

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

November 15, 2013

Account	2008	2009	2010	2011	2012	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Jul	2013 Aug	2013 Sep	2013 Oct
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	-2.1	-4.1	-1.3	3.3
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	-11.9	-9.1	-8.7	2.7
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	-19.7	-17.2	-7.2	0.9
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	4.3	7.5	-11.6	6.3
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	0.7	1.5	-2.3	1.4	3.5
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	10.4	-0.1	3.3	11.7
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	-3.7	-5.1	-0.9	-2.7
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	-8.1	-5.7	-9.4	-4.7
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	-8.7	-13.3	-3.3	-12.2
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	3.2	4.2	4.5	8.1
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	0.6	3.0	2.4	5.2
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	-0.6	-3.9	-0.2	0.2	2.6
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	5.9	6.8	4.7	8.3
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	0.6	6.9	-2.0	5.0	9.8
21 LESS: Allowance for loan and lease losses	-	-	-	-17.4	-16.8	-19.0	-14.1	-22.7	-14.5	-14.7	-15.3	-14.9	-17.8	-11.7	-19.1
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	-40.7	-34.3	10.1	-56.0
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	28.6	60.3	59.9	59.8
26 Trading assets ¹⁶	-	-	-	3.9	-1.8	0.9	4.0	-24.2	-16.7	-31.3	-58.5	-66.8	-65.2	-68.4	-81.0
29 Other assets ¹⁸	14.9	-4.1	4.5	-4.5	-4.7	-3.1	-1.2	-5.1	2.7	0.0	4.4	11.1	-6.8	-5.6	-14.2
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.4	2.5	1.8	3.3	2.3	8.3	6.7	5.0	2.4	4.8	7.7	10.2
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	8.0	2.5	8.0	9.2
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	14.9	-10.6	19.3	-22.0
33 Other deposits	-	-	-	12.4	9.0	6.8	9.1	10.4	6.1	6.0	5.1	6.6	5.1	5.7	15.4
34 Borrowings	13.4	-24.5	-18.9	-14.5	-5.3	-8.1	-0.9	-4.3	3.6	-5.7	-3.8	-9.1	-2.7	2.6	11.6
37 Trading liabilities ²⁰	-	-	-	1.3	-8.5	-18.4	3.8	-21.2	-15.0	-16.0	-67.1	-93.5	-52.3	-37.4	-13.7
41 Other liabilities ²¹	0.5	-10.8	9.3	-1.3	-0.8	1.8	-7.5	-7.2	0.7	-3.8	-10.7	-17.1	-2.4	-39.6	-25.5
42 TOTAL LIABILITIES ¹⁹	10.6	-7.1	-3.4	5.5	2.3	1.8	4.1	1.4	9.2	7.4	7.5	5.8	6.1	8.7	6.7

