

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 13, 2012

Account	2007	2008	2009	2010	2011	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Mar	2012 Apr	2012 May	2012 Jun
ASSETS															
1 Bank credit	9.3	2.2	-6.6	-2.8	1.8	-2.0	0.1	3.1	5.8	4.5	3.8	1.9	5.2	4.0	2.7
2 Securities in bank credit ²	6.1	-2.1	6.8	6.7	1.8	-1.8	1.8	1.1	5.9	11.1	5.2	3.5	7.6	2.3	0.1
3 Treasury and agency securities ³	-6.4	3.0	15.5	15.1	2.8	0.3	6.2	-1.9	6.7	12.6	11.3	12.9	15.0	6.9	0.8
6 Other securities	26.7	-8.3	-5.1	-7.1	-0.5	-6.1	-7.2	7.4	4.3	8.2	-7.8	-16.3	-8.6	-8.0	-1.5
9 Loans and leases in bank credit ⁸	10.2	3.4	-10.2	-5.8	1.8	-2.0	-0.6	3.9	5.7	2.2	3.3	1.2	4.3	4.6	3.6
10 Commercial and industrial loans	18.1	12.9	-18.6	-9.0	9.6	5.3	9.1	11.7	11.1	10.9	12.1	8.6	16.5	7.2	18.5
11 Real estate loans	7.0	-0.1	-5.6	-5.6	-4.0	-5.7	-7.8	-2.7	0.1	-1.1	-1.0	0.2	-1.0	-1.3	-4.0
12 Revolving home equity loans	5.7	12.4	0.6	-4.2	-6.0	-7.0	-6.1	-5.9	-5.6	-5.6	-6.5	-9.0	-4.9	-6.6	-6.0
13 Closed-end residential loans ⁹	6.0	-9.3	-8.6	-2.6	-0.8	-2.3	-8.9	1.9	6.2	2.0	2.5	6.0	0.7	4.2	-5.4
14 Commercial real estate loans ¹⁰	8.7	6.4	-4.7	-9.0	-6.4	-8.6	-7.3	-6.3	-4.1	-2.7	-2.7	-2.5	-1.3	-5.3	-1.5
15 Consumer loans	5.4	5.1	-3.2	-7.0	-0.5	-5.2	-0.4	1.4	2.3	-0.6	2.3	2.5	3.5	3.6	0.9
16 Credit cards and other revolving plans	6.3	4.4	-6.3	-11.2	-1.1	-6.0	-0.4	0.3	1.7	-3.0	1.0	-2.0	3.2	4.2	-0.2
17 Other consumer loans ¹¹	4.3	6.2	1.2	-1.2	0.2	-4.3	-0.6	2.7	3.1	2.3	3.8	8.4	3.6	2.9	2.1
18 Other loans and leases	19.3	1.8	-23.3	0.1	18.8	7.7	16.1	22.8	24.1	5.1	7.3	-7.2	6.9	23.2	12.1
21 LESS: Allowance for loan and lease losses	-	-	-	-	-17.6	-17.8	-21.8	-23.0	-12.7	-15.4	-18.6	-20.9	-15.6	-20.9	-11.7
22 Interbank loans ¹²	24.1	-15.8	-38.1	-23.4	-37.2	-48.1	-46.2	-48.8	-32.5	10.8	-2.0	6.1	-25.2	-1.0	13.4
25 Cash assets ¹⁵	-0.7	155.6	47.4	-8.5	49.1	68.1	132.1	43.9	-54.7	-7.4	20.3	0.1	-11.6	51.8	99.1
26 Trading assets ¹⁶	-	-	-	-	3.8	-31.7	23.9	46.4	-18.5	28.3	-3.7	-50.9	-39.4	19.6	62.8
29 Other assets ¹⁸	11.5	14.6	-3.3	4.6	-4.3	-4.6	-1.7	-5.7	-5.7	-8.9	-2.0	-14.1	12.8	-6.5	-3.6
30 TOTAL ASSETS ¹⁹	10.3	7.8	-6.1	-2.8	5.3	3.0	14.3	8.7	-5.0	2.6	5.4	-0.9	2.6	9.7	16.4
LIABILITIES															
31 Deposits	9.1	5.4	5.2	2.4	6.6	4.1	8.8	10.5	2.6	5.6	4.0	4.4	3.5	1.3	10.1
32 Large time deposits	15.6	-2.9	-5.6	-7.2	-13.5	-5.3	6.5	-36.4	-20.4	-9.5	-5.5	-8.3	-5.7	-12.1	16.9
33 Other deposits	-	-	-	-	12.4	6.7	9.5	23.3	8.0	8.9	5.9	7.1	5.5	4.1	8.7
34 Borrowings	13.3	13.4	-24.6	-18.9	-15.0	-16.0	-24.0	-11.8	-11.7	-6.4	-8.8	-22.3	-24.6	21.0	-3.3
37 Trading liabilities ²⁰	-	-	-	-	1.9	-54.1	22.1	27.5	18.1	14.2	-18.2	-69.9	-47.4	33.0	35.0
41 Other liabilities ²¹	2.9	0.5	-10.8	9.2	-0.6	-14.4	2.6	19.4	-9.0	9.4	1.5	-0.8	12.7	-20.1	0.5
42 TOTAL LIABILITIES ¹⁹	11.2	10.6	-7.3	-3.5	5.5	3.6	11.3	7.2	-0.5	2.9	1.6	-7.8	2.6	5.9	5.7

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 13, 2012

Account	2011 Jun	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	Week ending			
									Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	9,153.9	9,404.2	9,466.9	9,561.0	9,585.2	9,627.8	9,666.5	9,688.2	9,673.6	9,662.8	9,707.3	9,723.4
2 Securities in bank credit ²	2,429.7	2,501.1	2,533.8	2,573.5	2,585.2	2,601.5	2,606.4	2,606.7	2,599.1	2,591.7	2,620.2	2,631.7
3 Treasury and agency securities ³	1,659.9	1,697.7	1,720.6	1,751.4	1,772.4	1,794.5	1,804.8	1,806.0	1,799.1	1,795.5	1,815.9	1,816.0
4 Mortgage-backed securities (MBS) ⁴	1,157.1	1,247.1	1,265.4	1,289.7	1,311.0	1,328.4	1,332.8	1,331.3	1,334.3	1,326.0	1,326.7	1,329.2
5 Non-MBS ⁵	502.8	450.7	455.1	461.7	461.5	466.1	472.1	474.7	464.7	469.5	489.3	486.8
6 Other securities	769.8	803.4	813.2	822.1	812.8	807.0	801.6	800.6	800.0	796.2	804.3	815.7
7 Mortgage-backed securities ⁶	148.6	141.1	139.0	139.6	136.0	134.1	131.6	132.3	132.8	132.1	133.3	134.2
8 Non-MBS ⁷	621.2	662.3	674.2	682.6	676.8	672.9	670.0	668.4	667.2	664.1	671.0	681.6
9 Loans and leases in bank credit ⁸	6,724.2	6,903.0	6,933.1	6,987.5	7,000.0	7,026.3	7,060.1	7,081.6	7,074.5	7,071.1	7,087.1	7,091.7
10 Commercial and industrial loans	1,258.8	1,334.7	1,351.8	1,374.4	1,385.1	1,404.2	1,412.6	1,434.4	1,429.5	1,435.6	1,436.8	1,448.3
11 Real estate loans	3,497.2	3,482.1	3,501.2	3,532.3	3,536.2	3,533.3	3,529.5	3,517.1	3,513.2	3,513.2	3,519.1	3,510.8
12 Revolving home equity loans	563.8	548.3	548.7	549.9	546.0	543.8	540.8	537.9	538.8	538.0	536.9	534.5
13 Closed-end residential loans ⁹	1,484.4	1,517.2	1,536.4	1,555.5	1,565.5	1,566.3	1,571.8	1,564.1	1,559.9	1,560.3	1,566.7	1,561.5
14 Commercial real estate loans ¹⁰	1,449.0	1,416.6	1,416.1	1,426.9	1,424.7	1,423.2	1,416.9	1,415.1	1,414.6	1,414.9	1,415.5	1,414.8
15 Consumer loans	1,085.6	1,097.0	1,091.1	1,090.8	1,094.4	1,098.9	1,109.0	1,110.9	1,111.6	1,108.2	1,110.3	1,113.6
16 Credit cards and other revolving plans	597.1	599.8	595.3	593.0	592.0	595.1	604.7	604.6	605.7	603.4	603.7	603.6
17 Other consumer loans ¹¹	488.5	497.2	495.9	497.8	502.4	503.9	504.3	506.3	505.9	504.8	506.6	509.9
18 Other loans and leases	882.5	989.2	989.0	990.0	984.2	989.9	1,009.0	1,019.2	1,020.2	1,014.1	1,020.9	1,019.0
19 Fed funds and reverse RPs with nonbanks ¹²	222.3	286.6	279.8	283.5	282.9	279.8	291.1	295.0	295.0	289.4	298.6	299.5
20 All other loans and leases ¹³	660.3	702.7	709.1	706.5	701.3	710.1	717.9	724.2	725.2	724.7	722.3	719.5
21 LESS: Allowance for loan and lease losses	191.1	176.2	175.0	172.1	169.1	166.9	164.0	162.4	163.3	163.0	162.5	158.6
22 Interbank loans ¹²	148.0	112.7	114.7	118.4	119.0	116.5	116.4	117.7	126.2	108.9	112.8	125.6
23 Fed funds and reverse RPs with banks ¹²	111.7	101.9	103.0	106.4	106.6	103.7	104.3	104.7	110.9	96.9	102.8	112.4
24 Loans to commercial banks ¹⁴	36.3	10.8	11.7	12.0	12.4	12.8	12.1	12.9	15.3	12.1	10.1	13.2
25 Cash assets ¹⁵	1,868.8	1,584.6	1,584.1	1,602.3	1,602.7	1,587.2	1,655.7	1,792.4	1,839.8	1,763.3	1,808.8	1,804.8
26 Trading assets ¹⁶	290.1	305.1	312.4	337.0	322.7	312.1	317.2	333.8	339.6	337.9	338.8	322.5
27 Derivatives with a positive fair value ¹⁷	261.8	281.0	286.1	310.9	296.0	287.3	291.5	307.5	314.6	310.1	312.8	296.8
28 Other trading assets	28.3	24.1	26.3	26.1	26.7	24.9	25.7	26.3	25.0	27.8	26.0	25.8
29 Other assets ¹⁸	1,204.5	1,173.1	1,167.0	1,163.7	1,152.7	1,165.0	1,158.7	1,155.2	1,162.7	1,170.1	1,143.6	1,134.0
30 TOTAL ASSETS ¹⁹	12,474.2	12,403.5	12,470.0	12,610.3	12,613.3	12,641.8	12,750.4	12,924.9	12,978.7	12,880.0	12,948.8	12,951.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 13, 2012

