

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
April 19, 2013

Account	2008	2009	2010	2011	2012	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2012 Dec	2013 Jan	2013 Feb	2013 Mar
ASSETS															
1 Bank credit	2.1	-6.6	-2.8	1.8	3.9	5.7	4.4	4.2	4.3	2.6	3.4	9.4	3.6	0.6	0.4
2 Securities in bank credit ²	-2.0	6.8	6.7	1.7	7.4	5.6	10.6	5.8	6.8	5.5	3.1	20.5	-1.1	-3.3	-4.3
3 Treasury and agency securities ³	3.1	15.3	15.2	2.9	8.5	6.9	13.9	10.7	6.1	2.4	0.0	17.2	-5.9	-3.3	-9.2
6 Other securities	-8.3	-4.9	-7.2	-0.8	5.0	2.7	3.7	-4.8	8.3	12.7	10.1	27.7	9.5	-3.2	6.4
9 Loans and leases in bank credit ⁸	3.3	-10.2	-5.8	1.8	2.7	5.8	2.2	3.5	3.4	1.5	3.4	5.2	5.3	2.0	2.1
10 Commercial and industrial loans	12.9	-18.6	-9.0	9.5	11.4	10.8	10.9	12.4	12.3	8.3	11.0	17.1	12.5	6.4	9.7
11 Real estate loans	-0.2	-5.6	-5.5	-3.7	-1.1	0.3	-1.5	-0.6	-0.8	-1.7	-0.3	-1.1	3.3	-2.2	-1.5
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-5.2	-5.2	-7.2	-8.3	-8.8	-7.5	-8.1	-9.3	-4.7	-8.0
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.4	1.2	6.6	1.7	2.8	1.5	-1.1	1.4	-1.5	8.3	-0.8	-0.5
14 Commercial real estate loans ¹⁰	6.4	-4.7	-8.9	-6.4	-1.4	-4.4	-3.6	-1.8	-0.5	0.4	0.5	1.9	2.1	-3.0	-0.2
15 Consumer loans	5.1	-3.3	-7.1	-0.7	1.1	1.1	0.2	1.9	0.7	1.7	1.6	1.7	-1.0	3.1	5.3
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	0.9	-2.0	0.4	-0.9	-0.4	0.2	-0.4	-2.0	1.8	3.8
17 Other consumer loans ¹¹	6.2	1.2	-1.4	-0.2	3.4	1.4	2.9	3.7	2.7	4.1	3.2	4.5	0.0	4.7	7.0
18 Other loans and leases	1.8	-23.3	0.3	19.4	6.3	25.7	5.7	7.9	8.6	2.4	7.2	13.4	8.6	9.0	0.1
21 LESS: Allowance for loan and lease losses	—	—	—	-17.4	-16.9	-13.2	-14.5	-19.5	-15.6	-22.6	-12.6	-16.9	-3.3	-17.2	-21.6
22 Interbank loans ¹²	-15.4	-38.5	-23.1	-37.3	4.6	-31.9	8.2	-2.0	5.4	6.7	15.4	60.8	65.6	-65.9	7.7
25 Cash assets ¹⁵	158.3	48.2	-7.9	47.9	-2.4	-13.3	-3.0	-5.6	-1.7	0.8	43.4	-6.9	38.8	66.2	85.5
26 Trading assets ¹⁶	—	—	—	4.0	-1.8	-14.3	26.9	-7.1	-4.4	-21.1	-12.6	32.0	-31.9	-26.3	-26.1
29 Other assets ¹⁸	14.6	-3.2	4.6	-4.3	-4.4	-4.8	-9.0	-3.4	-1.1	-4.5	2.9	-1.5	8.7	10.6	-7.7
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.4	2.5	1.5	3.0	2.2	3.1	1.5	8.3	7.6	8.4	9.0	11.1
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.6	7.1	2.8	5.8	4.8	8.6	8.5	7.5	18.7	2.6	4.5	7.6
32 Large time deposits	-2.9	-5.6	-7.2	-13.6	-1.5	-20.5	-9.5	-3.3	7.8	-0.8	13.1	27.6	13.6	12.8	-3.5
33 Other deposits	—	—	—	12.4	9.0	8.2	9.1	6.5	8.7	10.4	6.4	16.9	0.4	2.8	9.8
34 Borrowings	13.4	-24.5	-18.8	-14.5	-5.3	-8.4	-9.9	-7.3	-0.1	-4.4	1.6	-9.4	25.6	-13.5	-10.2
37 Trading liabilities ²⁰	—	—	—	2.2	-7.8	21.6	15.8	-23.7	-7.3	-15.7	-6.4	4.8	-27.6	4.5	13.9
41 Other liabilities ²¹	0.5	-11.2	8.1	-0.1	-1.4	-7.7	10.0	0.7	-9.9	-6.3	2.5	26.2	-11.3	0.8	6.3
42 TOTAL LIABILITIES ¹⁹	10.6	-7.2	-3.4	5.5	2.2	1.3	1.7	1.8	4.3	1.1	8.8	10.0	12.6	4.1	8.9

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

April 19, 2013

Account		2012 Mar	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	Week ending			
										Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	9,590.3	9,805.1	9,821.7	9,871.3	9,948.5	9,978.0	9,982.8	9,986.0	9,973.0	9,993.9	10,017.0	10,016.7
2	Securities in bank credit ²	2,579.5	2,656.8	2,666.1	2,690.6	2,736.6	2,734.1	2,726.6	2,716.9	2,712.0	2,715.3	2,714.5	2,714.4
3	Treasury and agency securities ³	1,778.3	1,835.4	1,835.3	1,851.0	1,877.6	1,868.3	1,863.1	1,848.8	1,843.9	1,848.7	1,840.5	1,837.5
4	Mortgage-backed securities (MBS) ⁴	1,317.0	1,335.8	1,325.7	1,330.6	1,341.4	1,338.2	1,341.5	1,333.6	1,327.6	1,333.6	1,331.0	1,327.4
5	Non-MBS ⁵	461.3	499.6	509.6	520.4	536.3	530.1	521.6	515.2	516.3	515.1	509.4	510.1
6	Other securities	801.2	821.4	830.9	839.6	859.0	865.8	863.5	868.1	868.1	866.6	874.0	876.9
7	Mortgage-backed securities ⁶	133.4	139.0	138.0	140.7	140.6	141.0	140.3	139.6	139.9	140.1	137.4	136.5
8	Non-MBS ⁷	667.8	682.4	692.9	698.9	718.3	724.9	723.2	728.5	728.2	726.5	736.6	740.4
9	Loans and leases in bank credit ⁸	7,010.7	7,148.3	7,155.6	7,180.8	7,211.9	7,243.9	7,256.2	7,269.0	7,261.0	7,278.6	7,302.5	7,302.3
10	Commercial and industrial loans	1,382.8	1,464.8	1,479.4	1,483.8	1,504.9	1,520.6	1,528.7	1,541.1	1,536.3	1,548.8	1,548.3	1,550.3
11	Real estate loans	3,541.7	3,531.8	3,522.6	3,546.1	3,542.9	3,552.5	3,545.9	3,541.5	3,541.7	3,537.2	3,554.3	3,560.1
12	Revolving home equity loans	546.8	525.3	520.5	517.8	514.3	510.3	508.3	504.9	505.0	503.4	503.1	502.5
13	Closed-end residential loans ⁹	1,571.6	1,588.6	1,584.1	1,609.5	1,607.5	1,618.6	1,617.5	1,616.8	1,617.4	1,613.8	1,628.4	1,634.3
14	Commercial real estate loans ¹⁰	1,423.3	1,417.9	1,418.0	1,418.8	1,421.1	1,423.6	1,420.0	1,419.8	1,419.3	1,420.0	1,422.8	1,423.3
15	Consumer loans	1,093.8	1,109.3	1,110.8	1,112.9	1,114.5	1,113.6	1,116.5	1,121.4	1,122.0	1,122.5	1,123.4	1,125.2
16	Credit cards and other revolving plans	593.9	602.0	601.4	602.0	601.8	600.8	601.7	603.6	603.7	604.1	604.9	605.0
17	Other consumer loans ¹¹	499.9	507.3	509.4	510.9	512.8	512.8	514.8	517.8	518.3	518.4	518.5	520.2
18	Other loans and leases	992.5	1,042.4	1,042.8	1,038.0	1,049.6	1,057.1	1,065.0	1,065.1	1,061.1	1,070.1	1,076.6	1,066.7
19	Fed funds and reverse RPs with nonbanks ¹²	284.1	308.3	309.7	308.5	315.7	315.7	316.3	320.9	319.7	325.0	328.5	315.3
20	All other loans and leases ¹³	708.4	734.1	733.2	729.5	733.9	741.5	748.8	744.2	741.4	745.1	748.0	751.4
21	LESS: Allowance for loan and lease losses	168.9	155.5	150.9	149.0	146.9	146.5	144.4	141.8	142.3	141.8	139.5	140.1
22	Interbank loans ¹²	118.7	117.7	121.4	118.4	124.4	131.2	124.0	124.8	121.4	124.1	128.0	124.3
23	Fed funds and reverse RPs with banks ¹²	106.0	105.5	109.9	106.8	113.3	119.8	112.8	113.1	109.7	111.4	116.0	111.8
24	Loans to commercial banks ¹⁴	12.6	12.2	11.5	11.6	11.0	11.4	11.2	11.8	11.7	12.8	12.1	12.5
25	Cash assets ¹⁵	1,671.2	1,611.9	1,599.8	1,687.6	1,678.1	1,727.8	1,821.3	1,951.0	1,944.7	1,979.3	1,983.9	1,959.2
26	Trading assets ¹⁶	323.8	311.7	296.7	296.5	304.4	296.3	289.8	283.5	281.4	290.6	281.8	287.1
27	Derivatives with a positive fair value ¹⁷	296.9	282.6	266.1	266.3	272.2	265.3	259.4	252.1	249.1	259.1	250.9	256.7
28	Other trading assets	26.9	29.1	30.5	30.2	32.2	30.9	30.4	31.3	32.4	31.5	30.9	30.4
29	Other assets ¹⁸	1,151.2	1,148.5	1,147.8	1,140.9	1,139.5	1,147.8	1,157.9	1,150.5	1,150.1	1,150.8	1,142.4	1,143.4
30	TOTAL ASSETS¹⁹	12,686.2	12,839.4	12,836.4	12,965.7	13,048.0	13,134.5	13,231.3	13,354.0	13,328.4	13,396.9	13,413.7	13,390.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10	
LIABILITIES														
31	Deposits	8,612.1	8,915.0	8,977.4	9,084.6	9,225.6	9,241.1	9,273.8	9,332.4	9,298.1	9,419.5	9,356.2	9,346.7	
32	Large time deposits	1,473.1	1,494.9	1,482.7	1,481.8	1,515.7	1,531.0	1,546.6	1,542.1	1,539.5	1,559.8	1,530.9	1,522.8	
33	Other deposits	7,139.0	7,420.2	7,494.6	7,602.8	7,709.9	7,710.0	7,727.2	7,790.3	7,758.6	7,859.7	7,825.4	7,824.0	
34	Borrowings	1,576.9	1,576.6	1,568.2	1,561.0	1,548.8	1,582.0	1,564.2	1,550.9	1,555.9	1,547.9	1,554.2	1,534.3	
35	Borrowings from banks in the U.S.	129.0	135.6	141.0	142.5	150.2	156.0	154.8	155.4	152.7	155.0	158.1	154.1	
36	Borrowings from others	1,447.9	1,441.0	1,427.2	1,418.5	1,398.6	1,426.0	1,409.4	1,395.5	1,403.1	1,392.9	1,396.1	1,380.2	
37	Trading liabilities ²⁰	297.0	278.8	274.3	272.6	273.7	267.4	268.4	271.5	267.9	279.0	278.8	281.7	
38	Derivatives with a negative fair value ¹⁷	257.4	244.9	241.4	239.4	238.2	229.8	228.1	225.7	222.1	232.3	229.2	231.3	
39	Other trading liabilities	39.6	33.9	33.0	33.2	35.6	37.6	40.2	45.7	45.8	46.7	49.7	50.4	
40	Net due to related foreign offices	216.5	150.2	89.5	93.4	49.5	128.3	150.3	185.8	193.1	149.8	191.1	194.5	
41	Other liabilities ²¹	472.4	458.3	450.0	448.6	458.4	454.1	454.4	456.8	459.7	459.1	447.2	453.9	
42	TOTAL LIABILITIES ¹⁹	11,174.9	11,379.0	11,359.5	11,460.1	11,556.1	11,672.8	11,711.1	11,797.5	11,774.7	11,855.3	11,827.6	11,811.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,511.3	1,460.5	1,477.0	1,505.6	1,491.9	1,461.7	1,520.2	1,556.5	1,553.7	1,541.7	1,586.1	1,579.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	25.4	39.6	41.8	41.9	39.7	37.7	33.8	32.5	31.4	34.0	34.7	34.4	
45	Securitized consumer loans ²⁴	18.2	20.7	20.6	20.5	20.6	20.5	20.7	20.5	20.3	20.8	21.0	20.8	
46	Securitized credit cards and other revolving plans	11.6	11.9	11.6	11.4	11.5	11.3	11.7	11.8	11.9	12.3	12.2	11.9	
47	Other securitized consumer loans	6.6	8.8	9.1	9.1	9.1	9.2	9.1	8.7	8.4	8.5	8.8	8.8	
48	Securitized real estate loans ²⁴	793.8	804.4	805.1	803.1	803.9	804.2	802.6	800.3	800.3	800.1	798.3	796.9	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 19, 2013

