

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
August 9, 2013

Account	2008	2009	2010	2011	2012	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Apr	2013 May	2013 Jun	2013 Jul
ASSETS															
1 Bank credit	2.1	-6.6	-2.7	1.8	3.9	4.2	4.2	4.5	2.6	3.4	0.9	3.6	-1.7	-0.6	-3.0
2 Securities in bank credit ²	-1.9	6.7	6.9	1.8	7.4	10.4	6.4	6.9	5.3	2.8	-1.9	1.5	-2.5	-8.2	-14.6
3 Treasury and agency securities ³	2.6	13.4	15.2	3.0	8.5	12.7	11.6	7.2	1.8	-1.1	-6.4	-5.4	-8.3	-7.0	-23.8
6 Other securities	-7.7	-3.1	-7.1	-0.7	5.0	5.5	-5.1	6.3	13.4	11.4	7.9	16.2	9.6	-10.6	4.9
9 Loans and leases in bank credit ⁸	3.3	-10.2	-5.8	1.9	2.7	2.0	3.4	3.6	1.5	3.7	2.0	4.4	-1.4	2.2	1.3
10 Commercial and industrial loans	12.9	-18.6	-9.0	9.6	11.0	10.6	12.1	12.3	7.3	9.8	6.0	6.8	0.3	12.8	10.2
11 Real estate loans	-0.2	-5.7	-5.5	-3.8	-1.1	-1.6	-0.5	-0.7	-1.7	-0.3	-0.5	1.6	-3.2	0.9	-4.4
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-6.0	-6.0	-8.2	-9.4	-8.8	-9.4	-11.4	-10.6	-6.8	-9.5
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.5	1.2	1.4	3.4	1.6	-1.8	0.7	0.5	4.9	-6.1	2.0	-11.4
14 Commercial real estate loans ¹⁰	6.5	-4.8	-8.9	-6.3	-1.3	-3.2	-2.7	-0.5	1.3	1.7	1.6	2.4	2.6	2.3	5.2
15 Consumer loans	5.1	-3.3	-7.0	-0.7	1.2	0.3	1.1	0.8	2.5	1.7	4.8	4.7	5.5	6.3	3.9
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	-1.8	-0.5	-0.7	0.3	0.4	2.5	3.0	3.0	2.0	-4.5
17 Other consumer loans ¹¹	6.2	1.2	-1.3	-0.2	3.5	2.9	3.1	2.7	5.2	3.2	7.4	6.9	8.3	11.2	13.8
18 Other loans and leases	1.7	-23.1	0.4	19.2	6.8	5.2	8.4	9.5	3.4	10.3	1.5	10.1	-5.2	-13.0	4.4
21 LESS: Allowance for loan and lease losses	-	-	-	-17.6	-16.9	-15.0	-16.9	-17.9	-22.6	-12.6	-12.8	-13.5	-7.7	-24.8	-28.8
22 Interbank loans ¹²	-15.4	-38.5	-23.2	-37.4	4.6	9.6	-1.3	4.0	5.7	20.1	4.7	16.1	11.2	4.6	-41.6
25 Cash assets ¹⁵	160.3	49.2	-7.7	48.4	-2.0	-4.1	-11.5	1.0	6.6	41.1	45.0	14.5	63.1	44.7	48.6
26 Trading assets ¹⁶	-	-	-	3.7	-1.9	26.7	-3.7	-5.3	-23.8	-15.9	-26.0	6.5	-59.8	-44.8	-83.3
29 Other assets ¹⁸	14.9	-4.1	4.5	-4.5	-4.7	-9.6	-2.8	-1.7	-5.1	2.9	0.3	-7.3	11.7	7.5	14.3
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.4	2.5	2.7	1.6	3.5	2.1	8.1	6.6	4.7	7.8	6.4	4.9
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.7	7.1	5.5	5.3	8.6	8.4	7.2	4.5	3.5	2.4	6.0	9.7
32 Large time deposits	-2.9	-5.7	-7.3	-13.5	-1.4	-10.1	-2.1	7.4	-0.7	12.7	0.0	-12.9	6.0	20.1	15.5
33 Other deposits	-	-	-	12.3	9.0	8.9	6.9	8.8	10.2	6.1	5.4	6.8	1.8	3.2	8.5
34 Borrowings	13.4	-24.5	-18.9	-14.5	-5.3	-8.5	-8.1	-1.0	-4.1	3.5	-6.3	-10.2	6.4	-9.7	-9.6
37 Trading liabilities ²⁰	-	-	-	1.9	-8.1	15.2	-23.0	-6.7	-18.0	-10.6	-7.0	30.7	-43.3	-89.9	-102.6
41 Other liabilities ²¹	0.5	-10.8	9.2	-0.5	-1.6	8.5	1.4	-9.4	-6.9	1.7	-3.0	-12.9	0.8	-0.5	-23.1
42 TOTAL LIABILITIES ¹⁹	10.6	-7.1	-3.4	5.5	2.2	2.0	1.4	4.2	1.2	9.2	7.4	4.4	10.9	9.8	7.5

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

August 9, 2013

Account	2012 Jul	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	9,757.3	9,979.2	9,991.1	9,995.6	10,056.3	10,041.8	10,036.4	10,018.9	10,001.1	10,023.0	10,027.1	10,022.4
2 Securities in bank credit ²	2,640.3	2,730.0	2,722.8	2,721.1	2,754.7	2,748.9	2,730.2	2,699.4	2,693.2	2,698.6	2,702.6	2,698.7
3 Treasury and agency securities ³	1,831.5	1,863.4	1,856.6	1,849.9	1,871.5	1,858.6	1,847.8	1,813.2	1,813.3	1,814.7	1,813.9	1,802.9
4 Mortgage-backed securities (MBS) ⁴	1,333.1	1,335.9	1,337.4	1,337.1	1,362.0	1,365.1	1,361.6	1,344.9	1,345.5	1,343.9	1,345.3	1,341.1
5 Non-MBS ⁵	498.4	527.6	519.1	512.8	509.5	493.5	486.2	468.2	467.9	470.8	468.6	461.8
6 Other securities	808.8	866.6	866.3	871.2	883.2	890.3	882.4	886.2	879.8	884.0	888.7	895.9
7 Mortgage-backed securities ⁶	137.8	140.8	140.2	139.7	139.5	140.5	139.7	142.0	141.3	142.1	142.6	142.7
8 Non-MBS ⁷	671.0	725.8	726.0	731.5	743.7	749.8	742.7	744.2	738.5	741.9	746.1	753.2
9 Loans and leases in bank credit ⁸	7,117.1	7,249.1	7,268.3	7,274.5	7,301.6	7,292.9	7,306.2	7,319.5	7,307.9	7,324.4	7,324.5	7,323.7
10 Commercial and industrial loans	1,452.4	1,514.8	1,523.4	1,531.7	1,540.4	1,540.8	1,557.2	1,570.7	1,562.6	1,573.0	1,574.8	1,573.5
11 Real estate loans	3,526.4	3,548.6	3,545.9	3,541.9	3,546.9	3,537.3	3,540.0	3,532.1	3,529.9	3,538.7	3,528.4	3,529.6
12 Revolving home equity loans	533.7	509.0	506.4	502.9	498.2	493.8	490.9	487.2	488.7	487.5	486.4	485.3
13 Closed-end residential loans ⁹	1,576.1	1,611.2	1,612.1	1,611.5	1,618.3	1,610.0	1,612.7	1,601.0	1,600.7	1,608.1	1,597.2	1,595.3
14 Commercial real estate loans ¹⁰	1,416.6	1,428.4	1,427.4	1,427.5	1,430.4	1,433.5	1,436.3	1,443.9	1,440.5	1,443.0	1,444.8	1,449.1
15 Consumer loans	1,104.9	1,116.1	1,118.7	1,122.6	1,127.0	1,132.2	1,138.1	1,141.8	1,142.0	1,141.3	1,141.0	1,143.5
16 Credit cards and other revolving plans	601.5	602.0	603.0	604.0	605.5	607.0	608.0	605.7	607.0	605.3	604.2	605.7
17 Other consumer loans ¹¹	503.4	514.0	515.7	518.6	521.6	525.2	530.1	536.2	535.0	536.0	536.8	537.8
18 Other loans and leases	1,033.3	1,069.7	1,080.3	1,078.2	1,087.3	1,082.6	1,070.9	1,074.8	1,073.4	1,071.5	1,080.2	1,077.1
19 Fed funds and reverse RPs with nonbanks ¹²	299.4	319.5	320.2	324.2	322.2	312.4	301.4	297.6	297.7	295.5	302.4	295.9
20 All other loans and leases ¹³	733.9	750.1	760.1	754.0	765.1	770.2	769.5	777.3	775.8	776.0	777.8	781.2
21 LESS: Allowance for loan and lease losses	159.2	145.3	144.2	142.5	141.0	140.1	137.2	133.9	134.0	133.8	134.3	133.5
22 Interbank loans ¹²	118.9	131.3	125.3	126.5	128.2	129.4	129.9	125.4	131.1	134.2	116.7	116.1
23 Fed funds and reverse RPs with banks ¹²	106.9	119.7	113.6	114.2	114.5	113.8	113.4	109.3	113.7	118.6	100.6	100.7
24 Loans to commercial banks ¹⁴	12.1	11.6	11.6	12.3	13.7	15.6	16.5	16.1	17.4	15.6	16.1	15.4
25 Cash assets ¹⁵	1,628.4	1,764.3	1,830.6	1,931.3	1,954.6	2,057.5	2,134.2	2,221.1	2,162.1	2,252.2	2,228.2	2,268.4
26 Trading assets ¹⁶	325.3	292.0	285.3	277.4	278.9	265.0	255.1	237.4	245.6	233.8	232.2	233.3
27 Derivatives with a positive fair value ¹⁷	299.4	263.8	257.8	252.4	256.6	244.1	236.2	218.7	227.5	215.5	211.4	215.1
28 Other trading assets	26.0	28.2	27.5	25.0	22.3	20.9	18.9	18.7	18.1	18.3	20.8	18.2
29 Other assets ¹⁸	1,166.2	1,148.0	1,158.9	1,146.5	1,109.4	1,120.1	1,127.2	1,141.3	1,139.9	1,152.8	1,152.7	1,129.2
30 TOTAL ASSETS ¹⁹	12,837.1	13,169.3	13,246.9	13,334.7	13,386.5	13,473.8	13,545.6	13,610.2	13,545.8	13,662.3	13,622.6	13,635.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 9, 2013