Account	2011 Jun	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	Week ending			
									Jun 13	Jun 20	Jun 27	Jul 4
LIABILITIES												
31 Deposits	8,169.9	8,420.5	8,493.7	8,562.3	8,601.3	8,626.7	8,636.3	8,709.0	8,710.2	8,660.4	8,736.3	8,782.3
32 Large time deposits	1,734.0	1,494.0	1,484.9	1,477.4	1,468.5	1,461.5	1,446.8	1,467.2	1,459.1	1,456.2	1,479.8	1,488.9
33 Other deposits	6,435.9	6,926.6	7,008.8	7,084.9	7,132.8	7,165.2	7,189.6	7,241.8	7,251.1	7,204.2	7,256.5	7,293.3
34 Borrowings	1,661.9	1,605.7	1,594.4	1,617.1	1,580.1	1,539.5	1,571.4	1,554.9	1,568.1	1,539.7	1,545.2	1,567.7
35 Borrowings from banks in the U.S.	172.5	132.3	129.6	127.7	129.9	131.8	132.5	133.0	143.9	124.8	122.0	141.0
36 Borrowings from others	1,489.4	1,473.4	1,464.8	1,489.4	1,450.2	1,407.7	1,438.9	1,421.9	1,424.2	1,415.0	1,423.2	1,426.7
37 Trading liabilities ²⁰	273.0	313.1	311.5	317.4	298.9	287.1	295.0	303.6	308.2	304.4	307.7	299.4
38 Derivatives with a negative fair value ¹⁷	214.2	267.5	268.9	272.7	257.8	242.4	249.2	261.7	265.2	262.1	268.4	262.0
39 Other trading liabilities	58.7	45.6	42.6	44.7	41.1	44.7	45.8	41.9	43.0	42.3	39.3	37.4
40 Net due to related foreign offices	351.5	283.5	271.7	280.7	224.4	262.1	280.6	257.1	284.2	272.9	237.3	205.7
41 Other liabilities ²¹	451.1	445.5	464.1	473.2	473.1	478.1	470.1	470.3	477.6	472.8	463.1	454.8
42 TOTAL LIABILITIES ¹⁹	10,907.4	11,068.4	11,135.4	11,250.7	11,177.9	11,193.5	11,253.4	11,294.9	11,348.2	11,250.3	11,289.6	11,309.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,566.8	1,335.1	1,334.6	1,359.6	1,435.4	1,448.2	1,497.1	1,630.0	1,630.4	1,629.7	1,659.2	1,641.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	16.6	21.4	24.0	28.4	25.8	29.8	35.6	33.2	32.5	32.0	37.4	30.2
45 Securitized consumer loans ²⁴	16.1	17.6	17.6	17.6	18.3	18.6	20.2	19.5	19.3	19.5	19.6	19.6
46 Securitized credit cards and other revolving plans	11.0	11.8	11.7	11.7	11.7	11.6	11.4	10.8	10.7	10.9	10.9	10.8
47 Other securitized consumer loans	5.0	5.9	5.9	5.9	6.6	7.0	8.8	8.7	8.6	8.7	8.7	8.7
48 Securitized real estate loans ²⁴	943.7	898.4	899.8	908.6	912.3	910.2	909.7	903.9	904.1	903.8	901.5	902.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 13, 2012

Account	2011 Jun	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	Week ending			
									Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	9,121.7	9,458.9	9,485.1	9,554.1	9,560.4	9,596.5	9,637.3	9,654.2	9,653.9	9,624.9	9,651.1	9,680.4
2 Securities in bank credit ²	2,417.0	2,499.8	2,523.8	2,560.2	2,583.3	2,601.2	2,601.5	2,592.8	2,586.6	2,579.7	2,599.4	2,611.8
3 Treasury and agency securities ³	1,646.1	1,700.1	1,718.8	1,746.9	1,776.9	1,799.7	1,800.0	1,791.4	1,785.3	1,779.7	1,797.0	1,804.6
4 Mortgage-backed securities (MBS) ⁴	1,149.6	1,253.0	1,267.5	1,289.4	1,310.7	1,331.9	1,328.4	1,323.1	1,323.4	1,319.6	1,317.1	1,326.9
5 Non-MBS ⁵	496.5	447.1	451.2	457.5	466.2	467.8	471.6	468.3	462.0	460.1	479.9	477.7
6 Other securities	770.9	799.7	805.0	813.3	806.4	801.6	801.5	801.4	801.3	800.0	802.4	807.2
7 Mortgage-backed securities ⁶	148.9	140.3	138.7	140.0	136.9	135.1	132.9	132.4	132.2	132.3	133.5	132.6
8 Non-MBS ⁷	622.0	659.4	666.3	673.2	669.6	666.5	668.5	669.0	669.1	667.6	668.9	674.7
9 Loans and leases in bank credit ⁸	6,704.7	6,959.2	6,961.3	6,993.8	6,977.0	6,995.3	7,035.9	7,061.4	7,067.3	7,045.2	7,051.6	7,068.7
10 Commercial and industrial loans	1,256.6	1,338.8	1,350.8	1,375.8	1,386.7	1,406.3	1,416.8	1,432.4	1,427.8	1,436.3	1,432.2	1,441.4
11 Real estate loans	3,491.8	3,497.2	3,506.4	3,529.8	3,525.4	3,519.9	3,521.0	3,510.7	3,514.2	3,495.6	3,504.1	3,508.8
12 Revolving home equity loans	563.2	549.0	549.6	550.0	545.1	543.2	540.5	537.3	538.0	537.5	536.7	534.0
13 Closed-end residential loans ⁹	1,478.9	1,530.7	1,541.8	1,554.1	1,556.2	1,554.6	1,563.5	1,557.9	1,560.7	1,541.8	1,551.7	1,562.0
14 Commercial real estate loans ¹⁰	1,449.7	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	1,415.6	1,412.8
15 Consumer loans	1,080.4	1,108.8	1,108.2	1,096.5	1,088.0	1,091.9	1,101.4	1,105.4	1,105.4	1,104.1	1,106.5	1,104.8
16 Credit cards and other revolving plans	592.9	614.4	608.6	594.2	585.3	588.0	597.2	600.3	600.2	599.7	602.1	599.9
17 Other consumer loans ¹¹	487.5	494.4	499.6	502.3	502.7	503.9	504.2	505.0	505.2	504.4	504.3	505.0
18 Other loans and leases	875.9	1,014.4	995.9	991.8	976.9	977.3	996.7	1,013.0	1,019.9	1,009.2	1,008.9	1,013.6
19 Fed funds and reverse RPs with nonbanks ¹²	218.2	299.5	283.1	289.3	279.9	272.0	285.8	291.0	298.2	287.5	286.3	288.9
20 All other loans and leases ¹³	657.7	714.8	712.9	702.4	697.0	705.2	710.9	722.0	721.7	721.7	722.6	724.7
21 LESS: Allowance for loan and lease losses	191.1	176.1	174.2	173.5	170.3	165.6	164.7	162.4	163.5	162.9	161.1	159.3
22 Interbank loans ¹²	142.1	117.5	116.6	122.2	120.1	114.5	110.4	111.4	118.2	107.2	106.4	113.0
23 Fed funds and reverse RPs with banks ¹²	106.0	106.3	104.5	110.1	107.8	102.1	98.7	99.3	106.3	95.2	94.0	101.2
24 Loans to commercial banks ¹⁴	36.1	11.3	12.1	12.1	12.3	12.4	11.7	12.0	12.0	12.0	12.4	11.8
25 Cash assets ¹⁵	1,723.3	1,678.6	1,682.3	1,727.2	1,652.5	1,638.9	1,659.5	1,651.5	1,695.2	1,594.9	1,629.3	1,664.1
26 Trading assets ¹⁶	279.3	308.4	312.8	331.4	316.1	300.2	312.7	323.9	329.0	322.1	326.3	312.3
27 Derivatives with a positive fair value ¹⁷	251.1	285.6	286.6	305.9	289.5	274.9	287.0	297.4	303.1	295.3	300.1	284.0
28 Other trading assets	28.2	22.8	26.2	25.5	26.6	25.3	25.6	26.5	25.8	26.7	26.2	28.3
29 Other assets ¹⁸	1,199.8	1,183.5	1,173.2	1,166.2	1,160.7	1,164.0	1,155.3	1,150.1	1,159.0	1,156.0	1,141.8	1,139.7
30 TOTAL ASSETS ¹⁹	12,275.2	12,570.9	12,595.8	12,727.5	12,639.5	12,648.5	12,710.6	12,728.7	12,791.9	12,642.1	12,693.8	12,750.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 13, 2012

