

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
February 1, 2013

Account	2008	2009	2010	2011	2012	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2012 Sep	2012 Oct	2012 Nov	2012 Dec
ASSETS															
1 Bank credit	2.1	-6.6	-2.7	1.8	3.9	3.3	5.7	4.5	4.1	4.2	2.4	2.8	2.0	-1.7	10.8
2 Securities in bank credit ²	-2.0	6.8	6.8	1.7	7.5	1.1	5.7	10.0	6.2	7.1	5.8	5.3	4.7	0.9	22.6
3 Treasury and agency securities ³	3.1	15.5	15.1	2.9	8.5	-1.4	7.3	12.8	10.8	6.7	2.7	2.1	0.7	-2.1	18.6
6 Other securities	-8.4	-5.1	-7.1	-0.8	5.3	6.4	2.3	4.2	-3.9	7.9	12.6	12.5	13.5	7.5	31.3
9 Loans and leases in bank credit ⁸	3.3	-10.2	-5.8	1.8	2.6	4.1	5.7	2.5	3.3	3.2	1.2	1.8	1.1	-2.7	6.3
10 Commercial and industrial loans	12.9	-18.6	-9.0	9.4	11.3	11.6	10.7	11.4	12.2	12.3	7.7	1.9	11.0	2.4	17.7
11 Real estate loans	-0.2	-5.6	-5.5	-3.8	-1.1	-2.1	0.3	-1.0	-0.8	-1.1	-1.7	1.0	-2.8	-4.3	-0.2
12 Revolving home equity loans	12.4	0.6	-4.1	-6.0	-7.1	-5.7	-5.1	-6.1	-6.8	-7.9	-8.5	-8.6	-10.7	-5.8	-9.5
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.4	1.2	3.3	6.5	2.1	2.6	1.4	-1.3	5.9	-1.8	-9.0	-3.2
14 Commercial real estate loans ¹⁰	6.4	-4.7	-8.9	-6.4	-1.4	-6.4	-4.3	-2.4	-2.2	-1.4	0.4	-0.9	-1.1	2.0	6.4
15 Consumer loans	5.1	-3.3	-7.0	-0.8	1.1	1.5	1.4	0.1	1.8	0.6	2.1	1.2	1.5	3.2	3.8
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.2	-0.7	0.3	1.2	-1.9	0.2	-1.2	0.0	-2.0	-1.2	2.4	1.0
17 Other consumer loans ¹¹	6.2	1.2	-1.3	-0.2	3.4	2.9	1.7	2.6	3.8	2.6	4.6	5.0	4.7	4.2	7.0
18 Other loans and leases	1.7	-23.3	0.3	19.3	5.9	22.2	25.1	6.1	7.7	8.3	1.2	5.1	-0.1	-11.1	15.6
21 LESS: Allowance for loan and lease losses	—	—	—	-17.5	-16.9	-23.0	-12.1	-15.4	-19.0	-16.5	-21.3	-17.5	-33.1	-14.3	-24.1
22 Interbank loans ¹²	-15.4	-38.6	-23.2	-37.5	6.7	-48.3	-34.4	11.7	-1.3	5.1	11.0	-5.0	40.1	-39.8	81.3
25 Cash assets ¹⁵	158.3	48.1	-7.9	47.8	-3.0	14.6	-12.9	-0.8	-7.0	-3.2	-1.0	-49.6	-6.3	55.4	-19.3
26 Trading assets ¹⁶	—	—	—	4.1	-1.7	45.7	-12.4	23.9	-7.2	-3.6	-18.8	4.6	-56.2	2.0	39.5
29 Other assets ¹⁸	14.6	-3.3	4.6	-4.3	-4.6	-4.6	-5.4	-9.0	-3.2	-0.8	-5.6	2.0	-0.9	-14.3	-3.5
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.3	2.3	4.8	1.5	3.4	1.9	2.9	1.1	-3.9	0.1	4.1	7.3
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.7	7.2	9.6	2.9	5.9	4.7	8.6	8.7	7.3	8.4	5.5	20.7
32 Large time deposits	-2.9	-5.7	-7.3	-13.6	-1.4	-38.6	-20.3	-8.1	-4.1	7.1	-0.4	-3.8	-9.7	2.0	31.2
33 Other deposits	—	—	—	12.3	9.0	22.7	8.2	9.0	6.5	8.9	10.5	9.5	12.0	6.2	18.7
34 Borrowings	13.3	-24.5	-19.0	-14.5	-5.6	-12.4	-9.4	-6.6	-8.4	-1.5	-6.3	3.7	-8.4	-7.9	-9.9
37 Trading liabilities ²⁰	—	—	—	2.3	-7.9	28.1	23.6	11.9	-22.8	-6.6	-14.3	5.1	-19.5	-2.6	2.6
41 Other liabilities ²¹	0.6	-10.8	9.2	-0.4	-1.6	20.0	-7.4	7.9	0.6	-9.3	-5.4	-3.1	-21.7	-4.3	35.5
42 TOTAL LIABILITIES ¹⁹	10.6	-7.2	-3.4	5.5	2.1	6.4	1.0	2.6	1.5	4.0	0.5	-2.3	-2.8	3.0	10.3

