

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
February 14, 2014

Account	2009	2010	2011	2012	2013	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2013 Oct	2013 Nov	2013 Dec	2014 Jan
ASSETS															
1 Bank credit	-6.7	-2.6	1.7	4.0	1.0	4.8	2.8	3.2	1.2	-1.7	1.4	3.0	2.0	5.9	3.5
2 Securities in bank credit ²	6.3	6.9	1.8	7.5	-1.9	8.3	5.6	2.0	-2.3	-8.2	0.8	2.9	4.5	11.6	1.7
3 Treasury and agency securities ³	13.5	15.2	3.0	8.6	-5.7	9.2	1.9	-2.4	-7.4	-12.8	-0.5	1.3	5.1	9.0	4.3
6 Other securities	-4.1	-7.1	-0.7	5.3	6.6	6.1	14.2	12.0	8.8	1.6	3.4	6.2	3.4	17.0	-3.4
9 Loans and leases in bank credit ⁸	-10.2	-5.7	1.7	2.7	2.1	3.5	1.7	3.6	2.5	0.7	1.7	3.1	1.1	3.7	4.1
10 Commercial and industrial loans	-18.5	-9.0	8.6	11.4	7.7	11.9	8.8	10.1	6.9	6.8	6.1	9.9	1.1	14.1	9.1
11 Real estate loans	-5.7	-5.6	-3.7	-1.1	-1.2	-0.8	-1.5	-0.1	-0.4	-2.4	-1.9	-2.7	-1.2	0.5	0.5
12 Revolving home equity loans	0.6	-4.2	-5.9	-7.1	-8.1	-8.6	-9.0	-8.1	-9.8	-8.0	-7.5	-7.5	-9.8	-4.8	-6.8
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.7	2.1	-0.5	0.0	-0.9	-7.2	-6.8	-9.1	-4.5	-2.1	-2.6
14 Commercial real estate loans ¹⁰	-4.8	-8.9	-6.3	-1.3	4.2	-1.2	0.2	2.8	3.5	4.9	5.2	5.6	5.0	4.8	6.3
15 Consumer loans	-3.2	-6.8	-1.2	1.2	3.5	0.5	2.5	1.9	4.9	3.0	4.1	4.4	4.1	6.4	-1.5
16 Credit cards and other revolving plans	-6.3	-10.9	-1.8	-0.8	0.8	-1.2	0.5	0.3	2.6	-0.9	1.4	1.2	1.2	5.7	-2.2
17 Other consumer loans ¹¹	1.2	-1.3	-0.4	3.5	6.6	2.4	4.8	3.6	7.6	7.5	7.0	7.6	7.3	7.5	-1.1
18 Other loans and leases	-23.1	0.4	20.1	6.8	4.2	10.0	2.0	8.8	3.7	-0.3	4.4	10.6	5.3	-3.6	13.9
21 LESS: Allowance for loan and lease losses	—	—	-17.7	-16.6	-15.5	-14.8	-19.7	-16.9	-15.4	-16.9	-16.5	-18.5	-16.0	-17.2	-29.1
22 Interbank loans ¹²	-38.5	-23.0	-37.3	4.5	-9.9	5.1	9.7	19.0	-5.0	-24.7	-28.6	-43.9	-44.5	-8.8	66.5
25 Cash assets ¹⁵	49.8	-7.8	48.0	-2.3	55.1	0.2	5.8	42.6	43.2	55.6	44.2	50.2	30.5	-8.9	25.0
26 Trading assets ¹⁶	—	—	4.1	-1.5	-33.1	2.3	-18.0	-19.0	-34.0	-60.0	-38.6	-61.9	0.6	12.6	-7.7
29 Other assets ¹⁸	-3.6	4.5	-4.5	-4.7	-0.3	-1.9	-3.6	2.7	-0.6	3.6	-6.8	-11.3	-17.9	25.9	4.0
30 TOTAL ASSETS ¹⁹	-5.9	-2.7	5.4	2.5	7.1	3.8	2.4	8.1	6.3	6.2	7.3	9.0	5.4	4.9	8.1
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.1	6.4	8.4	8.7	7.4	4.7	5.9	6.9	9.1	3.7	9.4	8.9
32 Large time deposits	-5.7	-7.3	-13.7	-1.3	5.2	6.0	0.9	12.2	-1.5	8.9	0.9	-19.4	20.0	4.9	24.8
33 Other deposits	—	—	12.4	9.0	6.6	8.8	10.2	6.4	5.9	5.3	8.1	14.7	0.6	10.3	5.9
34 Borrowings	-24.5	-18.9	-14.6	-5.3	-0.5	0.6	-6.5	3.7	-4.6	-3.0	1.8	6.4	6.0	-15.5	27.1
37 Trading liabilities ²⁰	—	—	1.4	-8.3	-26.0	2.4	-18.4	-16.4	-16.3	-68.7	-11.5	-4.2	-0.6	31.7	-19.2
41 Other liabilities ²¹	-10.8	9.4	-1.2	-0.6	-8.7	-9.2	-3.0	0.2	-5.9	-11.7	-18.6	-19.0	-26.2	3.5	-35.1
42 TOTAL LIABILITIES ¹⁹	-7.1	-3.3	5.5	2.3	8.1	4.0	1.3	9.3	7.5	7.9	6.6	7.3	6.3	1.0	9.9

