
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
December 13, 2013

H.8

Notes on the Data (billions of dollars)

Domestically chartered commercial banks divested \$14.1 billion in assets and liabilities to nonbank institutions in the week ending November 20, 2013. The major asset items affected were: consumer loans, credit cards and other revolving plans, -\$16.2; allowance for loan and lease losses, -\$0.4; and cash assets, \$1.8. The major liability item affected was: borrowings, borrowings from others, -\$10.6. The residual (assets less liabilities) increased \$3.5.

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

December 13, 2013

Account	2008	2009	2010	2011	2012	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Aug	2013 Sep	2013 Oct	2013 Nov
ASSETS															
1 Bank credit	2.1	-6.6	-2.6	1.8	4.0	4.0	4.8	2.6	3.1	1.1	-1.8	-4.2	-1.3	3.3	2.2
2 Securities in bank credit ²	-1.8	6.6	6.9	1.8	7.5	5.7	8.3	5.3	2.0	-2.2	-8.4	-9.1	-8.6	2.8	4.9
3 Treasury and agency securities ³	2.6	13.5	15.2	3.1	8.6	10.6	9.2	1.8	-2.3	-7.2	-13.4	-17.3	-7.2	1.0	6.7
6 Other securities	-7.5	-3.2	-7.1	-0.7	5.1	-5.0	6.5	13.3	11.5	8.6	2.1	7.5	-11.6	6.5	1.3
9 Loans and leases in bank credit ⁸	3.2	-10.2	-5.7	1.7	2.7	3.4	3.5	1.6	3.6	2.4	0.7	-2.3	1.3	3.4	1.2
10 Commercial and industrial loans	12.8	-18.5	-9.0	9.0	11.3	11.9	11.8	9.1	10.4	6.5	6.8	0.0	3.4	11.6	1.0
11 Real estate loans	-0.2	-5.7	-5.5	-3.8	-1.1	-0.7	-0.6	-1.6	-0.2	-0.4	-2.7	-5.1	-0.9	-2.7	-1.1
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-6.0	-8.2	-9.5	-8.7	-9.2	-7.8	-5.7	-9.1	-5.0	-11.5
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.4	1.2	2.5	2.8	-1.6	0.2	-0.3	-6.9	-13.2	-3.3	-12.2	-6.1
14 Commercial real estate loans ¹⁰	6.4	-4.8	-8.9	-6.4	-1.3	-2.1	-1.6	1.3	2.5	2.7	3.7	4.1	4.5	8.1	7.8
15 Consumer loans	5.2	-3.2	-6.8	-1.1	1.1	1.1	0.4	2.5	1.9	4.6	2.8	2.9	2.3	5.2	5.5
16 Credit cards and other revolving plans	4.4	-6.2	-10.8	-1.9	-0.9	-0.7	-1.0	0.1	0.4	2.3	-0.8	-0.6	0.2	2.4	2.2
17 Other consumer loans ¹¹	6.2	1.2	-1.4	-0.2	3.5	3.2	2.1	5.3	3.6	7.3	6.9	6.8	4.9	8.0	9.1
18 Other loans and leases	1.7	-23.1	0.4	19.8	6.6	8.9	9.6	1.5	8.4	3.6	0.7	-2.1	4.5	9.6	4.3
21 LESS: Allowance for loan and lease losses	-	-	-	-17.4	-16.8	-18.9	-14.2	-22.8	-14.8	-14.5	-15.3	-16.9	-11.8	-19.2	-19.5
22 Interbank loans ¹²	-15.4	-38.5	-23.1	-37.3	4.5	-3.0	7.5	5.3	19.4	-1.3	-21.1	-36.2	11.1	-53.0	-67.0
25 Cash assets ¹⁵	160.0	49.0	-7.8	48.2	-2.1	-9.5	-5.1	7.8	44.7	45.2	47.1	60.4	60.0	59.9	33.0
26 Trading assets ¹⁶	-	-	-	3.9	-1.8	0.9	4.0	-24.2	-16.7	-31.4	-58.7	-63.3	-66.8	-81.0	3.6
29 Other assets ¹⁸	14.9	-4.1	4.5	-4.5	-4.7	-3.1	-1.2	-5.1	2.7	0.0	4.4	-6.8	-5.7	-14.2	-19.4
30 TOTAL ASSETS¹⁹	7.9	-6.0	-2.7	5.4	2.5	1.8	3.2	2.3	8.3	6.7	5.0	4.8	7.8	10.2	5.7
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.7	7.2	5.2	8.7	8.6	7.1	4.8	5.7	2.5	8.0	9.2	2.4
32 Large time deposits	-2.9	-5.7	-7.3	-13.7	-1.3	-2.4	6.8	0.0	12.3	-1.4	8.7	-10.6	19.3	-21.8	15.9
33 Other deposits	-	-	-	12.4	9.0	6.8	9.1	10.4	6.1	6.0	5.1	5.1	5.7	15.3	-0.1
34 Borrowings	13.4	-24.5	-18.8	-14.5	-5.2	-7.9	-0.6	-4.2	3.7	-5.8	-4.0	-2.4	2.8	11.6	11.5
37 Trading liabilities ²⁰	-	-	-	1.3	-8.5	-18.4	3.8	-21.2	-15.0	-16.0	-67.1	-52.3	-37.4	-13.1	4.2
41 Other liabilities ²¹	0.5	-10.8	9.2	-1.3	-0.8	1.8	-7.5	-7.2	0.6	-3.7	-10.6	-2.2	-38.7	-26.0	-32.3
42 TOTAL LIABILITIES¹⁹	10.6	-7.1	-3.3	5.5	2.3	1.8	4.2	1.4	9.3	7.4	7.5	6.2	8.7	6.7	6.2