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

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	9,404.9	9,706.7	9,755.9	9,779.5	9,801.9	9,818.7	9,860.5	9,949.1	10,020.9	9,985.9	9,966.0	9,958.9
2	Securities in bank credit ²	2,498.1	2,609.2	2,641.5	2,647.1	2,658.9	2,669.4	2,692.2	2,742.8	2,740.9	2,733.0	2,734.8	2,740.2
3	Treasury and agency securities ³	1,700.7	1,806.5	1,828.8	1,834.0	1,837.4	1,838.6	1,852.4	1,881.1	1,869.5	1,867.1	1,865.4	1,869.8
4	Mortgage-backed securities (MBS) ⁴	1,249.2	1,332.3	1,331.6	1,335.3	1,338.2	1,329.9	1,333.5	1,345.7	1,336.5	1,330.5	1,336.3	1,343.9
5	Non-MBS ⁵	451.5	474.2	497.2	498.8	499.3	508.7	518.9	535.3	533.0	536.6	529.1	525.9
6	Other securities	797.4	802.7	812.7	813.1	821.5	830.8	839.8	861.7	871.4	865.9	869.4	870.3
7	Mortgage-backed securities ⁶	140.6	144.3	146.7	147.6	147.9	148.5	151.5	151.4	151.2	151.5	150.1	151.1
8	Non-MBS ⁷	656.8	658.4	666.0	665.5	673.6	682.3	688.3	710.3	720.1	714.4	719.3	719.3
9	Loans and leases in bank credit ⁸	6,906.8	7,097.5	7,114.4	7,132.3	7,143.0	7,149.3	7,168.4	7,206.3	7,280.0	7,252.9	7,231.2	7,218.7
10	Commercial and industrial loans	1,331.8	1,433.0	1,451.2	1,462.8	1,465.1	1,478.5	1,481.4	1,503.2	1,526.0	1,521.3	1,515.6	1,517.1
11	Real estate loans	3,489.5	3,529.9	3,526.7	3,525.4	3,528.2	3,519.8	3,542.6	3,541.9	3,563.2	3,556.6	3,553.8	3,554.2
12	Revolving home equity loans	548.6	536.9	532.9	529.7	525.9	521.2	518.7	514.6	512.1	510.7	509.5	508.8
13	Closed-end residential loans ⁹	1,525.2	1,575.2	1,576.4	1,580.3	1,588.0	1,585.6	1,608.7	1,604.4	1,622.4	1,617.7	1,616.5	1,618.0
14	Commercial real estate loans ¹⁰	1,415.8	1,417.8	1,417.3	1,415.4	1,414.3	1,413.0	1,415.3	1,422.8	1,428.6	1,428.2	1,427.8	1,427.5
15	Consumer loans	1,091.1	1,106.8	1,106.6	1,107.7	1,108.8	1,110.2	1,113.2	1,116.7	1,120.0	1,116.9	1,113.0	1,111.9
16	Credit cards and other revolving plans	598.3	603.6	601.8	602.5	601.5	600.9	602.1	602.6	604.7	602.3	598.9	599.3
17	Other consumer loans ¹¹	492.8	503.2	504.8	505.2	507.3	509.3	511.1	514.1	515.3	514.5	514.1	512.6
18	Other loans and leases	994.3	1,027.8	1,029.8	1,036.5	1,040.9	1,040.8	1,031.2	1,044.6	1,070.8	1,058.2	1,048.9	1,035.5
19	Fed funds and reverse RPs with nonbanks ¹²	285.2	297.6	298.3	300.2	308.2	309.7	306.9	317.7	331.2	324.8	320.2	304.9
20	All other loans and leases ¹³	709.1	730.2	731.5	736.3	732.7	731.1	724.2	726.9	739.6	733.4	728.7	730.5
21	LESS: Allowance for loan and lease losses	176.1	162.0	159.0	158.0	155.7	151.4	149.6	146.6	146.7	145.6	145.5	146.4
22	Interbank loans ¹²	112.0	117.7	119.3	118.3	118.0	121.8	119.5	127.6	133.7	139.7	143.8	127.1
23	Fed funds and reverse RPs with banks ¹²	101.3	105.2	107.0	106.2	105.7	110.2	107.8	116.3	122.4	127.9	132.3	115.1
24	Loans to commercial banks ¹⁴	10.7	12.5	12.3	12.2	12.3	11.6	11.7	11.3	11.3	11.9	11.4	12.0
25	Cash assets ¹⁵	1,655.7	1,646.9	1,639.9	1,670.8	1,601.5	1,593.2	1,680.0	1,653.2	1,614.3	1,654.2	1,687.3	1,714.3
26	Trading assets ¹⁶	308.2	328.7	324.5	310.6	311.8	297.2	297.7	307.5	311.2	307.1	292.9	289.0
27	Derivatives with a positive fair value ¹⁷	283.9	302.2	297.4	283.4	282.7	266.7	267.9	275.1	278.9	274.1	263.0	259.4
28	Other trading assets	24.3	26.6	27.1	27.2	29.0	30.5	29.8	32.4	32.3	32.9	29.9	29.7
29	Other assets ¹⁸	1,176.0	1,153.1	1,166.2	1,147.4	1,149.4	1,148.5	1,138.3	1,135.0	1,143.4	1,139.0	1,142.5	1,158.7
30	TOTAL ASSETS ¹⁹	12,480.7	12,791.2	12,846.8	12,868.6	12,826.8	12,828.0	12,946.5	13,025.8	13,076.7	13,080.4	13,086.9	13,101.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
LIABILITIES													
31	Deposits	8,416.5	8,730.1	8,812.6	8,858.6	8,911.8	8,974.0	9,079.7	9,236.3	9,312.9	9,244.6	9,235.4	9,262.0
32	Large time deposits	1,492.5	1,471.9	1,495.9	1,493.7	1,489.0	1,477.0	1,479.4	1,517.7	1,541.4	1,522.1	1,535.6	1,542.1
33	Other deposits	6,923.9	7,258.2	7,316.7	7,364.8	7,422.8	7,497.0	7,600.3	7,718.6	7,771.5	7,722.4	7,699.8	7,719.9
34	Borrowings	1,604.1	1,586.5	1,582.5	1,565.4	1,570.2	1,559.2	1,548.9	1,536.1	1,570.9	1,583.3	1,587.7	1,565.0
35	Borrowings from banks in the U.S.	131.5	133.5	136.5	135.4	135.0	140.4	141.0	151.2	165.0	164.6	164.2	148.6
36	Borrowings from others	1,472.5	1,453.0	1,446.0	1,430.0	1,435.1	1,418.8	1,407.9	1,384.9	1,405.9	1,418.7	1,423.4	1,416.3
37	Trading liabilities ²⁰	315.7	298.7	300.1	281.2	282.4	277.8	277.2	277.8	274.6	273.9	262.3	260.8
38	Derivatives with a negative fair value ¹⁷	269.8	258.0	264.3	249.2	248.6	245.3	244.0	241.7	241.1	235.9	226.1	222.6
39	Other trading liabilities	45.9	40.7	35.8	32.0	33.8	32.5	33.1	36.0	33.5	38.0	36.2	38.2
40	Net due to related foreign offices	291.7	232.9	220.6	226.0	145.0	79.8	79.0	19.6	8.6	70.5	94.9	105.7
41	Other liabilities ²¹	446.2	468.5	461.8	460.4	459.2	450.9	449.3	462.6	453.5	447.0	456.4	455.9
42	TOTAL LIABILITIES ¹⁹	11,074.2	11,316.7	11,377.7	11,391.6	11,368.7	11,341.7	11,434.1	11,532.4	11,620.4	11,619.3	11,636.6	11,649.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,406.5	1,474.5	1,469.1	1,477.0	1,458.2	1,486.3	1,512.3	1,493.4	1,456.4	1,461.0	1,450.3	1,452.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	21.4	33.5	35.6	35.7	39.5	41.8	42.0	39.9	37.2	38.3	38.8	39.8
45	Securitized consumer loans ²⁴	17.5	19.6	19.5	19.1	20.7	20.7	20.4	20.7	20.8	20.6	20.6	20.9
46	Securitized credit cards and other revolving plans	11.7	10.9	10.7	10.2	11.9	11.6	11.4	11.6	11.5	11.3	11.4	11.6
47	Other securitized consumer loans	5.9	8.7	8.8	8.9	8.8	9.0	9.0	9.0	9.2	9.3	9.2	9.3
48	Securitized real estate loans ²⁴	911.1	918.7	923.9	915.5	915.7	916.5	909.6	912.1	914.1	915.2	915.0	917.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	9,465.4	9,669.6	9,702.7	9,766.4	9,827.4	9,851.3	9,917.4	10,011.4	10,075.8	10,019.0	9,989.6	9,954.8
2	Securities in bank credit ²	2,498.6	2,591.3	2,621.3	2,648.3	2,672.4	2,685.4	2,713.7	2,742.8	2,737.8	2,729.1	2,725.5	2,729.5
3	Treasury and agency securities ³	1,700.5	1,794.3	1,817.2	1,838.0	1,841.4	1,841.0	1,859.2	1,878.5	1,872.0	1,865.2	1,860.3	1,861.7
4	Mortgage-backed securities (MBS) ⁴	1,253.4	1,325.0	1,324.8	1,332.3	1,337.4	1,330.8	1,339.7	1,348.7	1,345.5	1,336.4	1,336.1	1,340.9
5	Non-MBS ⁵	447.1	469.2	492.4	505.7	504.0	510.3	519.5	529.8	526.5	528.8	524.1	520.8
6	Other securities	798.1	797.1	804.1	810.4	831.0	844.3	854.5	864.3	865.8	863.8	865.2	867.7
7	Mortgage-backed securities ⁶	139.8	144.1	145.5	147.3	147.8	148.7	152.1	150.9	149.9	149.8	149.8	151.6
8	Non-MBS ⁷	658.3	652.9	658.6	663.1	683.2	695.6	702.4	713.4	715.9	714.0	715.4	716.2
9	Loans and leases in bank credit ⁸	6,966.8	7,078.2	7,081.4	7,118.1	7,155.0	7,165.9	7,203.7	7,268.6	7,338.0	7,289.9	7,264.1	7,225.3
10	Commercial and industrial loans	1,336.3	1,432.3	1,442.9	1,456.3	1,464.0	1,480.1	1,485.1	1,507.7	1,530.7	1,516.8	1,514.9	1,514.3
11	Real estate loans	3,504.3	3,523.1	3,520.3	3,525.6	3,531.1	3,525.7	3,558.9	3,557.5	3,573.4	3,580.7	3,563.1	3,544.6
12	Revolving home equity loans	548.7	537.3	532.7	530.0	526.6	520.7	518.0	514.6	512.8	511.5	510.6	509.9
13	Closed-end residential loans ⁹	1,537.5	1,568.3	1,571.1	1,581.9	1,589.5	1,590.5	1,621.2	1,617.0	1,632.1	1,642.0	1,625.1	1,607.5
14	Commercial real estate loans ¹⁰	1,418.1	1,417.4	1,416.5	1,413.7	1,415.0	1,414.4	1,419.6	1,425.9	1,428.5	1,427.2	1,427.4	1,427.2
15	Consumer loans	1,106.0	1,102.2	1,100.6	1,107.5	1,111.0	1,109.0	1,113.5	1,131.6	1,141.3	1,133.6	1,129.5	1,128.4
16	Credit cards and other revolving plans	614.4	600.1	598.3	602.9	602.3	599.8	603.1	619.0	626.8	618.2	613.1	611.6
17	Other consumer loans ¹¹	491.6	502.1	502.3	504.6	508.7	509.3	510.4	512.6	514.4	515.4	516.3	516.7
18	Other loans and leases	1,020.3	1,020.7	1,017.6	1,028.7	1,048.8	1,051.2	1,046.2	1,071.8	1,092.6	1,058.8	1,056.6	1,038.1
19	Fed funds and reverse RPs with nonbanks ¹²	299.5	290.9	285.3	294.6	313.0	317.3	318.5	333.5	338.3	322.8	324.4	307.0
20	All other loans and leases ¹³	720.7	729.8	732.3	734.1	735.8	733.9	727.7	738.3	754.2	736.0	732.2	731.1
21	LESS: Allowance for loan and lease losses	176.2	162.5	158.8	158.6	155.9	150.1	149.3	146.9	145.3	145.4	145.5	145.3
22	Interbank loans ¹²	117.3	111.7	115.2	115.6	118.1	124.2	125.6	133.5	137.4	143.3	145.2	128.0
23	Fed funds and reverse RPs with banks ¹²	106.1	99.9	103.2	103.4	105.8	112.3	113.7	121.7	125.9	131.1	133.6	115.8
24	Loans to commercial banks ¹⁴	11.2	11.8	12.0	12.1	12.3	12.0	11.9	11.7	11.5	12.2	11.6	12.3
25	Cash assets ¹⁵	1,679.2	1,636.5	1,661.4	1,663.4	1,591.3	1,578.3	1,664.7	1,675.5	1,682.4	1,704.6	1,739.8	1,747.3
26	Trading assets ¹⁶	308.9	324.1	320.3	314.3	323.8	305.2	308.3	306.1	306.4	299.5	292.0	289.0
27	Derivatives with a positive fair value ¹⁷	285.6	297.3	292.2	286.3	294.5	275.0	278.3	275.0	274.8	265.9	262.8	260.0
28	Other trading assets	23.3	26.8	28.1	28.0	29.3	30.2	29.9	31.0	31.6	33.6	29.2	29.0
29	Other assets ¹⁸	1,183.0	1,149.1	1,153.2	1,137.5	1,148.4	1,149.3	1,144.7	1,141.3	1,146.8	1,140.2	1,143.7	1,159.0
30	TOTAL ASSETS ¹⁹	12,577.6	12,728.5	12,793.9	12,838.5	12,853.2	12,858.4	13,011.3	13,120.8	13,203.4	13,161.2	13,164.8	13,132.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
LIABILITIES													
31	Deposits	8,500.3	8,698.2	8,762.8	8,825.2	8,897.4	8,983.8	9,132.1	9,327.0	9,452.5	9,316.9	9,289.9	9,197.9
32	Large time deposits	1,491.2	1,479.0	1,490.7	1,497.5	1,498.1	1,485.6	1,475.9	1,514.2	1,536.2	1,524.3	1,536.8	1,536.9
33	Other deposits	7,009.1	7,219.2	7,272.1	7,327.7	7,399.4	7,498.2	7,656.1	7,812.8	7,916.3	7,792.7	7,753.0	7,661.1
34	Borrowings	1,606.7	1,576.6	1,570.6	1,561.7	1,569.2	1,552.0	1,548.7	1,540.5	1,568.6	1,584.6	1,577.5	1,564.1
35	Borrowings from banks in the U.S.	131.2	132.7	135.1	134.3	137.3	144.1	144.5	151.6	163.9	164.4	164.6	148.1
36	Borrowings from others	1,475.5	1,443.9	1,435.5	1,427.4	1,431.9	1,407.9	1,404.2	1,389.0	1,404.7	1,420.3	1,412.9	1,416.0
37	Trading liabilities ²⁰	317.1	296.8	294.2	286.9	297.2	279.3	281.6	276.8	270.0	268.7	263.7	261.4
