,088.8
16	Credit cards and other revolving plans	608.9	593.0	593.6	597.2	597.3	597.6	597.3	597.5	596.8	597.1	596.9	596.9
17	Other consumer loans ¹¹	510.9	484.7	484.8	486.1	488.7	488.2	488.2	491.1	491.2	490.9	491.4	491.9
18	Other loans and leases	550.1	586.9	591.9	590.6	616.9	629.6	627.2	645.8	639.7	644.4	654.7	647.9
19	Fed funds and reverse RPs with nonbanks ¹²	122.5	133.7	137.7	134.3	148.1	154.4	147.9	159.9	156.1	157.7	166.5	161.6
20	All other loans and leases ¹³	427.6	453.3	454.2	456.3	468.8	475.2	479.3	485.9	483.6	486.7	488.2	486.2
21	LESS: Allowance for loan and lease losses	216.1	195.3	191.1	187.7	185.2	182.6	178.4	175.8	175.8	176.4	173.9	173.6
22	Interbank loans ¹²	157.7	107.2	111.5	121.8	96.6	101.3	97.8	93.3	96.1	87.6	91.7	91.2
23	Fed funds and reverse RPs with banks ¹²	129.4	83.3	87.5	87.4	88.2	92.1	88.6	84.2	86.1	78.4	83.9	83.2
24	Loans to commercial banks ¹⁴	28.3	23.9	24.0	34.4	8.4	9.2	9.1	9.0	9.9	9.3	7.8	8.1
25	Cash assets ¹⁵	766.6	794.2	784.2	861.3	948.2	943.7	884.7	840.0	841.7	823.3	821.8	826.6
26	Trading assets ¹⁶	194.6	167.9	174.1	178.3	180.3	209.8	209.6	193.7	195.2	192.5	191.8	186.7
27	Derivatives with a positive fair value ¹⁷	181.4	152.3	157.8	160.4	162.7	193.0	192.6	178.3	179.6	175.2	176.8	172.9
28	Other trading assets	13.2	15.6	16.3	17.9	17.5	16.8	17.0	15.4	15.6	17.2	15.0	13.8
29	Other assets ¹⁸	1,186.6	1,159.8	1,163.1	1,149.1	1,146.7	1,152.6	1,146.0	1,140.7	1,134.6	1,151.2	1,139.2	1,149.1
30	TOTAL ASSETS ¹⁹	10,519.7	10,408.3	10,419.0	10,482.2	10,570.1	10,652.0	10,610.8	10,604.9	10,598.1	10,598.1	10,620.0	10,616.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010	2011	2011	2011	2011	2011	2011	2011	Week ending				
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 19	Oct 26	Nov 2	Nov 9	
LIABILITIES														
31	Deposits	6,817.8	6,943.6	6,993.7	7,086.1	7,294.5	7,453.9	7,464.5	7,499.1	7,468.7	7,521.6	7,540.4	7,529.0	
32	Large time deposits	777.9	726.2	720.6	713.7	719.2	711.6	711.9	718.6	717.8	717.0	728.8	724.8	
33	Other deposits	6,039.9	6,217.4	6,273.1	6,372.5	6,575.3	6,742.3	6,752.6	6,780.5	6,750.9	6,804.6	6,811.6	6,804.2	
34	Borrowings	1,390.4	1,166.0	1,136.4	1,147.2	1,104.3	1,075.4	1,048.1	1,032.9	1,035.7	1,017.2	1,044.6	1,050.0	
35	Borrowings from banks in the U.S.	184.9	133.2	130.9	145.7	116.3	114.8	115.2	108.2	106.6	101.7	109.7	106.2	
36	Borrowings from others	1,205.5	1,032.8	1,005.5	1,001.5	988.0	960.6	932.9	924.6	929.1	915.6	935.0	943.8	
37	Trading liabilities ²⁰	199.7	154.3	160.3	166.3	166.3	181.5	180.2	176.0	171.5	173.1	188.9	187.8	
38	Derivatives with a negative fair value ¹⁷	135.9	110.3	115.4	120.9	124.0	145.1	148.9	144.9	143.6	142.6	152.6	152.2	
39	Other trading liabilities	63.8	43.9	44.9	45.4	42.3	36.4	31.3	31.1	28.0	30.5	36.3	35.6	
40	Net due to related foreign offices	359.5	352.0	329.8	290.6	223.6	103.8	96.8	55.3	58.7	25.7	6.8	3.5	
41	Other liabilities ²¹	409.5	387.4	384.7	388.7	406.7	415.3	417.3	413.9	415.0	421.3	412.5	415.3	
42	TOTAL LIABILITIES ¹⁹	9,176.9	9,003.3	9,004.9	9,078.9	9,195.4	9,229.9	9,206.9	9,177.1	9,149.6	9,159.0	9,193.3	9,185.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,342.8	1,405.0	1,414.1	1,403.3	1,374.7	1,422.1	1,403.9	1,427.8	1,448.4	1,439.1	1,426.7	1,431.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	21.6	7.6	17.8	22.8	24.5	32.2	36.6	28.7	27.6	28.4	30.3	29.7	
45	Securitized consumer loans ²⁴	19.3	16.3	15.9	15.4	15.2	14.8	15.1	15.6	15.5	15.5	16.1	16.1	
46	Securitized credit cards and other revolving plans	14.5	11.8	11.5	11.0	10.9	10.6	10.4	10.5	10.5	10.5	11.2	11.2	
47	Other securitized consumer loans	4.8	4.5	4.4	4.4	4.3	4.2	4.6	5.0	5.0	5.0	4.9	4.9	
48	Securitized real estate loans ²⁴	938.0	932.9	951.5	954.3	948.1	952.3	941.0	941.0	942.6	940.8	940.8	937.3	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending				
										Oct 19	Oct 26	Nov 2	Nov 9	
ASSETS														
1	Bank credit	8,454.2	8,343.1	8,347.5	8,338.4	8,352.0	8,417.0	8,473.8	8,538.0	8,518.4	8,538.5	8,597.4	8,586.9	
2	Securities in bank credit ²	2,218.3	2,215.8	2,209.4	2,196.3	2,191.9	2,226.6	2,263.7	2,286.3	2,280.2	2,300.4	2,314.4	2,295.1	
3	Treasury and agency securities ³	1,536.6	1,568.5	1,558.4	1,545.8	1,541.0	1,562.8	1,584.6	1,605.0	1,602.8	1,615.4	1,629.5	1,606.6	
4	Mortgage-backed securities (MBS) ⁴	1,071.3	1,124.2	1,125.7	1,131.0	1,140.5	1,159.6	1,184.6	1,206.5	1,206.5	1,212.5	1,228.7	1,212.2	
5	Non-MBS ⁵	465.3	444.3	432.7	414.8	400.5	403.2	400.1	398.6	396.3	402.8	400.7	394.4	
6	Other securities	681.7	647.3	651.0	650.4	650.9	663.9	679.0	681.2	677.4	685.1	684.9	688.5	
7	Mortgage-backed securities ⁶	158.5	142.4	143.4	140.0	133.1	133.7	133.0	134.1	134.0	135.5	134.4	134.6	
8	Non-MBS ⁷	523.2	504.9	507.6	510.4	517.8	530.1	546.1	547.1	543.4	549.6	550.5	553.9	
9	Loans and leases in bank credit ⁸	6,235.9	6,127.3	6,138.1	6,142.1	6,160.1	6,190.4	6,210.1	6,251.7	6,238.2	6,238.1	6,283.0	6,291.8	