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

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending				
									Nov 13	Nov 20	Nov 27	Dec 4	
ASSETS													
1	Bank credit	9,878.3	10,043.9	10,046.6	10,037.1	10,006.1	9,995.1	10,022.3	10,031.3	10,029.1	10,025.1	10,057.4	10,024.6
2	Securities in bank credit ²	2,693.9	2,743.7	2,730.8	2,706.2	2,686.8	2,667.5	2,673.7	2,684.6	2,677.9	2,689.4	2,697.8	2,686.3
3	Treasury and agency securities ³	1,854.7	1,853.6	1,843.2	1,815.0	1,789.9	1,779.2	1,780.7	1,790.6	1,786.9	1,795.7	1,800.3	1,789.4
4	Mortgage-backed securities (MBS) ⁴	1,332.5	1,359.6	1,357.7	1,343.9	1,325.0	1,315.8	1,316.1	1,319.2	1,321.9	1,318.3	1,322.0	1,309.6
5	Non-MBS ⁵	522.2	494.0	485.4	471.1	464.9	463.4	464.6	471.4	465.1	477.4	478.3	479.8
6	Other securities	839.2	890.1	887.6	891.2	896.9	888.2	893.0	894.0	891.0	893.7	897.5	896.9
7	Mortgage-backed securities ⁶	140.7	140.7	140.7	142.5	144.5	143.0	142.0	141.0	140.1	141.2	141.6	141.1
8	Non-MBS ⁷	698.6	749.4	746.9	748.7	752.3	745.3	751.0	753.1	750.8	752.5	755.9	755.8
9	Loans and leases in bank credit ⁸	7,184.4	7,300.2	7,315.9	7,330.9	7,319.3	7,327.6	7,348.6	7,346.7	7,351.2	7,335.7	7,359.6	7,338.2
10	Commercial and industrial loans	1,477.7	1,541.5	1,558.0	1,571.6	1,571.7	1,576.1	1,591.4	1,592.7	1,588.9	1,587.1	1,604.0	1,606.3
11	Real estate loans	3,544.9	3,539.9	3,540.8	3,534.8	3,522.3	3,519.8	3,511.8	3,508.7	3,499.5	3,521.1	3,511.7	3,504.0
12	Revolving home equity loans	517.5	494.1	490.9	487.8	485.5	481.8	479.8	475.2	476.1	474.5	473.4	473.6
13	Closed-end residential loans ⁹	1,608.1	1,606.8	1,607.2	1,598.9	1,583.1	1,578.8	1,562.8	1,554.8	1,546.7	1,567.2	1,556.6	1,547.4
14	Commercial real estate loans ¹⁰	1,419.4	1,439.0	1,442.7	1,448.1	1,453.8	1,459.3	1,469.2	1,478.7	1,476.7	1,479.4	1,481.8	1,483.0
15	Consumer loans	1,114.1	1,132.6	1,137.4	1,138.0	1,140.9	1,143.1	1,148.1	1,144.1	1,152.7	1,136.6	1,137.1	1,141.4
16	Credit cards and other revolving plans	602.6	607.1	607.9	605.9	605.8	605.9	607.2	599.1	608.6	591.5	590.9	594.6
17	Other consumer loans ¹¹	511.5	525.5	529.5	532.1	535.1	537.3	540.9	545.0	544.1	545.2	546.2	546.8
18	Other loans and leases	1,047.6	1,086.2	1,079.7	1,086.4	1,084.5	1,088.6	1,097.3	1,101.2	1,110.2	1,090.9	1,106.7	1,086.5
19	Fed funds and reverse RPs with nonbanks ¹²	313.7	311.1	302.6	299.0	292.7	292.7	283.5	277.5	287.3	271.7	276.7	260.5
20	All other loans and leases ¹³	733.9	775.1	777.1	787.4	791.8	795.9	813.8	823.7	822.9	819.2	830.0	826.0
21	LESS: Allowance for loan and lease losses	149.1	138.6	136.7	135.0	133.1	131.8	129.7	127.4	127.9	127.6	127.0	125.8
22	Interbank loans ¹²	118.0	127.5	126.9	122.6	118.9	120.0	114.7	108.3	111.1	102.1	107.2	110.6
23	Fed funds and reverse RPs with banks ¹²	106.5	112.1	110.9	106.9	102.6	102.8	98.9	95.4	98.9	89.1	94.7	97.8
24	Loans to commercial banks ¹⁴	11.5	15.4	16.1	15.7	16.3	17.2	15.8	12.8	12.2	12.9	12.5	12.8
25	Cash assets ¹⁵	1,678.5	2,064.8	2,137.7	2,189.2	2,299.6	2,414.6	2,535.2	2,606.0	2,573.3	2,591.1	2,631.2	2,697.4
26	Trading assets ¹⁶	295.2	260.9	251.4	236.9	224.4	211.9	197.6	198.2	199.5	196.2	201.0	196.6
27	Derivatives with a positive fair value ¹⁷	266.9	240.4	232.8	219.3	209.3	196.6	183.9	185.1	186.6	182.8	187.8	185.3
28	Other trading assets	28.3	20.5	18.6	17.6	15.1	15.3	13.6	13.1	13.0	13.4	13.2	11.3
29	Other assets ¹⁸	1,140.9	1,119.3	1,125.9	1,137.1	1,131.0	1,125.7	1,112.3	1,094.4	1,094.1	1,098.0	1,094.3	1,096.1
30	TOTAL ASSETS¹⁹	12,961.7	13,477.7	13,551.9	13,587.9	13,647.0	13,735.5	13,852.5	13,910.7	13,879.2	13,884.8	13,964.1	13,999.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending			
									Nov 13	Nov 20	Nov 27	Dec 4
LIABILITIES												
31 Deposits	9,091.3	9,386.5	9,428.9	9,498.1	9,521.1	9,584.2	9,657.7	9,677.4	9,651.5	9,659.8	9,744.4	9,727.0
32 Large time deposits	1,479.8	1,527.3	1,546.2	1,567.0	1,554.0	1,579.0	1,550.3	1,570.8	1,562.9	1,582.6	1,575.6	1,570.7
33 Other deposits	7,611.5	7,859.1	7,882.8	7,931.2	7,967.1	8,005.2	8,107.4	8,106.6	8,088.7	8,077.2	8,168.8	8,156.3
34 Borrowings	1,556.6	1,552.9	1,546.0	1,534.3	1,530.8	1,534.2	1,549.2	1,557.8	1,560.2	1,555.5	1,558.7	1,548.6
35 Borrowings from banks in the U.S.	142.2	142.7	142.8	139.5	136.2	134.9	134.3	132.7	134.9	128.1	133.4	134.8
36 Borrowings from others	1,414.4	1,410.2	1,403.2	1,394.8	1,394.6	1,399.3	1,414.9	1,425.1	1,425.2	1,427.4	1,425.3	1,413.8
37 Trading liabilities ²⁰	271.3	252.2	236.2	217.8	208.3	201.8	199.6	200.3	200.6	201.0	204.1	201.0
38 Derivatives with a negative fair value ¹⁷	240.9	210.4	195.0	183.9	173.5	164.0	159.8	160.4	162.3	158.4	163.3	159.4
39 Other trading liabilities	30.4	41.8	41.2	34.0	34.7	37.7	39.8	39.8	38.3	42.6	40.8	41.7
40 Net due to related foreign offices	87.5	324.3	388.7	420.8	476.8	519.4	511.3	551.7	570.6	549.5	527.1	570.6
41 Other liabilities ²¹	450.3	450.7	450.1	443.8	443.1	428.8	419.4	408.1	410.1	411.0	405.6	405.0
42 TOTAL LIABILITIES ¹⁹	11,456.9	11,966.5	12,049.8	12,114.8	12,180.1	12,268.2	12,337.2	12,395.2	12,393.0	12,376.7	12,440.0	12,452.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,504.8	1,511.3	1,502.1	1,473.1	1,466.9	1,467.3	1,515.2	1,515.4	1,486.2	1,508.0	1,524.2	1,547.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	42.1	32.8	11.3	-5.8	-12.2	-10.6	-0.8	-1.6	-1.5	-1.0	-1.5	-8.9
45 Securitized consumer loans ²⁴	20.2	20.5	20.6	20.7	20.4	19.7	19.8	19.5	19.6	19.5	19.3	19.1
46 Securitized credit cards and other revolving plans	11.2	11.5	11.6	11.7	11.8	11.0	10.9	10.8	11.0	10.7	10.5	10.5
47 Other securitized consumer loans	9.0	9.0	9.0	9.0	8.6	8.7	9.0	8.7	8.6	8.7	8.8	8.7
48 Securitized real estate loans ²⁴	749.7	734.3	716.6	695.4	696.2	690.1	692.0	688.2	687.7	689.4	688.1	688.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending			
									Nov 13	Nov 20	Nov 27	Dec 4
ASSETS												
1 Bank credit	9,920.0	10,027.0	10,018.5	9,984.8	9,982.6	10,005.8	10,037.2	10,069.1	10,062.9	10,057.1	10,088.2	10,077.1
2 Securities in bank credit ²	2,711.1	2,745.4	2,715.9	2,683.9	2,678.9	2,670.5	2,679.6	2,701.4	2,693.6	2,704.4	2,712.5	2,701.2
3 Treasury and agency securities ³	1,858.9	1,857.4	1,836.3	1,801.4	1,784.6	1,773.2	1,774.4	1,794.2	1,785.8	1,798.3	1,802.4	1,795.5
4 Mortgage-backed securities (MBS) ⁴	1,338.2	1,361.7	1,352.5	1,337.3	1,318.8	1,311.6	1,312.1	1,322.9	1,319.6	1,322.0	1,324.6	1,321.4
5 Non-MBS ⁵	520.7	495.7	483.9	464.0	465.8	461.6	462.2	471.3	466.2	476.2	477.8	474.1
6 Other securities	852.3	888.1	879.6	882.6	894.4	897.3	905.3	907.2	907.7	906.1	910.1	905.8
7 Mortgage-backed securities ⁶	141.9	141.4	140.4	141.4	144.8	143.3	142.6	142.0	141.7	142.2	142.7	140.6
8 Non-MBS ⁷	710.4	746.7	739.2	741.2	749.6	754.0	762.6	765.2	766.0	763.9	767.4	765.1
9 Loans and leases in bank credit ⁸	7,208.9	7,281.6	7,302.6	7,300.9	7,303.7	7,335.3	7,357.6	7,367.7	7,369.4	7,352.7	7,375.7	7,375.9
10 Commercial and industrial loans	1,478.6	1,547.3	1,559.8	1,564.9	1,566.0	1,573.1	1,589.7	1,592.7	1,587.7	1,591.0	1,602.2	1,600.9
11 Real estate loans	3,557.6	3,534.2	3,537.1	3,529.4	3,521.3	3,520.1	3,514.8	3,520.4	3,517.6	3,521.6	3,516.2	3,522.3
12 Revolving home equity loans	518.1	493.0	490.1	486.2	485.1	483.0	480.2	475.9	476.8	475.4	474.5	474.1
13 Closed-end residential loans ⁹	1,618.5	1,603.2	1,603.5	1,594.2	1,581.0	1,575.5	1,566.4	1,564.0	1,562.5	1,564.6	1,557.7	1,562.0
14 Commercial real estate loans ¹⁰	1,421.0	1,438.0	1,443.5	1,448.9	1,455.1	1,461.5	1,468.2	1,480.5	1,478.3	1,481.6	1,484.0	1,486.2
15 Consumer loans	1,114.1	1,125.2	1,134.2	1,133.0	1,141.6	1,146.2	1,146.8	1,144.0	1,151.5	1,135.3	1,140.7	1,146.0
16 Credit cards and other revolving plans	603.3	601.0	605.5	602.7	606.2	606.5	605.4	599.7	607.7	590.7	595.5	600.7
17 Other consumer loans ¹¹	510.8	524.1	528.8	530.4	535.4	539.7	541.4	544.3	543.8	544.5	545.2	545.3
18 Other loans and leases	1,058.6	1,074.9	1,071.4	1,073.6	1,074.8	1,096.0	1,106.4	1,110.6	1,112.6	1,104.8	1,116.6	1,106.8
19 Fed funds and reverse RPs with nonbanks ¹²	322.8	305.9	294.4	284.7	284.0	294.4	289.0	285.3	288.5	282.9	284.6	277.7
20 All other loans and leases ¹³	735.8	769.0	777.0	788.8	790.9	801.6	817.4	825.3	824.1	821.9	832.0	829.0
21 LESS: Allowance for loan and lease losses	149.3	139.5	137.3	134.0	133.3	131.6	128.2	127.4	128.0	127.4	126.6	126.8
22 Interbank loans ¹²	123.0	121.6	121.8	118.8	116.0	119.4	116.0	112.4	117.7	105.9	108.9	116.3
23 Fed funds and reverse RPs with banks ¹²	111.3	106.6	106.4	103.2	99.4	101.8	99.6	99.4	105.4	92.9	96.0	103.0
24 Loans to commercial banks ¹⁴	11.7	15.0	15.5	15.6	16.5	17.6	16.4	13.0	12.3	13.0	12.9	13.3
25 Cash assets ¹⁵	1,675.7	2,078.5	2,141.4	2,229.2	2,333.2	2,403.1	2,491.3	2,593.3	2,597.9	2,576.3	2,629.7	2,648.0
26 Trading assets ¹⁶	306.6	259.8	250.4	232.8	222.9	216.3	201.1	204.6	202.1	204.0	210.3	203.6
27 Derivatives with a positive fair value ¹⁷	278.4	239.6	231.9	214.9	207.9	201.2	187.6	191.5	189.2	190.7	197.1	192.2
28 Other trading assets	28.2	20.2	18.5	17.9	15.0	15.1	13.4	13.1	12.9	13.3	13.2	11.4
29 Other assets ¹⁸	1,146.4	1,116.7	1,121.5	1,127.3	1,123.2	1,128.3	1,116.1	1,099.1	1,103.9	1,100.7	1,098.4	1,094.7
30 TOTAL ASSETS ¹⁹	13,022.3	13,464.1	13,516.3	13,559.0	13,644.6	13,741.4	13,833.6	13,951.1	13,956.5	13,916.6	14,009.0	14,013.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending				
									Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	9,135.2	9,334.8	9,389.8	9,448.7	9,482.3	9,558.6	9,656.5	9,720.8	9,720.3	9,687.9	9,756.2	9,796.9
32	Large time deposits	1,474.8	1,529.5	1,556.3	1,566.8	1,556.2	1,581.9	1,548.7	1,564.8	1,558.6	1,576.1	1,568.7	1,563.0
33	Other deposits	7,660.4	7,805.2	7,833.5	7,881.9	7,926.1	7,976.7	8,107.8	8,156.0	8,161.7	8,111.8	8,187.5	8,233.9
34	Borrowings	1,551.2	1,571.6	1,539.2	1,523.8	1,526.6	1,532.6	1,537.2	1,552.8	1,558.5	1,542.7	1,551.5	1,544.2
35	Borrowings from banks in the U.S.	144.0	141.1	141.5	137.1	134.3	135.6	136.1	134.3	140.9	128.6	129.9	136.9
36	Borrowings from others	1,407.3	1,430.5	1,397.8	1,386.6	1,392.3	1,397.1	1,401.1	1,418.4	1,417.7	1,414.1	1,421.6	1,407.4
37	Trading liabilities ²⁰	277.8	255.7	237.9	213.9	206.5	205.8	198.4	203.0	198.8	204.3	211.0	205.9
