

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
January 2, 2015

Account	2009	2010	2011	2012	2013	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Aug	2014 Sep	2014 Oct	2014 Nov
ASSETS															
1 Bank credit	-6.7	-2.7	1.5	4.1	1.1	0.8	-1.9	2.2	6.1	7.9	7.0	4.9	4.6	3.9	7.0
2 Securities in bank credit ²	6.2	6.9	1.8	7.5	-1.9	-2.4	-8.4	1.0	6.5	7.1	7.2	0.3	7.7	2.8	5.3
3 Treasury and agency securities ³	13.3	15.4	3.1	8.4	-5.6	-7.8	-13.1	-0.4	7.9	11.3	13.1	6.4	19.5	9.3	6.5
6 Other securities	-4.1	-7.3	-0.9	5.7	6.3	9.1	1.4	3.8	3.8	-1.2	-5.1	-12.7	-17.6	-11.4	2.6
9 Loans and leases in bank credit ⁸	-10.2	-5.7	1.4	2.8	2.2	2.0	0.6	2.6	5.9	8.2	7.0	6.6	3.4	4.3	7.7
10 Commercial and industrial loans	-18.7	-9.2	8.5	11.6	7.2	6.4	6.1	6.5	13.8	13.8	10.7	11.5	6.9	5.3	12.7
11 Real estate loans	-5.6	-5.5	-3.7	-1.1	-1.0	-0.8	-2.6	-0.6	1.9	3.4	2.9	2.5	0.8	0.4	0.6
12 Revolving home equity loans	0.6	-4.2	-5.9	-7.1	-8.1	-10.3	-7.7	-7.6	-5.9	-3.5	-4.1	-5.4	-3.9	-2.1	-2.6
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.5	-1.2	-7.8	-5.4	-0.4	2.4	1.4	0.8	-2.1	-3.6	-2.0
14 Commercial real estate loans ¹⁰	-4.7	-8.8	-6.4	-1.3	4.4	2.9	4.9	6.9	6.9	6.7	6.5	6.5	5.1	5.1	4.2
15 Consumer loans	-3.2	-7.0	-1.7	1.0	3.5	4.2	2.5	4.2	3.4	6.6	6.4	3.7	5.1	4.1	4.3
16 Credit cards and other revolving plans	-6.2	-11.2	-3.0	-0.7	0.8	2.3	-1.2	1.3	1.7	4.8	4.7	3.8	4.5	3.9	4.3
17 Other consumer loans ¹¹	1.2	-1.4	0.0	3.0	6.5	6.4	6.8	7.4	5.3	8.6	8.1	3.6	5.6	4.4	4.4
18 Other loans and leases	-22.7	0.5	18.6	7.5	5.0	3.0	1.2	6.1	10.1	16.7	14.6	14.4	4.8	14.8	23.8
21 LESS: Allowance for loan and lease losses	-	-	-17.8	-16.4	-15.5	-15.4	-17.8	-16.8	-18.5	-10.7	-11.7	-12.6	-9.5	-7.5	-18.3
22 Interbank loans ¹²	-38.4	-22.8	-37.0	4.7	-10.9	-8.5	-26.2	-22.9	11.3	11.7	-7.2	-144.8	-72.1	-42.4	-86.6
25 Cash assets ¹⁵	49.5	-7.8	47.7	-2.1	55.2	46.4	49.8	44.4	17.4	14.8	15.7	16.0	16.8	2.8	-1.0
26 Trading assets ¹⁶	-	-	4.0	-1.6	-33.3	-31.8	-57.9	-43.5	4.6	-6.7	3.0	20.6	3.0	48.7	22.8
29 Other assets ¹⁸	-3.7	4.5	-3.6	-5.0	-0.2	0.6	2.8	-6.7	3.4	0.7	2.2	-4.1	-9.0	7.6	-2.8
30 TOTAL ASSETS¹⁹	-6.0	-2.7	5.2	2.6	7.2	6.5	5.3	7.8	8.2	8.7	8.3	5.4	5.4	4.4	4.5
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.2	6.5	4.6	6.1	7.7	8.0	7.4	5.6	1.7	10.0	-4.4	9.8
32 Large time deposits	-5.6	-7.2	-13.6	-1.1	5.4	-2.0	10.6	2.9	14.1	8.0	-2.0	-5.4	-8.1	-0.6	30.1
33 Other deposits	-	-	12.4	9.0	6.7	5.9	5.3	8.7	6.9	7.3	7.1	3.1	13.5	-5.2	5.9
34 Borrowings	-24.5	-18.9	-14.7	-5.8	-0.4	-7.2	-4.5	5.2	10.8	21.9	17.7	1.3	10.7	14.7	1.5
37 Trading liabilities ²⁰	-	-	0.7	-8.8	-27.0	-7.7	-69.1	-26.8	0.2	-31.5	18.5	37.3	48.3	76.3	20.7
41 Other liabilities ²¹	-10.8	9.2	-1.4	-0.7	-8.9	-4.5	-12.2	-21.3	-9.4	-7.0	4.2	-8.0	4.2	22.1	20.5
42 TOTAL LIABILITIES¹⁹	-7.1	-3.3	5.5	2.3	8.1	7.1	7.3	7.8	8.0	9.0	9.1	5.1	6.8	3.2	5.5

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