38	Derivatives with a negative fair value ¹⁷	270.6	255.9	258.1	252.8	261.7	246.9	246.9	240.8	238.3	232.2	228.7	224.0
39	Other trading liabilities	46.5	40.9	36.0	34.1	35.6	32.4	34.7	36.0	31.8	36.5	35.0	37.4
40	Net due to related foreign offices	274.3	221.4	237.4	224.1	127.2	84.3	71.3	1.2	-20.1	60.2	100.5	154.6
41	Other liabilities ²¹	450.9	462.4	454.4	458.0	467.1	460.6	462.7	466.5	453.7	453.9	448.5	448.5
42	TOTAL LIABILITIES ¹⁹	11,149.3	11,255.4	11,319.3	11,355.8	11,358.1	11,360.0	11,496.4	11,612.1	11,724.8	11,684.4	11,680.1	11,626.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,428.3	1,473.1	1,474.6	1,482.7	1,495.1	1,498.3	1,514.9	1,508.8	1,478.7	1,476.9	1,484.8	1,506.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	21.4	33.5	35.6	35.7	39.5	41.8	42.0	39.9	37.2	38.3	38.8	39.8
45	Securitized consumer loans ²⁴	17.8	19.4	19.3	18.6	20.3	20.5	20.5	21.0	20.9	20.9	20.9	20.9
46	Securitized credit cards and other revolving plans	11.9	10.7	10.7	10.0	11.5	11.4	11.4	11.9	11.7	11.7	11.7	11.7
47	Other securitized consumer loans	5.9	8.7	8.6	8.7	8.7	9.2	9.1	9.1	9.2	9.2	9.2	9.2
48	Securitized real estate loans ²⁴	910.6	925.5	929.0	917.0	917.7	916.5	912.6	910.0	909.5	909.8	909.2	908.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	8,583.8	8,866.8	8,910.1	8,926.2	8,944.1	8,969.2	9,010.2	9,088.2	9,151.6	9,127.7	9,109.3	9,113.5
2	Securities in bank credit ²	2,300.7	2,412.5	2,439.3	2,443.3	2,449.1	2,459.8	2,483.2	2,529.7	2,530.6	2,523.2	2,525.4	2,532.4
3	Treasury and agency securities ³	1,611.6	1,709.4	1,730.0	1,732.8	1,729.7	1,730.3	1,744.4	1,771.8	1,763.1	1,761.4	1,760.4	1,765.8
4	Mortgage-backed securities (MBS) ⁴	1,230.0	1,309.0	1,309.2	1,313.4	1,316.0	1,307.8	1,310.8	1,322.2	1,312.9	1,307.4	1,313.8	1,321.3
5	Non-MBS ⁵	381.6	400.3	420.8	419.4	413.7	422.5	433.6	449.5	450.2	454.0	446.5	444.4
6	Other securities	689.1	703.1	709.2	710.5	719.4	729.5	738.8	758.0	767.4	761.8	765.0	766.6
7	Mortgage-backed securities ⁶	131.6	136.8	138.8	139.9	140.2	141.5	145.0	144.7	144.5	144.9	143.5	144.4
8	Non-MBS ⁷	557.5	566.3	570.4	570.6	579.2	588.0	593.8	613.3	623.0	616.9	621.5	622.2
9	Loans and leases in bank credit ⁸	6,283.1	6,454.3	6,470.9	6,482.9	6,495.0	6,509.4	6,527.0	6,558.5	6,621.1	6,604.5	6,583.8	6,581.2
10	Commercial and industrial loans	1,091.2	1,181.1	1,197.1	1,206.7	1,213.4	1,226.8	1,232.5	1,252.2	1,273.2	1,270.1	1,265.7	1,268.3
11	Real estate loans	3,457.6	3,499.3	3,496.4	3,495.3	3,498.1	3,490.1	3,512.7	3,512.1	3,533.7	3,527.7	3,524.9	3,525.0
12	Revolving home equity loans	548.4	536.7	532.7	529.5	525.7	521.0	518.5	514.5	512.0	510.5	509.3	508.6
13	Closed-end residential loans ⁹	1,523.9	1,573.7	1,575.0	1,578.8	1,586.5	1,584.1	1,607.5	1,602.9	1,620.5	1,616.5	1,615.4	1,616.9
14	Commercial real estate loans ¹⁰	1,385.3	1,388.9	1,388.8	1,387.0	1,385.9	1,385.1	1,386.7	1,394.8	1,401.3	1,400.7	1,400.2	1,399.5
15	Consumer loans	1,089.7	1,105.0	1,104.0	1,106.1	1,107.2	1,108.7	1,111.7	1,115.2	1,118.5	1,115.3	1,111.4	1,110.2
16	Credit cards and other revolving plans	598.3	603.6	601.8	602.5	601.5	600.9	602.1	602.6	604.7	602.3	598.9	599.3
17	Other consumer loans ¹¹	491.4	501.4	502.2	503.6	505.7	507.8	509.5	512.6	513.8	512.9	512.4	510.9
18	Other loans and leases	644.7	668.9	673.4	674.9	676.2	683.8	670.2	679.1	695.6	691.4	681.9	677.7
19	Fed funds and reverse RPs with nonbanks ¹²	148.6	147.6	144.8	139.9	139.4	146.2	136.9	144.0	150.2	151.6	145.0	137.7
20	All other loans and leases ¹³	496.0	521.3	528.5	535.0	536.7	537.6	533.3	535.1	545.5	539.8	536.9	540.0
21	LESS: Allowance for loan and lease losses	175.3	161.4	159.1	157.6	155.1	150.4	148.4	145.9	146.2	145.2	145.3	146.2
22	Interbank loans ¹²	89.4	88.4	92.0	90.9	91.5	97.8	94.1	104.3	108.4	113.9	117.3	101.8
23	Fed funds and reverse RPs with banks ¹²	80.4	78.1	81.9	81.0	81.4	88.0	84.2	95.0	99.3	104.2	108.2	92.0
24	Loans to commercial banks ¹⁴	9.0	10.4	10.0	9.9	10.2	9.7	9.8	9.3	9.1	9.6	9.1	9.8
25	Cash assets ¹⁵	840.8	867.8	877.7	891.9	862.2	876.2	912.6	927.0	896.7	868.7	831.4	824.7
26	Trading assets ¹⁶	181.0	194.7	190.7	180.2	175.4	166.3	171.5	176.5	177.3	174.7	164.5	163.7
27	Derivatives with a positive fair value ¹⁷	166.4	177.5	172.4	161.7	155.6	145.2	150.4	154.0	155.0	151.9	144.3	144.3
28	Other trading assets	14.6	17.2	18.3	18.5	19.8	21.1	21.1	22.4	22.3	22.7	20.2	19.4
29	Other assets ¹⁸	1,134.8	1,108.5	1,117.6	1,100.5	1,097.5	1,097.6	1,090.2	1,085.6	1,087.4	1,089.1	1,090.9	1,111.4
30	TOTAL ASSETS ¹⁹	10,654.6	10,964.7	11,029.0	11,032.2	11,015.5	11,056.6	11,130.2	11,235.7	11,275.1	11,228.8	11,168.0	11,169.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
LIABILITIES													
31	Deposits	7,560.4	7,904.4	7,963.9	8,006.0	8,051.1	8,118.5	8,215.0	8,340.4	8,397.9	8,333.9	8,314.2	8,328.3
32	Large time deposits	723.6	747.6	750.9	743.3	737.2	732.3	722.6	737.8	739.8	726.3	728.6	726.7
33	Other deposits	6,836.9	7,156.8	7,212.9	7,262.7	7,313.8	7,386.2	7,492.4	7,602.5	7,658.1	7,607.6	7,585.6	7,601.6
34	Borrowings	1,040.3	1,007.1	1,005.1	988.5	985.0	976.5	948.3	945.4	970.4	969.4	959.1	946.0
35	Borrowings from banks in the U.S.	99.6	96.7	98.9	97.1	95.5	97.9	98.5	108.1	114.8	117.9	118.7	103.5
36	Borrowings from others	940.7	910.4	906.3	891.3	889.5	878.6	849.8	837.3	855.6	851.5	840.4	842.4
37	Trading liabilities ²⁰	191.2	171.0	169.6	156.2	150.9	146.7	145.6	145.3	142.0	141.7	135.0	137.0
38	Derivatives with a negative fair value ¹⁷	155.5	141.5	145.3	134.1	128.8	125.5	124.6	121.3	120.0	116.9	111.0	110.7
39	Other trading liabilities	35.7	29.6	24.3	22.1	22.2	21.2	21.1	24.0	22.0	24.8	24.0	26.3
40	Net due to related foreign offices	46.8	2.2	-4.0	-5.9	-27.9	-58.6	-77.1	-104.7	-110.7	-78.8	-97.8	-110.0
41	Other liabilities ²¹	387.4	415.9	405.3	402.0	399.1	394.3	391.3	400.3	395.8	390.6	395.1	400.9
42	TOTAL LIABILITIES ¹⁹	9,226.1	9,500.6	9,539.9	9,546.8	9,558.2	9,577.5	9,623.1	9,726.7	9,795.3	9,756.8	9,705.7	9,702.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,428.5	1,464.1	1,489.1	1,485.4	1,457.3	1,479.1	1,507.1	1,509.0	1,479.8	1,472.0	1,462.3	1,466.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	27.4	37.5	39.3	39.5	42.9	44.9	44.5	42.1	39.7	40.7	41.0	42.0
45	Securitized consumer loans ²⁴	17.5	19.6	19.5	19.1	20.7	20.7	20.4	20.7	20.8	20.6	20.6	20.9
46	Securitized credit cards and other revolving plans	11.7	10.9	10.7	10.2	11.9	11.6	11.4	11.6	11.5	11.3	11.4	11.6
47	Other securitized consumer loans	5.9	8.7	8.8	8.9	8.8	9.0	9.0	9.0	9.2	9.3	9.2	9.3
48	Securitized real estate loans ²⁴	911.1	918.7	923.9	915.5	915.7	916.5	909.6	912.1	914.1	915.2	915.0	917.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	8,635.8	8,836.4	8,865.7	8,913.7	8,963.4	9,000.4	9,059.5	9,140.3	9,203.9	9,161.4	9,132.0	9,106.1
2	Securities in bank credit ²	2,302.4	2,396.6	2,420.8	2,442.2	2,462.4	2,475.3	2,504.0	2,530.6	2,527.4	2,518.6	2,516.6	2,520.0
3	Treasury and agency securities ³	1,613.1	1,698.9	1,719.2	1,734.3	1,734.2	1,734.0	1,753.2	1,771.3	1,767.1	1,759.8	1,756.5	1,756.6
4	Mortgage-backed securities (MBS) ⁴	1,234.5	1,301.8	1,300.9	1,309.6	1,314.4	1,308.1	1,317.3	1,325.7	1,322.3	1,313.7	1,314.5	1,319.5
5	Non-MBS ⁵	378.7	397.1	418.3	424.7	419.7	425.9	435.9	445.6	444.9	446.1	442.0	437.2
6	Other securities	689.3	697.6	701.6	707.9	728.2	741.3	750.8	759.3	760.3	758.8	760.1	763.4
7	Mortgage-backed securities ⁶	131.2	136.4	137.5	139.2	139.9	142.0	145.7	144.6	143.7	143.6	143.5	145.3
8	Non-MBS ⁷	558.0	561.2	564.1	568.7	588.3	599.3	605.2	614.7	616.6	615.2	616.6	618.1
9	Loans and leases in bank credit ⁸	6,333.4	6,439.8	6,444.9	6,471.5	6,500.9	6,525.1	6,555.5	6,609.7	6,676.5	6,642.8	6,615.4	6,586.0
10	Commercial and industrial loans	1,094.6	1,180.4	1,190.9	1,201.9	1,212.3	1,229.3	1,235.7	1,255.4	1,277.1	1,265.2	1,263.0	1,264.3
11	Real estate loans	3,471.5	3,492.7	3,490.5	3,496.0	3,501.0	3,495.7	3,528.1	3,527.0	3,543.5	3,551.7	3,534.4	3,515.8
12	Revolving home equity loans	548.5	537.1	532.5	529.8	526.4	520.5	517.8	514.4	512.6	511.3	510.4	509.7
13	Closed-end residential loans ⁹	1,535.9	1,566.9	1,569.7	1,580.5	1,588.2	1,589.1	1,619.7	1,615.4	1,630.2	1,640.8	1,624.1	1,606.4
14	Commercial real estate loans ¹⁰	1,387.1	1,388.6	1,388.2	1,385.7	1,386.4	1,386.1	1,390.6	1,397.2	1,400.7	1,399.6	1,399.9	1,399.6
15	Consumer loans	1,104.3	1,100.2	1,098.8	1,105.8	1,109.4	1,107.5	1,111.9	1,130.0	1,139.6	1,131.9	1,127.8	1,126.7
16	Credit cards and other revolving plans	614.4	600.1	598.3	602.9	602.3	599.8	603.1	619.0	626.8	618.2	613.1	611.6
17	Other consumer loans ¹¹	489.9	500.1	500.5	502.9	507.1	507.7	508.8	511.0	512.8	513.7	514.7	515.1
18	Other loans and leases	663.0	666.5	664.7	667.8	678.3	692.7	679.7	697.3	716.3	694.0	690.2	679.3
19	Fed funds and reverse RPs with nonbanks ¹²	157.1	145.1	135.4	133.6	138.8	151.0	142.3	152.2	157.0	153.1	150.8	139.5
20	All other loans and leases ¹³	505.8	521.4	529.3	534.2	539.6	541.7	537.4	545.1	559.3	540.9	539.5	539.8
21	LESS: Allowance for loan and lease losses	175.4	161.8	158.2	157.9	155.2	149.3	148.6	146.1	144.5	144.6	144.8	144.7
22	Interbank loans ¹²	95.2	83.7	88.4	88.5	91.9	99.0	99.9	110.6	114.5	117.9	119.2	101.5
23	Fed funds and reverse RPs with banks ¹²	85.7	73.9	78.6	78.8	82.0	89.2	90.1	100.9	105.1	107.9	109.9	91.3
24	Loans to commercial banks ¹⁴	9.5	9.8	9.8	9.7	9.9	9.8	9.8	9.7	9.4	10.0	9.3	10.1
25	Cash assets ¹⁵	882.1	865.3	868.3	864.1	859.1	870.8	925.0	973.6	986.6	898.8	879.9	829.5
26	Trading assets ¹⁶	178.5	193.6	189.9	184.9	181.8	170.4	174.3	172.6	173.7	170.8	164.0	163.9
27	Derivatives with a positive fair value ¹⁷	164.3	176.0	171.3	166.1	161.7	150.1	153.9	150.8	152.0	146.8	144.3	144.1
28	Other trading assets	14.2	17.6	18.6	18.7	20.1	20.4	20.5	21.8	21.6	24.0	19.8	19.8
29	Other assets ¹⁸	1,142.6	1,103.1	1,108.7	1,092.1	1,095.8	1,098.5	1,095.3	1,092.6	1,095.6	1,095.4	1,096.5	1,113.0
30	TOTAL ASSETS ¹⁹	10,758.7	10,920.1	10,962.9	10,985.4	11,036.8	11,089.8	11,205.5	11,343.6	11,429.8	11,299.7	11,246.9	11,169.2

