
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
July 25, 2014

H.8

Notes on the Data (billions of dollars)

Due to the conversion of a thrift to a commercial bank during the week ending July 16, 2014, the assets and liabilities of commercial banks increased \$6.0 billion. The major asset items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$0.8; commercial and industrial loans, \$0.7; real estate loans, closed-end residential loans, \$1.5; real estate loans, commercial real estate loans, \$1.4; and other asset items, \$1.6. The major liability items affected were: deposits, large time deposits, \$0.5; deposits, other deposits, \$3.7; and borrowings, borrowings from others, \$0.9. The residual (assets less liabilities) increased \$0.7.

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
July 25, 2014

Account	2009	2010	2011	2012	2013	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Mar	2014 Apr	2014 May	2014 Jun
ASSETS															
1 Bank credit	-6.7	-2.6	1.6	4.1	1.1	3.0	0.6	-1.3	2.2	5.7	7.5	8.4	6.2	7.1	9.3
2 Securities in bank credit ²	6.2	6.9	1.8	7.5	-2.0	2.1	-2.4	-8.2	0.8	6.5	7.1	7.8	4.4	10.1	8.4
3 Treasury and agency securities ³	13.5	15.2	3.2	8.4	-5.6	-1.9	-8.1	-12.8	0.1	7.4	10.7	9.3	7.9	17.5	10.1
6 Other securities	-4.3	-7.1	-1.1	5.7	6.2	11.0	9.9	1.2	2.1	4.8	-0.2	4.7	-2.8	-4.7	4.8
9 Loans and leases in bank credit ⁸	-10.2	-5.7	1.6	2.9	2.3	3.3	1.7	1.3	2.6	5.5	7.7	8.7	6.9	6.0	9.6
10 Commercial and industrial loans	-18.4	-9.0	8.5	11.6	7.4	8.7	5.9	7.6	6.8	12.3	12.6	13.2	12.0	6.5	11.5
11 Real estate loans	-5.6	-5.5	-3.7	-1.1	-1.0	-0.3	-0.9	-1.9	-1.0	1.6	3.4	2.4	3.5	2.2	7.4
12 Revolving home equity loans	0.6	-4.1	-5.9	-7.1	-8.1	-8.1	-10.7	-7.7	-6.9	-6.4	-3.9	-4.6	-3.8	-3.6	-2.3
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.5	0.2	-0.9	-7.1	-6.3	-0.5	2.7	2.0	2.6	0.9	8.2
14 Commercial real estate loans ¹⁰	-4.7	-8.8	-6.4	-1.2	4.4	2.0	2.7	5.8	6.8	6.2	6.4	5.0	6.8	5.3	9.4
15 Consumer loans	-3.2	-6.8	-1.1	1.0	3.5	2.5	3.8	3.1	4.4	3.1	6.0	3.1	8.1	6.9	6.6
16 Credit cards and other revolving plans	-6.2	-10.8	-2.0	-0.6	0.8	0.5	1.8	-0.7	1.8	1.3	4.0	-1.6	7.9	5.4	3.0
17 Other consumer loans ¹¹	1.2	-1.4	0.0	3.0	6.6	4.6	6.3	7.3	7.4	5.0	8.2	8.5	8.4	8.6	10.5
18 Other loans and leases	-23.1	0.3	18.8	7.5	4.7	8.6	2.2	1.1	6.8	10.5	15.7	27.4	8.5	16.1	16.5
21 LESS: Allowance for loan and lease losses	-	-	-17.8	-16.5	-15.5	-15.1	-14.6	-18.3	-18.0	-17.6	-10.0	-9.0	-8.1	-9.2	-14.4
22 Interbank loans ¹²	-38.5	-22.9	-37.2	4.1	-11.1	15.1	-5.4	-24.6	-30.0	11.1	23.0	-12.8	22.7	62.6	27.2
25 Cash assets ¹⁵	49.5	-7.8	47.6	-2.1	55.2	45.0	47.0	51.7	42.2	16.9	15.3	24.4	8.1	3.4	36.0
26 Trading assets ¹⁶	-	-	4.0	-1.5	-33.2	-19.1	-32.8	-59.9	-40.5	5.0	-7.9	-6.5	-17.1	10.8	-45.1
29 Other assets ¹⁸	-3.6	4.5	-3.6	-5.1	-0.3	2.7	1.0	3.1	-7.7	3.8	1.1	-4.4	0.5	6.9	4.2
30 TOTAL ASSETS ¹⁹	-6.0	-2.6	5.3	2.6	7.2	8.1	6.5	6.0	7.4	7.9	8.5	10.2	6.0	7.0	13.6
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.2	6.4	7.0	4.8	6.1	7.2	8.3	7.5	6.7	8.4	7.9	3.4
32 Large time deposits	-5.6	-7.3	-13.6	-1.2	5.4	10.8	-2.1	9.4	3.3	15.1	7.0	7.5	14.2	4.9	-14.2
33 Other deposits	-	-	12.4	9.0	6.6	6.2	6.2	5.5	8.0	7.0	7.7	6.5	7.3	8.5	6.9
34 Borrowings	-24.5	-18.9	-14.5	-5.2	-0.9	1.9	-9.9	-1.8	6.3	8.0	20.2	24.8	18.6	15.8	46.5
37 Trading liabilities ²⁰	-	-	1.1	-8.7	-26.9	-14.5	-11.9	-70.2	-20.9	-2.4	-33.1	-16.4	-75.3	2.0	-36.1
41 Other liabilities ²¹	-10.8	9.3	-1.4	-0.7	-8.9	1.3	-5.5	-12.3	-20.1	-9.4	-7.6	17.5	-32.5	-3.0	-5.1
42 TOTAL LIABILITIES ¹⁹	-7.1	-3.3	5.5	2.3	8.1	9.1	7.0	8.1	7.3	7.6	8.9	10.7	5.4	9.4	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

July 25, 2014

Account	2013 Jun	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	Week ending			
									Jun 25	Jul 2	Jul 9	Jul 16
ASSETS												
1 Bank credit	10,032.9	10,090.3	10,124.0	10,195.1	10,280.7	10,334.0	10,395.1	10,475.3	10,502.3	10,554.2	10,546.8	10,555.6
2 Securities in bank credit ²	2,730.0	2,713.5	2,723.6	2,737.4	2,756.5	2,766.6	2,789.9	2,809.4	2,813.1	2,835.4	2,841.0	2,835.1
3 Treasury and agency securities ³	1,838.9	1,808.1	1,816.4	1,828.7	1,843.0	1,855.2	1,882.1	1,898.0	1,903.4	1,913.9	1,924.5	1,921.2
4 Mortgage-backed securities (MBS) ⁴	1,357.4	1,317.9	1,323.2	1,331.6	1,334.0	1,333.1	1,343.6	1,351.8	1,358.9	1,353.9	1,353.5	1,353.1
5 Non-MBS ⁵	481.5	490.2	493.3	497.2	509.0	522.1	538.5	546.2	544.5	559.9	570.9	568.1
6 Other securities	891.1	905.4	907.2	908.7	913.5	911.4	907.8	911.4	909.7	921.6	916.6	913.9
7 Mortgage-backed securities ⁶	141.4	141.2	140.3	138.4	138.2	137.3	135.4	135.3	135.2	136.0	136.1	135.4
8 Non-MBS ⁷	749.7	764.2	766.9	770.3	775.3	774.1	772.4	776.2	774.6	785.6	780.5	778.5
9 Loans and leases in bank credit ⁸	7,302.8	7,376.8	7,400.4	7,457.7	7,524.2	7,567.4	7,605.2	7,665.8	7,689.2	7,718.8	7,705.8	7,720.5
10 Commercial and industrial loans	1,546.8	1,601.8	1,610.5	1,645.9	1,666.1	1,682.7	1,691.8	1,708.0	1,714.0	1,732.6	1,733.1	1,730.9
11 Real estate loans	3,542.2	3,525.9	3,529.1	3,538.2	3,555.3	3,565.8	3,572.2	3,594.2	3,600.6	3,605.1	3,593.9	3,604.9
12 Revolving home equity loans	490.9	473.9	471.4	469.2	468.7	467.2	465.8	464.9	464.5	464.6	464.4	464.4
13 Closed-end residential loans ⁹	1,605.5	1,556.7	1,554.9	1,557.7	1,566.2	1,569.6	1,570.7	1,581.4	1,587.5	1,586.7	1,574.8	1,582.3
14 Commercial real estate loans ¹⁰	1,445.8	1,495.3	1,502.8	1,511.3	1,520.5	1,529.1	1,535.7	1,547.9	1,548.5	1,553.8	1,554.7	1,558.2
15 Consumer loans	1,136.5	1,142.0	1,143.1	1,145.9	1,148.9	1,156.7	1,163.4	1,169.8	1,171.2	1,174.8	1,176.2	1,177.8
16 Credit cards and other revolving plans	608.3	594.6	594.5	595.5	594.7	598.6	601.3	602.8	603.5	604.4	604.8	604.5
17 Other consumer loans ¹¹	528.2	547.3	548.7	550.3	554.2	558.1	562.1	567.0	567.7	570.4	571.4	573.3
18 Other loans and leases	1,077.3	1,107.2	1,117.7	1,127.7	1,153.9	1,162.1	1,177.7	1,193.8	1,203.5	1,206.2	1,202.6	1,206.8
19 Fed funds and reverse RPs with nonbanks ¹²	299.4	272.9	273.4	275.4	290.6	299.0	303.5	310.2	318.0	317.0	312.4	313.6
20 All other loans and leases ¹³	777.9	834.3	844.3	852.3	863.3	863.1	874.2	883.7	885.5	889.2	890.2	893.2
21 LESS: Allowance for loan and lease losses	135.7	123.5	120.9	119.5	118.7	117.9	116.9	115.5	115.8	114.7	114.5	114.5
22 Interbank loans ¹²	123.5	105.7	111.4	112.2	111.0	113.1	119.0	121.7	118.0	133.1	135.7	133.5
23 Fed funds and reverse RPs with banks ¹²	110.1	95.4	101.4	101.8	100.0	101.2	105.7	108.7	107.2	120.0	121.7	120.6
24 Loans to commercial banks ¹⁴	13.4	10.3	10.0	10.4	11.0	11.9	13.3	13.1	10.9	13.0	14.0	12.9
25 Cash assets ¹⁵	2,144.4	2,593.3	2,635.1	2,680.6	2,740.8	2,759.2	2,767.1	2,850.1	2,906.2	2,805.2	2,833.0	2,819.7
26 Trading assets ¹⁶	249.9	201.7	201.6	204.3	203.2	200.3	202.1	194.5	195.5	191.7	193.2	195.0
27 Derivatives with a positive fair value ¹⁷	231.6	189.4	186.4	188.1	186.3	183.3	181.0	172.7	172.1	171.5	171.7	172.0
28 Other trading assets	18.3	12.3	15.1	16.2	16.8	17.0	21.0	21.8	23.4	20.3	21.6	23.0
29 Other assets ¹⁸	1,133.9	1,123.5	1,128.1	1,127.0	1,125.2	1,125.7	1,132.2	1,136.2	1,134.9	1,141.7	1,134.0	1,148.7
30 TOTAL ASSETS ¹⁹	13,548.8	13,991.0	14,079.2	14,199.8	14,342.2	14,414.3	14,498.5	14,662.3	14,741.2	14,711.2	14,728.3	14,738.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 25, 2014