Account		2012 Mar	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	Week ending			
										Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	9,566.3	9,826.6	9,851.1	9,919.1	10,014.9	10,000.3	9,982.5	9,963.5	9,933.6	9,951.5	9,990.8	9,987.0
2	Securities in bank credit ²	2,578.2	2,671.0	2,683.0	2,711.1	2,740.1	2,725.8	2,718.5	2,718.0	2,712.1	2,712.9	2,722.7	2,719.6
3	Treasury and agency securities ³	1,780.7	1,841.6	1,840.9	1,859.1	1,878.5	1,862.9	1,857.8	1,853.6	1,849.9	1,848.7	1,853.6	1,847.1
4	Mortgage-backed securities (MBS) ⁴	1,314.9	1,338.2	1,330.5	1,338.4	1,346.3	1,337.5	1,337.1	1,333.4	1,329.8	1,329.3	1,337.5	1,331.8
5	Non-MBS ⁵	465.8	503.4	510.4	520.7	532.1	525.3	520.7	520.3	520.0	519.4	516.1	515.3
6	Other securities	797.5	829.5	842.1	852.1	861.7	862.9	860.7	864.4	862.2	864.3	869.1	872.6
7	Mortgage-backed securities ⁶	133.3	139.2	138.4	141.5	139.8	139.5	139.9	139.6	139.8	140.1	138.6	138.6
8	Non-MBS ⁷	664.3	690.2	703.8	710.6	721.8	723.4	720.8	724.8	722.4	724.1	730.5	734.0
9	Loans and leases in bank credit ⁸	6,988.0	7,155.5	7,168.1	7,207.9	7,274.7	7,274.5	7,264.0	7,245.5	7,221.5	7,238.6	7,268.1	7,267.4
10	Commercial and industrial loans	1,384.9	1,462.5	1,479.4	1,485.7	1,509.7	1,520.0	1,530.6	1,544.0	1,542.7	1,546.6	1,548.6	1,546.8
11	Real estate loans	3,533.5	3,531.3	3,526.1	3,559.3	3,557.5	3,560.9	3,547.8	3,533.2	3,518.0	3,522.4	3,541.7	3,556.6
12	Revolving home equity loans	544.7	526.6	520.7	518.1	514.7	510.3	507.6	502.9	502.9	501.6	501.1	500.5
13	Closed-end residential loans ⁹	1,564.0	1,589.5	1,590.7	1,621.5	1,617.1	1,624.4	1,617.3	1,608.4	1,593.2	1,599.2	1,617.9	1,632.4
14	Commercial real estate loans ¹⁰	1,424.8	1,415.2	1,414.7	1,419.7	1,425.7	1,426.2	1,423.0	1,421.9	1,421.9	1,421.6	1,422.8	1,423.7
15	Consumer loans	1,085.1	1,111.0	1,109.1	1,113.4	1,131.3	1,130.3	1,120.2	1,112.3	1,110.3	1,114.3	1,114.4	1,115.3
16	Credit cards and other revolving plans	585.2	602.3	599.8	603.1	619.0	614.4	602.6	594.5	592.9	596.2	595.9	595.4
17	Other consumer loans ¹¹	499.9	508.7	509.3	510.3	512.3	515.9	517.6	517.8	517.4	518.1	518.5	520.0
18	Other loans and leases	984.5	1,050.7	1,053.4	1,049.4	1,076.3	1,063.2	1,065.4	1,056.0	1,050.5	1,055.3	1,063.4	1,048.7
19	Fed funds and reverse RPs with nonbanks ¹²	280.2	313.1	317.1	318.0	332.6	319.2	321.8	316.2	315.5	316.0	313.9	303.0
20	All other loans and leases ¹³	704.3	737.6	736.3	731.4	743.7	744.0	743.5	739.7	735.0	739.3	749.5	745.7
21	LESS: Allowance for loan and lease losses	169.9	155.9	150.1	149.3	146.8	145.2	145.1	142.6	143.0	142.2	139.5	139.4
22	Interbank loans ¹²	120.0	118.0	123.4	123.1	129.4	133.4	128.2	126.7	123.3	120.4	127.6	128.2
23	Fed funds and reverse RPs with banks ¹²	107.5	105.7	111.5	111.5	118.1	121.9	116.9	114.9	111.6	108.1	115.2	115.8
24	Loans to commercial banks ¹⁴	12.5	12.3	11.9	11.6	11.3	11.5	11.4	11.7	11.7	12.3	12.4	12.5
25	Cash assets ¹⁵	1,652.8	1,591.7	1,582.4	1,675.8	1,694.5	1,770.9	1,854.4	1,925.9	1,892.3	1,969.9	1,972.3	1,979.6
26	Trading assets ¹⁶	315.1	324.0	305.4	308.4	306.0	292.6	286.4	276.5	275.4	278.0	268.5	278.1
27	Derivatives with a positive fair value ¹⁷	288.4	294.6	275.1	278.5	274.9	262.0	256.6	244.9	243.3	246.2	237.0	247.1
28	Other trading assets	26.7	29.4	30.2	30.0	31.0	30.6	29.8	31.5	32.1	31.8	31.5	31.0
29	Other assets ¹⁸	1,161.5	1,149.1	1,150.3	1,146.1	1,142.9	1,147.9	1,158.4	1,157.9	1,157.6	1,154.3	1,150.6	1,148.3
30	TOTAL ASSETS ¹⁹	12,645.8	12,853.4	12,862.5	13,023.1	13,140.7	13,199.9	13,264.8	13,307.8	13,239.1	13,331.9	13,370.3	13,381.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
LIABILITIES													
31	Deposits	8,624.4	8,899.3	8,984.8	9,131.6	9,324.8	9,263.1	9,255.1	9,343.5	9,278.4	9,385.1	9,435.6	9,430.5
32	Large time deposits	1,463.8	1,499.6	1,486.4	1,475.8	1,514.0	1,535.0	1,539.7	1,533.3	1,525.7	1,554.3	1,532.9	1,523.2
33	Other deposits	7,160.7	7,399.8	7,498.4	7,655.8	7,810.8	7,728.0	7,715.5	7,810.2	7,752.7	7,830.8	7,902.7	7,907.2
34	Borrowings	1,587.1	1,570.6	1,553.9	1,552.0	1,545.2	1,583.4	1,593.9	1,561.4	1,564.3	1,552.4	1,546.2	1,529.9
35	Borrowings from banks in the U.S.	127.3	137.4	143.9	143.9	150.5	156.5	153.7	153.7	151.3	147.9	156.3	156.2
36	Borrowings from others	1,459.8	1,433.2	1,409.9	1,408.1	1,394.7	1,426.9	1,440.1	1,407.7	1,412.9	1,404.5	1,390.0	1,373.7
37	Trading liabilities ²⁰	285.4	294.0	277.0	280.4	276.4	265.1	265.0	262.5	259.0	265.1	265.9	274.1
38	Derivatives with a negative fair value ¹⁷	247.9	258.8	244.8	245.7	240.0	227.6	225.3	218.9	216.1	220.1	218.7	226.3
39	Other trading liabilities	37.5	35.2	32.2	34.7	36.5	37.4	39.7	43.7	42.9	45.0	47.2	47.8
40	Net due to related foreign offices	216.7	128.5	88.4	81.5	18.4	143.8	191.9	184.8	187.8	171.7	172.4	190.1
41	Other liabilities ²¹	466.6	465.9	459.8	462.2	466.3	451.9	455.4	451.3	446.4	453.2	440.1	445.2
42	TOTAL LIABILITIES ¹⁹	11,180.3	11,358.2	11,363.9	11,507.7	11,631.2	11,707.2	11,761.2	11,803.5	11,735.8	11,827.5	11,860.3	11,869.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,465.5	1,495.2	1,498.7	1,515.4	1,509.5	1,492.7	1,503.6	1,504.3	1,503.3	1,504.4	1,510.0	1,512.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	25.4	39.6	41.8	41.9	39.7	37.7	33.8	32.5	31.4	34.0	34.7	34.4
45	Securitized consumer loans ²⁴	18.4	20.3	20.5	20.4	20.9	20.7	20.7	20.9	21.0	20.9	21.3	21.3
46	Securitized credit cards and other revolving plans	11.8	11.5	11.3	11.3	11.8	11.6	11.7	12.1	12.2	12.2	12.1	12.1
47	Other securitized consumer loans	6.7	8.7	9.2	9.1	9.1	9.1	8.9	8.8	8.7	8.7	9.2	9.1
48	Securitized real estate loans ²⁴	792.3	805.7	806.7	804.4	801.3	799.8	798.5	798.0	797.9	797.9	797.8	798.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 19, 2013