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)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
LIABILITIES													
31	Deposits	7,646.9	7,865.2	7,926.9	7,974.5	8,034.8	8,132.0	8,279.6	8,434.8	8,538.1	8,397.7	8,361.0	8,261.9
32	Large time deposits	725.9	747.3	758.3	750.8	743.4	741.2	731.2	739.7	737.6	719.9	722.3	718.1
33	Other deposits	6,920.9	7,117.9	7,168.5	7,223.8	7,291.3	7,390.8	7,548.3	7,695.1	7,800.6	7,677.8	7,638.7	7,543.8
34	Borrowings	1,046.4	1,002.2	990.3	974.0	981.8	974.8	950.7	951.9	972.1	973.8	957.0	952.0
35	Borrowings from banks in the U.S.	100.1	95.8	97.2	94.9	95.8	100.7	100.8	108.8	116.8	119.7	119.6	103.2
36	Borrowings from others	946.4	906.5	893.0	879.1	886.0	874.1	849.8	843.1	855.3	854.1	837.4	848.8
37	Trading liabilities ²⁰	191.5	170.5	166.9	160.6	157.4	147.3	148.4	145.1	141.1	140.2	135.8	136.1
38	Derivatives with a negative fair value ¹⁷	155.0	140.4	141.8	137.2	133.3	125.3	125.7	121.0	120.1	116.8	113.5	112.1
39	Other trading liabilities	36.5	30.1	25.1	23.3	24.1	22.0	22.7	24.1	21.0	23.5	22.3	24.0
40	Net due to related foreign offices	56.3	2.7	8.1	-3.9	-34.7	-64.1	-88.1	-98.3	-95.3	-81.2	-79.4	-77.6
41	Other liabilities ²¹	392.6	409.7	399.5	400.8	405.9	404.9	403.5	404.6	398.5	395.6	391.2	393.8
42	TOTAL LIABILITIES ¹⁹	9,333.6	9,450.4	9,491.6	9,506.0	9,545.2	9,594.9	9,694.0	9,838.2	9,954.6	9,826.2	9,765.6	9,666.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,425.1	1,469.7	1,471.2	1,479.4	1,491.7	1,494.9	1,511.5	1,505.4	1,475.3	1,473.5	1,481.4	1,502.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	27.4	37.5	39.3	39.5	42.9	44.9	44.5	42.1	39.7	40.7	41.0	42.0
45	Securitized consumer loans ²⁴	17.8	19.4	19.3	18.6	20.3	20.5	20.5	21.0	20.9	20.9	20.9	20.9
46	Securitized credit cards and other revolving plans	11.9	10.7	10.7	10.0	11.5	11.4	11.4	11.9	11.7	11.7	11.7	11.7
47	Other securitized consumer loans	5.9	8.7	8.6	8.7	8.7	9.2	9.1	9.1	9.2	9.2	9.2	9.2
48	Securitized real estate loans ²⁴	910.6	925.5	929.0	917.0	917.7	916.5	912.6	910.0	909.5	909.8	909.2	908.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	5,592.3	5,708.4	5,747.1	5,748.9	5,759.5	5,778.7	5,830.1	5,889.3	5,928.4	5,909.5	5,892.1	5,894.1
2	Securities in bank credit ²	1,519.9	1,585.9	1,618.6	1,616.9	1,620.2	1,625.7	1,656.1	1,689.2	1,680.1	1,673.0	1,674.6	1,679.3
3	Treasury and agency securities ³	1,037.1	1,109.7	1,138.7	1,136.3	1,131.9	1,131.6	1,154.7	1,176.3	1,163.1	1,159.7	1,159.5	1,163.3
4	Mortgage-backed securities (MBS) ⁴	840.2	893.1	894.9	897.7	899.2	891.3	900.9	910.1	898.2	892.4	900.7	906.7
5	Non-MBS ⁵	196.9	216.6	243.8	238.6	232.8	240.3	253.8	266.2	264.9	267.3	258.8	256.7
6	Other securities	482.8	476.2	479.9	480.6	488.3	494.2	501.5	512.9	517.1	513.3	515.1	515.9
7	Mortgage-backed securities ⁶	114.9	111.1	112.8	114.6	115.1	115.1	119.0	118.7	117.8	117.7	116.4	117.2
8	Non-MBS ⁷	367.8	365.1	367.1	366.0	373.2	379.1	382.5	394.1	399.3	395.6	398.7	398.8
9	Loans and leases in bank credit ⁸	4,072.4	4,122.5	4,128.5	4,132.1	4,139.3	4,153.0	4,173.9	4,200.1	4,248.2	4,236.5	4,217.5	4,214.8
10	Commercial and industrial loans	719.8	773.2	783.4	790.2	794.8	804.6	810.6	825.9	842.5	839.5	835.4	837.1
11	Real estate loans	2,048.4	2,034.6	2,034.3	2,032.0	2,033.4	2,029.2	2,057.4	2,058.9	2,074.4	2,071.5	2,068.8	2,069.8
12	Revolving home equity loans	441.6	424.4	421.3	418.4	414.8	410.7	409.2	409.8	409.5	408.0	407.0	406.4
13	Closed-end residential loans ⁹	1,046.2	1,062.2	1,065.6	1,067.7	1,073.3	1,074.4	1,101.6	1,098.3	1,111.1	1,110.0	1,108.2	1,110.8
14	Commercial real estate loans ¹⁰	560.5	548.1	547.4	545.9	545.3	544.1	546.6	550.7	553.8	553.4	553.6	552.6
15	Consumer loans	791.5	789.1	784.9	784.7	784.8	786.0	787.2	791.7	794.1	792.4	789.2	788.5
16	Credit cards and other revolving plans	434.8	428.0	424.5	423.5	422.5	421.1	421.1	420.3	421.8	421.0	418.5	418.7
17	Other consumer loans ¹¹	356.7	361.1	360.4	361.2	362.3	364.9	366.1	371.4	372.2	371.4	370.7	369.7
18	Other loans and leases	512.7	525.6	525.8	525.1	526.3	533.2	518.7	523.7	537.3	533.2	524.1	519.4
19	Fed funds and reverse RPs with nonbanks ¹²	145.8	146.1	142.2	137.5	137.3	143.5	133.2	139.5	145.2	146.0	139.3	131.8
20	All other loans and leases ¹³	366.9	379.5	383.6	387.7	388.9	389.7	385.5	384.2	392.1	387.2	384.8	387.7
21	LESS: Allowance for loan and lease losses	126.1	115.7	112.9	111.7	110.1	105.4	103.7	101.2	101.3	100.3	100.4	101.2
22	Interbank loans ¹²	45.1	45.0	47.9	43.7	43.0	44.3	40.6	41.7	47.6	47.2	45.6	45.8
23	Fed funds and reverse RPs with banks ¹²	37.7	36.2	39.3	35.4	34.5	36.2	32.1	33.8	39.8	38.9	37.8	37.3
24	Loans to commercial banks ¹⁴	7.4	8.8	8.6	8.3	8.5	8.1	8.4	8.0	7.8	8.3	7.8	8.5
25	Cash assets ¹⁵	546.2	560.5	562.3	574.4	564.0	561.9	592.2	582.7	549.7	533.6	511.6	501.7
26	Trading assets ¹⁶	175.9	189.1	185.0	175.1	170.5	161.4	166.7	171.3	171.7	168.7	158.3	157.8
27	Derivatives with a positive fair value ¹⁷	161.6	172.2	166.8	156.6	150.7	140.5	145.9	149.1	149.8	146.5	138.7	138.9
28	Other trading assets	14.3	17.0	18.2	18.4	19.7	20.9	20.8	22.1	21.9	22.2	19.6	18.9
29	Other assets ¹⁸	886.5	847.2	855.2	841.2	840.8	839.2	834.1	831.5	836.2	835.1	837.8	854.5
30	TOTAL ASSETS¹⁹	7,119.8	7,234.6	7,284.5	7,271.5	7,267.7	7,280.1	7,359.9	7,415.3	7,432.2	7,393.7	7,345.0	7,352.7