Account	2013 Jun	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	Week ending			
									Jun 25	Jul 2	Jul 9	Jul 16
LIABILITIES												
31 Deposits	9,428.4	9,776.8	9,847.0	9,926.9	9,995.8	10,066.0	10,132.3	10,161.4	10,212.2	10,186.1	10,219.0	10,263.0
32 Large time deposits	1,546.3	1,597.5	1,626.2	1,639.7	1,654.2	1,673.8	1,680.8	1,660.9	1,659.8	1,677.9	1,685.1	1,693.4
33 Other deposits	7,882.1	8,179.3	8,220.9	8,287.2	8,341.5	8,392.2	8,451.5	8,500.5	8,552.4	8,508.2	8,533.9	8,569.6
34 Borrowings	1,527.2	1,533.9	1,557.7	1,552.3	1,588.4	1,613.0	1,634.3	1,697.5	1,692.5	1,712.0	1,726.9	1,718.6
35 Borrowings from banks in the U.S.	142.2	133.0	137.4	139.9	144.8	138.2	139.8	140.9	139.0	146.7	153.8	156.7
36 Borrowings from others	1,385.1	1,401.0	1,420.3	1,412.5	1,443.6	1,474.8	1,494.4	1,556.6	1,553.5	1,565.3	1,573.1	1,561.9
37 Trading liabilities ²⁰	237.3	199.5	199.3	197.2	194.5	182.3	182.6	177.1	177.5	179.3	178.0	182.4
38 Derivatives with a negative fair value ¹⁷	195.7	158.5	155.9	151.3	149.7	145.1	145.0	140.3	142.0	141.4	139.6	141.7
39 Other trading liabilities	41.6	41.0	43.4	45.9	44.8	37.2	37.6	36.8	35.6	37.9	38.5	40.7
40 Net due to related foreign offices	395.8	532.6	538.5	562.6	584.8	570.5	583.9	651.0	647.1	661.5	634.3	606.0
41 Other liabilities ²¹	448.4	410.8	400.9	403.0	409.6	398.5	397.5	395.9	407.3	399.1	401.4	393.2
42 TOTAL LIABILITIES ¹⁹	12,037.0	12,453.7	12,543.4	12,642.1	12,773.2	12,830.3	12,930.5	13,082.8	13,136.7	13,138.0	13,159.5	13,163.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,511.8	1,537.3	1,535.9	1,557.7	1,569.1	1,584.0	1,568.0	1,579.5	1,604.4	1,573.2	1,568.8	1,574.8
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	11.4	-8.7	-6.6	-0.5	-1.5	1.6	10.3	8.9	11.7	7.7	9.3	8.1
45 Securitized consumer loans ²⁴	20.5	19.7	20.9	19.9	19.2	18.5	18.4	19.0	19.0	19.0	19.0	19.0
46 Securitized credit cards and other revolving plans	11.5	10.6	11.8	11.0	10.3	10.0	10.0	10.7	10.6	10.7	10.6	10.7
47 Other securitized consumer loans	9.0	9.0	9.1	9.0	8.9	8.5	8.4	8.4	8.4	8.4	8.4	8.3
48 Securitized real estate loans ²⁴	701.2	681.1	675.8	666.6	661.3	657.7	658.7	659.1	660.0	658.6	657.6	658.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 25, 2014

Account	2013 Jun	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	Week ending			
									Jun 25	Jul 2	Jul 9	Jul 16
ASSETS												
1 Bank credit	10,015.6	10,138.6	10,135.7	10,193.6	10,267.2	10,327.6	10,395.5	10,464.9	10,463.6	10,536.2	10,510.0	10,504.9
2 Securities in bank credit ²	2,717.6	2,716.4	2,718.4	2,736.4	2,763.8	2,776.8	2,793.7	2,799.1	2,797.8	2,819.6	2,818.5	2,811.5
3 Treasury and agency securities ³	1,835.4	1,805.8	1,812.3	1,830.0	1,853.6	1,869.6	1,890.0	1,896.8	1,897.4	1,909.9	1,913.2	1,908.4
4 Mortgage-backed securities (MBS) ⁴	1,352.6	1,319.5	1,321.8	1,332.1	1,337.0	1,339.4	1,346.6	1,348.3	1,349.9	1,353.0	1,349.2	1,346.7
5 Non-MBS ⁵	482.8	486.3	490.5	497.9	516.6	530.2	543.4	548.4	547.5	556.9	563.9	561.7
6 Other securities	882.2	910.7	906.1	906.4	910.2	907.1	903.7	902.3	900.4	909.7	905.3	903.1
7 Mortgage-backed securities ⁶	140.6	141.1	140.0	138.7	138.3	137.5	135.7	134.5	135.3	134.2	134.1	133.7
8 Non-MBS ⁷	741.6	769.6	766.1	767.7	771.9	769.7	768.0	767.8	765.2	775.5	771.2	769.4
9 Loans and leases in bank credit ⁸	7,298.0	7,422.1	7,417.3	7,457.2	7,503.4	7,550.8	7,601.7	7,665.8	7,665.8	7,716.6	7,691.5	7,693.4
10 Commercial and industrial loans	1,550.9	1,601.4	1,606.8	1,647.6	1,673.2	1,692.5	1,702.2	1,713.3	1,716.3	1,736.9	1,726.5	1,725.6
11 Real estate loans	3,540.3	3,535.8	3,533.7	3,537.7	3,545.1	3,559.2	3,571.2	3,593.6	3,587.6	3,600.4	3,604.3	3,602.8
12 Revolving home equity loans	490.9	474.1	471.3	469.0	467.6	466.9	465.8	465.0	464.9	464.3	463.7	463.7
13 Closed-end residential loans ⁹	1,602.6	1,562.8	1,559.0	1,556.0	1,557.7	1,563.7	1,567.7	1,579.7	1,573.4	1,583.7	1,587.6	1,582.1
14 Commercial real estate loans ¹⁰	1,446.8	1,498.9	1,503.5	1,512.7	1,519.8	1,528.6	1,537.7	1,548.9	1,549.3	1,552.4	1,553.0	1,556.9
15 Consumer loans	1,134.5	1,158.0	1,156.1	1,146.1	1,137.6	1,148.4	1,157.9	1,168.4	1,171.2	1,172.5	1,171.1	1,172.3
16 Credit cards and other revolving plans	606.2	611.4	606.3	594.8	584.9	590.8	596.3	601.1	603.0	603.5	601.4	600.7
17 Other consumer loans ¹¹	528.3	546.6	549.8	551.3	552.7	557.6	561.6	567.2	568.2	568.9	569.7	571.6
18 Other loans and leases	1,072.3	1,126.9	1,120.7	1,125.8	1,147.5	1,150.7	1,170.5	1,190.6	1,190.6	1,206.8	1,189.6	1,192.8
19 Fed funds and reverse RPs with nonbanks ¹²	294.5	282.8	272.7	279.0	289.6	292.9	301.6	306.4	308.1	307.9	297.8	298.5
20 All other loans and leases ¹³	777.8	844.1	847.9	846.8	857.8	857.8	868.9	884.2	882.5	898.9	891.8	894.3
21 LESS: Allowance for loan and lease losses	136.0	124.0	120.2	120.0	119.1	117.0	117.0	115.7	115.6	113.7	113.6	113.8
22 Interbank loans ¹²	119.4	109.2	113.6	115.7	112.6	112.7	114.5	118.3	112.3	126.0	130.2	134.3
23 Fed funds and reverse RPs with banks ¹²	106.3	98.9	103.5	105.5	101.7	101.1	101.4	105.4	99.6	112.8	117.3	121.4
24 Loans to commercial banks ¹⁴	13.1	10.3	10.1	10.2	10.9	11.7	13.1	12.9	12.7	13.2	12.9	12.9
25 Cash assets ¹⁵	2,135.3	2,576.4	2,645.4	2,716.4	2,736.0	2,733.2	2,776.5	2,838.7	2,842.0	2,805.5	2,872.8	2,857.0
26 Trading assets ¹⁶	250.2	203.1	199.9	204.1	199.4	196.7	202.1	194.9	196.1	190.2	193.9	193.4
27 Derivatives with a positive fair value ¹⁷	231.5	191.3	184.7	187.7	182.2	179.5	181.0	172.6	173.2	168.4	171.0	169.5
28 Other trading assets	18.7	11.8	15.2	16.4	17.2	17.2	21.0	22.3	22.9	21.8	22.9	23.9
29 Other assets ¹⁸	1,129.9	1,126.8	1,128.6	1,129.5	1,128.8	1,124.3	1,128.0	1,132.4	1,128.9	1,135.3	1,129.9	1,140.9
30 TOTAL ASSETS ¹⁹	13,514.4	14,030.0	14,103.0	14,239.3	14,324.9	14,377.5	14,499.6	14,633.5	14,627.3	14,679.6	14,723.1	14,716.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 25, 2014

