

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
June 14, 2013

Account	2008	2009	2010	2011	2012	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Feb	2013 Mar	2013 Apr	2013 May
ASSETS															
1 Bank credit	2.2	-6.7	-2.7	1.8	4.0	5.8	4.4	4.2	4.4	2.6	3.4	0.6	0.1	4.0	-1.8
2 Securities in bank credit ²	-1.8	6.4	6.9	1.8	7.5	5.7	10.7	6.0	6.9	5.6	3.1	-3.2	-4.3	1.1	-3.1
3 Treasury and agency securities ³	3.5	14.5	15.3	3.1	8.6	7.2	13.9	10.9	6.3	2.5	0.1	-3.1	-9.0	-6.1	-9.8
6 Other securities	-8.3	-4.9	-7.2	-0.8	5.0	2.7	3.8	-4.9	8.3	12.7	10.0	-3.5	6.1	16.5	11.5
9 Loans and leases in bank credit ⁸	3.3	-10.2	-5.8	1.8	2.7	5.8	2.2	3.5	3.4	1.5	3.5	2.1	1.8	5.1	-1.4
10 Commercial and industrial loans	12.9	-18.6	-9.0	9.5	11.4	10.8	10.9	12.4	12.3	8.3	11.1	6.0	9.3	6.5	-1.1
11 Real estate loans	-0.2	-5.6	-5.5	-3.7	-1.1	0.3	-1.5	-0.6	-0.8	-1.7	-0.1	-2.1	-1.4	2.6	-2.9
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-5.2	-5.2	-7.2	-8.3	-8.8	-7.5	-4.7	-8.3	-14.5	-13.2
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.4	1.2	6.6	1.7	2.8	1.5	-1.1	1.5	-0.8	-0.4	7.0	-8.2
14 Commercial real estate loans ¹⁰	6.4	-4.7	-8.9	-6.4	-1.4	-4.4	-3.6	-1.8	-0.5	0.4	0.6	-2.7	-0.1	3.7	6.7
15 Consumer loans	5.1	-3.3	-7.1	-0.7	1.1	1.1	0.2	1.9	0.7	1.7	1.5	3.2	5.3	6.1	6.9
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	0.9	-2.0	0.4	-0.9	-0.4	0.2	1.8	3.8	3.6	4.8
17 Other consumer loans ¹¹	6.2	1.2	-1.4	-0.2	3.4	1.4	2.9	3.7	2.7	4.1	3.2	4.7	7.0	9.0	9.7
18 Other loans and leases	1.8	-23.3	0.3	19.4	6.3	25.7	5.7	7.9	8.6	2.4	7.1	9.3	-1.9	10.3	-5.5
21 LESS: Allowance for loan and lease losses	-	-	-	-17.4	-16.9	-13.2	-14.5	-19.5	-15.6	-22.6	-12.6	-17.2	-21.6	-16.9	-8.6
22 Interbank loans ¹²	-15.4	-38.5	-23.1	-37.3	4.6	-31.9	8.2	-2.0	5.4	6.7	14.8	-65.9	5.8	12.5	5.7
25 Cash assets ¹⁵	158.3	48.2	-7.9	47.9	-2.4	-13.3	-3.0	-5.6	-1.7	0.9	43.4	66.2	85.6	9.0	73.4
26 Trading assets ¹⁶	-	-	-	4.0	-1.8	-14.3	26.9	-7.1	-4.4	-21.1	-14.6	-26.7	-44.3	13.8	-77.0
29 Other assets ¹⁸	14.5	-3.4	4.4	-4.5	-4.6	-5.2	-9.2	-3.6	-1.3	-4.7	2.8	10.3	-7.8	-9.6	11.3
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.4	2.5	1.5	3.0	2.2	3.1	1.5	8.3	9.0	10.5	4.1	8.8
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.6	7.1	2.8	5.8	4.8	8.6	8.5	7.5	4.4	7.5	2.4	1.6
32 Large time deposits	-2.9	-5.6	-7.2	-13.6	-1.5	-20.5	-9.5	-3.3	7.8	-0.8	13.0	12.8	-3.4	-17.8	5.0
33 Other deposits	-	-	-	12.4	9.0	8.2	9.1	6.5	8.7	10.4	6.4	2.8	9.7	6.3	0.9
34 Borrowings	13.4	-24.5	-18.8	-14.5	-5.3	-8.4	-9.9	-7.3	-0.1	-4.4	0.9	-13.5	-16.2	-8.9	12.5
37 Trading liabilities ²⁰	-	-	-	2.2	-7.8	21.6	15.8	-23.7	-7.3	-15.7	-6.9	4.0	11.2	44.8	-60.7
41 Other liabilities ²¹	0.5	-11.2	8.1	-0.1	-1.4	-7.7	10.0	0.7	-9.9	-6.3	2.7	0.5	7.9	-15.5	1.6
42 TOTAL LIABILITIES ¹⁹	10.6	-7.2	-3.4	5.5	2.2	1.3	1.7	1.8	4.3	1.1	8.8	4.2	7.9	3.9	14.1

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
ASSETS													
1	Bank credit	9,677.3	9,871.3	9,948.7	9,979.6	9,984.7	9,990.2	10,053.8	10,038.4	10,047.5	10,052.3	10,019.1	10,033.7
2	Securities in bank credit ²	2,604.5	2,690.6	2,736.6	2,734.0	2,726.4	2,721.1	2,753.7	2,746.6	2,750.5	2,749.6	2,738.7	2,740.1
3	Treasury and agency securities ³	1,808.0	1,851.0	1,877.6	1,868.2	1,863.2	1,853.5	1,874.0	1,858.7	1,859.6	1,860.3	1,852.0	1,860.4
4	Mortgage-backed securities (MBS) ⁴	1,335.8	1,330.6	1,341.4	1,338.2	1,341.6	1,337.6	1,362.3	1,363.9	1,366.7	1,367.8	1,360.8	1,367.4
5	Non-MBS ⁵	472.2	520.4	536.3	530.0	521.6	515.9	511.7	494.7	492.9	492.5	491.3	493.0
6	Other securities	796.5	839.6	858.9	865.7	863.2	867.6	879.6	888.0	890.9	889.4	886.6	879.7
7	Mortgage-backed securities ⁶	135.3	140.7	140.6	140.7	140.0	139.2	138.5	139.9	139.9	140.4	140.4	138.1
8	Non-MBS ⁷	661.2	698.9	718.4	725.1	723.3	728.5	741.1	748.0	751.0	749.0	746.3	741.6
9	Loans and leases in bank credit ⁸	7,072.9	7,180.8	7,212.2	7,245.7	7,258.2	7,269.1	7,300.1	7,291.7	7,297.0	7,302.6	7,280.5	7,293.5
10	Commercial and industrial loans	1,410.9	1,483.8	1,505.1	1,521.9	1,529.5	1,541.4	1,549.8	1,548.4	1,549.2	1,550.5	1,548.6	1,558.3
11	Real estate loans	3,538.0	3,546.1	3,542.9	3,553.3	3,547.0	3,542.8	3,550.6	3,542.0	3,541.7	3,543.3	3,542.2	3,533.8
12	Revolving home equity loans	540.4	517.8	514.2	510.3	508.3	504.8	498.7	493.2	493.7	492.5	491.9	490.7
13	Closed-end residential loans ⁹	1,578.9	1,609.5	1,607.6	1,619.2	1,618.1	1,617.6	1,627.1	1,616.0	1,615.3	1,617.5	1,616.6	1,609.4
14	Commercial real estate loans ¹⁰	1,418.8	1,418.8	1,421.1	1,423.8	1,420.6	1,420.5	1,424.9	1,432.9	1,432.7	1,433.4	1,433.7	1,433.7
15	Consumer loans	1,106.8	1,112.9	1,114.5	1,113.5	1,116.5	1,121.4	1,127.1	1,133.6	1,132.2	1,133.8	1,136.6	1,137.0
16	Credit cards and other revolving plans	604.2	602.0	601.8	600.8	601.7	603.6	605.4	607.8	606.9	607.4	609.7	609.2
17	Other consumer loans ¹¹	502.6	510.9	512.8	512.8	514.8	517.8	521.7	525.9	525.2	526.5	526.9	527.8
18	Other loans and leases	1,017.1	1,038.0	1,049.6	1,057.0	1,065.2	1,063.5	1,072.6	1,067.7	1,073.9	1,074.9	1,053.2	1,064.4
19	Fed funds and reverse RPs with nonbanks ¹²	291.5	308.5	315.7	315.7	316.3	320.9	317.7	306.5	309.7	313.2	293.9	299.9
20	All other loans and leases ¹³	725.7	729.5	733.9	741.3	749.0	742.7	754.9	761.2	764.2	761.8	759.3	764.5
21	LESS: Allowance for loan and lease losses	164.2	149.0	146.9	146.5	144.4	141.8	139.8	138.8	138.5	139.6	138.9	136.6
22	Interbank loans ¹²	116.9	118.4	124.4	131.1	123.9	124.5	125.8	126.4	131.6	118.2	125.7	134.3
23	Fed funds and reverse RPs with banks ¹²	104.8	106.8	113.3	119.8	112.7	112.8	112.7	111.5	117.1	103.1	111.2	117.2
24	Loans to commercial banks ¹⁴	12.1	11.6	11.0	11.4	11.2	11.8	13.1	14.9	14.5	15.1	14.5	17.1
25	Cash assets ¹⁵	1,650.4	1,687.6	1,678.2	1,727.9	1,821.4	1,951.3	1,965.9	2,086.2	2,095.2	2,092.2	2,136.5	2,124.1
26	Trading assets ¹⁶	316.9	296.5	304.4	296.3	289.7	279.0	282.2	264.1	265.8	267.0	254.3	251.3
27	Derivatives with a positive fair value ¹⁷	290.7	266.3	272.2	265.3	259.4	252.1	258.6	242.2	244.2	244.2	232.9	230.3
28	Other trading assets	26.2	30.2	32.2	30.9	30.4	26.9	23.6	21.9	21.6	22.8	21.4	21.1
29	Other assets ¹⁸	1,155.4	1,140.9	1,139.6	1,148.5	1,158.7	1,146.9	1,107.7	1,118.1	1,117.5	1,124.7	1,117.5	1,122.3
30	TOTAL ASSETS¹⁹	12,752.6	12,965.7	13,048.4	13,136.9	13,234.0	13,350.2	13,395.7	13,494.4	13,519.0	13,514.8	13,514.2	13,529.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	8,656.7	9,084.6	9,225.8	9,241.8	9,273.9	9,331.9	9,350.3	9,362.6	9,371.4	9,380.6	9,362.8	9,393.1
32	Large time deposits	1,458.7	1,481.8	1,515.6	1,530.4	1,546.0	1,541.6	1,518.7	1,525.0	1,519.5	1,536.3	1,535.6	1,531.4
33	Other deposits	7,198.0	7,602.8	7,710.2	7,711.3	7,727.9	7,790.4	7,831.5	7,837.6	7,851.9	7,844.3	7,827.1	7,861.8
34	Borrowings	1,585.2	1,561.0	1,548.8	1,582.0	1,564.2	1,543.1	1,531.6	1,547.6	1,556.7	1,540.9	1,555.6	1,556.0
