

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
January 6, 2012

Account	2006	2007	2008	2009	2010	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Aug	2011 Sep	2011 Oct	2011 Nov
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	8.2	1.6	7.4	7.3
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	10.7	4.0	2.8	7.0
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	8.7	4.0	9.3	4.5
6 Other securities	8.7	27.0	-9.5	-2.8	-6.9	-20.6	2.7	-0.4	-2.1	-14.7	10.2	14.9	4.2	-10.8	12.6
9 Loans and leases in bank credit ⁶	10.7	10.3	3.6	-10.3	-5.8	-7.6	-4.3	-2.8	-1.7	-0.5	4.7	7.3	0.7	9.1	7.3
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	9.8	20.5	2.9	15.1	5.9
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	-1.4	1.8	0.5
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	-4.3	-3.4	-9.1	-4.6
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	5.2	1.6	14.8	3.3
14 Commercial real estate loans ¹⁰	14.3	8.7	6.4	-4.5	-9.0	-8.1	-9.7	-10.2	-8.8	-6.9	-6.4	-8.2	-3.9	-7.7	-0.4
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	-0.3	-0.3	3.4	1.3
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	0.6	-0.6	0.4	0.0
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	-1.5	0.0	7.1	2.9
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	28.8	32.2	6.8	33.6	39.9
21 LESS: Allowance for loan and lease losses	-	-	-	-	-	-10.1	-12.6	-15.9	-16.3	-27.3	-20.2	-16.1	-26.8	-18.7	-10.9
22 Interbank loans ¹²	17.6	24.6	-15.1	-38.7	-23.3	-93.9	36.7	26.1	-48.8	-52.1	-49.0	63.7	-69.9	-49.2	-48.1
25 Cash assets ¹⁵	-6.3	-1.6	156.7	49.9	-8.8	9.1	16.4	-62.4	68.9	144.1	39.7	-34.4	-54.3	-95.6	-104.1
26 Trading assets ¹⁶	-	-	-	-	-	17.2	59.4	-22.8	-28.3	16.7	56.8	180.1	4.6	-100.4	-47.8
29 Other assets ¹⁸	14.7	11.0	16.7	-5.2	4.5	-1.0	-2.0	1.2	-3.9	-0.9	-3.4	5.4	-11.6	-9.7	3.2
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	-8.3	-12.1	-9.7
LIABILITIES															
31 Deposits	7.4	9.0	5.9	4.9	2.7	-0.6	6.0	3.4	4.4	8.7	11.5	8.0	2.0	-0.4	0.1
32 Large time deposits	20.5	15.3	-1.7	-6.6	-6.5	-21.8	1.7	-5.1	2.6	7.6	-42.0	-86.4	-4.7	-18.5	-25.3
33 Other deposits	-	-	-	-	-	6.2	7.3	5.9	5.0	9.0	26.7	32.1	3.5	3.7	5.8
34 Borrowings	14.1	13.5	13.8	-24.6	-18.6	-29.7	-17.0	-14.1	-16.0	-21.8	-14.0	-12.6	-29.4	-25.9	19.0
37 Trading liabilities ²⁰	-	-	-	-	-	31.2	84.1	-23.6	-53.6	17.3	35.8	100.9	11.0	-53.6	53.1
41 Other liabilities ²¹	17.8	2.8	0.5	-11.3	8.7	23.9	9.7	9.0	-18.3	2.3	28.5	24.2	-13.9	-3.3	-14.6
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	6.4	-1.5	-5.4	-4.7