Account	2013 Jun	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	Week ending			
									Jun 25	Jul 2	Jul 9	Jul 16
LIABILITIES												
31 Deposits	9,385.7	9,877.8	9,874.3	9,926.0	10,023.5	10,094.1	10,074.0	10,113.2	10,072.1	10,190.5	10,197.8	10,205.8
32 Large time deposits	1,555.8	1,590.3	1,632.0	1,639.0	1,649.6	1,677.6	1,686.8	1,670.8	1,663.1	1,681.8	1,685.9	1,690.8
33 Other deposits	7,829.9	8,287.6	8,242.3	8,287.1	8,373.9	8,416.6	8,387.1	8,442.4	8,408.9	8,508.7	8,511.9	8,515.0
34 Borrowings	1,526.6	1,520.9	1,562.2	1,571.0	1,587.0	1,614.3	1,667.8	1,700.8	1,699.1	1,694.5	1,713.3	1,714.6
35 Borrowings from banks in the U.S.	141.2	133.1	138.5	141.6	144.4	139.1	138.3	140.0	135.4	144.8	149.7	158.5
36 Borrowings from others	1,385.4	1,387.8	1,423.7	1,429.4	1,442.6	1,475.2	1,529.6	1,560.8	1,563.6	1,549.7	1,563.6	1,556.1
37 Trading liabilities ²⁰	238.0	203.9	200.7	197.2	191.5	179.6	183.7	177.8	177.4	174.2	175.3	178.1
38 Derivatives with a negative fair value ¹⁷	194.9	161.7	156.8	150.9	147.4	143.0	146.2	139.8	141.3	137.3	138.7	138.2
39 Other trading liabilities	43.1	42.2	43.9	46.3	44.1	36.7	37.5	38.0	36.1	36.8	36.7	39.9
40 Net due to related foreign offices	406.6	489.0	538.0	595.5	562.6	542.1	603.5	664.6	684.8	644.6	658.2	649.1
41 Other liabilities ²¹	444.1	416.5	396.9	403.8	406.6	390.2	394.8	391.8	400.4	395.5	395.8	384.6
42 TOTAL LIABILITIES ¹⁹	12,000.9	12,508.2	12,572.0	12,693.5	12,771.2	12,820.4	12,923.9	13,048.3	13,033.7	13,099.2	13,140.4	13,132.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,513.4	1,521.9	1,530.9	1,545.8	1,553.7	1,557.1	1,575.8	1,585.3	1,593.5	1,580.4	1,582.7	1,584.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	11.4	-8.7	-6.6	-0.5	-1.5	1.6	10.3	8.9	11.7	7.7	9.3	8.1
45 Securitized consumer loans ²⁴	20.1	20.3	21.3	20.1	19.2	18.7	18.3	18.6	18.6	18.6	18.5	18.4
46 Securitized credit cards and other revolving plans	11.3	11.0	12.0	11.1	10.3	10.1	9.9	10.4	10.4	10.4	10.4	10.4
47 Other securitized consumer loans	8.8	9.3	9.2	9.0	8.9	8.6	8.4	8.2	8.2	8.2	8.1	8.0
48 Securitized real estate loans ²⁴	698.7	681.9	677.6	668.7	664.0	656.0	656.0	656.1	656.1	656.4	656.4	657.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 25, 2014

Account	2013 Jun	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	Week ending			
									Jun 25	Jul 2	Jul 9	Jul 16
ASSETS												
1 Bank credit	9,186.3	9,218.3	9,253.2	9,313.5	9,377.0	9,417.8	9,467.6	9,530.2	9,545.9	9,582.9	9,586.9	9,605.1
2 Securities in bank credit ²	2,528.3	2,508.2	2,522.5	2,538.8	2,557.8	2,567.8	2,589.7	2,608.7	2,611.1	2,631.6	2,636.7	2,635.2
3 Treasury and agency securities ³	1,741.8	1,710.8	1,724.5	1,739.0	1,754.4	1,770.5	1,795.1	1,809.7	1,814.0	1,822.2	1,832.3	1,833.7
4 Mortgage-backed securities (MBS) ⁴	1,340.8	1,304.4	1,309.9	1,319.8	1,322.6	1,322.0	1,332.8	1,341.1	1,348.1	1,343.6	1,343.0	1,342.7
5 Non-MBS ⁵	401.0	406.4	414.6	419.2	431.8	448.5	462.3	468.5	465.9	478.6	489.3	491.0
6 Other securities	786.6	797.4	797.9	799.8	803.4	797.3	794.6	799.1	797.1	809.4	804.4	801.6
7 Mortgage-backed securities ⁶	134.7	133.2	132.3	130.7	130.6	129.8	127.9	127.6	127.5	128.4	128.6	127.8
8 Non-MBS ⁷	651.9	664.2	665.6	669.1	672.8	667.5	666.7	671.5	669.7	681.1	675.9	673.8
9 Loans and leases in bank credit ⁸	6,657.9	6,710.1	6,730.8	6,774.7	6,819.2	6,850.0	6,877.9	6,921.5	6,934.8	6,951.3	6,950.2	6,969.9
10 Commercial and industrial loans	1,289.3	1,329.2	1,336.2	1,361.6	1,374.8	1,388.0	1,398.2	1,411.3	1,413.7	1,427.5	1,428.8	1,429.7
11 Real estate loans	3,512.5	3,495.2	3,498.4	3,506.5	3,524.2	3,533.5	3,539.6	3,559.9	3,566.5	3,569.7	3,559.3	3,569.4
12 Revolving home equity loans	490.7	473.6	471.1	468.9	468.4	466.9	465.5	464.6	464.2	464.3	464.1	464.1
13 Closed-end residential loans ⁹	1,604.3	1,555.6	1,553.8	1,556.6	1,565.2	1,568.4	1,569.6	1,580.1	1,586.2	1,585.1	1,573.6	1,580.7
14 Commercial real estate loans ¹⁰	1,417.5	1,466.0	1,473.5	1,481.1	1,490.6	1,498.2	1,504.5	1,515.2	1,516.0	1,520.3	1,521.6	1,524.6
15 Consumer loans	1,134.3	1,139.4	1,140.6	1,143.4	1,146.4	1,154.3	1,161.1	1,167.4	1,168.7	1,172.4	1,173.8	1,175.5
16 Credit cards and other revolving plans	608.3	594.6	594.5	595.5	594.7	598.6	601.3	602.8	603.5	604.4	604.8	604.5
17 Other consumer loans ¹¹	526.0	544.8	546.1	547.8	551.8	555.7	559.8	564.6	565.2	568.1	569.0	571.0
18 Other loans and leases	721.8	746.3	755.6	763.3	773.8	774.2	779.0	783.0	785.9	781.7	788.3	795.3
19 Fed funds and reverse RPs with nonbanks ¹²	133.2	115.8	116.6	116.6	116.4	113.0	111.4	108.8	111.2	107.2	109.7	113.5
20 All other loans and leases ¹³	588.6	630.5	639.1	646.7	657.3	661.2	667.6	674.1	674.7	674.5	678.6	681.7
21 LESS: Allowance for loan and lease losses	135.1	122.8	120.1	119.3	118.6	117.7	116.8	115.1	115.2	114.1	113.7	113.7
22 Interbank loans ¹²	100.8	83.5	86.7	87.6	86.6	86.8	87.8	90.1	88.9	95.4	99.5	98.7
23 Fed funds and reverse RPs with banks ¹²	91.3	76.9	79.9	80.9	79.7	79.1	79.2	81.5	81.9	87.2	90.5	90.3
24 Loans to commercial banks ¹⁴	9.6	6.5	6.8	6.8	6.9	7.7	8.6	8.6	7.0	8.2	9.0	8.4
25 Cash assets ¹⁵	1,061.7	1,313.3	1,352.1	1,328.6	1,335.5	1,374.5	1,376.8	1,403.0	1,474.8	1,368.2	1,422.9	1,415.8
26 Trading assets ¹⁶	142.2	120.2	119.2	121.4	118.2	116.4	119.1	113.7	114.3	109.3	111.9	114.4
27 Derivatives with a positive fair value ¹⁷	130.4	113.0	109.2	109.8	106.1	104.0	103.1	96.8	95.5	95.1	96.0	96.6
28 Other trading assets	11.8	7.2	10.1	11.6	12.1	12.4	16.1	16.9	18.8	14.3	15.9	17.8
29 Other assets ¹⁸	1,067.1	1,056.0	1,056.0	1,054.5	1,051.4	1,054.1	1,058.0	1,061.6	1,061.8	1,061.7	1,054.6	1,068.7
30 TOTAL ASSETS ¹⁹	11,423.0	11,668.4	11,747.2	11,786.5	11,850.0	11,932.0	11,992.6	12,083.6	12,170.5	12,103.5	12,162.1	12,189.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16
LIABILITIES												
31 Deposits	8,443.2	8,711.4	8,764.5	8,826.3	8,883.3	8,942.7	8,998.0	9,038.1	9,085.6	9,044.8	9,067.3	9,109.7
32 Large time deposits	701.4	701.6	715.8	712.3	716.5	730.8	731.5	725.8	723.2	729.6	726.5	730.6
33 Other deposits	7,741.7	8,009.8	8,048.6	8,114.0	8,166.7	8,211.8	8,266.5	8,312.3	8,362.4	8,315.1	8,340.8	8,379.0
34 Borrowings	939.3	938.2	957.9	938.0	955.4	972.2	974.2	1,002.3	997.3	1,008.5	1,014.7	1,007.8
35 Borrowings from banks in the U.S.	100.7	96.0	100.5	99.3	101.1	96.4	95.8	98.6	96.8	104.4	109.9	110.4
36 Borrowings from others	838.7	842.2	857.5	838.7	854.3	875.8	878.4	903.7	900.5	904.1	904.8	897.4
37 Trading liabilities ²⁰	130.0	112.1	115.0	113.5	107.7	99.9	99.7	96.7	95.7	97.5	98.1	102.3
38 Derivatives with a negative fair value ¹⁷	99.9	81.6	80.9	78.0	74.5	72.2	72.1	68.6	69.2	68.8	67.9	70.5
39 Other trading liabilities	30.1	30.5	34.0	35.5	33.2	27.7	27.6	28.1	26.5	28.7	30.2	31.7
40 Net due to related foreign offices	16.0	38.1	18.2	16.0	1.8	9.3	16.7	32.2	43.1	45.5	55.1	34.0
41 Other liabilities ²¹	388.3	354.3	344.8	347.5	353.9	342.7	342.7	339.0	349.2	340.5	338.3	339.9
42 TOTAL LIABILITIES ¹⁹	9,916.7	10,154.1	10,200.4	10,241.3	10,302.0	10,366.8	10,431.1	10,508.3	10,570.9	10,536.7	10,573.4	10,593.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,506.3	1,514.3	1,546.8	1,545.2	1,548.0	1,565.2	1,561.4	1,575.3	1,599.6	1,566.8	1,588.7	1,595.3
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	14.4	-4.8	-3.0	2.7	1.5	4.1	12.2	10.7	13.4	9.4	11.0	9.8
45 Securitized consumer loans ²⁴	20.5	19.7	20.9	19.9	19.2	18.5	18.4	19.0	19.0	19.0	19.0	19.0
46 Securitized credit cards and other revolving plans	11.5	10.6	11.8	11.0	10.3	10.0	10.0	10.7	10.6	10.7	10.6	10.7
47 Other securitized consumer loans	9.0	9.0	9.1	9.0	8.9	8.5	8.4	8.4	8.4	8.4	8.4	8.3
48 Securitized real estate loans ²⁴	701.2	681.1	675.8	666.6	661.4	657.7	658.7	659.1	660.0	658.5	657.6	658.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 25, 2014

