

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

July 6, 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	2.2	-6.6	-2.8	1.7	0.3	-2.0	0.0	3.1	5.8	4.5	4.3	1.8	5.2	4.2
2 Securities in bank credit ²	6.1	-2.1	6.8	6.7	1.8	9.8	-1.8	1.8	1.1	5.9	11.1	12.8	3.5	7.6	2.3
3 Treasury and agency securities ³	-6.4	3.0	15.5	15.1	2.8	14.9	0.3	6.2	-1.9	6.7	12.6	16.2	12.9	15.0	7.0
6 Other securities	26.7	-8.3	-5.1	-7.1	-0.5	-0.2	-6.1	-7.2	7.4	4.3	8.2	5.3	-16.3	-8.7	-8.0
9 Loans and leases in bank credit ⁶	10.2	3.4	-10.2	-5.8	1.7	-3.0	-2.0	-0.6	3.9	5.7	2.1	1.3	1.2	4.3	4.9
10 Commercial and industrial loans	18.1	12.9	-18.6	-9.0	9.6	-0.6	5.3	9.1	11.7	11.1	10.9	8.4	8.6	16.5	7.2
11 Real estate loans	7.0	-0.1	-5.6	-5.6	-4.0	-3.9	-5.7	-7.8	-2.7	0.1	-1.1	0.0	0.2	-1.0	-1.3
12 Revolving home equity loans	5.7	12.4	0.6	-4.2	-6.0	-5.8	-6.9	-6.2	-5.9	-5.7	-5.7	-6.9	-8.9	-4.8	-6.6
13 Closed-end residential loans ⁹	6.1	-9.2	-8.6	-2.6	-0.8	3.2	-2.3	-9.0	1.9	6.2	2.0	5.3	6.0	0.6	4.2
14 Commercial real estate loans ¹⁰	8.7	6.4	-4.7	-9.0	-6.4	-10.1	-8.6	-7.3	-6.3	-4.1	-2.7	-3.4	-2.5	-1.3	-5.3
15 Consumer loans	5.4	5.1	-3.3	-7.0	-0.5	-6.8	-5.3	-0.4	1.4	2.4	-0.7	-2.9	2.6	3.7	5.3
16 Credit cards and other revolving plans	6.3	4.4	-6.3	-11.2	-1.1	-7.9	-6.0	-0.4	0.3	1.8	-3.1	-4.8	-2.2	4.0	7.2
17 Other consumer loans ¹¹	4.3	6.2	1.2	-1.2	0.2	-5.4	-4.3	-0.6	2.7	3.1	2.3	-0.7	8.4	3.6	2.9
18 Other loans and leases	19.3	1.8	-23.3	0.1	18.8	2.4	7.7	16.1	22.8	24.1	5.1	0.7	-7.2	6.9	23.2
21 LESS: Allowance for loan and lease losses	-	-	-	-	-17.6	-15.7	-17.8	-21.8	-23.0	-12.7	-15.4	-27.3	-20.9	-15.6	-20.9
22 Interbank loans ¹²	24.1	-15.8	-38.1	-23.4	-37.2	34.3	-48.1	-46.2	-48.8	-32.5	10.8	38.7	6.1	-25.2	-1.0
25 Cash assets ¹⁵	-0.7	155.6	47.4	-8.5	49.1	-54.9	68.1	132.1	43.9	-54.7	-7.4	11.6	0.1	-11.6	51.8
26 Trading assets ¹⁶	-	-	-	-	3.8	-18.5	-31.7	23.9	46.4	-18.5	28.3	94.5	-50.9	-39.4	19.6
29 Other assets ¹⁸	11.5	14.6	-3.3	4.6	-4.3	0.5	-4.6	-1.7	-5.7	-5.7	-8.9	-11.2	-14.1	12.5	-8.0
30 TOTAL ASSETS ¹⁹	10.3	7.8	-6.1	-2.8	5.3	-5.2	3.0	14.2	8.7	-5.0	2.6	6.8	-0.9	2.6	9.7
LIABILITIES															
31 Deposits	9.1	5.4	5.2	2.4	6.6	4.4	4.1	8.8	10.5	2.6	5.6	3.4	4.4	3.5	1.3
32 Large time deposits	15.6	-2.9	-5.6	-7.2	-13.5	-2.9	-5.3	6.5	-36.4	-20.4	-9.5	-8.4	-8.3	-5.7	-12.1
33 Other deposits	-	-	-	-	12.4	6.6	6.7	9.5	23.3	8.0	8.9	5.8	7.1	5.5	4.1
34 Borrowings	13.2	13.3	-24.6	-19.0	-14.9	-13.5	-15.9	-23.8	-12.0	-11.6	-6.4	1.6	-22.2	-25.0	21.0
37 Trading liabilities ²⁰	-	-	-	-	1.9	-22.1	-54.1	22.1	27.5	18.1	14.2	22.7	-69.9	-47.4	33.0
41 Other liabilities ²¹	2.9	0.5	-10.8	9.2	-0.6	13.7	-14.4	2.6	19.4	-9.0	9.4	18.0	-0.8	12.7	-20.1
42 TOTAL LIABILITIES ¹⁹	11.1	10.6	-7.3	-3.5	5.5	-2.7	3.5	11.3	7.2	-0.5	2.8	5.2	-7.8	2.5	5.9

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

July 6, 2012

Account	2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
									Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	9,152.0	9,377.2	9,404.2	9,466.9	9,561.0	9,585.2	9,628.1	9,668.3	9,697.0	9,673.7	9,664.1	9,709.8
2 Securities in bank credit ²	2,438.5	2,479.7	2,501.1	2,533.8	2,573.5	2,585.2	2,601.5	2,606.4	2,604.7	2,599.1	2,591.3	2,620.2
3 Treasury and agency securities ³	1,669.3	1,686.7	1,697.7	1,720.6	1,751.4	1,772.4	1,794.5	1,804.9	1,810.0	1,799.1	1,795.5	1,816.0
4 Mortgage-backed securities (MBS) ⁴	1,150.1	1,230.8	1,247.1	1,265.4	1,289.7	1,311.0	1,328.4	1,332.8	1,340.7	1,334.3	1,326.0	1,326.8
5 Non-MBS ⁵	519.2	455.9	450.7	455.1	461.7	461.5	466.1	472.1	469.3	464.8	469.5	489.2
6 Other securities	769.3	793.0	803.4	813.2	822.1	812.8	806.9	801.5	794.7	799.9	795.8	804.2
7 Mortgage-backed securities ⁶	150.7	142.5	141.1	139.0	139.6	136.0	134.1	131.6	129.7	132.8	132.1	133.3
8 Non-MBS ⁷	618.6	650.4	662.3	674.2	682.6	676.8	672.8	669.9	665.0	667.1	663.7	670.8
9 Loans and leases in bank credit ⁸	6,713.5	6,897.5	6,903.0	6,933.1	6,987.5	7,000.0	7,026.7	7,061.9	7,092.3	7,074.6	7,072.9	7,089.6
10 Commercial and industrial loans	1,251.0	1,320.8	1,334.7	1,351.8	1,374.4	1,385.1	1,404.2	1,412.6	1,428.8	1,429.7	1,435.6	1,437.1
11 Real estate loans	3,503.6	3,489.0	3,482.1	3,501.2	3,532.3	3,536.2	3,533.3	3,529.5	3,527.0	3,511.3	3,513.2	3,519.7
12 Revolving home equity loans	566.2	550.6	548.3	548.7	549.9	546.0	543.8	540.8	539.7	538.8	538.0	536.9
13 Closed-end residential loans ⁹	1,482.8	1,519.6	1,517.2	1,536.4	1,555.5	1,565.5	1,566.3	1,571.8	1,571.6	1,558.0	1,560.3	1,566.9
14 Commercial real estate loans ¹⁰	1,454.7	1,418.8	1,416.6	1,416.1	1,426.9	1,424.7	1,423.2	1,416.9	1,415.6	1,414.6	1,415.0	1,415.8
15 Consumer loans	1,079.9	1,091.6	1,097.0	1,091.1	1,090.8	1,094.4	1,099.2	1,110.8	1,114.4	1,113.4	1,110.0	1,111.9
16 Credit cards and other revolving plans	594.2	597.3	599.8	595.3	593.0	592.0	595.3	606.5	608.1	607.5	605.2	605.4
17 Other consumer loans ¹¹	485.7	494.3	497.2	495.9	497.8	502.4	503.9	504.3	506.3	505.9	504.8	506.5
18 Other loans and leases	878.9	996.2	989.2	989.0	990.0	984.2	989.9	1,009.0	1,022.1	1,020.2	1,014.1	1,020.9
19 Fed funds and reverse RPs with nonbanks ¹²	223.1	295.9	286.6	279.8	283.5	282.9	279.8	291.1	295.3	295.0	289.4	298.6
20 All other loans and leases ¹³	655.8	700.3	702.7	709.1	706.5	701.3	710.1	717.9	726.9	725.2	724.7	722.3
21 LESS: Allowance for loan and lease losses	194.5	176.7	176.2	175.0	172.1	169.1	166.9	164.0	162.3	163.3	163.0	162.6
22 Interbank loans ¹²	138.8	113.4	112.7	114.7	118.4	119.0	116.5	116.4	119.4	126.2	108.9	112.8
23 Fed funds and reverse RPs with banks ¹²	111.4	103.1	101.9	103.0	106.4	106.6	103.7	104.3	105.0	110.9	96.9	102.7
24 Loans to commercial banks ¹⁴	27.4	10.3	10.8	11.7	12.0	12.4	12.8	12.1	14.4	15.3	12.1	10.1
25 Cash assets ¹⁵	1,664.1	1,588.5	1,584.6	1,584.1	1,602.3	1,602.7	1,587.2	1,655.7	1,745.6	1,841.6	1,765.4	1,807.2
26 Trading assets ¹⁶	284.1	296.0	305.1	312.4	337.0	322.7	312.1	317.2	321.9	339.6	337.9	338.8
27 Derivatives with a positive fair value ¹⁷	257.5	273.9	281.0	286.1	310.9	296.0	287.3	291.5	295.3	314.6	310.1	312.8
28 Other trading assets	26.6	22.1	24.1	26.3	26.1	26.7	24.9	25.7	26.7	25.0	27.8	26.0
29 Other assets ¹⁸	1,215.1	1,181.8	1,173.1	1,167.0	1,163.7	1,152.7	1,164.7	1,156.9	1,151.5	1,161.0	1,168.3	1,141.8
30 TOTAL ASSETS ¹⁹	12,259.6	12,380.2	12,403.5	12,470.0	12,610.3	12,613.3	12,641.8	12,750.4	12,873.2	12,978.8	12,881.7	12,947.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 6, 2012