38	Derivatives with a negative fair value ¹⁷	246.3	212.9	194.9	179.7	171.3	167.5	160.1	162.2	160.7	161.5	167.0	162.1
39	Other trading liabilities	31.6	42.8	43.0	34.2	35.2	38.3	38.3	40.7	38.1	42.9	43.9	43.8
40	Net due to related foreign offices	79.8	335.2	397.0	447.8	494.0	510.6	508.6	536.7	538.1	545.7	548.1	539.6
41	Other liabilities ²¹	462.8	447.7	444.8	435.4	438.3	434.3	426.9	418.5	423.6	418.2	418.0	412.8
42	TOTAL LIABILITIES¹⁹	11,506.9	11,944.9	12,008.7	12,069.6	12,147.8	12,242.0	12,327.6	12,431.7	12,439.3	12,398.8	12,484.7	12,499.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,515.4	1,519.2	1,507.7	1,489.4	1,496.8	1,499.4	1,506.0	1,519.4	1,517.3	1,517.8	1,524.3	1,513.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	42.1	32.8	11.3	-5.8	-12.2	-10.6	-0.8	-1.6	-1.5	-1.0	-1.5	-8.9
45	Securitized consumer loans ²⁴	20.6	20.4	20.1	20.0	19.8	19.7	20.2	19.9	19.9	19.8	19.8	19.8
46	Securitized credit cards and other revolving plans	11.3	11.4	11.3	11.4	11.6	11.0	10.9	10.8	10.8	10.8	10.8	10.8
47	Other securitized consumer loans	9.3	9.0	8.8	8.6	8.3	8.7	9.3	9.0	9.0	9.0	9.0	9.0
48	Securitized real estate loans ²⁴	749.4	732.3	717.0	693.4	692.3	692.4	692.7	687.5	687.8	687.3	687.4	687.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending			
									Nov 13	Nov 20	Nov 27	Dec 4
ASSETS												
1 Bank credit	9,021.9	9,171.0	9,189.3	9,181.4	9,153.3	9,135.8	9,145.9	9,156.4	9,152.3	9,155.6	9,177.2	9,154.4
2 Securities in bank credit ²	2,483.3	2,537.4	2,528.8	2,505.5	2,484.0	2,464.2	2,476.1	2,483.6	2,479.7	2,488.3	2,492.0	2,483.7
3 Treasury and agency securities ³	1,744.0	1,752.6	1,745.9	1,717.0	1,691.7	1,682.5	1,688.6	1,694.6	1,692.4	1,699.2	1,701.5	1,693.4
4 Mortgage-backed securities (MBS) ⁴	1,309.3	1,340.7	1,341.2	1,328.8	1,309.8	1,301.3	1,301.2	1,304.7	1,307.5	1,304.0	1,307.7	1,295.7
5 Non-MBS ⁵	434.8	411.8	404.7	388.2	381.9	381.2	387.4	389.8	384.9	395.2	393.8	397.6
6 Other securities	739.2	784.8	782.9	788.5	792.4	781.8	787.5	789.0	787.2	789.1	790.5	790.4
7 Mortgage-backed securities ⁶	134.0	134.3	134.2	136.0	137.7	136.0	134.6	133.7	133.0	134.0	134.1	133.7
8 Non-MBS ⁷	605.3	650.5	648.7	652.5	654.7	645.8	652.9	655.4	654.2	655.1	656.4	656.6
9 Loans and leases in bank credit ⁸	6,538.7	6,633.6	6,660.5	6,675.8	6,669.2	6,671.5	6,669.8	6,672.8	6,672.7	6,667.2	6,685.2	6,670.6
10 Commercial and industrial loans	1,227.0	1,285.4	1,299.4	1,306.4	1,308.2	1,311.9	1,323.2	1,325.5	1,322.8	1,321.3	1,334.8	1,335.6
11 Real estate loans	3,514.2	3,510.0	3,511.1	3,505.0	3,492.9	3,491.1	3,483.1	3,480.7	3,471.7	3,493.0	3,483.7	3,475.0
12 Revolving home equity loans	517.3	493.8	490.7	487.5	485.2	481.5	479.6	474.9	475.8	474.2	473.1	473.3
13 Closed-end residential loans ⁹	1,606.7	1,605.7	1,606.1	1,597.7	1,581.8	1,577.6	1,561.8	1,553.9	1,545.9	1,565.9	1,555.8	1,546.4
14 Commercial real estate loans ¹⁰	1,390.1	1,410.4	1,414.4	1,419.9	1,425.9	1,432.0	1,441.8	1,452.0	1,450.0	1,452.8	1,454.8	1,455.3
15 Consumer loans	1,112.4	1,130.5	1,135.2	1,135.7	1,138.5	1,140.8	1,145.6	1,141.5	1,149.9	1,134.0	1,134.6	1,138.9
16 Credit cards and other revolving plans	602.6	607.1	607.9	605.9	605.8	605.9	607.2	599.1	608.6	591.5	590.9	594.6
17 Other consumer loans ¹¹	509.8	523.5	527.3	529.8	532.8	534.9	538.5	542.4	541.4	542.5	543.6	544.3
18 Other loans and leases	685.1	707.7	714.8	728.6	729.7	727.8	717.8	725.2	728.3	718.9	732.2	721.0
19 Fed funds and reverse RPs with nonbanks ¹²	142.5	133.0	134.4	141.0	136.7	130.3	113.7	112.3	115.8	109.8	114.0	105.7
20 All other loans and leases ¹³	542.6	574.7	580.4	587.6	592.9	597.5	604.2	612.8	612.5	609.1	618.2	615.4
21 LESS: Allowance for loan and lease losses	148.3	138.6	136.5	134.5	132.8	131.3	128.1	126.5	127.0	126.8	126.3	124.9
22 Interbank loans ¹²	92.9	100.7	102.6	99.0	94.4	95.6	92.2	86.1	88.5	80.2	85.1	87.5
23 Fed funds and reverse RPs with banks ¹²	83.5	90.1	91.4	87.9	83.2	83.9	81.1	77.2	79.9	71.3	76.4	79.5
24 Loans to commercial banks ¹⁴	9.4	10.6	11.2	11.1	11.3	11.7	11.1	8.9	8.5	8.9	8.6	8.1
25 Cash assets ¹⁵	920.4	1,037.4	1,051.3	1,098.8	1,147.9	1,203.1	1,322.7	1,334.5	1,297.0	1,324.0	1,393.8	1,373.4
26 Trading assets ¹⁶	168.3	146.6	143.4	136.5	129.3	125.0	114.5	118.4	119.2	117.4	120.7	117.4
27 Derivatives with a positive fair value ¹⁷	148.9	132.9	131.2	124.8	120.2	115.6	106.7	110.3	111.1	109.1	112.4	111.2
28 Other trading assets	19.4	13.7	12.2	11.7	9.2	9.4	7.8	8.1	8.1	8.3	8.3	6.2
29 Other assets ¹⁸	1,091.6	1,063.5	1,067.7	1,075.3	1,074.1	1,068.5	1,052.1	1,038.1	1,039.9	1,038.4	1,037.0	1,037.5
30 TOTAL ASSETS ¹⁹	11,146.9	11,380.5	11,417.9	11,456.4	11,466.3	11,496.8	11,599.3	11,607.0	11,569.9	11,588.7	11,687.5	11,645.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	8,219.8	8,422.9	8,442.7	8,486.6	8,513.6	8,544.5	8,638.6	8,628.5	8,609.3	8,599.5	8,688.4	8,675.5
32	Large time deposits	723.2	704.9	705.5	705.5	703.4	701.4	696.1	693.4	689.9	696.6	693.6	692.4
33	Other deposits	7,496.5	7,718.0	7,737.2	7,781.1	7,810.2	7,843.2	7,942.5	7,935.0	7,919.4	7,903.0	7,994.8	7,983.2
34	Borrowings	953.9	941.9	941.4	943.7	934.2	932.8	924.6	937.0	934.4	937.7	941.3	933.7
35	Borrowings from banks in the U.S.	100.2	96.1	100.3	99.2	97.2	97.6	94.2	95.1	97.1	91.3	95.9	97.4
36	Borrowings from others	853.7	845.8	841.1	844.5	837.0	835.2	830.4	842.0	837.3	846.4	845.4	836.3
37	Trading liabilities ²⁰	145.6	140.1	129.7	120.1	114.1	112.2	106.7	110.1	109.7	109.7	113.7	113.5
38	Derivatives with a negative fair value ¹⁷	123.7	108.2	100.1	96.0	89.2	85.5	79.5	81.1	82.3	79.9	83.4	80.2
39	Other trading liabilities	21.9	31.9	29.7	24.0	25.0	26.7	27.3	29.0	27.4	29.8	30.3	33.3
40	Net due to related foreign offices	-76.1	-10.6	21.0	30.9	41.5	61.9	52.9	56.2	58.7	57.7	73.9	44.5
41	Other liabilities ²¹	391.9	390.3	389.6	384.9	382.5	373.2	361.8	352.9	356.8	354.4	347.0	350.6
42	TOTAL LIABILITIES¹⁹	9,635.1	9,884.5	9,924.5	9,966.2	9,985.9	10,024.6	10,084.5	10,084.7	10,068.8	10,059.0	10,164.3	10,117.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,511.8	1,496.0	1,493.4	1,490.2	1,480.3	1,472.2	1,514.8	1,522.3	1,501.1	1,529.6	1,523.2	1,527.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	44.4	34.8	14.3	-1.9	-7.4	-5.7	3.5	2.3	2.5	2.8	2.2	-5.0
45	Securitized consumer loans ²⁴	20.2	20.5	20.6	20.7	20.4	19.7	19.8	19.5	19.6	19.5	19.3	19.1
46	Securitized credit cards and other revolving plans	11.2	11.5	11.6	11.7	11.8	11.0	10.9	10.8	11.0	10.7	10.5	10.5
47	Other securitized consumer loans	9.0	9.0	9.0	9.0	8.6	8.7	9.0	8.7	8.6	8.7	8.8	8.7
48	Securitized real estate loans ²⁴	749.7	734.3	716.6	695.4	696.2	690.1	692.0	688.2	687.7	689.4	688.1	688.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending			
									Nov 13	Nov 20	Nov 27	Dec 4
ASSETS												
1 Bank credit	9,060.6	9,157.7	9,167.6	9,140.6	9,133.6	9,143.2	9,161.8	9,189.9	9,182.8	9,180.7	9,203.7	9,200.2
2 Securities in bank credit ²	2,501.0	2,540.2	2,516.1	2,485.0	2,474.8	2,466.7	2,481.4	2,499.5	2,492.5	2,502.6	2,507.6	2,500.4
3 Treasury and agency securities ³	1,751.1	1,756.2	1,739.5	1,704.6	1,685.4	1,677.0	1,683.5	1,700.2	1,692.6	1,704.3	1,705.5	1,702.6
4 Mortgage-backed securities (MBS) ⁴	1,315.5	1,343.2	1,335.9	1,321.7	1,303.2	1,296.4	1,296.9	1,308.9	1,305.4	1,308.3	1,310.9	1,307.8
5 Non-MBS ⁵	435.6	413.0	403.6	382.8	382.2	380.6	386.6	391.3	387.1	396.0	394.6	394.8
6 Other securities	749.9	784.0	776.5	780.4	789.4	789.7	797.9	799.3	800.0	798.2	802.1	797.9
7 Mortgage-backed securities ⁶	135.2	134.8	133.7	134.9	137.6	136.0	135.3	134.8	134.5	135.0	135.5	133.5
8 Non-MBS ⁷	614.6	649.2	642.8	645.5	651.8	653.7	662.6	664.5	665.4	663.2	666.6	664.3
9 Loans and leases in bank credit ⁸	6,559.6	6,617.5	6,651.6	6,655.6	6,658.8	6,676.5	6,680.5	6,690.4	6,690.3	6,678.2	6,696.1	6,699.7
10 Commercial and industrial loans	1,227.8	1,291.9	1,301.0	1,302.4	1,302.6	1,309.0	1,322.7	1,325.5	1,321.2	1,324.2	1,333.5	1,330.7
11 Real estate loans	3,526.1	3,504.1	3,507.2	3,499.7	3,492.2	3,491.1	3,485.9	3,491.6	3,489.2	3,492.8	3,487.1	3,492.3
12 Revolving home equity loans	517.9	492.7	489.9	486.0	484.8	482.7	479.9	475.6	476.5	475.1	474.1	473.8
13 Closed-end residential loans ⁹	1,617.1	1,602.0	1,602.4	1,592.9	1,579.8	1,574.3	1,565.4	1,562.9	1,561.6	1,563.3	1,556.7	1,560.9
14 Commercial real estate loans ¹⁰	1,391.1	1,409.3	1,414.9	1,420.8	1,427.5	1,434.1	1,440.6	1,453.1	1,451.1	1,454.5	1,456.2	1,457.5
15 Consumer loans	1,112.5	1,123.0	1,132.0	1,130.8	1,139.3	1,143.8	1,144.4	1,141.5	1,148.9	1,132.8	1,138.2	1,143.6
16 Credit cards and other revolving plans	603.3	601.0	605.5	602.7	606.2	606.5	605.4	599.7	607.7	590.7	595.5	600.7
17 Other consumer loans ¹¹	509.2	522.0	526.5	528.1	533.0	537.3	539.0	541.8	541.2	542.0	542.7	542.9
18 Other loans and leases	693.2	698.5	711.3	722.7	724.7	732.6	727.5	731.7	731.0	728.4	737.3	733.1
19 Fed funds and reverse RPs with nonbanks ¹²	147.3	129.8	130.6	133.6	130.7	130.3	117.9	115.4	115.3	114.5	116.3	114.3
20 All other loans and leases ¹³	546.0	568.7	580.7	589.1	594.0	602.2	609.7	616.3	615.7	613.9	621.0	618.9
21 LESS: Allowance for loan and lease losses	148.5	138.8	136.7	133.4	132.7	131.1	127.6	126.8	127.4	126.8	126.0	126.2
22 Interbank loans ¹²	97.6	94.9	98.4	95.9	91.4	95.0	93.1	90.0	95.8	83.9	85.9	92.3
23 Fed funds and reverse RPs with banks ¹²	88.1	84.6	87.6	85.0	80.3	83.4	81.9	81.0	87.3	75.0	77.0	83.9
24 Loans to commercial banks ¹⁴	9.5	10.3	10.8	10.9	11.1	11.6	11.2	8.9	8.5	8.9	8.9	8.4
25 Cash assets ¹⁵	926.2	1,017.7	1,052.6	1,108.3	1,153.5	1,202.4	1,305.1	1,344.6	1,350.6	1,309.1	1,393.2	1,394.0
26 Trading assets ¹⁶	172.6	146.2	143.8	135.1	130.3	127.3	116.9	120.6	118.8	120.5	124.2	119.2
27 Derivatives with a positive fair value ¹⁷	153.9	132.8	131.6	123.2	121.2	118.1	109.4	112.7	111.0	112.4	116.2	112.8
28 Other trading assets	18.7	13.4	12.2	11.9	9.1	9.2	7.5	7.9	7.8	8.2	8.1	6.3
29 Other assets ¹⁸	1,096.3	1,058.3	1,061.7	1,069.0	1,066.2	1,069.0	1,055.4	1,041.8	1,047.7	1,042.8	1,039.3	1,037.0
30 TOTAL ASSETS ¹⁹	11,204.8	11,335.9	11,387.3	11,415.5	11,442.3	11,505.9	11,604.6	11,660.1	11,668.2	11,610.2	11,720.3	11,716.4