Account	2012 Jul	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	Week ending				
									Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	8,815.7	9,236.8	9,263.6	9,323.1	9,350.5	9,369.6	9,416.2	9,498.3	9,445.9	9,536.6	9,528.9	9,508.7
32	Large time deposits	1,494.9	1,530.0	1,542.2	1,540.0	1,523.4	1,531.1	1,556.7	1,578.5	1,577.4	1,581.3	1,577.4	1,577.9
33	Other deposits	7,320.8	7,706.8	7,721.4	7,783.2	7,827.1	7,838.6	7,859.5	7,919.9	7,868.5	7,955.3	7,951.6	7,930.8
34	Borrowings	1,580.5	1,583.7	1,569.4	1,557.5	1,544.2	1,552.5	1,539.9	1,527.6	1,528.8	1,543.1	1,519.4	1,522.2
35	Borrowings from banks in the U.S.	137.3	157.0	155.6	152.6	149.2	143.7	144.3	141.1	147.9	153.2	131.1	130.5
36	Borrowings from others	1,443.2	1,426.7	1,413.8	1,405.0	1,395.0	1,408.8	1,395.6	1,386.5	1,380.9	1,389.9	1,388.3	1,391.7
37	Trading liabilities ²⁰	300.3	267.3	267.1	270.0	276.9	266.9	246.9	225.8	234.9	224.0	219.3	220.6
38	Derivatives with a negative fair value ¹⁷	264.2	228.5	226.0	224.7	226.6	216.0	197.5	183.5	189.6	181.9	176.9	181.7
39	Other trading liabilities	36.2	38.8	41.1	45.3	50.2	50.8	49.4	42.2	45.3	42.1	42.4	38.9
40	Net due to related foreign offices	209.1	140.4	168.0	199.4	226.5	317.0	400.9	442.8	425.5	439.9	440.6	463.8
41	Other liabilities ²¹	462.4	454.4	454.3	456.5	451.5	451.8	451.6	443.0	447.5	445.1	442.4	436.6
42	TOTAL LIABILITIES¹⁹	11,368.0	11,682.6	11,722.4	11,806.6	11,849.5	11,957.8	12,055.5	12,137.5	12,082.6	12,188.7	12,150.7	12,151.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,469.1	1,486.7	1,524.6	1,528.1	1,537.0	1,516.0	1,490.1	1,472.7	1,463.2	1,473.6	1,471.9	1,483.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	35.9	38.0	34.0	33.3	36.2	32.3	11.1	-5.6	-7.6	-3.3	-5.0	-6.6
45	Securitized consumer loans ²⁴	19.7	20.5	20.6	20.6	20.4	20.1	20.4	20.5	20.3	20.4	20.2	20.9
46	Securitized credit cards and other revolving plans	10.7	11.4	11.6	11.7	11.4	11.3	11.5	11.5	11.3	11.4	11.3	12.2
47	Other securitized consumer loans	8.9	9.1	9.0	8.9	8.9	8.9	8.9	8.9	9.0	9.0	9.0	8.7
48	Securitized real estate loans ²⁴	765.3	745.8	744.1	739.7	742.6	741.6	736.5	734.0	732.5	731.4	732.9	739.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 9, 2013

Account	2012 Jul	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	9,703.9	10,006.7	9,993.3	9,974.7	10,030.6	10,016.5	10,001.0	9,964.3	9,949.3	9,957.1	9,951.8	9,990.2
2 Securities in bank credit ²	2,619.8	2,725.8	2,719.0	2,723.5	2,757.5	2,742.3	2,711.1	2,678.2	2,668.8	2,673.6	2,679.3	2,686.4
3 Treasury and agency securities ³	1,817.0	1,862.6	1,857.5	1,857.7	1,880.4	1,856.2	1,834.4	1,799.3	1,795.9	1,797.6	1,798.3	1,797.1
4 Mortgage-backed securities (MBS) ⁴	1,325.3	1,337.5	1,337.1	1,337.4	1,365.7	1,361.3	1,351.9	1,337.0	1,335.0	1,334.9	1,336.4	1,336.3
5 Non-MBS ⁵	491.8	525.2	520.4	520.4	514.8	494.9	482.4	462.3	460.9	462.7	461.9	460.8
6 Other securities	802.7	863.2	861.5	865.8	877.1	886.2	876.7	878.9	872.9	876.0	881.0	889.2
7 Mortgage-backed securities ⁶	137.2	139.6	139.9	139.5	139.6	141.3	140.3	141.2	140.0	141.1	142.5	141.9
8 Non-MBS ⁷	665.5	723.6	721.6	726.3	737.5	744.9	736.4	737.7	732.9	734.9	738.5	747.3
9 Loans and leases in bank credit ⁸	7,084.2	7,280.9	7,274.3	7,251.2	7,273.1	7,274.1	7,289.9	7,286.1	7,280.6	7,283.5	7,272.5	7,303.8
10 Commercial and industrial loans	1,444.0	1,513.9	1,525.1	1,535.6	1,545.0	1,546.7	1,557.6	1,562.6	1,553.5	1,564.0	1,563.6	1,568.3
11 Real estate loans	3,519.0	3,558.6	3,546.5	3,532.6	3,536.7	3,531.7	3,532.9	3,524.9	3,537.5	3,528.4	3,508.2	3,524.1
12 Revolving home equity loans	532.8	509.9	507.2	502.5	497.5	492.8	490.1	486.2	487.4	486.4	485.5	484.4
13 Closed-end residential loans ⁹	1,568.7	1,620.5	1,612.8	1,603.3	1,609.3	1,602.8	1,602.5	1,593.6	1,608.0	1,597.1	1,576.4	1,590.7
14 Commercial real estate loans ¹⁰	1,417.6	1,428.2	1,426.5	1,426.8	1,429.9	1,436.0	1,440.4	1,445.1	1,442.1	1,444.8	1,446.2	1,449.0
15 Consumer loans	1,100.7	1,130.8	1,120.7	1,112.8	1,119.2	1,125.5	1,135.1	1,136.9	1,135.6	1,134.6	1,136.3	1,141.4
16 Credit cards and other revolving plans	598.5	614.6	602.7	594.7	597.7	601.0	605.5	602.7	602.5	600.7	601.3	605.1
17 Other consumer loans ¹¹	502.2	516.2	518.0	518.2	521.5	524.5	529.6	534.3	533.0	533.9	535.0	536.3
18 Other loans and leases	1,020.5	1,077.7	1,081.9	1,070.3	1,072.1	1,070.2	1,064.3	1,061.6	1,054.0	1,056.6	1,064.4	1,070.0
19 Fed funds and reverse RPs with nonbanks ¹²	285.5	324.4	327.1	321.6	311.4	305.5	293.9	283.5	279.6	279.7	287.2	287.3
20 All other loans and leases ¹³	735.0	753.3	754.8	748.7	760.7	764.7	770.4	778.1	774.3	776.9	777.2	782.7
21 LESS: Allowance for loan and lease losses	158.8	145.2	145.1	142.7	139.3	139.3	137.1	133.8	134.0	134.0	133.9	133.3
22 Interbank loans ¹²	115.1	133.7	129.1	128.0	127.1	122.9	123.9	121.4	124.2	131.3	114.0	115.5
23 Fed funds and reverse RPs with banks ¹²	103.1	122.1	117.6	115.9	113.6	107.6	108.1	105.3	108.2	115.4	97.8	99.1
24 Loans to commercial banks ¹⁴	12.0	11.6	11.6	12.1	13.5	15.2	15.9	16.1	16.0	15.9	16.2	16.4
25 Cash assets ¹⁵	1,661.0	1,770.7	1,853.9	1,925.3	1,951.2	2,089.3	2,158.5	2,264.9	2,241.2	2,296.4	2,257.7	2,291.3
26 Trading assets ¹⁶	318.7	291.0	284.8	270.5	270.1	259.7	250.3	232.9	242.6	230.6	228.5	226.3
27 Derivatives with a positive fair value ¹⁷	292.3	262.2	256.8	245.2	248.0	239.5	231.8	214.2	224.0	212.0	208.4	208.4
28 Other trading assets	26.4	28.8	28.0	25.3	22.1	20.2	18.6	18.8	18.6	18.6	20.1	17.8
29 Other assets ¹⁸	1,153.8	1,149.6	1,159.3	1,154.3	1,110.2	1,116.4	1,121.9	1,131.3	1,134.1	1,137.6	1,139.5	1,120.4
30 TOTAL ASSETS ¹⁹	12,793.6	13,206.5	13,275.4	13,310.1	13,350.0	13,465.4	13,518.6	13,581.1	13,557.6	13,619.0	13,557.6	13,610.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	8,761.8	9,264.1	9,255.9	9,343.9	9,366.5	9,318.0	9,369.4	9,439.9	9,418.5	9,455.6	9,394.5	9,490.1
32	Large time deposits	1,489.7	1,534.9	1,540.1	1,534.3	1,522.2	1,536.2	1,562.1	1,572.7	1,569.5	1,572.5	1,576.3	1,572.7
33	Other deposits	7,272.1	7,729.2	7,715.8	7,809.6	7,844.3	7,781.8	7,807.3	7,867.2	7,849.0	7,883.2	7,818.2	7,917.4
34	Borrowings	1,570.7	1,584.5	1,596.7	1,558.2	1,539.9	1,569.3	1,535.0	1,518.9	1,517.9	1,533.9	1,520.1	1,509.9
35	Borrowings from banks in the U.S.	135.2	157.6	156.7	151.1	149.9	141.8	142.4	138.6	142.0	150.9	130.1	130.4
36	Borrowings from others	1,435.5	1,426.9	1,440.0	1,407.0	1,390.0	1,427.5	1,392.7	1,380.3	1,376.0	1,383.0	1,390.1	1,379.4
37	Trading liabilities ²⁰	294.2	265.2	265.0	261.9	273.4	264.6	245.8	222.2	231.7	220.9	217.8	215.7
38	Derivatives with a negative fair value ¹⁷	257.6	227.8	225.5	218.6	224.0	213.0	195.0	179.4	188.1	177.8	173.8	175.2
39	Other trading liabilities	36.7	37.4	39.5	43.4	49.4	51.5	50.8	42.8	43.7	43.0	44.0	40.5
40	Net due to related foreign offices	238.2	142.5	192.5	184.5	213.4	347.2	416.5	473.0	462.6	485.7	492.8	467.1
41	Other liabilities ²¹	454.3	452.0	455.6	452.4	441.5	447.5	444.5	434.9	439.9	430.9	435.0	433.0
42	TOTAL LIABILITIES¹⁹	11,319.2	11,708.2	11,765.7	11,800.9	11,834.7	11,946.7	12,011.3	12,088.9	12,070.7	12,127.0	12,060.2	12,115.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,474.5	1,498.3	1,509.6	1,509.2	1,515.3	1,518.7	1,507.3	1,492.2	1,486.8	1,492.0	1,497.4	1,494.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	35.9	38.0	34.0	33.3	36.2	32.3	11.1	-5.6	-7.6	-3.3	-5.0	-6.6
45	Securitized consumer loans ²⁴	19.3	20.7	20.6	20.8	20.9	20.4	20.1	20.0	20.0	20.0	19.9	20.4
46	Securitized credit cards and other revolving plans	10.7	11.6	11.7	12.0	11.8	11.4	11.3	11.4	11.3	11.3	11.3	12.0
47	Other securitized consumer loans	8.6	9.1	8.9	8.8	9.1	9.0	8.8	8.6	8.7	8.7	8.6	8.4
48	Securitized real estate loans ²⁴	768.0	745.7	742.0	738.4	737.6	737.4	737.5	737.5	737.7	737.2	737.4	737.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 9, 2013