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

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	9,221.3	9,185.1	9,164.1	9,222.7	9,285.7	9,297.9	9,355.2	9,411.9	9,414.4	9,425.7	9,415.7	9,442.7
2 Securities in bank credit ²	2,453.3	2,452.3	2,428.8	2,440.9	2,462.7	2,470.9	2,476.7	2,491.2	2,489.0	2,515.5	2,511.4	2,513.7
3 Treasury and agency securities ³	1,642.6	1,679.8	1,659.0	1,654.0	1,666.0	1,671.5	1,684.4	1,690.7	1,679.9	1,707.5	1,700.8	1,696.4
4 Mortgage-backed securities (MBS) ⁴	1,114.2	1,149.7	1,156.6	1,164.8	1,181.0	1,206.2	1,223.8	1,233.0	1,232.1	1,259.0	1,248.4	1,246.8
5 Non-MBS ⁵	528.3	530.1	502.4	489.2	485.0	465.3	460.6	457.6	447.8	448.5	452.4	449.7
6 Other securities	810.8	772.5	769.8	786.9	796.7	799.5	792.3	800.6	809.1	808.1	810.6	817.3
7 Mortgage-backed securities ⁶	167.0	151.4	148.3	142.5	142.6	141.5	142.4	141.4	141.1	139.4	139.7	139.0
8 Non-MBS ⁷	643.8	621.1	621.4	644.3	654.1	658.0	649.9	659.1	668.0	668.6	670.9	678.2
9 Loans and leases in bank credit ⁸	6,768.0	6,732.8	6,735.3	6,781.8	6,823.0	6,826.9	6,878.6	6,920.7	6,925.4	6,910.2	6,904.3	6,929.0
10 Commercial and industrial loans	1,203.1	1,257.2	1,260.8	1,269.8	1,291.5	1,294.6	1,310.9	1,317.3	1,319.9	1,324.3	1,330.1	1,337.4
11 Real estate loans	3,615.2	3,502.5	3,494.8	3,489.6	3,484.3	3,480.1	3,485.3	3,486.8	3,482.2	3,472.3	3,461.4	3,480.1
12 Revolving home equity loans	585.2	566.0	563.7	560.1	558.1	556.5	552.3	550.2	548.3	547.1	546.4	546.7
13 Closed-end residential loans ⁹	1,520.4	1,481.9	1,483.6	1,490.0	1,496.4	1,498.4	1,516.9	1,521.1	1,519.0	1,511.5	1,502.3	1,518.7
14 Commercial real estate loans ¹⁰	1,509.6	1,454.6	1,447.4	1,439.6	1,429.8	1,425.2	1,416.0	1,415.5	1,414.8	1,413.6	1,412.7	1,414.7
15 Consumer loans	1,116.9	1,080.2	1,085.0	1,087.8	1,087.5	1,087.2	1,090.3	1,091.5	1,095.2	1,096.1	1,096.5	1,098.9
16 Credit cards and other revolving plans	605.0	593.6	597.2	597.3	597.6	597.3	597.5	597.5	599.7	599.9	599.4	601.4
17 Other consumer loans ¹¹	511.8	486.5	487.9	490.5	489.9	489.9	492.8	494.0	495.5	496.2	497.1	497.5
18 Other loans and leases	832.8	892.9	894.7	934.6	959.7	965.1	992.1	1,025.1	1,028.2	1,017.6	1,016.4	1,012.5
19 Fed funds and reverse RPs with nonbanks ¹²	208.8	230.9	229.7	255.1	273.5	279.0	285.3	313.3	315.8	307.6	300.3	296.7
20 All other loans and leases ¹³	624.0	662.0	665.0	679.5	686.2	686.1	706.8	711.7	712.4	709.9	716.1	715.8
21 LESS: Allowance for loan and lease losses	215.5	192.2	188.8	185.8	183.3	179.2	176.4	174.8	174.2	176.0	176.1	178.0
22 Interbank loans ¹²	184.7	137.2	144.7	120.6	127.0	119.6	114.7	110.1	109.8	110.7	106.8	108.4
23 Fed funds and reverse RPs with banks ¹²	155.6	110.4	107.5	108.9	114.6	107.6	103.2	100.0	99.7	100.8	96.0	97.4
24 Loans to commercial banks ¹⁴	29.0	26.8	37.1	11.7	12.3	12.0	11.5	10.1	10.0	9.9	10.8	11.0
25 Cash assets ¹⁵	1,044.1	1,670.3	1,931.0	1,958.7	1,902.6	1,816.5	1,671.8	1,526.8	1,519.3	1,599.7	1,518.4	1,534.2
26 Trading assets ¹⁶	283.1	281.8	287.5	291.8	335.6	336.9	308.7	296.4	302.1	311.1	308.5	315.5
27 Derivatives with a positive fair value ¹⁷	260.8	255.6	259.5	264.9	307.4	309.3	284.5	274.7	278.5	289.1	285.9	292.1
28 Other trading assets	22.3	26.2	28.0	26.9	28.3	27.6	24.1	21.7	23.6	22.1	22.6	23.4
29 Other assets ¹⁸	1,235.3	1,221.1	1,211.6	1,207.4	1,212.8	1,201.1	1,191.4	1,194.6	1,189.8	1,172.7	1,204.3	1,182.1
30 TOTAL ASSETS ¹⁹	11,753.0	12,303.4	12,550.1	12,615.5	12,680.3	12,592.8	12,465.4	12,365.0	12,361.2	12,444.0	12,377.6	12,404.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
LIABILITIES													
31	Deposits	7,894.4	8,154.5	8,211.1	8,340.4	8,396.2	8,410.0	8,407.2	8,408.2	8,415.0	8,430.9	8,396.0	8,457.6
32	Large time deposits	1,755.5	1,823.9	1,774.1	1,694.3	1,572.3	1,566.1	1,542.0	1,509.5	1,510.5	1,496.2	1,493.6	1,512.4
33	Other deposits	6,138.9	6,330.6	6,437.0	6,646.1	6,823.9	6,843.9	6,865.2	6,898.6	6,904.5	6,934.7	6,902.4	6,945.2
34	Borrowings	1,898.7	1,698.1	1,699.4	1,673.4	1,655.8	1,615.3	1,580.4	1,605.4	1,605.6	1,597.6	1,579.9	1,591.6
35	Borrowings from banks in the U.S.	230.5	161.6	179.2	150.2	158.4	152.0	143.2	143.7	139.9	137.9	129.9	129.6
36	Borrowings from others	1,668.2	1,536.5	1,520.2	1,523.3	1,497.4	1,463.3	1,437.3	1,461.8	1,465.7	1,459.7	1,450.0	1,462.0
37	Trading liabilities ²⁰	278.8	263.2	269.1	272.3	295.2	297.9	284.6	297.2	307.9	335.5	327.9	337.7
38	Derivatives with a negative fair value ¹⁷	214.8	205.5	208.9	214.2	244.0	253.3	242.2	250.0	262.0	286.5	283.4	290.6
39	Other trading liabilities	64.0	57.7	60.2	58.1	51.2	44.5	42.4	47.2	45.9	49.1	44.5	47.2
40	Net due to related foreign offices	-68.1	298.8	375.8	308.1	296.2	311.7	313.5	237.3	210.0	255.3	236.4	222.2
41	Other liabilities ²¹	461.6	436.1	447.2	466.6	476.0	470.5	469.2	463.5	435.0	441.7	453.7	452.0
42	TOTAL LIABILITIES¹⁹	10,465.4	10,850.7	11,002.6	11,060.8	11,119.4	11,105.4	11,055.0	11,011.6	10,973.5	11,061.0	10,993.9	11,061.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,287.7	1,452.7	1,547.6	1,554.6	1,560.9	1,487.4	1,410.4	1,353.5	1,387.7	1,383.0	1,383.7	1,343.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	12.5	10.9	16.3	18.0	26.6	31.2	22.7	23.0	20.9	22.5	22.6	23.3
45	Securitized consumer loans ²⁴	18.9	15.9	15.4	15.8	15.5	15.7	15.6	16.4	17.0	16.9	16.6	16.3
46	Securitized credit cards and other revolving plans	14.3	11.5	11.0	10.9	10.6	10.4	10.5	11.4	12.1	12.1	11.7	11.5
47	Other securitized consumer loans	4.6	4.4	4.4	4.9	4.8	5.2	5.0	5.0	4.9	4.8	4.9	4.8
48	Securitized real estate loans ²⁴	939.7	951.5	954.0	945.6	953.7	943.9	941.0	933.5	926.3	927.1	920.7	919.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	9,266.3	9,155.7	9,150.3	9,185.2	9,271.9	9,323.9	9,385.5	9,457.5	9,471.3	9,470.9	9,474.4	9,503.2
2 Securities in bank credit ²	2,476.5	2,444.1	2,429.2	2,427.6	2,465.5	2,488.7	2,498.5	2,513.9	2,503.6	2,509.6	2,512.1	2,513.8
3 Treasury and agency securities ³	1,656.1	1,663.3	1,648.6	1,645.2	1,670.9	1,682.6	1,693.6	1,703.7	1,696.7	1,703.3	1,706.2	1,709.3
4 Mortgage-backed securities (MBS) ⁴	1,123.7	1,144.7	1,150.8	1,160.7	1,180.1	1,205.3	1,227.2	1,243.1	1,246.6	1,253.2	1,253.8	1,253.7
5 Non-MBS ⁵	532.4	518.6	497.8	484.5	490.8	477.3	466.4	460.6	450.1	450.2	452.5	455.6
6 Other securities	820.4	780.8	780.6	782.4	794.6	806.1	804.9	810.2	806.9	806.2	805.9	804.5
7 Mortgage-backed securities ⁶	166.7	152.6	149.2	141.8	142.3	141.3	141.9	141.2	138.8	138.7	139.6	138.9
8 Non-MBS ⁷	653.7	628.2	631.5	640.5	652.3	664.8	663.0	669.1	668.2	667.6	666.3	665.6
9 Loans and leases in bank credit ⁸	6,789.8	6,711.6	6,721.0	6,757.6	6,806.5	6,835.2	6,886.9	6,943.6	6,967.6	6,961.3	6,962.3	6,989.4
10 Commercial and industrial loans	1,207.6	1,258.9	1,258.4	1,263.1	1,285.1	1,294.9	1,311.4	1,320.9	1,318.9	1,325.1	1,340.5	1,345.5
11 Real estate loans	3,627.9	3,495.1	3,488.8	3,487.0	3,484.2	3,480.1	3,488.8	3,499.9	3,510.4	3,494.4	3,470.5	3,485.3
12 Revolving home equity loans	585.9	565.7	563.0	559.7	557.2	556.0	553.1	550.7	548.6	548.4	548.0	548.3
13 Closed-end residential loans ⁹	1,529.8	1,475.7	1,478.1	1,487.7	1,496.8	1,498.1	1,517.7	1,531.2	1,545.9	1,530.3	1,508.6	1,522.4
14 Commercial real estate loans ¹⁰	1,512.2	1,453.8	1,447.7	1,439.6	1,430.2	1,426.0	1,418.0	1,418.0	1,415.9	1,415.7	1,414.0	1,414.7
15 Consumer loans	1,115.5	1,072.2	1,079.8	1,083.1	1,086.8	1,088.8	1,087.5	1,090.3	1,097.6	1,103.6	1,110.6	1,118.7
16 Credit cards and other revolving plans	605.1	586.9	592.9	593.9	596.9	597.2	595.1	597.5	604.6	610.4	616.8	624.1
17 Other consumer loans ¹¹	510.5	485.3	486.9	489.2	489.8	491.5	492.4	492.8	493.0	493.2	493.8	494.6
18 Other loans and leases	838.7	885.3	893.9	924.4	950.4	971.5	999.3	1,032.5	1,040.7	1,038.2	1,040.7	1,039.8
19 Fed funds and reverse RPs with nonbanks ¹²	211.2	230.6	230.1	245.1	266.8	279.8	288.4	316.5	323.5	316.6	308.0	303.5
20 All other loans and leases ¹³	627.5	654.8	663.8	679.3	683.6	691.7	710.9	716.0	717.3	721.6	732.6	736.4
21 LESS: Allowance for loan and lease losses	216.0	195.1	191.0	185.1	184.0	178.7	175.5	175.3	176.0	175.3	174.2	172.7
22 Interbank loans ¹²	194.4	130.7	138.0	115.3	123.4	119.9	116.5	116.3	115.1	118.1	113.5	112.6
23 Fed funds and reverse RPs with banks ¹²	164.3	104.6	102.4	103.9	111.2	107.8	104.6	105.8	104.5	107.6	102.0	101.3
24 Loans to commercial banks ¹⁴	30.1	26.2	35.6	11.4	12.2	12.1	11.9	10.5	10.7	10.5	11.5	11.3
25 Cash assets ¹⁵	1,110.0	1,672.3	1,740.0	1,756.5	1,713.4	1,707.1	1,684.0	1,625.3	1,614.0	1,695.1	1,602.2	1,682.0
26 Trading assets ¹⁶	304.9	279.9	280.3	282.4	332.6	343.1	319.7	316.0	319.8	318.7	308.5	312.5
27 Derivatives with a positive fair value ¹⁷	282.5	253.6	252.1	254.5	304.2	315.6	295.7	294.0	296.9	296.9	286.0	289.8
28 Other trading assets	22.3	26.3	28.3	27.8	28.5	27.5	24.0	22.0	22.8	21.8	22.5	22.7
29 Other assets ¹⁸	1,239.1	1,219.0	1,209.2	1,195.0	1,199.2	1,198.0	1,192.5	1,199.2	1,197.8	1,187.5	1,201.5	1,189.2
30 TOTAL ASSETS ¹⁹	11,898.6	12,262.5	12,326.8	12,349.2	12,456.6	12,513.2	12,522.7	12,539.0	12,542.0	12,615.0	12,526.0	12,626.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
LIABILITIES													
31	Deposits	7,926.3	8,159.9	8,189.9	8,263.8	8,325.5	8,358.6	8,392.2	8,441.5	8,480.6	8,537.3	8,471.1	8,549.7
32	Large time deposits	1,766.0	1,824.9	1,773.5	1,687.7	1,578.5	1,572.8	1,555.1	1,517.7	1,515.4	1,505.2	1,495.5	1,515.0
33	Other deposits	6,160.2	6,335.0	6,416.4	6,576.2	6,747.1	6,785.8	6,837.1	6,923.9	6,965.2	7,032.1	6,975.6	7,034.7
34	Borrowings	1,896.0	1,710.1	1,687.6	1,649.0	1,646.8	1,614.6	1,584.6	1,604.6	1,610.2	1,590.5	1,590.0	1,601.2
35	Borrowings from banks in the U.S.	230.7	159.6	177.9	148.6	156.8	153.8	146.7	144.8	138.7	138.5	134.2	132.0
36	Borrowings from others	1,665.3	1,550.5	1,509.7	1,500.3	1,490.1	1,460.9	1,437.9	1,459.8	1,471.5	1,452.0	1,455.8	1,469.3
37	Trading liabilities ²⁰	295.5	262.6	264.3	265.8	297.5	307.3	292.9	309.7	321.6	336.9	319.5	323.8
38	Derivatives with a negative fair value ¹⁷	226.8	208.3	207.7	209.2	242.8	258.3	248.3	259.2	271.9	285.9	274.3	278.2
39	Other trading liabilities	68.7	54.3	56.6	56.6	54.7	49.1	44.5	50.5	49.6	51.1	45.3	45.6
40	Net due to related foreign offices	-55.6	296.4	327.3	306.2	271.0	287.5	319.0	245.4	220.0	230.0	231.1	241.1
41	Other liabilities ²¹	478.5	436.3	441.7	455.9	467.4	474.2	479.6	481.1	449.8	458.1	455.0	453.6
42	TOTAL LIABILITIES¹⁹	10,540.7	10,865.3	10,910.8	10,940.6	11,008.3	11,042.3	11,068.3	11,082.3	11,082.1	11,152.9	11,066.7	11,169.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,357.9	1,397.2	1,416.0	1,408.6	1,448.3	1,471.0	1,454.4	1,456.6	1,459.9	1,462.0	1,459.3	1,457.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	12.5	10.9	16.3	18.0	26.6	31.2	22.7	23.0	20.9	22.5	22.6	23.3
45	Securitized consumer loans ²⁴	19.0	15.8	15.3	15.7	15.4	15.8	15.7	16.4	16.9	16.9	16.9	16.8
46	Securitized credit cards and other revolving plans	14.3	11.4	10.9	10.8	10.6	10.5	10.6	11.4	12.0	12.0	12.0	11.8
47	Other securitized consumer loans	4.7	4.4	4.4	4.9	4.8	5.3	5.0	4.9	4.9	4.9	4.9	4.9
48	Securitized real estate loans ²⁴	944.2	951.7	949.1	939.9	944.2	936.8	932.7	937.2	934.2	934.2	933.6	933.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	8,428.1	8,377.1	8,359.4	8,383.5	8,427.2	8,451.0	8,512.6	8,545.3	8,542.5	8,559.0	8,549.0	8,573.2
2 Securities in bank credit ²	2,213.3	2,222.1	2,205.3	2,200.9	2,221.3	2,246.7	2,266.8	2,282.5	2,279.1	2,303.3	2,294.1	2,298.3
3 Treasury and agency securities ³	1,542.1	1,572.2	1,556.1	1,547.6	1,558.2	1,576.1	1,595.0	1,601.1	1,593.8	1,618.3	1,605.8	1,601.9
4 Mortgage-backed securities (MBS) ⁴	1,093.7	1,130.5	1,136.1	1,145.7	1,161.0	1,186.0	1,203.4	1,212.8	1,211.7	1,239.2	1,228.7	1,227.2
5 Non-MBS ⁵	448.4	441.7	420.0	401.9	397.2	390.2	391.6	388.3	382.0	379.1	377.0	374.7
6 Other securities	671.2	649.9	649.2	653.3	663.1	670.6	671.7	681.5	685.3	685.0	688.3	696.4
7 Mortgage-backed securities ⁶	156.6	142.8	139.6	134.1	134.8	133.5	134.4	133.3	132.7	130.8	131.3	130.5
8 Non-MBS ⁷	514.7	507.1	509.6	519.2	528.4	537.1	537.4	548.2	552.6	554.2	557.0	565.9
9 Loans and leases in bank credit ⁸	6,214.8	6,155.0	6,154.0	6,182.6	6,205.9	6,204.3	6,245.9	6,262.7	6,263.4	6,255.7	6,254.9	6,274.9
10 Commercial and industrial loans	972.6	1,016.3	1,019.2	1,023.8	1,038.9	1,043.2	1,059.1	1,067.7	1,073.0	1,077.5	1,081.1	1,087.4
11 Real estate loans	3,578.0	3,468.4	3,460.9	3,454.5	3,450.2	3,446.3	3,451.6	3,454.1	3,449.7	3,439.8	3,429.3	3,448.5
12 Revolving home equity loans	585.0	565.9	563.6	559.7	557.8	556.2	552.0	549.9	548.1	546.9	546.2	546.5
13 Closed-end residential loans ⁹	1,517.9	1,479.7	1,481.4	1,487.6	1,494.2	1,496.3	1,514.8	1,518.6	1,516.6	1,509.1	1,499.9	1,516.2
14 Commercial real estate loans ¹⁰	1,475.1	1,422.7	1,415.9	1,407.2	1,398.2	1,393.8	1,384.8	1,385.5	1,384.9	1,383.8	1,383.2	1,385.7
15 Consumer loans	1,115.4	1,078.4	1,083.3	1,086.0	1,085.8	1,085.5	1,088.5	1,089.7	1,093.5	1,094.4	1,094.8	1,097.2
16 Credit cards and other revolving plans	605.0	593.6	597.2	597.3	597.6	597.3	597.5	597.5	599.7	599.9	599.4	601.4
17 Other consumer loans ¹¹	510.3	484.8	486.1	488.7	488.2	488.2	491.0	492.2	493.8	494.5	495.4	495.8
18 Other loans and leases	548.8	591.9	590.7	618.3	631.1	629.3	646.6	651.2	647.3	644.1	649.8	641.9
19 Fed funds and reverse RPs with nonbanks ¹²	119.3	137.7	134.3	148.1	154.4	147.9	159.9	161.8	154.8	149.9	147.8	143.8
20 All other loans and leases ¹³	429.5	454.2	456.4	470.2	476.7	481.4	486.8	489.3	492.6	494.2	502.1	498.0
21 LESS: Allowance for loan and lease losses	214.4	191.1	187.7	185.2	182.6	178.4	175.7	174.1	173.5	175.2	175.4	177.2
22 Interbank loans ¹²	156.4	111.5	121.8	96.8	101.5	98.0	93.7	92.0	93.2	91.5	87.5	86.1
23 Fed funds and reverse RPs with banks ¹²	130.0	87.5	87.4	88.0	91.9	88.5	84.4	83.6	84.8	83.1	78.4	76.7
24 Loans to commercial banks ¹⁴	26.4	24.0	34.5	8.8	9.6	9.5	9.4	8.4	8.4	8.3	9.1	9.3
25 Cash assets ¹⁵	736.1	784.2	861.3	948.2	943.7	885.2	839.8	811.6	852.8	881.4	810.1	816.6
26 Trading assets ¹⁶	172.4	174.1	178.3	180.2	209.8	209.6	193.7	182.9	186.5	186.3	175.2	182.5
27 Derivatives with a positive fair value ¹⁷	158.9	157.8	160.4	162.7	193.0	192.6	178.3	169.3	172.3	172.9	162.1	167.7
28 Other trading assets	13.5	16.3	17.9	17.5	16.8	17.0	15.4	13.7	14.1	13.4	13.1	14.7
29 Other assets ¹⁸	1,186.4	1,163.1	1,149.1	1,146.7	1,152.6	1,146.0	1,140.6	1,145.0	1,144.9	1,125.9	1,152.7	1,140.5
30 TOTAL ASSETS ¹⁹	10,465.0	10,419.0	10,482.2	10,570.3	10,652.1	10,611.3	10,604.7	10,602.8	10,646.3	10,668.8	10,599.2	10,621.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 6, 2012