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

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending			
									Oct 16	Oct 23	Oct 30	Nov 6
ASSETS												
1 Bank credit	9,832.1	10,053.0	10,043.9	10,046.6	10,036.5	10,005.7	9,994.7	10,022.0	10,042.1	10,036.0	9,996.1	10,010.3
2 Securities in bank credit ²	2,672.6	2,748.5	2,743.7	2,730.8	2,706.2	2,686.7	2,667.3	2,673.4	2,678.8	2,674.8	2,665.6	2,669.4
3 Treasury and agency securities ³	1,842.8	1,865.1	1,853.6	1,843.1	1,815.0	1,789.9	1,779.1	1,780.5	1,784.7	1,776.0	1,773.2	1,777.2
4 Mortgage-backed securities (MBS) ⁴	1,330.4	1,357.1	1,359.6	1,357.7	1,343.9	1,325.0	1,315.7	1,316.0	1,319.1	1,314.5	1,311.2	1,318.0
5 Non-MBS ⁵	512.4	508.0	494.0	485.4	471.1	464.9	463.3	464.5	465.6	461.4	462.0	459.2
6 Other securities	829.8	883.4	890.1	887.6	891.1	896.9	888.2	892.9	894.0	898.8	892.4	892.2
7 Mortgage-backed securities ⁶	137.8	139.8	140.7	140.7	142.4	144.5	142.9	141.6	141.5	141.8	141.3	140.2
8 Non-MBS ⁷	692.0	743.7	749.4	746.9	748.8	752.3	745.3	751.4	752.5	757.0	751.0	752.0
9 Loans and leases in bank credit ⁸	7,159.4	7,304.5	7,300.2	7,315.8	7,330.3	7,318.9	7,327.5	7,348.6	7,363.3	7,361.3	7,330.5	7,340.9
10 Commercial and industrial loans	1,473.4	1,540.5	1,541.5	1,558.0	1,571.6	1,571.6	1,575.9	1,591.2	1,598.6	1,590.6	1,590.9	1,582.7
11 Real estate loans	3,521.9	3,548.6	3,539.9	3,540.8	3,534.9	3,522.4	3,519.8	3,511.8	3,511.9	3,516.8	3,508.1	3,502.5
12 Revolving home equity loans	520.9	498.5	494.1	490.9	487.8	485.5	481.7	479.8	479.9	479.4	479.4	478.7
13 Closed-end residential loans ⁹	1,584.1	1,615.8	1,606.8	1,607.2	1,599.1	1,583.2	1,578.9	1,562.9	1,563.0	1,566.9	1,557.8	1,551.0
14 Commercial real estate loans ¹⁰	1,416.8	1,434.3	1,439.0	1,442.7	1,448.0	1,453.7	1,459.2	1,469.1	1,468.9	1,470.5	1,470.9	1,472.9
15 Consumer loans	1,111.3	1,127.5	1,132.6	1,137.4	1,138.0	1,140.8	1,143.1	1,148.1	1,146.8	1,148.3	1,151.7	1,152.1
16 Credit cards and other revolving plans	601.6	605.4	607.1	607.9	605.9	605.8	605.9	607.2	606.5	606.7	609.2	608.7
17 Other consumer loans ¹¹	509.6	522.1	525.5	529.5	532.1	535.1	537.2	540.9	540.3	541.5	542.6	543.4
18 Other loans and leases	1,053.0	1,087.9	1,086.2	1,079.6	1,085.9	1,084.1	1,088.6	1,097.5	1,106.1	1,105.6	1,079.8	1,103.6
19 Fed funds and reverse RPs with nonbanks ¹²	315.5	319.5	311.1	302.5	298.5	292.5	292.8	283.5	288.1	287.6	266.5	282.2
20 All other loans and leases ¹³	737.5	768.4	775.1	777.1	787.4	791.7	795.8	814.0	818.0	818.0	813.3	821.4
21 LESS: Allowance for loan and lease losses	151.6	140.1	138.6	136.7	135.0	133.1	131.8	129.7	129.6	129.7	129.4	127.9
22 Interbank loans ¹²	121.5	127.3	127.5	126.9	122.6	119.1	120.1	114.5	118.7	112.6	108.1	111.4
23 Fed funds and reverse RPs with banks ¹²	110.0	113.6	112.1	110.9	106.9	102.7	102.8	98.9	102.8	97.0	95.2	98.3
24 Loans to commercial banks ¹⁴	11.4	13.7	15.4	16.0	15.7	16.4	17.3	15.6	15.8	15.5	13.0	13.1
25 Cash assets ¹⁵	1,606.9	1,970.9	2,064.8	2,137.7	2,189.2	2,299.5	2,414.2	2,534.6	2,491.1	2,594.3	2,600.3	2,584.3
26 Trading assets ¹⁶	296.7	276.9	260.9	251.5	237.5	224.6	211.8	197.5	196.9	195.5	199.4	196.6
27 Derivatives with a positive fair value ¹⁷	267.8	254.9	240.4	232.8	219.3	209.3	196.6	183.9	184.4	182.3	185.2	182.8
28 Other trading assets	28.9	22.0	20.5	18.7	18.2	15.3	15.2	13.6	12.5	13.2	14.2	13.8
29 Other assets ¹⁸	1,148.1	1,109.0	1,119.3	1,125.9	1,137.0	1,130.9	1,125.6	1,112.3	1,097.3	1,116.6	1,136.3	1,089.3
30 TOTAL ASSETS ¹⁹	12,853.5	13,397.0	13,477.7	13,551.9	13,587.7	13,646.7	13,734.7	13,851.3	13,816.4	13,925.2	13,910.8	13,864.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending				
									Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31	Deposits	8,985.9	9,359.5	9,386.5	9,428.9	9,498.1	9,521.0	9,584.1	9,657.5	9,699.5	9,690.8	9,648.4	9,620.2
32	Large time deposits	1,484.7	1,519.2	1,527.3	1,546.2	1,567.0	1,553.9	1,578.9	1,550.0	1,513.2	1,544.1	1,559.9	1,559.9
33	Other deposits	7,501.2	7,840.3	7,859.1	7,882.8	7,931.1	7,967.1	8,005.2	8,107.6	8,186.2	8,146.7	8,088.5	8,060.3
34	Borrowings	1,563.8	1,544.6	1,552.9	1,546.0	1,534.3	1,530.8	1,534.1	1,548.9	1,539.5	1,554.1	1,542.3	1,560.4
35	Borrowings from banks in the U.S.	141.1	148.8	142.7	142.8	139.5	136.3	134.8	134.3	136.6	134.5	131.5	133.7
36	Borrowings from others	1,422.7	1,395.8	1,410.2	1,403.2	1,394.8	1,394.6	1,399.3	1,414.6	1,402.9	1,419.5	1,410.8	1,426.7
37	Trading liabilities ²⁰	275.4	266.2	252.2	236.2	217.8	208.3	201.8	199.5	198.6	203.9	204.1	194.1
38	Derivatives with a negative fair value ¹⁷	245.2	225.2	210.4	195.0	183.9	173.5	164.0	159.8	159.6	162.9	161.1	157.7
39	Other trading liabilities	30.2	41.0	41.8	41.2	34.0	34.7	37.7	39.8	39.0	41.0	43.1	36.4
40	Net due to related foreign offices	81.4	230.8	324.3	388.7	420.8	476.9	519.4	511.3	468.0	512.6	566.3	550.9
41	Other liabilities ²¹	452.1	450.4	450.7	450.0	443.7	442.8	428.2	419.1	402.9	411.2	441.3	407.0
42	TOTAL LIABILITIES¹⁹	11,358.6	11,851.6	11,966.5	12,049.8	12,114.7	12,179.8	12,267.6	12,336.3	12,308.5	12,372.6	12,402.5	12,332.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,495.0	1,545.4	1,511.3	1,502.1	1,473.1	1,466.9	1,467.1	1,515.0	1,507.9	1,552.6	1,508.3	1,531.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	42.0	36.5	32.8	11.3	-5.8	-12.2	-10.6	-0.8	-3.8	2.0	3.3	1.2
45	Securitized consumer loans ²⁴	20.4	20.7	20.5	20.6	20.7	20.4	19.7	19.8	19.8	19.6	19.8	19.7
46	Securitized credit cards and other revolving plans	11.3	11.7	11.5	11.6	11.7	11.8	11.0	10.9	10.9	10.8	10.9	10.9
47	Other securitized consumer loans	9.0	9.0	9.0	9.0	9.0	8.6	8.7	9.0	9.0	8.8	8.9	8.8
48	Securitized real estate loans ²⁴	754.8	736.9	734.3	716.6	695.9	698.3	692.2	694.0	695.3	697.9	695.8	689.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending				
									Oct 16	Oct 23	Oct 30	Nov 6	
ASSETS													
1	Bank credit	9,852.7	10,034.2	10,027.0	10,018.4	9,984.3	9,982.1	10,005.5	10,037.0	10,050.6	10,017.8	10,045.5	10,060.2
2	Securities in bank credit ²	2,682.7	2,758.9	2,745.4	2,715.9	2,683.9	2,678.9	2,670.4	2,679.3	2,676.0	2,678.0	2,685.5	2,692.8
3	Treasury and agency securities ³	1,840.8	1,880.8	1,857.4	1,836.3	1,801.3	1,784.5	1,773.1	1,774.2	1,771.2	1,769.8	1,779.4	1,788.3
4	Mortgage-backed securities (MBS) ⁴	1,330.3	1,365.7	1,361.7	1,352.5	1,337.3	1,318.7	1,311.5	1,312.0	1,309.4	1,310.8	1,316.3	1,326.2
5	Non-MBS ⁵	510.5	515.1	495.7	483.9	464.1	465.8	461.6	462.1	461.8	459.0	463.1	462.1
6	Other securities	841.9	878.1	888.1	879.6	882.5	894.3	897.3	905.2	904.8	908.2	906.1	904.5
7	Mortgage-backed securities ⁶	138.4	139.8	141.4	140.3	141.3	144.8	143.3	142.1	141.7	142.9	142.7	141.3
8	Non-MBS ⁷	703.5	738.3	746.7	739.3	741.3	749.6	754.0	763.0	763.1	765.3	763.4	763.3
9	Loans and leases in bank credit ⁸	7,170.0	7,275.3	7,281.6	7,302.5	7,300.4	7,303.2	7,335.1	7,357.6	7,374.5	7,339.8	7,360.0	7,367.4
10	Commercial and industrial loans	1,472.4	1,543.8	1,547.3	1,559.8	1,564.9	1,565.9	1,573.0	1,589.5	1,599.4	1,585.0	1,590.6	1,584.2
11	Real estate loans	3,524.9	3,537.7	3,534.2	3,537.1	3,529.4	3,521.3	3,520.0	3,514.8	3,511.8	3,505.7	3,515.4	3,524.7
12	Revolving home equity loans	521.2	497.7	493.0	490.1	486.2	485.1	483.0	480.2	480.4	479.7	479.6	478.8
13	Closed-end residential loans ⁹	1,587.9	1,609.3	1,603.2	1,603.5	1,594.4	1,581.2	1,575.6	1,566.5	1,563.6	1,557.3	1,564.7	1,572.8
14	Commercial real estate loans ¹⁰	1,415.8	1,430.8	1,438.0	1,443.4	1,448.8	1,455.0	1,461.5	1,468.1	1,467.8	1,468.7	1,471.0	1,473.1
15	Consumer loans	1,109.7	1,119.1	1,125.2	1,134.2	1,133.0	1,141.6	1,146.2	1,146.7	1,144.6	1,145.8	1,152.2	1,148.4
16	Credit cards and other revolving plans	600.0	597.8	601.0	605.5	602.7	606.2	606.5	605.4	603.9	604.4	609.9	605.5
17	Other consumer loans ¹¹	509.7	521.4	524.1	528.8	530.4	535.4	539.7	541.3	540.7	541.4	542.4	542.9
18	Other loans and leases	1,063.0	1,074.7	1,074.9	1,071.4	1,073.0	1,074.5	1,096.0	1,106.6	1,118.8	1,103.2	1,101.8	1,110.1
19	Fed funds and reverse RPs with nonbanks ¹²	322.0	311.5	305.9	294.4	284.2	283.7	294.5	289.0	296.3	288.1	281.1	288.9
20	All other loans and leases ¹³	741.0	763.1	769.0	777.0	788.8	790.8	801.5	817.6	822.5	815.2	820.7	821.2
21	LESS: Allowance for loan and lease losses	150.1	139.4	139.5	137.3	134.0	133.3	131.6	128.2	128.2	128.0	127.8	128.0
22	Interbank loans ¹²	123.3	126.7	121.6	121.8	118.8	116.2	119.5	115.8	122.0	110.4	111.2	114.9
23	Fed funds and reverse RPs with banks ¹²	111.4	113.3	106.6	106.4	103.3	99.5	101.8	99.7	105.5	94.4	97.8	101.9
24	Loans to commercial banks ¹⁴	11.9	13.4	15.0	15.5	15.5	16.7	17.7	16.1	16.4	15.9	13.4	13.1
25	Cash assets ¹⁵	1,581.2	1,947.6	2,078.5	2,141.4	2,229.1	2,333.0	2,402.8	2,490.7	2,480.3	2,475.2	2,552.1	2,536.0
26	Trading assets ¹⁶	303.5	270.2	259.8	250.5	233.4	223.1	216.2	201.0	199.4	199.5	200.2	202.3
27	Derivatives with a positive fair value ¹⁷	275.1	248.0	239.6	231.9	214.9	207.9	201.2	187.6	187.2	186.5	186.2	188.4
28	Other trading assets	28.5	22.1	20.2	18.6	18.5	15.2	15.0	13.4	12.2	13.0	14.0	13.9
29	Other assets ¹⁸	1,150.6	1,110.7	1,116.7	1,121.5	1,127.3	1,123.1	1,128.2	1,116.1	1,103.5	1,114.8	1,132.5	1,094.2
30	TOTAL ASSETS¹⁹	12,861.3	13,350.0	13,464.1	13,516.3	13,558.9	13,644.3	13,740.6	13,832.4	13,827.5	13,789.7	13,913.6	13,879.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending				
									Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31	Deposits	8,988.4	9,378.3	9,334.8	9,389.8	9,448.6	9,482.3	9,558.6	9,656.3	9,731.0	9,590.6	9,666.3	9,675.8
32	Large time deposits	1,485.5	1,515.5	1,529.5	1,556.3	1,566.8	1,556.2	1,581.8	1,548.3	1,510.8	1,539.1	1,560.2	1,554.6
33	Other deposits	7,503.0	7,862.8	7,805.2	7,833.5	7,881.9	7,926.1	7,976.8	8,108.0	8,220.1	8,051.6	8,106.1	8,121.2
34	Borrowings	1,552.4	1,540.5	1,571.6	1,539.2	1,523.8	1,526.6	1,532.6	1,536.9	1,525.4	1,543.7	1,534.0	1,562.9
35	Borrowings from banks in the U.S.	143.9	149.7	141.1	141.5	137.2	134.3	135.6	136.2	142.0	132.1	133.8	137.4
36	Borrowings from others	1,408.5	1,390.7	1,430.5	1,397.8	1,386.6	1,392.3	1,397.0	1,400.8	1,383.4	1,411.6	1,400.2	1,425.5
37	Trading liabilities ²⁰	275.5	264.7	255.7	237.9	213.9	206.5	205.8	198.3	197.1	200.7	199.4	195.6
