

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

April 4, 2014

Account	2009	2010	2011	2012	2013	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2013 Nov	2013 Dec	2014 Jan	2014 Feb
ASSETS															
1 Bank credit	-6.7	-2.6	1.8	4.0	1.1	5.0	2.9	2.8	1.1	-1.4	1.9	3.0	5.4	3.5	8.0
2 Securities in bank credit ²	6.2	6.9	1.8	7.5	-1.9	8.4	5.5	1.9	-2.2	-8.1	1.0	5.2	10.5	3.2	5.7
3 Treasury and agency securities ³	13.5	15.2	3.0	8.6	-5.6	9.2	2.0	-2.6	-7.3	-12.7	-0.2	5.6	8.9	4.0	7.8
6 Other securities	-4.3	-7.2	-0.7	5.2	6.5	6.3	13.7	11.9	8.9	1.3	3.3	4.3	13.9	1.6	1.4
9 Loans and leases in bank credit ⁶	-10.2	-5.7	1.7	2.8	2.2	3.7	1.9	3.1	2.4	1.1	2.3	2.3	3.5	3.6	8.9
10 Commercial and industrial loans	-18.4	-8.9	8.6	11.4	7.7	12.5	9.5	8.8	6.4	7.4	7.2	3.8	10.8	6.5	26.4
11 Real estate loans	-5.7	-5.6	-3.7	-1.1	-1.0	-0.6	-1.4	-0.4	-0.5	-2.0	-1.2	-0.2	1.0	0.7	2.5
12 Revolving home equity loans	0.6	-4.2	-5.9	-7.1	-8.1	-8.3	-9.0	-8.6	-9.9	-7.7	-7.1	-9.5	-7.0	-6.8	-6.4
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.5	2.1	-0.6	0.3	-1.0	-7.2	-6.3	-3.8	-1.1	-1.3	1.4
14 Commercial real estate loans ¹⁰	-4.7	-8.9	-6.3	-1.2	4.4	-0.6	0.5	1.8	3.4	5.7	6.3	6.6	5.6	5.3	6.4
15 Consumer loans	-3.2	-6.8	-1.2	1.2	3.5	0.6	2.4	1.9	4.8	3.2	3.9	4.2	4.5	0.2	2.7
16 Credit cards and other revolving plans	-6.2	-10.8	-1.8	-0.8	0.8	-1.0	0.3	0.2	2.5	-0.7	1.3	1.6	3.4	-1.0	1.4
17 Other consumer loans ¹¹	1.2	-1.4	-0.4	3.5	6.5	2.4	4.8	3.9	7.4	7.4	6.9	7.1	6.0	1.3	4.2
18 Other loans and leases	-23.0	0.4	20.1	6.9	4.4	10.1	2.3	8.5	3.9	0.2	4.8	6.1	-0.3	12.0	9.9
21 LESS: Allowance for loan and lease losses	-	-	-17.8	-16.6	-15.4	-16.0	-20.5	-14.8	-15.7	-17.8	-17.4	-14.2	-16.3	-24.2	-13.8
22 Interbank loans ¹²	-38.5	-22.9	-37.2	4.6	-10.4	6.8	10.0	15.3	-3.5	-22.2	-31.2	-59.8	-18.8	61.7	0.0
25 Cash assets ¹⁵	49.5	-7.8	47.7	-2.2	55.2	-3.6	3.2	45.9	46.4	51.3	42.1	29.0	-1.5	20.1	21.7
26 Trading assets ¹⁶	-	-	4.1	-1.5	-33.1	2.9	-18.3	-19.3	-34.0	-59.3	-39.3	2.4	9.6	-1.2	17.2
29 Other assets ¹⁸	-3.6	4.5	-4.5	-4.7	-0.2	-1.5	-4.2	2.4	-0.1	4.1	-7.2	-19.1	22.9	3.9	-1.2
30 TOTAL ASSETS¹⁹	-6.0	-2.6	5.3	2.6	7.2	3.5	2.2	8.1	6.7	5.9	7.2	5.6	5.5	7.2	10.1
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.1	6.4	8.5	8.8	7.0	4.8	6.0	7.3	4.5	9.1	8.7	9.5
32 Large time deposits	-5.6	-7.3	-13.6	-1.2	5.7	6.3	1.2	10.8	-0.9	8.8	3.8	21.3	9.0	20.0	6.6
33 Other deposits	-	-	12.4	9.0	6.6	8.9	10.3	6.3	5.9	5.5	8.0	1.3	9.1	6.5	10.1
34 Borrowings	-24.5	-18.9	-14.6	-5.3	-0.3	0.7	-5.9	2.2	-3.9	-2.6	3.4	7.5	-8.5	18.7	-13.6
37 Trading liabilities ²⁰	-	-	1.2	-8.6	-26.1	2.9	-21.9	-13.0	-16.3	-68.4	-15.7	-3.0	21.1	-6.5	-19.0
41 Other liabilities ²¹	-10.8	9.3	-1.2	-0.7	-8.8	-9.3	-4.0	1.6	-6.1	-11.9	-19.8	-26.7	-0.9	-27.6	7.7
42 TOTAL LIABILITIES¹⁹	-7.1	-3.3	5.5	2.3	8.1	4.0	1.5	9.0	7.5	8.0	7.2	7.4	2.4	8.8	8.5

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

April 4, 2014

Account	2013 Feb	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	Week ending			
									Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	9,986.7	10,016.2	10,010.8	10,040.1	10,056.3	10,094.1	10,123.5	10,192.2	10,235.8	10,253.4	10,289.0	10,300.1
2 Securities in bank credit ²	2,723.4	2,689.6	2,674.6	2,681.6	2,693.2	2,716.9	2,724.1	2,737.1	2,746.1	2,754.4	2,753.9	2,768.2
3 Treasury and agency securities ³	1,854.4	1,792.3	1,784.6	1,786.5	1,794.9	1,808.2	1,814.2	1,826.0	1,832.5	1,837.8	1,836.3	1,853.9
4 Mortgage-backed securities (MBS) ⁴	1,338.0	1,325.6	1,318.2	1,318.1	1,320.2	1,319.1	1,323.9	1,332.6	1,335.2	1,335.4	1,329.9	1,337.8
5 Non-MBS ⁵	516.4	466.7	466.4	468.3	474.6	489.1	490.3	493.4	497.2	502.4	506.4	516.1
6 Other securities	868.9	897.2	890.0	895.1	898.4	908.7	909.9	911.2	913.7	916.6	917.6	914.4
7 Mortgage-backed securities ⁶	140.8	144.3	142.2	141.4	141.5	141.4	141.2	139.3	139.3	139.2	138.5	139.5
8 Non-MBS ⁷	728.1	753.0	747.8	753.8	756.9	767.3	768.7	771.8	774.4	777.4	779.1	774.8
9 Loans and leases in bank credit ⁸	7,263.3	7,326.6	7,336.2	7,358.4	7,363.1	7,377.3	7,399.4	7,455.1	7,489.7	7,499.0	7,535.1	7,531.8
10 Commercial and industrial loans	1,511.0	1,564.0	1,569.7	1,585.2	1,590.2	1,604.5	1,613.2	1,648.9	1,670.1	1,664.7	1,667.8	1,669.8
11 Real estate loans	3,548.1	3,529.7	3,527.2	3,522.0	3,521.4	3,524.2	3,526.4	3,534.5	3,529.7	3,539.7	3,557.4	3,551.1
12 Revolving home equity loans	508.0	485.7	482.8	480.3	476.5	473.8	471.1	468.7	468.7	468.0	467.3	467.1
13 Closed-end residential loans ⁹	1,612.0	1,579.9	1,573.7	1,562.9	1,557.9	1,556.4	1,554.7	1,557.0	1,548.9	1,559.0	1,576.1	1,566.9
14 Commercial real estate loans ¹⁰	1,428.0	1,464.1	1,470.7	1,478.8	1,487.0	1,493.9	1,500.6	1,508.8	1,512.2	1,512.6	1,514.0	1,517.2
15 Consumer loans	1,119.2	1,142.1	1,144.9	1,149.1	1,143.9	1,141.2	1,141.4	1,144.0	1,145.8	1,145.4	1,147.7	1,148.4
16 Credit cards and other revolving plans	603.6	606.9	607.1	607.9	599.5	594.2	593.7	594.4	594.3	592.5	592.7	592.8
17 Other consumer loans ¹¹	515.6	535.3	537.7	541.2	544.4	547.1	547.7	549.6	551.5	552.8	555.0	555.6
18 Other loans and leases	1,085.0	1,090.9	1,094.4	1,102.1	1,107.6	1,107.4	1,118.5	1,127.7	1,144.1	1,149.2	1,162.1	1,162.5
19 Fed funds and reverse RPs with nonbanks ¹²	320.3	289.5	289.3	282.4	278.7	271.2	271.7	273.9	283.1	288.6	294.6	295.9
20 All other loans and leases ¹³	764.8	801.3	805.2	819.7	829.0	836.1	846.8	853.8	861.0	860.5	867.5	866.6
21 LESS: Allowance for loan and lease losses	143.2	131.4	129.6	127.4	125.6	123.7	121.2	119.8	119.2	119.2	119.3	118.6
22 Interbank loans ¹²	125.1	117.9	118.5	114.4	108.7	107.0	112.5	112.5	111.9	110.9	108.3	108.3
23 Fed funds and reverse RPs with banks ¹²	113.1	102.3	101.9	98.7	96.5	95.1	100.9	100.9	99.6	99.1	96.5	96.4
24 Loans to commercial banks ¹⁴	12.0	15.5	16.6	15.6	12.2	11.9	11.6	11.6	12.3	11.8	11.9	11.9
25 Cash assets ¹⁵	1,827.8	2,333.2	2,434.6	2,530.2	2,592.1	2,589.5	2,633.3	2,681.4	2,768.3	2,783.6	2,796.6	2,739.5
26 Trading assets ¹⁶	286.8	222.3	211.5	200.3	200.7	202.3	202.1	205.0	203.3	204.6	202.2	203.9
27 Derivatives with a positive fair value ¹⁷	259.6	206.9	196.1	186.2	187.1	189.9	187.1	188.9	187.1	187.7	184.4	187.4
28 Other trading assets	27.3	15.5	15.4	14.2	13.6	12.3	15.0	16.1	16.2	17.0	17.8	16.5
29 Other assets ¹⁸	1,158.4	1,129.6	1,125.5	1,115.1	1,097.2	1,118.3	1,121.8	1,120.9	1,118.8	1,110.5	1,124.4	1,118.8
30 TOTAL ASSETS ¹⁹	13,241.7	13,687.8	13,771.3	13,872.7	13,929.5	13,987.5	14,072.0	14,192.2	14,318.9	14,343.7	14,401.2	14,351.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013 Feb	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	Week ending			
									Mar 5	Mar 12	Mar 19	Mar 26
LIABILITIES												
31 Deposits	9,265.7	9,532.2	9,591.2	9,667.2	9,703.3	9,777.3	9,848.1	9,927.1	9,964.7	9,976.8	9,999.6	9,998.2
32 Large time deposits	1,539.5	1,558.1	1,577.7	1,559.4	1,587.1	1,599.1	1,625.9	1,635.3	1,641.9	1,657.7	1,656.4	1,643.2
33 Other deposits	7,726.2	7,974.1	8,013.5	8,107.8	8,116.2	8,178.1	8,222.2	8,291.9	8,322.8	8,319.1	8,343.3	8,355.0
34 Borrowings	1,561.5	1,537.8	1,539.8	1,549.4	1,552.9	1,537.3	1,561.2	1,544.0	1,556.8	1,576.0	1,590.1	1,600.9
35 Borrowings from banks in the U.S.	154.5	136.2	135.2	134.6	133.5	131.6	134.6	135.0	138.3	139.0	135.6	140.0
36 Borrowings from others	1,407.0	1,401.6	1,404.7	1,414.8	1,419.5	1,405.7	1,426.6	1,409.0	1,418.5	1,437.0	1,454.5	1,460.8
37 Trading liabilities ²⁰	263.4	207.4	201.6	200.0	199.5	203.0	201.9	198.7	194.0	196.3	197.1	200.2
38 Derivatives with a negative fair value ¹⁷	228.5	172.5	163.7	160.2	159.5	159.0	156.5	152.1	150.7	151.8	148.2	152.7
39 Other trading liabilities	35.0	34.9	38.0	39.8	40.0	44.1	45.4	46.6	43.3	44.5	48.9	47.6
40 Net due to related foreign offices	166.3	481.8	522.1	523.1	563.0	521.4	528.6	557.5	600.5	591.2	593.6	567.8
41 Other liabilities ²¹	456.4	439.4	428.5	421.3	411.9	411.6	402.1	404.7	410.3	411.5	420.0	409.6
42 TOTAL LIABILITIES ¹⁹	11,713.3	12,198.5	12,283.3	12,361.0	12,430.6	12,450.6	12,541.9	12,632.1	12,726.4	12,751.9	12,800.4	12,776.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,528.4	1,489.3	1,488.0	1,511.7	1,498.9	1,536.9	1,530.1	1,560.1	1,592.4	1,591.8	1,600.7	1,575.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	34.1	-12.0	-10.5	-0.7	-1.3	-8.7	-6.7	-0.5	1.5	-0.6	-3.3	0.7
45 Securitized consumer loans ²⁴	20.7	20.4	19.9	19.9	19.5	19.4	20.5	19.5	19.0	18.6	18.3	18.7
46 Securitized credit cards and other revolving plans	11.6	11.7	11.1	10.9	10.9	10.8	11.9	11.0	10.3	10.1	10.0	10.3
47 Other securitized consumer loans	9.1	8.6	8.8	9.0	8.7	8.6	8.6	8.5	8.7	8.5	8.3	8.4
48 Securitized real estate loans ²⁴	741.9	691.0	684.5	686.1	684.7	682.7	677.0	670.1	669.2	668.1	669.5	673.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