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)

February 1, 2013

Account		2011	2012	2012	2012	2012	2012	2012	2012	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan 2	Jan 9	Jan 16	Jan 23	
LIABILITIES														
31	Deposits	4,833.9	5,016.3	5,055.5	5,078.2	5,112.8	5,159.6	5,251.8	5,335.6	5,376.1	5,323.3	5,310.9	5,327.2	
32	Large time deposits	324.8	339.2	345.2	338.4	333.9	332.1	325.1	338.7	339.1	325.3	329.5	326.3	
33	Other deposits	4,509.0	4,677.1	4,710.3	4,739.8	4,778.9	4,827.5	4,926.7	4,996.9	5,037.0	4,997.9	4,981.4	5,000.9	
34	Borrowings	748.4	714.6	722.8	710.3	713.1	704.6	686.6	683.1	698.9	704.6	691.5	684.5	
35	Borrowings from banks in the U.S.	56.5	54.0	55.5	54.1	51.4	54.7	55.4	63.9	64.6	71.8	71.5	60.1	
36	Borrowings from others	691.8	660.6	667.2	656.3	661.7	649.9	631.3	619.2	634.3	632.8	620.0	624.4	
37	Trading liabilities ²⁰	187.1	166.3	164.9	151.8	146.7	142.7	141.7	141.1	137.4	137.2	130.2	132.0	
38	Derivatives with a negative fair value ¹⁷	152.1	137.5	141.3	130.4	125.1	122.1	121.3	117.7	116.1	113.1	107.0	106.5	
39	Other trading liabilities	35.0	28.9	23.6	21.4	21.6	20.5	20.4	23.3	21.3	24.1	23.2	25.5	
40	Net due to related foreign offices	8.6	-31.8	-43.1	-45.9	-67.3	-98.5	-108.5	-136.4	-146.2	-119.0	-133.2	-145.6	
41	Other liabilities ²¹	324.2	344.1	335.4	331.4	331.2	326.8	322.2	332.9	326.6	318.2	325.5	328.3	
42	TOTAL LIABILITIES ¹⁹	6,102.2	6,209.5	6,235.5	6,225.8	6,236.4	6,235.2	6,293.8	6,356.2	6,392.7	6,364.2	6,325.0	6,326.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,017.7	1,025.1	1,049.0	1,045.7	1,031.3	1,045.0	1,066.0	1,059.1	1,039.4	1,029.5	1,020.0	1,026.2	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	21.9	30.2	31.9	31.2	34.6	36.2	36.2	33.9	32.0	33.2	33.6	34.5	
45	Securitized consumer loans ²⁴	5.0	6.9	7.0	7.1	7.0	6.9	6.8	6.8	7.0	7.0	7.0	7.1	
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	5.0	6.8	6.8	6.9	6.9	6.8	6.7	6.7	6.9	6.9	6.9	6.9	
48	Securitized real estate loans ²⁴	892.0	897.8	902.9	895.2	895.5	896.4	889.4	891.8	892.9	893.9	894.1	896.8	

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

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	5,629.7	5,683.1	5,711.6	5,737.1	5,774.9	5,804.3	5,864.0	5,924.0	5,965.9	5,935.9	5,916.3	5,894.1
2	Securities in bank credit ²	1,522.9	1,574.0	1,606.4	1,617.4	1,632.8	1,640.2	1,670.2	1,690.0	1,681.7	1,671.5	1,670.8	1,672.3
3	Treasury and agency securities ³	1,039.2	1,103.8	1,132.9	1,139.9	1,138.6	1,137.6	1,161.2	1,175.2	1,166.1	1,157.1	1,155.7	1,154.6
4	Mortgage-backed securities (MBS) ⁴	845.0	887.5	890.5	897.8	901.0	893.8	905.9	912.8	907.0	897.9	901.0	904.7
5	Non-MBS ⁵	194.2	216.3	242.4	242.1	237.6	243.8	255.2	262.5	259.2	259.2	254.7	249.9
6	Other securities	483.8	470.2	473.5	477.5	494.2	502.6	509.0	514.8	515.6	514.4	515.1	517.6
7	Mortgage-backed securities ⁶	114.0	110.7	112.2	114.2	114.7	115.1	119.1	118.1	117.2	117.1	117.1	118.7
8	Non-MBS ⁷	369.7	359.5	361.4	363.3	379.5	387.5	389.9	396.7	398.4	397.3	398.0	399.0
9	Loans and leases in bank credit ⁸	4,106.8	4,109.0	4,105.1	4,119.8	4,142.1	4,164.1	4,193.8	4,233.9	4,284.2	4,264.4	4,245.5	4,221.8
10	Commercial and industrial loans	722.5	771.5	778.3	786.3	793.6	807.2	813.8	828.5	845.2	836.0	833.6	834.3
11	Real estate loans	2,055.7	2,029.5	2,028.5	2,031.7	2,035.8	2,032.5	2,067.0	2,066.2	2,077.8	2,089.0	2,078.6	2,065.7
12	Revolving home equity loans	441.0	424.4	421.7	419.3	416.2	410.7	408.6	408.9	409.3	408.2	407.5	407.0
13	Closed-end residential loans ⁹	1,053.4	1,056.9	1,060.0	1,067.6	1,074.1	1,077.8	1,110.4	1,105.7	1,115.4	1,127.7	1,117.6	1,105.8
14	Commercial real estate loans ¹⁰	561.4	548.2	546.9	544.7	545.5	544.0	548.0	551.7	553.2	553.1	553.4	553.0
15	Consumer loans	800.6	785.9	781.8	784.0	786.3	783.9	786.3	801.0	807.4	803.4	800.4	799.5
16	Credit cards and other revolving plans	446.6	424.9	421.7	422.8	422.9	420.3	422.1	431.8	436.8	432.0	428.4	427.3
17	Other consumer loans ¹¹	354.1	361.0	360.1	361.2	363.3	363.6	364.3	369.2	370.7	371.4	372.0	372.2
18	Other loans and leases	527.9	522.2	516.6	517.9	526.4	540.5	526.6	538.2	553.8	536.0	532.9	522.3
19	Fed funds and reverse RPs with nonbanks ¹²	153.6	142.7	133.0	131.2	136.3	148.2	138.2	147.0	151.7	147.7	145.4	134.3
20	All other loans and leases ¹³	374.3	379.5	383.6	386.7	390.1	392.4	388.4	391.2	402.0	388.3	387.6	388.0
21	LESS: Allowance for loan and lease losses	126.4	116.0	112.4	112.1	110.0	104.2	103.6	101.5	100.6	100.3	100.5	100.4
22	Interbank loans ¹²	48.6	42.3	46.3	42.6	42.2	44.5	42.6	44.7	51.2	50.2	46.8	48.0
23	Fed funds and reverse RPs with banks ¹²	40.8	34.1	38.0	34.3	33.9	36.3	34.2	36.4	43.1	41.5	38.8	39.2
24	Loans to commercial banks ¹⁴	7.7	8.2	8.3	8.2	8.3	8.2	8.4	8.3	8.0	8.7	8.0	8.8
25	Cash assets ¹⁵	575.4	557.1	554.2	549.0	545.3	546.9	581.4	613.4	611.8	549.1	540.9	500.2
26	Trading assets ¹⁶	173.2	188.0	184.4	179.6	176.6	165.3	169.4	167.3	168.4	165.5	158.5	158.5
27	Derivatives with a positive fair value ¹⁷	159.2	170.6	166.0	161.1	156.7	145.1	149.1	145.8	146.9	141.7	139.0	139.0
28	Other trading assets	14.0	17.3	18.4	18.5	19.9	20.2	20.2	21.6	21.5	23.8	19.5	19.5
29	Other assets ¹⁸	893.0	842.8	849.6	834.2	838.2	839.6	838.0	837.2	842.5	842.0	843.5	856.8
30	TOTAL ASSETS ¹⁹	7,193.5	7,197.3	7,233.6	7,230.5	7,267.2	7,296.4	7,391.8	7,485.2	7,539.2	7,442.3	7,405.5	7,357.1