Account	2012 Jul	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	8,914.7	9,114.9	9,114.5	9,122.7	9,176.7	9,174.8	9,189.9	9,180.8	9,167.4	9,184.3	9,187.0	9,185.9
2 Securities in bank credit ²	2,441.4	2,519.9	2,515.2	2,513.9	2,546.9	2,545.7	2,532.8	2,505.6	2,500.1	2,504.2	2,508.1	2,507.1
3 Treasury and agency securities ³	1,733.2	1,756.6	1,750.9	1,745.6	1,767.7	1,759.8	1,752.8	1,718.9	1,721.3	1,719.3	1,717.9	1,709.7
4 Mortgage-backed securities (MBS) ⁴	1,310.0	1,313.7	1,317.0	1,316.9	1,342.9	1,346.4	1,345.7	1,331.4	1,331.6	1,330.5	1,331.8	1,327.8
5 Non-MBS ⁵	423.1	442.9	434.0	428.7	424.8	413.4	407.1	387.5	389.7	388.8	386.2	381.9
6 Other securities	708.3	763.3	764.2	768.3	779.2	785.9	780.0	786.8	778.8	784.9	790.1	797.4
7 Mortgage-backed securities ⁶	130.0	133.7	133.4	133.1	133.1	134.1	133.4	135.8	135.1	135.9	136.3	136.4
8 Non-MBS ⁷	578.3	629.6	630.9	635.2	646.0	651.8	646.6	651.0	643.7	649.0	653.8	661.0
9 Loans and leases in bank credit ⁸	6,473.3	6,595.0	6,599.3	6,608.8	6,629.9	6,629.1	6,657.1	6,675.2	6,667.3	6,680.2	6,678.9	6,678.8
10 Commercial and industrial loans	1,196.0	1,261.1	1,264.6	1,275.6	1,283.3	1,285.6	1,300.6	1,309.2	1,303.2	1,309.3	1,312.7	1,312.1
11 Real estate loans	3,495.4	3,518.2	3,515.8	3,512.6	3,517.2	3,507.3	3,510.5	3,502.4	3,500.4	3,508.6	3,498.9	3,499.7
12 Revolving home equity loans	533.5	508.8	506.2	502.7	498.0	493.6	490.7	486.9	488.4	487.2	486.0	485.0
13 Closed-end residential loans ⁹	1,574.7	1,609.9	1,611.0	1,610.3	1,617.3	1,609.0	1,611.8	1,599.9	1,599.6	1,606.8	1,596.3	1,594.1
14 Commercial real estate loans ¹⁰	1,387.3	1,399.5	1,398.6	1,399.5	1,401.8	1,404.7	1,408.0	1,415.6	1,412.4	1,414.6	1,416.6	1,420.6
15 Consumer loans	1,103.1	1,114.2	1,116.7	1,120.8	1,125.1	1,130.3	1,136.0	1,139.6	1,139.8	1,139.0	1,138.7	1,141.2
16 Credit cards and other revolving plans	601.5	602.0	603.0	604.0	605.5	607.0	608.0	605.7	607.0	605.3	604.2	605.7
17 Other consumer loans ¹¹	501.6	512.1	513.8	516.7	519.6	523.2	528.0	533.9	532.8	533.7	534.5	535.5
18 Other loans and leases	678.7	701.5	702.2	699.8	704.3	706.0	710.0	724.0	723.9	723.3	728.6	725.7
19 Fed funds and reverse RPs with nonbanks ¹²	145.4	147.1	142.7	144.3	139.2	133.1	132.6	142.6	142.5	141.1	148.2	142.4
20 All other loans and leases ¹³	533.3	554.5	559.5	555.5	565.1	573.0	577.5	581.4	581.4	582.2	580.4	583.4
21 LESS: Allowance for loan and lease losses	159.3	144.9	143.6	141.5	139.8	138.8	136.4	134.2	134.2	134.1	134.6	133.7
22 Interbank loans ¹²	92.1	106.0	100.7	103.1	102.8	101.2	104.3	100.6	108.7	111.1	90.8	89.1
23 Fed funds and reverse RPs with banks ¹²	82.0	96.8	91.3	93.3	92.5	90.8	93.0	89.5	96.4	100.5	79.8	78.6
24 Loans to commercial banks ¹⁴	10.1	9.2	9.4	9.8	10.3	10.4	11.3	11.1	12.3	10.6	11.0	10.5
25 Cash assets ¹⁵	866.3	902.4	906.5	979.5	1,008.7	1,020.9	1,041.0	1,102.6	1,087.4	1,121.5	1,111.0	1,111.8
26 Trading assets ¹⁶	190.3	164.8	163.5	156.5	157.6	147.9	145.6	136.7	139.6	135.2	135.0	135.7
27 Derivatives with a positive fair value ¹⁷	173.5	146.2	143.9	139.1	142.5	133.9	133.1	124.2	128.2	122.5	120.0	123.5
28 Other trading assets	16.8	18.6	19.5	17.4	15.1	14.0	12.5	12.5	11.3	12.7	15.0	12.1
29 Other assets ¹⁸	1,117.6	1,095.9	1,109.5	1,097.4	1,058.2	1,063.9	1,068.3	1,080.3	1,075.8	1,087.6	1,092.5	1,073.2
30 TOTAL ASSETS ¹⁹	11,021.6	11,239.0	11,251.1	11,317.7	11,364.1	11,370.0	11,412.7	11,466.8	11,444.8	11,505.6	11,481.6	11,461.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	7,967.5	8,315.9	8,321.0	8,378.6	8,412.9	8,427.3	8,444.0	8,490.2	8,452.8	8,517.0	8,515.2	8,498.0
32	Large time deposits	750.3	725.4	721.3	718.5	711.8	712.2	714.8	715.1	713.5	716.9	714.1	715.5
33	Other deposits	7,217.2	7,590.6	7,599.7	7,660.0	7,701.1	7,715.1	7,729.2	7,775.1	7,739.3	7,800.2	7,801.1	7,782.5
34	Borrowings	1,001.7	959.4	942.6	937.9	935.9	940.1	938.2	947.1	953.4	952.4	939.2	945.9
35	Borrowings from banks in the U.S.	99.8	111.0	109.4	105.8	102.2	96.1	101.1	100.2	107.0	110.6	91.5	90.3
36	Borrowings from others	901.9	848.5	833.3	832.2	833.7	843.9	837.1	846.9	846.4	841.8	847.7	855.6
37	Trading liabilities ²⁰	169.6	139.2	142.0	142.8	151.7	142.7	131.1	120.1	124.2	120.8	115.5	118.2
38	Derivatives with a negative fair value ¹⁷	145.5	113.5	114.7	114.1	120.0	109.9	100.5	96.3	98.5	96.3	92.0	96.8
39	Other trading liabilities	24.1	25.7	27.2	28.7	31.7	32.8	30.5	23.8	25.6	24.5	23.6	21.4
40	Net due to related foreign offices	-10.5	-80.2	-54.9	-38.7	-47.7	-17.3	20.0	32.8	40.9	36.4	31.2	19.4
41	Other liabilities ²¹	405.7	394.5	395.8	397.6	391.6	391.4	390.8	384.3	384.6	383.9	381.2	384.7
42	TOTAL LIABILITIES¹⁹	9,534.0	9,728.9	9,746.5	9,818.1	9,844.3	9,884.1	9,924.0	9,974.5	9,955.9	10,010.6	9,982.3	9,966.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,487.6	1,510.1	1,504.7	1,499.7	1,519.8	1,485.9	1,488.6	1,492.3	1,488.9	1,495.0	1,499.3	1,495.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.5	40.5	36.5	35.6	38.1	34.3	14.1	-1.7	-3.7	0.4	-1.2	-2.5
45	Securitized consumer loans ²⁴	19.7	20.5	20.6	20.6	20.4	20.1	20.4	20.5	20.3	20.4	20.2	20.9
46	Securitized credit cards and other revolving plans	10.7	11.4	11.6	11.7	11.4	11.3	11.5	11.5	11.3	11.4	11.3	12.2
47	Other securitized consumer loans	8.9	9.1	9.0	8.9	8.9	8.9	8.9	8.9	9.0	9.0	9.0	8.7
48	Securitized real estate loans ²⁴	765.3	745.8	744.1	739.7	742.6	741.6	736.5	734.0	732.5	731.4	732.9	739.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 9, 2013