April 4, 2014

Account	2013 Feb	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	Week ending			
									Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	9,991.2	9,991.9	10,017.4	10,050.3	10,085.4	10,147.9	10,143.2	10,199.3	10,260.8	10,261.2	10,264.9	10,273.4
2 Securities in bank credit ²	2,720.6	2,683.3	2,676.5	2,686.5	2,708.5	2,719.6	2,719.6	2,737.0	2,755.1	2,764.5	2,760.4	2,771.9
3 Treasury and agency securities ³	1,856.9	1,787.2	1,777.9	1,779.7	1,798.0	1,805.8	1,812.4	1,830.5	1,845.5	1,851.6	1,850.2	1,862.7
4 Mortgage-backed securities (MBS) ⁴	1,337.2	1,321.1	1,315.3	1,315.9	1,325.0	1,319.7	1,321.9	1,332.4	1,341.2	1,338.0	1,334.8	1,337.3
5 Non-MBS ⁵	519.7	466.0	462.7	463.8	473.1	486.0	490.4	498.1	504.4	513.6	515.4	525.3
6 Other securities	863.7	896.1	898.6	906.8	910.5	913.9	907.2	906.5	909.5	912.8	910.2	909.2
7 Mortgage-backed securities ⁶	140.2	144.6	142.8	142.0	142.8	141.1	140.4	138.9	138.4	138.5	138.0	139.1
8 Non-MBS ⁷	723.5	751.5	755.8	764.8	767.7	772.7	766.9	767.6	771.1	774.3	772.2	770.1
9 Loans and leases in bank credit ⁸	7,270.6	7,308.6	7,340.9	7,363.8	7,376.9	7,428.2	7,423.6	7,462.3	7,505.7	7,496.8	7,504.5	7,501.6
10 Commercial and industrial loans	1,512.4	1,557.4	1,563.5	1,582.0	1,585.5	1,605.0	1,610.3	1,651.2	1,680.7	1,672.6	1,676.9	1,674.2
11 Real estate loans	3,549.1	3,527.0	3,527.1	3,523.7	3,531.6	3,535.7	3,532.8	3,535.9	3,539.6	3,543.6	3,538.5	3,537.2
12 Revolving home equity loans	508.4	485.9	483.8	480.8	476.5	474.1	471.3	469.0	468.8	468.2	467.4	466.9
13 Closed-end residential loans ⁹	1,611.0	1,580.5	1,574.9	1,567.0	1,565.7	1,562.6	1,558.7	1,555.2	1,555.9	1,559.5	1,554.1	1,551.5
14 Commercial real estate loans ¹⁰	1,429.7	1,460.6	1,468.3	1,475.9	1,489.3	1,498.9	1,502.8	1,511.7	1,515.0	1,515.9	1,517.0	1,518.8
15 Consumer loans	1,121.3	1,142.2	1,146.8	1,146.8	1,144.0	1,158.1	1,156.3	1,146.7	1,138.5	1,136.7	1,136.1	1,139.9
16 Credit cards and other revolving plans	603.8	607.2	607.4	605.4	599.8	611.4	606.2	594.6	586.0	583.9	582.4	585.2
17 Other consumer loans ¹¹	517.5	535.0	539.4	541.4	544.2	546.7	550.2	552.0	552.5	552.8	553.7	554.6
18 Other loans and leases	1,087.8	1,082.0	1,103.4	1,111.3	1,115.9	1,129.6	1,124.1	1,128.5	1,146.8	1,143.9	1,153.0	1,150.4
19 Fed funds and reverse RPs with nonbanks ¹²	327.1	283.4	293.8	288.5	285.5	282.8	272.8	279.2	289.9	288.0	293.1	292.3
20 All other loans and leases ¹³	760.7	798.5	809.7	822.8	830.4	846.7	851.3	849.3	856.9	855.9	859.9	858.0
21 LESS: Allowance for loan and lease losses	143.8	131.8	130.1	126.7	126.1	124.0	120.3	120.1	119.7	119.8	119.7	118.9
22 Interbank loans ¹²	129.5	115.1	118.6	115.5	111.0	110.8	114.7	115.9	116.3	117.5	110.6	105.1
23 Fed funds and reverse RPs with banks ¹²	117.6	99.3	101.6	99.3	98.6	98.8	103.1	104.5	104.3	105.7	98.8	93.7
24 Loans to commercial banks ¹⁴	11.9	15.7	17.0	16.3	12.3	12.0	11.7	11.4	12.0	11.7	11.8	11.3
25 Cash assets ¹⁵	1,853.9	2,341.3	2,417.3	2,508.5	2,611.8	2,576.4	2,647.6	2,721.8	2,763.7	2,776.6	2,720.9	2,726.8
26 Trading assets ¹⁶	284.8	223.2	216.6	201.5	204.8	203.2	199.9	204.1	202.5	203.5	199.2	199.0
27 Derivatives with a positive fair value ¹⁷	256.8	208.0	201.3	187.7	191.6	191.3	184.7	187.6	185.0	185.8	180.9	181.9
28 Other trading assets	28.0	15.3	15.3	13.7	13.1	11.9	15.2	16.5	17.5	17.7	18.3	17.1
29 Other assets ¹⁸	1,159.7	1,123.9	1,129.1	1,117.1	1,100.4	1,120.4	1,121.3	1,122.1	1,116.2	1,120.7	1,130.1	1,120.0
30 TOTAL ASSETS ¹⁹	13,275.4	13,663.7	13,768.9	13,866.2	13,987.3	14,034.5	14,106.3	14,243.1	14,339.8	14,359.7	14,305.9	14,305.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013 Feb	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	Week ending			
									Mar 5	Mar 12	Mar 19	Mar 26
LIABILITIES												
31 Deposits	9,261.5	9,489.9	9,571.0	9,672.7	9,739.5	9,877.9	9,873.2	9,923.1	10,003.0	10,028.8	9,998.0	9,990.5
32 Large time deposits	1,539.5	1,557.2	1,585.2	1,556.9	1,574.6	1,594.0	1,633.2	1,638.1	1,637.2	1,649.1	1,645.0	1,643.9
33 Other deposits	7,722.0	7,932.8	7,985.8	8,115.8	8,164.9	8,284.0	8,240.0	8,285.0	8,365.8	8,379.6	8,353.0	8,346.5
34 Borrowings	1,596.6	1,525.5	1,530.9	1,536.2	1,553.7	1,532.9	1,573.3	1,580.0	1,583.1	1,591.5	1,593.7	1,600.0
35 Borrowings from banks in the U.S.	156.8	134.4	135.8	136.3	134.4	131.8	135.5	136.8	140.4	143.3	135.6	133.4
36 Borrowings from others	1,439.8	1,391.1	1,395.1	1,399.9	1,419.2	1,401.2	1,437.8	1,443.2	1,442.6	1,448.2	1,458.2	1,466.6
37 Trading liabilities ²⁰	259.8	206.4	205.6	198.2	202.9	206.8	201.6	197.1	191.5	194.1	192.5	194.9
38 Derivatives with a negative fair value ¹⁷	225.4	171.3	167.5	160.1	162.3	161.8	156.7	150.7	149.2	150.5	145.4	147.8
39 Other trading liabilities	34.4	35.1	38.1	38.0	40.6	45.1	44.9	46.4	42.4	43.6	47.1	47.1
40 Net due to related foreign offices	191.1	498.9	519.8	519.3	547.7	477.6	529.5	592.4	599.9	578.1	555.2	555.1
41 Other liabilities ²¹	455.7	439.1	435.8	428.7	420.2	417.1	397.7	404.8	410.9	413.4	410.2	406.4
42 TOTAL LIABILITIES ¹⁹	11,764.7	12,159.9	12,263.1	12,355.0	12,463.9	12,512.4	12,575.3	12,697.4	12,788.4	12,805.9	12,749.6	12,746.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,510.8	1,503.8	1,505.8	1,511.2	1,523.4	1,522.1	1,531.0	1,545.7	1,551.4	1,553.8	1,556.4	1,558.6
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	34.1	-12.0	-10.5	-0.7	-1.3	-8.7	-6.7	-0.5	1.5	-0.6	-3.3	0.7
45 Securitized consumer loans ²⁴	20.6	19.8	19.7	20.1	19.8	19.8	20.7	19.5	18.7	18.6	18.6	18.6
46 Securitized credit cards and other revolving plans	11.7	11.5	11.0	10.8	10.8	11.0	12.1	11.1	10.4	10.4	10.4	10.4
47 Other securitized consumer loans	8.9	8.3	8.7	9.3	9.0	8.8	8.7	8.3	8.3	8.2	8.2	8.2
48 Securitized real estate loans ²⁴	744.1	688.2	685.9	687.5	685.0	682.8	678.8	672.9	673.2	673.3	673.4	673.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 4, 2014