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
LIABILITIES													
31 Deposits	6,842.4	6,993.7	7,086.1	7,294.4	7,453.9	7,464.5	7,498.6	7,530.2	7,541.2	7,558.3	7,525.6	7,557.5	
32 Large time deposits	761.0	720.6	713.7	719.1	711.6	711.8	718.3	726.8	733.9	722.1	724.1	722.1	
33 Other deposits	6,081.4	6,273.1	6,372.5	6,575.3	6,742.2	6,752.6	6,780.3	6,803.4	6,807.3	6,836.3	6,801.5	6,835.4	
34 Borrowings	1,364.9	1,136.4	1,147.2	1,104.3	1,075.4	1,048.1	1,033.2	1,047.3	1,040.8	1,035.3	1,030.1	1,028.9	
35 Borrowings from banks in the U.S.	194.4	130.9	145.7	116.4	114.8	115.2	108.3	107.5	106.5	105.5	98.8	98.6	
36 Borrowings from others	1,170.6	1,005.5	1,001.5	988.0	960.6	932.9	924.9	939.8	934.3	929.8	931.2	930.2	
37 Trading liabilities ²⁰	167.4	160.3	166.3	166.3	181.4	180.2	176.0	184.7	192.9	209.3	195.7	205.8	
38 Derivatives with a negative fair value ¹⁷	115.7	115.4	120.9	124.0	145.0	148.9	144.9	147.6	157.5	171.1	162.2	170.3	
39 Other trading liabilities	51.7	44.9	45.4	42.3	36.4	31.3	31.1	37.1	35.4	38.2	33.5	35.5	
40 Net due to related foreign offices	334.9	329.8	290.6	223.6	103.8	96.8	55.3	-6.2	16.1	15.1	11.4	2.9	
41 Other liabilities ²¹	411.9	384.7	388.7	407.0	416.1	417.3	413.9	407.2	388.8	385.7	379.5	386.2	
42 TOTAL LIABILITIES ¹⁹	9,121.5	9,004.9	9,078.9	9,195.7	9,230.6	9,206.9	9,177.0	9,163.2	9,179.9	9,203.7	9,142.3	9,181.1	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,343.5	1,414.1	1,403.3	1,374.7	1,421.5	1,404.5	1,427.7	1,439.5	1,466.4	1,465.1	1,456.9	1,440.4	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	19.3	17.8	22.8	24.5	32.3	36.6	28.7	29.5	27.4	28.5	28.4	29.2	
45 Securitized consumer loans ²⁴	18.9	15.9	15.4	15.8	15.5	15.7	15.6	16.4	17.0	16.9	16.6	16.3	
46 Securitized credit cards and other revolving plans	14.3	11.5	11.0	10.9	10.6	10.4	10.5	11.4	12.1	12.1	11.7	11.5	
47 Other securitized consumer loans	4.6	4.4	4.4	4.9	4.8	5.2	5.0	5.0	4.9	4.8	4.9	4.8	
48 Securitized real estate loans ²⁴	939.7	951.5	954.0	945.6	953.7	943.9	941.0	933.5	926.3	927.1	920.7	919.3	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	8,471.0	8,347.5	8,338.4	8,352.0	8,417.0	8,473.6	8,537.5	8,587.7	8,597.9	8,600.4	8,604.8	8,636.4
2 Securities in bank credit ²	2,235.1	2,209.4	2,196.3	2,191.8	2,226.5	2,263.5	2,285.9	2,303.9	2,297.3	2,301.9	2,299.7	2,302.6
3 Treasury and agency securities ³	1,555.8	1,558.4	1,545.8	1,541.1	1,562.8	1,584.7	1,604.9	1,614.2	1,610.2	1,614.7	1,611.9	1,614.5
4 Mortgage-backed securities (MBS) ⁴	1,103.4	1,125.7	1,131.0	1,140.5	1,159.5	1,184.5	1,206.6	1,222.9	1,226.5	1,233.7	1,234.1	1,234.1
5 Non-MBS ⁵	452.4	432.7	414.8	400.6	403.4	400.1	398.3	391.3	383.7	381.0	377.7	380.5
6 Other securities	679.4	651.0	650.4	650.7	663.7	678.9	681.0	689.6	687.2	687.3	687.8	688.1
7 Mortgage-backed securities ⁶	156.8	143.4	140.0	132.9	133.5	132.8	133.9	133.5	131.3	131.2	132.2	131.6
8 Non-MBS ⁷	522.5	507.6	510.4	517.8	530.2	546.1	547.1	556.1	555.9	556.1	555.6	556.5
9 Loans and leases in bank credit ⁸	6,235.9	6,138.1	6,142.1	6,160.2	6,190.5	6,210.1	6,251.6	6,283.9	6,300.6	6,298.5	6,305.2	6,333.8
10 Commercial and industrial loans	976.5	1,018.7	1,017.8	1,018.4	1,033.6	1,044.3	1,060.8	1,071.0	1,071.7	1,077.0	1,088.9	1,094.3
11 Real estate loans	3,590.6	3,460.7	3,454.9	3,452.8	3,450.5	3,446.4	3,455.0	3,466.9	3,477.4	3,461.6	3,438.2	3,453.4
12 Revolving home equity loans	585.6	565.4	562.8	559.4	557.0	555.8	552.9	550.5	548.4	548.2	547.8	548.1
13 Closed-end residential loans ⁹	1,527.5	1,473.4	1,475.9	1,485.5	1,494.6	1,495.9	1,515.4	1,528.9	1,543.7	1,528.0	1,506.3	1,520.1
14 Commercial real estate loans ¹⁰	1,477.4	1,421.9	1,416.2	1,407.8	1,399.0	1,394.8	1,386.7	1,387.5	1,385.4	1,385.5	1,384.2	1,385.2
15 Consumer loans	1,114.0	1,070.4	1,078.1	1,081.4	1,085.0	1,087.0	1,085.8	1,088.6	1,096.0	1,101.9	1,108.9	1,117.0
16 Credit cards and other revolving plans	605.1	586.9	592.9	593.9	596.9	597.2	595.1	597.5	604.6	610.4	616.8	624.1
17 Other consumer loans ¹¹	508.9	483.6	485.1	487.4	488.1	489.8	490.6	491.1	491.3	491.5	492.1	492.9
18 Other loans and leases	554.8	588.2	591.4	607.7	621.3	632.4	650.0	657.3	655.6	657.9	669.1	669.1
19 Fed funds and reverse RPs with nonbanks ¹²	120.7	137.9	134.1	137.6	147.0	149.5	160.3	163.6	159.9	157.2	156.2	154.8
20 All other loans and leases ¹³	434.0	450.4	457.3	470.1	474.3	482.9	489.7	493.6	495.7	500.7	512.9	514.3
21 LESS: Allowance for loan and lease losses	214.7	194.1	190.0	184.2	183.0	177.8	174.7	174.5	175.2	174.5	173.4	171.9
22 Interbank loans ¹²	164.5	104.5	115.9	91.4	97.5	98.3	94.6	97.2	97.3	99.4	94.2	92.9
23 Fed funds and reverse RPs with banks ¹²	137.1	81.2	83.0	82.9	88.1	88.9	85.0	88.6	88.2	90.5	84.3	83.2
24 Loans to commercial banks ¹⁴	27.3	23.3	32.9	8.5	9.4	9.5	9.6	8.7	9.1	8.9	9.9	9.7
25 Cash assets ¹⁵	753.0	787.0	853.1	926.7	896.5	876.9	836.3	830.0	859.8	942.8	840.1	883.1
26 Trading assets ¹⁶	183.3	172.0	173.6	174.6	209.0	213.5	198.6	191.0	194.0	188.5	174.3	178.7
27 Derivatives with a positive fair value ¹⁷	170.3	155.9	155.9	157.9	192.0	197.2	184.1	177.5	179.9	175.2	160.5	164.4
28 Other trading assets	13.1	16.1	17.7	16.6	17.0	16.3	14.5	13.5	14.1	13.3	13.8	14.3
29 Other assets ¹⁸	1,187.6	1,157.9	1,145.3	1,140.3	1,141.7	1,144.2	1,142.3	1,147.6	1,149.6	1,137.3	1,150.2	1,147.1
30 TOTAL ASSETS ¹⁹	10,544.7	10,374.9	10,436.3	10,500.8	10,578.6	10,628.8	10,634.7	10,679.1	10,723.4	10,794.0	10,690.2	10,766.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 6, 2012

