

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
April 18, 2014

Account	2009	2010	2011	2012	2013	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2013 Dec	2014 Jan	2014 Feb	2014 Mar
ASSETS															
1 Bank credit	-6.7	-2.6	1.8	4.0	1.1	2.9	2.8	1.1	-1.4	1.9	5.4	5.4	3.5	8.0	8.3
2 Securities in bank credit ²	6.2	6.9	1.8	7.5	-1.9	5.5	1.9	-2.2	-8.1	1.0	6.1	10.5	3.1	5.7	7.7
3 Treasury and agency securities ³	13.5	15.2	3.0	8.6	-5.6	2.0	-2.6	-7.3	-12.7	-0.2	6.8	8.9	4.0	7.8	10.0
6 Other securities	-4.3	-7.2	-0.7	5.2	6.5	13.6	11.9	8.9	1.3	3.3	4.7	13.7	1.3	1.4	3.0
9 Loans and leases in bank credit ⁸	-10.2	-5.7	1.7	2.8	2.2	1.9	3.1	2.4	1.1	2.3	5.2	3.5	3.6	8.9	8.5
10 Commercial and industrial loans	-18.4	-8.9	8.6	11.4	7.7	9.5	8.8	6.4	7.4	7.2	12.4	10.7	6.5	26.4	13.4
11 Real estate loans	-5.7	-5.6	-3.7	-1.1	-1.0	-1.4	-0.4	-0.5	-2.0	-1.2	1.2	1.0	0.8	2.5	1.2
12 Revolving home equity loans	0.6	-4.2	-5.9	-7.1	-8.1	-9.0	-8.6	-9.9	-7.7	-7.1	-6.9	-6.8	-7.1	-6.4	-5.9
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.5	-0.6	0.3	-1.0	-7.2	-6.3	-0.6	-1.1	-1.3	1.5	1.2
14 Commercial real estate loans ¹⁰	-4.7	-8.9	-6.3	-1.2	4.4	0.5	1.8	3.4	5.7	6.3	5.7	5.6	5.5	6.4	3.5
15 Consumer loans	-3.2	-6.8	-1.2	1.2	3.5	2.4	1.9	4.8	3.2	3.9	2.6	4.5	0.2	2.7	3.8
16 Credit cards and other revolving plans	-6.2	-10.8	-1.8	-0.8	0.8	0.3	0.2	2.5	-0.7	1.3	0.7	3.4	-1.0	1.4	-2.4
17 Other consumer loans ¹¹	1.2	-1.4	-0.4	3.5	6.5	4.8	3.9	7.4	7.4	6.9	4.6	6.0	1.3	4.2	10.3
18 Other loans and leases	-23.0	0.4	20.1	6.9	4.4	2.3	8.5	3.9	0.2	4.8	10.2	-0.3	11.9	9.9	29.5
21 LESS: Allowance for loan and lease losses	-	-	-17.8	-16.6	-15.4	-20.5	-14.8	-15.7	-17.8	-17.4	-17.2	-16.3	-24.2	-13.8	-10.0
22 Interbank loans ¹²	-38.5	-22.9	-37.2	4.6	-10.4	10.0	15.3	-3.5	-22.2	-31.2	5.8	-18.8	61.7	0.0	-28.8
25 Cash assets ¹⁵	49.5	-7.8	47.7	-2.2	55.2	3.2	45.9	46.4	51.3	42.1	18.7	-1.5	20.1	21.7	36.7
26 Trading assets ¹⁶	-	-	4.1	-1.5	-33.1	-18.3	-19.3	-34.0	-59.3	-39.3	4.2	9.6	-1.2	17.2	-14.0
29 Other assets ¹⁸	-3.6	4.5	-4.5	-4.7	-0.2	-4.2	2.4	-0.1	4.1	-7.2	3.2	22.9	3.9	-1.4	-6.5
30 TOTAL ASSETS ¹⁹	-6.0	-2.6	5.3	2.6	7.2	2.2	8.1	6.7	5.9	7.2	7.9	5.5	7.2	10.1	12.0
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.1	6.4	8.8	7.0	4.8	6.0	7.3	8.2	9.1	8.7	9.5	5.5
32 Large time deposits	-5.6	-7.3	-13.6	-1.2	5.7	1.2	10.8	-0.9	8.8	3.8	13.6	9.0	20.0	6.6	8.3
33 Other deposits	-	-	12.4	9.0	6.6	10.3	6.3	5.9	5.5	8.0	7.2	9.1	6.5	10.1	5.0
34 Borrowings	-24.5	-18.9	-14.6	-5.3	-0.3	-5.9	2.2	-3.9	-2.6	3.4	5.6	-8.5	18.7	-13.6	31.2
37 Trading liabilities ²⁰	-	-	1.2	-8.6	-26.1	-21.9	-13.0	-16.3	-68.4	-15.7	-4.4	21.1	-6.5	-19.0	-20.5
41 Other liabilities ²¹	-10.8	9.3	-1.2	-0.7	-8.8	-4.0	1.6	-6.1	-11.9	-19.8	-9.1	-0.9	-28.2	7.4	16.3
42 TOTAL LIABILITIES ¹⁹	-7.1	-3.3	5.5	2.3	8.1	1.5	9.0	7.5	8.0	7.2	7.5	2.4	8.8	8.5	11.3

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

April 18, 2014

Account	2013 Mar	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	Week ending			
									Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	9,987.8	10,010.8	10,040.1	10,056.3	10,094.1	10,123.5	10,192.2	10,276.7	10,288.3	10,302.8	10,298.4	10,312.5
2 Securities in bank credit ²	2,718.5	2,674.6	2,681.6	2,693.2	2,716.8	2,724.0	2,737.0	2,755.8	2,753.8	2,768.2	2,753.4	2,760.0
3 Treasury and agency securities ³	1,845.1	1,784.6	1,786.5	1,794.9	1,808.2	1,814.3	1,826.0	1,841.3	1,836.4	1,854.1	1,843.9	1,848.8
4 Mortgage-backed securities (MBS) ⁴	1,335.3	1,318.2	1,318.1	1,320.2	1,319.1	1,323.9	1,332.7	1,334.0	1,330.0	1,338.1	1,330.2	1,331.1
5 Non-MBS ⁵	509.8	466.4	468.3	474.6	489.1	490.3	493.4	507.3	506.3	516.0	513.7	517.7
6 Other securities	873.4	890.0	895.1	898.4	908.7	909.7	910.9	914.5	917.4	914.2	909.5	911.2
7 Mortgage-backed securities ⁶	140.7	142.2	141.4	141.5	141.3	141.0	139.1	138.7	138.3	139.3	137.7	136.9
8 Non-MBS ⁷	732.7	747.8	753.8	756.9	767.3	768.7	771.8	775.8	779.1	774.8	771.9	774.3
9 Loans and leases in bank credit ⁸	7,269.2	7,336.2	7,358.4	7,363.1	7,377.3	7,399.5	7,455.2	7,520.8	7,534.5	7,534.6	7,545.0	7,552.5
10 Commercial and industrial loans	1,520.8	1,569.7	1,585.2	1,590.2	1,604.4	1,613.1	1,648.8	1,669.3	1,667.4	1,671.5	1,675.9	1,684.7
11 Real estate loans	3,541.8	3,527.2	3,522.0	3,521.4	3,524.2	3,526.7	3,534.8	3,548.3	3,558.1	3,552.1	3,558.2	3,553.5
12 Revolving home equity loans	503.7	482.8	480.3	476.5	473.8	471.1	468.7	467.6	467.3	467.1	466.9	467.1
13 Closed-end residential loans ⁹	1,609.8	1,573.7	1,562.9	1,557.9	1,556.5	1,554.8	1,557.1	1,564.4	1,576.2	1,567.0	1,567.3	1,559.7
14 Commercial real estate loans ¹⁰	1,428.4	1,470.7	1,478.8	1,487.0	1,494.0	1,500.8	1,509.1	1,516.3	1,514.6	1,518.1	1,524.1	1,526.7
15 Consumer loans	1,122.5	1,144.9	1,149.1	1,143.9	1,141.2	1,141.4	1,144.0	1,147.6	1,147.7	1,148.5	1,150.8	1,153.8
16 Credit cards and other revolving plans	604.4	607.1	607.9	599.5	594.2	593.7	594.4	593.2	592.7	592.9	594.3	596.2
17 Other consumer loans ¹¹	518.1	537.7	541.2	544.4	547.1	547.7	549.6	554.3	555.0	555.7	556.5	557.6
18 Other loans and leases	1,084.1	1,094.4	1,102.1	1,107.6	1,107.3	1,118.4	1,127.6	1,155.7	1,161.3	1,162.5	1,160.0	1,160.5
19 Fed funds and reverse RPs with nonbanks ¹²	323.2	289.3	282.4	278.7	271.2	271.7	273.9	291.4	293.9	295.2	295.5	301.6
20 All other loans and leases ¹³	760.9	805.2	819.7	829.0	836.1	846.7	853.8	864.3	867.4	867.3	864.5	858.9
21 LESS: Allowance for loan and lease losses	141.0	129.6	127.4	125.6	123.7	121.2	119.8	118.9	119.3	118.6	118.0	118.4
22 Interbank loans ¹²	125.7	118.5	114.4	108.7	107.0	112.5	112.5	109.8	108.3	108.3	110.5	110.2
23 Fed funds and reverse RPs with banks ¹²	113.6	101.9	98.7	96.5	95.1	100.9	100.9	98.0	96.5	96.4	99.4	99.0
24 Loans to commercial banks ¹⁴	12.1	16.6	15.6	12.2	11.9	11.6	11.6	11.8	11.9	11.9	11.1	11.2
25 Cash assets ¹⁵	1,939.1	2,434.6	2,530.2	2,592.1	2,589.6	2,633.4	2,681.5	2,769.2	2,797.3	2,740.2	2,749.8	2,789.9
26 Trading assets ¹⁶	276.7	211.5	200.3	200.7	202.3	202.1	205.0	202.6	202.2	203.9	197.9	196.6
27 Derivatives with a positive fair value ¹⁷	252.3	196.1	186.2	187.1	189.9	187.1	188.9	186.1	184.3	187.4	183.6	181.0
28 Other trading assets	24.4	15.4	14.2	13.6	12.3	15.0	16.1	16.5	17.8	16.5	14.3	15.6
29 Other assets ¹⁸	1,148.5	1,125.5	1,115.1	1,097.2	1,118.3	1,121.8	1,120.7	1,116.9	1,124.4	1,119.0	1,110.3	1,114.6
30 TOTAL ASSETS ¹⁹	13,336.8	13,771.3	13,872.7	13,929.5	13,987.5	14,072.0	14,192.1	14,356.2	14,401.2	14,355.6	14,349.0	14,405.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	9,326.7	9,591.2	9,667.2	9,703.3	9,777.3	9,848.1	9,927.1	9,986.4	9,999.6	9,999.0	9,985.2	10,045.5
32	Large time deposits	1,534.4	1,577.7	1,559.4	1,587.1	1,599.1	1,625.9	1,635.2	1,650.8	1,656.4	1,643.6	1,652.5	1,671.6
33	Other deposits	7,792.3	8,013.5	8,107.8	8,116.2	8,178.1	8,222.2	8,291.9	8,335.5	8,343.3	8,355.3	8,332.7	8,373.9
34	Borrowings	1,553.7	1,539.8	1,549.4	1,552.9	1,537.3	1,561.2	1,544.0	1,588.2	1,590.1	1,601.0	1,615.8	1,618.8
35	Borrowings from banks in the U.S.	152.4	135.2	134.6	133.5	131.6	134.6	135.0	138.0	135.6	140.0	136.4	133.4
36	Borrowings from others	1,401.3	1,404.7	1,414.8	1,419.5	1,405.7	1,426.6	1,409.1	1,450.2	1,454.5	1,461.0	1,479.4	1,485.4
37	Trading liabilities ²⁰	262.5	201.6	200.0	199.5	203.0	201.9	198.7	195.3	197.1	200.2	185.8	185.0
38	Derivatives with a negative fair value ¹⁷	225.7	163.7	160.2	159.5	159.0	156.5	152.1	150.1	148.2	152.7	146.6	145.4
39	Other trading liabilities	36.8	38.0	39.8	40.0	44.1	45.4	46.6	45.2	48.9	47.6	39.2	39.7
40	Net due to related foreign offices	199.9	522.1	523.1	563.0	521.4	528.6	557.5	588.3	593.6	570.5	589.1	580.6
41	Other liabilities ²¹	456.8	428.5	421.3	411.9	411.6	401.9	404.5	410.7	420.0	409.6	398.5	395.3
42	TOTAL LIABILITIES¹⁹	11,799.7	12,283.3	12,361.0	12,430.6	12,450.6	12,541.7	12,631.8	12,768.8	12,800.4	12,780.4	12,774.3	12,825.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,537.2	1,488.0	1,511.7	1,498.9	1,536.9	1,530.3	1,560.2	1,587.4	1,600.8	1,575.2	1,574.7	1,580.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	33.3	-10.5	-0.7	-1.3	-8.7	-6.7	-0.5	-1.5	-3.3	0.7	-6.2	0.2
45	Securitized consumer loans ²⁴	20.8	19.9	19.9	19.5	19.4	20.5	19.5	18.6	18.3	18.7	18.3	18.0
46	Securitized credit cards and other revolving plans	11.8	11.1	10.9	10.9	10.8	11.9	11.0	10.2	10.0	10.3	10.3	10.1
47	Other securitized consumer loans	9.0	8.8	9.0	8.7	8.6	8.6	8.5	8.4	8.3	8.4	8.1	7.9
48	Securitized real estate loans ²⁴	736.7	684.5	686.1	684.7	682.7	677.0	670.1	670.3	669.5	673.2	671.5	672.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 18, 2014