38	Derivatives with a negative fair value ¹⁷	246.2	223.9	212.9	194.9	179.7	171.3	167.5	160.0	158.9	162.9	157.1	159.5
39	Other trading liabilities	29.2	40.8	42.8	43.0	34.2	35.2	38.3	38.3	38.2	37.8	42.3	36.1
40	Net due to related foreign offices	85.3	209.2	335.2	397.0	447.8	494.0	510.6	508.5	463.0	529.9	550.6	508.7
41	Other liabilities ²¹	460.6	441.7	447.7	444.8	435.3	438.1	433.7	426.6	410.0	416.3	452.3	416.5
42	TOTAL LIABILITIES¹⁹	11,362.2	11,834.3	11,944.9	12,008.6	12,069.4	12,147.5	12,241.3	12,326.7	12,326.4	12,281.2	12,402.6	12,359.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,499.1	1,515.6	1,519.2	1,507.7	1,489.4	1,496.7	1,499.2	1,505.7	1,501.1	1,508.5	1,511.0	1,520.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	42.0	36.5	32.8	11.3	-5.8	-12.2	-10.6	-0.8	-3.8	2.0	3.3	1.2
45	Securitized consumer loans ²⁴	20.7	20.9	20.4	20.1	20.0	19.8	19.7	20.2	20.3	20.1	20.1	20.0
46	Securitized credit cards and other revolving plans	11.3	11.8	11.4	11.3	11.4	11.6	11.0	10.9	10.9	10.8	10.8	10.8
47	Other securitized consumer loans	9.4	9.1	9.0	8.8	8.6	8.3	8.7	9.3	9.4	9.3	9.2	9.1
48	Securitized real estate loans ²⁴	756.0	737.2	732.3	717.0	693.8	694.3	694.5	694.8	694.8	694.9	694.9	689.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending				
									Oct 16	Oct 23	Oct 30	Nov 6	
ASSETS													
1	Bank credit	8,979.5	9,173.8	9,171.0	9,189.2	9,180.7	9,152.9	9,135.5	9,145.4	9,160.6	9,159.6	9,124.7	9,134.6
2	Securities in bank credit ²	2,463.6	2,539.8	2,537.4	2,528.8	2,505.5	2,484.0	2,464.1	2,475.8	2,482.8	2,476.3	2,468.1	2,471.5
3	Treasury and agency securities ³	1,733.2	1,760.8	1,752.6	1,745.9	1,717.0	1,691.6	1,682.3	1,688.4	1,693.8	1,684.2	1,680.1	1,683.4
4	Mortgage-backed securities (MBS) ⁴	1,307.9	1,338.2	1,340.7	1,341.2	1,328.8	1,309.8	1,301.2	1,301.1	1,304.1	1,299.6	1,296.5	1,302.9
5	Non-MBS ⁵	425.3	422.6	411.8	404.7	388.2	381.9	381.2	387.3	389.6	384.6	383.6	380.4
6	Other securities	730.4	779.0	784.8	782.9	788.5	792.3	781.7	787.4	789.0	792.1	788.1	788.2
7	Mortgage-backed securities ⁶	131.1	133.4	134.3	134.2	136.0	137.7	135.9	134.1	134.1	134.3	134.2	132.9
8	Non-MBS ⁷	599.3	645.6	650.5	648.7	652.5	654.6	645.8	653.3	654.9	657.8	653.8	655.3
9	Loans and leases in bank credit ⁸	6,515.9	6,634.1	6,633.6	6,660.5	6,675.3	6,668.9	6,671.4	6,669.5	6,677.8	6,683.3	6,656.6	6,663.0
10	Commercial and industrial loans	1,220.6	1,283.9	1,285.4	1,299.4	1,306.4	1,308.1	1,311.7	1,323.1	1,330.2	1,322.1	1,321.9	1,316.4
11	Real estate loans	3,491.0	3,518.8	3,510.0	3,511.1	3,505.1	3,492.9	3,491.1	3,483.0	3,482.6	3,488.2	3,479.8	3,475.1
12	Revolving home equity loans	520.8	498.2	493.8	490.7	487.5	485.2	481.5	479.6	479.7	479.1	479.1	478.4
13	Closed-end residential loans ⁹	1,582.6	1,614.8	1,605.7	1,606.1	1,597.9	1,581.9	1,577.7	1,561.9	1,561.9	1,566.0	1,557.0	1,550.2
14	Commercial real estate loans ¹⁰	1,387.6	1,405.7	1,410.4	1,414.3	1,419.7	1,425.8	1,431.9	1,441.6	1,441.0	1,443.1	1,443.8	1,446.5
15	Consumer loans	1,109.6	1,125.5	1,130.5	1,135.2	1,135.7	1,138.5	1,140.7	1,145.6	1,144.4	1,145.8	1,149.2	1,149.4
16	Credit cards and other revolving plans	601.6	605.4	607.1	607.9	605.9	605.8	605.9	607.2	606.5	606.7	609.2	608.7
17	Other consumer loans ¹¹	508.0	520.1	523.5	527.3	529.8	532.7	534.9	538.4	537.8	539.0	540.1	540.7
18	Other loans and leases	694.7	705.9	707.7	714.7	728.1	729.4	727.9	717.8	720.7	727.2	705.7	722.1
19	Fed funds and reverse RPs with nonbanks ¹²	149.8	139.6	133.0	134.3	140.5	136.5	130.4	113.7	112.5	118.7	104.1	112.5
20	All other loans and leases ¹³	544.9	566.3	574.7	580.4	587.6	592.9	597.5	604.1	608.2	608.5	601.6	609.6
21	LESS: Allowance for loan and lease losses	150.2	139.6	138.6	136.5	134.5	132.8	131.3	128.1	127.9	128.0	127.8	126.7
22	Interbank loans ¹²	96.7	102.5	100.7	102.6	99.1	94.5	95.7	92.2	94.8	90.1	87.5	90.7
23	Fed funds and reverse RPs with banks ¹²	87.2	92.2	90.1	91.4	87.9	83.3	83.9	81.1	84.7	78.0	77.8	80.6
24	Loans to commercial banks ¹⁴	9.5	10.3	10.6	11.2	11.1	11.3	11.7	11.1	10.0	12.1	9.7	10.1
25	Cash assets ¹⁵	884.1	1,019.2	1,037.4	1,051.3	1,098.7	1,147.8	1,202.9	1,322.0	1,395.3	1,356.8	1,292.3	1,299.9
26	Trading assets ¹⁶	164.0	156.6	146.6	143.5	137.0	129.6	124.9	114.5	114.1	111.7	116.1	116.6
27	Derivatives with a positive fair value ¹⁷	144.6	141.8	132.9	131.2	124.8	120.2	115.6	106.7	107.4	104.1	107.5	108.1
28	Other trading assets	19.4	14.8	13.7	12.3	12.2	9.4	9.3	7.8	6.7	7.6	8.6	8.6
29	Other assets ¹⁸	1,096.7	1,058.2	1,063.5	1,067.7	1,075.2	1,074.0	1,068.4	1,052.1	1,040.9	1,058.8	1,069.9	1,036.6
30	TOTAL ASSETS¹⁹	11,070.9	11,370.7	11,380.5	11,417.8	11,456.3	11,465.9	11,496.0	11,598.1	11,677.7	11,649.1	11,562.7	11,551.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending			
									Oct 16	Oct 23	Oct 30	Nov 6
LIABILITIES												
31 Deposits	8,120.4	8,408.8	8,422.9	8,442.7	8,486.6	8,513.6	8,544.5	8,638.4	8,713.1	8,674.5	8,617.4	8,586.5
32 Large time deposits	731.6	704.1	704.9	705.5	705.5	703.4	701.3	695.7	693.3	697.8	690.5	693.5
33 Other deposits	7,388.8	7,704.7	7,718.0	7,737.2	7,781.1	7,810.2	7,843.2	7,942.7	8,019.9	7,976.6	7,926.8	7,893.0
34 Borrowings	973.6	937.6	941.9	941.4	943.8	934.2	932.7	924.3	925.8	915.4	915.6	935.4
35 Borrowings from banks in the U.S.	98.8	102.6	96.1	100.3	99.3	97.2	97.6	94.2	96.0	93.8	90.4	95.1
36 Borrowings from others	874.8	835.0	845.8	841.1	844.5	837.0	835.1	830.1	829.8	821.6	825.2	840.2
37 Trading liabilities ²⁰	148.2	150.1	140.1	129.7	120.1	114.1	112.2	106.6	106.8	109.1	107.5	105.2
38 Derivatives with a negative fair value ¹⁷	126.0	118.9	108.2	100.1	96.0	89.2	85.5	79.4	80.1	80.8	78.2	79.1
39 Other trading liabilities	22.2	31.2	31.9	29.7	24.0	25.0	26.7	27.3	26.7	28.3	29.2	26.1
40 Net due to related foreign offices	-60.6	-43.5	-10.6	21.0	30.9	41.5	61.9	52.8	70.3	48.8	42.4	36.0
41 Other liabilities ²¹	394.3	390.8	390.3	389.6	384.8	382.3	372.7	361.5	351.3	360.2	373.2	354.6
42 TOTAL LIABILITIES ¹⁹	9,576.0	9,843.9	9,884.5	9,924.5	9,966.1	9,985.7	10,024.0	10,083.6	10,167.4	10,107.9	10,056.0	10,017.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,494.9	1,526.9	1,496.0	1,493.4	1,490.2	1,480.3	1,472.0	1,514.5	1,510.4	1,541.1	1,506.7	1,534.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	45.0	38.4	34.8	14.3	-1.9	-7.4	-5.7	3.5	0.8	6.3	7.2	5.2
45 Securitized consumer loans ²⁴	20.4	20.7	20.5	20.6	20.7	20.4	19.7	19.8	19.8	19.6	19.8	19.7
46 Securitized credit cards and other revolving plans	11.3	11.7	11.5	11.6	11.7	11.8	11.0	10.9	10.9	10.8	10.9	10.9
47 Other securitized consumer loans	9.0	9.0	9.0	9.0	9.0	8.6	8.7	9.0	9.0	8.8	8.9	8.8
48 Securitized real estate loans ²⁴	754.8	736.9	734.3	716.6	695.9	698.3	692.2	694.0	695.3	697.9	695.8	689.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending			
									Oct 16	Oct 23	Oct 30	Nov 6
ASSETS												
1 Bank credit	9,002.3	9,157.8	9,157.7	9,167.5	9,140.0	9,133.2	9,142.9	9,161.3	9,167.9	9,145.4	9,171.3	9,183.2
2 Securities in bank credit ²	2,473.7	2,550.3	2,540.2	2,516.0	2,484.9	2,474.7	2,466.5	2,481.1	2,478.9	2,480.1	2,486.0	2,492.8
3 Treasury and agency securities ³	1,733.1	1,774.7	1,756.2	1,739.5	1,704.5	1,685.3	1,676.9	1,683.3	1,681.2	1,679.8	1,686.9	1,695.9
4 Mortgage-backed securities (MBS) ⁴	1,307.3	1,347.4	1,343.2	1,335.9	1,321.7	1,303.1	1,296.3	1,296.7	1,294.1	1,295.6	1,301.1	1,311.3
5 Non-MBS ⁵	425.8	427.3	413.0	403.6	382.9	382.2	380.5	386.5	387.2	384.2	385.8	384.6
6 Other securities	740.5	775.7	784.0	776.5	780.4	789.4	789.6	797.8	797.7	800.3	799.1	796.9
7 Mortgage-backed securities ⁶	131.8	133.2	134.8	133.7	134.8	137.6	135.9	134.8	134.4	135.6	135.7	134.0
8 Non-MBS ⁷	608.7	642.5	649.2	642.8	645.6	651.8	653.7	663.0	663.3	664.8	663.4	662.9
9 Loans and leases in bank credit ⁸	6,528.6	6,607.4	6,617.5	6,651.5	6,655.1	6,658.5	6,676.4	6,680.3	6,689.0	6,665.3	6,685.3	6,690.3
10 Commercial and industrial loans	1,220.5	1,289.0	1,291.9	1,301.0	1,302.4	1,302.5	1,308.9	1,322.5	1,331.3	1,318.7	1,322.5	1,318.9
11 Real estate loans	3,494.0	3,508.3	3,504.1	3,507.2	3,499.7	3,492.2	3,491.1	3,485.9	3,482.6	3,476.8	3,486.6	3,496.7
12 Revolving home equity loans	521.0	497.4	492.7	489.9	486.0	484.8	482.7	479.9	480.1	479.4	479.3	478.5
13 Closed-end residential loans ⁹	1,586.5	1,608.3	1,602.0	1,602.4	1,593.1	1,580.0	1,574.4	1,565.5	1,562.6	1,556.4	1,563.8	1,572.0
14 Commercial real estate loans ¹⁰	1,386.4	1,402.6	1,409.3	1,414.9	1,420.6	1,427.5	1,434.0	1,440.5	1,440.0	1,440.9	1,443.5	1,446.2
15 Consumer loans	1,108.1	1,117.1	1,123.0	1,132.0	1,130.7	1,139.3	1,143.8	1,144.3	1,142.2	1,143.4	1,149.8	1,145.8
16 Credit cards and other revolving plans	600.0	597.8	601.0	605.5	602.7	606.2	606.5	605.4	603.9	604.4	609.9	605.5
17 Other consumer loans ¹¹	508.1	519.3	522.0	526.5	528.1	533.0	537.3	538.9	538.3	539.0	539.9	540.3
18 Other loans and leases	706.0	693.0	698.5	711.2	722.2	724.5	732.6	727.5	732.8	726.4	726.4	728.9
19 Fed funds and reverse RPs with nonbanks ¹²	155.9	133.6	129.8	130.5	133.0	130.5	130.4	117.9	118.6	118.8	114.9	116.2
20 All other loans and leases ¹³	550.0	559.4	568.7	580.7	589.2	594.0	602.2	609.6	614.2	607.6	611.5	612.7
21 LESS: Allowance for loan and lease losses	149.3	138.8	138.8	136.7	133.4	132.7	131.0	127.6	127.6	127.4	127.2	127.4
22 Interbank loans ¹²	98.2	101.8	94.9	98.4	96.0	91.5	95.0	93.1	97.7	87.6	90.4	93.7
23 Fed funds and reverse RPs with banks ¹²	88.5	91.5	84.6	87.6	85.1	80.4	83.4	81.9	87.6	75.4	80.4	83.8
24 Loans to commercial banks ¹⁴	9.7	10.3	10.3	10.8	10.9	11.1	11.6	11.2	10.1	12.2	9.9	9.9
25 Cash assets ¹⁵	871.3	1,003.1	1,017.7	1,052.6	1,108.3	1,153.4	1,202.1	1,304.4	1,406.5	1,259.8	1,301.2	1,295.7
26 Trading assets ¹⁶	168.7	153.3	146.2	143.8	135.6	130.5	127.2	116.9	116.2	114.7	116.3	119.4
27 Derivatives with a positive fair value ¹⁷	150.1	138.3	132.8	131.6	123.2	121.2	118.1	109.4	109.9	107.5	108.0	111.0
28 Other trading assets	18.5	15.0	13.4	12.3	12.4	9.3	9.1	7.5	6.3	7.2	8.3	8.4
29 Other assets ¹⁸	1,099.0	1,058.3	1,058.3	1,061.7	1,068.9	1,066.1	1,068.9	1,055.4	1,045.9	1,057.1	1,066.7	1,038.9
30 TOTAL ASSETS ¹⁹	11,090.1	11,335.5	11,335.9	11,387.3	11,415.4	11,442.0	11,505.1	11,603.4	11,706.5	11,537.2	11,618.7	11,603.5