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
LIABILITIES													
31 Deposits	6,870.6	6,989.4	7,061.5	7,225.1	7,378.1	7,415.9	7,479.8	7,562.4	7,604.2	7,657.9	7,599.2	7,646.9	
32 Large time deposits	765.3	717.5	710.3	718.7	714.3	716.0	724.4	730.9	734.6	725.1	724.2	722.4	
33 Other deposits	6,105.3	6,271.9	6,351.1	6,506.4	6,663.8	6,699.9	6,755.4	6,831.5	6,869.6	6,932.9	6,875.0	6,924.6	
34 Borrowings	1,357.8	1,143.8	1,140.7	1,084.9	1,065.9	1,053.6	1,036.4	1,042.6	1,037.3	1,028.5	1,036.1	1,037.3	
35 Borrowings from banks in the U.S.	193.2	129.5	144.2	114.4	112.5	115.6	111.0	107.7	103.8	104.7	101.6	101.3	
36 Borrowings from others	1,164.6	1,014.3	996.5	970.5	953.5	938.0	925.4	934.9	933.5	923.9	934.6	936.0	
37 Trading liabilities ²⁰	176.0	157.4	161.9	164.5	183.3	186.6	178.9	190.2	199.5	208.9	189.1	194.1	
38 Derivatives with a negative fair value ¹⁷	119.3	117.1	119.3	121.4	142.7	150.0	144.7	149.8	160.7	168.8	154.7	159.7	
39 Other trading liabilities	56.7	40.4	42.6	43.1	40.6	36.6	34.3	40.3	38.7	40.0	34.4	34.3	
40 Net due to related foreign offices	358.7	307.5	275.6	222.8	96.1	83.4	62.9	7.7	23.0	39.9	25.3	43.8	
41 Other liabilities ²¹	426.8	382.6	383.7	398.1	410.1	421.4	425.6	422.7	402.9	399.9	384.4	389.9	
42 TOTAL LIABILITIES ¹⁹	9,189.8	8,980.8	9,023.4	9,095.4	9,133.5	9,161.0	9,183.6	9,225.6	9,266.7	9,335.1	9,234.1	9,312.0	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,354.8	1,394.1	1,412.8	1,405.4	1,445.1	1,467.8	1,451.2	1,453.5	1,456.7	1,458.8	1,456.1	1,454.3	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	19.3	17.8	22.8	24.5	32.3	36.6	28.7	29.5	27.4	28.5	28.4	29.2	
45 Securitized consumer loans ²⁴	19.0	15.8	15.3	15.7	15.4	15.8	15.7	16.4	16.9	16.9	16.9	16.8	
46 Securitized credit cards and other revolving plans	14.3	11.4	10.9	10.8	10.6	10.5	10.6	11.4	12.0	12.0	12.0	11.8	
47 Other securitized consumer loans	4.7	4.4	4.4	4.9	4.8	5.3	5.0	4.9	4.9	4.9	4.9	4.9	
48 Securitized real estate loans ²⁴	944.2	951.7	949.1	939.9	944.2	936.8	932.7	937.2	934.2	934.2	933.6	933.5	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 6, 2012

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1 Bank credit	5,448.0	5,413.2	5,384.3	5,399.7	5,438.5	5,461.5	5,497.5	5,513.8	5,507.5	5,529.7	5,524.2	5,533.8	
2 Securities in bank credit ²	1,511.2	1,498.2	1,468.4	1,461.0	1,472.1	1,495.6	1,506.1	1,508.1	1,505.8	1,531.4	1,521.0	1,519.4	
3 Treasury and agency securities ³	1,045.1	1,051.3	1,019.3	1,008.4	1,011.2	1,028.0	1,039.0	1,034.3	1,029.0	1,054.5	1,042.7	1,039.5	
4 Mortgage-backed securities (MBS) ⁴	778.0	794.7	780.8	785.0	793.9	811.2	821.8	824.5	826.0	852.2	843.6	841.9	
5 Non-MBS ⁵	267.1	256.6	238.5	223.4	217.3	216.8	217.2	209.8	203.0	202.3	199.2	197.6	
6 Other securities	466.1	446.9	449.1	452.6	460.9	467.6	467.1	473.8	476.7	477.0	478.2	479.8	
7 Mortgage-backed securities ⁶	138.3	124.7	122.6	116.5	117.3	116.9	117.8	117.6	117.4	115.7	116.3	115.4	
8 Non-MBS ⁷	327.7	322.2	326.5	336.1	343.6	350.7	349.3	356.2	359.3	361.3	361.9	364.4	
9 Loans and leases in bank credit ⁸	3,936.8	3,915.0	3,915.9	3,938.7	3,966.4	3,965.8	3,991.5	4,005.7	4,001.7	3,998.3	4,003.2	4,014.4	
10 Commercial and industrial loans	607.7	646.1	648.5	649.8	664.4	668.8	680.1	688.0	692.1	696.2	698.8	703.7	
11 Real estate loans	2,043.9	1,977.4	1,974.7	1,971.2	1,974.7	1,970.8	1,968.1	1,966.8	1,959.7	1,956.2	1,951.6	1,967.6	
12 Revolving home equity loans	463.2	442.0	439.4	435.0	433.0	431.4	427.9	426.8	426.5	425.8	424.9	425.5	
13 Closed-end residential loans ⁹	1,016.5	999.2	1,001.9	1,006.7	1,016.3	1,014.8	1,019.9	1,017.0	1,011.6	1,008.9	1,006.2	1,020.2	
14 Commercial real estate loans ¹⁰	564.2	536.3	533.5	529.5	525.3	524.6	520.3	523.0	521.6	521.5	520.5	522.0	
15 Consumer loans	855.2	823.3	825.3	826.6	825.2	825.6	826.0	827.7	831.5	831.7	831.0	830.2	
16 Credit cards and other revolving plans	481.2	478.4	479.1	478.7	477.8	477.2	477.4	477.4	478.7	478.3	476.8	476.2	
17 Other consumer loans ¹¹	374.0	344.9	346.2	347.9	347.4	348.4	348.6	350.3	352.9	353.4	354.2	354.0	
18 Other loans and leases	430.0	468.2	467.5	491.0	502.2	500.7	517.3	523.3	518.4	514.2	521.9	512.9	
19 Fed funds and reverse RPs with nonbanks ¹²	116.4	134.5	131.4	143.5	149.8	144.4	154.4	156.8	150.6	145.0	143.4	139.0	
20 All other loans and leases ¹³	313.6	333.7	336.1	347.5	352.4	356.3	362.9	366.5	367.8	369.2	378.5	373.8	
21 LESS: Allowance for loan and lease losses	157.2	135.2	133.0	135.1	133.3	130.0	126.6	125.6	125.4	127.0	127.1	128.6	
22 Interbank loans ¹²	104.1	68.2	78.2	52.1	52.8	51.9	51.5	51.4	55.1	54.1	56.5	53.5	
23 Fed funds and reverse RPs with banks ¹²	79.1	45.9	45.7	45.2	45.2	44.2	44.3	45.1	48.5	47.6	49.4	46.3	
24 Loans to commercial banks ¹⁴	25.0	22.3	32.5	6.9	7.6	7.6	7.2	6.4	6.7	6.5	7.1	7.3	
25 Cash assets ¹⁵	452.6	489.0	562.4	633.8	618.0	556.9	519.6	505.3	539.8	574.8	496.4	523.5	
26 Trading assets ¹⁶	166.4	169.2	173.5	175.2	205.0	203.7	188.7	177.6	181.2	180.5	169.7	176.5	
27 Derivatives with a positive fair value ¹⁷	153.3	152.9	155.6	157.9	188.0	187.2	173.4	164.2	167.3	167.4	156.9	162.2	
28 Other trading assets	13.1	16.3	17.9	17.3	17.0	16.4	15.2	13.4	13.9	13.1	12.8	14.3	
29 Other assets ¹⁸	913.4	893.2	881.8	878.4	880.6	877.3	871.6	875.8	877.0	858.0	883.0	871.8	
30 TOTAL ASSETS ¹⁹	6,927.3	6,897.6	6,947.2	7,004.1	7,061.6	7,021.1	7,002.3	6,998.4	7,035.1	7,070.2	7,002.8	7,030.5	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 6, 2012

