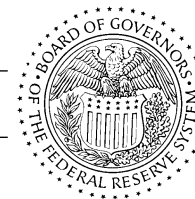

FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
June 15, 2012

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$9.0 billion in assets and liabilities of nonbank institutions in the week ending May 2, 2012. The major asset item affected was: consumer loans, credit cards and other revolving plans, \$9.0. The major liability item affected was: borrowings, borrowings from others, \$9.0.

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
June 15, 2012

Account	2007	2008	2009	2010	2011	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Feb	2012 Mar	2012 Apr	2012 May
ASSETS															
1 Bank credit	9.3	2.5	-6.7	-2.8	1.8	0.3	-1.9	0.2	3.0	5.8	4.6	4.8	1.6	5.6	4.0
2 Securities in bank credit ²	6.1	-1.6	6.7	6.7	1.8	9.7	-1.4	2.3	0.4	5.8	11.5	14.1	3.1	10.1	-0.7
3 Treasury and agency securities ³	-6.4	3.4	15.1	15.0	3.0	14.7	1.2	7.3	-3.1	6.6	13.3	17.0	14.1	17.1	6.5
6 Other securities	26.7	-7.7	-4.6	-6.8	-0.7	0.0	-6.7	-8.1	7.9	4.2	7.7	8.0	-20.2	-5.1	-16.6
9 Loans and leases in bank credit ⁸	10.2	3.6	-10.3	-5.8	1.8	-3.0	-2.0	-0.6	4.0	5.8	2.2	1.4	1.0	3.9	5.7
10 Commercial and industrial loans	18.1	13.3	-18.6	-8.9	9.9	-0.7	5.5	9.5	11.6	11.7	10.9	8.0	8.5	16.3	6.8
11 Real estate loans	7.0	-0.1	-5.6	-5.6	-3.9	-3.8	-5.6	-7.9	-2.4	0.0	-1.1	0.2	0.0	-1.3	-1.0
12 Revolving home equity loans	5.7	12.6	0.4	-4.2	-6.0	-6.0	-6.9	-6.2	-5.9	-5.8	-5.6	-5.6	-10.0	-2.9	-5.9
13 Closed-end residential loans ⁹	6.1	-9.2	-8.6	-2.6	-0.7	3.4	-2.2	-9.2	2.6	6.1	2.1	5.6	5.9	-0.5	4.1
14 Commercial real estate loans ¹⁰	8.7	6.4	-4.6	-9.0	-6.4	-10.1	-8.6	-7.3	-6.3	-4.2	-2.8	-3.5	-2.6	-1.5	-4.6
15 Consumer loans	5.4	5.1	-3.3	-7.0	-0.5	-6.9	-5.3	-0.3	1.3	2.2	-0.6	-2.4	3.3	4.2	5.4
16 Credit cards and other revolving plans	6.3	4.4	-6.3	-11.2	-1.1	-8.0	-6.0	-0.3	0.3	1.7	-2.9	-4.8	-1.8	4.2	7.2
17 Other consumer loans ¹¹	4.3	6.2	1.2	-1.2	0.2	-5.6	-4.4	-0.1	2.5	2.8	2.3	0.2	9.4	4.5	3.1
18 Other loans and leases	19.2	2.8	-23.4	-0.2	18.4	2.7	7.3	15.5	22.5	23.8	5.2	1.0	-8.5	4.7	28.3
21 LESS: Allowance for loan and lease losses	—	—	—	—	-18.4	-16.4	-16.2	-21.7	-25.4	-16.1	-13.8	-24.1	-26.0	-16.5	-18.2
22 Interbank loans ¹²	24.1	-15.1	-38.3	-23.3	-37.4	33.1	-49.1	-48.8	-47.0	-31.8	11.5	39.6	9.1	-35.0	-2.1
25 Cash assets ¹⁵	-0.7	155.8	47.4	-8.2	49.8	-55.2	67.7	132.4	44.1	-53.2	-10.6	4.7	-8.3	-15.4	52.6
26 Trading assets ¹⁶	—	—	—	—	4.1	-17.2	-31.2	20.0	49.0	-16.9	28.4	86.1	-56.7	-50.2	27.1
29 Other assets ¹⁸	11.5	14.6	-3.3	4.6	-3.9	0.5	-4.3	-1.8	-4.2	-5.4	-9.2	-12.0	-17.5	14.7	-7.9
30 TOTAL ASSETS ¹⁹	10.3	8.1	-6.1	-2.8	5.4	-5.2	3.1	14.2	8.9	-4.7	2.2	6.0	-2.6	2.2	9.7
LIABILITIES															
31 Deposits	9.1	5.7	5.1	2.7	6.7	4.7	3.6	8.9	10.9	2.6	5.1	3.4	3.8	3.5	1.6
32 Large time deposits	15.7	-2.0	-5.6	-6.3	-13.1	-2.1	-4.9	7.6	-36.5	-20.1	-8.7	-7.6	-5.1	-0.6	-14.1
33 Other deposits	—	—	—	—	12.4	6.7	6.1	9.2	24.1	8.1	8.2	5.8	5.7	4.4	5.0
34 Borrowings	13.3	14.0	-24.7	-18.8	-15.3	-11.1	-16.8	-26.1	-12.4	-9.3	-7.0	-1.7	-25.4	-25.5	23.6
37 Trading liabilities ²⁰	—	—	—	—	2.2	-21.1	-53.6	18.1	30.5	19.7	14.5	28.1	-102.4	-43.4	25.7
41 Other liabilities ²¹	2.9	0.8	-11.0	9.2	1.4	14.4	-13.3	5.0	23.0	-8.3	9.1	19.7	-2.0	15.4	-28.5
42 TOTAL LIABILITIES ¹⁹	11.2	10.9	-7.3	-3.5	5.4	-2.2	2.8	11.1	7.3	0.3	2.9	4.1	-9.7	3.4	6.1

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

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	9,176.2	9,399.0	9,428.3	9,491.5	9,589.2	9,610.7	9,656.6	9,695.2	9,701.3	9,703.9	9,692.8	9,725.7
2	Securities in bank credit ²	2,451.8	2,489.1	2,511.7	2,545.0	2,587.8	2,598.6	2,620.5	2,618.9	2,613.4	2,627.8	2,622.0	2,616.6
3	Treasury and agency securities ³	1,678.1	1,688.2	1,700.0	1,724.0	1,756.0	1,778.9	1,804.3	1,814.0	1,809.8	1,823.5	1,818.6	1,814.8
4	Mortgage-backed securities (MBS) ⁴	1,151.3	1,230.0	1,246.8	1,264.4	1,289.5	1,311.7	1,330.7	1,332.0	1,332.2	1,335.6	1,334.7	1,338.9
5	Non-MBS ⁵	526.8	458.2	453.3	459.5	466.5	467.2	473.6	481.9	477.6	487.9	483.9	476.0
6	Other securities	773.8	800.8	811.6	821.1	831.8	819.7	816.2	804.9	803.6	804.4	803.4	801.8
7	Mortgage-backed securities ⁶	150.6	142.4	141.1	139.5	139.8	135.5	133.9	131.3	130.2	132.4	132.3	129.2
8	Non-MBS ⁷	623.2	658.4	670.6	681.6	691.9	684.2	682.3	673.6	673.4	671.9	671.1	672.6
9	Loans and leases in bank credit ⁸	6,724.4	6,909.9	6,916.7	6,946.5	7,001.4	7,012.1	7,036.1	7,076.3	7,087.9	7,076.1	7,070.8	7,109.1
10	Commercial and industrial loans	1,257.6	1,329.4	1,343.9	1,361.0	1,383.2	1,393.7	1,412.6	1,420.6	1,418.0	1,423.8	1,426.1	1,438.3
11	Real estate loans	3,504.1	3,490.9	3,484.4	3,503.0	3,534.8	3,538.2	3,534.3	3,531.4	3,541.1	3,526.3	3,522.6	3,529.2
12	Revolving home equity loans	566.2	550.4	548.2	548.5	550.2	545.9	544.6	541.9	541.9	541.5	541.2	541.0
13	Closed-end residential loans ⁹	1,482.4	1,521.7	1,519.7	1,538.8	1,558.3	1,568.2	1,567.5	1,572.8	1,583.2	1,569.4	1,565.6	1,572.8
14	Commercial real estate loans ¹⁰	1,455.5	1,418.8	1,416.5	1,415.7	1,426.3	1,424.0	1,422.2	1,416.7	1,415.9	1,415.4	1,415.8	1,415.5
15	Consumer loans	1,079.9	1,091.5	1,096.9	1,091.2	1,090.9	1,094.5	1,099.7	1,111.4	1,109.8	1,109.2	1,116.7	1,114.9
16	Credit cards and other revolving plans	594.2	597.3	599.8	595.3	593.2	592.3	595.7	606.9	605.3	604.9	610.9	608.5
17	Other consumer loans ¹¹	485.7	494.2	497.1	495.8	497.7	502.3	504.0	504.5	504.5	504.3	505.9	506.4
18	Other loans and leases	882.8	998.1	991.4	991.3	992.5	985.6	989.5	1,012.8	1,019.1	1,016.8	1,005.4	1,026.7
19	Fed funds and reverse RPs with nonbanks ¹²	223.7	296.1	287.0	280.0	283.9	282.8	278.8	293.6	300.8	295.6	285.6	297.9
20	All other loans and leases ¹³	659.1	701.9	704.4	711.3	708.6	702.8	710.6	719.2	718.3	721.2	719.8	728.7
21	LESS: Allowance for loan and lease losses	194.9	174.4	174.2	173.4	171.0	167.3	165.0	162.5	162.3	162.9	161.4	160.4
22	Interbank loans ¹²	138.0	113.9	113.0	115.2	119.0	119.9	116.4	116.2	123.0	113.6	111.4	119.6
23	Fed funds and reverse RPs with banks ¹²	110.6	103.7	102.4	103.7	107.3	107.7	103.7	104.4	111.5	101.7	99.4	105.8
24	Loans to commercial banks ¹⁴	27.4	10.2	10.6	11.5	11.7	12.2	12.6	11.8	11.5	11.9	12.0	13.9
25	Cash assets ¹⁵	1,671.9	1,603.6	1,602.0	1,595.9	1,604.9	1,594.1	1,573.6	1,642.6	1,628.8	1,647.6	1,661.0	1,732.3
26	Trading assets ¹⁶	283.4	298.2	307.1	316.2	338.9	322.9	309.4	316.4	313.9	321.4	331.8	322.2
27	Derivatives with a positive fair value ¹⁷	256.8	276.1	283.0	289.8	312.6	296.0	284.7	290.7	288.3	296.0	306.8	295.5
28	Other trading assets	26.6	22.1	24.1	26.4	26.2	26.9	24.7	25.7	25.5	25.4	25.0	26.7
29	Other assets ¹⁸	1,216.4	1,186.3	1,180.6	1,173.7	1,169.7	1,155.3	1,169.5	1,161.8	1,158.5	1,162.9	1,164.1	1,155.6
30	TOTAL ASSETS ¹⁹	12,291.0	12,426.6	12,456.8	12,519.0	12,650.8	12,635.5	12,660.4	12,769.7	12,763.2	12,786.6	12,799.7	12,895.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 15, 2012