Account	2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending				
									Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	8,135.8	8,379.0	8,420.5	8,493.7	8,562.3	8,601.3	8,626.7	8,636.3	8,695.9	8,710.2	8,660.5	8,737.2
32	Large time deposits	1,772.8	1,503.3	1,494.0	1,484.9	1,477.4	1,468.5	1,461.5	1,446.8	1,464.1	1,459.1	1,456.2	1,479.3
33	Other deposits	6,363.0	6,875.7	6,926.6	7,008.8	7,084.9	7,132.8	7,165.2	7,189.6	7,231.7	7,251.1	7,204.3	7,257.9
34	Borrowings	1,674.6	1,607.7	1,605.7	1,594.4	1,617.1	1,580.2	1,539.6	1,571.4	1,562.3	1,568.1	1,539.7	1,543.8
35	Borrowings from banks in the U.S.	154.9	138.6	132.3	129.6	127.7	129.9	131.8	132.5	138.6	143.9	124.8	121.9
36	Borrowings from others	1,519.8	1,469.1	1,473.4	1,464.8	1,489.4	1,450.2	1,407.7	1,438.9	1,423.7	1,424.2	1,415.0	1,422.0
37	Trading liabilities ²⁰	265.5	295.1	313.1	311.5	317.4	298.9	287.1	295.0	294.5	308.2	304.4	307.7
38	Derivatives with a negative fair value ¹⁷	209.3	248.7	267.5	268.9	272.7	257.8	242.4	249.2	249.0	265.2	262.1	268.4
39	Other trading liabilities	56.2	46.4	45.6	42.6	44.7	41.1	44.7	45.8	45.5	43.0	42.3	39.3
40	Net due to related foreign offices	305.3	270.8	283.5	271.7	280.7	224.4	262.1	280.6	255.8	284.2	272.9	237.8
41	Other liabilities ²¹	445.1	460.8	445.5	464.1	473.2	473.1	478.1	470.1	474.9	477.6	472.8	463.0
42	TOTAL LIABILITIES¹⁹	10,826.2	11,013.3	11,068.4	11,135.4	11,250.7	11,177.9	11,193.5	11,253.4	11,283.5	11,348.2	11,250.3	11,289.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,433.4	1,366.9	1,335.1	1,334.6	1,359.6	1,435.4	1,448.3	1,497.1	1,589.7	1,630.6	1,631.4	1,658.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	11.1	22.2	21.4	24.0	28.4	25.8	29.8	35.6	32.0	32.5	32.0	37.4
45	Securitized consumer loans ²⁴	16.4	17.3	17.6	17.6	17.6	18.3	18.6	20.2	19.6	19.3	19.5	19.6
46	Securitized credit cards and other revolving plans	11.4	11.4	11.8	11.7	11.7	11.7	11.6	11.4	10.8	10.7	10.9	10.9
47	Other securitized consumer loans	5.0	5.9	5.9	5.9	5.9	6.6	7.0	8.8	8.8	8.6	8.7	8.7
48	Securitized real estate loans ²⁴	950.0	918.9	898.4	899.8	908.6	912.3	910.2	909.7	907.5	904.1	903.8	901.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 6, 2012

Account	2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
									Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	9,125.0	9,427.5	9,458.9	9,485.1	9,554.1	9,560.4	9,596.9	9,639.1	9,681.2	9,654.0	9,626.3	9,653.5
2 Securities in bank credit ²	2,432.3	2,500.2	2,499.8	2,523.8	2,560.2	2,583.3	2,601.2	2,601.5	2,598.2	2,586.6	2,579.2	2,599.4
3 Treasury and agency securities ³	1,661.5	1,695.9	1,700.1	1,718.8	1,746.9	1,776.9	1,799.7	1,800.0	1,799.3	1,785.4	1,779.7	1,797.1
4 Mortgage-backed securities (MBS) ⁴	1,143.9	1,240.4	1,253.0	1,267.5	1,289.4	1,310.7	1,331.9	1,328.4	1,332.2	1,323.4	1,319.6	1,317.2
5 Non-MBS ⁵	517.6	455.5	447.1	451.2	457.5	466.2	467.8	471.6	467.1	462.0	460.1	479.9
6 Other securities	770.8	804.2	799.7	805.0	813.3	806.4	801.5	801.4	798.9	801.2	799.5	802.3
7 Mortgage-backed securities ⁶	152.3	142.6	140.3	138.7	140.0	136.9	135.1	133.0	131.3	132.3	132.4	133.6
8 Non-MBS ⁷	618.5	661.7	659.4	666.3	673.2	669.6	666.4	668.5	667.7	669.0	667.2	668.8
9 Loans and leases in bank credit ⁸	6,692.7	6,927.3	6,959.2	6,961.3	6,993.8	6,977.1	6,995.6	7,037.6	7,083.0	7,067.4	7,047.0	7,054.1
10 Commercial and industrial loans	1,254.3	1,324.7	1,338.8	1,350.8	1,375.8	1,386.7	1,406.3	1,416.8	1,428.7	1,428.0	1,436.3	1,432.5
11 Real estate loans	3,497.1	3,503.0	3,497.2	3,506.4	3,529.8	3,525.4	3,519.9	3,521.0	3,532.7	3,512.4	3,495.7	3,504.7
12 Revolving home equity loans	565.8	550.9	549.0	549.6	550.0	545.1	543.2	540.5	538.6	538.0	537.5	536.8
13 Closed-end residential loans ⁹	1,476.3	1,531.6	1,530.7	1,541.8	1,554.1	1,556.2	1,554.6	1,563.5	1,578.6	1,558.8	1,541.8	1,552.0
14 Commercial real estate loans ¹⁰	1,455.0	1,420.5	1,417.5	1,415.0	1,425.7	1,424.2	1,422.2	1,417.1	1,415.5	1,415.6	1,416.3	1,416.0
15 Consumer loans	1,072.6	1,090.5	1,108.8	1,108.2	1,096.5	1,088.0	1,092.2	1,103.1	1,107.6	1,107.1	1,105.8	1,108.1
16 Credit cards and other revolving plans	586.8	597.4	614.4	608.6	594.2	585.3	588.2	598.9	601.1	601.9	601.4	603.9
17 Other consumer loans ¹¹	485.8	493.1	494.4	499.6	502.3	502.7	503.9	504.2	506.5	505.2	504.4	504.2
18 Other loans and leases	868.7	1,009.1	1,014.4	995.9	991.8	976.9	977.3	996.7	1,013.9	1,019.9	1,009.2	1,008.9
19 Fed funds and reverse RPs with nonbanks ¹²	219.5	304.6	299.5	283.1	289.3	279.9	272.0	285.8	293.0	298.2	287.5	286.3
20 All other loans and leases ¹³	649.2	704.5	714.8	712.9	702.4	697.0	705.2	710.9	720.9	721.7	721.7	722.6
21 LESS: Allowance for loan and lease losses	195.2	177.2	176.1	174.2	173.5	170.3	165.6	164.7	163.8	163.5	162.9	161.1
22 Interbank loans ¹²	131.6	118.9	117.5	116.6	122.2	120.1	114.5	110.4	113.2	118.2	107.2	106.4
23 Fed funds and reverse RPs with banks ¹²	105.3	108.4	106.3	104.5	110.1	107.8	102.1	98.7	101.4	106.3	95.2	94.0
24 Loans to commercial banks ¹⁴	26.4	10.5	11.3	12.1	12.1	12.3	12.4	11.7	11.8	12.0	12.0	12.4
25 Cash assets ¹⁵	1,666.1	1,650.1	1,678.6	1,682.3	1,727.2	1,652.5	1,638.9	1,659.5	1,686.1	1,696.9	1,596.7	1,627.9
26 Trading assets ¹⁶	279.1	314.8	308.4	312.8	331.4	316.1	300.2	312.7	323.3	329.0	322.1	326.3
27 Derivatives with a positive fair value ¹⁷	252.9	292.9	285.6	286.6	305.9	289.5	274.9	287.0	296.9	303.1	295.3	300.1
28 Other trading assets	26.2	22.0	22.8	26.2	25.5	26.6	25.3	25.6	26.4	25.8	26.7	26.2
29 Other assets ¹⁸	1,211.7	1,188.7	1,183.5	1,173.2	1,166.2	1,160.7	1,163.7	1,153.6	1,146.1	1,157.3	1,154.2	1,140.0
30 TOTAL ASSETS ¹⁹	12,218.4	12,522.8	12,570.9	12,595.8	12,727.5	12,639.5	12,648.5	12,710.6	12,786.1	12,791.9	12,643.6	12,693.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 6, 2012