Account	2013 Jun	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	2014 Jun	Week ending				
									Jun 25	Jul 2	Jul 9	Jul 16	
ASSETS													
1	Bank credit	9,171.7	9,265.6	9,268.9	9,306.2	9,358.5	9,410.8	9,466.0	9,523.4	9,518.9	9,578.4	9,565.2	9,563.2
2	Securities in bank credit ²	2,517.5	2,513.6	2,518.0	2,536.6	2,563.4	2,578.3	2,594.4	2,601.0	2,599.4	2,619.5	2,617.2	2,612.7
3	Treasury and agency securities ³	1,738.5	1,710.7	1,720.4	1,738.7	1,763.1	1,784.2	1,803.1	1,809.4	1,809.6	1,820.8	1,823.0	1,821.1
4	Mortgage-backed securities (MBS) ⁴	1,336.0	1,306.0	1,308.5	1,321.0	1,326.6	1,328.7	1,336.1	1,337.7	1,339.1	1,342.1	1,338.1	1,336.0
5	Non-MBS ⁵	402.5	404.7	411.9	417.7	436.5	455.5	467.0	471.7	470.4	478.7	484.8	485.1
6	Other securities	779.0	802.9	797.7	797.9	800.4	794.2	791.3	791.6	789.8	798.7	794.2	791.6
7	Mortgage-backed securities ⁶	133.9	133.3	132.4	131.1	130.8	129.9	128.2	126.9	127.7	126.7	126.6	126.3
8	Non-MBS ⁷	645.0	669.7	665.3	666.8	669.6	664.2	663.1	664.7	662.1	672.1	667.6	665.3
9	Loans and leases in bank credit ⁸	6,654.3	6,752.0	6,750.9	6,769.6	6,795.0	6,832.5	6,871.6	6,922.3	6,919.5	6,958.9	6,948.0	6,950.5
10	Commercial and industrial loans	1,292.3	1,329.5	1,332.0	1,360.8	1,378.0	1,397.3	1,408.0	1,415.3	1,415.3	1,432.5	1,424.0	1,423.9
11	Real estate loans	3,510.3	3,505.0	3,503.5	3,505.8	3,515.1	3,527.2	3,537.7	3,558.9	3,553.3	3,565.0	3,569.6	3,566.9
12	Revolving home equity loans	490.7	473.7	471.0	468.7	467.3	466.6	465.5	464.7	464.6	464.0	463.4	463.4
13	Closed-end residential loans ⁹	1,601.5	1,561.7	1,557.9	1,554.8	1,556.8	1,562.5	1,566.6	1,578.4	1,572.1	1,582.2	1,586.5	1,580.5
14	Commercial real estate loans ¹⁰	1,418.2	1,469.6	1,474.6	1,482.3	1,491.0	1,498.1	1,505.6	1,515.7	1,516.6	1,518.8	1,519.7	1,523.0
15	Consumer loans	1,132.3	1,155.6	1,153.6	1,143.6	1,135.1	1,145.8	1,155.4	1,166.0	1,168.9	1,170.1	1,168.7	1,169.9
16	Credit cards and other revolving plans	606.2	611.4	606.3	594.8	584.9	590.8	596.3	601.1	603.0	603.5	601.4	600.7
17	Other consumer loans ¹¹	526.1	544.2	547.3	548.8	550.2	555.1	559.1	564.9	565.8	566.6	567.3	569.3
18	Other loans and leases	719.4	761.9	761.8	759.4	766.8	762.2	770.4	782.1	782.0	791.2	785.7	789.7
19	Fed funds and reverse RPs with nonbanks ¹²	130.5	122.2	120.2	119.8	117.2	107.7	107.9	107.0	107.6	105.1	103.8	108.1
20	All other loans and leases ¹³	588.8	639.8	641.6	639.6	649.6	654.5	662.5	675.2	674.4	686.2	682.0	681.6
21	LESS: Allowance for loan and lease losses	135.3	123.4	119.8	119.6	118.6	116.5	116.5	115.2	115.1	113.2	113.1	113.3
22	Interbank loans ¹²	96.7	87.8	88.6	89.6	88.7	86.7	83.4	87.1	84.1	91.9	94.7	99.7
23	Fed funds and reverse RPs with banks ¹²	87.5	81.0	81.6	82.8	81.7	79.1	74.9	78.8	76.0	83.8	86.7	91.4
24	Loans to commercial banks ¹⁴	9.1	6.8	7.0	6.8	6.9	7.7	8.4	8.3	8.2	8.1	8.1	8.3
25	Cash assets ¹⁵	1,051.6	1,375.9	1,335.4	1,333.2	1,350.3	1,357.6	1,338.4	1,383.5	1,383.2	1,392.5	1,419.5	1,405.1
26	Trading assets ¹⁶	143.3	119.9	118.1	121.1	116.3	114.6	119.2	114.8	115.7	110.9	114.4	115.2
27	Derivatives with a positive fair value ¹⁷	131.1	113.0	107.8	109.4	103.7	102.0	103.0	97.4	97.9	94.2	96.5	96.3
28	Other trading assets	12.2	6.9	10.3	11.7	12.5	12.6	16.1	17.4	17.9	16.6	17.9	18.9
29	Other assets ¹⁸	1,062.0	1,060.3	1,059.7	1,056.8	1,054.4	1,050.9	1,051.9	1,056.9	1,054.0	1,058.9	1,055.2	1,067.1
30	TOTAL ASSETS¹⁹	11,390.0	11,786.1	11,751.0	11,787.4	11,849.5	11,904.3	11,942.3	12,050.4	12,040.8	12,119.4	12,135.9	12,137.0

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)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
LIABILITIES													
31 Deposits	8,395.1	8,820.0	8,782.8	8,819.9	8,906.5	8,962.5	8,929.5	8,984.7	8,950.3	9,057.5	9,059.7	9,063.9	
32 Large time deposits	705.9	703.3	710.8	705.7	706.7	725.8	726.5	730.5	729.7	741.5	737.6	740.3	
33 Other deposits	7,689.2	8,116.7	8,072.0	8,114.2	8,199.8	8,236.7	8,203.0	8,254.2	8,220.6	8,316.0	8,322.1	8,323.6	
34 Borrowings	940.8	937.0	962.5	950.5	956.0	970.5	989.8	1,005.9	1,007.2	1,009.5	1,008.7	1,007.4	
35 Borrowings from banks in the U.S.	99.3	97.8	102.5	101.6	101.0	97.1	94.9	97.4	94.2	102.7	106.3	112.9	
36 Borrowings from others	841.6	839.2	860.0	848.9	855.0	873.5	894.8	908.5	913.0	906.8	902.4	894.5	
37 Trading liabilities ²⁰	131.9	113.8	115.1	113.7	105.8	97.2	100.6	98.6	97.4	95.0	96.5	101.3	
38 Derivatives with a negative fair value ¹⁷	99.9	82.5	81.9	78.2	73.1	69.9	72.6	68.9	70.0	67.1	68.2	69.3	
39 Other trading liabilities	32.0	31.3	33.2	35.5	32.7	27.3	28.0	29.7	27.4	28.0	28.3	32.0	
40 Net due to related foreign offices	28.3	38.2	21.9	14.2	-18.3	-13.2	12.0	44.8	58.1	42.6	57.5	50.5	
41 Other liabilities ²¹	383.9	359.2	341.7	347.3	349.7	334.2	338.6	335.1	338.3	338.5	334.8	333.4	
42 TOTAL LIABILITIES ¹⁹	9,880.1	10,268.1	10,224.0	10,245.6	10,299.8	10,351.2	10,370.5	10,469.2	10,451.3	10,543.0	10,557.3	10,556.4	
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,509.9	1,518.0	1,527.0	1,541.8	1,549.7	1,553.1	1,571.8	1,581.3	1,589.5	1,576.4	1,578.7	1,580.6	
MEMORANDA													
44 Net unrealized gains (losses) on available-for-sale securities ²³	14.4	-4.8	-3.0	2.7	1.5	4.1	12.2	10.7	13.4	9.4	11.0	9.8	
45 Securitized consumer loans ²⁴	20.1	20.3	21.3	20.1	19.2	18.7	18.3	18.6	18.6	18.6	18.5	18.4	
46 Securitized credit cards and other revolving plans	11.3	11.0	12.0	11.1	10.3	10.1	9.9	10.4	10.4	10.4	10.4	10.4	
47 Other securitized consumer loans	8.8	9.3	9.2	9.0	8.9	8.6	8.4	8.2	8.2	8.2	8.1	8.0	
48 Securitized real estate loans ²⁴	698.7	681.9	677.6	668.7	664.0	656.0	656.0	656.1	656.1	656.4	656.4	657.3	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
ASSETS													
1	Bank credit	5,937.9	5,905.0	5,923.6	5,968.6	5,994.3	6,010.3	6,040.6	6,079.9	6,090.4	6,118.0	6,121.3	6,128.1
2	Securities in bank credit ²	1,703.3	1,682.4	1,696.6	1,712.7	1,725.1	1,732.5	1,748.3	1,762.3	1,765.2	1,782.3	1,788.5	1,786.7
3	Treasury and agency securities ³	1,168.4	1,136.0	1,152.2	1,166.8	1,177.6	1,188.2	1,207.3	1,215.3	1,219.7	1,225.8	1,238.1	1,239.5
4	Mortgage-backed securities (MBS) ⁴	937.1	903.4	908.0	915.4	916.1	913.1	921.5	923.2	928.8	924.4	924.2	922.8
5	Non-MBS ⁵	231.3	232.6	244.2	251.4	261.5	275.1	285.9	292.1	290.9	301.4	313.9	316.7
6	Other securities	534.8	546.4	544.4	545.9	547.6	544.3	540.9	547.1	545.4	556.4	550.4	547.2
7	Mortgage-backed securities ⁶	119.4	118.8	117.8	116.6	115.5	115.2	113.4	113.3	113.3	113.6	113.8	113.1
8	Non-MBS ⁷	415.4	427.6	426.6	429.3	432.1	429.1	427.6	433.8	432.1	442.8	436.6	434.1
9	Loans and leases in bank credit ⁸	4,234.6	4,222.6	4,227.0	4,255.9	4,269.2	4,277.8	4,292.4	4,317.5	4,325.2	4,335.7	4,332.8	4,341.4
10	Commercial and industrial loans	841.9	863.2	863.7	885.2	892.9	899.9	906.5	915.2	917.1	927.7	928.1	927.1
11	Real estate loans	2,024.8	1,968.3	1,962.3	1,962.4	1,958.6	1,958.4	1,958.7	1,967.9	1,970.6	1,972.4	1,964.8	1,967.7
12	Revolving home equity loans	384.7	366.8	363.6	361.3	359.3	357.6	355.9	354.5	354.1	353.6	353.0	352.7
13	Closed-end residential loans ⁹	1,105.5	1,051.9	1,047.7	1,048.2	1,044.5	1,044.0	1,043.9	1,050.6	1,054.1	1,054.5	1,047.0	1,048.8
14	Commercial real estate loans ¹⁰	534.6	549.6	551.0	552.9	554.7	556.7	558.8	562.8	562.3	564.3	564.8	566.3
15	Consumer loans	806.9	812.9	813.1	813.0	814.3	818.3	822.3	825.6	825.8	829.2	830.1	830.4
16	Credit cards and other revolving plans	421.4	416.8	416.5	415.6	414.0	415.8	417.3	417.2	416.9	418.1	418.7	417.9
17	Other consumer loans ¹¹	385.6	396.1	396.6	397.4	400.2	402.6	405.0	408.4	408.9	411.1	411.4	412.5
18	Other loans and leases	561.0	578.2	587.9	595.2	603.4	601.3	604.9	608.8	611.8	606.4	609.8	616.1
19	Fed funds and reverse RPs with nonbanks ¹²	130.3	112.5	115.0	115.4	115.4	111.5	110.3	108.0	110.5	106.0	108.4	112.0
20	All other loans and leases ¹³	430.7	465.7	472.9	479.8	488.0	489.7	494.6	500.8	501.3	500.3	501.3	504.2
21	LESS: Allowance for loan and lease losses	92.6	81.8	79.4	78.7	77.8	77.2	76.5	75.2	75.3	74.5	74.2	74.4
22	Interbank loans ¹²	52.0	43.5	44.5	44.6	43.8	44.7	45.5	46.0	45.8	47.7	48.6	45.5
23	Fed funds and reverse RPs with banks ¹²	43.7	37.9	38.6	38.6	37.8	38.1	38.3	38.5	39.8	40.7	40.8	38.6
24	Loans to commercial banks ¹⁴	8.3	5.6	5.9	6.0	6.0	6.6	7.2	7.5	6.0	7.1	7.8	6.9
25	Cash assets ¹⁵	762.3	961.4	970.4	995.3	1,013.0	1,042.2	1,035.3	1,082.2	1,167.0	1,063.9	1,107.6	1,088.9
26	Trading assets ¹⁶	138.9	117.6	116.4	118.8	115.6	113.8	116.6	111.1	111.6	106.6	109.0	111.5
27	Derivatives with a positive fair value ¹⁷	127.2	110.6	106.7	107.4	103.7	101.6	100.8	94.4	93.0	92.6	93.4	94.0
28	Other trading assets	11.7	7.0	9.7	11.4	11.9	12.2	15.8	16.7	18.5	14.0	15.5	17.5
29	Other assets ¹⁸	804.4	792.7	790.3	790.1	785.5	787.6	789.6	795.0	794.7	795.0	785.1	800.0
30	TOTAL ASSETS¹⁹	7,602.9	7,738.4	7,765.8	7,838.7	7,874.4	7,921.5	7,951.1	8,039.0	8,134.1	8,056.6	8,097.3	8,099.7