Account		2012 Mar	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	Week ending			
										Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	8,765.0	8,947.0	8,971.4	9,016.1	9,083.3	9,112.4	9,105.8	9,114.2	9,111.1	9,117.0	9,129.6	9,141.1
2	Securities in bank credit ²	2,380.6	2,447.6	2,456.7	2,480.8	2,522.3	2,523.8	2,519.2	2,509.7	2,505.5	2,507.2	2,507.8	2,508.1
3	Treasury and agency securities ³	1,679.6	1,727.5	1,726.6	1,741.7	1,766.1	1,760.9	1,756.3	1,743.1	1,739.3	1,741.6	1,735.7	1,732.5
4	Mortgage-backed securities (MBS) ⁴	1,296.6	1,313.2	1,303.4	1,307.8	1,318.2	1,316.0	1,321.1	1,313.7	1,307.4	1,314.1	1,312.0	1,308.7
5	Non-MBS ⁵	383.1	414.4	423.2	433.9	447.9	444.9	435.2	429.4	431.9	427.5	423.7	423.7
6	Other securities	701.0	720.1	730.1	739.1	756.2	762.9	762.9	766.7	766.3	765.6	772.1	775.7
7	Mortgage-backed securities ⁶	125.1	131.4	131.1	134.0	134.0	134.0	133.6	133.1	133.3	133.8	131.3	130.4
8	Non-MBS ⁷	575.9	588.6	599.0	605.1	622.2	628.9	629.3	633.6	632.9	631.8	640.8	645.3
9	Loans and leases in bank credit ⁸	6,384.4	6,499.4	6,514.7	6,535.4	6,561.0	6,588.6	6,586.7	6,604.5	6,605.6	6,609.8	6,621.8	6,632.9
10	Commercial and industrial loans	1,140.4	1,213.7	1,228.0	1,234.0	1,252.7	1,267.3	1,270.8	1,287.0	1,283.9	1,293.1	1,292.1	1,294.2
11	Real estate loans	3,510.6	3,502.0	3,492.9	3,516.1	3,513.2	3,522.1	3,517.0	3,514.0	3,513.7	3,509.0	3,526.5	3,532.7
12	Revolving home equity loans	546.5	525.1	520.3	517.6	514.1	510.2	508.1	504.6	504.7	503.2	502.9	502.3
13	Closed-end residential loans ⁹	1,569.9	1,587.5	1,582.8	1,608.1	1,606.0	1,617.3	1,616.5	1,615.7	1,616.3	1,612.5	1,627.6	1,633.5
14	Commercial real estate loans ¹⁰	1,394.2	1,389.5	1,389.9	1,390.4	1,393.1	1,394.5	1,392.4	1,393.6	1,392.7	1,393.4	1,396.0	1,396.9
15	Consumer loans	1,091.7	1,107.6	1,109.2	1,111.2	1,112.8	1,111.8	1,114.6	1,119.5	1,120.1	1,120.6	1,121.4	1,123.3
16	Credit cards and other revolving plans	593.9	602.0	601.4	602.0	601.8	600.8	601.7	603.6	603.7	604.1	604.9	605.0
17	Other consumer loans ¹¹	497.8	505.7	507.8	509.2	511.0	511.0	512.9	515.9	516.4	516.5	516.6	518.3
18	Other loans and leases	641.7	676.1	684.5	674.1	682.3	687.4	684.2	684.0	687.9	687.1	681.8	682.7
19	Fed funds and reverse RPs with nonbanks ¹²	143.8	138.9	146.3	138.5	144.3	143.5	137.7	140.0	146.3	140.1	134.1	136.5
20	All other loans and leases ¹³	497.9	537.2	538.2	535.5	537.9	543.9	546.6	544.0	541.6	547.0	547.7	546.2
21	LESS: Allowance for loan and lease losses	168.2	154.8	150.2	148.3	146.1	145.8	143.8	141.2	141.7	141.2	138.8	139.5
22	Interbank loans ¹²	90.1	91.4	96.9	93.1	101.2	105.5	99.5	102.4	100.7	102.9	101.4	100.8
23	Fed funds and reverse RPs with banks ¹²	79.7	81.4	87.4	83.6	92.2	96.3	90.3	92.5	90.9	92.2	91.3	90.9
24	Loans to commercial banks ¹⁴	10.4	10.0	9.5	9.5	9.0	9.2	9.2	9.8	9.7	10.7	10.1	9.9
25	Cash assets ¹⁵	881.3	861.6	875.1	903.8	923.7	858.9	930.8	1,013.6	1,000.5	1,068.8	1,069.7	1,040.1
26	Trading assets ¹⁶	183.4	175.5	165.4	170.1	174.7	168.1	167.2	162.5	161.3	169.0	159.2	164.1
27	Derivatives with a positive fair value ¹⁷	166.1	155.7	144.4	148.8	152.5	147.2	145.0	138.6	136.7	144.7	136.0	141.0
28	Other trading assets	17.2	19.8	21.1	21.3	22.2	20.8	22.2	23.9	24.6	24.3	23.1	23.1
29	Other assets ¹⁸	1,106.4	1,096.2	1,096.3	1,091.9	1,089.5	1,096.7	1,110.3	1,103.1	1,101.8	1,104.7	1,092.0	1,093.5
30	TOTAL ASSETS¹⁹	10,858.0	11,016.8	11,054.9	11,126.7	11,226.2	11,195.8	11,269.8	11,354.5	11,333.6	11,421.2	11,413.1	11,400.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10	
LIABILITIES														
31	Deposits	7,769.2	8,048.2	8,115.7	8,217.1	8,329.4	8,318.7	8,328.5	8,384.4	8,348.5	8,452.0	8,413.7	8,411.7	
32	Large time deposits	725.3	736.7	731.2	722.9	734.0	723.8	722.2	717.9	714.0	719.6	714.1	712.3	
33	Other deposits	7,043.8	7,311.5	7,384.4	7,494.2	7,595.3	7,594.8	7,606.2	7,666.5	7,634.5	7,732.3	7,699.6	7,699.4	
34	Borrowings	1,017.0	986.7	975.2	955.2	950.3	957.0	935.6	938.3	946.6	941.5	942.4	941.0	
35	Borrowings from banks in the U.S.	94.8	95.7	98.9	100.5	107.4	111.9	110.1	113.5	112.7	114.0	113.7	110.9	
36	Borrowings from others	922.2	890.9	876.3	854.6	842.9	845.1	825.5	824.8	833.9	827.5	828.7	830.1	
37	Trading liabilities ²⁰	160.1	150.5	146.4	144.4	143.9	138.5	142.3	143.5	140.0	150.3	153.3	154.3	
38	Derivatives with a negative fair value ¹⁷	130.6	128.2	124.7	123.0	120.6	113.7	115.8	115.3	112.8	121.7	120.8	121.9	
39	Other trading liabilities	29.6	22.4	21.7	21.4	23.3	24.8	26.5	28.2	27.2	28.6	32.5	32.4	
40	Net due to related foreign offices	6.8	-29.6	-59.5	-78.2	-99.5	-89.0	-57.9	-39.0	-31.4	-34.3	-30.6	-57.0	
41	Other liabilities ²¹	418.8	398.7	393.7	391.6	398.0	394.9	396.9	398.0	399.2	398.9	390.7	396.7	
42	TOTAL LIABILITIES ¹⁹	9,371.9	9,554.5	9,571.5	9,630.0	9,722.1	9,720.0	9,745.3	9,825.2	9,803.0	9,908.5	9,869.4	9,846.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,486.0	1,462.3	1,483.4	1,496.7	1,504.2	1,475.7	1,524.5	1,529.3	1,530.6	1,512.7	1,543.7	1,553.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	30.7	42.9	44.9	44.3	41.9	40.3	36.3	34.9	33.9	36.4	36.9	36.4	
45	Securitized consumer loans ²⁴	18.2	20.7	20.6	20.5	20.6	20.5	20.7	20.5	20.3	20.8	21.0	20.8	
46	Securitized credit cards and other revolving plans	11.6	11.9	11.6	11.4	11.5	11.3	11.7	11.8	11.9	12.3	12.2	11.9	
47	Other securitized consumer loans	6.6	8.8	9.1	9.1	9.1	9.2	9.1	8.7	8.4	8.5	8.8	8.8	
48	Securitized real estate loans ²⁴	793.8	804.4	805.1	803.1	803.9	804.2	802.6	800.3	800.3	800.1	798.3	796.9	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 19, 2013

