

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

June 7, 2013

Account	2008	2009	2010	2011	2012	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Jan	2013 Feb	2013 Mar	2013 Apr
ASSETS															
1 Bank credit	2.2	-6.7	-2.7	1.8	4.0	5.8	4.4	4.2	4.4	2.6	3.4	3.7	0.6	0.1	4.0
2 Securities in bank credit ²	-1.8	6.4	6.9	1.8	7.5	5.7	10.7	6.0	6.9	5.6	3.1	-1.2	-3.2	-4.3	1.0
3 Treasury and agency securities ³	3.5	14.5	15.3	3.1	8.6	7.2	13.9	10.9	6.3	2.5	0.1	-6.0	-3.1	-9.0	-6.1
6 Other securities	-8.3	-4.9	-7.2	-0.8	5.0	2.7	3.8	-4.9	8.3	12.7	10.0	9.5	-3.5	6.1	16.6
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	3.5	5.6	2.1	1.8	5.1
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	12.8	6.1	9.3	6.6
11 Real estate loans	-0.2	-5.6	-5.5	-3.7	-1.1	0.3	-1.5	-0.6	-0.8	-1.7	-0.1	3.6	-2.1	-1.5	2.6
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	-9.1	-4.7	-8.3	-14.5
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	1.5	8.7	-0.8	-0.4	7.0
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	0.6	2.3	-2.7	-0.1	3.6
15 Consumer loans	5.1	-3.3	-7.1	-0.7	1.1	1.1	0.2	1.9	0.7	1.7	1.5	-1.1	3.2	5.3	6.1
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	-2.0	1.8	3.8	3.6
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	0.0	4.7	7.0	9.0
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	7.3	9.1	9.4	-1.9	10.1
21 LESS: Allowance for loan and lease losses	-	-	-	-17.4	-16.9	-13.2	-14.5	-19.5	-15.6	-22.6	-12.6	-3.3	-17.2	-21.6	-16.9
22 Interbank loans ¹²	-15.4	-38.5	-23.1	-37.3	4.6	-31.9	8.2	-2.0	5.4	6.7	14.8	64.6	-65.9	5.8	12.5
25 Cash assets ¹⁵	158.3	48.2	-7.9	47.9	-2.4	-13.3	-3.0	-5.6	-1.7	0.9	43.4	38.8	66.2	85.6	9.0
26 Trading assets ¹⁶	-	-	-	4.0	-1.8	-14.3	26.9	-7.1	-4.4	-21.1	-12.6	-31.9	-26.3	-26.1	17.8
29 Other assets ¹⁸	14.5	-3.4	4.4	-4.5	-4.6	-5.2	-9.2	-3.6	-1.3	-4.7	2.6	8.4	10.5	-7.9	-9.5
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.4	2.5	1.5	3.0	2.2	3.1	1.5	8.4	8.4	9.0	10.9	4.2
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	2.7	4.4	7.5	2.4
32 Large time deposits	-2.9	-5.6	-7.2	-13.6	-1.5	-20.5	-9.5	-3.3	7.8	-0.8	13.0	13.2	12.8	-3.4	-17.7
33 Other deposits	-	-	-	12.4	9.0	8.2	9.1	6.5	8.7	10.4	6.4	0.6	2.8	9.7	6.3
34 Borrowings	13.4	-24.5	-18.8	-14.5	-5.3	-8.4	-9.9	-7.3	-0.1	-4.4	1.5	25.6	-13.5	-10.5	-7.7
37 Trading liabilities ²⁰	-	-	-	2.2	-7.8	21.6	15.8	-23.7	-7.3	-15.7	-6.9	-27.6	4.0	11.2	44.8
41 Other liabilities ²¹	0.5	-11.2	8.1	-0.1	-1.4	-7.7	10.0	0.7	-9.9	-6.3	2.7	-11.0	0.5	7.7	-15.5
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	12.9	4.2	8.6	4.1

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

June 7, 2013

Account	2012 Apr	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	9,634.6	9,821.7	9,871.3	9,948.7	9,979.7	9,984.8	9,990.3	10,053.8	10,031.6	10,047.5	10,052.3	10,022.4
2 Securities in bank credit ²	2,595.0	2,666.1	2,690.6	2,736.6	2,734.0	2,726.5	2,721.2	2,753.7	2,748.7	2,750.6	2,749.7	2,739.6
3 Treasury and agency securities ³	1,798.0	1,835.3	1,851.0	1,877.6	1,868.2	1,863.2	1,853.5	1,874.0	1,860.9	1,859.7	1,860.2	1,852.6
4 Mortgage-backed securities (MBS) ⁴	1,333.1	1,325.7	1,330.6	1,341.4	1,338.2	1,341.6	1,337.7	1,362.3	1,359.2	1,366.7	1,367.8	1,361.2
5 Non-MBS ⁵	464.9	509.6	520.4	536.3	530.0	521.6	515.9	511.7	501.8	492.9	492.4	491.5
6 Other securities	797.0	830.9	839.6	858.9	865.8	863.2	867.6	879.7	887.7	890.9	889.5	886.9
7 Mortgage-backed securities ⁶	137.6	138.0	140.7	140.6	140.7	139.9	139.2	138.5	139.8	139.9	140.5	140.4
8 Non-MBS ⁷	659.4	692.9	698.9	718.4	725.1	723.3	728.5	741.1	748.0	751.0	749.0	746.5
9 Loans and leases in bank credit ⁸	7,039.6	7,155.6	7,180.8	7,212.2	7,245.7	7,258.3	7,269.1	7,300.2	7,282.9	7,297.0	7,302.7	7,282.8
10 Commercial and industrial loans	1,402.8	1,479.4	1,483.8	1,505.0	1,521.1	1,528.8	1,540.7	1,549.2	1,541.2	1,548.4	1,549.7	1,548.1
11 Real estate loans	3,539.2	3,522.6	3,546.1	3,542.9	3,553.4	3,547.1	3,542.8	3,550.6	3,541.8	3,541.5	3,543.1	3,543.6
12 Revolving home equity loans	543.7	520.5	517.8	514.2	510.3	508.3	504.8	498.7	494.8	493.7	492.5	492.0
13 Closed-end residential loans ⁹	1,572.8	1,584.1	1,609.5	1,607.6	1,619.2	1,618.1	1,617.6	1,627.1	1,615.2	1,615.1	1,617.2	1,616.7
14 Commercial real estate loans ¹⁰	1,422.7	1,418.0	1,418.8	1,421.1	1,423.8	1,420.6	1,420.5	1,424.8	1,431.8	1,432.7	1,433.4	1,434.9
15 Consumer loans	1,096.9	1,110.8	1,112.9	1,114.5	1,113.5	1,116.5	1,121.4	1,127.1	1,131.4	1,132.4	1,134.1	1,137.0
16 Credit cards and other revolving plans	595.5	601.4	602.0	601.8	600.8	601.7	603.6	605.4	606.8	606.9	607.4	609.7
17 Other consumer loans ¹¹	501.5	509.4	510.9	512.8	512.8	514.8	517.8	521.7	524.6	525.5	526.7	527.3
18 Other loans and leases	1,000.7	1,042.8	1,038.0	1,049.7	1,057.7	1,066.0	1,064.3	1,073.3	1,068.5	1,074.7	1,075.8	1,054.1
19 Fed funds and reverse RPs with nonbanks ¹²	282.4	309.7	308.5	315.7	315.7	316.3	320.9	317.7	309.4	309.7	313.2	293.9
20 All other loans and leases ¹³	718.2	733.2	729.5	734.0	742.0	749.7	743.4	755.7	759.1	765.0	762.6	760.2
21 LESS: Allowance for loan and lease losses	166.4	150.9	149.0	146.9	146.5	144.4	141.8	139.8	138.7	138.5	139.6	139.0
22 Interbank loans ¹²	115.9	121.4	118.4	124.4	131.1	123.9	124.5	125.8	128.5	131.6	118.2	125.8
23 Fed funds and reverse RPs with banks ¹²	103.0	109.9	106.8	113.3	119.8	112.7	112.8	112.7	113.6	117.2	103.1	111.3
24 Loans to commercial banks ¹⁴	12.8	11.5	11.6	11.0	11.4	11.2	11.8	13.1	14.8	14.5	15.1	14.5
25 Cash assets ¹⁵	1,653.3	1,599.8	1,687.6	1,678.2	1,727.8	1,821.3	1,951.2	1,965.8	2,021.4	2,095.0	2,092.1	2,136.7
26 Trading assets ¹⁶	311.7	296.7	296.5	304.4	296.3	289.8	283.5	287.7	275.6	270.3	271.7	258.9
27 Derivatives with a positive fair value ¹⁷	286.5	266.1	266.3	272.2	265.3	259.4	252.1	258.6	247.8	243.2	243.2	232.0
28 Other trading assets	25.2	30.5	30.2	32.2	30.9	30.4	31.3	29.0	27.8	27.1	28.5	26.9
29 Other assets ¹⁸	1,161.6	1,147.8	1,140.9	1,139.5	1,147.8	1,158.0	1,146.1	1,107.0	1,113.2	1,116.7	1,123.9	1,117.0
30 TOTAL ASSETS ¹⁹	12,710.6	12,836.4	12,965.7	13,048.2	13,136.2	13,233.3	13,353.9	13,400.4	13,431.4	13,522.7	13,518.6	13,521.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 7, 2013