Account		2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	8,169.2	8,424.1	8,459.3	8,529.0	8,598.0	8,632.5	8,657.9	8,669.7	8,693.9	8,683.4	8,613.1	8,738.5
32	Large time deposits	1,814.3	1,538.8	1,529.0	1,521.2	1,514.5	1,509.4	1,508.6	1,490.9	1,489.0	1,481.5	1,494.0	1,488.0
33	Other deposits	6,354.9	6,885.4	6,930.3	7,007.8	7,083.4	7,123.1	7,149.3	7,178.8	7,204.9	7,201.9	7,119.2	7,250.6
34	Borrowings	1,680.2	1,610.7	1,602.3	1,597.3	1,607.2	1,575.2	1,543.4	1,581.2	1,572.8	1,591.1	1,591.5	1,581.7
35	Borrowings from banks in the U.S.	157.2	139.4	132.8	130.6	129.3	131.2	133.4	134.4	139.7	135.3	129.1	141.1
36	Borrowings from others	1,523.0	1,471.4	1,469.5	1,466.8	1,477.9	1,444.0	1,409.9	1,446.8	1,433.0	1,455.8	1,462.4	1,440.6
37	Trading liabilities ²⁰	263.9	297.0	316.2	315.9	323.3	295.7	285.0	291.1	287.6	292.4	308.3	291.6
38	Derivatives with a negative fair value ¹⁷	207.3	250.5	270.7	273.5	278.9	256.2	241.4	246.1	243.7	247.5	264.0	246.9
39	Other trading liabilities	56.6	46.5	45.6	42.4	44.4	39.5	43.6	45.1	43.9	44.9	44.3	44.6
40	Net due to related foreign offices	286.0	249.7	262.5	269.3	270.6	215.1	259.3	279.8	267.5	275.5	309.7	257.3
41	Other liabilities ²¹	448.2	469.8	454.7	472.8	482.7	482.1	488.3	476.7	473.2	468.0	489.6	481.1
42	TOTAL LIABILITIES ¹⁹	10,847.5	11,051.4	11,095.1	11,184.3	11,281.7	11,200.7	11,233.8	11,298.5	11,295.0	11,310.3	11,312.1	11,350.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,443.6	1,375.2	1,361.8	1,334.7	1,369.1	1,434.8	1,426.5	1,471.2	1,468.2	1,476.3	1,487.6	1,544.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	11.1	22.2	21.4	24.0	28.2	25.3	28.9	34.5	34.0	35.1	37.6	31.0
45	Securitized consumer loans ²⁴	16.5	17.3	17.5	17.4	17.5	18.4	18.8	20.4	20.7	20.9	19.7	19.6
46	Securitized credit cards and other revolving plans	11.4	11.4	11.8	11.7	11.7	11.8	11.6	11.5	11.8	11.9	10.8	10.7
47	Other securitized consumer loans	5.1	5.8	5.8	5.8	5.8	6.6	7.2	8.9	8.9	8.9	8.9	8.9
48	Securitized real estate loans ²⁴	947.7	917.6	899.7	904.0	908.6	915.3	912.9	906.1	905.5	905.8	904.6	904.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 15, 2012