Account		2012 Mar	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	Week ending			
										Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	8,741.2	8,963.3	8,999.8	9,058.4	9,138.7	9,133.7	9,100.2	9,091.0	9,070.8	9,077.6	9,111.0	9,117.7
2	Securities in bank credit ²	2,378.6	2,462.3	2,473.6	2,501.0	2,526.3	2,515.0	2,509.1	2,509.7	2,505.3	2,504.1	2,516.1	2,512.2
3	Treasury and agency securities ³	1,680.8	1,734.3	1,733.2	1,751.3	1,768.5	1,755.2	1,749.3	1,745.8	1,743.8	1,740.2	1,747.5	1,740.1
4	Mortgage-backed securities (MBS) ⁴	1,295.7	1,314.6	1,307.5	1,315.7	1,323.2	1,315.7	1,317.4	1,314.5	1,310.8	1,311.1	1,319.2	1,313.5
5	Non-MBS ⁵	385.1	419.7	425.7	435.6	445.3	439.5	431.9	431.3	433.0	429.1	428.3	426.6
6	Other securities	697.9	728.0	740.4	749.7	757.9	759.8	759.7	763.8	761.5	763.9	768.6	772.2
7	Mortgage-backed securities ⁶	125.1	131.3	131.6	135.1	133.5	133.2	133.5	133.2	133.5	133.8	132.2	132.3
8	Non-MBS ⁷	572.8	596.7	608.8	614.6	624.4	626.6	626.2	630.6	628.0	630.1	636.3	639.9
9	Loans and leases in bank credit ⁸	6,362.5	6,501.0	6,526.2	6,557.4	6,612.4	6,618.8	6,591.1	6,581.4	6,565.5	6,573.5	6,595.0	6,605.5
10	Commercial and industrial loans	1,140.5	1,211.5	1,229.1	1,236.3	1,256.8	1,265.8	1,270.8	1,287.7	1,286.3	1,290.3	1,293.1	1,293.0
11	Real estate loans	3,502.6	3,501.2	3,496.1	3,528.6	3,527.0	3,531.8	3,519.2	3,505.9	3,490.2	3,494.3	3,514.2	3,529.3
12	Revolving home equity loans	544.5	526.4	520.5	517.9	514.5	510.1	507.4	502.7	502.7	501.4	500.8	500.3
13	Closed-end residential loans ⁹	1,562.3	1,588.2	1,589.4	1,620.1	1,615.6	1,623.3	1,616.3	1,607.3	1,592.1	1,597.8	1,617.1	1,631.7
14	Commercial real estate loans ¹⁰	1,395.8	1,386.6	1,386.2	1,390.6	1,396.8	1,398.4	1,395.6	1,395.8	1,395.4	1,395.1	1,396.2	1,397.4
15	Consumer loans	1,083.0	1,109.4	1,107.5	1,111.8	1,129.6	1,128.6	1,118.3	1,110.3	1,108.4	1,112.4	1,112.4	1,113.3
16	Credit cards and other revolving plans	585.2	602.3	599.8	603.1	619.0	614.4	602.6	594.5	592.9	596.2	595.9	595.4
17	Other consumer loans ¹¹	497.8	507.1	507.7	508.7	510.7	514.2	515.7	515.8	515.4	516.2	516.4	517.9
18	Other loans and leases	636.5	678.9	693.4	680.7	698.9	692.5	682.8	677.5	680.6	676.5	675.3	669.9
19	Fed funds and reverse RPs with nonbanks ¹²	143.8	138.8	151.0	142.3	152.2	146.8	141.7	139.5	146.2	137.4	129.2	129.8
20	All other loans and leases ¹³	492.7	540.2	542.4	538.4	546.7	545.7	541.1	538.0	534.4	539.2	546.1	540.1
21	LESS: Allowance for loan and lease losses	169.2	155.2	149.3	148.5	146.0	144.5	144.4	142.0	142.4	141.6	138.9	138.8
22	Interbank loans ¹²	91.9	91.8	98.3	97.8	107.3	108.0	101.7	104.1	102.6	99.7	103.4	105.0
23	Fed funds and reverse RPs with banks ¹²	81.4	81.9	88.6	88.3	97.9	98.6	92.3	94.2	92.7	89.3	92.8	94.9
24	Loans to commercial banks ¹⁴	10.5	9.9	9.7	9.6	9.4	9.4	9.4	9.9	10.0	10.5	10.6	10.0
25	Cash assets ¹⁵	875.7	859.3	871.4	926.4	975.7	877.1	920.1	1,002.9	969.1	1,047.6	1,075.0	1,049.8
26	Trading assets ¹⁶	178.3	181.9	170.5	174.4	172.6	165.5	163.4	158.9	159.0	162.8	152.8	160.3
27	Derivatives with a positive fair value ¹⁷	161.0	161.8	150.1	153.9	150.8	144.3	141.7	134.7	134.1	138.3	129.1	136.9
28	Other trading assets	17.3	20.1	20.4	20.5	21.8	21.2	21.7	24.2	24.9	24.5	23.7	23.4
29	Other assets ¹⁸	1,113.4	1,096.0	1,099.0	1,096.2	1,093.9	1,099.8	1,110.1	1,108.2	1,107.4	1,105.4	1,097.0	1,098.7
30	TOTAL ASSETS ¹⁹	10,831.3	11,036.9	11,089.6	11,204.6	11,342.1	11,239.7	11,251.1	11,323.1	11,266.4	11,351.5	11,400.4	11,392.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
LIABILITIES													
31	Deposits	7,780.0	8,034.8	8,131.5	8,278.2	8,432.5	8,332.2	8,308.9	8,393.3	8,332.2	8,411.7	8,484.0	8,487.0
32	Large time deposits	713.7	743.3	740.8	730.4	738.4	718.9	712.8	706.4	701.8	707.0	706.0	703.6
33	Other deposits	7,066.2	7,291.5	7,390.6	7,547.8	7,694.1	7,613.3	7,596.1	7,686.9	7,630.4	7,704.7	7,778.0	7,783.4
34	Borrowings	1,024.7	981.8	975.0	951.0	952.6	961.6	957.4	945.9	950.2	948.5	935.4	933.6
35	Borrowings from banks in the U.S.	94.2	95.8	100.7	100.9	108.9	113.0	110.7	112.7	111.0	110.3	113.9	114.4
36	Borrowings from others	930.5	886.0	874.2	850.2	843.7	848.6	846.8	833.2	839.2	838.2	821.5	819.2
37	Trading liabilities ²⁰	155.5	157.4	147.3	148.4	145.1	137.5	139.5	138.7	136.3	142.7	144.2	148.3
38	Derivatives with a negative fair value ¹⁷	128.1	133.3	125.4	125.7	121.0	113.9	114.1	112.3	110.7	115.5	114.8	118.7
39	Other trading liabilities	27.4	24.1	22.0	22.7	24.1	23.6	25.4	26.4	25.5	27.2	29.3	29.6
40	Net due to related foreign offices	-2.6	-34.7	-64.2	-88.1	-98.4	-73.3	-51.1	-47.2	-40.4	-41.3	-53.4	-72.7
41	Other liabilities ²¹	411.5	405.9	404.8	403.2	404.2	392.6	396.4	391.7	388.5	389.0	383.7	387.9
42	TOTAL LIABILITIES ¹⁹	9,369.1	9,545.2	9,594.4	9,692.7	9,836.0	9,750.5	9,751.1	9,822.3	9,766.7	9,850.6	9,893.9	9,884.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,462.3	1,491.7	1,495.2	1,511.9	1,506.0	1,489.1	1,500.0	1,500.8	1,499.8	1,500.9	1,506.5	1,508.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	30.7	42.9	44.9	44.3	41.9	40.3	36.3	34.9	33.9	36.4	36.9	36.4
45	Securitized consumer loans ²⁴	18.4	20.3	20.5	20.4	20.9	20.7	20.7	20.9	21.0	20.9	21.3	21.3
46	Securitized credit cards and other revolving plans	11.8	11.5	11.3	11.3	11.8	11.6	11.7	12.1	12.2	12.2	12.1	12.1
47	Other securitized consumer loans	6.7	8.7	9.2	9.1	9.1	9.1	8.9	8.8	8.7	8.7	9.2	9.1
48	Securitized real estate loans ²⁴	792.3	805.7	806.7	804.4	801.3	799.8	798.5	798.0	797.9	797.9	797.8	798.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	5,668.7	5,779.5	5,800.4	5,853.7	5,902.9	5,914.9	5,905.2	5,902.4	5,899.0	5,904.6	5,907.5	5,915.8
2	Securities in bank credit ²	1,560.8	1,619.4	1,624.4	1,654.8	1,684.2	1,675.6	1,671.1	1,661.7	1,656.0	1,662.0	1,662.2	1,661.5
3	Treasury and agency securities ³	1,082.6	1,130.4	1,129.4	1,152.7	1,172.4	1,161.1	1,157.1	1,145.6	1,140.7	1,145.8	1,140.6	1,136.8
4	Mortgage-backed securities (MBS) ⁴	885.5	897.5	888.9	899.8	907.5	903.5	907.9	899.4	892.3	901.3	898.9	894.6
5	Non-MBS ⁵	197.1	232.9	240.5	253.0	264.9	257.6	249.2	246.3	248.3	244.5	241.7	242.2
6	Other securities	478.2	489.0	495.1	502.0	511.8	514.5	514.0	516.1	515.4	516.2	521.7	524.7
7	Mortgage-backed securities ⁶	107.4	114.9	114.8	118.4	118.7	117.9	118.2	116.3	116.1	116.7	114.7	114.2
8	Non-MBS ⁷	370.8	374.1	380.3	383.6	393.2	396.5	395.8	399.8	399.3	399.4	407.0	410.5
9	Loans and leases in bank credit ⁸	4,107.9	4,160.0	4,175.9	4,199.0	4,218.6	4,239.3	4,234.1	4,240.7	4,242.9	4,242.6	4,245.3	4,254.3
10	Commercial and industrial loans	745.0	795.7	805.2	811.6	824.2	834.2	835.4	850.5	848.1	855.9	853.5	854.0
11	Real estate loans	2,068.9	2,053.7	2,050.8	2,078.7	2,077.8	2,086.9	2,082.6	2,074.5	2,075.1	2,069.5	2,079.5	2,085.0
12	Revolving home equity loans	433.4	415.4	411.0	409.2	408.9	406.2	405.3	402.4	402.4	401.4	401.0	400.5
13	Closed-end residential loans ⁹	1,081.8	1,091.3	1,093.0	1,121.6	1,119.1	1,129.9	1,130.4	1,127.0	1,128.2	1,123.3	1,133.4	1,139.4
14	Commercial real estate loans ¹⁰	553.8	547.0	546.8	548.0	549.8	550.8	547.0	545.0	544.5	544.8	545.1	545.1
15	Consumer loans	788.3	785.4	786.7	787.5	791.2	789.4	790.7	790.1	789.8	789.6	790.2	791.3
16	Credit cards and other revolving plans	429.2	422.8	421.5	421.2	420.4	419.7	420.3	418.2	417.3	417.2	418.6	418.5
17	Other consumer loans ¹¹	359.1	362.6	365.2	366.3	370.8	369.7	370.5	371.9	372.5	372.4	371.6	372.8
18	Other loans and leases	505.6	525.2	533.2	521.2	525.5	528.8	525.3	525.6	530.0	527.7	522.1	523.9
19	Fed funds and reverse RPs with nonbanks ¹²	141.0	136.5	143.8	134.8	140.1	138.3	132.2	134.9	141.3	134.8	128.9	131.8
20	All other loans and leases ¹³	364.5	388.7	389.4	386.4	385.4	390.4	393.1	390.7	388.7	392.9	393.2	392.1
21	LESS: Allowance for loan and lease losses	120.7	109.9	105.2	103.4	101.4	100.9	99.9	97.5	98.0	97.2	95.8	96.4
22	Interbank loans ¹²	45.9	42.8	44.0	40.8	42.4	46.4	45.4	49.5	50.3	51.0	50.4	51.0
23	Fed funds and reverse RPs with banks ¹²	37.0	34.4	36.1	32.6	34.5	38.2	37.1	40.5	41.4	41.0	41.2	42.0
24	Loans to commercial banks ¹⁴	8.8	8.4	7.9	8.2	7.9	8.2	8.3	9.0	9.0	10.0	9.2	9.0
25	Cash assets ¹⁵	553.9	564.5	568.8	585.0	584.1	538.2	579.1	652.2	647.9	701.8	694.6	673.4
26	Trading assets ¹⁶	177.9	170.6	160.4	165.1	169.4	162.2	161.2	157.1	155.0	163.4	154.8	159.1
27	Derivatives with a positive fair value ¹⁷	161.0	150.8	139.5	144.2	147.5	141.7	139.5	133.6	130.9	139.8	131.9	136.3
28	Other trading assets	16.9	19.8	20.9	21.0	21.9	20.5	21.7	23.5	24.1	23.7	22.8	22.8
29	Other assets ¹⁸	850.1	841.9	840.2	837.1	836.0	842.7	856.6	851.4	850.7	851.4	842.0	845.0
30	TOTAL ASSETS¹⁹	7,175.8	7,289.4	7,308.6	7,378.4	7,433.3	7,403.6	7,447.8	7,515.1	7,504.8	7,575.1	7,553.4	7,548.0