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5	
ASSETS														
1	Bank credit	9,983.4	10,042.0	10,014.1	10,004.9	10,030.2	10,037.7	10,079.6	10,108.7	10,095.6	10,108.9	10,117.5	10,134.0	
2	Securities in bank credit ²	2,733.7	2,706.8	2,689.1	2,673.9	2,680.4	2,690.5	2,716.6	2,720.5	2,720.1	2,716.9	2,718.1	2,734.2	
3	Treasury and agency securities ³	1,864.3	1,814.1	1,791.4	1,783.0	1,784.9	1,792.5	1,805.9	1,812.4	1,812.7	1,810.4	1,812.9	1,828.6	
4	Mortgage-backed securities (MBS) ⁴	1,337.5	1,343.3	1,325.4	1,317.7	1,318.2	1,320.4	1,317.5	1,321.2	1,323.6	1,321.5	1,319.5	1,334.0	
5	Non-MBS ⁵	526.8	470.7	466.0	465.3	466.7	472.1	488.4	491.2	489.1	488.9	493.4	494.6	
6	Other securities	869.5	892.7	897.6	890.9	895.5	898.0	910.7	908.1	907.5	906.5	905.1	905.7	
7	Mortgage-backed securities ⁶	141.2	142.1	144.3	142.8	142.1	142.7	142.6	142.3	142.1	141.4	142.4	140.6	
8	Non-MBS ⁷	728.3	750.6	753.3	748.1	753.4	755.2	768.1	765.8	765.4	765.1	762.8	765.1	
9	Loans and leases in bank credit ⁸	7,249.7	7,335.3	7,325.0	7,331.0	7,349.8	7,347.3	7,363.0	7,388.2	7,375.5	7,392.0	7,399.4	7,399.8	
10	Commercial and industrial loans	1,505.7	1,564.5	1,564.9	1,570.1	1,583.0	1,584.5	1,603.1	1,615.2	1,609.7	1,616.8	1,619.9	1,632.5	
11	Real estate loans	3,552.4	3,539.8	3,528.5	3,524.9	3,517.0	3,513.5	3,514.9	3,516.5	3,510.1	3,527.0	3,523.5	3,513.7	
12	Revolving home equity loans	511.1	488.2	485.6	482.6	479.6	475.7	473.8	471.1	471.6	470.7	470.1	469.5	
13	Closed-end residential loans ⁹	1,612.5	1,596.4	1,580.0	1,573.9	1,562.0	1,556.2	1,553.5	1,550.1	1,545.2	1,561.3	1,554.6	1,540.7	
14	Commercial real estate loans ¹⁰	1,428.8	1,455.2	1,462.9	1,468.5	1,475.4	1,481.6	1,487.5	1,495.3	1,493.3	1,495.0	1,498.8	1,503.6	
15	Consumer loans	1,116.2	1,138.9	1,142.1	1,144.6	1,148.8	1,143.5	1,142.6	1,141.2	1,140.2	1,139.3	1,141.6	1,142.1	
16	Credit cards and other revolving plans	602.9	606.8	606.7	606.8	607.6	599.1	594.8	593.7	592.5	592.3	594.5	595.0	
17	Other consumer loans ¹¹	513.3	532.2	535.3	537.8	541.2	544.5	547.9	547.4	547.7	547.1	547.0	547.1	
18	Other loans and leases	1,075.4	1,092.1	1,089.6	1,091.3	1,100.9	1,105.8	1,102.5	1,115.3	1,115.5	1,108.9	1,114.4	1,111.5	
19	Fed funds and reverse RPs with nonbanks ¹²	320.9	297.3	290.3	290.1	283.0	279.2	269.1	269.0	269.3	261.4	268.8	260.2	
20	All other loans and leases ¹³	754.5	794.7	799.3	801.2	817.9	826.6	833.4	846.3	846.2	847.5	845.6	851.3	
21	LESS: Allowance for loan and lease losses	144.8	133.4	131.4	129.8	127.9	125.9	123.9	120.9	120.9	121.1	120.3	119.1	
22	Interbank loans ¹²	132.1	121.2	117.2	117.6	113.3	109.1	108.3	114.3	117.7	111.8	111.6	119.2	
23	Fed funds and reverse RPs with banks ¹²	120.0	106.4	102.1	101.7	98.7	97.0	96.3	102.7	105.8	100.4	100.6	108.4	
24	Loans to commercial banks ¹⁴	12.1	14.7	15.2	15.9	14.7	12.2	11.9	11.6	11.9	11.4	11.0	10.8	
25	Cash assets ¹⁵	1,779.0	2,202.2	2,333.7	2,445.6	2,547.9	2,613.7	2,595.1	2,649.2	2,663.2	2,649.9	2,688.0	2,707.5	
26	Trading assets ¹⁶	293.8	234.8	221.9	211.2	200.3	200.4	202.5	201.2	195.3	199.4	209.8	199.9	
27	Derivatives with a positive fair value ¹⁷	265.5	217.2	206.8	196.1	186.3	187.1	190.3	186.2	180.4	184.2	193.2	184.3	
28	Other trading assets	28.3	17.5	15.0	15.1	14.0	13.3	12.1	15.0	14.9	15.2	16.6	15.6	
29	Other assets ¹⁸	1,151.1	1,135.1	1,128.1	1,123.8	1,113.3	1,096.6	1,120.3	1,124.0	1,124.4	1,118.0	1,116.7	1,126.0	
30	TOTAL ASSETS ¹⁹	13,194.6	13,601.8	13,683.6	13,773.3	13,877.0	13,931.6	13,981.9	14,076.5	14,075.4	14,066.9	14,123.2	14,167.4	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
LIABILITIES													
31	Deposits	9,245.8	9,499.2	9,529.8	9,586.9	9,659.3	9,689.1	9,765.1	9,837.7	9,831.6	9,855.2	9,865.5	9,872.0
32	Large time deposits	1,530.2	1,565.9	1,559.2	1,577.6	1,552.1	1,578.0	1,584.5	1,617.2	1,615.2	1,615.7	1,636.4	1,619.3
33	Other deposits	7,715.5	7,933.2	7,970.6	8,009.4	8,107.3	8,111.1	8,180.5	8,220.5	8,216.4	8,239.5	8,229.1	8,252.7
34	Borrowings	1,579.2	1,539.9	1,537.1	1,538.5	1,546.8	1,548.4	1,524.0	1,558.4	1,570.2	1,563.9	1,574.9	1,556.7
35	Borrowings from banks in the U.S.	157.4	139.2	136.2	135.1	134.4	133.2	130.9	135.0	141.8	130.6	133.0	134.5
36	Borrowings from others	1,421.8	1,400.7	1,400.9	1,403.4	1,412.4	1,415.2	1,393.1	1,423.4	1,428.4	1,433.3	1,441.9	1,422.1
37	Trading liabilities ²⁰	263.3	217.0	206.6	201.3	200.6	200.5	205.8	202.5	198.6	201.4	200.0	197.0
38	Derivatives with a negative fair value ¹⁷	229.3	182.7	172.1	163.8	161.5	161.5	161.5	156.9	153.3	158.4	156.6	150.4
39	Other trading liabilities	34.1	34.3	34.5	37.5	39.1	39.0	44.4	45.6	45.3	43.0	43.4	46.7
40	Net due to related foreign offices	136.0	424.9	485.8	527.1	528.6	564.8	512.5	523.2	522.5	509.3	527.5	548.6
41	Other liabilities ²¹	456.8	441.3	439.2	428.7	421.8	412.7	413.8	401.7	403.8	406.3	396.3	408.1
42	TOTAL LIABILITIES ¹⁹	11,681.1	12,122.2	12,198.5	12,282.5	12,357.1	12,415.5	12,421.3	12,523.5	12,526.7	12,536.2	12,564.1	12,582.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,513.5	1,479.6	1,485.1	1,490.8	1,519.9	1,516.1	1,560.5	1,553.0	1,548.7	1,530.7	1,559.2	1,585.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	38.2	-5.8	-12.2	-10.6	-0.7	-1.3	-8.7	-6.7	-8.2	-7.0	-0.5	0.4
45	Securitized consumer loans ²⁴	20.6	20.5	20.3	19.9	19.9	19.5	19.4	20.6	20.5	20.7	20.7	20.6
46	Securitized credit cards and other revolving plans	11.4	11.6	11.7	11.1	10.9	10.8	10.7	12.0	11.9	12.1	12.1	12.2
47	Other securitized consumer loans	9.1	8.9	8.6	8.8	9.0	8.8	8.7	8.6	8.6	8.6	8.6	8.5
48	Securitized real estate loans ²⁴	742.6	695.4	695.3	690.2	686.0	685.6	684.7	681.3	683.0	684.8	675.0	673.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5	
ASSETS														
1	Bank credit	10,006.1	9,991.7	9,992.5	10,018.2	10,048.8	10,078.2	10,136.7	10,130.3	10,122.6	10,104.9	10,129.3	10,160.6	
2	Securities in bank credit ²	2,727.6	2,686.9	2,683.6	2,676.7	2,686.4	2,707.1	2,717.0	2,714.9	2,712.7	2,710.3	2,714.2	2,725.4	
3	Treasury and agency securities ³	1,862.3	1,801.5	1,786.3	1,776.4	1,778.4	1,796.2	1,803.9	1,810.2	1,809.5	1,806.9	1,810.9	1,824.0	
4	Mortgage-backed securities (MBS) ⁴	1,337.7	1,338.0	1,320.2	1,313.8	1,314.7	1,323.6	1,318.5	1,320.6	1,320.5	1,318.9	1,319.0	1,333.2	
5	Non-MBS ⁵	524.6	463.4	466.0	462.7	463.7	472.6	485.3	489.6	489.0	488.0	491.9	490.8	
6	Other securities	865.3	885.5	897.3	900.3	908.0	910.8	913.1	904.8	903.2	903.4	903.3	901.4	
7	Mortgage-backed securities ⁶	139.8	141.5	144.9	143.4	142.7	143.4	141.7	141.0	140.6	141.0	141.9	139.5	
8	Non-MBS ⁷	725.6	744.0	752.5	756.9	765.3	767.4	771.4	763.8	762.7	762.4	761.4	761.9	
9	Loans and leases in bank credit ⁸	7,278.5	7,304.8	7,308.9	7,341.5	7,362.4	7,371.2	7,419.6	7,415.4	7,409.9	7,394.6	7,415.1	7,435.2	
10	Commercial and industrial loans	1,503.8	1,558.1	1,559.3	1,566.7	1,583.2	1,586.1	1,606.1	1,613.0	1,607.4	1,613.3	1,617.8	1,632.0	
11	Real estate loans	3,561.3	3,533.4	3,526.9	3,527.2	3,521.9	3,526.4	3,528.4	3,524.9	3,524.3	3,519.8	3,522.0	3,531.3	
12	Revolving home equity loans	511.3	487.0	485.9	483.8	480.9	476.5	474.1	471.2	471.7	471.0	470.3	469.6	
13	Closed-end residential loans ⁹	1,618.9	1,593.7	1,580.5	1,575.0	1,565.5	1,562.9	1,559.1	1,554.9	1,555.4	1,550.3	1,550.1	1,556.9	
14	Commercial real estate loans ¹⁰	1,431.1	1,452.8	1,460.5	1,468.4	1,475.5	1,487.0	1,495.2	1,498.8	1,497.2	1,498.5	1,501.5	1,504.8	
15	Consumer loans	1,131.3	1,133.5	1,142.2	1,146.8	1,146.9	1,144.1	1,158.3	1,156.6	1,155.9	1,154.0	1,156.4	1,150.8	
16	Credit cards and other revolving plans	615.6	603.4	607.2	607.4	605.4	599.8	611.5	606.3	605.9	603.4	604.6	599.1	
17	Other consumer loans ¹¹	515.7	530.0	535.0	539.4	541.4	544.3	546.8	550.3	550.0	550.6	551.8	551.7	
18	Other loans and leases	1,082.0	1,079.8	1,080.5	1,100.8	1,110.5	1,114.5	1,126.9	1,120.9	1,122.3	1,107.6	1,118.9	1,121.1	
19	Fed funds and reverse RPs with nonbanks ¹²	324.1	284.7	283.8	294.0	288.2	284.8	281.7	271.3	272.8	259.9	272.0	270.9	
20	All other loans and leases ¹³	757.9	795.1	796.7	806.8	822.2	829.7	845.2	849.5	849.5	847.6	846.9	850.3	
21	LESS: Allowance for loan and lease losses	143.9	132.4	131.7	130.1	126.6	125.9	123.8	120.2	120.2	120.1	119.7	120.0	
22	Interbank loans ¹²	134.2	118.0	115.0	118.3	115.1	112.0	112.0	116.0	121.3	110.0	113.5	121.8	
23	Fed funds and reverse RPs with banks ¹²	122.1	103.2	99.3	101.7	99.6	99.8	100.1	104.5	109.6	98.6	102.4	111.1	
24	Loans to commercial banks ¹⁴	12.1	14.8	15.7	16.6	15.5	12.2	11.9	11.5	11.7	11.5	11.0	10.7	
25	Cash assets ¹⁵	1,770.8	2,230.9	2,341.2	2,417.2	2,507.7	2,609.7	2,573.0	2,644.1	2,680.5	2,645.0	2,670.5	2,674.8	
26	Trading assets ¹⁶	291.0	232.9	222.9	216.4	201.5	204.7	203.1	199.8	195.7	198.5	206.8	198.2	
27	Derivatives with a positive fair value ¹⁷	262.1	214.9	208.0	201.3	187.7	191.6	191.2	184.7	181.0	183.7	190.3	182.6	
28	Other trading assets	28.8	17.9	15.0	15.1	13.7	13.1	11.9	15.1	14.7	14.8	16.5	15.6	
29	Other assets ¹⁸	1,149.8	1,128.3	1,124.0	1,129.2	1,117.1	1,099.7	1,119.2	1,119.8	1,119.1	1,115.6	1,114.5	1,121.3	
30	TOTAL ASSETS ¹⁹	13,208.0	13,569.2	13,663.9	13,769.2	13,863.5	13,978.5	14,020.2	14,089.8	14,119.1	14,054.0	14,114.7	14,156.7	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5	
LIABILITIES														
31	Deposits	9,268.5	9,451.2	9,489.9	9,571.0	9,670.8	9,733.4	9,868.2	9,863.0	9,904.7	9,817.0	9,824.9	9,865.7	
32	Large time deposits	1,534.3	1,567.8	1,559.7	1,587.1	1,551.4	1,566.9	1,584.1	1,623.0	1,623.8	1,618.8	1,642.6	1,624.3	
33	Other deposits	7,734.1	7,883.4	7,930.2	7,983.9	8,119.4	8,166.5	8,284.1	8,240.0	8,280.9	8,198.2	8,182.2	8,241.4	
34	Borrowings	1,584.4	1,523.4	1,525.5	1,530.9	1,535.2	1,550.3	1,527.6	1,565.9	1,572.2	1,565.1	1,586.6	1,581.4	
35	Borrowings from banks in the U.S.	157.6	137.2	134.4	135.8	136.3	134.5	131.9	135.7	144.8	129.1	131.5	135.4	
36	Borrowings from others	1,426.8	1,386.2	1,391.1	1,395.1	1,398.9	1,415.7	1,395.7	1,430.2	1,427.4	1,436.1	1,455.1	1,446.0	
37	Trading liabilities ²⁰	261.1	213.9	206.4	205.6	198.1	202.7	206.5	201.2	199.6	198.9	200.0	194.9	
38	Derivatives with a negative fair value ¹⁷	227.7	179.8	171.3	167.5	160.1	162.3	161.7	156.6	155.2	157.6	155.9	150.1	
39	Other trading liabilities	33.3	34.1	35.1	38.1	38.0	40.4	44.8	44.6	44.4	41.3	44.1	44.8	
40	Net due to related foreign offices	142.6	450.0	500.8	521.7	521.7	551.6	482.4	535.1	520.7	550.2	569.7	577.6	
41	Other liabilities ²¹	451.9	435.7	439.2	435.7	428.7	420.3	417.3	397.7	397.8	396.1	394.0	403.3	
42	TOTAL LIABILITIES ¹⁹	11,708.5	12,074.2	12,161.7	12,264.9	12,354.5	12,458.3	12,501.9	12,562.8	12,595.0	12,527.2	12,575.3	12,622.8	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,499.6	1,495.0	1,502.2	1,504.3	1,509.0	1,520.2	1,518.2	1,527.0	1,524.0	1,526.8	1,539.5	1,533.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	38.2	-5.8	-12.2	-10.6	-0.7	-1.3	-8.7	-6.7	-8.2	-7.0	-0.5	0.4	
45	Securitized consumer loans ²⁴	20.7	20.0	19.8	19.7	20.1	19.8	19.8	20.8	20.7	20.7	20.8	20.7	
46	Securitized credit cards and other revolving plans	11.6	11.4	11.5	11.0	10.8	10.8	11.0	12.1	12.1	12.1	12.2	12.2	
47	Other securitized consumer loans	9.1	8.6	8.3	8.7	9.3	9.0	8.8	8.7	8.7	8.6	8.6	8.4	
48	Securitized real estate loans ²⁴	742.7	694.0	692.9	692.4	687.5	684.9	683.3	681.7	684.2	683.8	675.4	675.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 14, 2014