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)

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	8,278.2	8,357.9	8,394.8	8,446.5	8,477.1	8,520.4	8,647.4	8,686.6	8,693.1	8,641.4	8,714.7	8,761.1
32	Large time deposits	730.3	695.2	706.9	714.5	710.9	707.4	704.4	700.1	698.9	702.0	697.2	698.7
33	Other deposits	7,547.8	7,662.7	7,688.0	7,732.0	7,766.3	7,813.1	7,943.0	7,986.5	7,994.2	7,939.4	8,017.6	8,062.4
34	Borrowings	951.1	950.2	941.0	938.7	925.8	932.5	926.6	933.9	936.3	927.7	933.4	930.2
35	Borrowings from banks in the U.S.	100.9	95.8	99.3	97.6	94.5	97.1	95.5	95.6	101.9	90.6	91.6	98.2
36	Borrowings from others	850.2	854.4	841.7	841.1	831.3	835.4	831.1	838.3	834.5	837.0	841.8	832.0
37	Trading liabilities ²⁰	148.4	141.9	132.0	118.5	115.0	114.5	106.1	111.6	108.7	111.6	117.1	115.7
38	Derivatives with a negative fair value ¹⁷	125.7	108.9	100.0	93.9	89.6	87.0	79.5	82.1	81.1	81.7	85.6	81.5
39	Other trading liabilities	22.7	33.0	32.0	24.6	25.4	27.6	26.6	29.4	27.6	29.9	31.5	34.3
40	Net due to related foreign offices	-88.1	-15.8	31.1	47.3	50.7	64.0	52.0	49.8	49.2	53.1	77.6	38.0
41	Other liabilities ²¹	403.2	386.0	384.3	378.6	380.4	378.5	370.2	362.4	367.2	362.1	356.8	361.3
42	TOTAL LIABILITIES¹⁹	9,692.8	9,820.1	9,883.2	9,929.6	9,949.1	10,010.0	10,102.2	10,144.2	10,154.5	10,095.9	10,199.6	10,206.4
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,512.0	1,515.7	1,504.1	1,485.9	1,493.2	1,495.8	1,502.4	1,515.8	1,513.7	1,514.2	1,520.7	1,510.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	44.4	34.8	14.3	-1.9	-7.4	-5.7	3.5	2.3	2.5	2.8	2.2	-5.0
45	Securitized consumer loans ²⁴	20.6	20.4	20.1	20.0	19.8	19.7	20.2	19.9	19.9	19.8	19.8	19.8
46	Securitized credit cards and other revolving plans	11.3	11.4	11.3	11.4	11.6	11.0	10.9	10.8	10.8	10.8	10.8	10.8
47	Other securitized consumer loans	9.3	9.0	8.8	8.6	8.3	8.7	9.3	9.0	9.0	9.0	9.0	9.0
48	Securitized real estate loans ²⁴	749.4	732.3	717.0	693.4	692.3	692.4	692.7	687.5	687.8	687.3	687.4	687.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending			
									Nov 13	Nov 20	Nov 27	Dec 4
ASSETS												
1 Bank credit	5,864.0	5,933.8	5,939.7	5,917.8	5,889.8	5,868.8	5,870.0	5,879.5	5,870.1	5,883.2	5,899.5	5,876.5
2 Securities in bank credit ²	1,682.8	1,713.0	1,704.2	1,683.1	1,668.5	1,652.7	1,662.8	1,671.0	1,667.4	1,674.9	1,678.7	1,668.5
3 Treasury and agency securities ³	1,177.7	1,181.9	1,172.9	1,145.2	1,125.7	1,117.4	1,124.1	1,130.6	1,128.9	1,134.2	1,136.3	1,125.8
4 Mortgage-backed securities (MBS) ⁴	908.9	937.4	937.5	926.3	909.8	905.1	907.5	911.8	914.5	910.7	914.2	900.8
5 Non-MBS ⁵	268.8	244.5	235.4	218.9	215.9	212.3	216.6	218.8	214.4	223.5	222.1	225.0
6 Other securities	505.0	531.1	531.3	537.9	542.8	535.3	538.7	540.5	538.5	540.7	542.4	542.7
7 Mortgage-backed securities ⁶	118.9	118.8	119.2	120.9	123.2	121.6	120.4	119.3	118.8	119.5	119.5	119.6
8 Non-MBS ⁷	386.1	412.3	412.0	417.0	419.7	413.6	418.3	421.2	419.8	421.2	422.8	423.1
9 Loans and leases in bank credit ⁸	4,181.2	4,220.7	4,235.5	4,234.6	4,221.3	4,216.1	4,207.2	4,208.5	4,202.7	4,208.3	4,220.9	4,208.0
10 Commercial and industrial loans	802.7	839.9	850.3	854.2	855.1	857.5	867.3	866.3	864.0	862.9	873.6	873.8
11 Real estate loans	2,047.8	2,027.8	2,025.0	2,011.3	1,994.7	1,988.9	1,979.4	1,971.2	1,964.9	1,980.3	1,970.0	1,963.9
12 Revolving home equity loans	404.2	387.7	385.0	381.7	380.0	376.3	374.3	370.0	370.5	369.3	368.9	368.4
13 Closed-end residential loans ⁹	1,112.7	1,106.6	1,105.8	1,094.4	1,077.8	1,072.4	1,061.3	1,053.9	1,048.8	1,063.6	1,052.2	1,046.7
14 Commercial real estate loans ¹⁰	530.9	533.5	534.2	535.3	537.0	540.2	543.8	547.2	545.6	547.4	549.0	548.8
15 Consumer loans	796.6	805.0	807.5	805.1	806.7	806.6	809.7	812.0	811.9	811.6	811.5	814.5
16 Credit cards and other revolving plans	421.9	420.8	421.1	418.3	417.7	416.1	416.2	416.1	416.9	415.5	414.7	417.2
17 Other consumer loans ¹¹	374.7	384.2	386.5	386.7	389.0	390.5	393.5	395.8	395.0	396.1	396.8	397.3
18 Other loans and leases	534.1	548.1	552.6	564.1	564.9	563.0	550.7	559.1	561.9	553.6	565.8	555.8
19 Fed funds and reverse RPs with nonbanks ¹²	139.7	130.2	131.7	137.7	133.7	127.7	111.2	109.8	113.2	107.6	111.5	103.4
20 All other loans and leases ¹³	394.4	417.8	421.0	426.4	431.2	435.3	439.5	449.2	448.7	446.0	454.3	452.4
21 LESS: Allowance for loan and lease losses	103.3	95.5	93.8	91.5	90.0	88.6	86.4	84.9	85.1	85.2	84.9	83.7
22 Interbank loans ¹²	47.3	52.5	53.5	51.3	48.8	52.3	48.4	44.9	44.4	44.9	43.7	45.7
23 Fed funds and reverse RPs with banks ¹²	38.9	43.2	43.5	41.4	38.8	41.8	38.3	37.0	36.8	37.0	36.0	38.4
24 Loans to commercial banks ¹⁴	8.4	9.3	10.0	9.9	10.0	10.5	10.1	8.0	7.6	7.9	7.6	7.3
25 Cash assets ¹⁵	600.2	731.2	761.3	806.7	857.3	891.4	983.2	977.4	945.9	967.3	1,030.4	1,000.1
26 Trading assets ¹⁶	164.1	142.6	140.0	133.3	126.4	122.3	111.8	115.5	116.3	114.7	117.7	114.7
27 Derivatives with a positive fair value ¹⁷	145.0	129.1	127.9	121.8	117.4	113.0	104.2	107.7	108.4	106.6	109.7	108.7
28 Other trading assets	19.1	13.5	12.1	11.6	9.0	9.3	7.6	7.8	7.9	8.1	8.0	6.0
29 Other assets ¹⁸	829.8	802.5	806.0	810.5	809.7	809.2	793.1	779.5	782.1	779.9	778.1	778.0
30 TOTAL ASSETS ¹⁹	7,402.1	7,567.1	7,606.6	7,628.1	7,642.1	7,655.4	7,720.1	7,712.0	7,673.9	7,704.8	7,784.5	7,731.3

