
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
July 26, 2013

H.8

Notes on the Data (billions of dollars)

Due to the conversion of a thrift to a commercial bank during the week ending July 17, 2013, the assets and liabilities of domestically chartered commercial banks increased \$13.2 billion. The major asset items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$2.6; Treasury and agency securities, non-MBS, \$0.5; real estate loans, closed-end residential loans, \$5.4; real estate loans, commercial real estate loans, \$2.0; cash assets, \$0.8; and other asset items, \$1.9. The major liability items affected were: deposits, large time deposits, \$2.5; deposits, other deposits, \$6.7; and borrowings, borrowings from others, \$1.9. The residual (assets less liabilities) increased \$2.1.

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
July 26, 2013

Account	2008	2009	2010	2011	2012	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Mar	2013 Apr	2013 May	2013 Jun
ASSETS															
1 Bank credit	2.1	-6.6	-2.7	1.8	3.9	4.2	4.2	4.5	2.6	3.4	0.9	0.0	3.6	-1.7	-0.7
2 Securities in bank credit ²	-1.9	6.7	6.9	1.8	7.4	10.4	6.4	6.9	5.3	2.7	-1.9	-2.7	1.5	-2.5	-8.2
3 Treasury and agency securities ³	2.6	13.4	15.2	3.0	8.5	12.7	11.6	7.2	1.8	-1.1	-6.4	-7.0	-5.4	-8.3	-7.0
6 Other securities	-7.7	-3.1	-7.1	-0.7	5.0	5.5	-5.1	6.3	13.4	11.4	7.9	6.9	16.2	9.6	-10.6
9 Loans and leases in bank credit ⁸	3.3	-10.2	-5.8	1.9	2.7	2.0	3.4	3.6	1.5	3.7	2.0	1.0	4.5	-1.4	2.2
10 Commercial and industrial loans	12.9	-18.6	-9.0	9.6	11.0	10.6	12.1	12.3	7.3	9.8	6.0	6.5	6.8	0.3	12.7
11 Real estate loans	-0.2	-5.7	-5.5	-3.8	-1.1	-1.6	-0.5	-0.7	-1.7	-0.3	-0.5	-1.4	1.6	-3.2	1.0
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-6.0	-6.0	-8.2	-9.4	-8.8	-9.3	-8.3	-11.4	-10.6	-6.8
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.5	1.2	1.4	3.4	1.6	-1.8	0.7	0.5	-0.4	5.0	-6.1	2.1
14 Commercial real estate loans ¹⁰	6.4	-4.7	-8.9	-6.3	-1.3	-3.2	-2.7	-0.5	1.3	1.7	1.5	0.1	2.3	2.6	2.4
15 Consumer loans	5.1	-3.3	-7.0	-0.7	1.2	0.3	1.1	0.8	2.5	1.7	4.8	4.2	4.7	5.6	6.3
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	-1.8	-0.5	-0.7	0.3	0.4	2.6	2.0	2.8	3.2	2.2
17 Other consumer loans ¹¹	6.2	1.2	-1.3	-0.2	3.5	2.9	3.1	2.7	5.2	3.2	7.4	6.7	6.9	8.3	11.2
18 Other loans and leases	1.7	-23.1	0.4	19.2	6.8	5.2	8.4	9.5	3.4	10.3	1.5	-2.3	10.1	-5.2	-13.2
21 LESS: Allowance for loan and lease losses	-	-	-	-17.6	-16.9	-15.0	-16.9	-17.9	-22.6	-12.6	-12.8	-13.3	-13.5	-7.7	-24.8
22 Interbank loans ¹²	-15.4	-38.5	-23.2	-37.4	4.6	9.6	-1.3	4.0	5.7	20.1	4.7	11.5	16.1	11.2	5.6
25 Cash assets ¹⁵	160.3	49.2	-7.7	48.4	-2.0	-4.1	-11.5	1.0	6.6	41.1	45.0	66.0	14.5	63.1	44.7
26 Trading assets ¹⁶	-	-	-	3.7	-1.9	26.7	-3.7	-5.3	-23.8	-15.9	-26.0	-33.2	6.9	-60.2	-44.8
29 Other assets ¹⁸	14.9	-4.1	4.5	-4.5	-4.7	-9.6	-2.8	-1.7	-5.1	2.9	0.3	-8.4	-7.3	11.7	7.4
30 TOTAL ASSETS¹⁹	7.9	-6.0	-2.7	5.4	2.5	2.7	1.6	3.5	2.1	8.1	6.6	8.0	4.7	7.8	6.4
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.7	7.1	5.5	5.3	8.6	8.4	7.2	4.5	7.7	3.5	2.5	6.0
32 Large time deposits	-2.9	-5.7	-7.3	-13.5	-1.4	-10.1	-2.1	7.4	-0.7	12.7	-0.1	-1.7	-13.0	5.9	20.0
33 Other deposits	-	-	-	12.3	9.0	8.9	6.9	8.8	10.2	6.1	5.4	9.6	6.8	1.8	3.3
34 Borrowings	13.4	-24.5	-18.9	-14.5	-5.3	-8.5	-8.1	-1.0	-4.1	3.5	-6.3	-9.1	-10.2	6.4	-9.7
37 Trading liabilities ²⁰	-	-	-	1.9	-8.1	15.2	-23.0	-6.7	-18.0	-10.6	-7.0	13.0	30.7	-43.3	-89.9
41 Other liabilities ²¹	0.5	-10.8	9.2	-0.5	-1.6	8.5	1.4	-9.4	-6.9	1.7	-3.2	5.8	-12.9	0.8	-2.4
42 TOTAL LIABILITIES¹⁹	10.6	-7.1	-3.4	5.5	2.2	2.0	1.4	4.2	1.2	9.2	7.4	8.6	4.4	10.9	9.8

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

July 26, 2013

Account	2012 Jun	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	Week ending			
									Jun 26	Jul 3	Jul 10	Jul 17
ASSETS												
1 Bank credit	9,708.0	9,951.6	9,979.2	9,991.1	9,995.6	10,056.3	10,041.8	10,036.3	10,033.8	10,023.2	10,001.3	10,026.3
2 Securities in bank credit ²	2,608.2	2,736.0	2,730.0	2,722.8	2,721.1	2,754.7	2,748.8	2,730.1	2,724.1	2,709.7	2,693.2	2,699.5
3 Treasury and agency securities ³	1,807.8	1,876.7	1,863.4	1,856.6	1,849.9	1,871.5	1,858.6	1,847.8	1,842.6	1,831.9	1,813.4	1,815.3
4 Mortgage-backed securities (MBS) ⁴	1,335.4	1,339.8	1,335.9	1,337.4	1,337.1	1,362.0	1,365.1	1,361.7	1,355.2	1,355.0	1,345.5	1,344.3
5 Non-MBS ⁵	472.4	536.9	527.6	519.1	512.8	509.5	493.5	486.1	487.4	476.9	467.9	471.0
6 Other securities	800.5	859.3	866.6	866.3	871.2	883.2	890.3	882.4	881.5	877.8	879.8	884.2
7 Mortgage-backed securities ⁶	135.2	140.7	140.8	140.2	139.7	139.5	140.5	139.7	140.0	140.7	141.4	142.1
8 Non-MBS ⁷	665.3	718.5	725.8	726.0	731.5	743.7	749.8	742.6	741.5	737.1	738.5	742.1
9 Loans and leases in bank credit ⁸	7,099.8	7,215.7	7,249.1	7,268.3	7,274.5	7,301.6	7,292.9	7,306.1	7,309.7	7,313.4	7,308.1	7,326.7
10 Commercial and industrial loans	1,434.5	1,500.3	1,514.8	1,523.4	1,531.7	1,540.4	1,540.9	1,557.1	1,561.4	1,567.0	1,560.8	1,570.6
11 Real estate loans	3,528.6	3,541.7	3,548.6	3,545.9	3,541.9	3,546.8	3,537.3	3,540.1	3,532.7	3,537.8	3,532.8	3,544.6
12 Revolving home equity loans	538.2	513.8	509.0	506.4	502.9	498.2	493.8	491.0	490.0	489.5	489.0	488.1
13 Closed-end residential loans ⁹	1,575.6	1,602.8	1,611.2	1,612.1	1,611.5	1,618.4	1,610.2	1,613.0	1,606.2	1,608.6	1,602.9	1,611.9
14 Commercial real estate loans ¹⁰	1,414.9	1,425.2	1,428.4	1,427.4	1,427.5	1,430.2	1,433.3	1,436.2	1,436.6	1,439.7	1,440.8	1,444.6
15 Consumer loans	1,105.5	1,116.9	1,116.1	1,118.7	1,122.6	1,127.0	1,132.3	1,138.2	1,139.8	1,141.7	1,143.6	1,143.8
16 Credit cards and other revolving plans	602.9	602.9	602.0	603.0	604.0	605.4	607.0	608.1	608.4	607.8	608.7	607.9
17 Other consumer loans ¹¹	502.6	514.0	514.0	515.7	518.6	521.6	525.2	530.1	531.4	533.9	534.9	535.9
18 Other loans and leases	1,031.1	1,056.7	1,069.7	1,080.3	1,078.2	1,087.3	1,082.6	1,070.7	1,075.8	1,066.9	1,071.0	1,067.8
19 Fed funds and reverse RPs with nonbanks ¹²	299.2	317.6	319.5	320.2	324.2	322.2	312.4	301.4	306.6	294.7	297.7	295.5
20 All other loans and leases ¹³	731.9	739.1	750.1	760.1	754.0	765.1	770.2	769.3	769.1	772.2	773.3	772.3
21 LESS: Allowance for loan and lease losses	162.5	146.3	145.3	144.2	142.5	141.0	140.1	137.2	137.2	134.4	134.0	133.8
22 Interbank loans ¹²	117.4	123.9	131.3	125.3	126.5	128.2	129.4	130.0	122.2	133.9	131.1	134.2
23 Fed funds and reverse RPs with banks ¹²	105.0	112.7	119.7	113.6	114.2	114.6	113.8	113.4	109.1	117.7	113.7	118.6
24 Loans to commercial banks ¹⁴	12.4	11.2	11.6	11.6	12.3	13.7	15.6	16.6	13.1	16.2	17.5	15.6
25 Cash assets ¹⁵	1,623.3	1,709.6	1,764.3	1,830.6	1,931.3	1,954.6	2,057.5	2,134.3	2,170.4	2,158.8	2,162.3	2,252.7
26 Trading assets ¹⁶	330.7	301.4	292.0	285.3	277.4	279.0	265.0	255.1	253.3	249.1	245.6	233.8
27 Derivatives with a positive fair value ¹⁷	305.0	271.6	263.8	257.8	252.4	256.6	244.1	236.2	235.1	231.2	227.5	215.5
28 Other trading assets	25.6	29.8	28.2	27.5	25.0	22.3	20.9	18.9	18.2	17.9	18.1	18.3
29 Other assets ¹⁸	1,154.2	1,138.9	1,148.0	1,158.9	1,146.5	1,109.4	1,120.1	1,127.1	1,126.0	1,118.5	1,139.0	1,152.5
30 TOTAL ASSETS ¹⁹	12,771.0	13,079.0	13,169.3	13,246.9	13,334.7	13,386.5	13,473.7	13,545.5	13,568.6	13,548.9	13,545.2	13,665.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012 Jun	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	Week ending			
									Jun 26	Jul 3	Jul 10	Jul 17
LIABILITIES												
31 Deposits	8,737.1	9,222.8	9,236.8	9,263.6	9,323.1	9,350.5	9,369.6	9,416.6	9,439.5	9,437.2	9,447.4	9,540.9
32 Large time deposits	1,472.8	1,514.7	1,530.0	1,542.2	1,540.0	1,523.3	1,530.9	1,556.5	1,553.8	1,578.1	1,577.0	1,581.2
33 Other deposits	7,264.3	7,708.1	7,706.8	7,721.4	7,783.2	7,827.1	7,838.7	7,860.1	7,885.7	7,859.1	7,870.4	7,959.6
34 Borrowings	1,582.6	1,547.4	1,583.7	1,569.4	1,557.5	1,544.2	1,552.5	1,539.9	1,533.0	1,520.2	1,528.6	1,543.6
35 Borrowings from banks in the U.S.	134.2	149.6	157.0	155.6	152.6	149.2	143.7	144.3	134.2	144.7	147.9	153.2
36 Borrowings from others	1,448.4	1,397.9	1,426.7	1,413.8	1,405.0	1,395.0	1,408.8	1,395.6	1,398.7	1,375.5	1,380.8	1,390.4
37 Trading liabilities ²⁰	301.4	274.6	267.3	267.1	270.0	276.9	266.9	246.9	242.0	235.6	234.9	223.9
38 Derivatives with a negative fair value ¹⁷	260.6	237.6	228.5	226.0	224.7	226.6	216.0	197.5	193.5	192.8	189.6	181.9
39 Other trading liabilities	40.8	37.0	38.8	41.1	45.3	50.2	50.8	49.4	48.4	42.8	45.3	42.1
40 Net due to related foreign offices	215.6	51.7	140.4	168.0	199.4	226.5	317.0	401.3	421.0	445.3	425.4	439.8
41 Other liabilities ²¹	469.2	458.9	454.4	454.3	456.5	451.5	451.8	451.0	450.4	442.9	446.2	444.0
42 TOTAL LIABILITIES ¹⁹	11,305.9	11,555.4	11,682.6	11,722.4	11,806.6	11,849.5	11,957.7	12,055.6	12,085.8	12,081.2	12,082.6	12,192.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,465.1	1,523.6	1,486.7	1,524.6	1,528.1	1,537.0	1,516.0	1,490.0	1,482.8	1,467.7	1,462.6	1,473.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	33.7	39.8	38.0	34.0	33.3	36.3	32.3	11.1	6.0	-5.4	-7.5	-3.3
45 Securitized consumer loans ²⁴	19.6	20.5	20.5	20.6	20.6	20.4	20.1	20.4	20.3	20.2	20.3	20.4
46 Securitized credit cards and other revolving plans	10.8	11.5	11.4	11.6	11.7	11.4	11.3	11.5	11.4	11.4	11.3	11.4
47 Other securitized consumer loans	8.8	9.0	9.1	9.0	8.9	8.9	8.9	8.9	8.9	8.9	9.0	9.0
48 Securitized real estate loans ²⁴	762.3	749.9	745.8	744.1	739.7	742.4	741.0	735.7	735.4	732.7	731.5	730.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 26, 2013