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
LIABILITIES													
31	Deposits	4,188.1	4,321.3	4,385.6	4,559.4	4,703.1	4,708.3	4,733.9	4,758.9	4,782.7	4,804.7	4,773.2	4,793.3
32	Large time deposits	327.1	295.9	291.3	299.1	295.1	298.0	309.4	320.4	330.5	319.0	321.2	316.4
33	Other deposits	3,861.0	4,025.4	4,094.4	4,260.3	4,407.9	4,410.3	4,424.5	4,438.4	4,452.2	4,485.7	4,452.0	4,476.8
34	Borrowings	1,000.1	820.6	835.6	792.8	769.4	749.3	736.2	752.4	742.1	740.5	736.5	737.2
35	Borrowings from banks in the U.S.	110.4	74.0	87.0	54.9	53.8	57.4	57.2	56.6	55.2	55.0	45.8	47.5
36	Borrowings from others	889.7	746.5	748.6	737.8	715.6	691.8	679.0	695.8	686.9	685.5	690.7	689.7
37	Trading liabilities ²⁰	162.8	156.0	162.1	162.1	176.7	175.3	171.0	180.3	188.6	204.5	191.4	201.2
38	Derivatives with a negative fair value ¹⁷	111.7	112.0	117.6	120.6	141.0	144.8	140.8	144.0	154.0	167.1	158.7	166.4
39	Other trading liabilities	51.1	44.0	44.5	41.5	35.7	30.6	30.2	36.3	34.6	37.4	32.8	34.8
40	Net due to related foreign offices	284.7	265.2	233.6	161.5	45.6	35.1	0.3	-57.9	-30.7	-17.7	-37.5	-11.4
41	Other liabilities ²¹	348.8	324.3	326.9	345.6	355.5	353.7	348.2	345.5	328.5	325.0	320.2	320.8
42	TOTAL LIABILITIES ¹⁹	5,984.6	5,887.4	5,943.9	6,021.4	6,050.3	6,021.8	5,989.6	5,979.2	6,011.1	6,057.1	5,983.9	6,041.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	942.7	1,010.2	1,003.3	982.8	1,011.3	999.4	1,012.6	1,019.2	1,024.0	1,013.1	1,018.9	989.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	14.1	14.4	18.1	19.8	26.3	29.7	22.4	23.7	21.7	22.8	22.8	23.4
45	Securitized consumer loans ²⁴	4.6	4.4	4.4	4.9	4.8	4.7	4.0	4.0	4.0	4.0	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	4.6	4.4	4.4	4.9	4.8	4.7	4.0	4.0	4.0	4.0	4.0	4.0
48	Securitized real estate loans ²⁴	905.6	948.6	940.2	924.9	928.8	918.3	909.0	898.4	889.1	889.6	883.7	883.1

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

January 6, 2012

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1 Bank credit	5,484.5	5,377.1	5,365.9	5,374.5	5,440.0	5,485.6	5,524.9	5,551.8	5,548.8	5,555.2	5,563.2	5,578.6	
2 Securities in bank credit ²	1,534.6	1,472.9	1,459.4	1,454.0	1,486.2	1,515.0	1,528.0	1,532.0	1,518.9	1,524.0	1,523.4	1,524.6	
3 Treasury and agency securities ³	1,063.9	1,025.0	1,011.0	1,004.3	1,025.6	1,042.1	1,054.3	1,053.8	1,043.6	1,048.1	1,045.9	1,047.9	
4 Mortgage-backed securities (MBS) ⁴	791.6	777.6	779.1	785.0	799.8	817.5	831.0	840.2	839.0	845.2	845.5	845.8	
5 Non-MBS ⁵	272.3	247.5	231.9	219.3	225.8	224.6	223.3	213.6	204.6	202.9	200.4	202.0	
6 Other securities	470.7	447.9	448.4	449.7	460.6	473.0	473.7	478.2	475.3	475.9	477.5	476.8	
7 Mortgage-backed securities ⁶	137.6	125.3	122.7	116.5	117.2	116.7	117.5	117.0	114.8	114.6	115.5	115.0	
8 Non-MBS ⁷	333.1	322.6	325.7	333.2	343.4	356.3	356.2	361.2	360.4	361.3	362.0	361.8	
9 Loans and leases in bank credit ⁸	3,949.9	3,904.2	3,906.5	3,920.5	3,953.8	3,970.5	3,997.0	4,019.8	4,029.9	4,031.2	4,039.8	4,053.9	
10 Commercial and industrial loans	611.8	647.2	646.6	645.8	660.3	669.4	682.8	691.6	693.1	697.4	706.7	709.1	
11 Real estate loans	2,052.3	1,973.2	1,971.2	1,969.9	1,974.0	1,971.3	1,970.7	1,975.5	1,980.2	1,971.2	1,955.6	1,964.8	
12 Revolving home equity loans	464.5	441.5	439.1	435.6	433.5	432.6	430.0	427.9	426.1	425.9	425.6	425.6	
13 Closed-end residential loans ⁹	1,023.5	995.1	997.7	1,004.4	1,014.7	1,013.8	1,020.1	1,024.5	1,031.9	1,023.1	1,008.1	1,018.2	
14 Commercial real estate loans ¹⁰	564.2	536.6	534.4	529.9	525.8	524.9	520.6	523.1	522.1	522.2	521.9	521.0	
15 Consumer loans	852.7	817.6	821.7	824.1	825.7	827.4	823.7	825.7	832.6	837.1	841.7	845.5	
16 Credit cards and other revolving plans	481.2	472.9	475.7	475.9	477.3	477.4	475.7	477.5	483.3	487.4	491.4	494.8	
17 Other consumer loans ¹¹	371.5	344.7	346.0	348.1	348.5	350.0	348.0	348.3	349.3	349.7	350.3	350.7	
18 Other loans and leases	433.2	466.2	467.1	480.8	493.7	502.4	519.7	527.0	524.1	525.5	535.8	534.6	
19 Fed funds and reverse RPs with nonbanks ¹²	118.2	134.7	130.2	133.4	142.7	145.1	155.7	159.0	155.5	152.4	151.0	149.6	
20 All other loans and leases ¹³	315.0	331.5	336.8	347.4	351.1	357.4	364.0	368.0	368.6	373.1	384.8	384.9	
21 LESS: Allowance for loan and lease losses	158.0	138.2	134.9	134.3	133.3	128.6	126.5	126.4	126.9	126.3	125.7	125.0	
22 Interbank loans ¹²	109.2	63.4	73.8	49.7	51.3	51.9	52.0	54.6	56.2	56.6	61.2	60.7	
23 Fed funds and reverse RPs with banks ¹²	83.7	41.7	42.6	43.0	43.6	44.2	44.7	48.1	49.2	49.7	53.6	53.2	
24 Loans to commercial banks ¹⁴	25.5	21.7	31.3	6.7	7.7	7.7	7.3	6.5	7.0	6.8	7.6	7.5	
25 Cash assets ¹⁵	457.9	495.9	560.8	621.2	580.9	550.3	516.1	510.8	541.6	619.8	519.0	570.6	
26 Trading assets ¹⁶	177.2	166.9	168.6	169.6	203.6	207.4	193.0	185.6	188.6	182.6	168.7	172.9	
27 Derivatives with a positive fair value ¹⁷	164.4	151.0	151.2	153.4	186.9	191.6	178.7	172.3	174.7	169.6	155.1	158.9	
28 Other trading assets	12.8	15.9	17.4	16.2	16.7	15.8	14.3	13.3	13.9	13.0	13.5	14.0	
29 Other assets ¹⁸	913.1	889.5	879.5	874.6	872.4	873.9	872.9	876.9	881.6	866.2	881.3	874.9	
30 TOTAL ASSETS ¹⁹	6,984.0	6,854.6	6,913.7	6,955.2	7,015.0	7,040.4	7,032.4	7,053.3	7,089.9	7,154.1	7,067.6	7,132.6	

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)