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	10,044.6	10,413.8	10,484.3	10,559.1	10,603.5	10,643.9	10,678.8	10,741.5	10,785.1	10,808.8	10,825.5	10,884.8
2 Securities in bank credit ²	2,691.7	2,791.0	2,808.8	2,833.3	2,834.3	2,852.6	2,859.3	2,872.0	2,896.6	2,922.1	2,927.4	2,934.6
3 Treasury and agency securities ³	1,791.9	1,885.2	1,900.9	1,925.8	1,936.2	1,967.6	1,982.8	1,993.6	2,017.4	2,043.1	2,046.7	2,046.4
4 Mortgage-backed securities (MBS) ⁴	1,318.7	1,343.1	1,349.5	1,354.0	1,356.6	1,368.2	1,380.8	1,380.8	1,383.1	1,390.7	1,395.8	1,395.1
5 Non-MBS ⁵	473.2	542.1	551.5	571.7	579.6	599.5	602.0	612.8	634.3	652.4	650.9	651.2
6 Other securities	899.8	905.8	907.8	907.6	898.1	884.9	876.5	878.4	879.2	879.0	880.7	888.3
7 Mortgage-backed securities ⁶	142.1	134.8	134.2	133.8	131.6	130.5	130.0	126.4	127.2	128.8	128.2	127.7
8 Non-MBS ⁷	757.7	771.1	773.6	773.7	766.5	754.4	746.5	752.0	752.0	750.2	752.4	760.5
9 Loans and leases in bank credit ⁸	7,352.9	7,622.8	7,675.6	7,725.8	7,769.2	7,791.4	7,819.6	7,869.5	7,888.5	7,886.7	7,898.2	7,950.2
10 Commercial and industrial loans	1,560.6	1,676.5	1,689.1	1,707.7	1,724.2	1,734.1	1,741.7	1,760.1	1,768.7	1,779.6	1,785.1	1,793.0
11 Real estate loans	3,522.4	3,577.9	3,594.4	3,602.8	3,611.2	3,613.5	3,614.6	3,616.4	3,617.0	3,619.4	3,627.0	3,632.5
12 Revolving home equity loans	475.8	466.5	465.1	463.7	461.7	460.2	459.4	458.4	458.0	457.7	457.4	456.9
13 Closed-end residential loans ⁹	1,559.1	1,571.1	1,579.7	1,580.1	1,581.7	1,578.9	1,574.1	1,571.5	1,568.2	1,570.7	1,573.6	1,573.7
14 Commercial real estate loans ¹⁰	1,487.5	1,540.3	1,549.6	1,558.9	1,567.8	1,574.4	1,581.1	1,586.6	1,590.8	1,591.1	1,596.0	1,601.8
15 Consumer loans	1,142.9	1,165.3	1,171.6	1,179.6	1,183.3	1,188.3	1,192.4	1,196.7	1,197.8	1,199.5	1,197.3	1,198.6
16 Credit cards and other revolving plans	598.7	602.4	604.2	607.0	608.9	611.2	613.2	615.4	616.4	618.4	617.1	620.1
17 Other consumer loans ¹¹	544.2	562.9	567.3	572.6	574.4	577.1	579.2	581.3	581.4	581.0	580.1	578.5
18 Other loans and leases	1,127.0	1,203.2	1,220.5	1,235.7	1,250.5	1,255.5	1,271.0	1,296.2	1,305.0	1,288.2	1,288.8	1,326.1
19 Fed funds and reverse RPs with nonbanks ¹²	279.2	304.1	310.4	316.3	314.4	311.8	311.7	324.0	324.9	308.3	308.4	322.4
20 All other loans and leases ¹³	847.8	899.1	910.2	919.3	936.1	943.7	959.3	972.3	980.1	979.9	980.3	1,003.7
21 LESS: Allowance for loan and lease losses	125.8	116.6	115.3	114.3	113.1	112.2	111.5	109.8	108.8	108.4	108.4	108.8
22 Interbank loans ¹²	109.0	117.5	118.8	126.8	111.5	104.8	101.1	93.8	87.8	85.5	85.9	87.2
23 Fed funds and reverse RPs with banks ¹²	97.8	104.3	106.4	115.0	100.4	92.7	91.7	84.3	78.5	75.9	76.2	77.6
24 Loans to commercial banks ¹⁴	11.1	13.2	12.4	11.8	11.0	12.1	9.5	9.6	9.2	9.7	9.7	9.6
25 Cash assets ¹⁵	2,602.6	2,776.3	2,842.9	2,866.3	2,904.6	2,945.2	2,952.0	2,949.5	2,953.4	2,942.7	2,931.0	2,779.7
26 Trading assets ¹⁶	199.1	201.4	195.9	198.0	201.4	201.9	210.1	214.1	216.5	221.0	230.1	222.0