Account	2012 Jun	2012 Dec	2013 Jan	2013 Feb	2013 Mar	2013 Apr	2013 May	2013 Jun	Week ending			
									Jun 26	Jul 3	Jul 10	Jul 17
ASSETS												
1 Bank credit	9,671.8	10,015.5	10,006.7	9,993.3	9,974.7	10,030.6	10,016.4	10,000.9	9,973.8	9,985.1	9,949.5	9,960.3
2 Securities in bank credit ²	2,590.5	2,739.9	2,725.8	2,719.0	2,723.5	2,757.5	2,742.3	2,711.0	2,700.2	2,689.8	2,668.8	2,674.5
3 Treasury and agency securities ³	1,794.2	1,878.3	1,862.6	1,857.5	1,857.7	1,880.4	1,856.1	1,834.4	1,824.4	1,818.9	1,795.9	1,798.3
4 Mortgage-backed securities (MBS) ⁴	1,325.2	1,346.2	1,337.5	1,337.1	1,337.4	1,365.7	1,361.3	1,352.0	1,341.2	1,350.3	1,335.0	1,335.2
5 Non-MBS ⁵	469.0	532.1	525.2	520.4	520.4	514.8	494.8	482.4	483.1	468.5	460.9	463.0
6 Other securities	796.3	861.7	863.2	861.5	865.8	877.1	886.2	876.7	875.8	870.9	872.9	876.3
7 Mortgage-backed securities ⁶	135.7	140.1	139.6	139.9	139.5	139.6	141.3	140.3	141.2	139.8	140.0	141.2
8 Non-MBS ⁷	660.6	721.6	723.6	721.6	726.3	737.5	744.9	736.4	734.6	731.0	732.9	735.1
9 Loans and leases in bank credit ⁸	7,081.4	7,275.5	7,280.9	7,274.3	7,251.2	7,273.1	7,274.1	7,289.9	7,273.6	7,295.4	7,280.7	7,285.8
10 Commercial and industrial loans	1,434.3	1,503.8	1,513.9	1,525.1	1,535.6	1,545.0	1,546.7	1,557.5	1,558.7	1,564.5	1,551.7	1,561.5
11 Real estate loans	3,521.9	3,555.4	3,558.6	3,546.5	3,532.6	3,536.7	3,531.7	3,533.1	3,516.2	3,530.1	3,540.4	3,534.2
12 Revolving home equity loans	537.4	514.6	509.9	507.2	502.5	497.5	492.8	490.1	489.5	488.4	487.7	487.0
13 Closed-end residential loans ⁹	1,566.0	1,613.8	1,620.5	1,612.8	1,603.3	1,609.4	1,603.0	1,602.7	1,585.7	1,600.2	1,610.2	1,600.9
14 Commercial real estate loans ¹⁰	1,418.5	1,427.0	1,428.2	1,426.5	1,426.8	1,429.7	1,435.9	1,440.3	1,441.0	1,441.6	1,442.5	1,446.3
15 Consumer loans	1,102.2	1,132.0	1,130.8	1,120.7	1,112.8	1,119.2	1,125.5	1,135.2	1,138.4	1,137.5	1,137.2	1,137.1
16 Credit cards and other revolving plans	600.2	619.2	614.6	602.7	594.7	597.7	601.0	605.6	607.6	605.7	604.3	603.3
17 Other consumer loans ¹¹	502.1	512.8	516.2	518.0	518.2	521.5	524.5	529.6	530.7	531.8	532.9	533.8
18 Other loans and leases	1,022.9	1,084.3	1,077.7	1,081.9	1,070.3	1,072.1	1,070.2	1,064.1	1,060.4	1,063.2	1,051.5	1,052.9
19 Fed funds and reverse RPs with nonbanks ¹²	291.0	335.4	324.4	327.1	321.6	311.4	305.5	293.9	291.1	283.8	279.6	279.7
20 All other loans and leases ¹³	731.9	748.9	753.3	754.8	748.7	760.6	764.7	770.2	769.2	779.5	771.9	773.2
21 LESS: Allowance for loan and lease losses	162.5	146.9	145.2	145.1	142.7	139.3	139.3	137.1	136.4	134.0	134.0	134.1
22 Interbank loans ¹²	111.6	129.4	133.7	129.1	128.0	127.1	122.9	124.0	116.5	123.2	124.2	131.3
23 Fed funds and reverse RPs with banks ¹²	99.8	118.0	122.1	117.6	115.9	113.6	107.6	108.1	100.5	107.3	108.2	115.4
24 Loans to commercial banks ¹⁴	11.8	11.4	11.6	11.6	12.1	13.5	15.2	15.9	15.9	15.9	16.0	15.9
25 Cash assets ¹⁵	1,635.5	1,694.5	1,770.7	1,853.9	1,925.3	1,951.2	2,089.3	2,158.6	2,161.2	2,201.6	2,241.4	2,296.9
26 Trading assets ¹⁶	322.9	304.2	291.0	284.8	270.5	270.1	259.7	250.3	248.8	241.7	242.6	230.6
27 Derivatives with a positive fair value ¹⁷	297.6	274.9	262.2	256.8	245.2	248.0	239.5	231.8	231.3	222.9	224.0	212.0
28 Other trading assets	25.3	29.3	28.8	28.0	25.3	22.1	20.2	18.6	17.4	18.8	18.6	18.6
29 Other assets ¹⁸	1,149.6	1,143.4	1,149.6	1,159.3	1,154.3	1,110.2	1,116.4	1,121.8	1,118.8	1,115.6	1,133.3	1,137.2
30 TOTAL ASSETS ¹⁹	12,728.9	13,140.1	13,206.5	13,275.4	13,310.1	13,350.0	13,465.4	13,518.5	13,482.7	13,533.2	13,557.0	13,622.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31 Deposits	8,697.3	9,324.6	9,264.1	9,255.9	9,343.9	9,366.5	9,318.0	9,369.8	9,317.1	9,443.6	9,420.0	9,459.8	
32 Large time deposits	1,478.1	1,513.7	1,534.9	1,540.1	1,534.3	1,522.1	1,536.0	1,561.9	1,553.1	1,572.0	1,569.1	1,572.4	
33 Other deposits	7,219.2	7,810.9	7,729.2	7,715.8	7,809.6	7,844.4	7,782.0	7,808.0	7,764.0	7,871.6	7,850.9	7,887.4	
34 Borrowings	1,576.6	1,545.1	1,584.5	1,596.7	1,558.2	1,539.9	1,569.3	1,535.0	1,536.0	1,504.2	1,517.8	1,534.4	
35 Borrowings from banks in the U.S.	132.7	150.5	157.6	156.7	151.1	149.9	141.8	142.4	132.9	141.1	142.0	150.9	
36 Borrowings from others	1,443.9	1,394.5	1,426.9	1,440.0	1,407.0	1,390.0	1,427.5	1,392.7	1,403.0	1,363.0	1,375.8	1,383.5	
37 Trading liabilities ²⁰	296.9	277.0	265.2	265.0	261.9	273.4	264.6	245.8	239.3	228.5	231.7	220.9	
38 Derivatives with a negative fair value ¹⁷	255.4	240.0	227.8	225.5	218.6	224.0	213.0	195.0	190.9	185.8	188.0	177.8	
39 Other trading liabilities	41.5	37.0	37.4	39.5	43.4	49.4	51.5	50.8	48.4	42.7	43.7	43.0	
40 Net due to related foreign offices	222.4	14.5	142.5	192.5	184.5	213.4	347.2	416.8	449.6	434.3	462.5	485.7	
41 Other liabilities ²¹	462.2	466.6	452.0	455.6	452.4	441.5	447.5	443.9	442.1	436.0	438.6	429.9	
42 TOTAL LIABILITIES ¹⁹	11,255.4	11,627.7	11,708.2	11,765.7	11,800.9	11,834.7	11,946.6	12,011.3	11,984.1	12,046.5	12,070.8	12,130.6	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,473.5	1,512.4	1,498.3	1,509.6	1,509.2	1,515.3	1,518.7	1,507.2	1,498.6	1,486.7	1,486.3	1,491.7	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	33.7	39.8	38.0	34.0	33.3	36.3	32.3	11.1	6.0	-5.4	-7.5	-3.3	
45 Securitized consumer loans ²⁴	19.4	20.9	20.7	20.6	20.8	20.9	20.4	20.1	20.1	20.0	20.0	20.0	
46 Securitized credit cards and other revolving plans	10.7	11.8	11.6	11.7	12.0	11.8	11.4	11.3	11.3	11.3	11.3	11.3	
47 Other securitized consumer loans	8.7	9.1	9.1	8.9	8.8	9.1	9.0	8.8	8.8	8.8	8.7	8.7	
48 Securitized real estate loans ²⁴	762.6	748.0	745.7	742.0	738.4	737.4	736.9	736.7	736.5	736.6	736.7	736.1	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17
ASSETS												
1 Bank credit	8,867.8	9,085.7	9,114.9	9,114.5	9,122.7	9,176.7	9,174.8	9,189.9	9,186.9	9,177.6	9,167.6	9,187.6
2 Securities in bank credit ²	2,413.3	2,519.7	2,519.9	2,515.2	2,513.9	2,546.9	2,545.7	2,532.8	2,528.9	2,512.9	2,500.1	2,505.1
3 Treasury and agency securities ³	1,712.3	1,764.1	1,756.6	1,750.9	1,745.6	1,767.7	1,759.8	1,752.8	1,749.0	1,735.9	1,721.3	1,719.9
4 Mortgage-backed securities (MBS) ⁴	1,311.8	1,316.7	1,313.7	1,317.0	1,316.9	1,342.9	1,346.4	1,345.7	1,339.8	1,340.9	1,331.6	1,330.9
5 Non-MBS ⁵	400.4	447.4	442.9	434.0	428.7	424.8	413.4	407.1	409.2	395.0	389.7	389.1
6 Other securities	701.0	755.6	763.3	764.2	768.3	779.2	785.9	780.0	779.9	777.0	778.8	785.1
7 Mortgage-backed securities ⁶	127.8	133.9	133.7	133.4	133.1	133.1	134.1	133.4	133.7	134.7	135.2	135.9