Account	2013 Mar	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	Week ending			
									Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	9,977.8	10,017.4	10,050.3	10,085.4	10,147.8	10,143.1	10,199.3	10,270.7	10,264.1	10,276.2	10,296.7	10,306.3
2 Securities in bank credit ²	2,725.2	2,676.5	2,686.5	2,708.5	2,719.6	2,719.5	2,736.9	2,764.1	2,760.3	2,771.9	2,767.5	2,773.7
3 Treasury and agency securities ³	1,856.7	1,777.9	1,779.7	1,798.0	1,805.8	1,812.5	1,830.6	1,854.8	1,850.2	1,862.9	1,863.5	1,867.4
4 Mortgage-backed securities (MBS) ⁴	1,337.2	1,315.3	1,315.9	1,325.0	1,319.7	1,322.0	1,332.5	1,338.0	1,334.9	1,337.6	1,339.2	1,340.1
5 Non-MBS ⁵	519.4	462.7	463.8	473.1	486.0	490.4	498.1	516.8	515.3	525.2	524.3	527.3
6 Other securities	868.5	898.6	906.8	910.5	913.8	907.0	906.2	909.3	910.0	909.0	904.0	906.2
7 Mortgage-backed securities ⁶	140.1	142.8	142.0	142.8	141.1	140.1	138.7	138.2	137.8	138.9	137.4	137.6
8 Non-MBS ⁷	728.4	755.8	764.8	767.7	772.7	766.9	767.6	771.1	772.2	770.1	766.5	768.7
9 Loans and leases in bank credit ⁸	7,252.7	7,340.9	7,363.8	7,376.9	7,428.2	7,423.7	7,462.4	7,506.6	7,503.9	7,504.3	7,529.2	7,532.6
10 Commercial and industrial loans	1,526.5	1,563.5	1,582.0	1,585.5	1,604.9	1,610.2	1,651.1	1,676.8	1,676.5	1,675.8	1,682.0	1,687.3
11 Real estate loans	3,534.8	3,527.1	3,523.7	3,531.6	3,535.7	3,533.1	3,536.2	3,542.2	3,539.2	3,538.3	3,550.7	3,556.1
12 Revolving home equity loans	503.5	483.8	480.8	476.5	474.1	471.3	469.0	467.6	467.4	467.0	466.4	466.3
13 Closed-end residential loans ⁹	1,601.2	1,574.9	1,567.0	1,565.7	1,562.6	1,558.8	1,555.3	1,556.1	1,554.2	1,551.5	1,560.6	1,564.3
14 Commercial real estate loans ¹⁰	1,430.1	1,468.3	1,475.9	1,489.3	1,499.0	1,503.1	1,511.9	1,518.5	1,517.6	1,519.7	1,523.7	1,525.5
15 Consumer loans	1,113.4	1,146.8	1,146.8	1,144.0	1,158.1	1,156.3	1,146.7	1,138.4	1,136.1	1,140.0	1,142.0	1,143.0
16 Credit cards and other revolving plans	595.7	607.4	605.4	599.8	611.4	606.2	594.7	584.7	582.4	585.3	586.5	586.4
17 Other consumer loans ¹¹	517.7	539.4	541.4	544.2	546.7	550.2	552.0	553.8	553.7	554.6	555.5	556.6
18 Other loans and leases	1,078.0	1,103.4	1,111.3	1,115.9	1,129.5	1,124.0	1,128.4	1,149.2	1,152.2	1,150.3	1,154.4	1,146.2
19 Fed funds and reverse RPs with nonbanks ¹²	321.5	293.8	288.5	285.5	282.8	272.8	279.2	290.0	292.4	291.6	288.6	291.9
20 All other loans and leases ¹³	756.6	809.7	822.8	830.4	846.7	851.2	849.2	859.1	859.8	858.7	865.8	854.3
21 LESS: Allowance for loan and lease losses	141.3	130.1	126.7	126.1	124.0	120.3	120.1	119.2	119.7	118.9	117.5	117.4
22 Interbank loans ¹²	127.9	118.6	115.5	111.0	110.8	114.7	115.9	111.9	110.6	105.1	110.9	114.1
23 Fed funds and reverse RPs with banks ¹²	116.1	101.6	99.3	98.6	98.8	103.1	104.5	100.3	98.8	93.7	99.8	103.0
24 Loans to commercial banks ¹⁴	11.8	17.0	16.3	12.3	12.0	11.7	11.4	11.6	11.8	11.3	11.1	11.1
25 Cash assets ¹⁵	1,925.4	2,417.3	2,508.5	2,611.8	2,576.4	2,647.6	2,721.8	2,745.5	2,721.6	2,727.5	2,741.2	2,810.6
26 Trading assets ¹⁶	270.5	216.6	201.5	204.8	203.2	199.9	204.1	199.2	199.2	199.0	190.3	193.1
27 Derivatives with a positive fair value ¹⁷	245.2	201.3	187.7	191.6	191.3	184.7	187.6	182.0	180.9	181.9	175.3	176.7
28 Other trading assets	25.3	15.3	13.7	13.1	11.9	15.2	16.5	17.2	18.3	17.1	15.0	16.4
29 Other assets ¹⁸	1,154.8	1,129.1	1,117.1	1,100.4	1,120.4	1,121.3	1,122.0	1,121.1	1,130.1	1,120.1	1,115.6	1,119.1
30 TOTAL ASSETS ¹⁹	13,315.1	13,768.9	13,866.2	13,987.3	14,034.6	14,106.3	14,243.0	14,329.3	14,306.0	14,309.0	14,337.3	14,425.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	9,353.2	9,571.0	9,672.7	9,739.5	9,877.9	9,873.2	9,923.1	10,018.5	9,998.0	9,991.2	10,086.2	10,150.6
32	Large time deposits	1,528.5	1,585.2	1,556.9	1,574.6	1,594.0	1,633.2	1,638.1	1,646.4	1,645.0	1,644.3	1,656.5	1,668.2
33	Other deposits	7,824.8	7,985.8	8,115.8	8,164.9	8,284.0	8,240.0	8,285.0	8,372.1	8,353.0	8,346.9	8,429.6	8,482.4
34	Borrowings	1,557.9	1,530.9	1,536.2	1,553.7	1,533.0	1,573.3	1,580.0	1,594.2	1,593.7	1,600.1	1,601.4	1,600.9
35	Borrowings from banks in the U.S.	151.2	135.8	136.3	134.4	131.8	135.5	136.8	137.6	135.6	133.3	135.8	135.7
36	Borrowings from others	1,406.7	1,395.1	1,399.9	1,419.2	1,401.2	1,437.8	1,443.2	1,456.6	1,458.2	1,466.7	1,465.6	1,465.2
37	Trading liabilities ²⁰	254.0	205.6	198.2	202.9	206.8	201.6	197.1	191.3	192.5	194.9	180.7	182.6
38	Derivatives with a negative fair value ¹⁷	218.4	167.5	160.1	162.3	161.8	156.7	150.7	147.1	145.4	147.8	141.7	143.9
39	Other trading liabilities	35.6	38.1	38.0	40.6	45.1	44.9	46.4	44.2	47.1	47.1	39.0	38.7
40	Net due to related foreign offices	183.1	519.8	519.3	547.7	477.6	529.5	592.4	564.7	555.2	557.8	533.7	550.7
41	Other liabilities ²¹	452.5	435.8	428.7	420.2	417.1	397.5	404.5	407.4	410.2	406.5	392.9	389.7
42	TOTAL LIABILITIES¹⁹	11,800.7	12,263.1	12,355.0	12,463.9	12,512.4	12,575.1	12,697.1	12,776.1	12,749.6	12,750.4	12,794.9	12,874.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,514.4	1,505.8	1,511.2	1,523.4	1,522.1	1,531.2	1,545.8	1,553.3	1,556.4	1,558.6	1,542.4	1,551.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	33.3	-10.5	-0.7	-1.3	-8.7	-6.7	-0.5	-1.5	-3.3	0.7	-6.2	0.2
45	Securitized consumer loans ²⁴	20.8	19.7	20.1	19.8	19.8	20.7	19.5	18.6	18.6	18.6	18.5	18.3
46	Securitized credit cards and other revolving plans	12.0	11.0	10.8	10.8	11.0	12.1	11.1	10.4	10.4	10.4	10.3	10.3
47	Other securitized consumer loans	8.8	8.7	9.3	9.0	8.8	8.7	8.3	8.2	8.2	8.2	8.1	8.0
48	Securitized real estate loans ²⁴	740.0	685.9	687.5	685.0	682.8	678.8	672.9	673.3	673.4	673.4	673.4	673.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	9,120.0	9,148.8	9,161.4	9,177.2	9,217.5	9,246.6	9,302.6	9,365.4	9,375.5	9,391.1	9,376.0	9,387.7
2 Securities in bank credit ²	2,511.7	2,469.7	2,481.9	2,490.6	2,511.5	2,523.2	2,538.4	2,556.6	2,552.4	2,569.2	2,553.9	2,563.0
3 Treasury and agency securities ³	1,740.5	1,686.9	1,691.8	1,697.4	1,710.5	1,722.5	1,735.9	1,752.1	1,745.2	1,765.2	1,756.8	1,764.3
4 Mortgage-backed securities (MBS) ⁴	1,315.2	1,303.8	1,303.6	1,306.5	1,305.7	1,310.8	1,321.2	1,322.7	1,318.9	1,326.9	1,319.1	1,320.4
5 Non-MBS ⁵	425.3	383.1	388.2	390.9	404.8	411.7	414.7	429.4	426.4	438.3	437.7	443.9
6 Other securities	771.2	782.9	790.1	793.2	801.1	800.7	802.5	804.5	807.1	804.0	797.0	798.7
7 Mortgage-backed securities ⁶	134.0	134.5	133.4	133.6	133.3	132.8	131.3	131.0	130.5	131.7	130.0	129.3
8 Non-MBS ⁷	637.2	648.4	656.7	659.6	667.8	667.9	671.2	673.5	676.6	672.3	667.0	669.4
9 Loans and leases in bank credit ⁸	6,608.2	6,679.1	6,679.5	6,686.6	6,705.9	6,723.4	6,764.2	6,808.8	6,823.1	6,821.9	6,822.1	6,824.7
10 Commercial and industrial loans	1,267.4	1,304.7	1,315.9	1,321.6	1,332.3	1,339.3	1,364.1	1,378.4	1,378.4	1,380.8	1,382.6	1,386.0
11 Real estate loans	3,513.5	3,497.4	3,491.9	3,491.6	3,493.3	3,495.2	3,501.8	3,517.0	3,527.7	3,521.7	3,525.2	3,519.5
12 Revolving home equity loans	503.5	482.5	480.0	476.2	473.5	470.8	468.4	467.3	467.0	466.8	466.6	466.9
13 Closed-end residential loans ⁹	1,608.7	1,572.4	1,561.7	1,556.9	1,555.3	1,553.6	1,555.8	1,563.4	1,575.2	1,566.2	1,566.1	1,558.1
14 Commercial real estate loans ¹⁰	1,401.3	1,442.4	1,450.2	1,458.4	1,464.5	1,470.8	1,477.6	1,486.3	1,485.4	1,488.8	1,492.6	1,494.5
15 Consumer loans	1,120.6	1,142.5	1,146.7	1,141.3	1,138.8	1,138.9	1,141.5	1,145.1	1,145.2	1,146.0	1,148.3	1,151.4
16 Credit cards and other revolving plans	604.4	607.1	607.9	599.5	594.2	593.7	594.4	593.2	592.7	592.9	594.3	596.2
17 Other consumer loans ¹¹	516.2	535.3	538.8	541.8	544.6	545.1	547.1	551.9	552.5	553.2	554.0	555.1
18 Other loans and leases	706.8	734.5	725.0	732.1	741.5	750.0	756.9	768.3	771.8	773.4	766.0	767.9
19 Fed funds and reverse RPs with nonbanks ¹²	144.8	128.6	114.6	114.6	116.1	117.0	117.2	117.1	118.4	117.1	114.9	113.7
20 All other loans and leases ¹³	562.0	605.9	610.4	617.5	625.4	633.0	639.6	651.2	653.4	656.3	651.2	654.2
21 LESS: Allowance for loan and lease losses	140.7	128.9	126.7	125.0	123.1	120.5	119.5	118.9	119.3	118.6	117.8	118.1
22 Interbank loans ¹²	103.1	94.8	92.1	86.7	85.2	88.4	89.1	87.5	85.4	87.7	87.5	86.5
23 Fed funds and reverse RPs with banks ¹²	93.0	82.8	80.3	77.8	77.0	79.8	80.5	78.9	76.8	79.0	79.2	77.9
24 Loans to commercial banks ¹⁴	10.1	12.0	11.7	8.9	8.2	8.6	8.6	8.6	8.6	8.7	8.3	8.6
25 Cash assets ¹⁵	984.9	1,217.1	1,301.2	1,313.6	1,312.7	1,353.6	1,330.7	1,340.7	1,349.7	1,342.7	1,346.2	1,383.3
26 Trading assets ¹⁶	155.5	124.6	117.1	119.4	120.9	120.1	122.5	117.5	116.5	117.3	112.2	111.3
27 Derivatives with a positive fair value ¹⁷	138.7	115.1	108.7	110.9	113.7	110.3	110.8	105.7	103.5	105.3	102.7	100.3
28 Other trading assets	16.9	9.5	8.4	8.5	7.2	9.9	11.6	11.8	13.0	12.0	9.5	11.1
29 Other assets ¹⁸	1,099.1	1,068.3	1,055.9	1,042.3	1,057.1	1,058.0	1,058.1	1,050.9	1,054.8	1,050.0	1,049.5	1,047.7
30 TOTAL ASSETS ¹⁹	11,321.8	11,524.8	11,600.9	11,614.2	11,670.2	11,746.2	11,783.4	11,843.1	11,862.6	11,870.2	11,853.6	11,898.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
LIABILITIES												
31 Deposits	8,373.4	8,557.6	8,648.3	8,650.0	8,712.7	8,764.9	8,827.1	8,878.1	8,885.5	8,902.7	8,882.4	8,919.6
32 Large time deposits	711.5	702.6	701.3	700.6	704.5	715.7	710.7	717.9	719.3	723.5	724.0	729.6
33 Other deposits	7,662.0	7,854.9	7,947.0	7,949.3	8,008.1	8,049.2	8,116.4	8,160.3	8,166.2	8,179.2	8,158.4	8,190.0
34 Borrowings	937.3	936.9	931.6	936.4	933.1	951.0	931.6	954.8	952.5	960.6	976.7	971.5
35 Borrowings from banks in the U.S.	106.0	97.7	95.1	95.9	95.5	99.9	98.7	99.7	97.1	99.9	100.8	96.6
36 Borrowings from others	831.3	839.2	836.5	840.6	837.6	851.1	832.9	855.0	855.4	860.7	875.9	874.9
37 Trading liabilities ²⁰	142.1	112.2	108.4	110.6	115.6	116.9	114.5	107.9	105.6	111.1	101.3	100.6
38 Derivatives with a negative fair value ¹⁷	114.5	85.1	80.5	81.3	82.1	81.5	78.6	74.4	72.1	76.3	71.4	70.9
39 Other trading liabilities	27.6	27.1	27.9	29.3	33.4	35.4	35.8	33.5	33.5	34.8	29.9	29.7
40 Net due to related foreign offices	-35.7	56.6	47.6	54.6	39.1	18.4	15.6	-3.6	-11.6	-6.0	11.9	13.8
41 Other liabilities ²¹	398.2	372.2	363.0	355.5	355.5	345.9	348.8	354.3	364.1	351.8	344.1	336.5
42 TOTAL LIABILITIES ¹⁹	9,815.3	10,035.5	10,098.9	10,107.0	10,155.8	10,197.1	10,237.6	10,291.6	10,296.1	10,320.2	10,316.4	10,342.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,506.5	1,489.3	1,502.0	1,507.2	1,514.4	1,549.2	1,545.8	1,551.4	1,566.5	1,550.0	1,537.2	1,556.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	35.6	-5.6	3.6	2.6	-4.8	-3.1	2.7	1.5	-0.2	3.8	-3.4	2.9
45 Securitized consumer loans ²⁴	20.8	19.9	19.9	19.5	19.4	20.5	19.5	18.6	18.3	18.7	18.3	18.0
46 Securitized credit cards and other revolving plans	11.8	11.1	10.9	10.9	10.8	11.9	11.0	10.2	10.0	10.3	10.3	10.1
47 Other securitized consumer loans	9.0	8.8	9.0	8.7	8.6	8.6	8.5	8.4	8.3	8.4	8.1	7.9
48 Securitized real estate loans ²⁴	736.7	684.5	686.1	684.7	682.7	677.0	670.1	670.3	669.5	673.2	671.5	672.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 18, 2014