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)

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	5,293.7	5,445.6	5,457.0	5,486.0	5,506.4	5,535.6	5,614.1	5,589.9	5,575.1	5,565.3	5,636.6	5,619.9
32	Large time deposits	322.0	306.9	314.0	313.8	314.0	313.2	309.9	308.8	304.3	311.5	310.4	311.2
33	Other deposits	4,971.6	5,138.7	5,143.0	5,172.2	5,192.4	5,222.5	5,304.2	5,281.0	5,270.8	5,253.8	5,326.1	5,308.7
34	Borrowings	695.0	675.1	661.9	655.2	649.2	647.4	636.7	651.4	647.6	654.8	655.9	651.2
35	Borrowings from banks in the U.S.	55.6	51.7	54.1	51.1	49.0	44.6	44.1	42.8	45.5	37.5	43.5	44.9
36	Borrowings from others	639.4	623.4	607.8	604.1	600.2	602.8	592.7	608.6	602.1	617.3	612.4	606.4
37	Trading liabilities ²⁰	142.0	136.2	126.4	116.9	111.2	109.3	103.9	107.3	106.8	106.9	110.9	110.8
38	Derivatives with a negative fair value ¹⁷	120.7	105.2	97.6	93.5	86.9	83.4	77.3	78.9	80.1	77.8	81.1	78.1
39	Other trading liabilities	21.3	31.0	28.8	23.4	24.3	25.9	26.6	28.3	26.8	29.1	29.8	32.7
40	Net due to related foreign offices	-108.7	-53.9	-17.6	-10.9	-4.4	17.6	8.8	15.5	17.6	15.0	32.1	4.9
41	Other liabilities ²¹	325.3	324.7	327.5	322.7	321.3	313.5	303.4	292.2	297.0	295.2	284.3	290.0
42	TOTAL LIABILITIES¹⁹	6,347.3	6,527.7	6,555.2	6,569.9	6,583.7	6,623.4	6,666.9	6,656.2	6,644.2	6,637.1	6,719.8	6,676.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,054.8	1,039.4	1,051.4	1,058.2	1,058.4	1,032.0	1,053.3	1,055.8	1,029.7	1,067.7	1,064.7	1,054.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.0	27.7	11.2	-0.3	-5.0	-1.9	5.2	3.4	3.2	3.5	3.9	-2.6
45	Securitized consumer loans ²⁴	6.9	7.4	7.3	7.3	6.8	7.2	7.9	7.9	7.8	7.9	8.0	7.8
46	Securitized credit cards and other revolving plans	0.1	0.4	0.4	0.3	0.3	0.4	0.5	0.5	0.5	0.5	0.5	0.4
47	Other securitized consumer loans	6.8	6.9	7.0	6.9	6.5	6.8	7.5	7.4	7.3	7.5	7.5	7.4
48	Securitized real estate loans ²⁴	728.8	714.8	697.1	676.5	678.7	672.8	674.5	670.7	670.1	671.9	670.6	671.0

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

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
ASSETS													
1 Bank credit	5,889.4	5,925.6	5,919.8	5,882.0	5,866.6	5,872.8	5,881.9	5,899.9	5,887.9	5,898.4	5,913.7	5,907.5	
2 Securities in bank credit ²	1,695.8	1,714.6	1,693.6	1,667.7	1,659.9	1,656.1	1,669.3	1,682.2	1,675.7	1,684.8	1,689.4	1,681.1	
3 Treasury and agency securities ³	1,183.5	1,184.2	1,169.8	1,137.1	1,120.5	1,115.8	1,123.0	1,134.6	1,127.9	1,138.0	1,139.0	1,133.5	
4 Mortgage-backed securities (MBS) ⁴	913.0	937.1	933.5	923.0	907.0	903.6	905.8	914.2	911.4	913.2	915.9	910.4	
5 Non-MBS ⁵	270.5	247.1	236.3	214.0	213.6	212.2	217.2	220.4	216.5	224.8	223.1	223.1	
6 Other securities	512.3	530.5	523.8	530.7	539.4	540.3	546.3	547.6	547.9	546.8	550.4	547.5	
7 Mortgage-backed securities ⁶	119.9	119.1	118.2	119.8	122.8	121.5	120.8	120.1	119.9	120.2	120.7	119.1	
8 Non-MBS ⁷	392.4	411.4	405.6	410.8	416.5	418.9	425.5	427.5	428.0	426.6	429.7	428.4	
9 Loans and leases in bank credit ⁸	4,193.6	4,210.9	4,226.2	4,214.3	4,206.7	4,216.7	4,212.6	4,217.7	4,212.2	4,213.5	4,224.3	4,226.4	
10 Commercial and industrial loans	803.0	844.7	850.7	850.8	850.5	855.0	867.2	865.7	862.2	864.5	871.9	869.6	
11 Real estate loans	2,054.5	2,025.1	2,021.7	2,004.5	1,990.5	1,987.7	1,979.1	1,976.9	1,976.4	1,978.1	1,970.6	1,974.7	
12 Revolving home equity loans	403.6	386.6	384.0	380.3	379.2	377.0	374.2	369.5	370.4	369.0	368.1	367.7	
13 Closed-end residential loans ⁹	1,119.0	1,105.4	1,103.9	1,089.5	1,074.8	1,070.0	1,062.6	1,058.8	1,059.1	1,060.1	1,052.1	1,055.7	
14 Commercial real estate loans ¹⁰	531.9	533.0	533.8	534.7	536.5	540.7	542.3	548.5	546.9	549.0	550.5	551.2	
15 Consumer loans	795.3	800.5	805.3	801.7	806.3	808.1	807.3	810.7	809.9	809.5	812.4	816.4	
16 Credit cards and other revolving plans	422.8	416.3	418.9	415.4	416.9	416.4	415.0	417.0	416.6	415.5	418.1	421.9	
17 Other consumer loans ¹¹	372.5	384.2	386.4	386.3	389.3	391.7	392.3	393.7	393.3	394.0	394.3	394.4	
18 Other loans and leases	540.9	540.7	548.4	557.4	559.5	565.9	559.0	564.3	563.7	561.4	569.3	565.8	
19 Fed funds and reverse RPs with nonbanks ¹²	144.3	127.0	127.6	130.5	127.7	127.6	115.2	112.8	112.7	111.9	113.5	111.6	
20 All other loans and leases ¹³	396.6	413.7	420.8	426.9	431.8	438.3	443.7	451.6	451.0	449.5	455.8	454.2	
21 LESS: Allowance for loan and lease losses	103.6	95.8	94.1	90.6	89.7	88.4	85.5	85.1	85.3	85.2	84.8	84.7	
22 Interbank loans ¹²	49.3	49.5	51.2	50.1	47.3	51.1	48.3	46.5	45.8	47.2	45.9	46.7	
23 Fed funds and reverse RPs with banks ¹²	41.0	40.4	41.6	40.4	37.4	40.7	38.3	38.6	38.3	39.5	38.1	39.3	
24 Loans to commercial banks ¹⁴	8.3	9.1	9.6	9.7	9.9	10.3	10.1	7.9	7.5	7.8	7.9	7.5	
25 Cash assets ¹⁵	606.5	719.2	752.3	803.0	841.9	889.4	976.9	991.8	1,003.8	955.2	1,029.2	1,021.4	
26 Trading assets ¹⁶	168.3	142.1	140.3	132.1	127.5	124.5	114.1	117.7	116.0	117.8	121.2	116.4	
27 Derivatives with a positive fair value ¹⁷	149.8	128.9	128.3	120.4	118.6	115.5	106.8	110.0	108.4	109.8	113.4	110.2	
28 Other trading assets	18.5	13.2	12.0	11.7	8.9	9.0	7.3	7.7	7.6	8.0	7.8	6.2	
29 Other assets ¹⁸	832.9	798.8	801.0	807.2	803.4	808.2	794.9	781.7	787.1	783.6	778.5	777.5	
30 TOTAL ASSETS ¹⁹	7,442.9	7,539.4	7,570.5	7,583.7	7,596.9	7,657.6	7,730.7	7,752.6	7,755.4	7,717.0	7,803.7	7,784.9	