Account	2012 Apr	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	Week ending			
									May 8	May 15	May 22	May 29
LIABILITIES												
31 Deposits	8,643.2	8,977.4	9,084.6	9,225.8	9,241.8	9,273.9	9,331.9	9,350.3	9,325.9	9,371.4	9,380.6	9,366.2
32 Large time deposits	1,471.1	1,482.7	1,481.8	1,515.6	1,530.4	1,546.0	1,541.6	1,518.8	1,507.9	1,519.5	1,536.3	1,536.0
33 Other deposits	7,172.1	7,494.6	7,602.8	7,710.2	7,711.3	7,727.9	7,790.4	7,831.5	7,817.9	7,851.9	7,844.3	7,830.2
34 Borrowings	1,552.6	1,568.2	1,561.0	1,548.8	1,582.0	1,564.2	1,550.5	1,540.6	1,545.5	1,565.8	1,550.0	1,565.1
35 Borrowings from banks in the U.S.	131.2	141.0	142.5	150.2	156.0	154.8	155.4	152.7	146.9	151.7	141.1	143.0
36 Borrowings from others	1,421.3	1,427.2	1,418.5	1,398.6	1,426.0	1,409.4	1,395.2	1,387.8	1,398.6	1,414.0	1,408.9	1,422.0
37 Trading liabilities ²⁰	282.1	274.3	272.6	273.7	267.4	268.3	270.8	280.9	267.9	275.5	269.9	256.3
38 Derivatives with a negative fair value ¹⁷	239.7	241.4	239.4	238.2	229.8	228.1	225.1	229.6	218.2	218.3	219.6	203.1
39 Other trading liabilities	42.4	33.0	33.2	35.6	37.6	40.2	45.7	51.3	49.7	57.1	50.3	53.2
40 Net due to related foreign offices	247.2	89.5	93.4	47.0	127.9	151.6	186.0	213.4	283.1	323.5	349.9	393.3
41 Other liabilities ²¹	477.6	450.0	448.6	458.4	454.2	454.4	457.3	451.4	458.5	449.3	449.1	450.1
42 TOTAL LIABILITIES ¹⁹	11,202.6	11,359.5	11,460.1	11,553.8	11,673.2	11,712.5	11,796.6	11,836.6	11,880.9	11,985.4	11,999.6	12,031.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,508.0	1,477.0	1,505.6	1,494.4	1,463.0	1,520.8	1,557.3	1,563.8	1,550.5	1,537.3	1,519.0	1,490.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	29.9	41.8	41.9	39.7	37.9	33.9	33.2	36.1	36.5	33.8	32.0	29.4
45 Securitized consumer loans ²⁴	18.4	20.6	20.5	20.6	20.5	20.7	20.5	20.4	19.7	20.1	20.3	20.5
46 Securitized credit cards and other revolving plans	11.4	11.6	11.4	11.5	11.3	11.7	11.8	11.6	11.0	11.2	11.4	11.6
47 Other securitized consumer loans	7.0	9.1	9.1	9.1	9.2	9.1	8.7	8.9	8.6	8.8	8.9	8.9
48 Securitized real estate loans ²⁴	794.3	805.1	803.1	803.9	804.2	802.6	800.3	798.0	798.7	795.8	796.1	794.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 7, 2013

Account	2012 Apr	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	9,604.7	9,851.1	9,919.1	10,015.1	10,002.1	9,984.5	9,967.9	10,024.1	10,026.2	10,015.5	9,995.8	9,999.4
2 Securities in bank credit ²	2,596.3	2,683.0	2,711.1	2,740.1	2,725.7	2,718.4	2,722.3	2,756.8	2,751.8	2,744.5	2,739.4	2,732.3
3 Treasury and agency securities ³	1,803.5	1,840.9	1,859.1	1,878.5	1,862.8	1,858.0	1,858.4	1,881.7	1,866.6	1,857.0	1,854.2	1,849.3
4 Mortgage-backed securities (MBS) ⁴	1,335.5	1,330.5	1,338.4	1,346.4	1,337.5	1,337.2	1,337.4	1,366.4	1,364.9	1,362.5	1,362.6	1,356.1
5 Non-MBS ⁵	468.0	510.4	520.7	532.1	525.3	520.8	520.9	515.3	501.7	494.5	491.6	493.3
6 Other securities	792.8	842.1	852.1	861.6	862.9	860.4	863.9	875.1	885.3	887.5	885.2	882.9
7 Mortgage-backed securities ⁶	138.1	138.4	141.5	139.8	139.3	139.5	139.2	139.3	140.4	141.4	141.9	141.3
8 Non-MBS ⁷	654.7	703.8	710.6	721.9	723.6	720.9	724.7	735.8	744.9	746.0	743.3	741.6
9 Loans and leases in bank credit ⁸	7,008.4	7,168.1	7,207.9	7,275.0	7,276.4	7,266.1	7,245.6	7,267.3	7,274.4	7,271.0	7,256.4	7,267.1
10 Commercial and industrial loans	1,404.7	1,479.4	1,485.7	1,509.8	1,520.5	1,530.7	1,543.6	1,552.5	1,549.0	1,554.2	1,550.9	1,553.9
11 Real estate loans	3,528.9	3,526.1	3,559.3	3,557.6	3,561.8	3,549.0	3,534.5	3,539.5	3,550.9	3,536.4	3,520.8	3,530.7
12 Revolving home equity loans	542.9	520.7	518.1	514.7	510.3	507.6	502.8	497.9	494.7	493.7	492.6	492.2
13 Closed-end residential loans ⁹	1,563.1	1,590.7	1,621.5	1,617.2	1,625.0	1,617.9	1,609.2	1,616.2	1,625.4	1,611.3	1,595.9	1,604.3
14 Commercial real estate loans ¹⁰	1,422.9	1,414.7	1,419.7	1,425.7	1,426.5	1,423.5	1,422.5	1,425.4	1,430.8	1,431.4	1,432.3	1,434.1
15 Consumer loans	1,089.0	1,109.1	1,113.4	1,131.3	1,130.3	1,120.2	1,112.2	1,118.8	1,120.5	1,122.7	1,124.4	1,132.8
16 Credit cards and other revolving plans	587.7	599.8	603.1	619.0	614.4	602.6	594.5	597.3	597.0	598.4	599.3	606.9
17 Other consumer loans ¹¹	501.3	509.3	510.3	512.3	515.9	517.6	517.7	521.4	523.6	524.3	525.1	525.9
18 Other loans and leases	985.8	1,053.4	1,049.4	1,076.4	1,063.7	1,066.3	1,055.2	1,056.5	1,053.8	1,057.6	1,060.3	1,049.7
19 Fed funds and reverse RPs with nonbanks ¹²	272.4	317.1	318.0	332.6	319.2	321.8	316.2	306.1	303.5	300.6	305.0	291.3
20 All other loans and leases ¹³	713.5	736.3	731.4	743.8	744.6	744.5	738.9	750.4	750.4	757.1	755.3	758.4
21 LESS: Allowance for loan and lease losses	165.6	150.1	149.3	146.8	145.2	145.1	142.6	139.2	139.2	139.1	139.8	139.0
22 Interbank loans ¹²	114.6	123.4	123.1	129.4	133.4	128.1	126.4	125.0	123.1	125.6	113.3	117.5
23 Fed funds and reverse RPs with banks ¹²	102.1	111.5	111.5	118.1	121.8	116.8	114.6	112.0	108.5	111.4	98.4	103.5
24 Loans to commercial banks ¹⁴	12.5	11.9	11.6	11.3	11.5	11.3	11.7	13.0	14.7	14.2	14.9	14.0
25 Cash assets ¹⁵	1,638.1	1,582.4	1,675.8	1,694.5	1,770.9	1,854.4	1,926.1	1,950.5	1,988.4	2,077.6	2,094.9	2,190.0
26 Trading assets ¹⁶	299.1	305.4	308.4	306.0	292.6	286.4	276.5	277.0	269.3	266.0	269.4	258.7
27 Derivatives with a positive fair value ¹⁷	273.8	275.1	278.5	274.9	262.0	256.6	244.9	247.6	241.6	238.8	241.4	231.6
28 Other trading assets	25.4	30.2	30.0	31.0	30.6	29.8	31.5	29.4	27.7	27.2	27.9	27.1
29 Other assets ¹⁸	1,163.3	1,150.3	1,146.1	1,142.8	1,147.9	1,158.4	1,153.5	1,109.7	1,117.0	1,117.7	1,116.2	1,114.0
30 TOTAL ASSETS ¹⁹	12,654.2	12,862.5	13,023.1	13,141.0	13,201.5	13,266.7	13,307.8	13,347.0	13,384.8	13,463.2	13,449.8	13,540.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	8,654.7	8,984.8	9,131.6	9,325.0	9,263.8	9,255.3	9,343.0	9,365.1	9,306.0	9,336.9	9,274.5	9,324.6
32	Large time deposits	1,471.1	1,486.4	1,475.8	1,513.9	1,534.4	1,539.1	1,532.8	1,520.7	1,518.0	1,527.2	1,542.0	1,542.8
33	Other deposits	7,183.6	7,498.4	7,655.8	7,811.1	7,729.3	7,716.2	7,810.2	7,844.4	7,788.1	7,809.7	7,732.5	7,781.8
34	Borrowings	1,557.6	1,553.9	1,552.0	1,545.2	1,583.4	1,593.9	1,560.9	1,543.5	1,575.3	1,582.2	1,571.5	1,567.0
35	Borrowings from banks in the U.S.	131.9	143.9	143.9	150.5	156.5	153.8	153.6	153.5	148.0	151.4	141.0	140.0
36	Borrowings from others	1,425.8	1,409.9	1,408.1	1,394.7	1,426.9	1,440.1	1,407.3	1,390.0	1,427.3	1,430.8	1,430.5	1,426.9
37	Trading liabilities ²⁰	272.9	277.0	280.4	276.4	265.1	265.0	261.9	273.4	263.8	269.1	268.4	258.2
38	Derivatives with a negative fair value ¹⁷	232.2	244.8	245.7	240.0	227.6	225.2	218.2	223.6	214.7	215.4	218.3	204.2
39	Other trading liabilities	40.7	32.2	34.7	36.5	37.4	39.7	43.7	49.8	49.1	53.7	50.1	54.0
40	Net due to related foreign offices	246.1	88.4	81.5	16.0	143.5	193.2	185.0	213.7	279.9	318.2	374.4	419.9
41	Other liabilities ²¹	466.0	459.8	462.2	466.3	452.0	455.4	451.8	441.2	449.4	444.4	442.4	455.6
42	TOTAL LIABILITIES¹⁹	11,197.2	11,363.9	11,507.7	11,629.0	11,707.7	11,762.6	11,802.7	11,836.9	11,874.4	11,950.7	11,931.2	12,025.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,457.0	1,498.7	1,515.4	1,511.9	1,493.9	1,504.1	1,505.1	1,510.1	1,510.4	1,512.5	1,518.6	1,515.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	29.9	41.8	41.9	39.7	37.9	33.9	33.2	36.1	36.5	33.8	32.0	29.4
45	Securitized consumer loans ²⁴	18.9	20.5	20.4	20.9	20.7	20.7	20.9	21.0	20.5	20.4	20.4	20.4
46	Securitized credit cards and other revolving plans	11.7	11.3	11.3	11.8	11.6	11.7	12.1	11.9	11.5	11.5	11.5	11.4
47	Other securitized consumer loans	7.2	9.2	9.1	9.1	9.1	8.9	8.8	9.1	9.1	9.0	8.9	8.9
48	Securitized real estate loans ²⁴	794.2	806.7	804.4	801.3	799.8	798.5	798.0	797.3	796.6	795.9	796.0	796.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2013