Account	2012 Jul	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	8,867.4	9,140.5	9,109.3	9,100.7	9,156.5	9,154.4	9,161.9	9,133.5	9,128.6	9,126.1	9,115.5	9,154.3
2 Securities in bank credit ²	2,420.7	2,514.9	2,509.4	2,514.8	2,549.9	2,539.7	2,515.5	2,484.6	2,477.5	2,480.2	2,484.1	2,491.8
3 Treasury and agency securities ³	1,719.0	1,755.1	1,749.5	1,750.7	1,774.8	1,756.5	1,740.2	1,705.7	1,705.2	1,703.6	1,703.1	1,702.4
4 Mortgage-backed securities (MBS) ⁴	1,301.0	1,315.5	1,317.3	1,318.3	1,347.5	1,343.3	1,336.2	1,322.4	1,320.0	1,320.4	1,322.1	1,321.9
5 Non-MBS ⁵	418.1	439.5	432.3	432.5	427.4	413.2	404.0	383.3	385.2	383.2	381.1	380.5
6 Other securities	701.6	759.8	759.8	764.0	775.0	783.2	775.3	778.9	772.3	776.6	781.0	789.4
7 Mortgage-backed securities ⁶	129.2	133.0	133.3	133.0	133.0	134.7	133.7	134.8	133.5	134.7	136.1	135.5
8 Non-MBS ⁷	572.5	626.8	626.6	631.1	642.0	648.5	641.7	644.1	638.8	641.9	644.9	653.9
9 Loans and leases in bank credit ⁸	6,446.8	6,625.6	6,599.9	6,585.9	6,606.7	6,614.7	6,646.4	6,648.9	6,651.2	6,645.9	6,631.4	6,662.5
10 Commercial and industrial loans	1,189.7	1,258.3	1,263.7	1,277.3	1,289.3	1,292.2	1,301.1	1,303.1	1,296.6	1,301.9	1,303.8	1,308.0
11 Real estate loans	3,488.3	3,528.6	3,516.8	3,503.8	3,507.4	3,501.7	3,503.2	3,495.4	3,508.1	3,498.4	3,478.9	3,494.5
12 Revolving home equity loans	532.6	509.7	507.0	502.3	497.3	492.6	489.8	485.9	487.1	486.2	485.2	484.2
13 Closed-end residential loans ⁹	1,567.3	1,619.5	1,611.8	1,602.2	1,608.3	1,601.7	1,601.4	1,592.5	1,606.9	1,595.8	1,575.5	1,589.5
14 Commercial real estate loans ¹⁰	1,388.4	1,399.4	1,398.0	1,399.4	1,401.7	1,407.3	1,411.9	1,417.0	1,414.1	1,416.5	1,418.2	1,420.8
15 Consumer loans	1,099.0	1,129.0	1,118.8	1,110.9	1,117.2	1,123.4	1,132.9	1,134.7	1,133.3	1,132.3	1,134.0	1,139.1
16 Credit cards and other revolving plans	598.5	614.6	602.7	594.7	597.7	601.0	605.5	602.7	602.5	600.7	601.3	605.1
17 Other consumer loans ¹¹	500.5	514.5	516.1	516.2	519.4	522.3	527.4	532.0	530.8	531.5	532.7	534.0
18 Other loans and leases	669.8	709.7	700.6	694.0	692.8	697.5	709.2	715.7	713.2	713.3	714.6	720.9
19 Fed funds and reverse RPs with nonbanks ¹²	135.4	152.3	147.2	145.0	133.6	129.8	130.5	133.0	131.4	132.2	135.1	134.7
20 All other loans and leases ¹³	534.5	557.4	553.4	549.1	559.2	567.6	578.7	582.6	581.8	581.1	579.5	586.2
21 LESS: Allowance for loan and lease losses	158.2	144.5	144.5	142.1	138.7	138.7	136.5	133.2	133.4	133.4	133.3	132.7
22 Interbank loans ¹²	88.3	108.3	102.5	105.4	101.9	95.1	98.9	96.6	101.0	107.7	88.0	88.3
23 Fed funds and reverse RPs with banks ¹²	78.5	98.8	93.0	95.4	91.6	84.9	88.2	85.8	90.0	97.1	77.3	77.5
24 Loans to commercial banks ¹⁴	9.8	9.5	9.5	10.0	10.3	10.2	10.7	10.8	10.9	10.6	10.7	10.9
25 Cash assets ¹⁵	868.3	876.7	918.8	1,000.8	1,003.3	1,018.2	1,053.4	1,111.0	1,103.0	1,116.9	1,078.5	1,151.0
26 Trading assets ¹⁶	188.1	163.8	161.8	152.7	153.3	146.2	143.8	135.6	140.4	135.1	133.7	131.7
27 Derivatives with a positive fair value ¹⁷	171.3	144.4	141.8	134.8	138.3	132.8	131.5	123.2	128.0	122.2	120.3	120.8
28 Other trading assets	16.8	19.4	20.0	17.9	15.0	13.4	12.3	12.4	12.4	12.9	13.4	10.9
29 Other assets ¹⁸	1,108.6	1,101.2	1,110.7	1,104.3	1,057.9	1,058.1	1,062.2	1,073.0	1,073.0	1,077.2	1,081.6	1,065.5
30 TOTAL ASSETS ¹⁹	10,962.7	11,246.0	11,258.6	11,321.8	11,334.2	11,333.4	11,383.7	11,416.5	11,412.6	11,429.6	11,364.0	11,458.2

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)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	7,926.8	8,333.7	8,310.1	8,394.3	8,419.7	8,356.7	8,393.1	8,445.9	8,443.1	8,452.7	8,388.4	8,492.4
32	Large time deposits	758.2	719.1	713.5	707.7	701.0	704.0	716.2	723.4	721.7	723.9	721.3	725.9
33	Other deposits	7,168.7	7,614.5	7,596.6	7,686.6	7,718.7	7,652.7	7,676.9	7,722.5	7,721.4	7,728.8	7,667.2	7,766.5
34	Borrowings	990.3	961.7	957.5	938.7	930.7	949.4	939.5	937.8	943.2	944.7	930.9	932.7
35	Borrowings from banks in the U.S.	97.2	113.0	110.8	105.5	103.5	95.6	99.1	97.5	101.6	108.9	89.5	88.9
36	Borrowings from others	893.0	848.6	846.8	833.2	827.2	853.7	840.5	840.3	841.6	835.8	841.5	843.7
37	Trading liabilities ²⁰	167.0	137.6	139.6	138.3	147.8	141.9	131.9	118.6	122.8	119.8	115.8	115.0
38	Derivatives with a negative fair value ¹⁷	141.9	114.1	114.2	111.9	117.0	108.9	99.9	94.0	98.1	93.8	90.6	92.6
39	Other trading liabilities	25.1	23.6	25.4	26.4	30.8	33.0	32.0	24.6	24.7	26.0	25.2	22.4
40	Net due to related foreign offices	8.1	-74.3	-51.1	-47.3	-57.6	-15.8	31.0	47.0	41.1	50.0	58.6	45.6
41	Other liabilities ²¹	399.5	392.6	396.4	392.3	381.9	386.0	384.3	378.4	379.1	374.0	376.3	381.4
42	TOTAL LIABILITIES ¹⁹	9,491.6	9,751.3	9,752.5	9,816.1	9,822.5	9,818.2	9,879.9	9,927.7	9,929.3	9,941.1	9,870.1	9,967.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,471.1	1,494.7	1,506.1	1,505.7	1,511.8	1,515.2	1,503.8	1,488.7	1,483.3	1,488.5	1,493.9	1,491.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.5	40.5	36.5	35.6	38.1	34.3	14.1	-1.7	-3.7	0.4	-1.2	-2.5
45	Securitized consumer loans ²⁴	19.3	20.7	20.6	20.8	20.9	20.4	20.1	20.0	20.0	20.0	19.9	20.4
46	Securitized credit cards and other revolving plans	10.7	11.6	11.7	12.0	11.8	11.4	11.3	11.4	11.3	11.3	11.3	12.0
47	Other securitized consumer loans	8.6	9.1	8.9	8.8	9.1	9.0	8.8	8.6	8.7	8.7	8.6	8.4
48	Securitized real estate loans ²⁴	768.0	745.7	742.0	738.4	737.6	737.4	737.5	737.5	737.7	737.2	737.4	737.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
ASSETS													
1	Bank credit	5,778.8	5,919.2	5,914.7	5,913.8	5,955.3	5,943.3	5,948.5	5,918.7	5,917.7	5,922.4	5,914.9	5,916.6
2	Securities in bank credit ²	1,622.3	1,671.8	1,667.8	1,664.9	1,698.5	1,694.3	1,681.4	1,655.3	1,652.2	1,653.7	1,653.8	1,658.2
3	Treasury and agency securities ³	1,142.0	1,157.9	1,153.3	1,148.2	1,173.1	1,166.6	1,155.8	1,120.8	1,124.2	1,120.9	1,118.0	1,113.5
4	Mortgage-backed securities (MBS) ⁴	895.7	902.2	904.4	903.3	930.9	934.3	933.6	920.0	922.2	919.0	918.1	916.3
5	Non-MBS ⁵	246.2	255.8	248.9	245.0	242.2	232.3	222.2	200.8	202.0	201.9	199.9	197.2
6	Other securities	480.3	513.8	514.5	516.6	525.4	527.7	525.6	534.5	528.0	532.9	535.8	544.7
7	Mortgage-backed securities ⁶	112.9	117.6	117.9	116.4	116.9	117.8	117.8	119.8	119.2	119.9	120.3	120.4
8	Non-MBS ⁷	367.5	396.2	396.6	400.2	408.4	409.9	407.8	414.7	408.8	413.0	415.5	424.3
9	Loans and leases in bank credit ⁸	4,156.5	4,247.4	4,246.9	4,248.9	4,256.9	4,248.9	4,267.1	4,263.4	4,265.4	4,268.7	4,261.1	4,258.4
10	Commercial and industrial loans	785.3	829.1	830.7	841.0	844.1	845.2	856.7	861.0	856.4	861.2	863.2	863.7
11	Real estate loans	2,056.6	2,084.7	2,082.0	2,075.3	2,076.1	2,062.3	2,063.1	2,044.7	2,050.3	2,051.2	2,036.6	2,035.8
12	Revolving home equity loans	423.0	405.9	404.0	401.4	396.8	392.9	390.6	386.5	387.8	386.7	385.5	384.8
13	Closed-end residential loans ⁹	1,086.7	1,127.3	1,129.2	1,126.9	1,131.7	1,120.6	1,123.7	1,106.9	1,112.0	1,114.2	1,099.5	1,097.9
14	Commercial real estate loans ¹⁰	546.9	551.6	548.8	547.0	547.6	548.8	548.8	551.3	550.5	550.3	551.6	553.2
15	Consumer loans	786.3	792.4	793.3	793.1	794.5	798.2	801.2	800.9	801.7	800.4	799.7	801.2
16	Credit cards and other revolving plans	425.3	421.2	421.4	419.9	420.0	421.3	421.6	418.3	419.8	418.0	416.9	417.8
17	Other consumer loans ¹¹	361.0	371.2	371.8	373.2	374.5	376.9	379.6	382.5	381.9	382.4	382.7	383.4
18	Other loans and leases	528.3	541.1	540.9	539.6	542.1	543.3	546.2	556.8	557.0	555.8	561.6	557.7
19	Fed funds and reverse RPs with nonbanks ¹²	142.6	142.0	137.5	139.4	134.2	129.4	129.9	138.2	138.1	136.8	143.5	138.1
20	All other loans and leases ¹³	385.7	399.1	403.5	400.2	407.9	413.9	416.2	418.6	418.9	419.1	418.1	419.6
21	LESS: Allowance for loan and lease losses	113.1	100.3	99.6	97.7	96.6	96.1	94.2	92.0	91.8	91.9	92.4	91.7
22	Interbank loans ¹²	48.0	46.1	45.6	49.4	47.3	46.1	47.3	45.2	50.9	45.6	41.4	41.3
23	Fed funds and reverse RPs with banks ¹²	39.3	37.9	37.2	40.4	38.0	36.7	37.1	35.1	39.7	36.1	31.5	31.8
24	Loans to commercial banks ¹⁴	8.6	8.3	8.4	8.9	9.3	9.4	10.2	10.1	11.2	9.5	9.9	9.5
25	Cash assets ¹⁵	574.4	531.5	581.7	664.8	672.8	697.2	746.3	803.4	793.0	818.1	807.1	808.0
26	Trading assets ¹⁶	184.6	159.1	158.0	151.1	152.7	143.1	141.6	133.7	136.2	132.3	131.8	133.0
27	Derivatives with a positive fair value ¹⁷	167.9	140.8	138.5	134.2	138.0	129.4	129.4	121.2	125.1	119.8	116.8	120.9
28	Other trading assets	16.7	18.3	19.5	16.9	14.8	13.7	12.3	12.4	11.1	12.5	15.0	12.0
29	Other assets ¹⁸	857.6	842.4	855.5	844.6	806.8	810.4	814.3	822.2	821.1	830.3	830.8	812.9
30	TOTAL ASSETS¹⁹	7,330.1	7,398.0	7,455.9	7,526.1	7,538.3	7,544.0	7,604.0	7,631.1	7,627.1	7,656.9	7,633.7	7,620.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	5,079.7	5,340.4	5,345.2	5,393.6	5,417.9	5,435.4	5,439.9	5,464.3	5,443.2	5,481.5	5,479.1	5,468.0
32	Large time deposits	344.6	325.8	323.4	321.4	315.7	317.4	326.1	328.8	327.9	329.5	327.2	330.0
33	Other deposits	4,735.1	5,014.6	5,021.8	5,072.1	5,102.1	5,118.0	5,113.8	5,135.5	5,115.3	5,151.9	5,151.9	5,138.0
34	Borrowings	730.3	699.8	686.4	679.4	677.0	678.5	662.4	661.2	667.2	665.7	651.2	661.1
35	Borrowings from banks in the U.S.	56.0	65.1	64.0	53.8	53.5	50.3	55.3	52.9	59.2	63.5	44.3	43.4
36	Borrowings from others	674.3	634.7	622.3	625.7	623.5	628.1	607.1	608.3	608.0	602.2	606.8	617.7
37	Trading liabilities ²⁰	165.0	134.2	136.9	138.2	147.4	138.3	127.6	117.0	120.6	117.9	112.5	115.3
38	Derivatives with a negative fair value ¹⁷	141.6	109.4	110.6	110.4	116.5	106.4	97.8	93.8	95.6	94.1	89.6	94.6
39	Other trading liabilities	23.3	24.9	26.3	27.8	30.9	31.9	29.8	23.2	25.0	23.8	23.0	20.8
40	Net due to related foreign offices	-48.3	-121.6	-96.2	-81.1	-89.8	-63.0	-18.2	-7.8	2.9	-6.4	-9.6	-22.8
41	Other liabilities ²¹	336.8	325.7	330.1	333.9	326.9	324.4	328.7	322.1	320.6	321.9	318.5	324.4
42	TOTAL LIABILITIES ¹⁹	6,263.4	6,378.5	6,402.4	6,464.0	6,479.2	6,513.5	6,540.4	6,556.9	6,554.5	6,580.6	6,551.7	6,546.0
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,066.7	1,019.5	1,053.4	1,062.1	1,059.1	1,030.5	1,063.6	1,074.2	1,072.6	1,076.2	1,081.9	1,074.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	31.9	32.7	29.5	28.9	31.3	27.2	10.9	-0.2	-2.1	1.8	0.3	-0.4
45	Securitized consumer loans ²⁴	7.0	7.0	6.9	7.1	7.3	7.3	7.2	7.1	7.2	7.2	7.2	6.9
46	Securitized credit cards and other revolving plans	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	6.8	6.9	6.8	6.8	6.8	6.8	6.8	6.8	6.9	6.9	6.9	6.6
48	Securitized real estate loans ²⁴	744.5	725.4	723.5	719.7	723.1	722.2	717.3	714.6	712.9	712.1	713.6	719.8