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)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
LIABILITIES													
31	Deposits	5,460.0	5,646.6	5,690.0	5,727.3	5,751.2	5,792.1	5,827.0	5,859.9	5,896.0	5,873.7	5,889.0	5,907.5
32	Large time deposits	312.2	315.8	325.4	320.7	321.6	341.2	340.6	339.4	337.3	343.5	340.6	343.4
33	Other deposits	5,147.8	5,330.9	5,364.7	5,406.7	5,429.7	5,450.9	5,486.4	5,520.5	5,558.7	5,530.1	5,548.4	5,564.1
34	Borrowings	659.1	653.9	665.7	655.6	669.8	686.6	684.6	702.5	701.2	699.4	701.3	691.3
35	Borrowings from banks in the U.S.	53.6	43.5	44.8	45.2	45.2	43.9	44.5	42.4	38.7	45.0	49.3	49.4
36	Borrowings from others	605.6	610.4	620.9	610.4	624.6	642.7	640.1	660.2	662.6	654.4	652.0	641.9
37	Trading liabilities ²⁰	126.7	109.4	112.1	110.9	105.0	97.2	96.9	93.9	92.7	94.5	95.3	99.5
38	Derivatives with a negative fair value ¹⁷	97.5	79.5	78.8	76.0	72.5	70.2	70.2	66.6	67.1	66.6	65.9	68.4
39	Other trading liabilities	29.2	29.9	33.3	34.9	32.5	27.0	26.7	27.3	25.7	27.9	29.4	31.1
40	Net due to related foreign offices	-24.2	-2.9	-22.6	-27.0	-48.4	-27.6	-14.0	5.4	21.2	13.0	20.4	2.2
41	Other liabilities ²¹	325.9	291.9	286.0	288.8	292.9	282.7	281.8	278.5	286.5	281.5	278.6	280.6
42	TOTAL LIABILITIES ¹⁹	6,547.6	6,699.0	6,731.3	6,755.5	6,770.6	6,831.1	6,876.2	6,940.1	6,997.6	6,962.2	6,984.7	6,981.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,055.3	1,039.4	1,034.5	1,083.1	1,103.8	1,090.3	1,074.9	1,098.8	1,136.5	1,094.5	1,112.7	1,118.6
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	11.3	-2.7	0.7	4.3	2.7	5.7	12.5	9.6	12.3	8.4	10.0	8.8
45	Securitized consumer loans ²⁴	7.3	7.6	7.6	7.4	7.4	7.0	6.8	6.8	6.8	6.7	6.8	6.7
46	Securitized credit cards and other revolving plans	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	7.0	7.2	7.2	7.0	7.0	6.6	6.5	6.5	6.5	6.4	6.5	6.4
48	Securitized real estate loans ²⁴	680.6	662.8	657.1	647.6	643.4	645.3	645.5	645.6	646.4	645.2	644.4	644.9