Account	2013 Feb	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	Week ending			
									Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	9,110.6	9,161.5	9,148.8	9,161.4	9,177.2	9,217.5	9,246.6	9,302.6	9,331.8	9,346.1	9,375.5	9,387.6
2 Securities in bank credit ²	2,515.9	2,486.8	2,469.7	2,481.9	2,490.6	2,511.6	2,523.3	2,538.5	2,548.9	2,555.9	2,552.5	2,569.2
3 Treasury and agency securities ³	1,748.5	1,692.9	1,686.9	1,691.8	1,697.4	1,710.5	1,722.4	1,735.8	1,743.8	1,748.4	1,745.2	1,765.0
4 Mortgage-backed securities (MBS) ⁴	1,317.6	1,310.4	1,303.8	1,303.6	1,306.5	1,305.7	1,310.7	1,321.1	1,324.1	1,323.7	1,318.7	1,326.6
5 Non-MBS ⁵	431.0	382.5	383.1	388.2	390.9	404.8	411.7	414.7	419.7	424.7	426.5	438.3
6 Other securities	767.4	793.8	782.9	790.1	793.2	801.1	800.9	802.7	805.1	807.5	807.3	804.2
7 Mortgage-backed securities ⁶	134.0	136.8	134.5	133.4	133.6	133.3	133.1	131.6	131.5	131.5	130.7	131.8
8 Non-MBS ⁷	633.4	657.1	648.4	656.7	659.6	667.8	667.9	671.2	673.6	676.0	676.6	672.3
9 Loans and leases in bank credit ⁸	6,594.8	6,674.8	6,679.1	6,679.5	6,686.6	6,705.9	6,723.3	6,764.1	6,782.9	6,790.2	6,823.0	6,818.4
10 Commercial and industrial loans	1,252.1	1,300.5	1,304.7	1,315.9	1,321.6	1,332.3	1,339.3	1,364.1	1,378.4	1,373.8	1,378.7	1,379.0
11 Real estate loans	3,518.2	3,499.8	3,497.4	3,491.9	3,491.6	3,493.3	3,495.0	3,501.6	3,497.7	3,508.5	3,527.2	3,520.8
12 Revolving home equity loans	507.8	485.4	482.5	480.0	476.2	473.5	470.8	468.4	468.4	467.7	467.0	466.8
13 Closed-end residential loans ⁹	1,611.0	1,578.6	1,572.4	1,561.7	1,556.9	1,555.3	1,553.5	1,555.8	1,547.9	1,557.9	1,575.2	1,566.1
14 Commercial real estate loans ¹⁰	1,399.4	1,435.7	1,442.4	1,450.2	1,458.4	1,464.5	1,470.7	1,477.5	1,481.5	1,482.9	1,485.0	1,488.0
15 Consumer loans	1,117.3	1,139.8	1,142.5	1,146.7	1,141.3	1,138.8	1,138.9	1,141.4	1,143.3	1,142.9	1,145.2	1,145.9
16 Credit cards and other revolving plans	603.6	606.9	607.1	607.9	599.5	594.2	593.7	594.4	594.3	592.5	592.7	592.8
17 Other consumer loans ¹¹	513.7	532.9	535.3	538.8	541.8	544.6	545.1	547.1	549.0	550.4	552.5	553.1
18 Other loans and leases	707.1	734.7	734.5	725.0	732.1	741.5	750.1	756.9	763.5	764.9	771.9	772.7
19 Fed funds and reverse RPs with nonbanks ¹²	144.0	133.9	128.6	114.6	114.6	116.1	117.0	117.2	115.8	118.3	118.4	117.1
20 All other loans and leases ¹³	563.1	600.8	605.9	610.4	617.5	625.4	633.1	639.7	647.7	646.6	653.5	655.6
21 LESS: Allowance for loan and lease losses	142.6	130.5	128.9	126.7	125.0	123.1	120.5	119.5	119.1	119.3	119.3	118.6
22 Interbank loans ¹²	101.0	93.8	94.8	92.1	86.7	85.2	88.4	89.1	88.9	88.3	85.4	87.7
23 Fed funds and reverse RPs with banks ¹²	91.2	82.4	82.8	80.3	77.8	77.0	79.8	80.5	80.1	79.7	76.8	79.0
24 Loans to commercial banks ¹⁴	9.8	11.4	12.0	11.7	8.9	8.2	8.6	8.6	8.8	8.6	8.6	8.7
25 Cash assets ¹⁵	910.7	1,173.1	1,217.1	1,301.2	1,313.6	1,312.7	1,353.5	1,330.7	1,344.4	1,322.9	1,349.7	1,342.7
26 Trading assets ¹⁶	164.2	128.2	124.6	117.1	119.4	120.9	120.1	122.5	120.5	120.1	116.5	117.3
27 Derivatives with a positive fair value ¹⁷	144.2	118.6	115.1	108.7	110.9	113.7	110.3	110.8	109.0	108.0	103.5	105.3
28 Other trading assets	20.1	9.6	9.5	8.4	8.5	7.2	9.9	11.6	11.6	12.1	13.0	12.0
29 Other assets ¹⁸	1,112.0	1,072.2	1,068.3	1,055.9	1,042.3	1,057.1	1,058.0	1,058.2	1,052.1	1,048.1	1,054.8	1,049.9
30 TOTAL ASSETS ¹⁹	11,256.0	11,498.4	11,524.8	11,600.9	11,614.2	11,670.2	11,746.2	11,783.5	11,818.6	11,806.2	11,862.5	11,866.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	8,317.6	8,523.0	8,557.6	8,648.3	8,650.0	8,712.7	8,764.9	8,827.1	8,856.5	8,858.5	8,885.5	8,902.0
32	Large time deposits	716.7	703.4	702.6	701.3	700.6	704.5	715.7	710.7	711.0	711.2	719.3	723.1
33	Other deposits	7,600.9	7,819.6	7,854.9	7,947.0	7,949.3	8,008.1	8,049.2	8,116.5	8,145.5	8,147.3	8,166.2	8,178.9
34	Borrowings	938.5	939.6	936.9	931.6	936.4	933.0	951.0	931.6	936.6	948.4	952.5	960.5
35	Borrowings from banks in the U.S.	109.3	97.5	97.7	95.1	95.9	95.5	99.9	98.7	100.1	101.2	97.1	99.9
36	Borrowings from others	829.2	842.1	839.2	836.5	840.6	837.6	851.1	832.9	836.5	847.2	855.4	860.6
37	Trading liabilities ²⁰	141.1	113.8	112.2	108.4	110.6	115.5	116.9	114.5	110.6	110.0	105.6	111.1
38	Derivatives with a negative fair value ¹⁷	114.9	88.3	85.1	80.5	81.3	82.1	81.5	78.6	76.1	75.7	72.1	76.3
39	Other trading liabilities	26.2	25.5	27.1	27.9	29.3	33.4	35.4	35.8	34.5	34.3	33.5	34.8
40	Net due to related foreign offices	-53.6	40.0	56.6	47.6	54.6	39.1	18.4	15.6	12.4	-15.5	-11.6	-8.7
41	Other liabilities ²¹	398.1	379.8	372.2	363.0	355.5	355.5	346.1	349.1	353.8	354.9	364.1	351.8
42	TOTAL LIABILITIES¹⁹	9,741.6	9,996.1	10,035.5	10,098.9	10,107.0	10,155.8	10,197.3	10,237.8	10,269.8	10,256.3	10,296.1	10,316.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,514.4	1,502.2	1,489.3	1,502.0	1,507.2	1,514.4	1,548.9	1,545.7	1,548.7	1,549.9	1,566.4	1,550.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.5	-7.2	-5.6	3.6	2.6	-4.8	-3.1	2.7	4.3	2.6	-0.2	3.8
45	Securitized consumer loans ²⁴	20.7	20.4	19.9	19.9	19.5	19.4	20.5	19.5	19.0	18.6	18.3	18.7
46	Securitized credit cards and other revolving plans	11.6	11.7	11.1	10.9	10.9	10.8	11.9	11.0	10.3	10.1	10.0	10.3
47	Other securitized consumer loans	9.1	8.6	8.8	9.0	8.7	8.6	8.6	8.5	8.7	8.5	8.3	8.4
48	Securitized real estate loans ²⁴	741.9	691.0	684.5	686.1	684.7	682.7	677.0	670.1	669.2	668.1	669.5	673.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 4, 2014