35	Borrowings from banks in the U.S.	132.6	142.5	150.2	156.0	154.8	148.0	143.7	137.1	142.7	132.0	133.8	144.3
36	Borrowings from others	1,452.6	1,418.5	1,398.6	1,426.0	1,409.4	1,395.2	1,387.8	1,410.5	1,414.0	1,408.9	1,421.8	1,411.7
37	Trading liabilities ²⁰	291.5	272.6	273.7	267.4	268.3	270.8	280.9	266.7	275.4	269.9	256.3	247.6
38	Derivatives with a negative fair value ¹⁷	247.3	239.4	238.2	229.8	228.1	225.1	229.6	214.0	218.3	219.6	203.1	193.9
39	Other trading liabilities	44.2	33.2	35.6	37.6	40.2	45.7	51.3	52.7	57.1	50.3	53.2	53.7
40	Net due to related foreign offices	267.0	93.4	47.0	127.9	151.6	186.0	213.4	337.2	324.6	351.0	394.4	363.6
41	Other liabilities ²¹	468.3	448.6	458.4	454.2	454.4	457.4	451.5	452.1	449.3	449.2	450.1	459.4
42	TOTAL LIABILITIES¹⁹	11,268.7	11,460.1	11,553.8	11,673.2	11,712.5	11,789.3	11,827.7	11,966.2	11,977.4	11,991.6	12,019.1	12,019.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,483.9	1,505.6	1,494.5	1,463.7	1,521.5	1,560.9	1,568.0	1,528.2	1,541.6	1,523.2	1,495.1	1,509.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	35.8	41.9	39.7	37.9	33.9	33.2	36.1	32.1	33.8	32.0	29.4	18.1
45	Securitized consumer loans ²⁴	20.0	20.5	20.6	20.5	20.7	20.5	20.4	20.1	20.1	20.3	20.5	20.5
46	Securitized credit cards and other revolving plans	11.3	11.4	11.5	11.3	11.7	11.8	11.6	11.3	11.2	11.4	11.6	11.7
47	Other securitized consumer loans	8.7	9.1	9.1	9.2	9.1	8.7	8.9	8.8	8.8	8.9	8.9	8.8
48	Securitized real estate loans ²⁴	802.7	803.1	803.9	804.2	802.6	800.3	798.0	796.2	795.8	796.1	794.6	794.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
ASSETS													
1	Bank credit	9,648.7	9,919.1	10,015.1	10,002.0	9,984.4	9,967.8	10,024.0	10,010.9	10,015.4	9,995.8	9,996.2	10,026.8
2	Securities in bank credit ²	2,597.8	2,711.1	2,740.1	2,725.6	2,718.3	2,722.2	2,756.8	2,741.7	2,744.4	2,739.4	2,731.4	2,733.7
3	Treasury and agency securities ³	1,803.3	1,859.1	1,878.5	1,862.8	1,857.9	1,858.3	1,881.8	1,857.3	1,857.0	1,854.3	1,848.8	1,857.8
4	Mortgage-backed securities (MBS) ⁴	1,331.2	1,338.4	1,346.3	1,337.5	1,337.2	1,337.4	1,366.4	1,362.0	1,362.5	1,362.6	1,355.7	1,365.4
5	Non-MBS ⁵	472.1	520.7	532.1	525.3	520.8	520.9	515.4	495.3	494.5	491.7	493.1	492.4
6	Other securities	794.5	852.1	861.6	862.8	860.4	863.9	875.0	884.4	887.5	885.1	882.6	875.9
7	Mortgage-backed securities ⁶	136.4	141.5	139.8	139.3	139.6	139.2	139.3	141.0	141.4	141.8	141.3	139.4
8	Non-MBS ⁷	658.1	710.6	721.9	723.6	720.8	724.7	735.8	743.3	746.0	743.2	741.3	736.6
9	Loans and leases in bank credit ⁸	7,050.9	7,207.9	7,275.0	7,276.3	7,266.1	7,245.5	7,267.2	7,269.2	7,271.0	7,256.4	7,264.8	7,293.1
10	Commercial and industrial loans	1,415.6	1,485.7	1,509.9	1,521.3	1,531.4	1,544.4	1,553.2	1,553.6	1,555.0	1,551.7	1,554.4	1,562.4
11	Real estate loans	3,531.5	3,559.3	3,557.5	3,561.8	3,548.9	3,534.5	3,539.6	3,535.0	3,536.6	3,521.1	3,529.2	3,537.9
12	Revolving home equity loans	540.3	518.1	514.7	510.3	507.6	502.8	497.9	493.2	493.7	492.6	492.1	490.7
13	Closed-end residential loans ⁹	1,572.9	1,621.5	1,617.2	1,625.0	1,617.9	1,609.2	1,616.2	1,609.9	1,611.6	1,596.1	1,604.2	1,615.1
14	Commercial real estate loans ¹⁰	1,418.3	1,419.7	1,425.7	1,426.5	1,423.5	1,422.5	1,425.4	1,431.8	1,431.4	1,432.3	1,432.9	1,432.2
15	Consumer loans	1,098.5	1,113.4	1,131.3	1,130.3	1,120.2	1,112.2	1,118.7	1,125.2	1,122.5	1,124.2	1,132.4	1,131.4
16	Credit cards and other revolving plans	597.0	603.1	619.0	614.4	602.6	594.5	597.3	600.6	598.4	599.3	606.9	604.3
17	Other consumer loans ¹¹	501.4	510.3	512.3	515.9	517.6	517.7	521.4	524.6	524.1	524.9	525.5	527.1
18	Other loans and leases	1,005.4	1,049.4	1,076.3	1,063.0	1,065.6	1,054.4	1,055.8	1,055.4	1,056.8	1,059.5	1,048.8	1,061.4
19	Fed funds and reverse RPs with nonbanks ¹²	285.9	318.0	332.6	319.2	321.8	316.2	306.1	300.2	300.6	305.0	291.3	297.7
20	All other loans and leases ¹³	719.5	731.4	743.7	743.9	743.8	738.2	749.7	755.2	756.3	754.5	757.5	763.6
21	LESS: Allowance for loan and lease losses	164.7	149.3	146.8	145.2	145.1	142.6	139.2	139.2	139.1	139.8	139.0	138.2
22	Interbank loans ¹²	110.6	123.1	129.4	133.4	128.1	126.4	124.9	120.3	125.6	113.3	117.4	127.5
23	Fed funds and reverse RPs with banks ¹²	99.0	111.5	118.1	121.8	116.8	114.6	112.0	105.9	111.4	98.4	103.4	112.6
24	Loans to commercial banks ¹⁴	11.7	11.6	11.3	11.5	11.3	11.7	13.0	14.4	14.2	14.9	14.0	14.9
25	Cash assets ¹⁵	1,651.3	1,675.8	1,694.5	1,771.0	1,854.5	1,926.2	1,950.6	2,088.1	2,077.8	2,095.1	2,189.7	2,165.8
26	Trading assets ¹⁶	312.3	308.4	306.0	292.6	286.4	272.0	271.5	261.0	261.4	264.8	254.1	253.9
27	Derivatives with a positive fair value ¹⁷	286.4	278.5	274.9	262.0	256.6	244.9	247.6	239.2	239.7	242.4	232.6	232.7
28	Other trading assets	25.9	30.0	31.0	30.6	29.7	27.0	23.8	21.9	21.7	22.4	21.5	21.2
29	Other assets ¹⁸	1,154.5	1,146.1	1,142.9	1,148.6	1,159.1	1,154.3	1,110.4	1,116.6	1,118.4	1,117.0	1,114.6	1,117.4
30	TOTAL ASSETS¹⁹	12,712.7	13,023.1	13,141.1	13,202.3	13,267.4	13,304.0	13,342.3	13,457.8	13,459.5	13,446.1	13,533.0	13,553.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	8,619.2	9,131.6	9,325.0	9,263.8	9,255.3	9,343.0	9,365.1	9,316.7	9,336.9	9,274.5	9,321.2	9,406.2
32	Large time deposits	1,466.2	1,475.8	1,513.9	1,534.4	1,539.1	1,532.8	1,520.7	1,533.1	1,527.2	1,542.0	1,542.4	1,547.8
33	Other deposits	7,152.9	7,655.8	7,811.1	7,729.3	7,716.2	7,810.2	7,844.5	7,783.6	7,809.7	7,732.5	7,778.8	7,858.4
34	Borrowings	1,602.5	1,552.0	1,545.2	1,583.4	1,593.9	1,553.6	1,534.4	1,563.4	1,573.1	1,562.4	1,557.7	1,550.2
35	Borrowings from banks in the U.S.	132.1	143.9	150.5	156.5	153.8	146.3	144.4	136.3	142.3	131.9	130.9	139.3
36	Borrowings from others	1,470.5	1,408.1	1,394.7	1,426.9	1,440.1	1,407.3	1,390.0	1,427.0	1,430.8	1,430.5	1,426.8	1,410.9
37	Trading liabilities ²⁰	287.5	280.4	276.4	265.1	265.0	261.9	273.4	264.6	269.1	268.4	258.2	254.7
38	Derivatives with a negative fair value ¹⁷	244.1	245.7	240.0	227.6	225.2	218.2	223.6	212.6	215.4	218.3	204.2	199.6
39	Other trading liabilities	43.4	34.7	36.5	37.4	39.7	43.7	49.8	51.9	53.7	50.1	54.0	55.0
40	Net due to related foreign offices	271.3	81.5	16.0	143.5	193.2	185.0	213.7	347.4	319.3	375.5	421.0	377.1
41	Other liabilities ²¹	464.0	462.2	466.3	452.0	455.4	451.9	441.3	448.1	444.4	442.4	455.6	453.6
42	TOTAL LIABILITIES¹⁹	11,244.5	11,507.7	11,629.0	11,707.7	11,762.7	11,795.4	11,828.0	11,940.1	11,942.7	11,923.2	12,013.6	12,041.7
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,468.2	1,515.4	1,512.1	1,494.6	1,504.8	1,508.6	1,514.3	1,517.7	1,516.8	1,522.9	1,519.4	1,511.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	35.8	41.9	39.7	37.9	33.9	33.2	36.1	32.1	33.8	32.0	29.4	18.1