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)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10	
LIABILITIES														
31	Deposits	4,951.2	5,134.4	5,180.8	5,275.6	5,355.7	5,343.8	5,349.0	5,397.3	5,371.6	5,456.5	5,413.2	5,412.0	
32	Large time deposits	322.7	333.3	331.3	326.1	340.1	326.6	323.2	320.7	316.9	322.8	319.7	318.4	
33	Other deposits	4,628.5	4,801.0	4,849.4	4,949.6	5,015.6	5,017.2	5,025.8	5,076.6	5,054.7	5,133.7	5,093.5	5,093.5	
34	Borrowings	718.6	717.3	708.1	695.0	691.4	695.9	676.8	679.5	688.8	680.1	680.0	682.9	
35	Borrowings from banks in the U.S.	53.6	51.7	55.4	57.0	64.0	65.8	64.4	61.6	60.1	61.5	59.8	60.3	
36	Borrowings from others	665.0	665.6	652.7	638.0	627.5	630.2	612.3	617.9	628.7	618.6	620.1	622.7	
37	Trading liabilities ²⁰	155.6	146.3	142.2	140.3	139.6	133.7	137.1	139.0	135.7	145.4	149.4	149.7	
38	Derivatives with a negative fair value ¹⁷	126.9	124.5	121.2	119.6	117.0	109.6	111.5	111.8	109.4	118.0	117.9	118.3	
39	Other trading liabilities	28.7	21.8	21.0	20.8	22.6	24.1	25.6	27.2	26.3	27.4	31.5	31.5	
40	Net due to related foreign offices	-31.2	-70.8	-97.4	-109.6	-132.5	-128.4	-98.9	-83.2	-77.3	-79.9	-74.1	-97.5	
41	Other liabilities ²¹	350.8	331.1	326.5	323.2	330.5	325.2	331.6	334.4	336.0	335.9	325.4	331.8	
42	TOTAL LIABILITIES ¹⁹	6,145.0	6,258.2	6,260.2	6,324.6	6,384.8	6,370.2	6,395.6	6,467.1	6,454.8	6,538.0	6,493.9	6,479.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,030.7	1,031.2	1,048.4	1,053.8	1,048.6	1,033.3	1,052.1	1,048.0	1,050.0	1,037.1	1,059.5	1,069.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.7	34.6	36.1	36.0	33.6	32.7	29.6	28.4	27.3	29.9	30.4	30.0	
45	Securitized consumer loans ²⁴	5.0	7.0	7.0	6.9	6.9	7.0	6.8	7.1	7.2	7.1	7.4	7.3	
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.5	0.5	0.5	0.5	
47	Other securitized consumer loans	5.0	6.9	6.8	6.8	6.8	6.9	6.7	6.7	6.7	6.6	6.9	6.9	
48	Securitized real estate loans ²⁴	773.1	783.8	784.4	782.2	783.0	782.5	781.2	779.1	778.9	779.0	777.5	775.8	