Account		2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	9,146.5	9,452.3	9,484.3	9,511.0	9,578.9	9,583.7	9,620.0	9,662.7	9,654.1	9,645.2	9,678.3	9,705.4
2	Securities in bank credit ²	2,444.3	2,512.3	2,511.6	2,535.8	2,572.1	2,595.1	2,612.7	2,612.4	2,606.3	2,615.3	2,615.6	2,609.2
3	Treasury and agency securities ³	1,665.1	1,699.8	1,703.9	1,722.7	1,751.2	1,781.5	1,803.1	1,802.8	1,797.7	1,805.1	1,806.6	1,802.1
4	Mortgage-backed securities (MBS) ⁴	1,143.9	1,240.8	1,253.5	1,267.4	1,289.2	1,310.3	1,329.9	1,325.8	1,323.7	1,324.5	1,327.3	1,329.9
5	Non-MBS ⁵	521.2	458.9	450.5	455.2	462.0	471.2	473.3	477.0	474.0	480.6	479.3	472.1
6	Other securities	779.1	812.5	807.7	813.1	820.9	813.6	809.6	809.6	808.6	810.2	809.1	807.2
7	Mortgage-backed securities ⁶	152.3	142.3	139.7	138.7	140.0	136.7	135.0	132.9	132.6	133.7	133.2	131.2
8	Non-MBS ⁷	626.8	670.3	668.0	674.4	681.0	676.8	674.6	676.8	675.9	676.5	675.9	676.0
9	Loans and leases in bank credit ⁸	6,702.3	6,940.0	6,972.6	6,975.3	7,006.8	6,988.6	7,007.3	7,050.2	7,047.8	7,029.9	7,062.6	7,096.2
10	Commercial and industrial loans	1,260.8	1,333.5	1,348.6	1,360.8	1,385.4	1,395.3	1,413.8	1,424.7	1,422.2	1,423.5	1,432.1	1,436.8
11	Real estate loans	3,497.4	3,505.1	3,499.2	3,508.3	3,531.2	3,526.3	3,521.4	3,522.8	3,525.8	3,506.3	3,514.0	3,535.1
12	Revolving home equity loans	565.8	550.9	549.0	549.6	550.0	545.1	543.9	541.6	541.7	541.2	540.6	540.0
13	Closed-end residential loans ⁹	1,476.3	1,533.6	1,532.6	1,543.7	1,556.0	1,558.1	1,556.3	1,564.9	1,568.5	1,549.3	1,557.4	1,579.8
14	Commercial real estate loans ¹⁰	1,455.3	1,420.6	1,417.6	1,415.0	1,425.2	1,423.1	1,421.2	1,416.4	1,415.6	1,415.8	1,416.0	1,415.3
15	Consumer loans	1,072.6	1,090.5	1,108.7	1,108.2	1,096.6	1,088.2	1,092.7	1,103.7	1,100.7	1,101.9	1,111.7	1,108.2
16	Credit cards and other revolving plans	586.8	597.4	614.4	608.6	594.4	585.6	588.6	599.4	596.7	597.8	606.3	601.6
17	Other consumer loans ¹¹	485.8	493.0	494.3	499.6	502.2	502.5	504.0	504.3	504.1	504.1	505.4	506.6
18	Other loans and leases	871.5	1,010.9	1,016.0	998.0	993.6	978.8	979.4	999.1	999.2	998.3	1,004.8	1,016.0
19	Fed funds and reverse RPs with nonbanks ¹²	219.5	304.5	299.4	283.2	289.9	280.8	273.4	287.3	289.4	286.7	287.3	294.3
20	All other loans and leases ¹³	652.0	706.4	716.6	714.7	703.7	698.0	706.0	711.7	709.8	711.6	717.5	721.7
21	LESS: Allowance for loan and lease losses	195.2	175.4	174.3	172.3	171.5	168.3	163.7	162.7	163.1	162.5	161.8	161.9
22	Interbank loans ¹²	131.9	118.8	117.4	116.6	122.4	120.4	115.2	111.0	116.2	109.7	105.7	113.9
23	Fed funds and reverse RPs with banks ¹²	105.5	108.4	106.4	104.8	110.5	108.4	103.0	99.6	104.9	98.0	94.4	102.6
24	Loans to commercial banks ¹⁴	26.4	10.4	11.0	11.8	11.9	12.0	12.2	11.4	11.3	11.6	11.3	11.3
25	Cash assets ¹⁵	1,674.0	1,665.8	1,697.0	1,694.8	1,729.9	1,643.6	1,624.9	1,646.4	1,629.9	1,651.5	1,670.5	1,673.3
26	Trading assets ¹⁶	279.7	315.6	309.2	313.6	332.3	317.0	301.2	313.8	311.2	319.0	328.1	324.4
27	Derivatives with a positive fair value ¹⁷	253.5	293.6	286.3	287.5	306.8	290.4	275.9	288.1	285.6	293.9	302.5	297.9
28	Other trading assets	26.2	22.0	22.8	26.2	25.5	26.6	25.3	25.7	25.6	25.0	25.5	26.5
29	Other assets ¹⁸	1,213.4	1,194.9	1,189.1	1,178.0	1,171.2	1,165.9	1,168.7	1,158.7	1,156.4	1,153.5	1,159.6	1,151.3
30	TOTAL ASSETS ¹⁹	12,250.3	12,572.0	12,622.6	12,641.8	12,763.2	12,662.2	12,666.3	12,729.9	12,704.7	12,716.4	12,780.3	12,806.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	8,165.3	8,456.1	8,537.0	8,541.7	8,590.1	8,664.3	8,696.0	8,660.4	8,675.3	8,610.4	8,655.3	8,769.3
32	Large time deposits	1,829.2	1,533.9	1,525.8	1,521.4	1,508.4	1,503.3	1,512.0	1,504.6	1,502.3	1,496.3	1,506.1	1,507.6
33	Other deposits	6,336.1	6,922.3	7,011.2	7,020.3	7,081.7	7,161.0	7,184.0	7,155.8	7,173.1	7,114.1	7,149.3	7,261.8
34	Borrowings	1,699.3	1,604.9	1,599.9	1,588.6	1,619.5	1,582.1	1,554.3	1,597.2	1,591.9	1,609.7	1,588.3	1,578.6
35	Borrowings from banks in the U.S.	156.0	141.6	131.9	129.7	127.6	129.1	133.0	133.1	137.4	134.1	127.0	135.0
36	Borrowings from others	1,543.3	1,463.3	1,468.0	1,458.9	1,491.9	1,453.1	1,421.3	1,464.1	1,454.4	1,475.6	1,461.3	1,443.6
37	Trading liabilities ²⁰	262.9	308.8	317.9	314.4	317.1	289.4	276.7	291.4	286.2	294.7	308.8	300.7
38	Derivatives with a negative fair value ¹⁷	208.4	259.0	271.4	273.2	275.0	252.0	236.1	247.9	245.2	250.2	264.7	256.6
39	Other trading liabilities	54.6	49.7	46.5	41.2	42.1	37.4	40.7	43.4	40.9	44.5	44.0	44.1
40	Net due to related foreign offices	280.7	257.4	251.4	295.7	307.4	226.0	250.0	281.9	259.8	304.6	306.1	257.4
41	Other liabilities ²¹	444.0	487.2	460.0	469.4	481.6	475.8	473.7	472.1	465.8	466.3	489.5	473.6
42	TOTAL LIABILITIES ¹⁹	10,852.3	11,114.4	11,166.2	11,209.9	11,315.8	11,237.5	11,250.7	11,302.9	11,279.0	11,285.8	11,348.0	11,379.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,398.1	1,457.5	1,456.4	1,431.9	1,447.4	1,424.7	1,415.6	1,426.9	1,425.7	1,430.6	1,432.3	1,426.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	11.1	22.2	21.4	24.0	28.2	25.3	28.9	34.5	34.0	35.1	37.6	31.0
45	Securitized consumer loans ²⁴	16.5	17.3	17.8	17.7	17.5	18.4	18.9	20.3	20.6	20.6	19.5	19.5
46	Securitized credit cards and other revolving plans	11.4	11.4	11.9	11.9	11.7	11.8	11.7	11.4	11.7	11.7	10.6	10.6
47	Other securitized consumer loans	5.1	5.9	5.9	5.8	5.8	6.7	7.2	8.9	8.9	8.9	8.9	8.8
48	Securitized real estate loans ²⁴	943.9	925.7	908.5	906.0	908.0	907.5	904.3	901.0	900.0	900.1	900.1	900.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	8,373.8	8,551.5	8,579.1	8,645.8	8,733.8	8,753.8	8,784.6	8,822.8	8,827.9	8,837.3	8,828.8	8,855.2
2	Securities in bank credit ²	2,218.0	2,281.7	2,298.7	2,330.6	2,368.3	2,379.2	2,396.7	2,403.2	2,395.7	2,414.9	2,414.2	2,406.0
3	Treasury and agency securities ³	1,570.0	1,598.3	1,607.5	1,626.1	1,655.6	1,673.6	1,696.5	1,705.0	1,699.9	1,713.7	1,714.5	1,709.3
4	Mortgage-backed securities (MBS) ⁴	1,132.1	1,210.3	1,227.5	1,245.1	1,268.3	1,292.1	1,310.8	1,309.7	1,309.9	1,312.6	1,311.8	1,313.6
5	Non-MBS ⁵	437.9	387.9	380.0	381.0	387.3	381.6	385.6	395.3	390.0	401.1	402.7	395.6
6	Other securities	648.0	683.4	691.2	704.5	712.7	705.6	700.2	698.1	695.8	701.2	699.7	696.7
7	Mortgage-backed securities ⁶	141.8	134.0	132.4	130.4	131.1	127.3	125.6	122.9	121.7	123.9	123.7	121.6
8	Non-MBS ⁷	506.2	549.4	558.8	574.1	581.6	578.2	574.6	575.2	574.2	577.2	576.0	575.1
9	Loans and leases in bank credit ⁸	6,155.8	6,269.9	6,280.4	6,315.2	6,365.5	6,374.6	6,387.9	6,419.7	6,432.2	6,422.4	6,414.6	6,449.2
10	Commercial and industrial loans	1,015.4	1,078.5	1,091.9	1,106.2	1,128.4	1,140.1	1,157.4	1,165.3	1,163.6	1,168.4	1,170.9	1,175.0
11	Real estate loans	3,469.0	3,458.4	3,451.9	3,471.0	3,504.0	3,507.3	3,502.9	3,500.8	3,510.3	3,496.0	3,492.4	3,499.7
12	Revolving home equity loans	566.1	550.2	548.0	548.4	550.0	545.7	544.4	541.8	541.8	541.4	541.1	540.9
13	Closed-end residential loans ⁹	1,480.2	1,520.2	1,518.1	1,536.9	1,556.4	1,566.4	1,565.9	1,571.2	1,581.6	1,567.8	1,563.9	1,571.3
14	Commercial real estate loans ¹⁰	1,422.8	1,388.0	1,385.8	1,385.7	1,397.5	1,395.2	1,392.7	1,387.7	1,386.9	1,386.7	1,387.4	1,387.5
15	Consumer loans	1,078.0	1,089.9	1,095.3	1,089.5	1,089.1	1,092.3	1,097.4	1,108.9	1,107.3	1,106.8	1,114.3	1,112.5
16	Credit cards and other revolving plans	594.2	597.3	599.8	595.3	593.2	592.3	595.7	606.9	605.3	604.9	610.9	608.5
17	Other consumer loans ¹¹	483.8	492.6	495.5	494.2	495.9	500.0	501.6	502.0	502.0	501.9	503.4	503.9
18	Other loans and leases	593.3	643.1	641.2	648.5	644.1	634.9	630.2	644.7	650.9	651.2	637.0	662.0
19	Fed funds and reverse RPs with nonbanks ¹²	138.1	158.8	150.1	154.5	151.9	143.7	133.1	140.0	147.3	144.6	132.3	149.6
20	All other loans and leases ¹³	455.2	484.3	491.1	494.0	492.2	491.2	497.0	504.7	503.6	506.6	504.7	512.4
21	LESS: Allowance for loan and lease losses	193.8	173.6	173.4	172.5	170.1	166.6	164.1	161.6	161.4	161.9	160.5	159.4
22	Interbank loans ¹²	112.2	91.2	89.2	89.4	91.6	90.9	87.9	88.4	94.9	86.5	83.8	91.3
23	Fed funds and reverse RPs with banks ¹²	87.8	82.9	80.4	80.0	81.7	80.5	77.2	78.4	85.2	76.4	73.6	79.2
24	Loans to commercial banks ¹⁴	24.4	8.2	8.7	9.3	9.9	10.4	10.7	10.0	9.7	10.2	10.2	12.1
25	Cash assets ¹⁵	783.6	814.6	843.7	837.8	898.3	891.4	830.8	817.7	830.9	839.6	796.6	882.7
26	Trading assets ¹⁶	175.5	182.6	179.0	175.2	193.6	181.4	178.1	187.0	186.8	191.0	194.0	191.1
27	Derivatives with a positive fair value ¹⁷	159.2	168.3	164.3	158.1	176.8	164.0	162.5	170.2	170.5	174.6	176.5	172.0
28	Other trading assets	16.3	14.3	14.7	17.1	16.8	17.4	15.6	16.8	16.3	16.4	17.5	19.0
29	Other assets ¹⁸	1,163.5	1,140.9	1,135.5	1,129.6	1,123.3	1,113.0	1,123.1	1,113.3	1,112.7	1,115.0	1,109.1	1,105.8
30	TOTAL ASSETS ¹⁹	10,414.9	10,607.2	10,653.0	10,705.2	10,870.4	10,863.8	10,840.4	10,867.7	10,891.8	10,907.6	10,851.8	10,966.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	7,022.7	7,522.7	7,566.7	7,640.8	7,714.3	7,743.5	7,777.2	7,804.9	7,833.3	7,826.6	7,739.7	7,870.8
32	Large time deposits	725.6	721.2	725.3	720.8	722.5	718.4	725.7	720.8	720.4	719.3	718.4	721.9
33	Other deposits	6,297.1	6,801.5	6,841.3	6,920.0	6,991.8	7,025.1	7,051.5	7,084.1	7,112.8	7,107.3	7,021.2	7,148.8
34	Borrowings	1,135.1	1,048.8	1,036.4	1,027.6	1,032.3	1,008.6	973.1	998.0	992.4	1,014.5	1,003.7	1,001.6
35	Borrowings from banks in the U.S.	129.3	104.7	99.6	96.1	94.4	95.8	98.5	99.0	104.4	98.6	93.9	102.3
36	Borrowings from others	1,005.9	944.1	936.8	931.5	937.8	912.8	874.6	898.9	888.0	915.9	909.8	899.4
37	Trading liabilities ²⁰	161.2	180.2	190.5	179.2	182.0	159.3	162.1	168.5	167.1	169.0	175.8	169.0
38	Derivatives with a negative fair value ¹⁷	117.2	144.8	155.0	145.8	147.5	129.6	126.4	133.8	133.1	134.4	143.6	134.0
39	Other trading liabilities	44.0	35.4	35.5	33.4	34.5	29.7	35.7	34.6	33.9	34.5	32.3	35.0
40	Net due to related foreign offices	288.8	26.4	30.9	42.7	33.4	23.6	-2.8	26.8	24.7	24.2	82.1	57.9
41	Other liabilities ²¹	387.3	405.3	387.2	409.3	417.2	420.5	427.3	414.1	416.2	405.2	420.6	424.4
42	TOTAL LIABILITIES¹⁹	8,995.1	9,183.5	9,211.6	9,299.5	9,379.1	9,355.6	9,336.9	9,412.3	9,433.6	9,439.5	9,421.8	9,523.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,419.8	1,423.7	1,441.4	1,405.7	1,491.3	1,508.2	1,503.5	1,455.4	1,458.2	1,468.1	1,430.0	1,443.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	18.0	28.7	27.4	29.6	33.4	30.7	33.5	38.5	37.9	39.1	41.5	35.1
45	Securitized consumer loans ²⁴	16.5	17.3	17.5	17.4	17.5	18.4	18.8	20.4	20.7	20.9	19.7	19.6
46	Securitized credit cards and other revolving plans	11.4	11.4	11.8	11.7	11.7	11.8	11.6	11.5	11.8	11.9	10.8	10.7
47	Other securitized consumer loans	5.1	5.8	5.8	5.8	5.8	6.6	7.2	8.9	8.9	8.9	8.9	8.9
48	Securitized real estate loans ²⁴	947.7	917.6	899.7	904.0	908.6	915.3	912.9	906.1	905.5	905.8	904.6	904.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	8,350.3	8,595.9	8,628.0	8,660.6	8,720.8	8,729.9	8,757.9	8,797.3	8,791.1	8,785.8	8,814.7	8,837.5
2	Securities in bank credit ²	2,208.5	2,302.5	2,302.4	2,321.1	2,355.0	2,377.5	2,393.5	2,394.0	2,385.9	2,398.5	2,403.0	2,395.2
3	Treasury and agency securities ³	1,558.1	1,611.1	1,613.2	1,623.3	1,647.8	1,675.9	1,696.3	1,694.8	1,688.8	1,697.3	1,702.8	1,695.9
4	Mortgage-backed securities (MBS) ⁴	1,125.1	1,221.4	1,234.5	1,248.3	1,268.7	1,291.1	1,310.2	1,303.7	1,301.4	1,302.2	1,304.6	1,305.5
5	Non-MBS ⁵	433.0	389.7	378.6	375.0	379.1	384.9	386.1	391.0	387.5	395.1	398.2	390.5
6	Other securities	650.5	691.4	689.2	697.8	707.2	701.6	697.2	699.3	697.0	701.3	700.2	699.3
7	Mortgage-backed securities ⁶	143.3	134.1	131.8	130.4	131.7	128.6	126.6	124.3	123.8	125.0	124.4	123.6
8	Non-MBS ⁷	507.2	557.3	557.4	567.5	575.4	573.1	570.6	575.0	573.2	576.3	575.7	575.7
9	Loans and leases in bank credit ⁸	6,141.7	6,293.4	6,325.6	6,339.5	6,365.8	6,352.4	6,364.4	6,403.3	6,405.2	6,387.3	6,411.7	6,442.3
10	Commercial and industrial loans	1,019.3	1,082.2	1,095.5	1,104.3	1,128.5	1,140.1	1,159.5	1,170.1	1,168.7	1,170.1	1,176.6	1,174.4
11	Real estate loans	3,462.4	3,471.8	3,466.2	3,476.7	3,500.2	3,495.4	3,490.2	3,492.2	3,495.1	3,475.9	3,483.6	3,505.5
12	Revolving home equity loans	565.6	550.7	548.8	549.4	549.8	544.9	543.7	541.3	541.5	541.0	540.4	539.7
13	Closed-end residential loans ⁹	1,474.0	1,532.0	1,531.1	1,542.0	1,554.1	1,556.3	1,554.6	1,563.2	1,566.8	1,547.7	1,555.7	1,578.4
14	Commercial real estate loans ¹⁰	1,422.8	1,389.1	1,386.3	1,385.3	1,396.3	1,394.3	1,391.9	1,387.7	1,386.8	1,387.2	1,387.5	1,387.4
15	Consumer loans	1,070.8	1,088.8	1,107.0	1,106.5	1,094.8	1,086.0	1,090.5	1,101.4	1,098.5	1,099.6	1,109.5	1,105.9
16	Credit cards and other revolving plans	586.8	597.4	614.4	608.6	594.4	585.6	588.6	599.4	596.7	597.8	606.3	601.6
17	Other consumer loans ¹¹	484.0	491.3	492.6	497.9	500.4	500.4	501.8	502.1	501.8	501.8	503.1	504.4
18	Other loans and leases	589.2	650.7	656.8	652.1	642.2	630.8	624.3	639.5	642.9	641.7	642.0	656.5
19	Fed funds and reverse RPs with nonbanks ¹²	137.9	163.6	157.1	156.6	154.7	144.0	130.8	139.0	144.1	140.9	136.5	147.9
20	All other loans and leases ¹³	451.3	487.0	499.7	495.4	487.5	486.8	493.5	500.5	498.8	500.8	505.4	508.6
21	LESS: Allowance for loan and lease losses	194.3	174.6	173.5	171.5	170.8	167.6	162.9	162.0	162.4	161.8	161.1	161.2
22	Interbank loans ¹²	104.7	96.9	95.1	91.4	93.9	91.8	86.9	82.3	87.3	81.1	77.8	84.3
23	Fed funds and reverse RPs with banks ¹²	81.3	88.5	85.8	81.6	83.8	81.5	76.6	72.7	77.8	71.2	68.2	74.8
24	Loans to commercial banks ¹⁴	23.4	8.5	9.3	9.8	10.1	10.3	10.3	9.6	9.5	9.9	9.5	9.5
25	Cash assets ¹⁵	786.8	831.4	882.0	855.7	889.6	876.2	823.0	817.3	816.4	822.0	850.9	885.9
26	Trading assets ¹⁶	172.0	191.1	178.5	175.0	187.7	178.1	173.9	184.9	184.9	189.2	190.0	189.9
27	Derivatives with a positive fair value ¹⁷	155.9	177.5	164.3	157.5	171.4	160.9	157.7	168.1	168.0	172.9	173.2	172.5
28	Other trading assets	16.1	13.5	14.2	17.6	16.2	17.2	16.2	16.8	16.9	16.3	16.8	17.4
29	Other assets ¹⁸	1,158.2	1,148.2	1,145.2	1,136.0	1,123.4	1,115.3	1,119.3	1,107.8	1,109.1	1,104.2	1,101.3	1,100.4
30	TOTAL ASSETS ¹⁹	10,377.5	10,689.0	10,755.3	10,747.2	10,844.5	10,823.8	10,798.1	10,827.6	10,826.4	10,820.6	10,873.6	10,936.8