Account	2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending				
									Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	8,123.6	8,420.7	8,501.0	8,503.1	8,550.0	8,622.5	8,652.3	8,616.5	8,723.8	8,736.6	8,604.6	8,672.8
32	Large time deposits	1,789.0	1,499.0	1,490.8	1,483.8	1,469.0	1,461.8	1,468.5	1,461.7	1,483.8	1,474.1	1,460.2	1,475.6
33	Other deposits	6,334.6	6,921.8	7,010.2	7,019.3	7,081.0	7,160.7	7,183.8	7,154.8	7,240.0	7,262.4	7,144.4	7,197.2
34	Borrowings	1,694.9	1,603.5	1,599.4	1,587.0	1,616.1	1,577.1	1,546.9	1,589.8	1,571.0	1,569.3	1,561.5	1,559.9
35	Borrowings from banks in the U.S.	154.4	140.4	131.0	128.1	126.0	127.4	131.9	132.0	133.9	142.1	128.7	125.2
36	Borrowings from others	1,540.5	1,463.0	1,468.3	1,458.9	1,490.1	1,449.6	1,415.0	1,457.8	1,437.1	1,427.2	1,432.8	1,434.8
37	Trading liabilities ²⁰	262.1	308.0	317.1	313.6	316.6	289.3	276.6	291.5	300.7	301.7	295.5	296.1
38	Derivatives with a negative fair value ¹⁷	207.6	258.2	270.6	272.2	274.0	251.0	235.1	247.0	255.6	259.5	253.4	258.1
39	Other trading liabilities	54.6	49.7	46.5	41.4	42.6	38.3	41.6	44.5	45.1	42.3	42.1	38.1
40	Net due to related foreign offices	299.6	281.5	273.5	299.6	315.1	216.6	248.6	279.4	255.5	237.1	252.0	228.5
41	Other liabilities ²¹	440.1	477.6	451.1	462.0	473.9	468.3	466.7	464.8	466.9	473.6	454.0	458.3
42	TOTAL LIABILITIES¹⁹	10,820.3	11,091.2	11,142.2	11,165.3	11,271.6	11,173.8	11,191.2	11,241.9	11,317.9	11,318.4	11,167.6	11,215.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,398.1	1,431.5	1,428.7	1,430.5	1,455.9	1,465.8	1,457.3	1,468.7	1,468.2	1,473.6	1,476.0	1,477.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	11.1	22.2	21.4	24.0	28.4	25.8	29.8	35.6	32.0	32.5	32.0	37.4
45	Securitized consumer loans ²⁴	16.5	17.3	17.8	17.7	17.5	18.4	18.9	20.3	19.4	19.3	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	10.6	10.6	10.7	10.8
47	Other securitized consumer loans	5.1	5.9	5.9	5.8	5.8	6.7	7.2	8.9	8.8	8.7	8.7	8.7
48	Securitized real estate loans ²⁴	943.9	925.7	908.5	906.2	908.8	908.9	906.0	902.8	901.8	901.7	901.1	900.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 6, 2012

Account	2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending				
									Jun 6	Jun 13	Jun 20	Jun 27	
ASSETS													
1	Bank credit	8,370.8	8,551.7	8,578.3	8,645.4	8,732.4	8,756.0	8,786.9	8,823.7	8,858.1	8,843.2	8,830.8	8,873.4
2	Securities in bank credit ²	2,214.7	2,282.7	2,298.9	2,330.4	2,368.8	2,379.3	2,393.6	2,401.9	2,409.1	2,410.4	2,400.2	2,425.0
3	Treasury and agency securities ³	1,565.8	1,599.6	1,608.2	1,627.0	1,656.3	1,673.8	1,693.7	1,703.4	1,711.5	1,705.1	1,700.3	1,718.1
4	Mortgage-backed securities (MBS) ⁴	1,130.9	1,211.2	1,228.0	1,246.0	1,268.7	1,290.8	1,308.3	1,310.5	1,315.8	1,310.2	1,300.7	1,302.6
5	Non-MBS ⁵	434.9	388.4	380.2	381.0	387.6	383.0	385.4	392.9	395.7	394.9	399.6	415.5
6	Other securities	648.8	683.1	690.8	703.4	712.5	705.5	699.9	698.5	697.7	705.3	700.0	706.9
7	Mortgage-backed securities ⁶	141.7	133.9	132.3	130.3	131.0	127.7	125.7	123.1	122.0	125.3	124.4	125.4
8	Non-MBS ⁷	507.1	549.1	558.4	573.1	581.5	577.8	574.3	575.4	575.7	580.0	575.5	581.5
9	Loans and leases in bank credit ⁸	6,156.2	6,269.0	6,279.4	6,315.0	6,363.6	6,376.7	6,393.3	6,421.8	6,448.9	6,432.8	6,430.6	6,448.4
10	Commercial and industrial loans	1,015.2	1,079.9	1,093.5	1,108.4	1,130.8	1,143.0	1,160.9	1,168.4	1,177.8	1,177.1	1,180.7	1,184.8
11	Real estate loans	3,469.2	3,456.3	3,449.8	3,469.7	3,501.5	3,505.5	3,501.7	3,499.0	3,497.4	3,481.0	3,482.6	3,488.9
12	Revolving home equity loans	566.0	550.3	548.1	548.4	549.7	545.8	543.5	540.6	539.5	538.6	537.8	536.7
13	Closed-end residential loans ⁹	1,480.6	1,518.0	1,515.6	1,534.6	1,553.7	1,563.9	1,564.8	1,570.3	1,570.2	1,556.6	1,558.9	1,565.5
14	Commercial real estate loans ¹⁰	1,422.7	1,387.9	1,386.1	1,386.6	1,398.2	1,395.8	1,393.4	1,388.1	1,387.6	1,385.8	1,385.8	1,386.6
15	Consumer loans	1,078.0	1,089.9	1,095.3	1,089.5	1,089.0	1,092.1	1,096.9	1,108.4	1,111.9	1,111.0	1,108.0	1,110.1
16	Credit cards and other revolving plans	594.2	597.3	599.8	595.3	593.0	592.0	595.3	606.5	608.1	607.5	605.2	605.4
17	Other consumer loans ¹¹	483.8	492.6	495.6	494.2	496.0	500.2	501.5	501.9	503.8	503.5	502.9	504.7
18	Other loans and leases	593.8	642.9	640.7	647.6	642.3	636.1	633.7	646.0	661.8	663.6	659.3	664.6
19	Fed funds and reverse RPs with nonbanks ¹²	138.6	158.3	149.3	153.5	149.7	144.2	135.1	140.4	149.6	150.4	145.9	146.7
20	All other loans and leases ¹³	455.2	484.6	491.4	494.1	492.6	492.0	498.6	505.6	512.2	513.3	513.3	517.9
21	LESS: Allowance for loan and lease losses	193.4	175.9	175.4	174.2	171.3	168.3	166.0	163.2	161.5	162.4	162.1	161.9
22	Interbank loans ¹²	112.5	91.2	89.1	89.2	91.3	90.6	88.3	88.8	91.5	98.3	82.4	83.3
23	Fed funds and reverse RPs with banks ¹²	88.2	82.8	80.2	79.7	81.2	80.4	78.0	78.9	79.2	85.3	72.5	75.2
24	Loans to commercial banks ¹⁴	24.2	8.4	8.9	9.5	10.0	10.2	10.3	10.0	12.2	13.0	9.9	8.1
25	Cash assets ¹⁵	783.7	814.7	843.8	838.1	899.2	892.7	831.1	817.4	882.0	904.5	844.8	856.4
26	Trading assets ¹⁶	175.9	181.6	179.5	174.6	191.7	182.8	180.4	187.5	190.8	202.0	200.9	198.6
27	Derivatives with a positive fair value ¹⁷	159.6	167.4	164.9	157.8	174.9	165.7	164.7	170.7	172.1	185.9	181.8	181.7
28	Other trading assets	16.3	14.2	14.7	16.8	16.8	17.2	15.8	16.8	18.7	16.0	19.2	16.9
29	Other assets ¹⁸	1,165.4	1,138.1	1,131.8	1,125.4	1,119.8	1,109.1	1,120.3	1,112.7	1,106.1	1,119.9	1,120.2	1,100.4
30	TOTAL ASSETS¹⁹	10,414.8	10,601.4	10,647.1	10,698.6	10,863.2	10,862.9	10,841.0	10,866.9	10,966.9	11,005.5	10,917.1	10,950.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	7,026.8	7,519.7	7,567.4	7,641.6	7,717.9	7,761.5	7,797.2	7,817.7	7,887.0	7,900.2	7,869.0	7,934.6
32	Large time deposits	723.5	721.2	725.3	720.3	721.7	721.0	724.2	719.1	739.8	738.7	750.3	768.9
33	Other deposits	6,303.3	6,798.4	6,842.1	6,921.2	6,996.2	7,040.5	7,073.0	7,098.7	7,147.2	7,161.4	7,118.7	7,165.7
34	Borrowings	1,133.4	1,049.1	1,041.2	1,028.2	1,045.7	1,021.9	976.4	994.9	990.9	1,003.5	969.6	970.1
35	Borrowings from banks in the U.S.	126.3	104.4	99.9	96.2	94.4	95.6	96.9	96.5	99.6	106.8	88.9	87.6
36	Borrowings from others	1,007.0	944.7	941.3	932.0	951.3	926.3	879.5	898.4	891.3	896.7	880.7	882.5
37	Trading liabilities ²⁰	161.9	181.0	189.4	177.7	180.2	160.1	162.9	169.4	170.0	178.7	174.8	175.2
38	Derivatives with a negative fair value ¹⁷	118.3	144.4	154.0	144.5	145.8	130.0	127.8	135.1	135.1	146.9	143.9	147.3
39	Other trading liabilities	43.6	36.7	35.4	33.2	34.4	30.1	35.1	34.3	34.9	31.8	30.9	28.0
40	Net due to related foreign offices	290.1	47.5	55.5	38.9	23.0	-14.6	-40.2	-21.4	10.6	12.5	8.7	20.1
41	Other liabilities ²¹	388.3	405.3	386.8	408.6	416.3	419.7	425.2	415.2	424.6	429.7	419.4	412.6
42	TOTAL LIABILITIES¹⁹	9,000.5	9,202.7	9,240.4	9,295.0	9,383.0	9,348.5	9,321.6	9,375.9	9,483.1	9,524.6	9,441.5	9,512.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,414.3	1,398.7	1,406.8	1,403.6	1,480.1	1,514.4	1,519.5	1,491.1	1,483.8	1,480.9	1,475.6	1,437.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	18.0	28.7	27.4	29.6	33.6	31.2	34.4	39.6	36.0	36.5	36.1	41.5
45	Securitized consumer loans ²⁴	16.4	17.3	17.6	17.6	17.6	18.3	18.6	20.2	19.6	19.3	19.5	19.6
46	Securitized credit cards and other revolving plans	11.4	11.4	11.8	11.7	11.7	11.7	11.6	11.4	10.8	10.7	10.9	10.9
47	Other securitized consumer loans	5.0	5.9	5.9	5.9	5.9	6.6	7.0	8.8	8.8	8.6	8.7	8.7
48	Securitized real estate loans ²⁴	950.0	918.9	898.4	899.8	908.6	912.3	910.2	909.7	907.5	904.1	903.8	901.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 6, 2012