Account		2013 Jan	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	Week ending				
										Jan 15	Jan 22	Jan 29	Feb 5	
ASSETS														
1	Bank credit	9,116.2	9,186.5	9,159.2	9,144.5	9,153.6	9,162.0	9,211.7	9,236.5	9,221.3	9,241.4	9,246.7	9,265.1	
2	Securities in bank credit ²	2,522.3	2,506.7	2,486.3	2,469.3	2,480.6	2,488.6	2,513.7	2,520.5	2,519.4	2,517.1	2,517.5	2,538.8	
3	Treasury and agency securities ³	1,756.8	1,716.3	1,692.0	1,685.1	1,690.0	1,695.0	1,710.0	1,721.1	1,720.9	1,719.8	1,720.5	1,741.2	
4	Mortgage-backed securities (MBS) ⁴	1,315.3	1,328.4	1,310.2	1,303.3	1,303.6	1,306.6	1,303.8	1,307.8	1,309.9	1,308.1	1,306.1	1,321.6	
5	Non-MBS ⁵	441.5	387.9	381.8	381.8	386.4	388.4	406.2	413.3	411.0	411.6	414.4	419.6	
6	Other securities	765.4	790.4	794.3	784.2	790.7	793.5	803.7	799.4	798.5	797.4	796.9	797.5	
7	Mortgage-backed securities ⁶	134.2	135.6	137.6	135.9	134.9	135.7	135.3	135.0	134.8	134.0	135.4	133.7	
8	Non-MBS ⁷	631.3	654.7	656.7	648.3	655.7	657.9	668.4	664.4	663.7	663.3	661.6	663.8	
9	Loans and leases in bank credit ⁸	6,593.9	6,679.9	6,672.9	6,675.2	6,673.0	6,673.4	6,697.9	6,716.0	6,701.9	6,724.2	6,729.3	6,726.3	
10	Commercial and industrial loans	1,252.0	1,299.2	1,301.5	1,306.0	1,315.2	1,317.7	1,332.1	1,341.7	1,337.3	1,341.7	1,345.6	1,354.1	
11	Real estate loans	3,521.3	3,510.0	3,498.9	3,495.7	3,487.9	3,484.9	3,485.3	3,485.6	3,479.6	3,496.0	3,491.5	3,481.0	
12	Revolving home equity loans	510.8	487.9	485.4	482.3	479.4	475.5	473.5	470.7	471.1	470.3	469.7	469.1	
13	Closed-end residential loans ⁹	1,611.4	1,595.2	1,578.6	1,572.6	1,560.8	1,555.3	1,552.5	1,549.0	1,544.1	1,560.4	1,553.5	1,539.3	
14	Commercial real estate loans ¹⁰	1,399.1	1,426.9	1,434.9	1,440.8	1,447.6	1,454.1	1,459.3	1,465.9	1,464.3	1,465.2	1,468.3	1,472.6	
15	Consumer loans	1,114.4	1,136.6	1,139.7	1,142.2	1,146.3	1,140.9	1,140.1	1,138.6	1,137.7	1,136.8	1,139.1	1,139.6	
16	Credit cards and other revolving plans	602.9	606.8	606.7	606.8	607.6	599.1	594.8	593.7	592.5	592.3	594.5	595.0	
17	Other consumer loans ¹¹	511.5	529.9	533.0	535.4	538.8	541.9	545.4	544.9	545.2	544.5	544.5	544.6	
18	Other loans and leases	706.3	734.0	732.8	731.4	723.5	729.9	740.5	750.1	747.4	749.8	753.1	751.6	
19	Fed funds and reverse RPs with nonbanks ¹²	148.4	140.2	134.0	128.5	114.7	114.3	116.2	117.3	114.5	116.2	119.8	114.3	
20	All other loans and leases ¹³	557.9	593.8	598.8	602.9	608.8	615.6	624.2	632.8	632.9	633.5	633.4	637.3	
21	LESS: Allowance for loan and lease losses	144.0	132.6	130.9	129.3	127.1	125.3	123.2	120.3	120.2	120.6	119.9	118.8	
22	Interbank loans ¹²	106.8	98.7	93.9	94.6	91.8	87.4	86.2	89.8	93.1	86.8	87.9	94.1	
23	Fed funds and reverse RPs with banks ¹²	97.2	87.5	82.5	82.8	80.5	78.2	77.6	80.9	83.8	78.1	79.3	85.7	
24	Loans to commercial banks ¹⁴	9.7	11.2	11.4	11.8	11.3	9.2	8.6	8.9	9.3	8.7	8.6	8.5	
25	Cash assets ¹⁵	894.3	1,116.3	1,173.0	1,218.3	1,302.8	1,317.0	1,313.2	1,371.3	1,378.7	1,397.1	1,370.7	1,387.8	
26	Trading assets ¹⁶	165.2	135.1	128.0	124.6	117.1	119.5	121.2	119.0	116.8	118.2	123.6	115.8	
27	Derivatives with a positive fair value ¹⁷	146.9	123.4	118.8	115.3	108.9	111.3	114.2	109.1	106.9	108.4	112.2	105.2	
28	Other trading assets	18.3	11.6	9.2	9.2	8.3	8.2	7.0	9.9	9.9	9.8	11.4	10.6	
29	Other assets ¹⁸	1,099.0	1,072.4	1,071.4	1,068.0	1,054.7	1,041.8	1,059.8	1,058.8	1,059.6	1,054.4	1,055.0	1,064.7	
30	TOTAL ASSETS ¹⁹	11,237.5	11,476.4	11,494.6	11,520.8	11,593.0	11,602.4	11,668.8	11,755.0	11,749.3	11,777.2	11,764.0	11,808.6	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5	
LIABILITIES														
31	Deposits	8,319.3	8,490.5	8,520.2	8,552.6	8,641.5	8,636.7	8,710.3	8,764.2	8,758.9	8,784.3	8,780.3	8,795.1	
32	Large time deposits	724.6	706.0	704.1	701.9	694.7	691.7	698.2	714.8	713.5	717.4	716.7	712.3	
33	Other deposits	7,594.7	7,784.5	7,816.1	7,850.7	7,946.8	7,945.0	8,012.0	8,049.4	8,045.3	8,066.8	8,063.6	8,082.8	
34	Borrowings	957.6	946.6	938.1	935.0	929.4	933.8	932.2	958.9	968.1	963.7	961.4	950.9	
35	Borrowings from banks in the U.S.	111.3	99.4	97.4	97.6	94.8	95.5	95.2	99.9	105.1	97.7	97.9	100.6	
36	Borrowings from others	846.3	847.3	840.7	837.4	834.6	838.3	837.0	859.0	863.0	865.9	863.5	850.4	
37	Trading liabilities ²⁰	138.7	119.5	113.3	112.0	108.2	110.3	116.5	118.0	114.6	117.1	117.6	115.4	
38	Derivatives with a negative fair value ¹⁷	113.4	95.1	88.3	85.3	80.8	81.9	82.6	81.8	80.3	82.9	82.4	77.8	
39	Other trading liabilities	25.3	24.3	25.0	26.7	27.3	28.5	33.9	36.2	34.3	34.2	35.2	37.6	
40	Net due to related foreign offices	-81.9	31.7	42.6	60.6	52.3	57.4	40.2	16.9	11.6	19.3	9.2	29.3	
41	Other liabilities ²¹	396.2	382.7	379.9	372.4	363.5	355.9	357.5	346.1	346.3	348.1	343.8	354.5	
42	TOTAL LIABILITIES ¹⁹	9,730.0	9,971.0	9,994.1	10,032.5	10,094.9	10,094.2	10,156.7	10,204.1	10,199.5	10,232.5	10,212.3	10,245.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,507.4	1,505.5	1,500.5	1,488.2	1,498.1	1,508.3	1,512.1	1,550.9	1,549.8	1,544.7	1,551.7	1,563.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	40.5	-1.9	-7.4	-5.7	3.6	2.6	-4.8	-3.1	-4.5	-3.4	2.9	3.1	
45	Securitized consumer loans ²⁴	20.6	20.5	20.3	19.9	19.9	19.5	19.4	20.6	20.5	20.7	20.7	20.6	
46	Securitized credit cards and other revolving plans	11.4	11.6	11.7	11.1	10.9	10.8	10.7	12.0	11.9	12.1	12.1	12.2	
47	Other securitized consumer loans	9.1	8.9	8.6	8.8	9.0	8.8	8.7	8.6	8.6	8.6	8.6	8.5	
48	Securitized real estate loans ²⁴	742.6	695.4	695.3	690.2	686.0	685.6	684.7	681.3	683.0	684.8	675.0	673.6	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