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

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
ASSETS													
1	Bank credit	5,923.4	5,940.6	5,943.3	5,966.6	5,982.8	6,006.5	6,041.2	6,072.6	6,066.9	6,111.6	6,098.1	6,094.0
2	Securities in bank credit ²	1,695.1	1,688.9	1,695.1	1,707.5	1,728.6	1,739.9	1,754.4	1,758.2	1,757.5	1,774.8	1,772.0	1,768.5
3	Treasury and agency securities ³	1,168.7	1,137.3	1,148.2	1,162.3	1,181.9	1,198.3	1,215.5	1,218.9	1,219.8	1,228.9	1,230.8	1,229.5
4	Mortgage-backed securities (MBS) ⁴	933.5	905.6	907.2	914.7	915.6	915.0	921.5	921.0	923.2	925.5	921.5	919.9
5	Non-MBS ⁵	235.3	231.7	241.0	247.5	266.3	283.3	294.0	297.9	296.6	303.4	309.4	309.6
6	Other securities	526.4	551.6	546.9	545.2	546.7	541.7	539.0	539.2	537.7	545.9	541.2	539.0
7	Mortgage-backed securities ⁶	118.3	118.7	118.2	117.1	116.3	115.3	113.5	112.2	113.0	112.0	112.1	111.7
8	Non-MBS ⁷	408.1	432.9	428.7	428.2	430.5	426.4	425.4	427.1	424.7	433.9	429.1	427.3
9	Loans and leases in bank credit ⁸	4,228.3	4,251.7	4,248.2	4,259.1	4,254.2	4,266.6	4,286.8	4,314.5	4,309.4	4,336.8	4,326.2	4,325.5
10	Commercial and industrial loans	843.2	864.5	862.0	885.5	894.5	906.7	912.8	917.3	916.9	930.8	923.5	922.4
11	Real estate loans	2,021.8	1,973.6	1,968.5	1,964.5	1,952.5	1,954.1	1,957.2	1,965.7	1,959.5	1,966.6	1,970.8	1,966.5
12	Revolving home equity loans	384.3	366.8	364.1	361.5	358.7	357.4	355.7	354.1	353.9	353.2	352.5	352.2
13	Closed-end residential loans ⁹	1,102.6	1,054.9	1,052.0	1,049.0	1,039.2	1,041.1	1,042.2	1,048.6	1,043.2	1,050.4	1,054.7	1,049.3
14	Commercial real estate loans ¹⁰	534.8	551.9	552.4	554.0	554.6	555.6	559.3	563.0	562.4	563.1	563.6	565.0
15	Consumer loans	805.7	823.6	823.1	814.3	807.5	813.4	818.9	824.8	826.0	827.5	826.7	826.6
16	Credit cards and other revolving plans	419.6	428.2	425.6	416.1	407.6	410.3	413.5	415.9	416.4	417.0	415.9	414.8
17	Other consumer loans ¹¹	386.1	395.4	397.5	398.2	399.8	403.1	405.4	408.9	409.6	410.5	410.8	411.8
18	Other loans and leases	557.6	589.9	594.6	594.8	599.6	592.4	597.9	606.6	607.0	611.9	605.2	610.0
19	Fed funds and reverse RPs with nonbanks ¹²	127.6	117.7	118.8	118.8	116.3	106.7	107.0	106.0	106.7	103.9	102.6	106.8
20	All other loans and leases ¹³	430.1	472.2	475.8	476.0	483.3	485.7	490.9	500.6	500.3	508.0	502.6	503.1
21	LESS: Allowance for loan and lease losses	92.8	82.3	79.2	78.9	77.9	76.5	76.4	75.4	75.4	73.8	73.8	74.0
22	Interbank loans ¹²	49.5	45.4	46.9	46.0	44.9	44.1	43.0	44.1	45.4	45.4	45.1	45.0
23	Fed funds and reverse RPs with banks ¹²	41.6	39.7	40.9	40.0	38.8	37.4	36.0	37.0	38.5	38.6	38.3	38.2
24	Loans to commercial banks ¹⁴	7.9	5.8	6.1	6.0	6.1	6.7	7.0	7.1	7.0	6.9	6.8	6.8
25	Cash assets ¹⁵	752.3	1,023.0	1,002.2	993.3	999.9	1,020.7	1,016.9	1,063.3	1,074.7	1,075.4	1,096.6	1,078.1
26	Trading assets ¹⁶	139.8	117.1	115.4	118.3	113.6	111.9	116.4	112.0	112.9	108.1	111.5	112.3
27	Derivatives with a positive fair value ¹⁷	127.8	110.4	105.4	106.8	101.2	99.6	100.6	94.9	95.4	91.7	93.9	93.8
28	Other trading assets	12.0	6.8	10.0	11.5	12.4	12.4	15.9	17.1	17.6	16.4	17.6	18.5
29	Other assets ¹⁸	800.3	796.5	793.7	790.8	789.0	784.8	785.1	791.1	788.4	792.6	786.9	800.5
30	TOTAL ASSETS¹⁹	7,572.7	7,840.4	7,822.2	7,836.2	7,852.4	7,891.5	7,926.3	8,007.8	8,013.0	8,059.3	8,064.4	8,056.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
LIABILITIES													
31	Deposits	5,420.9	5,726.0	5,710.9	5,724.7	5,769.1	5,801.6	5,774.6	5,815.9	5,794.3	5,884.0	5,879.9	5,878.0
32	Large time deposits	311.9	316.7	324.4	317.6	314.5	334.7	335.8	339.2	338.8	350.7	347.7	349.7
33	Other deposits	5,109.0	5,409.2	5,386.5	5,407.1	5,454.5	5,466.8	5,438.8	5,476.7	5,455.5	5,533.3	5,532.2	5,528.3
34	Borrowings	658.9	651.1	668.9	664.1	671.7	684.1	694.5	703.4	704.2	697.5	697.1	690.9
35	Borrowings from banks in the U.S.	52.7	44.0	45.2	44.7	45.3	43.7	42.3	41.9	36.6	45.1	48.9	54.1
36	Borrowings from others	606.2	607.1	623.7	619.4	626.3	640.5	652.2	661.5	667.5	652.4	648.2	636.7
37	Trading liabilities ²⁰	128.7	111.1	112.4	110.9	103.0	94.4	97.8	95.7	94.5	92.2	93.7	98.6
38	Derivatives with a negative fair value ¹⁷	97.5	80.4	79.9	76.1	71.1	67.8	70.6	66.9	68.0	65.0	66.1	67.3
39	Other trading liabilities	31.2	30.8	32.5	34.8	31.9	26.6	27.2	28.9	26.6	27.2	27.6	31.3
40	Net due to related foreign offices	-12.9	-5.6	-23.6	-30.9	-63.9	-46.6	-14.3	17.3	34.9	9.9	22.8	17.3
41	Other liabilities ²¹	322.9	294.4	283.1	288.6	290.5	276.0	278.6	276.0	278.8	281.2	276.5	275.9
42	TOTAL LIABILITIES¹⁹	6,518.5	6,777.1	6,751.8	6,757.4	6,770.3	6,809.5	6,831.2	6,908.2	6,906.7	6,964.9	6,970.0	6,960.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,054.1	1,063.3	1,070.4	1,078.8	1,082.1	1,082.0	1,095.1	1,099.6	1,106.3	1,094.4	1,094.4	1,095.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	11.3	-2.7	0.7	4.3	2.7	5.7	12.5	9.6	12.3	8.4	10.0	8.8
45	Securitized consumer loans ²⁴	7.3	7.8	7.6	7.3	7.3	7.1	6.8	6.7	6.7	6.7	6.6	6.5
46	Securitized credit cards and other revolving plans	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	6.9	7.3	7.2	6.9	6.9	6.7	6.5	6.4	6.3	6.3	6.3	6.2
48	Securitized real estate loans ²⁴	678.8	662.9	658.3	649.1	645.2	643.9	643.5	643.4	643.3	643.6	643.6	644.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
ASSETS													
1	Bank credit	3,248.3	3,313.4	3,329.7	3,344.9	3,382.6	3,407.5	3,426.9	3,450.4	3,455.5	3,465.0	3,465.6	3,477.0
2	Securities in bank credit ²	825.1	825.8	825.9	826.1	832.6	835.3	841.4	846.4	846.0	849.3	848.2	848.5
3	Treasury and agency securities ³	573.3	574.8	572.4	572.2	576.8	582.2	587.8	594.4	594.3	596.3	594.2	594.1
4	Mortgage-backed securities (MBS) ⁴	403.7	401.0	401.9	404.4	406.5	408.9	411.3	418.0	419.3	419.2	418.9	419.9
5	Non-MBS ⁵	169.7	173.8	170.5	167.8	170.3	173.4	176.4	176.4	175.0	177.2	175.3	174.2
6	Other securities	251.7	251.0	253.5	253.9	255.8	253.0	253.7	252.0	251.7	253.0	254.0	254.4
7	Mortgage-backed securities ⁶	15.2	14.4	14.5	14.1	15.0	14.6	14.6	14.3	14.1	14.8	14.8	14.8
8	Non-MBS ⁷	236.5	236.6	239.0	239.8	240.8	238.4	239.1	237.7	237.5	238.2	239.3	239.7
9	Loans and leases in bank credit ⁸	2,423.3	2,487.5	2,503.8	2,518.8	2,550.0	2,572.2	2,585.5	2,604.0	2,609.6	2,615.6	2,617.4	2,628.5
10	Commercial and industrial loans	447.4	466.0	472.5	476.4	481.9	488.1	491.7	496.1	496.6	499.7	500.8	502.6
11	Real estate loans	1,487.8	1,526.9	1,536.1	1,544.1	1,565.6	1,575.2	1,580.9	1,592.0	1,595.9	1,597.3	1,594.4	1,601.7
12	Revolving home equity loans	106.0	106.8	107.5	107.6	109.0	109.3	109.6	110.1	110.1	110.7	111.0	111.4
13	Closed-end residential loans ⁹	498.8	503.8	506.1	508.4	520.7	524.4	525.7	529.5	532.0	530.6	526.6	531.9
14	Commercial real estate loans ¹⁰	883.0	916.3	922.5	928.1	935.9	941.5	945.6	952.4	953.7	956.0	956.8	958.3
15	Consumer loans	327.4	326.5	327.5	330.3	332.2	336.0	338.7	341.8	342.9	343.3	343.7	345.1
16	Credit cards and other revolving plans	186.9	177.8	178.0	179.9	180.6	182.8	184.0	185.5	186.6	186.3	186.1	186.6
17	Other consumer loans ¹¹	140.4	148.7	149.5	150.4	151.5	153.1	154.7	156.3	156.3	156.9	157.6	158.5
18	Other loans and leases	160.8	168.1	167.8	168.0	170.4	173.0	174.1	174.1	174.1	175.3	178.5	179.1
19	Fed funds and reverse RPs with nonbanks ¹²	2.9	3.3	1.6	1.1	1.0	1.5	1.1	0.9	0.7	1.1	1.2	1.6
20	All other loans and leases ¹³	157.9	164.8	166.2	166.9	169.3	171.5	173.0	173.3	173.4	174.2	177.3	177.6
21	LESS: Allowance for loan and lease losses	42.5	41.0	40.7	40.6	40.7	40.5	40.3	39.9	39.9	39.6	39.5	39.4
22	Interbank loans ¹²	48.9	40.0	42.2	43.1	42.7	42.1	42.4	44.1	43.2	47.7	50.9	53.2
23	Fed funds and reverse RPs with banks ¹²	47.6	39.0	41.3	42.3	41.9	41.0	40.9	42.9	42.1	46.6	49.7	51.7
24	Loans to commercial banks ¹⁴	1.2	1.0	0.9	0.8	0.9	1.1	1.4	1.2	1.1	1.1	1.2	1.5
25	Cash assets ¹⁵	299.4	351.9	381.7	333.4	322.5	332.3	341.5	320.8	307.8	304.3	315.3	326.9
26	Trading assets ¹⁶	3.4	2.6	2.8	2.6	2.5	2.6	2.6	2.7	2.7	2.7	2.9	2.9
27	Derivatives with a positive fair value ¹⁷	3.2	2.4	2.5	2.4	2.4	2.4	2.3	2.4	2.5	2.5	2.5	2.5
28	Other trading assets	0.2	0.2	0.3	0.2	0.2	0.2	0.3	0.2	0.3	0.2	0.4	0.3
29	Other assets ¹⁸	262.6	263.3	265.8	264.4	265.9	266.5	268.4	266.6	267.1	266.8	269.5	268.6
30	TOTAL ASSETS¹⁹	3,820.1	3,930.1	3,981.4	3,947.9	3,975.6	4,010.5	4,041.5	4,044.6	4,036.4	4,046.9	4,064.8	4,089.3

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)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
LIABILITIES													
31	Deposits	2,983.2	3,064.7	3,074.4	3,099.0	3,132.0	3,150.5	3,170.9	3,178.2	3,189.6	3,171.1	3,178.3	3,202.1
32	Large time deposits	389.3	385.8	390.5	391.7	395.0	389.6	390.8	386.4	385.9	386.1	385.9	387.2
33	Other deposits	2,593.9	2,678.9	2,684.0	2,707.3	2,737.1	2,760.9	2,780.1	2,791.8	2,803.7	2,785.0	2,792.4	2,814.9
34	Borrowings	280.2	284.3	292.3	282.4	285.7	285.6	289.6	299.8	296.1	309.1	313.3	316.5
35	Borrowings from banks in the U.S.	47.1	52.5	55.7	54.1	56.0	52.5	51.3	56.3	58.1	59.5	60.5	61.0
36	Borrowings from others	233.1	231.8	236.6	228.3	229.7	233.1	238.3	243.5	238.0	249.7	252.8	255.5
37	Trading liabilities ²⁰	3.3	2.7	2.8	2.6	2.7	2.7	2.8	2.8	2.9	3.0	2.8	2.7
38	Derivatives with a negative fair value ¹⁷	2.4	2.0	2.2	2.0	2.0	2.0	1.9	2.0	2.1	2.2	2.1	2.1
39	Other trading liabilities	0.8	0.6	0.7	0.6	0.6	0.7	0.9	0.8	0.8	0.8	0.7	0.6
40	Net due to related foreign offices	40.1	41.1	40.8	43.0	50.1	36.9	30.7	26.8	22.0	32.4	34.7	31.8
41	Other liabilities ²¹	62.3	62.4	58.8	58.7	61.0	60.0	60.9	60.5	62.7	58.9	59.6	59.4
42	TOTAL LIABILITIES¹⁹	3,369.1	3,455.1	3,469.1	3,485.8	3,531.5	3,535.7	3,554.9	3,568.2	3,573.3	3,574.6	3,588.7	3,612.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	451.0	474.9	512.3	462.1	444.2	474.9	486.6	476.4	463.1	472.3	476.0	476.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.1	-2.1	-3.6	-1.7	-1.2	-1.6	-0.3	1.1	1.1	1.0	1.0	1.0
45	Securitized consumer loans ²⁴	13.2	12.0	13.3	12.5	11.8	11.5	11.6	12.2	12.2	12.3	12.2	12.3
46	Securitized credit cards and other revolving plans	11.2	10.2	11.4	10.6	9.9	9.6	9.7	10.3	10.3	10.3	10.3	10.3
47	Other securitized consumer loans	2.0	1.8	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	20.5	18.3	18.7	18.9	17.9	12.4	13.2	13.6	13.6	13.3	13.1	13.4