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)

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31 Deposits	8,131.5	8,420.4	8,357.9	8,394.8	8,446.4	8,477.1	8,520.4	8,647.2	8,757.7	8,587.8	8,645.5	8,656.9	
32 Large time deposits	740.8	693.4	695.2	706.9	714.5	710.8	707.3	704.1	703.6	704.3	702.1	702.3	
33 Other deposits	7,390.7	7,727.0	7,662.7	7,688.0	7,731.9	7,766.3	7,813.1	7,943.1	8,054.1	7,883.5	7,943.5	7,954.6	
34 Borrowings	974.9	931.0	950.2	941.0	938.7	925.9	932.5	926.3	925.9	919.3	924.5	940.2	
35 Borrowings from banks in the U.S.	100.7	103.6	95.8	99.3	97.6	94.6	97.1	95.5	100.8	91.5	92.3	97.7	
36 Borrowings from others	874.2	827.4	854.4	841.7	841.1	831.3	835.4	830.8	825.1	827.9	832.2	842.5	
37 Trading liabilities ²⁰	147.3	147.8	141.9	132.0	118.5	115.0	114.5	106.0	105.9	107.5	104.5	106.3	
38 Derivatives with a negative fair value ¹⁷	125.4	117.0	108.9	100.0	93.9	89.6	87.0	79.4	79.4	81.0	75.9	80.1	
39 Other trading liabilities	22.0	30.8	33.0	32.0	24.6	25.4	27.6	26.6	26.4	26.5	28.6	26.2	
40 Net due to related foreign offices	-64.2	-57.7	-15.8	31.1	47.3	50.7	64.0	52.0	60.8	51.6	50.0	19.1	
41 Other liabilities ²¹	404.8	381.9	386.0	384.3	378.5	380.2	378.0	369.8	358.9	365.9	386.7	364.4	
42 TOTAL LIABILITIES ¹⁹	9,594.4	9,823.4	9,820.1	9,883.2	9,929.5	9,948.9	10,009.4	10,101.3	10,209.0	10,032.2	10,111.2	10,086.8	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,495.7	1,512.1	1,515.7	1,504.1	1,485.9	1,493.1	1,495.7	1,502.2	1,497.5	1,505.0	1,507.5	1,516.6	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	45.0	38.4	34.8	14.3	-1.9	-7.4	-5.7	3.5	0.8	6.3	7.2	5.2	
45 Securitized consumer loans ²⁴	20.7	20.9	20.4	20.1	20.0	19.8	19.7	20.2	20.3	20.1	20.1	20.0	
46 Securitized credit cards and other revolving plans	11.3	11.8	11.4	11.3	11.4	11.6	11.0	10.9	10.9	10.8	10.8	10.8	
47 Other securitized consumer loans	9.4	9.1	9.0	8.8	8.6	8.3	8.7	9.3	9.4	9.3	9.2	9.1	
48 Securitized real estate loans ²⁴	756.0	737.2	732.3	717.0	693.8	694.3	694.5	694.8	694.8	694.9	694.9	689.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending			
									Oct 16	Oct 23	Oct 30	Nov 6
ASSETS												
1 Bank credit	5,812.1	5,946.7	5,933.8	5,939.6	5,917.2	5,889.6	5,868.9	5,869.9	5,877.8	5,879.4	5,853.3	5,864.0
2 Securities in bank credit ²	1,655.2	1,718.2	1,713.1	1,704.2	1,683.1	1,668.5	1,652.7	1,662.8	1,667.4	1,663.0	1,658.1	1,663.2
3 Treasury and agency securities ³	1,156.9	1,189.3	1,181.9	1,172.9	1,145.2	1,125.7	1,117.4	1,124.1	1,127.4	1,120.1	1,119.2	1,124.2
4 Mortgage-backed securities (MBS) ⁴	900.0	934.6	937.4	937.5	926.3	909.8	905.1	907.5	908.8	905.6	904.8	912.8
5 Non-MBS ⁵	256.9	254.8	244.5	235.4	218.9	215.9	212.3	216.6	218.6	214.5	214.4	211.4
6 Other securities	498.3	528.9	531.1	531.3	537.9	542.8	535.3	538.7	540.0	543.0	538.9	539.0
7 Mortgage-backed securities ⁶	115.4	117.9	118.8	119.2	120.9	123.2	121.6	120.0	119.9	120.1	120.0	118.7
8 Non-MBS ⁷	382.9	411.0	412.3	412.0	417.0	419.7	413.7	418.6	420.1	422.9	418.9	420.3
9 Loans and leases in bank credit ⁸	4,156.9	4,228.5	4,220.7	4,235.4	4,234.0	4,221.1	4,216.2	4,207.2	4,210.3	4,216.4	4,195.2	4,200.8
10 Commercial and industrial loans	796.1	839.3	839.9	850.3	854.2	855.1	857.5	867.3	873.7	865.8	866.1	860.0
11 Real estate loans	2,020.5	2,040.8	2,027.8	2,025.0	2,011.3	1,994.7	1,988.9	1,979.5	1,978.5	1,981.0	1,976.8	1,973.3
12 Revolving home equity loans	406.3	391.4	387.7	385.0	381.7	380.0	376.3	374.4	374.4	373.9	374.0	373.4
13 Closed-end residential loans ⁹	1,085.1	1,117.3	1,106.6	1,105.8	1,094.4	1,077.8	1,072.4	1,061.3	1,060.6	1,062.9	1,058.6	1,054.3
14 Commercial real estate loans ¹⁰	529.1	532.0	533.5	534.2	535.3	537.0	540.2	543.8	543.5	544.3	544.2	545.6
15 Consumer loans	795.4	801.3	805.0	807.5	805.1	806.7	806.6	809.7	808.7	809.6	812.0	811.9
16 Credit cards and other revolving plans	422.1	419.6	420.8	421.1	418.3	417.7	416.1	416.2	415.5	415.6	417.5	417.2
17 Other consumer loans ¹¹	373.3	381.7	384.2	386.5	386.7	389.0	390.5	393.5	393.1	394.0	394.5	394.7
18 Other loans and leases	544.9	547.1	548.1	552.5	563.5	564.6	563.1	550.7	549.5	559.9	540.2	555.6
19 Fed funds and reverse RPs with nonbanks ¹²	147.8	135.4	130.2	131.6	137.1	133.4	127.8	111.2	110.1	116.1	101.7	109.8
20 All other loans and leases ¹³	397.1	411.7	417.8	421.0	426.4	431.2	435.3	439.5	439.5	443.8	438.5	445.8
21 LESS: Allowance for loan and lease losses	105.3	96.2	95.5	93.8	91.5	90.0	88.6	86.4	86.3	86.5	86.2	85.0
22 Interbank loans ¹²	50.9	53.8	52.5	53.5	51.3	48.8	52.3	48.4	46.7	50.5	45.5	46.7
23 Fed funds and reverse RPs with banks ¹²	42.8	44.5	43.2	43.5	41.4	38.8	41.8	38.3	37.6	39.4	36.5	37.5
24 Loans to commercial banks ¹⁴	8.1	9.2	9.3	10.0	9.9	10.0	10.5	10.1	9.1	11.1	9.0	9.2
25 Cash assets ¹⁵	576.2	703.7	731.2	761.3	806.7	857.3	891.4	983.2	1,054.7	1,012.0	953.2	952.0
26 Trading assets ¹⁶	159.8	152.5	142.6	140.0	133.8	126.7	122.2	111.8	111.6	108.9	113.3	113.7
27 Derivatives with a positive fair value ¹⁷	140.5	137.9	129.1	127.9	121.8	117.4	113.0	104.2	105.1	101.6	104.9	105.4
28 Other trading assets	19.3	14.6	13.5	12.1	12.1	9.3	9.2	7.6	6.5	7.3	8.4	8.3
29 Other assets ¹⁸	833.2	799.0	802.5	806.0	810.5	809.7	809.2	793.1	782.6	798.7	810.8	778.0
30 TOTAL ASSETS ¹⁹	7,326.8	7,559.6	7,567.1	7,606.6	7,628.0	7,642.1	7,655.4	7,720.1	7,787.1	7,763.0	7,690.0	7,669.4