Account	2013 Mar	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	Week ending			
									Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	9,103.9	9,152.7	9,171.9	9,202.4	9,267.5	9,267.6	9,302.4	9,352.2	9,346.3	9,359.5	9,370.4	9,382.2
2 Securities in bank credit ²	2,516.5	2,471.4	2,486.6	2,504.7	2,516.8	2,518.9	2,536.6	2,563.2	2,558.0	2,571.0	2,568.0	2,576.5
3 Treasury and agency securities ³	1,749.7	1,680.2	1,686.9	1,701.7	1,710.7	1,720.4	1,739.0	1,763.8	1,758.0	1,771.9	1,775.1	1,781.1
4 Mortgage-backed securities (MBS) ⁴	1,318.1	1,300.2	1,300.7	1,311.0	1,306.2	1,308.8	1,321.5	1,327.7	1,324.7	1,327.7	1,329.1	1,329.8
5 Non-MBS ⁵	431.6	380.0	386.2	390.6	404.5	411.6	417.5	436.1	433.3	444.2	446.0	451.3
6 Other securities	766.7	791.2	799.7	803.1	806.1	798.5	797.6	799.4	800.0	799.1	792.8	795.4
7 Mortgage-backed securities ⁶	133.6	134.6	133.9	134.8	133.2	132.4	131.1	130.6	130.2	131.3	129.8	130.0
8 Non-MBS ⁷	633.2	656.6	665.8	668.3	672.9	666.1	666.5	668.8	669.8	667.7	663.0	665.5
9 Loans and leases in bank credit ⁸	6,587.4	6,681.2	6,685.2	6,697.7	6,750.8	6,748.7	6,765.8	6,789.0	6,788.3	6,788.5	6,802.5	6,805.7
10 Commercial and industrial loans	1,269.8	1,299.5	1,315.0	1,318.7	1,332.9	1,335.6	1,364.7	1,382.3	1,382.6	1,382.5	1,386.9	1,388.5
11 Real estate loans	3,506.0	3,497.4	3,493.8	3,501.6	3,505.0	3,502.4	3,503.2	3,510.3	3,507.9	3,506.9	3,517.2	3,522.1
12 Revolving home equity loans	503.3	483.5	480.5	476.2	473.8	471.0	468.7	467.3	467.1	466.7	466.1	466.0
13 Closed-end residential loans ⁹	1,600.1	1,573.7	1,565.9	1,564.5	1,561.5	1,557.7	1,554.1	1,555.1	1,553.2	1,550.6	1,559.4	1,562.9
14 Commercial real estate loans ¹⁰	1,402.6	1,440.2	1,447.4	1,460.9	1,469.7	1,473.7	1,480.4	1,487.9	1,487.6	1,489.6	1,491.6	1,493.2
15 Consumer loans	1,111.4	1,144.5	1,144.4	1,141.5	1,155.6	1,153.9	1,144.2	1,135.9	1,133.6	1,137.5	1,139.5	1,140.5
16 Credit cards and other revolving plans	595.7	607.4	605.4	599.8	611.4	606.2	594.7	584.7	582.4	585.3	586.5	586.4
17 Other consumer loans ¹¹	515.8	537.0	539.0	541.7	544.2	547.7	549.5	551.3	551.1	552.1	553.0	554.1
18 Other loans and leases	700.1	739.8	731.9	735.9	757.2	756.8	753.6	760.5	764.2	761.7	759.0	754.7
19 Fed funds and reverse RPs with nonbanks ¹²	145.0	130.1	117.6	115.4	122.2	120.2	119.8	117.2	120.6	116.6	110.5	108.1
20 All other loans and leases ¹³	555.2	609.7	614.4	620.5	635.0	636.6	633.9	643.2	643.6	645.1	648.5	646.6
21 LESS: Allowance for loan and lease losses	140.8	129.5	126.1	125.5	123.5	119.8	119.7	118.7	119.2	118.4	117.0	116.9
22 Interbank loans ¹²	105.6	95.1	93.3	89.2	89.4	90.1	90.7	89.4	87.7	85.2	89.0	90.8
23 Fed funds and reverse RPs with banks ¹²	95.4	83.0	81.3	80.2	80.8	81.3	82.1	80.7	79.0	76.6	80.4	82.2
24 Loans to commercial banks ¹⁴	10.2	12.0	12.0	9.0	8.5	8.8	8.6	8.7	8.7	8.6	8.6	8.7
25 Cash assets ¹⁵	1,000.8	1,207.2	1,309.8	1,347.8	1,376.0	1,336.6	1,336.1	1,355.7	1,331.0	1,344.3	1,393.3	1,419.8
26 Trading assets ¹⁶	152.8	127.5	117.2	120.6	120.0	118.1	121.1	116.3	116.3	116.4	108.5	110.1
27 Derivatives with a positive fair value ¹⁷	134.9	118.1	109.4	112.7	113.0	107.8	109.4	103.7	102.4	103.6	98.4	98.4
28 Other trading assets	17.9	9.4	7.8	8.0	7.0	10.3	11.7	12.6	13.9	12.8	10.1	11.6
29 Other assets ¹⁸	1,104.8	1,070.6	1,057.4	1,044.2	1,061.3	1,060.7	1,057.8	1,055.1	1,060.6	1,052.2	1,051.7	1,051.6
30 TOTAL ASSETS ¹⁹	11,327.0	11,523.6	11,623.5	11,678.7	11,790.7	11,753.3	11,788.4	11,850.0	11,822.7	11,839.1	11,896.0	11,937.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	8,395.7	8,532.9	8,662.4	8,701.7	8,820.3	8,782.7	8,819.5	8,905.6	8,885.2	8,883.9	8,971.5	9,019.8
32	Large time deposits	701.8	706.9	707.2	702.5	707.8	714.1	708.8	709.4	709.0	713.0	717.1	721.2
33	Other deposits	7,693.9	7,826.1	7,955.2	7,999.2	8,112.4	8,068.6	8,110.8	8,196.2	8,176.2	8,170.9	8,254.3	8,298.6
34	Borrowings	938.7	932.8	926.6	933.8	936.9	962.5	950.3	956.4	950.4	963.2	964.0	956.3
35	Borrowings from banks in the U.S.	105.5	97.4	95.8	96.0	97.1	101.5	100.3	99.5	96.0	95.8	100.6	98.7
36	Borrowings from others	833.2	835.3	830.8	837.7	839.8	860.9	850.0	856.9	854.4	867.4	863.4	857.7
37	Trading liabilities ²⁰	138.3	114.5	106.1	111.6	116.7	116.0	113.7	105.8	103.7	108.7	98.2	98.9
38	Derivatives with a negative fair value ¹⁷	111.9	87.0	79.5	82.1	82.5	81.9	78.2	73.1	71.3	74.2	69.0	69.7
39	Other trading liabilities	26.4	27.6	26.6	29.4	34.1	34.1	35.5	32.7	32.4	34.4	29.2	29.2
40	Net due to related foreign offices	-48.8	61.7	49.6	48.8	38.8	22.6	15.0	-17.3	-25.6	-16.4	-14.1	-16.5
41	Other liabilities ²¹	392.3	379.5	371.3	363.3	359.8	342.3	347.9	350.2	356.4	345.0	337.9	331.6
42	TOTAL LIABILITIES¹⁹	9,816.2	10,021.4	10,116.0	10,159.1	10,272.4	10,226.0	10,246.5	10,300.7	10,270.3	10,284.4	10,357.5	10,390.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,510.9	1,502.2	1,507.5	1,519.6	1,518.3	1,527.3	1,541.9	1,549.4	1,552.5	1,554.7	1,538.5	1,547.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	35.6	-5.6	3.6	2.6	-4.8	-3.1	2.7	1.5	-0.2	3.8	-3.4	2.9
45	Securitized consumer loans ²⁴	20.8	19.7	20.1	19.8	19.8	20.7	19.5	18.6	18.6	18.6	18.5	18.3
46	Securitized credit cards and other revolving plans	12.0	11.0	10.8	10.8	11.0	12.1	11.1	10.4	10.4	10.4	10.3	10.3
47	Other securitized consumer loans	8.8	8.7	9.3	9.0	8.8	8.7	8.3	8.2	8.2	8.2	8.1	8.0
48	Securitized real estate loans ²⁴	740.0	685.9	687.5	685.0	682.8	678.8	672.9	673.3	673.4	673.4	673.4	673.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	5,909.7	5,873.6	5,873.3	5,885.6	5,908.7	5,922.4	5,962.8	5,988.9	5,995.0	6,006.3	5,986.2	5,991.9
2 Securities in bank credit ²	1,689.0	1,656.7	1,665.7	1,673.2	1,686.6	1,696.3	1,710.6	1,724.6	1,720.2	1,735.6	1,721.5	1,729.6
3 Treasury and agency securities ³	1,165.9	1,119.4	1,125.2	1,130.0	1,137.1	1,149.6	1,162.5	1,175.0	1,168.4	1,185.9	1,176.8	1,183.3
4 Mortgage-backed securities (MBS) ⁴	909.9	905.3	907.3	910.0	904.7	908.9	916.3	916.1	912.5	919.5	910.5	911.4
5 Non-MBS ⁵	255.9	214.1	218.0	220.0	232.4	240.8	246.2	258.9	255.8	266.5	266.3	271.9
6 Other securities	523.2	537.3	540.5	543.2	549.5	546.7	548.1	549.6	551.9	549.7	544.6	546.3
7 Mortgage-backed securities ⁶	117.8	119.9	118.9	119.1	118.9	118.3	117.3	116.1	115.4	116.6	115.2	114.8
8 Non-MBS ⁷	405.4	417.4	421.6	424.0	430.6	428.4	430.7	433.5	436.5	433.1	429.4	431.4
9 Loans and leases in bank credit ⁸	4,220.7	4,216.9	4,207.6	4,212.4	4,222.1	4,226.1	4,252.2	4,264.3	4,274.8	4,270.7	4,264.8	4,262.4
10 Commercial and industrial loans	827.8	850.4	859.9	861.6	867.5	869.2	888.9	896.1	896.0	896.9	896.8	898.6
11 Real estate loans	2,041.7	1,988.3	1,979.2	1,972.2	1,968.4	1,962.5	1,962.3	1,956.1	1,962.7	1,956.7	1,957.1	1,950.8
12 Revolving home equity loans	396.2	376.5	373.7	370.1	366.7	363.5	361.1	358.5	358.1	358.0	357.6	357.8
13 Closed-end residential loans ⁹	1,114.9	1,069.1	1,060.3	1,054.5	1,052.5	1,048.8	1,049.5	1,044.1	1,051.7	1,043.8	1,043.7	1,036.5
14 Commercial real estate loans ¹⁰	530.5	542.7	545.3	547.6	549.1	550.2	551.8	553.5	552.9	554.9	555.8	556.4
15 Consumer loans	800.3	807.9	810.0	811.7	812.7	811.7	811.3	813.3	813.3	813.8	815.2	816.6
16 Credit cards and other revolving plans	420.4	417.5	416.5	416.2	416.5	416.1	414.8	413.4	412.9	413.0	414.2	415.1
17 Other consumer loans ¹¹	379.9	390.5	393.5	395.5	396.2	395.7	396.5	399.9	400.4	400.8	401.1	401.4
18 Other loans and leases	550.9	570.2	558.5	566.9	573.5	582.7	589.6	598.9	602.8	603.3	595.6	596.5
19 Fed funds and reverse RPs with nonbanks ¹²	140.9	126.0	112.0	112.1	112.8	115.5	116.1	116.1	117.5	116.1	113.7	112.1
20 All other loans and leases ¹³	410.0	444.3	446.6	454.8	460.7	467.2	473.5	482.8	485.3	487.2	481.9	484.4
21 LESS: Allowance for loan and lease losses	96.7	86.7	84.8	83.5	82.0	79.6	78.8	77.9	78.3	77.5	76.9	77.5
22 Interbank loans ¹²	55.5	51.7	48.9	45.4	45.3	46.5	46.6	45.4	45.0	45.9	45.9	44.7
23 Fed funds and reverse RPs with banks ¹²	46.5	41.1	38.3	37.5	38.1	38.8	38.8	37.6	37.2	38.2	38.5	37.0
24 Loans to commercial banks ¹⁴	8.9	10.6	10.6	7.9	7.3	7.7	7.8	7.8	7.8	7.8	7.4	7.7
25 Cash assets ¹⁵	686.7	896.7	982.8	968.7	959.1	967.7	991.9	1,016.1	1,029.7	1,017.1	1,018.8	1,042.2
26 Trading assets ¹⁶	151.0	121.8	114.3	116.5	118.2	117.3	119.7	114.8	114.1	114.7	109.5	108.6
27 Derivatives with a positive fair value ¹⁷	134.5	112.4	106.1	108.3	111.2	107.8	108.4	103.3	101.3	103.0	100.2	97.8
28 Other trading assets	16.5	9.4	8.2	8.2	6.9	9.6	11.3	11.5	12.7	11.8	9.3	10.8
29 Other assets ¹⁸	838.0	808.0	794.1	781.0	793.9	791.5	791.7	785.6	788.6	785.8	784.4	782.4
30 TOTAL ASSETS ¹⁹	7,544.3	7,665.2	7,728.7	7,713.7	7,743.2	7,765.8	7,834.0	7,873.0	7,894.0	7,892.3	7,867.9	7,892.3

