

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
October 11, 2013

Account	2008	2009	2010	2011	2012	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Jun	2013 Jul	2013 Aug	2013 Sep
ASSETS															
1 Bank credit	2.1	-6.6	-2.7	1.8	4.0	4.1	4.8	2.6	3.1	1.2	-1.8	0.3	-2.1	-4.2	-1.5
2 Securities in bank credit ²	-1.8	6.6	6.9	1.8	7.5	5.7	8.3	5.3	2.0	-2.2	-8.4	-5.7	-11.9	-9.1	-8.7
3 Treasury and agency securities ³	2.6	13.5	15.2	3.1	8.6	10.6	9.2	1.8	-2.3	-7.2	-13.4	-6.8	-19.7	-17.2	-7.3
6 Other securities	-7.5	-3.2	-7.1	-0.7	5.1	-5.0	6.5	13.3	11.5	8.6	2.1	-3.4	4.3	7.5	-11.6
9 Loans and leases in bank credit ⁸	3.2	-10.2	-5.8	1.8	2.7	3.4	3.5	1.6	3.6	2.4	0.6	2.6	1.5	-2.3	1.1
10 Commercial and industrial loans	12.8	-18.5	-9.0	9.0	11.3	11.9	11.8	9.1	10.4	6.5	6.8	12.8	10.6	-0.3	3.3
11 Real estate loans	-0.2	-5.7	-5.5	-3.8	-1.1	-0.7	-0.6	-1.6	-0.2	-0.4	-2.7	0.3	-3.7	-5.1	-0.9
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-6.0	-8.2	-9.5	-8.7	-9.2	-7.8	-7.8	-8.1	-5.7	-9.1
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.4	1.2	2.5	2.8	-1.6	0.2	-0.3	-6.8	0.4	-8.7	-13.3	-3.3
14 Commercial real estate loans ¹⁰	6.4	-4.8	-8.9	-6.4	-1.3	-2.1	-1.6	1.3	2.5	2.7	3.7	3.0	3.3	4.2	4.5
15 Consumer loans	5.1	-3.3	-7.1	-0.7	1.2	1.2	0.6	2.5	1.9	4.7	2.9	5.1	0.6	3.0	2.4
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	-0.5	-0.7	0.2	0.5	2.5	-0.7	1.6	-3.9	-0.2	0.0
17 Other consumer loans ¹¹	6.2	1.2	-1.4	-0.2	3.5	3.2	2.1	5.3	3.6	7.3	6.9	9.1	5.9	6.8	4.7
18 Other loans and leases	1.7	-23.1	0.4	19.8	6.6	8.9	9.6	1.5	8.4	3.6	0.3	-7.4	6.7	-2.0	3.3
21 LESS: Allowance for loan and lease losses	-	-	-	-17.4	-16.8	-19.0	-14.1	-22.7	-14.5	-14.7	-15.3	-16.4	-14.9	-17.8	-11.7
22 Interbank loans ¹²	-15.4	-38.5	-23.1	-37.3	4.5	-3.0	7.5	5.3	19.4	-1.3	-20.8	-5.6	-40.7	-34.3	10.1
25 Cash assets ¹⁵	160.2	49.0	-7.8	48.3	-2.1	-9.5	-5.1	7.8	44.8	45.3	47.1	42.4	28.6	60.3	60.0
26 Trading assets ¹⁶	-	-	-	3.9	-1.8	0.9	4.0	-24.2	-16.7	-31.3	-58.1	-43.2	-66.8	-63.7	-66.7
29 Other assets ¹⁸	14.9	-4.1	4.5	-4.5	-4.7	-3.1	-1.2	-5.1	2.7	0.0	4.5	7.1	11.1	-6.8	-4.7
30 TOTAL ASSETS¹⁹	7.9	-6.0	-2.7	5.4	2.5	1.8	3.3	2.3	8.3	6.7	5.0	6.6	2.4	4.8	7.7
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.7	7.2	5.2	8.7	8.6	7.1	4.8	5.7	5.4	8.0	2.5	7.9
32 Large time deposits	-2.9	-5.7	-7.3	-13.7	-1.3	-2.4	6.8	0.0	12.3	-1.4	8.7	14.7	14.9	-10.6	19.0
33 Other deposits	-	-	-	12.4	9.0	6.8	9.1	10.4	6.1	6.0	5.1	3.6	6.6	5.1	5.8
34 Borrowings	13.4	-24.5	-18.9	-14.5	-5.3	-8.1	-0.9	-4.3	3.6	-5.7	-3.8	-5.3	-9.2	-2.6	2.7
37 Trading liabilities ²⁰	-	-	-	1.3	-8.5	-18.4	3.8	-21.2	-15.0	-16.0	-67.1	-76.1	-93.5	-52.3	-37.4
41 Other liabilities ²¹	0.5	-10.8	9.3	-1.3	-0.8	1.8	-7.5	-7.2	0.7	-3.8	-10.8	-1.6	-17.1	-2.4	-39.6
42 TOTAL LIABILITIES¹⁹	10.6	-7.1	-3.4	5.5	2.3	1.8	4.1	1.4	9.2	7.4	7.5	8.3	5.8	6.2	8.6

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

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
ASSETS													
1	Bank credit	9,815.4	9,991.5	10,053.0	10,043.9	10,046.6	10,036.5	10,005.3	9,992.9	9,987.3	10,000.0	9,983.3	10,008.6
2	Securities in bank credit ²	2,664.7	2,717.0	2,748.5	2,743.7	2,730.8	2,706.1	2,686.7	2,667.3	2,666.0	2,673.2	2,665.4	2,667.5
3	Treasury and agency securities ³	1,844.6	1,845.7	1,865.1	1,853.6	1,843.1	1,815.0	1,789.9	1,779.0	1,775.8	1,783.2	1,779.9	1,782.7
4	Mortgage-backed securities (MBS) ⁴	1,340.8	1,333.9	1,357.1	1,359.6	1,357.7	1,343.9	1,325.1	1,315.8	1,311.2	1,316.4	1,321.9	1,317.2
5	Non-MBS ⁵	503.9	511.8	508.0	494.0	485.4	471.1	464.8	463.3	464.6	466.8	458.0	465.4
6	Other securities	820.0	871.3	883.4	890.1	887.6	891.1	896.9	888.2	890.3	890.0	885.5	884.8
7	Mortgage-backed securities ⁶	138.9	140.1	139.8	140.7	140.7	142.4	144.5	142.9	143.8	143.3	141.7	141.8
8	Non-MBS ⁷	681.1	731.2	743.7	749.4	746.9	748.8	752.3	745.3	746.4	746.7	743.8	743.1
9	Loans and leases in bank credit ⁸	7,150.8	7,274.5	7,304.5	7,300.2	7,315.8	7,330.4	7,318.6	7,325.6	7,321.3	7,326.8	7,317.9	7,341.2
10	Commercial and industrial loans	1,456.6	1,531.2	1,540.5	1,541.5	1,558.0	1,571.9	1,571.6	1,575.9	1,571.4	1,574.6	1,571.0	1,592.5
11	Real estate loans	3,531.0	3,542.9	3,548.6	3,539.9	3,540.8	3,534.8	3,522.4	3,519.8	3,518.8	3,521.9	3,521.0	3,516.9
12	Revolving home equity loans	525.6	503.1	498.5	494.1	490.9	487.8	485.5	481.8	482.5	481.6	480.8	480.8
13	Closed-end residential loans ⁹	1,590.5	1,610.0	1,615.8	1,606.8	1,607.2	1,599.1	1,583.2	1,578.9	1,580.0	1,581.5	1,579.6	1,572.0
14	Commercial real estate loans ¹⁰	1,414.9	1,429.8	1,434.3	1,439.0	1,442.7	1,447.9	1,453.7	1,459.2	1,456.3	1,458.8	1,460.6	1,464.1
15	Consumer loans	1,109.0	1,122.8	1,127.5	1,132.6	1,137.4	1,138.0	1,140.8	1,143.1	1,142.9	1,142.4	1,142.5	1,144.8
16	Credit cards and other revolving plans	601.9	604.1	605.4	607.1	607.9	605.9	605.8	605.8	605.9	605.2	605.3	606.2
17	Other consumer loans ¹¹	507.1	518.7	522.1	525.5	529.5	532.1	535.1	537.2	536.9	537.2	537.1	538.6
18	Other loans and leases	1,054.2	1,077.6	1,087.9	1,086.2	1,079.5	1,085.6	1,083.8	1,086.8	1,088.2	1,087.9	1,083.4	1,086.9
19	Fed funds and reverse RPs with nonbanks ¹²	316.2	322.2	319.5	311.1	302.5	298.5	292.2	292.3	295.7	295.7	287.2	288.7
20	All other loans and leases ¹³	738.0	755.3	768.4	775.1	777.1	787.1	791.6	794.5	792.5	792.2	796.2	798.2
21	LESS: Allowance for loan and lease losses	156.1	141.8	140.1	138.6	136.7	135.0	133.1	131.8	132.1	132.0	132.3	129.9
22	Interbank loans ¹²	118.0	126.3	127.3	127.5	126.9	122.6	119.1	120.1	124.7	117.6	119.7	119.4
23	Fed funds and reverse RPs with banks ¹²	106.1	114.0	113.6	112.1	110.9	106.9	102.7	102.8	107.8	100.2	102.4	101.6
24	Loans to commercial banks ¹⁴	11.9	12.3	13.7	15.4	16.0	15.7	16.4	17.3	16.9	17.4	17.3	17.9
25	Cash assets ¹⁵	1,599.0	1,944.5	1,970.9	2,064.8	2,137.7	2,189.2	2,299.5	2,414.4	2,339.2	2,444.2	2,451.2	2,495.2
26	Trading assets ¹⁶	313.2	277.2	276.9	260.9	251.5	237.5	224.9	212.4	215.5	217.4	206.6	202.7
27	Derivatives with a positive fair value ¹⁷	285.4	252.4	254.9	240.4	232.8	219.3	209.3	196.6	199.5	202.4	189.2	187.4
28	Other trading assets	27.8	24.8	22.0	20.5	18.7	18.2	15.6	15.8	16.0	15.0	17.4	15.3
29	Other assets ¹⁸	1,149.7	1,146.3	1,109.0	1,119.3	1,125.9	1,137.0	1,130.9	1,126.5	1,137.1	1,131.7	1,118.2	1,118.7
30	TOTAL ASSETS¹⁹	12,839.1	13,344.0	13,397.0	13,477.7	13,551.9	13,587.7	13,646.7	13,734.4	13,671.8	13,778.8	13,746.6	13,814.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	8,925.3	9,331.1	9,359.5	9,386.5	9,428.9	9,498.0	9,521.0	9,583.9	9,544.7	9,566.7	9,625.8	9,628.7
32	Large time deposits	1,494.3	1,536.6	1,519.2	1,527.3	1,546.1	1,567.0	1,553.9	1,578.5	1,577.9	1,582.9	1,584.1	1,575.5
33	Other deposits	7,431.1	7,794.4	7,840.3	7,859.1	7,882.8	7,931.1	7,967.1	8,005.4	7,966.7	7,983.9	8,041.6	8,053.2