Account	2012 Apr	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	8,797.3	8,971.4	9,016.1	9,083.5	9,114.0	9,107.2	9,119.5	9,175.9	9,163.6	9,175.4	9,182.2	9,170.0
2 Securities in bank credit ²	2,395.2	2,456.7	2,480.8	2,522.3	2,523.6	2,519.0	2,514.0	2,547.1	2,542.2	2,547.6	2,547.4	2,537.9
3 Treasury and agency securities ³	1,698.7	1,726.6	1,741.7	1,766.1	1,760.8	1,756.4	1,747.8	1,768.6	1,757.2	1,760.5	1,761.1	1,752.9
4 Mortgage-backed securities (MBS) ⁴	1,312.9	1,303.4	1,307.8	1,318.2	1,315.9	1,321.2	1,317.7	1,343.8	1,340.3	1,348.6	1,349.5	1,343.2
5 Non-MBS ⁵	385.8	423.2	433.9	447.9	444.9	435.3	430.0	424.7	416.8	411.9	411.7	409.6
6 Other securities	696.5	730.1	739.1	756.2	762.8	762.6	766.2	778.5	785.0	787.1	786.3	785.1
7 Mortgage-backed securities ⁶	129.4	131.1	134.0	133.9	133.7	133.2	132.7	132.4	133.6	133.8	134.4	134.7
8 Non-MBS ⁷	567.1	599.0	605.1	622.3	629.1	629.4	633.5	646.1	651.5	653.3	651.9	650.4
9 Loans and leases in bank credit ⁸	6,402.2	6,514.7	6,535.4	6,561.3	6,590.3	6,588.1	6,605.5	6,628.8	6,621.4	6,627.8	6,634.8	6,632.0
10 Commercial and industrial loans	1,158.1	1,228.0	1,234.0	1,252.9	1,268.1	1,271.1	1,286.9	1,294.6	1,290.7	1,296.2	1,296.7	1,296.4
11 Real estate loans	3,508.2	3,492.9	3,516.1	3,513.3	3,522.9	3,518.2	3,515.3	3,523.1	3,513.9	3,513.1	3,514.5	3,514.5
12 Revolving home equity loans	543.5	520.3	517.6	514.1	510.2	508.1	504.5	498.5	494.6	493.5	492.3	491.7
13 Closed-end residential loans ⁹	1,571.2	1,582.8	1,608.1	1,606.1	1,617.9	1,617.1	1,616.5	1,626.2	1,614.4	1,614.3	1,616.1	1,615.4
14 Commercial real estate loans ¹⁰	1,393.4	1,389.9	1,390.4	1,393.1	1,394.8	1,393.0	1,394.3	1,398.4	1,404.9	1,405.4	1,406.0	1,407.3
15 Consumer loans	1,094.8	1,109.2	1,111.2	1,112.8	1,111.7	1,114.6	1,119.5	1,125.2	1,129.4	1,130.4	1,132.1	1,135.0
16 Credit cards and other revolving plans	595.5	601.4	602.0	601.8	600.8	601.7	603.6	605.4	606.8	606.9	607.4	609.7
17 Other consumer loans ¹¹	499.4	507.8	509.2	511.0	511.0	512.9	515.9	519.8	522.6	523.5	524.7	525.3
18 Other loans and leases	641.1	684.5	674.1	682.3	687.6	684.2	683.9	686.0	687.4	688.1	691.4	686.1
19 Fed funds and reverse RPs with nonbanks ¹²	135.4	146.3	138.5	144.3	143.5	137.7	140.0	132.8	129.4	126.2	126.6	121.9
20 All other loans and leases ¹³	505.7	538.2	535.5	538.0	544.1	546.6	543.9	553.2	557.9	561.9	564.9	564.2
21 LESS: Allowance for loan and lease losses	165.6	150.2	148.3	146.1	145.8	143.8	141.2	139.1	138.0	137.8	138.9	138.3
22 Interbank loans ¹²	88.1	96.9	93.1	101.2	105.4	99.5	102.3	100.9	101.0	104.9	91.2	97.0
23 Fed funds and reverse RPs with banks ¹²	77.6	87.4	83.6	92.2	96.2	90.2	92.5	90.7	90.5	94.9	80.7	87.0
24 Loans to commercial banks ¹⁴	10.5	9.5	9.5	9.0	9.1	9.2	9.8	10.3	10.5	10.0	10.5	10.0
25 Cash assets ¹⁵	839.6	875.1	903.8	923.7	859.0	930.8	1,013.6	1,024.7	995.5	1,056.4	1,021.8	1,018.0
26 Trading assets ¹⁶	180.3	165.4	170.1	174.7	168.1	167.2	162.5	164.9	155.7	153.0	153.7	150.0
27 Derivatives with a positive fair value ¹⁷	164.3	144.4	148.8	152.5	147.2	145.0	138.6	143.0	135.5	132.9	132.1	128.5
28 Other trading assets	15.9	21.1	21.3	22.2	20.9	22.2	23.9	21.9	20.2	20.1	21.6	21.5
29 Other assets ¹⁸	1,115.5	1,096.3	1,091.9	1,089.5	1,096.7	1,110.3	1,098.7	1,056.3	1,059.8	1,059.0	1,065.4	1,062.5
30 TOTAL ASSETS ¹⁹	10,855.1	11,054.9	11,126.7	11,226.5	11,197.4	11,271.1	11,355.3	11,383.7	11,337.5	11,410.9	11,375.4	11,359.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	7,805.7	8,115.7	8,217.1	8,329.6	8,320.0	8,329.2	8,384.6	8,414.7	8,398.6	8,433.3	8,426.8	8,417.0
32	Large time deposits	728.6	731.2	722.9	734.0	723.8	722.2	717.9	709.4	708.5	710.4	711.0	711.9
33	Other deposits	7,077.1	7,384.4	7,494.2	7,595.6	7,596.2	7,607.0	7,666.7	7,705.3	7,690.1	7,722.9	7,715.9	7,705.1
34	Borrowings	987.7	975.2	955.2	950.3	957.0	935.6	938.3	943.0	944.2	963.6	943.6	963.5
35	Borrowings from banks in the U.S.	96.2	98.9	100.5	107.4	111.9	110.1	113.5	111.1	104.8	110.0	98.8	101.5
36	Borrowings from others	891.5	876.3	854.6	842.9	845.1	825.5	824.8	831.9	839.4	853.6	844.8	862.0
37	Trading liabilities ²⁰	161.8	146.4	144.4	143.9	138.5	142.3	142.9	153.8	142.6	148.2	144.1	139.3
38	Derivatives with a negative fair value ¹⁷	127.3	124.7	123.0	120.6	113.7	115.8	114.8	120.7	111.1	111.7	112.3	104.0
39	Other trading liabilities	34.5	21.7	21.4	23.3	24.8	26.5	28.2	33.1	31.5	36.4	31.7	35.2
40	Net due to related foreign offices	0.4	-59.5	-78.2	-102.0	-90.0	-57.9	-39.1	-51.7	-35.6	0.0	-17.8	-5.1
41	Other liabilities ²¹	424.1	393.7	391.6	398.0	395.0	396.9	398.5	390.8	393.1	389.7	387.6	389.6
42	TOTAL LIABILITIES¹⁹	9,379.8	9,571.5	9,630.0	9,719.9	9,720.4	9,746.1	9,825.3	9,850.6	9,843.0	9,934.8	9,884.3	9,904.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,475.3	1,483.4	1,496.7	1,506.7	1,477.0	1,525.0	1,530.1	1,533.1	1,494.5	1,476.1	1,491.0	1,454.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	34.5	44.9	44.3	41.9	40.5	36.5	35.6	38.1	38.3	35.9	34.1	31.9
45	Securitized consumer loans ²⁴	18.4	20.6	20.5	20.6	20.5	20.7	20.5	20.4	19.7	20.1	20.3	20.5
46	Securitized credit cards and other revolving plans	11.4	11.6	11.4	11.5	11.3	11.7	11.8	11.6	11.0	11.2	11.4	11.6
47	Other securitized consumer loans	7.0	9.1	9.1	9.1	9.2	9.1	8.7	8.9	8.6	8.8	8.9	8.9
48	Securitized real estate loans ²⁴	794.3	805.1	803.1	803.9	804.2	802.6	800.3	798.0	798.7	795.8	796.1	794.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 7, 2013