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

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	5,651.1	5,793.7	5,823.1	5,882.7	5,942.7	5,935.4	5,903.3	5,885.5	5,870.8	5,873.3	5,891.8	5,899.3
2	Securities in bank credit ²	1,556.1	1,632.8	1,640.2	1,670.2	1,690.0	1,672.2	1,660.4	1,658.7	1,653.6	1,655.6	1,664.0	1,660.3
3	Treasury and agency securities ³	1,079.4	1,138.6	1,137.6	1,161.2	1,175.2	1,156.2	1,147.6	1,143.7	1,140.3	1,140.2	1,145.6	1,139.4
4	Mortgage-backed securities (MBS) ⁴	881.8	901.0	893.8	905.9	912.8	903.8	903.1	897.1	892.0	895.6	901.3	895.8
5	Non-MBS ⁵	197.6	237.6	243.8	255.2	262.5	252.4	244.5	246.6	248.3	244.7	244.3	243.5
6	Other securities	476.8	494.2	502.6	509.0	514.8	516.1	512.9	515.0	513.3	515.3	518.4	521.0
7	Mortgage-backed securities ⁶	108.1	114.7	115.1	119.1	118.1	117.9	117.9	117.2	117.4	117.8	116.3	116.3
8	Non-MBS ⁷	368.6	379.5	387.5	389.9	396.7	398.2	395.0	397.8	395.9	397.5	402.0	404.7
9	Loans and leases in bank credit ⁸	4,095.0	4,160.9	4,182.9	4,212.5	4,252.7	4,263.2	4,242.8	4,226.8	4,217.2	4,217.7	4,227.8	4,239.0
10	Commercial and industrial loans	744.9	793.6	807.2	813.8	828.5	834.0	836.5	850.6	849.6	852.4	853.6	853.3
11	Real estate loans	2,064.4	2,054.5	2,051.1	2,085.6	2,084.6	2,094.4	2,085.2	2,069.8	2,059.9	2,060.5	2,071.7	2,085.4
12	Revolving home equity loans	432.1	416.2	410.8	408.6	408.8	407.3	405.2	401.3	401.3	400.2	399.8	399.3
13	Closed-end residential loans ⁹	1,077.0	1,092.8	1,096.4	1,128.9	1,124.1	1,134.5	1,130.8	1,121.6	1,112.0	1,114.1	1,125.9	1,139.9
14	Commercial real estate loans ¹⁰	555.3	545.5	544.0	548.0	551.7	552.5	549.2	546.9	546.7	546.2	546.0	546.3
15	Consumer loans	783.6	786.3	783.9	786.3	800.9	801.1	794.3	785.4	783.4	785.3	785.7	786.4
16	Credit cards and other revolving plans	423.8	422.9	420.3	422.1	431.8	429.3	421.8	412.9	411.0	412.6	412.8	412.5
17	Other consumer loans ¹¹	359.8	363.3	363.6	364.3	369.1	371.7	372.5	372.5	372.4	372.7	372.9	373.9
18	Other loans and leases	502.1	526.5	540.7	526.8	538.7	533.7	526.7	520.9	524.3	519.5	516.8	513.9
19	Fed funds and reverse RPs with nonbanks ¹²	141.0	136.4	148.3	138.4	147.3	141.8	136.4	134.4	141.2	132.0	124.6	125.7
20	All other loans and leases ¹³	361.1	390.1	392.4	388.4	391.4	391.9	390.4	386.5	383.1	387.4	392.2	388.2
21	LESS: Allowance for loan and lease losses	121.4	110.0	104.2	103.6	101.5	100.3	100.2	98.0	98.3	97.8	96.1	95.9
22	Interbank loans ¹²	46.6	42.2	44.5	42.6	44.7	48.7	47.0	50.2	51.2	51.2	49.5	50.4
23	Fed funds and reverse RPs with banks ¹²	37.9	33.9	36.3	34.2	36.4	40.2	38.5	41.2	42.2	41.6	39.9	41.3
24	Loans to commercial banks ¹⁴	8.8	8.3	8.2	8.4	8.3	8.5	8.5	9.0	9.0	9.6	9.6	9.1
25	Cash assets ¹⁵	566.4	554.3	556.2	591.4	623.9	546.8	587.1	667.0	646.4	709.1	720.3	697.4
26	Trading assets ¹⁶	173.0	176.6	165.3	169.4	167.3	160.0	157.7	153.6	152.8	157.3	148.7	155.5
27	Derivatives with a positive fair value ¹⁷	155.9	156.7	145.1	149.1	145.7	139.0	136.2	129.8	128.2	133.4	125.2	132.3
28	Other trading assets	17.1	19.9	20.2	20.2	21.6	20.9	21.5	23.9	24.6	23.9	23.5	23.2
29	Other assets ¹⁸	856.1	840.4	841.8	840.2	839.4	846.8	856.7	855.9	856.5	851.9	846.7	847.9
30	TOTAL ASSETS¹⁹	7,171.8	7,297.3	7,326.6	7,422.6	7,516.6	7,437.4	7,451.5	7,514.2	7,479.5	7,545.0	7,560.9	7,554.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012 Mar	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	Week ending				
										Mar 20	Mar 27	Apr 3	Apr 10	
LIABILITIES														
31	Deposits	4,958.8	5,123.0	5,194.3	5,316.1	5,428.5	5,355.1	5,333.5	5,403.5	5,362.9	5,426.8	5,463.4	5,463.1	
32	Large time deposits	315.4	337.8	337.8	330.5	340.3	323.1	318.2	313.7	309.4	314.7	314.9	312.9	
33	Other deposits	4,643.4	4,785.2	4,856.4	4,985.6	5,088.2	5,032.1	5,015.3	5,089.8	5,053.5	5,112.1	5,148.5	5,150.2	
34	Borrowings	722.4	716.2	712.7	694.8	692.6	697.5	692.7	683.1	688.2	683.1	672.3	673.2	
35	Borrowings from banks in the U.S.	54.0	52.3	58.4	59.0	65.9	66.1	64.4	62.0	59.2	58.7	61.5	63.5	
36	Borrowings from others	668.4	663.9	654.3	635.8	626.7	631.4	628.3	621.1	629.0	624.4	610.8	609.7	
37	Trading liabilities ²⁰	150.9	153.0	143.1	144.2	140.7	132.7	134.3	134.2	131.9	137.8	140.5	144.1	
38	Derivatives with a negative fair value ¹⁷	124.4	129.5	121.8	122.2	117.2	109.9	109.9	108.8	107.3	111.9	112.0	115.2	
39	Other trading liabilities	26.5	23.5	21.3	22.0	23.5	22.8	24.4	25.4	24.6	26.0	28.5	28.9	
40	Net due to related foreign offices	-35.9	-76.3	-103.7	-124.8	-136.5	-113.2	-90.9	-86.8	-81.2	-80.8	-91.2	-109.0	
41	Other liabilities ²¹	344.5	336.6	335.9	332.3	335.6	324.2	330.3	329.0	326.7	327.1	320.2	325.3	
42	TOTAL LIABILITIES ¹⁹	6,140.9	6,252.4	6,282.3	6,362.6	6,460.9	6,396.3	6,399.9	6,463.1	6,428.6	6,493.9	6,505.2	6,496.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,030.9	1,044.9	1,044.4	1,060.0	1,055.7	1,041.0	1,051.6	1,051.1	1,050.9	1,051.1	1,055.7	1,057.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.7	34.6	36.1	36.0	33.6	32.7	29.6	28.4	27.3	29.9	30.4	30.0	
45	Securitized consumer loans ²⁴	4.9	7.2	7.0	6.8	6.8	6.9	6.7	7.0	7.0	7.0	7.5	7.5	
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.3	0.5	0.5	0.5	0.5	
47	Other securitized consumer loans	4.9	7.0	6.9	6.6	6.7	6.8	6.6	6.6	6.5	6.5	7.0	7.0	
48	Securitized real estate loans ²⁴	771.6	784.9	786.1	783.5	780.0	778.7	777.4	776.8	776.6	776.6	776.6	776.8	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	3,096.4	3,167.5	3,171.0	3,162.4	3,180.4	3,197.5	3,200.6	3,211.8	3,212.1	3,212.4	3,222.1	3,225.3
2	Securities in bank credit ²	819.8	828.1	832.3	826.0	838.1	848.2	848.1	848.0	849.5	845.2	845.6	846.6
3	Treasury and agency securities ³	597.0	597.1	597.3	589.0	593.7	599.7	599.2	597.4	598.6	595.8	595.2	595.6
4	Mortgage-backed securities (MBS) ⁴	411.0	415.7	414.6	408.0	410.7	412.5	413.1	414.3	415.1	412.8	413.1	414.2
5	Non-MBS ⁵	186.0	181.4	182.7	181.0	183.0	187.3	186.0	183.1	183.5	183.0	182.0	181.5
6	Other securities	222.8	231.0	235.0	237.1	244.4	248.4	248.9	250.6	250.9	249.4	250.4	251.0
7	Mortgage-backed securities ⁶	17.7	16.5	16.3	15.6	15.3	16.1	15.4	16.9	17.3	17.0	16.6	16.2
8	Non-MBS ⁷	205.1	214.5	218.7	221.4	229.1	232.4	233.5	233.7	233.6	232.4	233.8	234.8
9	Loans and leases in bank credit ⁸	2,276.6	2,339.4	2,338.7	2,336.4	2,342.3	2,349.3	2,352.5	2,363.8	2,362.6	2,367.2	2,376.6	2,378.7
10	Commercial and industrial loans	395.3	418.0	422.9	422.4	428.5	433.1	435.4	436.5	435.8	437.2	438.6	440.2
11	Real estate loans	1,441.7	1,448.3	1,442.1	1,437.4	1,435.4	1,435.2	1,434.4	1,439.5	1,438.6	1,439.6	1,447.0	1,447.7
12	Revolving home equity loans	113.1	109.7	109.2	108.4	105.2	103.9	102.9	102.2	102.3	101.8	101.9	101.8
13	Closed-end residential loans ⁹	488.1	496.1	489.8	486.5	486.9	487.4	486.1	488.7	488.0	489.2	494.2	494.2
14	Commercial real estate loans ¹⁰	840.4	842.4	843.1	842.4	843.3	843.8	845.4	848.6	848.2	848.6	851.0	851.8
15	Consumer loans	303.4	322.2	322.4	323.7	321.6	322.4	323.9	329.4	330.4	331.0	331.3	332.0
16	Credit cards and other revolving plans	164.7	179.1	179.8	180.9	181.3	181.1	181.5	185.4	186.4	186.9	186.3	186.5
17	Other consumer loans ¹¹	138.7	143.1	142.6	142.8	140.2	141.3	142.4	144.0	143.9	144.1	145.0	145.5
18	Other loans and leases	136.2	150.9	151.3	152.9	156.8	158.7	158.9	158.3	157.9	159.4	159.7	158.8
19	Fed funds and reverse RPs with nonbanks ¹²	2.8	2.3	2.5	3.8	4.3	5.2	5.5	5.0	5.0	5.4	5.2	4.7
20	All other loans and leases ¹³	133.4	148.5	148.8	149.1	152.6	153.5	153.4	153.3	152.9	154.1	154.5	154.1
21	LESS: Allowance for loan and lease losses	47.5	44.9	45.1	44.9	44.7	44.9	43.9	43.7	43.7	44.0	43.0	43.1
22	Interbank loans ¹²	44.2	48.6	52.9	52.2	58.8	59.1	54.1	52.9	50.4	51.9	51.0	49.8
23	Fed funds and reverse RPs with banks ¹²	42.7	47.0	51.3	51.0	57.8	58.1	53.2	52.1	49.6	51.1	50.1	48.9
24	Loans to commercial banks ¹⁴	1.6	1.6	1.6	1.3	1.1	0.9	0.9	0.8	0.8	0.7	0.9	0.9
25	Cash assets ¹⁵	327.4	297.0	306.3	318.8	339.5	320.8	351.7	361.4	352.7	367.0	375.2	366.6
26	Trading assets ¹⁶	5.5	4.9	5.0	5.0	5.3	5.8	5.9	5.4	6.3	5.6	4.4	5.0
27	Derivatives with a positive fair value ¹⁷	5.2	4.9	4.8	4.7	5.0	5.5	5.5	4.9	5.8	4.9	4.1	4.7
28	Other trading assets	0.3	0.0	0.1	0.3	0.3	0.3	0.4	0.5	0.5	0.6	0.3	0.3
29	Other assets ¹⁸	256.2	254.3	256.1	254.8	253.5	254.0	253.6	251.6	251.0	253.3	250.1	248.5
30	TOTAL ASSETS¹⁹	3,682.2	3,727.5	3,746.2	3,748.3	3,792.9	3,792.2	3,822.0	3,839.4	3,828.7	3,846.1	3,859.7	3,852.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10	
LIABILITIES														
31	Deposits	2,818.0	2,913.9	2,934.9	2,941.4	2,973.7	2,974.9	2,979.4	2,987.1	2,977.0	2,995.5	3,000.5	2,999.7	
32	Large time deposits	402.7	403.4	399.9	396.8	393.9	397.3	399.0	397.1	397.1	396.9	394.3	393.8	
33	Other deposits	2,415.3	2,510.5	2,535.0	2,544.6	2,579.7	2,577.7	2,580.4	2,589.9	2,579.9	2,598.7	2,606.1	2,605.9	
34	Borrowings	298.4	269.4	267.1	260.2	258.9	261.0	258.8	258.8	257.8	261.4	262.4	258.1	
35	Borrowings from banks in the U.S.	41.2	44.0	43.5	43.6	43.4	46.1	45.7	51.9	52.7	52.5	53.9	50.6	
36	Borrowings from others	257.1	225.4	223.6	216.6	215.5	214.9	213.1	206.9	205.2	208.9	208.6	207.5	
37	Trading liabilities ²⁰	4.5	4.3	4.2	4.1	4.3	4.8	5.2	4.5	4.3	4.9	3.9	4.6	
38	Derivatives with a negative fair value ¹⁷	3.7	3.7	3.5	3.5	3.7	4.0	4.2	3.5	3.4	3.8	2.9	3.6	
39	Other trading liabilities	0.8	0.6	0.7	0.6	0.7	0.8	0.9	1.0	0.9	1.2	1.0	1.0	
40	Net due to related foreign offices	38.0	41.1	37.9	31.4	33.0	39.4	41.0	44.2	45.9	45.6	43.5	40.4	
41	Other liabilities ²¹	68.0	67.6	67.3	68.4	67.5	69.7	65.3	63.6	63.2	63.0	65.3	64.8	
42	TOTAL LIABILITIES ¹⁹	3,226.9	3,296.3	3,311.3	3,305.5	3,337.3	3,349.8	3,349.7	3,358.1	3,348.2	3,370.5	3,375.6	3,367.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	455.3	431.2	434.9	442.9	455.6	442.4	472.3	481.3	480.5	475.6	484.2	484.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.1	8.4	8.7	8.3	8.3	7.6	6.8	6.5	6.5	6.5	6.5	6.5	
45	Securitized consumer loans ²⁴	13.2	13.6	13.7	13.6	13.7	13.5	13.9	13.5	13.2	13.6	13.6	13.4	
46	Securitized credit cards and other revolving plans	11.6	11.8	11.5	11.3	11.4	11.2	11.6	11.5	11.4	11.8	11.7	11.5	
47	Other securitized consumer loans	1.6	1.9	2.2	2.3	2.3	2.4	2.3	1.9	1.8	1.9	1.9	1.9	
48	Securitized real estate loans ²⁴	20.7	20.7	20.7	20.9	20.9	21.7	21.4	21.2	21.4	21.1	20.8	21.0	