Account	2011 Jun	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	Week ending			
									Jun 13	Jun 20	Jun 27	Jul 4
LIABILITIES												
31 Deposits	8,156.8	8,501.0	8,503.1	8,550.0	8,622.5	8,652.3	8,616.5	8,694.2	8,736.6	8,604.6	8,671.9	8,797.0
32 Large time deposits	1,740.5	1,490.8	1,483.8	1,469.0	1,461.8	1,468.5	1,461.7	1,473.7	1,474.1	1,460.2	1,476.1	1,478.8
33 Other deposits	6,416.3	7,010.2	7,019.3	7,081.0	7,160.7	7,183.8	7,154.8	7,220.4	7,262.4	7,144.4	7,195.9	7,318.2
34 Borrowings	1,671.9	1,599.4	1,587.0	1,616.1	1,577.0	1,546.9	1,589.8	1,564.6	1,569.3	1,561.5	1,561.3	1,555.6
35 Borrowings from banks in the U.S.	173.0	131.0	128.1	126.0	127.4	131.9	132.0	132.9	142.1	128.7	125.3	136.4
36 Borrowings from others	1,498.9	1,468.3	1,458.9	1,490.1	1,449.6	1,415.0	1,457.8	1,431.7	1,427.2	1,432.8	1,436.0	1,419.2
37 Trading liabilities ²⁰	263.9	317.1	313.6	316.6	289.3	276.6	291.5	297.3	301.7	295.5	296.1	287.5
38 Derivatives with a negative fair value ¹⁷	206.9	270.6	272.2	274.0	251.0	235.1	247.0	256.1	259.5	253.4	258.1	250.7
39 Other trading liabilities	57.0	46.5	41.4	42.6	38.3	41.6	44.5	41.3	42.3	42.1	38.1	36.7
40 Net due to related foreign offices	322.1	273.5	299.6	315.1	216.6	248.6	279.4	237.6	237.1	252.0	228.0	191.4
41 Other liabilities ²¹	443.6	451.1	462.0	473.9	468.3	466.7	464.8	461.8	473.6	454.0	458.4	450.3
42 TOTAL LIABILITIES ¹⁹	10,858.3	11,142.2	11,165.3	11,271.6	11,173.8	11,191.2	11,241.9	11,255.5	11,318.4	11,167.6	11,215.8	11,281.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,416.8	1,428.7	1,430.5	1,455.9	1,465.8	1,457.3	1,468.7	1,473.3	1,473.6	1,474.6	1,478.0	1,468.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	16.6	21.4	24.0	28.4	25.8	29.8	35.6	33.2	32.5	32.0	37.4	30.2
45 Securitized consumer loans ²⁴	16.0	17.8	17.7	17.5	18.4	18.9	20.3	19.4	19.3	19.5	19.5	19.5
46 Securitized credit cards and other revolving plans	10.9	11.9	11.9	11.7	11.8	11.7	11.4	10.7	10.6	10.7	10.8	10.8
47 Other securitized consumer loans	5.1	5.9	5.8	5.8	6.7	7.2	8.9	8.7	8.7	8.7	8.7	8.7
48 Securitized real estate loans ²⁴	942.7	908.5	906.2	908.8	908.9	906.0	902.8	901.0	901.7	901.1	900.0	899.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 13, 2012

Account	2011 Jun	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	Week ending			
									Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	8,372.2	8,578.3	8,645.4	8,732.4	8,756.0	8,786.6	8,821.9	8,852.9	8,843.1	8,829.4	8,871.0	8,881.9
2 Securities in bank credit ²	2,210.0	2,298.9	2,330.4	2,368.8	2,379.3	2,393.6	2,401.9	2,413.8	2,410.4	2,400.7	2,425.0	2,435.3
3 Treasury and agency securities ³	1,558.7	1,608.2	1,627.0	1,656.3	1,673.8	1,693.6	1,703.3	1,709.8	1,705.0	1,700.3	1,718.0	1,720.8
4 Mortgage-backed securities (MBS) ⁴	1,137.2	1,228.0	1,246.0	1,268.7	1,290.8	1,308.3	1,310.5	1,307.0	1,310.2	1,300.7	1,302.5	1,307.1
5 Non-MBS ⁵	421.5	380.2	381.0	387.6	383.0	385.3	392.8	402.8	394.8	399.6	415.5	413.8
6 Other securities	651.2	690.8	703.4	712.5	705.5	700.0	698.6	704.0	705.4	700.4	707.1	714.5
7 Mortgage-backed securities ⁶	139.4	132.3	130.3	131.0	127.7	125.7	123.0	124.6	125.3	124.4	125.4	126.5
8 Non-MBS ⁷	511.8	558.4	573.1	581.5	577.8	574.3	575.5	579.4	580.1	576.0	581.6	588.0
9 Loans and leases in bank credit ⁸	6,162.2	6,279.4	6,315.0	6,363.6	6,376.7	6,393.0	6,420.0	6,439.1	6,432.7	6,428.8	6,445.9	6,446.6
10 Commercial and industrial loans	1,022.3	1,093.5	1,108.4	1,130.8	1,143.0	1,160.9	1,168.4	1,181.4	1,176.9	1,180.7	1,184.5	1,192.9
11 Real estate loans	3,462.7	3,449.8	3,469.7	3,501.5	3,505.5	3,501.7	3,499.0	3,486.7	3,482.9	3,482.5	3,488.3	3,480.3
12 Revolving home equity loans	563.6	548.1	548.4	549.7	545.8	543.5	540.6	537.7	538.6	537.8	536.7	534.2
13 Closed-end residential loans ⁹	1,482.1	1,515.6	1,534.6	1,553.7	1,563.9	1,564.8	1,570.3	1,562.7	1,558.5	1,558.9	1,565.3	1,560.2
14 Commercial real estate loans ¹⁰	1,417.0	1,386.1	1,386.6	1,398.2	1,395.8	1,393.4	1,388.1	1,386.3	1,385.8	1,385.8	1,386.3	1,385.9
15 Consumer loans	1,083.8	1,095.3	1,089.5	1,089.0	1,092.1	1,096.6	1,106.6	1,108.8	1,109.2	1,106.3	1,108.5	1,112.0
16 Credit cards and other revolving plans	597.1	599.8	595.3	593.0	592.0	595.1	604.7	604.6	605.7	603.4	603.7	603.6
17 Other consumer loans ¹¹	486.6	495.6	494.2	496.0	500.2	501.5	501.9	504.2	503.5	502.9	504.8	508.4
18 Other loans and leases	593.5	640.7	647.6	642.3	636.1	633.7	646.0	662.2	663.6	659.3	664.6	661.4
19 Fed funds and reverse RPs with nonbanks ¹²	137.7	149.3	153.5	149.7	144.2	135.1	140.4	147.8	150.4	145.9	146.7	145.5
20 All other loans and leases ¹³	455.8	491.4	494.1	492.6	492.0	498.6	505.6	514.4	513.3	513.3	517.9	515.9
21 LESS: Allowance for loan and lease losses	190.1	175.4	174.2	171.3	168.3	166.0	163.2	161.6	162.4	162.1	161.9	158.2
22 Interbank loans ¹²	121.5	89.1	89.2	91.3	90.6	88.3	88.8	89.6	98.3	82.4	83.3	97.1
23 Fed funds and reverse RPs with banks ¹²	88.2	80.2	79.7	81.2	80.4	78.0	78.9	78.9	85.3	72.5	75.2	86.4
24 Loans to commercial banks ¹⁴	33.3	8.9	9.5	10.0	10.2	10.3	10.0	10.8	13.0	9.9	8.1	10.8
25 Cash assets ¹⁵	855.7	843.8	838.1	899.2	892.7	831.1	817.4	871.4	902.9	842.9	857.9	874.4
26 Trading assets ¹⁶	179.1	179.5	174.6	191.7	182.8	180.4	187.5	196.7	202.0	200.9	198.6	182.1
27 Derivatives with a positive fair value ¹⁷	161.8	164.9	157.8	174.9	165.7	164.7	170.7	179.5	185.9	181.8	181.7	169.0
28 Other trading assets	17.2	14.7	16.8	16.8	17.2	15.8	16.8	17.2	16.0	19.2	16.9	13.1
29 Other assets ¹⁸	1,153.1	1,131.8	1,125.4	1,119.8	1,109.1	1,120.6	1,114.5	1,111.1	1,121.7	1,122.0	1,102.2	1,088.5
30 TOTAL ASSETS ¹⁹	10,491.4	10,647.1	10,698.6	10,863.2	10,862.9	10,841.0	10,866.9	10,960.1	11,005.5	10,915.5	10,951.1	10,966.0

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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LIABILITIES													
31	Deposits	7,095.7	7,567.4	7,641.6	7,717.9	7,761.5	7,797.2	7,817.7	7,903.1	7,900.2	7,868.9	7,933.7	7,950.7
32	Large time deposits	715.6	725.3	720.3	721.7	721.0	724.2	719.1	750.8	738.7	750.3	769.5	758.3
33	Other deposits	6,380.1	6,842.1	6,921.2	6,996.2	7,040.5	7,073.0	7,098.7	7,152.4	7,161.4	7,118.6	7,164.3	7,192.3
34	Borrowings	1,135.8	1,041.2	1,028.2	1,045.7	1,021.9	976.4	994.9	984.9	1,003.5	969.6	971.4	996.4
35	Borrowings from banks in the U.S.	141.3	99.9	96.2	94.4	95.6	96.9	96.5	96.2	106.8	88.9	87.7	101.4
36	Borrowings from others	994.5	941.3	932.0	951.3	926.3	879.5	898.4	888.7	896.7	880.7	883.7	895.0
37	Trading liabilities ²⁰	167.7	189.4	177.7	180.2	160.1	162.9	169.4	174.3	178.7	174.8	175.2	169.5
38	Derivatives with a negative fair value ¹⁷	123.8	154.0	144.5	145.8	130.0	127.8	135.1	143.5	146.9	143.9	147.3	142.8
39	Other trading liabilities	43.9	35.4	33.2	34.4	30.1	35.1	34.3	30.8	31.8	30.9	28.0	26.6
40	Net due to related foreign offices	286.0	55.5	38.9	23.0	-14.6	-40.2	-21.4	13.2	12.5	8.7	19.6	15.3
41	Other liabilities ²¹	391.4	386.8	408.6	416.3	419.7	425.2	415.2	419.5	429.7	419.4	412.7	401.2
42	TOTAL LIABILITIES¹⁹	9,076.6	9,240.4	9,295.0	9,383.0	9,348.5	9,321.5	9,375.9	9,495.0	9,524.6	9,441.4	9,512.8	9,533.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,414.8	1,406.8	1,403.6	1,480.1	1,514.4	1,519.5	1,491.1	1,465.2	1,481.0	1,474.1	1,438.3	1,432.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.0	27.4	29.6	33.6	31.2	34.4	39.6	37.2	36.5	36.1	41.5	34.2
45	Securitized consumer loans ²⁴	16.1	17.6	17.6	17.6	18.3	18.6	20.2	19.5	19.3	19.5	19.6	19.6
46	Securitized credit cards and other revolving plans	11.0	11.8	11.7	11.7	11.7	11.6	11.4	10.8	10.7	10.9	10.9	10.8
47	Other securitized consumer loans	5.0	5.9	5.9	5.9	6.6	7.0	8.8	8.7	8.6	8.7	8.7	8.7
48	Securitized real estate loans ²⁴	943.7	898.4	899.8	908.6	912.3	910.2	909.7	903.9	904.1	903.8	901.5	902.1