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)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	6,991.1	7,570.9	7,646.9	7,647.5	7,705.5	7,777.3	7,803.9	7,768.9	7,786.6	7,722.6	7,759.5	7,876.9
32	Large time deposits	717.3	731.9	725.9	714.7	715.2	713.3	718.4	713.0	712.0	709.7	711.7	716.8
33	Other deposits	6,273.8	6,838.9	6,920.9	6,932.8	6,990.4	7,064.0	7,085.5	7,055.9	7,074.7	7,013.0	7,047.8	7,160.1
34	Borrowings	1,144.4	1,045.5	1,039.1	1,028.8	1,046.4	1,016.0	977.3	1,005.5	999.1	1,024.9	1,002.9	993.7
35	Borrowings from banks in the U.S.	127.2	105.8	100.7	98.0	95.6	95.9	98.6	97.3	101.5	97.4	90.8	95.7
36	Borrowings from others	1,017.2	939.7	938.4	930.8	950.8	920.1	878.7	908.3	897.7	927.5	912.1	897.9
37	Trading liabilities ²⁰	157.5	190.2	191.5	179.8	177.1	155.3	154.9	166.1	163.9	168.4	173.2	171.5
38	Derivatives with a negative fair value ¹⁷	117.1	149.9	155.0	149.2	146.0	128.0	123.3	134.0	133.3	135.3	142.0	137.8
39	Other trading liabilities	40.4	40.3	36.5	30.6	31.2	27.3	31.6	32.2	30.7	33.2	31.2	33.7
40	Net due to related foreign offices	307.4	7.8	31.8	54.9	55.2	41.2	36.5	54.9	45.3	74.3	91.5	55.0
41	Other liabilities ²¹	382.2	420.2	392.9	407.5	416.1	412.6	413.1	408.4	409.0	403.0	417.4	416.1
42	TOTAL LIABILITIES ¹⁹	8,982.6	9,234.7	9,302.1	9,318.5	9,400.3	9,402.4	9,385.7	9,403.9	9,403.9	9,393.2	9,444.5	9,513.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,394.9	1,454.3	1,453.2	1,428.7	1,444.2	1,421.5	1,412.3	1,423.7	1,422.5	1,427.4	1,429.1	1,423.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	18.0	28.7	27.4	29.6	33.4	30.7	33.5	38.5	37.9	39.1	41.5	35.1
45	Securitized consumer loans ²⁴	16.5	17.3	17.8	17.7	17.5	18.4	18.9	20.3	20.6	20.6	19.5	19.5
46	Securitized credit cards and other revolving plans	11.4	11.4	11.9	11.9	11.7	11.8	11.7	11.4	11.7	11.7	10.6	10.6
47	Other securitized consumer loans	5.1	5.9	5.9	5.8	5.8	6.7	7.2	8.9	8.9	8.9	8.9	8.8
48	Securitized real estate loans ²⁴	943.9	925.7	908.5	906.0	908.0	907.5	904.3	901.0	900.0	900.1	900.1	900.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	5,445.7	5,551.7	5,569.0	5,600.0	5,624.4	5,632.2	5,652.3	5,680.4	5,687.3	5,694.7	5,683.8	5,701.3
2	Securities in bank credit ²	1,494.9	1,515.6	1,528.5	1,547.5	1,571.5	1,576.8	1,592.1	1,602.6	1,595.9	1,613.1	1,614.5	1,604.0
3	Treasury and agency securities ³	1,038.9	1,032.0	1,039.7	1,052.6	1,075.5	1,090.8	1,112.4	1,128.1	1,124.0	1,136.4	1,138.8	1,130.6
4	Mortgage-backed securities (MBS) ⁴	782.8	816.1	829.0	840.5	857.1	880.8	898.2	900.2	901.5	902.1	902.3	900.4
5	Non-MBS ⁵	256.1	215.9	210.7	212.1	218.4	210.0	214.2	227.9	222.5	234.2	236.5	230.2
6	Other securities	455.9	483.6	488.7	494.9	496.0	486.0	479.7	474.5	471.9	476.7	475.7	473.4
7	Mortgage-backed securities ⁶	124.1	117.3	116.1	114.2	114.8	110.7	108.3	105.7	104.4	106.6	106.5	104.7
8	Non-MBS ⁷	331.9	366.4	372.6	380.7	381.3	375.2	371.4	368.8	367.5	370.1	369.2	368.7
9	Loans and leases in bank credit ⁸	3,950.8	4,036.1	4,040.6	4,052.5	4,052.9	4,055.4	4,060.2	4,077.8	4,091.4	4,081.6	4,069.3	4,097.3
10	Commercial and industrial loans	652.2	703.2	713.9	721.5	729.3	738.9	752.7	757.0	755.9	759.5	761.1	763.5
11	Real estate loans	2,034.8	2,024.6	2,018.2	2,023.0	2,023.6	2,023.8	2,020.5	2,018.7	2,027.5	2,015.9	2,011.2	2,013.7
12	Revolving home equity loans	454.4	439.6	438.0	436.8	435.0	431.4	428.2	424.8	425.2	424.3	423.5	423.2
13	Closed-end residential loans ⁹	1,019.7	1,038.2	1,035.3	1,042.7	1,046.9	1,052.8	1,053.5	1,060.4	1,069.3	1,059.3	1,055.1	1,058.1
14	Commercial real estate loans ¹⁰	560.6	546.8	544.8	543.5	541.7	539.6	538.9	533.5	533.0	532.4	532.6	532.5
15	Consumer loans	789.1	789.2	793.1	786.9	784.9	789.0	788.5	790.9	789.9	789.0	793.2	793.1
16	Credit cards and other revolving plans	441.2	435.1	435.8	430.7	428.7	428.6	428.9	430.2	429.6	428.3	431.4	430.3
17	Other consumer loans ¹¹	347.9	354.1	357.4	356.2	356.2	360.4	359.6	360.6	360.3	360.7	361.8	362.8
18	Other loans and leases	474.7	519.0	515.3	521.1	515.1	503.8	498.4	511.3	518.1	517.1	503.8	527.0
19	Fed funds and reverse RPs with nonbanks ¹²	136.3	156.3	147.5	151.3	148.6	140.4	130.4	137.6	144.7	142.5	130.4	147.6
20	All other loans and leases ¹³	338.4	362.7	367.8	369.8	366.4	363.4	368.0	373.7	373.4	374.6	373.4	379.4
21	LESS: Allowance for loan and lease losses	138.0	123.7	123.9	124.2	121.7	119.0	116.6	114.9	114.7	115.4	114.1	112.8
22	Interbank loans ¹²	59.0	42.8	45.1	46.6	48.2	46.3	44.9	45.2	44.9	45.8	45.7	47.0
23	Fed funds and reverse RPs with banks ¹²	36.5	36.2	37.9	38.8	39.9	37.5	35.6	36.7	36.6	37.2	36.9	36.3
24	Loans to commercial banks ¹⁴	22.5	6.6	7.2	7.8	8.3	8.8	9.3	8.5	8.4	8.6	8.8	10.7
25	Cash assets ¹⁵	500.4	525.5	546.2	538.5	571.6	556.3	513.4	501.6	508.6	514.3	495.5	563.9
26	Trading assets ¹⁶	171.4	178.3	174.4	170.4	188.5	176.6	173.6	182.3	182.2	186.1	189.2	186.6
27	Derivatives with a positive fair value ¹⁷	155.3	164.3	160.0	153.5	172.1	159.4	158.1	165.7	166.1	170.0	171.9	167.7
28	Other trading assets	16.1	14.0	14.3	17.0	16.4	17.2	15.4	16.6	16.1	16.1	17.3	18.9
29	Other assets ¹⁸	907.2	883.8	879.2	871.8	858.5	845.3	857.4	848.2	847.3	848.6	845.8	841.3
30	TOTAL ASSETS¹⁹	6,945.7	7,058.3	7,090.0	7,103.1	7,169.6	7,137.8	7,124.8	7,142.8	7,155.7	7,174.0	7,145.9	7,227.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	4,364.8	4,793.1	4,825.5	4,866.8	4,875.9	4,899.6	4,907.7	4,913.1	4,936.8	4,918.6	4,864.4	4,961.1
32	Large time deposits	305.9	321.6	322.0	318.2	317.7	317.7	325.2	320.1	318.5	318.3	319.3	324.2
33	Other deposits	4,058.9	4,471.5	4,503.4	4,548.6	4,558.1	4,581.8	4,582.5	4,593.1	4,618.3	4,600.3	4,545.0	4,636.9
34	Borrowings	811.8	748.2	734.1	724.8	716.8	690.9	663.0	681.1	671.1	701.6	685.5	697.1
35	Borrowings from banks in the U.S.	75.2	56.2	50.9	49.1	47.2	50.2	52.4	51.4	56.8	50.8	46.2	55.2
36	Borrowings from others	736.6	691.9	683.2	675.8	669.6	640.7	610.6	629.7	614.3	650.8	639.3	641.9
37	Trading liabilities ²⁰	158.0	176.9	187.1	175.5	178.1	155.4	158.2	164.6	163.1	165.1	172.1	165.4
38	Derivatives with a negative fair value ¹⁷	114.9	142.3	152.4	142.9	144.5	126.6	123.4	130.8	130.2	131.4	140.5	131.1
39	Other trading liabilities	43.2	34.6	34.7	32.6	33.6	28.9	34.8	33.8	32.9	33.7	31.6	34.3
40	Net due to related foreign offices	270.0	-8.5	-0.1	13.9	26.3	21.6	21.1	39.5	40.8	36.0	80.4	40.8
41	Other liabilities ²¹	324.7	340.2	323.1	343.3	346.7	352.7	360.2	347.6	349.7	339.2	352.6	354.9
42	TOTAL LIABILITIES¹⁹	5,929.4	6,049.9	6,069.7	6,124.2	6,143.7	6,120.1	6,110.2	6,146.0	6,161.6	6,160.5	6,154.9	6,219.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,016.3	1,008.4	1,020.3	978.8	1,025.9	1,017.6	1,014.7	996.8	994.1	1,013.4	991.0	1,007.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	14.5	23.1	21.9	23.1	26.2	23.7	26.7	30.9	30.3	31.5	33.8	27.8
45	Securitized consumer loans ²⁴	5.1	5.0	4.9	5.0	4.9	4.9	5.1	7.0	7.0	7.0	7.0	7.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	5.1	5.0	4.9	5.0	4.9	4.9	5.1	7.0	7.0	7.0	7.0	7.0
48	Securitized real estate loans ²⁴	929.2	894.2	871.8	877.8	887.4	898.6	897.7	890.8	890.0	890.5	889.4	889.2