February 14, 2014

Account		2013 Jan	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	Week ending				
										Jan 15	Jan 22	Jan 29	Feb 5	
ASSETS														
1	Bank credit	9,139.9	9,146.4	9,141.9	9,153.4	9,171.2	9,196.9	9,259.6	9,258.5	9,250.4	9,242.0	9,253.5	9,281.7	
2	Securities in bank credit ²	2,516.5	2,487.7	2,478.7	2,471.6	2,486.8	2,503.8	2,515.0	2,515.3	2,513.3	2,510.5	2,513.2	2,529.5	
3	Treasury and agency securities ³	1,754.7	1,704.3	1,686.1	1,678.7	1,685.8	1,700.4	1,709.7	1,719.1	1,718.9	1,715.8	1,718.3	1,736.3	
4	Mortgage-backed securities (MBS) ⁴	1,315.7	1,322.4	1,304.7	1,298.7	1,299.5	1,309.7	1,305.1	1,307.5	1,307.2	1,306.1	1,305.8	1,320.9	
5	Non-MBS ⁵	439.0	381.9	381.5	380.0	386.3	390.6	404.6	411.7	411.6	409.7	412.5	415.4	
6	Other securities	761.8	783.4	792.6	793.0	801.0	803.4	805.3	796.2	794.4	794.7	794.9	793.2	
7	Mortgage-backed securities ⁶	133.2	135.0	137.7	136.1	135.4	136.3	134.8	134.2	133.8	134.1	135.3	132.8	
8	Non-MBS ⁷	628.6	648.4	654.8	656.8	665.5	667.0	670.5	662.0	660.6	660.6	659.7	660.4	
9	Loans and leases in bank credit ⁸	6,623.4	6,658.7	6,663.2	6,681.8	6,684.4	6,693.1	6,744.6	6,743.2	6,737.1	6,731.5	6,740.3	6,752.3	
10	Commercial and industrial loans	1,249.0	1,295.1	1,295.7	1,302.4	1,316.3	1,319.1	1,334.0	1,338.2	1,333.2	1,338.0	1,341.1	1,351.3	
11	Real estate loans	3,531.3	3,503.6	3,497.4	3,497.5	3,492.1	3,496.8	3,498.3	3,495.0	3,494.9	3,489.9	3,490.9	3,499.2	
12	Revolving home equity loans	511.1	486.8	485.7	483.5	480.6	476.2	473.8	470.9	471.4	470.7	470.0	469.3	
13	Closed-end residential loans ⁹	1,617.8	1,592.4	1,579.2	1,573.7	1,564.5	1,561.8	1,558.0	1,553.8	1,554.3	1,549.5	1,549.0	1,555.6	
14	Commercial real estate loans ¹⁰	1,402.4	1,424.5	1,432.6	1,440.3	1,447.1	1,458.9	1,466.5	1,470.2	1,469.3	1,469.8	1,471.9	1,474.3	
15	Consumer loans	1,129.6	1,131.2	1,139.9	1,144.5	1,144.5	1,141.6	1,155.8	1,154.1	1,153.4	1,151.5	1,153.9	1,148.3	
16	Credit cards and other revolving plans	615.6	603.4	607.2	607.4	605.4	599.8	611.5	606.3	605.9	603.4	604.6	599.1	
17	Other consumer loans ¹¹	513.9	527.8	532.7	537.0	539.0	541.8	544.4	547.9	547.5	548.1	549.3	549.1	
18	Other loans and leases	713.5	728.7	730.2	737.4	731.5	735.6	756.6	755.9	755.5	752.1	754.4	753.5	
19	Fed funds and reverse RPs with nonbanks ¹²	152.0	133.6	130.7	130.3	117.6	115.4	122.2	120.0	119.3	116.9	120.4	118.5	
20	All other loans and leases ¹³	561.6	595.1	599.5	607.0	613.9	620.2	634.4	635.9	636.2	635.2	634.0	635.0	
21	LESS: Allowance for loan and lease losses	143.2	131.8	131.1	129.5	126.1	125.4	123.3	119.7	119.7	119.6	119.3	119.5	
22	Interbank loans ¹²	108.8	95.9	91.3	94.9	93.0	90.4	90.8	91.3	97.1	84.5	88.5	95.3	
23	Fed funds and reverse RPs with banks ¹²	98.8	84.9	80.1	83.0	81.6	81.2	81.8	82.2	87.7	75.5	79.6	86.6	
24	Loans to commercial banks ¹⁴	10.0	10.9	11.2	11.8	11.5	9.2	8.9	9.1	9.4	9.0	8.9	8.7	
25	Cash assets ¹⁵	876.8	1,108.3	1,155.9	1,207.1	1,310.5	1,349.7	1,379.1	1,342.9	1,380.8	1,331.2	1,323.6	1,326.8	
26	Trading assets ¹⁶	163.8	135.1	130.3	127.3	117.2	120.6	119.9	118.0	116.1	118.1	121.8	114.4	
27	Derivatives with a positive fair value ¹⁷	144.4	123.2	121.2	118.1	109.4	112.7	112.9	107.8	106.1	108.2	110.2	103.7	
28	Other trading assets	19.4	11.9	9.1	9.2	7.8	7.9	7.0	10.2	10.0	9.9	11.6	10.7	
29	Other assets ¹⁸	1,101.6	1,070.1	1,067.5	1,070.7	1,057.3	1,043.4	1,060.0	1,059.2	1,060.5	1,056.6	1,053.7	1,062.5	
30	TOTAL ASSETS ¹⁹	11,247.7	11,423.9	11,455.8	11,523.9	11,623.1	11,675.6	11,786.2	11,750.3	11,785.2	11,712.8	11,721.7	11,761.2	

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)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
LIABILITIES													
31	Deposits	8,334.0	8,449.2	8,484.8	8,532.9	8,661.9	8,699.5	8,817.0	8,780.7	8,820.8	8,738.3	8,731.0	8,783.3
32	Large time deposits	719.0	714.9	712.1	708.7	702.8	697.7	702.8	710.2	709.2	711.6	712.2	709.2
33	Other deposits	7,615.0	7,734.3	7,772.7	7,824.2	7,959.2	8,001.8	8,114.1	8,070.5	8,111.6	8,026.7	8,018.8	8,074.1
34	Borrowings	961.8	938.7	926.0	932.8	926.9	933.9	937.3	963.1	968.5	964.6	966.8	958.7
35	Borrowings from banks in the U.S.	113.0	97.6	94.7	97.4	95.8	96.0	97.1	101.5	109.5	96.4	96.6	101.8
36	Borrowings from others	848.8	841.1	831.3	835.3	831.1	837.9	840.3	861.6	859.0	868.2	870.2	856.8
37	Trading liabilities ²⁰	137.6	118.5	115.0	114.5	106.1	111.6	116.7	116.0	113.2	114.1	116.9	113.0
38	Derivatives with a negative fair value ¹⁷	114.1	93.9	89.6	87.0	79.5	82.1	82.5	81.9	80.8	82.6	82.9	77.8
39	Other trading liabilities	23.6	24.6	25.4	27.6	26.6	29.4	34.1	34.1	32.4	31.5	34.0	35.2
40	Net due to related foreign offices	-74.4	47.2	50.4	63.6	51.5	50.6	40.5	24.4	20.0	31.3	32.4	25.9
41	Other liabilities ²¹	392.6	378.8	380.9	379.4	371.3	363.5	360.1	342.7	342.3	341.3	338.8	350.1
42	TOTAL LIABILITIES ¹⁹	9,751.6	9,932.5	9,957.2	10,023.2	10,117.7	10,159.0	10,271.6	10,226.9	10,264.8	10,189.6	10,185.9	10,230.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,496.1	1,491.4	1,498.6	1,500.7	1,505.4	1,516.6	1,514.6	1,523.4	1,520.4	1,523.2	1,535.8	1,530.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	40.5	-1.9	-7.4	-5.7	3.6	2.6	-4.8	-3.1	-4.5	-3.4	2.9	3.1
45	Securitized consumer loans ²⁴	20.7	20.0	19.8	19.7	20.1	19.8	19.8	20.8	20.7	20.7	20.8	20.7
46	Securitized credit cards and other revolving plans	11.6	11.4	11.5	11.0	10.8	10.8	11.0	12.1	12.1	12.1	12.2	12.2
47	Other securitized consumer loans	9.1	8.6	8.3	8.7	9.3	9.0	8.8	8.7	8.7	8.6	8.6	8.4
48	Securitized real estate loans ²⁴	742.7	694.0	692.9	692.4	687.5	684.9	683.3	681.7	684.2	683.8	675.4	675.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
ASSETS													
1	Bank credit	5,921.1	5,920.2	5,889.9	5,871.9	5,870.2	5,880.8	5,907.1	5,920.8	5,907.1	5,923.4	5,931.3	5,947.8
2	Securities in bank credit ²	1,700.8	1,684.2	1,669.5	1,656.2	1,664.2	1,672.9	1,686.9	1,694.8	1,692.4	1,691.5	1,694.9	1,714.0
3	Treasury and agency securities ³	1,180.7	1,143.8	1,124.2	1,117.4	1,122.3	1,127.8	1,134.1	1,147.9	1,146.4	1,146.3	1,150.2	1,168.2
4	Mortgage-backed securities (MBS) ⁴	910.0	925.8	909.1	905.0	907.0	910.8	901.9	905.3	907.3	905.0	904.6	916.4
5	Non-MBS ⁵	270.7	218.0	215.1	212.4	215.3	217.1	232.2	242.6	239.2	241.3	245.6	251.8
6	Other securities	520.2	540.4	545.2	538.8	541.8	545.1	552.7	546.9	546.0	545.1	544.7	545.7
7	Mortgage-backed securities ⁶	119.0	120.4	122.7	121.4	120.6	121.3	120.9	119.9	119.6	118.9	120.2	119.1
8	Non-MBS ⁷	401.2	420.0	422.6	417.4	421.2	423.8	431.8	427.0	426.3	426.3	424.5	426.6
9	Loans and leases in bank credit ⁸	4,220.2	4,235.9	4,220.4	4,215.7	4,206.0	4,207.9	4,220.2	4,226.0	4,214.7	4,231.9	4,236.4	4,233.8
10	Commercial and industrial loans	816.3	848.0	848.9	851.7	859.8	858.8	866.0	870.0	866.3	869.7	873.4	880.0
11	Real estate loans	2,053.9	2,011.5	1,994.6	1,988.2	1,979.2	1,972.2	1,968.6	1,960.7	1,956.3	1,967.6	1,964.1	1,956.1
12	Revolving home equity loans	401.7	381.3	379.2	376.4	373.6	370.0	367.6	363.2	363.7	362.7	362.1	361.5
13	Closed-end residential loans ⁹	1,117.4	1,092.5	1,075.4	1,069.6	1,060.9	1,055.4	1,052.8	1,047.9	1,043.8	1,055.8	1,050.8	1,042.0
14	Commercial real estate loans ¹⁰	534.8	537.7	540.0	542.2	544.7	546.8	548.2	549.5	548.8	549.0	551.1	552.6
15	Consumer loans	799.0	805.9	807.6	807.9	810.0	811.6	813.5	811.8	811.4	810.5	811.4	811.9
16	Credit cards and other revolving plans	421.7	419.1	418.6	417.3	416.3	416.1	416.8	416.5	415.9	415.4	416.4	417.0
17	Other consumer loans ¹¹	377.3	386.8	389.0	390.6	393.6	395.6	396.7	395.4	395.5	395.1	395.0	394.9
18	Other loans and leases	551.1	570.5	569.4	567.8	557.1	565.2	572.1	583.5	580.7	584.1	587.6	585.8
19	Fed funds and reverse RPs with nonbanks ¹²	144.4	136.6	130.9	125.9	111.8	111.8	112.4	115.7	113.4	115.1	118.3	113.2
20	All other loans and leases ¹³	406.7	433.9	438.5	441.9	445.3	453.5	459.6	467.7	467.3	469.1	469.3	472.6
21	LESS: Allowance for loan and lease losses	99.4	89.8	88.2	86.9	85.1	83.9	82.2	79.5	79.4	79.7	79.1	78.4
22	Interbank loans ¹²	53.5	51.4	48.6	51.4	48.2	45.2	45.3	47.1	47.0	46.6	48.6	48.8
23	Fed funds and reverse RPs with banks ¹²	45.2	41.5	38.6	41.0	38.1	37.2	38.0	39.4	39.1	38.9	41.0	41.4
24	Loans to commercial banks ¹⁴	8.3	9.9	10.0	10.4	10.1	8.0	7.3	7.7	7.9	7.7	7.7	7.4
25	Cash assets ¹⁵	542.4	813.1	866.9	896.7	981.0	968.2	955.2	963.2	953.4	980.9	974.1	1,019.1
26	Trading assets ¹⁶	160.3	131.9	125.1	121.8	114.4	116.7	118.6	116.2	114.2	115.3	120.9	113.1
27	Derivatives with a positive fair value ¹⁷	142.2	120.4	116.1	112.7	106.3	108.7	111.8	106.6	104.5	105.8	109.7	102.7
28	Other trading assets	18.1	11.5	9.0	9.1	8.1	8.0	6.8	9.6	9.7	9.5	11.1	10.4
29	Other assets ¹⁸	837.0	807.5	806.3	807.4	793.4	781.2	797.5	792.8	793.7	788.8	788.4	798.8
30	TOTAL ASSETS¹⁹	7,414.9	7,634.2	7,648.6	7,662.3	7,722.1	7,708.1	7,741.6	7,760.7	7,736.0	7,775.3	7,784.1	7,849.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5	
LIABILITIES														
31	Deposits	5,359.3	5,486.3	5,506.2	5,531.5	5,604.4	5,586.4	5,653.1	5,698.9	5,693.5	5,713.2	5,714.0	5,725.9	
32	Large time deposits	321.9	313.5	313.6	312.2	305.9	304.5	316.3	326.9	326.4	328.4	327.6	324.1	
33	Other deposits	5,037.4	5,172.8	5,192.5	5,219.3	5,298.4	5,281.8	5,336.8	5,372.0	5,367.2	5,384.8	5,386.4	5,401.8	
34	Borrowings	695.5	656.3	651.3	649.0	641.4	650.2	647.2	664.6	673.1	666.8	667.5	663.7	
35	Borrowings from banks in the U.S.	66.4	50.1	48.2	44.9	44.3	43.7	42.6	45.3	49.5	43.6	42.8	46.9	
36	Borrowings from others	629.1	606.1	603.1	604.0	597.0	606.5	604.6	619.3	623.6	623.2	624.6	616.8	
37	Trading liabilities ²⁰	134.3	116.3	110.5	109.1	105.3	107.5	113.9	115.2	112.0	114.3	114.7	112.6	
38	Derivatives with a negative fair value ¹⁷	109.7	92.6	86.1	83.1	78.7	79.7	80.6	79.7	78.2	80.7	80.4	75.7	
39	Other trading liabilities	24.5	23.7	24.4	26.0	26.6	27.8	33.3	35.5	33.8	33.6	34.3	36.9	
40	Net due to related foreign offices	-119.5	-10.4	-3.4	15.8	7.2	14.2	1.9	-25.5	-32.6	-23.4	-27.5	-14.1	
41	Other liabilities ²¹	328.9	320.3	317.8	311.6	303.6	293.9	294.2	287.0	286.7	289.5	284.3	295.5	
42	TOTAL LIABILITIES ¹⁹	6,398.5	6,568.9	6,582.3	6,616.9	6,661.8	6,652.1	6,710.2	6,740.1	6,732.7	6,760.3	6,753.0	6,783.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,016.4	1,065.3	1,066.3	1,045.4	1,060.3	1,056.0	1,031.4	1,020.6	1,003.3	1,015.0	1,031.1	1,065.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	32.7	-0.3	-5.0	-1.9	5.3	3.4	-2.7	0.7	-0.5	0.6	6.5	5.3	
45	Securitized consumer loans ²⁴	6.9	7.2	7.0	7.4	7.9	7.8	7.7	7.7	7.6	7.6	7.7	7.5	
46	Securitized credit cards and other revolving plans	0.1	0.3	0.3	0.4	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	
47	Other securitized consumer loans	6.8	6.9	6.7	6.9	7.4	7.4	7.3	7.2	7.2	7.2	7.3	7.1	
48	Securitized real estate loans ²⁴	721.1	675.5	677.1	671.9	667.4	667.4	666.5	662.4	664.3	665.8	656.1	654.6	