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 13, 2012

Account	2011 Jun	2011 Dec	2012 Jan	2012 Feb	2012 Mar	2012 Apr	2012 May	2012 Jun	Week ending			
									Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	8,342.5	8,628.2	8,661.4	8,722.8	8,733.2	8,762.4	8,800.4	8,820.5	8,817.0	8,788.6	8,826.1	8,852.6
2 Securities in bank credit ²	2,194.9	2,302.5	2,321.5	2,356.0	2,379.2	2,396.0	2,397.0	2,396.3	2,390.8	2,385.1	2,403.0	2,417.4
3 Treasury and agency securities ³	1,545.3	1,612.8	1,623.6	1,648.6	1,677.3	1,699.4	1,698.5	1,695.4	1,689.1	1,685.2	1,701.1	1,712.6
4 Mortgage-backed securities (MBS) ⁴	1,130.1	1,234.1	1,248.4	1,269.0	1,291.5	1,312.4	1,306.5	1,299.2	1,299.8	1,295.6	1,293.1	1,303.1
5 Non-MBS ⁵	415.1	378.7	375.2	379.6	385.7	387.0	392.0	396.2	389.3	389.6	408.1	409.5
6 Other securities	649.6	689.7	697.9	707.3	701.9	696.6	698.5	700.9	701.6	699.8	701.9	704.8
7 Mortgage-backed securities ⁶	139.7	131.7	130.4	131.8	128.7	126.7	124.3	124.7	124.7	124.8	125.5	124.5
8 Non-MBS ⁷	509.9	558.0	567.5	575.6	573.3	570.0	574.2	576.2	577.0	575.0	576.4	580.3
9 Loans and leases in bank credit ⁸	6,147.6	6,325.8	6,339.9	6,366.8	6,354.1	6,366.3	6,403.4	6,424.1	6,426.2	6,403.6	6,423.1	6,435.2
10 Commercial and industrial loans	1,021.2	1,097.0	1,106.2	1,130.5	1,142.7	1,163.2	1,173.7	1,180.4	1,175.6	1,181.4	1,182.2	1,189.9
11 Real estate loans	3,457.3	3,464.4	3,475.0	3,498.8	3,494.5	3,488.5	3,490.3	3,480.2	3,483.6	3,464.8	3,473.4	3,478.6
12 Revolving home equity loans	562.9	548.8	549.4	549.8	544.8	542.9	540.3	537.1	537.8	537.2	536.5	533.8
13 Closed-end residential loans ⁹	1,476.7	1,529.1	1,540.2	1,552.3	1,554.5	1,553.0	1,561.9	1,556.5	1,559.3	1,540.5	1,550.3	1,560.8
14 Commercial real estate loans ¹⁰	1,417.6	1,386.5	1,385.4	1,396.8	1,395.1	1,392.6	1,388.1	1,386.6	1,386.6	1,387.1	1,386.6	1,384.0
15 Consumer loans	1,078.6	1,107.1	1,106.5	1,094.7	1,085.8	1,089.7	1,099.1	1,103.4	1,103.2	1,102.3	1,104.7	1,103.1
16 Credit cards and other revolving plans	592.9	614.4	608.6	594.2	585.3	588.0	597.2	600.3	600.2	599.7	602.1	599.9
17 Other consumer loans ¹¹	485.7	492.7	497.9	500.5	500.5	501.7	501.9	503.1	503.0	502.7	502.6	503.3
18 Other loans and leases	590.5	657.3	652.3	642.7	631.1	624.9	640.2	660.2	663.9	655.1	662.8	663.6
19 Fed funds and reverse RPs with nonbanks ¹²	134.1	157.1	156.6	154.7	143.8	130.6	138.9	145.1	151.7	142.0	141.5	140.1
20 All other loans and leases ¹³	456.4	500.1	495.7	488.1	487.3	494.2	501.3	515.1	512.2	513.1	521.3	523.5
21 LESS: Allowance for loan and lease losses	190.3	175.3	173.4	172.7	169.5	164.9	164.0	161.7	162.8	162.2	160.4	158.6
22 Interbank loans ¹²	116.0	95.4	91.7	94.2	92.1	87.0	82.4	83.9	90.5	79.6	79.8	87.5
23 Fed funds and reverse RPs with banks ¹²	82.9	85.8	81.7	83.9	81.7	76.8	72.8	74.1	80.6	69.8	69.6	78.1
24 Loans to commercial banks ¹⁴	33.1	9.5	10.0	10.3	10.3	10.2	9.6	9.9	9.9	9.8	10.2	9.5
25 Cash assets ¹⁵	852.8	882.1	856.0	890.4	877.5	823.3	817.0	869.7	918.5	820.5	844.0	899.6
26 Trading assets ¹⁶	173.5	178.5	175.0	187.7	178.2	173.9	184.9	193.4	196.7	193.9	196.7	184.0
27 Derivatives with a positive fair value ¹⁷	155.9	164.3	157.5	171.5	161.0	157.7	168.2	175.8	179.6	176.0	179.2	165.1
28 Other trading assets	17.6	14.2	17.6	16.2	17.2	16.2	16.8	17.6	17.1	17.8	17.5	18.9
29 Other assets ¹⁸	1,145.7	1,143.1	1,133.9	1,121.0	1,112.7	1,116.9	1,106.9	1,103.3	1,113.8	1,106.8	1,096.2	1,095.3
30 TOTAL ASSETS ¹⁹	10,440.3	10,752.1	10,744.5	10,843.4	10,824.1	10,798.6	10,827.7	10,909.1	10,973.8	10,827.2	10,882.3	10,960.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LIABILITIES													
31	Deposits	7,064.2	7,646.9	7,648.1	7,707.1	7,779.9	7,807.3	7,771.8	7,865.2	7,892.2	7,788.6	7,856.6	7,973.9
32	Large time deposits	710.3	725.8	714.8	715.3	713.7	719.0	714.0	745.7	734.7	744.0	761.0	757.0
33	Other deposits	6,353.9	6,921.1	6,933.3	6,991.7	7,066.2	7,088.3	7,057.8	7,119.5	7,157.5	7,044.6	7,095.6	7,217.0
34	Borrowings	1,141.8	1,039.1	1,028.8	1,046.4	1,016.0	976.6	1,005.0	990.4	1,001.4	985.6	985.0	983.6
35	Borrowings from banks in the U.S.	141.1	99.9	96.4	94.0	94.4	97.7	96.4	95.6	104.2	91.9	90.5	97.4
36	Borrowings from others	1,000.7	939.2	932.4	952.3	921.5	878.9	908.5	894.8	897.2	893.7	894.5	886.1
37	Trading liabilities ²⁰	161.9	191.5	179.8	177.2	155.3	155.0	166.2	170.4	173.1	170.8	169.7	162.7
38	Derivatives with a negative fair value ¹⁷	119.3	155.0	149.3	146.0	128.0	123.4	134.1	140.3	142.2	140.1	142.3	136.5
39	Other trading liabilities	42.6	36.5	30.6	31.2	27.3	31.6	32.2	30.2	31.0	30.7	27.4	26.3
40	Net due to related foreign offices	275.7	56.3	53.1	44.0	-2.1	-7.6	10.6	3.1	12.2	6.1	-3.6	-24.4
41	Other liabilities ²¹	383.0	392.8	407.5	416.1	412.6	413.3	408.7	410.0	424.7	404.8	399.8	399.4
42	TOTAL LIABILITIES ¹⁹	9,026.6	9,326.6	9,317.3	9,390.7	9,361.6	9,344.6	9,362.3	9,439.1	9,503.5	9,355.9	9,407.6	9,495.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,413.7	1,425.5	1,427.3	1,452.6	1,462.5	1,454.0	1,465.4	1,470.0	1,470.3	1,471.3	1,474.7	1,465.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.0	27.4	29.6	33.6	31.2	34.4	39.6	37.2	36.5	36.1	41.5	34.2
45	Securitized consumer loans ²⁴	16.0	17.8	17.7	17.5	18.4	18.9	20.3	19.4	19.3	19.5	19.5	19.5
46	Securitized credit cards and other revolving plans	10.9	11.9	11.9	11.7	11.8	11.7	11.4	10.7	10.6	10.7	10.8	10.8
47	Other securitized consumer loans	5.1	5.9	5.8	5.8	6.7	7.2	8.9	8.7	8.7	8.7	8.7	8.7
48	Securitized real estate loans ²⁴	942.7	908.5	906.2	908.8	908.9	906.0	902.8	901.0	901.7	901.1	900.0	899.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	5,448.8	5,581.6	5,612.1	5,632.5	5,638.7	5,655.0	5,678.9	5,699.8	5,686.9	5,675.8	5,717.6	5,734.2
2 Securities in bank credit ²	1,467.0	1,518.2	1,537.2	1,558.3	1,557.9	1,567.6	1,576.6	1,590.4	1,581.4	1,575.2	1,606.9	1,620.9
3 Treasury and agency securities ³	1,008.7	1,034.4	1,047.8	1,066.5	1,075.9	1,090.3	1,104.3	1,112.4	1,102.7	1,099.6	1,126.1	1,134.3
4 Mortgage-backed securities (MBS) ⁴	781.0	837.8	850.5	863.7	879.2	892.1	893.7	889.2	889.4	881.5	888.3	892.1
5 Non-MBS ⁵	227.7	196.6	197.3	202.8	196.7	198.2	210.6	223.3	213.3	218.1	237.8	242.3
6 Other securities	458.3	483.8	489.4	491.7	482.0	477.3	472.3	477.9	478.7	475.6	480.8	486.5
7 Mortgage-backed securities ⁶	122.2	115.3	113.2	113.9	110.2	107.9	105.4	107.0	107.7	107.3	107.5	107.9
8 Non-MBS ⁷	336.1	368.4	376.2	377.8	371.9	369.3	366.9	371.0	371.1	368.3	373.3	378.6
9 Loans and leases in bank credit ⁸	3,981.8	4,063.4	4,074.8	4,074.2	4,080.8	4,087.4	4,102.3	4,109.4	4,105.4	4,100.7	4,110.7	4,113.3
10 Commercial and industrial loans	662.2	719.8	727.4	735.3	745.1	759.5	764.0	772.8	769.9	772.7	774.8	780.0
11 Real estate loans	2,053.4	2,036.8	2,041.1	2,041.5	2,041.8	2,040.0	2,037.6	2,021.1	2,017.5	2,016.9	2,019.6	2,020.0
12 Revolving home equity loans	454.8	440.5	439.1	437.1	433.6	430.8	427.7	424.7	425.4	424.7	423.5	422.9
13 Closed-end residential loans ⁹	1,026.1	1,037.4	1,044.7	1,049.0	1,055.0	1,056.7	1,062.7	1,050.7	1,046.4	1,046.7	1,050.5	1,051.1
14 Commercial real estate loans ¹⁰	572.4	559.0	557.3	555.4	553.2	552.5	547.3	545.7	545.7	545.4	545.5	546.0
15 Consumer loans	791.9	793.0	786.8	784.8	788.9	788.4	790.4	790.1	791.1	788.8	788.8	789.3
16 Credit cards and other revolving plans	441.6	435.9	430.9	428.9	428.7	429.1	430.1	428.4	429.6	427.9	427.0	426.5
17 Other consumer loans ¹¹	350.3	357.1	355.9	356.0	360.2	359.4	360.3	361.8	361.5	360.9	361.8	362.9
18 Other loans and leases	474.2	513.8	519.5	512.6	505.0	499.5	510.2	525.3	527.0	522.2	527.6	524.0
19 Fed funds and reverse RPs with nonbanks ¹²	135.6	146.3	150.0	146.4	140.8	131.9	137.8	146.0	148.4	144.2	145.2	143.9
20 All other loans and leases ¹³	338.7	367.5	369.5	366.2	364.2	367.5	372.4	379.3	378.6	378.0	382.4	380.1
21 LESS: Allowance for loan and lease losses	134.9	125.8	125.9	123.0	121.4	119.6	117.5	116.1	116.6	116.3	116.8	113.1
22 Interbank loans ¹²	67.4	45.2	46.1	47.5	46.0	45.3	45.2	45.5	48.9	43.5	41.7	48.9
23 Fed funds and reverse RPs with banks ¹²	36.3	38.0	38.3	39.3	37.3	36.1	36.6	36.3	37.7	35.1	34.9	39.7
24 Loans to commercial banks ¹⁴	31.1	7.2	7.8	8.2	8.7	9.2	8.5	9.2	11.3	8.4	6.8	9.2
25 Cash assets ¹⁵	573.2	546.6	538.9	572.1	556.8	512.4	501.8	555.6	584.4	524.8	548.2	556.1
26 Trading assets ¹⁶	174.3	174.3	169.3	186.2	177.4	175.3	182.1	191.1	196.1	195.4	192.8	176.4
27 Derivatives with a positive fair value ¹⁷	157.4	160.0	152.6	169.6	160.5	159.7	165.5	174.2	180.4	176.6	176.3	163.6
28 Other trading assets	16.9	14.4	16.8	16.6	16.9	15.6	16.6	16.9	15.6	18.9	16.5	12.8
29 Other assets ¹⁸	904.5	882.7	874.7	862.2	849.5	862.0	854.2	848.3	857.1	857.4	840.2	826.1
30 TOTAL ASSETS ¹⁹	7,033.2	7,104.6	7,115.2	7,177.6	7,147.0	7,130.5	7,144.7	7,224.3	7,256.7	7,180.7	7,223.7	7,228.6