45	Securitized consumer loans ²⁴	20.3	20.4	20.9	20.7	20.7	20.9	21.0	20.4	20.4	20.4	20.4	20.3
46	Securitized credit cards and other revolving plans	11.4	11.3	11.8	11.6	11.7	12.1	11.9	11.4	11.5	11.5	11.4	11.4
47	Other securitized consumer loans	8.9	9.1	9.1	9.1	8.9	8.8	9.1	9.0	9.0	8.9	8.9	8.9
48	Securitized real estate loans ²⁴	802.2	804.4	801.3	799.8	798.5	798.0	797.3	796.1	795.9	796.0	796.0	795.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5
ASSETS												
1 Bank credit	8,836.1	9,016.1	9,083.5	9,113.9	9,107.1	9,119.4	9,175.9	9,173.2	9,175.3	9,182.1	9,166.7	9,183.4
2 Securities in bank credit ²	2,403.4	2,480.8	2,522.3	2,523.6	2,519.0	2,514.0	2,547.1	2,543.5	2,547.5	2,547.4	2,537.1	2,539.8
3 Treasury and agency securities ³	1,706.9	1,741.7	1,766.1	1,760.8	1,756.4	1,747.7	1,768.6	1,758.4	1,760.4	1,761.2	1,752.3	1,762.7
4 Mortgage-backed securities (MBS) ⁴	1,313.7	1,307.8	1,318.2	1,315.9	1,321.1	1,317.7	1,343.8	1,345.7	1,348.5	1,349.5	1,342.8	1,351.0
5 Non-MBS ⁵	393.2	433.9	447.9	444.9	435.3	430.0	424.8	412.6	411.9	411.8	409.5	411.7
6 Other securities	696.5	739.1	756.2	762.8	762.6	766.2	778.5	785.1	787.1	786.2	784.8	777.1
7 Mortgage-backed securities ⁶	127.0	134.0	133.9	133.7	133.2	132.7	132.4	133.9	133.8	134.3	134.7	131.8
8 Non-MBS ⁷	569.6	605.1	622.3	629.1	629.4	633.5	646.1	651.2	653.3	651.9	650.1	645.4
9 Loans and leases in bank credit ⁸	6,432.7	6,535.4	6,561.3	6,590.3	6,588.1	6,605.5	6,628.7	6,629.7	6,627.8	6,634.7	6,629.6	6,643.6
10 Commercial and industrial loans	1,167.6	1,234.0	1,253.0	1,268.8	1,271.8	1,287.6	1,295.3	1,296.5	1,296.9	1,297.5	1,296.9	1,307.5
11 Real estate loans	3,507.4	3,516.1	3,513.3	3,522.9	3,518.1	3,515.2	3,523.1	3,513.5	3,513.3	3,514.8	3,513.0	3,505.4
12 Revolving home equity loans	540.2	517.6	514.1	510.2	508.1	504.5	498.5	492.9	493.5	492.3	491.6	490.4
13 Closed-end residential loans ⁹	1,577.4	1,608.1	1,606.1	1,617.9	1,617.1	1,616.5	1,626.2	1,615.0	1,614.5	1,616.4	1,615.3	1,608.6
14 Commercial real estate loans ¹⁰	1,389.9	1,390.4	1,393.1	1,394.8	1,393.0	1,394.3	1,398.4	1,405.6	1,405.4	1,406.0	1,406.1	1,406.4
15 Consumer loans	1,104.7	1,111.2	1,112.8	1,111.7	1,114.6	1,119.5	1,125.1	1,131.6	1,130.2	1,131.8	1,134.6	1,135.0
16 Credit cards and other revolving plans	604.2	602.0	601.8	600.8	601.7	603.6	605.4	607.8	606.9	607.4	609.7	609.2
17 Other consumer loans ¹¹	500.5	509.2	511.0	511.0	512.9	515.9	519.7	523.9	523.3	524.5	524.9	525.7
18 Other loans and leases	653.0	674.1	682.2	686.8	683.5	683.1	685.2	688.0	687.3	690.6	685.2	695.8
19 Fed funds and reverse RPs with nonbanks ¹²	139.7	138.5	144.3	143.5	137.7	140.0	132.8	126.1	126.2	126.5	121.9	125.3
20 All other loans and leases ¹³	513.3	535.5	537.9	543.3	545.8	543.2	552.4	561.9	561.1	564.1	563.3	570.4
21 LESS: Allowance for loan and lease losses	163.5	148.3	146.1	145.8	143.8	141.2	139.1	138.1	137.8	138.9	138.3	136.0
22 Interbank loans ¹²	87.5	93.1	101.2	105.4	99.4	102.3	100.9	98.9	104.8	91.2	96.9	106.7
23 Fed funds and reverse RPs with banks ¹²	77.6	83.6	92.2	96.2	90.2	92.5	90.7	88.5	94.8	80.6	86.9	94.4
24 Loans to commercial banks ¹⁴	9.9	9.5	9.0	9.1	9.2	9.8	10.3	10.4	10.0	10.5	9.9	12.4
25 Cash assets ¹⁵	816.4	903.8	923.7	859.2	930.9	1,013.7	1,024.8	1,025.8	1,056.5	1,021.9	1,017.7	1,068.1
26 Trading assets ¹⁶	186.6	170.1	174.7	168.1	167.1	158.0	159.5	148.0	147.6	148.1	144.3	145.9
27 Derivatives with a positive fair value ¹⁷	169.5	148.8	152.5	147.2	145.0	138.6	143.0	132.7	132.9	132.1	128.5	130.4
28 Other trading assets	17.0	21.3	22.2	20.8	22.1	19.5	16.5	15.3	14.6	16.0	15.8	15.5
29 Other assets ¹⁸	1,109.4	1,091.9	1,089.6	1,097.4	1,111.0	1,099.4	1,057.0	1,062.1	1,059.8	1,066.2	1,063.0	1,064.5
30 TOTAL ASSETS ¹⁹	10,872.6	11,126.7	11,226.6	11,198.1	11,271.8	11,351.7	11,379.0	11,369.9	11,406.2	11,370.6	11,350.2	11,432.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	7,825.1	8,217.1	8,329.6	8,320.0	8,329.2	8,384.6	8,414.7	8,419.9	8,433.4	8,426.9	8,413.6	8,436.2
32	Large time deposits	721.9	722.9	734.0	723.8	722.2	717.9	709.3	710.0	710.5	711.0	711.5	704.5
33	Other deposits	7,103.2	7,494.2	7,595.6	7,596.2	7,607.0	7,666.7	7,705.4	7,709.9	7,722.9	7,715.9	7,702.1	7,731.7
34	Borrowings	1,008.9	955.2	950.3	957.0	935.6	930.9	934.1	944.5	954.6	934.6	954.0	945.8
35	Borrowings from banks in the U.S.	96.4	100.5	107.4	111.9	110.1	106.1	102.1	95.4	101.0	89.8	92.2	105.2
36	Borrowings from others	912.5	854.6	842.9	845.1	825.5	824.8	831.9	849.0	853.6	844.8	861.8	840.7
37	Trading liabilities ²⁰	168.5	144.4	143.9	138.5	142.3	142.9	153.8	143.3	148.2	144.1	139.3	133.4
38	Derivatives with a negative fair value ¹⁷	135.1	123.0	120.6	113.7	115.8	114.8	120.7	109.5	111.7	112.3	104.0	99.1
39	Other trading liabilities	33.4	21.4	23.3	24.8	26.5	28.2	33.1	33.8	36.4	31.7	35.2	34.3
40	Net due to related foreign offices	12.9	-78.2	-102.0	-90.0	-57.9	-39.1	-51.7	-12.6	0.0	-17.8	-5.1	34.5
41	Other liabilities ²¹	413.4	391.6	398.0	395.0	396.9	398.5	390.9	390.6	389.7	387.6	389.6	400.2
42	TOTAL LIABILITIES¹⁹	9,428.8	9,630.0	9,719.9	9,720.4	9,746.1	9,817.9	9,841.7	9,885.6	9,925.9	9,875.4	9,891.3	9,950.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,443.8	1,496.7	1,506.8	1,477.7	1,525.7	1,533.7	1,537.3	1,484.3	1,480.3	1,495.2	1,458.9	1,482.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.8	44.3	41.9	40.5	36.5	35.6	38.1	34.2	35.9	34.1	31.9	20.4
45	Securitized consumer loans ²⁴	20.0	20.5	20.6	20.5	20.7	20.5	20.4	20.1	20.1	20.3	20.5	20.5
46	Securitized credit cards and other revolving plans	11.3	11.4	11.5	11.3	11.7	11.8	11.6	11.3	11.2	11.4	11.6	11.7
47	Other securitized consumer loans	8.7	9.1	9.1	9.2	9.1	8.7	8.9	8.8	8.8	8.9	8.9	8.8
48	Securitized real estate loans ²⁴	802.7	803.1	803.9	804.2	802.6	800.3	798.0	796.2	795.8	796.1	794.6	794.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
ASSETS													
1	Bank credit	8,813.2	9,058.4	9,138.9	9,135.2	9,101.4	9,096.2	9,153.1	9,152.0	9,151.6	9,135.4	9,147.5	9,178.6
2	Securities in bank credit ²	2,397.1	2,501.0	2,526.3	2,514.8	2,508.9	2,513.9	2,549.5	2,539.5	2,541.2	2,539.2	2,531.5	2,535.3
3	Treasury and agency securities ³	1,702.1	1,751.3	1,768.4	1,755.1	1,749.4	1,750.5	1,775.1	1,756.7	1,756.1	1,756.2	1,750.1	1,760.9
4	Mortgage-backed securities (MBS) ⁴	1,309.7	1,315.7	1,323.2	1,315.7	1,317.5	1,318.6	1,348.5	1,344.3	1,344.5	1,344.9	1,338.3	1,349.0
5	Non-MBS ⁵	392.4	435.6	445.3	439.4	431.9	431.9	426.6	412.4	411.6	411.2	411.8	411.9
6	Other securities	695.0	749.7	757.9	759.7	759.5	763.4	774.4	782.8	785.1	783.0	781.4	774.4
7	Mortgage-backed securities ⁶	127.7	135.1	133.5	132.9	133.1	132.8	132.9	134.6	134.9	135.3	135.1	132.9
8	Non-MBS ⁷	567.3	614.6	624.4	626.8	626.3	630.6	641.5	648.2	650.2	647.7	646.3	641.5