8 Non-MBS ⁷	573.2	621.7	629.6	630.9	635.2	646.0	651.8	646.6	646.2	642.3	643.6	649.2
9 Loans and leases in bank credit ⁸	6,454.5	6,565.9	6,595.0	6,599.3	6,608.8	6,629.8	6,629.1	6,657.1	6,658.1	6,664.7	6,667.5	6,682.5
10 Commercial and industrial loans	1,179.9	1,247.1	1,261.1	1,264.6	1,275.6	1,283.3	1,285.6	1,300.5	1,303.0	1,306.7	1,301.4	1,306.9
11 Real estate loans	3,497.6	3,511.0	3,518.2	3,515.8	3,512.6	3,517.1	3,507.2	3,510.6	3,503.5	3,508.8	3,503.3	3,514.5
12 Revolving home equity loans	537.9	513.6	508.8	506.2	502.7	498.0	493.6	490.7	489.7	489.2	488.7	487.8
13 Closed-end residential loans ⁹	1,574.3	1,601.2	1,609.9	1,611.0	1,610.4	1,617.5	1,609.1	1,612.0	1,605.1	1,607.5	1,601.8	1,610.6
14 Commercial real estate loans ¹⁰	1,385.4	1,396.1	1,399.5	1,398.6	1,399.5	1,401.6	1,404.5	1,407.9	1,408.7	1,412.1	1,412.8	1,416.1
15 Consumer loans	1,103.6	1,115.2	1,114.2	1,116.7	1,120.8	1,125.1	1,130.3	1,136.1	1,137.6	1,139.6	1,141.4	1,141.5
16 Credit cards and other revolving plans	602.9	602.9	602.0	603.0	604.0	605.4	607.0	608.1	608.4	607.8	608.7	607.9
17 Other consumer loans ¹¹	500.7	512.3	512.1	513.8	516.7	519.7	523.2	528.0	529.1	531.7	532.7	533.6
18 Other loans and leases	673.5	692.6	701.5	702.2	699.8	704.3	706.0	709.9	714.0	709.7	721.5	719.7
19 Fed funds and reverse RPs with nonbanks ¹²	147.9	146.1	147.1	142.7	144.3	139.2	133.1	132.6	136.8	133.3	142.5	141.1
20 All other loans and leases ¹³	525.6	546.5	554.5	559.5	555.5	565.0	572.9	577.3	577.1	576.4	579.0	578.6
21 LESS: Allowance for loan and lease losses	161.8	145.6	144.9	143.6	141.5	139.8	138.8	136.4	136.7	134.3	134.2	134.1
22 Interbank loans ¹²	88.5	100.6	106.0	100.7	103.1	102.8	101.2	104.4	101.0	106.8	108.8	111.1
23 Fed funds and reverse RPs with banks ¹²	78.2	91.6	96.8	91.3	93.3	92.5	90.8	93.0	92.3	95.6	96.4	100.5
24 Loans to commercial banks ¹⁴	10.4	9.0	9.2	9.4	9.8	10.3	10.4	11.3	8.7	11.2	12.4	10.6
25 Cash assets ¹⁵	856.1	947.0	902.4	906.5	979.5	1,008.7	1,020.9	1,041.0	1,067.8	1,052.7	1,087.6	1,122.0
26 Trading assets ¹⁶	195.4	171.8	164.8	163.5	156.5	157.6	147.9	145.6	143.7	140.2	139.6	135.2
27 Derivatives with a positive fair value ¹⁷	179.7	151.8	146.2	143.9	139.1	142.5	133.9	133.1	131.1	130.0	128.2	122.5
28 Other trading assets	15.8	20.1	18.6	19.5	17.4	15.1	14.0	12.5	12.7	10.2	11.3	12.7
29 Other assets ¹⁸	1,109.2	1,088.2	1,095.9	1,109.5	1,097.4	1,058.1	1,063.9	1,068.2	1,067.7	1,061.3	1,074.9	1,087.3
30 TOTAL ASSETS ¹⁹	10,955.2	11,247.7	11,239.0	11,251.1	11,317.8	11,364.1	11,370.0	11,412.6	11,430.4	11,404.3	11,444.3	11,509.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	7,909.6	8,326.9	8,315.9	8,321.0	8,378.6	8,412.9	8,427.3	8,444.0	8,465.7	8,439.1	8,452.9	8,520.0
32	Large time deposits	746.6	734.0	725.4	721.3	718.5	711.7	712.0	714.6	713.7	716.3	713.2	716.9
33	Other deposits	7,163.0	7,592.9	7,590.6	7,599.7	7,660.0	7,701.2	7,715.3	7,729.4	7,752.0	7,722.8	7,739.8	7,803.2
34	Borrowings	1,001.9	950.0	959.4	942.6	937.9	935.9	940.0	938.2	940.6	940.7	953.4	953.0
35	Borrowings from banks in the U.S.	97.6	106.4	111.0	109.4	105.8	102.2	96.1	101.1	95.0	103.4	107.0	110.7
36	Borrowings from others	904.3	843.5	848.5	833.3	832.2	833.7	843.9	837.1	845.6	837.3	846.3	842.3
37	Trading liabilities ²⁰	171.8	144.4	139.2	142.0	142.8	151.7	142.7	131.1	126.8	124.3	124.2	120.8
38	Derivatives with a negative fair value ¹⁷	142.8	120.6	113.5	114.7	114.1	120.0	109.9	100.5	97.8	100.0	98.5	96.3
39	Other trading liabilities	29.1	23.9	25.7	27.2	28.7	31.7	32.8	30.5	29.0	24.3	25.6	24.5
40	Net due to related foreign offices	-10.1	-95.2	-80.2	-54.9	-38.7	-47.7	-17.3	20.0	25.5	40.6	40.9	36.5
41	Other liabilities ²¹	416.6	397.8	394.5	395.8	397.6	391.6	391.4	390.8	391.6	390.8	384.6	384.0
42	TOTAL LIABILITIES¹⁹	9,489.9	9,724.0	9,728.9	9,746.5	9,818.1	9,844.3	9,884.1	9,924.1	9,950.2	9,935.5	9,956.0	10,014.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,465.3	1,523.7	1,510.1	1,504.7	1,499.7	1,519.8	1,485.9	1,488.5	1,480.2	1,468.7	1,488.3	1,494.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	37.7	42.1	40.5	36.5	35.6	38.2	34.4	14.1	9.8	-1.7	-3.6	0.4
45	Securitized consumer loans ²⁴	19.6	20.5	20.5	20.6	20.6	20.4	20.1	20.4	20.3	20.2	20.3	20.4
46	Securitized credit cards and other revolving plans	10.8	11.5	11.4	11.6	11.7	11.4	11.3	11.5	11.4	11.4	11.3	11.4
47	Other securitized consumer loans	8.8	9.0	9.1	9.0	8.9	8.9	8.9	8.9	8.9	8.9	9.0	9.0
48	Securitized real estate loans ²⁴	762.3	749.9	745.8	744.1	739.7	742.4	741.0	735.7	735.4	732.7	731.5	730.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17
ASSETS												
1 Bank credit	8,838.6	9,141.0	9,140.5	9,109.3	9,100.7	9,156.5	9,154.4	9,161.8	9,142.3	9,155.7	9,128.8	9,129.3
2 Securities in bank credit ²	2,396.4	2,526.1	2,514.9	2,509.4	2,514.8	2,549.9	2,539.7	2,515.5	2,507.3	2,496.2	2,477.5	2,481.1
3 Treasury and agency securities ³	1,698.9	1,768.2	1,755.1	1,749.5	1,750.7	1,774.8	1,756.5	1,740.2	1,732.1	1,726.1	1,705.2	1,704.3
4 Mortgage-backed securities (MBS) ⁴	1,301.9	1,323.0	1,315.5	1,317.3	1,318.3	1,347.5	1,343.3	1,336.3	1,325.9	1,335.1	1,320.0	1,320.8
5 Non-MBS ⁵	397.0	445.2	439.5	432.3	432.5	427.4	413.2	403.9	406.2	391.0	385.2	383.5
6 Other securities	697.5	757.9	759.8	759.8	764.0	775.0	783.2	775.3	775.2	770.1	772.3	776.8
7 Mortgage-backed securities ⁶	128.0	133.6	133.0	133.3	133.0	133.0	134.7	133.7	134.6	133.3	133.5	134.8
8 Non-MBS ⁷	569.5	624.3	626.8	626.6	631.1	642.0	648.5	641.6	640.6	636.8	638.7	642.1
9 Loans and leases in bank credit ⁸	6,442.2	6,614.9	6,625.6	6,599.9	6,585.9	6,606.6	6,614.7	6,646.4	6,635.0	6,659.5	6,651.4	6,648.3
10 Commercial and industrial loans	1,179.8	1,249.7	1,258.3	1,263.7	1,277.3	1,289.3	1,292.2	1,301.0	1,301.5	1,307.0	1,294.8	1,299.5
11 Real estate loans	3,490.6	3,524.2	3,528.6	3,516.8	3,503.8	3,507.4	3,501.6	3,503.3	3,486.7	3,501.0	3,510.9	3,504.3
12 Revolving home equity loans	537.2	514.4	509.7	507.0	502.3	497.3	492.6	489.8	489.3	488.1	487.5	486.8
13 Closed-end residential loans ⁹	1,564.6	1,612.3	1,619.5	1,611.8	1,602.2	1,608.5	1,601.9	1,601.7	1,584.5	1,599.0	1,609.1	1,599.5
14 Commercial real estate loans ¹⁰	1,388.8	1,397.4	1,399.4	1,398.0	1,399.3	1,401.6	1,407.2	1,411.8	1,412.9	1,413.9	1,414.4	1,418.0
15 Consumer loans	1,100.3	1,130.4	1,129.0	1,118.8	1,110.9	1,117.2	1,123.4	1,133.0	1,136.1	1,135.3	1,134.9	1,134.8
16 Credit cards and other revolving plans	600.2	619.2	614.6	602.7	594.7	597.7	601.0	605.6	607.6	605.7	604.3	603.3
17 Other consumer loans ¹¹	500.1	511.2	514.5	516.1	516.2	519.4	522.4	527.4	528.5	529.6	530.7	531.4