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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LIABILITIES													
31	Deposits	4,452.6	4,831.6	4,877.3	4,892.5	4,921.6	4,947.0	4,955.7	5,003.2	5,007.1	4,970.0	5,022.8	5,036.4
32	Large time deposits	303.3	323.2	319.6	318.7	319.3	325.3	320.3	340.7	329.5	341.0	357.4	347.9
33	Other deposits	4,149.3	4,508.4	4,557.7	4,573.8	4,602.3	4,621.7	4,635.4	4,662.5	4,677.6	4,629.0	4,665.4	4,688.5
34	Borrowings	832.8	748.6	736.4	739.5	708.7	674.0	689.7	699.1	712.7	683.0	689.6	719.7
35	Borrowings from banks in the U.S.	94.0	56.9	54.4	51.8	53.3	52.6	51.6	53.6	63.6	46.9	45.9	59.0
36	Borrowings from others	738.8	691.7	682.0	687.7	655.4	621.4	638.1	645.4	649.1	636.2	643.6	660.7
37	Trading liabilities ²⁰	164.1	185.3	173.3	175.6	155.4	158.1	164.7	169.6	173.6	170.3	170.6	164.8
38	Derivatives with a negative fair value ¹⁷	121.0	150.6	140.9	142.1	126.2	124.1	131.2	139.5	142.5	140.1	143.3	138.8
39	Other trading liabilities	43.1	34.7	32.4	33.5	29.2	34.1	33.4	30.1	31.1	30.2	27.3	26.0
40	Net due to related foreign offices	231.7	3.1	-5.7	3.6	-26.3	-27.9	-14.3	-37.7	-35.7	-53.5	-40.5	-42.4
41	Other liabilities ²¹	327.2	323.3	343.3	346.9	351.3	357.7	347.5	346.8	350.4	347.8	342.5	330.8
42	TOTAL LIABILITIES¹⁹	6,008.4	6,092.0	6,124.6	6,158.1	6,110.7	6,108.9	6,143.2	6,181.1	6,208.1	6,117.6	6,185.0	6,209.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,024.9	1,012.6	990.6	1,019.5	1,036.3	1,021.7	1,001.5	1,043.3	1,048.6	1,063.1	1,038.8	1,019.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	18.3	21.9	23.1	26.4	24.1	27.5	31.8	29.9	29.2	28.8	34.2	27.0
45	Securitized consumer loans ²⁴	5.0	5.0	5.0	4.9	4.9	5.1	6.9	6.9	6.7	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	0.1	0.0	0.1	0.2	0.1
47	Other securitized consumer loans	5.0	5.0	5.0	4.9	4.9	5.1	6.9	6.8	6.7	6.8	6.7	6.7
48	Securitized real estate loans ²⁴	925.4	880.9	882.6	887.8	891.0	889.1	887.7	885.0	885.2	885.4	883.0	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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	5,419.4	5,617.6	5,628.5	5,629.9	5,619.7	5,635.8	5,659.2	5,668.9	5,662.7	5,638.8	5,675.8	5,703.7
2 Securities in bank credit ²	1,451.1	1,521.6	1,533.2	1,548.8	1,555.3	1,565.6	1,568.6	1,572.8	1,562.1	1,560.3	1,585.7	1,602.3
3 Treasury and agency securities ³	996.1	1,037.9	1,044.2	1,058.6	1,075.1	1,092.1	1,096.6	1,099.3	1,089.0	1,087.6	1,111.0	1,124.6
4 Mortgage-backed securities (MBS) ⁴	775.4	843.8	852.6	861.7	877.1	892.7	888.1	883.2	881.6	878.8	881.7	889.3
5 Non-MBS ⁵	220.8	194.1	191.6	196.9	198.0	199.4	208.4	216.0	207.4	208.8	229.3	235.3
6 Other securities	454.9	483.7	489.0	490.2	480.2	473.5	472.0	473.5	473.2	472.7	474.7	477.7
7 Mortgage-backed securities ⁶	122.2	114.4	113.6	114.7	111.1	108.5	106.3	106.9	106.9	107.0	107.7	106.9
8 Non-MBS ⁷	332.8	369.4	375.4	375.5	369.0	365.0	365.7	366.6	366.3	365.7	367.0	370.8
9 Loans and leases in bank credit ⁸	3,968.4	4,095.9	4,095.3	4,081.0	4,064.4	4,070.2	4,090.6	4,096.2	4,100.6	4,078.5	4,090.1	4,101.4
10 Commercial and industrial loans	660.5	722.5	725.9	735.8	744.6	761.3	767.6	771.2	768.0	771.9	772.0	777.7
11 Real estate loans	2,049.9	2,045.0	2,046.0	2,040.4	2,034.3	2,031.6	2,032.3	2,017.1	2,019.8	2,004.4	2,009.0	2,017.3
12 Revolving home equity loans	454.2	440.7	439.9	436.5	431.9	429.9	427.1	424.1	424.7	424.2	423.4	422.7
13 Closed-end residential loans ⁹	1,022.6	1,044.9	1,049.3	1,048.7	1,049.1	1,049.5	1,057.6	1,046.8	1,048.7	1,033.8	1,039.8	1,049.9
14 Commercial real estate loans ¹⁰	573.2	559.4	556.8	555.2	553.3	552.2	547.6	546.2	546.5	546.5	545.7	544.7
15 Consumer loans	787.7	800.6	799.0	789.1	783.6	784.5	785.3	785.9	786.4	785.2	785.4	783.7
16 Credit cards and other revolving plans	438.1	446.6	441.0	430.4	423.7	423.6	424.5	424.9	425.3	424.7	425.4	423.3
17 Other consumer loans ¹¹	349.6	354.1	358.0	358.7	359.8	360.8	360.8	361.0	361.1	360.5	359.9	360.4
18 Other loans and leases	470.2	527.9	524.5	515.7	501.9	492.8	505.4	522.0	526.4	516.9	523.8	522.7
19 Fed funds and reverse RPs with nonbanks ¹²	131.4	153.6	153.6	151.6	140.9	128.1	136.2	142.7	149.2	139.6	139.1	137.9
20 All other loans and leases ¹³	338.7	374.3	370.8	364.2	361.0	364.7	369.2	379.4	377.2	377.3	384.7	384.9
21 LESS: Allowance for loan and lease losses	134.9	126.4	125.3	123.4	121.4	118.5	117.7	116.0	116.7	116.3	115.2	113.4
22 Interbank loans ¹²	64.7	48.7	48.9	49.1	46.6	43.6	41.9	42.3	42.7	42.1	41.9	43.3
23 Fed funds and reverse RPs with banks ¹²	34.1	40.9	40.7	40.6	37.8	34.7	33.8	34.1	34.5	34.0	33.3	35.6
24 Loans to commercial banks ¹⁴	30.6	7.7	8.3	8.6	8.8	8.8	8.1	8.2	8.2	8.1	8.6	7.7
25 Cash assets ¹⁵	572.0	574.8	552.6	570.2	558.7	515.4	509.0	556.5	602.3	512.6	535.3	571.2
26 Trading assets ¹⁶	168.9	173.2	169.8	182.3	172.9	169.0	179.5	187.8	190.8	188.5	191.0	178.7
27 Derivatives with a positive fair value ¹⁷	151.5	159.2	152.4	166.2	155.8	153.0	163.0	170.5	174.0	170.9	173.9	160.0
28 Other trading assets	17.4	14.0	17.4	16.1	17.0	16.0	16.6	17.3	16.7	17.6	17.1	18.7
29 Other assets ¹⁸	898.7	892.5	882.6	863.0	852.5	856.8	848.3	842.4	851.0	845.6	835.8	833.9
30 TOTAL ASSETS ¹⁹	6,989.0	7,180.4	7,157.1	7,171.1	7,129.0	7,102.0	7,120.2	7,182.0	7,232.8	7,111.2	7,164.7	7,217.3