9	Loans and leases in bank credit ⁸	6,416.1	6,557.4	6,612.6	6,620.4	6,592.5	6,582.4	6,603.5	6,612.5	6,610.4	6,596.2	6,616.0	6,643.3
10	Commercial and industrial loans	1,172.2	1,236.3	1,257.1	1,267.3	1,271.8	1,288.3	1,300.0	1,301.9	1,302.8	1,300.1	1,302.6	1,310.1
11	Real estate loans	3,500.9	3,528.6	3,527.0	3,532.6	3,520.3	3,507.1	3,511.8	3,506.5	3,508.3	3,492.6	3,500.1	3,509.8
12	Revolving home equity loans	540.1	517.9	514.5	510.1	507.3	502.6	497.7	493.0	493.5	492.4	491.9	490.4
13	Closed-end residential loans ⁹	1,571.4	1,620.1	1,615.7	1,623.9	1,616.9	1,608.1	1,615.3	1,608.9	1,610.7	1,595.0	1,602.8	1,614.3
14	Commercial real estate loans ¹⁰	1,389.4	1,390.6	1,396.8	1,398.6	1,396.1	1,396.5	1,398.8	1,404.7	1,404.1	1,405.1	1,405.5	1,405.1
15	Consumer loans	1,096.2	1,111.8	1,129.6	1,128.5	1,118.3	1,110.3	1,116.7	1,123.1	1,120.4	1,122.0	1,130.3	1,129.3
16	Credit cards and other revolving plans	597.0	603.1	619.0	614.4	602.6	594.5	597.3	600.6	598.4	599.3	606.9	604.3
17	Other consumer loans ¹¹	499.2	508.7	510.7	514.1	515.7	515.8	519.3	522.5	522.0	522.7	523.4	524.9
18	Other loans and leases	646.8	680.7	698.8	691.9	682.1	676.6	675.1	680.9	678.9	681.4	683.1	694.1
19	Fed funds and reverse RPs with nonbanks ¹²	138.9	142.3	152.2	146.8	141.7	139.5	128.1	124.3	124.3	124.0	121.4	125.6
20	All other loans and leases ¹³	508.0	538.4	546.6	545.1	540.4	537.2	547.0	556.6	554.6	557.4	561.7	568.5
21	LESS: Allowance for loan and lease losses	164.0	148.5	146.0	144.5	144.4	142.0	138.6	138.6	138.5	139.2	138.4	137.6
22	Interbank loans ¹²	82.2	97.8	107.3	107.9	101.6	104.0	100.1	93.3	99.2	86.9	89.7	100.2
23	Fed funds and reverse RPs with banks ¹²	72.5	88.3	97.9	98.5	92.2	94.1	89.9	83.1	89.3	76.4	80.0	89.6
24	Loans to commercial banks ¹⁴	9.7	9.6	9.4	9.4	9.4	9.9	10.2	10.1	9.9	10.5	9.7	10.6
25	Cash assets ¹⁵	814.3	926.4	975.7	877.3	920.2	1,003.0	1,004.1	1,018.5	1,044.6	997.7	1,061.0	1,089.7
26	Trading assets ¹⁶	185.0	174.4	172.6	165.5	163.4	154.4	154.9	147.8	147.5	148.9	144.2	146.1
27	Derivatives with a positive fair value ¹⁷	168.2	153.9	150.8	144.3	141.7	134.7	138.1	132.6	132.6	133.1	129.0	131.4
28	Other trading assets	16.8	20.5	21.8	21.2	21.7	19.7	16.8	15.2	14.9	15.8	15.2	14.6
29	Other assets ¹⁸	1,106.3	1,096.2	1,094.0	1,100.6	1,110.9	1,104.6	1,058.4	1,058.7	1,059.0	1,059.1	1,055.1	1,058.2
30	TOTAL ASSETS¹⁹	10,836.9	11,204.6	11,342.4	11,242.0	11,253.1	11,320.2	11,332.1	11,331.6	11,363.4	11,288.7	11,359.3	11,435.2

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)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	7,771.3	8,278.2	8,432.7	8,333.5	8,309.7	8,393.6	8,418.6	8,355.7	8,381.0	8,302.6	8,353.0	8,429.8
32	Large time deposits	715.0	730.4	738.4	718.9	712.8	706.5	700.0	701.5	701.7	700.8	701.6	702.4
33	Other deposits	7,056.3	7,547.8	7,694.3	7,614.6	7,596.9	7,687.1	7,718.6	7,654.2	7,679.3	7,601.8	7,651.5	7,727.4
34	Borrowings	1,015.5	951.0	952.6	961.6	957.5	938.5	931.0	949.8	957.6	945.0	957.7	936.6
35	Borrowings from banks in the U.S.	96.6	100.9	108.9	113.0	110.7	105.4	103.4	95.6	101.7	90.5	90.3	100.3
36	Borrowings from others	918.9	850.2	843.7	848.6	846.8	833.2	827.5	854.2	855.9	854.5	867.4	836.3
37	Trading liabilities ²⁰	166.3	148.4	145.1	137.5	139.5	138.1	147.7	141.8	144.4	143.5	139.6	137.1
38	Derivatives with a negative fair value ¹⁷	134.1	125.7	121.0	113.9	114.1	111.7	116.9	108.8	110.5	111.7	104.1	101.6
39	Other trading liabilities	32.2	22.7	24.1	23.6	25.4	26.4	30.8	33.0	34.0	31.8	35.4	35.5
40	Net due to related foreign offices	10.5	-88.1	-100.8	-74.3	-51.1	-47.4	-57.6	-15.9	-17.0	-5.1	3.7	27.8
41	Other liabilities ²¹	408.5	403.2	404.3	392.7	396.4	392.3	381.8	386.0	384.2	383.3	389.4	396.0
42	TOTAL LIABILITIES¹⁹	9,372.0	9,692.7	9,833.9	9,750.9	9,751.9	9,815.1	9,821.3	9,817.4	9,850.2	9,769.4	9,843.4	9,927.3
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,464.9	1,511.9	1,508.5	1,491.1	1,501.3	1,505.1	1,510.8	1,514.2	1,513.2	1,519.3	1,515.8	1,508.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	39.8	44.3	41.9	40.5	36.5	35.6	38.1	34.2	35.9	34.1	31.9	20.4
45	Securitized consumer loans ²⁴	20.3	20.4	20.9	20.7	20.7	20.9	21.0	20.4	20.4	20.4	20.4	20.3
46	Securitized credit cards and other revolving plans	11.4	11.3	11.8	11.6	11.7	12.1	11.9	11.4	11.5	11.5	11.4	11.4
47	Other securitized consumer loans	8.9	9.1	9.1	9.1	8.9	8.8	9.1	9.0	9.0	8.9	8.9	8.9
48	Securitized real estate loans ²⁴	802.2	804.4	801.3	799.8	798.5	798.0	797.3	796.1	795.9	796.0	796.0	795.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
ASSETS													
1	Bank credit	5,713.7	5,859.8	5,909.0	5,921.0	5,911.4	5,913.1	5,953.9	5,938.0	5,942.6	5,944.3	5,929.0	5,944.3
2	Securities in bank credit ²	1,576.2	1,654.8	1,684.2	1,675.6	1,671.1	1,666.2	1,700.3	1,692.8	1,696.0	1,693.8	1,687.0	1,693.0
3	Treasury and agency securities ³	1,106.5	1,152.7	1,172.4	1,161.1	1,157.1	1,150.1	1,174.0	1,164.3	1,166.5	1,165.0	1,158.8	1,170.4
4	Mortgage-backed securities (MBS) ⁴	898.3	899.8	907.5	903.5	907.9	903.3	931.0	933.7	936.3	936.4	931.0	940.3
5	Non-MBS ⁵	208.2	253.0	264.9	257.6	249.2	246.8	243.0	230.6	230.2	228.5	227.7	230.1
6	Other securities	469.7	502.0	511.8	514.5	514.0	516.1	526.3	528.5	529.5	528.8	528.3	522.6
7	Mortgage-backed securities ⁶	109.9	118.4	118.7	117.9	118.2	116.3	116.4	117.7	117.5	118.0	118.5	115.9
8	Non-MBS ⁷	359.8	383.6	393.2	396.5	395.8	399.9	409.8	410.8	412.0	410.8	409.8	406.7
9	Loans and leases in bank credit ⁸	4,137.4	4,205.1	4,224.8	4,245.4	4,240.2	4,246.9	4,253.6	4,245.2	4,246.7	4,250.5	4,242.0	4,251.2
10	Commercial and industrial loans	767.3	814.1	826.8	837.2	838.4	853.3	856.9	856.0	856.7	857.1	855.4	865.5
11	Real estate loans	2,067.7	2,080.7	2,079.7	2,088.8	2,084.5	2,076.4	2,076.6	2,062.1	2,063.2	2,063.4	2,060.0	2,051.8
12	Revolving home equity loans	428.2	409.8	409.5	406.9	405.9	402.9	397.5	392.6	392.9	392.0	391.4	390.5
13	Closed-end residential loans ⁹	1,090.0	1,122.8	1,120.4	1,131.2	1,131.7	1,128.5	1,133.2	1,120.0	1,120.6	1,121.8	1,119.3	1,111.5
14	Commercial real estate loans ¹⁰	549.5	548.0	549.8	550.8	547.0	545.0	545.9	549.6	549.7	549.6	549.3	549.7
15	Consumer loans	791.9	789.1	792.8	791.0	792.3	791.7	793.6	798.3	797.6	798.4	800.3	800.5
16	Credit cards and other revolving plans	430.5	422.0	421.3	420.6	421.1	419.1	419.4	421.4	420.8	421.1	422.7	422.7
17	Other consumer loans ¹¹	361.4	367.1	371.5	370.4	371.2	372.6	374.2	377.0	376.8	377.3	377.6	377.8
18	Other loans and leases	510.6	521.2	525.4	528.5	525.0	525.4	526.6	528.8	529.2	531.7	526.2	533.4
19	Fed funds and reverse RPs with nonbanks ¹²	137.2	134.8	140.1	138.3	132.2	134.9	127.8	122.4	122.2	123.0	119.1	122.5
20	All other loans and leases ¹³	373.4	386.4	385.3	390.1	392.8	390.5	398.8	406.4	406.9	408.6	407.1	411.0
21	LESS: Allowance for loan and lease losses	117.5	103.4	101.4	100.9	99.9	97.5	96.2	95.7	95.4	96.5	96.0	93.9