Account	2011 May	2011 Nov	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	Week ending			
									Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	8,350.2	8,596.1	8,628.2	8,661.4	8,722.8	8,733.3	8,762.7	8,802.1	8,840.8	8,817.1	8,790.0	8,828.6
2 Securities in bank credit ²	2,208.5	2,302.5	2,302.5	2,321.5	2,356.0	2,379.2	2,396.0	2,397.0	2,397.5	2,390.8	2,384.6	2,403.0
3 Treasury and agency securities ³	1,558.1	1,610.7	1,612.8	1,623.6	1,648.6	1,677.3	1,699.5	1,698.6	1,699.3	1,689.2	1,685.2	1,701.2
4 Mortgage-backed securities (MBS) ⁴	1,125.1	1,221.0	1,234.1	1,248.4	1,269.0	1,291.5	1,312.4	1,306.5	1,307.9	1,299.8	1,295.6	1,293.1
5 Non-MBS ⁵	433.0	389.7	378.7	375.2	379.6	385.7	387.1	392.1	391.5	389.4	389.7	408.1
6 Other securities	650.4	691.8	689.7	697.9	707.3	701.9	696.6	698.4	698.2	701.6	699.4	701.8
7 Mortgage-backed securities ⁶	143.2	134.0	131.7	130.4	131.8	128.7	126.7	124.3	123.7	124.7	124.8	125.5
8 Non-MBS ⁷	507.2	557.8	558.0	567.5	575.6	573.3	569.9	574.1	574.6	576.9	574.6	576.3
9 Loans and leases in bank credit ⁸	6,141.7	6,293.6	6,325.8	6,339.9	6,366.8	6,354.1	6,366.6	6,405.1	6,443.2	6,426.4	6,405.3	6,425.6
10 Commercial and industrial loans	1,019.3	1,083.6	1,097.0	1,106.2	1,130.5	1,142.7	1,163.2	1,173.7	1,177.8	1,175.8	1,181.4	1,182.5
11 Real estate loans	3,462.4	3,470.0	3,464.4	3,475.0	3,498.8	3,494.5	3,488.6	3,490.3	3,503.0	3,481.8	3,464.8	3,474.0
12 Revolving home equity loans	565.6	550.7	548.8	549.4	549.8	544.8	542.9	540.3	538.4	537.8	537.2	536.5
13 Closed-end residential loans ⁹	1,474.0	1,530.0	1,529.1	1,540.2	1,552.3	1,554.5	1,553.0	1,561.9	1,577.3	1,557.4	1,540.5	1,550.5
14 Commercial real estate loans ¹⁰	1,422.9	1,389.3	1,386.5	1,385.4	1,396.8	1,395.1	1,392.6	1,388.1	1,387.3	1,386.6	1,387.1	1,386.9
15 Consumer loans	1,070.8	1,088.8	1,107.1	1,106.5	1,094.7	1,085.8	1,090.0	1,100.8	1,105.4	1,104.9	1,104.1	1,106.3
16 Credit cards and other revolving plans	586.8	597.4	614.4	608.6	594.2	585.3	588.2	598.9	601.1	601.9	601.4	603.9
17 Other consumer loans ¹¹	484.0	491.4	492.7	497.9	500.5	500.5	501.7	501.9	504.2	503.0	502.7	502.5
18 Other loans and leases	589.1	651.2	657.3	652.3	642.7	631.1	624.9	640.2	657.1	663.9	655.1	662.8
19 Fed funds and reverse RPs with nonbanks ¹²	137.9	163.6	157.1	156.6	154.7	143.8	130.6	138.9	147.8	151.7	142.0	141.5
20 All other loans and leases ¹³	451.3	487.5	500.1	495.7	488.1	487.3	494.2	501.3	509.3	512.2	513.1	521.3
21 LESS: Allowance for loan and lease losses	194.3	176.4	175.3	173.4	172.7	169.5	164.9	164.0	163.1	162.8	162.2	160.4
22 Interbank loans ¹²	104.7	97.1	95.4	91.7	94.2	92.1	87.0	82.4	84.4	90.5	79.6	79.8
23 Fed funds and reverse RPs with banks ¹²	81.3	88.5	85.8	81.7	83.9	81.7	76.8	72.8	74.7	80.6	69.8	69.6
24 Loans to commercial banks ¹⁴	23.4	8.6	9.5	10.0	10.3	10.3	10.2	9.6	9.7	9.9	9.8	10.2
25 Cash assets ¹⁵	786.8	831.5	882.1	856.0	890.4	877.5	823.3	817.0	885.2	920.2	822.4	842.5
26 Trading assets ¹⁶	172.0	191.1	178.5	175.0	187.7	178.2	173.9	184.9	189.9	196.7	193.9	196.7
27 Derivatives with a positive fair value ¹⁷	155.9	177.5	164.3	157.5	171.5	161.0	157.7	168.2	172.6	179.6	176.0	179.2
28 Other trading assets	16.1	13.5	14.2	17.6	16.2	17.2	16.2	16.8	17.4	17.1	17.8	17.5
29 Other assets ¹⁸	1,158.2	1,146.2	1,143.1	1,133.9	1,121.0	1,112.7	1,116.6	1,105.1	1,097.5	1,112.1	1,105.1	1,094.4
30 TOTAL ASSETS ¹⁹	10,377.5	10,685.5	10,752.1	10,744.5	10,843.4	10,824.1	10,798.6	10,827.7	10,934.7	10,973.8	10,828.7	10,881.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	6,991.1	7,571.1	7,646.9	7,648.1	7,707.1	7,779.9	7,807.3	7,771.8	7,878.5	7,892.2	7,788.7	7,857.5
32	Large time deposits	717.3	731.5	725.8	714.8	715.3	713.7	719.0	714.0	737.0	734.7	744.0	760.5
33	Other deposits	6,273.8	6,839.6	6,921.1	6,933.3	6,991.7	7,066.2	7,088.3	7,057.8	7,141.4	7,157.5	7,044.7	7,097.0
34	Borrowings	1,144.4	1,045.6	1,039.1	1,028.8	1,046.4	1,016.0	976.6	1,005.0	992.8	1,001.4	985.6	983.7
35	Borrowings from banks in the U.S.	126.3	105.1	99.9	96.4	94.0	94.4	97.7	96.4	94.9	104.2	91.9	90.4
36	Borrowings from others	1,018.2	940.4	939.2	932.4	952.3	921.5	878.9	908.5	897.9	897.2	893.7	893.3
37	Trading liabilities ²⁰	157.5	190.2	191.5	179.8	177.2	155.3	155.0	166.2	171.6	173.1	170.8	169.7
38	Derivatives with a negative fair value ¹⁷	117.1	149.9	155.0	149.3	146.0	128.0	123.4	134.1	137.9	142.2	140.1	142.3
39	Other trading liabilities	40.4	40.3	36.5	30.6	31.2	27.3	31.6	32.2	33.7	31.0	30.7	27.4
40	Net due to related foreign offices	307.4	30.2	56.3	53.1	44.0	-2.1	-7.6	10.6	10.7	12.2	6.1	-3.1
41	Other liabilities ²¹	382.2	420.2	392.8	407.5	416.1	412.6	413.3	408.7	416.2	424.7	404.8	399.7
42	TOTAL LIABILITIES ¹⁹	8,982.6	9,257.2	9,326.6	9,317.3	9,390.7	9,361.6	9,344.6	9,362.3	9,469.8	9,503.5	9,355.9	9,407.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,394.9	1,428.3	1,425.5	1,427.3	1,452.6	1,462.5	1,454.0	1,465.4	1,465.0	1,470.3	1,472.7	1,474.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	18.0	28.7	27.4	29.6	33.6	31.2	34.4	39.6	36.0	36.5	36.1	41.5
45	Securitized consumer loans ²⁴	16.5	17.3	17.8	17.7	17.5	18.4	18.9	20.3	19.4	19.3	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	10.6	10.6	10.7	10.8
47	Other securitized consumer loans	5.1	5.9	5.9	5.8	5.8	6.7	7.2	8.9	8.8	8.7	8.7	8.7
48	Securitized real estate loans ²⁴	943.9	925.7	908.5	906.2	908.8	908.9	906.0	902.8	901.8	901.7	901.1	900.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	5,448.2	5,569.3	5,581.6	5,612.1	5,632.5	5,638.8	5,655.1	5,679.1	5,705.2	5,685.5	5,675.6	5,717.9
2 Securities in bank credit ²	1,471.9	1,510.0	1,518.2	1,537.2	1,558.3	1,557.9	1,567.6	1,576.6	1,584.0	1,581.4	1,574.7	1,606.7
3 Treasury and agency securities ³	1,018.3	1,030.4	1,034.4	1,047.8	1,066.5	1,075.9	1,090.3	1,104.3	1,111.9	1,102.7	1,099.6	1,126.1
4 Mortgage-backed securities (MBS) ⁴	780.7	828.9	837.8	850.5	863.7	879.2	892.1	893.7	897.4	889.4	881.5	888.3
5 Non-MBS ⁵	237.6	201.5	196.6	197.3	202.8	196.7	198.2	210.6	214.5	213.3	218.1	237.8
6 Other securities	453.6	479.6	483.8	489.4	491.7	482.0	477.3	472.3	472.1	478.7	475.1	480.7
7 Mortgage-backed securities ⁶	123.8	116.7	115.3	113.2	113.9	110.2	107.9	105.4	104.6	107.7	107.3	107.5
8 Non-MBS ⁷	329.8	362.8	368.4	376.2	377.8	371.9	369.3	366.9	367.5	371.1	367.8	373.2
9 Loans and leases in bank credit ⁸	3,976.3	4,059.3	4,063.4	4,074.9	4,074.3	4,080.9	4,087.5	4,102.5	4,121.2	4,104.0	4,100.9	4,111.2
10 Commercial and industrial loans	656.5	709.0	719.8	727.4	735.3	745.1	759.5	764.0	770.6	770.1	772.7	774.9
11 Real estate loans	2,056.1	2,043.4	2,036.8	2,041.1	2,041.5	2,041.8	2,040.0	2,037.6	2,032.8	2,015.6	2,016.9	2,019.7
12 Revolving home equity loans	457.2	442.2	440.5	439.1	437.1	433.7	430.8	427.7	426.2	425.4	424.7	423.5
13 Closed-end residential loans ⁹	1,023.7	1,040.1	1,037.4	1,044.7	1,049.0	1,055.0	1,056.8	1,062.7	1,060.5	1,044.5	1,046.7	1,050.7
14 Commercial real estate loans ¹⁰	575.2	561.0	559.0	557.3	555.4	553.2	552.5	547.3	546.1	545.7	545.4	545.5
15 Consumer loans	789.0	789.2	793.0	786.8	784.8	788.9	788.5	790.7	792.8	791.3	789.1	788.9
16 Credit cards and other revolving plans	441.3	435.3	435.9	430.9	428.9	428.7	429.1	430.4	430.4	429.8	428.1	427.3
17 Other consumer loans ¹¹	347.7	353.9	357.1	355.9	356.0	360.2	359.4	360.3	362.4	361.5	360.9	361.6
18 Other loans and leases	474.7	517.7	513.8	519.5	512.6	505.0	499.5	510.2	525.0	527.0	522.2	527.6
19 Fed funds and reverse RPs with nonbanks ¹²	136.4	155.2	146.3	150.0	146.4	140.8	131.9	137.8	147.4	148.4	144.2	145.2
20 All other loans and leases ¹³	338.3	362.5	367.5	369.5	366.2	364.2	367.5	372.4	377.6	378.6	378.0	382.4
21 LESS: Allowance for loan and lease losses	137.9	125.8	125.8	125.9	123.0	121.4	119.6	117.5	115.7	116.6	116.3	116.8
22 Interbank loans ¹²	58.9	42.8	45.2	46.1	47.5	46.0	45.3	45.2	46.8	48.9	43.5	41.7
23 Fed funds and reverse RPs with banks ¹²	36.3	36.2	38.0	38.3	39.3	37.3	36.1	36.6	36.1	37.7	35.1	34.9
24 Loans to commercial banks ¹⁴	22.6	6.6	7.2	7.8	8.2	8.7	9.2	8.5	10.6	11.3	8.4	6.8
25 Cash assets ¹⁵	500.8	526.0	546.6	538.9	572.1	556.8	512.4	501.8	566.3	586.0	526.8	546.5
26 Trading assets ¹⁶	171.2	176.7	174.3	169.3	186.2	177.4	175.3	182.1	185.5	196.1	195.4	192.8
27 Derivatives with a positive fair value ¹⁷	155.1	162.7	160.0	152.6	169.6	160.5	159.7	165.5	167.0	180.4	176.6	176.3
28 Other trading assets	16.1	14.0	14.4	16.8	16.6	16.9	15.6	16.6	18.5	15.6	18.9	16.5
29 Other assets ¹⁸	914.5	887.8	882.7	874.7	862.2	849.5	861.9	853.9	847.7	856.8	857.2	840.1
30 TOTAL ASSETS ¹⁹	6,955.7	7,076.7	7,104.6	7,115.2	7,177.6	7,147.0	7,130.5	7,144.7	7,235.8	7,256.7	7,182.2	7,222.2