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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LIABILITIES													
31	Deposits	4,434.7	4,893.2	4,883.4	4,883.2	4,932.5	4,951.4	4,917.4	4,984.4	5,006.4	4,924.5	4,982.5	5,065.4
32	Large time deposits	300.1	326.0	316.7	316.0	314.7	322.2	318.1	337.5	326.7	336.4	352.0	348.8
33	Other deposits	4,134.5	4,567.2	4,566.7	4,567.2	4,617.8	4,629.3	4,599.3	4,646.9	4,679.7	4,588.1	4,630.5	4,716.6
34	Borrowings	834.6	746.9	734.3	738.6	708.3	676.3	696.9	701.4	710.5	692.7	697.5	708.1
35	Borrowings from banks in the U.S.	91.1	57.8	54.5	51.8	53.8	53.0	50.9	51.5	60.7	47.4	46.2	54.3
36	Borrowings from others	743.4	689.1	679.9	686.9	654.5	623.3	646.0	649.9	649.8	645.3	651.3	653.8
37	Trading liabilities ²⁰	158.3	187.1	175.5	172.6	150.8	150.5	161.5	165.7	167.9	166.2	165.2	158.3
38	Derivatives with a negative fair value ¹⁷	116.5	151.3	145.7	142.2	124.4	119.8	130.1	136.2	137.7	136.1	138.4	132.7
39	Other trading liabilities	41.8	35.8	29.8	30.3	26.5	30.7	31.3	29.5	30.2	30.1	26.8	25.6
40	Net due to related foreign offices	222.9	12.1	8.7	8.0	-35.4	-41.0	-20.3	-34.0	-24.6	-34.1	-42.1	-64.3
41	Other liabilities ²¹	320.3	327.6	343.3	346.4	345.1	348.3	342.5	339.0	346.2	335.2	332.3	330.5
42	TOTAL LIABILITIES ¹⁹	5,970.8	6,166.8	6,145.2	6,148.7	6,101.3	6,085.5	6,097.9	6,156.5	6,206.4	6,084.5	6,135.4	6,198.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,018.2	1,013.6	1,011.9	1,022.3	1,027.6	1,016.5	1,022.4	1,025.5	1,026.4	1,026.8	1,029.3	1,019.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	18.3	21.9	23.1	26.4	24.1	27.5	31.8	29.9	29.2	28.8	34.2	27.0
45	Securitized consumer loans ²⁴	5.0	5.0	4.9	4.9	4.9	5.2	6.9	6.9	6.8	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	0.1	0.0	0.2	0.2	0.1
47	Other securitized consumer loans	5.0	5.0	4.9	4.9	4.9	5.2	6.9	6.9	6.8	6.8	6.8	6.8
48	Securitized real estate loans ²⁴	922.4	888.9	886.7	888.8	888.3	885.3	882.2	880.4	881.0	880.5	879.4	879.3

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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	2,923.4	2,996.7	3,033.4	3,099.9	3,117.2	3,131.6	3,143.1	3,153.1	3,156.2	3,153.6	3,153.3	3,147.8
2 Securities in bank credit ²	743.0	780.7	793.2	810.6	821.4	826.0	825.3	823.4	829.0	825.5	818.1	814.4
3 Treasury and agency securities ³	550.0	573.8	579.2	589.8	597.9	603.3	599.0	597.4	602.3	600.7	591.9	586.5
4 Mortgage-backed securities (MBS) ⁴	356.3	390.2	395.5	405.0	411.6	416.2	416.8	417.8	420.7	419.2	414.2	415.0
5 Non-MBS ⁵	193.8	183.5	183.7	184.8	186.3	187.1	182.2	179.5	181.6	181.5	177.7	171.5
6 Other securities	192.9	207.0	214.0	220.8	223.5	222.7	226.3	226.1	226.6	224.8	226.3	227.9
7 Mortgage-backed securities ⁶	17.2	17.0	17.2	17.1	17.5	17.7	17.6	17.6	17.6	17.1	17.9	18.6
8 Non-MBS ⁷	175.8	190.0	196.8	203.7	206.0	205.0	208.6	208.4	209.0	207.7	208.3	209.4
9 Loans and leases in bank credit ⁸	2,180.5	2,215.9	2,240.2	2,289.4	2,295.9	2,305.5	2,317.8	2,329.7	2,327.3	2,328.1	2,335.2	2,333.3
10 Commercial and industrial loans	360.0	373.7	381.0	395.4	397.9	401.4	404.4	408.5	407.1	407.9	409.8	412.9
11 Real estate loans	1,409.4	1,413.0	1,428.6	1,460.1	1,463.6	1,461.7	1,461.4	1,465.6	1,465.4	1,465.7	1,468.7	1,460.4
12 Revolving home equity loans	108.8	107.6	109.3	112.5	112.1	112.7	112.9	113.0	113.1	113.1	113.2	111.3
13 Closed-end residential loans ⁹	456.0	478.2	489.9	504.7	508.9	508.1	507.6	512.0	512.1	512.2	514.8	509.1
14 Commercial real estate loans ¹⁰	844.6	827.1	829.3	842.8	842.6	840.9	840.9	840.6	840.2	840.4	840.8	839.9
15 Consumer loans	291.8	302.3	302.6	304.1	303.2	308.2	316.2	318.7	318.2	317.4	319.7	322.6
16 Credit cards and other revolving plans	155.5	163.8	164.4	164.1	163.2	166.0	174.6	176.2	176.1	175.5	176.7	177.1
17 Other consumer loans ¹¹	136.3	138.4	138.2	140.0	140.0	142.2	141.6	142.5	142.0	141.9	143.1	145.5
18 Other loans and leases	119.3	126.9	128.0	129.8	131.1	134.2	135.8	136.9	136.6	137.1	137.0	137.4
19 Fed funds and reverse RPs with nonbanks ¹²	2.1	3.0	3.5	3.3	3.3	3.1	2.6	1.8	1.9	1.8	1.5	1.7
20 All other loans and leases ¹³	117.2	123.9	124.6	126.4	127.8	131.1	133.2	135.1	134.7	135.3	135.5	135.8
21 LESS: Allowance for loan and lease losses	55.2	49.6	48.3	48.3	46.8	46.4	45.7	45.5	45.8	45.8	45.0	45.1
22 Interbank loans ¹²	54.1	43.9	43.0	43.7	44.6	43.0	43.7	44.1	49.4	39.0	41.6	48.3
23 Fed funds and reverse RPs with banks ¹²	51.9	42.2	41.3	41.9	43.1	41.8	42.2	42.5	47.6	37.5	40.3	46.7
24 Loans to commercial banks ¹⁴	2.2	1.8	1.7	1.8	1.5	1.1	1.4	1.6	1.7	1.5	1.3	1.6
25 Cash assets ¹⁵	282.5	297.3	299.2	327.1	335.9	318.7	315.5	315.7	318.5	318.1	309.7	318.3
26 Trading assets ¹⁶	4.7	5.2	5.3	5.5	5.4	5.1	5.4	5.7	5.9	5.5	5.8	5.7
27 Derivatives with a positive fair value ¹⁷	4.4	4.9	5.2	5.3	5.2	5.0	5.2	5.3	5.5	5.2	5.4	5.4
28 Other trading assets	0.3	0.3	0.1	0.2	0.2	0.2	0.2	0.3	0.4	0.3	0.4	0.3
29 Other assets ¹⁸	248.5	249.1	250.8	257.6	259.6	258.6	260.3	262.8	264.6	264.5	261.9	262.4
30 TOTAL ASSETS ¹⁹	3,458.2	3,542.6	3,583.4	3,685.6	3,716.0	3,710.5	3,722.2	3,735.8	3,748.8	3,734.8	3,727.3	3,737.4

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)

July 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LIABILITIES													
31	Deposits	2,643.2	2,735.7	2,764.3	2,825.3	2,839.8	2,850.3	2,862.0	2,899.9	2,893.0	2,898.9	2,910.9	2,914.3
32	Large time deposits	412.4	402.1	400.8	403.0	401.7	399.0	398.8	410.1	409.2	409.3	412.0	410.4
33	Other deposits	2,230.8	2,333.7	2,363.5	2,422.4	2,438.2	2,451.3	2,463.3	2,489.8	2,483.8	2,489.6	2,498.9	2,503.9
34	Borrowings	303.0	292.6	291.9	306.2	313.2	302.4	305.2	285.8	290.7	286.6	281.9	276.7
35	Borrowings from banks in the U.S.	47.3	43.0	41.8	42.6	42.3	44.3	44.9	42.6	43.2	42.0	41.8	42.5
36	Borrowings from others	255.7	249.6	250.1	263.6	270.9	258.1	260.2	243.2	247.5	244.5	240.1	234.2
37	Trading liabilities ²⁰	3.6	4.2	4.4	4.6	4.7	4.8	4.7	4.7	5.2	4.5	4.7	4.7
38	Derivatives with a negative fair value ¹⁷	2.8	3.4	3.6	3.7	3.8	3.7	3.9	4.0	4.4	3.8	4.0	4.0
39	Other trading liabilities	0.8	0.7	0.8	0.8	0.9	1.0	0.9	0.7	0.7	0.7	0.7	0.7
40	Net due to related foreign offices	54.2	52.4	44.5	19.5	11.7	-12.3	-7.0	50.8	48.2	62.2	60.1	57.7
41	Other liabilities ²¹	64.2	63.5	65.3	69.4	68.4	67.5	67.7	72.7	79.3	71.6	70.2	70.4
42	TOTAL LIABILITIES¹⁹	3,068.2	3,148.4	3,170.4	3,225.0	3,237.9	3,212.7	3,232.6	3,313.9	3,316.5	3,323.8	3,327.8	3,323.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	389.9	394.2	413.0	460.6	478.1	497.8	489.6	421.9	432.3	411.0	399.5	413.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	4.7	5.6	6.5	7.2	7.1	6.9	7.7	7.3	7.3	7.3	7.2	7.2
45	Securitized consumer loans ²⁴	11.1	12.7	12.6	12.6	13.4	13.5	13.3	12.6	12.6	12.6	12.7	12.7
46	Securitized credit cards and other revolving plans	11.0	11.8	11.7	11.7	11.7	11.6	11.4	10.7	10.7	10.7	10.7	10.7
47	Other securitized consumer loans	0.0	0.9	0.9	0.9	1.7	1.9	1.8	1.9	1.9	1.9	1.9	2.0
48	Securitized real estate loans ²⁴	18.3	17.5	17.3	20.9	21.3	21.1	22.0	18.9	18.9	18.4	18.5	19.0