22	Interbank loans ¹²	44.7	40.8	42.4	46.4	45.4	49.5	47.2	45.9	44.9	45.2	47.0	46.6
23	Fed funds and reverse RPs with banks ¹²	36.3	32.6	34.5	38.2	37.1	40.5	37.8	36.4	35.8	35.5	38.0	35.3
24	Loans to commercial banks ¹⁴	8.4	8.2	7.9	8.2	8.3	9.0	9.4	9.4	9.1	9.7	9.0	11.3
25	Cash assets ¹⁵	514.9	585.0	584.2	538.2	579.2	652.2	672.7	703.7	728.4	698.2	702.2	760.6
26	Trading assets ¹⁶	181.2	165.1	169.4	162.2	161.2	152.7	154.7	143.3	142.5	143.4	139.8	141.7
27	Derivatives with a positive fair value ¹⁷	164.4	144.2	147.5	141.7	139.5	133.6	138.5	128.3	128.1	127.6	124.3	126.3
28	Other trading assets	16.9	21.0	21.9	20.5	21.7	19.1	16.2	15.0	14.4	15.8	15.5	15.4
29	Other assets ¹⁸	853.0	837.4	836.2	843.0	856.9	847.3	806.5	809.6	808.9	811.4	808.4	811.8
30	TOTAL ASSETS¹⁹	7,190.1	7,384.8	7,439.8	7,410.0	7,454.2	7,517.3	7,538.7	7,544.8	7,571.9	7,546.0	7,530.5	7,611.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	4,982.9	5,275.7	5,355.7	5,343.8	5,349.1	5,397.4	5,417.5	5,430.5	5,435.1	5,436.8	5,431.3	5,444.3
32	Large time deposits	321.6	326.1	340.1	326.6	323.2	320.8	315.0	316.3	316.3	317.0	318.1	315.3
33	Other deposits	4,661.2	4,949.6	5,015.6	5,017.2	5,025.9	5,076.6	5,102.5	5,114.2	5,118.8	5,119.8	5,113.2	5,129.0
34	Borrowings	715.0	699.6	696.1	700.6	681.3	676.7	676.0	680.3	693.3	669.6	685.4	676.9
35	Borrowings from banks in the U.S.	52.3	57.0	64.0	65.8	64.4	54.3	54.1	49.9	55.9	43.7	45.8	61.6
36	Borrowings from others	662.6	642.6	632.1	634.8	616.9	622.4	622.0	630.4	637.4	625.8	639.6	615.4
37	Trading liabilities ²⁰	163.8	140.3	139.6	133.7	137.1	138.5	149.4	139.0	143.5	139.7	135.1	129.6
38	Derivatives with a negative fair value ¹⁷	131.3	119.6	117.0	109.6	111.5	111.2	117.2	106.0	107.9	108.8	100.7	96.3
39	Other trading liabilities	32.5	20.8	22.6	24.1	25.6	27.2	32.2	33.0	35.6	30.9	34.4	33.4
40	Net due to related foreign offices	-20.9	-109.6	-135.0	-129.4	-98.9	-83.3	-95.2	-56.1	-44.5	-59.8	-48.4	-10.3
41	Other liabilities ²¹	346.4	323.7	331.1	325.7	332.1	335.5	327.0	323.9	323.7	320.2	320.6	336.7
42	TOTAL LIABILITIES ¹⁹	6,187.1	6,329.7	6,387.5	6,374.4	6,400.7	6,464.7	6,474.7	6,517.6	6,551.2	6,506.4	6,523.9	6,577.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,003.0	1,055.1	1,052.3	1,035.6	1,053.5	1,052.5	1,064.1	1,027.2	1,020.7	1,039.6	1,006.5	1,033.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	32.1	36.0	33.6	32.7	29.6	28.9	31.3	27.3	28.6	26.9	25.3	16.0
45	Securitized consumer loans ²⁴	6.9	6.9	6.9	7.0	6.8	7.1	7.4	7.3	7.3	7.4	7.4	7.3
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.4	0.5	0.5
47	Other securitized consumer loans	6.9	6.8	6.8	6.9	6.7	6.7	6.9	6.9	6.9	6.9	7.0	6.9
48	Securitized real estate loans ²⁴	782.1	782.2	783.0	782.5	781.2	779.1	776.9	775.3	774.9	775.3	773.9	773.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
ASSETS													
1	Bank credit	5,697.7	5,888.8	5,948.9	5,941.6	5,909.4	5,896.2	5,938.1	5,924.2	5,927.5	5,912.5	5,916.7	5,939.7
2	Securities in bank credit ²	1,569.9	1,670.2	1,690.0	1,672.2	1,660.4	1,663.2	1,698.3	1,688.5	1,689.2	1,687.7	1,682.5	1,687.6
3	Treasury and agency securities ³	1,101.0	1,161.2	1,175.2	1,156.2	1,147.6	1,148.2	1,176.1	1,161.7	1,160.8	1,160.6	1,157.3	1,168.2
4	Mortgage-backed securities (MBS) ⁴	892.4	905.9	912.8	903.8	903.1	901.1	931.9	930.0	929.7	930.7	925.9	936.6
5	Non-MBS ⁵	208.6	255.2	262.5	252.4	244.5	247.1	244.1	231.7	231.0	229.9	231.4	231.6
6	Other securities	468.9	509.0	514.8	516.1	512.9	515.0	522.2	526.8	528.5	527.1	525.2	519.4
7	Mortgage-backed securities ⁶	110.3	119.1	118.1	117.9	117.9	117.2	116.9	118.2	118.5	118.8	118.7	116.5
8	Non-MBS ⁷	358.6	389.9	396.7	398.2	395.0	397.9	405.3	408.6	410.0	408.3	406.6	402.9
9	Loans and leases in bank credit ⁸	4,127.8	4,218.6	4,258.8	4,269.4	4,249.0	4,233.0	4,239.9	4,235.6	4,238.2	4,224.8	4,234.2	4,252.1
10	Commercial and industrial loans	770.4	816.4	831.1	836.9	839.5	853.4	860.0	859.8	860.8	858.6	859.9	866.8
11	Real estate loans	2,065.0	2,087.5	2,086.5	2,096.4	2,087.2	2,071.8	2,071.2	2,059.4	2,062.7	2,049.6	2,052.9	2,057.0
12	Revolving home equity loans	428.1	409.3	409.5	408.0	405.8	401.8	397.1	392.5	393.0	392.0	391.4	390.2
13	Closed-end residential loans ⁹	1,087.4	1,130.2	1,125.4	1,135.8	1,132.1	1,123.1	1,127.2	1,117.5	1,120.3	1,108.3	1,112.4	1,117.3
14	Commercial real estate loans ¹⁰	549.6	548.0	551.7	552.6	549.2	546.9	546.8	549.4	549.4	549.4	549.1	549.5
15	Consumer loans	786.8	787.9	802.5	802.7	795.9	787.0	789.5	793.3	791.8	792.5	797.4	796.9
16	Credit cards and other revolving plans	425.3	422.9	432.7	430.2	422.6	413.8	414.4	416.4	415.1	415.5	420.0	418.7
17	Other consumer loans ¹¹	361.5	365.0	369.8	372.4	373.2	373.2	375.1	376.9	376.7	377.0	377.4	378.1
18	Other loans and leases	505.6	526.8	538.6	533.4	526.4	520.7	519.3	523.1	522.9	524.0	524.0	531.3
19	Fed funds and reverse RPs with nonbanks ¹²	136.3	138.4	147.3	141.8	136.4	134.4	124.0	120.7	120.8	120.5	117.9	121.9
20	All other loans and leases ¹³	369.3	388.4	391.4	391.6	390.1	386.3	395.3	402.5	402.1	403.5	406.2	409.4
21	LESS: Allowance for loan and lease losses	117.7	103.6	101.5	100.3	100.2	98.0	95.8	95.8	95.7	96.5	95.8	95.1
22	Interbank loans ¹²	41.9	42.6	44.7	48.7	47.0	50.2	46.2	43.2	41.2	43.5	44.5	43.2
23	Fed funds and reverse RPs with banks ¹²	33.8	34.2	36.4	40.2	38.5	41.2	36.9	34.1	32.3	34.0	35.8	33.8
24	Loans to commercial banks ¹⁴	8.1	8.4	8.3	8.5	8.5	9.0	9.3	9.1	8.9	9.4	8.7	9.5
25	Cash assets ¹⁵	518.5	591.4	623.9	546.8	587.1	667.0	671.3	705.9	729.5	687.4	744.7	777.2
26	Trading assets ¹⁶	179.5	169.4	167.3	160.0	157.7	149.2	150.2	143.0	142.5	144.1	139.6	141.6
27	Derivatives with a positive fair value ¹⁷	163.0	149.1	145.7	139.0	136.2	129.8	133.7	128.1	127.8	128.5	124.7	127.2
28	Other trading assets	16.6	20.2	21.6	20.9	21.5	19.4	16.5	14.9	14.7	15.6	14.9	14.4
29	Other assets ¹⁸	851.0	840.5	839.7	847.1	857.0	851.7	807.1	807.2	808.7	807.0	801.5	806.0
30	TOTAL ASSETS¹⁹	7,171.0	7,429.1	7,523.1	7,443.9	7,458.0	7,516.3	7,517.2	7,527.7	7,553.6	7,498.0	7,551.3	7,612.6

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 (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	4,944.1	5,316.1	5,428.5	5,355.2	5,333.5	5,403.6	5,422.4	5,385.1	5,402.3	5,345.7	5,387.1	5,437.1
32	Large time deposits	318.9	330.5	340.3	323.1	318.2	313.7	310.1	313.9	314.2	313.5	314.8	314.6
33	Other deposits	4,625.1	4,985.6	5,088.2	5,032.1	5,015.4	5,089.8	5,112.3	5,071.2	5,088.1	5,032.2	5,072.3	5,122.5
34	Borrowings	716.6	699.3	697.2	702.1	697.3	680.3	669.0	680.3	689.4	675.1	685.2	667.8
35	Borrowings from banks in the U.S.	51.2	59.0	65.9	66.1	64.4	54.7	54.2	48.9	56.0	42.8	43.1	55.6
36	Borrowings from others	665.4	640.4	631.3	636.0	633.0	625.6	614.8	631.4	633.4	632.3	642.1	612.2
