

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
September 20, 2013

Account	2008	2009	2010	2011	2012	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 May	2013 Jun	2013 Jul	2013 Aug
ASSETS															
1 Bank credit	2.1	-6.6	-2.7	1.8	3.9	4.2	4.2	4.5	2.6	3.4	0.9	-1.8	-0.7	-3.1	-4.8
2 Securities in bank credit ²	-1.9	6.7	6.9	1.8	7.4	10.4	6.4	6.9	5.3	2.8	-1.9	-2.6	-8.2	-14.6	-11.0
3 Treasury and agency securities ³	2.6	13.4	15.2	3.0	8.5	12.7	11.6	7.2	1.8	-1.1	-6.4	-8.2	-7.0	-23.9	-20.8
6 Other securities	-7.7	-3.1	-7.1	-0.7	5.0	5.5	-5.1	6.3	13.4	11.4	7.9	9.2	-10.8	4.9	9.2
9 Loans and leases in bank credit ⁸	3.3	-10.2	-5.8	1.9	2.7	2.0	3.4	3.6	1.5	3.7	2.0	-1.4	2.2	1.2	-2.6
10 Commercial and industrial loans	12.9	-18.6	-9.0	9.6	11.0	10.6	12.1	12.3	7.3	9.8	5.9	0.2	12.9	10.7	-0.1
11 Real estate loans	-0.2	-5.7	-5.5	-3.8	-1.1	-1.6	-0.5	-0.7	-1.7	-0.3	-0.5	-3.3	1.0	-4.5	-5.5
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-6.0	-6.0	-8.2	-9.4	-8.8	-9.2	-10.8	-7.0	-9.5	-5.2
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.5	1.2	1.4	3.4	1.6	-1.8	0.7	0.5	-6.1	2.3	-11.6	-17.4
14 Commercial real estate loans ¹⁰	6.5	-4.8	-8.9	-6.3	-1.3	-3.2	-2.7	-0.5	1.3	1.8	1.6	2.5	2.3	5.0	7.7
15 Consumer loans	5.1	-3.3	-7.0	-0.7	1.2	0.3	1.1	0.8	2.5	1.7	4.7	5.4	6.1	3.9	3.7
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	-1.8	-0.5	-0.7	0.3	0.4	2.5	3.2	1.8	-4.5	-0.4
17 Other consumer loans ¹¹	6.2	1.2	-1.3	-0.2	3.5	2.9	3.1	2.7	5.2	3.2	7.3	8.1	11.2	13.8	8.1
18 Other loans and leases	1.7	-23.1	0.4	19.2	6.8	5.2	8.4	9.5	3.4	10.3	1.6	-5.0	-13.5	3.8	-3.0
21 LESS: Allowance for loan and lease losses	-	-	-	-17.6	-16.9	-15.0	-16.9	-17.9	-22.6	-12.6	-12.8	-7.7	-24.8	-29.7	-12.5
22 Interbank loans ¹²	-15.4	-38.5	-23.2	-37.4	4.6	9.6	-1.3	4.0	5.7	20.1	4.7	11.2	5.6	-41.5	-39.2
25 Cash assets ¹⁵	160.3	49.2	-7.7	48.4	-2.0	-4.1	-11.5	1.0	6.6	41.1	45.2	63.2	46.6	46.0	85.8
26 Trading assets ¹⁶	-	-	-	3.7	-1.9	26.7	-3.7	-5.3	-23.8	-15.9	-26.1	-59.8	-44.8	-82.8	-77.3
29 Other assets ¹⁸	14.9	-4.1	4.5	-4.5	-4.7	-9.6	-2.8	-1.7	-5.1	3.0	0.4	11.7	6.8	10.5	-8.0
30 TOTAL ASSETS¹⁹	7.9	-6.0	-2.7	5.4	2.5	2.7	1.6	3.5	2.1	8.1	6.6	7.8	6.6	4.2	8.2
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.7	7.1	5.5	5.3	8.6	8.4	7.2	4.6	2.4	6.3	8.9	1.8
32 Large time deposits	-2.9	-5.7	-7.3	-13.5	-1.4	-10.1	-2.1	7.4	-0.7	12.7	0.1	6.5	20.3	15.2	-12.4
33 Other deposits	-	-	-	12.3	9.0	8.9	6.9	8.8	10.2	6.1	5.4	1.6	3.5	7.6	4.6
34 Borrowings	13.4	-24.5	-18.9	-14.5	-5.3	-8.5	-8.1	-1.0	-4.1	3.5	-6.3	6.4	-9.7	-9.1	-1.6
37 Trading liabilities ²⁰	-	-	-	1.9	-8.1	15.2	-23.0	-6.7	-18.0	-10.6	-7.0	-43.3	-89.9	-102.1	-73.8
41 Other liabilities ²¹	0.5	-10.8	9.2	-0.5	-1.6	8.5	1.4	-9.4	-6.9	1.7	-3.0	0.5	-0.5	-22.9	-7.0
42 TOTAL LIABILITIES¹⁹	10.6	-7.1	-3.4	5.5	2.2	2.0	1.4	4.2	1.2	9.2	7.4	10.9	10.1	7.0	6.9