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)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	5,405.1	5,536.2	5,610.6	5,594.7	5,649.6	5,694.4	5,733.9	5,751.2	5,761.5	5,761.5	5,748.2	5,779.8
32	Large time deposits	312.5	312.4	311.7	309.6	319.0	328.5	323.9	325.9	327.0	330.1	331.6	334.5
33	Other deposits	5,092.6	5,223.8	5,298.8	5,285.1	5,330.5	5,365.8	5,410.0	5,425.3	5,434.4	5,431.4	5,416.6	5,445.3
34	Borrowings	674.8	649.7	642.4	651.0	650.0	661.6	650.5	668.2	665.1	672.8	687.8	682.8
35	Borrowings from banks in the U.S.	54.8	44.9	44.4	43.3	43.5	44.8	45.2	45.3	43.5	43.9	46.8	43.9
36	Borrowings from others	620.0	604.7	598.0	607.6	606.5	616.8	605.3	622.9	621.6	628.9	641.0	638.8
37	Trading liabilities ²⁰	138.1	109.3	105.6	107.7	112.9	114.1	111.9	105.2	102.9	108.4	98.7	97.8
38	Derivatives with a negative fair value ¹⁷	111.4	82.9	78.4	79.1	80.0	79.4	76.6	72.4	70.1	74.3	69.4	68.8
39	Other trading liabilities	26.7	26.4	27.2	28.6	32.8	34.7	35.2	32.9	32.8	34.1	29.3	29.0
40	Net due to related foreign offices	-77.2	11.9	2.6	10.3	-2.8	-23.6	-29.8	-51.6	-62.4	-52.0	-33.6	-37.6
41	Other liabilities ²¹	334.8	311.4	303.3	294.0	293.1	287.3	290.4	293.7	303.5	291.6	283.5	276.3
42	TOTAL LIABILITIES¹⁹	6,475.6	6,618.4	6,664.5	6,657.6	6,702.7	6,733.8	6,756.8	6,766.8	6,770.6	6,782.3	6,784.6	6,799.1
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,068.7	1,046.8	1,064.2	1,056.1	1,040.5	1,032.1	1,077.2	1,106.2	1,123.5	1,110.0	1,083.3	1,093.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	28.9	-1.8	5.3	3.5	-2.7	0.7	4.3	2.7	0.7	4.9	-1.6	4.7
45	Securitized consumer loans ²⁴	7.1	7.4	7.9	7.8	7.7	7.6	7.5	7.5	7.5	7.5	7.2	7.0
46	Securitized credit cards and other revolving plans	0.3	0.4	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
47	Other securitized consumer loans	6.8	6.9	7.4	7.3	7.2	7.2	7.1	7.1	7.1	7.1	6.8	6.6
48	Securitized real estate loans ²⁴	716.1	665.6	667.3	666.1	664.0	657.8	650.4	650.3	649.4	653.1	651.7	652.1