27 Derivatives with a positive fair value ¹⁷	185.3	180.5	174.1	174.6	177.9	178.7	187.9	194.3	198.0	202.7	211.5	204.6
28 Other trading assets	13.8	20.9	21.8	23.4	23.4	23.2	22.3	19.8	18.5	18.3	18.6	17.4
29 Other assets ¹⁸	1,104.0	1,130.9	1,135.3	1,142.8	1,139.1	1,130.6	1,137.8	1,135.1	1,146.5	1,142.1	1,137.9	1,128.9
30 TOTAL ASSETS ¹⁹	13,933.5	14,523.3	14,661.9	14,778.5	14,846.9	14,914.2	14,968.4	15,024.1	15,080.5	15,091.9	15,102.0	14,993.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
31 Deposits	9,711.0	10,128.5	10,160.8	10,225.3	10,241.2	10,326.2	10,288.0	10,372.1	10,402.5	10,453.5	10,451.3	10,456.9
32 Large time deposits	1,583.8	1,681.0	1,665.5	1,674.6	1,667.3	1,656.0	1,655.2	1,696.7	1,708.3	1,706.5	1,696.6	1,694.4
33 Other deposits	8,127.1	8,447.5	8,495.3	8,550.7	8,573.8	8,670.2	8,632.8	8,675.4	8,694.2	8,747.0	8,754.7	8,762.5
34 Borrowings	1,537.6	1,650.1	1,699.0	1,725.8	1,727.9	1,743.3	1,764.6	1,766.8	1,770.6	1,773.5	1,780.2	1,798.5
35 Borrowings from banks in the U.S.	135.2	138.2	138.0	148.3	132.3	128.7	125.0	116.8	110.9	109.9	112.1	118.5
36 Borrowings from others	1,402.4	1,511.9	1,560.9	1,577.4	1,595.5	1,614.6	1,639.6	1,650.0	1,659.7	1,663.6	1,668.1	1,680.0
37 Trading liabilities ²⁰	194.8	183.1	179.2	183.2	188.9	196.5	209.0	212.6	221.7	227.4	229.5	226.6
38 Derivatives with a negative fair value ¹⁷	157.0	145.3	142.4	144.5	150.0	157.9	167.2	174.4	180.9	182.1	185.7	184.8
39 Other trading liabilities	37.8	37.8	36.8	38.7	38.9	38.6	41.7	38.2	40.8	45.3	43.9	41.8
40 Net due to related foreign offices	577.0	593.0	643.9	660.4	697.2	663.3	696.4	660.4	628.5	573.4	558.9	463.1
41 Other liabilities ²¹	409.3	397.4	396.1	402.9	400.2	401.6	409.0	416.0	429.0	427.3	420.0	412.1
42 TOTAL LIABILITIES ¹⁹	12,429.7	12,952.1	13,078.9	13,197.6	13,255.4	13,330.9	13,367.0	13,427.9	13,452.3	13,455.1	13,439.9	13,357.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,503.8	1,571.2	1,583.0	1,580.9	1,591.5	1,583.4	1,601.4	1,596.3	1,628.1	1,636.8	1,662.1	1,636.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-1.3	10.1	8.8	9.0	10.8	8.5	16.9	16.7	17.3	18.9	18.4	15.3
45 Securitized consumer loans ²⁴	19.6	18.6	19.1	19.4	19.8	19.1	19.8	19.8	20.1	20.2	20.2	20.2
46 Securitized credit cards and other revolving plans	10.7	10.1	10.6	10.7	11.1	10.4	10.6	10.8	11.2	11.2	11.2	11.3
47 Other securitized consumer loans	8.9	8.5	8.6	8.7	8.7	8.8	9.2	9.0	8.9	9.0	9.0	9.0
48 Securitized real estate loans ²⁴	682.8	658.0	657.8	656.2	655.4	652.7	652.3	645.1	643.9	644.3	642.8	642.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	10,076.6	10,397.8	10,469.3	10,526.4	10,588.3	10,654.0	10,690.9	10,775.4	10,830.8	10,831.7	10,864.8	10,947.8
2 Securities in bank credit ²	2,706.1	2,794.0	2,799.4	2,818.1	2,826.6	2,852.0	2,861.0	2,885.8	2,908.6	2,920.8	2,922.8	2,936.4