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

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
ASSETS												
1 Bank credit	9,784.0	9,991.1	9,995.6	10,056.5	10,041.6	10,035.9	10,018.1	9,981.3	9,984.1	9,978.5	9,963.1	9,967.4
2 Securities in bank credit ²	2,647.2	2,722.8	2,721.1	2,755.0	2,749.0	2,730.2	2,699.5	2,675.9	2,673.8	2,670.4	2,646.9	2,653.8
3 Treasury and agency securities ³	1,836.9	1,856.6	1,849.8	1,871.5	1,858.6	1,847.9	1,813.2	1,782.7	1,782.4	1,778.1	1,761.0	1,767.3
4 Mortgage-backed securities (MBS) ⁴	1,334.9	1,337.4	1,337.0	1,361.9	1,365.1	1,361.6	1,344.9	1,320.3	1,318.2	1,315.9	1,302.4	1,304.2
5 Non-MBS ⁵	502.1	519.1	512.8	509.5	493.5	486.2	468.2	462.4	464.3	462.1	458.5	463.1
6 Other securities	810.3	866.3	871.3	883.5	890.3	882.4	886.3	893.2	891.4	892.3	885.9	886.5
7 Mortgage-backed securities ⁶	138.9	140.2	139.8	139.7	140.4	139.7	142.0	144.7	144.7	145.0	144.2	144.0
8 Non-MBS ⁷	671.3	726.0	731.5	743.8	749.9	742.7	744.3	748.5	746.7	747.3	741.7	742.5
9 Loans and leases in bank credit ⁸	7,136.8	7,268.3	7,274.4	7,301.5	7,292.7	7,305.7	7,318.6	7,305.4	7,310.2	7,308.1	7,316.2	7,313.6
10 Commercial and industrial loans	1,462.7	1,523.4	1,531.7	1,540.1	1,540.4	1,556.9	1,570.9	1,570.9	1,570.4	1,569.2	1,571.4	1,569.0
11 Real estate loans	3,525.6	3,545.9	3,541.9	3,547.0	3,537.3	3,540.2	3,531.9	3,518.1	3,522.5	3,518.4	3,517.7	3,517.7
12 Revolving home equity loans	530.1	506.4	502.9	498.3	493.9	491.0	487.2	485.1	485.6	484.5	483.8	482.9
13 Closed-end residential loans ⁹	1,578.7	1,612.1	1,611.5	1,618.0	1,609.8	1,612.9	1,601.1	1,579.5	1,583.7	1,579.4	1,575.4	1,575.3
14 Commercial real estate loans ¹⁰	1,416.8	1,427.4	1,427.5	1,430.6	1,433.6	1,436.3	1,443.7	1,453.6	1,453.2	1,454.5	1,458.6	1,459.5
15 Consumer loans	1,107.6	1,118.7	1,122.6	1,127.0	1,132.1	1,137.9	1,141.6	1,145.1	1,144.2	1,145.9	1,148.3	1,147.9
16 Credit cards and other revolving plans	602.6	603.0	604.1	605.5	607.1	608.0	605.7	605.5	604.9	605.2	606.9	606.5
17 Other consumer loans ¹¹	505.1	515.7	518.6	521.5	525.0	529.9	536.0	539.6	539.3	540.7	541.4	541.4
18 Other loans and leases	1,040.8	1,080.3	1,078.2	1,087.3	1,082.8	1,070.6	1,074.1	1,071.4	1,073.1	1,074.6	1,078.8	1,078.9
19 Fed funds and reverse RPs with nonbanks ¹²	301.2	320.2	324.2	322.2	312.4	301.2	297.5	289.8	289.2	293.4	290.9	292.4
20 All other loans and leases ¹³	739.7	760.1	754.0	765.1	770.4	769.4	776.6	781.6	783.9	781.2	787.9	786.6
21 LESS: Allowance for loan and lease losses	158.1	144.2	142.5	141.0	140.1	137.2	133.9	132.5	132.5	132.8	131.6	131.4
22 Interbank loans ¹²	118.0	125.3	126.5	128.2	129.4	130.0	125.5	121.4	116.4	120.2	119.6	126.2
23 Fed funds and reverse RPs with banks ¹²	106.0	113.6	114.2	114.5	113.8	113.4	109.3	104.2	98.5	102.5	101.6	108.4
24 Loans to commercial banks ¹⁴	12.0	11.6	12.3	13.7	15.6	16.6	16.2	17.2	17.9	17.7	18.0	17.8
25 Cash assets ¹⁵	1,667.6	1,830.6	1,931.3	1,954.5	2,057.5	2,137.4	2,219.8	2,378.8	2,378.0	2,431.3	2,403.1	2,400.4
26 Trading assets ¹⁶	310.5	285.3	277.4	278.9	265.0	255.1	237.5	222.2	220.7	223.3	217.4	212.4
27 Derivatives with a positive fair value ¹⁷	284.6	257.8	252.3	256.6	244.1	236.2	218.8	206.0	205.3	207.4	202.6	196.0
28 Other trading assets	25.9	27.5	25.0	22.3	20.9	18.9	18.7	16.2	15.3	15.9	14.8	16.4
29 Other assets ¹⁸	1,147.1	1,158.9	1,146.5	1,109.7	1,120.5	1,126.8	1,137.5	1,130.2	1,130.1	1,137.6	1,120.9	1,136.0
30 TOTAL ASSETS ¹⁹	12,869.1	13,246.9	13,334.7	13,386.8	13,473.9	13,548.0	13,604.5	13,701.3	13,696.7	13,758.0	13,692.4	13,711.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
									Aug 21	Aug 28	Sep 4	Sep 11	
LIABILITIES													
31	Deposits	8,864.8	9,263.6	9,323.2	9,350.9	9,369.8	9,418.8	9,495.0	9,512.1	9,506.6	9,545.0	9,543.9	9,536.1
32	Large time deposits	1,497.1	1,542.2	1,540.0	1,523.4	1,531.7	1,557.7	1,579.1	1,563.6	1,558.8	1,573.9	1,573.6	1,585.2
33	Other deposits	7,367.7	7,721.4	7,783.2	7,827.4	7,838.1	7,861.1	7,915.8	7,948.5	7,947.8	7,971.1	7,970.3	7,951.0
34	Borrowings	1,565.2	1,569.4	1,557.5	1,544.2	1,552.5	1,540.0	1,528.3	1,526.3	1,512.5	1,520.5	1,517.3	1,528.2
35	Borrowings from banks in the U.S.	135.6	155.6	152.6	149.2	143.7	144.6	141.2	137.6	131.3	135.3	133.1	141.7
36	Borrowings from others	1,429.6	1,413.8	1,405.0	1,395.0	1,408.8	1,395.4	1,387.1	1,388.7	1,381.2	1,385.2	1,384.2	1,386.4
37	Trading liabilities ²⁰	282.6	267.1	270.0	276.9	266.9	246.9	225.9	212.0	208.8	218.9	208.6	204.1
38	Derivatives with a negative fair value ¹⁷	249.8	226.0	224.7	226.6	216.0	197.5	183.7	169.9	168.2	171.4	166.3	159.3
39	Other trading liabilities	32.8	41.1	45.3	50.2	50.8	49.4	42.2	42.2	40.6	47.5	42.3	44.7
40	Net due to related foreign offices	225.1	168.0	199.4	226.3	316.8	401.0	443.1	517.7	532.7	551.9	545.2	552.4
41	Other liabilities ²¹	461.1	454.3	456.5	451.5	451.7	451.6	443.0	440.4	444.3	436.8	426.4	432.2
42	TOTAL LIABILITIES¹⁹	11,398.7	11,722.4	11,806.6	11,849.7	11,957.7	12,058.3	12,135.3	12,208.5	12,204.9	12,273.2	12,241.4	12,252.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,470.4	1,524.6	1,528.1	1,537.1	1,516.2	1,489.7	1,469.1	1,492.8	1,491.8	1,484.9	1,451.0	1,458.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.0	34.0	33.3	36.2	32.3	11.0	-5.7	-12.0	-15.9	-13.2	-19.6	-17.6
45	Securitized consumer loans ²⁴	19.2	20.6	20.6	20.4	20.1	20.4	20.5	21.3	21.9	21.6	21.0	21.2
46	Securitized credit cards and other revolving plans	10.3	11.6	11.7	11.4	11.3	11.5	11.5	12.0	12.0	11.7	11.3	11.3
47	Other securitized consumer loans	8.9	9.0	8.9	8.9	8.9	8.9	8.9	9.3	9.9	9.8	9.7	9.9
48	Securitized real estate loans ²⁴	755.6	744.1	740.0	742.2	736.4	716.0	691.3	693.2	694.2	690.8	689.9	689.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
ASSETS												
1 Bank credit	9,767.2	9,993.3	9,974.7	10,030.8	10,016.3	10,000.5	9,963.5	9,962.1	9,940.9	9,952.9	9,984.2	9,994.0
2 Securities in bank credit ²	2,646.9	2,719.0	2,723.5	2,757.8	2,742.4	2,711.1	2,678.3	2,673.6	2,669.6	2,667.2	2,663.3	2,664.4
3 Treasury and agency securities ³	1,837.9	1,857.5	1,857.6	1,880.4	1,856.2	1,834.5	1,799.3	1,782.7	1,780.9	1,775.4	1,774.3	1,771.0
4 Mortgage-backed securities (MBS) ⁴	1,332.8	1,337.1	1,337.3	1,365.6	1,361.4	1,352.0	1,337.0	1,318.6	1,314.4	1,313.3	1,314.3	1,307.0
5 Non-MBS ⁵	505.0	520.4	520.4	514.8	494.9	482.5	462.3	464.1	466.6	462.1	459.9	464.0
6 Other securities	809.0	861.5	865.9	877.4	886.2	876.7	879.0	890.9	888.7	891.9	889.1	893.4
7 Mortgage-backed securities ⁶	139.1	139.9	139.6	139.7	141.3	140.2	141.2	144.7	145.0	145.7	144.3	143.8
8 Non-MBS ⁷	669.9	721.6	726.3	737.7	744.9	736.4	737.8	746.2	743.6	746.2	744.8	749.6
9 Loans and leases in bank credit ⁸	7,120.3	7,274.3	7,251.2	7,272.9	7,273.9	7,289.4	7,285.2	7,288.5	7,271.3	7,285.7	7,320.9	7,329.5
10 Commercial and industrial loans	1,455.7	1,525.1	1,535.5	1,544.8	1,546.3	1,557.3	1,562.9	1,563.0	1,561.7	1,560.2	1,565.9	1,562.6
11 Real estate loans	3,524.3	3,546.5	3,532.6	3,536.9	3,531.7	3,533.2	3,524.8	3,517.1	3,504.7	3,510.4	3,526.9	3,534.0
12 Revolving home equity loans	530.1	507.2	502.5	497.7	493.0	490.1	486.2	485.0	485.8	484.9	484.1	483.8
13 Closed-end residential loans ⁹	1,579.2	1,612.8	1,603.2	1,609.1	1,602.6	1,602.6	1,593.7	1,580.7	1,568.2	1,573.8	1,586.9	1,591.7
14 Commercial real estate loans ¹⁰	1,415.0	1,426.5	1,426.8	1,430.1	1,436.2	1,440.4	1,444.9	1,451.4	1,450.8	1,451.7	1,455.9	1,458.5
15 Consumer loans	1,107.8	1,120.7	1,112.8	1,119.2	1,125.4	1,134.9	1,136.8	1,145.4	1,144.9	1,151.4	1,151.4	1,151.2
16 Credit cards and other revolving plans	603.0	602.7	594.7	597.8	601.1	605.5	602.7	606.1	605.6	609.8	609.0	607.4
17 Other consumer loans ¹¹	504.8	518.0	518.2	521.5	524.3	529.4	534.1	539.3	539.3	541.5	542.5	543.8
18 Other loans and leases	1,032.6	1,081.9	1,070.3	1,072.1	1,070.4	1,064.1	1,060.8	1,063.1	1,060.0	1,063.7	1,076.6	1,081.7
19 Fed funds and reverse RPs with nonbanks ¹²	294.8	327.1	321.6	311.4	305.5	293.8	283.4	282.6	279.9	283.6	288.9	294.4
20 All other loans and leases ¹³	737.8	754.8	748.7	760.7	764.9	770.3	777.4	780.4	780.2	780.2	787.7	787.3
21 LESS: Allowance for loan and lease losses	158.6	145.1	142.7	139.3	139.3	137.1	133.8	133.0	133.1	132.4	132.5	132.4
22 Interbank loans ¹²	115.4	129.1	128.0	127.1	122.9	124.0	121.5	118.9	112.9	115.0	119.3	128.7
23 Fed funds and reverse RPs with banks ¹²	103.3	117.6	115.9	113.6	107.6	108.1	105.3	101.5	95.1	97.1	101.3	110.7
24 Loans to commercial banks ¹⁴	12.1	11.6	12.1	13.5	15.2	15.9	16.1	17.4	17.8	17.9	17.9	17.9
25 Cash assets ¹⁵	1,663.2	1,853.9	1,925.3	1,951.1	2,089.2	2,161.7	2,263.7	2,370.3	2,348.9	2,421.5	2,440.4	2,425.9
26 Trading assets ¹⁶	312.7	284.8	270.5	270.1	259.7	250.3	233.0	223.0	221.5	223.6	222.2	220.4
27 Derivatives with a positive fair value ¹⁷	286.4	256.8	245.2	248.0	239.5	231.7	214.2	206.7	206.0	207.4	207.1	203.3
28 Other trading assets	26.3	28.0	25.3	22.1	20.2	18.6	18.8	16.3	15.5	16.2	15.1	17.1
29 Other assets ¹⁸	1,138.3	1,159.3	1,154.3	1,110.5	1,116.8	1,121.5	1,127.5	1,123.2	1,119.1	1,130.0	1,117.4	1,141.6
30 TOTAL ASSETS ¹⁹	12,838.3	13,275.4	13,310.1	13,350.3	13,465.5	13,521.0	13,575.5	13,664.5	13,610.2	13,710.5	13,750.9	13,778.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
									Aug 21	Aug 28	Sep 4	Sep 11	
LIABILITIES													
31	Deposits	8,824.7	9,255.9	9,344.0	9,366.9	9,318.2	9,372.0	9,436.6	9,472.8	9,413.1	9,475.6	9,563.8	9,555.1
32	Large time deposits	1,497.0	1,540.1	1,534.3	1,522.2	1,536.8	1,563.1	1,573.3	1,563.3	1,556.1	1,580.6	1,572.9	1,585.3
33	Other deposits	7,327.7	7,715.8	7,809.6	7,844.7	7,781.4	7,809.0	7,863.2	7,909.5	7,856.9	7,895.0	7,991.0	7,969.8
34	Borrowings	1,561.7	1,596.7	1,558.2	1,539.9	1,569.3	1,535.1	1,519.6	1,521.7	1,506.2	1,516.0	1,516.6	1,526.6
35	Borrowings from banks in the U.S.	134.4	156.7	151.1	149.9	141.8	142.6	138.7	135.9	128.8	132.7	133.7	144.6
36	Borrowings from others	1,427.4	1,440.0	1,407.0	1,390.0	1,427.6	1,392.5	1,380.8	1,385.8	1,377.4	1,383.3	1,382.9	1,382.0
37	Trading liabilities ²⁰	286.9	265.0	261.9	273.4	264.6	245.8	222.3	215.1	211.5	219.4	216.8	214.2
38	Derivatives with a negative fair value ¹⁷	252.2	225.5	218.6	224.0	213.0	195.0	179.5	170.7	168.9	169.9	169.7	166.3
39	Other trading liabilities	34.7	39.5	43.4	49.4	51.5	50.8	42.8	44.4	42.6	49.5	47.1	47.9
40	Net due to related foreign offices	224.6	192.5	184.5	213.2	347.0	416.6	473.3	521.2	545.0	557.5	533.4	541.7
41	Other liabilities ²¹	457.9	455.6	452.4	441.5	447.5	444.4	434.9	437.7	437.2	440.0	429.0	444.6
42	TOTAL LIABILITIES¹⁹	11,355.7	11,765.7	11,800.9	11,834.9	11,946.6	12,014.0	12,086.7	12,168.6	12,113.0	12,208.5	12,259.7	12,282.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,482.5	1,509.6	1,509.2	1,515.4	1,518.9	1,506.9	1,488.7	1,495.9	1,497.2	1,502.0	1,491.2	1,495.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.0	34.0	33.3	36.2	32.3	11.0	-5.7	-12.0	-15.9	-13.2	-19.6	-17.6
45	Securitized consumer loans ²⁴	18.6	20.6	20.8	20.9	20.4	20.1	20.0	20.5	21.0	20.6	20.5	20.5
46	Securitized credit cards and other revolving plans	10.0	11.7	12.0	11.8	11.4	11.3	11.4	11.6	11.4	11.1	11.0	11.0
47	Other securitized consumer loans	8.7	8.9	8.8	9.1	9.0	8.8	8.6	9.0	9.6	9.5	9.4	9.5
48	Securitized real estate loans ²⁴	756.3	742.0	738.7	737.2	732.3	717.0	694.6	694.0	694.9	693.7	693.8	693.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
ASSETS												
1 Bank credit	8,929.8	9,114.5	9,122.7	9,176.9	9,174.7	9,190.0	9,181.0	9,143.9	9,147.2	9,135.8	9,118.9	9,127.2
2 Securities in bank credit ²	2,443.5	2,515.2	2,513.9	2,547.2	2,545.8	2,533.0	2,505.9	2,478.4	2,475.5	2,469.3	2,445.3	2,455.4
3 Treasury and agency securities ³	1,733.3	1,750.9	1,745.5	1,767.7	1,759.9	1,752.9	1,718.9	1,687.4	1,686.4	1,680.4	1,663.9	1,672.4
4 Mortgage-backed securities (MBS) ⁴	1,312.5	1,317.0	1,316.9	1,342.9	1,346.4	1,345.7	1,331.4	1,306.4	1,303.6	1,301.7	1,288.4	1,291.2
5 Non-MBS ⁵	420.9	434.0	428.7	424.8	413.5	407.2	387.5	381.0	382.9	378.7	375.5	381.2
6 Other securities	710.2	764.2	768.4	779.5	785.9	780.1	787.0	791.0	789.1	788.9	781.4	783.0
7 Mortgage-backed securities ⁶	131.3	133.4	133.2	133.3	134.1	133.4	135.8	137.9	137.3	138.0	137.3	137.2
8 Non-MBS ⁷	578.9	630.9	635.2	646.2	651.8	646.7	651.2	653.1	651.8	650.9	644.2	645.8
9 Loans and leases in bank credit ⁸	6,486.3	6,599.3	6,608.7	6,629.7	6,628.9	6,657.0	6,675.1	6,665.5	6,671.6	6,666.5	6,673.6	6,671.8
10 Commercial and industrial loans	1,205.4	1,264.6	1,275.6	1,283.0	1,285.2	1,300.5	1,309.3	1,309.0	1,309.8	1,308.6	1,308.7	1,305.9
11 Real estate loans	3,494.7	3,515.8	3,512.6	3,517.3	3,507.3	3,510.7	3,502.3	3,488.9	3,493.8	3,489.6	3,489.0	3,489.0
12 Revolving home equity loans	529.9	506.2	502.8	498.1	493.7	490.7	486.9	484.8	485.3	484.1	483.4	482.5
13 Closed-end residential loans ⁹	1,577.3	1,611.0	1,610.3	1,617.1	1,608.8	1,611.9	1,599.9	1,578.3	1,582.8	1,578.5	1,574.1	1,574.0
14 Commercial real estate loans ¹⁰	1,387.5	1,398.6	1,399.5	1,402.0	1,404.8	1,408.1	1,415.4	1,425.9	1,425.7	1,427.0	1,431.5	1,432.5
15 Consumer loans	1,106.0	1,116.7	1,120.8	1,125.1	1,130.1	1,135.8	1,139.4	1,142.8	1,141.9	1,143.6	1,145.9	1,145.6
16 Credit cards and other revolving plans	602.6	603.0	604.1	605.5	607.1	608.0	605.7	605.5	604.9	605.2	606.9	606.5
17 Other consumer loans ¹¹	503.4	513.8	516.7	519.6	523.0	527.8	533.7	537.3	537.0	538.4	539.0	539.1
18 Other loans and leases	680.2	702.2	699.8	704.3	706.3	710.0	724.1	724.9	726.2	724.8	730.0	731.4
19 Fed funds and reverse RPs with nonbanks ¹²	140.1	142.7	144.3	139.2	133.1	132.6	142.6	136.6	133.9	135.2	135.8	138.2
20 All other loans and leases ¹³	540.2	559.5	555.5	565.1	573.2	577.4	581.6	588.3	592.3	589.6	594.1	593.1
21 LESS: Allowance for loan and lease losses	157.6	143.6	141.5	139.8	138.8	136.4	134.1	132.2	132.2	132.3	131.1	130.9
22 Interbank loans ¹²	90.9	100.7	103.1	102.8	101.2	104.3	100.6	94.7	89.7	92.1	93.7	98.5
23 Fed funds and reverse RPs with banks ¹²	81.0	91.3	93.3	92.5	90.8	93.0	89.5	83.5	78.3	81.0	82.1	87.2
24 Loans to commercial banks ¹⁴	9.9	9.4	9.8	10.3	10.4	11.3	11.1	11.2	11.4	11.1	11.7	11.2
25 Cash assets ¹⁵	879.0	906.5	979.5	1,008.6	1,020.9	1,040.9	1,102.5	1,174.9	1,174.5	1,178.1	1,190.8	1,165.8
26 Trading assets ¹⁶	179.4	163.5	156.5	157.6	147.9	145.6	136.7	128.6	125.1	131.5	128.6	126.6
27 Derivatives with a positive fair value ¹⁷	162.4	143.9	139.1	142.5	133.9	133.1	124.2	119.0	116.4	122.2	120.7	116.7
28 Other trading assets	17.0	19.5	17.4	15.1	14.0	12.5	12.5	9.6	8.7	9.3	8.0	9.9
29 Other assets ¹⁸	1,100.2	1,109.5	1,097.4	1,058.5	1,064.2	1,068.0	1,076.5	1,073.5	1,075.9	1,074.8	1,067.0	1,077.3
30 TOTAL ASSETS ¹⁹	11,021.7	11,251.1	11,317.8	11,364.5	11,370.1	11,412.3	11,463.2	11,483.4	11,480.1	11,480.0	11,468.0	11,464.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