34	Borrowings	1,571.8	1,557.4	1,544.6	1,552.9	1,545.9	1,534.1	1,530.8	1,534.3	1,531.5	1,539.7	1,529.3	1,548.9
35	Borrowings from banks in the U.S.	135.9	152.5	148.8	142.7	142.8	139.5	136.3	134.8	140.6	131.8	133.3	135.4
36	Borrowings from others	1,435.9	1,405.0	1,395.8	1,410.2	1,403.2	1,394.6	1,394.5	1,399.5	1,390.8	1,408.0	1,396.0	1,413.5
37	Trading liabilities ²⁰	282.1	260.8	266.2	252.2	236.2	217.8	208.3	201.8	199.9	205.0	200.8	198.6
38	Derivatives with a negative fair value ¹⁷	250.4	223.5	225.2	210.4	195.0	183.9	173.5	164.0	163.0	166.1	162.2	160.6
39	Other trading liabilities	31.6	37.3	41.0	41.8	41.2	34.0	34.7	37.7	36.9	38.9	38.6	38.0
40	Net due to related foreign offices	134.5	203.3	230.8	324.3	388.7	420.8	476.9	519.2	512.8	554.9	512.3	503.5
41	Other liabilities ²¹	460.3	455.5	450.4	450.7	450.0	443.7	442.8	428.2	434.5	428.7	421.4	427.0
42	TOTAL LIABILITIES¹⁹	11,374.1	11,808.1	11,851.6	11,966.5	12,049.8	12,114.5	12,179.8	12,267.4	12,223.3	12,295.1	12,289.6	12,306.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,465.1	1,535.9	1,545.4	1,511.3	1,502.1	1,473.2	1,466.9	1,467.0	1,448.5	1,483.8	1,457.1	1,508.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.8	33.3	36.5	32.8	11.3	-5.8	-12.2	-10.5	-17.9	-9.9	-4.5	-1.8
45	Securitized consumer loans ²⁴	20.3	20.9	20.7	20.5	20.6	20.7	21.1	20.2	20.8	20.6	20.1	18.8
46	Securitized credit cards and other revolving plans	11.6	11.9	11.7	11.5	11.6	11.7	11.8	11.0	11.0	11.3	10.9	10.9
47	Other securitized consumer loans	8.8	9.0	9.0	9.0	9.0	9.0	9.3	9.2	9.8	9.3	9.1	7.9
48	Securitized real estate loans ²⁴	761.5	737.0	736.9	734.3	716.6	696.7	698.0	691.5	692.4	691.5	690.7	689.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	9,828.4	9,974.5	10,034.2	10,027.0	10,018.4	9,984.3	9,981.8	10,003.6	10,008.3	10,011.4	9,977.0	10,024.7
2 Securities in bank credit ²	2,670.8	2,723.8	2,758.9	2,745.4	2,715.9	2,683.9	2,678.9	2,670.4	2,668.4	2,674.8	2,666.8	2,673.4
3 Treasury and agency securities ³	1,841.5	1,857.3	1,880.8	1,857.4	1,836.3	1,801.3	1,784.5	1,773.0	1,772.0	1,776.3	1,768.4	1,774.0
4 Mortgage-backed securities (MBS) ⁴	1,338.1	1,336.9	1,365.7	1,361.7	1,352.5	1,337.3	1,318.8	1,311.5	1,308.0	1,313.0	1,311.0	1,312.8
5 Non-MBS ⁵	503.5	520.5	515.1	495.7	483.9	464.0	465.7	461.5	464.0	463.3	457.4	461.2
6 Other securities	829.3	866.5	878.1	888.1	879.6	882.5	894.3	897.3	896.3	898.5	898.5	899.4
7 Mortgage-backed securities ⁶	139.4	140.0	139.8	141.4	140.3	141.3	144.8	143.3	143.9	144.0	142.5	141.6
8 Non-MBS ⁷	689.9	726.5	738.3	746.7	739.3	741.3	749.6	754.1	752.4	754.6	755.9	757.9
9 Loans and leases in bank credit ⁸	7,157.6	7,250.6	7,275.3	7,281.6	7,302.5	7,300.4	7,303.0	7,333.2	7,339.9	7,336.6	7,310.2	7,351.3
10 Commercial and industrial loans	1,455.1	1,533.9	1,543.8	1,547.3	1,559.9	1,565.2	1,565.9	1,572.9	1,566.4	1,571.6	1,570.0	1,590.5
11 Real estate loans	3,529.9	3,532.7	3,537.7	3,534.2	3,537.1	3,529.4	3,521.3	3,520.1	3,534.5	3,516.0	3,506.4	3,517.2
12 Revolving home equity loans	526.7	502.6	497.7	493.0	490.1	486.2	485.1	483.0	483.7	483.2	482.6	481.5
13 Closed-end residential loans ⁹	1,586.6	1,603.0	1,609.3	1,603.2	1,603.5	1,594.4	1,581.2	1,575.6	1,591.1	1,571.3	1,560.7	1,571.5
14 Commercial real estate loans ¹⁰	1,416.5	1,427.2	1,430.8	1,438.0	1,443.4	1,448.8	1,455.0	1,461.5	1,459.7	1,461.5	1,463.1	1,464.2
15 Consumer loans	1,111.6	1,112.8	1,119.1	1,125.2	1,134.2	1,133.0	1,141.6	1,146.1	1,146.9	1,144.8	1,146.0	1,145.7
16 Credit cards and other revolving plans	602.5	594.7	597.8	601.0	605.5	602.6	606.2	606.5	607.0	604.6	606.6	605.6
17 Other consumer loans ¹¹	509.1	518.0	521.4	524.1	528.8	530.4	535.4	539.6	539.9	540.2	539.4	540.1
18 Other loans and leases	1,061.1	1,071.3	1,074.7	1,074.9	1,071.3	1,072.8	1,074.2	1,094.2	1,092.1	1,104.2	1,087.7	1,097.9
19 Fed funds and reverse RPs with nonbanks ¹²	317.9	321.5	311.5	305.9	294.4	284.2	283.4	293.9	295.3	303.8	286.6	291.8
20 All other loans and leases ¹³	743.2	749.8	763.1	769.0	776.9	788.6	790.7	800.3	796.8	800.4	801.1	806.1
21 LESS: Allowance for loan and lease losses	155.9	142.7	139.4	139.5	137.3	134.0	133.3	131.6	132.6	132.3	131.5	128.4
22 Interbank loans ¹²	117.8	128.1	126.7	121.6	121.8	118.8	116.2	119.4	126.2	119.7	114.7	118.3
23 Fed funds and reverse RPs with banks ¹²	105.6	116.1	113.3	106.6	106.4	103.3	99.5	101.8	109.0	102.6	96.9	98.9
24 Loans to commercial banks ¹⁴	12.2	12.1	13.4	15.0	15.5	15.5	16.7	17.7	17.2	17.1	17.8	19.4
25 Cash assets ¹⁵	1,591.4	1,925.3	1,947.6	2,078.5	2,141.4	2,229.1	2,333.0	2,402.9	2,386.5	2,377.1	2,425.1	2,432.3
26 Trading assets ¹⁶	322.1	270.5	270.2	259.8	250.5	233.4	223.4	216.7	220.8	222.6	210.0	207.5
27 Derivatives with a positive fair value ¹⁷	294.5	245.2	248.0	239.6	231.9	214.9	207.9	201.2	204.5	207.3	193.8	192.7
28 Other trading assets	27.6	25.3	22.1	20.2	18.6	18.5	15.5	15.5	16.3	15.3	16.2	14.8
29 Other assets ¹⁸	1,149.9	1,154.6	1,110.7	1,116.7	1,121.5	1,127.3	1,123.1	1,129.2	1,141.1	1,133.5	1,122.5	1,125.4
30 TOTAL ASSETS ¹⁹	12,853.8	13,310.4	13,350.0	13,464.1	13,516.3	13,558.8	13,644.2	13,740.2	13,750.2	13,731.9	13,717.8	13,779.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	8,902.0	9,352.5	9,378.3	9,334.8	9,389.8	9,448.6	9,482.3	9,558.3	9,560.0	9,515.6	9,537.2	9,634.9
32	Large time deposits	1,497.7	1,528.7	1,515.5	1,529.5	1,556.3	1,566.8	1,556.2	1,581.4	1,578.7	1,579.3	1,590.4	1,587.2
33	Other deposits	7,404.3	7,823.7	7,862.8	7,805.2	7,833.5	7,881.8	7,926.1	7,977.0	7,981.3	7,936.3	7,946.9	8,047.7
34	Borrowings	1,569.0	1,557.9	1,540.5	1,571.6	1,539.2	1,523.6	1,526.6	1,532.8	1,530.3	1,539.6	1,532.3	1,537.1
35	Borrowings from banks in the U.S.	137.3	151.2	149.7	141.1	141.5	137.2	134.3	135.6	142.9	135.4	130.3	135.5
36	Borrowings from others	1,431.6	1,406.7	1,390.7	1,430.5	1,397.7	1,386.5	1,392.3	1,397.2	1,387.4	1,404.2	1,402.0	1,401.6
37	Trading liabilities ²⁰	293.4	254.0	264.7	255.7	237.9	213.9	206.5	205.8	205.9	210.5	202.7	201.2
38	Derivatives with a negative fair value ¹⁷	260.9	218.4	223.9	212.9	194.9	179.7	171.3	167.5	167.0	170.5	165.3	164.7
39	Other trading liabilities	32.5	35.5	40.8	42.8	43.0	34.2	35.2	38.3	38.9	40.0	37.4	36.6
40	Net due to related foreign offices	127.5	184.2	209.2	335.2	397.0	447.8	494.0	510.5	514.0	532.4	512.3	476.4
41	Other liabilities ²¹	467.1	452.4	441.7	447.7	444.7	435.3	438.1	433.7	444.7	432.8	428.0	431.2
42	TOTAL LIABILITIES¹⁹	11,358.9	11,801.0	11,834.3	11,944.9	12,008.6	12,069.2	12,147.5	12,241.2	12,255.0	12,230.9	12,212.5	12,280.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,494.9	1,509.4	1,515.6	1,519.2	1,507.7	1,489.6	1,496.7	1,499.1	1,495.3	1,500.9	1,505.3	1,498.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.8	33.3	36.5	32.8	11.3	-5.8	-12.2	-10.5	-17.9	-9.9	-4.5	-1.8