January 6, 2012

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
LIABILITIES													
31 Deposits	4,207.3	4,319.7	4,382.8	4,529.7	4,659.0	4,676.7	4,721.9	4,781.3	4,817.4	4,861.6	4,821.6	4,856.9	
32 Large time deposits	327.7	295.6	291.6	301.6	298.6	302.0	311.4	320.9	326.6	317.3	317.2	314.6	
33 Other deposits	3,879.6	4,024.1	4,091.2	4,228.1	4,360.4	4,374.6	4,410.4	4,460.5	4,490.7	4,544.3	4,504.4	4,542.3	
34 Borrowings	996.5	823.9	829.5	777.7	763.1	752.2	740.1	749.0	742.0	735.8	739.9	741.5	
35 Borrowings from banks in the U.S.	112.7	70.0	83.8	54.2	53.8	58.5	60.0	58.1	54.8	56.1	48.4	49.1	
36 Borrowings from others	883.7	753.9	745.7	723.5	709.4	693.7	680.2	690.8	687.2	679.7	691.5	692.4	
37 Trading liabilities ²⁰	170.9	153.3	157.8	160.5	178.8	181.5	173.8	185.3	194.7	203.7	184.3	189.3	
38 Derivatives with a negative fair value ¹⁷	114.9	113.7	116.0	118.2	139.0	145.8	140.5	145.8	156.7	164.5	150.6	155.6	
39 Other trading liabilities	56.0	39.6	41.8	42.3	39.8	35.8	33.3	39.5	37.9	39.1	33.6	33.7	
40 Net due to related foreign offices	307.8	248.9	219.4	163.5	43.8	32.0	13.7	-44.9	-32.0	-12.9	-30.2	-4.4	
41 Other liabilities ²¹	360.9	322.9	323.0	338.2	348.8	356.0	359.1	358.3	339.7	335.4	324.1	323.9	
42 TOTAL LIABILITIES ¹⁹	6,043.4	5,868.5	5,912.4	5,969.7	5,993.5	5,998.5	6,008.5	6,029.0	6,061.7	6,123.5	6,039.5	6,107.2	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	940.6	986.1	1,001.3	985.5	1,021.4	1,041.9	1,023.9	1,024.3	1,028.2	1,030.6	1,028.1	1,025.5	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	14.1	14.4	18.1	19.8	26.3	29.7	22.4	23.7	21.7	22.8	22.8	23.4	
45 Securitized consumer loans ²⁴	4.6	4.4	4.4	4.9	4.8	4.8	4.0	4.0	4.0	4.0	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	4.6	4.4	4.4	4.9	4.8	4.8	4.0	4.0	4.0	4.0	4.0	4.0	
48 Securitized real estate loans ²⁴	922.1	931.5	928.8	919.9	924.3	916.8	913.1	917.8	914.8	914.8	914.2	914.0	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	2,980.1	2,963.9	2,975.0	2,983.8	2,988.7	2,989.5	3,015.1	3,031.5	3,035.0	3,029.3	3,024.9	3,039.4
2 Securities in bank credit ²	702.1	723.9	736.9	739.9	749.2	751.1	760.7	774.5	773.3	771.9	773.1	778.9
3 Treasury and agency securities ³	496.9	521.0	536.8	539.3	547.0	548.1	556.0	566.8	564.8	563.9	563.0	562.4
4 Mortgage-backed securities (MBS) ⁴	315.7	335.8	355.3	360.7	367.0	374.7	381.6	388.3	385.8	387.1	385.1	385.3
5 Non-MBS ⁵	181.3	185.2	181.5	178.5	179.9	173.4	174.4	178.5	179.0	176.8	177.9	177.1
6 Other securities	205.2	203.0	200.1	200.7	202.2	203.0	204.7	207.7	208.6	208.0	210.1	216.5
7 Mortgage-backed securities ⁶	18.2	18.0	17.0	17.6	17.5	16.6	16.6	15.7	15.3	15.1	15.0	15.1
8 Non-MBS ⁷	186.9	184.9	183.1	183.1	184.8	186.3	188.1	192.1	193.3	192.9	195.1	201.4
9 Loans and leases in bank credit ⁸	2,278.0	2,240.0	2,238.1	2,243.9	2,239.5	2,238.4	2,254.4	2,257.0	2,261.7	2,257.4	2,251.7	2,260.5
10 Commercial and industrial loans	364.9	370.2	370.7	374.0	374.4	374.4	379.0	379.8	380.9	381.3	382.3	383.7
11 Real estate loans	1,534.0	1,490.9	1,486.2	1,483.3	1,475.5	1,475.5	1,483.5	1,487.3	1,489.9	1,483.6	1,477.7	1,480.9
12 Revolving home equity loans	121.7	123.9	124.3	124.7	124.8	124.8	124.1	123.1	121.6	121.1	121.3	121.1
13 Closed-end residential loans ⁹	501.4	480.6	479.5	480.9	477.8	481.5	494.9	501.6	505.0	500.2	493.8	496.1
14 Commercial real estate loans ¹⁰	911.0	886.4	882.5	877.7	872.9	869.2	864.5	862.5	863.3	862.3	862.6	863.8
15 Consumer loans	260.2	255.1	258.0	259.4	260.7	259.9	262.5	262.0	261.9	262.7	263.8	267.0
16 Credit cards and other revolving plans	123.8	115.2	118.0	118.6	119.8	120.1	120.1	120.1	121.0	121.6	122.6	125.2
17 Other consumer loans ¹¹	136.4	139.9	139.9	140.8	140.9	139.8	142.4	142.0	140.9	141.0	141.2	141.8
18 Other loans and leases	118.8	123.7	123.2	127.3	128.9	128.6	129.4	127.9	128.9	129.9	128.0	129.0
19 Fed funds and reverse RPs with nonbanks ¹²	2.9	3.2	2.9	4.6	4.6	3.5	5.5	5.0	4.2	4.9	4.4	4.8
20 All other loans and leases ¹³	115.9	120.6	120.3	122.7	124.3	125.1	123.9	122.8	124.8	125.0	123.6	124.2
21 LESS: Allowance for loan and lease losses	57.2	55.9	54.7	50.1	49.3	48.4	49.1	48.5	48.0	48.2	48.3	48.6
22 Interbank loans ¹²	52.3	43.3	43.7	44.7	48.6	46.1	42.3	40.5	38.1	37.3	30.9	32.5
23 Fed funds and reverse RPs with banks ¹²	50.9	41.6	41.7	42.8	46.7	44.3	40.1	38.5	36.3	35.5	29.0	30.5
24 Loans to commercial banks ¹⁴	1.4	1.7	2.0	1.9	1.9	1.8	2.2	2.0	1.8	1.8	2.0	2.0
25 Cash assets ¹⁵	283.5	295.3	298.9	314.4	325.7	328.4	320.2	306.3	313.0	306.6	313.7	293.0
26 Trading assets ¹⁶	6.0	4.9	4.8	5.0	4.8	5.9	5.0	5.3	5.3	5.7	5.5	5.9
27 Derivatives with a positive fair value ¹⁷	5.6	4.9	4.8	4.8	5.1	5.4	4.8	5.0	5.0	5.5	5.2	5.5
28 Other trading assets	0.4	-0.0	0.0	0.2	-0.3	0.5	0.2	0.2	0.3	0.3	0.3	0.4
29 Other assets ¹⁸	273.0	269.9	267.3	268.3	272.0	268.6	268.9	269.2	267.9	267.8	269.8	268.7
30 TOTAL ASSETS ¹⁹	3,537.7	3,521.4	3,535.0	3,566.2	3,590.5	3,590.2	3,602.5	3,604.4	3,611.2	3,598.6	3,596.4	3,591.0

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)

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
LIABILITIES												
31 Deposits	2,654.3	2,672.4	2,700.5	2,735.1	2,750.8	2,756.2	2,764.7	2,771.4	2,758.5	2,753.6	2,752.4	2,764.2
32 Large time deposits	433.9	424.7	422.4	420.0	416.5	413.8	409.0	406.4	403.4	403.1	403.0	405.7
33 Other deposits	2,220.4	2,247.7	2,278.1	2,315.0	2,334.3	2,342.3	2,355.7	2,365.0	2,355.1	2,350.5	2,349.5	2,358.5
34 Borrowings	364.8	315.9	311.6	311.6	306.0	298.8	297.0	294.9	298.8	294.7	293.6	291.7
35 Borrowings from banks in the U.S.	83.9	56.9	58.7	61.4	61.0	57.8	51.1	50.9	51.4	50.5	53.0	51.1
36 Borrowings from others	280.9	259.0	252.9	250.1	245.0	241.0	245.9	244.0	247.4	244.3	240.6	240.5
37 Trading liabilities ²⁰	4.6	4.2	4.2	4.2	4.7	4.9	4.9	4.4	4.3	4.7	4.3	4.5
38 Derivatives with a negative fair value ¹⁷	4.0	3.3	3.3	3.4	4.0	4.1	4.1	3.6	3.5	3.9	3.6	3.9
39 Other trading liabilities	0.6	0.9	0.9	0.8	0.8	0.8	0.9	0.8	0.8	0.8	0.7	0.7
40 Net due to related foreign offices	50.1	64.6	57.0	62.1	58.2	61.7	55.0	51.7	46.8	32.8	48.8	14.3
41 Other liabilities ²¹	63.1	60.4	61.8	61.4	60.6	63.6	65.7	61.7	60.3	60.7	59.3	65.3
42 TOTAL LIABILITIES ¹⁹	3,137.0	3,117.5	3,135.0	3,174.3	3,180.3	3,185.1	3,187.3	3,184.1	3,168.8	3,146.6	3,158.4	3,140.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	400.7	403.9	400.0	391.9	410.1	405.1	415.1	420.3	442.4	452.0	438.0	450.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	5.2	3.5	4.7	4.8	5.9	6.8	6.3	5.8	5.7	5.7	5.6	5.7
45 Securitized consumer loans ²⁴	14.3	11.5	11.0	11.0	10.7	11.0	11.5	12.3	13.0	12.9	12.6	12.3
46 Securitized credit cards and other revolving plans	14.3	11.5	11.0	10.9	10.6	10.4	10.5	11.4	12.1	12.1	11.7	11.5
47 Other securitized consumer loans	0.0	0.0	0.0	0.1	0.1	0.6	1.0	0.9	0.9	0.9	0.9	0.9
48 Securitized real estate loans ²⁴	34.1	3.0	13.8	20.7	24.8	25.6	32.0	35.1	37.2	37.6	37.0	36.1