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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	2,923.0	3,010.7	3,032.9	3,092.9	3,113.5	3,126.6	3,141.2	3,151.6	3,154.3	3,149.8	3,150.3	3,148.8
2 Securities in bank credit ²	743.8	780.8	788.2	807.2	823.9	830.5	828.4	823.6	828.7	824.7	817.3	815.1
3 Treasury and agency securities ³	549.1	574.9	579.4	590.1	602.1	607.4	601.9	596.1	600.2	597.6	590.1	588.0
4 Mortgage-backed securities (MBS) ⁴	354.8	390.3	395.8	407.3	414.4	419.7	418.4	416.0	418.2	416.8	411.3	413.8
5 Non-MBS ⁵	194.4	184.6	183.6	182.8	187.7	187.7	183.6	180.2	182.0	180.9	178.8	174.2
6 Other securities	194.7	206.0	208.9	217.1	221.8	223.1	226.5	227.4	228.5	227.1	227.2	227.1
7 Mortgage-backed securities ⁶	17.6	17.3	16.8	17.1	17.5	18.1	18.0	17.8	17.8	17.8	17.8	17.6
8 Non-MBS ⁷	177.1	188.6	192.1	200.0	204.2	205.0	208.5	209.7	210.6	209.3	209.4	209.5
9 Loans and leases in bank credit ⁸	2,179.2	2,229.8	2,244.6	2,285.7	2,289.6	2,296.1	2,312.7	2,328.0	2,325.7	2,325.1	2,332.9	2,333.7
10 Commercial and industrial loans	360.7	374.5	380.3	394.7	398.0	401.9	406.2	409.2	407.6	409.4	410.2	412.1
11 Real estate loans	1,407.3	1,419.5	1,429.0	1,458.4	1,460.1	1,456.9	1,458.0	1,463.1	1,463.8	1,460.3	1,464.4	1,461.3
12 Revolving home equity loans	108.8	108.0	109.5	113.2	112.9	113.0	113.1	112.9	113.1	113.1	113.1	111.1
13 Closed-end residential loans ⁹	454.1	484.3	490.8	503.6	505.4	503.5	504.3	509.8	510.6	506.7	510.4	510.8
14 Commercial real estate loans ¹⁰	844.4	827.2	828.6	841.6	841.8	840.4	840.5	840.4	840.1	840.6	840.9	839.4
15 Consumer loans	290.9	306.5	307.5	305.6	302.3	305.2	313.8	317.5	316.7	317.1	319.4	319.4
16 Credit cards and other revolving plans	154.8	167.9	167.6	163.8	161.6	164.3	172.7	175.4	174.9	174.9	176.7	176.6
17 Other consumer loans ¹¹	136.1	138.6	139.9	141.8	140.7	140.9	141.1	142.1	141.9	142.2	142.6	142.8
18 Other loans and leases	120.3	129.4	127.8	127.0	129.2	132.1	134.8	138.2	137.5	138.2	139.0	140.9
19 Fed funds and reverse RPs with nonbanks ¹²	2.7	3.6	3.0	3.1	3.0	2.5	2.6	2.4	2.5	2.4	2.4	2.2
20 All other loans and leases ¹³	117.7	125.8	124.8	123.9	126.2	129.5	132.1	135.7	134.9	135.7	136.6	138.7
21 LESS: Allowance for loan and lease losses	55.4	48.9	48.1	49.4	48.1	46.4	46.3	45.8	46.1	45.9	45.2	45.2
22 Interbank loans ¹²	51.3	46.7	42.7	45.1	45.4	43.4	40.6	41.6	47.8	37.5	37.9	44.2
23 Fed funds and reverse RPs with banks ¹²	48.8	44.9	41.0	43.4	43.9	42.0	39.1	40.0	46.1	35.8	36.3	42.5
24 Loans to commercial banks ¹⁴	2.5	1.8	1.7	1.7	1.5	1.4	1.5	1.6	1.7	1.6	1.6	1.7
25 Cash assets ¹⁵	280.8	307.4	303.4	320.3	318.8	307.9	307.9	313.2	316.2	307.9	308.6	328.4
26 Trading assets ¹⁶	4.6	5.3	5.2	5.4	5.3	4.9	5.4	5.6	5.9	5.4	5.7	5.3
27 Derivatives with a positive fair value ¹⁷	4.4	5.1	5.1	5.3	5.1	4.8	5.2	5.3	5.6	5.2	5.3	5.1
28 Other trading assets	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.4	0.2	0.3	0.2
29 Other assets ¹⁸	247.0	250.6	251.3	258.0	260.3	260.1	258.6	260.9	262.8	261.2	260.4	261.4
30 TOTAL ASSETS¹⁹	3,451.3	3,571.7	3,587.4	3,672.3	3,695.2	3,696.6	3,707.4	3,727.1	3,741.0	3,715.9	3,717.6	3,743.0

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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LIABILITIES													
31	Deposits	2,629.5	2,753.7	2,764.7	2,823.9	2,847.3	2,855.9	2,854.4	2,880.8	2,885.8	2,864.2	2,874.1	2,908.6
32	Large time deposits	410.1	399.8	398.1	399.3	399.0	396.8	395.8	408.2	408.0	407.6	409.0	408.2
33	Other deposits	2,219.4	2,353.9	2,366.6	2,424.5	2,448.4	2,459.0	2,458.5	2,472.5	2,477.8	2,456.5	2,465.1	2,500.4
34	Borrowings	307.2	292.2	294.5	307.8	307.6	300.3	308.1	289.0	290.9	292.9	287.5	275.4
35	Borrowings from banks in the U.S.	50.0	42.1	41.9	42.3	40.6	44.7	45.6	44.0	43.5	44.5	44.3	43.1
36	Borrowings from others	257.3	250.1	252.6	265.5	267.0	255.6	262.5	244.9	247.4	248.4	243.2	232.3
37	Trading liabilities ²⁰	3.7	4.4	4.3	4.6	4.5	4.5	4.8	4.7	5.2	4.6	4.6	4.4
38	Derivatives with a negative fair value ¹⁷	2.9	3.6	3.6	3.8	3.6	3.6	3.9	4.1	4.5	4.0	3.9	3.7
39	Other trading liabilities	0.8	0.7	0.7	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.6	0.7
40	Net due to related foreign offices	52.8	44.2	44.4	36.0	33.3	33.4	31.0	37.1	36.8	40.2	38.5	39.9
41	Other liabilities ²¹	62.7	65.3	64.2	69.8	67.5	65.0	66.2	71.0	78.4	69.5	67.5	68.9
42	TOTAL LIABILITIES ¹⁹	3,055.9	3,159.8	3,172.1	3,242.0	3,260.3	3,259.1	3,264.4	3,282.6	3,297.1	3,271.4	3,272.2	3,297.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	395.5	411.9	415.3	430.3	434.9	437.5	443.0	444.5	443.8	444.5	445.4	445.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	4.7	5.6	6.5	7.2	7.1	6.9	7.7	7.3	7.3	7.3	7.2	7.2
45	Securitized consumer loans ²⁴	10.9	12.8	12.8	12.6	13.6	13.7	13.3	12.5	12.5	12.5	12.5	12.5
46	Securitized credit cards and other revolving plans	10.9	11.9	11.9	11.7	11.8	11.7	11.4	10.6	10.6	10.6	10.7	10.7
47	Other securitized consumer loans	0.0	0.9	0.9	0.9	1.8	2.0	1.9	1.9	1.9	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	20.4	19.6	19.6	20.0	20.6	20.7	20.6	20.6	20.6	20.6	20.7	20.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	781.7	825.9	821.4	828.6	829.2	841.2	844.6	835.3	830.5	833.4	836.4	841.4
2 Securities in bank credit ²	219.8	202.2	203.4	204.7	206.0	207.8	204.5	192.9	188.7	191.0	195.2	196.4
3 Treasury and agency securities ³	101.2	89.6	93.6	95.1	98.7	100.9	101.5	96.2	94.0	95.2	97.9	95.1
4 Mortgage-backed securities (MBS) ⁴	19.9	19.1	19.4	21.0	20.2	20.1	22.3	24.4	24.1	25.3	24.2	22.1
5 Non-MBS ⁵	81.3	70.5	74.2	74.1	78.5	80.8	79.2	71.9	69.9	69.9	73.7	73.0
6 Other securities	118.6	112.6	109.8	109.7	107.3	107.0	103.0	96.7	94.6	95.8	97.2	101.3
7 Mortgage-backed securities ⁶	9.2	8.8	8.7	8.6	8.3	8.4	8.5	7.7	7.5	7.7	7.9	7.7
8 Non-MBS ⁷	109.4	103.8	101.1	101.1	99.0	98.6	94.5	89.0	87.1	88.2	89.3	93.6
9 Loans and leases in bank credit ⁸	561.9	623.7	618.1	623.9	623.3	633.4	640.0	642.4	641.8	642.3	641.2	645.0
10 Commercial and industrial loans	236.5	241.2	243.5	243.7	242.2	243.3	244.1	253.0	252.6	254.9	252.3	255.4
11 Real estate loans	34.5	32.3	31.5	30.7	30.8	31.6	30.4	30.4	30.3	30.7	30.8	30.4
12 Revolving home equity loans	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3
13 Closed-end residential loans ⁹	2.3	1.6	1.8	1.8	1.7	1.5	1.5	1.4	1.4	1.3	1.4	1.3
14 Commercial real estate loans ¹⁰	32.0	30.5	29.5	28.7	28.9	29.8	28.8	28.8	28.7	29.2	29.2	28.9
15 Consumer loans	1.9	1.6	1.7	1.8	2.2	2.3	2.4	2.1	2.4	1.9	1.8	1.6
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	1.7	1.8	2.2	2.3	2.4	2.1	2.4	1.9	1.8	1.6
18 Other loans and leases	289.1	348.5	341.4	347.7	348.1	356.2	363.0	357.0	356.6	354.8	356.4	357.6
19 Fed funds and reverse RPs with nonbanks ¹²	84.6	137.3	126.4	133.8	138.8	144.7	150.7	147.2	144.6	143.5	151.9	154.0
20 All other loans and leases ¹³	204.4	211.3	215.0	213.8	209.3	211.5	212.4	209.8	212.0	211.3	204.4	203.6
21 LESS: Allowance for loan and lease losses	1.0	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.9	0.9	0.7	0.4
22 Interbank loans ¹²	26.5	23.5	25.5	27.1	28.4	28.2	27.6	28.0	27.9	26.5	29.6	28.5
23 Fed funds and reverse RPs with banks ¹²	23.5	21.7	23.3	25.1	26.2	25.7	25.4	25.9	25.6	24.3	27.6	26.1
24 Loans to commercial banks ¹⁴	3.0	1.8	2.2	2.0	2.2	2.4	2.2	2.2	2.3	2.1	2.0	2.4
25 Cash assets ¹⁵	1,013.1	740.8	746.0	703.1	710.0	756.1	838.3	921.0	937.0	920.4	951.0	930.4
26 Trading assets ¹⁶	111.1	125.6	137.8	145.3	139.8	131.7	129.7	137.0	137.6	137.0	140.1	140.4
27 Derivatives with a positive fair value ¹⁷	100.0	116.1	128.3	136.0	130.3	122.6	120.8	127.9	128.6	128.4	131.0	127.8
28 Other trading assets	11.1	9.5	9.4	9.3	9.5	9.1	8.8	9.1	8.9	8.6	9.1	12.6
29 Other assets ¹⁸	51.4	41.3	41.6	43.9	43.7	44.5	44.2	44.1	41.1	48.2	41.4	45.5
30 TOTAL ASSETS ¹⁹	1,982.8	1,756.3	1,771.4	1,747.2	1,750.4	1,800.7	1,883.5	1,964.7	1,973.1	1,964.5	1,997.7	1,985.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
LIABILITIES												
31 Deposits	1,074.2	853.2	852.1	844.4	839.8	829.5	818.6	805.9	810.0	791.5	802.6	831.6
32 Large time deposits	1,018.4	768.7	764.6	755.7	747.5	737.2	727.7	716.5	720.4	705.9	710.3	730.6
33 Other deposits	55.8	84.5	87.5	88.8	92.3	92.3	90.9	89.4	89.6	85.6	92.3	101.0
34 Borrowings	526.0	564.5	566.2	571.4	558.2	563.1	576.5	570.1	564.6	570.1	573.8	571.2
35 Borrowings from banks in the U.S.	31.2	32.4	33.4	33.3	34.3	34.9	36.0	36.8	37.1	35.8	34.3	39.6
36 Borrowings from others	494.8	532.1	532.8	538.0	523.9	528.2	540.5	533.3	527.5	534.3	539.4	531.7
37 Trading liabilities ²⁰	105.3	123.6	133.8	137.3	138.8	124.2	125.7	129.2	129.4	129.6	132.4	129.9
38 Derivatives with a negative fair value ¹⁷	90.4	113.5	124.4	126.9	127.8	114.6	114.1	118.1	118.2	118.2	121.1	119.2
39 Other trading liabilities	14.8	10.2	9.4	10.3	11.0	9.5	11.5	11.1	11.2	11.5	11.3	10.7
40 Net due to related foreign offices	65.6	228.0	232.8	257.7	239.1	302.3	301.9	243.9	271.7	264.3	217.7	190.4
41 Other liabilities ²¹	59.7	58.7	55.5	56.9	53.5	52.8	54.8	50.8	47.9	53.4	50.4	53.6
42 TOTAL LIABILITIES ¹⁹	1,830.8	1,828.0	1,840.4	1,867.7	1,829.4	1,872.0	1,877.5	1,799.9	1,823.7	1,808.9	1,776.9	1,776.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	152.0	-71.6	-69.0	-120.5	-79.1	-71.2	6.0	164.8	149.5	155.6	220.9	209.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-6.5	-6.0	-5.6	-5.1	-5.3	-4.6	-4.0	-4.0	-4.0	-4.1	-4.1	-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