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 (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending				
										Jan 2	Jan 9	Jan 16	Jan 23	
LIABILITIES														
31	Deposits	4,897.5	4,989.0	5,031.8	5,055.9	5,100.2	5,171.2	5,292.8	5,404.8	5,483.5	5,369.4	5,347.5	5,282.8	
32	Large time deposits	326.8	338.4	349.2	342.9	337.8	337.8	330.5	340.3	338.2	321.1	325.2	321.3	
33	Other deposits	4,570.7	4,650.6	4,682.6	4,713.0	4,762.4	4,833.4	4,962.3	5,064.5	5,145.3	5,048.3	5,022.3	4,961.5	
34	Borrowings	754.6	710.8	713.5	701.1	712.0	708.6	690.8	688.5	699.6	707.9	689.7	686.5	
35	Borrowings from banks in the U.S.	58.2	51.9	54.0	51.8	52.3	58.4	59.0	65.9	67.5	73.4	72.9	57.5	
36	Borrowings from others	696.4	658.9	659.5	649.2	659.7	650.2	631.8	622.6	632.1	634.5	616.8	629.0	
37	Trading liabilities ²⁰	187.1	165.8	162.5	156.3	153.0	143.1	144.2	140.7	136.6	135.9	131.1	131.3	
38	Derivatives with a negative fair value ¹⁷	151.3	136.3	138.1	133.6	129.5	121.8	122.2	117.3	116.3	113.1	109.5	108.0	
39	Other trading liabilities	35.8	29.5	24.3	22.6	23.5	21.3	22.0	23.5	20.3	22.8	21.5	23.3	
40	Net due to related foreign offices	12.1	-34.0	-32.1	-44.3	-76.3	-103.7	-124.8	-136.5	-135.0	-122.7	-117.0	-117.2	
41	Other liabilities ²¹	327.7	339.1	331.3	328.7	336.3	335.6	332.0	335.3	330.5	325.1	323.3	323.4	
42	TOTAL LIABILITIES ¹⁹	6,178.9	6,170.7	6,207.0	6,197.6	6,225.1	6,254.8	6,335.0	6,432.8	6,515.2	6,415.6	6,374.6	6,306.8	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,014.6	1,026.6	1,026.5	1,032.9	1,042.1	1,041.6	1,056.8	1,052.4	1,024.0	1,026.7	1,031.0	1,050.3	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	21.9	30.2	31.9	31.2	34.6	36.2	36.2	33.9	32.0	33.2	33.6	34.5	
45	Securitized consumer loans ²⁴	5.0	6.9	6.9	7.1	7.2	7.0	6.8	6.8	6.9	6.9	6.9	6.9	
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	5.0	6.9	6.8	6.9	7.0	6.9	6.6	6.7	6.8	6.8	6.8	6.8	
48	Securitized real estate loans ²⁴	891.0	904.6	908.4	896.3	896.9	896.0	892.1	889.3	888.8	889.1	889.1	888.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	2,991.5	3,158.3	3,163.1	3,177.3	3,184.5	3,190.5	3,180.2	3,198.9	3,223.3	3,218.2	3,217.2	3,219.5
2	Securities in bank credit ²	780.7	826.6	820.7	826.4	828.8	834.0	827.1	840.5	850.4	850.2	850.8	853.1
3	Treasury and agency securities ³	574.4	599.7	591.3	596.5	597.7	598.7	589.7	595.5	600.1	601.7	600.9	602.4
4	Mortgage-backed securities (MBS) ⁴	389.8	415.9	414.4	415.7	416.8	416.5	410.0	412.1	414.8	415.0	413.1	414.7
5	Non-MBS ⁵	184.6	183.8	177.0	180.8	180.9	182.2	179.7	183.3	185.3	186.8	187.8	187.8
6	Other securities	206.3	226.9	229.4	229.9	231.1	235.3	237.4	245.1	250.4	248.5	250.0	250.6
7	Mortgage-backed securities ⁶	16.7	25.7	26.0	25.3	25.1	26.4	26.0	26.0	26.7	27.1	27.1	27.3
8	Non-MBS ⁷	189.6	201.2	203.4	204.6	206.0	208.9	211.4	219.1	223.7	221.3	222.9	223.4
9	Loans and leases in bank credit ⁸	2,210.8	2,331.7	2,342.4	2,350.9	2,355.7	2,356.4	2,353.1	2,358.4	2,372.8	2,368.0	2,366.3	2,366.4
10	Commercial and industrial loans	371.4	407.9	413.7	416.5	418.6	422.2	421.8	426.3	430.7	430.6	430.3	431.2
11	Real estate loans	1,409.2	1,464.7	1,462.1	1,463.3	1,464.7	1,461.0	1,455.3	1,453.2	1,459.4	1,456.3	1,456.1	1,455.1
12	Revolving home equity loans	106.8	112.4	111.4	111.1	110.8	110.4	109.3	104.7	102.5	102.5	102.3	102.2
13	Closed-end residential loans ⁹	477.7	511.6	509.3	511.0	513.3	509.6	505.9	504.5	509.4	506.5	507.2	506.1
14	Commercial real estate loans ¹⁰	824.7	840.8	841.3	841.2	840.6	841.0	840.1	844.0	847.5	847.3	846.6	846.8
15	Consumer loans	298.2	315.9	319.1	321.3	322.4	322.7	324.5	323.5	324.5	322.9	322.2	321.8
16	Credit cards and other revolving plans	163.5	175.6	177.3	179.0	179.0	179.8	181.1	182.3	182.9	181.4	180.4	180.6
17	Other consumer loans ¹¹	134.7	140.3	141.8	142.3	143.4	142.9	143.4	141.2	141.6	141.5	141.8	141.2
18	Other loans and leases	131.9	143.3	147.6	149.7	149.9	150.6	151.4	155.4	158.3	158.2	157.7	158.3
19	Fed funds and reverse RPs with nonbanks ¹²	2.8	1.5	2.6	2.4	2.1	2.7	3.7	4.4	5.0	5.6	5.7	5.9
20	All other loans and leases ¹³	129.1	141.8	145.0	147.3	147.8	147.9	147.7	151.0	153.3	152.6	152.1	152.3
21	LESS: Allowance for loan and lease losses	49.2	45.7	46.2	45.9	45.0	45.0	44.7	44.7	44.9	44.9	44.9	45.0
22	Interbank loans ¹²	44.3	43.4	44.1	47.2	48.5	53.4	53.5	62.6	60.8	66.7	71.7	56.0
23	Fed funds and reverse RPs with banks ¹²	42.6	41.9	42.6	45.6	46.9	51.8	52.1	61.3	59.4	65.4	70.4	54.6
24	Loans to commercial banks ¹⁴	1.7	1.5	1.5	1.6	1.7	1.6	1.4	1.4	1.3	1.3	1.3	1.3
25	Cash assets ¹⁵	294.6	307.3	315.4	317.5	298.2	314.2	320.4	344.2	347.0	335.2	319.8	323.0
26	Trading assets ¹⁶	5.1	5.5	5.6	5.1	4.9	4.9	4.8	5.2	5.6	6.0	6.1	5.9
27	Derivatives with a positive fair value ¹⁷	4.8	5.4	5.5	5.0	4.8	4.7	4.5	4.9	5.3	5.5	5.6	5.4
28	Other trading assets	0.3	0.2	0.1	0.1	0.0	0.2	0.4	0.3	0.4	0.6	0.5	0.5
29	Other assets ¹⁸	248.4	261.3	262.4	259.4	256.7	258.4	256.1	254.1	251.2	254.0	253.1	256.9
30	TOTAL ASSETS ¹⁹	3,534.8	3,730.1	3,744.5	3,760.7	3,747.9	3,776.5	3,770.3	3,820.3	3,842.9	3,835.1	3,823.0	3,816.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending				
										Jan 2	Jan 9	Jan 16	Jan 23	
LIABILITIES														
31	Deposits	2,726.6	2,888.1	2,908.3	2,927.8	2,938.3	2,958.9	2,963.2	3,004.7	3,021.8	3,010.7	3,003.3	3,001.1	
32	Large time deposits	398.8	408.5	405.7	404.9	403.3	400.2	397.5	399.2	400.7	401.0	399.1	400.4	
33	Other deposits	2,327.8	2,479.7	2,502.6	2,522.9	2,535.0	2,558.8	2,565.7	2,605.6	2,621.1	2,609.7	2,604.2	2,600.7	
34	Borrowings	291.9	292.4	282.4	278.2	272.0	271.9	261.7	262.3	271.5	264.8	267.6	261.5	
35	Borrowings from banks in the U.S.	43.1	42.7	43.3	43.1	44.2	43.2	43.1	44.2	50.1	46.1	47.2	43.4	
36	Borrowings from others	248.9	249.7	239.0	235.1	227.8	228.7	218.5	218.1	221.4	218.7	220.4	218.1	
37	Trading liabilities ²⁰	4.1	4.7	4.7	4.4	4.2	4.1	3.9	4.2	4.6	4.5	4.8	4.9	
38	Derivatives with a negative fair value ¹⁷	3.4	4.0	4.0	3.7	3.6	3.4	3.3	3.6	3.9	3.8	4.0	4.1	
39	Other trading liabilities	0.7	0.7	0.7	0.7	0.6	0.7	0.6	0.7	0.7	0.7	0.8	0.8	
40	Net due to related foreign offices	38.2	34.0	39.1	39.9	39.4	40.0	31.4	31.7	35.5	40.2	35.4	35.7	
41	Other liabilities ²¹	63.2	71.8	69.9	70.6	67.9	67.5	69.1	67.5	69.2	72.4	69.6	72.6	
42	TOTAL LIABILITIES ¹⁹	3,124.0	3,291.1	3,304.4	3,320.9	3,321.8	3,342.3	3,329.2	3,370.4	3,402.5	3,392.5	3,380.7	3,375.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	410.8	439.0	440.1	439.7	426.1	434.2	441.1	449.9	440.4	442.6	442.3	440.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.6	7.3	7.4	8.3	8.4	8.7	8.3	8.2	7.7	7.5	7.5	7.4	
45	Securitized consumer loans ²⁴	12.6	12.7	12.6	12.1	13.7	13.7	13.6	13.9	13.8	13.5	13.6	13.8	
46	Securitized credit cards and other revolving plans	11.7	10.8	10.6	10.1	11.8	11.5	11.3	11.5	11.4	11.2	11.3	11.5	
47	Other securitized consumer loans	0.9	1.9	2.0	2.0	1.9	2.2	2.3	2.4	2.4	2.4	2.3	2.4	
48	Securitized real estate loans ²⁴	19.1	20.9	21.0	20.3	20.2	20.1	20.2	20.3	21.2	21.4	20.9	21.1	