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

January 6, 2012

Account	2010	2011	2011	2011	2011	2011	2011	2011	2011	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1 Bank credit	2,986.5	2,970.4	2,972.5	2,977.5	2,976.9	2,988.0	3,012.6	3,035.9	3,049.1	3,045.2	3,041.6	3,057.8	
2 Securities in bank credit ²	700.5	736.5	736.9	737.8	740.3	748.5	757.9	771.8	778.5	777.9	776.3	778.0	
3 Treasury and agency securities ³	491.9	533.4	534.8	536.8	537.2	542.6	550.6	560.5	566.6	566.6	566.0	566.7	
4 Mortgage-backed securities (MBS) ⁴	311.7	348.1	351.9	355.5	359.6	367.1	375.6	382.7	387.5	388.5	388.6	388.2	
5 Non-MBS ⁵	180.1	185.2	182.9	181.3	177.6	175.5	175.0	177.7	179.0	178.1	177.3	178.5	
6 Other securities	208.6	203.2	202.0	201.0	203.1	205.9	207.3	211.4	211.9	211.3	210.3	211.3	
7 Mortgage-backed securities ⁶	19.2	18.1	17.3	16.5	16.3	16.1	16.4	16.5	16.5	16.6	16.7	16.6	
8 Non-MBS ⁷	189.4	185.0	184.7	184.5	186.8	189.8	190.9	194.9	195.4	194.8	193.6	194.7	
9 Loans and leases in bank credit ⁸	2,286.0	2,233.9	2,235.6	2,239.7	2,236.6	2,239.5	2,254.6	2,264.0	2,270.7	2,267.3	2,265.4	2,279.8	
10 Commercial and industrial loans	364.8	371.5	371.2	372.7	373.3	374.9	378.0	379.5	378.6	379.6	382.2	385.2	
11 Real estate loans	1,538.3	1,487.5	1,483.7	1,482.9	1,476.5	1,475.1	1,484.3	1,491.4	1,497.2	1,490.4	1,482.7	1,488.6	
12 Revolving home equity loans	121.1	124.0	123.7	123.8	123.5	123.2	122.9	122.5	122.2	122.3	122.2	122.5	
13 Closed-end residential loans ⁹	504.0	478.3	478.2	481.1	479.9	482.1	495.3	504.4	511.7	504.9	498.2	501.9	
14 Commercial real estate loans ¹⁰	913.2	885.2	881.8	877.9	873.1	869.9	866.1	864.4	863.2	863.3	862.3	864.2	
15 Consumer loans	261.3	252.8	256.4	257.3	259.3	259.6	262.0	262.9	263.4	264.8	267.2	271.4	
16 Credit cards and other revolving plans	123.9	114.0	117.3	118.0	119.7	119.8	119.5	120.0	121.3	123.1	125.5	129.3	
17 Other consumer loans ¹¹	137.5	138.9	139.2	139.3	139.6	139.8	142.6	142.9	142.0	141.7	141.7	142.2	
18 Other loans and leases	121.6	122.0	124.3	126.9	127.5	129.9	130.3	130.3	131.5	132.4	133.3	134.5	
19 Fed funds and reverse RPs with nonbanks ¹²	2.6	3.2	3.9	4.2	4.3	4.4	4.6	4.6	4.4	4.9	5.3	5.1	
20 All other loans and leases ¹³	119.0	118.8	120.4	122.7	123.2	125.5	125.7	125.7	127.1	127.6	128.0	129.4	
21 LESS: Allowance for loan and lease losses	56.7	55.9	55.1	49.9	49.7	49.2	48.2	48.1	48.3	48.2	47.8	46.9	
22 Interbank loans ¹²	55.3	41.2	42.1	41.7	46.2	46.5	42.6	42.7	41.1	42.8	33.0	32.3	
23 Fed funds and reverse RPs with banks ¹²	53.4	39.6	40.5	39.9	44.5	44.7	40.4	40.5	39.0	40.7	30.8	30.0	
24 Loans to commercial banks ¹⁴	1.8	1.6	1.6	1.8	1.6	1.8	2.2	2.2	2.1	2.1	2.3	2.3	
25 Cash assets ¹⁵	295.1	291.1	292.2	305.5	315.6	326.6	320.2	319.2	318.2	323.0	321.2	312.5	
26 Trading assets ¹⁶	6.1	5.1	5.0	4.9	5.3	6.1	5.6	5.4	5.5	5.9	5.6	5.8	
27 Derivatives with a positive fair value ¹⁷	5.9	4.9	4.7	4.6	5.1	5.6	5.4	5.2	5.3	5.7	5.4	5.5	
28 Other trading assets	0.2	0.2	0.2	0.4	0.3	0.5	0.2	0.2	0.2	0.2	0.2	0.3	
29 Other assets ¹⁸	274.4	268.4	265.9	265.7	269.3	270.3	269.5	270.7	268.0	271.2	268.9	272.3	
30 TOTAL ASSETS ¹⁹	3,560.7	3,520.2	3,522.6	3,545.6	3,563.6	3,588.4	3,602.3	3,625.7	3,633.5	3,639.8	3,622.6	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)

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
LIABILITIES												
31 Deposits	2,663.4	2,669.7	2,678.7	2,695.4	2,719.1	2,739.2	2,757.9	2,781.1	2,786.8	2,796.3	2,777.6	2,790.0
32 Large time deposits	437.7	421.9	418.8	417.1	415.6	414.0	412.9	410.1	407.9	407.7	407.1	407.8
33 Other deposits	2,225.7	2,247.8	2,260.0	2,278.3	2,303.4	2,325.2	2,345.0	2,371.0	2,378.9	2,388.6	2,370.6	2,382.2
34 Borrowings	361.3	319.9	311.2	307.2	302.8	301.4	296.3	293.6	295.3	292.7	296.3	295.9
35 Borrowings from banks in the U.S.	80.4	59.4	60.4	60.2	58.7	57.0	51.1	49.6	49.0	48.6	53.2	52.2
36 Borrowings from others	280.8	260.4	250.8	247.0	244.1	244.3	245.2	244.0	246.3	244.2	243.1	243.7
37 Trading liabilities ²⁰	5.1	4.2	4.1	4.0	4.5	5.1	5.1	4.8	4.8	5.2	4.8	4.8
38 Derivatives with a negative fair value ¹⁷	4.4	3.4	3.3	3.2	3.7	4.2	4.2	4.0	4.0	4.3	4.0	4.1
39 Other trading liabilities	0.7	0.8	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.9	0.8	0.6
40 Net due to related foreign offices	50.9	58.7	56.2	59.2	52.3	51.4	49.2	52.6	54.9	52.8	55.5	48.2
41 Other liabilities ²¹	65.9	59.8	60.8	59.8	61.3	65.4	66.5	64.5	63.2	64.6	60.4	66.0
42 TOTAL LIABILITIES ¹⁹	3,146.5	3,112.2	3,111.0	3,125.7	3,139.9	3,162.5	3,175.0	3,196.6	3,205.0	3,211.6	3,194.6	3,204.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	414.2	408.0	411.6	419.9	423.7	425.9	427.3	429.1	428.5	428.2	428.0	428.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	5.2	3.5	4.7	4.8	5.9	6.8	6.3	5.8	5.7	5.7	5.6	5.7
45 Securitized consumer loans ²⁴	14.4	11.4	11.0	10.9	10.6	11.0	11.6	12.4	12.9	12.9	12.9	12.8
46 Securitized credit cards and other revolving plans	14.3	11.4	10.9	10.8	10.6	10.5	10.6	11.4	12.0	12.0	12.0	11.8
47 Other securitized consumer loans	0.1	0.0	0.0	0.0	0.0	0.5	1.0	1.0	0.9	0.9	0.9	0.9
48 Securitized real estate loans ²⁴	22.1	20.3	20.3	20.0	19.9	19.9	19.6	19.4	19.4	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