September 20, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 4	Sep 11	
LIABILITIES													
31	Deposits	8,008.7	8,321.0	8,378.6	8,413.3	8,427.5	8,444.2	8,490.3	8,512.0	8,506.8	8,529.9	8,532.2	8,508.1
32	Large time deposits	743.0	721.3	718.5	711.8	712.9	715.9	716.5	713.2	711.1	713.6	712.2	712.5
33	Other deposits	7,265.7	7,599.7	7,660.1	7,701.5	7,714.6	7,728.3	7,773.8	7,798.7	7,795.7	7,816.3	7,820.0	7,795.6
34	Borrowings	986.0	942.6	937.9	935.9	940.1	938.3	947.0	935.8	925.0	928.3	927.5	933.6
35	Borrowings from banks in the U.S.	98.1	109.4	105.8	102.2	96.1	101.1	100.2	97.4	91.6	95.6	95.3	102.3
36	Borrowings from others	887.9	833.3	832.2	833.7	843.9	837.1	846.8	838.4	833.3	832.7	832.3	831.4
37	Trading liabilities ²⁰	156.5	142.0	142.8	151.7	142.7	131.1	120.0	112.1	107.8	117.8	112.8	110.6
38	Derivatives with a negative fair value ¹⁷	134.3	114.7	114.1	120.0	109.9	100.5	96.2	87.9	84.4	90.4	89.3	85.2
39	Other trading liabilities	22.1	27.2	28.7	31.7	32.8	30.5	23.8	24.2	23.4	27.3	23.5	25.5
40	Net due to related foreign offices	-8.9	-54.9	-38.7	-48.0	-17.5	19.8	32.8	44.7	53.7	43.3	52.0	63.9
41	Other liabilities ²¹	402.0	395.8	397.6	391.6	391.3	390.7	384.3	381.2	383.5	374.3	372.4	373.7
42	TOTAL LIABILITIES¹⁹	9,544.2	9,746.5	9,818.1	9,844.5	9,884.1	9,924.1	9,974.4	9,985.8	9,976.7	9,993.6	9,997.0	9,990.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,477.5	1,504.7	1,499.7	1,520.0	1,486.0	1,488.2	1,488.8	1,497.6	1,503.4	1,486.4	1,470.9	1,474.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.7	36.5	35.6	38.1	34.3	14.1	-1.8	-7.2	-10.7	-8.1	-14.3	-12.3
45	Securitized consumer loans ²⁴	19.2	20.6	20.6	20.4	20.1	20.4	20.5	21.3	21.9	21.6	21.0	21.2
46	Securitized credit cards and other revolving plans	10.3	11.6	11.7	11.4	11.3	11.5	11.5	12.0	12.0	11.7	11.3	11.3
47	Other securitized consumer loans	8.9	9.0	8.9	8.9	8.9	8.9	8.9	9.3	9.9	9.8	9.7	9.9
48	Securitized real estate loans ²⁴	755.6	744.1	740.0	742.2	736.4	716.0	691.3	693.2	694.2	690.8	689.9	689.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
ASSETS												
1 Bank credit	8,915.2	9,109.3	9,100.7	9,156.7	9,154.3	9,161.9	9,133.7	9,127.5	9,109.9	9,115.9	9,140.4	9,147.2
2 Securities in bank credit ²	2,442.1	2,509.4	2,514.8	2,550.2	2,539.8	2,515.7	2,484.9	2,475.1	2,471.5	2,466.3	2,460.9	2,464.1
3 Treasury and agency securities ³	1,734.2	1,749.5	1,750.7	1,774.8	1,756.6	1,740.3	1,705.8	1,686.9	1,685.4	1,677.7	1,676.8	1,675.4
4 Mortgage-backed securities (MBS) ⁴	1,309.6	1,317.3	1,318.2	1,347.4	1,343.4	1,336.2	1,322.4	1,304.0	1,299.6	1,298.3	1,299.6	1,292.8
5 Non-MBS ⁵	424.6	432.3	432.5	427.4	413.3	404.0	383.4	382.9	385.9	379.3	377.2	382.6
6 Other securities	707.9	759.8	764.1	775.3	783.2	775.4	779.1	788.2	786.1	788.7	784.0	788.7
7 Mortgage-backed securities ⁶	131.1	133.3	133.0	133.2	134.7	133.6	134.8	137.6	137.3	138.3	136.9	136.4
8 Non-MBS ⁷	576.8	626.6	631.1	642.1	648.5	641.7	644.3	650.6	648.7	650.4	647.2	652.3
9 Loans and leases in bank credit ⁸	6,473.2	6,599.9	6,585.9	6,606.5	6,614.4	6,646.3	6,648.8	6,652.4	6,638.4	6,649.6	6,679.6	6,683.1
10 Commercial and industrial loans	1,200.2	1,263.7	1,277.2	1,289.0	1,291.8	1,300.9	1,303.2	1,302.8	1,302.9	1,301.2	1,304.5	1,300.3
11 Real estate loans	3,493.6	3,516.8	3,503.8	3,507.5	3,501.7	3,503.4	3,495.2	3,488.2	3,476.2	3,481.7	3,498.0	3,505.1
12 Revolving home equity loans	529.9	507.0	502.3	497.4	492.7	489.9	485.9	484.7	485.5	484.5	483.8	483.4
13 Closed-end residential loans ⁹	1,577.8	1,611.8	1,602.1	1,608.1	1,601.5	1,601.6	1,592.5	1,579.5	1,567.3	1,572.8	1,585.7	1,590.5
14 Commercial real estate loans ¹⁰	1,386.0	1,398.0	1,399.4	1,402.0	1,407.5	1,412.0	1,416.8	1,423.9	1,423.4	1,424.4	1,428.6	1,431.2
15 Consumer loans	1,106.2	1,118.8	1,110.9	1,117.2	1,123.2	1,132.7	1,134.5	1,143.0	1,142.5	1,149.0	1,149.1	1,148.8
16 Credit cards and other revolving plans	603.0	602.7	594.7	597.8	601.1	605.5	602.7	606.1	605.6	609.8	609.0	607.4
17 Other consumer loans ¹¹	503.1	516.1	516.2	519.4	522.2	527.2	531.8	537.0	536.9	539.2	540.2	541.5
18 Other loans and leases	673.2	700.6	694.0	692.8	697.7	709.2	715.8	718.4	716.8	717.6	727.9	728.8
19 Fed funds and reverse RPs with nonbanks ¹²	133.6	147.2	145.0	133.6	129.8	130.5	133.0	130.2	127.1	128.0	132.8	134.6
20 All other loans and leases ¹³	539.5	553.4	549.1	559.2	567.9	578.7	582.8	588.2	589.7	589.7	595.1	594.3
21 LESS: Allowance for loan and lease losses	157.9	144.5	142.1	138.7	138.7	136.4	133.2	132.4	132.5	131.8	131.9	131.9
22 Interbank loans ¹²	88.4	102.5	105.4	101.9	95.1	98.9	96.6	92.1	86.2	87.2	93.2	100.6
23 Fed funds and reverse RPs with banks ¹²	78.7	93.0	95.4	91.6	84.9	88.2	85.8	81.2	75.3	76.2	81.9	89.6
24 Loans to commercial banks ¹⁴	9.7	9.5	10.0	10.3	10.2	10.7	10.8	10.9	10.9	11.0	11.3	10.9
25 Cash assets ¹⁵	864.1	918.8	1,000.8	1,003.2	1,018.1	1,053.3	1,110.9	1,157.6	1,118.6	1,147.4	1,215.3	1,190.0
26 Trading assets ¹⁶	183.1	161.8	152.7	153.3	146.2	143.8	135.6	130.8	128.0	133.0	131.0	130.1
27 Derivatives with a positive fair value ¹⁷	166.1	141.8	134.8	138.3	132.8	131.5	123.2	121.2	119.1	123.4	122.8	119.6
28 Other trading assets	16.9	20.0	17.9	15.0	13.4	12.3	12.4	9.6	8.9	9.6	8.2	10.5
29 Other assets ¹⁸	1,092.2	1,110.7	1,104.3	1,058.3	1,058.5	1,061.8	1,069.2	1,066.2	1,065.1	1,066.6	1,063.3	1,079.7
30 TOTAL ASSETS ¹⁹	10,985.1	11,258.6	11,321.9	11,334.6	11,333.5	11,383.3	11,412.8	11,441.8	11,375.3	11,418.2	11,511.3	11,515.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
									Aug 21	Aug 28	Sep 4	Sep 11	
LIABILITIES													
31	Deposits	7,974.6	8,310.1	8,394.3	8,420.1	8,356.9	8,393.3	8,446.0	8,478.8	8,423.2	8,460.0	8,560.5	8,532.6
32	Large time deposits	750.7	713.5	707.7	701.0	704.7	717.3	724.8	720.7	718.4	720.5	719.9	718.6
33	Other deposits	7,223.9	7,596.6	7,686.6	7,719.1	7,652.2	7,676.1	7,721.2	7,758.1	7,704.8	7,739.5	7,840.6	7,814.0
34	Borrowings	974.0	957.5	938.7	930.8	949.4	939.6	937.7	925.1	912.4	918.8	920.7	929.6
35	Borrowings from banks in the U.S.	94.9	110.8	105.5	103.5	95.6	99.1	97.4	94.4	88.2	91.6	94.8	102.8
36	Borrowings from others	879.1	846.8	833.2	827.2	853.7	840.5	840.3	830.7	824.2	827.2	825.9	826.7
37	Trading liabilities ²⁰	160.6	139.6	138.3	147.8	141.9	131.9	118.5	115.0	111.5	118.3	117.1	115.3
38	Derivatives with a negative fair value ¹⁷	137.2	114.2	111.9	117.0	108.9	99.9	93.9	89.6	86.6	90.0	90.4	87.7
39	Other trading liabilities	23.3	25.4	26.4	30.8	33.0	32.0	24.6	25.4	24.9	28.3	26.7	27.6
40	Net due to related foreign offices	-3.9	-51.1	-47.4	-57.8	-16.0	30.8	47.0	50.3	53.8	46.2	47.7	61.4
41	Other liabilities ²¹	400.7	396.4	392.3	381.9	386.0	384.2	378.4	380.1	380.8	376.4	377.7	384.6
42	TOTAL LIABILITIES¹⁹	9,506.0	9,752.5	9,816.2	9,822.7	9,818.1	9,879.9	9,927.7	9,949.3	9,881.6	9,919.8	10,023.6	10,023.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,479.1	1,506.1	1,505.7	1,511.9	1,515.4	1,503.4	1,485.2	1,492.4	1,493.7	1,498.5	1,487.7	1,492.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.7	36.5	35.6	38.1	34.3	14.1	-1.8	-7.2	-10.7	-8.1	-14.3	-12.3
45	Securitized consumer loans ²⁴	18.6	20.6	20.8	20.9	20.4	20.1	20.0	20.5	21.0	20.6	20.5	20.5
46	Securitized credit cards and other revolving plans	10.0	11.7	12.0	11.8	11.4	11.3	11.4	11.6	11.4	11.1	11.0	11.0
47	Other securitized consumer loans	8.7	8.9	8.8	9.1	9.0	8.8	8.6	9.0	9.6	9.5	9.4	9.5
48	Securitized real estate loans ²⁴	756.3	742.0	738.7	737.2	732.3	717.0	694.6	694.0	694.9	693.7	693.8	693.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 20, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 4	Sep 11	
ASSETS													
1 Bank credit	5,778.2	5,914.7	5,913.8	5,955.3	5,943.3	5,948.5	5,918.7	5,877.7	5,877.2	5,866.5	5,851.5	5,853.6	
2 Securities in bank credit ²	1,618.4	1,667.8	1,664.9	1,698.5	1,694.3	1,681.4	1,655.3	1,632.3	1,627.5	1,624.6	1,605.0	1,612.3	
3 Treasury and agency securities ³	1,137.3	1,153.3	1,148.2	1,173.1	1,166.6	1,155.8	1,120.8	1,092.4	1,090.0	1,085.7	1,072.3	1,078.4	
4 Mortgage-backed securities (MBS) ⁴	897.4	904.4	903.3	930.9	934.3	933.6	920.0	897.1	893.5	894.7	884.5	887.2	
5 Non-MBS ⁵	239.9	248.9	245.0	242.2	232.3	222.2	200.8	195.3	196.5	191.0	187.8	191.2	
6 Other securities	481.1	514.5	516.6	525.4	527.7	525.6	534.5	539.9	537.5	538.8	532.7	533.9	
7 Mortgage-backed securities ⁶	114.5	117.9	116.4	116.9	117.8	117.8	119.8	122.3	121.9	122.5	121.9	121.8	
8 Non-MBS ⁷	366.6	396.6	400.2	408.4	409.9	407.8	414.7	417.6	415.6	416.3	410.8	412.1	
9 Loans and leases in bank credit ⁸	4,159.8	4,246.9	4,248.9	4,256.9	4,248.9	4,267.1	4,263.4	4,245.4	4,249.6	4,242.0	4,246.5	4,241.3	
10 Commercial and industrial loans	791.7	830.7	841.0	844.1	845.2	856.7	861.0	860.2	861.2	859.4	858.5	855.5	
11 Real estate loans	2,054.4	2,082.0	2,075.3	2,076.1	2,062.3	2,063.1	2,044.7	2,025.1	2,027.9	2,021.4	2,020.4	2,017.9	
12 Revolving home equity loans	420.1	404.0	401.4	396.8	392.9	390.6	386.5	384.8	385.3	384.3	383.6	382.8	
13 Closed-end residential loans ⁹	1,088.1	1,129.2	1,127.0	1,131.7	1,120.6	1,123.7	1,106.9	1,085.4	1,088.3	1,082.5	1,079.7	1,078.6	
14 Commercial real estate loans ¹⁰	546.2	548.8	547.0	547.6	548.8	548.8	551.3	554.9	554.4	554.6	557.1	556.6	
15 Consumer loans	786.3	793.3	793.1	794.5	798.2	801.2	800.9	802.7	802.0	802.8	804.3	803.4	
16 Credit cards and other revolving plans	424.4	421.4	419.9	420.0	421.3	421.6	418.3	417.7	417.3	416.7	417.8	417.3	
17 Other consumer loans ¹¹	361.9	371.8	373.2	374.5	376.9	379.6	382.5	385.0	384.7	386.1	386.5	386.1	
18 Other loans and leases	527.4	540.9	539.6	542.1	543.3	546.2	556.8	557.5	558.5	558.4	563.4	564.4	
19 Fed funds and reverse RPs with nonbanks ¹²	137.5	137.5	139.4	134.2	129.4	129.9	138.2	133.1	130.5	132.6	132.8	135.7	
20 All other loans and leases ¹³	389.9	403.5	400.2	407.9	413.9	416.2	418.6	424.4	427.9	425.9	430.6	428.8	
21 LESS: Allowance for loan and lease losses	111.7	99.6	97.7	96.6	96.1	94.2	92.0	90.3	90.2	90.4	89.6	89.6	
22 Interbank loans ¹²	43.7	45.6	49.4	47.3	46.1	47.3	45.2	41.6	42.5	42.4	42.1	47.2	
23 Fed funds and reverse RPs with banks ¹²	35.3	37.2	40.4	38.0	36.7	37.1	35.1	31.5	32.2	32.4	31.4	37.1	
24 Loans to commercial banks ¹⁴	8.3	8.4	8.9	9.3	9.4	10.2	10.1	10.1	10.3	9.9	10.7	10.2	
25 Cash assets ¹⁵	588.3	581.7	664.8	672.8	697.2	746.3	803.4	863.0	866.2	859.5	861.8	838.3	
26 Trading assets ¹⁶	174.0	158.0	151.1	152.7	143.1	141.6	133.6	125.9	122.5	128.9	126.2	124.3	
27 Derivatives with a positive fair value ¹⁷	157.3	138.5	134.2	138.0	129.4	129.4	121.2	116.5	113.9	119.7	118.3	114.3	
28 Other trading assets	16.7	19.5	16.9	14.8	13.7	12.3	12.4	9.5	8.6	9.1	7.9	10.0	
29 Other assets ¹⁸	843.1	855.5	844.6	806.8	810.4	813.9	818.5	816.9	817.0	818.2	815.3	825.6	
30 TOTAL ASSETS ¹⁹	7,315.6	7,455.9	7,526.1	7,538.3	7,544.0	7,603.5	7,627.4	7,635.0	7,635.0	7,625.1	7,607.3	7,599.4	