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

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	3,006.1	3,153.3	3,154.1	3,176.6	3,188.5	3,196.1	3,195.5	3,216.3	3,238.0	3,225.5	3,215.7	3,212.0
2	Securities in bank credit ²	779.5	822.5	814.4	824.9	829.7	835.1	833.8	840.5	845.8	847.1	845.8	847.8
3	Treasury and agency securities ³	574.0	595.1	586.3	594.4	595.6	596.4	592.0	596.0	601.0	602.7	600.7	602.0
4	Mortgage-backed securities (MBS) ⁴	389.5	414.3	410.4	411.9	413.4	414.3	411.4	412.9	415.3	415.7	413.5	414.7
5	Non-MBS ⁵	184.5	180.8	175.9	182.5	182.2	182.1	180.7	183.1	185.7	186.9	187.3	187.3
6	Other securities	205.5	227.4	228.1	230.4	234.1	238.7	241.8	244.5	244.7	244.4	245.0	245.8
7	Mortgage-backed securities ⁶	17.2	25.7	25.3	25.0	25.2	26.9	26.6	26.5	26.5	26.5	26.4	26.6
8	Non-MBS ⁷	188.3	201.7	202.8	205.4	208.8	211.8	215.2	218.0	218.2	218.0	218.6	219.2
9	Loans and leases in bank credit ⁸	2,226.6	2,330.7	2,339.7	2,351.7	2,358.8	2,361.0	2,361.7	2,375.8	2,392.3	2,378.4	2,370.0	2,364.2
10	Commercial and industrial loans	372.1	408.9	412.6	415.6	418.7	422.1	421.9	426.9	431.9	429.2	429.5	430.0
11	Real estate loans	1,415.8	1,463.2	1,462.0	1,464.4	1,465.2	1,463.2	1,461.1	1,460.8	1,465.6	1,462.7	1,455.9	1,450.0
12	Revolving home equity loans	107.5	112.7	110.8	110.5	110.2	109.8	109.2	105.6	103.3	103.0	102.9	102.7
13	Closed-end residential loans ⁹	482.6	510.1	509.7	512.9	514.1	511.3	509.3	509.7	514.8	513.1	506.5	500.6
14	Commercial real estate loans ¹⁰	825.7	840.4	841.4	841.0	840.9	842.1	842.5	845.5	847.5	846.6	846.5	846.6
15	Consumer loans	303.6	314.3	317.1	321.8	323.1	323.5	325.6	329.0	332.2	328.5	327.4	327.2
16	Credit cards and other revolving plans	167.8	175.2	176.6	180.0	179.3	179.4	181.0	187.2	190.1	186.2	184.7	184.3
17	Other consumer loans ¹¹	135.8	139.2	140.4	141.8	143.8	144.1	144.6	141.8	142.1	142.3	142.7	142.9
18	Other loans and leases	135.1	144.3	148.1	150.0	151.9	152.1	153.1	159.1	162.5	158.0	157.3	157.0
19	Fed funds and reverse RPs with nonbanks ¹²	3.6	2.4	2.4	2.4	2.5	2.8	4.0	5.2	5.2	5.4	5.4	5.3
20	All other loans and leases ¹³	131.5	141.9	145.7	147.6	149.4	149.3	149.0	153.9	157.3	152.6	151.9	151.7
21	LESS: Allowance for loan and lease losses	49.1	45.9	45.7	45.8	45.3	45.1	45.0	44.6	43.9	44.3	44.3	44.3
22	Interbank loans ¹²	46.6	41.3	42.2	45.9	49.7	54.5	57.3	65.9	63.4	67.7	72.4	53.5
23	Fed funds and reverse RPs with banks ¹²	44.8	39.8	40.7	44.5	48.1	52.9	55.9	64.5	62.0	66.4	71.1	52.1
24	Loans to commercial banks ¹⁴	1.8	1.6	1.5	1.5	1.6	1.6	1.4	1.4	1.4	1.3	1.3	1.3
25	Cash assets ¹⁵	306.7	308.2	314.2	315.1	313.9	323.9	343.6	360.2	374.7	349.7	339.0	329.3
26	Trading assets ¹⁶	5.3	5.6	5.5	5.2	5.2	5.1	4.9	5.3	5.3	5.3	5.6	5.4
27	Derivatives with a positive fair value ¹⁷	5.1	5.3	5.2	5.0	5.0	4.9	4.7	5.1	5.1	5.1	5.3	5.1
28	Other trading assets	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3
29	Other assets ¹⁸	249.6	260.3	259.1	257.9	257.6	258.9	257.3	255.3	253.1	253.4	253.0	256.2
30	TOTAL ASSETS ¹⁹	3,565.2	3,722.9	3,729.3	3,754.9	3,769.6	3,793.4	3,813.7	3,858.4	3,890.6	3,857.4	3,841.4	3,812.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
LIABILITIES													
31	Deposits	2,749.4	2,876.2	2,895.1	2,918.7	2,934.6	2,960.8	2,986.8	3,030.0	3,054.7	3,028.4	3,013.5	2,979.1
32	Large time deposits	399.1	408.8	409.1	407.9	405.7	403.4	400.7	399.4	399.4	398.8	397.1	396.8
33	Other deposits	2,350.3	2,467.3	2,485.9	2,510.8	2,528.9	2,557.4	2,586.1	2,630.6	2,655.3	2,629.5	2,616.4	2,582.3
34	Borrowings	291.9	291.5	276.7	272.9	269.8	266.3	259.9	263.4	272.5	265.9	267.3	265.5
35	Borrowings from banks in the U.S.	41.9	43.9	43.2	43.1	43.5	42.3	41.9	42.9	49.3	46.2	46.7	45.7
36	Borrowings from others	250.0	247.6	233.5	229.8	226.3	224.0	218.0	220.5	223.2	219.7	220.6	219.8
37	Trading liabilities ²⁰	4.4	4.7	4.5	4.3	4.4	4.2	4.2	4.4	4.4	4.3	4.7	4.8
38	Derivatives with a negative fair value ¹⁷	3.6	4.1	3.7	3.6	3.8	3.5	3.5	3.7	3.8	3.6	3.9	4.0
39	Other trading liabilities	0.7	0.6	0.8	0.7	0.6	0.7	0.7	0.7	0.6	0.7	0.8	0.7
40	Net due to related foreign offices	44.2	36.8	40.1	40.4	41.6	39.6	36.7	38.3	39.7	41.5	37.6	39.6
41	Other liabilities ²¹	64.9	70.6	68.2	72.1	69.7	69.2	71.4	69.3	68.0	70.6	67.9	70.4
42	TOTAL LIABILITIES ¹⁹	3,154.8	3,279.7	3,284.6	3,308.5	3,320.1	3,340.1	3,359.0	3,405.4	3,439.4	3,410.6	3,391.0	3,359.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	410.4	443.2	444.7	446.4	449.5	453.3	454.6	453.0	451.3	446.7	450.4	452.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	5.6	7.3	7.4	8.3	8.4	8.7	8.3	8.2	7.7	7.5	7.5	7.4
45	Securitized consumer loans ²⁴	12.8	12.5	12.3	11.6	13.1	13.5	13.8	14.2	14.0	14.0	14.0	13.9
46	Securitized credit cards and other revolving plans	11.9	10.6	10.5	9.8	11.4	11.2	11.3	11.8	11.6	11.6	11.6	11.6
47	Other securitized consumer loans	0.9	1.9	1.8	1.7	1.7	2.3	2.5	2.4	2.4	2.4	2.4	2.3
48	Securitized real estate loans ²⁴	19.6	20.9	20.5	20.7	20.8	20.5	20.5	20.7	20.7	20.7	20.2	20.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	821.1	839.9	845.7	853.2	857.9	849.5	850.3	860.9	869.2	858.2	856.8	845.3
2	Securities in bank credit ²	197.5	196.7	202.2	203.8	209.9	209.6	209.0	213.1	210.3	209.8	209.4	207.8
3	Treasury and agency securities ³	89.2	97.1	98.8	101.2	107.8	108.3	108.0	109.3	106.4	105.7	105.0	104.0
4	Mortgage-backed securities (MBS) ⁴	19.2	23.2	22.4	21.8	22.2	22.0	22.7	23.5	23.6	23.2	22.5	22.6
5	Non-MBS ⁵	69.9	73.9	76.4	79.4	85.6	86.2	85.3	85.8	82.8	82.6	82.6	81.4
6	Other securities	108.3	99.5	103.4	102.6	102.1	101.3	101.0	103.8	103.9	104.1	104.3	103.8
7	Mortgage-backed securities ⁶	9.0	7.4	7.8	7.7	7.7	7.1	6.5	6.7	6.8	6.6	6.6	6.6
8	Non-MBS ⁷	99.3	92.1	95.6	94.9	94.4	94.3	94.4	97.1	97.2	97.5	97.7	97.1
9	Loans and leases in bank credit ⁸	623.7	643.3	643.5	649.4	648.0	639.9	641.3	647.8	659.0	648.4	647.4	637.5
10	Commercial and industrial loans	240.6	251.9	254.1	256.0	251.7	251.7	248.9	251.0	252.8	251.1	249.9	248.8
11	Real estate loans	32.0	30.6	30.3	30.1	30.0	29.7	29.9	29.8	29.4	28.9	28.9	29.3
12	Revolving home equity loans	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.3	1.4	1.4	1.5	1.5	1.5	1.2	1.5	2.0	1.2	1.1	1.1
14	Commercial real estate loans ¹⁰	30.5	28.9	28.6	28.3	28.4	28.0	28.5	28.1	27.3	27.5	27.6	28.0
15	Consumer loans	1.4	1.8	2.6	1.6	1.5	1.5	1.6	1.5	1.5	1.6	1.6	1.7
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.4	1.8	2.6	1.6	1.5	1.5	1.6	1.5	1.5	1.6	1.6	1.7
18	Other loans and leases	349.7	358.9	356.5	361.7	364.8	357.0	361.0	365.5	375.1	366.8	367.0	357.8
19	Fed funds and reverse RPs with nonbanks ¹²	136.6	150.0	153.5	160.3	168.8	163.5	170.0	173.7	181.0	173.2	175.2	167.2
20	All other loans and leases ¹³	213.1	208.9	203.0	201.3	196.0	193.5	191.0	191.8	194.2	193.6	191.8	190.5
21	LESS: Allowance for loan and lease losses	0.8	0.6	-0.1	0.4	0.6	1.0	1.2	0.7	0.5	0.4	0.2	0.2
22	Interbank loans ¹²	22.6	29.3	27.3	27.4	26.4	24.1	25.5	23.3	25.3	25.9	26.5	25.3
23	Fed funds and reverse RPs with banks ¹²	20.9	27.2	25.1	25.1	24.3	22.2	23.5	21.3	23.1	23.6	24.2	23.1
24	Loans to commercial banks ¹⁴	1.7	2.2	2.2	2.3	2.1	1.9	1.9	2.0	2.2	2.3	2.3	2.2
25	Cash assets ¹⁵	814.9	779.1	762.2	778.8	739.3	717.0	767.4	726.2	717.6	785.5	855.9	889.5
26	Trading assets ¹⁶	127.2	134.1	133.8	130.4	136.4	130.9	126.1	131.0	133.9	132.4	128.5	125.3
27	Derivatives with a positive fair value ¹⁷	117.4	124.6	125.0	121.7	127.1	121.5	117.5	121.1	123.9	122.2	118.7	115.0
28	Other trading assets	9.8	9.4	8.8	8.7	9.3	9.5	8.6	9.9	10.0	10.2	9.7	10.3
29	Other assets ¹⁸	41.1	44.7	48.6	46.9	51.9	50.9	48.2	49.4	56.0	49.9	51.6	47.3
30	TOTAL ASSETS ¹⁹	1,826.1	1,826.5	1,817.8	1,836.4	1,811.3	1,771.4	1,816.3	1,790.1	1,801.6	1,851.5	1,919.0	1,932.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
LIABILITIES													
31	Deposits	856.0	825.7	848.8	852.6	860.8	855.4	864.7	895.9	915.0	910.6	921.2	933.7
32	Large time deposits	768.9	724.3	745.0	750.5	751.8	744.7	756.8	779.9	801.6	795.8	807.0	815.4
33	Other deposits	87.1	101.4	103.8	102.1	109.0	110.8	107.9	116.1	113.3	114.8	114.2	118.3
34	Borrowings	563.8	579.4	577.4	576.9	585.1	582.7	600.6	590.7	600.5	613.9	628.5	619.0
35	Borrowings from banks in the U.S.	31.9	36.8	37.6	38.3	39.5	42.5	42.5	43.1	50.3	46.7	45.5	45.1
36	Borrowings from others	531.8	542.6	539.7	538.6	545.6	540.2	558.0	547.6	550.3	567.2	583.0	573.9
37	Trading liabilities ²⁰	124.5	127.7	130.5	125.0	131.5	131.1	131.5	132.5	132.6	132.2	127.3	123.9
38	Derivatives with a negative fair value ¹⁷	114.3	116.5	119.0	115.2	119.8	119.8	119.4	120.4	121.1	119.0	115.1	112.0
39	Other trading liabilities	10.2	11.2	11.5	9.9	11.6	11.4	12.1	12.1	11.5	13.2	12.2	11.9
40	Net due to related foreign offices	244.9	230.7	224.6	231.9	173.0	138.3	156.2	124.4	119.3	149.4	192.6	215.7
41	Other liabilities ²¹	58.9	52.6	56.6	58.4	60.1	56.6	58.0	62.2	57.7	56.4	61.3	55.0
42	TOTAL LIABILITIES ¹⁹	1,848.1	1,816.1	1,837.8	1,844.9	1,810.5	1,764.2	1,811.0	1,805.7	1,825.1	1,862.5	1,931.0	1,947.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-22.0	10.4	-20.0	-8.4	0.8	7.2	5.2	-15.6	-23.5	-11.0	-12.0	-14.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.0	-4.0	-3.7	-3.7	-3.4	-3.2	-2.5	-2.2	-2.5	-2.3	-2.2	-2.2
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