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

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	5,419.6	5,592.9	5,605.6	5,617.3	5,619.0	5,608.8	5,624.3	5,648.8	5,646.6	5,643.0	5,661.9	5,675.4
2	Securities in bank credit ²	1,477.8	1,539.1	1,533.8	1,546.1	1,562.0	1,568.4	1,578.3	1,581.9	1,574.1	1,587.5	1,592.3	1,583.2
3	Treasury and agency securities ³	1,020.0	1,050.1	1,046.8	1,053.6	1,068.3	1,084.9	1,101.8	1,106.7	1,100.8	1,110.6	1,117.2	1,109.1
4	Mortgage-backed securities (MBS) ⁴	768.9	831.9	838.9	847.4	856.4	871.8	887.3	883.2	881.0	882.3	885.5	884.7
5	Non-MBS ⁵	251.1	218.2	207.9	206.2	211.9	213.2	214.4	223.5	219.8	228.4	231.6	224.4
6	Other securities	457.8	489.0	487.1	492.5	493.7	483.4	476.6	475.3	473.3	476.8	475.1	474.1
7	Mortgage-backed securities ⁶	125.2	117.0	114.8	114.1	115.1	111.6	109.0	106.8	106.3	107.4	107.1	106.3
8	Non-MBS ⁷	332.5	372.0	372.2	378.5	378.6	371.9	367.6	368.4	367.0	369.4	368.1	367.8
9	Loans and leases in bank credit ⁸	3,941.8	4,053.7	4,071.8	4,071.2	4,057.0	4,040.4	4,045.9	4,066.9	4,072.5	4,055.6	4,069.6	4,092.2
10	Commercial and industrial loans	654.6	706.4	716.8	720.0	730.0	738.8	754.1	760.2	759.2	760.1	765.3	762.2
11	Real estate loans	2,031.5	2,034.1	2,026.0	2,027.2	2,021.6	2,015.7	2,012.9	2,013.7	2,017.9	2,002.3	2,006.1	2,019.4
12	Revolving home equity loans	454.0	440.3	438.2	437.4	434.0	429.4	427.2	424.5	425.0	424.0	423.1	422.4
13	Closed-end residential loans ⁹	1,016.3	1,046.7	1,042.6	1,047.0	1,046.3	1,046.8	1,047.2	1,055.4	1,059.5	1,045.2	1,049.9	1,063.9
14	Commercial real estate loans ¹⁰	561.2	547.1	545.3	542.9	541.3	539.5	538.5	533.9	533.5	533.2	533.2	533.1
15	Consumer loans	784.0	787.9	800.7	799.0	789.2	783.7	784.6	785.7	783.9	784.0	789.6	788.2
16	Credit cards and other revolving plans	435.4	435.7	446.4	440.8	430.2	423.6	423.5	424.6	423.1	423.0	427.5	425.0
17	Other consumer loans ¹¹	348.6	352.2	354.3	358.2	359.0	360.1	361.1	361.2	360.8	361.0	362.1	363.3
18	Other loans and leases	471.7	525.4	528.3	524.9	516.2	502.3	494.3	507.3	511.4	509.1	508.5	522.4
19	Fed funds and reverse RPs with nonbanks ¹²	136.0	161.0	154.1	154.1	152.1	141.3	128.4	136.5	141.8	138.6	133.8	145.6
20	All other loans and leases ¹³	335.6	364.4	374.2	370.8	364.1	360.9	365.9	370.7	369.6	370.5	374.7	376.8
21	LESS: Allowance for loan and lease losses	138.2	125.0	124.5	123.5	121.5	119.5	115.8	115.0	115.3	114.9	114.3	114.2
22	Interbank loans ¹²	54.7	45.4	48.7	49.0	49.2	46.7	43.6	41.9	41.0	43.3	42.0	42.2
23	Fed funds and reverse RPs with banks ¹²	33.4	38.6	41.0	40.7	40.6	37.9	34.8	33.8	32.9	35.0	33.9	34.1
24	Loans to commercial banks ¹⁴	21.3	6.8	7.7	8.3	8.6	8.8	8.8	8.1	8.0	8.3	8.1	8.1
25	Cash assets ¹⁵	508.4	523.8	574.5	552.2	569.7	558.3	516.3	508.8	506.9	510.7	542.0	568.9
26	Trading assets ¹⁶	167.8	186.6	173.8	170.4	182.9	173.4	169.4	180.2	180.4	184.2	185.1	185.2
27	Derivatives with a positive fair value ¹⁷	151.9	173.2	159.8	153.0	166.8	156.4	153.4	163.6	163.7	168.2	168.5	168.0
28	Other trading assets	15.9	13.3	14.0	17.4	16.1	17.0	16.0	16.6	16.8	16.0	16.6	17.2
29	Other assets ¹⁸	902.7	890.2	887.9	878.0	858.4	847.9	852.3	843.5	844.7	840.7	837.9	836.0
30	TOTAL ASSETS¹⁹	6,914.9	7,113.8	7,166.0	7,143.4	7,157.6	7,115.5	7,090.1	7,108.1	7,104.3	7,107.0	7,154.7	7,193.5