10	Commercial and industrial loans	975.0	1,006.1	1,018.7	1,017.9	1,019.7	1,034.9	1,046.0	1,061.6	1,060.9	1,061.7	1,069.7	1,068.9	
11	Real estate loans	3,591.5	3,469.2	3,460.7	3,454.9	3,452.8	3,450.7	3,446.8	3,455.2	3,447.6	3,442.6	3,467.4	3,487.0	
12	Revolving home equity loans	589.2	567.7	565.4	562.8	559.1	556.9	555.8	552.9	553.1	552.4	551.6	551.1	
13	Closed-end residential loans ⁹	1,512.5	1,475.3	1,473.4	1,475.9	1,486.0	1,494.8	1,495.9	1,515.3	1,509.0	1,504.1	1,527.9	1,545.1	
14	Commercial real estate loans ¹⁰	1,489.8	1,426.1	1,421.9	1,416.2	1,407.7	1,399.0	1,395.1	1,387.0	1,385.4	1,386.1	1,387.9	1,390.7	
15	Consumer loans	1,116.3	1,071.0	1,070.4	1,078.1	1,081.4	1,085.0	1,087.0	1,085.8	1,084.2	1,087.2	1,085.5	1,084.7	
16	Credit cards and other revolving plans	606.4	586.8	586.9	592.9	593.9	596.9	597.2	595.2	593.8	596.7	594.9	593.6	
17	Other consumer loans ¹¹	509.9	484.2	483.6	485.1	487.5	488.1	489.8	490.6	490.4	490.4	490.5	491.1	
18	Other loans and leases	553.1	581.0	588.2	591.4	606.3	619.8	630.3	649.1	645.5	646.6	660.5	651.2	
19	Fed funds and reverse RPs with nonbanks ¹²	122.6	131.2	137.9	134.1	137.6	147.0	149.5	160.3	159.6	158.5	166.3	162.7	
20	All other loans and leases ¹³	430.5	449.8	450.4	457.2	468.7	472.8	480.8	488.8	485.9	488.1	494.2	488.5	
21	LESS: Allowance for loan and lease losses	214.9	195.0	194.1	190.0	184.2	183.0	177.8	174.8	174.9	173.9	174.7	175.2	
22	Interbank loans ¹²	159.0	106.2	104.5	115.9	91.2	97.3	98.1	94.2	96.3	89.7	95.6	95.4	
23	Fed funds and reverse RPs with banks ¹²	130.0	83.0	81.2	83.1	83.0	88.3	89.0	84.9	86.2	80.4	87.9	87.3	
24	Loans to commercial banks ¹⁴	28.9	23.2	23.3	32.9	8.2	9.0	9.1	9.3	10.0	9.2	7.7	8.1	
25	Cash assets ¹⁵	760.9	796.6	787.0	853.1	926.7	896.5	876.4	836.5	810.6	796.5	833.7	831.3	
26	Trading assets ¹⁶	198.7	165.9	172.0	173.6	174.6	209.0	213.5	198.6	200.7	193.7	194.6	192.3	
27	Derivatives with a positive fair value ¹⁷	186.6	149.3	155.9	155.9	157.9	192.0	197.2	184.1	186.0	178.2	180.3	178.5	
28	Other trading assets	12.1	16.6	16.1	17.7	16.7	17.0	16.3	14.5	14.7	15.4	14.3	13.9	
29	Other assets ¹⁸	1,187.0	1,160.1	1,157.9	1,145.3	1,140.3	1,141.7	1,144.2	1,142.5	1,134.2	1,139.3	1,136.1	1,151.7	
30	TOTAL ASSETS ¹⁹	10,544.9	10,376.9	10,374.9	10,436.3	10,500.5	10,578.5	10,628.2	10,634.9	10,585.2	10,583.8	10,682.7	10,682.4	

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)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
LIABILITIES													
31	Deposits	6,802.4	6,993.3	6,989.4	7,061.5	7,225.2	7,378.1	7,415.9	7,480.3	7,439.3	7,428.2	7,556.8	7,558.0
32	Large time deposits	785.3	721.8	717.5	710.3	718.7	714.3	716.1	724.6	723.7	721.3	735.7	730.0
33	Other deposits	6,017.1	6,271.6	6,271.9	6,351.1	6,506.4	6,663.8	6,699.9	6,755.6	6,715.6	6,706.9	6,821.1	6,828.0
34	Borrowings	1,396.6	1,164.2	1,143.8	1,140.7	1,084.9	1,065.9	1,053.6	1,036.1	1,036.1	1,030.9	1,043.7	1,053.0
35	Borrowings from banks in the U.S.	189.2	134.0	129.5	144.2	114.4	112.5	115.6	111.0	109.3	105.2	111.4	108.4
36	Borrowings from others	1,207.4	1,030.3	1,014.3	996.5	970.5	953.5	938.0	925.1	926.8	925.7	932.2	944.5
37	Trading liabilities ²⁰	204.5	148.3	157.4	161.9	164.5	183.3	186.6	178.9	176.9	172.2	186.7	189.3
38	Derivatives with a negative fair value ¹⁷	134.3	110.1	117.1	119.3	121.4	142.7	150.0	144.7	144.2	138.9	148.2	151.1
39	Other trading liabilities	70.2	38.2	40.4	42.6	43.1	40.6	36.6	34.3	32.6	33.3	38.5	38.2
40	Net due to related foreign offices	368.4	318.5	307.5	275.6	222.8	96.1	83.4	62.9	57.6	64.9	16.0	-0.3
41	Other liabilities ²¹	421.2	375.9	382.6	383.7	397.8	409.3	421.4	425.5	423.1	431.7	433.7	431.5
42	TOTAL LIABILITIES ¹⁹	9,193.1	9,000.2	8,980.8	9,023.4	9,095.2	9,132.8	9,161.0	9,183.7	9,133.0	9,127.8	9,236.9	9,231.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,351.8	1,376.7	1,394.1	1,412.8	1,405.4	1,445.8	1,467.2	1,451.3	1,452.2	1,455.9	1,445.8	1,450.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	21.6	7.6	17.8	22.8	24.5	32.2	36.6	28.7	27.6	28.4	30.3	29.7
45	Securitized consumer loans ²⁴	19.5	16.3	15.8	15.3	15.1	14.8	15.2	15.7	15.6	15.5	16.1	16.1
46	Securitized credit cards and other revolving plans	14.6	11.8	11.4	10.9	10.8	10.6	10.5	10.6	10.5	10.5	11.2	11.2
47	Other securitized consumer loans	4.8	4.5	4.4	4.4	4.3	4.2	4.7	5.0	5.0	5.0	4.9	4.9
48	Securitized real estate loans ²⁴	931.2	932.7	951.7	949.4	942.3	942.9	933.9	932.7	932.7	932.7	937.9	937.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
ASSETS													
1	Bank credit	5,451.2	5,413.2	5,413.2	5,384.3	5,399.5	5,438.4	5,461.5	5,497.5	5,498.9	5,499.9	5,518.4	5,500.1
2	Securities in bank credit ²	1,510.3	1,500.1	1,498.2	1,468.4	1,461.0	1,472.1	1,495.6	1,506.1	1,504.6	1,517.0	1,516.0	1,493.4