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

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	3,090.1	3,169.6	3,176.7	3,175.7	3,196.0	3,198.3	3,196.9	3,205.5	3,200.0	3,204.4	3,219.2	3,218.4
2	Securities in bank credit ²	822.5	829.5	833.4	830.8	836.3	842.7	848.6	850.9	851.7	848.5	852.1	851.9
3	Treasury and agency securities ³	601.4	595.7	595.6	590.1	593.2	599.0	601.8	602.1	603.5	599.9	601.9	600.7
4	Mortgage-backed securities (MBS) ⁴	413.9	413.6	413.7	409.7	410.4	411.9	414.3	417.4	418.7	415.5	417.8	417.7
5	Non-MBS ⁵	187.5	182.1	181.9	180.4	182.8	187.1	187.4	184.7	184.8	184.4	184.1	183.0
6	Other securities	221.1	233.8	237.8	240.6	243.1	243.7	246.8	248.8	248.2	248.6	250.2	251.2
7	Mortgage-backed securities ⁶	17.0	16.6	16.5	16.0	15.4	15.3	15.7	16.1	16.1	16.0	15.9	16.0
8	Non-MBS ⁷	204.1	217.2	221.2	224.7	227.6	228.5	231.2	232.8	232.1	232.6	234.3	235.2
9	Loans and leases in bank credit ⁸	2,267.6	2,340.1	2,343.3	2,344.9	2,359.7	2,355.6	2,348.3	2,354.6	2,348.2	2,355.8	2,367.2	2,366.5
10	Commercial and industrial loans	395.6	417.9	422.0	422.5	428.4	431.9	434.2	437.1	436.8	437.9	439.5	439.7
11	Real estate loans	1,438.1	1,446.7	1,445.0	1,443.0	1,442.3	1,437.4	1,434.0	1,436.0	1,430.2	1,433.8	1,442.5	1,443.9
12	Revolving home equity loans	112.4	110.2	109.8	109.3	105.6	102.8	102.2	101.4	101.5	101.1	101.0	101.0
13	Closed-end residential loans ⁹	485.3	495.4	493.0	491.2	491.6	488.8	485.5	485.7	480.1	483.8	491.3	491.8
14	Commercial real estate loans ¹⁰	840.4	841.1	842.2	842.5	845.2	845.8	846.3	848.9	848.7	848.9	850.2	851.1
15	Consumer loans	299.4	323.1	323.6	325.5	328.7	327.5	324.0	324.9	325.0	327.1	326.7	326.9
16	Credit cards and other revolving plans	161.4	179.3	179.5	181.0	187.2	185.1	180.9	181.6	181.9	183.6	183.1	182.8
17	Other consumer loans ¹¹	137.9	143.8	144.2	144.5	141.5	142.4	143.2	143.3	143.1	143.5	143.6	144.1
18	Other loans and leases	134.5	152.4	152.7	153.9	160.2	158.8	156.0	156.6	156.3	157.1	158.5	156.0
19	Fed funds and reverse RPs with nonbanks ¹²	2.8	2.4	2.7	3.8	4.9	5.0	5.3	5.0	5.1	5.3	4.6	4.1
20	All other loans and leases ¹³	131.6	150.0	150.0	150.1	155.3	153.8	150.7	151.5	151.2	151.7	153.9	151.9
21	LESS: Allowance for loan and lease losses	47.8	45.2	45.1	45.0	44.5	44.2	44.2	44.0	44.2	43.9	42.8	42.9
22	Interbank loans ¹²	45.3	49.5	53.8	55.2	62.5	59.3	54.8	53.9	51.4	48.6	53.9	54.6
23	Fed funds and reverse RPs with banks ¹²	43.6	48.0	52.2	54.0	61.5	58.4	53.8	53.0	50.5	47.7	52.9	53.6
24	Loans to commercial banks ¹⁴	1.7	1.6	1.6	1.2	1.1	0.9	0.9	0.9	0.9	0.9	1.0	1.0
25	Cash assets ¹⁵	309.3	304.9	315.1	335.0	351.8	330.4	333.0	335.9	322.7	338.5	354.7	352.5
26	Trading assets ¹⁶	5.3	5.2	5.2	5.0	5.3	5.5	5.7	5.2	6.1	5.4	4.2	4.8
27	Derivatives with a positive fair value ¹⁷	5.2	5.0	5.0	4.8	5.1	5.3	5.5	4.9	5.8	4.9	3.9	4.6
28	Other trading assets	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.6	0.2	0.3
29	Other assets ¹⁸	257.4	255.6	257.2	256.0	254.4	253.0	253.4	252.4	250.9	253.5	250.3	250.8
30	TOTAL ASSETS¹⁹	3,659.5	3,739.7	3,762.9	3,782.0	3,825.5	3,802.3	3,799.7	3,808.9	3,786.9	3,806.5	3,839.5	3,838.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending				
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10	
LIABILITIES														
31	Deposits	2,821.1	2,911.8	2,937.2	2,962.1	3,004.0	2,977.0	2,975.4	2,989.8	2,969.3	2,984.9	3,020.6	3,023.9	
32	Large time deposits	398.3	405.6	403.0	399.9	398.1	395.9	394.6	392.7	392.3	392.3	391.1	390.7	
33	Other deposits	2,422.8	2,506.3	2,534.2	2,562.2	2,605.9	2,581.2	2,580.8	2,597.1	2,576.9	2,592.6	2,629.5	2,633.2	
34	Borrowings	302.3	265.6	262.3	256.3	260.0	264.2	264.7	262.8	261.9	265.5	263.1	260.4	
35	Borrowings from banks in the U.S.	40.2	43.5	42.3	41.9	43.0	46.9	46.3	50.7	51.7	51.6	52.4	50.9	
36	Borrowings from others	262.1	222.1	219.9	214.4	217.0	217.2	218.5	212.1	210.2	213.9	210.7	209.5	
37	Trading liabilities ²⁰	4.5	4.4	4.2	4.2	4.4	4.7	5.2	4.5	4.3	4.9	3.7	4.3	
38	Derivatives with a negative fair value ¹⁷	3.7	3.8	3.6	3.5	3.7	4.0	4.2	3.5	3.4	3.7	2.8	3.5	
39	Other trading liabilities	0.9	0.6	0.6	0.7	0.7	0.7	1.0	1.0	0.9	1.2	0.9	0.8	
40	Net due to related foreign offices	33.3	41.6	39.6	36.7	38.2	39.9	39.8	39.5	40.8	39.5	37.8	36.2	
41	Other liabilities ²¹	67.0	69.3	68.8	70.9	68.6	68.4	66.1	62.7	61.8	61.9	63.5	62.6	
42	TOTAL LIABILITIES ¹⁹	3,228.2	3,292.8	3,312.1	3,330.2	3,375.2	3,354.2	3,351.2	3,359.3	3,338.1	3,356.7	3,388.7	3,387.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	431.3	446.8	450.8	451.8	450.3	448.1	448.4	449.6	448.8	449.8	450.8	450.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.1	8.4	8.7	8.3	8.3	7.6	6.8	6.5	6.5	6.5	6.5	6.5	
45	Securitized consumer loans ²⁴	13.6	13.1	13.5	13.7	14.1	13.8	13.9	13.9	13.9	13.9	13.8	13.8	
46	Securitized credit cards and other revolving plans	11.8	11.4	11.2	11.2	11.7	11.5	11.6	11.7	11.7	11.7	11.7	11.7	
47	Other securitized consumer loans	1.8	1.7	2.3	2.5	2.4	2.3	2.3	2.2	2.2	2.2	2.1	2.1	
48	Securitized real estate loans ²⁴	20.7	20.8	20.6	20.9	21.3	21.2	21.1	21.2	21.3	21.3	21.3	21.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	825.3	858.1	850.3	855.2	865.2	865.6	876.9	871.7	861.9	876.8	887.4	875.6
2	Securities in bank credit ²	199.0	209.3	209.4	209.8	214.3	210.4	207.4	207.2	206.5	208.1	206.7	206.2
3	Treasury and agency securities ³	98.7	107.9	108.6	109.3	111.5	107.4	106.8	105.8	104.6	107.1	104.7	105.0
4	Mortgage-backed securities (MBS) ⁴	20.4	22.6	22.2	22.9	23.2	22.3	20.4	19.9	20.2	19.5	19.0	18.7
5	Non-MBS ⁵	78.3	85.3	86.4	86.4	88.3	85.2	86.3	85.8	84.4	87.6	85.7	86.4
6	Other securities	100.3	101.3	100.7	100.5	102.8	102.9	100.7	101.4	101.8	101.0	101.9	101.2
7	Mortgage-backed securities ⁶	8.3	7.6	6.9	6.7	6.7	7.0	6.7	6.5	6.5	6.3	6.1	6.1
8	Non-MBS ⁷	91.9	93.7	93.9	93.8	96.1	95.9	93.9	94.9	95.3	94.7	95.8	95.1
9	Loans and leases in bank credit ⁸	626.3	648.8	641.0	645.4	650.9	655.2	669.5	664.6	655.5	668.7	680.7	669.4
10	Commercial and industrial loans	242.4	251.1	251.4	249.8	252.2	253.3	257.9	254.1	252.4	255.7	256.3	256.1
11	Real estate loans	31.1	29.7	29.7	30.0	29.6	30.4	28.9	27.5	28.0	28.2	27.7	27.4
12	Revolving home equity loans	0.3	0.2	0.2	0.2	0.2	0.1	0.2	0.3	0.3	0.3	0.3	0.2
13	Closed-end residential loans ⁹	1.7	1.1	1.3	1.4	1.5	1.3	1.0	1.1	1.1	1.3	0.8	0.8
14	Commercial real estate loans ¹⁰	29.0	28.4	28.1	28.3	28.0	29.0	27.6	26.2	26.6	26.6	26.7	26.4
15	Consumer loans	2.1	1.7	1.7	1.7	1.7	1.8	1.9	1.9	1.8	1.8	1.9	1.9
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	2.1	1.7	1.7	1.7	1.7	1.8	1.9	1.9	1.8	1.8	1.9	1.9
18	Other loans and leases	350.7	366.3	358.3	363.9	367.4	369.7	380.8	381.1	373.2	383.0	394.8	384.0
19	Fed funds and reverse RPs with nonbanks ¹²	140.3	169.5	163.4	169.9	171.4	172.2	178.6	180.9	173.4	184.9	194.4	178.8
20	All other loans and leases ¹³	210.5	196.9	194.9	194.0	196.0	197.5	202.2	200.2	199.8	198.2	200.3	205.2
21	LESS: Allowance for loan and lease losses	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6
22	Interbank loans ¹²	28.6	26.3	24.5	25.3	23.1	25.7	24.5	22.5	20.7	21.3	26.6	23.5
23	Fed funds and reverse RPs with banks ¹²	26.3	24.1	22.5	23.2	21.1	23.5	22.4	20.5	18.8	19.2	24.7	20.9
24	Loans to commercial banks ¹⁴	2.2	2.2	2.0	2.1	2.0	2.2	2.0	2.0	1.9	2.1	1.9	2.5
25	Cash assets ¹⁵	789.9	750.3	724.7	783.8	754.5	868.9	890.5	937.4	944.2	910.5	914.1	919.1
26	Trading assets ¹⁶	140.5	136.2	131.3	126.4	129.7	128.2	122.6	121.0	120.2	121.6	122.7	123.0
27	Derivatives with a positive fair value ¹⁷	130.8	126.9	121.8	117.5	119.7	118.1	114.4	113.6	112.4	114.4	114.9	115.7
28	Other trading assets	9.7	9.3	9.5	8.9	10.0	10.1	8.2	7.4	7.8	7.2	7.8	7.3
29	Other assets ¹⁸	44.8	52.3	51.5	49.0	50.1	51.1	47.7	47.4	48.4	46.1	50.4	49.9
30	TOTAL ASSETS¹⁹	1,828.2	1,822.6	1,781.6	1,839.0	1,821.8	1,938.7	1,961.5	1,999.5	1,994.8	1,975.7	2,000.6	1,990.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
LIABILITIES													
31	Deposits	842.9	866.8	861.7	867.5	896.3	922.4	945.3	948.0	949.6	967.5	942.6	935.0
32	Large time deposits	747.7	758.1	751.5	758.9	781.7	807.2	824.4	824.2	825.5	840.1	816.8	810.5
33	Other deposits	95.2	108.7	110.2	108.6	114.6	115.2	121.0	123.8	124.1	127.4	125.7	124.5
34	Borrowings	560.0	589.9	593.0	605.8	598.5	625.0	628.6	612.7	609.2	606.4	611.8	593.3
35	Borrowings from banks in the U.S.	34.2	39.9	42.1	42.0	42.8	44.1	44.6	41.9	40.0	41.0	44.4	43.2
36	Borrowings from others	525.7	550.1	550.9	563.9	555.7	580.9	584.0	570.7	569.2	565.4	567.4	550.1
37	Trading liabilities ²⁰	136.8	128.3	127.9	128.1	129.8	128.9	126.1	128.0	127.9	128.7	125.6	127.4
38	Derivatives with a negative fair value ¹⁷	126.9	116.7	116.7	116.4	117.5	116.1	112.4	110.4	109.3	110.6	108.4	109.4
39	Other trading liabilities	10.0	11.6	11.2	11.8	12.3	12.8	13.7	17.6	18.6	18.1	17.2	18.0
40	Net due to related foreign offices	209.7	179.8	149.0	171.6	149.0	217.3	208.3	224.8	224.5	184.1	221.7	251.5
41	Other liabilities ²¹	53.6	59.6	56.3	57.0	60.4	59.2	57.5	58.9	60.5	60.2	56.5	57.2
42	TOTAL LIABILITIES ¹⁹	1,803.0	1,824.5	1,787.9	1,830.1	1,834.0	1,952.8	1,965.8	1,972.3	1,971.7	1,946.8	1,958.2	1,964.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	25.3	-1.9	-6.4	8.9	-12.2	-14.0	-4.3	27.2	23.1	28.9	42.4	26.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.3	-3.3	-3.1	-2.4	-2.2	-2.6	-2.6	-2.4	-2.4	-2.4	-2.2	-2.0
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 19, 2013