45	Securitized consumer loans ²⁴	20.3	20.8	20.9	20.4	20.1	20.0	20.5	20.2	20.5	20.6	20.2	19.0
46	Securitized credit cards and other revolving plans	11.5	12.0	11.8	11.4	11.3	11.4	11.6	11.0	11.0	11.2	10.9	10.9
47	Other securitized consumer loans	8.8	8.8	9.1	9.0	8.8	8.6	9.0	9.2	9.5	9.4	9.4	8.1
48	Securitized real estate loans ²⁴	764.3	740.5	737.2	732.3	717.1	694.7	694.1	693.8	693.7	693.9	693.9	693.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	8,956.9	9,121.6	9,173.8	9,171.0	9,189.2	9,180.7	9,152.6	9,134.9	9,133.3	9,151.1	9,121.7	9,136.7
2 Securities in bank credit ²	2,456.6	2,510.0	2,539.8	2,537.4	2,528.8	2,505.5	2,484.0	2,464.0	2,462.8	2,469.9	2,462.5	2,465.9
3 Treasury and agency securities ³	1,736.4	1,741.4	1,760.8	1,752.6	1,745.9	1,717.0	1,691.6	1,682.3	1,677.8	1,685.8	1,685.4	1,687.7
4 Mortgage-backed securities (MBS) ⁴	1,317.8	1,314.0	1,338.2	1,340.7	1,341.2	1,328.8	1,309.8	1,301.2	1,296.9	1,302.0	1,307.5	1,302.5
5 Non-MBS ⁵	418.7	427.4	422.6	411.8	404.7	388.2	381.8	381.1	380.9	383.8	377.9	385.2
6 Other securities	720.2	768.5	779.0	784.8	782.9	788.5	792.3	781.8	785.0	784.0	777.1	778.2
7 Mortgage-backed securities ⁶	131.3	133.5	133.4	134.3	134.2	136.0	137.7	135.9	137.0	136.4	134.6	134.4
8 Non-MBS ⁷	588.8	635.0	645.6	650.5	648.7	652.5	654.6	645.9	648.1	647.6	642.5	643.7
9 Loans and leases in bank credit ⁸	6,500.3	6,611.6	6,634.1	6,633.6	6,660.5	6,675.2	6,668.6	6,670.9	6,670.4	6,681.3	6,659.2	6,670.8
10 Commercial and industrial loans	1,203.6	1,276.1	1,283.9	1,285.4	1,299.4	1,306.5	1,308.1	1,312.0	1,305.6	1,311.1	1,310.4	1,327.1
11 Real estate loans	3,499.9	3,513.6	3,518.8	3,510.0	3,511.1	3,505.0	3,492.9	3,491.1	3,489.8	3,493.2	3,492.7	3,488.3
12 Revolving home equity loans	525.4	502.8	498.2	493.8	490.7	487.5	485.2	481.5	482.3	481.4	480.6	480.6
13 Closed-end residential loans ⁹	1,589.2	1,608.9	1,614.8	1,605.7	1,606.1	1,597.9	1,581.9	1,577.7	1,578.5	1,580.2	1,578.7	1,570.9
14 Commercial real estate loans ¹⁰	1,385.4	1,401.9	1,405.7	1,410.4	1,414.3	1,419.7	1,425.8	1,431.9	1,429.0	1,431.6	1,433.4	1,436.8
15 Consumer loans	1,107.4	1,120.9	1,125.5	1,130.5	1,135.2	1,135.7	1,138.5	1,140.7	1,140.5	1,140.0	1,140.1	1,142.4
16 Credit cards and other revolving plans	601.9	604.1	605.4	607.1	607.9	605.9	605.8	605.8	605.9	605.2	605.3	606.2
17 Other consumer loans ¹¹	505.5	516.8	520.1	523.5	527.3	529.8	532.8	534.8	534.6	534.8	534.8	536.2
18 Other loans and leases	689.4	701.0	705.9	707.7	714.7	728.0	729.1	727.0	734.5	737.0	715.9	713.0
19 Fed funds and reverse RPs with nonbanks ¹²	143.9	144.7	139.6	133.0	134.3	140.5	136.2	129.8	137.7	139.8	118.5	115.9
20 All other loans and leases ¹³	545.5	556.2	566.3	574.7	580.4	587.6	592.9	597.2	596.8	597.2	597.5	597.1
21 LESS: Allowance for loan and lease losses	155.4	141.4	139.6	138.6	136.5	134.5	132.8	131.3	131.9	131.6	131.7	128.9
22 Interbank loans ¹²	91.4	103.0	102.5	100.7	102.6	99.1	94.5	95.6	99.0	94.0	94.4	96.1
23 Fed funds and reverse RPs with banks ¹²	81.6	93.1	92.2	90.1	91.4	87.9	83.3	83.8	87.7	82.2	82.7	83.7
24 Loans to commercial banks ¹⁴	9.8	9.9	10.3	10.6	11.2	11.1	11.3	11.7	11.3	11.8	11.7	12.5
25 Cash assets ¹⁵	859.4	985.3	1,019.2	1,037.4	1,051.3	1,098.7	1,147.8	1,203.0	1,147.1	1,209.0	1,232.3	1,262.2
26 Trading assets ¹⁶	175.4	155.9	156.6	146.6	143.5	137.0	129.9	125.5	127.9	128.8	122.0	118.9
27 Derivatives with a positive fair value ¹⁷	157.1	138.6	141.8	132.9	131.2	124.8	120.2	115.6	117.7	119.4	110.3	110.3
28 Other trading assets	18.3	17.3	14.8	13.7	12.3	12.2	9.7	9.9	10.2	9.5	11.7	8.6
29 Other assets ¹⁸	1,097.3	1,097.4	1,058.2	1,063.5	1,067.7	1,075.2	1,073.9	1,069.4	1,077.5	1,074.0	1,063.8	1,059.4
30 TOTAL ASSETS ¹⁹	11,025.1	11,321.9	11,370.7	11,380.5	11,417.8	11,456.3	11,465.9	11,497.0	11,452.9	11,525.4	11,502.4	11,544.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	8,056.3	8,377.1	8,408.8	8,422.9	8,442.7	8,486.5	8,513.5	8,544.2	8,507.5	8,523.7	8,575.2	8,589.6
32	Large time deposits	737.2	713.8	704.1	704.9	705.5	705.5	703.3	700.8	702.3	697.2	702.5	700.0
33	Other deposits	7,319.1	7,663.3	7,704.7	7,718.0	7,737.2	7,781.1	7,810.2	7,843.4	7,805.2	7,826.5	7,872.7	7,889.6
34	Borrowings	984.0	939.2	937.6	941.9	941.4	943.6	934.2	932.8	933.4	945.1	924.6	931.1
35	Borrowings from banks in the U.S.	95.9	106.2	102.6	96.1	100.3	99.3	97.2	97.6	102.5	96.9	95.9	95.9
36	Borrowings from others	888.1	833.0	835.0	845.8	841.0	844.4	837.0	835.2	830.9	848.1	828.6	835.3
37	Trading liabilities ²⁰	152.9	141.7	150.1	140.1	129.7	120.1	114.1	112.2	112.7	115.7	108.4	109.9
38	Derivatives with a negative fair value ¹⁷	130.0	113.6	118.9	108.2	100.1	96.0	89.2	85.5	86.5	88.3	81.5	82.1
39	Other trading liabilities	22.9	28.1	31.2	31.9	29.7	24.0	25.0	26.7	26.2	27.4	26.9	27.8
40	Net due to related foreign offices	-34.7	-35.8	-43.5	-10.6	21.0	30.9	41.5	63.3	61.2	89.9	58.2	48.6
41	Other liabilities ²¹	399.6	397.1	390.8	390.3	389.6	384.8	382.3	372.7	375.0	371.8	369.6	373.2
42	TOTAL LIABILITIES¹⁹	9,558.1	9,819.3	9,843.9	9,884.5	9,924.4	9,965.9	9,985.7	10,025.2	9,989.8	10,046.2	10,035.9	10,052.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,467.0	1,502.6	1,526.9	1,496.0	1,493.4	1,490.4	1,480.3	1,471.9	1,463.1	1,479.2	1,466.5	1,491.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	43.1	35.6	38.4	34.8	14.3	-1.9	-7.3	-5.7	-12.7	-5.1	0.0	2.7
45	Securitized consumer loans ²⁴	20.3	20.9	20.7	20.5	20.6	20.7	21.1	20.2	20.8	20.6	20.1	18.8
46	Securitized credit cards and other revolving plans	11.6	11.9	11.7	11.5	11.6	11.7	11.8	11.0	11.0	11.3	10.9	10.9
47	Other securitized consumer loans	8.8	9.0	9.0	9.0	9.0	9.0	9.3	9.2	9.8	9.3	9.1	7.9
48	Securitized real estate loans ²⁴	761.5	737.0	736.9	734.3	716.6	696.7	698.0	691.5	692.4	691.5	690.7	689.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	8,965.5	9,100.8	9,157.8	9,157.7	9,167.5	9,140.0	9,132.9	9,142.4	9,146.8	9,152.5	9,116.8	9,157.0
2 Securities in bank credit ²	2,462.2	2,515.1	2,550.3	2,540.2	2,516.0	2,484.9	2,474.7	2,466.5	2,462.4	2,470.0	2,465.2	2,474.2
3 Treasury and agency securities ³	1,734.2	1,750.4	1,774.7	1,756.2	1,739.5	1,704.5	1,685.3	1,676.8	1,673.1	1,679.1	1,675.4	1,682.1
4 Mortgage-backed securities (MBS) ⁴	1,314.5	1,317.8	1,347.4	1,343.2	1,335.9	1,321.7	1,303.2	1,296.4	1,292.8	1,298.1	1,296.0	1,297.5
5 Non-MBS ⁵	419.8	432.6	427.3	413.0	403.6	382.8	382.1	380.4	380.3	381.0	379.4	384.6
6 Other securities	728.0	764.8	775.7	784.0	776.5	780.4	789.4	789.7	789.3	790.9	789.8	792.1
7 Mortgage-backed securities ⁶	131.5	133.5	133.2	134.8	133.7	134.8	137.6	135.9	136.4	136.6	135.2	134.3
8 Non-MBS ⁷	596.5	631.3	642.5	649.2	642.8	645.6	651.8	653.8	652.8	654.3	654.6	657.8