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 (continued)

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	5,332.1	5,400.8	5,421.0	5,461.4	5,480.5	5,517.6	5,623.2	5,628.7	5,631.8	5,594.5	5,651.9	5,674.9
32	Large time deposits	326.8	301.8	313.1	320.7	319.1	317.8	316.6	313.5	311.5	315.4	311.6	314.0
33	Other deposits	5,005.3	5,099.0	5,107.8	5,140.6	5,161.4	5,199.8	5,306.6	5,315.3	5,320.3	5,279.1	5,340.3	5,360.9
34	Borrowings	696.6	678.1	658.9	649.8	642.3	648.2	641.2	652.3	654.3	648.9	651.1	650.5
35	Borrowings from banks in the U.S.	58.9	48.9	52.7	50.9	47.7	45.0	46.7	45.1	51.8	38.6	41.3	46.6
36	Borrowings from others	637.7	629.3	606.2	598.9	594.6	603.2	594.4	607.2	602.5	610.3	609.8	603.9
37	Trading liabilities ²⁰	144.7	138.0	128.7	115.6	112.3	111.7	103.2	108.6	105.8	108.7	114.2	113.0
38	Derivatives with a negative fair value ¹⁷	122.7	105.8	97.5	91.6	87.5	84.8	77.3	79.9	78.9	79.6	83.3	79.3
39	Other trading liabilities	22.0	32.2	31.2	24.0	24.8	26.9	25.9	28.8	26.9	29.1	30.9	33.7
40	Net due to related foreign offices	-124.8	-56.3	-10.0	4.4	4.5	18.0	6.9	5.7	5.4	6.8	31.0	-6.4
41	Other liabilities ²¹	333.9	321.7	323.6	318.2	318.1	317.5	310.6	299.3	304.4	300.7	291.1	298.8
42	TOTAL LIABILITIES¹⁹	6,382.4	6,482.4	6,522.1	6,549.3	6,557.6	6,613.0	6,685.0	6,694.7	6,701.7	6,659.7	6,739.2	6,730.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,060.5	1,057.0	1,048.4	1,034.4	1,039.4	1,044.6	1,045.7	1,057.8	1,053.7	1,057.3	1,064.5	1,054.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.0	27.7	11.2	-0.3	-5.0	-1.9	5.2	3.4	3.2	3.5	3.9	-2.6
45	Securitized consumer loans ²⁴	6.9	7.4	7.3	7.1	6.8	7.4	8.2	7.9	7.9	7.9	7.9	7.9
46	Securitized credit cards and other revolving plans	0.1	0.4	0.4	0.3	0.3	0.4	0.5	0.5	0.5	0.5	0.5	0.4
47	Other securitized consumer loans	6.8	7.0	6.9	6.8	6.5	7.0	7.7	7.5	7.4	7.4	7.4	7.4
48	Securitized real estate loans ²⁴	728.4	713.1	697.6	674.5	675.0	674.9	675.1	669.7	670.0	669.6	669.6	669.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
ASSETS													
1 Bank credit	3,158.0	3,237.2	3,249.6	3,263.6	3,263.4	3,266.9	3,275.9	3,276.9	3,282.2	3,272.3	3,277.7	3,277.9	
2 Securities in bank credit ²	800.5	824.4	824.6	822.4	815.5	811.5	813.3	812.6	812.3	813.4	813.3	815.3	
3 Treasury and agency securities ³	566.3	570.7	573.0	571.8	566.0	565.0	564.5	564.0	563.5	565.0	565.2	567.6	
4 Mortgage-backed securities (MBS) ⁴	400.3	403.4	403.7	402.6	400.0	396.1	393.7	392.9	393.0	393.3	393.5	395.0	
5 Non-MBS ⁵	165.9	167.3	169.3	169.3	166.0	168.9	170.8	171.1	170.6	171.7	171.7	172.6	
6 Other securities	234.2	253.7	251.6	250.6	249.5	246.5	248.9	248.6	248.7	248.4	248.1	247.7	
7 Mortgage-backed securities ⁶	15.0	15.5	15.0	15.1	14.6	14.3	14.2	14.4	14.3	14.5	14.6	14.2	
8 Non-MBS ⁷	219.2	238.2	236.6	235.5	235.0	232.2	234.6	234.2	234.4	233.9	233.6	233.5	
9 Loans and leases in bank credit ⁸	2,357.5	2,412.8	2,425.1	2,441.2	2,447.9	2,455.4	2,462.6	2,464.3	2,469.9	2,458.9	2,464.4	2,462.6	
10 Commercial and industrial loans	424.3	445.5	449.0	452.2	453.1	454.3	455.9	459.2	458.7	458.4	461.2	461.8	
11 Real estate loans	1,466.3	1,482.2	1,486.1	1,493.8	1,498.1	1,502.2	1,503.6	1,509.6	1,506.8	1,512.7	1,513.7	1,511.1	
12 Revolving home equity loans	113.1	106.2	105.7	105.8	105.2	105.2	105.2	104.9	105.3	104.9	104.2	104.9	
13 Closed-end residential loans ⁹	494.0	499.1	500.3	503.3	504.0	505.3	500.5	499.9	497.0	502.4	503.6	499.7	
14 Commercial real estate loans ¹⁰	859.2	876.9	880.2	884.6	888.9	891.7	897.9	904.7	904.4	905.5	905.9	906.4	
15 Consumer loans	315.8	325.5	327.7	330.7	331.9	334.2	335.9	329.5	338.1	322.5	323.1	324.5	
16 Credit cards and other revolving plans	180.7	186.2	186.8	187.6	188.1	189.8	191.0	183.0	191.7	176.0	176.3	177.4	
17 Other consumer loans ¹¹	135.1	139.2	140.9	143.0	143.7	144.4	144.9	146.5	146.4	146.4	146.9	147.0	
18 Other loans and leases	151.0	159.6	162.2	164.6	164.8	164.8	167.1	166.1	166.4	165.4	166.4	165.3	
19 Fed funds and reverse RPs with nonbanks ¹²	2.8	2.8	2.7	3.4	3.1	2.5	2.5	2.5	2.6	2.3	2.5	2.3	
20 All other loans and leases ¹³	148.2	156.9	159.5	161.2	161.7	162.2	164.6	163.6	163.7	163.1	163.9	163.0	
21 LESS: Allowance for loan and lease losses	45.0	43.1	42.7	43.0	42.8	42.7	41.7	41.6	41.9	41.6	41.3	41.2	
22 Interbank loans ¹²	45.6	48.1	49.1	47.7	45.6	43.3	43.8	41.2	44.0	35.3	41.4	41.9	
23 Fed funds and reverse RPs with banks ¹²	44.5	46.9	47.9	46.5	44.3	42.1	42.8	40.2	43.1	34.3	40.4	41.1	
24 Loans to commercial banks ¹⁴	1.0	1.2	1.2	1.2	1.3	1.2	1.0	0.9	0.9	1.0	1.0	0.8	
25 Cash assets ¹⁵	320.2	306.2	290.0	292.1	290.6	311.8	339.5	357.1	351.1	356.7	363.3	373.3	
26 Trading assets ¹⁶	4.2	4.0	3.4	3.2	2.9	2.7	2.7	2.9	2.9	2.7	3.0	2.7	
27 Derivatives with a positive fair value ¹⁷	4.0	3.8	3.3	3.1	2.7	2.6	2.5	2.6	2.6	2.5	2.7	2.5	
28 Other trading assets	0.3	0.2	0.2	0.1	0.1	0.1	0.2	0.3	0.2	0.2	0.3	0.2	
29 Other assets ¹⁸	261.9	261.0	261.7	264.8	264.4	259.3	258.9	258.6	257.8	258.5	258.9	259.5	
30 TOTAL ASSETS ¹⁹	3,744.8	3,813.4	3,811.3	3,828.4	3,824.1	3,841.4	3,879.2	3,895.0	3,896.1	3,883.9	3,902.9	3,914.0	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	2,926.1	2,977.2	2,985.7	3,000.6	3,007.2	3,008.9	3,024.5	3,038.6	3,034.1	3,034.3	3,051.8	3,055.7
32	Large time deposits	401.2	398.0	391.5	391.7	389.4	388.2	386.2	384.6	385.6	385.1	383.1	381.2
33	Other deposits	2,524.9	2,579.3	2,594.2	2,608.9	2,617.8	2,620.7	2,638.3	2,654.0	2,648.6	2,649.2	2,668.6	2,674.5
34	Borrowings	259.0	266.8	279.5	288.5	284.9	285.4	287.8	285.6	286.8	282.9	285.4	282.5
35	Borrowings from banks in the U.S.	44.6	44.4	46.2	48.2	48.2	53.0	50.1	52.3	51.6	53.8	52.4	52.5
36	Borrowings from others	214.3	222.4	233.3	240.4	236.7	232.4	237.7	233.3	235.2	229.1	233.0	229.9
37	Trading liabilities ²⁰	3.6	3.9	3.3	3.1	2.9	2.8	2.8	2.9	2.9	2.8	2.9	2.8
38	Derivatives with a negative fair value ¹⁷	3.0	3.0	2.5	2.5	2.3	2.1	2.1	2.2	2.2	2.0	2.3	2.1
39	Other trading liabilities	0.7	0.9	0.9	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.6	0.7
40	Net due to related foreign offices	32.5	43.3	38.6	41.8	45.9	44.4	44.1	40.7	41.1	42.7	41.7	39.7
41	Other liabilities ²¹	66.6	65.5	62.1	62.2	61.3	59.7	58.4	60.7	59.7	59.3	62.7	60.6
42	TOTAL LIABILITIES¹⁹	3,287.8	3,356.8	3,369.3	3,396.3	3,402.2	3,401.2	3,417.6	3,428.6	3,424.7	3,421.9	3,444.5	3,441.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	457.0	456.7	442.0	432.1	421.9	440.2	461.5	466.5	471.4	462.0	458.4	473.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.5	7.1	3.1	-1.6	-2.4	-3.8	-1.7	-1.1	-0.7	-0.7	-1.7	-2.4
45	Securitized consumer loans ²⁴	13.3	13.1	13.3	13.5	13.5	12.5	11.9	11.6	11.9	11.5	11.3	11.3
46	Securitized credit cards and other revolving plans	11.1	11.1	11.2	11.4	11.5	10.6	10.4	10.3	10.5	10.3	10.1	10.0
47	Other securitized consumer loans	2.2	2.0	2.0	2.1	2.1	1.9	1.5	1.3	1.3	1.2	1.3	1.3
48	Securitized real estate loans ²⁴	20.9	19.5	19.4	19.0	17.5	17.3	17.5	17.5	17.6	17.5	17.5	17.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
ASSETS													
1 Bank credit	3,171.2	3,232.1	3,247.8	3,258.5	3,266.9	3,270.4	3,279.9	3,290.0	3,294.9	3,282.4	3,289.9	3,292.7	
2 Securities in bank credit ²	805.2	825.5	822.4	817.3	814.9	810.5	812.0	817.3	816.8	817.7	818.2	819.4	
3 Treasury and agency securities ³	567.6	572.0	569.7	567.5	564.8	561.2	560.5	565.6	564.7	566.3	566.5	569.1	
4 Mortgage-backed securities (MBS) ⁴	402.5	406.0	402.4	398.7	396.2	392.9	391.1	394.7	394.0	395.1	395.0	397.3	
5 Non-MBS ⁵	165.1	166.0	167.3	168.8	168.6	168.3	169.4	170.9	170.7	171.2	171.5	171.7	
6 Other securities	237.6	253.6	252.7	249.7	250.1	249.3	251.5	251.7	252.1	251.4	251.7	250.3	
7 Mortgage-backed securities ⁶	15.3	15.7	15.5	15.1	14.8	14.5	14.4	14.7	14.6	14.8	14.8	14.4	
8 Non-MBS ⁷	222.3	237.9	237.2	234.7	235.3	234.8	237.1	237.0	237.5	236.6	236.8	235.9	
9 Loans and leases in bank credit ⁸	2,366.0	2,406.6	2,425.4	2,441.3	2,452.1	2,459.8	2,467.9	2,472.7	2,478.0	2,464.6	2,471.8	2,473.3	
10 Commercial and industrial loans	424.8	447.2	450.3	451.7	452.2	454.1	455.5	459.7	459.1	459.7	461.6	461.1	
11 Real estate loans	1,471.6	1,479.0	1,485.5	1,495.2	1,501.7	1,503.4	1,506.8	1,514.8	1,512.8	1,514.7	1,516.5	1,517.6	
12 Revolving home equity loans	114.3	106.1	105.9	105.7	105.6	105.7	105.7	106.0	106.1	106.1	106.1	106.1	
13 Closed-end residential loans ⁹	498.1	496.6	498.5	503.5	505.1	504.3	502.8	504.1	502.5	503.2	504.6	505.2	
14 Commercial real estate loans ¹⁰	859.2	876.3	881.1	886.1	891.0	893.3	898.3	904.6	904.3	905.5	905.8	906.3	
15 Consumer loans	317.2	322.6	326.7	329.0	333.0	335.7	337.1	330.8	338.9	323.3	325.8	327.3	
16 Credit cards and other revolving plans	180.6	184.7	186.6	187.2	189.3	190.1	190.4	182.8	191.1	175.2	177.4	178.8	
17 Other consumer loans ¹¹	136.6	137.8	140.1	141.8	143.7	145.7	146.7	148.0	147.8	148.0	148.4	148.5	
18 Other loans and leases	152.4	157.8	162.9	165.3	165.2	166.7	168.6	167.4	167.3	167.0	167.9	167.3	
19 Fed funds and reverse RPs with nonbanks ¹²	3.0	2.8	3.0	3.1	3.0	2.8	2.6	2.6	2.6	2.6	2.7	2.7	
20 All other loans and leases ¹³	149.4	155.0	159.9	162.3	162.2	163.9	165.9	164.8	164.7	164.3	165.2	164.6	
21 LESS: Allowance for loan and lease losses	45.0	43.0	42.6	42.8	42.9	42.6	42.1	41.8	42.2	41.7	41.3	41.5	
22 Interbank loans ¹²	48.3	45.3	47.2	45.8	44.1	44.0	44.7	43.4	50.0	36.6	40.0	45.6	
23 Fed funds and reverse RPs with banks ¹²	47.2	44.2	46.0	44.6	43.0	42.7	43.6	42.4	49.0	35.5	39.0	44.6	
24 Loans to commercial banks ¹⁴	1.2	1.2	1.2	1.2	1.1	1.3	1.1	1.0	1.0	1.1	1.0	1.0	