July 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
ASSETS												
1 Bank credit	779.2	830.7	823.7	831.3	827.1	834.2	836.9	833.8	836.9	836.3	825.0	827.9
2 Securities in bank credit ²	222.2	197.3	202.3	204.2	204.2	205.2	204.4	196.5	195.8	194.6	196.4	194.4
3 Treasury and agency securities ³	100.8	87.3	95.2	98.3	99.6	100.3	101.5	96.0	96.2	94.5	95.9	92.0
4 Mortgage-backed securities (MBS) ⁴	19.4	18.9	19.1	20.4	19.2	19.5	21.9	23.9	23.5	24.0	24.0	23.8
5 Non-MBS ⁵	81.4	68.4	76.0	77.9	80.5	80.7	79.6	72.1	72.6	70.5	71.8	68.2
6 Other securities	121.4	110.0	107.2	105.9	104.5	104.9	103.0	100.5	99.7	100.1	100.5	102.4
7 Mortgage-backed securities ⁶	9.2	8.5	8.3	8.3	8.2	8.4	8.6	7.7	7.6	7.5	8.0	8.1
8 Non-MBS ⁷	112.1	101.4	98.8	97.7	96.3	96.5	94.3	92.7	92.1	92.6	92.5	94.3
9 Loans and leases in bank credit ⁸	557.1	633.4	621.4	627.1	623.0	629.0	632.5	637.3	641.1	641.7	628.6	633.5
10 Commercial and industrial loans	235.4	241.8	244.6	245.3	244.1	243.0	243.1	252.0	252.2	255.0	250.0	251.5
11 Real estate loans	34.6	32.8	31.4	31.0	30.9	31.3	30.7	30.5	30.6	30.9	30.7	30.3
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	2.2	1.5	1.7	1.8	1.7	1.6	1.5	1.4	1.4	1.4	1.5	1.3
14 Commercial real estate loans ¹⁰	32.1	31.0	29.5	28.9	29.0	29.5	28.9	28.9	29.0	29.2	29.0	28.8
15 Consumer loans	1.8	1.7	1.7	1.8	2.2	2.2	2.3	2.0	2.2	1.7	1.7	1.7
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.8	1.7	1.7	1.8	2.2	2.2	2.3	2.0	2.2	1.7	1.7	1.7
18 Other loans and leases	285.4	357.1	343.7	349.0	345.8	352.4	356.5	352.8	356.0	354.2	346.1	350.0
19 Fed funds and reverse RPs with nonbanks ¹²	84.1	142.4	126.5	134.7	136.0	141.4	146.9	145.9	146.5	145.5	144.9	148.8
20 All other loans and leases ¹³	201.3	214.7	217.2	214.4	209.8	211.0	209.5	207.0	209.5	208.6	201.3	201.2
21 LESS: Allowance for loan and lease losses	0.9	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
22 Interbank loans ¹²	26.1	22.2	25.0	28.0	28.0	27.5	28.0	27.4	27.8	27.6	26.6	25.4
23 Fed funds and reverse RPs with banks ¹²	23.1	20.5	22.9	26.1	26.0	25.3	25.8	25.3	25.6	25.4	24.4	23.1
24 Loans to commercial banks ¹⁴	3.0	1.7	2.1	1.9	2.0	2.2	2.1	2.2	2.1	2.2	2.2	2.3
25 Cash assets ¹⁵	870.5	796.4	826.3	836.7	775.0	815.6	842.5	781.8	776.7	774.4	785.4	764.5
26 Trading assets ¹⁶	105.8	129.9	137.8	143.7	137.9	126.3	127.7	130.5	132.3	128.2	129.6	128.3
27 Derivatives with a positive fair value ¹⁷	95.2	121.3	129.1	134.4	128.6	117.2	118.9	121.6	123.5	119.3	120.9	118.9
28 Other trading assets	10.6	8.6	8.6	9.3	9.4	9.1	8.8	8.9	8.7	8.9	8.7	9.4
29 Other assets ¹⁸	54.1	40.4	39.4	45.1	48.0	47.1	48.5	46.8	45.2	49.2	45.6	44.4
30 TOTAL ASSETS ¹⁹	1,834.9	1,818.8	1,851.3	1,884.1	1,815.4	1,849.9	1,882.9	1,819.7	1,818.1	1,815.0	1,811.5	1,789.9

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 13, 2012

Account	2011	2011	2012	2012	2012	2012	2012	2012	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LIABILITIES													
31	Deposits	1,092.6	854.1	855.1	842.9	842.6	845.0	844.6	829.0	844.3	815.9	815.3	823.1
32	Large time deposits	1,030.2	765.0	769.0	753.7	748.2	749.5	747.7	728.0	739.4	716.2	715.1	721.8
33	Other deposits	62.4	89.1	86.1	89.3	94.4	95.5	96.9	101.0	104.9	99.8	100.2	101.3
34	Borrowings	530.1	560.3	558.2	569.7	561.1	570.3	584.9	574.2	568.0	575.9	576.2	572.1
35	Borrowings from banks in the U.S.	31.9	31.1	31.7	32.0	33.0	34.2	35.6	37.3	38.0	36.8	34.8	39.0
36	Borrowings from others	498.2	529.2	526.4	537.8	528.1	536.1	549.3	536.9	530.0	539.1	541.4	533.1
37	Trading liabilities ²⁰	102.0	125.7	133.8	139.4	133.9	121.7	125.3	126.9	128.6	124.7	126.4	124.8
38	Derivatives with a negative fair value ¹⁷	87.6	115.7	122.9	128.0	123.0	111.7	112.9	115.8	117.3	113.4	115.8	114.3
39	Other trading liabilities	14.4	10.0	10.9	11.4	10.9	10.0	12.3	11.1	11.3	11.3	10.7	10.5
40	Net due to related foreign offices	46.4	217.2	246.5	271.1	218.8	256.2	268.7	234.5	225.0	245.9	231.6	215.7
41	Other liabilities ²¹	60.5	58.3	54.5	57.7	55.7	53.4	56.1	51.8	48.9	49.2	58.6	51.0
42	TOTAL LIABILITIES¹⁹	1,831.7	1,815.6	1,848.1	1,880.9	1,812.1	1,846.6	1,879.6	1,816.4	1,814.8	1,811.7	1,808.2	1,786.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	3.2	3.2	3.2	3.3	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	-6.5	-6.0	-5.6	-5.1	-5.3	-4.6	-4.0	-4.0	-4.0	-4.1	-4.1	-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).