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

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	5,900.3	5,875.5	5,882.9	5,901.5	5,942.5	5,943.3	5,965.8	5,981.8	5,977.4	5,984.8	5,982.8	5,991.9
2 Securities in bank credit ²	1,691.1	1,658.0	1,671.2	1,684.0	1,692.1	1,696.3	1,707.8	1,728.7	1,723.6	1,735.3	1,730.7	1,738.4
3 Treasury and agency securities ³	1,170.2	1,116.2	1,123.4	1,133.5	1,137.3	1,148.2	1,162.3	1,181.9	1,175.8	1,188.7	1,189.5	1,195.1
4 Mortgage-backed securities (MBS) ⁴	908.4	905.1	907.3	914.2	905.9	907.4	914.9	916.1	912.4	915.9	914.6	915.4
5 Non-MBS ⁵	261.8	211.2	216.1	219.3	231.4	240.7	247.3	265.9	263.5	272.8	274.8	279.7
6 Other securities	520.8	541.8	547.8	550.5	554.8	548.1	545.6	546.8	547.7	546.6	541.2	543.3
7 Mortgage-backed securities ⁶	118.0	119.9	119.4	120.1	118.7	118.2	117.1	116.3	115.8	117.0	115.5	115.6
8 Non-MBS ⁷	402.8	421.8	428.4	430.4	436.1	429.9	428.5	430.5	432.0	429.6	425.7	427.7
9 Loans and leases in bank credit ⁸	4,209.3	4,217.5	4,211.7	4,217.5	4,250.4	4,247.1	4,258.0	4,253.1	4,253.9	4,249.5	4,252.2	4,253.5
10 Commercial and industrial loans	829.8	846.4	860.3	859.9	868.1	866.0	889.9	899.1	899.2	898.0	900.0	901.6
11 Real estate loans	2,037.7	1,988.7	1,980.1	1,978.0	1,973.7	1,968.5	1,964.5	1,952.5	1,950.9	1,948.1	1,952.3	1,954.8
12 Revolving home equity loans	396.3	377.2	374.2	369.5	366.8	364.1	361.5	358.7	358.5	358.2	357.6	357.3
13 Closed-end residential loans ⁹	1,109.8	1,069.6	1,062.6	1,059.0	1,054.9	1,052.0	1,049.0	1,039.1	1,038.1	1,034.4	1,039.4	1,041.9
14 Commercial real estate loans ¹⁰	531.6	541.9	543.3	549.4	552.0	552.4	554.0	554.7	554.3	555.5	555.4	555.7
15 Consumer loans	794.7	808.7	807.3	810.7	823.6	823.1	814.3	807.5	805.6	807.8	809.7	810.3
16 Credit cards and other revolving plans	414.5	417.3	415.0	417.0	428.2	425.6	416.1	407.6	405.8	407.4	408.4	408.5
17 Other consumer loans ¹¹	380.1	391.4	392.3	393.7	395.4	397.5	398.2	399.8	399.8	400.3	401.3	401.8
18 Other loans and leases	547.1	573.7	563.9	568.8	585.0	589.4	589.3	594.0	598.2	595.6	590.1	586.7
19 Fed funds and reverse RPs with nonbanks ¹²	141.1	127.4	114.9	112.8	117.7	118.8	118.8	116.3	119.7	115.7	109.5	107.1
20 All other loans and leases ¹³	406.0	446.4	449.0	456.1	467.3	470.6	470.5	477.7	478.5	479.9	480.6	479.6
21 LESS: Allowance for loan and lease losses	96.7	87.1	84.2	83.8	82.3	79.2	78.9	77.9	78.3	77.7	76.7	76.7
22 Interbank loans ¹²	57.0	51.3	49.0	46.5	47.1	48.7	47.9	46.6	46.5	46.8	46.3	46.0
23 Fed funds and reverse RPs with banks ¹²	48.0	40.7	38.3	38.6	39.7	40.9	40.0	38.8	38.5	39.1	38.5	38.2
24 Loans to commercial banks ¹⁴	9.0	10.6	10.7	7.9	7.5	7.9	7.8	7.9	8.0	7.7	7.8	7.8
25 Cash assets ¹⁵	682.0	889.4	976.9	991.8	1,023.0	1,002.2	993.3	999.9	983.3	991.2	1,037.4	1,054.4
26 Trading assets ¹⁶	148.3	124.7	114.4	117.7	117.1	115.4	118.3	113.6	113.6	113.6	106.0	107.4
27 Derivatives with a positive fair value ¹⁷	130.7	115.5	106.8	110.0	110.4	105.4	106.8	101.2	99.9	101.1	96.0	96.0
28 Other trading assets	17.7	9.2	7.6	7.7	6.8	10.0	11.5	12.4	13.7	12.5	10.0	11.4
29 Other assets ¹⁸	843.2	808.2	794.9	781.7	797.4	794.2	791.4	789.6	794.7	787.8	786.9	785.4
30 TOTAL ASSETS ¹⁹	7,534.2	7,662.1	7,733.9	7,755.4	7,844.9	7,824.7	7,837.8	7,853.7	7,837.2	7,846.5	7,882.7	7,908.4