18 Other loans and leases	671.5	710.7	709.7	700.6	694.0	692.8	697.5	709.1	710.6	716.2	710.7	709.7
19 Fed funds and reverse RPs with nonbanks ¹²	145.1	155.3	152.3	147.2	145.0	133.6	129.8	130.5	131.3	130.2	131.4	132.2
20 All other loans and leases ¹³	526.4	555.4	557.4	553.4	549.1	559.2	567.6	578.5	579.3	586.1	579.3	577.5
21 LESS: Allowance for loan and lease losses	161.8	146.1	144.5	144.5	142.1	138.7	138.7	136.4	135.7	133.4	133.4	133.4
22 Interbank loans ¹²	83.6	107.2	108.3	102.5	105.4	101.9	95.1	98.9	95.3	99.6	101.0	107.7
23 Fed funds and reverse RPs with banks ¹²	73.8	97.8	98.8	93.0	95.4	91.6	84.9	88.2	84.5	89.0	90.0	97.1
24 Loans to commercial banks ¹⁴	9.8	9.4	9.5	9.5	10.0	10.3	10.2	10.7	10.7	10.7	11.0	10.6
25 Cash assets ¹⁵	865.3	975.6	876.7	918.8	1,000.8	1,003.3	1,018.2	1,053.4	1,033.6	1,098.1	1,103.1	1,117.4
26 Trading assets ¹⁶	191.8	170.9	163.8	161.8	152.8	153.3	146.2	143.8	143.1	139.0	140.4	135.1
27 Derivatives with a positive fair value ¹⁷	176.0	150.9	144.4	141.8	134.8	138.3	132.8	131.5	131.4	126.5	128.0	122.2
28 Other trading assets	15.8	20.0	19.4	20.0	17.9	15.0	13.4	12.3	11.6	12.6	12.4	12.9
29 Other assets ¹⁸	1,103.1	1,094.1	1,101.2	1,110.7	1,104.3	1,057.9	1,058.1	1,062.1	1,058.7	1,060.1	1,072.1	1,076.9
30 TOTAL ASSETS ¹⁹	10,920.5	11,342.6	11,246.0	11,258.6	11,321.8	11,334.3	11,333.4	11,383.6	11,337.1	11,419.2	11,412.1	11,433.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	7,865.2	8,432.6	8,333.7	8,310.1	8,394.3	8,419.7	8,356.7	8,393.1	8,350.2	8,462.5	8,443.2	8,455.7
32	Large time deposits	747.2	738.3	719.1	713.5	707.7	700.9	703.8	716.0	717.4	725.0	721.4	724.0
33	Other deposits	7,117.9	7,694.3	7,614.5	7,596.6	7,686.6	7,718.8	7,652.9	7,677.2	7,632.8	7,737.5	7,721.8	7,731.7
34	Borrowings	1,002.2	952.6	961.7	957.5	938.7	930.7	949.4	939.6	950.8	937.5	943.1	945.2
35	Borrowings from banks in the U.S.	95.8	108.9	113.0	110.8	105.5	103.5	95.6	99.1	93.7	99.8	101.6	108.9
36	Borrowings from others	906.5	843.7	848.6	846.8	833.2	827.2	853.7	840.5	857.1	837.6	841.5	836.3
37	Trading liabilities ²⁰	170.6	145.1	137.6	139.6	138.3	147.8	141.9	131.9	127.7	120.7	122.8	119.8
38	Derivatives with a negative fair value ¹⁷	140.4	121.0	114.1	114.2	111.9	117.0	108.9	99.9	97.9	95.9	98.1	93.8
39	Other trading liabilities	30.1	24.1	23.6	25.4	26.4	30.8	33.0	32.0	29.8	24.8	24.7	26.0
40	Net due to related foreign offices	2.7	-100.8	-74.3	-51.1	-47.3	-57.6	-15.8	31.0	35.6	30.1	41.1	50.0
41	Other liabilities ²¹	409.7	404.3	392.6	396.4	392.3	381.9	386.0	384.3	377.8	385.3	379.0	374.0
42	TOTAL LIABILITIES¹⁹	9,450.4	9,833.8	9,751.3	9,752.5	9,816.1	9,822.5	9,818.2	9,879.9	9,842.0	9,936.0	9,929.3	9,944.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,470.1	1,508.8	1,494.7	1,506.1	1,505.7	1,511.8	1,515.2	1,503.7	1,495.1	1,483.2	1,482.7	1,488.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	37.7	42.1	40.5	36.5	35.6	38.2	34.4	14.1	9.8	-1.7	-3.6	0.4
45	Securitized consumer loans ²⁴	19.4	20.9	20.7	20.6	20.8	20.9	20.4	20.1	20.1	20.0	20.0	20.0
46	Securitized credit cards and other revolving plans	10.7	11.8	11.6	11.7	12.0	11.8	11.4	11.3	11.3	11.3	11.3	11.3
47	Other securitized consumer loans	8.7	9.1	9.1	8.9	8.8	9.1	9.0	8.8	8.8	8.8	8.7	8.7
48	Securitized real estate loans ²⁴	762.6	748.0	745.7	742.0	738.4	737.4	736.9	736.7	736.5	736.6	736.7	736.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
ASSETS													
1	Bank credit	5,739.5	5,908.5	5,919.1	5,914.7	5,913.8	5,955.3	5,943.3	5,948.5	5,943.4	5,926.1	5,917.7	5,922.5
2	Securities in bank credit ²	1,588.4	1,681.7	1,671.8	1,667.8	1,664.9	1,698.5	1,694.3	1,681.4	1,674.4	1,662.7	1,652.2	1,653.8
3	Treasury and agency securities ³	1,113.7	1,170.4	1,157.9	1,153.3	1,148.2	1,173.1	1,166.6	1,155.8	1,148.9	1,136.0	1,124.2	1,120.9
4	Mortgage-backed securities (MBS) ⁴	895.3	906.7	902.2	904.4	903.3	930.9	934.3	933.7	927.6	930.6	922.2	919.0
5	Non-MBS ⁵	218.4	263.8	255.8	248.9	245.0	242.2	232.3	222.1	221.3	205.5	202.0	201.9
6	Other securities	474.7	511.2	513.8	514.5	516.6	525.4	527.7	525.6	525.4	526.7	528.0	532.9
7	Mortgage-backed securities ⁶	111.2	118.4	117.6	117.9	116.4	116.9	117.8	117.8	118.1	118.4	119.2	119.9
8	Non-MBS ⁷	363.5	392.8	396.2	396.6	400.2	408.4	409.9	407.8	407.3	408.2	408.8	413.0
9	Loans and leases in bank credit ⁸	4,151.1	4,226.8	4,247.4	4,246.9	4,248.9	4,256.9	4,248.9	4,267.1	4,269.0	4,263.4	4,265.4	4,268.7
10	Commercial and industrial loans	774.8	821.1	829.1	830.7	841.0	844.1	845.2	856.6	858.1	859.0	854.6	858.5
11	Real estate loans	2,057.4	2,078.0	2,084.7	2,082.0	2,075.3	2,076.1	2,062.3	2,063.3	2,058.8	2,057.4	2,052.9	2,055.2
12	Revolving home equity loans	426.1	408.8	405.9	404.0	401.4	396.8	392.9	390.7	389.8	388.8	388.1	387.2
13	Closed-end residential loans ⁹	1,084.7	1,118.8	1,127.2	1,129.2	1,126.9	1,131.7	1,120.6	1,123.8	1,119.8	1,117.9	1,114.2	1,117.6
14	Commercial real estate loans ¹⁰	546.6	550.5	551.6	548.8	547.0	547.6	548.8	548.8	549.1	550.7	550.6	550.4
15	Consumer loans	789.9	794.1	792.4	793.3	793.1	794.5	798.2	801.3	802.1	802.6	803.4	802.8
16	Credit cards and other revolving plans	428.4	421.9	421.2	421.4	419.9	420.0	421.3	421.7	421.7	421.1	421.5	420.6
17	Other consumer loans ¹¹	361.5	372.2	371.2	371.8	373.2	374.5	376.9	379.6	380.5	381.5	381.8	382.2
18	Other loans and leases	529.0	533.6	541.1	540.9	539.6	542.1	543.3	546.0	550.0	544.3	554.6	552.1
19	Fed funds and reverse RPs with nonbanks ¹²	147.0	141.9	142.0	137.5	139.4	134.2	129.4	129.9	134.2	130.1	138.1	136.8
20	All other loans and leases ¹³	382.0	391.7	399.1	403.5	400.2	407.9	413.9	416.1	415.8	414.2	416.4	415.4
21	LESS: Allowance for loan and lease losses	116.0	101.0	100.3	99.6	97.7	96.6	96.1	94.2	94.6	92.2	91.8	91.9
22	Interbank loans ¹²	45.1	42.2	46.1	45.6	49.4	47.3	46.1	47.3	45.7	48.6	50.9	45.6
23	Fed funds and reverse RPs with banks ¹²	36.3	34.2	37.9	37.2	40.4	38.0	36.7	37.1	38.1	38.3	39.7	36.1
24	Loans to commercial banks ¹⁴	8.9	8.0	8.3	8.4	8.9	9.3	9.4	10.2	7.6	10.3	11.2	9.5
25	Cash assets ¹⁵	570.0	588.4	531.5	581.7	664.8	672.8	697.2	746.3	772.7	774.0	793.0	818.2
26	Trading assets ¹⁶	189.7	166.5	159.1	158.0	151.1	152.7	143.1	141.6	140.0	136.7	136.2	132.3
27	Derivatives with a positive fair value ¹⁷	174.2	146.8	140.8	138.5	134.2	138.0	129.4	129.4	127.6	126.7	125.1	119.8
28	Other trading assets	15.5	19.7	18.3	19.5	16.9	14.8	13.7	12.3	12.4	10.0	11.1	12.5
29	Other assets ¹⁸	850.3	835.7	842.4	855.5	844.6	806.8	810.4	814.2	813.9	806.3	820.3	829.4
30	TOTAL ASSETS¹⁹	7,278.7	7,440.4	7,398.0	7,455.8	7,526.1	7,538.3	7,544.0	7,603.9	7,621.1	7,599.4	7,626.2	7,656.1