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)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending				
										May 16	May 23	May 30	Jun 6	
LIABILITIES														
31	Deposits	4,356.7	4,814.9	4,878.3	4,867.7	4,867.2	4,916.7	4,935.4	4,901.6	4,920.3	4,858.0	4,893.7	4,974.9	
32	Large time deposits	302.8	327.9	325.0	315.7	315.0	313.7	321.2	317.0	315.3	314.0	316.5	321.7	
33	Other deposits	4,053.9	4,487.0	4,553.3	4,552.1	4,552.3	4,603.0	4,614.2	4,584.6	4,604.9	4,544.0	4,577.2	4,653.2	
34	Borrowings	817.3	746.2	735.7	723.3	727.7	697.5	666.1	685.8	675.0	708.2	684.2	690.8	
35	Borrowings from banks in the U.S.	70.8	58.5	52.2	48.9	46.3	48.8	51.0	48.4	52.8	47.6	42.8	48.3	
36	Borrowings from others	746.6	687.7	683.5	674.4	681.4	648.6	615.1	637.3	622.3	660.6	641.4	642.5	
37	Trading liabilities ²⁰	154.3	186.5	187.8	176.2	173.2	151.4	151.1	162.3	160.0	164.5	169.4	167.8	
38	Derivatives with a negative fair value ¹⁷	114.7	147.0	152.0	146.3	142.9	125.0	120.4	130.9	130.3	132.1	138.9	134.8	
39	Other trading liabilities	39.6	39.5	35.8	29.8	30.3	26.5	30.7	31.3	29.7	32.5	30.5	33.0	
40	Net due to related foreign offices	275.5	-18.1	5.2	26.7	35.2	23.4	18.7	39.3	29.3	58.9	78.1	37.0	
41	Other liabilities ²¹	320.3	352.6	327.5	343.4	346.3	345.1	348.0	342.6	343.2	337.7	349.3	347.1	
42	TOTAL LIABILITIES ¹⁹	5,924.2	6,082.1	6,134.4	6,137.2	6,149.7	6,134.0	6,119.3	6,131.5	6,127.8	6,127.4	6,174.7	6,217.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	990.8	1,031.7	1,031.6	1,006.1	1,007.9	981.5	970.8	976.6	976.4	979.6	979.9	976.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	14.5	23.1	21.9	23.1	26.2	23.7	26.7	30.9	30.3	31.5	33.8	27.8	
45	Securitized consumer loans ²⁴	5.0	5.0	5.0	4.9	4.9	4.9	5.2	6.9	6.9	6.9	6.9	6.9	
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	5.0	5.0	5.0	4.9	4.9	4.9	5.2	6.9	6.9	6.9	6.9	6.9	
48	Securitized real estate loans ²⁴	923.6	906.0	888.8	886.6	888.7	888.2	885.3	882.2	881.2	881.2	881.2	881.2	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	2,928.1	2,999.8	3,010.1	3,045.8	3,109.3	3,121.5	3,132.3	3,142.5	3,140.6	3,142.6	3,145.0	3,153.8
2	Securities in bank credit ²	723.2	766.0	770.3	783.1	796.7	802.4	804.6	800.6	799.8	801.8	799.8	801.9
3	Treasury and agency securities ³	531.1	566.3	567.8	573.5	580.1	582.8	584.0	576.9	575.9	577.3	575.7	578.7
4	Mortgage-backed securities (MBS) ⁴	349.3	394.2	398.5	404.6	411.2	411.3	412.6	409.5	408.3	410.5	409.6	413.2
5	Non-MBS ⁵	181.8	172.1	169.3	169.0	169.0	171.5	171.4	167.4	167.5	166.9	166.1	165.5
6	Other securities	192.1	199.8	202.5	209.6	216.6	219.6	220.5	223.7	223.9	224.5	224.1	223.3
7	Mortgage-backed securities ⁶	17.7	16.8	16.3	16.3	16.3	16.6	17.3	17.3	17.3	17.4	17.2	16.9
8	Non-MBS ⁷	174.3	183.0	186.2	193.3	200.3	203.0	203.2	206.4	206.6	207.1	206.8	206.4
9	Loans and leases in bank credit ⁸	2,204.9	2,233.8	2,239.8	2,262.7	2,312.6	2,319.2	2,327.8	2,341.9	2,340.8	2,340.8	2,345.2	2,351.9
10	Commercial and industrial loans	363.2	375.3	378.0	384.7	399.0	401.2	404.7	408.3	407.7	408.9	409.8	411.6
11	Real estate loans	1,434.2	1,433.8	1,433.7	1,447.9	1,480.4	1,483.5	1,482.4	1,482.1	1,482.8	1,480.0	1,481.2	1,486.0
12	Revolving home equity loans	111.7	110.6	110.0	111.6	115.0	114.3	116.2	117.0	116.6	117.2	117.6	117.8
13	Closed-end residential loans ⁹	460.4	482.0	482.7	494.2	509.5	513.7	512.4	510.8	512.2	508.6	508.9	513.2
14	Commercial real estate loans ¹⁰	862.1	841.2	841.0	842.1	855.8	855.6	853.8	854.3	853.9	854.3	854.7	855.0
15	Consumer loans	288.9	300.7	302.2	302.6	304.2	303.3	308.8	318.1	317.4	317.8	321.1	319.4
16	Credit cards and other revolving plans	153.0	162.2	164.0	164.6	164.5	163.7	166.8	176.7	175.7	176.6	179.4	178.3
17	Other consumer loans ¹¹	135.8	138.5	138.1	138.0	139.7	139.6	142.0	141.4	141.7	141.2	141.6	141.1
18	Other loans and leases	118.6	124.0	125.9	127.4	129.0	131.1	131.8	133.4	132.8	134.1	133.2	134.9
19	Fed funds and reverse RPs with nonbanks ¹²	1.8	2.4	2.6	3.2	3.3	3.3	2.8	2.4	2.6	2.1	1.9	2.0
20	All other loans and leases ¹³	116.8	121.6	123.3	124.1	125.7	127.8	129.1	131.0	130.2	132.0	131.3	133.0
21	LESS: Allowance for loan and lease losses	55.8	49.9	49.5	48.3	48.4	47.6	47.5	46.7	46.7	46.6	46.4	46.6
22	Interbank loans ¹²	53.2	48.4	44.1	42.8	43.4	44.5	43.0	43.2	50.0	40.8	38.1	44.3
23	Fed funds and reverse RPs with banks ¹²	51.3	46.7	42.5	41.2	41.8	43.0	41.6	41.7	48.6	39.2	36.6	42.9
24	Loans to commercial banks ¹⁴	2.0	1.6	1.6	1.6	1.6	1.6	1.4	1.5	1.3	1.6	1.4	1.4
25	Cash assets ¹⁵	283.3	289.1	297.5	299.3	326.7	335.1	317.4	316.2	322.3	325.4	301.1	318.9
26	Trading assets ¹⁶	4.1	4.3	4.6	4.8	5.1	4.8	4.5	4.7	4.6	4.9	4.8	4.5
27	Derivatives with a positive fair value ¹⁷	3.9	4.1	4.3	4.6	4.7	4.6	4.4	4.5	4.4	4.6	4.6	4.4
28	Other trading assets	0.2	0.3	0.3	0.2	0.3	0.2	0.1	0.2	0.2	0.3	0.2	0.1
29	Other assets ¹⁸	256.3	257.2	256.3	257.9	264.8	267.6	265.7	265.1	265.4	266.4	263.3	264.4
30	TOTAL ASSETS¹⁹	3,469.2	3,548.9	3,563.0	3,602.1	3,700.9	3,726.0	3,715.5	3,724.9	3,736.1	3,733.6	3,705.9	3,739.4

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)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	2,657.9	2,729.5	2,741.2	2,774.0	2,838.4	2,843.9	2,869.5	2,891.7	2,896.5	2,908.0	2,875.3	2,909.6
32	Large time deposits	419.7	399.6	403.3	402.6	404.8	400.7	400.6	400.7	401.9	401.0	399.1	397.7
33	Other deposits	2,238.2	2,330.0	2,337.9	2,371.4	2,433.6	2,443.3	2,469.0	2,491.0	2,494.5	2,507.0	2,476.2	2,511.9
34	Borrowings	323.3	300.6	302.2	302.8	315.5	317.7	310.1	316.8	321.3	312.9	318.2	304.5
35	Borrowings from banks in the U.S.	54.1	48.5	48.7	47.0	47.2	45.6	46.1	47.6	47.7	47.9	47.7	47.1
36	Borrowings from others	269.3	252.2	253.5	255.8	268.3	272.1	264.0	269.2	273.7	265.1	270.5	257.4
37	Trading liabilities ²⁰	3.2	3.3	3.4	3.7	3.9	3.9	3.9	3.9	4.0	3.8	3.8	3.6
38	Derivatives with a negative fair value ¹⁷	2.4	2.6	2.6	2.9	3.0	3.0	3.0	3.0	2.9	3.1	3.1	2.9
39	Other trading liabilities	0.8	0.8	0.7	0.8	0.9	0.9	0.9	0.9	1.0	0.8	0.7	0.7
40	Net due to related foreign offices	18.8	34.9	31.0	28.8	7.1	2.0	-23.9	-12.7	-16.1	-11.8	1.7	17.0
41	Other liabilities ²¹	62.6	65.2	64.1	66.0	70.5	67.9	67.2	66.5	66.5	66.0	68.0	69.5
42	TOTAL LIABILITIES¹⁹	3,065.7	3,133.6	3,141.9	3,175.3	3,235.4	3,235.5	3,226.7	3,266.3	3,272.0	3,278.9	3,266.9	3,304.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	403.5	415.3	421.1	426.9	465.4	490.5	488.8	458.7	464.0	454.7	439.0	435.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.5	5.7	5.5	6.5	7.1	7.0	6.8	7.6	7.7	7.6	7.7	7.3
45	Securitized consumer loans ²⁴	11.4	12.3	12.6	12.5	12.6	13.5	13.7	13.4	13.7	13.8	12.7	12.6
46	Securitized credit cards and other revolving plans	11.4	11.4	11.8	11.7	11.7	11.8	11.6	11.5	11.8	11.9	10.8	10.7
47	Other securitized consumer loans	0.0	0.8	0.8	0.8	0.9	1.7	2.1	1.9	1.9	1.9	1.9	2.0
48	Securitized real estate loans ²⁴	18.5	23.4	27.9	26.1	21.3	16.7	15.2	15.4	15.5	15.3	15.2	15.1