3	Treasury and agency securities ³	1,041.4	1,051.6	1,051.3	1,019.3	1,008.4	1,011.2	1,028.0	1,039.0	1,038.3	1,046.4	1,043.5	1,019.6
4	Mortgage-backed securities (MBS) ⁴	763.3	793.4	794.7	780.8	785.0	793.9	811.2	821.8	822.4	826.1	824.7	812.9
5	Non-MBS ⁵	278.2	258.2	256.6	238.5	223.4	217.3	216.8	217.2	215.9	220.2	218.8	206.7
6	Other securities	468.9	448.5	446.9	449.1	452.6	460.9	467.6	467.1	466.3	470.6	472.5	473.8
7	Mortgage-backed securities ⁶	139.4	123.7	124.7	122.6	116.5	117.3	116.9	117.8	117.3	118.7	118.2	118.7
8	Non-MBS ⁷	329.5	324.8	322.2	326.5	336.1	343.6	350.7	349.3	349.0	351.9	354.3	355.1
9	Loans and leases in bank credit ⁸	3,940.9	3,913.1	3,915.0	3,915.9	3,938.5	3,966.3	3,965.8	3,991.4	3,994.3	3,983.0	4,002.4	4,006.7
10	Commercial and industrial loans	606.9	637.8	646.1	648.5	650.8	665.4	670.4	680.7	680.9	682.0	686.4	687.9
11	Real estate loans	2,046.5	1,988.2	1,977.4	1,974.7	1,971.3	1,974.8	1,971.0	1,968.1	1,977.2	1,960.5	1,962.6	1,972.0
12	Revolving home equity loans	469.4	444.9	442.0	439.4	435.0	433.0	431.4	427.9	428.0	427.2	426.6	426.2
13	Closed-end residential loans ⁹	1,006.8	1,004.4	999.2	1,001.9	1,006.7	1,016.3	1,014.8	1,019.9	1,030.5	1,013.6	1,013.6	1,021.3
14	Commercial real estate loans ¹⁰	570.3	538.8	536.3	533.5	529.5	525.4	524.9	520.3	518.6	519.7	522.5	524.5
15	Consumer loans	857.8	824.4	823.3	825.3	826.6	825.2	825.6	826.0	825.5	825.1	826.5	827.1
16	Credit cards and other revolving plans	484.7	479.5	478.4	479.1	478.7	477.8	477.2	477.4	476.9	476.6	477.3	477.6
17	Other consumer loans ¹¹	373.1	344.9	344.9	346.2	347.9	347.4	348.4	348.6	348.6	348.5	349.1	349.5
18	Other loans and leases	429.7	462.7	468.2	467.4	489.7	500.9	498.8	516.7	510.8	515.5	526.9	519.7
19	Fed funds and reverse RPs with nonbanks ¹²	119.9	128.7	134.5	131.4	143.5	149.8	144.4	154.4	150.4	152.2	161.2	156.0
20	All other loans and leases ¹³	309.8	334.1	333.7	336.0	346.2	351.1	354.4	362.2	360.4	363.3	365.7	363.8
21	LESS: Allowance for loan and lease losses	158.6	138.5	135.2	133.0	135.1	133.3	130.0	126.6	126.4	127.0	125.2	124.7
22	Interbank loans ¹²	109.6	63.3	68.2	78.2	52.1	52.8	51.9	51.5	53.8	50.6	49.2	49.5
23	Fed funds and reverse RPs with banks ¹²	83.4	40.9	45.9	45.7	45.2	45.2	44.2	44.3	45.8	43.2	43.2	43.2
24	Loans to commercial banks ¹⁴	26.2	22.4	22.3	32.5	6.9	7.6	7.6	7.2	8.0	7.4	6.0	6.3
25	Cash assets ¹⁵	468.1	495.6	489.0	562.4	633.8	618.0	556.3	519.6	519.8	497.7	519.1	517.2
26	Trading assets ¹⁶	188.7	163.0	169.2	173.5	175.3	205.0	203.7	188.7	190.4	187.5	186.7	181.4
27	Derivatives with a positive fair value ¹⁷	175.8	147.1	152.9	155.6	157.9	188.0	187.2	173.4	174.8	170.4	171.8	167.9
28	Other trading assets	13.0	15.8	16.3	17.9	17.4	17.1	16.4	15.2	15.6	17.2	14.9	13.5
29	Other assets ¹⁸	912.9	890.5	893.2	881.8	878.4	880.6	877.3	871.6	865.9	880.1	868.6	878.4
30	TOTAL ASSETS¹⁹	6,972.1	6,887.1	6,897.6	6,947.2	7,004.0	7,061.5	7,020.6	7,002.3	7,002.4	6,988.9	7,016.8	7,001.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending				
										Oct 19	Oct 26	Nov 2	Nov 9	
LIABILITIES														
31	Deposits	4,168.5	4,292.4	4,321.3	4,385.6	4,559.4	4,703.1	4,708.3	4,734.2	4,714.6	4,749.3	4,766.6	4,746.3	
32	Large time deposits	340.9	301.1	295.9	291.3	299.1	295.1	298.0	309.4	308.6	308.1	320.1	315.6	
33	Other deposits	3,827.6	3,991.3	4,025.4	4,094.4	4,260.3	4,407.9	4,410.3	4,424.9	4,406.0	4,441.2	4,446.5	4,430.6	
34	Borrowings	1,020.5	838.7	820.6	835.6	792.8	769.4	749.3	735.9	737.7	725.2	748.9	757.6	
35	Borrowings from banks in the U.S.	101.8	76.3	74.0	87.0	54.9	53.8	57.4	57.2	55.0	52.9	58.1	56.0	
36	Borrowings from others	918.7	762.4	746.5	748.6	737.8	715.6	691.8	678.7	682.7	672.3	690.9	701.6	
37	Trading liabilities ²⁰	194.4	149.9	156.0	162.1	162.1	176.8	175.3	171.0	166.5	168.1	184.2	183.3	
38	Derivatives with a negative fair value ¹⁷	131.4	106.8	112.0	117.6	120.6	141.1	144.8	140.8	139.5	138.4	148.6	148.5	
39	Other trading liabilities	63.0	43.2	44.0	44.5	41.5	35.7	30.6	30.2	27.0	29.7	35.6	34.9	
40	Net due to related foreign offices	310.6	291.8	265.2	233.6	161.5	45.6	35.1	0.3	6.5	-25.9	-42.3	-49.9	
41	Other liabilities ²¹	346.5	326.7	324.3	326.9	345.4	354.7	353.7	348.2	350.0	351.4	349.5	352.6	
42	TOTAL LIABILITIES ¹⁹	6,040.5	5,899.5	5,887.4	5,943.9	6,021.2	6,049.5	6,021.8	5,989.6	5,975.4	5,968.2	6,007.0	5,989.9	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	931.6	987.6	1,010.2	1,003.3	982.8	1,012.0	998.8	1,012.6	1,027.1	1,020.8	1,009.8	1,012.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	16.2	5.9	14.4	18.1	19.8	26.3	29.7	22.4	21.3	22.2	24.3	24.0	
45	Securitized consumer loans ²⁴	4.8	4.5	4.4	4.4	4.2	4.1	4.1	4.1	4.0	4.1	4.0	4.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	4.8	4.5	4.4	4.4	4.2	4.1	4.1	4.1	4.0	4.1	4.0	4.0	
48	Securitized real estate loans ²⁴	907.9	933.9	948.6	940.5	927.4	927.5	915.5	909.0	910.4	907.6	907.0	903.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