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)

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31	Deposits	5,199.2	5,429.1	5,445.6	5,457.0	5,486.0	5,506.4	5,535.6	5,614.0	5,677.1	5,640.9	5,598.8	5,565.7
32	Large time deposits	326.7	305.9	306.9	314.0	313.8	314.0	313.2	309.9	307.1	311.5	305.6	307.7
33	Other deposits	4,872.5	5,123.2	5,138.7	5,143.0	5,172.2	5,192.4	5,222.5	5,304.2	5,370.0	5,329.4	5,293.2	5,257.9
34	Borrowings	710.1	673.5	675.2	661.9	655.2	649.2	647.4	636.7	642.0	625.9	628.4	646.6
35	Borrowings from banks in the U.S.	54.6	54.5	51.7	54.1	51.1	49.0	44.6	44.1	49.2	42.4	40.0	43.9
36	Borrowings from others	655.5	619.0	623.4	607.8	604.1	600.2	602.8	592.7	592.8	583.5	588.4	602.7
37	Trading liabilities ²⁰	144.5	146.4	136.2	126.4	116.9	111.2	109.3	103.8	104.2	106.2	104.6	102.2
38	Derivatives with a negative fair value ¹⁷	122.9	115.9	105.2	97.6	93.5	86.9	83.4	77.2	78.1	78.6	76.0	76.8
39	Other trading liabilities	21.6	30.4	31.0	28.8	23.4	24.3	25.9	26.6	26.1	27.6	28.5	25.3
40	Net due to related foreign offices	-99.0	-86.6	-53.9	-17.6	-10.9	-4.4	17.6	8.8	24.4	4.6	1.0	-1.4
41	Other liabilities ²¹	328.7	327.5	324.7	327.5	322.7	321.3	313.5	303.5	294.3	301.3	315.2	293.4
42	TOTAL LIABILITIES ¹⁹	6,283.4	6,489.9	6,527.8	6,555.2	6,569.9	6,583.7	6,623.4	6,666.8	6,742.0	6,679.0	6,648.0	6,606.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,043.4	1,069.7	1,039.3	1,051.4	1,058.1	1,058.4	1,032.0	1,053.3	1,045.1	1,084.0	1,042.0	1,062.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.1	31.5	27.7	11.2	-0.3	-5.0	-1.9	5.2	2.7	8.0	8.5	5.8
45	Securitized consumer loans ²⁴	7.0	7.4	7.4	7.3	7.3	6.8	7.2	7.9	8.0	7.9	8.0	7.9
46	Securitized credit cards and other revolving plans	0.1	0.5	0.4	0.4	0.3	0.3	0.4	0.5	0.5	0.5	0.5	0.5
47	Other securitized consumer loans	6.9	6.9	6.9	7.0	6.9	6.5	6.8	7.5	7.5	7.4	7.5	7.5
48	Securitized real estate loans ²⁴	734.1	717.8	714.8	697.1	676.5	678.7	672.8	674.5	675.8	678.4	676.3	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

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
ASSETS													
1	Bank credit	5,830.2	5,939.6	5,925.6	5,919.7	5,881.5	5,866.4	5,872.9	5,881.9	5,886.9	5,869.2	5,888.5	5,895.2
2	Securities in bank credit ²	1,666.0	1,724.6	1,714.7	1,693.6	1,667.7	1,659.9	1,656.1	1,669.3	1,667.8	1,668.9	1,674.4	1,678.9
3	Treasury and agency securities ³	1,160.2	1,198.8	1,184.2	1,169.8	1,137.1	1,120.5	1,115.8	1,123.0	1,121.6	1,119.8	1,126.9	1,133.8
4	Mortgage-backed securities (MBS) ⁴	901.0	939.2	937.1	933.5	923.0	907.0	903.6	905.8	903.4	904.8	910.2	918.7
5	Non-MBS ⁵	259.2	259.7	247.1	236.3	214.0	213.6	212.2	217.2	218.1	215.0	216.6	215.1
6	Other securities	505.8	525.7	530.5	523.8	530.7	539.4	540.3	546.3	546.2	549.1	547.5	545.1
7	Mortgage-backed securities ⁶	115.9	117.7	119.1	118.2	119.8	122.8	121.4	120.5	119.9	121.2	121.2	119.5
8	Non-MBS ⁷	389.9	408.0	411.4	405.6	410.8	416.5	418.9	425.9	426.3	427.9	426.3	425.5
9	Loans and leases in bank credit ⁸	4,164.2	4,215.0	4,210.9	4,226.1	4,213.8	4,206.5	4,216.8	4,212.6	4,219.1	4,200.3	4,214.1	4,216.4
10	Commercial and industrial loans	796.4	843.9	844.7	850.7	850.8	850.5	855.0	867.2	874.9	863.8	866.6	861.8
11	Real estate loans	2,020.5	2,036.7	2,025.1	2,021.7	2,004.5	1,990.5	1,987.7	1,979.1	1,978.1	1,970.9	1,977.8	1,984.9
12	Revolving home equity loans	406.2	391.2	386.6	384.0	380.3	379.2	377.0	374.2	374.4	373.7	373.6	372.7
13	Closed-end residential loans ⁹	1,086.6	1,115.0	1,105.4	1,103.9	1,089.5	1,074.8	1,070.0	1,062.6	1,061.6	1,055.3	1,060.8	1,066.5
14	Commercial real estate loans ¹⁰	527.7	530.5	533.0	533.8	534.7	536.5	540.7	542.3	542.0	541.9	543.4	545.7
15	Consumer loans	792.8	796.6	800.5	805.3	801.7	806.3	808.1	807.3	805.7	806.4	810.6	808.2
16	Credit cards and other revolving plans	421.0	414.3	416.3	418.9	415.4	416.9	416.4	415.0	413.9	414.1	417.7	415.3
17	Other consumer loans ¹¹	371.8	382.3	384.2	386.4	386.3	389.3	391.7	392.3	391.8	392.3	392.9	392.9
18	Other loans and leases	554.6	537.9	540.7	548.3	556.8	559.3	566.0	559.0	560.4	559.3	559.1	561.5
19	Fed funds and reverse RPs with nonbanks ¹²	153.9	130.4	127.0	127.6	129.9	127.5	127.7	115.2	116.0	116.2	112.3	113.5
20	All other loans and leases ¹³	400.7	407.4	413.7	420.8	426.9	431.8	438.3	443.7	444.4	443.1	446.8	447.9
21	LESS: Allowance for loan and lease losses	104.2	95.8	95.8	94.1	90.6	89.7	88.4	85.5	85.5	85.4	85.3	85.4
22	Interbank loans ¹²	51.0	53.0	49.5	51.2	50.1	47.3	51.1	48.3	45.6	49.2	47.7	47.2
23	Fed funds and reverse RPs with banks ¹²	42.9	43.7	40.4	41.6	40.4	37.4	40.7	38.3	36.5	38.1	38.8	38.3
24	Loans to commercial banks ¹⁴	8.1	9.3	9.1	9.6	9.7	9.9	10.3	10.1	9.0	11.2	8.9	8.9
25	Cash assets ¹⁵	570.4	685.9	719.2	752.3	803.0	841.9	889.4	976.8	1,074.9	927.9	977.5	961.1
26	Trading assets ¹⁶	164.3	149.3	142.1	140.3	132.6	127.7	124.4	114.1	113.5	111.8	113.6	116.5
27	Derivatives with a positive fair value ¹⁷	145.9	134.5	128.9	128.3	120.4	118.6	115.5	106.8	107.4	104.8	105.4	108.3
28	Other trading assets	18.4	14.8	13.2	12.0	12.2	9.1	8.9	7.3	6.1	7.0	8.1	8.2
29	Other assets ¹⁸	834.4	798.8	798.8	801.0	807.2	803.4	808.2	794.9	785.5	797.9	806.5	779.1
30	TOTAL ASSETS¹⁹	7,346.1	7,530.9	7,539.4	7,570.5	7,583.7	7,596.9	7,657.6	7,730.7	7,820.9	7,670.7	7,748.5	7,713.7

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)