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)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	5,041.7	5,354.0	5,340.4	5,345.2	5,393.6	5,417.9	5,435.4	5,439.9	5,455.6	5,429.9	5,443.2	5,481.5
32	Large time deposits	338.9	339.2	325.8	323.4	321.4	315.7	317.4	326.1	326.3	330.2	327.9	329.5
33	Other deposits	4,702.8	5,014.8	5,014.6	5,021.8	5,072.1	5,102.1	5,118.0	5,113.8	5,129.2	5,099.7	5,115.3	5,151.9
34	Borrowings	721.8	694.6	699.8	686.4	679.4	677.0	678.5	662.4	654.9	660.7	667.2	665.7
35	Borrowings from banks in the U.S.	54.4	62.9	65.1	64.0	53.8	53.5	50.3	55.3	49.3	55.8	59.2	63.5
36	Borrowings from others	667.4	631.6	634.7	622.3	625.7	623.5	628.1	607.1	605.6	604.9	608.0	602.2
37	Trading liabilities ²⁰	167.2	140.1	134.2	136.9	138.2	147.4	138.3	127.6	123.7	121.0	120.6	117.9
38	Derivatives with a negative fair value ¹⁷	138.7	117.0	109.4	110.6	110.4	116.5	106.4	97.8	95.4	97.4	95.6	94.1
39	Other trading liabilities	28.5	23.2	24.9	26.3	27.8	30.9	31.9	29.8	28.3	23.6	25.0	23.8
40	Net due to related foreign offices	-44.1	-129.8	-121.6	-96.2	-81.1	-89.8	-63.0	-18.2	-10.9	3.2	2.9	-6.4
41	Other liabilities ²¹	345.9	331.2	325.7	330.1	333.9	326.9	324.4	328.7	328.8	329.4	320.6	321.9
42	TOTAL LIABILITIES ¹⁹	6,232.5	6,390.1	6,378.5	6,402.4	6,464.0	6,479.2	6,513.5	6,540.4	6,552.1	6,544.2	6,554.5	6,580.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,046.2	1,050.2	1,019.5	1,053.4	1,062.1	1,059.1	1,030.5	1,063.5	1,069.0	1,055.2	1,071.7	1,075.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	30.2	33.6	32.7	29.5	28.9	31.3	27.3	11.0	6.9	-0.6	-2.1	1.8
45	Securitized consumer loans ²⁴	6.9	6.9	7.0	6.9	7.1	7.3	7.3	7.2	7.2	7.1	7.2	7.2
46	Securitized credit cards and other revolving plans	0.1	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	6.8	6.7	6.9	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.9	6.9
48	Securitized real estate loans ²⁴	741.4	728.9	725.4	723.5	719.7	722.9	721.7	716.5	716.2	713.6	711.9	711.1