Account	2013 Feb	2013 Aug	2013 Sep	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	Week ending			
									Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	9,107.4	9,141.3	9,152.7	9,171.9	9,202.4	9,267.6	9,267.7	9,302.4	9,343.7	9,344.0	9,346.3	9,356.0
2 Securities in bank credit ²	2,510.9	2,478.4	2,471.4	2,486.6	2,504.7	2,516.8	2,519.1	2,536.7	2,555.5	2,562.9	2,558.1	2,571.0
3 Treasury and agency securities ³	1,748.9	1,687.0	1,680.2	1,686.9	1,701.7	1,710.7	1,720.3	1,738.9	1,755.1	1,759.3	1,758.0	1,771.7
4 Mortgage-backed securities (MBS) ⁴	1,317.3	1,305.6	1,300.2	1,300.7	1,311.0	1,306.2	1,308.7	1,321.4	1,330.7	1,327.3	1,324.6	1,327.4
5 Non-MBS ⁵	431.6	381.5	380.0	386.2	390.6	404.5	411.6	417.5	424.4	432.0	433.4	444.3
6 Other securities	762.1	791.4	791.2	799.7	803.1	806.1	798.7	797.8	800.4	803.6	800.2	799.3
7 Mortgage-backed securities ⁶	133.6	136.8	134.6	133.9	134.8	133.2	132.6	131.3	130.9	131.0	130.4	131.5
8 Non-MBS ⁷	628.4	654.5	656.6	665.8	668.3	672.9	666.1	666.5	669.5	672.7	669.8	667.8
9 Loans and leases in bank credit ⁸	6,596.4	6,662.9	6,681.2	6,685.2	6,697.7	6,750.8	6,748.6	6,765.7	6,788.2	6,781.1	6,788.2	6,785.1
10 Commercial and industrial loans	1,252.3	1,294.1	1,299.5	1,315.0	1,318.7	1,333.0	1,335.6	1,364.7	1,384.7	1,377.5	1,383.0	1,380.7
11 Real estate loans	3,519.4	3,497.5	3,497.4	3,493.8	3,501.6	3,505.0	3,502.3	3,503.1	3,507.8	3,512.2	3,507.4	3,506.0
12 Revolving home equity loans	508.2	485.7	483.5	480.5	476.2	473.8	471.0	468.7	468.5	467.9	467.1	466.6
13 Closed-end residential loans ⁹	1,610.0	1,579.2	1,573.7	1,565.9	1,564.5	1,561.5	1,557.6	1,554.0	1,555.0	1,558.4	1,553.1	1,550.5
14 Commercial real estate loans ¹⁰	1,401.2	1,432.7	1,440.2	1,447.4	1,460.9	1,469.7	1,473.7	1,480.3	1,484.3	1,485.8	1,487.1	1,488.8
15 Consumer loans	1,119.4	1,139.9	1,144.5	1,144.4	1,141.5	1,155.6	1,153.9	1,144.1	1,136.0	1,134.2	1,133.6	1,137.3
16 Credit cards and other revolving plans	603.8	607.2	607.4	605.4	599.8	611.4	606.2	594.6	586.0	583.9	582.4	585.2
17 Other consumer loans ¹¹	515.6	532.7	537.0	539.0	541.7	544.2	547.7	549.5	550.0	550.3	551.1	552.1
18 Other loans and leases	705.3	731.4	739.8	731.9	735.9	757.2	756.9	753.7	759.8	757.2	764.3	761.0
19 Fed funds and reverse RPs with nonbanks ¹²	147.2	130.4	130.1	117.6	115.4	122.2	120.2	119.8	118.8	118.2	120.6	116.6
20 All other loans and leases ¹³	558.2	601.0	609.7	614.4	620.5	635.0	636.7	633.9	641.0	639.0	643.7	644.4
21 LESS: Allowance for loan and lease losses	143.2	131.2	129.5	126.1	125.5	123.5	119.8	119.7	119.3	119.3	119.2	118.4
22 Interbank loans ¹²	102.9	91.3	95.1	93.3	89.2	89.4	90.1	90.7	92.2	93.5	87.7	85.1
23 Fed funds and reverse RPs with banks ¹²	93.0	80.1	83.0	81.3	80.2	80.8	81.3	82.1	83.4	84.9	79.0	76.6
24 Loans to commercial banks ¹⁴	9.9	11.2	12.0	12.0	9.0	8.5	8.8	8.6	8.8	8.6	8.7	8.6
25 Cash assets ¹⁵	918.8	1,156.0	1,207.2	1,309.8	1,347.8	1,375.9	1,336.6	1,336.0	1,369.8	1,354.5	1,331.0	1,344.4
26 Trading assets ¹⁶	161.8	130.6	127.5	117.2	120.6	120.0	118.1	121.1	119.5	119.6	116.3	116.4
27 Derivatives with a positive fair value ¹⁷	141.8	121.2	118.1	109.4	112.7	112.9	107.8	109.4	106.8	106.9	102.4	103.6
28 Other trading assets	20.0	9.4	9.4	7.8	8.0	7.0	10.3	11.7	12.7	12.8	13.9	12.8
29 Other assets ¹⁸	1,111.2	1,067.5	1,070.6	1,057.4	1,044.2	1,061.3	1,060.7	1,058.0	1,051.1	1,058.0	1,060.6	1,052.0
30 TOTAL ASSETS ¹⁹	11,258.9	11,455.5	11,523.6	11,623.5	11,678.7	11,790.7	11,753.3	11,788.5	11,857.0	11,850.2	11,822.7	11,835.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	8,310.6	8,484.8	8,532.9	8,662.4	8,701.7	8,820.3	8,782.7	8,819.6	8,893.7	8,909.2	8,885.2	8,883.2
32	Large time deposits	713.1	709.5	706.9	707.2	702.5	707.8	714.1	708.8	704.9	703.8	709.0	712.6
33	Other deposits	7,597.6	7,775.3	7,826.1	7,955.2	7,999.2	8,112.4	8,068.6	8,110.8	8,188.8	8,205.4	8,176.2	8,170.6
34	Borrowings	957.6	926.0	932.8	926.6	933.8	936.9	962.5	950.3	951.4	953.6	950.4	963.0
35	Borrowings from banks in the U.S.	110.8	94.7	97.4	95.8	96.0	97.1	101.5	100.3	101.2	104.6	96.0	95.8
36	Borrowings from others	846.9	831.3	835.3	830.8	837.7	839.8	860.9	850.0	850.1	849.0	854.4	867.2
37	Trading liabilities ²⁰	139.6	115.0	114.5	106.1	111.6	116.7	116.0	113.7	107.7	108.9	103.7	108.7
38	Derivatives with a negative fair value ¹⁷	114.2	89.6	87.0	79.5	82.1	82.5	81.9	78.2	74.9	75.2	71.3	74.2
39	Other trading liabilities	25.4	25.4	27.6	26.6	29.4	34.1	34.1	35.5	32.8	33.6	32.4	34.4
40	Net due to related foreign offices	-52.6	48.6	61.7	49.6	48.8	38.8	22.6	15.0	2.4	-26.1	-25.6	-19.0
41	Other liabilities ²¹	396.4	380.9	379.5	371.3	363.3	359.8	342.5	348.1	354.4	354.9	356.5	345.0
42	TOTAL LIABILITIES¹⁹	9,751.7	9,955.3	10,021.4	10,116.0	10,159.1	10,272.4	10,226.2	10,246.7	10,309.6	10,300.3	10,270.2	10,280.9
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,507.3	1,500.2	1,502.2	1,507.5	1,519.6	1,518.3	1,527.1	1,541.8	1,547.5	1,549.9	1,552.4	1,554.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.5	-7.2	-5.6	3.6	2.6	-4.8	-3.1	2.7	4.3	2.6	-0.2	3.8
45	Securitized consumer loans ²⁴	20.6	19.8	19.7	20.1	19.8	19.8	20.7	19.5	18.7	18.6	18.6	18.6
46	Securitized credit cards and other revolving plans	11.7	11.5	11.0	10.8	10.8	11.0	12.1	11.1	10.4	10.4	10.4	10.4
47	Other securitized consumer loans	8.9	8.3	8.7	9.3	9.0	8.8	8.7	8.3	8.3	8.2	8.2	8.2
48	Securitized real estate loans ²⁴	744.1	688.2	685.9	687.5	685.0	682.8	678.8	672.9	673.2	673.3	673.4	673.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
ASSETS													
1	Bank credit	5,911.8	5,890.0	5,873.6	5,873.3	5,885.6	5,908.7	5,922.4	5,962.8	5,973.9	5,978.0	5,995.0	6,003.6
2	Securities in bank credit ²	1,694.0	1,669.1	1,656.7	1,665.7	1,673.2	1,686.6	1,696.3	1,710.6	1,719.4	1,723.7	1,720.2	1,735.6
3	Treasury and agency securities ³	1,172.7	1,124.8	1,119.4	1,125.2	1,130.0	1,137.1	1,149.6	1,162.5	1,170.0	1,173.0	1,168.4	1,185.9
4	Mortgage-backed securities (MBS) ⁴	912.1	909.0	905.3	907.3	910.0	904.7	908.9	916.3	919.1	918.3	912.5	919.5
5	Non-MBS ⁵	260.6	215.8	214.1	218.0	220.0	232.4	240.8	246.2	251.0	254.7	255.8	266.5
6	Other securities	521.3	544.3	537.3	540.5	543.2	549.5	546.7	548.1	549.4	550.7	551.9	549.7
7	Mortgage-backed securities ⁶	119.2	121.8	119.9	118.9	119.1	118.9	118.3	117.3	116.6	116.4	115.4	116.6
8	Non-MBS ⁷	402.0	422.5	417.4	421.6	424.0	430.6	428.4	430.7	432.8	434.3	436.5	433.1
9	Loans and leases in bank credit ⁸	4,217.8	4,220.9	4,216.9	4,207.6	4,212.4	4,222.1	4,226.1	4,252.2	4,254.4	4,254.3	4,274.8	4,268.0
10	Commercial and industrial loans	814.8	848.1	850.4	859.9	861.6	867.5	869.2	888.9	897.8	893.6	896.0	894.9
11	Real estate loans	2,050.7	1,994.5	1,988.3	1,979.2	1,972.2	1,968.4	1,962.5	1,962.3	1,950.5	1,952.2	1,962.7	1,956.7
12	Revolving home equity loans	399.9	379.2	376.5	373.7	370.1	366.7	363.5	361.1	359.7	359.0	358.1	358.0
13	Closed-end residential loans ⁹	1,118.7	1,075.1	1,069.1	1,060.3	1,054.5	1,052.5	1,048.8	1,049.5	1,038.7	1,041.0	1,051.7	1,043.8
14	Commercial real estate loans ¹⁰	532.0	540.3	542.7	545.3	547.6	549.1	550.2	551.8	552.0	552.3	552.9	554.9
15	Consumer loans	800.6	807.6	807.9	810.0	811.7	812.7	811.7	811.3	811.8	812.4	813.3	813.8
16	Credit cards and other revolving plans	422.2	418.7	417.5	416.5	416.2	416.5	416.1	414.8	413.9	413.5	412.9	413.0
17	Other consumer loans ¹¹	378.4	388.9	390.5	393.5	395.5	396.2	395.7	396.5	398.0	399.0	400.4	400.8
18	Other loans and leases	551.8	570.6	570.2	558.5	566.9	573.5	582.7	589.6	594.3	596.1	602.8	602.6
19	Fed funds and reverse RPs with nonbanks ¹²	139.8	130.8	126.0	112.0	112.1	112.8	115.5	116.1	114.9	117.3	117.5	116.1
20	All other loans and leases ¹³	412.0	439.8	444.3	446.6	454.8	460.7	467.2	473.5	479.4	478.8	485.3	486.6
21	LESS: Allowance for loan and lease losses	98.7	88.1	86.7	84.8	83.5	82.0	79.6	78.8	78.2	78.2	78.3	77.5
22	Interbank loans ¹²	52.3	48.7	51.7	48.9	45.4	45.3	46.5	46.6	45.4	45.0	45.0	45.9
23	Fed funds and reverse RPs with banks ¹²	43.8	38.7	41.1	38.3	37.5	38.1	38.8	38.8	37.2	37.3	37.2	38.2
24	Loans to commercial banks ¹⁴	8.5	10.0	10.6	10.6	7.9	7.3	7.7	7.8	8.2	7.7	7.8	7.8
25	Cash assets ¹⁵	601.8	866.4	896.7	982.8	968.7	959.1	967.7	991.9	1,016.7	999.1	1,029.7	1,017.1
26	Trading assets ¹⁶	159.3	125.3	121.8	114.3	116.5	118.2	117.3	119.7	117.8	117.3	114.1	114.7
27	Derivatives with a positive fair value ¹⁷	139.6	115.9	112.4	106.1	108.3	111.2	107.8	108.4	106.4	105.5	101.3	103.0
28	Other trading assets	19.7	9.4	9.4	8.2	8.2	6.9	9.6	11.3	11.3	11.8	12.7	11.8
29	Other assets ¹⁸	849.8	807.0	808.0	794.1	781.0	793.9	791.5	791.7	785.5	783.6	788.6	785.8
30	TOTAL ASSETS¹⁹	7,476.4	7,649.4	7,665.2	7,728.7	7,713.7	7,743.2	7,765.8	7,834.0	7,861.0	7,844.8	7,894.0	7,889.6