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending				
									Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31	Deposits	5,210.0	5,438.4	5,400.8	5,421.0	5,461.4	5,480.5	5,517.6	5,623.2	5,714.9	5,575.2	5,624.9	5,614.5
32	Large time deposits	334.0	298.6	301.8	313.1	320.7	319.1	317.8	316.6	315.5	316.9	315.4	315.4
33	Other deposits	4,876.0	5,139.8	5,099.0	5,107.8	5,140.6	5,161.4	5,199.8	5,306.6	5,399.5	5,258.3	5,309.4	5,299.1
34	Borrowings	714.5	666.8	678.2	658.9	649.8	642.3	648.2	641.2	644.9	631.6	638.6	656.3
35	Borrowings from banks in the U.S.	58.3	54.2	48.9	52.7	50.9	47.7	45.0	46.7	55.3	41.5	42.9	48.7
36	Borrowings from others	656.2	612.6	629.3	606.2	598.9	594.6	603.2	594.4	589.6	590.1	595.7	607.6
37	Trading liabilities ²⁰	143.6	144.0	138.0	128.7	115.6	112.3	111.7	103.1	103.2	104.6	101.6	103.3
38	Derivatives with a negative fair value ¹⁷	122.2	114.0	105.8	97.5	91.6	87.5	84.8	77.2	77.4	78.8	73.7	77.8
39	Other trading liabilities	21.3	30.0	32.2	31.2	24.0	24.8	26.9	25.9	25.8	25.8	27.9	25.5
40	Net due to related foreign offices	-103.8	-96.8	-56.3	-10.0	4.4	4.5	18.0	6.8	15.2	6.2	6.6	-19.5
41	Other liabilities ²¹	337.4	320.7	321.7	323.6	318.2	318.1	317.5	310.6	301.1	305.4	327.5	301.4
42	TOTAL LIABILITIES ¹⁹	6,301.8	6,473.0	6,482.4	6,522.1	6,549.3	6,557.6	6,613.0	6,685.0	6,779.2	6,623.0	6,699.2	6,656.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,044.3	1,057.8	1,057.0	1,048.4	1,034.4	1,039.4	1,044.6	1,045.7	1,041.7	1,047.7	1,049.3	1,057.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.1	31.5	27.7	11.2	-0.3	-5.0	-1.9	5.2	2.7	8.0	8.5	5.8
45	Securitized consumer loans ²⁴	7.2	7.5	7.4	7.3	7.1	6.8	7.4	8.2	8.2	8.2	8.1	8.0
46	Securitized credit cards and other revolving plans	0.1	0.5	0.4	0.4	0.3	0.3	0.4	0.5	0.5	0.5	0.5	0.5
47	Other securitized consumer loans	7.1	7.0	7.0	6.9	6.8	6.5	7.0	7.7	7.8	7.7	7.6	7.6
48	Securitized real estate loans ²⁴	735.2	717.8	713.1	697.6	674.5	675.0	674.9	675.1	675.2	675.3	675.3	669.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
ASSETS													
1 Bank credit	3,167.5	3,227.1	3,237.2	3,249.6	3,263.5	3,263.3	3,266.6	3,275.4	3,282.8	3,280.2	3,271.5	3,270.5	
2 Securities in bank credit ²	808.5	821.6	824.4	824.6	822.3	815.5	811.3	813.0	815.3	813.3	810.0	808.3	
3 Treasury and agency securities ³	576.4	571.4	570.7	573.0	571.8	566.0	564.9	564.3	566.4	564.1	560.9	559.2	
4 Mortgage-backed securities (MBS) ⁴	407.9	403.6	403.4	403.7	402.5	399.9	396.1	393.6	395.3	394.0	391.7	390.1	
5 Non-MBS ⁵	168.4	167.8	167.3	169.3	169.3	166.0	168.8	170.7	171.0	170.2	169.2	169.0	
6 Other securities	232.1	250.1	253.7	251.6	250.5	249.5	246.5	248.8	249.0	249.1	249.1	249.2	
7 Mortgage-backed securities ⁶	15.7	15.5	15.5	15.0	15.0	14.6	14.3	14.1	14.2	14.2	14.3	14.2	
8 Non-MBS ⁷	216.4	234.6	238.2	236.6	235.5	235.0	232.1	234.6	234.8	235.0	234.9	235.0	
9 Loans and leases in bank credit ⁸	2,359.0	2,405.6	2,412.8	2,425.1	2,441.2	2,447.8	2,455.2	2,462.4	2,467.5	2,466.9	2,461.5	2,462.2	
10 Commercial and industrial loans	424.4	444.5	445.5	449.0	452.2	453.0	454.2	455.8	456.6	456.3	455.8	456.5	
11 Real estate loans	1,470.5	1,478.0	1,482.2	1,486.1	1,493.8	1,498.2	1,502.2	1,503.6	1,504.1	1,507.1	1,503.0	1,501.8	
12 Revolving home equity loans	114.5	106.8	106.2	105.7	105.8	105.2	105.2	105.2	105.3	105.2	105.1	104.9	
13 Closed-end residential loans ⁹	497.5	497.5	499.1	500.3	503.5	504.2	505.3	500.6	501.3	503.1	498.4	495.9	
14 Commercial real estate loans ¹⁰	858.5	873.7	876.9	880.1	884.4	888.8	891.7	897.8	897.6	898.8	899.6	900.9	
15 Consumer loans	314.2	324.2	325.5	327.7	330.6	331.8	334.1	335.9	335.7	336.2	337.2	337.4	
16 Credit cards and other revolving plans	179.6	185.8	186.2	186.8	187.6	188.1	189.8	191.0	191.0	191.1	191.7	191.5	
17 Other consumer loans ¹¹	134.7	138.4	139.2	140.9	143.0	143.7	144.4	144.9	144.7	145.1	145.5	145.9	
18 Other loans and leases	149.9	158.8	159.6	162.2	164.6	164.8	164.8	167.1	171.1	167.3	165.4	166.5	
19 Fed funds and reverse RPs with nonbanks ¹²	2.0	4.2	2.8	2.7	3.4	3.1	2.5	2.5	2.4	2.6	2.4	2.7	
20 All other loans and leases ¹³	147.9	154.6	156.9	159.5	161.2	161.7	162.2	164.6	168.7	164.8	163.1	163.8	
21 LESS: Allowance for loan and lease losses	44.9	43.5	43.1	42.7	43.0	42.8	42.7	41.7	41.6	41.5	41.6	41.6	
22 Interbank loans ¹²	45.8	48.7	48.1	49.1	47.8	45.7	43.3	43.8	48.0	39.6	41.9	44.0	
23 Fed funds and reverse RPs with banks ¹²	44.4	47.6	46.9	47.9	46.5	44.4	42.1	42.9	47.1	38.6	41.3	43.1	
24 Loans to commercial banks ¹⁴	1.4	1.1	1.2	1.2	1.2	1.3	1.2	1.0	1.0	1.1	0.6	0.9	
25 Cash assets ¹⁵	307.9	315.5	306.2	290.0	292.0	290.5	311.5	338.8	340.6	344.8	339.1	347.9	
26 Trading assets ¹⁶	4.2	4.1	4.0	3.4	3.2	2.9	2.7	2.7	2.5	2.8	2.8	3.0	
27 Derivatives with a positive fair value ¹⁷	4.1	3.9	3.8	3.3	3.1	2.7	2.6	2.5	2.4	2.6	2.5	2.7	
28 Other trading assets	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.2	0.1	0.3	0.2	0.3	
29 Other assets ¹⁸	263.6	259.2	261.0	261.7	264.7	264.3	259.2	259.0	258.3	260.1	259.1	258.6	
30 TOTAL ASSETS ¹⁹	3,744.0	3,811.2	3,813.4	3,811.2	3,828.3	3,823.8	3,840.6	3,878.0	3,890.6	3,886.1	3,872.7	3,882.5	

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)

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31	Deposits	2,921.2	2,979.7	2,977.2	2,985.7	3,000.6	3,007.2	3,008.9	3,024.3	3,036.0	3,033.6	3,018.6	3,020.8
32	Large time deposits	405.0	398.2	398.0	391.5	391.7	389.4	388.1	385.8	386.2	386.3	384.9	385.7
33	Other deposits	2,516.3	2,581.5	2,579.2	2,594.2	2,608.9	2,617.8	2,620.7	2,638.5	2,649.8	2,647.3	2,633.6	2,635.1
34	Borrowings	263.5	264.1	266.8	279.5	288.6	285.0	285.4	287.6	283.8	289.4	287.2	288.8
35	Borrowings from banks in the U.S.	44.2	48.1	44.4	46.2	48.2	48.2	53.0	50.1	46.8	51.4	50.4	51.2
36	Borrowings from others	219.4	216.0	222.4	233.3	240.4	236.7	232.3	237.4	237.0	238.0	236.8	237.5
37	Trading liabilities ²⁰	3.7	3.8	3.9	3.3	3.1	2.9	2.8	2.8	2.6	2.8	2.9	3.0
38	Derivatives with a negative fair value ¹⁷	3.1	3.0	3.0	2.5	2.5	2.3	2.1	2.1	2.0	2.2	2.2	2.3
39	Other trading liabilities	0.7	0.8	0.9	0.9	0.6	0.6	0.7	0.7	0.6	0.6	0.7	0.7
40	Net due to related foreign offices	38.4	43.1	43.3	38.6	41.8	45.9	44.4	44.1	45.9	44.3	41.4	37.4
41	Other liabilities ²¹	65.7	63.3	65.5	62.1	62.1	61.0	59.1	58.0	57.0	58.8	58.0	61.3
42	TOTAL LIABILITIES ¹⁹	3,292.6	3,354.0	3,356.7	3,369.2	3,396.2	3,402.0	3,400.6	3,416.8	3,425.3	3,429.0	3,408.0	3,411.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	451.4	457.2	456.7	442.0	432.1	421.9	440.0	461.3	465.3	457.1	464.7	471.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	8.9	6.9	7.1	3.1	-1.6	-2.4	-3.8	-1.7	-1.9	-1.8	-1.3	-0.7
45	Securitized consumer loans ²⁴	13.3	13.3	13.1	13.3	13.5	13.5	12.5	11.9	11.8	11.7	11.8	11.7
46	Securitized credit cards and other revolving plans	11.2	11.2	11.1	11.2	11.4	11.5	10.6	10.4	10.4	10.3	10.5	10.4
47	Other securitized consumer loans	2.1	2.1	2.0	2.0	2.1	2.1	1.9	1.5	1.5	1.4	1.4	1.3
48	Securitized real estate loans ²⁴	20.7	19.1	19.5	19.5	19.5	19.6	19.4	19.5	19.5	19.5	19.5	19.5