9 Loans and leases in bank credit ⁸	6,503.3	6,585.7	6,607.4	6,617.5	6,651.5	6,655.0	6,658.2	6,675.9	6,684.4	6,682.5	6,651.5	6,682.7
10 Commercial and industrial loans	1,202.1	1,276.9	1,289.0	1,291.9	1,301.0	1,302.4	1,302.5	1,309.2	1,300.8	1,307.8	1,309.5	1,326.3
11 Real estate loans	3,498.6	3,503.9	3,508.3	3,504.1	3,507.2	3,499.7	3,492.2	3,491.1	3,505.4	3,486.9	3,477.6	3,488.5
12 Revolving home equity loans	526.5	502.4	497.4	492.7	489.9	486.0	484.8	482.7	483.4	482.9	482.3	481.2
13 Closed-end residential loans ⁹	1,585.3	1,601.8	1,608.3	1,602.0	1,602.4	1,593.1	1,580.0	1,574.4	1,589.8	1,570.0	1,559.7	1,570.6
14 Commercial real estate loans ¹⁰	1,386.8	1,399.7	1,402.6	1,409.3	1,414.9	1,420.6	1,427.5	1,434.0	1,432.2	1,434.1	1,435.6	1,436.7
15 Consumer loans	1,110.0	1,110.8	1,117.1	1,123.0	1,132.0	1,130.7	1,139.3	1,143.8	1,144.6	1,142.4	1,143.7	1,143.4
16 Credit cards and other revolving plans	602.5	594.7	597.8	601.0	605.5	602.6	606.2	606.5	607.0	604.6	606.6	605.6
17 Other consumer loans ¹¹	507.5	516.1	519.3	522.0	526.5	528.1	533.0	537.3	537.6	537.8	537.0	537.7
18 Other loans and leases	692.6	694.0	693.0	698.5	711.2	722.2	724.2	731.8	733.7	745.3	720.9	724.6
19 Fed funds and reverse RPs with nonbanks ¹²	143.5	145.0	133.6	129.8	130.5	133.0	130.2	129.9	134.6	142.4	119.1	118.7
20 All other loans and leases ¹³	549.1	549.0	559.4	568.7	580.7	589.1	594.0	601.9	599.1	603.0	601.8	606.0
21 LESS: Allowance for loan and lease losses	155.2	142.1	138.8	138.8	136.7	133.4	132.7	131.0	132.0	131.8	130.9	127.8
22 Interbank loans ¹²	91.6	105.4	101.8	94.9	98.4	96.0	91.5	95.0	100.3	94.9	90.2	96.1
23 Fed funds and reverse RPs with banks ¹²	81.8	95.4	91.5	84.6	87.6	85.1	80.4	83.3	89.3	83.7	78.5	82.8
24 Loans to commercial banks ¹⁴	9.7	10.0	10.3	10.3	10.8	10.9	11.1	11.7	11.1	11.1	11.8	13.3
25 Cash assets ¹⁵	859.2	1,000.8	1,003.1	1,017.7	1,052.6	1,108.3	1,153.4	1,202.3	1,184.2	1,176.2	1,207.4	1,251.0
26 Trading assets ¹⁶	180.1	152.8	153.3	146.2	143.8	135.6	130.8	127.7	130.1	131.6	123.9	121.8
27 Derivatives with a positive fair value ¹⁷	161.8	134.9	138.3	132.8	131.6	123.2	121.2	118.1	119.6	121.8	113.5	113.5
28 Other trading assets	18.3	17.9	15.0	13.4	12.3	12.4	9.6	9.6	10.5	9.8	10.4	8.3
29 Other assets ¹⁸	1,096.1	1,104.6	1,058.3	1,058.3	1,061.7	1,068.9	1,066.1	1,069.8	1,079.2	1,075.1	1,063.5	1,063.6
30 TOTAL ASSETS ¹⁹	11,037.3	11,322.3	11,335.5	11,335.9	11,387.3	11,415.4	11,442.0	11,506.1	11,508.5	11,498.4	11,470.8	11,561.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 11, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	Week ending				
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	8,035.4	8,394.6	8,420.4	8,357.9	8,394.8	8,446.4	8,477.1	8,520.1	8,525.4	8,477.0	8,486.6	8,591.5
32	Large time deposits	743.5	701.8	693.4	695.2	706.9	714.5	710.8	706.8	708.2	702.3	707.2	708.1
33	Other deposits	7,291.9	7,692.8	7,727.0	7,662.7	7,688.0	7,731.9	7,766.2	7,813.3	7,817.2	7,774.7	7,779.4	7,883.5
34	Borrowings	981.8	938.7	931.0	950.2	940.9	938.6	925.9	932.6	930.0	943.9	932.0	930.3
35	Borrowings from banks in the U.S.	95.8	105.5	103.6	95.8	99.3	97.6	94.6	97.1	103.0	97.3	93.3	96.0
36	Borrowings from others	886.0	833.2	827.4	854.4	841.6	841.0	831.3	835.4	827.0	846.6	838.8	834.3
37	Trading liabilities ²⁰	157.4	138.3	147.8	141.9	132.0	118.5	115.0	114.5	115.4	119.5	109.6	111.2
38	Derivatives with a negative fair value ¹⁷	133.3	111.9	117.0	108.9	100.0	93.9	89.6	87.0	87.7	90.6	83.0	83.6
39	Other trading liabilities	24.1	26.4	30.8	33.0	32.0	24.6	25.4	27.6	27.6	28.9	26.6	27.7
40	Net due to related foreign offices	-34.7	-47.5	-57.7	-15.8	31.1	47.3	50.7	65.4	61.7	83.8	68.5	54.4
41	Other liabilities ²¹	405.9	392.3	381.9	386.0	384.3	378.5	380.2	378.0	384.4	376.9	372.3	378.8
42	TOTAL LIABILITIES ¹⁹	9,545.8	9,816.3	9,823.4	9,820.1	9,883.2	9,929.3	9,948.8	10,010.6	10,016.8	10,001.0	9,969.0	10,066.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,491.5	1,505.9	1,512.1	1,515.7	1,504.1	1,486.1	1,493.2	1,495.5	1,491.7	1,497.4	1,501.8	1,495.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	43.1	35.6	38.4	34.8	14.3	-1.9	-7.3	-5.7	-12.7	-5.1	0.0	2.7
45	Securitized consumer loans ²⁴	20.3	20.8	20.9	20.4	20.1	20.0	20.5	20.2	20.5	20.6	20.2	19.0
46	Securitized credit cards and other revolving plans	11.5	12.0	11.8	11.4	11.3	11.4	11.6	11.0	11.0	11.2	10.9	10.9
47	Other securitized consumer loans	8.8	8.8	9.1	9.0	8.8	8.6	9.0	9.2	9.5	9.4	9.4	8.1
48	Securitized real estate loans ²⁴	764.3	740.5	737.2	732.3	717.1	694.7	694.1	693.8	693.7	693.9	693.9	693.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	5,793.6	5,910.1	5,946.7	5,933.8	5,939.6	5,917.2	5,889.3	5,868.3	5,867.4	5,885.6	5,855.1	5,865.2
2 Securities in bank credit ²	1,651.8	1,688.1	1,718.2	1,713.1	1,704.2	1,683.1	1,668.5	1,652.7	1,652.2	1,658.9	1,651.6	1,651.5
3 Treasury and agency securities ³	1,159.5	1,167.7	1,189.3	1,181.9	1,172.9	1,145.2	1,125.7	1,117.4	1,114.2	1,120.7	1,119.9	1,120.7
4 Mortgage-backed securities (MBS) ⁴	908.2	908.9	934.6	937.4	937.5	926.3	909.8	905.1	901.0	905.4	910.5	907.8
5 Non-MBS ⁵	251.3	258.8	254.8	244.6	235.4	218.9	215.9	212.3	213.1	215.4	209.4	212.9
6 Other securities	492.3	520.4	528.9	531.1	531.3	537.9	542.8	535.3	538.1	538.2	531.6	530.8
7 Mortgage-backed securities ⁶	115.5	117.3	117.9	118.8	119.2	120.9	123.2	121.6	122.6	122.1	120.3	120.3
8 Non-MBS ⁷	376.8	403.1	411.0	412.3	412.0	417.0	419.7	413.7	415.5	416.1	411.4	410.5
9 Loans and leases in bank credit ⁸	4,141.8	4,222.0	4,228.5	4,220.7	4,235.4	4,234.0	4,220.8	4,215.7	4,215.1	4,226.7	4,203.6	4,213.8
10 Commercial and industrial loans	783.3	836.3	839.3	839.9	850.3	854.2	855.1	857.9	851.3	856.4	857.5	872.1
11 Real estate loans	2,024.8	2,041.4	2,040.8	2,027.8	2,025.0	2,011.3	1,994.7	1,988.9	1,987.2	1,991.9	1,989.4	1,986.0
12 Revolving home equity loans	410.5	395.6	391.4	387.7	385.0	381.7	380.0	376.4	377.1	376.2	375.5	375.2
13 Closed-end residential loans ⁹	1,085.4	1,114.8	1,117.3	1,106.6	1,105.8	1,094.4	1,077.8	1,072.3	1,072.0	1,075.3	1,072.6	1,067.6
14 Commercial real estate loans ¹⁰	528.9	530.9	532.0	533.5	534.2	535.3	537.0	540.3	538.1	540.4	541.3	543.2
15 Consumer loans	793.6	799.8	801.3	805.0	807.5	805.1	806.7	806.6	806.9	806.4	805.2	807.4
16 Credit cards and other revolving plans	423.2	419.5	419.6	420.8	421.1	418.3	417.7	416.1	416.5	415.7	415.3	415.8
17 Other consumer loans ¹¹	370.4	380.3	381.7	384.2	386.5	386.7	389.0	390.5	390.3	390.7	389.9	391.6
18 Other loans and leases	540.1	544.5	547.1	548.1	552.5	563.5	564.3	562.3	569.8	572.0	551.5	548.2
19 Fed funds and reverse RPs with nonbanks ¹²	142.2	140.9	135.4	130.2	131.6	137.1	133.1	127.3	135.2	137.5	115.7	113.4