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

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
ASSETS													
1	Bank credit	5,738.0	5,946.5	5,916.1	5,898.6	5,940.6	5,926.6	5,920.3	5,880.1	5,883.2	5,878.1	5,859.3	5,889.1
2	Securities in bank credit ²	1,606.2	1,672.0	1,660.2	1,663.0	1,698.0	1,688.2	1,667.1	1,640.2	1,635.0	1,637.2	1,637.5	1,646.7
3	Treasury and agency securities ³	1,132.9	1,156.2	1,147.6	1,148.2	1,176.1	1,161.6	1,147.2	1,113.2	1,114.0	1,111.9	1,109.0	1,109.5
4	Mortgage-backed securities (MBS) ⁴	890.5	903.8	903.1	901.1	931.9	929.9	926.3	915.0	913.8	913.5	913.3	914.3
5	Non-MBS ⁵	242.4	252.4	244.5	247.1	244.1	231.7	220.8	198.2	200.2	198.4	195.8	195.2
6	Other securities	473.3	515.8	512.6	514.8	522.0	526.6	519.9	527.1	521.0	525.3	528.4	537.2
7	Mortgage-backed securities ⁶	112.2	117.9	117.9	117.2	116.9	118.2	117.4	118.9	117.6	118.8	120.2	119.7
8	Non-MBS ⁷	361.1	397.9	394.8	397.6	405.1	408.4	402.6	408.2	403.4	406.5	408.2	417.6
9	Loans and leases in bank credit ⁸	4,131.9	4,274.5	4,255.9	4,235.7	4,242.5	4,238.4	4,253.2	4,239.8	4,248.2	4,240.9	4,221.9	4,242.4
10	Commercial and industrial loans	780.2	827.7	831.1	842.0	848.9	849.7	855.9	856.2	850.9	855.5	856.3	860.5
11	Real estate loans	2,049.0	2,095.1	2,085.9	2,070.5	2,069.9	2,058.2	2,054.8	2,037.3	2,053.5	2,042.3	2,019.9	2,029.3
12	Revolving home equity loans	422.4	407.5	405.4	401.4	396.7	392.1	389.4	385.6	386.9	385.9	385.0	384.0
13	Closed-end residential loans ⁹	1,079.9	1,135.0	1,131.2	1,122.2	1,126.3	1,116.6	1,115.1	1,100.6	1,116.2	1,106.1	1,083.8	1,092.8
14	Commercial real estate loans ¹⁰	546.7	552.6	549.3	547.0	546.9	549.5	550.3	551.0	550.4	550.3	551.2	552.5
15	Consumer loans	783.5	803.2	796.4	787.5	790.0	793.8	798.9	797.9	798.1	796.5	796.7	799.8
16	Credit cards and other revolving plans	422.7	430.4	422.8	413.9	414.7	416.7	419.3	415.8	416.5	414.7	414.4	416.7
17	Other consumer loans ¹¹	360.8	372.8	373.6	373.6	375.3	377.1	379.7	382.1	381.6	381.8	382.3	383.1
18	Other loans and leases	519.2	548.6	542.6	535.6	533.8	536.7	543.6	548.5	545.7	546.6	549.0	552.8
19	Fed funds and reverse RPs with nonbanks ¹²	133.1	147.3	141.9	139.9	129.5	126.2	126.7	129.4	127.4	128.7	131.6	131.2
20	All other loans and leases ¹³	386.1	401.3	400.7	395.7	404.3	410.5	416.9	419.1	418.3	417.9	417.4	421.6
21	LESS: Allowance for loan and lease losses	112.4	100.3	100.2	98.0	95.8	95.8	94.2	91.5	91.7	91.6	91.5	91.0
22	Interbank loans ¹²	46.3	48.7	47.0	50.2	46.2	43.2	44.6	43.4	45.4	45.1	41.7	40.9
23	Fed funds and reverse RPs with banks ¹²	38.0	40.2	38.5	41.2	36.9	34.1	35.1	33.7	35.6	35.5	32.0	31.0
24	Loans to commercial banks ¹⁴	8.3	8.5	8.5	9.0	9.3	9.1	9.6	9.7	9.7	9.5	9.7	9.9
25	Cash assets ¹⁵	563.3	546.9	587.2	667.1	671.3	705.9	740.4	787.9	781.9	791.8	758.2	822.2
26	Trading assets ¹⁶	182.7	158.3	156.1	147.5	148.6	141.4	139.8	132.7	137.3	132.4	130.6	129.1
27	Derivatives with a positive fair value ¹⁷	166.0	139.2	136.3	129.9	133.9	128.3	127.8	120.5	125.1	119.7	117.4	118.4
28	Other trading assets	16.6	19.1	19.7	17.6	14.8	13.1	12.0	12.2	12.3	12.6	13.2	10.7
29	Other assets ¹⁸	852.0	847.5	856.6	851.0	806.4	806.5	809.1	818.2	820.2	823.5	825.3	808.7
30	TOTAL ASSETS¹⁹	7,269.9	7,447.6	7,462.6	7,516.4	7,517.3	7,527.8	7,560.1	7,570.9	7,576.4	7,579.2	7,523.6	7,598.9