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

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
ASSETS													
1	Bank credit	3,248.3	3,325.1	3,325.7	3,339.6	3,375.7	3,404.3	3,424.8	3,450.7	3,452.0	3,466.8	3,467.1	3,469.2
2	Securities in bank credit ²	822.3	824.7	823.0	829.1	834.8	838.4	840.0	842.9	841.9	844.7	845.2	844.2
3	Treasury and agency securities ³	569.8	573.4	572.2	576.5	581.1	585.9	587.7	590.5	589.7	591.9	592.2	591.6
4	Mortgage-backed securities (MBS) ⁴	402.5	400.4	401.3	406.3	410.9	413.7	414.6	416.7	415.9	416.7	416.7	416.0
5	Non-MBS ⁵	167.3	173.0	170.9	170.1	170.2	172.2	173.1	173.8	173.8	175.2	175.5	175.6
6	Other securities	252.6	251.3	250.8	252.7	253.7	252.5	252.3	252.4	252.1	252.8	253.0	252.7
7	Mortgage-backed securities ⁶	15.7	14.6	14.2	14.1	14.5	14.6	14.7	14.8	14.8	14.7	14.6	14.6
8	Non-MBS ⁷	236.9	236.8	236.6	238.6	239.1	237.9	237.6	237.6	237.4	238.2	238.5	238.1
9	Loans and leases in bank credit ⁸	2,426.0	2,500.3	2,502.7	2,510.4	2,540.9	2,565.9	2,584.8	2,607.9	2,610.1	2,622.1	2,621.9	2,625.0
10	Commercial and industrial loans	449.1	465.0	470.0	475.3	483.5	490.6	495.2	498.0	498.5	501.7	500.5	501.5
11	Real estate loans	1,488.5	1,531.4	1,535.0	1,541.3	1,562.6	1,573.1	1,580.5	1,593.2	1,593.8	1,598.4	1,598.8	1,600.4
12	Revolving home equity loans	106.4	106.9	106.9	107.2	108.6	109.2	109.8	110.6	110.7	110.9	110.9	111.2
13	Closed-end residential loans ⁹	498.8	506.8	505.9	505.8	517.5	521.4	524.4	529.9	528.9	531.8	531.8	531.2
14	Commercial real estate loans ¹⁰	883.3	917.7	922.2	928.3	936.4	942.5	946.4	952.7	954.2	955.7	956.2	958.0
15	Consumer loans	326.6	332.0	330.5	329.3	327.6	332.4	336.5	341.2	342.8	342.6	342.0	343.3
16	Credit cards and other revolving plans	186.6	183.2	180.7	178.8	177.2	180.4	182.8	185.3	186.7	186.5	185.5	185.8
17	Other consumer loans ¹¹	140.0	148.7	149.8	150.6	150.4	152.0	153.7	155.9	156.2	156.1	156.5	157.5
18	Other loans and leases	161.8	172.0	167.2	164.5	167.2	169.8	172.5	175.5	175.0	179.3	180.6	179.8
19	Fed funds and reverse RPs with nonbanks ¹²	3.0	4.4	1.4	1.0	1.0	1.0	1.0	0.9	0.9	1.1	1.2	1.3
20	All other loans and leases ¹³	158.8	167.5	165.8	163.6	166.3	168.8	171.6	174.5	174.1	178.2	179.4	178.5
21	LESS: Allowance for loan and lease losses	42.6	41.1	40.6	40.7	40.7	40.0	40.1	39.8	39.7	39.3	39.3	39.3
22	Interbank loans ¹²	47.2	42.4	41.7	43.6	43.7	42.6	40.4	43.0	38.7	46.5	49.7	54.7
23	Fed funds and reverse RPs with banks ¹²	45.9	41.3	40.7	42.8	42.9	41.6	39.0	41.8	37.5	45.2	48.4	53.3
24	Loans to commercial banks ¹⁴	1.2	1.1	1.0	0.8	0.8	1.0	1.4	1.2	1.2	1.2	1.2	1.5
25	Cash assets ¹⁵	299.3	353.0	333.2	340.0	350.4	336.9	321.5	320.2	308.4	317.1	322.9	327.0
26	Trading assets ¹⁶	3.5	2.7	2.7	2.8	2.6	2.7	2.7	2.8	2.8	2.8	2.9	2.8
27	Derivatives with a positive fair value ¹⁷	3.3	2.6	2.5	2.6	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.4
28	Other trading assets	0.2	0.2	0.3	0.2	0.1	0.2	0.3	0.3	0.3	0.2	0.4	0.4
29	Other assets ¹⁸	261.7	263.7	266.0	266.0	265.4	266.2	266.8	265.7	265.6	266.4	268.3	266.5
30	TOTAL ASSETS¹⁹	3,817.3	3,945.7	3,928.8	3,951.2	3,997.1	4,012.8	4,016.0	4,042.6	4,027.8	4,060.1	4,071.5	4,081.0