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

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
ASSETS													
1 Bank credit	3,172.1	3,218.2	3,232.1	3,247.8	3,258.5	3,266.8	3,270.0	3,279.4	3,281.0	3,276.2	3,282.9	3,287.9	
2 Securities in bank credit ²	807.7	825.8	825.5	822.4	817.2	814.8	810.4	811.7	811.1	811.2	811.6	814.0	
3 Treasury and agency securities ³	572.9	575.8	572.0	569.7	567.5	564.8	561.1	560.3	559.7	560.0	560.1	562.1	
4 Mortgage-backed securities (MBS) ⁴	406.3	408.2	406.0	402.4	398.6	396.2	392.8	390.9	390.6	390.8	390.9	392.6	
5 Non-MBS ⁵	166.6	167.6	166.0	167.3	168.8	168.6	168.3	169.3	169.1	169.2	169.2	169.4	
6 Other securities	234.7	249.9	253.6	252.7	249.7	250.0	249.3	251.4	251.5	251.3	251.5	251.9	
7 Mortgage-backed securities ⁶	15.9	15.5	15.7	15.5	15.0	14.8	14.5	14.4	14.5	14.4	14.5	14.5	
8 Non-MBS ⁷	218.9	234.5	237.9	237.2	234.8	235.3	234.8	237.1	237.0	236.8	237.1	237.4	
9 Loans and leases in bank credit ⁸	2,364.4	2,392.4	2,406.6	2,425.4	2,441.3	2,452.0	2,459.6	2,467.7	2,469.9	2,465.0	2,471.3	2,474.0	
10 Commercial and industrial loans	424.2	445.2	447.2	450.3	451.6	452.0	453.9	455.4	456.4	454.9	455.9	457.2	
11 Real estate loans	1,473.5	1,471.7	1,479.0	1,485.5	1,495.3	1,501.7	1,503.3	1,506.7	1,504.5	1,505.9	1,508.8	1,511.8	
12 Revolving home equity loans	114.8	106.3	106.1	105.9	105.7	105.6	105.6	105.7	105.7	105.8	105.7	105.8	
13 Closed-end residential loans ⁹	500.0	493.3	496.6	498.5	503.6	505.2	504.4	502.9	500.9	501.1	503.0	505.5	
14 Commercial real estate loans ¹⁰	858.7	872.1	876.3	881.1	885.9	891.0	893.3	898.2	898.0	899.1	900.1	900.6	
15 Consumer loans	315.3	320.4	322.6	326.7	329.0	333.0	335.7	337.0	336.5	337.0	339.2	337.6	
16 Credit cards and other revolving plans	179.0	183.5	184.7	186.6	187.2	189.3	190.1	190.4	190.1	190.3	192.2	190.2	
17 Other consumer loans ¹¹	136.3	137.0	137.8	140.1	141.8	143.7	145.6	146.6	146.5	146.7	147.1	147.4	
18 Other loans and leases	151.4	155.1	157.8	162.9	165.3	165.2	166.7	168.6	172.4	167.1	167.3	167.4	
19 Fed funds and reverse RPs with nonbanks ¹²	2.1	3.1	2.8	3.0	3.1	3.0	2.8	2.6	2.6	2.6	2.6	2.6	
20 All other loans and leases ¹³	149.4	152.0	155.0	159.9	162.3	162.2	163.9	165.9	169.8	164.5	164.7	164.8	
21 LESS: Allowance for loan and lease losses	45.1	43.0	43.0	42.6	42.8	42.9	42.6	42.1	42.1	42.0	41.9	42.1	
22 Interbank loans ¹²	47.2	48.8	45.3	47.2	45.9	44.2	44.0	44.8	52.1	38.4	42.7	46.5	
23 Fed funds and reverse RPs with banks ¹²	45.7	47.7	44.2	46.0	44.7	43.0	42.7	43.7	51.1	37.3	41.6	45.5	
24 Loans to commercial banks ¹⁴	1.5	1.1	1.2	1.2	1.2	1.1	1.3	1.1	1.1	1.1	1.0	1.0	
25 Cash assets ¹⁵	300.9	317.1	298.5	300.3	305.4	311.5	312.7	327.5	331.6	331.9	323.7	334.6	
26 Trading assets ¹⁶	4.4	4.0	4.1	3.5	3.0	2.8	2.8	2.8	2.6	2.8	2.8	2.9	
27 Derivatives with a positive fair value ¹⁷	4.3	3.8	3.9	3.3	2.8	2.6	2.6	2.6	2.4	2.7	2.5	2.7	
28 Other trading assets	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
29 Other assets ¹⁸	264.6	259.5	259.4	260.7	261.8	262.7	260.7	260.4	260.4	259.2	260.2	259.9	
30 TOTAL ASSETS ¹⁹	3,744.1	3,804.6	3,796.4	3,816.9	3,831.7	3,845.1	3,847.5	3,872.8	3,885.6	3,866.5	3,870.2	3,889.8	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31 Deposits	2,921.5	2,982.0	2,957.0	2,973.9	2,985.1	2,996.6	3,002.7	3,024.0	3,042.7	3,012.6	3,020.7	3,042.4	
32 Large time deposits	406.8	394.7	393.4	393.7	393.8	391.8	389.5	387.4	388.1	387.4	386.6	386.9	
33 Other deposits	2,514.6	2,587.3	2,563.7	2,580.1	2,591.3	2,604.9	2,613.3	2,636.6	2,654.6	2,625.2	2,634.1	2,655.5	
34 Borrowings	260.4	264.3	272.0	282.1	288.9	283.6	284.3	285.1	281.0	287.7	285.9	283.9	
35 Borrowings from banks in the U.S.	42.4	49.4	46.9	46.6	46.6	46.9	52.1	48.8	45.4	50.0	49.4	49.0	
36 Borrowings from others	218.0	214.8	225.1	235.5	242.2	236.7	232.2	236.4	235.5	237.8	236.5	234.8	
37 Trading liabilities ²⁰	3.8	3.8	3.9	3.3	3.0	2.8	2.9	2.9	2.7	2.9	2.8	3.0	
38 Derivatives with a negative fair value ¹⁷	3.1	3.0	3.1	2.5	2.3	2.2	2.2	2.2	2.1	2.3	2.2	2.3	
39 Other trading liabilities	0.6	0.8	0.8	0.8	0.6	0.6	0.7	0.7	0.6	0.6	0.7	0.7	
40 Net due to related foreign offices	39.6	39.1	40.5	41.1	42.9	46.2	46.0	45.2	45.6	45.4	43.4	38.6	
41 Other liabilities ²¹	67.4	61.2	64.3	60.7	60.3	62.1	60.5	59.2	57.8	60.5	59.2	62.9	
42 TOTAL LIABILITIES ¹⁹	3,292.6	3,350.4	3,337.7	3,361.1	3,380.2	3,391.3	3,396.4	3,416.3	3,429.8	3,409.2	3,412.0	3,430.8	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	451.4	454.3	458.7	455.7	451.5	453.8	451.1	456.5	455.8	457.3	458.2	459.1	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	8.9	6.9	7.1	3.1	-1.6	-2.4	-3.8	-1.7	-1.9	-1.8	-1.3	-0.7	
45 Securitized consumer loans ²⁴	13.5	13.4	13.0	12.9	13.0	13.0	12.3	12.0	12.0	12.0	12.0	11.9	
46 Securitized credit cards and other revolving plans	11.2	11.3	11.0	10.9	11.1	11.3	10.6	10.4	10.4	10.3	10.4	10.4	
47 Other securitized consumer loans	2.3	2.1	2.0	1.9	1.9	1.8	1.7	1.6	1.6	1.6	1.6	1.6	
48 Securitized real estate loans ²⁴	20.9	19.4	19.3	19.4	19.4	19.4	19.6	19.7	19.6	19.6	19.6	19.6	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending			
									Oct 16	Oct 23	Oct 30	Nov 6
ASSETS												
1 Bank credit	852.5	879.1	872.9	857.4	855.8	852.8	859.3	876.7	881.5	876.4	871.4	875.7
2 Securities in bank credit ²	209.0	208.7	206.3	202.0	200.7	202.8	203.2	197.6	196.0	198.4	197.5	197.8
3 Treasury and agency securities ³	109.6	104.3	101.0	97.3	98.0	98.2	96.7	92.1	91.0	91.8	93.2	93.8
4 Mortgage-backed securities (MBS) ⁴	22.5	18.9	18.9	16.6	15.1	15.2	14.5	14.9	15.0	15.0	14.7	15.1
5 Non-MBS ⁵	87.1	85.4	82.1	80.7	82.9	83.0	82.2	77.2	76.0	76.8	78.4	78.7
6 Other securities	99.4	104.5	105.3	104.8	102.7	104.5	106.5	105.5	105.0	106.7	104.3	104.0
7 Mortgage-backed securities ⁶	6.7	6.4	6.4	6.5	6.4	6.8	7.0	7.4	7.4	7.5	7.1	7.3
8 Non-MBS ⁷	92.7	98.0	98.9	98.2	96.2	97.7	99.5	98.1	97.6	99.2	97.2	96.7
9 Loans and leases in bank credit ⁸	643.5	670.4	666.6	655.3	655.1	650.0	656.1	679.1	685.5	678.0	673.9	677.8
10 Commercial and industrial loans	252.8	256.6	256.1	258.6	265.2	263.5	264.2	268.2	268.3	268.5	269.0	266.2
11 Real estate loans	30.9	29.8	30.0	29.7	29.8	29.5	28.7	28.7	29.3	28.7	28.3	27.4
12 Revolving home equity loans	0.2	0.2	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.5	1.0	1.1	1.1	1.2	1.3	1.2	1.0	1.2	1.0	0.8	0.8
14 Commercial real estate loans ¹⁰	29.2	28.6	28.6	28.3	28.3	27.9	27.3	27.5	27.9	27.4	27.2	26.3
15 Consumer loans	1.6	2.0	2.0	2.2	2.3	2.3	2.4	2.5	2.4	2.5	2.5	2.7
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	1.6	2.0	2.0	2.2	2.3	2.3	2.4	2.5	2.4	2.5	2.5	2.7
18 Other loans and leases	358.2	382.0	378.5	364.8	357.8	354.7	360.8	379.7	385.4	378.3	374.1	381.5
19 Fed funds and reverse RPs with nonbanks ¹²	165.7	179.9	178.0	168.1	158.0	156.0	162.5	169.8	175.6	168.9	162.4	169.7
20 All other loans and leases ¹³	192.5	202.1	200.4	196.7	199.8	198.7	198.3	209.9	209.8	209.4	211.7	211.8
21 LESS: Allowance for loan and lease losses	1.4	0.5	0.0	0.2	0.6	0.3	0.5	1.6	1.7	1.7	1.6	1.2
22 Interbank loans ¹²	24.7	24.8	26.9	24.3	23.5	24.6	24.5	22.3	23.9	22.4	20.7	20.7
23 Fed funds and reverse RPs with banks ¹²	22.8	21.4	22.0	19.5	19.0	19.4	18.9	17.8	18.1	19.0	17.4	17.7
24 Loans to commercial banks ¹⁴	1.9	3.3	4.8	4.8	4.5	5.2	5.6	4.5	5.8	3.4	3.3	3.0
25 Cash assets ¹⁵	722.8	951.7	1,027.4	1,086.4	1,090.5	1,151.7	1,211.4	1,212.6	1,095.7	1,237.4	1,308.0	1,284.4
26 Trading assets ¹⁶	132.7	120.2	114.2	108.0	100.4	95.1	86.9	83.0	82.8	83.8	83.3	80.0
27 Derivatives with a positive fair value ¹⁷	123.1	113.1	107.5	101.6	94.5	89.1	81.0	77.2	77.0	78.1	77.8	74.7
28 Other trading assets	9.5	7.1	6.7	6.4	6.0	5.9	5.9	5.8	5.8	5.6	5.5	5.3
29 Other assets ¹⁸	51.4	50.8	55.8	58.2	61.8	56.9	57.2	60.2	56.4	57.8	66.4	52.6
30 TOTAL ASSETS ¹⁹	1,782.7	2,026.2	2,097.2	2,134.1	2,131.4	2,180.7	2,238.7	2,253.2	2,138.6	2,276.2	2,348.1	2,312.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 15, 2013