20 All other loans and leases ¹³	397.9	403.6	411.7	417.8	421.0	426.4	431.2	435.0	434.5	434.5	435.7	434.9
21 LESS: Allowance for loan and lease losses	110.3	97.3	96.2	95.5	93.8	91.5	90.0	88.6	89.1	89.0	88.9	86.6
22 Interbank loans ¹²	49.0	55.4	53.8	52.5	53.5	51.3	48.8	52.3	53.7	52.1	52.6	52.9
23 Fed funds and reverse RPs with banks ¹²	40.7	46.5	44.5	43.2	43.5	41.4	38.8	41.8	43.5	41.3	42.1	42.4
24 Loans to commercial banks ¹⁴	8.3	8.9	9.2	9.3	10.0	9.9	10.0	10.5	10.1	10.8	10.6	10.5
25 Cash assets ¹⁵	570.1	689.8	703.7	731.2	761.3	806.7	857.3	891.5	842.7	892.7	918.2	946.1
26 Trading assets ¹⁶	171.1	151.4	152.5	142.6	140.0	133.8	127.0	122.8	125.4	126.2	119.3	116.1
27 Derivatives with a positive fair value ¹⁷	152.8	134.5	137.9	129.1	127.9	121.8	117.4	113.0	115.2	116.7	107.7	107.6
28 Other trading assets	18.3	17.0	14.6	13.5	12.1	12.1	9.6	9.8	10.2	9.4	11.6	8.4
29 Other assets ¹⁸	835.0	836.7	799.0	802.5	806.0	810.5	809.7	810.2	818.5	814.4	805.3	800.5
30 TOTAL ASSETS ¹⁹	7,308.6	7,546.1	7,559.6	7,567.1	7,606.6	7,628.0	7,642.1	7,656.5	7,618.5	7,682.0	7,661.7	7,694.3

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)

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	5,154.4	5,407.7	5,429.1	5,445.6	5,457.0	5,486.0	5,506.4	5,535.4	5,502.9	5,519.3	5,559.3	5,583.3
32	Large time deposits	328.8	313.5	305.9	306.9	314.0	313.8	314.0	312.7	313.6	309.0	313.9	314.1
33	Other deposits	4,825.6	5,094.2	5,123.2	5,138.7	5,143.0	5,172.2	5,192.4	5,222.7	5,189.2	5,210.3	5,245.4	5,269.2
34	Borrowings	718.9	676.6	673.5	675.2	661.9	655.2	649.2	647.5	649.4	656.8	640.7	643.8
35	Borrowings from banks in the U.S.	51.5	55.0	54.5	51.7	54.1	51.1	49.0	44.6	48.0	43.3	42.5	42.2
36	Borrowings from others	667.4	621.6	619.0	623.4	607.8	604.1	600.2	602.9	601.4	613.6	598.2	601.6
37	Trading liabilities ²⁰	149.0	137.7	146.4	136.2	126.4	116.9	111.2	109.3	109.9	112.9	105.6	107.0
38	Derivatives with a negative fair value ¹⁷	126.7	110.5	115.9	105.2	97.6	93.5	86.9	83.4	84.4	86.3	79.4	79.9
39	Other trading liabilities	22.2	27.2	30.4	31.0	28.8	23.4	24.3	25.9	25.5	26.6	26.1	27.1
40	Net due to related foreign offices	-74.6	-78.6	-86.6	-53.9	-17.6	-10.9	-4.4	19.0	15.7	44.6	16.7	4.3
41	Other liabilities ²¹	333.5	334.0	327.5	324.7	327.5	322.7	321.3	313.5	315.9	311.8	311.6	313.5
42	TOTAL LIABILITIES¹⁹	6,281.2	6,477.3	6,489.9	6,527.8	6,555.2	6,569.9	6,583.7	6,624.7	6,593.7	6,645.3	6,633.8	6,651.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,027.4	1,068.7	1,069.7	1,039.3	1,051.4	1,058.1	1,058.4	1,031.9	1,024.8	1,036.6	1,027.8	1,042.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	34.6	28.9	31.5	27.7	11.2	-0.3	-5.0	-1.9	-8.4	-1.1	3.9	4.7
45	Securitized consumer loans ²⁴	7.0	7.1	7.4	7.4	7.3	7.3	7.5	7.7	7.9	8.0	8.0	6.7
46	Securitized credit cards and other revolving plans	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.4	0.3	0.5	0.5	0.5
47	Other securitized consumer loans	6.9	6.8	6.9	6.9	7.0	6.9	7.2	7.3	7.5	7.4	7.4	6.2
48	Securitized real estate loans ²⁴	740.7	717.1	717.8	714.8	697.2	677.3	678.4	672.1	673.1	672.1	671.4	670.0

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

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	5,800.5	5,898.2	5,939.6	5,925.6	5,919.7	5,881.5	5,866.1	5,872.4	5,873.4	5,887.7	5,851.7	5,879.8
2 Securities in bank credit ²	1,658.5	1,689.8	1,724.6	1,714.7	1,693.6	1,667.7	1,659.9	1,656.1	1,652.2	1,660.5	1,656.1	1,660.9
3 Treasury and agency securities ³	1,161.2	1,171.3	1,198.9	1,184.2	1,169.8	1,137.1	1,120.5	1,115.8	1,111.8	1,118.4	1,115.8	1,119.8
4 Mortgage-backed securities (MBS) ⁴	908.2	908.4	939.2	937.1	933.5	923.0	907.0	903.5	899.6	904.9	904.2	905.6
5 Non-MBS ⁵	253.0	262.8	259.7	247.1	236.3	214.0	213.6	212.2	212.3	213.6	211.6	214.2
6 Other securities	497.3	518.5	525.7	530.5	523.8	530.7	539.4	540.3	540.3	542.1	540.3	541.1
7 Mortgage-backed securities ⁶	115.5	118.0	117.7	119.1	118.2	119.8	122.8	121.4	121.9	122.1	120.7	119.9
8 Non-MBS ⁷	381.8	400.5	408.0	411.4	405.6	410.8	416.5	418.9	418.4	420.0	419.6	421.2
9 Loans and leases in bank credit ⁸	4,142.0	4,208.4	4,215.0	4,210.9	4,226.1	4,213.8	4,206.2	4,216.2	4,221.3	4,227.2	4,195.5	4,218.8
10 Commercial and industrial loans	782.0	837.1	843.9	844.7	850.7	850.8	850.5	855.3	847.1	853.6	855.9	872.0
11 Real estate loans	2,023.5	2,037.5	2,036.7	2,025.1	2,021.7	2,004.5	1,990.5	1,987.7	1,997.5	1,987.6	1,977.6	1,983.1
12 Revolving home equity loans	411.2	395.8	391.2	386.6	384.0	380.3	379.2	377.1	377.7	377.2	376.7	375.5
13 Closed-end residential loans ⁹	1,083.1	1,111.1	1,115.0	1,105.4	1,103.9	1,089.5	1,074.8	1,069.9	1,080.6	1,069.1	1,059.0	1,065.4
14 Commercial real estate loans ¹⁰	529.2	530.6	530.5	533.0	533.8	534.7	536.5	540.8	539.2	541.3	542.0	542.3
15 Consumer loans	795.1	794.1	796.6	800.5	805.3	801.7	806.3	808.1	809.2	807.6	807.1	807.1
16 Credit cards and other revolving plans	423.6	413.6	414.3	416.3	418.9	415.4	416.9	416.4	417.1	415.4	416.1	415.5
17 Other consumer loans ¹¹	371.5	380.5	382.3	384.2	386.4	386.3	389.3	391.6	392.1	392.3	391.0	391.6
18 Other loans and leases	541.4	539.8	537.9	540.7	548.3	556.8	559.0	565.2	567.5	578.4	554.9	556.7
19 Fed funds and reverse RPs with nonbanks ¹²	141.7	141.1	130.4	127.0	127.6	129.9	127.2	127.1	131.8	139.5	116.4	116.0
20 All other loans and leases ¹³	399.7	398.7	407.4	413.7	420.8	426.9	431.8	438.0	435.7	438.9	438.5	440.7
21 LESS: Allowance for loan and lease losses	110.0	98.0	95.8	95.8	94.1	90.6	89.7	88.4	89.3	89.0	88.4	85.8
22 Interbank loans ¹²	48.1	57.0	53.0	49.5	51.2	50.1	47.3	51.1	52.1	51.5	50.8	52.4
23 Fed funds and reverse RPs with banks ¹²	39.9	48.0	43.7	40.4	41.6	40.4	37.4	40.7	42.2	41.5	40.2	41.2
24 Loans to commercial banks ¹⁴	8.2	9.0	9.3	9.1	9.6	9.7	9.9	10.4	9.9	10.0	10.6	11.2
25 Cash assets ¹⁵	567.9	681.9	686.0	719.2	752.3	803.0	841.9	889.6	869.2	866.9	901.0	938.1
26 Trading assets ¹⁶	175.6	148.3	149.3	142.1	140.3	132.6	128.0	125.0	127.4	128.7	121.1	119.0
27 Derivatives with a positive fair value ¹⁷	157.5	130.7	134.5	128.9	128.3	120.4	118.6	115.5	117.0	119.1	110.9	110.9
28 Other trading assets	18.1	17.7	14.8	13.2	12.0	12.2	9.4	9.5	10.4	9.6	10.2	8.1
29 Other assets ¹⁸	833.0	843.2	798.8	798.8	801.0	807.2	803.4	809.2	817.8	814.3	803.9	802.5
30 TOTAL ASSETS ¹⁹	7,315.2	7,530.6	7,530.9	7,539.4	7,570.5	7,583.7	7,596.9	7,658.8	7,650.7	7,660.1	7,640.0	7,706.0

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)

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	5,139.2	5,419.7	5,438.4	5,400.8	5,421.0	5,461.4	5,480.5	5,517.4	5,510.6	5,486.2	5,498.8	5,584.6
32	Large time deposits	333.9	304.6	298.6	301.8	313.1	320.7	319.1	317.3	318.1	313.1	317.9	320.3
33	Other deposits	4,805.2	5,115.1	5,139.8	5,099.0	5,107.8	5,140.6	5,161.4	5,200.0	5,192.6	5,173.1	5,180.9	5,264.3