ASSETS													
1	Bank credit	5,476.8	5,379.5	5,377.1	5,365.9	5,374.2	5,439.9	5,485.6	5,524.9	5,517.9	5,522.8	5,564.3	5,546.5
2	Securities in bank credit ²	1,531.4	1,484.5	1,472.9	1,459.4	1,454.0	1,486.2	1,515.0	1,528.0	1,524.8	1,538.5	1,547.8	1,525.6
3	Treasury and agency securities ³	1,055.9	1,039.4	1,025.0	1,011.0	1,004.3	1,025.6	1,042.1	1,054.3	1,054.9	1,061.9	1,071.4	1,047.1
4	Mortgage-backed securities (MBS) ⁴	770.1	781.8	777.6	779.1	785.0	799.8	817.5	831.0	832.5	836.5	847.0	830.5
5	Non-MBS ⁵	285.7	257.6	247.5	231.9	219.3	225.8	224.6	223.3	222.3	225.4	224.5	216.6
6	Other securities	475.6	445.1	447.9	448.4	449.7	460.6	473.0	473.7	469.9	476.6	476.4	478.5
7	Mortgage-backed securities ⁶	138.8	124.1	125.3	122.7	116.5	117.2	116.7	117.5	117.1	118.9	118.0	118.0
8	Non-MBS ⁷	336.8	321.0	322.6	325.7	333.2	343.3	356.2	356.2	352.8	357.6	358.4	360.5
9	Loans and leases in bank credit ⁸	3,945.3	3,895.0	3,904.2	3,906.5	3,920.2	3,953.7	3,970.5	3,997.0	3,993.1	3,984.3	4,016.5	4,020.9
10	Commercial and industrial loans	609.7	637.1	647.2	646.7	646.7	661.3	671.0	683.5	683.2	683.6	689.7	689.3
11	Real estate loans	2,048.9	1,979.8	1,973.2	1,971.2	1,969.9	1,974.2	1,971.5	1,970.7	1,971.4	1,959.1	1,972.1	1,986.4
12	Revolving home equity loans	471.5	443.7	441.5	439.1	435.6	433.5	432.6	430.0	430.3	429.6	428.7	428.3
13	Closed-end residential loans ⁹	1,006.8	998.1	995.1	997.7	1,004.4	1,014.7	1,013.8	1,020.0	1,022.0	1,009.6	1,020.7	1,034.0
14	Commercial real estate loans ¹⁰	570.6	538.1	536.6	534.4	530.0	526.0	525.2	520.6	519.1	519.9	522.8	524.1
15	Consumer loans	855.3	819.1	817.6	821.7	824.1	825.7	827.4	823.7	822.5	824.1	823.6	822.9
16	Credit cards and other revolving plans	483.0	473.9	472.9	475.7	475.9	477.3	477.4	475.7	474.7	476.3	475.7	474.8
17	Other consumer loans ¹¹	372.2	345.3	344.7	346.0	348.1	348.5	350.0	348.0	347.8	347.8	347.9	348.1
18	Other loans and leases	431.4	459.0	466.2	467.0	479.5	492.5	500.6	519.1	516.0	517.5	531.1	522.3
19	Fed funds and reverse RPs with nonbanks ¹²	120.8	126.6	134.7	130.2	133.4	142.7	145.1	155.7	154.8	154.2	161.8	158.5
20	All other loans and leases ¹³	310.7	332.4	331.5	336.8	346.1	349.8	355.5	363.4	361.1	363.4	369.3	363.8
21	LESS: Allowance for loan and lease losses	158.3	138.3	138.2	134.9	134.3	133.3	128.6	126.5	126.6	125.7	126.6	126.8
22	Interbank loans ¹²	110.3	62.0	63.4	73.8	49.7	51.3	51.9	52.0	53.7	52.7	51.2	51.3
23	Fed funds and reverse RPs with banks ¹²	83.5	40.4	41.7	42.6	43.0	43.6	44.2	44.7	45.6	45.3	45.4	45.1
24	Loans to commercial banks ¹⁴	26.9	21.7	21.7	31.3	6.7	7.7	7.7	7.3	8.1	7.4	5.8	6.2
25	Cash assets ¹⁵	464.7	500.8	495.9	560.8	621.2	580.9	549.8	516.1	493.9	476.7	523.5	510.8
26	Trading assets ¹⁶	192.3	160.7	166.9	168.6	169.7	203.7	207.4	193.0	195.1	188.1	189.2	186.9
27	Derivatives with a positive fair value ¹⁷	180.4	144.4	151.0	151.2	153.4	186.9	191.6	178.7	180.5	172.8	175.1	173.2
28	Other trading assets	11.9	16.3	15.9	17.4	16.3	16.7	15.8	14.3	14.6	15.3	14.1	13.7
29	Other assets ¹⁸	912.9	889.6	889.5	879.5	874.6	872.4	873.9	872.9	866.0	870.8	865.8	880.0
30	TOTAL ASSETS¹⁹	6,998.6	6,854.4	6,854.6	6,913.7	6,955.0	7,014.9	7,039.9	7,032.4	7,000.0	6,985.4	7,067.4	7,048.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending				
										Oct 19	Oct 26	Nov 2	Nov 9	
LIABILITIES														
31	Deposits	4,158.0	4,321.1	4,319.7	4,382.8	4,529.7	4,659.0	4,676.7	4,722.2	4,694.6	4,680.1	4,778.0	4,764.6	
32	Large time deposits	343.3	298.5	295.6	291.6	301.6	298.6	302.0	311.4	310.7	309.2	323.2	317.1	
33	Other deposits	3,814.7	4,022.5	4,024.1	4,091.2	4,228.1	4,360.4	4,374.6	4,410.8	4,383.8	4,370.9	4,454.8	4,447.5	
34	Borrowings	1,028.1	837.6	823.9	829.5	777.7	763.1	752.2	739.8	738.9	735.7	750.4	761.7	
35	Borrowings from banks in the U.S.	106.8	74.8	70.0	83.8	54.2	53.8	58.5	60.0	57.6	54.4	61.1	59.6	
36	Borrowings from others	921.3	762.7	753.9	745.7	723.5	709.4	693.7	679.8	681.3	681.4	689.4	702.0	
37	Trading liabilities ²⁰	199.1	144.1	153.3	157.8	160.5	178.8	181.5	173.8	171.6	167.1	181.9	184.4	
38	Derivatives with a negative fair value ¹⁷	129.7	106.7	113.7	116.0	118.2	139.0	145.8	140.5	140.0	134.6	144.1	147.0	
39	Other trading liabilities	69.4	37.5	39.6	41.8	42.3	39.8	35.8	33.3	31.6	32.4	37.8	37.4	
40	Net due to related foreign offices	318.4	262.0	248.9	219.4	163.5	43.8	32.0	13.7	12.0	13.8	-30.2	-49.4	
41	Other liabilities ²¹	357.4	317.2	322.9	323.0	338.1	348.0	356.0	359.1	357.7	360.9	369.3	366.0	
42	TOTAL LIABILITIES ¹⁹	6,060.9	5,882.0	5,868.6	5,912.4	5,969.5	5,992.8	5,998.5	6,008.6	5,974.7	5,957.5	6,049.4	6,027.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	937.7	972.4	986.1	1,001.3	985.5	1,022.1	1,041.4	1,023.9	1,025.4	1,027.9	1,018.1	1,021.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	16.2	5.9	14.4	18.1	19.8	26.3	29.7	22.4	21.3	22.2	24.3	24.0	