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

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
ASSETS													
1	Bank credit	5,710.1	5,951.1	5,946.5	5,916.1	5,898.6	5,940.6	5,926.6	5,920.3	5,901.6	5,905.0	5,883.2	5,878.1
2	Securities in bank credit ²	1,573.8	1,689.8	1,672.0	1,660.2	1,663.0	1,698.0	1,688.2	1,667.1	1,658.1	1,651.2	1,635.0	1,637.2
3	Treasury and agency securities ³	1,103.8	1,175.2	1,156.2	1,147.6	1,148.2	1,176.1	1,161.6	1,147.2	1,138.3	1,132.7	1,114.0	1,111.9
4	Mortgage-backed securities (MBS) ⁴	887.5	912.8	903.8	903.1	901.1	931.9	929.9	926.4	918.0	927.1	913.8	913.5
5	Non-MBS ⁵	216.3	262.5	252.4	244.5	247.1	244.1	231.7	220.8	220.4	205.6	200.2	198.4
6	Other securities	470.0	514.6	515.8	512.6	514.8	522.0	526.6	519.9	519.8	518.5	521.0	525.3
7	Mortgage-backed securities ⁶	110.7	118.1	117.9	117.9	117.2	116.9	118.2	117.4	118.3	117.2	117.6	118.8
8	Non-MBS ⁷	359.2	396.5	397.9	394.8	397.6	405.1	408.4	402.6	401.5	401.3	403.4	406.5
9	Loans and leases in bank credit ⁸	4,136.3	4,261.3	4,274.5	4,255.9	4,235.7	4,242.5	4,238.4	4,253.2	4,243.5	4,253.9	4,248.2	4,240.9
10	Commercial and industrial loans	773.6	823.4	827.7	831.1	842.0	848.9	849.7	855.7	855.1	858.8	849.1	852.8
11	Real estate loans	2,050.1	2,086.5	2,095.1	2,085.9	2,070.5	2,069.9	2,058.2	2,055.0	2,042.4	2,048.1	2,056.2	2,046.2
12	Revolving home equity loans	425.2	409.4	407.5	405.4	401.4	396.7	392.1	389.4	388.9	387.8	387.2	386.3
13	Closed-end residential loans ⁹	1,076.9	1,124.9	1,135.0	1,131.2	1,122.2	1,126.3	1,116.6	1,115.3	1,102.9	1,109.7	1,118.5	1,109.5
14	Commercial real estate loans ¹⁰	548.0	552.2	552.6	549.3	547.0	546.9	549.5	550.3	550.6	550.6	550.5	550.4
15	Consumer loans	787.5	803.3	803.2	796.4	787.5	790.0	793.8	799.0	800.9	799.9	799.7	798.9
16	Credit cards and other revolving plans	425.9	432.9	430.4	422.8	413.9	414.7	416.7	419.4	420.5	419.1	418.2	417.2
17	Other consumer loans ¹¹	361.6	370.4	372.8	373.6	373.6	375.3	377.1	379.7	380.3	380.9	381.5	381.7
18	Other loans and leases	525.1	548.1	548.6	542.6	535.6	533.8	536.7	543.4	545.1	547.0	543.3	543.0
19	Fed funds and reverse RPs with nonbanks ¹²	142.8	150.4	147.3	141.9	139.9	129.5	126.2	126.7	127.4	126.2	127.4	128.7
20	All other loans and leases ¹³	382.4	397.7	401.3	400.7	395.7	404.3	410.5	416.8	417.7	420.8	415.9	414.3
21	LESS: Allowance for loan and lease losses	116.0	101.5	100.3	100.2	98.0	95.8	95.8	94.2	93.9	91.7	91.7	91.6
22	Interbank loans ¹²	42.3	44.7	48.7	47.0	50.2	46.2	43.2	44.6	45.9	44.7	45.4	45.1
23	Fed funds and reverse RPs with banks ¹²	34.1	36.4	40.2	38.5	41.2	36.9	34.1	35.1	36.4	35.1	35.6	35.5
24	Loans to commercial banks ¹⁴	8.2	8.3	8.5	8.5	9.0	9.3	9.1	9.6	9.6	9.6	9.7	9.5
25	Cash assets ¹⁵	566.1	624.0	546.9	587.2	667.1	671.3	705.9	740.4	719.0	782.8	781.9	791.8
26	Trading assets ¹⁶	186.2	165.5	158.3	156.1	147.5	148.6	141.4	139.8	139.3	135.7	137.3	132.4
27	Derivatives with a positive fair value ¹⁷	170.6	145.7	139.2	136.3	129.9	133.9	128.3	127.8	128.0	123.4	125.1	119.7
28	Other trading assets	15.5	19.8	19.1	19.7	17.6	14.8	13.1	12.0	11.4	12.3	12.3	12.6
29	Other assets ¹⁸	845.3	839.8	847.5	856.6	851.0	806.4	806.5	809.0	806.1	806.2	819.4	822.7
30	TOTAL ASSETS¹⁹	7,234.0	7,523.6	7,447.6	7,462.6	7,516.4	7,517.3	7,527.8	7,560.0	7,518.0	7,582.7	7,575.5	7,578.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	5,011.4	5,428.5	5,355.2	5,333.6	5,403.6	5,422.4	5,385.1	5,404.9	5,376.8	5,454.3	5,438.5	5,441.0
32	Large time deposits	338.4	340.3	323.1	318.2	313.7	309.3	314.3	326.1	328.1	335.6	332.8	333.1
33	Other deposits	4,672.9	5,088.2	5,032.1	5,015.4	5,089.8	5,113.1	5,070.8	5,078.8	5,048.7	5,118.7	5,105.7	5,107.9
34	Borrowings	720.5	697.2	702.1	697.3	680.3	669.0	680.3	661.5	660.1	659.2	662.2	662.0
35	Borrowings from banks in the U.S.	51.9	65.9	66.1	64.4	54.7	54.2	48.9	52.7	46.5	52.7	55.3	62.7
36	Borrowings from others	668.6	631.3	636.0	633.0	625.6	614.8	631.4	608.7	613.6	606.5	606.9	599.4
37	Trading liabilities ²⁰	165.8	140.7	132.9	134.4	133.8	143.6	137.5	128.3	124.5	117.6	119.3	117.0
38	Derivatives with a negative fair value ¹⁷	136.3	117.3	110.1	110.0	108.4	113.5	105.4	97.1	95.5	93.5	95.2	91.6
39	Other trading liabilities	29.5	23.5	22.8	24.4	25.4	30.0	32.2	31.2	29.0	24.1	24.1	25.4
40	Net due to related foreign offices	-34.0	-138.9	-114.2	-90.9	-86.9	-96.8	-56.3	-10.0	-5.5	-10.2	0.1	4.9
41	Other liabilities ²¹	339.9	336.2	324.6	330.7	330.0	319.9	320.8	323.0	317.6	324.9	316.8	313.9
42	TOTAL LIABILITIES ¹⁹	6,203.6	6,463.7	6,400.6	6,405.1	6,460.7	6,458.1	6,467.5	6,507.7	6,473.5	6,545.8	6,537.1	6,538.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,030.4	1,060.0	1,047.0	1,057.5	1,055.7	1,059.2	1,060.3	1,052.3	1,044.5	1,036.9	1,038.5	1,039.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	30.2	33.6	32.7	29.5	28.9	31.3	27.3	11.0	6.9	-0.6	-2.1	1.8
45	Securitized consumer loans ²⁴	6.9	6.8	6.9	6.7	7.0	7.5	7.4	7.3	7.2	7.2	7.2	7.2
46	Securitized credit cards and other revolving plans	0.1	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	6.9	6.7	6.8	6.6	6.6	7.0	7.0	6.9	6.9	6.9	6.9	6.9
48	Securitized real estate loans ²⁴	741.7	726.6	724.9	721.8	718.7	718.1	717.8	717.5	717.3	717.3	717.3	717.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17
ASSETS												
1 Bank credit	3,128.3	3,177.2	3,195.8	3,199.8	3,208.9	3,221.4	3,231.6	3,241.3	3,243.6	3,251.6	3,249.9	3,265.1
2 Securities in bank credit ²	824.9	838.1	848.1	847.4	849.0	848.4	851.4	851.4	854.5	850.2	847.9	851.3
3 Treasury and agency securities ³	598.6	593.7	598.6	597.7	597.4	594.6	593.2	597.0	600.1	599.9	597.1	599.0
4 Mortgage-backed securities (MBS) ⁴	416.6	410.0	411.6	412.5	413.7	412.0	412.1	412.0	412.2	410.4	409.4	411.9
5 Non-MBS ⁵	182.0	183.7	187.1	185.1	183.7	182.6	181.1	184.9	187.9	189.5	187.6	187.2
6 Other securities	226.3	244.4	249.5	249.7	251.7	253.8	258.2	254.4	254.5	250.3	250.8	252.3
7 Mortgage-backed securities ⁶	16.6	15.4	16.1	15.4	16.6	16.2	16.3	15.6	15.6	16.3	16.0	16.1
8 Non-MBS ⁷	209.7	228.9	233.4	234.3	235.0	237.6	241.9	238.8	238.9	234.1	234.8	236.2
9 Loans and leases in bank credit ⁸	2,303.4	2,339.1	2,347.6	2,352.5	2,359.9	2,373.0	2,380.2	2,389.9	2,389.0	2,401.3	2,402.1	2,413.8
10 Commercial and industrial loans	405.0	426.0	431.9	433.9	434.6	439.2	440.4	443.9	445.0	447.7	446.8	448.4
11 Real estate loans	1,440.1	1,432.9	1,433.5	1,433.8	1,437.3	1,441.0	1,444.9	1,447.3	1,444.7	1,451.3	1,450.3	1,459.3
12 Revolving home equity loans	111.8	104.8	102.9	102.2	101.4	101.2	100.7	100.0	99.8	100.3	100.6	100.6
13 Closed-end residential loans ⁹	489.5	482.5	482.6	481.8	483.4	485.8	488.5	488.2	485.3	489.6	487.6	493.0
14 Commercial real estate loans ¹⁰	838.8	845.7	847.9	849.7	852.5	854.0	855.7	859.1	859.5	861.4	862.2	865.7
15 Consumer loans	313.7	321.1	321.8	323.5	327.6	330.6	332.1	334.8	335.4	336.9	338.0	338.7
16 Credit cards and other revolving plans	174.5	181.0	180.8	181.5	184.1	185.4	185.7	186.4	186.8	186.7	187.2	187.3
17 Other consumer loans ¹¹	139.2	140.1	141.0	141.9	143.5	145.2	146.4	148.4	148.7	150.2	150.8	151.4
18 Other loans and leases	144.5	159.1	160.4	161.3	160.3	162.2	162.8	163.9	164.0	165.5	166.9	167.5
19 Fed funds and reverse RPs with nonbanks ¹²	0.8	4.2	5.1	5.3	5.0	5.0	3.7	2.6	2.6	3.3	4.4	4.3
20 All other loans and leases ¹³	143.7	154.8	155.4	156.0	155.3	157.1	159.1	161.2	161.4	162.2	162.5	163.2
21 LESS: Allowance for loan and lease losses	45.8	44.6	44.6	44.0	43.8	43.2	42.7	42.3	42.1	42.2	42.3	42.2
22 Interbank loans ¹²	43.4	58.4	59.9	55.1	53.7	55.5	55.1	57.0	55.3	58.2	57.9	65.5
23 Fed funds and reverse RPs with banks ¹²	41.9	57.3	59.0	54.1	52.8	54.5	54.1	55.9	54.3	57.3	56.7	64.4
24 Loans to commercial banks ¹⁴	1.5	1.1	0.9	1.0	0.9	1.0	1.1	1.1	1.1	0.9	1.2	1.1
25 Cash assets ¹⁵	286.0	358.7	370.9	324.8	314.7	335.9	323.7	294.7	295.1	278.7	294.6	303.8
26 Trading assets ¹⁶	5.7	5.3	5.7	5.5	5.4	4.9	4.8	4.0	3.7	3.5	3.3	2.9
27 Derivatives with a positive fair value ¹⁷	5.4	5.0	5.4	5.4	4.9	4.6	4.5	3.7	3.5	3.3	3.1	2.7
28 Other trading assets	0.2	0.4	0.3	0.1	0.5	0.3	0.3	0.2	0.2	0.2	0.2	0.1
29 Other assets ¹⁸	258.9	252.5	253.4	254.1	252.7	251.4	253.4	254.0	253.8	255.0	254.6	257.9
30 TOTAL ASSETS ¹⁹	3,676.5	3,807.4	3,841.0	3,795.3	3,791.7	3,825.8	3,826.0	3,808.7	3,809.3	3,804.9	3,818.1	3,852.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	2,867.9	2,973.0	2,975.5	2,975.8	2,985.0	2,995.1	2,991.9	3,004.1	3,010.1	3,009.2	3,009.7	3,038.6
32	Large time deposits	407.7	394.9	399.6	398.0	397.1	396.0	394.6	388.5	387.4	386.2	385.3	387.3
33	Other deposits	2,460.2	2,578.1	2,575.9	2,577.8	2,587.9	2,599.1	2,597.3	2,615.6	2,622.7	2,623.1	2,624.5	2,651.2
34	Borrowings	280.1	255.4	259.7	256.3	258.5	258.9	261.6	275.8	285.7	280.0	286.1	287.3
35	Borrowings from banks in the U.S.	43.2	43.5	45.9	45.3	52.0	48.7	45.8	45.9	45.7	47.6	47.8	47.2
36	Borrowings from others	236.9	211.9	213.8	210.9	206.5	210.2	215.8	229.9	240.0	232.4	238.3	240.1
37	Trading liabilities ²⁰	4.7	4.3	5.0	5.1	4.6	4.3	4.4	3.5	3.1	3.3	3.6	2.9
38	Derivatives with a negative fair value ¹⁷	4.1	3.6	4.2	4.2	3.7	3.5	3.5	2.7	2.4	2.6	2.9	2.2
39	Other trading liabilities	0.6	0.7	0.8	0.9	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.6
40	Net due to related foreign offices	34.0	34.6	41.4	41.3	42.3	42.1	45.7	38.2	36.4	37.5	38.1	42.8
41	Other liabilities ²¹	70.7	66.5	68.8	65.6	63.7	64.7	66.9	62.0	62.8	61.4	63.9	62.1
42	TOTAL LIABILITIES ¹⁹	3,257.4	3,333.9	3,350.4	3,344.1	3,354.1	3,365.1	3,370.6	3,383.6	3,398.1	3,391.3	3,401.5	3,433.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	419.1	473.5	490.7	451.2	437.6	460.7	455.4	425.0	411.2	413.6	416.6	419.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.5	8.5	7.8	6.9	6.7	6.9	7.1	3.2	2.9	-1.0	-1.5	-1.3
45	Securitized consumer loans ²⁴	12.8	13.6	13.5	13.7	13.5	13.1	12.9	13.2	13.1	13.1	13.1	13.2
46	Securitized credit cards and other revolving plans	10.7	11.4	11.3	11.5	11.4	11.0	10.8	11.1	11.1	11.0	11.0	11.1
47	Other securitized consumer loans	2.0	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
48	Securitized real estate loans ²⁴	20.9	21.1	20.4	20.7	20.0	19.5	19.3	19.2	19.2	19.1	19.6	19.2