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)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
									Aug 21	Aug 28	Sep 4	Sep 11	
LIABILITIES													
31	Deposits	5,102.0	5,345.2	5,393.6	5,417.9	5,435.4	5,439.9	5,464.3	5,470.6	5,465.0	5,477.5	5,481.4	5,465.4
32	Large time deposits	338.0	323.4	321.4	315.7	317.4	326.1	328.8	327.2	325.3	327.0	326.4	326.7
33	Other deposits	4,764.0	5,021.8	5,072.1	5,102.1	5,118.0	5,113.8	5,135.5	5,143.5	5,139.7	5,150.5	5,155.0	5,138.6
34	Borrowings	718.2	686.4	679.4	677.0	678.5	662.4	661.2	653.7	643.1	644.8	648.0	652.3
35	Borrowings from banks in the U.S.	54.6	64.0	53.8	53.5	50.3	55.3	52.9	50.1	43.9	46.7	47.9	48.2
36	Borrowings from others	663.6	622.3	625.7	623.5	628.1	607.1	608.3	603.6	599.2	598.0	600.0	604.1
37	Trading liabilities ²⁰	152.0	136.9	138.2	147.4	138.3	127.6	116.9	109.4	105.1	115.1	110.2	108.1
38	Derivatives with a negative fair value ¹⁷	130.6	110.6	110.4	116.5	106.4	97.8	93.8	85.8	82.3	88.3	87.3	83.3
39	Other trading liabilities	21.4	26.3	27.8	30.9	31.9	29.8	23.2	23.6	22.8	26.8	22.9	24.8
40	Net due to related foreign offices	-49.5	-96.2	-81.1	-89.8	-63.0	-18.2	-7.8	-0.9	8.3	1.1	6.7	18.9
41	Other liabilities ²¹	332.1	330.1	333.9	326.9	324.4	328.7	322.1	320.4	321.1	314.7	314.5	315.0
42	TOTAL LIABILITIES¹⁹	6,254.8	6,402.4	6,464.0	6,479.2	6,513.5	6,540.4	6,556.7	6,553.3	6,542.6	6,553.2	6,560.8	6,559.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,060.8	1,053.5	1,062.1	1,059.1	1,030.5	1,063.1	1,070.7	1,081.6	1,092.4	1,071.9	1,046.5	1,039.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	31.2	29.5	28.9	31.3	27.2	10.9	-0.2	-4.7	-8.3	-5.5	-10.0	-7.8
45	Securitized consumer loans ²⁴	7.1	6.9	7.1	7.3	7.3	7.2	7.1	7.5	8.2	8.0	7.9	8.0
46	Securitized credit cards and other revolving plans	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	6.9	6.8	6.8	6.8	6.8	6.8	6.8	7.2	7.9	7.7	7.6	7.7
48	Securitized real estate loans ²⁴	734.8	723.5	720.0	722.7	717.1	696.8	671.9	673.9	675.0	671.7	670.7	669.9