37	Trading liabilities ²⁰	161.5	144.2	140.7	132.7	134.3	133.7	143.4	137.4	139.8	139.0	135.2	133.2
38	Derivatives with a negative fair value ¹⁷	130.1	122.2	117.2	109.9	109.8	108.2	113.4	105.2	106.7	108.0	100.6	98.6
39	Other trading liabilities	31.3	22.0	23.5	22.8	24.4	25.4	30.0	32.2	33.1	31.0	34.6	34.6
40	Net due to related foreign offices	-20.3	-124.8	-138.9	-114.2	-90.9	-86.9	-96.8	-56.3	-57.8	-44.2	-37.8	-15.4
41	Other liabilities ²¹	343.4	332.9	336.2	324.7	330.8	330.1	320.0	320.9	319.8	317.8	321.2	333.7
42	TOTAL LIABILITIES ¹⁹	6,145.2	6,367.7	6,463.7	6,400.6	6,405.1	6,460.7	6,458.0	6,467.5	6,493.4	6,433.4	6,490.9	6,556.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,025.8	1,061.3	1,059.4	1,043.3	1,052.9	1,055.6	1,059.2	1,060.2	1,060.2	1,064.6	1,060.4	1,056.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	32.1	36.0	33.6	32.7	29.6	28.9	31.3	27.3	28.6	26.9	25.3	16.0
45	Securitized consumer loans ²⁴	6.9	6.8	6.8	6.9	6.7	7.0	7.5	7.4	7.4	7.4	7.4	7.4
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.3	0.5	0.4	0.4	0.4	0.4	0.4
47	Other securitized consumer loans	6.9	6.6	6.7	6.8	6.6	6.6	7.0	7.0	6.9	6.9	6.9	6.9
48	Securitized real estate loans ²⁴	781.4	783.5	780.0	778.7	777.4	776.8	776.2	775.1	774.9	774.9	774.9	774.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5
ASSETS												
1 Bank credit	3,122.4	3,156.3	3,174.5	3,192.8	3,195.7	3,206.3	3,222.0	3,235.2	3,232.7	3,237.8	3,237.7	3,239.2
2 Securities in bank credit ²	827.2	826.0	838.1	848.0	847.9	847.7	846.9	850.7	851.5	853.6	850.0	846.8
3 Treasury and agency securities ³	600.4	589.0	593.7	599.6	599.3	597.6	594.6	594.1	593.9	596.3	593.5	592.2
4 Mortgage-backed securities (MBS) ⁴	415.4	408.0	410.7	412.4	413.2	414.4	412.8	412.1	412.2	413.0	411.8	410.7
5 Non-MBS ⁵	184.9	181.0	183.0	187.2	186.1	183.3	181.8	182.0	181.7	183.2	181.7	181.5
6 Other securities	226.8	237.1	244.4	248.3	248.6	250.1	252.2	256.6	257.6	257.4	256.5	254.5
7 Mortgage-backed securities ⁶	17.1	15.6	15.3	15.8	15.0	16.4	16.0	16.2	16.3	16.3	16.2	15.9
8 Non-MBS ⁷	209.7	221.4	229.1	232.6	233.6	233.7	236.2	240.4	241.3	241.1	240.3	238.6
9 Loans and leases in bank credit ⁸	2,295.3	2,330.3	2,336.5	2,344.8	2,347.8	2,358.6	2,375.1	2,384.5	2,381.1	2,384.2	2,387.7	2,392.4
10 Commercial and industrial loans	400.3	419.8	426.2	431.6	433.5	434.3	438.4	440.5	440.3	440.4	441.5	442.0
11 Real estate loans	1,439.8	1,435.4	1,433.6	1,434.0	1,433.6	1,438.8	1,446.6	1,451.5	1,450.1	1,451.4	1,453.0	1,453.6
12 Revolving home equity loans	112.0	107.7	104.6	103.3	102.2	101.6	101.0	100.4	100.6	100.3	100.2	99.9
13 Closed-end residential loans ⁹	487.4	485.3	485.7	486.7	485.4	488.0	493.1	495.0	493.9	494.6	496.0	497.1
14 Commercial real estate loans ¹⁰	840.4	842.4	843.3	844.0	846.0	849.3	852.5	856.0	855.7	856.5	856.8	856.6
15 Consumer loans	312.7	322.1	320.0	320.8	322.3	327.8	331.6	333.3	332.6	333.4	334.3	334.5
16 Credit cards and other revolving plans	173.7	180.0	180.5	180.2	180.6	184.5	186.0	186.4	186.1	186.3	187.0	186.5
17 Other consumer loans ¹¹	139.1	142.1	139.5	140.6	141.7	143.3	145.6	146.9	146.5	147.2	147.3	147.9
18 Other loans and leases	142.4	152.9	156.8	158.4	158.5	157.7	158.6	159.2	158.1	159.0	158.9	162.3
19 Fed funds and reverse RPs with nonbanks ¹²	2.5	3.8	4.3	5.2	5.5	5.0	5.0	3.7	3.9	3.5	2.7	2.9
20 All other loans and leases ¹³	139.9	149.1	152.5	153.2	153.0	152.7	153.7	155.5	154.2	155.4	156.2	159.5
21 LESS: Allowance for loan and lease losses	46.0	44.9	44.7	44.9	43.9	43.7	42.9	42.4	42.4	42.4	42.3	42.1
22 Interbank loans ¹²	42.8	52.2	58.8	59.0	54.0	52.8	53.7	53.0	60.0	46.0	49.9	60.2
23 Fed funds and reverse RPs with banks ¹²	41.3	51.0	57.8	58.1	53.1	52.0	52.8	52.1	59.0	45.1	48.9	59.1
24 Loans to commercial banks ¹⁴	1.5	1.3	1.1	0.9	0.9	0.8	0.9	1.0	0.9	0.9	1.0	1.1
25 Cash assets ¹⁵	301.5	318.8	339.5	320.9	351.7	361.5	352.1	322.1	328.1	323.7	315.5	307.5
26 Trading assets ¹⁶	5.4	5.0	5.3	5.8	5.9	5.3	4.8	4.7	5.1	4.7	4.4	4.2
27 Derivatives with a positive fair value ¹⁷	5.2	4.7	5.0	5.5	5.5	4.9	4.5	4.4	4.8	4.5	4.2	4.1
28 Other trading assets	0.2	0.3	0.3	0.3	0.4	0.4	0.3	0.2	0.2	0.2	0.2	0.2
29 Other assets ¹⁸	256.4	254.5	253.3	254.4	254.1	252.2	250.6	252.6	250.8	254.8	254.6	252.7
30 TOTAL ASSETS ¹⁹	3,682.5	3,741.9	3,786.8	3,788.1	3,817.5	3,834.4	3,840.3	3,825.1	3,834.3	3,824.6	3,819.8	3,821.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	2,842.2	2,941.4	2,973.8	2,976.1	2,980.1	2,987.2	2,997.2	2,989.4	2,998.2	2,990.1	2,982.3	2,991.9
32	Large time deposits	400.3	396.8	393.9	397.2	399.0	397.2	394.3	393.7	394.2	394.0	393.4	389.3
33	Other deposits	2,441.9	2,544.6	2,579.9	2,578.9	2,581.1	2,590.1	2,602.9	2,595.7	2,604.1	2,596.1	2,588.9	2,602.7
34	Borrowings	293.9	255.6	254.2	256.4	254.3	254.2	258.0	264.2	261.2	265.1	268.6	268.9
35	Borrowings from banks in the U.S.	44.1	43.6	43.4	46.1	45.7	51.8	48.0	45.5	45.1	46.1	46.4	43.6
36	Borrowings from others	249.9	212.0	210.8	210.3	208.6	202.4	210.0	218.7	216.2	219.0	222.2	225.3
37	Trading liabilities ²⁰	4.7	4.1	4.3	4.8	5.2	4.5	4.5	4.3	4.7	4.4	4.2	3.8
38	Derivatives with a negative fair value ¹⁷	3.9	3.5	3.7	4.0	4.2	3.5	3.5	3.5	3.9	3.6	3.4	2.8
39	Other trading liabilities	0.9	0.6	0.7	0.8	0.9	1.0	1.0	0.8	0.8	0.8	0.8	1.0
40	Net due to related foreign offices	33.7	31.4	33.0	39.4	41.0	44.2	43.5	43.5	44.5	42.0	43.3	44.8
41	Other liabilities ²¹	67.0	67.9	66.9	69.2	64.8	63.1	63.9	66.7	66.0	67.4	69.0	63.5
42	TOTAL LIABILITIES¹⁹	3,241.7	3,300.3	3,332.3	3,346.0	3,345.3	3,353.2	3,367.1	3,368.0	3,374.6	3,369.0	3,367.4	3,373.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	440.8	441.6	454.5	442.1	472.2	481.2	473.2	457.1	459.7	455.6	452.4	448.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.7	8.3	8.4	7.8	6.9	6.6	6.8	7.0	7.3	7.2	6.6	4.4
45	Securitized consumer loans ²⁴	13.2	13.6	13.7	13.5	13.9	13.5	13.1	12.8	12.7	12.9	13.1	13.2
46	Securitized credit cards and other revolving plans	11.3	11.3	11.4	11.2	11.6	11.5	11.1	10.9	10.8	10.9	11.1	11.2
47	Other securitized consumer loans	1.9	2.3	2.3	2.4	2.3	1.9	2.0	2.0	1.9	1.9	1.9	2.0
48	Securitized real estate loans ²⁴	20.6	20.9	20.9	21.7	21.4	21.2	21.1	20.9	20.9	20.8	20.7	21.0

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

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5
ASSETS												
1 Bank credit	3,115.5	3,169.6	3,190.0	3,193.6	3,192.0	3,200.1	3,214.9	3,227.8	3,224.2	3,222.9	3,230.8	3,239.0
2 Securities in bank credit ²	827.2	830.8	836.3	842.6	848.4	850.7	851.3	851.0	852.0	851.5	849.0	847.7
3 Treasury and agency securities ³	601.1	590.1	593.2	598.9	601.9	602.3	599.0	595.0	595.4	595.5	592.7	592.7
4 Mortgage-backed securities (MBS) ⁴	417.3	409.7	410.4	411.9	414.4	417.5	416.5	414.3	414.8	414.2	412.4	412.4
5 Non-MBS ⁵	183.8	180.4	182.8	187.0	187.5	184.8	182.5	180.7	180.6	181.3	180.4	180.3