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

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17
ASSETS												
1 Bank credit	3,128.5	3,189.9	3,194.0	3,193.2	3,202.1	3,215.9	3,227.8	3,241.5	3,240.7	3,250.7	3,245.6	3,251.2
2 Securities in bank credit ²	822.6	836.3	842.9	849.2	851.8	851.9	851.5	848.4	849.2	845.0	842.5	843.9
3 Treasury and agency securities ³	595.1	593.0	598.9	602.0	602.5	598.8	594.9	593.0	593.8	593.4	591.2	592.4
4 Mortgage-backed securities (MBS) ⁴	414.4	410.2	411.7	414.2	417.2	415.5	413.4	409.8	408.0	408.0	406.2	407.3
5 Non-MBS ⁵	180.7	182.8	187.2	187.8	185.4	183.2	181.5	183.1	185.8	185.4	185.0	185.1
6 Other securities	227.5	243.3	244.0	247.2	249.3	253.1	256.6	255.4	255.4	251.6	251.3	251.5
7 Mortgage-backed securities ⁶	17.3	15.5	15.1	15.4	15.8	16.2	16.6	16.3	16.3	16.1	15.9	15.9
8 Non-MBS ⁷	210.2	227.8	228.9	231.8	233.5	236.9	240.1	239.1	239.1	235.5	235.4	235.5
9 Loans and leases in bank credit ⁸	2,305.9	2,353.6	2,351.1	2,344.0	2,350.3	2,364.1	2,376.3	2,393.2	2,391.5	2,405.7	2,403.1	2,407.4
10 Commercial and industrial loans	406.2	426.2	430.6	432.6	435.2	440.5	442.5	445.2	446.3	448.2	445.7	446.7
11 Real estate loans	1,440.5	1,437.6	1,433.5	1,430.9	1,433.3	1,437.5	1,443.5	1,448.3	1,444.4	1,452.9	1,454.8	1,458.1
12 Revolving home equity loans	112.0	105.0	102.2	101.6	100.9	100.6	100.5	100.4	100.4	100.3	100.3	100.4
13 Closed-end residential loans ⁹	487.7	487.4	484.5	480.6	480.0	482.2	485.3	486.4	481.6	489.3	490.6	490.1
14 Commercial real estate loans ¹⁰	840.8	845.2	846.8	848.7	852.4	854.7	857.7	861.6	862.4	863.3	863.9	867.6
15 Consumer loans	312.8	327.1	325.9	322.5	323.4	327.2	329.6	334.0	335.3	335.4	335.2	335.9
16 Credit cards and other revolving plans	174.3	186.3	184.2	180.0	180.7	183.0	184.3	186.2	187.1	186.7	186.1	186.1
17 Other consumer loans ¹¹	138.5	140.8	141.7	142.5	142.6	144.2	145.3	147.7	148.2	148.7	149.1	149.8
18 Other loans and leases	146.4	162.7	161.1	158.1	158.4	158.9	160.7	165.6	165.5	169.2	167.5	166.7
19 Fed funds and reverse RPs with nonbanks ¹²	2.3	4.9	5.0	5.3	5.0	4.1	3.6	3.8	3.9	4.0	4.0	3.5
20 All other loans and leases ¹³	144.0	157.7	156.1	152.7	153.4	154.8	157.1	161.8	161.6	165.3	163.4	163.2
21 LESS: Allowance for loan and lease losses	45.9	44.6	44.2	44.3	44.1	42.9	42.8	42.3	41.9	41.7	41.7	41.9
22 Interbank loans ¹²	41.2	62.4	59.5	55.6	55.2	55.7	51.9	54.3	49.3	54.9	55.6	62.7
23 Fed funds and reverse RPs with banks ¹²	39.7	61.3	58.6	54.6	54.2	54.7	50.8	53.1	48.2	53.8	54.4	61.6
24 Loans to commercial banks ¹⁴	1.6	1.1	0.9	1.0	1.0	1.0	1.1	1.2	1.2	1.1	1.3	1.1
25 Cash assets ¹⁵	299.2	351.5	329.9	331.7	333.7	332.0	312.3	312.9	314.6	315.3	321.2	325.6
26 Trading assets ¹⁶	5.6	5.3	5.5	5.7	5.2	4.7	4.8	4.0	3.7	3.3	3.1	2.7
27 Derivatives with a positive fair value ¹⁷	5.4	5.1	5.3	5.5	4.9	4.4	4.5	3.7	3.5	3.1	2.9	2.5
28 Other trading assets	0.3	0.2	0.3	0.2	0.3	0.3	0.2	0.3	0.3	0.2	0.2	0.2
29 Other assets ¹⁸	257.8	254.3	253.7	254.2	253.3	251.5	251.6	253.1	252.6	253.9	252.7	254.3
30 TOTAL ASSETS ¹⁹	3,686.5	3,819.0	3,798.4	3,796.0	3,805.4	3,817.0	3,805.6	3,823.6	3,819.1	3,836.5	3,836.6	3,854.5