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)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	5,419.7	5,517.6	5,623.2	5,628.4	5,726.0	5,710.9	5,724.7	5,769.1	5,762.2	5,749.0	5,810.4	5,846.6
32	Large time deposits	304.6	315.2	316.5	312.7	320.7	328.4	321.6	318.4	317.9	321.3	326.5	328.3
33	Other deposits	5,115.1	5,202.4	5,306.7	5,315.7	5,405.2	5,382.5	5,403.1	5,450.6	5,444.3	5,427.8	5,483.9	5,518.4
34	Borrowings	677.7	648.2	641.2	652.3	651.1	668.9	664.1	671.7	665.7	677.7	680.6	673.7
35	Borrowings from banks in the U.S.	54.7	45.0	46.7	45.1	44.0	45.2	44.7	45.3	42.5	40.8	47.1	45.4
36	Borrowings from others	623.1	603.2	594.4	607.2	607.1	623.7	619.4	626.3	623.2	636.9	633.5	628.3
37	Trading liabilities ²⁰	134.2	111.7	103.2	108.6	114.0	113.3	110.9	103.0	101.0	105.8	95.7	96.2
38	Derivatives with a negative fair value ¹⁷	108.8	84.8	77.3	79.9	80.4	79.9	76.1	71.1	69.4	72.2	67.2	67.7
39	Other trading liabilities	25.4	26.9	25.9	28.8	33.6	33.4	34.8	31.9	31.7	33.6	28.5	28.5
40	Net due to related foreign offices	-88.2	16.1	5.0	5.1	-5.0	-22.9	-30.3	-63.3	-74.5	-59.6	-54.8	-62.1
41	Other liabilities ²¹	330.6	317.5	310.6	299.3	295.0	283.7	289.2	291.1	297.9	286.6	278.8	273.3
42	TOTAL LIABILITIES¹⁹	6,474.1	6,611.2	6,683.1	6,693.8	6,781.1	6,753.9	6,758.6	6,771.5	6,752.4	6,759.5	6,810.7	6,827.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,060.1	1,050.9	1,050.8	1,061.7	1,063.7	1,070.8	1,079.1	1,082.1	1,084.9	1,087.0	1,072.0	1,080.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	28.9	-1.8	5.3	3.5	-2.7	0.7	4.3	2.7	0.7	4.9	-1.6	4.7
45	Securitized consumer loans ²⁴	7.0	7.4	8.2	7.9	7.8	7.6	7.3	7.3	7.3	7.2	7.2	7.1
46	Securitized credit cards and other revolving plans	0.3	0.4	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
47	Other securitized consumer loans	6.6	7.0	7.7	7.5	7.3	7.2	6.9	6.9	6.9	6.9	6.9	6.7
48	Securitized real estate loans ²⁴	719.3	667.0	668.8	666.4	663.8	659.6	653.3	653.3	653.2	653.2	653.2	653.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	3,210.3	3,275.2	3,288.1	3,291.6	3,308.7	3,324.2	3,339.8	3,376.5	3,380.4	3,384.8	3,389.8	3,395.8
2 Securities in bank credit ²	822.7	813.1	816.2	817.4	824.9	826.9	827.8	832.0	832.1	833.6	832.4	833.4
3 Treasury and agency securities ³	574.6	567.5	566.6	567.4	573.4	572.9	573.4	577.1	576.9	579.3	580.0	581.0
4 Mortgage-backed securities (MBS) ⁴	405.2	398.5	396.3	396.5	401.0	401.9	404.9	406.6	406.3	407.5	408.6	409.0
5 Non-MBS ⁵	169.4	169.0	170.3	170.9	172.4	170.9	168.5	170.5	170.5	171.8	171.4	172.0
6 Other securities	248.1	245.6	249.6	250.0	251.6	254.0	254.5	254.9	255.3	254.3	252.4	252.4
7 Mortgage-backed securities ⁶	16.2	14.6	14.5	14.5	14.4	14.6	14.0	15.0	15.2	15.1	14.8	14.5
8 Non-MBS ⁷	231.8	230.9	235.1	235.5	237.1	239.4	240.5	240.0	240.1	239.3	237.6	238.0
9 Loans and leases in bank credit ⁸	2,387.6	2,462.2	2,471.9	2,474.2	2,483.8	2,497.3	2,512.0	2,544.4	2,548.3	2,551.2	2,557.4	2,562.4
10 Commercial and industrial loans	439.6	454.3	456.0	460.0	464.8	470.1	475.2	482.4	482.4	483.8	485.8	487.4
11 Real estate loans	1,471.8	1,509.1	1,512.7	1,519.4	1,524.9	1,532.7	1,539.4	1,560.9	1,565.0	1,565.0	1,568.1	1,568.7
12 Revolving home equity loans	107.3	106.1	106.3	106.2	106.7	107.3	107.3	108.8	108.9	108.8	109.0	109.1
13 Closed-end residential loans ⁹	493.7	503.3	501.4	502.3	502.8	504.8	506.3	519.3	523.6	522.4	522.4	521.6
14 Commercial real estate loans ¹⁰	870.8	899.7	904.9	910.9	915.4	920.6	925.8	932.7	932.5	933.8	936.7	938.1
15 Consumer loans	320.4	334.5	336.7	329.6	326.1	327.2	330.1	331.8	331.9	332.2	333.1	334.8
16 Credit cards and other revolving plans	184.0	189.7	191.4	183.3	177.6	177.7	179.6	179.8	179.8	179.9	180.2	181.1
17 Other consumer loans ¹¹	136.3	144.9	145.3	146.3	148.5	149.5	150.6	152.0	152.1	152.3	152.9	153.7
18 Other loans and leases	155.9	164.3	166.5	165.2	168.0	167.3	167.3	169.4	169.0	170.1	170.4	171.5
19 Fed funds and reverse RPs with nonbanks ¹²	3.9	2.6	2.7	2.5	3.3	1.6	1.1	1.0	0.9	1.0	1.2	1.6
20 All other loans and leases ¹³	152.0	161.6	163.8	162.7	164.7	165.7	166.2	168.4	168.1	169.1	169.2	169.9
21 LESS: Allowance for loan and lease losses	44.1	42.2	41.9	41.5	41.1	40.9	40.8	41.0	41.0	41.1	40.9	40.6
22 Interbank loans ¹²	47.7	43.1	43.2	41.3	39.8	41.9	42.5	42.0	40.4	41.8	41.6	41.9
23 Fed funds and reverse RPs with banks ¹²	46.5	41.7	42.1	40.2	38.9	41.0	41.7	41.2	39.6	40.8	40.7	40.9
24 Loans to commercial banks ¹⁴	1.2	1.4	1.1	1.0	0.9	0.9	0.7	0.8	0.8	0.9	0.9	0.9
25 Cash assets ¹⁵	298.1	320.4	318.4	344.9	353.6	385.8	338.8	324.6	320.0	325.6	327.4	341.1
26 Trading assets ¹⁶	4.5	2.7	2.7	2.9	2.8	2.8	2.8	2.7	2.5	2.6	2.7	2.7
27 Derivatives with a positive fair value ¹⁷	4.1	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.2	2.3	2.5	2.5
28 Other trading assets	0.4	0.1	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.2	0.2
29 Other assets ¹⁸	261.0	260.3	261.7	261.3	263.2	266.6	266.3	265.3	266.3	264.2	265.1	265.3
30 TOTAL ASSETS ¹⁹	3,777.5	3,859.6	3,872.3	3,900.5	3,927.0	3,980.4	3,949.4	3,970.1	3,968.6	3,977.9	3,985.7	4,006.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	2,968.4	3,021.4	3,037.8	3,055.3	3,063.1	3,070.5	3,093.2	3,127.0	3,124.1	3,141.2	3,134.2	3,139.8
32	Large time deposits	399.0	390.2	389.6	391.0	385.5	387.1	386.7	392.0	392.3	393.4	392.4	395.1
33	Other deposits	2,569.4	2,631.2	2,648.2	2,664.2	2,677.6	2,683.4	2,706.5	2,735.0	2,731.8	2,747.8	2,741.9	2,744.7
34	Borrowings	262.5	287.2	289.2	285.5	283.0	289.4	281.0	286.5	287.4	287.8	288.9	288.7
35	Borrowings from banks in the U.S.	51.2	52.8	50.6	52.5	52.0	55.1	53.5	54.4	53.6	56.0	54.0	52.6
36	Borrowings from others	211.2	234.5	238.5	232.9	231.1	234.3	227.6	232.1	233.8	231.8	234.9	236.1
37	Trading liabilities ²⁰	4.0	2.9	2.8	2.9	2.7	2.8	2.6	2.7	2.7	2.6	2.6	2.8
38	Derivatives with a negative fair value ¹⁷	3.1	2.1	2.2	2.2	2.1	2.2	2.0	2.0	2.0	2.0	2.0	2.1
39	Other trading liabilities	0.9	0.7	0.7	0.7	0.6	0.7	0.6	0.7	0.7	0.6	0.6	0.7
40	Net due to related foreign offices	41.5	44.7	44.9	44.3	41.9	42.0	45.4	48.0	50.9	46.0	45.5	51.4
41	Other liabilities ²¹	63.4	60.9	59.7	61.5	62.3	58.6	58.5	60.6	60.6	60.2	60.6	60.2
42	TOTAL LIABILITIES ¹⁹	3,339.7	3,417.1	3,434.4	3,449.4	3,453.1	3,463.3	3,480.8	3,524.8	3,525.6	3,537.9	3,531.8	3,542.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	437.8	442.4	437.9	451.1	473.9	517.1	468.6	445.2	443.0	440.0	453.9	463.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.7	-3.8	-1.7	-0.9	-2.1	-3.8	-1.6	-1.1	-0.9	-1.1	-1.8	-1.8
45	Securitized consumer loans ²⁴	13.6	12.5	12.0	11.8	11.7	12.9	12.0	11.1	10.8	11.1	11.1	11.0
46	Securitized credit cards and other revolving plans	11.5	10.7	10.5	10.4	10.3	11.5	10.6	9.8	9.7	9.9	9.9	9.8
47	Other securitized consumer loans	2.2	1.8	1.6	1.4	1.4	1.4	1.4	1.3	1.2	1.3	1.2	1.3
48	Securitized real estate loans ²⁴	20.6	18.9	18.8	18.6	18.7	19.2	19.6	20.0	20.1	20.0	19.8	19.9