Account	2012 Apr	2012 Oct	2012 Nov	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	8,772.6	8,999.8	9,058.4	9,138.9	9,135.3	9,101.5	9,096.3	9,153.1	9,162.2	9,151.7	9,135.5	9,150.8
2 Securities in bank credit ²	2,395.9	2,473.6	2,501.0	2,526.3	2,514.8	2,508.9	2,513.9	2,549.5	2,545.4	2,541.3	2,539.2	2,532.4
3 Treasury and agency securities ³	1,703.1	1,733.2	1,751.3	1,768.4	1,755.1	1,749.5	1,750.5	1,775.1	1,760.8	1,756.2	1,756.1	1,750.6
4 Mortgage-backed securities (MBS) ⁴	1,316.0	1,307.5	1,315.7	1,323.2	1,315.7	1,317.5	1,318.6	1,348.5	1,346.7	1,344.5	1,345.0	1,338.6
5 Non-MBS ⁵	387.1	425.7	435.6	445.3	439.4	431.9	431.9	426.6	414.1	411.6	411.1	412.0
6 Other securities	692.8	740.4	749.7	757.9	759.7	759.5	763.4	774.5	784.6	785.1	783.2	781.7
7 Mortgage-backed securities ⁶	129.7	131.6	135.1	133.5	132.9	133.1	132.8	132.9	133.9	134.9	135.5	135.1
8 Non-MBS ⁷	563.1	608.8	614.6	624.4	626.9	626.3	630.6	641.6	650.8	650.2	647.7	646.6
9 Loans and leases in bank credit ⁸	6,376.7	6,526.2	6,557.4	6,612.6	6,620.4	6,592.6	6,582.4	6,603.6	6,616.7	6,610.4	6,596.2	6,618.4
10 Commercial and industrial loans	1,161.2	1,229.1	1,236.3	1,257.0	1,266.6	1,271.1	1,287.5	1,299.3	1,298.5	1,302.0	1,299.3	1,302.2
11 Real estate loans	3,497.6	3,496.1	3,528.6	3,527.0	3,532.7	3,520.4	3,507.2	3,511.8	3,523.0	3,508.1	3,492.3	3,501.6
12 Revolving home equity loans	542.7	520.5	517.9	514.5	510.1	507.4	502.6	497.7	494.5	493.5	492.4	492.0
13 Closed-end residential loans ⁹	1,561.5	1,589.4	1,620.1	1,615.7	1,623.9	1,616.9	1,608.1	1,615.3	1,624.5	1,610.5	1,594.8	1,602.9
14 Commercial real estate loans ¹⁰	1,393.4	1,386.2	1,390.6	1,396.8	1,398.6	1,396.1	1,396.5	1,398.8	1,404.0	1,404.1	1,405.1	1,406.6
15 Consumer loans	1,086.8	1,107.5	1,111.8	1,129.6	1,128.5	1,118.3	1,110.3	1,116.7	1,118.4	1,120.6	1,122.3	1,130.7
16 Credit cards and other revolving plans	587.7	599.8	603.1	619.0	614.4	602.6	594.5	597.3	597.0	598.4	599.3	606.9
17 Other consumer loans ¹¹	499.1	507.7	508.7	510.7	514.1	515.7	515.8	519.4	521.4	522.2	523.0	523.8
18 Other loans and leases	631.1	693.4	680.7	698.9	692.6	682.8	677.4	675.8	676.9	679.7	682.2	684.0
19 Fed funds and reverse RPs with nonbanks ¹²	130.6	151.0	142.3	152.2	146.8	141.7	139.5	128.1	126.8	124.3	124.0	121.4
20 All other loans and leases ¹³	500.4	542.4	538.4	546.7	545.8	541.1	537.9	547.7	550.1	555.4	558.2	562.6
21 LESS: Allowance for loan and lease losses	164.9	149.3	148.5	146.0	144.5	144.4	142.0	138.6	138.6	138.5	139.2	138.4
22 Interbank loans ¹²	86.8	98.3	97.8	107.3	107.9	101.7	104.0	100.1	95.5	99.3	86.9	89.8
23 Fed funds and reverse RPs with banks ¹²	76.5	88.6	88.3	97.9	98.5	92.2	94.1	89.9	85.1	89.4	76.5	80.1
24 Loans to commercial banks ¹⁴	10.4	9.7	9.6	9.4	9.4	9.4	9.9	10.2	10.4	9.9	10.5	9.7
25 Cash assets ¹⁵	822.6	871.4	926.4	975.7	877.2	920.1	1,002.8	1,004.0	955.3	1,044.4	997.6	1,061.3
26 Trading assets ¹⁶	173.9	170.5	174.4	172.6	165.5	163.4	158.9	160.5	154.6	153.1	154.5	149.8
27 Derivatives with a positive fair value ¹⁷	157.8	150.1	153.9	150.8	144.3	141.7	134.7	138.1	134.2	132.6	133.1	129.0
28 Other trading assets	16.2	20.4	20.5	21.8	21.2	21.7	24.2	22.4	20.4	20.5	21.4	20.8
29 Other assets ¹⁸	1,116.2	1,099.0	1,096.2	1,093.9	1,099.9	1,110.1	1,103.9	1,057.7	1,061.8	1,058.3	1,058.3	1,054.6
30 TOTAL ASSETS ¹⁹	10,807.3	11,089.6	11,204.6	11,342.3	11,241.3	11,252.4	11,324.0	11,336.9	11,290.9	11,368.2	11,293.5	11,367.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	7,807.0	8,131.5	8,278.2	8,432.7	8,333.5	8,309.6	8,393.6	8,418.6	8,360.8	8,381.0	8,302.5	8,356.4
32	Large time deposits	719.4	740.8	730.4	738.4	718.9	712.8	706.5	700.1	701.7	701.7	700.7	701.9
33	Other deposits	7,087.6	7,390.6	7,547.8	7,694.3	7,614.6	7,596.9	7,687.1	7,718.5	7,659.1	7,679.3	7,601.8	7,654.5
34	Borrowings	986.2	975.0	951.0	952.6	961.6	957.5	945.9	940.0	953.1	966.7	954.1	966.9
35	Borrowings from banks in the U.S.	97.6	100.7	100.9	108.9	113.0	110.7	112.7	112.5	107.3	110.8	99.5	99.4
36	Borrowings from others	888.6	874.2	850.2	843.7	848.6	846.8	833.2	827.5	845.9	855.9	854.5	867.6
37	Trading liabilities ²⁰	155.0	147.3	148.4	145.1	137.5	139.5	138.1	147.7	139.6	144.4	143.5	139.6
38	Derivatives with a negative fair value ¹⁷	123.4	125.4	125.7	121.0	113.9	114.1	111.7	116.9	109.5	110.5	111.7	104.1
39	Other trading liabilities	31.6	22.0	22.7	24.1	23.6	25.4	26.4	30.8	30.1	34.0	31.8	35.4
40	Net due to related foreign offices	-7.6	-64.2	-88.1	-100.8	-74.3	-51.1	-47.4	-57.6	-54.2	-17.0	-5.1	3.7
41	Other liabilities ²¹	413.1	404.8	403.2	404.3	392.7	396.4	392.2	381.7	384.6	384.2	383.3	389.5
42	TOTAL LIABILITIES ¹⁹	9,353.7	9,594.4	9,692.7	9,833.9	9,750.9	9,751.9	9,822.4	9,830.3	9,784.0	9,859.2	9,778.4	9,856.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,453.7	1,495.2	1,511.9	1,508.4	1,490.4	1,500.6	1,501.5	1,506.6	1,506.9	1,509.0	1,515.1	1,511.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	34.5	44.9	44.3	41.9	40.5	36.5	35.6	38.1	38.3	35.9	34.1	31.9
45	Securitized consumer loans ²⁴	18.9	20.5	20.4	20.9	20.7	20.7	20.9	21.0	20.5	20.4	20.4	20.4
46	Securitized credit cards and other revolving plans	11.7	11.3	11.3	11.8	11.6	11.7	12.1	11.9	11.5	11.5	11.5	11.4
47	Other securitized consumer loans	7.2	9.2	9.1	9.1	9.1	8.9	8.8	9.1	9.1	9.0	8.9	8.9
48	Securitized real estate loans ²⁴	794.2	806.7	804.4	801.3	799.8	798.5	798.0	797.3	796.6	795.9	796.0	796.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	5,692.9	5,806.5	5,859.8	5,909.0	5,921.0	5,911.4	5,913.1	5,953.9	5,931.7	5,942.7	5,944.3	5,929.0
2	Securities in bank credit ²	1,570.3	1,624.4	1,654.8	1,684.2	1,675.6	1,671.1	1,666.2	1,700.3	1,692.9	1,696.0	1,693.8	1,687.0
3	Treasury and agency securities ³	1,096.0	1,129.4	1,152.7	1,172.4	1,161.1	1,157.1	1,150.1	1,174.0	1,163.9	1,166.5	1,165.0	1,158.8
4	Mortgage-backed securities (MBS) ⁴	897.5	888.9	899.8	907.5	903.5	907.9	903.3	931.0	928.7	936.3	936.4	931.0
5	Non-MBS ⁵	198.5	240.5	253.0	264.9	257.6	249.2	246.8	243.0	235.2	230.2	228.5	227.7
6	Other securities	474.3	495.1	502.0	511.8	514.5	514.0	516.1	526.3	529.0	529.5	528.8	528.3
7	Mortgage-backed securities ⁶	111.9	114.8	118.4	118.7	117.9	118.2	116.3	116.4	117.5	117.5	118.0	118.5
8	Non-MBS ⁷	362.3	380.3	383.6	393.2	396.5	395.8	399.9	409.8	411.5	412.0	410.8	409.8
9	Loans and leases in bank credit ⁸	4,122.6	4,182.1	4,205.1	4,224.8	4,245.4	4,240.3	4,246.9	4,253.6	4,238.9	4,246.7	4,250.5	4,242.0
10	Commercial and industrial loans	762.3	807.7	814.1	826.7	836.9	838.0	853.0	856.6	851.6	856.3	856.8	855.1
11	Real estate loans	2,069.6	2,052.8	2,080.7	2,079.7	2,088.8	2,084.5	2,076.4	2,076.6	2,063.5	2,063.2	2,063.4	2,060.0
12	Revolving home equity loans	431.4	411.7	409.8	409.5	406.9	405.9	402.9	397.5	394.1	392.9	392.0	391.4
13	Closed-end residential loans ⁹	1,084.6	1,094.3	1,122.8	1,120.4	1,131.2	1,131.7	1,128.5	1,133.2	1,119.9	1,120.6	1,121.8	1,119.3
14	Commercial real estate loans ¹⁰	553.6	546.8	548.0	549.8	550.8	547.0	545.0	545.9	549.6	549.7	549.6	549.3
15	Consumer loans	790.3	788.3	789.1	792.8	790.9	792.3	791.7	793.6	796.7	797.6	798.4	800.3
16	Credit cards and other revolving plans	429.7	422.4	422.0	421.3	420.6	421.1	419.1	419.4	420.6	420.8	421.1	422.7
17	Other consumer loans ¹¹	360.7	365.9	367.1	371.5	370.4	371.2	372.6	374.2	376.1	376.8	377.3	377.6
18	Other loans and leases	500.4	533.2	521.2	525.5	528.8	525.4	525.8	526.9	527.1	529.5	532.0	526.5
19	Fed funds and reverse RPs with nonbanks ¹²	132.0	143.8	134.8	140.1	138.3	132.2	134.9	127.8	124.8	122.2	123.0	119.1
20	All other loans and leases ¹³	368.3	389.4	386.4	385.4	390.4	393.2	390.8	399.1	402.3	407.3	409.0	407.4
21	LESS: Allowance for loan and lease losses	119.0	105.2	103.4	101.4	100.9	99.9	97.5	96.2	95.3	95.4	96.5	96.0
22	Interbank loans ¹²	45.0	44.0	40.8	42.4	46.4	45.4	49.5	47.2	46.4	44.9	45.2	47.0
23	Fed funds and reverse RPs with banks ¹²	36.0	36.1	32.6	34.5	38.2	37.1	40.5	37.8	36.9	35.8	35.5	38.0
24	Loans to commercial banks ¹⁴	9.0	7.9	8.2	7.9	8.2	8.3	9.0	9.4	9.5	9.1	9.7	9.0
25	Cash assets ¹⁵	524.6	568.9	585.0	584.2	538.2	579.2	652.2	672.7	672.2	728.4	698.2	702.5
26	Trading assets ¹⁶	175.1	160.4	165.1	169.4	162.2	161.2	157.1	160.1	151.2	147.9	149.0	145.6
27	Derivatives with a positive fair value ¹⁷	159.4	139.5	144.2	147.5	141.7	139.5	133.6	138.5	131.2	128.1	127.6	124.3
28	Other trading assets	15.8	20.9	21.0	21.9	20.5	21.7	23.5	21.6	20.0	19.8	21.4	21.3
29	Other assets ¹⁸	859.5	840.5	837.4	836.2	843.0	856.9	847.3	806.5	810.4	808.9	811.4	808.4
30	TOTAL ASSETS¹⁹	7,178.2	7,315.1	7,384.8	7,439.8	7,410.0	7,454.3	7,521.6	7,544.1	7,516.5	7,577.3	7,551.6	7,536.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	4,975.9	5,180.8	5,275.7	5,355.7	5,343.8	5,349.1	5,397.4	5,417.5	5,413.1	5,435.1	5,436.8	5,431.6
32	Large time deposits	328.4	331.4	326.1	340.1	326.6	323.2	320.8	315.0	314.1	316.3	317.0	318.1
33	Other deposits	4,647.5	4,849.5	4,949.6	5,015.6	5,017.2	5,025.9	5,076.6	5,102.5	5,099.0	5,118.8	5,119.8	5,113.5
34	Borrowings	701.7	712.8	699.6	696.1	700.6	681.3	684.0	685.1	683.7	702.4	678.8	695.1
35	Borrowings from banks in the U.S.	53.0	55.4	57.0	64.0	65.8	64.4	61.6	63.1	59.9	65.0	53.0	55.5
36	Borrowings from others	648.7	657.4	642.6	632.1	634.8	616.9	622.4	622.0	623.8	637.4	625.8	639.6
37	Trading liabilities ²⁰	157.0	142.2	140.3	139.6	133.7	137.1	138.5	149.4	138.6	143.5	139.7	135.1
38	Derivatives with a negative fair value ¹⁷	123.6	121.2	119.6	117.0	109.6	111.5	111.2	117.2	107.9	107.9	108.8	100.7
39	Other trading liabilities	33.4	21.0	20.8	22.6	24.1	25.6	27.2	32.2	30.7	35.6	30.9	34.4
40	Net due to related foreign offices	-36.4	-97.4	-109.6	-135.0	-129.4	-98.9	-83.3	-95.2	-78.8	-44.5	-59.8	-48.4
41	Other liabilities ²¹	357.8	327.0	323.7	331.1	325.7	332.1	335.5	327.0	327.4	323.7	320.2	320.6
42	TOTAL LIABILITIES¹⁹	6,155.9	6,265.4	6,329.7	6,387.5	6,374.4	6,400.7	6,472.0	6,483.7	6,484.0	6,560.3	6,515.7	6,533.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,022.3	1,049.7	1,055.1	1,052.3	1,035.6	1,053.5	1,049.6	1,060.4	1,032.5	1,017.0	1,035.9	1,002.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	27.6	36.1	36.0	33.6	32.7	29.6	28.9	31.3	30.8	28.6	26.9	25.3
45	Securitized consumer loans ²⁴	5.0	7.0	6.9	6.9	7.0	6.8	7.1	7.4	7.1	7.3	7.4	7.4
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.4	0.5
47	Other securitized consumer loans	5.0	6.8	6.8	6.8	6.9	6.7	6.7	6.9	6.6	6.9	6.9	7.0
48	Securitized real estate loans ²⁴	773.5	784.4	782.2	783.0	782.5	781.2	779.1	776.9	777.7	774.9	775.3	773.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	5,674.2	5,829.2	5,888.8	5,948.9	5,941.6	5,909.4	5,896.2	5,938.1	5,931.9	5,927.5	5,912.5	5,916.7
2	Securities in bank credit ²	1,566.9	1,640.2	1,670.2	1,690.0	1,672.2	1,660.4	1,663.2	1,698.3	1,692.8	1,689.2	1,687.7	1,682.5
3	Treasury and agency securities ³	1,096.5	1,137.6	1,161.2	1,175.2	1,156.2	1,147.6	1,148.2	1,176.1	1,163.9	1,160.8	1,160.6	1,157.3
4	Mortgage-backed securities (MBS) ⁴	897.0	893.8	905.9	912.8	903.8	903.1	901.1	931.9	930.5	929.7	930.7	925.9
5	Non-MBS ⁵	199.5	243.8	255.2	262.5	252.4	244.5	247.1	244.1	233.3	231.0	229.9	231.4
6	Other securities	470.4	502.6	509.0	514.8	516.1	512.9	515.0	522.2	528.9	528.5	527.1	525.2
7	Mortgage-backed securities ⁶	112.2	115.1	119.1	118.1	117.9	117.9	117.2	116.9	117.6	118.5	118.8	118.7
8	Non-MBS ⁷	358.2	387.5	389.9	396.7	398.2	395.0	397.9	405.3	411.3	410.0	408.3	406.6
9	Loans and leases in bank credit ⁸	4,107.3	4,189.0	4,218.6	4,258.8	4,269.4	4,249.0	4,233.0	4,239.9	4,239.1	4,238.2	4,224.8	4,234.2
10	Commercial and industrial loans	764.1	809.7	816.4	831.0	836.6	839.2	853.1	859.6	857.0	860.5	858.3	859.5
11	Real estate loans	2,064.3	2,053.1	2,087.5	2,086.5	2,096.4	2,087.2	2,071.8	2,071.2	2,072.1	2,062.7	2,049.6	2,052.9
12	Revolving home equity loans	430.8	411.4	409.3	409.5	408.0	405.8	401.8	397.1	394.0	393.0	392.0	391.4
13	Closed-end residential loans ⁹	1,079.2	1,097.7	1,130.2	1,125.4	1,135.8	1,132.1	1,123.1	1,127.2	1,128.5	1,120.3	1,108.3	1,112.4
14	Commercial real estate loans ¹⁰	554.2	544.0	548.0	551.7	552.6	549.2	546.9	546.8	549.6	549.4	549.4	549.1
15	Consumer loans	786.0	785.5	787.9	802.5	802.7	795.9	787.0	789.5	790.7	791.8	792.5	797.4
16	Credit cards and other revolving plans	424.5	421.2	422.9	432.7	430.2	422.6	413.8	414.4	414.5	415.1	415.5	420.0
17	Other consumer loans ¹¹	361.5	364.3	365.0	369.8	372.4	373.2	373.2	375.1	376.3	376.7	377.0	377.4
18	Other loans and leases	493.0	540.7	526.8	538.7	533.8	526.8	521.0	519.6	519.3	523.2	524.4	524.4
19	Fed funds and reverse RPs with nonbanks ¹²	128.2	148.3	138.4	147.3	141.8	136.4	134.4	124.0	122.8	120.8	120.5	117.9
20	All other loans and leases ¹³	364.8	392.4	388.4	391.4	392.0	390.4	386.6	395.6	396.5	402.4	403.9	406.5
21	LESS: Allowance for loan and lease losses	118.5	104.2	103.6	101.5	100.3	100.2	98.0	95.8	95.6	95.7	96.5	95.8
22	Interbank loans ¹²	43.6	44.5	42.6	44.7	48.7	47.0	50.2	46.2	43.9	41.2	43.5	44.5
23	Fed funds and reverse RPs with banks ¹²	34.7	36.3	34.2	36.4	40.2	38.5	41.2	36.9	34.4	32.3	34.0	35.8
24	Loans to commercial banks ¹⁴	8.8	8.2	8.4	8.3	8.5	8.5	9.0	9.3	9.4	8.9	9.4	8.7
25	Cash assets ¹⁵	524.9	556.3	591.4	623.9	546.8	587.1	667.0	671.3	646.8	729.5	687.4	745.0
26	Trading assets ¹⁶	169.0	165.3	169.4	167.3	160.0	157.7	153.6	155.8	150.1	148.0	149.6	145.1
27	Derivatives with a positive fair value ¹⁷	153.0	145.1	149.1	145.7	139.0	136.2	129.8	133.7	129.9	127.8	128.5	124.7
28	Other trading assets	16.0	20.2	20.2	21.6	20.9	21.5	23.9	22.1	20.2	20.3	21.1	20.5
29	Other assets ¹⁸	859.5	842.1	840.5	839.7	847.1	857.0	851.7	807.1	812.6	808.7	807.0	801.5
30	TOTAL ASSETS¹⁹	7,152.7	7,333.1	7,429.1	7,523.1	7,443.9	7,458.0	7,520.8	7,522.7	7,489.7	7,559.2	7,503.5	7,557.1