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)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	2,853.8	3,004.1	2,978.5	2,976.5	2,990.7	2,997.3	2,971.6	2,988.3	2,973.4	3,008.2	3,004.7	3,014.6
32	Large time deposits	408.8	398.0	396.1	395.3	393.9	391.6	389.5	389.9	389.4	389.4	388.7	390.8
33	Other deposits	2,445.0	2,606.1	2,582.4	2,581.2	2,596.8	2,605.7	2,582.1	2,598.4	2,584.0	2,618.8	2,616.1	2,623.8
34	Borrowings	281.7	255.4	259.6	260.2	258.4	261.8	269.1	278.1	290.7	278.3	280.9	283.2
35	Borrowings from banks in the U.S.	43.9	43.0	46.9	46.4	50.8	49.3	46.7	46.3	47.3	47.1	46.3	46.3
36	Borrowings from others	237.9	212.4	212.6	213.8	207.6	212.4	222.3	231.7	243.5	231.2	234.6	236.9
37	Trading liabilities ²⁰	4.8	4.4	4.7	5.2	4.5	4.2	4.4	3.6	3.2	3.1	3.5	2.8
38	Derivatives with a negative fair value ¹⁷	4.1	3.7	4.0	4.2	3.5	3.5	3.6	2.8	2.4	2.4	2.9	2.2
39	Other trading liabilities	0.6	0.7	0.7	1.0	1.0	0.8	0.8	0.8	0.8	0.7	0.6	0.7
40	Net due to related foreign offices	36.8	38.2	39.9	39.8	39.6	39.2	40.5	41.0	41.1	40.3	40.9	45.1
41	Other liabilities ²¹	69.7	68.1	68.0	65.7	62.3	61.9	65.2	61.2	60.1	60.3	62.2	60.1
42	TOTAL LIABILITIES ¹⁹	3,246.8	3,370.1	3,350.7	3,347.4	3,355.4	3,364.4	3,350.7	3,372.2	3,368.5	3,390.2	3,392.3	3,405.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	439.7	448.9	447.8	448.6	450.0	452.5	454.9	451.4	450.5	446.3	444.3	448.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.5	8.5	7.8	6.9	6.7	6.9	7.1	3.2	2.9	-1.0	-1.5	-1.3
45	Securitized consumer loans ²⁴	12.5	14.1	13.8	13.9	13.9	13.4	13.0	12.9	12.9	12.8	12.8	12.8
46	Securitized credit cards and other revolving plans	10.6	11.7	11.5	11.6	11.7	11.3	11.0	10.9	10.9	10.9	10.9	10.9
47	Other securitized consumer loans	1.9	2.4	2.3	2.3	2.2	2.1	2.0	1.9	1.9	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	20.9	21.4	20.8	20.2	19.7	19.3	19.2	19.2	19.3	19.3	19.4	18.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17
ASSETS												
1 Bank credit	840.1	866.0	864.3	876.6	872.9	879.6	866.9	846.4	846.9	845.5	833.7	838.7
2 Securities in bank credit ²	194.9	216.2	210.2	207.7	207.2	207.8	203.2	197.4	195.2	196.8	193.1	194.5
3 Treasury and agency securities ³	95.5	112.6	106.9	105.6	104.3	103.8	98.7	95.0	93.6	96.0	92.0	95.4
4 Mortgage-backed securities (MBS) ⁴	23.6	23.1	22.1	20.5	20.2	19.1	18.7	15.9	15.4	14.0	13.8	13.4
5 Non-MBS ⁵	71.9	89.4	84.7	85.1	84.1	84.7	80.0	79.1	78.2	82.0	78.2	82.0
6 Other securities	99.4	103.7	103.3	102.0	102.9	104.0	104.4	102.4	101.6	100.8	101.0	99.1
7 Mortgage-backed securities ⁶	7.4	6.8	7.1	6.9	6.6	6.4	6.4	6.3	6.3	6.0	6.2	6.2
8 Non-MBS ⁷	92.1	96.8	96.2	95.2	96.3	97.6	98.1	96.0	95.3	94.8	94.8	92.9
9 Loans and leases in bank credit ⁸	645.2	649.7	654.1	669.0	665.7	671.8	663.8	649.1	651.6	648.7	640.6	644.2
10 Commercial and industrial loans	254.7	253.2	253.7	258.7	256.1	257.1	255.3	256.6	258.3	260.3	259.4	263.7
11 Real estate loans	31.1	30.8	30.4	30.1	29.3	29.7	30.0	29.5	29.3	29.0	29.5	30.1
12 Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.3	1.5	1.3	1.1	1.1	0.9	1.0	1.0	1.1	1.1	1.1	1.3
14 Commercial real estate loans ¹⁰	29.5	29.0	28.9	28.9	28.0	28.6	28.8	28.3	27.9	27.6	28.1	28.4
15 Consumer loans	1.9	1.7	1.9	2.0	1.9	1.9	2.0	2.1	2.3	2.2	2.2	2.3
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.9	1.7	1.9	2.0	1.9	1.9	2.0	2.1	2.3	2.2	2.2	2.3
18 Other loans and leases	357.6	364.1	368.1	378.1	378.4	383.0	376.5	360.8	361.8	357.2	349.5	348.2
19 Fed funds and reverse RPs with nonbanks ¹²	151.3	171.5	172.5	177.5	179.9	183.0	179.3	168.8	169.8	161.4	155.1	154.4
20 All other loans and leases ¹³	206.3	192.5	195.6	200.7	198.5	200.1	197.2	192.0	192.0	195.8	194.4	193.7
21 LESS: Allowance for loan and lease losses	0.7	0.7	0.5	0.6	1.1	1.1	1.3	0.7	0.5	0.1	-0.2	-0.3
22 Interbank loans ¹²	28.9	23.3	25.3	24.6	23.4	25.5	28.2	25.6	21.2	27.1	22.4	23.1
23 Fed funds and reverse RPs with banks ¹²	26.9	21.1	22.9	22.3	21.0	22.1	23.0	20.3	16.8	22.0	17.3	18.1
24 Loans to commercial banks ¹⁴	2.0	2.1	2.4	2.2	2.4	3.4	5.2	5.3	4.4	5.0	5.1	5.0
25 Cash assets ¹⁵	767.2	762.5	861.9	924.1	951.8	945.9	1,036.6	1,093.3	1,102.7	1,106.1	1,074.7	1,130.7
26 Trading assets ¹⁶	135.2	129.5	127.2	121.8	120.8	121.4	117.1	109.5	109.6	108.9	106.0	98.6
27 Derivatives with a positive fair value ¹⁷	125.4	119.8	117.5	113.8	113.2	114.1	110.2	103.2	104.1	101.2	99.3	93.0
28 Other trading assets	9.9	9.7	9.7	8.0	7.6	7.3	6.9	6.4	5.5	7.7	6.8	5.6
29 Other assets ¹⁸	45.0	50.7	52.1	49.3	49.1	51.2	56.3	58.9	58.3	57.1	64.0	65.2
30 TOTAL ASSETS ¹⁹	1,815.8	1,831.3	1,930.3	1,995.8	2,017.0	2,022.4	2,103.8	2,133.0	2,138.2	2,144.7	2,100.9	2,156.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	827.6	895.9	920.9	942.6	944.6	937.5	942.3	972.6	973.8	998.1	994.5	1,020.9
32	Large time deposits	726.3	780.7	804.6	820.9	821.4	811.6	818.9	841.9	840.1	861.7	863.8	864.4
33	Other deposits	101.3	115.2	116.2	121.7	123.1	126.0	123.4	130.7	133.7	136.3	130.6	156.5
34	Borrowings	580.7	597.5	624.3	626.7	619.6	608.3	612.4	601.6	592.4	579.5	575.3	590.6
35	Borrowings from banks in the U.S.	36.6	43.1	46.1	46.2	46.8	47.0	47.6	43.1	39.3	41.3	40.8	42.6
36	Borrowings from others	544.1	554.3	578.2	580.5	572.8	561.3	564.8	558.5	553.1	538.2	534.4	548.1
37	Trading liabilities ²⁰	129.6	130.2	128.1	125.2	127.3	125.2	124.2	115.8	115.1	111.3	110.8	103.1
38	Derivatives with a negative fair value ¹⁷	117.9	117.1	114.9	111.3	110.6	106.7	106.1	97.0	95.7	92.9	91.1	85.5
39	Other trading liabilities	11.7	13.1	13.2	13.9	16.6	18.5	18.1	18.9	19.4	18.5	19.7	17.6
40	Net due to related foreign offices	225.7	146.8	220.6	222.9	238.1	274.2	334.3	381.3	395.5	404.7	384.5	403.4
41	Other liabilities ²¹	52.5	61.1	59.8	58.5	58.9	59.9	60.5	60.2	58.9	52.1	61.6	60.1
42	TOTAL LIABILITIES ¹⁹	1,816.0	1,831.5	1,953.7	1,975.9	1,988.5	2,005.2	2,073.7	2,131.5	2,135.6	2,145.7	2,126.6	2,178.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-0.3	-0.1	-23.4	19.9	28.5	17.2	30.1	1.5	2.6	-1.1	-25.7	-21.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.0	-2.2	-2.5	-2.4	-2.3	-1.9	-2.0	-3.0	-3.8	-3.7	-3.9	-3.7
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
ASSETS													
1	Bank credit	833.3	874.4	866.2	884.0	874.0	874.1	862.0	839.1	831.5	829.4	820.7	831.0
2	Securities in bank credit ²	194.1	213.8	210.9	209.6	208.7	207.7	202.6	195.6	192.9	193.5	191.3	193.5
3	Treasury and agency securities ³	95.3	110.0	107.6	108.0	107.0	105.6	99.6	94.2	92.3	92.8	90.7	94.0
4	Mortgage-backed securities (MBS) ⁴	23.3	23.2	21.9	19.9	19.1	18.2	18.0	15.8	15.3	15.3	15.0	14.4
5	Non-MBS ⁵	72.0	86.9	85.6	88.1	87.9	87.4	81.6	78.5	77.0	77.5	75.8	79.6
6	Other securities	98.8	103.8	103.4	101.7	101.7	102.1	103.0	101.4	100.6	100.7	100.6	99.5
7	Mortgage-backed securities ⁶	7.7	6.5	6.5	6.6	6.5	6.5	6.6	6.6	6.6	6.5	6.5	6.4
8	Non-MBS ⁷	91.1	97.3	96.8	95.0	95.2	95.5	96.4	94.7	94.0	94.2	94.1	93.1
9	Loans and leases in bank credit ⁸	639.2	660.6	655.3	674.4	665.3	666.4	659.4	643.5	638.7	635.8	629.4	637.6
10	Commercial and industrial loans	254.5	254.2	255.6	261.5	258.3	255.7	254.5	256.5	257.2	257.5	256.9	262.0
11	Real estate loans	31.3	31.3	30.0	29.7	28.8	29.4	30.0	29.7	29.5	29.1	29.5	29.9
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.4	1.4	1.1	1.0	1.1	1.0	1.1	1.0	1.2	1.2	1.2	1.4
14	Commercial real estate loans ¹⁰	29.7	29.6	28.7	28.5	27.4	28.2	28.7	28.5	28.1	27.7	28.1	28.3
15	Consumer loans	2.0	1.6	1.8	1.9	1.9	2.1	2.1	2.2	2.2	2.2	2.2	2.3
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	2.0	1.6	1.8	1.9	1.9	2.1	2.1	2.2	2.2	2.2	2.2	2.3
18	Other loans and leases	351.4	373.6	368.0	381.3	376.3	379.3	372.8	355.1	349.7	347.0	340.8	343.3
19	Fed funds and reverse RPs with nonbanks ¹²	145.9	180.1	172.1	179.9	176.6	177.8	175.7	163.4	159.8	153.6	148.2	147.5
20	All other loans and leases ¹³	205.5	193.5	195.9	201.4	199.6	201.5	197.0	191.7	189.9	193.4	192.6	195.8
21	LESS: Allowance for loan and lease losses	0.7	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
22	Interbank loans ¹²	28.0	22.2	25.5	26.6	22.6	25.2	27.7	25.0	21.2	23.5	23.2	23.6
23	Fed funds and reverse RPs with banks ¹²	26.0	20.2	23.3	24.5	20.5	22.1	22.7	19.9	16.0	18.3	18.2	18.3
24	Loans to commercial banks ¹⁴	2.0	2.0	2.2	2.1	2.0	3.2	5.0	5.2	5.2	5.2	5.1	5.3
25	Cash assets ¹⁵	770.2	718.9	894.0	935.0	924.5	947.9	1,071.1	1,105.2	1,127.6	1,103.5	1,138.3	1,179.6
26	Trading assets ¹⁶	131.1	133.3	127.1	123.1	117.8	116.8	113.5	106.5	105.7	102.7	102.2	95.5
27	Derivatives with a positive fair value ¹⁷	121.6	124.1	117.7	115.0	110.4	109.7	106.7	100.2	99.9	96.4	96.1	89.8
28	Other trading assets	9.5	9.3	9.4	8.1	7.4	7.1	6.8	6.3	5.8	6.3	6.2	5.7
29	Other assets ¹⁸	46.5	49.3	48.4	48.6	50.0	52.3	58.3	59.7	60.1	55.5	61.1	60.3
30	TOTAL ASSETS¹⁹	1,808.4	1,797.4	1,960.5	2,016.8	1,988.3	2,015.7	2,132.0	2,135.0	2,145.6	2,114.0	2,145.0	2,189.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 26, 2013

Account	2012	2012	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 26	Jul 3	Jul 10	Jul 17	
LIABILITIES													
31	Deposits	832.1	892.0	930.4	945.8	949.7	946.8	961.3	976.7	966.9	981.1	976.8	1,004.1
32	Large time deposits	730.8	775.4	815.8	826.6	826.7	821.2	832.1	845.9	835.7	847.0	847.7	848.4
33	Other deposits	101.3	116.6	114.7	119.2	123.0	125.7	129.2	130.8	131.2	134.1	129.1	155.7
34	Borrowings	574.4	592.5	622.8	639.1	619.5	609.2	620.0	595.5	585.2	566.7	574.7	589.2
35	Borrowings from banks in the U.S.	37.0	41.6	44.6	45.9	45.7	46.4	46.1	43.3	39.2	41.3	40.4	42.0
36	Borrowings from others	537.4	550.8	578.3	593.2	573.9	562.8	573.8	552.2	546.0	525.4	534.3	547.2
37	Trading liabilities ²⁰	126.3	131.9	127.6	125.4	123.7	125.6	122.6	113.9	111.6	107.8	108.9	101.1
38	Derivatives with a negative fair value ¹⁷	115.0	119.0	113.8	111.3	106.7	107.0	104.1	95.1	93.0	89.9	89.9	84.1
39	Other trading liabilities	11.4	12.9	13.8	14.1	17.0	18.6	18.5	18.8	18.6	17.9	19.0	17.0
40	Net due to related foreign offices	219.6	115.3	216.8	243.7	231.8	271.0	363.1	385.8	414.1	404.2	421.5	435.6
41	Other liabilities ²¹	52.6	62.3	59.4	59.3	60.1	59.6	61.5	59.6	64.3	50.7	59.6	55.8
42	TOTAL LIABILITIES ¹⁹	1,805.1	1,793.9	1,957.0	2,013.2	1,984.7	2,012.2	2,128.5	2,131.4	2,142.0	2,110.5	2,141.4	2,185.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.3	3.5										
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.0	-2.2	-2.5	-2.4	-2.3	-1.9	-2.0	-3.0	-3.8	-3.7	-3.9	-3.7
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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