6 Other securities	226.1	240.6	243.0	243.6	246.6	248.4	252.2	256.0	256.6	255.9	256.2	255.0
7 Mortgage-backed securities ⁶	17.4	16.0	15.4	15.0	15.2	15.6	16.0	16.4	16.4	16.6	16.4	16.4
8 Non-MBS ⁷	208.7	224.7	227.7	228.7	231.3	232.7	236.2	239.6	240.2	239.4	239.8	238.6
9 Loans and leases in bank credit ⁸	2,288.3	2,338.8	2,353.8	2,351.0	2,343.6	2,349.4	2,363.6	2,376.8	2,372.2	2,371.4	2,381.8	2,391.3
10 Commercial and industrial loans	401.9	420.0	426.0	430.4	432.3	434.9	440.0	442.1	442.0	441.5	442.7	443.3
11 Real estate loans	1,435.8	1,441.0	1,440.5	1,436.3	1,433.2	1,435.3	1,440.6	1,447.1	1,445.6	1,442.9	1,447.2	1,452.8
12 Revolving home equity loans	112.0	108.6	105.0	102.2	101.5	100.8	100.5	100.4	100.4	100.4	100.5	100.2
13 Closed-end residential loans ⁹	484.0	489.9	490.4	488.0	484.8	485.0	488.1	491.4	490.4	486.8	490.4	497.0
14 Commercial real estate loans ¹⁰	839.9	842.5	845.1	846.1	846.9	849.6	852.0	855.3	854.8	855.7	856.3	855.6
15 Consumer loans	309.4	323.9	327.1	325.9	322.4	323.3	327.2	329.8	328.6	329.5	332.8	332.4
16 Credit cards and other revolving plans	171.7	180.1	186.3	184.2	180.0	180.7	182.9	184.2	183.3	183.8	186.9	185.6
17 Other consumer loans ¹¹	137.6	143.8	140.8	141.7	142.5	142.6	144.2	145.6	145.2	145.7	146.0	146.8
18 Other loans and leases	141.2	153.9	160.2	158.5	155.6	155.9	155.8	157.8	156.0	157.4	159.1	162.8
19 Fed funds and reverse RPs with nonbanks ¹²	2.5	3.8	4.9	5.0	5.3	5.0	4.1	3.6	3.5	3.5	3.5	3.7
20 All other loans and leases ¹³	138.7	150.0	155.3	153.5	150.3	150.9	151.8	154.1	152.6	153.9	155.5	159.1
21 LESS: Allowance for loan and lease losses	46.4	45.0	44.5	44.2	44.2	44.0	42.8	42.7	42.8	42.7	42.6	42.5
22 Interbank loans ¹²	40.3	55.2	62.5	59.2	54.7	53.8	54.0	50.0	58.0	43.4	45.2	56.9
23 Fed funds and reverse RPs with banks ¹²	38.7	54.0	61.4	58.3	53.8	52.9	53.0	49.0	57.0	42.4	44.2	55.8
24 Loans to commercial banks ¹⁴	1.6	1.2	1.1	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.1
25 Cash assets ¹⁵	295.8	334.9	351.8	330.5	333.1	335.9	332.8	312.6	315.1	310.2	316.3	312.6
26 Trading assets ¹⁶	5.4	5.0	5.3	5.5	5.7	5.2	4.7	4.7	5.0	4.9	4.6	4.5
27 Derivatives with a positive fair value ¹⁷	5.2	4.8	5.1	5.3	5.5	4.9	4.4	4.5	4.8	4.6	4.4	4.2
28 Other trading assets	0.2	0.2	0.2	0.3	0.2	0.3	0.3	0.2	0.2	0.2	0.3	0.2
29 Other assets ¹⁸	255.3	255.7	254.3	253.5	253.9	252.9	251.3	251.5	250.3	252.1	253.7	252.2
30 TOTAL ASSETS ¹⁹	3,665.9	3,775.5	3,819.4	3,798.2	3,795.2	3,804.0	3,814.9	3,804.0	3,809.8	3,790.8	3,808.0	3,822.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	2,827.2	2,962.1	3,004.2	2,978.3	2,976.1	2,990.0	2,996.2	2,970.6	2,978.7	2,956.9	2,966.0	2,992.7
32	Large time deposits	396.0	399.9	398.1	395.8	394.6	392.7	389.9	387.6	387.5	387.3	386.8	387.8
33	Other deposits	2,431.2	2,562.2	2,606.1	2,582.4	2,581.5	2,597.2	2,606.3	2,583.0	2,591.2	2,569.6	2,579.2	2,604.9
34	Borrowings	298.9	251.7	255.4	259.5	260.1	258.3	262.0	269.5	268.2	269.9	272.5	268.8
35	Borrowings from banks in the U.S.	45.4	41.9	43.0	46.9	46.3	50.6	49.2	46.7	45.7	47.7	47.1	44.7
36	Borrowings from others	253.6	209.8	212.4	212.6	213.8	207.6	212.8	222.9	222.5	222.3	225.4	224.1
37	Trading liabilities ²⁰	4.8	4.2	4.4	4.7	5.2	4.5	4.2	4.4	4.7	4.6	4.4	3.9
38	Derivatives with a negative fair value ¹⁷	4.0	3.5	3.7	4.0	4.2	3.5	3.5	3.5	3.8	3.7	3.5	3.0
39	Other trading liabilities	0.8	0.7	0.7	0.7	1.0	1.0	0.8	0.8	0.9	0.8	0.8	0.9
40	Net due to related foreign offices	30.8	36.7	38.2	39.9	39.8	39.5	39.1	40.4	40.8	39.1	41.5	43.2
41	Other liabilities ²¹	65.1	70.4	68.1	68.0	65.6	62.2	61.7	65.0	64.4	65.5	68.2	62.2
42	TOTAL LIABILITIES ¹⁹	3,226.9	3,325.0	3,370.2	3,350.4	3,346.8	3,354.4	3,363.3	3,350.0	3,356.8	3,336.0	3,352.5	3,370.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	439.1	450.5	449.1	447.8	448.4	449.5	451.6	454.0	453.0	454.7	455.5	451.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.7	8.3	8.4	7.8	6.9	6.6	6.8	7.0	7.3	7.2	6.6	4.4
45	Securitized consumer loans ²⁴	13.3	13.7	14.1	13.8	13.9	13.9	13.5	13.0	13.0	13.0	13.0	13.0
46	Securitized credit cards and other revolving plans	11.4	11.2	11.7	11.5	11.6	11.7	11.4	11.0	11.0	11.0	11.0	11.0
47	Other securitized consumer loans	1.9	2.5	2.4	2.3	2.3	2.2	2.1	2.0	2.0	2.0	2.0	2.0
48	Securitized real estate loans ²⁴	20.7	20.9	21.3	21.2	21.1	21.2	21.2	21.0	21.0	21.0	21.0	21.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
ASSETS													
1	Bank credit	841.2	855.2	865.2	865.8	877.6	870.8	877.9	865.2	872.2	870.2	852.4	850.3
2	Securities in bank credit ²	201.0	209.8	214.3	210.4	207.4	207.2	206.5	203.1	203.0	202.2	201.6	200.4
3	Treasury and agency securities ³	101.1	109.3	111.5	107.4	106.8	105.8	105.4	100.3	99.2	99.0	99.8	97.8
4	Mortgage-backed securities (MBS) ⁴	22.1	22.9	23.2	22.3	20.4	19.9	18.5	18.2	18.2	18.3	17.9	16.4
5	Non-MBS ⁵	79.1	86.4	88.3	85.2	86.3	85.8	86.9	82.1	81.0	80.7	81.8	81.3
6	Other securities	99.9	100.5	102.8	102.9	100.7	101.4	101.1	102.9	103.8	103.2	101.9	102.6
7	Mortgage-backed securities ⁶	8.3	6.7	6.7	7.0	6.8	6.5	6.1	6.1	6.1	6.1	5.7	6.3
8	Non-MBS ⁷	91.6	93.8	96.1	95.9	93.9	94.9	95.0	96.8	97.7	97.1	96.2	96.3
9	Loans and leases in bank credit ⁸	640.2	645.4	650.9	655.4	670.2	663.6	671.4	662.0	669.2	667.9	650.8	649.9
10	Commercial and industrial loans	243.3	249.8	252.1	253.0	257.7	253.8	254.5	251.9	252.3	253.0	251.7	250.8
11	Real estate loans	30.6	30.0	29.6	30.4	28.9	27.5	27.5	28.5	28.3	28.6	29.1	28.4
12	Revolving home equity loans	0.2	0.2	0.2	0.1	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.5	1.4	1.5	1.3	1.0	1.1	0.8	1.0	0.8	1.0	1.3	0.8
14	Commercial real estate loans ¹⁰	28.9	28.3	28.0	29.0	27.6	26.2	26.4	27.3	27.3	27.3	27.6	27.4
15	Consumer loans	2.1	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.0	2.0	2.0	2.0
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	2.1	1.7	1.7	1.8	1.9	1.9	2.0	2.0	2.0	2.0	2.0	2.0
18	Other loans and leases	364.1	363.9	367.4	370.1	381.7	380.4	387.4	379.7	386.6	384.3	368.0	368.6
19	Fed funds and reverse RPs with nonbanks ¹²	151.8	169.9	171.4	172.2	178.6	180.9	184.9	180.4	183.5	186.6	172.0	174.6
20	All other loans and leases ¹³	212.4	194.0	196.0	197.9	203.1	199.5	202.5	199.3	203.1	197.7	196.0	194.0
21	LESS: Allowance for loan and lease losses	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.6
22	Interbank loans ¹²	29.4	25.3	23.1	25.7	24.5	22.3	24.9	27.5	26.8	27.0	28.8	27.5
23	Fed funds and reverse RPs with banks ¹²	27.2	23.2	21.1	23.5	22.4	20.3	22.0	23.0	22.3	22.4	24.3	22.8
24	Loans to commercial banks ¹⁴	2.2	2.1	2.0	2.2	2.0	2.0	2.9	4.5	4.5	4.6	4.6	4.7
25	Cash assets ¹⁵	833.9	783.8	754.5	868.7	890.5	937.6	941.1	1,060.3	1,038.6	1,070.3	1,118.8	1,056.0
26	Trading assets ¹⁶	130.3	126.4	129.7	128.2	122.6	121.0	122.7	116.2	118.2	118.9	110.0	105.4