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

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	2,930.7	3,003.0	3,022.3	3,043.4	3,101.8	3,121.2	3,133.7	3,148.4	3,144.5	3,142.7	3,152.8	3,162.0
2	Securities in bank credit ²	730.7	763.4	768.6	775.0	793.0	809.2	815.2	812.1	811.8	811.0	810.7	812.0
3	Treasury and agency securities ³	538.0	561.0	566.4	569.7	579.6	591.0	594.6	588.1	588.0	586.6	585.7	586.8
4	Mortgage-backed securities (MBS) ⁴	356.2	389.5	395.7	400.9	412.3	419.3	422.9	420.5	420.4	419.9	419.1	420.8
5	Non-MBS ⁵	181.9	171.5	170.7	168.8	167.2	171.7	171.7	167.5	167.7	166.7	166.6	166.1
6	Other securities	192.7	202.4	202.2	205.3	213.5	218.2	220.6	224.0	223.7	224.4	225.0	225.1
7	Mortgage-backed securities ⁶	18.0	17.1	17.0	16.3	16.6	17.0	17.6	17.5	17.5	17.6	17.4	17.3
8	Non-MBS ⁷	174.6	185.2	185.1	189.0	196.9	201.2	203.0	206.5	206.3	206.9	207.6	207.9
9	Loans and leases in bank credit ⁸	2,200.0	2,239.7	2,253.8	2,268.4	2,308.8	2,312.0	2,318.5	2,336.3	2,332.7	2,331.7	2,342.1	2,350.1
10	Commercial and industrial loans	364.7	375.8	378.7	384.3	398.5	401.3	405.4	409.9	409.5	409.9	411.3	412.2
11	Real estate loans	1,430.9	1,437.7	1,440.1	1,449.5	1,478.5	1,479.8	1,477.2	1,478.5	1,477.2	1,473.5	1,477.5	1,486.1
12	Revolving home equity loans	111.6	110.4	110.6	112.1	115.8	115.5	116.4	116.9	116.5	117.0	117.3	117.3
13	Closed-end residential loans ⁹	457.7	485.3	488.5	495.0	507.8	509.5	507.4	507.8	507.3	502.5	505.8	514.4
14	Commercial real estate loans ¹⁰	861.7	842.0	841.0	842.4	855.0	854.8	853.4	853.8	853.3	854.0	854.4	854.3
15	Consumer loans	286.8	300.8	306.3	307.5	305.6	302.3	305.8	315.7	314.5	315.6	319.8	317.7
16	Credit cards and other revolving plans	151.4	161.7	168.0	167.8	164.2	162.1	165.1	174.8	173.5	174.8	178.8	176.6
17	Other consumer loans ¹¹	135.4	139.1	138.3	139.7	141.4	140.3	140.7	140.9	141.0	140.8	141.1	141.1
18	Other loans and leases	117.5	125.3	128.5	127.1	126.1	128.5	130.0	132.3	131.6	132.6	133.5	134.2
19	Fed funds and reverse RPs with nonbanks ¹²	1.8	2.7	3.1	2.5	2.7	2.6	2.4	2.5	2.3	2.3	2.7	2.3
20	All other loans and leases ¹³	115.7	122.6	125.5	124.6	123.4	125.9	127.6	129.8	129.3	130.3	130.8	131.9
21	LESS: Allowance for loan and lease losses	56.1	49.6	49.0	48.1	49.3	48.1	47.1	47.0	47.1	46.9	46.8	47.0
22	Interbank loans ¹²	50.0	51.6	46.5	42.4	44.8	45.2	43.3	40.4	46.3	37.9	35.7	42.0
23	Fed funds and reverse RPs with banks ¹²	47.9	49.9	44.9	40.9	43.2	43.7	41.9	38.9	44.9	36.2	34.3	40.6
24	Loans to commercial banks ¹⁴	2.1	1.6	1.6	1.5	1.6	1.5	1.4	1.5	1.4	1.7	1.4	1.4
25	Cash assets ¹⁵	278.4	307.7	307.6	303.5	319.9	317.9	306.7	308.6	309.5	311.3	308.9	317.0
26	Trading assets ¹⁶	4.2	4.5	4.7	4.7	4.8	4.7	4.5	4.7	4.5	5.0	4.9	4.7
27	Derivatives with a positive fair value ¹⁷	3.9	4.3	4.5	4.5	4.6	4.5	4.3	4.5	4.4	4.7	4.7	4.5
28	Other trading assets	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.3	0.3	0.2
29	Other assets ¹⁸	255.5	258.0	257.2	258.0	265.0	267.5	267.0	264.3	264.4	263.6	263.4	264.4
30	TOTAL ASSETS¹⁹	3,462.6	3,575.2	3,589.3	3,603.8	3,686.9	3,708.3	3,708.0	3,719.4	3,722.2	3,713.5	3,718.9	3,743.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	2,634.4	2,756.0	2,768.5	2,779.8	2,838.3	2,860.7	2,868.5	2,867.3	2,866.4	2,864.6	2,865.8	2,902.0
32	Large time deposits	414.5	404.1	400.9	399.1	400.2	399.7	397.2	396.0	396.7	395.7	395.3	395.1
33	Other deposits	2,219.9	2,351.9	2,367.6	2,380.7	2,438.1	2,461.0	2,471.3	2,471.3	2,469.7	2,469.0	2,470.6	2,507.0
34	Borrowings	327.1	299.4	303.5	305.5	318.6	318.5	311.2	319.8	324.1	316.7	318.7	302.8
35	Borrowings from banks in the U.S.	56.5	47.3	48.5	49.1	49.2	47.1	47.6	48.9	48.7	49.8	48.0	47.4
36	Borrowings from others	270.6	252.0	255.0	256.5	269.4	271.5	263.6	270.9	275.4	266.9	270.7	255.4
37	Trading liabilities ²⁰	3.2	3.7	3.7	3.6	3.9	3.9	3.8	3.9	3.9	3.9	3.8	3.7
38	Derivatives with a negative fair value ¹⁷	2.4	2.9	3.0	2.9	3.1	3.0	2.9	3.0	2.9	3.2	3.1	3.1
39	Other trading liabilities	0.8	0.8	0.7	0.7	0.8	0.8	0.9	0.8	0.9	0.7	0.7	0.7
40	Net due to related foreign offices	31.9	26.0	26.6	28.2	19.9	17.8	17.9	15.6	16.0	15.3	13.3	18.1
41	Other liabilities ²¹	61.9	67.6	65.4	64.1	69.8	67.5	65.0	65.8	65.7	65.2	68.1	69.0
42	TOTAL LIABILITIES ¹⁹	3,058.5	3,152.6	3,167.7	3,181.3	3,250.6	3,268.3	3,266.4	3,272.3	3,276.1	3,265.8	3,269.8	3,295.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	404.2	422.6	421.6	422.5	436.3	440.0	441.6	447.1	446.1	447.7	449.1	447.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.5	5.7	5.5	6.5	7.1	7.0	6.8	7.6	7.7	7.6	7.7	7.3
45	Securitized consumer loans ²⁴	11.4	12.3	12.8	12.8	12.6	13.6	13.7	13.4	13.6	13.6	12.6	12.5
46	Securitized credit cards and other revolving plans	11.4	11.4	11.9	11.9	11.7	11.8	11.7	11.4	11.7	11.7	10.6	10.6
47	Other securitized consumer loans	0.0	1.0	0.9	0.9	0.9	1.8	2.0	1.9	2.0	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	20.3	19.6	19.6	19.4	19.2	19.2	19.0	18.9	18.9	18.9	18.9	18.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	802.4	847.4	849.3	845.8	855.5	856.9	872.0	872.4	873.4	866.7	864.0	870.6
2	Securities in bank credit ²	233.8	207.4	213.0	214.4	219.5	219.4	223.8	215.8	217.7	213.0	207.8	210.7
3	Treasury and agency securities ³	108.1	90.0	92.6	97.8	100.4	105.3	107.8	108.9	109.9	109.8	104.1	105.6
4	Mortgage-backed securities (MBS) ⁴	19.2	19.7	19.3	19.3	21.2	19.7	19.9	22.3	22.3	23.0	22.9	25.3
5	Non-MBS ⁵	88.9	70.3	73.3	78.5	79.2	85.6	87.9	86.6	87.6	86.8	81.2	80.3
6	Other securities	125.7	117.4	120.4	116.6	119.1	114.2	116.0	106.8	107.8	103.2	103.7	105.1
7	Mortgage-backed securities ⁶	8.8	8.4	8.6	9.1	8.7	8.2	8.3	8.4	8.6	8.5	8.5	7.6
8	Non-MBS ⁷	117.0	109.1	111.8	107.5	110.4	106.0	107.7	98.4	99.2	94.7	95.1	97.5
9	Loans and leases in bank credit ⁸	568.6	640.0	636.3	631.3	636.0	637.5	648.2	656.6	655.7	653.7	656.2	659.9
10	Commercial and industrial loans	242.1	250.9	252.0	254.8	254.8	253.7	255.1	255.3	254.4	255.4	255.2	263.2
11	Real estate loans	35.1	32.5	32.5	32.0	30.9	30.9	31.4	30.6	30.7	30.3	30.2	29.5
12	Revolving home equity loans	0.1	0.3	0.2	0.1	0.2	0.3	0.2	0.1	0.1	0.1	0.1	0.1
13	Closed-end residential loans ⁹	2.2	1.5	1.6	1.8	1.9	1.8	1.6	1.6	1.6	1.5	1.7	1.5
14	Commercial real estate loans ¹⁰	32.8	30.8	30.7	30.1	28.8	28.8	29.5	28.9	29.0	28.7	28.4	28.0
15	Consumer loans	1.9	1.6	1.6	1.7	1.8	2.2	2.3	2.4	2.4	2.5	2.4	2.5
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	1.9	1.6	1.6	1.7	1.8	2.2	2.3	2.4	2.4	2.5	2.4	2.5
18	Other loans and leases	289.5	355.0	350.2	342.9	348.4	350.7	359.3	368.2	368.2	365.5	368.4	364.7
19	Fed funds and reverse RPs with nonbanks ¹²	85.6	137.4	136.9	125.6	132.0	139.2	145.7	153.7	153.5	151.0	153.4	148.4
20	All other loans and leases ¹³	203.9	217.6	213.3	217.3	216.4	211.6	213.6	214.5	214.7	214.6	215.1	216.3
21	LESS: Allowance for loan and lease losses	1.1	0.7	0.8	0.9	0.9	0.7	1.0	0.9	0.9	0.9	0.9	1.0
22	Interbank loans ¹²	25.8	22.7	23.8	25.8	27.4	29.0	28.4	27.9	28.1	27.1	27.6	28.3
23	Fed funds and reverse RPs with banks ¹²	22.9	20.8	22.0	23.6	25.6	27.2	26.5	26.0	26.3	25.3	25.8	26.6
24	Loans to commercial banks ¹⁴	3.0	1.9	1.8	2.1	1.8	1.9	1.9	1.8	1.8	1.7	1.7	1.8
25	Cash assets ¹⁵	888.3	789.0	758.3	758.1	706.6	702.7	742.8	824.9	797.8	808.0	864.4	849.6
26	Trading assets ¹⁶	107.9	115.6	128.1	141.0	145.3	141.5	131.3	129.3	127.1	130.4	137.8	131.1
27	Derivatives with a positive fair value ¹⁷	97.5	107.7	118.7	131.7	135.8	132.0	122.2	120.5	117.8	121.4	130.3	123.5
28	Other trading assets	10.3	7.9	9.4	9.2	9.5	9.5	9.1	8.9	9.3	9.0	7.5	7.6
29	Other assets ¹⁸	52.9	45.4	45.1	44.1	46.4	42.4	46.4	48.5	45.8	47.9	55.0	49.8
30	TOTAL ASSETS¹⁹	1,876.1	1,819.4	1,803.8	1,813.8	1,780.3	1,771.7	1,820.0	1,902.0	1,871.4	1,879.1	1,947.9	1,928.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
LIABILITIES													
31	Deposits	1,146.6	901.5	892.6	888.2	883.7	889.0	880.7	864.9	860.6	856.8	873.5	867.8
32	Large time deposits	1,088.7	817.6	803.7	800.4	792.0	791.0	782.9	770.1	768.6	762.2	775.5	766.0
33	Other deposits	57.8	83.9	88.9	87.8	91.7	98.0	97.8	94.8	92.0	94.6	98.0	101.7
34	Borrowings	545.1	561.9	565.9	569.7	574.9	566.6	570.3	583.2	580.4	576.6	587.8	580.1
35	Borrowings from banks in the U.S.	27.9	34.7	33.2	34.5	34.8	35.4	35.0	35.3	35.3	36.7	35.2	38.8
36	Borrowings from others	517.2	527.2	532.7	535.2	540.1	531.2	535.3	547.8	545.1	539.9	552.6	541.2
37	Trading liabilities ²⁰	102.6	116.8	125.7	136.7	141.3	136.4	122.9	122.7	120.5	123.4	132.4	122.6
38	Derivatives with a negative fair value ¹⁷	90.1	105.7	115.6	127.7	131.4	126.6	115.0	112.2	110.5	113.1	120.5	113.0
39	Other trading liabilities	12.6	11.1	10.1	9.0	9.9	9.7	7.9	10.4	10.0	10.4	12.0	9.6
40	Net due to related foreign offices	-2.8	223.2	231.6	226.6	237.2	191.5	262.1	253.0	242.8	251.3	227.6	199.4
41	Other liabilities ²¹	60.9	64.5	67.5	63.6	65.5	61.6	61.0	62.5	57.0	62.8	69.0	56.7
42	TOTAL LIABILITIES¹⁹	1,852.4	1,867.9	1,883.4	1,884.8	1,902.6	1,845.1	1,897.0	1,886.2	1,861.4	1,870.9	1,890.3	1,826.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	23.8	-48.5	-79.6	-71.0	-122.3	-73.3	-76.9	15.8	10.0	8.2	57.6	101.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.9	-6.5	-6.0	-5.6	-5.1	-5.3	-4.6	-4.0	-3.9	-4.0	-3.9	-4.0
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