25 Cash assets ¹⁵	319.7	298.5	300.3	305.4	311.7	313.0	328.2	352.9	346.8	353.9	364.1	372.6	
26 Trading assets ¹⁶	4.3	4.1	3.5	3.0	2.8	2.8	2.8	2.9	2.8	2.7	3.0	2.8	
27 Derivatives with a positive fair value ¹⁷	4.1	3.9	3.3	2.8	2.6	2.6	2.6	2.6	2.6	2.5	2.8	2.6	
28 Other trading assets	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2	
29 Other assets ¹⁸	263.4	259.4	260.7	261.8	262.8	260.8	260.4	260.1	260.5	259.2	260.8	259.4	
30 TOTAL ASSETS ¹⁹	3,761.9	3,796.4	3,816.9	3,831.8	3,845.4	3,848.3	3,873.9	3,907.5	3,912.8	3,893.1	3,916.6	3,931.5	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	2,946.1	2,957.0	2,973.9	2,985.1	2,996.7	3,002.8	3,024.2	3,057.9	3,061.3	3,046.9	3,062.8	3,086.2
32	Large time deposits	403.6	393.4	393.7	393.8	391.8	389.5	387.8	386.6	387.4	386.7	385.5	384.7
33	Other deposits	2,542.5	2,563.7	2,580.1	2,591.4	2,604.9	2,613.2	2,636.4	2,671.3	2,673.8	2,660.3	2,677.3	2,701.5
34	Borrowings	254.5	272.1	282.1	288.9	283.6	284.3	285.4	281.6	282.0	278.8	282.3	279.8
35	Borrowings from banks in the U.S.	42.0	46.9	46.6	46.6	46.9	52.1	48.7	50.5	50.1	52.0	50.3	51.7
36	Borrowings from others	212.6	225.1	235.5	242.2	236.7	232.2	236.7	231.1	231.9	226.7	232.0	228.1
37	Trading liabilities ²⁰	3.7	3.9	3.3	3.0	2.8	2.9	2.9	2.9	2.9	2.9	3.0	2.8
38	Derivatives with a negative fair value ¹⁷	3.1	3.1	2.5	2.3	2.2	2.2	2.2	2.2	2.2	2.1	2.4	2.2
39	Other trading liabilities	0.7	0.8	0.8	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.6	0.6
40	Net due to related foreign offices	36.7	40.5	41.1	42.9	46.2	46.0	45.2	44.1	43.8	46.3	46.6	44.5
41	Other liabilities ²¹	69.3	64.3	60.7	60.4	62.3	61.0	59.6	63.1	62.8	61.4	65.7	62.4
42	TOTAL LIABILITIES ¹⁹	3,310.4	3,337.7	3,361.2	3,380.3	3,391.5	3,397.0	3,417.2	3,449.5	3,452.8	3,436.2	3,460.4	3,475.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	451.5	458.7	455.7	451.5	453.9	451.3	456.7	458.0	460.0	456.9	456.2	455.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.5	7.1	3.1	-1.6	-2.4	-3.8	-1.7	-1.1	-0.7	-0.7	-1.7	-2.4
45	Securitized consumer loans ²⁴	13.7	13.0	12.9	13.0	13.0	12.3	12.0	11.9	12.0	11.9	11.9	11.9
46	Securitized credit cards and other revolving plans	11.2	11.0	10.9	11.1	11.3	10.6	10.4	10.4	10.4	10.4	10.4	10.4
47	Other securitized consumer loans	2.5	2.0	1.9	1.9	1.8	1.7	1.6	1.6	1.6	1.6	1.5	1.5
48	Securitized real estate loans ²⁴	21.1	19.3	19.4	18.9	17.3	17.5	17.6	17.8	17.8	17.8	17.8	17.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending			
									Nov 13	Nov 20	Nov 27	Dec 4
ASSETS												
1 Bank credit	856.3	872.9	857.3	855.7	852.9	859.3	876.4	874.9	876.8	869.5	880.2	870.2
2 Securities in bank credit ²	210.6	206.3	202.0	200.7	202.8	203.2	197.6	201.0	198.2	201.0	205.8	202.6
3 Treasury and agency securities ³	110.6	101.0	97.3	98.0	98.2	96.7	92.1	96.0	94.5	96.5	98.9	96.0
4 Mortgage-backed securities (MBS) ⁴	23.2	18.9	16.6	15.1	15.2	14.5	14.9	14.5	14.4	14.4	14.4	13.9
5 Non-MBS ⁵	87.4	82.1	80.7	82.9	83.0	82.2	77.2	81.5	80.1	82.1	84.5	82.2
6 Other securities	100.0	105.3	104.8	102.7	104.5	106.5	105.5	105.0	103.7	104.6	107.0	106.5
7 Mortgage-backed securities ⁶	6.7	6.4	6.5	6.4	6.8	7.0	7.4	7.3	7.1	7.2	7.5	7.3
8 Non-MBS ⁷	93.3	98.9	98.2	96.2	97.7	99.5	98.1	97.7	96.7	97.3	99.4	99.2
9 Loans and leases in bank credit ⁸	645.7	666.6	655.3	655.1	650.1	656.1	678.8	673.8	678.5	668.5	674.4	667.6
10 Commercial and industrial loans	250.7	256.1	258.6	265.2	263.5	264.2	268.2	267.2	266.1	265.8	269.2	270.7
11 Real estate loans	30.8	30.0	29.7	29.8	29.5	28.7	28.7	28.0	27.8	28.1	28.0	29.0
12 Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.3	1.1	1.1	1.2	1.3	1.2	1.0	0.9	0.8	1.2	0.8	1.0
14 Commercial real estate loans ¹⁰	29.3	28.6	28.3	28.3	27.9	27.3	27.5	26.8	26.7	26.6	26.9	27.7
15 Consumer loans	1.7	2.0	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.6	2.6	2.4
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	2.2	2.3	2.3	2.4	2.5	2.6	2.7	2.6	2.6	2.4
18 Other loans and leases	362.5	378.5	364.8	357.8	354.8	360.8	379.4	376.0	381.9	372.0	374.5	365.5
19 Fed funds and reverse RPs with nonbanks ¹²	171.3	178.0	168.2	158.0	156.0	162.5	169.8	165.2	171.5	161.8	162.8	154.8
20 All other loans and leases ¹³	191.3	200.4	196.7	199.8	198.8	198.3	209.6	210.8	210.4	210.2	211.7	210.6
21 LESS: Allowance for loan and lease losses	0.9	0.0	0.2	0.6	0.3	0.5	1.6	0.9	0.9	0.8	0.7	0.9
22 Interbank loans ¹²	25.2	26.9	24.3	23.6	24.5	24.4	22.6	22.2	22.7	21.9	22.2	23.0
23 Fed funds and reverse RPs with banks ¹²	23.1	22.0	19.5	19.0	19.4	18.9	17.8	18.2	18.9	17.8	18.3	18.3
24 Loans to commercial banks ¹⁴	2.1	4.8	4.8	4.6	5.1	5.5	4.8	3.9	3.7	4.0	3.9	4.7
25 Cash assets ¹⁵	758.1	1,027.4	1,086.4	1,090.5	1,151.7	1,211.4	1,212.5	1,271.5	1,276.3	1,267.1	1,237.5	1,324.0
26 Trading assets ¹⁶	126.9	114.2	108.0	100.4	95.1	86.9	83.0	79.8	80.3	78.8	80.3	79.2
27 Derivatives with a positive fair value ¹⁷	117.9	107.5	101.6	94.5	89.1	81.0	77.2	74.8	75.5	73.8	75.4	74.1
28 Other trading assets	8.9	6.7	6.4	6.0	5.9	5.9	5.8	5.0	4.8	5.1	4.9	5.1
29 Other assets ¹⁸	49.2	55.8	58.2	61.8	56.9	57.2	60.2	56.3	54.1	59.6	57.3	58.6
30 TOTAL ASSETS ¹⁹	1,814.8	2,097.2	2,134.0	2,131.4	2,180.7	2,238.8	2,253.2	2,303.7	2,309.3	2,296.1	2,276.7	2,354.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 13, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	871.5	963.6	986.2	1,011.5	1,007.5	1,039.6	1,019.2	1,048.9	1,042.3	1,060.3	1,056.0	1,051.5
32	Large time deposits	756.6	822.5	840.7	861.5	850.6	877.6	854.3	877.4	873.0	886.0	882.0	878.3
33	Other deposits	114.9	141.1	145.6	150.0	156.9	162.0	164.9	171.5	169.3	174.3	174.0	173.1
34	Borrowings	602.6	611.0	604.6	590.5	596.6	601.4	624.6	620.7	625.7	617.8	617.5	614.9
35	Borrowings from banks in the U.S.	41.9	46.6	42.4	40.3	39.0	37.3	40.1	37.6	37.8	36.8	37.6	37.4
36	Borrowings from others	560.7	564.4	562.1	550.3	557.6	564.1	584.5	583.1	588.0	580.9	579.9	577.5
37	Trading liabilities ²⁰	125.6	112.1	106.4	97.8	94.2	89.6	92.9	90.1	90.9	91.3	90.3	87.5
38	Derivatives with a negative fair value ¹⁷	117.2	102.2	94.9	87.8	84.4	78.5	80.4	79.3	80.0	78.5	79.9	79.1
39	Other trading liabilities	8.4	9.9	11.5	10.0	9.8	11.1	12.5	10.9	10.9	12.8	10.4	8.4
40	Net due to related foreign offices	163.6	334.9	367.7	389.9	435.3	457.4	458.4	495.5	511.9	491.8	453.2	526.1
41	Other liabilities ²¹	58.4	60.4	60.4	58.9	60.5	55.5	57.6	55.2	53.4	56.5	58.6	54.4
42	TOTAL LIABILITIES ¹⁹	1,821.9	2,082.0	2,125.4	2,148.6	2,194.1	2,243.6	2,252.7	2,310.5	2,324.2	2,317.7	2,275.7	2,334.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-7.0	15.2	8.7	-17.2	-13.4	-4.9	0.4	-6.9	-14.9	-21.6	1.0	19.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.4	-2.0	-3.0	-3.9	-4.8	-4.9	-4.3	-3.9	-4.0	-3.8	-3.7	-3.9
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending			
									Nov 13	Nov 20	Nov 27	Dec 4
ASSETS												
1 Bank credit	859.4	869.3	850.9	844.3	849.1	862.7	875.4	879.2	880.1	876.4	884.5	877.0
2 Securities in bank credit ²	210.1	205.2	199.9	199.0	204.2	203.9	198.3	201.9	201.0	201.8	204.9	200.8
3 Treasury and agency securities ³	107.8	101.2	96.8	96.8	99.2	96.2	90.9	94.0	93.3	93.9	96.8	92.9
4 Mortgage-backed securities (MBS) ⁴	22.7	18.5	16.6	15.6	15.6	15.2	15.3	14.0	14.1	13.7	13.7	13.6
5 Non-MBS ⁵	85.1	82.7	80.2	81.2	83.6	81.1	75.6	80.0	79.1	80.2	83.2	79.3
6 Other securities	102.4	104.0	103.1	102.1	104.9	107.7	107.4	107.8	107.8	107.9	108.0	107.9
7 Mortgage-backed securities ⁶	6.6	6.6	6.6	6.5	7.2	7.4	7.3	7.2	7.2	7.2	7.1	7.1
8 Non-MBS ⁷	95.8	97.5	96.4	95.7	97.8	100.3	100.1	100.7	100.6	100.7	100.9	100.8
9 Loans and leases in bank credit ⁸	649.3	664.1	651.0	645.3	644.9	658.8	677.1	677.3	679.1	674.6	679.6	676.2
10 Commercial and industrial loans	250.8	255.4	258.8	262.5	263.4	264.1	267.0	267.2	266.4	266.8	268.8	270.2
11 Real estate loans	31.5	30.1	29.8	29.7	29.1	29.0	28.9	28.7	28.4	28.7	29.1	30.0
12 Revolving home equity loans	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.5	1.1	1.1	1.3	1.2	1.2	0.9	1.0	0.9	1.3	1.0	1.0
14 Commercial real estate loans ¹⁰	29.9	28.7	28.5	28.2	27.6	27.5	27.6	27.4	27.2	27.1	27.8	28.6
15 Consumer loans	1.6	2.1	2.2	2.3	2.3	2.4	2.4	2.5	2.6	2.5	2.5	2.4
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	1.6	2.1	2.2	2.3	2.3	2.4	2.4	2.5	2.6	2.5	2.5	2.4
18 Other loans and leases	365.3	376.4	360.1	350.8	350.1	363.4	378.9	378.9	381.6	376.5	379.3	373.6
19 Fed funds and reverse RPs with nonbanks ¹²	175.6	176.0	163.8	151.2	153.3	164.0	171.1	169.9	173.2	168.4	168.3	163.5
20 All other loans and leases ¹³	189.8	200.4	196.3	199.7	196.8	199.4	207.7	209.0	208.4	208.1	211.0	210.1
21 LESS: Allowance for loan and lease losses	0.8	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	25.3	26.7	23.5	22.9	24.6	24.4	22.9	22.4	21.9	22.1	23.0	24.0
23 Fed funds and reverse RPs with banks ¹²	23.2	22.1	18.8	18.2	19.1	18.4	17.7	18.4	18.1	17.9	19.0	19.1
24 Loans to commercial banks ¹⁴	2.2	4.7	4.7	4.7	5.5	6.0	5.2	4.1	3.8	4.2	4.1	4.8
25 Cash assets ¹⁵	749.4	1,060.9	1,088.8	1,120.8	1,179.6	1,200.7	1,186.3	1,248.7	1,247.3	1,267.2	1,236.5	1,254.1
26 Trading assets ¹⁶	134.0	113.6	106.7	97.7	92.6	89.0	84.2	84.0	83.3	83.5	86.1	84.4
27 Derivatives with a positive fair value ¹⁷	124.5	106.8	100.3	91.7	86.7	83.1	78.3	78.9	78.2	78.3	81.0	79.3
28 Other trading assets	9.5	6.8	6.3	6.0	5.9	5.9	5.9	5.2	5.1	5.1	5.1	5.1
29 Other assets ¹⁸	50.1	58.4	59.8	58.4	57.0	59.3	60.7	57.3	56.3	58.0	59.1	57.7
30 TOTAL ASSETS ¹⁹	1,817.5	2,128.3	2,129.0	2,143.5	2,202.2	2,235.5	2,228.9	2,291.0	2,288.3	2,306.5	2,288.6	2,296.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 13, 2013