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

September 20, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 4	Sep 11	
ASSETS													
1	Bank credit	5,763.6	5,916.1	5,898.6	5,940.6	5,926.6	5,920.3	5,880.1	5,861.1	5,845.8	5,847.4	5,864.6	5,866.7
2	Securities in bank credit ²	1,617.1	1,660.2	1,663.0	1,698.0	1,688.2	1,667.1	1,640.2	1,629.1	1,624.2	1,621.4	1,617.1	1,619.0
3	Treasury and agency securities ³	1,139.9	1,147.6	1,148.2	1,176.1	1,161.6	1,147.2	1,113.2	1,093.5	1,090.8	1,085.2	1,084.5	1,082.5
4	Mortgage-backed securities (MBS) ⁴	897.8	903.1	901.1	931.9	929.9	926.3	915.0	897.6	893.1	894.4	895.1	889.8
5	Non-MBS ⁵	242.1	244.5	247.1	244.1	231.7	220.8	198.2	195.9	197.7	190.9	189.3	192.6
6	Other securities	477.2	512.6	514.8	522.0	526.6	519.9	527.1	535.7	533.4	536.2	532.6	536.5
7	Mortgage-backed securities ⁶	114.2	117.9	117.2	116.9	118.2	117.4	118.9	121.8	121.6	122.5	121.3	120.9
8	Non-MBS ⁷	363.0	394.8	397.6	405.1	408.4	402.6	408.2	413.9	411.8	413.7	411.3	415.7
9	Loans and leases in bank credit ⁸	4,146.5	4,255.9	4,235.7	4,242.5	4,238.4	4,253.2	4,239.8	4,232.0	4,221.6	4,225.9	4,247.6	4,247.7
10	Commercial and industrial loans	787.7	831.1	842.0	848.9	849.7	855.9	856.2	855.3	855.6	853.5	855.0	850.7
11	Real estate loans	2,052.3	2,085.9	2,070.5	2,069.9	2,058.2	2,054.8	2,037.3	2,023.2	2,014.1	2,016.3	2,027.1	2,030.9
12	Revolving home equity loans	420.1	405.4	401.4	396.7	392.1	389.4	385.6	384.6	385.2	384.4	383.6	383.1
13	Closed-end residential loans ⁹	1,087.7	1,131.3	1,122.2	1,126.3	1,116.6	1,115.1	1,100.6	1,085.7	1,076.7	1,079.6	1,088.3	1,091.8
14	Commercial real estate loans ¹⁰	544.6	549.3	547.0	546.9	549.5	550.3	551.0	553.0	552.1	552.3	555.3	556.0
15	Consumer loans	786.0	796.4	787.5	790.0	793.8	798.9	797.9	802.3	801.9	805.2	805.8	805.4
16	Credit cards and other revolving plans	423.9	422.8	413.9	414.7	416.7	419.3	415.8	417.1	416.7	418.5	418.7	417.8
17	Other consumer loans ¹¹	362.1	373.6	373.6	375.3	377.1	379.7	382.1	385.2	385.1	386.8	387.1	387.6
18	Other loans and leases	520.5	542.6	535.6	533.8	536.7	543.6	548.5	551.1	550.0	550.9	559.7	560.7
19	Fed funds and reverse RPs with nonbanks ¹²	131.3	141.9	139.9	129.5	126.2	126.7	129.4	127.0	124.1	125.2	130.0	131.8
20	All other loans and leases ¹³	389.2	400.7	395.7	404.3	410.5	416.9	419.1	424.1	425.9	425.7	429.8	428.9
21	LESS: Allowance for loan and lease losses	112.1	100.2	98.0	95.8	95.8	94.2	91.5	90.6	90.6	90.1	90.1	90.1
22	Interbank loans ¹²	42.6	47.0	50.2	46.2	43.2	44.6	43.4	40.6	41.1	40.9	40.8	45.8
23	Fed funds and reverse RPs with banks ¹²	34.4	38.5	41.2	36.9	34.1	35.1	33.7	30.6	31.2	31.0	30.4	35.8
24	Loans to commercial banks ¹⁴	8.2	8.5	9.0	9.3	9.1	9.6	9.7	9.9	9.9	9.9	10.3	9.9
25	Cash assets ¹⁵	558.2	587.2	667.1	671.3	705.9	740.4	787.9	821.5	788.5	810.8	865.4	850.1
26	Trading assets ¹⁶	177.8	156.1	147.5	148.6	141.4	139.8	132.7	128.2	125.4	130.3	128.5	127.5
27	Derivatives with a positive fair value ¹⁷	161.1	136.3	129.9	133.9	128.3	127.8	120.5	118.7	116.6	120.9	120.4	117.1
28	Other trading assets	16.7	19.7	17.6	14.8	13.1	12.0	12.2	9.4	8.7	9.4	8.1	10.4
29	Other assets ¹⁸	836.7	856.5	851.0	806.4	806.5	808.6	814.6	811.0	808.6	810.4	810.8	825.2
30	TOTAL ASSETS¹⁹	7,266.8	7,462.6	7,516.4	7,517.3	7,527.8	7,559.6	7,567.2	7,571.8	7,518.8	7,549.7	7,619.9	7,625.2