Account		2012	2012	2012	2012	2012	2013	2013	2013	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 20	Mar 27	Apr 3	Apr 10
ASSETS													
1	Bank credit	825.1	863.3	851.3	860.7	876.2	866.6	882.3	872.5	862.8	873.9	879.8	869.3
2	Securities in bank credit ²	199.6	208.8	209.4	210.2	213.8	210.8	209.5	208.3	206.7	208.8	206.6	207.4
3	Treasury and agency securities ³	99.9	107.3	107.7	107.8	110.0	107.7	108.5	107.8	106.1	108.5	106.1	107.0
4	Mortgage-backed securities (MBS) ⁴	19.2	23.6	23.0	22.7	23.2	21.9	19.7	18.8	19.1	18.2	18.3	18.3
5	Non-MBS ⁵	80.7	83.7	84.7	85.1	86.9	85.9	88.8	89.0	87.0	90.3	87.8	88.7
6	Other securities	99.7	101.4	101.7	102.4	103.8	103.1	101.0	100.5	100.7	100.3	100.5	100.4
7	Mortgage-backed securities ⁶	8.2	7.9	6.8	6.4	6.3	6.4	6.4	6.4	6.3	6.3	6.3	6.3
8	Non-MBS ⁷	91.5	93.6	95.0	96.0	97.5	96.7	94.6	94.1	94.3	94.0	94.1	94.0
9	Loans and leases in bank credit ⁸	625.5	654.5	641.9	650.5	662.4	655.7	672.9	664.1	656.0	665.1	673.1	661.9
10	Commercial and industrial loans	244.5	251.0	250.3	249.4	252.8	254.2	259.8	256.3	256.3	256.2	255.5	253.8
11	Real estate loans	30.9	30.1	30.0	30.8	30.5	29.1	28.6	27.4	27.8	28.1	27.5	27.3
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	1.7	1.3	1.4	1.4	1.4	1.1	1.0	1.1	1.1	1.4	0.7	0.7
14	Commercial real estate loans ¹⁰	29.0	28.6	28.4	29.1	28.9	27.9	27.4	26.1	26.5	26.5	26.6	26.4
15	Consumer loans	2.2	1.6	1.6	1.6	1.6	1.8	1.9	1.9	1.9	1.9	2.0	2.0
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	2.2	1.6	1.6	1.6	1.6	1.8	1.9	1.9	1.9	1.9	2.0	2.0
18	Other loans and leases	347.9	371.8	360.0	368.7	377.4	370.7	382.6	378.5	369.9	378.8	388.1	378.8
19	Fed funds and reverse RPs with nonbanks ¹²	136.4	174.4	166.2	175.7	180.3	172.3	180.1	176.8	169.3	178.7	184.7	173.2
20	All other loans and leases ¹³	211.6	197.4	193.8	193.0	197.0	198.3	202.5	201.7	200.6	200.1	203.4	205.6
21	LESS: Allowance for loan and lease losses	0.7	0.7	0.7	0.8	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.6
22	Interbank loans ¹²	28.1	26.2	25.1	25.3	22.2	25.4	26.5	22.5	20.7	20.7	24.3	23.3
23	Fed funds and reverse RPs with banks ¹²	26.1	23.8	22.9	23.2	20.2	23.3	24.5	20.7	18.9	18.9	22.4	20.9
24	Loans to commercial banks ¹⁴	2.0	2.4	2.2	2.1	1.9	2.1	1.9	1.8	1.7	1.8	1.8	2.4
25	Cash assets ¹⁵	777.1	732.4	711.1	749.4	718.8	893.8	934.2	923.1	923.2	922.2	897.3	929.8
26	Trading assets ¹⁶	136.8	142.2	134.9	134.1	133.3	127.1	122.9	117.6	116.4	115.3	115.6	117.8
27	Derivatives with a positive fair value ¹⁷	127.3	132.8	125.0	124.6	124.1	117.7	114.9	110.3	109.2	107.9	107.9	110.2
28	Other trading assets	9.5	9.3	9.9	9.5	9.2	9.4	8.0	7.3	7.1	7.3	7.7	7.6
29	Other assets ¹⁸	48.1	53.1	51.3	49.8	49.0	48.1	48.3	49.7	50.2	48.9	53.6	49.6
30	TOTAL ASSETS¹⁹	1,814.5	1,816.5	1,772.9	1,818.5	1,798.7	1,960.2	2,013.6	1,984.7	1,972.6	1,980.4	1,970.0	1,989.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 19, 2013

Account		2012 Mar	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	Week ending			
										Mar 20	Mar 27	Apr 3	Apr 10
LIABILITIES													
31	Deposits	844.5	864.5	853.4	853.4	892.3	930.9	946.2	950.1	946.2	973.4	951.7	943.5
32	Large time deposits	750.0	756.2	745.6	745.4	775.6	816.1	826.9	826.9	823.9	847.3	826.9	819.7
33	Other deposits	94.5	108.3	107.8	108.0	116.7	114.7	119.3	123.2	122.3	126.1	124.7	123.8
34	Borrowings	562.3	588.8	578.9	601.0	592.7	621.8	636.4	615.5	614.1	603.9	610.9	596.3
35	Borrowings from banks in the U.S.	33.1	41.6	43.2	43.1	41.6	43.5	43.1	41.0	40.4	37.6	42.4	41.8
36	Borrowings from others	529.3	547.2	535.7	557.9	551.0	578.3	593.4	574.5	573.7	566.2	568.5	554.5
37	Trading liabilities ²⁰	130.0	136.6	129.6	132.0	131.3	127.6	125.5	123.9	122.7	122.4	121.7	125.7
38	Derivatives with a negative fair value ¹⁷	119.9	125.5	119.4	120.0	119.0	113.7	111.2	106.6	105.4	104.6	103.8	107.6
39	Other trading liabilities	10.1	11.1	10.2	12.0	12.4	13.9	14.3	17.3	17.4	17.8	17.9	18.1
40	Net due to related foreign offices	219.3	163.2	152.6	169.6	116.8	217.2	243.0	232.0	228.2	213.0	225.7	262.8
41	Other liabilities ²¹	55.1	60.0	55.0	59.0	62.1	59.3	59.0	59.7	57.9	64.2	56.4	57.3
42	TOTAL LIABILITIES ¹⁹	1,811.2	1,813.0	1,769.5	1,815.0	1,795.2	1,956.7	2,010.1	1,981.2	1,969.1	1,976.9	1,966.4	1,985.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.3	3.4	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.3	-3.3	-3.1	-2.4	-2.2	-2.6	-2.6	-2.4	-2.4	-2.4	-2.2	-2.0
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).