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)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	5,054.2	5,355.2	5,333.6	5,403.6	5,422.4	5,385.1	5,404.9	5,436.6	5,438.5	5,441.0	5,389.4	5,470.1
32	Large time deposits	349.2	323.1	318.2	313.7	309.3	314.3	326.1	333.6	332.8	333.1	331.0	336.7
33	Other deposits	4,705.0	5,032.1	5,015.4	5,089.8	5,113.1	5,070.8	5,078.8	5,103.0	5,105.7	5,107.9	5,058.3	5,133.4
34	Borrowings	722.7	702.1	697.3	680.3	669.0	680.3	661.5	656.0	662.2	662.0	646.4	651.8
35	Borrowings from banks in the U.S.	54.0	66.1	64.4	54.7	54.2	48.9	52.7	50.9	55.3	62.7	42.4	42.7
36	Borrowings from others	668.7	636.0	633.0	625.6	614.8	631.4	608.7	605.0	606.9	599.4	604.1	609.1
37	Trading liabilities ²⁰	162.5	132.9	134.4	133.8	143.6	137.5	128.3	115.6	119.3	117.0	112.9	112.2
38	Derivatives with a negative fair value ¹⁷	138.1	110.1	110.0	108.4	113.5	105.4	97.1	91.6	95.2	91.6	88.3	90.5
39	Other trading liabilities	24.3	22.8	24.4	25.4	30.0	32.2	31.2	24.0	24.1	25.4	24.6	21.7
40	Net due to related foreign offices	-32.1	-114.2	-90.9	-86.9	-96.8	-56.3	-10.0	4.4	0.1	4.9	16.0	2.7
41	Other liabilities ²¹	332.1	324.6	330.7	330.0	319.9	320.8	323.0	317.8	316.8	313.9	315.5	321.7
42	TOTAL LIABILITIES ¹⁹	6,239.5	6,400.6	6,405.1	6,460.7	6,458.1	6,467.5	6,507.7	6,530.3	6,537.1	6,538.9	6,480.2	6,558.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,030.4	1,047.0	1,057.5	1,055.7	1,059.2	1,060.3	1,052.4	1,040.6	1,039.3	1,040.4	1,043.4	1,040.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	31.9	32.7	29.5	28.9	31.3	27.2	10.9	-0.2	-2.1	1.8	0.3	-0.4
45	Securitized consumer loans ²⁴	6.9	6.9	6.7	7.0	7.5	7.4	7.3	7.1	7.2	7.2	7.1	6.9
46	Securitized credit cards and other revolving plans	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	6.8	6.8	6.6	6.6	7.0	7.0	6.9	6.8	6.9	6.9	6.8	6.6
48	Securitized real estate loans ²⁴	747.4	724.9	721.8	718.7	718.3	718.3	718.3	718.3	718.3	718.3	718.3	718.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
ASSETS													
1 Bank credit	3,135.9	3,195.7	3,199.8	3,208.9	3,221.4	3,231.6	3,241.4	3,262.1	3,249.8	3,261.9	3,272.1	3,269.2	
2 Securities in bank credit ²	819.1	848.1	847.4	849.0	848.4	851.4	851.4	850.3	847.9	850.4	854.2	848.9	
3 Treasury and agency securities ³	591.2	598.6	597.7	597.4	594.6	593.2	597.0	598.1	597.1	598.4	600.0	596.2	
4 Mortgage-backed securities (MBS) ⁴	414.3	411.6	412.5	413.7	412.0	412.1	412.0	411.4	409.4	411.5	413.7	411.5	
5 Non-MBS ⁵	176.9	187.1	185.1	183.7	182.6	181.1	185.0	186.7	187.6	186.9	186.2	184.7	
6 Other securities	227.9	249.5	249.7	251.7	253.8	258.2	254.4	252.2	250.8	252.0	254.3	252.6	
7 Mortgage-backed securities ⁶	17.1	16.1	15.4	16.6	16.2	16.3	15.6	16.0	16.0	16.0	16.0	16.0	
8 Non-MBS ⁷	210.8	233.4	234.3	235.0	237.6	241.9	238.8	236.2	234.9	236.0	238.3	236.7	
9 Loans and leases in bank credit ⁸	2,316.8	2,347.6	2,352.5	2,359.9	2,373.0	2,380.2	2,390.0	2,411.8	2,401.9	2,411.5	2,417.8	2,420.3	
10 Commercial and industrial loans	410.7	431.9	433.9	434.6	439.2	440.4	443.9	448.1	446.8	448.1	449.4	448.4	
11 Real estate loans	1,438.9	1,433.5	1,433.8	1,437.3	1,441.0	1,445.0	1,447.4	1,457.7	1,450.1	1,457.4	1,462.3	1,463.9	
12 Revolving home equity loans	110.4	102.9	102.2	101.4	101.2	100.7	100.0	100.4	100.5	100.5	100.5	100.2	
13 Closed-end residential loans ⁹	488.0	482.6	481.8	483.4	485.6	488.4	488.1	493.0	487.6	492.6	496.9	496.2	
14 Commercial real estate loans ¹⁰	840.4	847.9	849.7	852.5	854.2	855.9	859.2	864.3	862.0	864.3	864.9	867.4	
15 Consumer loans	316.8	321.8	323.5	327.6	330.5	332.1	334.8	338.7	338.0	338.6	339.0	340.0	
16 Credit cards and other revolving plans	176.2	180.8	181.5	184.1	185.4	185.7	186.4	187.3	187.2	187.2	187.3	187.8	
17 Other consumer loans ¹¹	140.6	141.0	141.9	143.5	145.1	146.3	148.4	151.4	150.9	151.3	151.8	152.2	
18 Other loans and leases	150.4	160.4	161.3	160.3	162.2	162.8	163.9	167.2	166.9	167.5	167.0	168.0	
19 Fed funds and reverse RPs with nonbanks ¹²	2.7	5.1	5.3	5.0	5.0	3.7	2.6	4.3	4.4	4.3	4.7	4.2	
20 All other loans and leases ¹³	147.6	155.4	156.0	155.3	157.1	159.1	161.3	162.9	162.5	163.1	162.3	163.8	
21 LESS: Allowance for loan and lease losses	46.2	44.6	44.0	43.8	43.2	42.7	42.3	42.2	42.3	42.1	42.2	42.1	
22 Interbank loans ¹²	44.1	59.9	55.1	53.7	55.5	55.1	57.0	55.4	57.9	65.5	49.3	47.8	
23 Fed funds and reverse RPs with banks ¹²	42.6	59.0	54.1	52.8	54.5	54.1	55.9	54.4	56.7	64.4	48.3	46.8	
24 Loans to commercial banks ¹⁴	1.5	0.9	1.0	0.9	1.0	1.1	1.0	1.0	1.1	1.1	1.0	1.0	
25 Cash assets ¹⁵	291.9	370.9	324.8	314.7	335.8	323.7	294.6	299.1	294.4	303.3	303.8	303.8	
26 Trading assets ¹⁶	5.7	5.7	5.5	5.4	4.9	4.8	4.0	3.1	3.3	2.9	3.2	2.7	
27 Derivatives with a positive fair value ¹⁷	5.6	5.4	5.4	4.9	4.6	4.5	3.7	3.0	3.1	2.7	3.2	2.6	
28 Other trading assets	0.1	0.3	0.1	0.5	0.3	0.3	0.2	0.1	0.2	0.1	0.1	0.1	
29 Other assets ¹⁸	260.0	253.4	254.1	252.7	251.4	253.4	254.0	258.2	254.7	257.4	261.7	260.3	
30 TOTAL ASSETS ¹⁹	3,691.5	3,841.0	3,795.3	3,791.7	3,825.8	3,826.0	3,808.7	3,835.7	3,817.7	3,848.8	3,847.9	3,841.8	

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)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31
LIABILITIES												
31 Deposits	2,887.9	2,975.5	2,975.8	2,985.0	2,995.1	2,991.9	3,004.1	3,026.0	3,009.6	3,035.5	3,036.1	3,029.9
32 Large time deposits	405.8	399.6	398.0	397.1	396.1	394.8	388.7	386.3	385.6	387.3	386.9	385.5
33 Other deposits	2,482.1	2,575.9	2,577.8	2,587.9	2,599.0	2,597.1	2,615.4	2,639.7	2,624.0	2,648.2	2,649.1	2,644.5
34 Borrowings	271.4	259.7	256.3	258.5	258.9	261.6	275.8	285.8	286.2	286.7	288.1	284.8
35 Borrowings from banks in the U.S.	43.8	45.9	45.3	52.0	48.7	45.8	45.9	47.3	47.8	47.1	47.2	46.9
36 Borrowings from others	227.6	213.8	210.9	206.5	210.2	215.8	229.9	238.5	238.4	239.6	240.9	237.9
37 Trading liabilities ²⁰	4.6	5.0	5.1	4.6	4.3	4.4	3.5	3.1	3.6	2.9	3.0	2.8
38 Derivatives with a negative fair value ¹⁷	3.9	4.2	4.2	3.7	3.5	3.5	2.7	2.5	2.9	2.2	2.4	2.2
39 Other trading liabilities	0.7	0.8	0.9	0.9	0.9	0.9	0.8	0.6	0.7	0.6	0.6	0.6
40 Net due to related foreign offices	37.8	41.4	41.3	42.3	42.1	45.7	38.2	40.6	38.1	42.8	40.8	42.3
41 Other liabilities ²¹	68.9	68.8	65.6	63.7	64.7	66.9	62.0	62.2	64.0	62.0	62.7	60.3
42 TOTAL LIABILITIES ¹⁹	3,270.6	3,350.4	3,344.1	3,354.1	3,365.1	3,370.6	3,383.6	3,417.7	3,401.4	3,430.0	3,430.6	3,420.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	420.9	490.6	451.2	437.6	460.7	455.4	425.1	418.0	416.3	418.8	417.4	421.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	7.6	7.8	6.9	6.7	6.9	7.1	3.2	-1.6	-1.5	-1.4	-1.4	-2.1
45 Securitized consumer loans ²⁴	12.7	13.5	13.7	13.5	13.1	12.9	13.2	13.3	13.1	13.2	13.0	14.0
46 Securitized credit cards and other revolving plans	10.6	11.3	11.5	11.4	11.0	10.8	11.1	11.2	11.0	11.1	11.0	11.9
47 Other securitized consumer loans	2.1	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
48 Securitized real estate loans ²⁴	20.8	20.4	20.7	20.0	19.5	19.3	19.2	19.4	19.6	19.2	19.3	19.4