34	Borrowings	718.0	677.8	666.8	678.2	658.9	649.8	642.3	648.3	648.5	657.1	646.7	644.5
35	Borrowings from banks in the U.S.	52.2	54.7	54.2	48.9	52.7	50.9	47.7	45.0	49.6	44.4	40.6	43.5
36	Borrowings from others	665.8	623.1	612.6	629.3	606.2	598.9	594.6	603.3	598.9	612.7	606.1	600.9
37	Trading liabilities ²⁰	153.5	134.2	144.0	138.0	128.7	115.6	112.3	111.7	112.6	116.5	106.8	108.3
38	Derivatives with a negative fair value ¹⁷	130.0	108.8	114.0	105.8	97.5	91.6	87.5	84.8	85.6	88.4	80.8	81.3
39	Other trading liabilities	23.5	25.4	30.0	32.2	31.2	24.0	24.8	26.9	27.0	28.1	25.9	27.0
40	Net due to related foreign offices	-76.4	-86.9	-96.8	-56.3	-10.0	4.4	4.5	19.4	14.4	37.5	24.9	7.5
41	Other liabilities ²¹	338.1	330.6	320.7	321.7	323.6	318.2	318.1	317.5	322.6	316.0	313.4	318.0
42	TOTAL LIABILITIES¹⁹	6,272.4	6,475.4	6,473.0	6,482.4	6,522.1	6,549.3	6,557.6	6,614.3	6,608.8	6,613.3	6,590.5	6,662.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,042.8	1,055.2	1,057.8	1,057.0	1,048.4	1,034.4	1,039.4	1,044.5	1,041.9	1,046.8	1,049.5	1,043.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	34.6	28.9	31.5	27.7	11.2	-0.3	-5.0	-1.9	-8.4	-1.1	3.9	4.7
45	Securitized consumer loans ²⁴	7.2	7.0	7.5	7.4	7.3	7.1	7.5	7.9	8.1	8.2	8.2	6.9
46	Securitized credit cards and other revolving plans	0.1	0.3	0.5	0.4	0.4	0.3	0.3	0.4	0.3	0.5	0.5	0.5
47	Other securitized consumer loans	7.1	6.6	7.0	7.0	6.9	6.8	7.2	7.5	7.7	7.7	7.7	6.4
48	Securitized real estate loans ²⁴	743.3	720.7	717.8	713.1	697.7	675.3	674.7	674.2	674.1	674.2	674.2	674.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	3,163.4	3,211.5	3,227.1	3,237.2	3,249.6	3,263.5	3,263.3	3,266.6	3,265.9	3,265.5	3,266.5	3,271.5
2 Securities in bank credit ²	804.8	821.9	821.6	824.4	824.6	822.3	815.5	811.4	810.6	811.0	810.9	814.4
3 Treasury and agency securities ³	577.0	573.8	571.4	570.7	572.9	571.8	566.0	564.8	563.6	565.1	565.5	567.0
4 Mortgage-backed securities (MBS) ⁴	409.6	405.2	403.6	403.4	403.7	402.6	400.0	396.1	395.8	396.7	397.0	394.7
5 Non-MBS ⁵	167.4	168.6	167.8	167.3	169.3	169.2	166.0	168.7	167.8	168.5	168.4	172.3
6 Other securities	227.8	248.1	250.1	253.7	251.6	250.5	249.5	246.5	247.0	245.8	245.5	247.4
7 Mortgage-backed securities ⁶	15.8	16.2	15.5	15.5	15.0	15.0	14.6	14.3	14.3	14.3	14.4	14.2
8 Non-MBS ⁷	212.0	232.0	234.6	238.2	236.6	235.5	235.0	232.2	232.6	231.5	231.1	233.2
9 Loans and leases in bank credit ⁸	2,358.6	2,389.6	2,405.6	2,412.9	2,425.1	2,441.2	2,447.8	2,455.2	2,455.3	2,454.5	2,455.6	2,457.1
10 Commercial and industrial loans	420.3	439.7	444.5	445.5	449.0	452.2	453.0	454.2	454.3	454.6	452.9	455.0
11 Real estate loans	1,475.1	1,472.3	1,478.0	1,482.2	1,486.1	1,493.7	1,498.2	1,502.2	1,502.5	1,501.3	1,503.3	1,502.3
12 Revolving home equity loans	114.9	107.2	106.8	106.2	105.7	105.8	105.2	105.2	105.2	105.2	105.1	105.4
13 Closed-end residential loans ⁹	503.8	494.2	497.5	499.1	500.3	503.5	504.2	505.4	506.6	504.9	506.1	503.4
14 Commercial real estate loans ¹⁰	856.5	870.9	873.7	876.9	880.1	884.4	888.8	891.6	890.8	891.2	892.1	893.5
15 Consumer loans	313.8	321.1	324.2	325.5	327.7	330.6	331.8	334.1	333.6	333.6	334.9	335.0
16 Credit cards and other revolving plans	178.6	184.6	185.8	186.2	186.8	187.6	188.1	189.7	189.4	189.5	190.1	190.4
17 Other consumer loans ¹¹	135.1	136.5	138.4	139.2	140.9	143.1	143.7	144.4	144.2	144.1	144.8	144.6
18 Other loans and leases	149.3	156.5	158.8	159.6	162.2	164.6	164.8	164.7	164.8	165.0	164.5	164.7
19 Fed funds and reverse RPs with nonbanks ¹²	1.7	3.8	4.2	2.8	2.7	3.4	3.1	2.5	2.4	2.2	2.7	2.5
20 All other loans and leases ¹³	147.7	152.6	154.6	156.9	159.5	161.2	161.7	162.2	162.3	162.7	161.8	162.2
21 LESS: Allowance for loan and lease losses	45.1	44.1	43.5	43.1	42.7	43.0	42.8	42.7	42.7	42.6	42.8	42.3
22 Interbank loans ¹²	42.4	47.6	48.7	48.1	49.1	47.8	45.7	43.3	45.3	42.0	41.7	43.2
23 Fed funds and reverse RPs with banks ¹²	40.9	46.6	47.6	46.9	47.9	46.5	44.4	42.0	44.1	40.9	40.7	41.3
24 Loans to commercial banks ¹⁴	1.5	1.0	1.1	1.2	1.2	1.2	1.3	1.2	1.2	1.1	1.1	1.9
25 Cash assets ¹⁵	289.4	295.5	315.5	306.2	290.0	292.0	290.5	311.5	304.3	316.3	314.1	316.1
26 Trading assets ¹⁶	4.2	4.5	4.1	4.0	3.4	3.2	2.9	2.7	2.5	2.7	2.7	2.8
27 Derivatives with a positive fair value ¹⁷	4.2	4.2	3.9	3.8	3.3	3.1	2.7	2.6	2.6	2.6	2.6	2.7
28 Other trading assets	-0.0	0.4	0.2	0.2	0.2	0.1	0.1	0.1	-0.0	0.0	0.1	0.2
29 Other assets ¹⁸	262.2	260.7	259.2	261.0	261.7	264.7	264.3	259.2	259.0	259.5	258.5	258.8
30 TOTAL ASSETS ¹⁹	3,716.5	3,775.8	3,811.2	3,813.4	3,811.2	3,828.2	3,823.8	3,840.5	3,834.4	3,843.4	3,840.7	3,850.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 11, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	2,901.9	2,969.4	2,979.6	2,977.2	2,985.7	3,000.5	3,007.1	3,008.9	3,004.6	3,004.4	3,015.9	3,006.3
32	Large time deposits	408.4	400.3	398.2	398.0	391.5	391.7	389.4	388.1	388.6	388.2	388.6	386.0
33	Other deposits	2,493.5	2,569.1	2,581.5	2,579.2	2,594.2	2,608.9	2,617.8	2,620.7	2,616.0	2,616.2	2,627.3	2,620.3
34	Borrowings	265.1	262.6	264.1	266.8	279.5	288.4	285.0	285.3	284.0	288.2	283.9	287.4
35	Borrowings from banks in the U.S.	44.4	51.2	48.1	44.4	46.2	48.2	48.3	53.0	54.5	53.7	53.4	53.7
36	Borrowings from others	220.7	211.4	216.0	222.4	233.2	240.2	236.7	232.3	229.5	234.6	230.4	233.7
37	Trading liabilities ²⁰	3.9	4.1	3.8	3.9	3.3	3.1	2.9	2.8	2.8	2.9	2.8	3.0
38	Derivatives with a negative fair value ¹⁷	3.3	3.2	3.0	3.0	2.5	2.5	2.3	2.1	2.1	2.1	2.1	2.2
39	Other trading liabilities	0.6	0.9	0.8	0.9	0.9	0.6	0.6	0.7	0.7	0.8	0.7	0.7
40	Net due to related foreign offices	40.0	42.9	43.1	43.3	38.6	41.8	45.9	44.3	45.5	45.3	41.5	44.3
41	Other liabilities ²¹	66.1	63.1	63.3	65.5	62.1	62.1	61.0	59.1	59.1	60.0	58.0	59.7
42	TOTAL LIABILITIES ¹⁹	3,276.9	3,342.0	3,353.9	3,356.7	3,369.2	3,396.0	3,401.9	3,400.5	3,396.0	3,400.8	3,402.0	3,400.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	439.6	433.8	457.2	456.7	442.0	432.3	421.9	440.0	438.3	442.6	438.7	449.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.5	6.7	6.9	7.1	3.2	-1.5	-2.3	-3.7	-4.3	-4.0	-3.8	-2.0
45	Securitized consumer loans ²⁴	13.3	13.7	13.3	13.1	13.3	13.5	13.6	12.5	12.9	12.7	12.1	12.1
46	Securitized credit cards and other revolving plans	11.5	11.6	11.2	11.1	11.2	11.4	11.5	10.6	10.7	10.8	10.4	10.4
47	Other securitized consumer loans	1.9	2.2	2.1	2.0	2.0	2.1	2.1	1.9	2.2	1.9	1.7	1.7
48	Securitized real estate loans ²⁴	20.8	20.0	19.1	19.5	19.5	19.5	19.6	19.3	19.3	19.4	19.3	19.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	3,165.1	3,202.6	3,218.2	3,232.1	3,247.8	3,258.5	3,266.8	3,270.0	3,273.4	3,264.7	3,265.1	3,277.2
2 Securities in bank credit ²	803.8	825.3	825.8	825.5	822.4	817.2	814.8	810.4	810.2	809.5	809.1	813.3