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)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
LIABILITIES												
31 Deposits	5,078.6	5,333.5	5,403.6	5,422.4	5,385.1	5,404.9	5,436.6	5,447.8	5,406.2	5,429.6	5,499.9	5,477.6
32 Large time deposits	342.9	318.2	313.7	309.3	314.3	326.1	333.6	331.7	330.0	331.8	331.5	330.6
33 Other deposits	4,735.6	5,015.4	5,089.8	5,113.1	5,070.8	5,078.8	5,103.0	5,116.1	5,076.3	5,097.9	5,168.4	5,147.0
34 Borrowings	710.1	697.3	680.3	669.0	680.3	661.5	656.0	646.9	634.8	639.1	644.7	652.3
35 Borrowings from banks in the U.S.	51.8	64.4	54.7	54.2	48.9	52.7	50.9	47.7	40.9	43.2	47.8	49.6
36 Borrowings from others	658.3	633.0	625.6	614.8	631.4	608.7	605.0	599.3	593.9	595.8	596.9	602.7
37 Trading liabilities ²⁰	156.3	134.4	133.8	143.6	137.5	128.3	115.5	112.4	108.8	115.7	114.6	112.8
38 Derivatives with a negative fair value ¹⁷	133.6	110.0	108.4	113.5	105.4	97.1	91.6	87.6	84.6	88.0	88.4	85.8
39 Other trading liabilities	22.6	24.4	25.4	30.0	32.2	31.2	24.0	24.8	24.2	27.7	26.1	27.0
40 Net due to related foreign offices	-44.3	-90.9	-86.9	-96.8	-56.3	-10.0	4.4	4.5	9.1	3.4	2.1	14.6
41 Other liabilities ²¹	329.5	330.7	330.0	319.9	320.8	323.0	317.7	318.1	316.9	314.4	318.1	322.9
42 TOTAL LIABILITIES ¹⁹	6,230.2	6,405.1	6,460.7	6,458.1	6,467.5	6,507.7	6,530.2	6,529.7	6,475.9	6,502.2	6,579.3	6,580.1
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,036.7	1,057.5	1,055.7	1,059.3	1,060.3	1,051.9	1,037.1	1,042.1	1,042.9	1,047.6	1,040.6	1,045.0
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	31.2	29.5	28.9	31.3	27.2	10.9	-0.2	-4.7	-8.3	-5.5	-10.0	-7.8
45 Securitized consumer loans ²⁴	7.1	6.7	7.0	7.5	7.4	7.3	7.1	7.5	8.1	8.1	8.0	8.1
46 Securitized credit cards and other revolving plans	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
47 Other securitized consumer loans	6.9	6.6	6.6	7.0	7.0	6.9	6.8	7.2	7.8	7.8	7.7	7.7
48 Securitized real estate loans ²⁴	735.5	721.8	719.0	717.8	713.1	697.7	675.4	674.7	675.5	674.3	674.3	674.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 20, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 4	Sep 11	
ASSETS													
1	Bank credit	3,151.6	3,199.8	3,208.9	3,221.6	3,231.4	3,241.4	3,262.3	3,266.2	3,270.0	3,269.3	3,267.3	3,273.6
2	Securities in bank credit ²	825.1	847.4	849.1	848.7	851.5	851.6	850.6	846.1	848.0	844.8	840.3	843.0
3	Treasury and agency securities ³	596.0	597.7	597.3	594.6	593.3	597.1	598.2	594.9	596.4	594.7	591.6	594.0
4	Mortgage-backed securities (MBS) ⁴	415.0	412.5	413.6	412.0	412.1	412.1	411.4	409.3	410.1	407.0	403.9	404.0
5	Non-MBS ⁵	181.0	185.1	183.7	182.6	181.2	185.0	186.7	185.6	186.3	187.7	187.6	190.0
6	Other securities	229.0	249.7	251.8	254.1	258.2	254.5	252.4	251.1	251.6	250.1	248.7	249.1
7	Mortgage-backed securities ⁶	16.8	15.4	16.7	16.4	16.3	15.6	16.0	15.6	15.5	15.5	15.4	15.3
8	Non-MBS ⁷	212.3	234.3	235.1	237.7	242.0	238.9	236.4	235.5	236.1	234.6	233.4	233.7
9	Loans and leases in bank credit ⁸	2,326.5	2,352.4	2,359.8	2,372.8	2,379.9	2,389.9	2,411.7	2,420.1	2,422.0	2,424.5	2,427.0	2,430.5
10	Commercial and industrial loans	413.8	433.9	434.6	438.9	440.0	443.8	448.3	448.8	448.6	449.2	450.2	450.4
11	Real estate loans	1,440.3	1,433.8	1,437.3	1,441.2	1,445.0	1,447.6	1,457.5	1,463.8	1,465.8	1,468.2	1,468.6	1,471.1
12	Revolving home equity loans	109.7	102.2	101.4	101.3	100.8	100.1	100.4	100.0	100.0	99.8	99.8	99.8
13	Closed-end residential loans ⁹	489.2	481.8	483.4	485.4	488.2	488.2	493.0	492.9	494.5	495.9	494.4	495.4
14	Commercial real estate loans ¹⁰	841.4	849.7	852.6	854.4	856.1	859.3	864.1	871.0	871.3	872.5	874.4	875.9
15	Consumer loans	319.7	323.5	327.7	330.6	331.9	334.6	338.5	340.1	339.9	340.8	341.6	342.1
16	Credit cards and other revolving plans	178.2	181.5	184.1	185.5	185.8	186.4	187.3	187.8	187.5	188.5	189.1	189.1
17	Other consumer loans ¹¹	141.5	141.9	143.5	145.1	146.2	148.2	151.2	152.3	152.3	152.3	152.5	153.0
18	Other loans and leases	152.8	161.3	160.2	162.2	163.0	163.8	167.3	167.4	167.7	166.4	166.6	166.9
19	Fed funds and reverse RPs with nonbanks ¹²	2.6	5.3	5.0	5.0	3.7	2.6	4.3	3.5	3.4	2.7	3.0	2.5
20	All other loans and leases ¹³	150.2	156.0	155.3	157.1	159.3	161.2	163.0	163.9	164.3	163.7	163.6	164.4
21	LESS: Allowance for loan and lease losses	45.9	44.0	43.8	43.2	42.7	42.3	42.1	41.9	41.9	41.9	41.6	41.3
22	Interbank loans ¹²	47.3	55.1	53.7	55.5	55.1	57.0	55.4	53.1	47.2	49.7	51.7	51.2
23	Fed funds and reverse RPs with banks ¹²	45.7	54.1	52.8	54.5	54.1	55.9	54.4	52.0	46.1	48.5	50.7	50.2
24	Loans to commercial banks ¹⁴	1.6	1.0	0.9	1.0	1.1	1.0	1.0	1.1	1.1	1.2	1.0	1.1
25	Cash assets ¹⁵	290.7	324.8	314.7	335.8	323.6	294.6	299.1	311.9	308.3	318.5	329.1	327.5
26	Trading assets ¹⁶	5.3	5.5	5.4	4.9	4.8	4.0	3.1	2.7	2.6	2.6	2.4	2.3
27	Derivatives with a positive fair value ¹⁷	5.1	5.4	4.9	4.6	4.5	3.7	3.0	2.5	2.5	2.5	2.3	2.4
28	Other trading assets	0.2	0.1	0.5	0.3	0.3	0.2	0.1	0.2	0.1	0.2	0.1	-0.0
29	Other assets ¹⁸	257.0	254.1	252.8	251.7	253.8	254.1	258.0	256.5	258.9	256.6	251.7	251.6
30	TOTAL ASSETS¹⁹	3,706.1	3,795.3	3,791.7	3,826.1	3,826.1	3,808.8	3,835.7	3,848.4	3,845.1	3,854.9	3,860.7	3,865.0

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)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
LIABILITIES												
31 Deposits	2,906.7	2,975.8	2,985.0	2,995.5	2,992.2	3,004.3	3,026.1	3,041.3	3,041.7	3,052.4	3,050.8	3,042.7
32 Large time deposits	405.1	398.0	397.1	396.1	395.5	389.8	387.7	386.1	385.8	386.6	385.7	385.7
33 Other deposits	2,501.7	2,577.8	2,587.9	2,599.4	2,596.6	2,614.5	2,638.4	2,655.2	2,656.0	2,665.8	2,665.0	2,657.0
34 Borrowings	267.8	256.3	258.5	258.9	261.6	275.9	285.7	282.0	281.9	283.5	279.6	281.4
35 Borrowings from banks in the U.S.	43.5	45.3	52.0	48.7	45.8	45.9	47.3	47.2	47.7	48.9	47.3	54.1
36 Borrowings from others	224.4	210.9	206.5	210.2	215.8	230.0	238.5	234.8	234.2	234.6	232.2	227.3
37 Trading liabilities ²⁰	4.4	5.1	4.6	4.3	4.4	3.5	3.1	2.7	2.7	2.7	2.6	2.6
38 Derivatives with a negative fair value ¹⁷	3.7	4.2	3.7	3.5	3.5	2.7	2.5	2.1	2.1	2.1	2.0	1.9
39 Other trading liabilities	0.7	0.9	0.9	0.9	0.9	0.8	0.6	0.6	0.6	0.6	0.6	0.7
40 Net due to related foreign offices	40.5	41.3	42.3	41.9	45.5	38.0	40.6	45.6	45.4	42.2	45.3	45.0
41 Other liabilities ²¹	69.9	65.6	63.7	64.7	66.9	62.0	62.2	60.8	62.4	59.6	58.0	58.8
42 TOTAL LIABILITIES ¹⁹	3,289.4	3,344.1	3,354.1	3,365.3	3,370.6	3,383.6	3,417.7	3,432.4	3,434.1	3,440.4	3,436.3	3,430.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	416.7	451.2	437.6	460.9	455.5	425.1	418.1	416.0	411.0	414.5	424.4	434.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	8.4	6.9	6.7	6.9	7.1	3.1	-1.7	-2.5	-2.4	-2.6	-4.4	-4.5
45 Securitized consumer loans ²⁴	12.2	13.7	13.5	13.1	12.9	13.2	13.3	13.8	13.7	13.5	13.1	13.2
46 Securitized credit cards and other revolving plans	10.2	11.5	11.4	11.0	10.8	11.1	11.2	11.7	11.7	11.4	11.0	11.0
47 Other securitized consumer loans	2.0	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.2
48 Securitized real estate loans ²⁴	20.8	20.7	20.0	19.5	19.3	19.2	19.4	19.3	19.2	19.2	19.2	19.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