Account	2012	2013	2013	2013	2013	2013	2013	2013	2013	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31	Deposits	865.5	950.7	963.6	986.2	1,011.5	1,007.5	1,039.6	1,019.2	986.3	1,016.3	1,031.0	1,033.7
32	Large time deposits	753.0	815.1	822.5	840.7	861.5	850.6	877.6	854.3	820.0	846.2	869.3	866.4
33	Other deposits	112.4	135.6	141.1	145.6	150.0	156.9	162.0	164.9	166.4	170.1	161.7	167.3
34	Borrowings	590.2	607.0	611.0	604.6	590.5	596.6	601.3	624.6	613.7	638.7	626.7	625.0
35	Borrowings from banks in the U.S.	42.3	46.2	46.6	42.4	40.3	39.0	37.2	40.1	40.6	40.7	41.1	38.6
36	Borrowings from others	547.8	560.8	564.4	562.1	550.3	557.6	564.1	584.5	573.1	598.0	585.6	586.4
37	Trading liabilities ²⁰	127.2	116.1	112.1	106.4	97.8	94.2	89.6	92.9	91.8	94.8	96.7	88.9
38	Derivatives with a negative fair value ¹⁷	119.2	106.3	102.2	94.9	87.8	84.4	78.5	80.4	79.5	82.1	82.8	78.6
39	Other trading liabilities	8.0	9.8	9.9	11.5	10.0	9.8	11.1	12.5	12.3	12.7	13.8	10.3
40	Net due to related foreign offices	142.0	274.3	334.9	367.7	389.9	435.3	457.4	458.4	397.7	463.8	523.9	514.9
41	Other liabilities ²¹	57.8	59.6	60.4	60.4	58.9	60.5	55.5	57.6	51.6	51.0	68.2	52.4
42	TOTAL LIABILITIES ¹⁹	1,782.6	2,007.7	2,082.0	2,125.4	2,148.6	2,194.1	2,243.6	2,252.7	2,141.1	2,264.7	2,346.5	2,314.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	0.1	18.5	15.2	8.7	-17.2	-13.4	-4.9	0.5	-2.5	11.5	1.6	-2.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.1	-1.9	-2.0	-3.0	-3.9	-4.8	-4.9	-4.3	-4.5	-4.3	-3.9	-3.9
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

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending			
									Oct 16	Oct 23	Oct 30	Nov 6
ASSETS												
1 Bank credit	850.5	876.5	869.3	850.9	844.3	848.9	862.6	875.7	882.7	872.4	874.1	877.1
2 Securities in bank credit ²	209.1	208.6	205.2	199.9	199.0	204.2	203.9	198.3	197.1	197.9	199.5	200.0
3 Treasury and agency securities ³	107.7	106.1	101.2	96.8	96.8	99.2	96.2	90.9	90.0	90.0	92.5	92.4
4 Mortgage-backed securities (MBS) ⁴	23.0	18.4	18.5	16.6	15.6	15.6	15.2	15.3	15.3	15.2	15.2	14.9
5 Non-MBS ⁵	84.7	87.8	82.7	80.2	81.2	83.6	81.1	75.6	74.6	74.8	77.3	77.6
6 Other securities	101.4	102.4	104.0	103.1	102.1	104.9	107.7	107.4	107.2	107.9	107.0	107.6
7 Mortgage-backed securities ⁶	6.6	6.5	6.6	6.6	6.5	7.2	7.4	7.3	7.3	7.4	7.0	7.2
8 Non-MBS ⁷	94.8	95.9	97.5	96.4	95.7	97.8	100.3	100.1	99.8	100.5	100.0	100.4
9 Loans and leases in bank credit ⁸	641.4	667.9	664.1	651.0	645.3	644.8	658.7	677.4	685.6	674.5	674.6	677.1
10 Commercial and industrial loans	251.8	254.7	255.4	258.8	262.5	263.4	264.1	267.0	268.1	266.3	268.1	265.3
11 Real estate loans	30.9	29.4	30.1	29.8	29.7	29.1	29.0	28.9	29.2	28.9	28.7	28.0
12 Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.4	1.0	1.1	1.1	1.3	1.2	1.2	0.9	1.0	0.9	0.9	0.8
14 Commercial real estate loans ¹⁰	29.4	28.2	28.7	28.5	28.2	27.6	27.5	27.6	27.9	27.7	27.5	26.9
15 Consumer loans	1.6	2.1	2.1	2.2	2.3	2.3	2.4	2.4	2.4	2.4	2.4	2.6
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	2.1	2.1	2.2	2.3	2.3	2.4	2.4	2.4	2.4	2.4	2.6
18 Other loans and leases	357.1	381.7	376.4	360.1	350.9	350.0	363.4	379.1	385.9	376.8	375.4	381.2
19 Fed funds and reverse RPs with nonbanks ¹²	166.1	178.0	176.0	163.8	151.2	153.3	164.0	171.1	177.7	169.3	166.2	172.7
20 All other loans and leases ¹³	191.0	203.7	200.4	196.3	199.7	196.7	199.3	208.0	208.3	207.6	209.2	208.4
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	25.2	24.9	26.7	23.4	22.9	24.7	24.4	22.6	24.3	22.8	20.9	21.3
23 Fed funds and reverse RPs with banks ¹²	22.9	21.8	22.1	18.8	18.2	19.1	18.4	17.7	17.9	19.0	17.4	18.1
24 Loans to commercial banks ¹⁴	2.2	3.1	4.7	4.7	4.6	5.6	6.0	4.9	6.3	3.7	3.5	3.2
25 Cash assets ¹⁵	709.9	944.5	1,060.9	1,088.8	1,120.8	1,179.6	1,200.7	1,186.3	1,073.8	1,215.4	1,250.9	1,240.3
26 Trading assets ¹⁶	134.9	116.8	113.6	106.7	97.7	92.6	89.0	84.2	83.2	84.9	83.9	82.9
27 Derivatives with a positive fair value ¹⁷	124.9	109.7	106.8	100.3	91.7	86.7	83.1	78.3	77.3	79.1	78.2	77.5
28 Other trading assets	9.9	7.1	6.8	6.3	6.0	5.9	5.9	5.9	5.9	5.8	5.7	5.5
29 Other assets ¹⁸	51.6	52.4	58.4	59.8	58.4	57.0	59.3	60.7	57.5	57.8	65.8	55.2
30 TOTAL ASSETS ¹⁹	1,771.2	2,014.5	2,128.3	2,129.0	2,143.5	2,202.2	2,235.4	2,228.9	2,120.9	2,252.6	2,294.9	2,276.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 15, 2013

Account	2012 Oct	2013 Apr	2013 May	2013 Jun	2013 Jul	2013 Aug	2013 Sep	2013 Oct	Week ending				
									Oct 16	Oct 23	Oct 30	Nov 6	
LIABILITIES													
31	Deposits	856.9	957.9	976.9	994.9	1,002.2	1,005.2	1,038.2	1,009.1	973.3	1,002.8	1,020.7	1,018.9
32	Large time deposits	744.6	822.1	834.3	849.4	852.3	845.3	874.5	844.3	807.3	834.8	858.1	852.2
33	Other deposits	112.3	135.8	142.6	145.5	149.9	159.9	163.7	164.8	166.0	168.0	162.6	166.6
34	Borrowings	577.5	609.4	621.4	598.3	585.1	600.7	600.1	610.6	599.5	624.3	609.5	622.7
35	Borrowings from banks in the U.S.	43.2	46.1	45.3	42.2	39.6	39.8	38.4	40.7	41.2	40.6	41.5	39.7
36	Borrowings from others	534.3	563.3	576.1	556.1	545.5	561.0	561.6	570.0	558.3	583.7	568.1	583.0
37	Trading liabilities ²⁰	128.1	117.0	113.8	105.9	95.4	91.5	91.3	92.3	91.2	93.2	94.9	89.3
38	Derivatives with a negative fair value ¹⁷	120.9	106.9	104.0	95.0	85.8	81.7	80.5	80.6	79.5	81.9	81.3	79.4
39	Other trading liabilities	7.2	10.1	9.8	11.0	9.6	9.8	10.7	11.7	11.7	11.3	13.7	9.9
40	Net due to related foreign offices	149.4	266.9	351.0	365.9	400.5	443.3	446.6	456.6	402.2	478.3	500.6	489.6
41	Other liabilities ²¹	55.8	59.8	61.7	60.4	56.8	57.9	55.7	56.7	51.1	50.4	65.6	52.1
42	TOTAL LIABILITIES¹⁹	1,767.8	2,010.9	2,124.7	2,125.4	2,139.9	2,198.7	2,231.9	2,225.4	2,117.4	2,249.0	2,291.4	2,272.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	3.4	3.5	3.5	3.5	3.6							
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.1	-1.9	-2.0	-3.0	-3.9	-4.8	-4.9	-4.3	-4.5	-4.3	-3.9	-3.9
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).