3 Treasury and agency securities ³	573.0	579.1	575.8	572.0	569.7	567.5	564.8	561.0	561.2	560.7	559.6	562.3
4 Mortgage-backed securities (MBS) ⁴	406.3	409.3	408.2	406.0	402.4	398.7	396.2	392.8	393.2	393.3	391.9	391.9
5 Non-MBS ⁵	166.7	169.8	167.6	165.9	167.3	168.8	168.6	168.2	168.0	167.4	167.8	170.4
6 Other securities	230.7	246.2	249.9	253.6	252.7	249.7	250.0	249.3	249.0	248.8	249.4	251.0
7 Mortgage-backed securities ⁶	16.0	15.4	15.5	15.7	15.5	15.0	14.8	14.5	14.5	14.5	14.5	14.4
8 Non-MBS ⁷	214.8	230.8	234.5	237.9	237.2	234.7	235.3	234.8	234.4	234.2	235.0	236.6
9 Loans and leases in bank credit ⁸	2,361.3	2,377.3	2,392.4	2,406.6	2,425.4	2,441.3	2,452.0	2,459.6	2,463.2	2,455.3	2,456.0	2,463.9
10 Commercial and industrial loans	420.1	439.8	445.2	447.2	450.3	451.7	452.1	453.9	453.7	454.3	453.5	454.3
11 Real estate loans	1,475.1	1,466.5	1,471.7	1,479.0	1,485.5	1,495.2	1,501.8	1,503.4	1,507.9	1,499.3	1,500.0	1,505.3
12 Revolving home equity loans	115.3	106.6	106.3	106.1	105.9	105.7	105.6	105.7	105.7	105.6	105.7	105.7
13 Closed-end residential loans ⁹	502.2	490.7	493.3	496.6	498.5	503.7	505.2	504.5	509.2	500.8	500.7	505.2
14 Commercial real estate loans ¹⁰	857.6	869.1	872.1	876.3	881.1	885.9	891.0	893.2	893.0	892.8	893.6	894.4
15 Consumer loans	314.9	316.8	320.4	322.6	326.7	329.0	333.0	335.7	335.4	334.8	336.6	336.2
16 Credit cards and other revolving plans	178.9	181.2	183.5	184.7	186.6	187.2	189.3	190.0	189.9	189.2	190.6	190.1
17 Other consumer loans ¹¹	136.0	135.6	137.0	137.8	140.1	141.8	143.7	145.6	145.5	145.6	146.0	146.1
18 Other loans and leases	151.2	154.2	155.1	157.8	162.9	165.3	165.2	166.6	166.2	166.9	166.0	168.0
19 Fed funds and reverse RPs with nonbanks ¹²	1.8	3.9	3.1	2.8	3.0	3.1	3.0	2.8	2.8	2.8	2.7	2.7
20 All other loans and leases ¹³	149.4	150.3	152.0	155.0	159.9	162.2	162.2	163.9	163.4	164.1	163.3	165.3
21 LESS: Allowance for loan and lease losses	45.2	44.1	43.0	43.0	42.6	42.8	42.9	42.6	42.8	42.7	42.5	42.1
22 Interbank loans ¹²	43.5	48.4	48.8	45.3	47.2	45.9	44.2	43.9	48.2	43.4	39.5	43.7
23 Fed funds and reverse RPs with banks ¹²	41.9	47.4	47.7	44.2	46.0	44.7	43.1	42.6	47.1	42.2	38.3	41.6
24 Loans to commercial banks ¹⁴	1.5	1.0	1.1	1.2	1.2	1.2	1.1	1.3	1.1	1.2	1.2	2.1
25 Cash assets ¹⁵	291.3	318.9	317.1	298.5	300.3	305.4	311.5	312.7	314.9	309.3	306.3	312.9
26 Trading assets ¹⁶	4.5	4.5	4.0	4.1	3.5	3.0	2.8	2.8	2.7	2.9	2.8	2.8
27 Derivatives with a positive fair value ¹⁷	4.3	4.2	3.8	3.9	3.3	2.8	2.6	2.6	2.6	2.7	2.6	2.7
28 Other trading assets	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2
29 Other assets ¹⁸	263.1	261.4	259.5	259.4	260.7	261.8	262.7	260.6	261.4	260.8	259.7	261.1
30 TOTAL ASSETS ¹⁹	3,722.1	3,791.7	3,804.6	3,796.4	3,816.9	3,831.7	3,845.1	3,847.4	3,857.9	3,838.3	3,830.8	3,855.7

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 (continued)

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	2,896.2	2,975.0	2,982.0	2,957.0	2,973.9	2,985.0	2,996.6	3,002.7	3,014.7	2,990.8	2,987.8	3,006.9
32	Large time deposits	409.6	397.3	394.7	393.4	393.7	393.8	391.8	389.5	390.2	389.2	389.3	387.8
33	Other deposits	2,486.6	2,577.7	2,587.3	2,563.7	2,580.1	2,591.3	2,604.8	2,613.3	2,624.6	2,601.5	2,598.5	2,619.1
34	Borrowings	263.8	261.0	264.3	272.0	282.1	288.7	283.6	284.2	281.5	286.8	285.4	285.8
35	Borrowings from banks in the U.S.	43.6	50.8	49.4	46.9	46.6	46.6	46.9	52.1	53.4	52.9	52.7	52.4
36	Borrowings from others	220.2	210.1	214.8	225.1	235.5	242.1	236.7	232.1	228.2	233.9	232.7	233.3
37	Trading liabilities ²⁰	3.9	4.0	3.8	3.9	3.3	3.0	2.8	2.9	2.8	3.0	2.9	2.9
38	Derivatives with a negative fair value ¹⁷	3.3	3.1	3.0	3.1	2.5	2.3	2.2	2.2	2.1	2.2	2.2	2.3
39	Other trading liabilities	0.6	1.0	0.8	0.8	0.8	0.6	0.6	0.7	0.6	0.8	0.7	0.7
40	Net due to related foreign offices	41.7	39.4	39.1	40.5	41.1	42.9	46.2	46.0	47.3	46.3	43.6	47.0
41	Other liabilities ²¹	67.8	61.6	61.2	64.3	60.7	60.3	62.1	60.5	61.7	60.9	59.0	60.8
42	TOTAL LIABILITIES ¹⁹	3,273.4	3,340.9	3,350.4	3,337.7	3,361.1	3,380.0	3,391.3	3,396.3	3,408.0	3,387.7	3,378.6	3,403.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	448.6	450.7	454.3	458.7	455.8	451.7	453.8	451.1	449.8	450.6	452.3	452.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.5	6.7	6.9	7.1	3.2	-1.5	-2.3	-3.7	-4.3	-4.0	-3.8	-2.0
45	Securitized consumer loans ²⁴	13.1	13.9	13.4	13.0	12.9	13.0	13.0	12.3	12.5	12.4	12.0	12.1
46	Securitized credit cards and other revolving plans	11.4	11.7	11.3	11.0	10.9	11.1	11.3	10.6	10.7	10.7	10.3	10.4
47	Other securitized consumer loans	1.7	2.2	2.1	2.0	1.9	1.9	1.8	1.7	1.7	1.7	1.7	1.7
48	Securitized real estate loans ²⁴	21.1	19.8	19.4	19.3	19.4	19.4	19.4	19.6	19.5	19.6	19.6	19.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
ASSETS													
1 Bank credit	858.5	869.9	879.1	872.9	857.4	855.8	852.8	857.9	854.0	848.8	861.6	871.9	
2 Securities in bank credit ²	208.0	207.0	208.7	206.3	202.0	200.7	202.8	203.2	203.2	203.3	202.9	201.6	
3 Treasury and agency securities ³	108.2	104.2	104.3	101.0	97.3	98.0	98.2	96.7	98.0	97.3	94.5	94.9	
4 Mortgage-backed securities (MBS) ⁴	23.0	19.8	18.9	18.9	16.6	15.1	15.2	14.5	14.3	14.4	14.4	14.7	
5 Non-MBS ⁵	85.2	84.4	85.4	82.1	80.7	82.9	83.0	82.2	83.6	83.0	80.1	80.2	
6 Other securities	99.8	102.8	104.5	105.3	104.8	102.7	104.5	106.5	105.2	106.0	108.4	106.6	
7 Mortgage-backed securities ⁶	7.6	6.6	6.4	6.4	6.5	6.4	6.8	7.0	6.9	6.9	7.1	7.3	
8 Non-MBS ⁷	92.3	96.2	98.0	98.9	98.2	96.2	97.7	99.5	98.4	99.1	101.3	99.3	
9 Loans and leases in bank credit ⁸	650.4	662.9	670.4	666.6	655.3	655.1	650.0	654.7	650.9	645.5	658.7	670.3	
10 Commercial and industrial loans	252.9	255.1	256.6	256.1	258.7	265.5	263.5	263.8	265.8	263.5	260.6	265.4	
11 Real estate loans	31.0	29.3	29.8	30.0	29.7	29.8	29.5	28.7	29.0	28.7	28.3	28.6	
12 Revolving home equity loans	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	
13 Closed-end residential loans ⁹	1.3	1.1	1.0	1.1	1.1	1.2	1.3	1.2	1.5	1.3	0.9	1.0	
14 Commercial real estate loans ¹⁰	29.6	28.0	28.6	28.6	28.3	28.3	27.9	27.3	27.3	27.2	27.2	27.4	
15 Consumer loans	1.6	1.9	2.0	2.0	2.2	2.3	2.3	2.4	2.4	2.4	2.4	2.4	
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	1.6	1.9	2.0	2.0	2.2	2.3	2.3	2.4	2.4	2.4	2.4	2.4	
18 Other loans and leases	364.8	376.6	382.0	378.5	364.8	357.5	354.7	359.8	353.7	350.9	367.5	373.9	
19 Fed funds and reverse RPs with nonbanks ¹²	172.4	177.5	179.9	178.0	168.1	158.0	156.0	162.5	158.1	155.9	168.7	172.7	
20 All other loans and leases ¹³	192.4	199.1	202.1	200.4	196.6	199.6	198.7	197.3	195.6	195.0	198.7	201.2	
21 LESS: Allowance for loan and lease losses	0.7	0.4	0.5	0.0	0.2	0.6	0.3	0.5	0.2	0.3	0.6	1.1	
22 Interbank loans ¹²	26.6	23.3	24.8	26.9	24.3	23.5	24.6	24.5	25.8	23.6	25.3	23.3	