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
ASSETS													
1	Bank credit	829.6	833.2	837.0	852.6	864.0	850.9	857.9	871.2	871.8	857.6	857.6	848.8
2	Securities in bank credit ²	196.2	194.8	200.4	206.1	210.0	210.1	209.7	212.2	210.4	210.5	208.9	209.4
3	Treasury and agency securities ³	87.4	95.3	98.0	103.7	107.3	107.1	106.0	107.2	104.9	105.4	103.8	105.1
4	Mortgage-backed securities (MBS) ⁴	18.9	23.2	23.8	22.7	23.0	22.7	22.4	23.0	23.2	22.8	21.6	21.5
5	Non-MBS ⁵	68.4	72.1	74.1	81.0	84.3	84.4	83.6	84.3	81.7	82.7	82.2	83.6
6	Other securities	108.8	99.4	102.5	102.4	102.7	103.0	103.6	105.0	105.5	105.0	105.1	104.3
7	Mortgage-backed securities ⁶	8.5	7.7	8.0	8.0	7.9	6.7	6.4	6.3	6.2	6.2	6.3	6.3
8	Non-MBS ⁷	100.3	91.7	94.5	94.4	94.9	96.3	97.2	98.7	99.2	98.8	98.8	98.0
9	Loans and leases in bank credit ⁸	633.4	638.4	636.5	646.5	654.0	640.8	648.2	658.9	661.4	647.1	648.6	639.3
10	Commercial and industrial loans	241.6	251.9	252.0	254.4	251.7	250.8	249.4	252.3	253.6	251.6	251.9	250.0
11	Real estate loans	32.8	30.4	29.8	29.6	30.1	30.0	30.7	30.5	29.9	29.0	28.7	28.9
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.5	1.4	1.4	1.4	1.3	1.4	1.5	1.6	1.9	1.2	1.0	1.0
14	Commercial real estate loans ¹⁰	31.0	28.8	28.2	28.0	28.6	28.4	29.0	28.7	27.9	27.6	27.5	27.6
15	Consumer loans	1.7	2.0	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.7	2.0	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.7
18	Other loans and leases	357.3	354.2	352.9	360.9	370.5	358.5	366.5	374.5	376.3	364.8	366.4	358.8
19	Fed funds and reverse RPs with nonbanks ¹²	142.4	145.8	149.9	161.0	174.3	166.3	176.3	181.3	181.3	169.7	173.7	167.4
20	All other loans and leases ¹³	214.9	208.4	203.0	199.8	196.3	192.2	190.3	193.2	194.9	195.1	192.8	191.4
21	LESS: Allowance for loan and lease losses	0.8	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.7	0.7
22	Interbank loans ¹²	22.2	28.0	26.8	27.1	26.2	25.2	25.7	22.8	22.8	25.4	25.9	26.6
23	Fed funds and reverse RPs with banks ¹²	20.5	26.0	24.5	24.6	23.8	23.0	23.6	20.9	20.8	23.2	23.7	24.4
24	Loans to commercial banks ¹⁴	1.7	2.0	2.2	2.5	2.4	2.2	2.1	2.0	2.0	2.2	2.2	2.1
25	Cash assets ¹⁵	797.1	771.2	793.1	799.3	732.2	707.6	739.7	701.9	695.8	805.9	859.9	917.8
26	Trading assets ¹⁶	130.4	130.6	130.4	129.4	142.0	134.8	134.0	133.5	132.7	128.7	128.0	125.1
27	Derivatives with a positive fair value ¹⁷	121.3	121.3	120.9	120.2	132.8	124.9	124.5	124.2	122.8	119.1	118.6	115.9
28	Other trading assets	9.1	9.3	9.4	9.2	9.2	9.9	9.5	9.2	9.9	9.6	9.4	9.2
29	Other assets ¹⁸	40.4	46.0	44.6	45.4	52.7	50.8	49.3	48.7	51.2	44.8	47.2	46.0
30	TOTAL ASSETS ¹⁹	1,818.9	1,808.3	1,831.0	1,853.1	1,816.3	1,768.6	1,805.8	1,777.2	1,773.6	1,861.5	1,917.9	1,963.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

February 1, 2013

Account		2011 Dec	2012 Jun	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	Week ending			
										Jan 2	Jan 9	Jan 16	Jan 23
LIABILITIES													
31	Deposits	853.5	833.0	835.9	850.6	862.7	851.9	852.5	892.2	914.4	919.2	928.9	936.0
32	Large time deposits	765.3	731.7	732.4	746.7	754.6	744.4	744.7	774.4	798.7	804.3	814.6	818.7
33	Other deposits	88.2	101.3	103.5	103.9	108.0	107.4	107.8	117.8	115.7	114.9	114.3	117.3
34	Borrowings	560.3	574.4	580.4	587.7	587.4	577.1	598.0	588.6	596.4	610.8	620.5	612.1
35	Borrowings from banks in the U.S.	31.1	37.0	37.9	39.4	41.5	43.4	43.7	42.7	47.1	44.7	45.0	44.9
36	Borrowings from others	529.2	537.4	542.5	548.3	546.0	533.8	554.3	545.8	549.3	566.1	575.5	567.2
37	Trading liabilities ²⁰	125.7	126.3	127.2	126.3	139.8	132.0	133.2	131.7	129.0	128.5	127.9	125.3
38	Derivatives with a negative fair value ¹⁷	115.7	115.5	116.3	115.6	128.4	121.6	121.3	119.8	118.2	115.4	115.2	112.0
39	Other trading liabilities	10.0	10.7	10.9	10.7	11.4	10.4	12.0	11.9	10.8	13.1	12.7	13.3
40	Net due to related foreign offices	218.0	218.6	229.3	228.0	161.9	148.5	159.4	99.5	75.2	141.3	179.8	232.3
41	Other liabilities ²¹	58.3	52.6	54.8	57.2	61.2	55.7	59.3	61.9	55.2	58.3	57.4	54.7
42	TOTAL LIABILITIES ¹⁹	1,815.7	1,805.0	1,827.7	1,849.8	1,812.9	1,765.2	1,802.4	1,773.8	1,770.2	1,858.1	1,914.5	1,960.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.3	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-6.0	-4.0	-3.7	-3.7	-3.4	-3.2	-2.5	-2.2	-2.5	-2.3	-2.2	-2.2
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 40. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).