45	Securitized consumer loans ²⁴	4.8	4.5	4.4	4.3	4.3	4.2	4.2	4.0	4.1	4.0	3.9	3.9	
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	4.8	4.5	4.4	4.3	4.3	4.2	4.2	4.0	4.1	4.0	3.9	3.9	
48	Securitized real estate loans ²⁴	909.0	912.2	931.5	929.1	922.4	923.0	914.0	913.1	913.4	913.3	918.5	917.9	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
ASSETS													
1	Bank credit	2,979.1	2,961.3	2,963.9	2,975.1	2,984.0	2,988.9	2,989.7	3,015.6	3,007.3	3,019.9	3,031.0	3,036.6
2	Securities in bank credit ²	689.1	721.7	723.9	736.9	740.0	749.3	751.2	761.1	758.8	765.7	769.9	771.8
3	Treasury and agency securities ³	485.0	519.1	521.0	536.8	539.2	546.9	548.0	556.2	553.5	559.4	563.7	565.6
4	Mortgage-backed securities (MBS) ⁴	305.5	332.3	335.8	355.3	360.8	367.1	374.7	381.5	380.1	382.0	387.1	387.8
5	Non-MBS ⁵	179.5	186.9	185.2	181.5	178.4	179.8	173.3	174.7	173.4	177.4	176.6	177.8
6	Other securities	204.1	202.6	203.0	200.1	200.8	202.4	203.1	204.8	205.3	206.3	206.2	206.2
7	Mortgage-backed securities ⁶	19.9	18.2	18.0	17.0	17.7	17.6	16.8	16.8	17.0	16.5	16.1	15.8
8	Non-MBS ⁷	184.1	184.3	184.9	183.1	183.1	184.8	186.4	188.1	188.3	189.7	190.1	190.4
9	Loans and leases in bank credit ⁸	2,290.0	2,239.6	2,240.0	2,238.1	2,244.0	2,239.5	2,238.5	2,254.5	2,248.5	2,254.3	2,261.1	2,264.8
10	Commercial and industrial loans	366.3	368.0	370.2	370.7	374.2	374.6	374.6	379.1	378.6	379.2	380.5	380.2
11	Real estate loans	1,541.4	1,494.1	1,490.9	1,486.2	1,483.3	1,475.5	1,475.6	1,483.7	1,478.5	1,483.3	1,490.9	1,494.8
12	Revolving home equity loans	118.9	123.5	123.9	124.2	124.4	124.7	124.9	124.2	124.0	123.9	124.4	124.4
13	Closed-end residential loans ⁹	505.0	481.1	480.6	479.5	481.3	478.0	481.5	494.8	489.9	495.6	503.7	506.0
14	Commercial real estate loans ¹⁰	917.5	889.5	886.4	882.4	877.6	872.8	869.2	864.8	864.6	863.7	862.9	864.4
15	Consumer loans	261.9	253.3	255.1	258.0	259.4	260.7	259.9	262.5	262.5	262.9	261.9	261.6
16	Credit cards and other revolving plans	124.2	113.5	115.2	118.0	118.6	119.8	120.1	120.1	119.9	120.5	119.6	119.3
17	Other consumer loans ¹¹	137.8	139.8	139.9	139.9	140.8	140.9	139.8	142.4	142.6	142.4	142.3	142.4
18	Other loans and leases	120.4	124.2	123.7	123.2	127.2	128.7	128.4	129.1	128.9	128.9	127.8	128.1
19	Fed funds and reverse RPs with nonbanks ¹²	2.6	5.0	3.2	2.9	4.6	4.6	3.5	5.5	5.7	5.5	5.3	5.7
20	All other loans and leases ¹³	117.8	119.2	120.6	120.3	122.6	124.1	124.9	123.7	123.2	123.4	122.5	122.5
21	LESS: Allowance for loan and lease losses	57.5	56.7	55.9	54.7	50.1	49.3	48.4	49.2	49.4	49.4	48.8	48.9
22	Interbank loans ¹²	48.1	43.9	43.3	43.7	44.5	48.5	45.9	41.8	42.2	37.0	42.6	41.7
23	Fed funds and reverse RPs with banks ¹²	46.0	42.4	41.6	41.7	42.9	46.9	44.4	39.9	40.3	35.2	40.7	40.0
24	Loans to commercial banks ¹⁴	2.1	1.5	1.7	2.0	1.6	1.6	1.5	1.9	1.9	1.8	1.8	1.8
25	Cash assets ¹⁵	298.5	298.5	295.3	298.9	314.4	325.7	328.4	320.3	321.9	325.6	302.7	309.4
26	Trading assets ¹⁶	5.8	4.9	4.9	4.8	5.0	4.8	5.9	5.0	4.8	5.0	5.1	5.3
27	Derivatives with a positive fair value ¹⁷	5.6	5.1	4.9	4.8	4.8	5.1	5.4	4.8	4.8	4.9	5.0	5.0
28	Other trading assets	0.2	-0.2	-0.0	0.0	0.2	-0.3	0.5	0.2	0.0	0.1	0.1	0.2
29	Other assets ¹⁸	273.6	269.4	269.9	267.3	268.3	272.0	268.6	269.1	268.8	271.1	270.6	270.6
30	TOTAL ASSETS¹⁹	3,547.6	3,521.2	3,521.4	3,535.1	3,566.1	3,590.5	3,590.2	3,602.6	3,595.6	3,609.2	3,603.2	3,614.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
LIABILITIES													
31	Deposits	2,649.3	2,651.2	2,672.4	2,700.5	2,735.1	2,750.8	2,756.2	2,764.9	2,754.0	2,772.3	2,773.8	2,782.8
32	Large time deposits	437.0	425.2	424.7	422.4	420.1	416.5	413.9	409.2	409.2	408.9	408.6	409.2
33	Other deposits	2,212.4	2,226.0	2,247.7	2,278.1	2,315.0	2,334.3	2,342.3	2,355.7	2,344.9	2,363.4	2,365.2	2,373.6
34	Borrowings	369.9	327.3	315.9	311.6	311.6	306.0	298.8	297.0	298.0	292.0	295.7	292.4
35	Borrowings from banks in the U.S.	83.0	56.9	56.9	58.7	61.4	61.0	57.8	51.1	51.6	48.8	51.6	50.2
36	Borrowings from others	286.9	270.5	259.0	252.9	250.1	245.0	241.0	245.9	246.4	243.2	244.1	242.2
37	Trading liabilities ²⁰	5.3	4.3	4.2	4.2	4.2	4.7	4.9	4.9	5.0	5.0	4.7	4.5
38	Derivatives with a negative fair value ¹⁷	4.5	3.6	3.3	3.3	3.4	4.0	4.1	4.1	4.1	4.2	4.0	3.7
39	Other trading liabilities	0.8	0.8	0.9	0.9	0.8	0.8	0.8	0.9	1.0	0.8	0.7	0.8
40	Net due to related foreign offices	48.9	60.2	64.6	57.0	62.1	58.2	61.7	55.0	52.2	51.5	49.1	53.4
41	Other liabilities ²¹	63.1	60.7	60.4	61.8	61.3	60.6	63.6	65.6	65.0	69.9	63.0	62.7
42	TOTAL LIABILITIES ¹⁹	3,136.5	3,103.8	3,117.5	3,135.0	3,174.3	3,180.4	3,185.1	3,187.4	3,174.3	3,190.8	3,186.3	3,195.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	411.2	417.4	403.9	400.0	391.9	410.1	405.0	415.2	421.4	418.4	416.9	419.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.4	1.7	3.5	4.7	4.8	5.9	6.8	6.3	6.3	6.1	6.0	5.7