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

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
ASSETS													
1 Bank credit	3,129.4	3,194.0	3,193.2	3,202.1	3,216.0	3,227.8	3,241.6	3,253.4	3,245.4	3,248.0	3,256.2	3,265.2	
2 Securities in bank credit ²	814.5	842.9	849.2	851.8	851.9	851.5	848.4	844.4	842.5	843.0	846.7	845.1	
3 Treasury and agency securities ³	586.2	598.9	602.0	602.5	598.8	594.9	593.0	592.6	591.2	591.8	594.1	592.9	
4 Mortgage-backed securities (MBS) ⁴	410.5	411.7	414.2	417.2	415.5	413.4	409.8	407.4	406.2	406.9	408.8	407.6	
5 Non-MBS ⁵	175.7	187.2	187.8	185.4	183.2	181.6	183.2	185.1	185.0	184.8	185.3	185.3	
6 Other securities	228.3	244.0	247.2	249.3	253.1	256.6	255.4	251.8	251.3	251.2	252.6	252.2	
7 Mortgage-backed securities ⁶	17.0	15.1	15.4	15.8	16.2	16.6	16.3	15.9	15.9	15.9	15.9	15.8	
8 Non-MBS ⁷	211.4	228.9	231.8	233.5	236.9	240.1	239.1	235.9	235.4	235.4	236.7	236.4	
9 Loans and leases in bank credit ⁸	2,314.9	2,351.1	2,344.0	2,350.3	2,364.1	2,376.3	2,393.2	2,409.0	2,402.9	2,405.0	2,409.5	2,420.1	
10 Commercial and industrial loans	409.5	430.6	432.6	435.2	440.5	442.5	445.2	446.9	445.7	446.4	447.6	447.4	
11 Real estate loans	1,439.2	1,433.5	1,430.8	1,433.3	1,437.5	1,443.5	1,448.4	1,458.2	1,454.6	1,456.2	1,459.0	1,465.2	
12 Revolving home equity loans	110.2	102.2	101.6	100.9	100.6	100.5	100.4	100.3	100.3	100.3	100.3	100.2	
13 Closed-end residential loans ⁹	487.3	484.5	480.6	480.0	482.1	485.1	486.3	491.9	490.6	489.7	491.7	496.7	
14 Commercial real estate loans ¹⁰	841.7	846.8	848.7	852.4	854.8	857.9	861.7	866.0	863.6	866.2	867.0	868.3	
15 Consumer loans	315.5	325.9	322.5	323.4	327.2	329.6	334.0	336.8	335.2	335.8	337.3	339.3	
16 Credit cards and other revolving plans	175.8	184.2	180.0	180.7	183.0	184.3	186.2	186.9	186.0	186.1	187.0	188.5	
17 Other consumer loans ¹¹	139.7	141.7	142.5	142.6	144.2	145.3	147.7	149.9	149.2	149.7	150.4	150.8	
18 Other loans and leases	150.7	161.1	158.1	158.4	158.9	160.8	165.6	167.2	167.5	166.7	165.6	168.1	
19 Fed funds and reverse RPs with nonbanks ¹²	2.3	5.0	5.3	5.0	4.1	3.6	3.8	3.7	4.0	3.5	3.5	3.5	
20 All other loans and leases ¹³	148.4	156.1	152.7	153.4	154.9	157.1	161.8	163.5	163.4	163.2	162.1	164.6	
21 LESS: Allowance for loan and lease losses	45.7	44.2	44.3	44.1	42.9	42.8	42.3	41.7	41.7	41.8	41.8	41.7	
22 Interbank loans ¹²	42.1	59.5	55.6	55.2	55.7	51.9	54.3	53.2	55.6	62.7	46.3	47.5	
23 Fed funds and reverse RPs with banks ¹²	40.5	58.6	54.6	54.2	54.7	50.8	53.1	52.1	54.4	61.6	45.3	46.5	
24 Loans to commercial banks ¹⁴	1.5	0.9	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.1	1.0	1.0	
25 Cash assets ¹⁵	305.0	329.9	331.7	333.7	332.0	312.3	312.9	323.0	321.0	325.1	320.4	328.9	
26 Trading assets ¹⁶	5.5	5.5	5.7	5.2	4.7	4.8	4.0	2.9	3.1	2.7	3.1	2.6	
27 Derivatives with a positive fair value ¹⁷	5.2	5.3	5.5	4.9	4.4	4.5	3.7	2.7	2.9	2.5	2.9	2.4	
28 Other trading assets	0.2	0.3	0.2	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.2	
29 Other assets ¹⁸	256.6	253.7	254.2	253.3	251.5	251.7	253.1	254.8	252.8	253.7	256.3	256.8	
30 TOTAL ASSETS ¹⁹	3,692.8	3,798.4	3,796.0	3,805.4	3,816.9	3,805.6	3,823.6	3,845.6	3,836.2	3,850.4	3,840.4	3,859.3	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	2,872.6	2,978.5	2,976.5	2,990.7	2,997.3	2,971.6	2,988.3	3,009.3	3,004.6	3,011.7	2,999.1	3,022.4
32	Large time deposits	409.0	396.1	395.3	393.9	391.7	389.7	390.1	389.8	389.0	390.8	390.3	389.3
33	Other deposits	2,463.6	2,582.4	2,581.2	2,596.8	2,605.6	2,581.9	2,598.1	2,619.5	2,615.6	2,620.8	2,608.8	2,633.1
34	Borrowings	267.5	259.6	260.2	258.4	261.8	269.1	278.1	281.8	281.0	282.7	284.5	280.9
35	Borrowings from banks in the U.S.	43.2	46.9	46.4	50.8	49.3	46.7	46.3	46.5	46.3	46.2	47.1	46.2
36	Borrowings from others	224.4	212.6	213.8	207.6	212.4	222.3	231.7	235.3	234.6	236.4	237.4	234.6
37	Trading liabilities ²⁰	4.5	4.7	5.2	4.5	4.2	4.4	3.6	3.0	3.5	2.8	2.9	2.8
38	Derivatives with a negative fair value ¹⁷	3.7	4.0	4.2	3.5	3.5	3.6	2.8	2.4	2.9	2.2	2.3	2.1
39	Other trading liabilities	0.8	0.7	1.0	1.0	0.8	0.8	0.8	0.6	0.6	0.7	0.6	0.6
40	Net due to related foreign offices	40.1	39.9	39.8	39.6	39.2	40.5	41.0	42.6	40.9	45.1	42.6	42.9
41	Other liabilities ²¹	67.3	68.0	65.7	62.3	61.9	65.2	61.2	60.7	62.2	60.0	60.8	59.7
42	TOTAL LIABILITIES ¹⁹	3,252.1	3,350.7	3,347.4	3,355.4	3,364.4	3,350.7	3,372.1	3,397.5	3,392.2	3,402.3	3,389.9	3,408.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	440.7	447.8	448.6	450.0	452.5	454.9	451.4	448.1	444.0	448.1	450.5	450.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.6	7.8	6.9	6.7	6.9	7.1	3.2	-1.6	-1.5	-1.4	-1.4	-2.1
45	Securitized consumer loans ²⁴	12.3	13.8	13.9	13.9	13.4	13.0	12.9	13.0	12.8	12.8	12.8	13.5
46	Securitized credit cards and other revolving plans	10.5	11.5	11.6	11.7	11.3	11.0	10.9	11.1	10.9	10.9	10.9	11.7
47	Other securitized consumer loans	1.8	2.3	2.3	2.2	2.1	2.0	1.9	1.9	1.9	1.9	1.8	1.8
48	Securitized real estate loans ²⁴	20.6	20.8	20.2	19.7	19.3	19.2	19.2	19.2	19.4	18.9	19.1	19.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
ASSETS													
1	Bank credit	842.7	864.3	876.6	872.9	879.6	866.9	846.4	838.1	833.7	838.7	840.1	836.6
2	Securities in bank credit ²	198.8	210.2	207.7	207.2	207.8	203.2	197.4	193.8	193.1	194.5	194.6	191.6
3	Treasury and agency securities ³	98.3	106.9	105.6	104.3	103.8	98.7	95.0	94.3	92.0	95.4	96.0	93.2
4	Mortgage-backed securities (MBS) ⁴	23.0	22.1	20.5	20.2	19.1	18.7	15.9	13.6	13.8	13.4	13.5	13.3
5	Non-MBS ⁵	75.3	84.7	85.1	84.1	84.7	80.0	79.1	80.8	78.2	82.0	82.4	79.9
6	Other securities	100.5	103.3	102.0	102.9	104.0	104.4	102.4	99.4	101.0	99.1	98.6	98.5
7	Mortgage-backed securities ⁶	7.8	7.1	6.9	6.6	6.4	6.4	6.3	6.2	6.2	6.2	6.3	6.3
8	Non-MBS ⁷	92.8	96.2	95.2	96.3	97.6	98.1	96.0	93.2	94.8	92.9	92.3	92.2
9	Loans and leases in bank credit ⁸	643.8	654.1	669.0	665.7	671.8	663.8	649.1	644.3	640.6	644.2	645.6	644.9
10	Commercial and industrial loans	256.4	253.7	258.7	256.1	257.1	255.3	256.6	261.5	259.4	263.7	262.2	261.3
11	Real estate loans	31.0	30.4	30.1	29.3	29.7	30.0	29.5	29.7	29.5	30.1	29.5	29.9
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.3	1.3	1.1	1.1	0.9	1.0	1.0	1.1	1.1	1.3	0.9	1.1
14	Commercial real estate loans ¹⁰	29.4	28.9	28.9	28.0	28.6	28.8	28.3	28.3	28.1	28.4	28.3	28.5
15	Consumer loans	1.8	1.9	2.0	1.9	1.9	2.0	2.1	2.3	2.2	2.3	2.3	2.3
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.8	1.9	2.0	1.9	1.9	2.0	2.1	2.3	2.2	2.3	2.3	2.3
18	Other loans and leases	354.6	368.1	378.1	378.4	383.0	376.5	360.8	350.9	349.5	348.2	351.6	351.4
19	Fed funds and reverse RPs with nonbanks ¹²	154.0	172.5	177.5	179.9	183.0	179.3	168.8	155.0	155.1	154.4	154.2	153.5
20	All other loans and leases ¹³	200.6	195.6	200.7	198.5	200.1	197.2	192.0	195.8	194.4	193.7	197.4	197.9