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

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	3,203.5	3,277.1	3,289.0	3,301.0	3,325.1	3,324.3	3,336.5	3,370.4	3,368.9	3,374.7	3,387.6	3,390.3
2 Securities in bank credit ²	825.4	813.4	815.4	820.7	824.7	822.7	828.8	834.5	834.5	835.6	837.3	838.1
3 Treasury and agency securities ³	579.5	564.0	563.5	568.1	573.4	572.2	576.8	581.8	582.2	583.2	585.7	586.0
4 Mortgage-backed securities (MBS) ⁴	409.7	395.2	393.5	396.8	400.4	401.3	406.6	411.6	412.3	411.8	414.4	414.4
5 Non-MBS ⁵	169.8	168.8	170.0	171.3	173.0	170.9	170.2	170.2	169.9	171.4	171.2	171.6
6 Other securities	245.9	249.4	251.9	252.6	251.3	250.4	252.0	252.7	252.3	252.4	251.6	252.1
7 Mortgage-backed securities ⁶	15.5	14.7	14.5	14.7	14.5	14.2	14.0	14.3	14.4	14.3	14.3	14.3
8 Non-MBS ⁷	230.4	234.8	237.4	237.9	236.8	236.2	238.0	238.3	237.8	238.1	237.3	237.8
9 Loans and leases in bank credit ⁸	2,378.1	2,463.7	2,473.6	2,480.2	2,500.4	2,501.6	2,507.7	2,535.9	2,534.4	2,539.1	2,550.3	2,552.2
10 Commercial and industrial loans	440.0	453.1	454.7	458.7	464.8	469.6	474.9	483.2	483.4	484.4	486.8	486.8
11 Real estate loans	1,468.3	1,508.7	1,513.7	1,523.6	1,531.4	1,533.9	1,538.7	1,557.8	1,557.0	1,558.9	1,564.9	1,567.2
12 Revolving home equity loans	107.0	106.3	106.4	106.7	107.0	106.9	107.2	108.6	108.6	108.5	108.6	108.7
13 Closed-end residential loans ⁹	490.3	504.1	503.3	505.5	506.6	505.6	505.1	516.0	515.2	516.2	520.0	521.0
14 Commercial real estate loans ¹⁰	871.0	898.3	904.1	911.4	917.8	921.3	926.4	933.2	933.3	934.1	936.3	937.5
15 Consumer loans	316.8	335.8	337.1	330.8	332.0	330.7	329.8	328.4	328.0	329.7	329.8	330.2
16 Credit cards and other revolving plans	181.1	190.1	190.4	182.8	183.2	180.6	178.6	177.0	176.6	177.9	178.1	177.8
17 Other consumer loans ¹¹	135.6	145.7	146.7	147.9	148.8	150.2	151.3	151.4	151.4	151.8	151.7	152.3
18 Other loans and leases	153.0	166.1	168.0	167.1	172.2	167.4	164.3	166.4	166.0	166.1	168.8	168.0
19 Fed funds and reverse RPs with nonbanks ¹²	3.9	2.8	2.6	2.6	4.4	1.4	1.0	0.9	0.9	0.9	0.9	1.0
20 All other loans and leases ¹³	149.2	163.3	165.4	164.5	167.7	166.0	163.4	165.5	165.1	165.2	167.9	167.0
21 LESS: Allowance for loan and lease losses	44.1	42.4	41.9	41.7	41.2	40.7	40.8	40.8	40.9	40.7	40.3	40.2
22 Interbank loans ¹²	48.6	43.8	44.3	42.6	42.2	41.3	42.8	42.7	41.3	38.4	42.8	44.9
23 Fed funds and reverse RPs with banks ¹²	47.4	42.3	43.1	41.6	41.2	40.4	42.0	41.9	40.5	37.5	41.9	44.0
24 Loans to commercial banks ¹⁴	1.2	1.5	1.3	1.1	1.1	1.0	0.8	0.8	0.7	0.9	0.8	0.9
25 Cash assets ¹⁵	318.8	317.8	332.9	356.0	353.0	334.5	342.8	355.7	347.7	353.2	355.9	365.4
26 Trading assets ¹⁶	4.5	2.8	2.8	2.9	2.8	2.7	2.8	2.7	2.6	2.7	2.5	2.7
27 Derivatives with a positive fair value ¹⁷	4.2	2.6	2.6	2.6	2.6	2.5	2.6	2.5	2.4	2.5	2.3	2.5
28 Other trading assets	0.3	0.2	0.2	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2
29 Other assets ¹⁸	261.6	262.4	262.5	262.5	263.9	266.5	266.4	265.6	265.9	264.4	264.8	266.2
30 TOTAL ASSETS ¹⁹	3,792.9	3,861.5	3,889.6	3,923.2	3,945.8	3,928.6	3,950.6	3,996.4	3,985.5	3,992.6	4,013.3	4,029.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	2,976.0	3,015.3	3,039.2	3,073.3	3,094.3	3,071.8	3,094.8	3,136.5	3,123.0	3,134.9	3,161.1	3,173.2
32	Large time deposits	397.2	391.6	390.6	389.7	387.1	385.7	387.2	390.9	391.1	391.7	390.6	393.0
33	Other deposits	2,578.7	2,623.7	2,648.5	2,683.6	2,707.2	2,686.1	2,707.6	2,745.6	2,731.9	2,743.2	2,770.4	2,780.2
34	Borrowings	261.0	284.5	285.5	281.4	285.8	293.6	286.2	284.7	284.7	285.5	283.4	282.6
35	Borrowings from banks in the U.S.	50.8	52.4	49.1	50.9	53.1	56.3	55.6	54.2	53.5	55.1	53.5	53.3
36	Borrowings from others	210.2	232.1	236.4	230.5	232.7	237.2	230.6	230.5	231.2	230.4	229.9	229.3
37	Trading liabilities ²⁰	4.0	2.9	2.9	2.9	2.7	2.6	2.8	2.8	2.7	2.9	2.5	2.7
38	Derivatives with a negative fair value ¹⁷	3.1	2.2	2.2	2.2	2.1	2.0	2.1	2.0	1.9	2.0	1.9	2.0
39	Other trading liabilities	1.0	0.7	0.7	0.7	0.5	0.7	0.7	0.8	0.8	0.8	0.7	0.7
40	Net due to related foreign offices	39.4	45.5	44.7	43.6	43.8	45.5	45.3	46.0	48.9	43.3	40.7	45.6
41	Other liabilities ²¹	61.7	62.0	60.7	64.0	64.7	58.6	58.6	59.1	58.5	58.5	59.1	58.3
42	TOTAL LIABILITIES¹⁹	3,342.1	3,410.3	3,432.9	3,465.3	3,491.3	3,472.1	3,487.8	3,529.1	3,517.9	3,525.0	3,546.8	3,562.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	450.8	451.2	456.7	457.9	454.5	456.5	462.8	467.2	467.6	467.7	466.4	466.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.7	-3.8	-1.7	-0.9	-2.1	-3.8	-1.6	-1.1	-0.9	-1.1	-1.8	-1.8
45	Securitized consumer loans ²⁴	13.9	12.2	11.9	11.9	12.0	13.1	12.1	11.3	11.3	11.3	11.2	11.2
46	Securitized credit cards and other revolving plans	11.7	10.5	10.3	10.3	10.5	11.6	10.7	10.0	10.0	10.0	10.0	10.0
47	Other securitized consumer loans	2.2	1.7	1.6	1.6	1.5	1.4	1.4	1.3	1.3	1.3	1.3	1.3
48	Securitized real estate loans ²⁴	20.7	18.9	18.7	18.6	19.0	19.2	19.6	20.1	20.1	20.2	20.2	20.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	867.8	862.0	878.7	879.2	876.6	876.9	889.6	911.3	912.8	911.7	922.4	924.8
2 Securities in bank credit ²	206.8	204.9	199.7	202.7	205.3	200.7	198.6	199.2	201.4	199.1	199.6	197.0
3 Treasury and agency securities ³	104.6	97.7	94.7	97.4	97.7	91.8	90.2	89.2	91.1	88.9	87.1	84.5
4 Mortgage-backed securities (MBS) ⁴	20.2	14.5	14.6	13.8	13.4	13.1	11.5	11.3	11.2	11.1	11.1	10.7
5 Non-MBS ⁵	84.5	83.3	80.1	83.7	84.3	78.6	78.7	77.9	80.0	77.7	76.0	73.8
6 Other securities	102.2	107.1	105.0	105.2	107.6	109.0	108.4	110.1	110.3	110.2	112.5	112.5
7 Mortgage-backed securities ⁶	6.7	7.7	8.0	7.9	8.0	8.1	7.8	7.7	7.8	7.7	7.6	7.6
8 Non-MBS ⁷	95.5	99.5	97.1	97.3	99.6	100.9	100.7	102.4	102.5	102.5	104.9	104.9
9 Loans and leases in bank credit ⁸	661.0	657.1	678.9	676.5	671.3	676.1	691.0	712.0	711.3	712.7	722.8	727.8
10 Commercial and industrial loans	253.4	265.0	269.3	268.6	272.2	273.8	284.7	290.9	289.0	290.7	293.3	298.7
11 Real estate loans	28.4	29.8	30.1	29.8	30.9	31.5	33.1	31.3	30.4	30.4	33.0	34.1
12 Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.1	1.3	1.2	1.0	1.1	1.2	1.2	1.0	0.9	0.8	1.3	1.6
14 Commercial real estate loans ¹⁰	27.0	28.2	28.6	28.6	29.5	30.0	31.5	30.0	29.2	29.3	31.5	32.2
15 Consumer loans	1.9	2.4	2.5	2.6	2.4	2.5	2.5	2.5	2.5	2.5	2.5	2.5
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.9	2.4	2.5	2.6	2.4	2.5	2.5	2.5	2.5	2.5	2.5	2.5
18 Other loans and leases	377.3	359.9	377.1	375.5	365.8	368.4	370.8	387.3	389.5	389.1	394.0	392.6
19 Fed funds and reverse RPs with nonbanks ¹²	178.4	160.7	167.8	164.1	155.1	154.7	156.6	174.3	175.5	178.1	180.7	187.9
20 All other loans and leases ¹³	198.9	199.3	209.3	211.4	210.7	213.7	214.1	213.1	214.0	211.0	213.3	204.6
21 LESS: Allowance for loan and lease losses	0.3	0.7	0.7	0.6	0.6	0.7	0.3	0.0	-0.0	0.1	0.2	0.3
22 Interbank loans ¹²	22.6	23.7	22.3	22.0	21.8	24.0	23.4	22.4	22.9	20.6	23.0	23.7
23 Fed funds and reverse RPs with banks ¹²	20.6	19.1	18.4	18.7	18.2	21.1	20.4	19.2	19.6	17.5	20.3	21.1
24 Loans to commercial banks ¹⁴	2.0	4.5	3.9	3.3	3.7	3.0	3.0	3.2	3.3	3.1	2.8	2.6
25 Cash assets ¹⁵	954.3	1,217.5	1,229.0	1,278.5	1,276.9	1,279.8	1,350.7	1,428.5	1,447.7	1,397.5	1,403.5	1,406.6
26 Trading assets ¹⁶	121.2	86.9	83.3	81.3	81.3	82.0	82.5	85.2	85.7	86.6	85.8	85.3
27 Derivatives with a positive fair value ¹⁷	113.7	81.0	77.5	76.2	76.2	76.9	78.1	80.4	80.8	82.1	80.9	80.8
28 Other trading assets	7.5	5.9	5.8	5.2	5.1	5.1	4.4	4.8	4.8	4.5	4.8	4.6
29 Other assets ¹⁸	49.5	57.1	59.3	54.9	61.2	63.8	62.6	65.9	69.6	68.9	60.8	66.9
30 TOTAL ASSETS ¹⁹	2,015.0	2,246.5	2,271.8	2,315.4	2,317.3	2,325.8	2,408.7	2,513.2	2,538.7	2,485.3	2,495.4	2,507.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	953.3	1,033.7	1,018.9	1,053.4	1,064.6	1,083.2	1,100.0	1,108.2	1,114.1	1,096.2	1,102.7	1,125.9
32	Large time deposits	823.0	875.0	858.1	886.5	894.6	910.2	924.6	933.0	937.0	920.1	928.5	942.0
33	Other deposits	130.3	158.6	160.7	166.9	170.0	173.0	175.4	175.3	177.1	176.1	174.3	184.0
34	Borrowings	616.5	602.9	617.8	616.5	604.2	610.3	612.5	633.4	637.6	640.4	639.0	647.4
35	Borrowings from banks in the U.S.	46.4	37.4	39.5	37.6	36.1	34.8	36.3	38.2	38.6	40.1	35.6	36.8
36	Borrowings from others	570.1	565.5	578.3	578.9	568.1	575.5	576.2	595.2	599.0	600.3	603.5	610.5
37	Trading liabilities ²⁰	120.4	89.4	91.5	88.9	87.5	85.0	84.2	87.4	91.5	89.2	84.5	84.4
38	Derivatives with a negative fair value ¹⁷	111.2	78.6	79.6	78.2	76.9	75.0	73.5	75.7	76.1	76.4	75.2	74.5
39	Other trading liabilities	9.2	10.9	11.9	10.7	10.6	10.0	10.7	11.6	15.5	12.8	9.4	10.0
40	Net due to related foreign offices	235.7	465.5	475.5	508.5	482.3	510.2	541.9	591.8	605.2	576.5	577.1	566.8
41	Other liabilities ²¹	58.6	56.3	58.3	56.4	56.1	56.0	55.6	56.4	55.9	57.8	54.4	58.8
42	TOTAL LIABILITIES ¹⁹	1,984.3	2,247.8	2,262.1	2,323.6	2,294.8	2,344.6	2,394.3	2,477.2	2,504.3	2,460.2	2,457.9	2,483.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	30.7	-1.3	9.7	-8.3	22.5	-18.8	14.4	36.0	34.3	25.2	37.5	23.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.3	-4.9	-4.3	-3.9	-3.9	-3.6	-3.2	-3.0	-3.0	-3.1	-2.9	-2.7
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