45	Securitized consumer loans ²⁴	14.6	11.8	11.5	11.0	10.9	10.7	11.0	11.5	11.5	11.4	12.2	12.1
46	Securitized credit cards and other revolving plans	14.5	11.8	11.5	11.0	10.9	10.6	10.4	10.5	10.5	10.5	11.2	11.2
47	Other securitized consumer loans	0.1	0.0	0.0	0.0	0.1	0.1	0.6	1.0	1.0	1.0	1.0	0.9
48	Securitized real estate loans ²⁴	30.1	-1.0	3.0	13.8	20.7	24.8	25.6	32.0	32.2	33.2	33.9	34.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
ASSETS													
1	Bank credit	2,977.5	2,963.5	2,970.4	2,972.5	2,977.8	2,977.1	2,988.2	3,013.0	3,000.5	3,015.7	3,033.1	3,040.4
2	Securities in bank credit ²	686.9	731.3	736.5	736.9	737.9	740.4	748.6	758.3	755.5	762.0	766.6	769.5
3	Treasury and agency securities ³	480.7	529.1	533.4	534.8	536.7	537.2	542.5	550.8	548.0	553.4	558.0	559.5
4	Mortgage-backed securities (MBS) ⁴	301.1	342.4	348.1	351.9	355.6	359.7	367.1	375.5	373.9	376.0	381.8	381.7
5	Non-MBS ⁵	179.6	186.7	185.2	182.9	181.2	177.4	175.4	175.3	174.0	177.4	176.3	177.8
6	Other securities	206.2	202.2	203.2	202.1	201.2	203.3	206.1	207.5	207.5	208.5	208.6	210.0
7	Mortgage-backed securities ⁶	19.7	18.3	18.1	17.3	16.6	16.5	16.3	16.6	16.8	16.6	16.4	16.6
8	Non-MBS ⁷	186.5	183.9	185.0	184.7	184.6	186.8	189.8	190.9	190.7	191.9	192.2	193.5
9	Loans and leases in bank credit ⁸	2,290.6	2,232.2	2,233.9	2,235.6	2,239.8	2,236.7	2,239.6	2,254.7	2,245.1	2,253.7	2,266.5	2,270.9
10	Commercial and industrial loans	365.2	369.0	371.5	371.2	372.9	373.6	375.1	378.1	377.7	378.1	379.9	379.6
11	Real estate loans	1,542.6	1,489.4	1,487.5	1,483.7	1,482.8	1,476.5	1,475.2	1,484.5	1,476.2	1,483.5	1,495.2	1,500.6
12	Revolving home equity loans	117.7	124.1	124.0	123.7	123.5	123.4	123.2	122.9	122.8	122.8	122.9	122.8
13	Closed-end residential loans ⁹	505.6	477.2	478.3	478.2	481.6	480.1	482.1	495.2	487.0	494.5	507.3	511.2
14	Commercial real estate loans ¹⁰	919.3	888.1	885.2	881.8	877.7	873.1	869.9	866.4	866.3	866.3	865.1	866.6
15	Consumer loans	261.1	251.9	252.8	256.4	257.3	259.3	259.6	262.0	261.7	263.1	261.9	261.7
16	Credit cards and other revolving plans	123.4	112.9	114.0	117.3	118.0	119.6	119.8	119.5	119.2	120.4	119.2	118.8
17	Other consumer loans ¹¹	137.6	139.0	138.9	139.2	139.3	139.6	139.8	142.6	142.6	142.7	142.6	143.0
18	Other loans and leases	121.7	122.0	122.0	124.3	126.8	127.3	129.7	130.0	129.5	129.1	129.4	128.9
19	Fed funds and reverse RPs with nonbanks ¹²	1.9	4.6	3.2	3.9	4.2	4.3	4.4	4.6	4.7	4.3	4.5	4.2
20	All other loans and leases ¹³	119.8	117.4	118.8	120.4	122.6	123.0	125.3	125.4	124.8	124.7	125.0	124.7
21	LESS: Allowance for loan and lease losses	56.6	56.6	55.9	55.1	49.9	49.7	49.2	48.2	48.3	48.2	48.0	48.5
22	Interbank loans ¹²	48.6	44.1	41.2	42.1	41.5	46.0	46.3	42.2	42.5	37.0	44.4	44.0
23	Fed funds and reverse RPs with banks ¹²	46.6	42.7	39.6	40.5	40.1	44.7	44.8	40.3	40.6	35.1	42.5	42.2
24	Loans to commercial banks ¹⁴	2.1	1.5	1.6	1.6	1.4	1.3	1.5	1.9	1.9	1.9	1.9	1.9
25	Cash assets ¹⁵	296.2	295.8	291.1	292.2	305.6	315.7	326.6	320.3	316.7	319.8	310.2	320.6
26	Trading assets ¹⁶	6.4	5.2	5.1	5.0	4.9	5.3	6.1	5.6	5.6	5.6	5.4	5.5
27	Derivatives with a positive fair value ¹⁷	6.2	5.0	4.9	4.7	4.6	5.1	5.6	5.4	5.4	5.4	5.2	5.3
28	Other trading assets	0.2	0.3	0.2	0.2	0.4	0.3	0.5	0.2	0.2	0.2	0.2	0.2
29	Other assets ¹⁸	274.1	270.5	268.4	265.9	265.7	269.3	270.3	269.6	268.2	268.4	270.3	271.7
30	TOTAL ASSETS¹⁹	3,546.3	3,522.6	3,520.3	3,522.6	3,545.5	3,563.7	3,588.3	3,602.5	3,585.1	3,598.3	3,615.3	3,633.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010	2011	2011	2011	2011	2011	2011	2011	Week ending				
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 19	Oct 26	Nov 2	Nov 9	
LIABILITIES														
31	Deposits	2,644.4	2,672.2	2,669.7	2,678.7	2,695.4	2,719.1	2,739.2	2,758.1	2,744.7	2,748.1	2,778.8	2,793.4	
32	Large time deposits	442.0	423.2	421.9	418.8	417.1	415.6	414.0	413.2	413.0	412.1	412.5	412.9	
33	Other deposits	2,202.4	2,249.0	2,247.8	2,260.0	2,278.4	2,303.4	2,325.2	2,344.9	2,331.8	2,336.0	2,366.3	2,380.5	
34	Borrowings	368.6	326.7	319.9	311.2	307.2	302.8	301.4	296.3	297.2	295.2	293.3	291.3	
35	Borrowings from banks in the U.S.	82.4	59.1	59.4	60.4	60.2	58.7	57.0	51.0	51.8	50.8	50.4	48.8	
36	Borrowings from others	286.2	267.5	260.4	250.8	247.0	244.1	244.3	245.2	245.4	244.4	242.9	242.5	
37	Trading liabilities ²⁰	5.4	4.2	4.2	4.1	4.0	4.5	5.1	5.1	5.3	5.1	4.8	4.9	
38	Derivatives with a negative fair value ¹⁷	4.6	3.4	3.4	3.3	3.2	3.7	4.2	4.2	4.3	4.2	4.1	4.1	
39	Other trading liabilities	0.8	0.7	0.8	0.8	0.8	0.8	0.8	0.9	1.1	0.9	0.7	0.8	
40	Net due to related foreign offices	50.0	56.5	58.7	56.2	59.2	52.3	51.4	49.2	45.6	51.1	46.3	49.1	
41	Other liabilities ²¹	63.8	58.8	59.8	60.8	59.8	61.3	65.4	66.5	65.5	70.8	64.5	65.5	