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)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	4,978.1	5,194.3	5,316.1	5,428.5	5,355.2	5,333.5	5,403.6	5,422.4	5,386.7	5,402.3	5,345.7	5,387.4
32	Large time deposits	323.0	337.9	330.5	340.3	323.1	318.2	313.7	310.1	313.1	314.2	313.5	314.8
33	Other deposits	4,655.1	4,856.5	4,985.6	5,088.2	5,032.1	5,015.4	5,089.8	5,112.3	5,073.6	5,088.1	5,032.2	5,072.6
34	Borrowings	695.9	717.4	699.3	697.2	702.1	697.3	687.6	678.0	685.4	698.4	684.2	694.3
35	Borrowings from banks in the U.S.	53.3	58.4	59.0	65.9	66.1	64.4	62.0	63.3	60.6	65.0	51.9	52.2
36	Borrowings from others	642.6	659.0	640.4	631.3	636.0	633.0	625.6	614.8	624.7	633.4	632.3	642.1
37	Trading liabilities ²⁰	150.5	143.1	144.2	140.7	132.7	134.3	133.7	143.4	135.6	139.8	139.0	135.2
38	Derivatives with a negative fair value ¹⁷	119.8	121.8	122.2	117.2	109.9	109.8	108.2	113.4	106.2	106.7	108.0	100.6
39	Other trading liabilities	30.7	21.3	22.0	23.5	22.8	24.4	25.4	30.0	29.4	33.1	31.0	34.6
40	Net due to related foreign offices	-41.0	-103.7	-124.8	-138.9	-114.2	-90.9	-86.9	-96.8	-93.2	-57.8	-44.2	-37.8
41	Other liabilities ²¹	349.2	336.5	332.9	336.2	324.7	330.8	330.1	320.0	321.4	319.8	317.8	321.2
42	TOTAL LIABILITIES ¹⁹	6,132.6	6,287.5	6,367.7	6,463.7	6,400.6	6,405.1	6,468.0	6,467.1	6,435.8	6,502.5	6,442.5	6,500.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,020.0	1,045.6	1,061.4	1,059.4	1,043.3	1,052.9	1,052.7	1,055.6	1,053.9	1,056.7	1,061.1	1,056.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	27.6	36.1	36.0	33.6	32.7	29.6	28.9	31.3	30.8	28.6	26.9	25.3
45	Securitized consumer loans ²⁴	5.2	7.0	6.8	6.8	6.9	6.7	7.0	7.5	7.5	7.4	7.4	7.4
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.4	0.4
47	Other securitized consumer loans	5.2	6.9	6.6	6.7	6.8	6.6	6.6	7.0	7.0	6.9	6.9	6.9
48	Securitized real estate loans ²⁴	773.4	786.1	783.5	780.0	778.7	777.4	776.8	776.2	775.6	774.9	774.9	774.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	3,104.4	3,164.9	3,156.3	3,174.6	3,192.9	3,195.8	3,206.4	3,222.0	3,231.8	3,232.7	3,237.9	3,240.9
2	Securities in bank credit ²	824.9	832.3	826.0	838.1	848.0	847.9	847.8	846.8	849.3	851.6	853.7	850.9
3	Treasury and agency securities ³	602.6	597.3	589.0	593.7	599.7	599.3	597.7	594.6	593.3	594.0	596.2	594.1
4	Mortgage-backed securities (MBS) ⁴	415.4	414.6	408.0	410.7	412.4	413.2	414.4	412.8	411.6	412.3	413.0	412.2
5	Non-MBS ⁵	187.3	182.7	181.0	183.0	187.2	186.1	183.2	181.8	181.7	181.7	183.1	181.9
6	Other securities	222.2	235.0	237.1	244.4	248.4	248.6	250.1	252.3	256.0	257.6	257.5	256.8
7	Mortgage-backed securities ⁶	17.4	16.3	15.6	15.3	15.8	15.0	16.4	16.0	16.1	16.3	16.4	16.2
8	Non-MBS ⁷	204.8	218.7	221.4	229.1	232.6	233.7	233.7	236.3	239.9	241.3	241.1	240.6
9	Loans and leases in bank credit ⁸	2,279.5	2,332.6	2,330.3	2,336.5	2,344.9	2,347.9	2,358.7	2,375.2	2,382.5	2,381.2	2,384.2	2,390.0
10	Commercial and industrial loans	395.7	420.3	419.8	426.1	431.3	433.1	433.9	438.1	439.1	439.8	440.0	441.4
11	Real estate loans	1,438.6	1,440.2	1,435.4	1,433.6	1,434.1	1,433.7	1,438.8	1,446.5	1,450.3	1,449.9	1,451.1	1,454.4
12	Revolving home equity loans	112.1	108.6	107.7	104.6	103.3	102.2	101.6	101.0	100.5	100.6	100.3	100.3
13	Closed-end residential loans ⁹	486.6	488.5	485.3	485.7	486.8	485.4	488.0	493.1	494.5	493.7	494.4	496.1
14	Commercial real estate loans ¹⁰	839.8	843.1	842.4	843.3	844.0	846.0	849.3	852.5	855.3	855.7	856.5	858.0
15	Consumer loans	304.5	320.8	322.1	320.0	320.8	322.3	327.8	331.6	332.7	332.8	333.7	334.7
16	Credit cards and other revolving plans	165.8	179.0	180.0	180.5	180.2	180.6	184.5	186.0	186.2	186.1	186.3	187.0
17	Other consumer loans ¹¹	138.7	141.9	142.1	139.5	140.6	141.7	143.3	145.6	146.5	146.7	147.4	147.7
18	Other loans and leases	140.7	151.3	152.9	156.8	158.8	158.9	158.1	159.0	160.3	158.6	159.5	159.5
19	Fed funds and reverse RPs with nonbanks ¹²	3.3	2.5	3.8	4.3	5.2	5.5	5.0	5.0	4.7	3.9	3.5	2.8
20	All other loans and leases ¹³	137.4	148.8	149.1	152.6	153.6	153.4	153.1	154.0	155.6	154.7	155.9	156.8
21	LESS: Allowance for loan and lease losses	46.6	45.1	44.9	44.7	44.9	43.9	43.7	42.9	42.7	42.4	42.4	42.3
22	Interbank loans ¹²	43.1	52.9	52.2	58.8	59.0	54.0	52.8	53.7	54.6	60.0	46.0	50.0
23	Fed funds and reverse RPs with banks ¹²	41.6	51.3	51.0	57.8	58.1	53.1	52.0	52.8	53.6	59.1	45.2	49.0
24	Loans to commercial banks ¹⁴	1.5	1.6	1.3	1.1	0.9	0.9	0.8	0.9	1.0	0.9	0.9	1.0
25	Cash assets ¹⁵	314.9	306.2	318.8	339.5	320.8	351.6	361.3	352.0	323.3	328.0	323.6	315.5
26	Trading assets ¹⁶	5.1	5.0	5.0	5.3	5.8	5.9	5.4	4.8	4.5	5.1	4.7	4.4
27	Derivatives with a positive fair value ¹⁷	5.0	4.8	4.7	5.0	5.5	5.5	4.9	4.5	4.3	4.8	4.5	4.2
28	Other trading assets	0.2	0.1	0.3	0.3	0.3	0.4	0.5	0.3	0.2	0.3	0.2	0.2
29	Other assets ¹⁸	256.0	255.8	254.5	253.2	253.7	253.4	251.4	249.8	249.4	250.1	254.0	254.1
30	TOTAL ASSETS¹⁹	3,676.8	3,739.8	3,741.9	3,786.7	3,787.4	3,816.8	3,833.7	3,839.6	3,821.0	3,833.6	3,823.8	3,822.6