21	LESS: Allowance for loan and lease losses	-0.1	0.5	0.6	1.1	1.1	1.3	0.7	-0.2	-0.2	-0.3	-0.3	-0.2
22	Interbank loans ¹²	26.9	25.3	24.6	23.4	25.5	28.2	25.6	24.8	22.4	23.1	25.9	27.0
23	Fed funds and reverse RPs with banks ¹²	24.9	22.9	22.3	21.0	22.1	23.0	20.3	19.8	17.3	18.1	20.8	22.1
24	Loans to commercial banks ¹⁴	2.0	2.4	2.2	2.4	3.4	5.2	5.3	5.0	5.1	5.0	5.1	4.9
25	Cash assets ¹⁵	762.2	861.9	924.1	951.8	945.9	1,036.6	1,093.2	1,118.5	1,074.7	1,130.7	1,117.3	1,156.6
26	Trading assets ¹⁶	135.1	127.2	121.8	120.8	121.4	117.1	109.5	100.7	106.0	98.6	97.1	97.6
27	Derivatives with a positive fair value ¹⁷	125.9	117.5	113.8	113.2	114.1	110.2	103.2	94.5	99.3	93.0	91.4	91.5
28	Other trading assets	9.1	9.7	8.0	7.6	7.3	6.9	6.4	6.2	6.8	5.6	5.7	6.0
29	Other assets ¹⁸	48.6	52.1	49.3	49.1	51.2	56.3	58.9	61.0	64.1	65.2	60.2	56.0
30	TOTAL ASSETS¹⁹	1,815.5	1,930.3	1,995.8	2,017.0	2,022.4	2,103.8	2,132.9	2,143.3	2,100.9	2,156.6	2,141.0	2,174.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	848.1	920.9	942.6	944.6	937.5	942.3	972.2	1,008.1	993.1	1,019.6	1,013.8	1,010.8
32	Large time deposits	744.6	804.6	820.9	821.4	811.6	818.8	841.9	863.3	863.9	864.4	863.3	862.4
33	Other deposits	103.6	116.2	121.7	123.1	126.0	123.4	130.3	144.8	129.1	155.2	150.5	148.4
34	Borrowings	578.8	624.3	626.7	619.6	608.3	612.4	601.7	580.5	575.3	590.7	580.2	576.3
35	Borrowings from banks in the U.S.	37.5	46.1	46.2	46.8	47.0	47.6	43.1	40.9	40.9	42.6	39.6	40.2
36	Borrowings from others	541.3	578.2	580.5	572.8	561.3	564.8	558.5	539.7	534.5	548.1	540.5	536.1
37	Trading liabilities ²⁰	130.7	128.1	125.2	127.3	125.2	124.2	115.8	105.6	110.8	103.2	103.8	102.4
38	Derivatives with a negative fair value ¹⁷	118.7	114.9	111.3	110.6	106.7	106.1	97.0	87.2	91.1	85.5	84.9	84.9
39	Other trading liabilities	12.1	13.2	13.9	16.6	18.5	18.1	18.9	18.4	19.7	17.6	18.9	17.5
40	Net due to related foreign offices	219.6	220.6	222.9	238.1	274.2	334.3	380.9	409.9	384.6	403.4	409.5	444.3
41	Other liabilities ²¹	56.7	59.8	58.5	58.9	59.9	60.5	60.9	58.7	62.9	61.2	61.2	51.9
42	TOTAL LIABILITIES ¹⁹	1,834.0	1,953.7	1,975.9	1,988.5	2,005.2	2,073.7	2,131.4	2,162.9	2,126.7	2,178.1	2,168.4	2,185.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-18.5	-23.4	19.9	28.5	17.2	30.1	1.5	-19.6	-25.7	-21.4	-27.4	-11.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.6	-2.5	-2.4	-2.3	-1.9	-2.0	-3.0	-3.9	-3.9	-3.7	-3.9	-4.1
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
ASSETS													
1 Bank credit	836.5	866.2	884.0	874.0	874.1	862.0	839.1	830.8	820.7	831.0	836.3	835.9	
2 Securities in bank credit ²	199.1	210.9	209.6	208.7	207.7	202.6	195.6	193.6	191.3	193.5	195.2	194.6	
3 Treasury and agency securities ³	98.0	107.6	108.0	107.0	105.6	99.6	94.2	93.6	90.7	94.0	95.1	94.7	
4 Mortgage-backed securities (MBS) ⁴	24.3	21.9	19.9	19.1	18.2	18.0	15.8	14.6	15.0	14.4	14.3	14.5	
5 Non-MBS ⁵	73.7	85.6	88.1	87.9	87.4	81.6	78.5	79.0	75.8	79.6	80.8	80.3	
6 Other securities	101.1	103.4	101.7	101.7	102.1	103.0	101.4	100.1	100.6	99.5	100.0	99.8	
7 Mortgage-backed securities ⁶	8.0	6.5	6.6	6.5	6.5	6.6	6.6	6.4	6.5	6.4	6.4	6.5	
8 Non-MBS ⁷	93.1	96.8	95.0	95.2	95.5	96.4	94.7	93.6	94.1	93.1	93.6	93.4	
9 Loans and leases in bank credit ⁸	637.4	655.3	674.4	665.3	666.4	659.4	643.5	637.2	629.4	637.6	641.2	641.4	
10 Commercial and industrial loans	254.3	255.6	261.5	258.3	255.7	254.5	256.5	259.5	256.9	262.0	259.8	260.3	
11 Real estate loans	30.8	30.0	29.7	28.8	29.4	30.0	29.7	29.5	29.5	29.9	29.3	29.6	
12 Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.2	0.2	0.3	0.3	
13 Closed-end residential loans ⁹	1.4	1.1	1.0	1.1	1.0	1.1	1.0	1.2	1.2	1.4	1.0	1.2	
14 Commercial real estate loans ¹⁰	29.2	28.7	28.5	27.4	28.2	28.7	28.5	28.1	28.1	28.3	28.0	28.2	
15 Consumer loans	1.7	1.8	1.9	1.9	2.1	2.1	2.2	2.3	2.2	2.3	2.3	2.3	
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17 Other consumer loans ¹¹	1.7	1.8	1.9	1.9	2.1	2.1	2.2	2.3	2.2	2.3	2.3	2.3	
18 Other loans and leases	350.6	368.0	381.3	376.3	379.3	372.8	355.1	345.9	340.8	343.3	349.8	349.1	
19 Fed funds and reverse RPs with nonbanks ¹²	150.1	172.1	179.9	176.6	177.8	175.7	163.4	150.5	148.2	147.5	152.1	152.6	
20 All other loans and leases ¹³	200.5	195.9	201.4	199.6	201.5	197.0	191.7	195.4	192.6	195.8	197.7	196.5	
21 LESS: Allowance for loan and lease losses	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	
22 Interbank loans ¹²	26.8	25.5	26.6	22.6	25.2	27.7	25.0	24.8	23.2	23.6	26.0	27.1	
23 Fed funds and reverse RPs with banks ¹²	24.6	23.3	24.5	20.5	22.1	22.7	19.9	19.5	18.2	18.3	20.5	21.6	
24 Loans to commercial banks ¹⁴	2.2	2.2	2.1	2.0	3.2	5.0	5.2	5.3	5.1	5.3	5.5	5.5	
25 Cash assets ¹⁵	792.6	894.0	935.0	924.5	947.9	1,071.1	1,105.2	1,154.0	1,138.3	1,179.6	1,179.2	1,140.3	
26 Trading assets ¹⁶	130.6	127.1	123.1	117.8	116.8	113.5	106.5	97.3	102.2	95.5	94.8	94.5	
27 Derivatives with a positive fair value ¹⁷	121.0	117.7	115.0	110.4	109.7	106.7	100.2	91.0	96.1	89.8	88.1	87.6	
28 Other trading assets	9.6	9.4	8.1	7.4	7.1	6.8	6.3	6.4	6.2	5.7	6.7	6.9	
29 Other assets ¹⁸	45.2	48.4	48.6	50.0	52.3	58.3	59.7	58.3	61.1	60.3	57.9	54.9	
30 TOTAL ASSETS ¹⁹	1,830.9	1,960.5	2,016.8	1,988.3	2,015.7	2,132.0	2,134.9	2,164.6	2,145.0	2,189.4	2,193.6	2,152.2	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 9, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31	
LIABILITIES													
31	Deposits	835.0	930.4	945.8	949.7	946.8	961.3	976.3	994.0	975.4	1,002.9	1,006.0	997.6
32	Large time deposits	731.5	815.8	826.6	826.7	821.2	832.1	845.9	849.3	847.8	848.5	855.0	846.7
33	Other deposits	103.5	114.7	119.2	123.0	125.7	129.2	130.4	144.7	127.6	154.4	151.0	150.9
34	Borrowings	580.4	622.8	639.1	619.5	609.2	620.0	595.5	581.1	574.7	589.2	589.2	577.2
35	Borrowings from banks in the U.S.	37.9	44.6	45.9	45.7	46.4	46.1	43.3	41.1	40.4	42.0	40.6	41.5
36	Borrowings from others	542.4	578.3	593.2	573.9	562.8	573.8	552.2	539.9	534.4	547.2	548.6	535.7
37	Trading liabilities ²⁰	127.3	127.6	125.4	123.7	125.6	122.6	113.9	103.6	108.9	101.1	102.0	100.7
38	Derivatives with a negative fair value ¹⁷	115.7	113.8	111.3	106.7	107.0	104.1	95.1	85.4	89.9	84.1	83.1	82.6
39	Other trading liabilities	11.6	13.8	14.1	17.0	18.6	18.5	18.8	18.2	19.0	17.0	18.8	18.1
40	Net due to related foreign offices	230.1	216.8	243.7	231.8	271.0	363.1	385.5	426.0	421.6	435.7	434.2	421.6
41	Other liabilities ²¹	54.8	59.4	59.3	60.1	59.6	61.5	60.3	56.5	60.9	56.9	58.7	51.6
42	TOTAL LIABILITIES ¹⁹	1,827.6	1,957.0	2,013.2	1,984.7	2,012.2	2,128.5	2,131.4	2,161.1	2,141.4	2,185.9	2,190.1	2,148.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.4	3.5										
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.6	-2.5	-2.4	-2.3	-1.9	-2.0	-3.0	-3.9	-3.9	-3.7	-3.9	-4.1
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

2. Includes 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).