Account	2012 Nov	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	Week ending				
									Nov 13	Nov 20	Nov 27	Dec 4	
LIABILITIES													
31	Deposits	857.0	976.9	994.9	1,002.2	1,005.2	1,038.2	1,009.1	1,034.2	1,027.2	1,046.5	1,041.4	1,035.8
32	Large time deposits	744.5	834.3	849.4	852.3	845.3	874.5	844.3	864.8	859.7	874.0	871.5	864.2
33	Other deposits	112.6	142.6	145.5	149.9	159.9	163.7	164.8	169.4	167.5	172.4	169.9	171.6
34	Borrowings	600.1	621.4	598.3	585.1	600.7	600.1	610.6	618.8	622.2	615.0	618.1	614.0
35	Borrowings from banks in the U.S.	43.1	45.3	42.2	39.6	39.8	38.5	40.7	38.7	39.0	38.0	38.3	38.7
36	Borrowings from others	557.1	576.1	556.1	545.5	561.0	561.6	570.0	580.2	583.2	577.1	579.8	575.4
37	Trading liabilities ²⁰	129.4	113.8	105.9	95.4	91.5	91.3	92.3	91.4	90.2	92.7	93.8	90.1
38	Derivatives with a negative fair value ¹⁷	120.6	104.0	95.0	85.8	81.7	80.5	80.6	80.1	79.7	79.7	81.4	80.6
39	Other trading liabilities	8.9	9.8	11.0	9.6	9.8	10.7	11.7	11.3	10.5	13.0	12.4	9.5
40	Net due to related foreign offices	167.9	351.0	365.9	400.5	443.3	446.6	456.6	486.9	488.9	492.6	470.5	501.6
41	Other liabilities ²¹	59.5	61.7	60.4	56.8	57.9	55.7	56.7	56.1	56.4	56.1	61.2	51.5
42	TOTAL LIABILITIES¹⁹	1,814.1	2,124.7	2,125.4	2,139.9	2,198.7	2,231.9	2,225.4	2,287.5	2,284.7	2,302.9	2,285.1	2,293.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	3.4	3.5	3.5	3.6								
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.4	-2.0	-3.0	-3.9	-4.8	-4.9	-4.3	-3.9	-4.0	-3.8	-3.7	-3.9
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes 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).