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)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	5,357.9	5,509.3	5,536.2	5,610.6	5,594.7	5,649.6	5,694.4	5,733.9	5,740.0	5,740.7	5,761.5	5,761.5
32	Large time deposits	317.4	312.8	312.4	311.7	309.6	319.0	328.5	323.9	321.1	319.9	327.0	330.1
33	Other deposits	5,040.5	5,196.5	5,223.8	5,298.8	5,285.1	5,330.5	5,365.8	5,410.0	5,419.0	5,420.8	5,434.4	5,431.4
34	Borrowings	680.3	652.1	649.7	642.4	651.0	650.0	661.6	650.5	653.2	663.5	665.1	672.8
35	Borrowings from banks in the U.S.	65.1	48.6	44.9	44.4	43.3	43.5	44.8	45.2	45.9	47.2	43.5	43.9
36	Borrowings from others	615.3	603.5	604.7	598.0	607.6	606.5	616.8	605.3	607.3	616.3	621.6	628.9
37	Trading liabilities ²⁰	136.6	110.9	109.3	105.6	107.7	112.9	114.1	111.9	107.8	107.3	102.9	108.4
38	Derivatives with a negative fair value ¹⁷	111.3	86.0	82.9	78.4	79.1	80.0	79.4	76.6	74.0	73.6	70.1	74.3
39	Other trading liabilities	25.3	24.9	26.4	27.2	28.6	32.8	34.7	35.2	33.8	33.6	32.8	34.1
40	Net due to related foreign offices	-94.1	-5.8	11.9	2.6	10.3	-2.8	-23.6	-29.8	-36.0	-64.3	-62.4	-54.7
41	Other liabilities ²¹	333.4	317.7	311.4	303.3	294.0	293.1	287.3	290.4	294.8	292.5	303.5	291.6
42	TOTAL LIABILITIES¹⁹	6,414.2	6,584.2	6,618.4	6,664.5	6,657.6	6,702.7	6,733.8	6,756.8	6,759.9	6,739.6	6,770.6	6,779.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,062.2	1,065.2	1,046.8	1,064.2	1,056.1	1,040.5	1,032.1	1,077.2	1,101.1	1,105.2	1,123.5	1,110.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	29.5	-4.8	-1.8	5.3	3.5	-2.7	0.7	4.3	5.1	3.8	0.7	4.9
45	Securitized consumer loans ²⁴	6.9	7.0	7.4	7.9	7.8	7.7	7.6	7.5	7.6	7.5	7.5	7.5
46	Securitized credit cards and other revolving plans	0.1	0.3	0.4	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4
47	Other securitized consumer loans	6.8	6.7	6.9	7.4	7.3	7.2	7.2	7.1	7.2	7.2	7.1	7.1
48	Securitized real estate loans ²⁴	720.7	672.2	665.6	667.3	666.1	664.0	657.8	650.4	649.2	648.3	649.4	653.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	5,913.9	5,869.9	5,875.5	5,882.9	5,901.5	5,942.5	5,943.3	5,965.8	5,986.0	5,979.5	5,977.4	5,982.1
2 Securities in bank credit ²	1,688.3	1,661.8	1,658.0	1,671.2	1,684.0	1,692.1	1,696.3	1,707.8	1,724.5	1,728.8	1,723.6	1,735.3
3 Treasury and agency securities ³	1,169.9	1,120.4	1,116.2	1,123.4	1,133.5	1,137.3	1,148.2	1,162.3	1,177.0	1,179.4	1,175.8	1,188.7
4 Mortgage-backed securities (MBS) ⁴	910.3	907.9	905.1	907.3	914.2	905.9	907.4	914.9	921.5	917.1	912.4	915.9
5 Non-MBS ⁵	259.6	212.5	211.2	216.1	219.3	231.4	240.7	247.3	255.4	262.3	263.5	272.8
6 Other securities	518.5	541.4	541.8	547.8	550.5	554.8	548.1	545.6	547.5	549.4	547.7	546.6
7 Mortgage-backed securities ⁶	118.7	121.9	119.9	119.4	120.1	118.7	118.2	117.1	116.4	116.4	115.8	117.0
8 Non-MBS ⁷	399.8	419.4	421.8	428.4	430.4	436.1	429.9	428.5	431.2	433.0	432.0	429.6
9 Loans and leases in bank credit ⁸	4,225.6	4,208.2	4,217.5	4,211.7	4,217.5	4,250.4	4,247.1	4,258.0	4,261.5	4,250.7	4,253.9	4,246.8
10 Commercial and industrial loans	815.8	842.8	846.4	860.3	859.9	868.1	866.0	889.9	903.4	896.5	899.2	896.0
11 Real estate loans	2,053.2	1,991.5	1,988.7	1,980.1	1,978.0	1,973.7	1,968.5	1,964.5	1,956.9	1,955.5	1,950.9	1,948.1
12 Revolving home equity loans	400.4	379.5	377.2	374.2	369.5	366.8	364.1	361.5	359.9	359.3	358.5	358.2
13 Closed-end residential loans ⁹	1,119.0	1,074.4	1,069.6	1,062.6	1,059.0	1,054.9	1,052.0	1,049.0	1,042.9	1,042.0	1,038.1	1,034.4
14 Commercial real estate loans ¹⁰	533.8	537.6	541.9	543.3	549.4	552.0	552.4	554.0	554.1	554.2	554.3	555.5
15 Consumer loans	803.5	806.8	808.7	807.3	810.7	823.6	823.1	814.3	808.1	807.1	805.6	807.8
16 Credit cards and other revolving plans	423.4	417.8	417.3	415.0	417.0	428.2	425.6	416.1	409.5	407.9	405.8	407.4
17 Other consumer loans ¹¹	380.1	389.0	391.4	392.3	393.7	395.4	397.5	398.2	398.6	399.2	399.8	400.3
18 Other loans and leases	553.0	567.0	573.7	563.9	568.8	585.0	589.4	589.3	593.0	591.7	598.2	595.0
19 Fed funds and reverse RPs with nonbanks ¹²	143.1	127.4	127.4	114.9	112.8	117.7	118.8	118.8	117.8	117.2	119.7	115.7
20 All other loans and leases ¹³	409.9	439.6	446.4	449.0	456.1	467.3	470.6	470.5	475.2	474.5	478.5	479.3
21 LESS: Allowance for loan and lease losses	98.9	88.4	87.1	84.2	83.8	82.3	79.2	78.9	78.3	78.3	78.3	77.7
22 Interbank loans ¹²	53.8	47.3	51.3	49.0	46.5	47.1	48.7	47.9	47.0	46.7	46.5	46.8
23 Fed funds and reverse RPs with banks ¹²	45.3	37.4	40.7	38.3	38.6	39.7	40.9	40.0	39.0	38.9	38.5	39.1
24 Loans to commercial banks ¹⁴	8.5	9.9	10.6	10.7	7.9	7.5	7.9	7.8	8.0	7.9	8.0	7.7
25 Cash assets ¹⁵	602.5	841.9	889.4	976.9	991.8	1,023.0	1,002.2	993.3	1,005.6	994.4	983.3	991.2
26 Trading assets ¹⁶	156.9	127.8	124.7	114.4	117.7	117.1	115.4	118.3	116.7	116.8	113.6	113.6
27 Derivatives with a positive fair value ¹⁷	137.1	118.6	115.5	106.8	110.0	110.4	105.4	106.8	104.3	104.3	99.9	101.1
28 Other trading assets	19.8	9.2	9.2	7.6	7.7	6.8	10.0	11.5	12.5	12.6	13.7	12.5
29 Other assets ¹⁸	848.8	803.4	808.2	794.9	781.7	797.4	794.2	791.4	785.0	791.5	794.7	787.8
30 TOTAL ASSETS ¹⁹	7,476.9	7,601.9	7,662.1	7,733.9	7,755.4	7,844.9	7,824.7	7,837.8	7,861.9	7,850.6	7,837.2	7,843.8