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

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
ASSETS													
1	Bank credit	5,945.4	5,886.2	5,870.5	5,876.2	5,883.5	5,901.5	5,942.5	5,943.1	5,937.2	5,931.7	5,941.4	5,962.7
2	Securities in bank credit ²	1,700.0	1,669.8	1,662.0	1,658.2	1,671.2	1,684.0	1,691.6	1,694.2	1,692.2	1,690.6	1,693.1	1,704.8
3	Treasury and agency securities ³	1,178.6	1,136.0	1,119.5	1,114.7	1,121.9	1,132.0	1,135.7	1,146.2	1,145.6	1,143.5	1,146.7	1,160.5
4	Mortgage-backed securities (MBS) ⁴	910.9	923.0	907.0	903.6	905.7	912.7	904.3	905.5	905.8	903.9	904.2	914.8
5	Non-MBS ⁵	267.7	213.0	212.5	211.2	216.1	219.3	231.4	240.7	239.8	239.5	242.5	245.7
6	Other securities	521.4	533.8	542.5	543.5	549.3	552.0	556.0	548.0	546.6	547.1	546.3	544.3
7	Mortgage-backed securities ⁶	118.7	119.8	122.8	121.5	120.9	121.6	120.2	119.7	119.3	119.6	120.7	118.3
8	Non-MBS ⁷	402.7	414.0	419.7	422.0	428.4	430.4	435.7	428.3	427.3	427.5	425.6	426.0
9	Loans and leases in bank credit ⁸	4,245.4	4,216.3	4,208.5	4,217.9	4,212.3	4,217.5	4,250.8	4,248.9	4,245.0	4,241.1	4,248.4	4,257.9
10	Commercial and industrial loans	814.4	844.0	843.8	848.6	861.3	859.9	868.5	868.1	863.8	867.3	870.6	878.7
11	Real estate loans	2,062.5	2,005.7	1,991.5	1,988.7	1,980.1	1,978.0	1,973.7	1,968.5	1,969.1	1,965.8	1,965.7	1,970.7
12	Revolving home equity loans	402.7	380.5	379.5	377.2	374.2	369.5	366.8	364.1	364.5	363.9	363.1	362.4
13	Closed-end residential loans ⁹	1,122.9	1,089.3	1,074.4	1,069.6	1,062.6	1,059.0	1,054.9	1,052.0	1,052.7	1,049.6	1,048.8	1,053.6
14	Commercial real estate loans ¹⁰	536.9	535.8	537.6	541.9	543.3	549.4	552.0	552.4	551.9	552.3	553.8	554.7
15	Consumer loans	810.2	802.1	806.8	808.7	807.3	810.7	823.6	823.1	823.1	821.3	822.4	818.9
16	Credit cards and other revolving plans	431.0	416.2	417.8	417.3	415.0	417.0	428.2	425.6	425.7	423.6	424.0	420.9
17	Other consumer loans ¹¹	379.2	385.9	389.0	391.4	392.3	393.7	395.4	397.5	397.4	397.7	398.4	398.0
18	Other loans and leases	558.3	564.6	566.3	572.0	563.6	568.8	585.0	589.2	589.0	586.7	589.8	589.6
19	Fed funds and reverse RPs with nonbanks ¹²	148.1	130.5	127.7	127.5	114.9	112.8	117.7	118.6	118.4	115.9	119.4	117.6
20	All other loans and leases ¹³	410.2	434.1	438.6	444.5	448.7	456.1	467.3	470.6	470.6	470.8	470.4	472.0
21	LESS: Allowance for loan and lease losses	99.0	89.3	88.4	87.1	84.2	83.8	82.3	79.2	79.2	79.1	78.9	79.0
22	Interbank loans ¹²	56.0	50.1	47.3	51.1	48.3	46.5	47.1	49.0	48.3	47.7	50.7	50.6
23	Fed funds and reverse RPs with banks ¹²	47.5	40.4	37.4	40.7	38.3	38.6	39.7	41.1	40.4	39.8	42.8	42.9
24	Loans to commercial banks ¹⁴	8.5	9.7	9.9	10.3	10.1	7.9	7.5	7.9	7.9	7.9	7.9	7.7
25	Cash assets ¹⁵	562.2	803.0	841.9	889.4	976.9	991.8	1,023.0	1,002.2	1,032.3	992.2	997.0	991.8
26	Trading assets ¹⁶	159.1	132.1	127.5	124.5	114.4	117.7	117.1	115.4	113.5	115.4	119.1	111.7
27	Derivatives with a positive fair value ¹⁷	139.9	120.4	118.6	115.5	106.8	110.0	110.4	105.4	103.8	105.7	107.8	101.2
28	Other trading assets	19.2	11.7	8.9	9.0	7.6	7.7	6.8	10.0	9.7	9.7	11.3	10.5
29	Other assets ¹⁸	839.8	807.2	803.4	808.2	794.9	781.7	797.4	794.2	795.6	791.8	787.9	797.9
30	TOTAL ASSETS¹⁹	7,463.5	7,589.1	7,602.1	7,662.3	7,733.9	7,755.4	7,844.9	7,824.7	7,847.7	7,799.6	7,817.2	7,835.7