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)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	4,403.9	4,789.8	4,831.6	4,877.3	4,892.5	4,921.6	4,947.0	4,955.7	4,997.9	5,007.1	4,970.0	5,023.3
32	Large time deposits	306.7	323.0	323.2	319.6	318.7	319.3	325.3	320.3	330.2	329.5	341.0	357.5
33	Other deposits	4,097.2	4,466.8	4,508.4	4,557.7	4,573.8	4,602.3	4,621.7	4,635.4	4,667.7	4,677.6	4,629.0	4,665.8
34	Borrowings	821.8	758.7	748.6	736.4	739.5	708.7	674.0	689.7	702.7	712.7	683.0	687.8
35	Borrowings from banks in the U.S.	78.5	62.0	56.9	54.4	51.8	53.3	52.6	51.6	56.3	63.6	46.9	45.8
36	Borrowings from others	743.3	696.8	691.7	682.0	687.7	655.4	621.4	638.1	646.5	649.1	636.2	642.1
37	Trading liabilities ²⁰	158.2	177.0	185.3	173.3	175.6	155.4	158.1	164.7	165.5	173.6	170.3	170.6
38	Derivatives with a negative fair value ¹⁷	115.4	141.1	150.6	140.9	142.1	126.2	124.1	131.2	131.3	142.5	140.1	143.3
39	Other trading liabilities	42.8	36.0	34.7	32.4	33.5	29.2	34.1	33.4	34.1	31.1	30.2	27.3
40	Net due to related foreign offices	250.4	-12.5	3.1	-5.7	3.6	-26.3	-27.9	-14.3	-15.7	-35.7	-53.5	-40.1
41	Other liabilities ²¹	324.9	340.6	323.3	343.3	346.9	351.3	357.7	347.5	354.4	350.4	347.8	342.3
42	TOTAL LIABILITIES¹⁹	5,959.2	6,053.7	6,092.0	6,124.6	6,158.1	6,110.7	6,108.9	6,143.2	6,204.8	6,208.1	6,117.6	6,183.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	996.5	1,023.0	1,012.6	990.6	1,019.5	1,036.3	1,021.7	1,001.5	1,031.0	1,048.6	1,064.6	1,038.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	14.5	23.1	21.9	23.1	26.4	24.1	27.5	31.8	28.6	29.2	28.8	34.2
45	Securitized consumer loans ²⁴	5.0	5.0	5.0	5.0	4.9	4.9	5.1	6.9	6.9	6.7	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	0.1	0.2
47	Other securitized consumer loans	5.0	5.0	5.0	5.0	4.9	4.9	5.1	6.9	6.9	6.7	6.8	6.7
48	Securitized real estate loans ²⁴	928.5	899.4	880.9	882.6	887.8	891.0	889.1	887.7	887.4	885.2	885.4	883.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	5,429.1	5,604.0	5,617.6	5,628.5	5,629.9	5,619.7	5,635.9	5,659.5	5,686.0	5,661.3	5,638.6	5,676.1
2 Securities in bank credit ²	1,462.9	1,526.2	1,521.6	1,533.2	1,548.8	1,555.3	1,565.6	1,568.6	1,569.8	1,562.1	1,559.9	1,585.6
3 Treasury and agency securities ³	1,008.3	1,040.5	1,037.9	1,044.2	1,058.6	1,075.1	1,092.1	1,096.6	1,098.6	1,089.0	1,087.6	1,111.0
4 Mortgage-backed securities (MBS) ⁴	773.7	836.7	843.8	852.6	861.7	877.1	892.7	888.1	889.0	881.6	878.8	881.7
5 Non-MBS ⁵	234.6	203.8	194.1	191.6	196.9	198.0	199.4	208.4	209.6	207.4	208.8	229.2
6 Other securities	454.6	485.6	483.7	489.0	490.2	480.2	473.5	472.0	471.2	473.2	472.3	474.6
7 Mortgage-backed securities ⁶	124.8	116.6	114.4	113.6	114.7	111.1	108.5	106.3	105.9	106.9	107.0	107.7
8 Non-MBS ⁷	329.8	369.1	369.4	375.4	375.5	369.0	365.0	365.7	365.3	366.3	365.3	366.9
9 Loans and leases in bank credit ⁸	3,966.2	4,077.8	4,096.0	4,095.3	4,081.1	4,064.5	4,070.3	4,090.9	4,116.3	4,099.2	4,078.7	4,090.6
10 Commercial and industrial loans	659.0	712.0	722.5	725.9	735.8	744.6	761.3	767.6	769.7	768.2	771.9	772.2
11 Real estate loans	2,052.4	2,053.0	2,045.0	2,046.0	2,040.4	2,034.3	2,031.6	2,032.3	2,038.1	2,017.9	2,004.4	2,009.1
12 Revolving home equity loans	456.6	442.9	440.7	439.9	436.5	431.9	429.9	427.1	425.1	424.7	424.2	423.4
13 Closed-end residential loans ⁹	1,020.1	1,048.9	1,044.9	1,049.3	1,048.7	1,049.1	1,049.5	1,057.6	1,066.2	1,046.8	1,033.8	1,040.0
14 Commercial real estate loans ¹⁰	575.6	561.2	559.4	556.8	555.2	553.3	552.2	547.6	546.8	546.5	546.5	545.7
15 Consumer loans	783.9	787.9	800.6	799.0	789.1	783.6	784.5	785.5	788.0	786.7	785.5	785.5
16 Credit cards and other revolving plans	435.5	435.9	446.6	441.0	430.4	423.7	423.7	424.7	425.1	425.6	425.0	425.7
17 Other consumer loans ¹¹	348.4	352.0	354.1	358.0	358.7	359.8	360.8	360.8	362.8	361.1	360.5	359.8
18 Other loans and leases	470.9	524.9	527.9	524.5	515.7	501.9	492.8	505.4	520.5	526.4	516.9	523.8
19 Fed funds and reverse RPs with nonbanks ¹²	135.6	160.4	153.6	153.6	151.6	140.9	128.1	136.2	145.3	149.2	139.6	139.1
20 All other loans and leases ¹³	335.3	364.5	374.3	370.8	364.2	361.0	364.7	369.2	375.2	377.2	377.3	384.7
21 LESS: Allowance for loan and lease losses	138.2	126.9	126.4	125.3	123.4	121.4	118.5	117.7	116.9	116.7	116.3	115.2
22 Interbank loans ¹²	54.7	45.4	48.7	48.9	49.1	46.6	43.6	41.9	42.2	42.7	42.1	41.9
23 Fed funds and reverse RPs with banks ¹²	33.4	38.5	40.9	40.7	40.6	37.8	34.7	33.8	34.1	34.5	34.0	33.3
24 Loans to commercial banks ¹⁴	21.3	6.8	7.7	8.3	8.6	8.8	8.8	8.1	8.1	8.2	8.1	8.6
25 Cash assets ¹⁵	508.7	524.2	574.8	552.6	570.2	558.7	515.4	509.0	571.4	604.0	514.5	533.7
26 Trading assets ¹⁶	167.3	185.9	173.2	169.8	182.3	172.9	169.0	179.5	184.4	190.8	188.5	191.0
27 Derivatives with a positive fair value ¹⁷	151.4	172.6	159.2	152.4	166.2	155.8	153.0	163.0	167.3	174.0	170.9	173.9
28 Other trading assets	15.9	13.3	14.0	17.4	16.1	17.0	16.0	16.6	17.2	16.7	17.6	17.2
29 Other assets ¹⁸	909.0	894.8	892.5	882.6	863.0	852.5	856.7	848.0	840.4	850.8	845.3	835.6
30 TOTAL ASSETS ¹⁹	6,930.5	7,127.4	7,180.4	7,157.1	7,171.1	7,129.0	7,102.0	7,120.2	7,207.7	7,232.8	7,112.7	7,163.2