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)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	5,349.9	5,480.5	5,517.6	5,623.2	5,628.4	5,726.0	5,710.9	5,724.7	5,760.1	5,772.9	5,762.2	5,749.0
32	Large time deposits	314.3	316.6	315.2	316.5	312.7	320.7	328.4	321.6	314.9	312.9	317.9	321.3
33	Other deposits	5,035.6	5,163.9	5,202.4	5,306.7	5,315.7	5,405.2	5,382.5	5,403.1	5,445.1	5,460.0	5,444.3	5,427.8
34	Borrowings	694.9	642.3	648.2	641.2	652.3	651.1	668.9	664.1	665.9	669.3	665.7	677.7
35	Borrowings from banks in the U.S.	64.3	47.7	45.0	46.7	45.1	44.0	45.2	44.7	46.7	50.4	42.5	40.8
36	Borrowings from others	630.6	594.6	603.2	594.4	607.2	607.1	623.7	619.4	619.2	618.9	623.2	636.9
37	Trading liabilities ²⁰	134.9	112.3	111.7	103.2	108.6	114.0	113.3	110.9	104.9	106.0	101.0	105.8
38	Derivatives with a negative fair value ¹⁷	110.5	87.5	84.8	77.3	79.9	80.4	79.9	76.1	72.8	73.1	69.4	72.2
39	Other trading liabilities	24.4	24.8	26.9	25.9	28.8	33.6	33.4	34.8	32.1	32.9	31.7	33.6
40	Net due to related foreign offices	-92.3	2.7	16.1	5.0	5.1	-5.0	-22.9	-30.3	-45.8	-74.2	-74.5	-62.3
41	Other liabilities ²¹	331.6	318.1	317.5	310.6	299.3	295.0	283.7	289.2	296.4	293.7	297.9	286.6
42	TOTAL LIABILITIES¹⁹	6,419.0	6,555.7	6,611.2	6,683.1	6,693.8	6,781.1	6,753.9	6,758.6	6,781.4	6,767.8	6,752.4	6,756.8
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,057.9	1,046.1	1,050.9	1,050.8	1,061.7	1,063.7	1,070.8	1,079.1	1,080.6	1,082.9	1,084.9	1,087.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	29.5	-4.8	-1.8	5.3	3.5	-2.7	0.7	4.3	5.1	3.8	0.7	4.9
45	Securitized consumer loans ²⁴	6.7	6.8	7.4	8.2	7.9	7.8	7.6	7.3	7.3	7.3	7.3	7.2
46	Securitized credit cards and other revolving plans	0.1	0.3	0.4	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4
47	Other securitized consumer loans	6.6	6.5	7.0	7.7	7.5	7.3	7.2	6.9	6.9	6.9	6.9	6.9
48	Securitized real estate loans ²⁴	723.1	669.7	667.0	668.8	666.4	663.8	659.6	653.3	653.2	653.4	653.2	653.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
ASSETS													
1	Bank credit	3,198.8	3,271.5	3,275.2	3,288.1	3,291.6	3,308.8	3,324.3	3,339.8	3,357.9	3,368.0	3,380.5	3,384.0
2	Securities in bank credit ²	821.9	817.6	813.1	816.2	817.4	825.0	827.0	828.0	829.5	832.2	832.3	833.6
3	Treasury and agency securities ³	575.8	568.1	567.5	566.6	567.4	573.4	572.8	573.3	573.7	575.4	576.8	579.1
4	Mortgage-backed securities (MBS) ⁴	405.4	401.4	398.5	396.3	396.5	401.0	401.8	404.8	405.0	405.5	406.2	407.2
5	Non-MBS ⁵	170.4	166.7	169.0	170.3	170.9	172.4	170.9	168.5	168.7	169.9	170.6	171.9
6	Other securities	246.1	249.5	245.6	249.6	250.0	251.6	254.2	254.7	255.7	256.8	255.4	254.5
7	Mortgage-backed securities ⁶	14.8	15.0	14.6	14.5	14.5	14.5	14.8	14.2	14.9	15.1	15.4	15.2
8	Non-MBS ⁷	231.3	234.5	230.9	235.1	235.5	237.1	239.4	240.4	240.8	241.7	240.1	239.3
9	Loans and leases in bank credit ⁸	2,376.9	2,453.9	2,462.2	2,471.9	2,474.2	2,483.8	2,497.3	2,511.9	2,528.5	2,535.9	2,548.2	2,550.4
10	Commercial and industrial loans	437.3	452.4	454.3	456.0	460.0	464.8	470.1	475.2	480.5	480.3	482.7	484.1
11	Real estate loans	1,467.5	1,505.3	1,509.1	1,512.7	1,519.4	1,524.9	1,532.6	1,539.2	1,547.3	1,556.3	1,564.5	1,564.1
12	Revolving home equity loans	107.9	106.2	106.1	106.3	106.2	106.7	107.3	107.3	108.6	108.8	108.9	108.8
13	Closed-end residential loans ⁹	492.3	503.6	503.3	501.4	502.3	502.8	504.7	506.2	509.2	516.9	523.5	522.3
14	Commercial real estate loans ¹⁰	867.4	895.5	899.7	904.9	910.9	915.4	920.6	925.7	929.5	930.6	932.1	933.1
15	Consumer loans	316.7	332.2	334.5	336.7	329.6	326.1	327.2	330.1	331.5	330.5	331.9	332.1
16	Credit cards and other revolving plans	181.4	188.2	189.7	191.4	183.3	177.6	177.7	179.6	180.4	179.1	179.8	179.8
17	Other consumer loans ¹¹	135.3	144.0	144.9	145.3	146.3	148.5	149.5	150.6	151.1	151.4	152.1	152.3
18	Other loans and leases	155.4	164.1	164.3	166.5	165.2	168.0	167.4	167.4	169.2	168.8	169.1	170.1
19	Fed funds and reverse RPs with nonbanks ¹²	4.2	3.1	2.6	2.7	2.5	3.3	1.6	1.1	0.9	1.0	0.9	1.0
20	All other loans and leases ¹³	151.2	161.0	161.6	163.8	162.7	164.7	165.8	166.2	168.2	167.8	168.2	169.0
21	LESS: Allowance for loan and lease losses	43.9	42.4	42.2	41.9	41.5	41.1	40.9	40.8	40.9	41.0	41.0	41.1
22	Interbank loans ¹²	48.7	45.1	43.1	43.2	41.3	39.8	41.9	42.5	43.5	43.3	40.4	41.7
23	Fed funds and reverse RPs with banks ¹²	47.4	43.7	41.7	42.1	40.2	38.9	41.0	41.7	42.9	42.5	39.6	40.8
24	Loans to commercial banks ¹⁴	1.4	1.4	1.4	1.1	1.0	0.9	0.9	0.7	0.6	0.8	0.8	0.9
25	Cash assets ¹⁵	308.9	306.7	320.4	318.4	344.9	353.5	385.8	338.7	327.6	323.8	320.0	325.7
26	Trading assets ¹⁶	4.9	2.9	2.7	2.7	2.9	2.8	2.8	2.8	2.8	2.8	2.5	2.6
27	Derivatives with a positive fair value ¹⁷	4.5	2.7	2.6	2.6	2.6	2.5	2.5	2.5	2.5	2.6	2.2	2.3
28	Other trading assets	0.4	0.2	0.1	0.2	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2
29	Other assets ¹⁸	262.2	265.2	260.3	261.7	261.3	263.2	266.6	266.5	266.7	264.5	266.2	264.1
30	TOTAL ASSETS¹⁹	3,779.7	3,849.0	3,859.6	3,872.3	3,900.5	3,927.0	3,980.4	3,949.6	3,957.6	3,961.4	3,968.5	3,976.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	2,959.7	3,013.7	3,021.4	3,037.8	3,055.3	3,063.1	3,070.5	3,093.2	3,116.5	3,117.9	3,124.0	3,140.5
32	Large time deposits	399.3	390.6	390.2	389.6	391.0	385.5	387.1	386.7	390.0	391.3	392.3	393.0
33	Other deposits	2,560.4	2,623.1	2,631.2	2,648.2	2,664.2	2,677.6	2,683.4	2,706.5	2,726.5	2,726.5	2,731.8	2,747.5
34	Borrowings	258.1	287.5	287.2	289.2	285.5	283.0	289.4	281.0	283.4	284.9	287.4	287.7
35	Borrowings from banks in the U.S.	44.2	48.9	52.8	50.6	52.5	52.0	55.1	53.5	54.2	54.0	53.6	56.0
36	Borrowings from others	213.9	238.5	234.5	238.5	232.9	231.0	234.3	227.6	229.2	230.9	233.8	231.7
37	Trading liabilities ²⁰	4.5	2.9	2.9	2.8	2.9	2.7	2.8	2.6	2.8	2.8	2.7	2.6
38	Derivatives with a negative fair value ¹⁷	3.6	2.3	2.1	2.2	2.2	2.1	2.2	2.0	2.1	2.1	2.0	2.0
39	Other trading liabilities	0.9	0.6	0.7	0.7	0.7	0.6	0.7	0.6	0.7	0.7	0.7	0.6
40	Net due to related foreign offices	40.5	45.7	44.7	44.9	44.3	41.9	42.0	45.4	48.4	48.8	50.9	46.0
41	Other liabilities ²¹	64.8	62.1	60.9	59.7	61.5	62.4	58.8	58.7	59.0	62.3	60.6	60.2
42	TOTAL LIABILITIES¹⁹	3,327.5	3,411.9	3,417.1	3,434.4	3,449.4	3,453.1	3,463.5	3,481.0	3,509.9	3,516.7	3,525.6	3,537.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	452.2	437.1	442.4	437.9	451.1	473.9	516.9	468.6	447.7	444.7	442.9	439.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.9	-2.4	-3.8	-1.7	-0.9	-2.1	-3.8	-1.6	-0.8	-1.2	-0.9	-1.1
45	Securitized consumer loans ²⁴	13.8	13.4	12.5	12.0	11.8	11.7	12.9	12.0	11.4	11.1	10.8	11.1
46	Securitized credit cards and other revolving plans	11.5	11.4	10.7	10.5	10.4	10.3	11.5	10.6	9.9	9.8	9.7	9.9
47	Other securitized consumer loans	2.3	2.0	1.8	1.6	1.4	1.4	1.4	1.4	1.5	1.3	1.2	1.3
48	Securitized real estate loans ²⁴	21.2	18.8	18.9	18.8	18.6	18.7	19.2	19.6	20.0	19.9	20.1	20.0