42	TOTAL LIABILITIES ¹⁹	3,132.2	3,118.3	3,112.2	3,111.0	3,125.6	3,140.0	3,162.5	3,175.1	3,158.3	3,170.3	3,187.6	3,204.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	414.1	404.3	408.1	411.6	419.9	423.7	425.8	427.4	426.8	428.0	427.8	429.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.4	1.7	3.5	4.7	4.8	5.9	6.8	6.3	6.3	6.1	6.0	5.7	
45	Securitized consumer loans ²⁴	14.7	11.9	11.4	11.0	10.9	10.6	11.0	11.6	11.5	11.5	12.2	12.2	
46	Securitized credit cards and other revolving plans	14.6	11.8	11.4	10.9	10.8	10.6	10.5	10.6	10.5	10.5	11.2	11.2	
47	Other securitized consumer loans	0.1	0.0	0.0	0.0	0.0	0.0	0.5	1.0	1.0	1.0	1.0	1.0	
48	Securitized real estate loans ²⁴	22.2	20.6	20.3	20.3	20.0	19.9	19.9	19.6	19.3	19.4	19.4	19.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending				
										Oct 19	Oct 26	Nov 2	Nov 9	
ASSETS														
1	Bank credit	803.4	808.1	808.0	804.7	839.2	858.4	845.9	837.2	830.3	832.6	853.6	852.0	
2	Securities in bank credit ²	241.5	239.6	230.2	223.4	239.9	241.3	224.2	209.9	209.6	207.2	203.2	202.1	
3	Treasury and agency securities ³	104.3	109.4	107.6	102.9	106.4	107.8	95.3	89.3	89.8	86.4	84.9	86.1	
4	Mortgage-backed securities (MBS) ⁴	20.4	19.1	19.2	20.5	19.1	20.0	20.2	20.4	20.8	20.0	20.1	20.5	
5	Non-MBS ⁵	83.9	90.3	88.4	82.4	87.3	87.8	75.1	68.9	69.0	66.4	64.7	65.5	
6	Other securities	137.2	130.2	122.6	120.6	133.5	133.5	128.9	120.5	119.8	120.8	118.3	116.0	
7	Mortgage-backed securities ⁶	10.2	8.9	8.6	8.8	8.5	7.8	8.0	8.0	8.1	8.3	8.1	8.1	
8	Non-MBS ⁷	127.0	121.4	114.0	111.8	125.1	125.7	120.9	112.5	111.7	112.5	110.2	107.9	
9	Loans and leases in bank credit ⁸	561.9	568.6	577.8	581.3	599.3	617.1	621.7	627.3	620.7	625.5	650.4	649.9	
10	Commercial and industrial loans	231.8	239.3	240.9	241.6	246.0	252.6	251.3	251.7	252.3	251.5	253.1	252.0	
11	Real estate loans	36.4	34.7	34.2	33.9	35.1	34.1	33.8	33.6	33.5	33.6	33.5	32.9	
12	Revolving home equity loans	0.3	0.2	0.1	0.1	0.4	0.3	0.3	0.3	0.2	0.3	0.3	0.2	
13	Closed-end residential loans ⁹	2.1	2.1	2.2	2.2	2.4	2.3	2.1	2.2	2.2	2.2	2.3	2.3	
14	Commercial real estate loans ¹⁰	34.0	32.4	31.9	31.5	32.3	31.6	31.4	31.2	31.1	31.1	31.0	30.3	
15	Consumer loans	1.5	1.8	1.8	1.7	1.8	1.7	1.7	1.7	1.7	1.7	1.7	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	1.8	1.8	1.7	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.8	
18	Other loans and leases	292.3	292.8	300.9	304.0	316.4	328.7	335.0	340.2	333.2	338.6	362.1	363.3	
19	Fed funds and reverse RPs with nonbanks ¹²	98.5	86.4	93.2	95.4	106.9	119.1	131.2	125.5	115.5	113.5	140.7	140.2	
20	All other loans and leases ¹³	193.8	206.4	207.7	208.6	209.5	209.6	203.8	214.6	217.7	225.1	221.3	223.1	
21	LESS: Allowance for loan and lease losses	1.1	1.3	1.1	1.0	0.7	0.7	0.8	0.6	0.6	0.6	0.7	0.7	
22	Interbank loans ¹²	27.0	29.5	25.7	22.8	23.8	25.5	21.6	21.0	22.5	19.4	19.7	18.7	
23	Fed funds and reverse RPs with banks ¹²	24.8	26.8	22.8	20.2	20.9	22.7	19.1	18.9	20.2	17.6	17.8	16.8	
24	Loans to commercial banks ¹⁴	2.1	2.6	2.8	2.7	2.9	2.8	2.5	2.1	2.3	1.8	1.9	1.9	
25	Cash assets ¹⁵	354.9	770.0	886.1	1,069.6	1,010.5	959.0	931.2	831.9	855.4	830.2	715.4	791.9	
26	Trading assets ¹⁶	124.9	107.4	107.7	109.2	111.6	125.9	127.3	115.0	112.2	113.0	112.4	113.1	
27	Derivatives with a positive fair value ¹⁷	116.8	97.4	97.8	99.1	102.2	114.4	116.7	106.2	103.7	105.5	104.1	104.5	
28	Other trading assets	8.2	10.0	9.9	10.1	9.5	11.5	10.6	8.8	8.5	7.5	8.3	8.6	
29	Other assets ¹⁸	48.9	59.4	58.0	62.5	60.7	60.6	55.8	51.0	55.0	51.9	43.2	49.7	
30	TOTAL ASSETS ¹⁹	1,358.0	1,773.1	1,884.4	2,067.9	2,045.1	2,028.7	1,981.2	1,855.4	1,874.8	1,846.5	1,743.6	1,824.7	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending				
										Oct 19	Oct 26	Nov 2	Nov 9	
LIABILITIES														
31	Deposits	1,056.0	1,130.4	1,160.8	1,125.0	1,045.7	942.3	944.9	905.1	909.2	905.3	903.1	884.7	
32	Large time deposits	1,001.0	1,075.1	1,103.4	1,060.5	974.9	860.7	853.7	820.2	827.3	821.8	806.9	789.0	
33	Other deposits	55.0	55.3	57.5	64.5	70.8	81.7	91.3	84.9	81.9	83.5	96.3	95.7	
34	Borrowings	535.3	559.8	561.7	552.2	569.2	580.4	567.2	547.6	547.5	536.5	546.2	552.8	
35	Borrowings from banks in the U.S.	36.4	29.6	30.7	33.5	33.8	43.6	36.7	35.0	35.3	34.2	34.6	37.7	
36	Borrowings from others	498.9	530.2	531.0	518.7	535.4	536.8	530.4	512.6	512.2	502.2	511.6	515.1	
37	Trading liabilities ²⁰	132.9	107.7	102.9	102.8	106.0	113.8	117.6	108.6	107.3	108.4	107.1	109.1	
38	Derivatives with a negative fair value ¹⁷	110.6	92.1	90.1	88.0	90.2	99.0	104.4	97.4	95.2	97.8	96.7	99.2	
39	Other trading liabilities	22.3	15.6	12.8	14.8	15.8	14.8	13.2	11.3	12.1	10.6	10.4	9.9	
40	Net due to related foreign offices	-405.9	-60.0	-31.0	85.2	84.6	192.9	215.7	258.6	255.8	272.3	212.1	295.4	
41	Other liabilities ²¹	52.9	48.5	51.4	58.5	59.7	59.9	52.8	52.8	55.9	58.9	47.8	55.2	