September 20, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 21	Aug 28	Sep 4	Sep 11	
ASSETS													
1 Bank credit	3,151.6	3,193.2	3,202.1	3,216.1	3,227.7	3,241.6	3,253.6	3,266.4	3,264.1	3,268.5	3,275.8	3,280.5	
2 Securities in bank credit ²	825.0	849.2	851.8	852.1	851.6	848.6	844.6	846.0	847.3	844.9	843.8	845.1	
3 Treasury and agency securities ³	594.3	602.0	602.5	598.7	595.0	593.1	592.6	593.4	594.7	592.4	592.4	593.0	
4 Mortgage-backed securities (MBS) ⁴	411.9	414.2	417.1	415.5	413.4	409.9	407.4	406.4	406.4	404.0	404.5	403.0	
5 Non-MBS ⁵	182.4	187.8	185.4	183.3	181.6	183.2	185.2	187.0	188.2	188.4	187.9	190.0	
6 Other securities	230.7	247.2	249.4	253.4	256.6	255.4	252.0	252.5	252.7	252.5	251.4	252.2	
7 Mortgage-backed securities ⁶	16.9	15.4	15.9	16.3	16.5	16.3	15.9	15.8	15.8	15.7	15.6	15.6	
8 Non-MBS ⁷	213.8	231.8	233.5	237.1	240.1	239.2	236.1	236.8	236.9	236.7	235.8	236.6	
9 Loans and leases in bank credit ⁸	2,326.7	2,344.0	2,350.2	2,363.9	2,376.0	2,393.1	2,409.0	2,420.4	2,416.8	2,423.6	2,432.0	2,435.4	
10 Commercial and industrial loans	412.5	432.6	435.2	440.2	442.1	445.1	447.1	447.5	447.3	447.7	449.6	449.6	
11 Real estate loans	1,441.3	1,430.8	1,433.3	1,437.6	1,443.6	1,448.6	1,458.0	1,464.9	1,462.1	1,465.4	1,470.9	1,474.2	
12 Revolving home equity loans	109.8	101.6	100.9	100.7	100.6	100.4	100.3	100.1	100.2	100.2	100.2	100.4	
13 Closed-end residential loans ⁹	490.1	480.6	479.9	481.8	484.9	486.5	491.9	493.9	490.6	493.2	497.4	498.6	
14 Commercial real estate loans ¹⁰	841.4	848.7	852.4	855.1	858.0	861.7	865.8	870.9	871.3	872.1	873.3	875.2	
15 Consumer loans	320.2	322.5	323.4	327.2	329.4	333.8	336.6	340.7	340.7	343.8	343.4	343.4	
16 Credit cards and other revolving plans	179.2	180.0	180.7	183.1	184.4	186.2	186.9	189.0	188.9	191.4	190.3	189.5	
17 Other consumer loans ¹¹	141.1	142.5	142.6	144.1	145.1	147.5	149.7	151.8	151.8	152.4	153.1	153.9	
18 Other loans and leases	152.7	158.1	158.4	158.9	161.0	165.6	167.3	167.3	166.8	166.7	168.2	168.2	
19 Fed funds and reverse RPs with nonbanks ¹²	2.3	5.3	5.0	4.1	3.6	3.8	3.7	3.2	3.0	2.7	2.8	2.8	
20 All other loans and leases ¹³	150.4	152.7	153.4	154.9	157.3	161.7	163.7	164.1	163.8	164.0	165.4	165.4	
21 LESS: Allowance for loan and lease losses	45.8	44.3	44.1	42.9	42.8	42.3	41.7	41.8	41.9	41.7	41.8	41.8	
22 Interbank loans ¹²	45.8	55.6	55.2	55.7	51.9	54.2	53.2	51.5	45.1	46.3	52.4	54.8	
23 Fed funds and reverse RPs with banks ¹²	44.3	54.6	54.2	54.7	50.8	53.1	52.1	50.5	44.1	45.3	51.5	53.8	
24 Loans to commercial banks ¹⁴	1.5	1.0	1.0	1.0	1.1	1.1	1.1	1.0	1.0	1.0	0.9	1.0	
25 Cash assets ¹⁵	305.9	331.7	333.7	331.9	312.2	312.8	323.0	336.0	330.1	336.6	350.0	339.9	
26 Trading assets ¹⁶	5.2	5.7	5.2	4.7	4.8	4.0	2.9	2.6	2.6	2.6	2.5	2.6	
27 Derivatives with a positive fair value ¹⁷	5.0	5.5	4.9	4.4	4.5	3.7	2.7	2.4	2.4	2.4	2.3	2.5	
28 Other trading assets	0.2	0.2	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.1	
29 Other assets ¹⁸	255.6	254.2	253.3	251.8	252.0	253.2	254.6	255.2	256.4	256.1	252.5	254.6	
30 TOTAL ASSETS ¹⁹	3,718.3	3,796.0	3,805.4	3,817.3	3,805.8	3,823.7	3,845.6	3,869.9	3,856.5	3,868.5	3,891.4	3,890.6	

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)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
LIABILITIES												
31 Deposits	2,896.0	2,976.5	2,990.7	2,997.7	2,971.8	2,988.5	3,009.4	3,031.0	3,016.9	3,030.4	3,060.6	3,055.0
32 Large time deposits	407.8	395.3	393.9	391.7	390.4	391.2	391.2	389.0	388.4	388.7	388.4	388.0
33 Other deposits	2,488.3	2,581.2	2,596.8	2,606.0	2,581.5	2,597.3	2,618.2	2,642.0	2,628.5	2,641.7	2,672.2	2,667.0
34 Borrowings	263.9	260.2	258.4	261.8	269.1	278.1	281.7	278.2	277.6	279.7	275.9	277.3
35 Borrowings from banks in the U.S.	43.1	46.4	50.8	49.3	46.7	46.3	46.5	46.8	47.3	48.4	47.0	53.2
36 Borrowings from others	220.8	213.8	207.6	212.4	222.4	231.8	235.2	231.4	230.3	231.3	229.0	224.0
37 Trading liabilities ²⁰	4.3	5.2	4.5	4.2	4.4	3.6	3.0	2.6	2.7	2.6	2.6	2.6
38 Derivatives with a negative fair value ¹⁷	3.6	4.2	3.5	3.5	3.6	2.8	2.4	2.0	2.0	2.0	2.0	1.9
39 Other trading liabilities	0.7	1.0	1.0	0.8	0.8	0.8	0.6	0.6	0.7	0.6	0.6	0.6
40 Net due to related foreign offices	40.4	39.8	39.5	39.0	40.2	40.8	42.6	45.8	44.7	42.9	45.6	46.8
41 Other liabilities ²¹	71.2	65.7	62.3	62.0	65.1	61.2	60.7	62.0	63.9	62.0	59.5	61.7
42 TOTAL LIABILITIES ¹⁹	3,275.8	3,347.4	3,355.4	3,364.7	3,350.7	3,372.2	3,397.5	3,419.6	3,405.7	3,417.6	3,444.3	3,443.4
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	442.5	448.6	450.0	452.7	455.1	451.5	448.1	450.3	450.8	450.9	447.1	447.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	8.4	6.9	6.7	6.9	7.1	3.1	-1.7	-2.5	-2.4	-2.6	-4.4	-4.5
45 Securitized consumer loans ²⁴	11.6	13.9	13.9	13.4	13.0	12.9	13.0	13.0	12.9	12.5	12.5	12.5
46 Securitized credit cards and other revolving plans	9.8	11.6	11.7	11.3	11.0	10.9	11.1	11.3	11.1	10.8	10.7	10.7
47 Other securitized consumer loans	1.8	2.3	2.2	2.1	2.0	1.9	1.9	1.8	1.8	1.8	1.7	1.7
48 Securitized real estate loans ²⁴	20.8	20.2	19.7	19.3	19.2	19.2	19.2	19.3	19.4	19.4	19.5	19.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
									Aug 21	Aug 28	Sep 4	Sep 11	
ASSETS													
1	Bank credit	854.2	876.6	872.9	879.6	866.9	845.9	837.1	837.4	836.9	842.6	844.2	840.2
2	Securities in bank credit ²	203.7	207.7	207.2	207.8	203.2	197.2	193.6	197.5	198.3	201.1	201.6	198.5
3	Treasury and agency securities ³	103.6	105.6	104.3	103.8	98.7	94.9	94.3	95.3	96.0	97.7	97.1	94.9
4	Mortgage-backed securities (MBS) ⁴	22.4	20.5	20.2	19.1	18.7	15.9	13.6	13.9	14.6	14.2	14.0	13.0
5	Non-MBS ⁵	81.2	85.1	84.1	84.7	80.0	79.0	80.7	81.4	81.4	83.4	83.1	82.0
6	Other securities	100.1	102.0	102.9	104.0	104.4	102.3	99.3	102.2	102.3	103.4	104.5	103.5
7	Mortgage-backed securities ⁶	7.6	6.9	6.6	6.4	6.4	6.3	6.2	6.8	7.4	7.0	6.9	6.9
8	Non-MBS ⁷	92.5	95.2	96.3	97.6	98.1	96.0	93.1	95.4	95.0	96.4	97.6	96.6
9	Loans and leases in bank credit ⁸	650.5	669.0	665.7	671.8	663.8	648.7	643.5	639.9	638.6	641.5	642.6	641.8
10	Commercial and industrial loans	257.3	258.7	256.1	257.1	255.3	256.4	261.6	261.9	260.5	260.6	262.7	263.1
11	Real estate loans	30.9	30.1	29.3	29.7	30.0	29.5	29.7	29.2	28.8	28.8	28.8	28.7
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.4	0.4	0.4
13	Closed-end residential loans ⁹	1.4	1.1	1.1	0.9	1.0	1.0	1.1	1.2	0.9	1.0	1.3	1.4
14	Commercial real estate loans ¹⁰	29.3	28.9	28.0	28.6	28.8	28.3	28.2	27.7	27.6	27.5	27.1	27.0
15	Consumer loans	1.7	2.0	1.9	1.9	2.0	2.1	2.3	2.3	2.3	2.3	2.3	2.3
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.7	2.0	1.9	1.9	2.0	2.1	2.3	2.3	2.3	2.3	2.3	2.3
18	Other loans and leases	360.6	378.1	378.4	383.0	376.5	360.6	349.9	346.5	346.9	349.8	348.8	347.6
19	Fed funds and reverse RPs with nonbanks ¹²	161.1	177.5	179.9	183.0	179.3	168.7	154.9	153.2	155.3	158.2	155.1	154.1
20	All other loans and leases ¹³	199.5	200.7	198.5	200.1	197.2	191.9	195.0	193.3	191.7	191.6	193.7	193.4
21	LESS: Allowance for loan and lease losses	0.5	0.6	1.1	1.1	1.3	0.7	-0.2	0.3	0.4	0.5	0.5	0.5
22	Interbank loans ¹²	27.0	24.6	23.4	25.5	28.2	25.7	24.9	26.7	26.7	28.1	25.8	27.7
23	Fed funds and reverse RPs with banks ¹²	25.0	22.3	21.0	22.1	23.0	20.3	19.8	20.7	20.2	21.5	19.5	21.2
24	Loans to commercial banks ¹⁴	2.1	2.2	2.4	3.4	5.2	5.3	5.1	6.0	6.5	6.6	6.4	6.6
25	Cash assets ¹⁵	788.6	924.1	951.8	945.9	1,036.6	1,096.5	1,117.3	1,203.9	1,203.6	1,253.2	1,212.2	1,234.6
26	Trading assets ¹⁶	131.2	121.8	120.8	121.4	117.1	109.5	100.8	93.6	95.6	91.8	88.7	85.8
27	Derivatives with a positive fair value ¹⁷	122.2	113.8	113.2	114.1	110.2	103.1	94.6	87.0	88.9	85.2	81.9	79.3
28	Other trading assets	8.9	8.0	7.6	7.3	6.9	6.4	6.2	6.6	6.7	6.6	6.8	6.5
29	Other assets ¹⁸	46.9	49.3	49.1	51.2	56.3	58.9	61.0	56.8	54.2	62.8	53.9	58.7
30	TOTAL ASSETS¹⁹	1,847.5	1,995.8	2,016.9	2,022.4	2,103.8	2,135.7	2,141.3	2,218.0	2,216.6	2,278.0	2,224.4	2,246.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending			
									Aug 21	Aug 28	Sep 4	Sep 11
LIABILITIES												
31 Deposits	856.1	942.6	944.6	937.5	942.3	974.6	1,004.6	1,000.2	999.9	1,015.2	1,011.7	1,028.0
32 Large time deposits	754.1	820.9	821.4	811.6	818.8	841.8	862.6	850.3	847.7	860.3	861.4	872.7
33 Other deposits	102.0	121.7	123.1	126.0	123.5	132.8	142.0	149.8	152.1	154.9	150.3	155.3
34 Borrowings	579.1	626.7	619.6	608.3	612.4	601.7	581.3	590.5	587.5	592.2	589.7	594.5
35 Borrowings from banks in the U.S.	37.5	46.2	46.8	47.0	47.6	43.4	41.0	40.2	39.6	39.6	37.8	39.5
36 Borrowings from others	541.6	580.5	572.8	561.3	564.9	558.3	540.3	550.3	547.9	552.6	551.9	555.1
37 Trading liabilities ²⁰	126.1	125.2	127.2	125.2	124.2	115.9	105.9	99.9	101.0	101.1	95.8	93.4
38 Derivatives with a negative fair value ¹⁷	115.5	111.3	110.6	106.7	106.1	97.0	87.4	82.0	83.8	81.0	77.0	74.2
39 Other trading liabilities	10.6	13.9	16.6	18.5	18.1	18.9	18.4	18.0	17.2	20.1	18.8	19.3
40 Net due to related foreign offices	234.1	222.9	238.1	274.2	334.3	381.2	410.3	473.0	479.0	508.5	493.2	488.5
41 Other liabilities ²¹	59.1	58.5	58.9	59.9	60.5	60.8	58.7	59.2	60.8	62.5	53.9	58.4
42 TOTAL LIABILITIES ¹⁹	1,854.5	1,975.9	1,988.5	2,005.2	2,073.6	2,134.2	2,160.9	2,222.8	2,228.3	2,279.5	2,244.3	2,262.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	-7.0	19.9	28.5	17.2	30.1	1.4	-19.6	-4.8	-11.6	-1.5	-19.9	-16.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-3.6	-2.4	-2.3	-1.9	-2.0	-3.0	-3.9	-4.8	-5.2	-5.1	-5.3	-5.3
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