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

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	3,193.5	3,271.4	3,277.1	3,289.0	3,301.0	3,325.1	3,324.3	3,336.6	3,357.7	3,364.5	3,368.9	3,373.9
2 Securities in bank credit ²	822.6	816.7	813.4	815.4	820.7	824.7	822.8	828.9	831.0	834.1	834.6	835.6
3 Treasury and agency securities ³	579.0	566.6	564.0	563.5	568.1	573.4	572.1	576.7	578.1	579.9	582.1	583.0
4 Mortgage-backed securities (MBS) ⁴	407.0	397.7	395.2	393.5	396.8	400.4	401.2	406.5	409.2	410.2	412.2	411.6
5 Non-MBS ⁵	172.0	168.9	168.8	170.0	171.3	173.1	170.9	170.2	168.9	169.7	170.0	171.5
6 Other securities	243.6	250.0	249.4	251.9	252.6	251.3	250.6	252.3	252.8	254.3	252.4	252.6
7 Mortgage-backed securities ⁶	14.9	14.9	14.7	14.5	14.7	14.5	14.4	14.3	14.5	14.6	14.6	14.5
8 Non-MBS ⁷	228.7	235.1	234.8	237.4	237.9	236.8	236.2	238.0	238.3	239.7	237.8	238.2
9 Loans and leases in bank credit ⁸	2,370.9	2,454.8	2,463.7	2,473.6	2,480.2	2,500.4	2,501.6	2,507.6	2,526.8	2,530.3	2,534.3	2,538.3
10 Commercial and industrial loans	436.5	451.3	453.1	454.7	458.7	464.8	469.6	474.9	481.2	481.1	483.7	484.7
11 Real estate loans	1,466.1	1,506.0	1,508.7	1,513.7	1,523.6	1,531.3	1,533.7	1,538.6	1,550.9	1,556.7	1,556.5	1,557.9
12 Revolving home equity loans	107.8	106.2	106.3	106.4	106.7	107.0	106.9	107.2	108.5	108.6	108.6	108.5
13 Closed-end residential loans ⁹	491.0	504.8	504.1	503.3	505.5	506.6	505.6	505.0	512.1	516.5	515.1	516.1
14 Commercial real estate loans ¹⁰	867.4	895.0	898.3	904.1	911.4	917.8	921.2	926.3	930.3	931.6	932.8	933.3
15 Consumer loans	315.9	333.0	335.8	337.1	330.8	332.0	330.7	329.8	327.9	327.1	328.0	329.6
16 Credit cards and other revolving plans	180.4	189.3	190.1	190.4	182.8	183.2	180.6	178.6	176.5	176.0	176.6	177.8
17 Other consumer loans ¹¹	135.5	143.7	145.7	146.7	147.9	148.8	150.2	151.3	151.3	151.0	151.4	151.8
18 Other loans and leases	152.3	164.4	166.1	168.0	167.1	172.2	167.5	164.4	166.8	165.5	166.1	166.1
19 Fed funds and reverse RPs with nonbanks ¹²	4.1	3.0	2.8	2.6	2.6	4.4	1.4	1.0	0.9	1.0	0.9	0.9
20 All other loans and leases ¹³	148.2	161.4	163.3	165.4	164.5	167.8	166.1	163.4	165.8	164.5	165.2	165.1
21 LESS: Allowance for loan and lease losses	44.2	42.7	42.4	41.9	41.7	41.2	40.7	40.8	40.9	41.0	40.9	40.8
22 Interbank loans ¹²	49.2	44.0	43.8	44.3	42.6	42.2	41.3	42.8	45.2	46.8	41.3	38.4
23 Fed funds and reverse RPs with banks ¹²	47.7	42.7	42.3	43.1	41.6	41.2	40.4	42.0	44.4	46.0	40.5	37.5
24 Loans to commercial banks ¹⁴	1.4	1.2	1.5	1.3	1.1	1.1	1.0	0.8	0.8	0.8	0.7	0.9
25 Cash assets ¹⁵	316.3	314.1	317.8	332.9	356.0	353.0	334.4	342.8	364.2	360.0	347.7	353.2
26 Trading assets ¹⁶	4.9	2.8	2.8	2.8	2.9	2.8	2.7	2.8	2.8	2.8	2.6	2.7
27 Derivatives with a positive fair value ¹⁷	4.7	2.6	2.6	2.6	2.6	2.6	2.5	2.6	2.6	2.6	2.4	2.5
28 Other trading assets	0.2	0.2	0.2	0.2	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.2
29 Other assets ¹⁸	262.4	264.1	262.4	262.5	262.5	263.9	266.5	266.5	266.1	266.5	265.9	264.2
30 TOTAL ASSETS ¹⁹	3,782.0	3,853.7	3,861.5	3,889.6	3,923.2	3,945.8	3,928.6	3,950.8	3,995.1	3,999.6	3,985.5	3,991.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	2,960.8	3,004.4	3,015.3	3,039.2	3,073.3	3,094.3	3,071.8	3,094.9	3,133.6	3,136.2	3,123.0	3,134.2
32	Large time deposits	398.8	393.0	391.6	390.6	389.7	387.1	385.7	387.2	389.9	390.9	391.1	391.3
33	Other deposits	2,561.9	2,611.4	2,623.7	2,648.5	2,683.6	2,707.2	2,686.1	2,707.6	2,743.7	2,745.4	2,731.9	2,742.9
34	Borrowings	262.7	283.7	284.5	285.5	281.4	285.8	293.6	286.2	285.5	284.2	284.7	285.4
35	Borrowings from banks in the U.S.	46.5	47.1	52.4	49.1	50.9	53.1	56.3	55.6	54.5	54.2	53.5	55.1
36	Borrowings from others	216.3	236.6	232.1	236.4	230.5	232.7	237.2	230.6	231.0	230.0	231.2	230.3
37	Trading liabilities ²⁰	4.7	2.8	2.9	2.9	2.9	2.7	2.6	2.8	2.8	2.8	2.7	2.9
38	Derivatives with a negative fair value ¹⁷	3.7	2.2	2.2	2.2	2.2	2.1	2.0	2.1	2.1	2.1	1.9	2.0
39	Other trading liabilities	1.0	0.6	0.7	0.7	0.7	0.5	0.7	0.7	0.7	0.7	0.8	0.8
40	Net due to related foreign offices	39.6	45.9	45.5	44.7	43.6	43.8	45.5	45.3	48.2	48.0	48.9	43.3
41	Other liabilities ²¹	64.8	62.8	62.0	60.7	64.0	64.8	58.8	58.9	58.0	61.2	58.6	58.4
42	TOTAL LIABILITIES ¹⁹	3,332.6	3,399.6	3,410.3	3,432.9	3,465.3	3,491.3	3,472.3	3,488.1	3,528.2	3,532.5	3,517.9	3,524.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	449.4	454.1	451.2	456.7	457.9	454.5	456.3	462.7	466.9	467.1	467.6	467.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.9	-2.4	-3.8	-1.7	-0.9	-2.1	-3.8	-1.6	-0.8	-1.2	-0.9	-1.1
45	Securitized consumer loans ²⁴	13.9	13.0	12.2	11.9	11.9	12.0	13.1	12.1	11.4	11.4	11.3	11.3
46	Securitized credit cards and other revolving plans	11.6	11.2	10.5	10.3	10.3	10.5	11.6	10.7	10.0	10.0	10.0	10.0
47	Other securitized consumer loans	2.3	1.8	1.7	1.6	1.6	1.5	1.4	1.4	1.3	1.3	1.3	1.3
48	Securitized real estate loans ²⁴	21.1	18.5	18.9	18.7	18.6	19.0	19.2	19.6	20.0	20.0	20.1	20.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	876.0	854.7	862.0	878.7	879.2	876.6	876.9	889.6	904.0	907.3	913.5	912.5
2 Securities in bank credit ²	207.5	202.8	204.9	199.7	202.7	205.3	200.7	198.6	197.2	198.5	201.4	199.1
3 Treasury and agency securities ³	105.9	99.4	97.7	94.7	97.4	97.7	91.8	90.2	88.7	89.4	91.1	88.9
4 Mortgage-backed securities (MBS) ⁴	20.4	15.2	14.5	14.6	13.8	13.4	13.2	11.5	11.1	11.7	11.2	11.1
5 Non-MBS ⁵	85.5	84.2	83.3	80.1	83.7	84.3	78.6	78.7	77.5	77.7	80.0	77.7
6 Other securities	101.6	103.4	107.1	105.0	105.2	107.6	109.0	108.4	108.6	109.1	110.3	110.2
7 Mortgage-backed securities ⁶	6.8	7.5	7.7	8.0	7.9	8.0	8.1	7.8	7.7	7.7	7.8	7.7
8 Non-MBS ⁷	94.8	95.9	99.5	97.1	97.3	99.6	100.9	100.7	100.9	101.3	102.5	102.5
9 Loans and leases in bank credit ⁸	668.5	651.9	657.1	678.9	676.5	671.3	676.1	691.0	706.8	708.8	712.1	713.4
10 Commercial and industrial loans	258.9	263.4	265.0	269.3	268.6	272.2	273.9	284.8	291.7	290.9	289.1	290.8
11 Real estate loans	29.9	29.9	29.8	30.1	29.8	30.9	31.3	32.9	31.9	31.2	30.3	30.2
12 Revolving home equity loans	0.2	0.3	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	1.0	1.3	1.3	1.2	1.0	1.1	1.2	1.2	1.0	1.1	0.9	0.8
14 Commercial real estate loans ¹⁰	28.6	28.3	28.2	28.6	28.6	29.5	29.8	31.3	30.6	29.8	29.1	29.2
15 Consumer loans	1.9	2.4	2.4	2.5	2.6	2.4	2.5	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	1.9	2.4	2.4	2.5	2.6	2.4	2.5	2.5	2.5	2.5	2.5	2.5
18 Other loans and leases	377.9	356.2	359.9	377.1	375.5	365.8	368.4	370.8	380.6	384.3	390.2	389.8
19 Fed funds and reverse RPs with nonbanks ¹²	176.3	155.6	160.7	167.8	164.1	155.1	154.7	156.6	167.3	170.4	176.2	178.8
20 All other loans and leases ¹³	201.6	200.6	199.3	209.3	211.4	210.7	213.7	214.1	213.3	213.9	214.0	211.0
21 LESS: Allowance for loan and lease losses	0.6	0.8	0.7	0.7	0.6	0.6	0.7	0.3	0.0	-0.0	-0.0	0.1
22 Interbank loans ¹²	24.1	24.0	23.7	22.3	22.0	21.8	24.0	23.4	23.0	22.6	22.9	20.6
23 Fed funds and reverse RPs with banks ¹²	21.9	19.9	19.1	18.4	18.7	18.2	21.1	20.4	19.5	19.3	19.6	17.5
24 Loans to commercial banks ¹⁴	2.2	4.1	4.5	3.9	3.3	3.7	3.0	3.0	3.5	3.2	3.3	3.1
25 Cash assets ¹⁵	917.1	1,160.1	1,217.5	1,229.0	1,278.5	1,276.9	1,279.8	1,350.8	1,423.9	1,460.6	1,446.9	1,396.7
26 Trading assets ¹⁶	122.6	94.1	86.9	83.3	81.3	81.3	82.0	82.5	82.8	84.5	85.7	86.6
27 Derivatives with a positive fair value ¹⁷	115.4	88.2	81.0	77.5	76.2	76.2	76.9	78.1	78.1	79.6	80.9	82.1
28 Other trading assets	7.2	5.9	5.9	5.8	5.2	5.1	5.1	4.4	4.7	4.9	4.8	4.5
29 Other assets ¹⁸	46.4	57.3	57.1	59.3	54.9	61.2	63.8	62.6	66.7	62.4	69.6	68.9
30 TOTAL ASSETS ¹⁹	1,985.7	2,189.5	2,246.5	2,271.8	2,315.4	2,317.3	2,325.8	2,408.7	2,500.3	2,537.5	2,538.6	2,485.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	948.1	1,009.2	1,033.7	1,018.9	1,053.4	1,064.6	1,083.2	1,100.0	1,108.2	1,118.3	1,114.1	1,096.2
32	Large time deposits	822.8	854.6	875.0	858.1	886.5	894.6	910.2	924.6	930.9	946.5	937.0	920.1
33	Other deposits	125.3	154.5	158.6	160.7	166.9	170.0	173.0	175.4	177.3	171.8	177.1	176.1
34	Borrowings	623.0	598.3	602.9	617.8	616.5	604.2	610.3	612.5	620.2	627.6	637.6	640.4
35	Borrowings from banks in the U.S.	45.2	38.7	37.4	39.5	37.6	36.1	34.8	36.3	38.2	37.8	38.6	40.1
36	Borrowings from others	577.9	559.5	565.5	578.3	578.9	568.1	575.5	576.2	582.0	589.7	599.0	600.3
37	Trading liabilities ²⁰	122.4	93.6	89.4	91.5	88.9	87.5	85.0	84.2	83.4	86.3	91.5	89.2
38	Derivatives with a negative fair value ¹⁷	113.6	84.2	78.6	79.6	78.2	76.9	75.0	73.5	74.6	76.1	76.1	76.4
39	Other trading liabilities	8.8	9.4	10.9	11.9	10.7	10.6	10.0	10.7	8.8	10.2	15.5	12.8
40	Net due to related foreign offices	220.0	441.8	465.5	475.5	508.5	482.3	510.2	541.9	588.2	606.8	605.2	576.5
41	Other liabilities ²¹	58.3	59.6	56.3	58.3	56.4	56.1	56.0	55.6	56.5	56.7	55.9	57.8
42	TOTAL LIABILITIES ¹⁹	1,971.7	2,202.4	2,247.8	2,262.1	2,323.6	2,294.8	2,344.6	2,394.3	2,456.6	2,495.6	2,504.3	2,460.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	13.9	-12.9	-1.3	9.7	-8.3	22.5	-18.8	14.4	43.7	41.9	34.3	25.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.4	-4.8	-4.9	-4.3	-3.9	-3.9	-3.6	-3.2	-2.8	-3.2	-3.0	-3.1
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