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1 Bank credit	793.2	808.0	804.7	839.2	858.4	846.9	842.6	866.6	871.9	866.7	866.7	869.5	
2 Securities in bank credit ²	240.0	230.2	223.4	239.9	241.4	224.2	209.9	208.7	209.9	212.2	217.3	215.4	
3 Treasury and agency securities ³	100.5	107.6	102.9	106.4	107.8	95.3	89.4	89.6	86.1	89.2	95.0	94.5	
4 Mortgage-backed securities (MBS) ⁴	20.5	19.2	20.5	19.1	20.0	20.2	20.4	20.2	20.4	19.7	19.7	19.5	
5 Non-MBS ⁵	80.0	88.4	82.4	87.3	87.8	75.1	68.9	69.4	65.7	69.4	75.3	75.0	
6 Other securities	139.5	122.6	120.6	133.6	133.5	128.9	120.5	119.1	123.8	123.1	122.2	120.9	
7 Mortgage-backed securities ⁶	10.4	8.6	8.8	8.5	7.8	8.0	8.1	8.2	8.4	8.6	8.4	8.5	
8 Non-MBS ⁷	129.2	114.0	111.8	125.1	125.7	120.9	112.5	110.9	115.4	114.4	113.9	112.4	
9 Loans and leases in bank credit ⁸	553.2	577.8	581.3	599.3	617.1	622.6	632.7	658.0	662.0	654.5	649.4	654.1	
10 Commercial and industrial loans	230.5	240.9	241.6	246.0	252.6	251.3	251.8	249.6	246.9	246.8	249.0	250.1	
11 Real estate loans	37.2	34.2	33.9	35.1	34.1	33.8	33.6	32.7	32.5	32.5	32.1	31.6	
12 Revolving home equity loans	0.3	0.1	0.1	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	2.5	2.2	2.2	2.4	2.3	2.1	2.2	2.5	2.4	2.4	2.3	2.4	
14 Commercial real estate loans ¹⁰	34.4	31.9	31.5	32.3	31.6	31.4	31.2	30.0	29.9	29.8	29.6	29.0	
15 Consumer loans	1.5	1.8	1.7	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17 Other consumer loans ¹¹	1.5	1.8	1.7	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	
18 Other loans and leases	284.0	300.9	304.0	316.3	328.7	335.9	345.5	373.9	380.9	373.5	366.6	370.7	
19 Fed funds and reverse RPs with nonbanks ¹²	89.4	93.2	95.4	107.0	119.1	131.1	125.4	151.5	161.1	157.8	152.6	152.9	
20 All other loans and leases ¹³	194.5	207.7	208.6	209.3	209.6	204.7	220.0	222.4	219.8	215.7	214.0	217.8	
21 LESS: Allowance for loan and lease losses	1.1	1.1	1.0	0.7	0.7	0.8	0.6	0.8	0.8	0.8	0.7	0.8	
22 Interbank loans ¹²	28.3	25.7	22.8	23.8	25.5	21.6	21.0	18.2	16.6	19.3	19.3	22.4	
23 Fed funds and reverse RPs with banks ¹²	25.7	22.8	20.2	20.9	22.7	19.1	18.9	16.4	15.0	17.6	17.6	20.7	
24 Loans to commercial banks ¹⁴	2.6	2.8	2.7	2.9	2.8	2.5	2.1	1.7	1.6	1.6	1.7	1.7	
25 Cash assets ¹⁵	308.0	886.1	1,069.6	1,010.5	959.0	931.2	832.0	715.2	666.6	718.3	708.3	717.6	
26 Trading assets ¹⁶	110.7	107.7	109.2	111.6	125.9	127.3	115.0	113.5	115.6	124.9	133.3	133.0	
27 Derivatives with a positive fair value ¹⁷	101.9	97.8	99.1	102.2	114.4	116.7	106.2	105.5	106.1	116.2	123.8	124.4	
28 Other trading assets	8.8	9.9	10.1	9.5	11.5	10.6	8.8	8.0	9.5	8.6	9.5	8.7	
29 Other assets ¹⁸	48.9	58.0	62.5	60.7	60.2	55.2	50.8	49.5	44.9	46.8	51.6	41.6	
30 TOTAL ASSETS ¹⁹	1,288.0	1,884.4	2,067.9	2,045.2	2,028.3	1,981.5	1,860.7	1,762.2	1,714.9	1,775.2	1,778.5	1,783.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
LIABILITIES												
31 Deposits	1,052.0	1,160.8	1,125.0	1,045.9	942.4	945.6	908.6	877.9	873.8	872.6	870.4	900.1
32 Large time deposits	994.5	1,103.4	1,060.5	975.2	860.7	854.3	823.7	782.7	776.6	774.1	769.5	790.3
33 Other deposits	57.5	57.5	64.5	70.8	81.7	91.3	84.9	95.2	97.2	98.4	100.9	109.8
34 Borrowings	533.8	561.7	552.2	569.1	580.4	567.2	547.2	558.1	564.8	562.3	549.8	562.8
35 Borrowings from banks in the U.S.	36.2	30.7	33.5	33.8	43.6	36.7	34.9	36.2	33.4	32.4	31.0	31.0
36 Borrowings from others	497.6	531.0	518.7	535.3	536.8	530.5	512.3	521.9	531.4	529.9	518.7	531.8
37 Trading liabilities ²⁰	111.3	102.9	102.8	106.0	113.8	117.6	108.6	112.5	115.0	126.3	132.2	131.9
38 Derivatives with a negative fair value ¹⁷	99.1	90.1	88.0	90.2	99.0	104.5	97.4	102.5	104.4	115.4	121.2	120.3
39 Other trading liabilities	12.2	12.8	14.8	15.8	14.8	13.2	11.3	10.1	10.6	10.8	11.0	11.6
40 Net due to related foreign offices	-403.0	-31.0	85.2	84.5	192.4	214.9	258.2	243.4	193.9	240.2	225.0	219.3
41 Other liabilities ²¹	49.8	51.4	58.5	59.7	59.9	53.2	55.3	56.3	46.2	55.9	74.2	65.8
42 TOTAL LIABILITIES ¹⁹	1,343.8	1,845.8	1,923.7	1,865.2	1,888.8	1,898.5	1,878.0	1,848.3	1,793.6	1,857.4	1,851.6	1,879.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	-55.8	38.6	144.2	180.0	139.4	83.0	-17.3	-86.1	-78.7	-82.2	-73.2	-96.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-6.8	-6.9	-6.5	-6.5	-5.7	-5.4	-6.1	-6.5	-6.4	-5.9	-5.8	-5.9
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

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	795.2	808.1	811.9	833.2	855.0	850.3	848.0	869.8	873.4	870.4	869.6	866.8
2 Securities in bank credit ²	241.4	234.7	233.0	235.8	238.9	225.1	212.6	210.0	206.3	207.6	212.5	211.1
3 Treasury and agency securities ³	100.4	104.9	102.8	104.1	108.0	97.9	88.7	89.4	86.6	88.7	94.4	94.7
4 Mortgage-backed securities (MBS) ⁴	20.4	19.0	19.7	20.2	20.6	20.8	20.6	20.1	20.1	19.5	19.6	19.7
5 Non-MBS ⁵	80.0	85.9	83.0	83.9	87.4	77.2	68.1	69.3	66.5	69.2	74.7	75.1
6 Other securities	141.0	129.8	130.2	131.7	130.9	127.2	123.9	120.6	119.7	119.0	118.1	116.4
7 Mortgage-backed securities ⁶	9.9	9.2	9.2	8.9	8.8	8.5	8.0	7.6	7.4	7.5	7.4	7.3
8 Non-MBS ⁷	131.2	120.5	121.0	122.8	122.1	118.7	115.9	112.9	112.3	111.5	110.7	109.1
9 Loans and leases in bank credit ⁸	553.8	573.4	578.9	597.4	616.0	625.1	635.3	659.7	667.1	662.8	657.2	655.6
10 Commercial and industrial loans	231.1	240.2	240.6	244.7	251.4	250.6	250.5	249.8	247.2	248.1	251.6	251.2
11 Real estate loans	37.3	34.4	34.0	34.2	33.7	33.7	33.7	33.0	33.0	32.8	32.3	31.9
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	2.2	2.2	2.2	2.2	2.2	2.2	2.3	2.3	2.2	2.4	2.3	2.2
14 Commercial real estate loans ¹⁰	34.8	31.9	31.5	31.7	31.2	31.2	31.3	30.5	30.5	30.2	29.8	29.5
15 Consumer loans	1.5	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.7
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.5	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.7
18 Other loans and leases	284.0	297.1	302.6	316.7	329.2	339.1	349.3	375.2	385.2	380.2	371.6	370.8
19 Fed funds and reverse RPs with nonbanks ¹²	90.5	92.7	96.0	107.5	119.8	130.4	128.1	152.9	163.6	159.3	151.8	148.7
20 All other loans and leases ¹³	193.5	204.4	206.6	209.2	209.4	208.8	221.2	222.3	221.6	220.9	219.8	222.1
21 LESS: Allowance for loan and lease losses	1.2	0.9	1.0	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8
22 Interbank loans ¹²	29.9	26.2	22.1	23.9	25.9	21.6	21.9	19.1	17.9	18.7	19.3	19.7
23 Fed funds and reverse RPs with banks ¹²	27.1	23.3	19.3	21.0	23.1	18.9	19.5	17.2	16.3	17.1	17.7	18.1
24 Loans to commercial banks ¹⁴	2.7	2.9	2.7	2.9	2.8	2.6	2.4	1.8	1.6	1.6	1.6	1.6
25 Cash assets ¹⁵	357.0	885.3	887.0	829.8	816.9	830.2	847.6	795.3	754.2	752.3	762.1	798.9
26 Trading assets ¹⁶	121.5	107.9	106.8	107.8	123.7	129.6	121.1	125.0	125.7	130.2	134.2	133.8
27 Derivatives with a positive fair value ¹⁷	112.3	97.8	96.2	96.6	112.1	118.5	111.7	116.6	117.0	121.7	125.5	125.4
28 Other trading assets	9.2	10.1	10.6	11.2	11.5	11.1	9.5	8.5	8.7	8.5	8.7	8.4
29 Other assets ¹⁸	51.5	61.1	63.9	54.7	57.5	53.7	50.2	51.6	48.3	50.2	51.3	42.1
30 TOTAL ASSETS ¹⁹	1,353.9	1,887.7	1,890.5	1,848.4	1,878.0	1,884.5	1,887.9	1,859.9	1,818.6	1,821.0	1,835.8	1,860.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 6, 2012

Account	2010 Nov	2011 May	2011 Jun	2011 Jul	2011 Aug	2011 Sep	2011 Oct	2011 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
LIABILITIES												
31 Deposits	1,055.6	1,170.5	1,128.4	1,038.7	947.5	942.7	912.4	879.1	876.4	879.4	871.9	902.8
32 Large time deposits	1,000.7	1,107.4	1,063.2	969.0	864.2	856.7	830.7	786.7	780.8	780.2	771.3	792.7
33 Other deposits	55.0	63.1	65.2	69.7	83.3	85.9	81.7	92.4	95.6	99.2	100.6	110.1
34 Borrowings	538.3	566.3	546.9	564.0	580.9	561.0	548.2	562.0	572.9	562.0	553.9	563.9
35 Borrowings from banks in the U.S.	37.5	30.1	33.7	34.2	44.3	38.2	35.7	37.1	34.9	33.9	32.7	30.6
36 Borrowings from others	500.7	536.2	513.2	529.8	536.6	522.8	512.5	524.9	538.0	528.1	521.2	533.3
37 Trading liabilities ²⁰	119.5	105.2	102.4	101.3	114.3	120.7	114.0	119.5	122.1	128.1	130.5	129.7
38 Derivatives with a negative fair value ¹⁷	107.5	91.2	88.4	87.8	100.1	108.2	103.7	109.4	111.2	117.0	119.6	118.5
39 Other trading liabilities	12.0	14.0	14.0	13.5	14.1	12.5	10.3	10.1	10.9	11.0	10.9	11.3
40 Net due to related foreign offices	-414.3	-11.1	51.7	83.4	174.9	204.1	256.1	237.8	197.0	190.2	205.8	197.2
41 Other liabilities ²¹	51.7	53.6	58.0	57.8	57.3	52.8	54.1	58.4	46.9	58.2	70.6	63.7
42 TOTAL LIABILITIES ¹⁹	1,350.8	1,884.5	1,887.4	1,845.2	1,874.8	1,881.3	1,884.8	1,856.7	1,815.4	1,817.8	1,832.6	1,857.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.0	3.1	3.1	3.2								
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-6.8	-6.9	-6.5	-6.5	-5.7	-5.4	-6.1	-6.5	-6.4	-5.9	-5.8	-5.9
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).