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)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	2,829.9	2,934.9	2,941.4	2,973.8	2,976.1	2,980.1	2,987.2	2,997.2	2,985.5	2,998.2	2,990.1	2,985.4
32	Large time deposits	400.2	399.9	396.8	393.9	397.2	399.0	397.2	394.4	394.4	394.1	394.0	393.7
33	Other deposits	2,429.7	2,535.0	2,544.6	2,579.9	2,578.9	2,581.1	2,590.1	2,602.8	2,591.1	2,604.0	2,596.1	2,591.6
34	Borrowings	286.0	262.4	255.6	254.2	256.4	254.3	254.3	257.9	260.5	261.2	264.8	268.4
35	Borrowings from banks in the U.S.	43.2	43.5	43.6	43.4	46.1	45.7	51.9	47.9	44.9	45.0	45.8	46.0
36	Borrowings from others	242.8	218.9	212.0	210.8	210.3	208.6	202.4	210.0	215.6	216.1	219.0	222.4
37	Trading liabilities ²⁰	4.8	4.2	4.1	4.3	4.8	5.2	4.5	4.5	4.1	4.7	4.4	4.2
38	Derivatives with a negative fair value ¹⁷	3.7	3.5	3.5	3.7	4.0	4.2	3.5	3.5	3.3	3.9	3.6	3.4
39	Other trading liabilities	1.1	0.7	0.6	0.7	0.8	0.9	1.0	1.0	0.8	0.8	0.8	0.8
40	Net due to related foreign offices	36.9	37.9	31.4	33.0	39.4	41.0	44.2	43.5	43.2	44.5	42.0	43.3
41	Other liabilities ²¹	66.3	66.7	67.9	66.9	69.2	64.8	63.1	63.8	65.7	66.0	67.4	69.0
42	TOTAL LIABILITIES ¹⁹	3,223.9	3,306.1	3,300.3	3,332.3	3,346.0	3,345.3	3,353.3	3,366.9	3,359.0	3,374.5	3,368.7	3,370.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	453.0	433.7	441.6	454.4	441.4	471.5	480.4	472.7	462.0	459.0	455.1	452.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.9	8.7	8.3	8.4	7.8	6.9	6.6	6.8	7.5	7.3	7.2	6.6
45	Securitized consumer loans ²⁴	13.4	13.7	13.6	13.7	13.5	13.9	13.5	13.1	12.6	12.7	12.9	13.1
46	Securitized credit cards and other revolving plans	11.4	11.5	11.3	11.4	11.2	11.6	11.5	11.1	10.6	10.8	10.9	11.1
47	Other securitized consumer loans	1.9	2.2	2.3	2.3	2.4	2.3	1.9	2.0	2.0	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	20.8	20.7	20.9	20.9	21.7	21.4	21.2	21.1	21.0	20.9	20.8	20.7