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26
ASSETS												
1 Bank credit	883.9	850.6	864.7	878.4	883.0	880.3	875.5	896.9	917.0	917.3	918.6	917.4
2 Securities in bank credit ²	209.7	204.9	205.1	199.8	203.8	202.8	200.5	200.2	199.6	201.6	202.2	200.9
3 Treasury and agency securities ³	108.0	100.1	97.7	92.8	96.4	95.1	92.1	91.6	90.4	92.4	92.2	91.0
4 Mortgage-backed securities (MBS) ⁴	19.9	15.6	15.1	15.2	13.9	13.5	13.3	11.0	10.5	10.7	10.2	9.9
5 Non-MBS ⁵	88.1	84.6	82.7	77.6	82.4	81.6	78.8	80.6	80.0	81.7	82.0	81.0
6 Other securities	101.7	104.8	107.4	107.0	107.4	107.8	108.5	108.7	109.2	109.2	110.0	110.0
7 Mortgage-backed securities ⁶	6.6	7.8	8.2	8.1	8.0	7.9	7.7	7.6	7.6	7.6	7.6	7.6
8 Non-MBS ⁷	95.1	97.0	99.2	98.9	99.4	99.9	100.8	101.1	101.6	101.6	102.5	102.3
9 Loans and leases in bank credit ⁸	674.2	645.7	659.6	678.6	679.2	677.5	674.9	696.7	717.4	715.7	716.3	716.5
10 Commercial and industrial loans	260.1	263.3	264.0	266.9	266.8	272.0	274.7	286.5	296.0	295.1	294.0	293.5
11 Real estate loans	29.8	29.5	29.7	29.9	30.0	30.7	30.6	32.8	31.8	31.5	31.1	31.2
12 Revolving home equity loans	0.2	0.3	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	1.0	1.3	1.3	1.1	1.2	1.1	1.1	1.2	0.9	1.1	1.0	0.9
14 Commercial real estate loans ¹⁰	28.5	27.9	28.1	28.5	28.5	29.2	29.1	31.3	30.6	30.1	29.9	30.0
15 Consumer loans	1.9	2.3	2.4	2.4	2.5	2.4	2.5	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	1.9	2.3	2.4	2.4	2.5	2.4	2.5	2.5	2.5	2.5	2.5	2.5
18 Other loans and leases	382.5	350.6	363.6	379.4	380.0	372.4	367.2	374.8	387.0	386.7	388.7	389.3
19 Fed funds and reverse RPs with nonbanks ¹²	179.9	153.0	163.7	170.9	170.1	160.7	152.6	159.5	171.1	169.8	172.6	175.7
20 All other loans and leases ¹³	202.6	197.5	200.0	208.4	209.9	211.7	214.6	215.3	215.9	216.9	216.2	213.6
21 LESS: Allowance for loan and lease losses	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.4	0.4	0.4	0.4	0.4
22 Interbank loans ¹²	26.6	23.8	23.6	22.2	21.8	21.4	24.6	25.2	24.2	23.9	22.8	19.9
23 Fed funds and reverse RPs with banks ¹²	24.6	19.2	18.6	17.9	18.4	17.9	21.8	22.4	21.0	20.9	19.8	17.1
24 Loans to commercial banks ¹⁴	2.0	4.6	4.9	4.3	3.4	3.5	2.8	2.8	3.2	3.1	3.0	2.8
25 Cash assets ¹⁵	935.1	1,185.3	1,210.1	1,198.7	1,264.0	1,200.5	1,311.0	1,385.7	1,393.9	1,422.1	1,389.9	1,382.4
26 Trading assets ¹⁶	123.0	92.7	89.0	84.3	84.1	83.2	81.8	83.0	83.0	83.9	82.9	82.7
27 Derivatives with a positive fair value ¹⁷	115.0	86.8	83.2	78.4	78.9	78.3	76.9	78.2	78.2	78.9	78.6	78.3
28 Other trading assets	8.1	5.9	5.9	5.9	5.2	4.9	4.9	4.8	4.8	4.9	4.4	4.3
29 Other assets ¹⁸	48.5	56.4	58.4	59.7	56.2	59.1	60.6	64.2	65.1	62.7	69.5	67.9
30 TOTAL ASSETS ¹⁹	2,016.5	2,208.1	2,245.3	2,242.7	2,308.6	2,243.9	2,353.0	2,454.6	2,482.7	2,509.4	2,483.3	2,469.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

April 4, 2014

Account	2013	2013	2013	2013	2013	2013	2014	2014	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 5	Mar 12	Mar 19	Mar 26	
LIABILITIES													
31	Deposits	950.8	1,005.1	1,038.1	1,010.3	1,037.8	1,057.6	1,090.5	1,103.5	1,109.3	1,119.6	1,112.8	1,107.3
32	Large time deposits	826.4	847.6	878.4	849.7	872.1	886.1	919.1	929.3	932.3	945.4	936.0	931.3
33	Other deposits	124.4	157.5	159.7	160.5	165.7	171.5	171.4	174.2	177.0	174.2	176.9	175.9
34	Borrowings	638.9	599.5	598.1	609.5	619.9	596.0	610.8	629.6	631.7	637.9	643.3	636.9
35	Borrowings from banks in the U.S.	46.0	39.7	38.3	40.5	38.4	34.7	34.0	36.5	39.2	38.7	39.5	37.5
36	Borrowings from others	592.9	559.8	559.8	569.1	581.5	561.3	576.8	593.1	592.5	599.2	603.8	599.4
37	Trading liabilities ²⁰	120.2	91.4	91.1	92.1	91.3	90.1	85.6	83.5	83.8	85.3	88.7	86.2
38	Derivatives with a negative fair value ¹⁷	111.2	81.7	80.5	80.6	80.2	79.2	74.9	72.5	74.3	75.3	74.1	73.6
39	Other trading liabilities	9.0	9.7	10.5	11.5	11.2	10.9	10.8	10.9	9.5	10.0	14.6	12.7
40	Net due to related foreign offices	243.7	450.3	458.1	469.6	498.9	438.8	506.8	577.4	597.5	604.2	580.7	574.1
41	Other liabilities ²¹	59.3	58.2	56.3	57.5	56.9	57.3	55.2	56.7	56.5	58.6	53.8	61.4
42	TOTAL LIABILITIES¹⁹	2,013.0	2,204.6	2,241.7	2,239.0	2,304.8	2,240.0	2,349.1	2,450.7	2,478.8	2,505.5	2,479.4	2,466.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	3.5	3.6	3.6	3.7	3.8	3.9						
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.4	-4.8	-4.9	-4.3	-3.9	-3.9	-3.6	-3.2	-2.8	-3.2	-3.0	-3.1
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).