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
										May 16	May 23	May 30	Jun 6
ASSETS													
1	Bank credit	796.3	856.4	856.3	850.4	858.1	853.8	862.1	865.4	863.0	859.4	863.6	868.0
2	Securities in bank credit ²	235.7	209.8	209.2	214.6	217.1	217.6	219.2	218.4	220.4	216.8	212.6	214.1
3	Treasury and agency securities ³	107.1	88.7	90.8	99.3	103.4	105.6	106.8	108.0	108.9	107.8	103.7	106.1
4	Mortgage-backed securities (MBS) ⁴	18.8	19.4	18.9	19.1	20.4	19.2	19.6	22.0	22.3	22.3	22.7	24.5
5	Non-MBS ⁵	88.2	69.3	71.8	80.2	82.9	86.4	87.2	86.0	86.6	85.5	81.0	81.7
6	Other securities	128.7	121.1	118.5	115.3	113.7	112.0	112.4	110.4	111.5	108.9	108.9	107.9
7	Mortgage-backed securities ⁶	9.1	8.2	7.9	8.3	8.2	8.2	8.4	8.6	8.8	8.7	8.7	7.6
8	Non-MBS ⁷	119.6	113.0	110.6	107.0	105.5	103.8	104.0	101.8	102.7	100.2	100.2	100.3
9	Loans and leases in bank credit ⁸	560.6	646.6	647.1	635.8	641.0	636.2	642.8	647.0	642.6	642.6	650.9	653.9
10	Commercial and industrial loans	241.5	251.3	253.1	256.5	256.9	255.2	254.3	254.6	253.4	253.4	255.5	262.4
11	Real estate loans	35.0	33.3	33.1	31.7	31.1	30.9	31.2	30.6	30.7	30.4	30.4	29.7
12	Revolving home equity loans	0.2	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	1.6	1.5	1.7	1.9	1.8	1.7	1.7	1.7	1.6	1.7	1.5
14	Commercial real estate loans ¹⁰	32.5	31.5	31.3	29.7	28.9	28.8	29.3	28.7	28.8	28.6	28.4	28.0
15	Consumer loans	1.8	1.7	1.7	1.7	1.8	2.2	2.2	2.3	2.3	2.3	2.3	2.3
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	1.8	1.7	1.7	1.7	1.8	2.2	2.2	2.3	2.3	2.3	2.3	2.3
18	Other loans and leases	282.3	360.2	359.2	345.9	351.3	348.0	355.1	359.5	356.2	356.6	362.8	359.5
19	Fed funds and reverse RPs with nonbanks ¹²	81.7	140.9	142.3	126.6	135.2	136.8	142.6	148.3	145.3	145.8	150.8	146.4
20	All other loans and leases ¹³	200.6	219.3	216.9	219.3	216.2	211.1	212.5	211.2	210.9	210.8	212.0	213.1
21	LESS: Allowance for loan and lease losses	0.9	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
22	Interbank loans ¹²	27.2	21.8	22.3	25.2	28.5	28.6	28.3	28.8	28.9	28.6	27.9	29.6
23	Fed funds and reverse RPs with banks ¹²	24.2	19.9	20.6	23.2	26.7	26.9	26.4	27.0	27.1	26.8	26.2	27.8
24	Loans to commercial banks ¹⁴	3.0	1.9	1.7	2.0	1.7	1.7	1.9	1.8	1.8	1.7	1.7	1.8
25	Cash assets ¹⁵	887.2	834.4	815.0	839.2	840.3	767.4	801.9	829.0	813.5	829.5	819.6	787.3
26	Trading assets ¹⁶	107.7	124.5	130.6	138.6	144.6	138.8	127.3	128.9	126.3	129.7	138.1	134.5
27	Derivatives with a positive fair value ¹⁷	97.6	116.1	122.0	130.0	135.4	129.5	118.2	120.0	117.6	121.0	129.4	125.4
28	Other trading assets	10.1	8.4	8.6	8.6	9.3	9.4	9.1	8.9	8.7	8.7	8.7	9.1
29	Other assets ¹⁸	55.2	46.7	43.9	42.1	47.9	50.5	49.4	50.9	47.3	49.3	58.3	50.9
30	TOTAL ASSETS¹⁹	1,872.8	1,883.0	1,867.3	1,894.7	1,918.7	1,838.4	1,868.2	1,902.3	1,878.2	1,895.8	1,906.7	1,869.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 15, 2012

Account		2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending				
										May 16	May 23	May 30	Jun 6	
LIABILITIES														
31	Deposits	1,174.2	885.3	890.2	894.2	884.6	887.0	892.1	891.5	888.7	887.8	895.9	892.4	
32	Large time deposits	1,111.9	801.9	799.8	806.7	793.3	789.9	793.6	791.6	790.3	786.6	794.4	790.7	
33	Other deposits	62.3	83.4	90.3	87.5	91.3	97.0	98.5	100.0	98.4	101.2	101.5	101.7	
34	Borrowings	554.9	559.4	560.8	559.8	573.2	566.1	577.0	591.6	592.7	584.8	585.4	585.0	
35	Borrowings from banks in the U.S.	28.8	35.8	31.3	31.8	32.1	33.1	34.4	35.8	36.0	36.7	36.2	39.2	
36	Borrowings from others	526.1	523.6	529.6	528.1	541.1	533.0	542.6	555.9	556.7	548.1	549.2	545.7	
37	Trading liabilities ²⁰	105.5	118.5	126.4	134.6	140.0	134.1	121.9	125.2	122.2	126.2	135.6	129.2	
38	Derivatives with a negative fair value ¹⁷	91.3	109.2	116.5	123.9	129.1	124.0	112.7	114.0	112.0	114.9	122.7	118.8	
39	Other trading liabilities	14.2	9.4	10.0	10.7	10.9	10.1	9.1	11.3	10.3	11.3	12.8	10.4	
40	Net due to related foreign offices	-26.7	249.5	219.6	240.9	252.3	184.8	213.5	227.0	214.5	230.4	214.6	202.3	
41	Other liabilities ²¹	61.8	67.0	67.1	61.9	65.5	63.2	60.6	63.6	56.9	63.4	72.1	57.5	
42	TOTAL LIABILITIES ¹⁹	1,869.6	1,879.8	1,864.1	1,891.4	1,915.5	1,835.2	1,865.0	1,899.1	1,875.0	1,892.6	1,903.5	1,866.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.2	3.2	3.2	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	-6.9	-6.5	-6.0	-5.6	-5.1	-5.3	-4.6	-4.0	-3.9	-4.0	-3.9	-4.0	
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).