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

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	3,098.4	3,170.6	3,169.6	3,190.0	3,193.7	3,192.1	3,200.2	3,214.9	3,230.3	3,224.2	3,222.9	3,234.0
2	Securities in bank credit ²	829.0	833.4	830.8	836.3	842.6	848.5	850.7	851.2	852.7	852.0	851.5	849.8
3	Treasury and agency securities ³	606.6	595.6	590.1	593.2	598.9	601.9	602.3	599.0	596.9	595.4	595.4	593.3
4	Mortgage-backed securities (MBS) ⁴	419.0	413.7	409.7	410.4	411.9	414.4	417.5	416.6	416.2	414.8	414.2	412.8
5	Non-MBS ⁵	187.6	181.9	180.4	182.8	187.0	187.5	184.8	182.4	180.7	180.6	181.2	180.5
6	Other securities	222.4	237.8	240.6	243.0	243.7	246.6	248.4	252.3	255.7	256.6	256.1	256.5
7	Mortgage-backed securities ⁶	17.5	16.5	16.0	15.4	15.0	15.2	15.6	16.0	16.3	16.4	16.7	16.5
8	Non-MBS ⁷	204.9	221.2	224.7	227.7	228.7	231.3	232.7	236.2	239.5	240.2	239.4	240.1
9	Loans and leases in bank credit ⁸	2,269.3	2,337.2	2,338.8	2,353.8	2,351.1	2,343.6	2,349.5	2,363.7	2,377.6	2,372.2	2,371.4	2,384.2
10	Commercial and industrial loans	397.2	419.4	420.0	425.9	430.0	432.0	434.5	439.7	441.4	441.5	441.1	442.6
11	Real estate loans	1,433.3	1,443.1	1,441.0	1,440.5	1,436.3	1,433.2	1,435.4	1,440.6	1,450.9	1,445.4	1,442.7	1,448.6
12	Revolving home equity loans	111.8	109.1	108.6	105.0	102.2	101.5	100.8	100.5	100.5	100.4	100.4	100.6
13	Closed-end residential loans ⁹	482.3	491.7	489.9	490.4	488.1	484.8	485.0	488.1	496.1	490.2	486.5	490.6
14	Commercial real estate loans ¹⁰	839.2	842.2	842.5	845.1	846.1	846.9	849.6	851.9	854.4	854.8	855.7	857.5
15	Consumer loans	300.8	322.0	323.9	327.1	325.9	322.4	323.3	327.2	327.7	328.8	329.8	333.3
16	Credit cards and other revolving plans	163.3	178.6	180.1	186.3	184.2	180.0	180.7	182.9	182.5	183.3	183.8	186.9
17	Other consumer loans ¹¹	137.5	143.4	143.8	140.8	141.7	142.5	142.6	144.3	145.2	145.5	146.0	146.4
18	Other loans and leases	138.1	152.7	153.9	160.2	158.9	156.0	156.4	156.2	157.6	156.5	157.9	159.7
19	Fed funds and reverse RPs with nonbanks ¹²	2.4	2.7	3.8	4.9	5.0	5.3	5.0	4.1	4.0	3.5	3.5	3.6
20	All other loans and leases ¹³	135.6	150.0	150.0	155.3	153.8	150.7	151.3	152.2	153.5	153.0	154.4	156.1
21	LESS: Allowance for loan and lease losses	46.4	45.1	45.0	44.5	44.2	44.2	44.0	42.8	43.0	42.8	42.7	42.6
22	Interbank loans ¹²	43.3	53.8	55.2	62.5	59.2	54.7	53.8	54.0	51.6	58.0	43.5	45.3
23	Fed funds and reverse RPs with banks ¹²	41.8	52.2	54.0	61.4	58.3	53.8	52.9	53.0	50.6	57.1	42.4	44.3
24	Loans to commercial banks ¹⁴	1.5	1.6	1.2	1.1	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0
25	Cash assets ¹⁵	297.7	315.1	334.9	351.8	330.4	333.0	335.8	332.7	308.5	315.0	310.1	316.3
26	Trading assets ¹⁶	5.0	5.2	5.0	5.3	5.5	5.7	5.2	4.7	4.5	5.0	4.9	4.6
27	Derivatives with a positive fair value ¹⁷	4.8	5.0	4.8	5.1	5.3	5.5	4.9	4.4	4.3	4.8	4.6	4.4
28	Other trading assets	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.3
29	Other assets ¹⁸	256.6	256.9	255.7	254.1	252.8	253.2	252.2	250.6	249.2	249.6	251.3	253.1
30	TOTAL ASSETS¹⁹	3,654.7	3,756.5	3,775.5	3,819.3	3,797.4	3,794.4	3,803.2	3,814.1	3,801.2	3,809.1	3,790.0	3,810.8

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)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	2,828.9	2,937.1	2,962.1	3,004.2	2,978.3	2,976.1	2,990.0	2,996.2	2,974.1	2,978.6	2,956.9	2,969.0
32	Large time deposits	396.4	403.0	399.9	398.1	395.8	394.6	392.7	390.0	388.6	387.5	387.3	387.2
33	Other deposits	2,432.5	2,534.2	2,562.2	2,606.1	2,582.4	2,581.5	2,597.2	2,606.2	2,585.5	2,591.1	2,569.6	2,581.9
34	Borrowings	290.3	257.6	251.7	255.4	259.5	260.1	258.3	262.0	267.8	268.2	269.9	272.7
35	Borrowings from banks in the U.S.	44.3	42.3	41.9	43.0	46.9	46.3	50.6	49.2	46.6	45.7	47.7	47.2
36	Borrowings from others	246.0	215.3	209.8	212.4	212.6	213.8	207.6	212.8	221.1	222.5	222.3	225.5
37	Trading liabilities ²⁰	4.5	4.2	4.2	4.4	4.7	5.2	4.5	4.2	4.0	4.7	4.6	4.4
38	Derivatives with a negative fair value ¹⁷	3.6	3.6	3.5	3.7	4.0	4.2	3.5	3.5	3.3	3.8	3.7	3.5
39	Other trading liabilities	0.9	0.6	0.7	0.7	0.7	1.0	1.0	0.8	0.7	0.9	0.8	0.8
40	Net due to related foreign offices	33.4	39.6	36.7	38.2	39.9	39.8	39.5	39.1	39.1	40.8	39.1	41.5
41	Other liabilities ²¹	63.9	68.3	70.4	68.1	68.0	65.6	62.2	61.6	63.2	64.4	65.5	68.2
42	TOTAL LIABILITIES¹⁹	3,221.0	3,306.9	3,325.0	3,370.2	3,350.4	3,346.8	3,354.4	3,363.2	3,348.2	3,356.7	3,336.0	3,355.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	433.6	449.6	450.5	449.0	447.1	447.7	448.8	450.9	453.0	452.3	454.1	455.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.9	8.7	8.3	8.4	7.8	6.9	6.6	6.8	7.5	7.3	7.2	6.6
45	Securitized consumer loans ²⁴	13.7	13.5	13.7	14.1	13.8	13.9	13.9	13.5	13.0	13.0	13.0	13.0
46	Securitized credit cards and other revolving plans	11.7	11.2	11.2	11.7	11.5	11.6	11.7	11.4	11.0	11.0	11.0	11.0
47	Other securitized consumer loans	2.0	2.3	2.5	2.4	2.3	2.3	2.2	2.1	2.0	2.0	2.0	2.0
48	Securitized real estate loans ²⁴	20.8	20.6	20.9	21.3	21.2	21.1	21.2	21.2	21.0	21.0	21.0	21.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	837.3	850.3	855.2	865.2	865.8	877.6	870.8	877.9	868.0	872.2	870.1	852.4
2	Securities in bank credit ²	199.8	209.4	209.8	214.3	210.4	207.4	207.2	206.5	206.4	203.0	202.2	201.6
3	Treasury and agency securities ³	99.3	108.6	109.3	111.5	107.4	106.8	105.8	105.4	103.7	99.2	99.0	99.8
4	Mortgage-backed securities (MBS) ⁴	20.2	22.2	22.9	23.2	22.3	20.4	19.9	18.5	18.8	18.2	18.3	17.9
5	Non-MBS ⁵	79.2	86.4	86.4	88.3	85.2	86.3	85.8	86.9	84.9	81.0	80.7	81.8
6	Other securities	100.5	100.7	100.5	102.8	102.9	100.7	101.4	101.1	102.7	103.8	103.2	101.9
7	Mortgage-backed securities ⁶	8.2	6.9	6.7	6.7	7.0	6.7	6.5	6.1	6.2	6.1	6.1	5.7
8	Non-MBS ⁷	92.2	93.9	93.8	96.1	95.9	93.9	94.9	95.0	96.5	97.7	97.1	96.2
9	Loans and leases in bank credit ⁸	637.5	641.0	645.4	650.9	655.4	670.2	663.6	671.4	661.6	669.2	667.9	650.8
10	Commercial and industrial loans	244.7	251.4	249.8	252.1	253.0	257.7	253.8	254.5	250.5	252.3	253.0	251.7
11	Real estate loans	31.1	29.7	30.0	29.6	30.4	28.9	27.5	27.5	27.9	28.3	28.6	29.1
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.1	0.2	0.3	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.5	1.3	1.4	1.5	1.3	1.0	1.1	0.8	0.8	0.8	1.0	1.3
14	Commercial real estate loans ¹⁰	29.3	28.1	28.3	28.0	29.0	27.6	26.2	26.4	26.9	27.3	27.3	27.6
15	Consumer loans	2.1	1.7	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.0	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	2.1	1.7	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.0	2.0	2.0
18	Other loans and leases	359.6	358.3	363.9	367.4	370.1	381.7	380.4	387.4	381.1	386.6	384.3	368.0
19	Fed funds and reverse RPs with nonbanks ¹²	147.1	163.4	169.9	171.4	172.2	178.6	180.9	184.9	179.9	183.5	186.6	172.0
20	All other loans and leases ¹³	212.5	194.9	194.0	196.0	197.9	203.1	199.5	202.5	201.2	203.1	197.7	196.0
21	LESS: Allowance for loan and lease losses	0.8	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.7	0.7	0.7	0.7
22	Interbank loans ¹²	27.8	24.5	25.3	23.1	25.7	24.5	22.3	24.9	27.5	26.7	27.0	28.8
23	Fed funds and reverse RPs with banks ¹²	25.5	22.5	23.2	21.1	23.5	22.4	20.3	22.0	23.2	22.3	22.4	24.3
24	Loans to commercial banks ¹⁴	2.3	2.0	2.1	2.0	2.2	2.0	2.0	2.9	4.3	4.5	4.6	4.6
25	Cash assets ¹⁵	813.7	724.7	783.8	754.5	868.7	890.5	937.6	941.1	1,025.8	1,038.6	1,070.3	1,118.8
26	Trading assets ¹⁶	131.4	131.3	126.4	129.7	128.2	122.6	121.0	122.8	119.9	117.3	118.0	108.8
27	Derivatives with a positive fair value ¹⁷	122.1	121.8	117.5	119.7	118.1	114.4	113.6	115.6	112.3	110.3	111.1	103.4
28	Other trading assets	9.3	9.5	8.9	10.0	10.1	8.2	7.4	7.1	7.6	7.0	6.9	5.4
29	Other assets ¹⁸	46.1	51.5	49.0	50.0	51.1	47.7	47.4	50.7	53.4	57.7	58.5	54.5
30	TOTAL ASSETS¹⁹	1,855.5	1,781.6	1,839.0	1,821.7	1,938.8	1,962.2	1,998.6	2,016.7	2,093.9	2,111.8	2,143.3	2,162.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	837.5	861.7	867.5	896.2	921.8	944.7	947.3	935.5	927.2	938.1	953.7	949.2
32	Large time deposits	742.5	751.5	758.9	781.6	806.6	823.8	823.6	809.4	799.4	809.1	825.3	824.1
33	Other deposits	95.0	110.2	108.6	114.6	115.2	121.0	123.7	126.2	127.8	129.0	128.5	125.0
34	Borrowings	564.9	593.0	605.8	598.5	625.0	628.6	612.2	597.6	601.3	602.2	606.4	601.6
35	Borrowings from banks in the U.S.	35.0	42.1	42.0	42.8	44.1	44.6	41.9	41.7	42.1	41.7	42.3	41.5
36	Borrowings from others	529.8	550.9	563.9	555.7	580.9	583.9	570.3	555.9	559.2	560.5	564.1	560.1
37	Trading liabilities ²⁰	120.2	127.9	128.1	129.8	128.9	126.1	127.9	127.1	125.2	127.3	125.9	117.0
38	Derivatives with a negative fair value ¹⁷	112.4	116.7	116.4	117.5	116.1	112.4	110.3	108.8	107.0	106.6	107.2	99.0
39	Other trading liabilities	7.8	11.2	11.8	12.3	12.8	13.7	17.5	18.2	18.2	20.7	18.6	18.0
40	Net due to related foreign offices	246.7	149.0	171.6	149.0	217.9	209.6	225.1	265.2	318.7	323.5	367.8	398.5
41	Other liabilities ²¹	53.5	56.3	57.0	60.4	59.2	57.5	58.8	60.6	65.4	59.6	61.5	60.5
42	TOTAL LIABILITIES ¹⁹	1,822.8	1,787.9	1,830.1	1,834.0	1,952.8	1,966.4	1,971.4	1,986.0	2,038.0	2,050.6	2,115.3	2,126.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	32.7	-6.4	8.9	-12.2	-14.0	-4.2	27.2	30.7	55.9	61.2	28.0	35.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.6	-3.1	-2.4	-2.2	-2.6	-2.6	-2.4	-2.0	-1.8	-2.1	-2.1	-2.5
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