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)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
LIABILITIES													
31	Deposits	5,371.3	5,461.4	5,480.5	5,517.6	5,623.2	5,628.4	5,726.0	5,710.9	5,737.6	5,682.6	5,681.0	5,712.7
32	Large time deposits	319.4	320.7	319.1	317.1	312.5	308.7	316.7	324.4	323.7	326.0	326.3	323.2
33	Other deposits	5,052.0	5,140.6	5,161.4	5,200.5	5,310.7	5,319.7	5,409.2	5,386.5	5,414.0	5,356.6	5,354.7	5,389.5
34	Borrowings	699.5	649.8	642.3	648.2	641.2	652.3	651.1	668.9	675.3	668.9	672.0	668.4
35	Borrowings from banks in the U.S.	66.0	50.9	47.7	45.0	46.7	45.1	44.0	45.2	52.6	40.9	40.2	45.6
36	Borrowings from others	633.5	598.9	594.6	603.2	594.4	607.2	607.1	623.7	622.7	628.0	631.8	622.8
37	Trading liabilities ²⁰	133.4	115.6	112.3	111.7	103.2	108.6	114.0	113.3	110.7	111.5	113.9	110.2
38	Derivatives with a negative fair value ¹⁷	110.6	91.6	87.5	84.8	77.3	79.9	80.4	79.9	78.8	80.6	80.9	75.7
39	Other trading liabilities	22.8	24.0	24.8	26.9	25.9	28.8	33.6	33.4	31.9	30.9	33.1	34.5
40	Net due to related foreign offices	-114.2	4.4	4.5	18.0	6.9	7.0	-3.1	-21.0	-26.3	-14.8	-8.2	-17.6
41	Other liabilities ²¹	325.6	318.2	318.1	317.5	310.6	299.3	295.0	283.7	282.9	283.1	279.0	291.2
42	TOTAL LIABILITIES ¹⁹	6,415.7	6,549.3	6,557.6	6,613.0	6,685.0	6,695.7	6,783.0	6,755.8	6,780.2	6,731.2	6,737.8	6,764.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,047.9	1,039.8	1,044.5	1,049.2	1,048.9	1,059.8	1,061.8	1,068.9	1,067.5	1,068.4	1,079.4	1,070.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	32.7	-0.3	-5.0	-1.9	5.3	3.4	-2.7	0.7	-0.5	0.6	6.5	5.3
45	Securitized consumer loans ²⁴	6.9	7.1	6.8	7.4	8.2	7.9	7.8	7.6	7.6	7.6	7.6	7.5
46	Securitized credit cards and other revolving plans	0.1	0.3	0.3	0.4	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4
47	Other securitized consumer loans	6.8	6.8	6.5	7.0	7.7	7.5	7.3	7.2	7.2	7.2	7.2	7.0
48	Securitized real estate loans ²⁴	721.4	674.5	675.0	674.0	668.8	666.4	664.5	662.9	665.6	665.1	656.6	656.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
ASSETS													
1	Bank credit	3,195.1	3,266.4	3,269.3	3,272.6	3,283.4	3,281.2	3,304.6	3,315.7	3,314.2	3,318.0	3,315.5	3,317.3
2	Securities in bank credit ²	821.5	822.5	816.8	813.1	816.4	815.6	826.8	825.7	827.0	825.6	822.5	824.8
3	Treasury and agency securities ³	576.2	572.5	567.8	567.7	567.6	567.2	575.9	573.2	574.5	573.4	570.3	573.0
4	Mortgage-backed securities (MBS) ⁴	405.3	402.6	401.1	398.3	396.5	395.9	401.9	402.5	402.6	403.1	401.5	405.2
5	Non-MBS ⁵	170.9	169.9	166.7	169.4	171.1	171.3	174.0	170.7	171.9	170.3	168.8	167.8
6	Other securities	245.3	250.0	249.1	245.4	248.8	248.4	250.9	252.5	252.5	252.2	252.3	251.8
7	Mortgage-backed securities ⁶	15.2	15.3	14.9	14.5	14.3	14.4	14.4	15.1	15.1	15.1	15.1	14.7
8	Non-MBS ⁷	230.1	234.7	234.1	230.9	234.5	234.1	236.5	237.4	237.4	237.1	237.1	237.1
9	Loans and leases in bank credit ⁸	2,373.7	2,443.9	2,452.5	2,459.4	2,467.0	2,465.5	2,477.7	2,490.0	2,487.2	2,492.3	2,492.9	2,492.5
10	Commercial and industrial loans	435.7	451.2	452.6	454.2	455.5	458.8	466.1	471.6	470.9	472.0	472.2	474.0
11	Real estate loans	1,467.4	1,498.5	1,504.3	1,507.4	1,508.7	1,512.7	1,516.6	1,524.9	1,523.3	1,528.4	1,527.5	1,524.9
12	Revolving home equity loans	109.1	106.6	106.2	105.9	105.9	105.5	105.9	107.5	107.5	107.6	107.6	107.6
13	Closed-end residential loans ⁹	493.9	502.7	503.2	503.0	499.9	499.9	499.7	501.0	500.3	504.6	502.7	497.3
14	Commercial real estate loans ¹⁰	864.3	889.2	894.9	898.5	902.9	907.3	911.1	916.4	915.5	916.2	917.2	920.1
15	Consumer loans	315.4	330.7	332.2	334.3	336.3	329.3	326.6	326.8	326.3	326.2	327.7	327.7
16	Credit cards and other revolving plans	181.1	187.6	188.2	189.5	191.2	183.0	177.9	177.3	176.6	176.9	178.1	177.9
17	Other consumer loans ¹¹	134.2	143.1	144.0	144.8	145.1	146.3	148.7	149.5	149.7	149.4	149.6	149.8
18	Other loans and leases	155.2	163.5	163.4	163.5	166.4	164.7	168.4	166.7	166.7	165.6	165.5	165.8
19	Fed funds and reverse RPs with nonbanks ¹²	4.0	3.6	3.1	2.6	2.9	2.5	3.8	1.6	1.0	1.2	1.4	1.1
20	All other loans and leases ¹³	151.2	159.9	160.3	160.9	163.6	162.1	164.6	165.1	165.6	164.5	164.1	164.7
21	LESS: Allowance for loan and lease losses	44.7	42.8	42.7	42.4	42.0	41.4	41.1	40.8	40.9	40.8	40.7	40.4
22	Interbank loans ¹²	53.4	47.3	45.3	43.2	43.6	42.2	40.8	42.7	46.1	40.2	39.2	45.3
23	Fed funds and reverse RPs with banks ¹²	52.0	46.0	43.9	41.8	42.4	41.0	39.5	41.5	44.7	39.2	38.3	44.3
24	Loans to commercial banks ¹⁴	1.4	1.3	1.4	1.5	1.3	1.3	1.3	1.2	1.4	1.0	0.9	1.0
25	Cash assets ¹⁵	351.9	303.3	306.1	321.6	321.9	348.8	358.0	408.1	425.3	416.2	396.6	368.7
26	Trading assets ¹⁶	4.9	3.2	2.9	2.7	2.7	2.9	2.7	2.7	2.6	2.9	2.7	2.7
27	Derivatives with a positive fair value ¹⁷	4.6	3.1	2.7	2.6	2.5	2.6	2.4	2.5	2.4	2.6	2.4	2.5
28	Other trading assets	0.3	0.1	0.2	0.1	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.2
29	Other assets ¹⁸	262.0	264.9	265.1	260.7	261.3	260.6	262.3	265.9	266.0	265.6	266.6	265.9
30	TOTAL ASSETS¹⁹	3,822.6	3,842.2	3,846.0	3,858.4	3,871.0	3,894.3	3,927.3	3,994.3	4,013.4	4,001.9	3,979.9	3,959.4