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
									Aug 21	Aug 28	Sep 4	Sep 11	
ASSETS													
1	Bank credit	852.0	884.0	874.0	874.1	862.0	838.6	829.9	834.6	830.9	837.0	843.8	846.7
2	Securities in bank credit ²	204.8	209.6	208.7	207.7	202.6	195.5	193.5	198.5	198.1	200.9	202.5	200.3
3	Treasury and agency securities ³	103.7	108.0	107.0	105.6	99.6	94.2	93.5	95.8	95.5	97.7	97.4	95.6
4	Mortgage-backed securities (MBS) ⁴	23.2	19.9	19.1	18.2	18.0	15.8	14.6	14.6	14.8	14.9	14.7	14.2
5	Non-MBS ⁵	80.5	88.1	87.9	87.4	81.6	78.4	78.9	81.2	80.7	82.8	82.7	81.3
6	Other securities	101.1	101.7	101.7	102.1	103.0	101.3	99.9	102.7	102.6	103.2	105.1	104.7
7	Mortgage-backed securities ⁶	8.0	6.6	6.5	6.5	6.6	6.6	6.4	7.1	7.7	7.4	7.4	7.4
8	Non-MBS ⁷	93.1	95.0	95.2	95.5	96.4	94.7	93.5	95.6	94.9	95.8	97.7	97.3
9	Loans and leases in bank credit ⁸	647.2	674.4	665.3	666.4	659.4	643.1	636.4	636.1	632.8	636.1	641.3	646.4
10	Commercial and industrial loans	255.5	261.5	258.3	255.7	254.5	256.3	259.7	260.2	258.8	258.9	261.4	262.3
11	Real estate loans	30.6	29.7	28.8	29.4	30.0	29.7	29.5	28.9	28.5	28.8	28.8	28.9
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.4	1.0	1.1	1.0	1.1	1.0	1.2	1.1	0.9	1.1	1.2	1.3
14	Commercial real estate loans ¹⁰	29.0	28.5	27.4	28.2	28.7	28.4	28.1	27.5	27.3	27.4	27.3	27.3
15	Consumer loans	1.7	1.9	1.9	2.1	2.1	2.2	2.3	2.3	2.3	2.3	2.3	2.3
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.7	1.9	1.9	2.1	2.1	2.2	2.3	2.3	2.3	2.3	2.3	2.3
18	Other loans and leases	359.4	381.3	376.3	379.3	372.8	354.9	345.0	344.7	343.2	346.1	348.7	352.9
19	Fed funds and reverse RPs with nonbanks ¹²	161.2	179.9	176.6	177.8	175.7	163.3	150.4	152.5	152.7	155.6	156.1	159.8
20	All other loans and leases ¹³	198.2	201.4	199.6	201.5	197.0	191.6	194.6	192.2	190.5	190.5	192.6	193.0
21	LESS: Allowance for loan and lease losses	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
22	Interbank loans ¹²	27.1	26.6	22.6	25.2	27.7	25.1	24.9	26.8	26.7	27.7	26.1	28.1
23	Fed funds and reverse RPs with banks ¹²	24.6	24.5	20.5	22.1	22.7	19.9	19.5	20.4	19.9	20.8	19.4	21.1
24	Loans to commercial banks ¹⁴	2.5	2.1	2.0	3.2	5.0	5.3	5.4	6.4	6.9	6.9	6.7	7.0
25	Cash assets ¹⁵	799.1	935.0	924.5	947.9	1,071.1	1,108.4	1,152.8	1,212.8	1,230.3	1,274.1	1,225.0	1,235.9
26	Trading assets ¹⁶	129.6	123.1	117.8	116.8	113.5	106.5	97.4	92.2	93.5	90.6	91.2	90.3
27	Derivatives with a positive fair value ¹⁷	120.2	115.0	110.4	109.7	106.7	100.2	91.0	85.6	86.9	84.0	84.3	83.7
28	Other trading assets	9.4	8.1	7.4	7.1	6.8	6.3	6.4	6.7	6.6	6.6	6.8	6.6
29	Other assets ¹⁸	46.1	48.6	50.0	52.3	58.3	59.7	58.3	57.0	54.0	63.4	54.1	61.9
30	TOTAL ASSETS¹⁹	1,853.1	2,016.8	1,988.3	2,015.7	2,132.0	2,137.6	2,162.6	2,222.8	2,234.9	2,292.3	2,239.6	2,262.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

September 20, 2013

Account	2012 Aug	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	Week ending				
									Aug 21	Aug 28	Sep 4	Sep 11	
LIABILITIES													
31	Deposits	850.1	945.8	949.7	946.8	961.3	978.7	990.5	994.0	989.9	1,015.6	1,003.3	1,022.5
32	Large time deposits	746.3	826.6	826.7	821.2	832.1	845.8	848.5	842.6	837.8	860.2	853.0	866.7
33	Other deposits	103.8	119.2	123.0	125.7	129.2	132.9	142.0	151.4	152.1	155.4	150.4	155.8
34	Borrowings	587.7	639.1	619.5	609.2	620.0	595.5	581.9	596.6	593.9	597.2	595.9	597.0
35	Borrowings from banks in the U.S.	39.4	45.9	45.7	46.4	46.1	43.6	41.3	41.5	40.6	41.1	38.9	41.7
36	Borrowings from others	548.3	593.2	573.9	562.8	573.8	552.0	540.6	555.1	553.2	556.1	557.0	555.3
37	Trading liabilities ²⁰	126.3	125.4	123.6	125.6	122.6	113.9	103.8	100.1	100.0	101.1	99.7	98.9
38	Derivatives with a negative fair value ¹⁷	115.0	111.3	106.7	107.0	104.1	95.1	85.6	81.1	82.3	79.9	79.3	78.7
39	Other trading liabilities	11.4	14.1	17.0	18.6	18.5	18.8	18.2	19.0	17.7	21.2	20.4	20.2
40	Net due to related foreign offices	228.5	243.7	231.8	271.0	363.1	385.8	426.3	470.9	491.3	511.3	485.7	480.3
41	Other liabilities ²¹	57.2	59.3	60.1	59.6	61.5	60.2	56.5	57.6	56.3	63.6	51.4	60.0
42	TOTAL LIABILITIES¹⁹	1,849.7	2,013.2	1,984.7	2,012.2	2,128.5	2,134.1	2,159.1	2,219.3	2,231.4	2,288.8	2,236.0	2,258.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	3.4	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.6	-2.4	-2.3	-1.9	-2.0	-3.0	-3.9	-4.8	-5.2	-5.1	-5.3	-5.3
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 all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. 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 amortized 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).