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 (continued)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	4,372.6	4,829.7	4,893.2	4,883.4	4,883.2	4,932.5	4,951.4	4,917.4	4,990.4	5,006.4	4,924.5	4,983.0
32	Large time deposits	304.2	328.9	326.0	316.7	316.0	314.7	322.2	318.1	328.7	326.7	336.4	352.0
33	Other deposits	4,068.4	4,500.8	4,567.2	4,566.7	4,567.2	4,617.8	4,629.3	4,599.3	4,661.7	4,679.7	4,588.1	4,631.0
34	Borrowings	829.4	757.2	746.9	734.3	738.6	708.4	676.3	696.9	702.2	710.5	692.7	695.8
35	Borrowings from banks in the U.S.	77.2	63.9	57.8	54.5	51.8	53.8	53.0	50.9	50.6	60.7	47.4	46.0
36	Borrowings from others	752.2	693.3	689.1	679.9	686.9	654.6	623.3	646.0	651.6	649.8	645.3	649.8
37	Trading liabilities ²⁰	153.8	185.9	187.1	175.5	172.6	150.8	150.5	161.5	166.9	167.9	166.2	165.2
38	Derivatives with a negative fair value ¹⁷	114.2	146.3	151.3	145.7	142.2	124.4	119.8	130.1	133.9	137.7	136.1	138.4
39	Other trading liabilities	39.6	39.5	35.8	29.8	30.3	26.5	30.7	31.3	33.0	30.2	30.1	26.8
40	Net due to related foreign offices	250.7	-12.0	12.1	8.7	8.0	-35.4	-41.0	-20.3	-20.4	-24.6	-34.1	-41.6
41	Other liabilities ²¹	320.2	352.7	327.6	343.3	346.4	345.1	348.3	342.5	347.0	346.2	335.2	332.1
42	TOTAL LIABILITIES¹⁹	5,926.7	6,113.5	6,166.8	6,145.2	6,148.7	6,101.4	6,085.5	6,097.9	6,186.2	6,206.4	6,084.5	6,134.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,003.9	1,014.0	1,013.6	1,011.9	1,022.3	1,027.6	1,016.5	1,022.4	1,021.5	1,026.4	1,028.2	1,028.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	14.5	23.1	21.9	23.1	26.4	24.1	27.5	31.8	28.6	29.2	28.8	34.2
45	Securitized consumer loans ²⁴	5.0	5.0	5.0	4.9	4.9	4.9	5.2	6.9	6.9	6.8	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	0.2	0.2
47	Other securitized consumer loans	5.0	5.0	5.0	4.9	4.9	4.9	5.2	6.9	6.9	6.8	6.8	6.8
48	Securitized real estate loans ²⁴	923.7	906.1	888.9	886.7	888.8	888.3	885.3	882.2	881.2	881.0	880.5	879.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	2,922.7	2,982.4	2,996.6	3,033.4	3,099.9	3,117.2	3,131.8	3,144.6	3,152.9	3,157.7	3,155.2	3,155.5
2 Securities in bank credit ²	742.8	772.7	780.7	793.2	810.6	821.4	826.0	825.3	825.1	829.0	825.5	818.3
3 Treasury and agency securities ³	547.5	569.2	573.8	579.2	589.8	597.9	603.4	599.1	599.6	602.4	600.7	592.0
4 Mortgage-backed securities (MBS) ⁴	350.1	382.3	390.2	395.5	405.0	411.6	416.2	416.8	418.4	420.7	419.2	414.3
5 Non-MBS ⁵	197.4	186.9	183.5	183.7	184.8	186.3	187.2	182.3	181.1	181.7	181.5	177.7
6 Other securities	195.2	203.5	207.0	214.0	220.8	223.5	222.7	226.2	225.6	226.6	224.8	226.3
7 Mortgage-backed securities ⁶	18.0	17.2	17.0	17.2	17.1	17.5	17.7	17.6	17.4	17.6	17.1	18.0
8 Non-MBS ⁷	177.3	186.3	190.0	196.8	203.7	206.0	204.9	208.5	208.2	209.0	207.7	208.3
9 Loans and leases in bank credit ⁸	2,179.9	2,209.7	2,215.9	2,240.2	2,289.4	2,295.9	2,305.8	2,319.3	2,327.7	2,328.8	2,329.7	2,337.2
10 Commercial and industrial loans	358.7	370.9	373.7	381.0	395.4	397.9	401.4	404.4	407.2	407.1	407.9	409.9
11 Real estate loans	1,413.1	1,413.0	1,413.0	1,428.5	1,460.0	1,463.6	1,461.7	1,461.4	1,464.6	1,465.4	1,465.7	1,469.2
12 Revolving home equity loans	108.7	108.1	107.6	109.3	112.5	112.1	112.7	112.9	113.3	113.1	113.1	113.2
13 Closed-end residential loans ⁹	456.8	477.9	478.2	489.9	504.7	508.9	508.1	507.6	509.7	512.1	512.2	514.9
14 Commercial real estate loans ¹⁰	847.5	827.0	827.1	829.3	842.8	842.6	840.9	840.9	841.5	840.2	840.4	841.1
15 Consumer loans	289.0	300.8	302.3	302.6	304.1	303.2	308.4	317.7	319.1	319.7	318.9	321.2
16 Credit cards and other revolving plans	152.9	162.0	163.8	164.4	164.1	163.2	166.2	176.1	177.6	177.6	177.0	178.1
17 Other consumer loans ¹¹	136.1	138.7	138.4	138.2	140.0	140.0	142.2	141.6	141.4	142.0	141.9	143.1
18 Other loans and leases	119.1	125.2	126.9	128.0	129.8	131.1	134.2	135.8	136.9	136.6	137.1	137.0
19 Fed funds and reverse RPs with nonbanks ¹²	2.2	3.0	3.0	3.5	3.3	3.3	3.1	2.6	2.2	1.9	1.8	1.5
20 All other loans and leases ¹³	116.9	122.2	123.9	124.6	126.4	127.8	131.1	133.2	134.6	134.7	135.3	135.5
21 LESS: Allowance for loan and lease losses	55.5	50.1	49.6	48.3	48.3	46.8	46.4	45.7	45.8	45.8	45.8	45.1
22 Interbank loans ¹²	53.6	48.4	43.9	43.0	43.7	44.6	43.0	43.7	44.7	49.4	39.0	41.6
23 Fed funds and reverse RPs with banks ¹²	51.9	46.6	42.2	41.3	41.9	43.1	41.8	42.2	43.1	47.6	37.5	40.2
24 Loans to commercial banks ¹⁴	1.7	1.8	1.8	1.7	1.8	1.5	1.1	1.4	1.6	1.7	1.5	1.3
25 Cash assets ¹⁵	282.9	288.7	297.3	299.2	327.1	335.9	318.7	315.6	315.6	318.5	318.1	309.9
26 Trading assets ¹⁶	4.7	4.9	5.2	5.3	5.5	5.4	5.1	5.4	5.3	5.9	5.5	5.8
27 Derivatives with a positive fair value ¹⁷	4.5	4.7	4.9	5.2	5.3	5.2	5.0	5.2	5.1	5.5	5.2	5.4
28 Other trading assets	0.2	0.3	0.3	0.1	0.2	0.2	0.2	0.2	0.2	0.4	0.3	0.4
29 Other assets ¹⁸	250.8	250.3	249.1	250.8	257.6	259.6	258.3	258.8	258.3	263.1	263.0	260.3
30 TOTAL ASSETS¹⁹	3,459.1	3,524.7	3,542.6	3,583.3	3,685.6	3,715.9	3,710.5	3,722.2	3,731.1	3,748.8	3,734.9	3,728.0