42	TOTAL LIABILITIES ¹⁹	1,371.1	1,786.4	1,845.8	1,923.7	1,865.2	1,889.2	1,898.2	1,872.8	1,875.8	1,881.3	1,816.2	1,897.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-13.1	-13.3	38.6	144.2	179.9	139.4	83.0	-17.3	-1.0	-34.8	-72.6	-72.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.2	-7.8	-6.9	-6.5	-6.5	-5.7	-5.4	-6.1	-6.4	-6.5	-6.4	-6.6	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending				
										Oct 19	Oct 26	Nov 2	Nov 9	
ASSETS														
1	Bank credit	807.4	803.6	808.1	811.9	833.2	855.0	849.3	842.5	837.0	841.3	859.7	858.9	
2	Securities in bank credit ²	243.8	238.4	234.7	233.0	235.7	238.9	225.1	212.6	210.3	209.7	209.9	208.5	
3	Treasury and agency securities ³	103.6	106.2	104.9	102.8	104.1	108.0	97.9	88.7	86.8	86.6	86.8	87.6	
4	Mortgage-backed securities (MBS) ⁴	20.6	18.9	19.0	19.7	20.2	20.6	20.8	20.6	20.6	20.5	20.5	20.5	
5	Non-MBS ⁵	83.0	87.3	85.9	83.0	83.9	87.4	77.2	68.1	66.3	66.1	66.3	67.2	
6	Other securities	140.3	132.2	129.8	130.2	131.6	130.9	127.2	123.9	123.5	123.1	123.1	120.9	
7	Mortgage-backed securities ⁶	10.1	9.3	9.2	9.2	8.9	8.8	8.5	8.0	8.1	8.0	7.8	7.9	
8	Non-MBS ⁷	130.1	122.9	120.5	121.0	122.7	122.1	118.7	115.9	115.5	115.1	115.2	113.1	
9	Loans and leases in bank credit ⁸	563.6	565.2	573.4	578.9	597.5	616.1	624.2	629.9	626.6	631.6	649.8	650.3	
10	Commercial and industrial loans	231.1	238.9	240.2	240.6	244.7	251.4	250.5	250.5	251.2	250.3	251.8	250.9	
11	Real estate loans	36.6	34.9	34.4	34.0	34.2	33.7	33.7	33.7	33.7	33.9	33.7	33.2	
12	Revolving home equity loans	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
13	Closed-end residential loans ⁹	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.3	2.3	2.4	2.3	2.2	
14	Commercial real estate loans ¹⁰	34.1	32.3	31.9	31.5	31.7	31.2	31.2	31.3	31.2	31.3	31.1	30.7	
15	Consumer loans	1.5	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	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	1.5	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	
18	Other loans and leases	294.4	289.8	297.1	302.6	316.8	329.2	338.3	343.9	340.0	345.6	362.5	364.5	
19	Fed funds and reverse RPs with nonbanks ¹²	100.5	84.7	92.7	96.0	107.4	119.8	130.4	128.2	120.5	120.8	142.4	143.3	
20	All other loans and leases ¹³	193.8	205.1	204.4	206.6	209.4	209.4	207.8	215.7	219.5	224.8	220.1	221.2	
21	LESS: Allowance for loan and lease losses	1.3	1.0	0.9	1.0	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.8	
22	Interbank loans ¹²	29.0	29.1	26.2	22.1	23.9	25.9	21.6	21.9	23.2	20.8	20.9	19.9	
23	Fed funds and reverse RPs with banks ¹²	26.1	26.2	23.3	19.3	21.0	23.1	18.9	19.5	20.7	18.8	18.8	17.8	
24	Loans to commercial banks ¹⁴	2.9	2.9	2.9	2.7	2.9	2.8	2.6	2.4	2.6	2.1	2.1	2.1	
25	Cash assets ¹⁵	368.4	809.4	885.3	887.0	829.8	816.9	830.2	847.5	850.5	877.3	777.4	857.2	
26	Trading assets ¹⁶	130.1	103.6	107.9	106.8	107.8	123.7	129.6	121.1	119.3	119.6	119.6	123.0	
27	Derivatives with a positive fair value ¹⁷	121.0	93.7	97.8	96.2	96.6	112.1	118.5	111.7	109.8	110.7	110.9	113.9	
28	Other trading assets	9.1	9.9	10.1	10.6	11.2	11.5	11.1	9.5	9.5	8.8	8.7	9.1	
29	Other assets ¹⁸	48.6	60.8	61.1	63.9	54.7	57.9	54.3	50.4	52.8	51.2	46.7	53.4	
30	TOTAL ASSETS ¹⁹	1,382.3	1,805.6	1,887.7	1,890.5	1,848.4	1,878.4	1,884.1	1,882.6	1,882.0	1,909.4	1,823.5	1,911.4	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 18, 2011

Account		2010 Oct	2011 Apr	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	Week ending			
										Oct 19	Oct 26	Nov 2	Nov 9
LIABILITIES													
31	Deposits	1,063.3	1,120.4	1,170.5	1,128.4	1,038.5	947.5	942.0	908.9	910.4	912.6	908.9	888.5
32	Large time deposits	1,010.9	1,062.7	1,107.4	1,063.2	968.7	864.2	856.1	827.2	831.7	832.7	815.2	796.0
33	Other deposits	52.4	57.8	63.1	65.2	69.7	83.3	85.9	81.7	78.7	79.9	93.7	92.5
34	Borrowings	534.0	566.1	566.3	546.9	564.2	580.9	561.0	548.6	548.8	540.7	552.0	560.8
35	Borrowings from banks in the U.S.	37.1	28.6	30.1	33.7	34.2	44.3	38.2	35.8	35.7	34.8	35.9	38.3
36	Borrowings from others	496.9	537.4	536.2	513.2	530.0	536.6	522.8	512.8	513.1	505.9	516.1	522.5
37	Trading liabilities ²⁰	136.4	104.8	105.2	102.4	101.3	114.3	120.7	114.0	112.8	112.6	114.0	116.2
38	Derivatives with a negative fair value ¹⁷	116.8	88.1	91.2	88.4	87.8	100.1	108.2	103.7	102.5	102.8	103.4	106.6
39	Other trading liabilities	19.7	16.7	14.0	14.0	13.5	14.1	12.5	10.3	10.3	9.9	10.6	9.6
40	Net due to related foreign offices	-404.5	-39.4	-11.1	51.7	83.5	175.4	204.8	256.4	254.2	281.4	196.8	284.2
41	Other liabilities ²¹	50.0	50.5	53.6	58.0	57.8	57.3	52.4	51.5	52.6	58.8	48.7	58.7
42	TOTAL LIABILITIES ¹⁹	1,379.2	1,802.4	1,884.5	1,887.4	1,845.2	1,875.2	1,880.9	1,879.4	1,878.8	1,906.2	1,820.3	1,908.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.1	3.1	3.1	3.2	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	-6.2	-7.8	-6.9	-6.5	-6.5	-5.7	-5.4	-6.1	-6.4	-6.5	-6.4	-6.6
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).