27	Derivatives with a positive fair value ¹⁷	121.2	117.5	119.7	118.1	114.4	113.6	115.6	109.5	111.3	112.1	104.4	99.9
28	Other trading assets	9.1	8.9	10.0	10.1	8.2	7.4	7.1	6.7	7.0	6.8	5.6	5.6
29	Other assets ¹⁸	45.9	49.0	50.0	51.1	47.7	47.4	50.7	56.0	57.7	58.5	54.5	57.8
30	TOTAL ASSETS¹⁹	1,880.1	1,839.0	1,821.7	1,938.8	1,962.2	1,998.5	2,016.6	2,124.5	2,112.8	2,144.2	2,164.0	2,096.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	831.6	867.5	896.2	921.8	944.7	947.3	935.5	942.7	938.0	953.7	949.2	956.9
32	Large time deposits	736.7	758.9	781.6	806.6	823.8	823.6	809.4	815.0	809.0	825.2	824.1	826.8
33	Other deposits	94.9	108.6	114.6	115.2	121.0	123.7	126.2	127.7	129.0	128.5	125.0	130.1
34	Borrowings	576.3	605.8	598.5	625.0	628.6	612.2	597.5	603.1	602.1	606.3	601.6	610.1
35	Borrowings from banks in the U.S.	36.2	42.0	42.8	44.1	44.6	41.9	41.6	41.6	41.7	42.2	41.5	39.1
36	Borrowings from others	540.1	563.9	555.7	580.9	583.9	570.3	555.9	561.5	560.5	564.1	560.0	571.0
37	Trading liabilities ²⁰	123.0	128.1	129.8	128.9	126.1	127.9	127.1	123.4	127.3	125.9	117.0	114.2
38	Derivatives with a negative fair value ¹⁷	112.2	116.4	117.5	116.1	112.4	110.3	108.8	104.4	106.6	107.2	99.0	94.8
39	Other trading liabilities	10.8	11.8	12.3	12.8	13.7	17.5	18.2	18.9	20.7	18.6	18.0	19.4
40	Net due to related foreign offices	254.1	171.6	149.0	217.9	209.6	225.1	265.2	349.9	324.6	368.8	399.5	329.1
41	Other liabilities ²¹	54.9	57.0	60.4	59.2	57.5	58.8	60.6	61.5	59.6	61.5	60.5	59.3
42	TOTAL LIABILITIES ¹⁹	1,839.9	1,830.1	1,834.0	1,952.8	1,966.4	1,971.3	1,985.9	2,080.6	2,051.5	2,116.2	2,127.8	2,069.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	40.2	8.9	-12.2	-14.0	-4.2	27.2	30.7	43.9	61.3	28.1	36.2	26.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.0	-2.4	-2.2	-2.6	-2.6	-2.4	-2.0	-2.1	-2.1	-2.1	-2.5	-2.3
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
ASSETS													
1	Bank credit	835.5	860.7	876.2	866.8	883.0	871.5	871.0	858.9	863.8	860.4	848.6	848.1
2	Securities in bank credit ²	200.7	210.2	213.8	210.8	209.5	208.3	207.3	202.1	203.2	200.2	199.9	198.4
3	Treasury and agency securities ³	101.2	107.8	110.0	107.7	108.5	107.8	106.7	100.6	100.8	98.1	98.7	96.8
4	Mortgage-backed securities (MBS) ⁴	21.5	22.7	23.2	21.9	19.7	18.8	17.9	17.7	18.0	17.7	17.4	16.3
5	Non-MBS ⁵	79.7	85.1	86.9	85.9	88.8	89.0	88.7	82.9	82.9	80.4	81.3	80.5
6	Other securities	99.5	102.4	103.8	103.1	101.0	100.5	100.6	101.6	102.4	102.0	101.2	101.6
7	Mortgage-backed securities ⁶	8.6	6.4	6.3	6.4	6.5	6.4	6.4	6.4	6.5	6.5	6.2	6.5
8	Non-MBS ⁷	90.8	96.0	97.5	96.7	94.5	94.1	94.2	95.1	95.9	95.5	95.0	95.1
9	Loans and leases in bank credit ⁸	634.8	650.5	662.4	655.9	673.5	663.2	663.7	656.7	660.6	660.3	648.7	649.8
10	Commercial and industrial loans	243.3	249.4	252.8	253.9	259.5	256.1	253.2	251.6	252.2	251.6	251.8	252.2
11	Real estate loans	30.6	30.8	30.5	29.1	28.6	27.4	27.8	28.4	28.3	28.5	29.1	28.1
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.5	1.4	1.4	1.1	1.0	1.1	0.9	1.0	0.9	1.1	1.4	0.8
14	Commercial real estate loans ¹⁰	28.9	29.1	28.9	27.9	27.4	26.1	26.7	27.2	27.3	27.2	27.5	27.1
15	Consumer loans	2.3	1.6	1.6	1.8	1.9	1.9	2.1	2.1	2.1	2.1	2.2	2.2
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	2.3	1.6	1.6	1.8	1.9	1.9	2.1	2.1	2.1	2.1	2.2	2.2
18	Other loans and leases	358.6	368.7	377.4	371.1	383.5	377.8	380.6	374.5	377.9	378.1	365.7	367.3
19	Fed funds and reverse RPs with nonbanks ¹²	147.1	175.7	180.3	172.3	180.1	176.8	178.0	175.9	176.3	181.0	169.8	172.1
20	All other loans and leases ¹³	211.5	193.0	197.1	198.8	203.4	201.0	202.7	198.6	201.6	197.1	195.9	195.2
21	LESS: Allowance for loan and lease losses	0.7	0.8	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
22	Interbank loans ¹²	28.5	25.3	22.2	25.4	26.5	22.3	24.8	27.0	26.4	26.4	27.7	27.3
23	Fed funds and reverse RPs with banks ¹²	26.5	23.2	20.2	23.3	24.5	20.5	22.1	22.7	22.1	22.0	23.4	23.0
24	Loans to commercial banks ¹⁴	2.0	2.1	1.9	2.1	1.9	1.8	2.7	4.3	4.3	4.4	4.3	4.3
25	Cash assets ¹⁵	837.0	749.4	718.8	893.7	934.3	923.3	946.4	1,069.7	1,033.2	1,097.4	1,128.7	1,076.1
26	Trading assets ¹⁶	127.3	134.1	133.3	127.1	122.9	117.6	116.6	113.3	113.9	115.9	109.9	107.8
27	Derivatives with a positive fair value ¹⁷	118.2	124.6	124.1	117.7	114.9	110.3	109.5	106.5	107.2	109.3	103.6	101.3
28	Other trading assets	9.1	9.5	9.2	9.4	8.0	7.3	7.0	6.7	6.7	6.5	6.3	6.5
29	Other assets ¹⁸	48.2	49.8	48.9	48.0	48.3	49.7	52.0	58.0	59.4	58.0	59.4	59.2
30	TOTAL ASSETS¹⁹	1,875.7	1,818.5	1,798.6	1,960.2	2,014.3	1,983.8	2,010.1	2,126.2	2,096.1	2,157.3	2,173.7	2,118.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 14, 2013

Account	2012	2012	2012	2013	2013	2013	2013	2013	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 15	May 22	May 29	Jun 5	
LIABILITIES													
31	Deposits	847.9	853.4	892.2	930.3	945.6	949.5	946.5	961.0	955.9	971.9	968.2	976.4
32	Large time deposits	751.3	745.4	775.5	815.6	826.3	826.3	820.7	831.6	825.5	841.2	840.9	845.4
33	Other deposits	96.6	108.0	116.7	114.7	119.3	123.2	125.9	129.4	130.4	130.7	127.3	131.0
34	Borrowings	587.0	601.0	592.7	621.8	636.4	615.1	603.5	613.5	615.4	617.4	600.0	613.7
35	Borrowings from banks in the U.S.	35.5	43.1	41.6	43.5	43.1	41.0	41.0	40.8	40.6	41.4	40.7	39.1
36	Borrowings from others	551.5	557.9	551.0	578.3	593.3	574.1	562.5	572.8	574.8	576.0	559.3	574.6
37	Trading liabilities ²⁰	121.3	132.0	131.3	127.6	125.5	123.8	125.7	122.8	124.7	124.9	118.6	117.6
38	Derivatives with a negative fair value ¹⁷	110.0	120.0	119.0	113.7	111.2	106.5	106.7	103.8	104.9	106.6	100.1	98.0
39	Other trading liabilities	11.2	12.0	12.4	13.9	14.3	17.3	19.0	18.9	19.7	18.3	18.6	19.6
40	Net due to related foreign offices	260.8	169.6	116.8	217.8	244.4	232.3	271.3	363.2	336.3	380.6	417.2	349.3
41	Other liabilities ²¹	55.5	59.0	62.1	59.3	59.0	59.6	59.6	62.1	60.2	59.0	66.2	57.6
42	TOTAL LIABILITIES ¹⁹	1,872.4	1,815.0	1,795.1	1,956.7	2,010.8	1,980.3	2,006.6	2,122.6	2,092.5	2,153.8	2,170.2	2,114.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.3	3.5										
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.0	-2.4	-2.2	-2.6	-2.6	-2.4	-2.0	-2.1	-2.1	-2.1	-2.5	-2.3
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.
9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
14. Excludes loans secured by real estate, which are included in line 11.
15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.
17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
18. Excludes the due-from position with related foreign offices, which is included in line 40. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.
20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

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