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	874.0	864.7	878.4	883.0	880.3	875.5	896.9	918.5	917.9	916.7	926.2	924.1
2 Securities in bank credit ²	208.7	205.1	199.8	203.8	202.8	200.5	200.2	200.9	202.2	200.9	199.5	197.2
3 Treasury and agency securities ³	107.0	97.7	92.8	96.4	95.1	92.0	91.6	91.1	92.2	91.0	88.4	86.4
4 Mortgage-backed securities (MBS) ⁴	19.1	15.1	15.2	13.9	13.5	13.3	11.0	10.3	10.2	9.9	10.1	10.4
5 Non-MBS ⁵	87.9	82.7	77.6	82.4	81.6	78.8	80.6	80.8	82.0	81.0	78.3	76.0
6 Other securities	101.7	107.4	107.0	107.4	107.8	108.5	108.7	109.9	110.0	110.0	111.1	110.8
7 Mortgage-backed securities ⁶	6.5	8.2	8.1	8.0	7.9	7.7	7.6	7.6	7.6	7.6	7.6	7.6
8 Non-MBS ⁷	95.2	99.2	98.9	99.4	99.9	100.8	101.1	102.3	102.5	102.3	103.5	103.2
9 Loans and leases in bank credit ⁸	665.3	659.6	678.6	679.2	677.5	675.0	696.7	717.6	715.6	715.8	726.7	727.0
10 Commercial and industrial loans	256.6	264.0	266.9	266.8	272.0	274.6	286.4	294.5	293.8	293.3	295.2	298.9
11 Real estate loans	28.8	29.7	29.9	30.0	30.7	30.7	33.0	31.9	31.3	31.3	33.5	34.0
12 Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.1	1.3	1.1	1.2	1.1	1.1	1.2	1.0	1.0	0.9	1.2	1.4
14 Commercial real estate loans ¹⁰	27.5	28.1	28.5	28.5	29.2	29.3	31.5	30.5	30.0	30.1	32.0	32.3
15 Consumer loans	1.9	2.4	2.4	2.5	2.4	2.5	2.5	2.5	2.5	2.5	2.5	2.5
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.9	2.4	2.4	2.5	2.4	2.5	2.5	2.5	2.5	2.5	2.5	2.5
18 Other loans and leases	377.9	363.6	379.4	380.0	372.4	367.2	374.8	388.7	388.0	388.6	395.5	391.5
19 Fed funds and reverse RPs with nonbanks ¹²	176.5	163.7	170.9	170.1	160.7	152.6	159.5	172.8	171.8	175.0	178.1	183.8
20 All other loans and leases ¹³	201.4	200.0	208.4	209.9	211.7	214.6	215.3	215.9	216.2	213.6	217.3	207.7
21 LESS: Allowance for loan and lease losses	0.6	0.6	0.6	0.6	0.6	0.5	0.4	0.4	0.4	0.4	0.5	0.5
22 Interbank loans ¹²	22.3	23.6	22.2	21.8	21.4	24.6	25.2	22.5	22.8	19.9	21.9	23.3
23 Fed funds and reverse RPs with banks ¹²	20.7	18.6	17.9	18.4	17.9	21.8	22.4	19.6	19.8	17.1	19.4	20.9
24 Loans to commercial banks ¹⁴	1.6	4.9	4.3	3.4	3.5	2.8	2.8	2.9	3.0	2.8	2.5	2.5
25 Cash assets ¹⁵	924.6	1,210.1	1,198.7	1,264.0	1,200.4	1,311.0	1,385.7	1,389.8	1,390.6	1,383.1	1,347.8	1,390.9
26 Trading assets ¹⁶	117.7	89.0	84.3	84.1	83.2	81.8	83.0	82.9	82.9	82.7	81.8	83.0
27 Derivatives with a positive fair value ¹⁷	110.3	83.2	78.4	78.9	78.3	76.9	78.2	78.3	78.6	78.3	77.0	78.3
28 Other trading assets	7.4	5.9	5.9	5.2	4.9	4.9	4.8	4.6	4.4	4.3	4.9	4.7
29 Other assets ¹⁸	50.0	58.4	59.7	56.2	59.1	60.6	64.2	66.0	69.5	67.9	63.9	67.4
30 TOTAL ASSETS ¹⁹	1,988.1	2,245.3	2,242.7	2,308.6	2,243.9	2,353.0	2,454.6	2,479.3	2,483.3	2,469.9	2,441.3	2,488.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 18, 2014

Account	2013	2013	2013	2013	2013	2014	2014	2014	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9	
LIABILITIES													
31	Deposits	957.6	1,038.1	1,010.3	1,037.8	1,057.6	1,090.5	1,103.5	1,112.8	1,112.8	1,107.3	1,114.7	1,130.8
32	Large time deposits	826.6	878.4	849.7	872.1	886.1	919.1	929.3	937.0	936.0	931.3	939.4	947.0
33	Other deposits	130.9	159.7	160.5	165.7	171.5	171.4	174.2	175.8	176.9	175.9	175.3	183.8
34	Borrowings	619.2	598.1	609.5	619.9	596.0	610.8	629.6	637.8	643.3	636.9	637.4	644.6
35	Borrowings from banks in the U.S.	45.7	38.3	40.5	38.4	34.7	34.0	36.5	38.1	39.5	37.5	35.2	37.1
36	Borrowings from others	573.5	559.8	569.1	581.5	561.3	576.8	593.1	599.7	603.8	599.4	602.2	607.5
37	Trading liabilities ²⁰	115.7	91.1	92.1	91.3	90.1	85.6	83.5	85.6	88.7	86.2	82.5	83.7
38	Derivatives with a negative fair value ¹⁷	106.6	80.5	80.6	80.2	79.2	74.9	72.5	74.0	74.1	73.6	72.6	74.2
39	Other trading liabilities	9.2	10.5	11.5	11.2	10.9	10.8	10.9	11.5	14.6	12.7	9.8	9.6
40	Net due to related foreign offices	231.9	458.1	469.6	498.9	438.8	506.8	577.4	581.9	580.7	574.1	547.8	567.2
41	Other liabilities ²¹	60.2	56.3	57.5	56.9	57.3	55.2	56.7	57.2	53.8	61.4	55.0	58.1
42	TOTAL LIABILITIES ¹⁹	1,984.6	2,241.7	2,239.0	2,304.8	2,240.0	2,349.1	2,450.7	2,475.4	2,479.4	2,466.0	2,437.4	2,484.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.5	3.6	3.7	3.8	3.9							
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.3	-4.9	-4.3	-3.9	-3.9	-3.6	-3.2	-3.0	-3.0	-3.1	-2.9	-2.7
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).