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 (continued)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16
LIABILITIES												
31 Deposits	2,974.2	3,094.0	3,071.9	3,095.2	3,137.4	3,160.9	3,154.9	3,168.8	3,156.0	3,173.4	3,179.8	3,185.8
32 Large time deposits	394.0	386.5	386.4	388.2	392.2	391.0	390.6	391.3	390.9	390.7	389.9	390.6
33 Other deposits	2,580.1	2,707.5	2,685.5	2,707.0	2,745.2	2,769.9	2,764.3	2,777.5	2,765.1	2,782.7	2,789.9	2,795.3
34 Borrowings	282.0	285.9	293.6	286.4	284.4	286.4	295.3	302.6	303.0	312.0	311.6	316.6
35 Borrowings from banks in the U.S.	46.6	53.8	57.3	56.9	55.7	53.4	52.7	55.5	57.5	57.6	57.4	58.8
36 Borrowings from others	235.4	232.1	236.3	229.4	228.7	233.0	242.6	247.1	245.5	254.4	254.3	257.8
37 Trading liabilities ²⁰	3.3	2.7	2.6	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.7
38 Derivatives with a negative fair value ¹⁷	2.5	2.1	2.0	2.1	2.0	2.0	2.0	2.0	2.0	2.0	2.1	2.0
39 Other trading liabilities	0.8	0.5	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.7	0.7
40 Net due to related foreign offices	41.1	43.7	45.4	45.1	45.7	33.4	26.4	27.6	23.3	32.6	34.7	33.2
41 Other liabilities ²¹	61.0	64.7	58.6	58.7	59.2	58.2	60.0	59.2	59.5	57.3	58.3	57.5
42 TOTAL LIABILITIES ¹⁹	3,361.5	3,491.1	3,472.2	3,488.2	3,529.5	3,541.6	3,539.3	3,560.9	3,544.6	3,578.2	3,587.3	3,595.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	455.8	454.7	456.6	463.0	467.6	471.1	476.7	481.7	483.2	482.0	484.2	485.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	3.1	-2.1	-3.6	-1.7	-1.2	-1.6	-0.3	1.1	1.1	1.0	1.0	1.0
45 Securitized consumer loans ²⁴	12.9	12.5	13.6	12.7	12.0	11.7	11.5	11.9	11.9	11.9	11.9	11.9
46 Securitized credit cards and other revolving plans	10.9	10.5	11.6	10.7	10.0	9.7	9.6	10.1	10.1	10.1	10.1	10.1
47 Other securitized consumer loans	1.9	2.0	2.0	2.0	2.0	2.0	1.9	1.8	1.8	1.8	1.8	1.8
48 Securitized real estate loans ²⁴	19.9	19.0	19.3	19.6	18.8	12.1	12.4	12.8	12.8	12.9	12.8	12.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16
ASSETS												
1 Bank credit	846.6	872.0	870.8	881.6	903.7	916.1	927.5	945.0	956.4	971.3	959.9	950.5
2 Securities in bank credit ²	201.7	205.3	201.1	198.6	198.7	198.8	200.2	200.7	202.0	203.8	204.3	199.9
3 Treasury and agency securities ³	97.1	97.3	91.9	89.7	88.6	84.7	87.0	88.3	89.4	91.7	92.2	87.5
4 Mortgage-backed securities (MBS) ⁴	16.6	13.5	13.3	11.7	11.4	11.1	10.8	10.6	10.9	10.3	10.5	10.4
5 Non-MBS ⁵	80.5	83.9	78.6	78.0	77.2	73.6	76.2	77.7	78.5	81.4	81.7	77.2
6 Other securities	104.6	108.0	109.2	108.9	110.1	114.1	113.2	112.4	112.6	112.1	112.1	112.3
7 Mortgage-backed securities ⁶	6.8	8.0	8.0	7.7	7.6	7.5	7.5	7.7	7.7	7.6	7.5	7.6
8 Non-MBS ⁷	97.8	100.0	101.3	101.2	102.5	106.6	105.7	104.7	104.9	104.5	104.6	104.8
9 Loans and leases in bank credit ⁸	644.9	666.7	669.6	683.0	705.0	717.3	727.3	744.3	754.4	767.4	755.6	750.6
10 Commercial and industrial loans	257.5	272.6	274.4	284.4	291.3	294.8	293.6	296.8	300.3	305.1	304.3	301.1
11 Real estate loans	29.7	30.7	30.7	31.7	31.1	32.3	32.7	34.3	34.1	35.4	34.6	35.5
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	1.2	1.0	1.1	1.2	1.0	1.2	1.1	1.3	1.4	1.6	1.2	1.6
14 Commercial real estate loans ¹⁰	28.2	29.3	29.3	30.3	29.8	30.8	31.3	32.7	32.5	33.5	33.1	33.6
15 Consumer loans	2.2	2.5	2.5	2.5	2.4	2.4	2.3	2.4	2.5	2.4	2.4	2.4
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	2.2	2.5	2.5	2.5	2.4	2.4	2.3	2.4	2.5	2.4	2.4	2.4
18 Other loans and leases	355.6	360.9	362.0	364.4	380.1	387.9	398.7	410.9	417.6	424.6	414.3	411.6
19 Fed funds and reverse RPs with nonbanks ¹²	166.2	157.2	156.8	158.8	174.2	186.0	192.1	201.3	206.8	209.9	202.7	200.1
20 All other loans and leases ¹³	189.3	203.8	205.2	205.5	206.0	201.8	206.6	209.6	210.8	214.7	211.6	211.5
21 LESS: Allowance for loan and lease losses	0.6	0.6	0.8	0.3	0.1	0.2	0.1	0.5	0.5	0.6	0.7	0.8
22 Interbank loans ¹²	22.7	22.2	24.6	24.6	24.4	26.2	31.2	31.6	29.1	37.6	36.2	34.8
23 Fed funds and reverse RPs with banks ¹²	18.9	18.5	21.5	20.9	20.3	22.1	26.5	27.2	25.3	32.8	31.2	30.3
24 Loans to commercial banks ¹⁴	3.8	3.7	3.2	3.7	4.1	4.1	4.7	4.4	3.8	4.8	5.0	4.5
25 Cash assets ¹⁵	1,082.6	1,280.0	1,283.0	1,352.0	1,405.3	1,384.7	1,390.3	1,447.1	1,431.4	1,437.0	1,410.1	1,403.9
26 Trading assets ¹⁶	107.7	81.5	82.3	82.9	85.0	83.9	82.9	80.8	81.2	82.4	81.3	80.6
27 Derivatives with a positive fair value ¹⁷	101.2	76.3	77.3	78.3	80.2	79.2	78.0	75.9	76.5	76.4	75.7	75.4
28 Other trading assets	6.5	5.1	5.1	4.6	4.8	4.6	4.9	4.9	4.6	6.0	5.6	5.2
29 Other assets ¹⁸	66.8	67.5	72.1	72.5	73.8	71.6	74.1	74.6	73.1	80.0	79.4	80.0
30 TOTAL ASSETS ¹⁹	2,125.8	2,322.6	2,332.1	2,413.3	2,492.2	2,482.3	2,505.9	2,578.8	2,570.6	2,607.6	2,566.2	2,549.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16	
LIABILITIES													
31	Deposits	985.2	1,065.4	1,082.6	1,100.6	1,112.5	1,123.3	1,134.3	1,123.3	1,126.7	1,141.3	1,151.7	1,153.4
32	Large time deposits	844.9	896.0	910.3	927.4	937.7	943.0	949.3	935.2	936.6	948.2	958.6	962.8
33	Other deposits	140.4	169.4	172.2	173.2	174.8	180.3	185.1	188.1	190.0	193.1	193.2	190.6
34	Borrowings	587.9	595.7	599.7	614.3	633.0	640.8	660.1	695.2	695.2	703.5	712.2	710.8
35	Borrowings from banks in the U.S.	41.5	37.0	36.9	40.6	43.7	41.8	44.1	42.3	42.2	42.3	43.9	46.3
36	Borrowings from others	546.4	558.8	562.8	573.7	589.3	599.0	616.0	652.9	652.9	661.2	668.3	664.6
37	Trading liabilities ²⁰	107.3	87.4	84.3	83.7	86.8	82.4	82.9	80.4	81.9	81.8	79.9	80.2
38	Derivatives with a negative fair value ¹⁷	95.8	76.9	74.9	73.3	75.2	72.9	72.9	71.7	72.8	72.6	71.6	71.1
39	Other trading liabilities	11.5	10.5	9.4	10.4	11.7	9.5	10.0	8.7	9.1	9.3	8.3	9.0
40	Net due to related foreign offices	379.8	494.5	520.3	546.6	583.0	561.2	567.2	618.8	604.0	616.0	579.2	571.9
41	Other liabilities ²¹	60.1	56.5	56.1	55.6	55.8	55.9	54.8	56.9	58.1	58.6	63.1	53.3
42	TOTAL LIABILITIES ¹⁹	2,120.3	2,299.5	2,343.0	2,400.8	2,471.1	2,463.5	2,499.4	2,574.5	2,565.8	2,601.2	2,586.1	2,569.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	5.5	23.0	-10.9	12.5	21.1	18.8	6.5	4.2	4.8	6.4	-19.9	-20.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.0	-3.9	-3.6	-3.2	-3.0	-2.5	-2.0	-1.8	-1.7	-1.7	-1.7	-1.6
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	-0.0	-0.0	0.0	-0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16
ASSETS												
1 Bank credit	843.9	872.9	866.7	887.4	908.8	916.7	929.5	941.5	944.8	957.8	944.8	941.7
2 Securities in bank credit ²	200.1	202.8	200.4	199.7	200.4	198.5	199.3	198.0	198.5	200.1	201.3	198.8
3 Treasury and agency securities ³	96.9	95.1	91.9	91.3	90.6	85.5	86.9	87.4	87.8	89.1	90.2	87.3
4 Mortgage-backed securities (MBS) ⁴	16.6	13.5	13.3	11.1	10.5	10.8	10.5	10.6	10.8	10.8	11.1	10.8
5 Non-MBS ⁵	80.2	81.6	78.6	80.2	80.1	74.7	76.4	76.8	77.0	78.3	79.1	76.6
6 Other securities	103.2	107.7	108.4	108.4	109.9	113.0	112.4	110.6	110.6	111.0	111.1	111.5
7 Mortgage-backed securities ⁶	6.6	7.9	7.6	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.4	7.5
8 Non-MBS ⁷	96.6	99.9	100.8	100.9	102.4	105.4	104.9	103.1	103.1	103.4	103.7	104.0
9 Loans and leases in bank credit ⁸	643.7	670.1	666.4	687.6	708.3	718.3	730.2	743.5	746.3	757.7	743.5	742.9
10 Commercial and industrial loans	258.7	271.9	274.7	286.8	295.2	295.2	294.1	298.0	301.0	304.4	302.6	301.6
11 Real estate loans	30.0	30.8	30.3	31.9	30.0	32.0	33.5	34.7	34.3	35.4	34.7	35.8
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	1.1	1.1	1.1	1.2	0.9	1.1	1.1	1.2	1.3	1.5	1.1	1.7
14 Commercial real estate loans ¹⁰	28.6	29.4	28.9	30.4	28.8	30.5	32.1	33.2	32.7	33.6	33.3	33.9
15 Consumer loans	2.2	2.4	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.4	2.4
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	2.2	2.4	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.4	2.4
18 Other loans and leases	352.9	365.0	358.9	366.4	380.6	388.5	400.1	408.4	408.6	415.6	403.9	403.1
19 Fed funds and reverse RPs with nonbanks ¹²	163.9	160.7	152.5	159.2	172.4	185.2	193.7	199.4	200.5	202.8	194.0	190.3
20 All other loans and leases ¹³	189.0	204.3	206.3	207.2	208.2	203.3	206.4	209.0	208.1	212.7	209.8	212.7
21 LESS: Allowance for loan and lease losses	0.6	0.6	0.5	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5
22 Interbank loans ¹²	22.7	21.4	25.0	26.1	23.9	26.0	31.1	31.2	28.1	34.1	35.4	34.6
23 Fed funds and reverse RPs with banks ¹²	18.8	17.9	21.9	22.7	19.9	22.0	26.5	26.6	23.6	29.0	30.6	30.0
24 Loans to commercial banks ¹⁴	4.0	3.5	3.1	3.4	4.0	4.0	4.7	4.6	4.5	5.1	4.9	4.7
25 Cash assets ¹⁵	1,083.7	1,200.4	1,310.0	1,383.2	1,385.6	1,375.6	1,438.2	1,455.2	1,458.8	1,413.0	1,453.3	1,451.9
26 Trading assets ¹⁶	106.9	83.2	81.8	83.1	83.1	82.1	82.9	80.1	80.3	79.4	79.5	78.3
27 Derivatives with a positive fair value ¹⁷	100.4	78.3	76.9	78.3	78.4	77.4	78.0	75.2	75.4	74.2	74.5	73.3
28 Other trading assets	6.4	4.9	4.9	4.8	4.7	4.6	4.9	4.9	5.0	5.2	5.0	5.0
29 Other assets ¹⁸	67.9	66.5	68.9	72.6	74.4	73.3	76.1	75.5	74.9	76.4	74.6	73.8
30 TOTAL ASSETS ¹⁹	2,124.4	2,243.9	2,352.0	2,451.9	2,475.4	2,473.2	2,557.3	2,583.1	2,586.5	2,560.1	2,587.2	2,579.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

July 25, 2014

Account	2013	2013	2014	2014	2014	2014	2014	2014	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 25	Jul 2	Jul 9	Jul 16
LIABILITIES												
31 Deposits	990.6	1,057.9	1,091.6	1,106.1	1,117.0	1,131.7	1,144.5	1,128.5	1,121.8	1,133.1	1,138.1	1,141.9
32 Large time deposits	849.9	887.0	921.2	933.3	942.8	951.8	960.3	940.3	933.4	940.3	948.2	950.5
33 Other deposits	140.7	170.9	170.4	172.9	174.2	179.9	184.1	188.2	188.3	192.7	189.8	191.4
34 Borrowings	585.8	583.9	599.6	620.5	631.0	643.8	678.1	694.9	691.9	685.0	704.6	707.2
35 Borrowings from banks in the U.S.	41.9	35.3	36.0	40.0	43.3	42.1	43.3	42.6	41.2	42.1	43.4	45.6
36 Borrowings from others	543.8	548.5	563.7	580.5	587.6	601.7	634.7	652.3	650.6	642.9	661.2	661.6
37 Trading liabilities ²⁰	106.1	90.1	85.6	83.5	85.7	82.4	83.1	79.3	80.1	79.1	78.8	76.8
38 Derivatives with a negative fair value ¹⁷	95.0	79.2	74.9	72.7	74.3	73.1	73.7	70.9	71.3	70.3	70.5	68.9
39 Other trading liabilities	11.1	10.9	10.7	10.8	11.4	9.3	9.5	8.3	8.8	8.9	8.3	8.0
40 Net due to related foreign offices	378.3	450.8	516.1	581.3	580.9	555.4	591.5	619.8	626.7	602.0	600.7	598.6
41 Other liabilities ²¹	60.1	57.3	55.1	56.5	56.9	55.9	56.2	56.7	62.1	57.0	61.0	51.2
42 TOTAL LIABILITIES ¹⁹	2,120.9	2,240.0	2,348.0	2,447.9	2,471.4	2,469.2	2,553.3	2,579.1	2,582.5	2,556.1	2,583.2	2,575.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.6	3.9	3.9	4.0								
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-3.0	-3.9	-3.6	-3.2	-3.0	-2.5	-2.0	-1.8	-1.7	-1.7	-1.7	-1.6
45 Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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