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)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
LIABILITIES													
31	Deposits	2,960.0	3,004.1	3,014.0	3,021.2	3,037.1	3,050.3	3,057.2	3,065.3	3,065.4	3,071.1	3,066.3	3,069.2
32	Large time deposits	402.7	392.4	390.5	389.7	388.8	387.1	382.0	387.8	387.2	389.0	389.2	388.2
33	Other deposits	2,557.3	2,611.7	2,623.5	2,631.4	2,648.4	2,663.2	2,675.2	2,677.4	2,678.2	2,682.0	2,677.1	2,681.0
34	Borrowings	262.1	290.4	286.8	286.0	288.0	283.6	285.0	294.3	294.9	296.9	294.0	287.2
35	Borrowings from banks in the U.S.	44.9	49.2	49.2	52.6	50.4	51.8	52.6	54.6	55.5	54.1	55.1	53.6
36	Borrowings from others	217.2	241.1	237.6	233.4	237.6	231.8	232.4	239.7	239.4	242.8	238.9	233.6
37	Trading liabilities ²⁰	4.4	3.2	2.8	2.9	2.8	2.9	2.6	2.8	2.6	2.8	3.0	2.8
38	Derivatives with a negative fair value ¹⁷	3.7	2.5	2.3	2.1	2.1	2.2	2.0	2.2	2.1	2.2	2.1	2.1
39	Other trading liabilities	0.8	0.6	0.6	0.7	0.7	0.7	0.6	0.7	0.5	0.6	0.9	0.7
40	Net due to related foreign offices	37.6	42.1	46.1	44.7	45.2	43.2	38.4	42.5	44.2	42.8	36.7	43.5
41	Other liabilities ²¹	67.4	62.3	62.1	60.8	59.9	62.1	63.3	59.1	59.6	58.6	59.4	59.0
42	TOTAL LIABILITIES¹⁹	3,331.6	3,402.1	3,411.8	3,415.6	3,433.1	3,442.0	3,446.5	3,464.0	3,466.8	3,472.2	3,459.3	3,461.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	491.1	440.2	434.2	442.8	437.9	452.3	480.7	530.3	546.5	529.7	520.6	497.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.8	-1.6	-2.4	-3.8	-1.7	-0.9	-2.1	-3.8	-4.1	-4.0	-3.6	-2.2
45	Securitized consumer loans ²⁴	13.6	13.3	13.3	12.5	12.0	11.7	11.7	12.9	12.8	13.1	13.0	13.1
46	Securitized credit cards and other revolving plans	11.3	11.2	11.4	10.7	10.4	10.3	10.3	11.6	11.5	11.7	11.7	11.8
47	Other securitized consumer loans	2.3	2.0	2.0	1.9	1.6	1.4	1.4	1.4	1.4	1.4	1.3	1.3
48	Securitized real estate loans ²⁴	21.5	19.9	18.2	18.3	18.6	18.2	18.2	18.9	18.7	18.9	18.9	19.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
ASSETS													
1	Bank credit	3,194.5	3,260.2	3,271.4	3,277.2	3,287.6	3,295.4	3,317.1	3,315.4	3,313.2	3,310.3	3,312.0	3,319.0
2	Securities in bank credit ²	816.5	817.9	816.7	813.4	815.5	819.8	823.3	821.1	821.1	819.9	820.1	824.6
3	Treasury and agency securities ³	576.1	568.3	566.6	564.0	563.9	568.4	574.0	573.0	573.2	572.4	571.5	575.8
4	Mortgage-backed securities (MBS) ⁴	404.8	399.4	397.7	395.1	393.8	397.0	400.8	402.0	401.4	402.2	401.6	406.1
5	Non-MBS ⁵	171.3	168.9	168.9	168.8	170.1	171.3	173.2	171.0	171.8	170.2	170.0	169.7
6	Other securities	240.4	249.6	250.0	249.5	251.6	251.4	249.3	248.2	247.8	247.6	248.6	248.9
7	Mortgage-backed securities ⁶	14.6	15.2	14.9	14.7	14.5	14.7	14.6	14.5	14.5	14.5	14.5	14.5
8	Non-MBS ⁷	225.8	234.4	235.1	234.8	237.1	236.7	234.7	233.7	233.4	233.1	234.0	234.4
9	Loans and leases in bank credit ⁸	2,378.0	2,442.3	2,454.7	2,463.8	2,472.1	2,475.7	2,493.8	2,494.3	2,492.1	2,490.4	2,491.9	2,494.4
10	Commercial and industrial loans	434.6	451.1	451.9	453.9	455.0	459.1	465.4	470.1	469.4	470.7	470.5	472.6
11	Real estate loans	1,468.8	1,498.0	1,505.9	1,508.8	1,512.0	1,518.8	1,524.6	1,526.5	1,525.8	1,524.1	1,525.2	1,528.5
12	Revolving home equity loans	108.4	106.2	106.2	106.3	106.4	106.7	106.9	106.9	106.9	106.8	106.8	106.9
13	Closed-end residential loans ⁹	494.9	503.1	504.8	504.1	501.8	502.8	503.1	501.8	501.6	499.8	500.2	502.0
14	Commercial real estate loans ¹⁰	865.5	888.7	895.0	898.4	903.8	909.4	914.5	917.8	917.4	917.5	918.1	919.6
15	Consumer loans	319.4	329.1	333.0	335.8	337.2	330.9	332.2	331.0	330.3	330.2	331.5	329.4
16	Credit cards and other revolving plans	184.6	187.3	189.3	190.1	190.4	182.9	183.3	180.6	180.2	179.7	180.6	178.2
17	Other consumer loans ¹¹	134.7	141.8	143.7	145.7	146.7	148.0	148.9	150.3	150.1	150.5	150.9	151.2
18	Other loans and leases	155.2	164.2	163.9	165.3	167.9	166.8	171.6	166.7	166.5	165.4	164.6	163.9
19	Fed funds and reverse RPs with nonbanks ¹²	3.9	3.1	3.0	2.8	2.6	2.6	4.4	1.4	0.9	0.9	1.0	0.9
20	All other loans and leases ¹³	151.4	161.1	160.9	162.6	165.2	164.1	167.1	165.3	165.7	164.5	163.6	163.0
21	LESS: Allowance for loan and lease losses	44.2	42.5	42.7	42.4	41.9	41.6	41.0	40.5	40.5	40.5	40.4	40.5
22	Interbank loans ¹²	52.8	45.8	44.0	43.8	44.7	43.9	43.6	42.4	48.8	36.9	37.8	44.8
23	Fed funds and reverse RPs with banks ¹²	51.3	44.6	42.7	42.3	43.3	42.6	42.2	41.1	47.3	35.7	36.8	43.8
24	Loans to commercial banks ¹⁴	1.5	1.2	1.2	1.5	1.4	1.3	1.5	1.3	1.5	1.1	1.0	1.0
25	Cash assets ¹⁵	314.6	305.3	314.0	317.7	333.6	357.9	356.2	340.8	348.6	339.1	326.6	335.0
26	Trading assets ¹⁶	4.7	3.0	2.8	2.8	2.8	2.9	2.8	2.6	2.5	2.7	2.7	2.7
27	Derivatives with a positive fair value ¹⁷	4.5	2.8	2.6	2.6	2.6	2.6	2.6	2.4	2.3	2.5	2.4	2.5
28	Other trading assets	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.1
29	Other assets ¹⁸	261.7	262.9	264.1	262.5	262.4	261.7	262.6	264.9	264.9	264.8	265.8	264.6
30	TOTAL ASSETS¹⁹	3,784.2	3,834.8	3,853.6	3,861.6	3,889.2	3,920.2	3,941.3	3,925.6	3,937.5	3,913.3	3,904.5	3,925.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5	
LIABILITIES														
31	Deposits	2,962.6	2,987.8	3,004.4	3,015.3	3,038.7	3,071.1	3,091.0	3,069.8	3,083.1	3,055.7	3,049.9	3,070.6	
32	Large time deposits	399.6	394.2	393.0	391.5	390.2	389.0	386.1	385.7	385.5	385.6	385.9	386.0	
33	Other deposits	2,563.0	2,593.6	2,611.3	2,623.7	2,648.5	2,682.2	2,704.9	2,684.0	2,697.6	2,670.1	2,664.0	2,684.6	
34	Borrowings	262.3	288.9	283.7	284.5	285.7	281.5	286.2	294.2	293.2	295.7	294.8	290.3	
35	Borrowings from banks in the U.S.	47.0	46.7	47.1	52.4	49.1	50.9	53.1	56.2	56.9	55.5	56.4	56.2	
36	Borrowings from others	215.2	242.2	236.6	232.1	236.7	230.6	233.2	237.9	236.3	240.2	238.4	234.1	
37	Trading liabilities ²⁰	4.2	3.0	2.8	2.9	2.9	2.9	2.7	2.7	2.5	2.6	2.9	2.8	
38	Derivatives with a negative fair value ¹⁷	3.5	2.3	2.2	2.2	2.2	2.2	2.1	2.0	1.9	2.1	2.0	2.1	
39	Other trading liabilities	0.7	0.6	0.6	0.7	0.7	0.7	0.5	0.7	0.5	0.6	0.9	0.7	
40	Net due to related foreign offices	39.8	42.8	45.9	45.5	44.6	43.5	43.6	45.4	46.4	46.2	40.6	43.5	
41	Other liabilities ²¹	67.0	60.6	62.8	61.9	60.7	64.3	65.1	59.0	59.4	58.2	59.8	58.9	
42	TOTAL LIABILITIES ¹⁹	3,336.0	3,383.1	3,399.6	3,410.1	3,432.7	3,463.4	3,488.5	3,471.0	3,484.6	3,458.5	3,448.1	3,466.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	448.2	451.6	454.1	451.5	456.5	456.8	452.8	454.5	452.9	454.8	456.4	459.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.8	-1.6	-2.4	-3.8	-1.7	-0.9	-2.1	-3.8	-4.1	-4.0	-3.6	-2.2	
45	Securitized consumer loans ²⁴	13.8	12.9	13.0	12.2	12.0	11.9	12.1	13.1	13.1	13.1	13.2	13.2	
46	Securitized credit cards and other revolving plans	11.5	11.1	11.2	10.5	10.3	10.3	10.6	11.7	11.6	11.6	11.8	11.8	
47	Other securitized consumer loans	2.3	1.9	1.8	1.7	1.6	1.6	1.5	1.4	1.4	1.4	1.4	1.4	
48	Securitized real estate loans ²⁴	21.4	19.5	18.0	18.4	18.7	18.5	18.8	18.8	18.6	18.6	18.8	18.8	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
ASSETS													
1	Bank credit	867.2	855.5	854.9	860.4	876.5	875.8	867.9	872.1	874.3	867.5	870.7	868.9
2	Securities in bank credit ²	211.5	200.1	202.7	204.6	199.8	201.9	202.8	200.0	200.7	199.7	200.6	195.5
3	Treasury and agency securities ³	107.4	97.8	99.4	97.9	95.0	97.5	95.8	91.3	91.8	90.6	92.4	87.3
4	Mortgage-backed securities (MBS) ⁴	22.2	14.9	15.1	14.4	14.6	13.7	13.6	13.4	13.7	13.4	13.4	12.4
5	Non-MBS ⁵	85.2	82.8	84.3	83.5	80.3	83.7	82.2	77.9	78.0	77.2	79.0	74.9
6	Other securities	104.0	102.3	103.3	106.7	104.8	104.4	107.0	108.7	109.0	109.1	108.2	108.2
7	Mortgage-backed securities ⁶	7.0	6.4	6.8	6.9	7.2	7.0	7.3	7.3	7.3	7.4	7.0	6.8
8	Non-MBS ⁷	97.0	95.9	96.6	99.8	97.6	97.4	99.7	101.4	101.6	101.7	101.2	101.3
9	Loans and leases in bank credit ⁸	655.7	655.4	652.1	655.8	676.8	673.9	665.1	672.2	673.6	667.8	670.1	673.4
10	Commercial and industrial loans	253.7	265.3	263.4	264.1	267.8	266.8	271.0	273.6	272.4	275.1	274.4	278.4
11	Real estate loans	31.1	29.8	29.6	29.3	29.1	28.6	29.6	30.9	30.5	31.0	31.9	32.7
12	Revolving home equity loans	0.3	0.3	0.2	0.2	0.2	0.2	0.4	0.4	0.4	0.4	0.4	0.4
13	Closed-end residential loans ⁹	1.1	1.2	1.3	1.3	1.2	0.9	1.1	1.1	1.2	0.9	1.1	1.3
14	Commercial real estate loans ¹⁰	29.7	28.3	28.0	27.7	27.8	27.4	28.2	29.4	29.0	29.8	30.5	30.9
15	Consumer loans	1.8	2.3	2.3	2.4	2.5	2.6	2.5	2.5	2.5	2.6	2.5	2.5
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	1.8	2.3	2.3	2.4	2.5	2.6	2.5	2.5	2.5	2.6	2.5	2.5
18	Other loans and leases	369.1	358.0	356.8	360.0	377.4	375.9	362.0	365.2	368.1	359.1	361.3	359.9
19	Fed funds and reverse RPs with nonbanks ¹²	172.5	157.1	156.3	161.6	168.3	164.9	152.9	151.7	154.8	145.1	149.1	145.9
20	All other loans and leases ¹³	196.6	200.9	200.5	198.4	209.1	211.0	209.1	213.5	213.2	214.0	212.3	214.0
21	LESS: Allowance for loan and lease losses	0.8	0.8	0.5	0.5	0.7	0.6	0.6	0.6	0.6	0.5	0.4	0.3
22	Interbank loans ¹²	25.3	22.4	23.3	23.0	21.5	21.7	22.1	24.5	24.6	25.0	23.7	25.1
23	Fed funds and reverse RPs with banks ¹²	22.8	18.9	19.6	18.9	18.2	18.8	18.8	21.9	22.0	22.3	21.3	22.7
24	Loans to commercial banks ¹⁴	2.5	3.5	3.8	4.1	3.3	2.9	3.3	2.7	2.6	2.8	2.4	2.4
25	Cash assets ¹⁵	884.7	1,085.8	1,160.8	1,227.3	1,245.0	1,296.6	1,281.9	1,277.9	1,284.5	1,252.8	1,317.3	1,319.7
26	Trading assets ¹⁶	128.6	99.7	93.9	86.6	83.1	80.9	81.2	82.2	78.5	81.2	86.2	84.1
27	Derivatives with a positive fair value ¹⁷	118.6	93.8	88.0	80.8	77.4	75.8	76.1	77.1	73.5	75.9	81.1	79.0
28	Other trading assets	9.9	5.9	5.9	5.8	5.7	5.1	5.1	5.1	5.0	5.4	5.2	5.1
29	Other assets ¹⁸	52.1	62.7	56.6	55.8	58.5	54.8	60.5	65.3	64.8	63.6	61.6	61.4
30	TOTAL ASSETS¹⁹	1,957.2	2,125.4	2,189.0	2,252.6	2,284.0	2,329.2	2,313.0	2,321.5	2,326.1	2,289.7	2,359.2	2,358.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5	
LIABILITIES														
31	Deposits	926.4	1,008.7	1,009.6	1,034.3	1,017.8	1,052.4	1,054.8	1,073.5	1,072.7	1,070.9	1,085.2	1,076.9	
32	Large time deposits	805.6	860.0	855.1	875.6	857.3	886.3	886.3	902.5	901.7	898.3	919.7	907.0	
33	Other deposits	120.8	148.7	154.5	158.7	160.5	166.1	168.5	171.1	171.1	172.7	165.5	169.9	
34	Borrowings	621.6	593.2	599.0	603.5	617.4	614.6	591.9	599.5	602.1	600.2	613.4	605.7	
35	Borrowings from banks in the U.S.	46.0	39.8	38.8	37.5	39.6	37.8	35.8	35.1	36.7	32.9	35.1	34.0	
36	Borrowings from others	575.5	553.4	560.2	566.0	577.8	576.9	556.1	564.4	565.4	567.4	578.4	571.8	
37	Trading liabilities ²⁰	124.6	97.5	93.3	89.3	92.4	90.2	89.3	84.5	84.0	84.3	82.3	81.6	
38	Derivatives with a negative fair value ¹⁷	115.9	87.6	83.7	78.5	80.6	79.6	78.9	75.1	73.0	75.5	74.1	72.6	
39	Other trading liabilities	8.7	9.9	9.5	10.8	11.8	10.6	10.4	9.4	11.0	8.8	8.2	9.0	
40	Net due to related foreign offices	217.9	393.2	443.2	466.5	476.3	507.4	472.3	506.2	510.9	490.0	518.3	519.3	
41	Other liabilities ²¹	60.5	58.6	59.3	56.3	58.3	56.7	56.3	55.6	57.5	58.2	52.5	53.6	
42	TOTAL LIABILITIES ¹⁹	1,951.1	2,151.3	2,204.4	2,250.0	2,262.2	2,321.4	2,264.6	2,319.4	2,327.2	2,303.6	2,351.7	2,337.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	6.1	-25.9	-15.4	2.6	21.8	7.8	48.4	2.1	-1.1	-13.9	7.5	21.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.3	-3.9	-4.8	-4.9	-4.3	-3.9	-3.9	-3.6	-3.7	-3.6	-3.4	-2.7	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