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)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	2,623.0	2,729.9	2,735.7	2,764.3	2,825.3	2,839.8	2,850.3	2,862.0	2,889.1	2,893.0	2,899.0	2,911.3
32	Large time deposits	416.9	398.2	402.1	400.8	403.0	401.7	399.0	398.8	409.6	409.2	409.3	411.5
33	Other deposits	2,206.1	2,331.7	2,333.7	2,363.5	2,422.4	2,438.2	2,451.3	2,463.3	2,479.5	2,483.8	2,489.6	2,499.8
34	Borrowings	311.6	290.4	292.6	291.9	306.2	313.2	302.4	305.2	288.2	290.7	286.6	282.2
35	Borrowings from banks in the U.S.	47.8	42.5	43.0	41.8	42.6	42.3	44.3	44.9	43.3	43.2	42.0	41.8
36	Borrowings from others	263.8	247.9	249.6	250.1	263.6	270.9	258.1	260.2	244.9	247.5	244.5	240.4
37	Trading liabilities ²⁰	3.7	4.0	4.2	4.4	4.6	4.7	4.8	4.7	4.5	5.2	4.5	4.7
38	Derivatives with a negative fair value ¹⁷	2.9	3.3	3.4	3.6	3.7	3.8	3.7	3.9	3.8	4.4	3.8	4.0
39	Other trading liabilities	0.8	0.7	0.7	0.8	0.8	0.9	1.0	0.9	0.7	0.7	0.7	0.7
40	Net due to related foreign offices	39.7	60.0	52.4	44.5	19.5	11.7	-12.3	-7.0	26.3	48.2	62.2	60.1
41	Other liabilities ²¹	63.4	64.6	63.5	65.3	69.4	68.4	67.5	67.7	70.2	79.3	71.6	70.3
42	TOTAL LIABILITIES ¹⁹	3,041.3	3,149.0	3,148.4	3,170.3	3,224.9	3,237.8	3,212.7	3,232.6	3,278.3	3,316.5	3,323.8	3,328.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	417.8	375.7	394.1	413.0	460.6	478.1	497.8	489.6	452.8	432.4	411.0	399.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.5	5.7	5.6	6.5	7.2	7.1	6.9	7.7	7.4	7.3	7.3	7.2
45	Securitized consumer loans ²⁴	11.4	12.3	12.7	12.6	12.6	13.4	13.5	13.3	12.6	12.6	12.6	12.7
46	Securitized credit cards and other revolving plans	11.4	11.4	11.8	11.7	11.7	11.7	11.6	11.4	10.8	10.7	10.7	10.7
47	Other securitized consumer loans	-0.0	0.9	0.9	0.9	0.9	1.7	1.9	1.8	1.9	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	21.5	19.5	17.5	17.3	20.9	21.3	21.1	22.0	20.0	18.9	18.4	18.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	2,921.1	2,992.1	3,010.7	3,032.8	3,092.9	3,113.5	3,126.8	3,142.7	3,154.7	3,155.8	3,151.4	3,152.4
2 Securities in bank credit ²	745.6	776.3	780.8	788.2	807.2	823.9	830.5	828.4	827.8	828.6	824.7	817.4
3 Treasury and agency securities ³	549.8	570.1	574.9	579.4	590.1	602.1	607.4	602.0	600.8	600.2	597.6	590.2
4 Mortgage-backed securities (MBS) ⁴	351.4	384.3	390.3	395.8	407.3	414.4	419.7	418.4	418.9	418.2	416.8	411.4
5 Non-MBS ⁵	198.4	185.9	184.6	183.6	182.8	187.7	187.7	183.6	181.9	182.0	180.9	178.8
6 Other securities	195.9	206.2	206.0	208.9	217.1	221.8	223.1	226.4	227.0	228.4	227.1	227.2
7 Mortgage-backed securities ⁶	18.5	17.4	17.3	16.8	17.1	17.5	18.2	18.0	17.8	17.8	17.8	17.8
8 Non-MBS ⁷	177.4	188.7	188.6	192.1	200.0	204.2	204.9	208.4	209.3	210.6	209.3	209.3
9 Loans and leases in bank credit ⁸	2,175.5	2,215.7	2,229.8	2,244.6	2,285.7	2,289.6	2,296.4	2,314.2	2,327.0	2,327.2	2,326.6	2,335.0
10 Commercial and industrial loans	360.3	371.6	374.5	380.3	394.7	398.0	401.9	406.2	408.0	407.6	409.4	410.3
11 Real estate loans	1,410.1	1,417.0	1,419.4	1,429.0	1,458.4	1,460.1	1,456.9	1,458.0	1,464.9	1,463.8	1,460.4	1,464.8
12 Revolving home equity loans	109.0	107.8	108.0	109.5	113.2	112.9	113.0	113.1	113.3	113.1	113.1	113.1
13 Closed-end residential loans ⁹	453.9	481.1	484.2	490.8	503.6	505.4	503.5	504.3	511.0	510.6	506.7	510.5
14 Commercial real estate loans ¹⁰	847.2	828.1	827.2	828.6	841.6	841.8	840.4	840.5	840.5	840.1	840.6	841.2
15 Consumer loans	286.9	300.9	306.5	307.5	305.6	302.3	305.5	315.3	317.4	318.2	318.6	320.9
16 Credit cards and other revolving plans	151.3	161.6	167.9	167.6	163.8	161.6	164.6	174.2	176.0	176.4	176.4	178.2
17 Other consumer loans ¹¹	135.6	139.4	138.6	139.9	141.8	140.7	140.9	141.1	141.4	141.9	142.2	142.7
18 Other loans and leases	118.2	126.2	129.4	127.8	127.0	129.2	132.1	134.8	136.6	137.5	138.2	139.0
19 Fed funds and reverse RPs with nonbanks ¹²	2.3	3.2	3.6	3.0	3.1	3.0	2.5	2.6	2.5	2.5	2.4	2.4
20 All other loans and leases ¹³	115.9	123.0	125.8	124.8	123.9	126.2	129.5	132.1	134.2	134.9	135.7	136.6
21 LESS: Allowance for loan and lease losses	56.1	49.5	48.9	48.1	49.4	48.1	46.4	46.3	46.2	46.1	45.9	45.3
22 Interbank loans ¹²	50.0	51.7	46.7	42.7	45.1	45.4	43.4	40.6	42.2	47.8	37.5	37.9
23 Fed funds and reverse RPs with banks ¹²	47.9	50.0	44.9	41.0	43.4	43.9	42.0	39.1	40.6	46.1	35.8	36.3
24 Loans to commercial banks ¹⁴	2.1	1.8	1.8	1.7	1.7	1.5	1.4	1.5	1.6	1.7	1.6	1.6
25 Cash assets ¹⁵	278.0	307.3	307.4	303.4	320.3	318.8	307.9	307.9	313.8	316.2	307.9	308.8
26 Trading assets ¹⁶	4.7	5.1	5.3	5.2	5.4	5.3	4.9	5.4	5.5	5.9	5.4	5.7
27 Derivatives with a positive fair value ¹⁷	4.5	4.9	5.1	5.1	5.3	5.1	4.8	5.2	5.3	5.6	5.2	5.3
28 Other trading assets	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.4	0.2	0.3
29 Other assets ¹⁸	249.2	251.4	250.6	251.3	258.0	260.3	259.9	257.1	257.1	261.3	259.7	258.7
30 TOTAL ASSETS ¹⁹	3,447.0	3,558.1	3,571.7	3,587.4	3,672.3	3,695.1	3,696.6	3,707.4	3,727.1	3,741.0	3,716.0	3,718.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	2,618.5	2,741.4	2,753.7	2,764.7	2,823.9	2,847.3	2,855.9	2,854.4	2,888.0	2,885.8	2,864.2	2,874.5
32	Large time deposits	413.1	402.6	399.8	398.1	399.3	399.0	396.8	395.8	408.3	408.0	407.7	408.5
33	Other deposits	2,205.4	2,338.8	2,353.9	2,366.6	2,424.5	2,448.4	2,459.0	2,458.5	2,479.8	2,477.8	2,456.6	2,466.1
34	Borrowings	315.0	288.3	292.2	294.5	307.7	307.6	300.3	308.1	290.6	290.9	292.9	287.9
35	Borrowings from banks in the U.S.	49.0	41.2	42.1	41.9	42.3	40.6	44.7	45.6	44.3	43.5	44.5	44.3
36	Borrowings from others	266.0	247.1	250.1	252.6	265.4	267.0	255.6	262.5	246.3	247.4	248.4	243.6
37	Trading liabilities ²⁰	3.7	4.3	4.4	4.3	4.6	4.5	4.5	4.8	4.7	5.2	4.6	4.6
38	Derivatives with a negative fair value ¹⁷	2.9	3.5	3.6	3.6	3.8	3.6	3.6	3.9	4.0	4.5	4.0	3.9
39	Other trading liabilities	0.8	0.8	0.7	0.7	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.6
40	Net due to related foreign offices	56.7	42.2	44.2	44.4	36.0	33.3	33.4	31.0	31.1	36.8	40.2	38.5
41	Other liabilities ²¹	62.0	67.6	65.3	64.2	69.8	67.5	65.0	66.2	69.2	78.4	69.5	67.6
42	TOTAL LIABILITIES ¹⁹	3,056.0	3,143.8	3,159.8	3,172.1	3,242.0	3,260.3	3,259.1	3,264.4	3,283.6	3,297.1	3,271.5	3,273.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	391.0	414.3	411.9	415.3	430.3	434.9	437.5	443.0	443.5	443.8	444.5	445.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.5	5.7	5.6	6.5	7.2	7.1	6.9	7.7	7.4	7.3	7.3	7.2
45	Securitized consumer loans ²⁴	11.4	12.3	12.8	12.8	12.6	13.6	13.7	13.3	12.5	12.5	12.5	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	10.6	10.6	10.6	10.7
47	Other securitized consumer loans	0.0	1.0	0.9	0.9	0.9	1.8	2.0	1.9	1.9	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	20.2	19.6	19.6	19.6	20.0	20.6	20.7	20.6	20.6	20.6	20.6	20.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	781.2	825.5	825.9	821.4	828.6	829.2	841.2	844.6	838.9	830.5	833.4	836.4
2 Securities in bank credit ²	223.9	197.0	202.2	203.4	204.7	206.0	207.8	204.5	195.6	188.7	191.0	195.2
3 Treasury and agency securities ³	103.5	87.1	89.6	93.6	95.1	98.7	100.9	101.5	98.5	94.0	95.2	97.9
4 Mortgage-backed securities (MBS) ⁴	19.2	19.6	19.1	19.4	21.0	20.2	20.1	22.3	24.8	24.1	25.3	24.2
5 Non-MBS ⁵	84.3	67.5	70.5	74.2	74.1	78.5	80.8	79.2	73.7	69.9	69.9	73.7
6 Other securities	120.4	109.9	112.6	109.8	109.7	107.3	107.0	103.0	97.0	94.6	95.8	97.2
7 Mortgage-backed securities ⁶	9.0	8.6	8.8	8.7	8.6	8.3	8.4	8.5	7.7	7.5	7.7	7.9
8 Non-MBS ⁷	111.5	101.3	103.8	101.1	101.1	99.0	98.6	94.5	89.3	87.1	88.2	89.3
9 Loans and leases in bank credit ⁸	557.3	628.5	623.7	618.1	623.9	623.3	633.4	640.0	643.3	641.8	642.3	641.2
10 Commercial and industrial loans	235.8	240.9	241.2	243.5	243.7	242.2	243.3	244.1	251.0	252.6	254.9	252.3
11 Real estate loans	34.5	32.6	32.3	31.5	30.7	30.8	31.6	30.4	29.6	30.3	30.7	30.8
12 Revolving home equity loans	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13 Closed-end residential loans ⁹	2.2	1.6	1.6	1.8	1.8	1.7	1.5	1.5	1.4	1.4	1.3	1.4
14 Commercial real estate loans ¹⁰	32.1	30.8	30.5	29.5	28.7	28.9	29.8	28.8	28.0	28.7	29.2	29.2
15 Consumer loans	1.9	1.6	1.6	1.7	1.8	2.2	2.3	2.4	2.5	2.4	1.9	1.8
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.9	1.6	1.6	1.7	1.8	2.2	2.3	2.4	2.5	2.4	1.9	1.8
18 Other loans and leases	285.1	353.3	348.5	341.4	347.7	348.1	356.2	363.0	360.3	356.6	354.8	356.3
19 Fed funds and reverse RPs with nonbanks ¹²	84.4	137.6	137.3	126.4	133.8	138.8	144.7	150.7	145.7	144.6	143.5	151.9
20 All other loans and leases ¹³	200.7	215.7	211.3	215.0	213.8	209.3	211.5	212.4	214.7	212.0	211.3	204.4
21 LESS: Allowance for loan and lease losses	1.1	0.8	0.8	0.8	0.8	0.8	0.9	0.8	0.9	0.9	0.9	0.7
22 Interbank loans ¹²	26.3	22.2	23.5	25.5	27.1	28.4	28.2	27.6	28.0	27.9	26.5	29.6
23 Fed funds and reverse RPs with banks ¹²	23.2	20.3	21.7	23.3	25.1	26.2	25.7	25.4	25.8	25.6	24.3	27.6
24 Loans to commercial banks ¹⁴	3.1	1.9	1.8	2.2	2.0	2.2	2.4	2.2	2.2	2.3	2.1	2.0
25 Cash assets ¹⁵	880.4	773.8	740.8	746.0	703.1	710.0	756.1	838.3	863.6	937.1	920.5	950.8
26 Trading assets ¹⁶	108.2	114.4	125.6	137.8	145.3	139.8	131.7	129.7	131.2	137.6	137.0	140.1
27 Derivatives with a positive fair value ¹⁷	97.9	106.5	116.1	128.3	136.0	130.3	122.6	120.8	123.2	128.6	128.4	131.0
28 Other trading assets	10.4	7.8	9.5	9.4	9.3	9.5	9.1	8.8	8.0	8.9	8.6	9.1
29 Other assets ¹⁸	49.8	43.7	41.3	41.6	43.9	43.7	44.5	44.2	45.5	41.1	48.2	41.4
30 TOTAL ASSETS ¹⁹	1,844.8	1,778.8	1,756.3	1,771.4	1,747.2	1,750.4	1,800.7	1,883.5	1,906.2	1,973.3	1,964.6	1,997.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	1,108.9	859.3	853.2	852.1	844.4	839.8	829.5	818.6	808.9	810.0	791.5	802.6
32	Large time deposits	1,049.3	782.0	768.7	764.6	755.7	747.5	737.2	727.7	724.4	720.4	705.9	710.3
33	Other deposits	59.7	77.2	84.5	87.5	88.8	92.3	92.3	90.9	84.5	89.6	85.6	92.3
34	Borrowings	541.3	558.6	564.5	566.2	571.4	558.2	563.1	576.5	571.4	564.6	570.1	573.7
35	Borrowings from banks in the U.S.	28.5	34.2	32.4	33.4	33.3	34.3	34.9	36.0	39.0	37.1	35.8	34.3
36	Borrowings from others	512.7	524.4	532.1	532.8	538.0	523.9	528.2	540.5	532.4	527.5	534.3	539.4
37	Trading liabilities ²⁰	103.5	114.0	123.6	133.8	137.3	138.8	124.2	125.7	124.5	129.4	129.6	132.4
38	Derivatives with a negative fair value ¹⁷	91.0	104.3	113.5	124.4	126.9	127.8	114.6	114.1	113.9	118.2	118.2	121.1
39	Other trading liabilities	12.6	9.7	10.2	9.4	10.3	11.0	9.5	11.5	10.6	11.2	11.5	11.3
40	Net due to related foreign offices	15.2	223.3	228.0	232.8	257.7	239.1	302.3	301.9	245.2	271.7	264.3	217.7
41	Other liabilities ²¹	56.8	55.5	58.7	55.5	56.9	53.5	52.8	54.8	50.3	47.9	53.4	50.4
42	TOTAL LIABILITIES ¹⁹	1,825.8	1,810.6	1,828.0	1,840.4	1,867.7	1,829.4	1,872.0	1,877.5	1,800.3	1,823.7	1,808.9	1,776.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	19.1	-31.8	-71.6	-69.0	-120.5	-79.1	-71.2	6.0	105.9	149.7	155.8	220.7
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	-4.0	-4.0	-4.1	-4.1
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