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	832.1	851.3	860.7	876.2	866.8	883.0	871.5	871.0	864.0	863.8	860.4	848.6
2 Securities in bank credit ²	200.4	209.4	210.2	213.8	210.8	209.5	208.3	207.3	206.4	203.2	200.1	199.9
3 Treasury and agency securities ³	100.4	107.7	107.8	110.0	107.7	108.5	107.8	106.7	105.8	100.8	98.1	98.7
4 Mortgage-backed securities (MBS) ⁴	19.5	23.0	22.7	23.2	21.9	19.7	18.8	17.9	18.1	18.0	17.7	17.4
5 Non-MBS ⁵	80.9	84.7	85.1	86.9	85.9	88.8	89.0	88.7	87.6	82.8	80.4	81.3
6 Other securities	100.0	101.7	102.4	103.8	103.1	101.0	100.5	100.6	100.7	102.4	102.0	101.2
7 Mortgage-backed securities ⁶	8.4	6.8	6.4	6.3	6.4	6.4	6.4	6.4	6.5	6.5	6.5	6.2
8 Non-MBS ⁷	91.6	95.0	96.0	97.5	96.7	94.6	94.1	94.2	94.1	95.9	95.5	95.0
9 Loans and leases in bank credit ⁸	631.7	641.9	650.5	662.4	655.9	673.5	663.2	663.7	657.6	660.6	660.2	648.7
10 Commercial and industrial loans	243.4	250.3	249.4	252.8	253.9	259.5	256.1	253.2	250.6	252.2	251.5	251.8
11 Real estate loans	31.3	30.0	30.8	30.5	29.1	28.6	27.4	27.8	28.0	28.3	28.5	29.1
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	1.6	1.4	1.4	1.4	1.1	1.0	1.1	0.9	0.9	0.9	1.1	1.4
14 Commercial real estate loans ¹⁰	29.5	28.4	29.1	28.9	27.9	27.4	26.1	26.7	26.9	27.3	27.2	27.5
15 Consumer loans	2.2	1.6	1.6	1.6	1.8	1.9	1.9	2.1	2.1	2.1	2.1	2.2
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	1.8	1.9	1.9	2.1	2.1	2.1	2.1	2.2
18 Other loans and leases	354.8	360.0	368.7	377.4	371.1	383.5	377.8	380.6	377.0	377.9	378.0	365.7
19 Fed funds and reverse RPs with nonbanks ¹²	141.7	166.2	175.7	180.3	172.3	180.1	176.8	178.0	176.7	176.3	181.0	169.8
20 All other loans and leases ¹³	213.0	193.8	193.0	197.1	198.8	203.4	201.0	202.7	200.3	201.6	197.1	195.9
21 LESS: Allowance for loan and lease losses	0.7	0.7	0.8	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6
22 Interbank loans ¹²	27.7	25.1	25.3	22.2	25.4	26.5	22.3	24.8	27.7	26.4	26.4	27.7
23 Fed funds and reverse RPs with banks ¹²	25.6	22.9	23.2	20.2	23.3	24.5	20.5	22.1	23.4	22.1	22.0	23.4
24 Loans to commercial banks ¹⁴	2.2	2.2	2.1	1.9	2.1	1.9	1.8	2.7	4.2	4.3	4.4	4.3
25 Cash assets ¹⁵	815.5	711.1	749.4	718.8	893.7	934.3	923.3	946.4	1,033.0	1,033.1	1,097.3	1,128.6
26 Trading assets ¹⁶	125.2	134.9	134.1	133.3	127.1	122.9	117.6	116.6	114.7	112.9	114.9	109.0
27 Derivatives with a positive fair value ¹⁷	116.0	125.0	124.6	124.1	117.7	114.9	110.3	109.5	107.4	106.2	108.4	102.6
28 Other trading assets	9.2	9.9	9.5	9.2	9.4	8.0	7.3	7.0	7.3	6.7	6.5	6.3
29 Other assets ¹⁸	47.1	51.3	49.8	48.9	48.0	48.3	49.7	52.0	55.2	59.4	57.9	59.4
30 TOTAL ASSETS ¹⁹	1,846.9	1,772.9	1,818.5	1,798.6	1,960.2	2,014.3	1,983.8	2,010.1	2,093.9	2,095.0	2,156.3	2,172.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 7, 2013

Account	2012	2012	2012	2012	2013	2013	2013	2013	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
LIABILITIES													
31	Deposits	847.7	853.4	853.4	892.2	930.3	945.6	949.5	946.5	945.2	955.9	972.0	968.2
32	Large time deposits	751.7	745.6	745.4	775.5	815.6	826.3	826.3	820.7	816.3	825.5	841.3	840.9
33	Other deposits	96.0	107.8	108.0	116.7	114.7	119.3	123.2	125.9	128.9	130.4	130.7	127.3
34	Borrowings	571.4	578.9	601.0	592.7	621.8	636.4	615.1	603.5	622.1	615.5	617.4	600.0
35	Borrowings from banks in the U.S.	34.3	43.2	43.1	41.6	43.5	43.1	41.0	41.0	40.8	40.6	41.4	40.7
36	Borrowings from others	537.2	535.7	557.9	551.0	578.3	593.3	574.1	562.5	581.4	574.9	576.0	559.4
37	Trading liabilities ²⁰	117.9	129.6	132.0	131.3	127.6	125.5	123.8	125.7	124.2	124.7	124.9	118.6
38	Derivatives with a negative fair value ¹⁷	108.8	119.4	120.0	119.0	113.7	111.2	106.5	106.7	105.2	104.9	106.6	100.1
39	Other trading liabilities	9.1	10.2	12.0	12.4	13.9	14.3	17.3	19.0	19.0	19.7	18.3	18.6
40	Net due to related foreign offices	253.7	152.6	169.6	116.8	217.8	244.4	232.3	271.3	334.1	335.2	379.5	416.1
41	Other liabilities ²¹	52.9	55.0	59.0	62.1	59.3	59.0	59.6	59.6	64.8	60.2	59.1	66.2
42	TOTAL LIABILITIES ¹⁹	1,843.6	1,769.5	1,815.0	1,795.1	1,956.7	2,010.8	1,980.3	2,006.6	2,090.4	2,091.5	2,152.8	2,169.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.3	3.5										
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.6	-3.1	-2.4	-2.2	-2.6	-2.6	-2.4	-2.0	-1.8	-2.1	-2.1	-2.5
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).