February 14, 2014

Account		2013	2013	2013	2013	2013	2013	2013	2014	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 15	Jan 22	Jan 29	Feb 5
ASSETS													
1	Bank credit	866.2	845.3	850.6	864.8	877.6	881.4	877.0	871.8	872.2	862.9	875.8	878.8
2	Securities in bank credit ²	211.1	199.2	204.9	205.1	199.6	203.3	202.0	199.6	199.5	199.8	201.0	195.9
3	Treasury and agency securities ³	107.6	97.1	100.1	97.7	92.6	95.9	94.2	91.1	90.6	91.1	92.6	87.7
4	Mortgage-backed securities (MBS) ⁴	21.9	15.6	15.6	15.1	15.2	13.9	13.4	13.2	13.3	12.8	13.2	12.3
5	Non-MBS ⁵	85.6	81.5	84.6	82.7	77.4	82.0	80.8	77.9	77.4	78.3	79.4	75.4
6	Other securities	103.5	102.1	104.8	107.4	107.0	107.4	107.8	108.6	108.8	108.7	108.4	108.2
7	Mortgage-backed securities ⁶	6.5	6.5	7.1	7.3	7.2	7.1	6.9	6.8	6.8	6.9	6.6	6.7
8	Non-MBS ⁷	97.0	95.6	97.7	100.1	99.8	100.4	100.9	101.8	102.0	101.9	101.8	101.5
9	Loans and leases in bank credit ⁸	655.1	646.1	645.7	659.7	678.0	678.1	675.0	672.2	672.8	663.1	674.8	682.9
10	Commercial and industrial loans	254.9	263.0	263.6	264.3	266.9	267.0	272.1	274.8	274.1	275.3	276.7	280.7
11	Real estate loans	30.0	29.8	29.5	29.7	29.7	29.6	30.1	30.0	29.4	29.8	31.1	32.1
12	Revolving home equity loans	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.1	1.3	1.3	1.3	1.1	1.2	1.1	1.1	1.1	0.8	1.2	1.3
14	Commercial real estate loans ¹⁰	28.7	28.3	27.9	28.1	28.4	28.1	28.7	28.6	28.0	28.7	29.6	30.5
15	Consumer loans	1.8	2.3	2.3	2.4	2.4	2.5	2.4	2.5	2.5	2.5	2.5	2.5
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	1.8	2.3	2.3	2.4	2.4	2.5	2.4	2.5	2.5	2.5	2.5	2.5
18	Other loans and leases	368.5	351.0	350.3	363.4	379.0	378.9	370.3	365.0	366.8	355.5	364.5	367.6
19	Fed funds and reverse RPs with nonbanks ¹²	172.1	151.1	153.0	163.7	170.7	169.4	159.5	151.4	153.5	143.1	151.6	152.4
20	All other loans and leases ¹³	196.4	199.9	197.2	199.8	208.3	209.5	210.8	213.6	213.2	212.4	212.9	215.2
21	LESS: Allowance for loan and lease losses	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5
22	Interbank loans ¹²	25.5	22.1	23.7	23.4	22.0	21.7	21.2	24.7	24.2	25.5	24.9	26.5
23	Fed funds and reverse RPs with banks ¹²	23.3	18.3	19.2	18.6	18.0	18.6	18.3	22.4	21.9	23.0	22.9	24.5
24	Loans to commercial banks ¹⁴	2.2	3.8	4.5	4.8	4.0	3.0	2.9	2.3	2.3	2.5	2.1	2.0
25	Cash assets ¹⁵	894.0	1,122.6	1,185.3	1,210.1	1,197.3	1,260.0	1,193.9	1,301.2	1,299.7	1,313.8	1,346.9	1,348.0
26	Trading assets ¹⁶	127.1	97.8	92.7	89.0	84.3	84.1	83.2	81.8	79.7	80.4	85.0	83.8
27	Derivatives with a positive fair value ¹⁷	117.7	91.7	86.8	83.2	78.4	78.9	78.3	76.9	74.9	75.5	80.1	78.8
28	Other trading assets	9.4	6.0	5.9	5.9	5.9	5.2	4.9	4.9	4.8	4.9	4.9	5.0
29	Other assets ¹⁸	48.3	58.2	56.5	58.5	59.8	56.3	59.2	60.6	58.6	59.0	60.8	58.8
30	TOTAL ASSETS¹⁹	1,960.3	2,145.3	2,208.1	2,245.3	2,240.4	2,302.8	2,234.0	2,339.6	2,333.9	2,341.2	2,393.0	2,395.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

February 14, 2014

Account		2013 Jan	2013 Jul	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	Week ending				
										Jan 15	Jan 22	Jan 29	Feb 5	
LIABILITIES														
31	Deposits	934.5	1,002.1	1,005.1	1,038.1	1,008.9	1,033.8	1,051.2	1,082.3	1,083.9	1,078.6	1,093.9	1,082.3	
32	Large time deposits	815.4	852.9	847.6	878.4	848.7	869.2	881.3	912.9	914.7	907.2	930.4	915.1	
33	Other deposits	119.2	149.1	157.5	159.7	160.2	164.7	169.9	169.5	169.3	171.5	163.5	167.3	
34	Borrowings	622.6	584.7	599.5	598.1	608.3	616.4	590.2	602.8	603.7	600.5	619.8	622.7	
35	Borrowings from banks in the U.S.	44.6	39.5	39.7	38.3	40.5	38.5	34.8	34.2	35.3	32.7	34.9	33.6	
36	Borrowings from others	578.0	545.1	559.8	559.8	567.8	577.9	555.4	568.6	568.4	567.9	584.9	589.1	
37	Trading liabilities ²⁰	123.4	95.3	91.4	91.1	92.0	91.1	89.8	85.2	86.4	84.7	83.2	81.9	
38	Derivatives with a negative fair value ¹⁷	113.7	85.8	81.7	80.5	80.6	80.1	79.1	74.7	74.4	74.9	73.1	72.3	
39	Other trading liabilities	9.8	9.5	9.7	10.5	11.4	11.0	10.7	10.5	12.0	9.8	10.1	9.6	
40	Net due to related foreign offices	216.9	402.8	450.3	458.1	470.2	501.1	441.9	510.7	500.7	518.9	537.2	551.7	
41	Other liabilities ²¹	59.3	56.9	58.2	56.3	57.4	56.8	57.2	54.9	55.5	54.8	55.2	53.2	
42	TOTAL LIABILITIES ¹⁹	1,956.9	2,141.8	2,204.5	2,241.7	2,236.8	2,299.2	2,230.4	2,336.0	2,330.3	2,337.6	2,389.4	2,391.9	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.5	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.3	-3.9	-4.8	-4.9	-4.3	-3.9	-3.9	-3.6	-3.7	-3.6	-3.4	-2.7	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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