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	774.8	831.4	830.7	823.7	831.3	827.1	834.2	836.9	840.4	836.9	836.3	825.0
2 Securities in bank credit ²	223.8	197.7	197.3	202.3	204.2	204.2	205.2	204.4	200.7	195.8	194.6	196.4
3 Treasury and agency securities ³	103.4	85.2	87.3	95.2	98.3	99.6	100.3	101.5	99.9	96.2	94.5	95.9
4 Mortgage-backed securities (MBS) ⁴	18.8	19.5	18.9	19.1	20.4	19.2	19.5	21.9	24.3	23.5	24.0	24.0
5 Non-MBS ⁵	84.6	65.8	68.4	76.0	77.9	80.5	80.7	79.6	75.6	72.6	70.5	71.8
6 Other securities	120.4	112.5	110.0	107.2	105.9	104.5	104.9	103.0	100.7	99.7	100.1	100.5
7 Mortgage-backed securities ⁶	9.1	8.6	8.5	8.3	8.3	8.2	8.4	8.6	7.6	7.6	7.5	8.0
8 Non-MBS ⁷	111.3	103.8	101.4	98.8	97.7	96.3	96.5	94.3	93.1	92.1	92.6	92.5
9 Loans and leases in bank credit ⁸	551.0	633.7	633.4	621.4	627.1	623.0	629.0	632.5	639.7	641.1	641.7	628.6
10 Commercial and industrial loans	235.0	241.1	241.8	244.6	245.3	244.1	243.0	243.1	250.9	252.2	255.0	250.0
11 Real estate loans	34.7	33.0	32.8	31.4	31.0	30.9	31.3	30.7	29.8	30.6	30.9	30.7
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	1.8	1.7	1.6	1.5	1.4	1.4	1.4	1.5
14 Commercial real estate loans ¹⁰	32.2	31.2	31.0	29.5	28.9	29.0	29.5	28.9	28.2	29.0	29.2	29.0
15 Consumer loans	1.8	1.7	1.7	1.7	1.8	2.2	2.2	2.3	2.3	2.2	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	1.8	1.7	1.7	1.7	1.8	2.2	2.2	2.3	2.3	2.2	1.7	1.7
18 Other loans and leases	279.6	357.9	357.1	343.7	349.0	345.8	352.4	356.5	356.8	356.0	354.2	346.1
19 Fed funds and reverse RPs with nonbanks ¹²	81.6	141.0	142.4	126.5	134.7	136.0	141.4	146.9	145.2	146.5	145.5	144.9
20 All other loans and leases ¹³	197.9	216.9	214.7	217.2	214.4	209.8	211.0	209.5	211.6	209.5	208.6	201.2
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	27.0	21.8	22.2	25.0	28.0	28.0	27.5	28.0	28.8	27.8	27.6	26.6
23 Fed funds and reverse RPs with banks ¹²	24.0	19.9	20.5	22.9	26.1	26.0	25.3	25.8	26.7	25.6	25.4	24.4
24 Loans to commercial banks ¹⁴	3.0	1.9	1.7	2.1	1.9	2.0	2.2	2.1	2.1	2.1	2.2	2.2
25 Cash assets ¹⁵	879.3	818.6	796.4	826.3	836.7	775.0	815.6	842.5	800.9	776.7	774.4	785.4
26 Trading assets ¹⁶	107.1	123.8	129.9	137.8	143.7	137.9	126.3	127.7	133.4	132.3	128.2	129.6
27 Derivatives with a positive fair value ¹⁷	97.0	115.4	121.3	129.1	134.4	128.6	117.2	118.9	124.3	123.5	119.3	120.9
28 Other trading assets	10.1	8.4	8.6	8.6	9.3	9.4	9.1	8.8	9.1	8.7	8.9	8.7
29 Other assets ¹⁸	53.5	42.5	40.4	39.4	45.1	48.0	47.1	48.5	48.5	45.2	49.2	45.6
30 TOTAL ASSETS ¹⁹	1,840.8	1,837.2	1,818.8	1,851.3	1,884.1	1,815.4	1,849.9	1,882.9	1,851.4	1,818.1	1,815.0	1,811.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 6, 2012

Account	2011	2011	2011	2012	2012	2012	2012	2012	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27	
LIABILITIES													
31	Deposits	1,132.5	849.7	854.1	855.1	842.9	842.6	845.0	844.6	845.3	844.3	815.9	815.3
32	Large time deposits	1,071.7	767.5	765.0	769.0	753.7	748.2	749.5	747.7	746.8	739.4	716.2	715.1
33	Other deposits	60.8	82.2	89.1	86.1	89.3	94.4	95.5	96.9	98.6	104.9	99.8	100.2
34	Borrowings	550.5	557.9	560.3	558.2	569.7	561.1	570.3	584.9	578.2	568.0	575.9	576.2
35	Borrowings from banks in the U.S.	28.2	35.3	31.1	31.7	32.0	33.0	34.2	35.6	39.0	38.0	36.8	34.8
36	Borrowings from others	522.3	522.6	529.2	526.4	537.8	528.1	536.1	549.3	539.2	530.0	539.1	541.4
37	Trading liabilities ²⁰	104.7	117.7	125.7	133.8	139.4	133.9	121.7	125.3	129.1	128.6	124.7	126.4
38	Derivatives with a negative fair value ¹⁷	90.5	108.3	115.7	122.9	128.0	123.0	111.7	112.9	117.7	117.3	113.4	115.8
39	Other trading liabilities	14.2	9.4	10.0	10.9	11.4	10.9	10.0	12.3	11.4	11.3	11.3	10.7
40	Net due to related foreign offices	-7.8	251.4	217.2	246.5	271.1	218.8	256.2	268.7	244.8	225.0	245.9	231.6
41	Other liabilities ²¹	57.9	57.3	58.3	54.5	57.7	55.7	53.4	56.1	50.7	48.9	49.2	58.6
42	TOTAL LIABILITIES ¹⁹	1,837.6	1,834.0	1,815.6	1,848.1	1,880.9	1,812.1	1,846.6	1,879.6	1,848.1	1,814.8	1,811.7	1,808.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.2	3.2	3.2	3.3	3.3	3.3	3.3	3.3	3.3	3.3	3.3
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	-4.0	-4.0	-4.1	-4.1
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).