23 Fed funds and reverse RPs with banks ¹²	24.5	20.9	21.4	22.0	19.5	19.0	19.4	18.9	20.2	17.9	19.7	17.9	
24 Loans to commercial banks ¹⁴	2.1	2.4	3.3	4.8	4.8	4.5	5.2	5.6	5.6	5.6	5.6	5.4	
25 Cash assets ¹⁵	739.6	959.2	951.7	1,027.4	1,086.4	1,090.5	1,151.7	1,211.4	1,192.1	1,235.2	1,218.9	1,233.0	
26 Trading assets ¹⁶	137.8	121.2	120.2	114.2	108.0	100.4	95.1	86.9	87.6	88.5	84.6	83.8	
27 Derivatives with a positive fair value ¹⁷	128.3	113.8	113.1	107.5	101.6	94.5	89.1	81.0	81.7	83.0	79.0	77.1	
28 Other trading assets	9.5	7.5	7.1	6.7	6.4	6.0	5.9	5.9	5.9	5.5	5.7	6.7	
29 Other assets ¹⁸	52.4	48.9	50.8	55.8	58.2	61.8	56.9	57.2	59.6	57.7	54.4	59.3	
30 TOTAL ASSETS ¹⁹	1,814.1	2,022.1	2,026.2	2,097.2	2,134.1	2,131.4	2,180.7	2,237.4	2,218.9	2,253.5	2,244.2	2,270.2	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending				
									Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	869.0	953.9	950.7	963.6	986.2	1,011.5	1,007.5	1,039.7	1,037.2	1,043.1	1,050.6	1,039.1
32	Large time deposits	757.1	822.8	815.1	822.5	840.7	861.5	850.6	877.6	875.7	885.7	881.6	875.5
33	Other deposits	112.0	131.1	135.6	141.1	145.6	150.0	156.9	162.0	161.6	157.4	169.0	163.7
34	Borrowings	587.9	618.3	607.0	611.0	604.6	590.5	596.6	601.5	598.1	594.7	604.7	617.7
35	Borrowings from banks in the U.S.	40.0	46.2	46.2	46.6	42.4	40.3	39.0	37.2	38.1	34.8	37.3	39.5
36	Borrowings from others	547.8	572.0	560.8	564.4	562.1	550.3	557.6	564.3	559.9	559.8	567.4	578.2
37	Trading liabilities ²⁰	129.2	119.0	116.1	112.1	106.4	97.8	94.2	89.6	87.2	89.3	92.4	88.7
38	Derivatives with a negative fair value ¹⁷	120.4	109.9	106.3	102.2	94.9	87.8	84.4	78.5	76.5	77.8	80.7	78.4
39	Other trading liabilities	8.8	9.2	9.8	9.9	11.5	10.0	9.8	11.1	10.7	11.5	11.7	10.2
40	Net due to related foreign offices	169.2	239.1	274.3	334.9	367.7	389.9	435.3	455.9	451.6	465.0	454.1	454.9
41	Other liabilities ²¹	60.7	58.5	59.6	60.4	60.4	58.9	60.5	55.5	59.4	56.9	51.9	53.7
42	TOTAL LIABILITIES ¹⁹	1,816.0	1,988.8	2,007.7	2,082.0	2,125.4	2,148.6	2,194.1	2,242.3	2,233.5	2,248.9	2,253.7	2,254.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-1.9	33.3	18.5	15.2	8.7	-17.1	-13.4	-4.9	-14.6	4.6	-9.5	16.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.3	-2.3	-1.9	-2.0	-3.0	-3.9	-4.8	-4.9	-5.3	-4.8	-4.5	-4.6
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

October 11, 2013

Account	2012 Sep	2013 Mar	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	862.9	873.7	876.5	869.3	850.9	844.3	848.9	861.2	861.5	858.9	860.3	867.7
2 Securities in bank credit ²	208.6	208.7	208.6	205.2	199.9	199.0	204.2	203.9	206.0	204.8	201.6	199.2
3 Treasury and agency securities ³	107.3	107.0	106.1	101.2	96.8	96.8	99.2	96.2	99.0	97.2	93.0	91.9
4 Mortgage-backed securities (MBS) ⁴	23.6	19.1	18.4	18.5	16.6	15.6	15.6	15.2	15.2	14.9	14.9	15.3
5 Non-MBS ⁵	83.7	87.9	87.8	82.7	80.2	81.2	83.6	81.1	83.7	82.3	78.0	76.6
6 Other securities	101.3	101.7	102.4	104.0	103.1	102.1	104.9	107.7	107.0	107.7	108.7	107.3
7 Mortgage-backed securities ⁶	7.9	6.5	6.5	6.6	6.6	6.5	7.2	7.4	7.4	7.4	7.3	7.2
8 Non-MBS ⁷	93.4	95.2	95.9	97.5	96.4	95.7	97.8	100.3	99.6	100.3	101.4	100.1
9 Loans and leases in bank credit ⁸	654.3	665.0	667.9	664.1	651.0	645.4	644.8	657.4	655.5	654.1	658.6	668.5
10 Commercial and industrial loans	252.9	256.9	254.7	255.4	258.9	262.8	263.4	263.7	265.6	263.8	260.6	264.2
11 Real estate loans	31.3	28.8	29.4	30.1	29.8	29.7	29.1	29.0	29.1	29.1	28.8	28.7
12 Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.3	1.1	1.0	1.1	1.1	1.3	1.2	1.2	1.4	1.3	1.0	0.9
14 Commercial real estate loans ¹⁰	29.7	27.5	28.2	28.7	28.5	28.2	27.6	27.5	27.5	27.5	27.5	27.5
15 Consumer loans	1.6	1.9	2.1	2.1	2.2	2.3	2.3	2.4	2.3	2.4	2.4	2.4
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	1.6	1.9	2.1	2.1	2.2	2.3	2.3	2.4	2.3	2.4	2.4	2.4
18 Other loans and leases	368.5	377.3	381.7	376.4	360.1	350.6	350.0	362.4	358.4	358.8	366.9	373.3
19 Fed funds and reverse RPs with nonbanks ¹²	174.3	176.5	178.0	176.0	163.8	151.2	153.3	164.0	160.7	161.4	167.5	173.1
20 All other loans and leases ¹³	194.1	200.8	203.7	200.4	196.2	199.4	196.7	198.4	197.7	197.5	199.3	200.1
21 LESS: Allowance for loan and lease losses	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
22 Interbank loans ¹²	26.2	22.7	24.9	26.7	23.4	22.9	24.7	24.4	25.9	24.8	24.5	22.2
23 Fed funds and reverse RPs with banks ¹²	23.8	20.7	21.8	22.1	18.8	18.2	19.1	18.4	19.8	18.9	18.4	16.1
24 Loans to commercial banks ¹⁴	2.5	2.0	3.1	4.7	4.7	4.6	5.6	6.0	6.1	5.9	6.1	6.1
25 Cash assets ¹⁵	732.2	924.6	944.5	1,060.9	1,088.8	1,120.8	1,179.6	1,200.7	1,202.4	1,200.9	1,217.7	1,181.3
26 Trading assets ¹⁶	142.1	117.7	116.8	113.6	106.7	97.7	92.6	89.0	90.6	91.0	86.1	85.7
27 Derivatives with a positive fair value ¹⁷	132.7	110.3	109.7	106.8	100.3	91.7	86.7	83.1	84.9	85.5	80.3	79.2
28 Other trading assets	9.3	7.4	7.1	6.8	6.3	6.0	5.9	5.9	5.8	5.5	5.8	6.5
29 Other assets ¹⁸	53.8	50.0	52.4	58.4	59.8	58.4	57.0	59.3	61.9	58.4	59.0	61.8
30 TOTAL ASSETS ¹⁹	1,816.5	1,988.1	2,014.5	2,128.3	2,129.0	2,143.5	2,202.2	2,234.1	2,241.7	2,233.5	2,247.0	2,218.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 11, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 11	Sep 18	Sep 25	Oct 2	
LIABILITIES													
31	Deposits	866.7	957.8	957.9	976.9	994.9	1,002.2	1,005.2	1,038.2	1,034.7	1,038.6	1,050.7	1,043.3
32	Large time deposits	754.2	826.9	822.1	834.3	849.4	852.3	845.3	874.6	870.5	876.9	883.2	879.1
33	Other deposits	112.4	131.0	135.8	142.6	145.5	149.9	159.9	163.7	164.2	161.7	167.5	164.2
34	Borrowings	587.2	619.2	609.4	621.4	598.3	585.1	600.7	600.2	600.3	595.8	600.3	606.9
35	Borrowings from banks in the U.S.	41.5	45.7	46.1	45.3	42.2	39.6	39.8	38.4	40.0	38.1	37.0	39.5
36	Borrowings from others	545.6	573.5	563.3	576.1	556.1	545.5	561.0	561.8	560.4	557.6	563.2	567.4
37	Trading liabilities ²⁰	135.9	115.7	117.0	113.8	105.9	95.4	91.5	91.3	90.5	91.1	93.1	90.0
38	Derivatives with a negative fair value ¹⁷	127.6	106.6	106.9	104.0	95.0	85.8	81.7	80.5	79.3	79.9	82.3	81.1
39	Other trading liabilities	8.3	9.1	10.1	9.8	11.0	9.6	9.8	10.7	11.2	11.1	10.8	8.9
40	Net due to related foreign offices	162.2	231.7	266.9	351.0	365.9	400.5	443.3	445.1	452.3	448.6	443.8	422.0
41	Other liabilities ²¹	61.2	60.2	59.8	61.7	60.4	56.8	57.9	55.7	60.4	55.9	55.7	52.4
42	TOTAL LIABILITIES ¹⁹	1,813.1	1,984.6	2,010.9	2,124.7	2,125.4	2,139.9	2,198.7	2,230.5	2,238.1	2,229.9	2,243.5	2,214.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.4	3.5	3.5	3.5	3.5	3.6						
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.3	-2.3	-1.9	-2.0	-3.0	-3.9	-4.8	-4.9	-5.3	-4.8	-4.5	-4.6
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).