3 Treasury and agency securities ³	1,798.0	1,890.4	1,897.1	1,915.2	1,929.1	1,962.6	1,977.0	2,000.6	2,024.6	2,037.9	2,036.8	2,044.8
4 Mortgage-backed securities (MBS) ⁴	1,324.5	1,346.5	1,348.0	1,349.7	1,350.2	1,364.7	1,378.9	1,386.1	1,391.7	1,390.5	1,390.8	1,392.0
5 Non-MBS ⁵	473.5	543.9	549.1	565.5	578.9	597.9	598.1	614.5	632.8	647.3	646.0	652.8
6 Other securities	908.0	903.6	902.3	902.8	897.5	889.4	884.0	885.2	884.0	883.0	885.9	891.6
7 Mortgage-backed securities ⁶	142.9	135.4	134.1	133.4	132.0	131.0	130.3	126.7	126.9	127.9	127.3	127.4
8 Non-MBS ⁷	765.2	768.2	768.2	769.4	765.5	758.3	753.7	758.5	757.1	755.1	758.6	764.3
9 Loans and leases in bank credit ⁸	7,370.6	7,603.8	7,669.9	7,708.3	7,761.7	7,802.0	7,829.9	7,889.6	7,922.2	7,910.8	7,942.0	8,011.4
10 Commercial and industrial loans	1,557.1	1,681.9	1,692.8	1,704.3	1,718.2	1,727.7	1,738.4	1,756.4	1,761.2	1,764.4	1,783.2	1,803.7
11 Real estate loans	3,531.8	3,571.5	3,594.7	3,603.4	3,615.5	3,619.4	3,618.9	3,625.4	3,629.7	3,633.9	3,634.0	3,634.7
12 Revolving home equity loans	476.5	465.7	464.8	462.8	461.7	461.0	460.7	459.3	458.6	458.4	458.2	457.8
13 Closed-end residential loans ⁹	1,565.1	1,567.2	1,579.6	1,581.6	1,586.1	1,583.1	1,577.4	1,576.2	1,575.3	1,578.8	1,574.7	1,571.7
14 Commercial real estate loans ¹⁰	1,490.3	1,538.6	1,550.3	1,559.1	1,567.8	1,575.2	1,580.7	1,589.9	1,595.9	1,596.6	1,601.1	1,605.2
15 Consumer loans	1,143.9	1,158.0	1,168.6	1,175.6	1,184.9	1,191.9	1,191.2	1,197.9	1,204.8	1,208.7	1,212.4	1,221.9
16 Credit cards and other revolving plans	599.7	596.4	601.3	604.0	609.5	612.0	611.2	616.7	624.4	628.6	633.4	644.5
17 Other consumer loans ¹¹	544.2	561.6	567.3	571.6	575.4	579.9	580.0	581.2	580.4	580.2	579.0	577.4
18 Other loans and leases	1,137.7	1,192.4	1,213.8	1,225.0	1,243.1	1,263.1	1,281.4	1,309.9	1,326.5	1,303.8	1,312.4	1,351.0
19 Fed funds and reverse RPs with nonbanks ¹²	285.5	301.3	306.2	305.8	307.7	316.4	317.2	332.0	338.2	319.2	317.3	328.5
20 All other loans and leases ¹³	852.2	891.1	907.6	919.3	935.3	946.7	964.2	977.9	988.4	984.7	995.1	1,022.5
21 LESS: Allowance for loan and lease losses	126.0	117.1	115.8	113.7	113.4	112.6	110.8	110.0	109.4	109.3	109.1	108.6
22 Interbank loans ¹²	109.9	113.8	116.6	125.3	109.9	105.4	101.4	94.7	89.1	89.4	88.2	84.9
23 Fed funds and reverse RPs with banks ¹²	98.7	100.8	104.4	113.8	98.8	93.2	91.7	85.0	79.6	79.8	78.5	75.1
24 Loans to commercial banks ¹⁴	11.2	12.9	12.3	11.5	11.1	12.2	9.7	9.6	9.6	9.6	9.7	9.8
25 Cash assets ¹⁵	2,611.7	2,778.2	2,841.3	2,892.4	2,922.8	2,939.5	2,935.5	2,960.5	2,947.7	2,980.2	2,902.2	2,755.9
26 Trading assets ¹⁶	204.7	202.0	194.7	194.6	199.9	204.4	210.8	219.6	224.1	226.4	234.6	221.2
27 Derivatives with a positive fair value ¹⁷	191.6	181.0	172.4	169.8	175.8	180.6	188.9	200.7	206.9	209.4	217.4	205.2
28 Other trading assets	13.1	21.0	22.3	24.8	24.0	23.8	21.9	19.0	17.2	17.0	17.2	16.0
29 Other assets ¹⁸	1,106.7	1,128.1	1,133.2	1,140.2	1,135.0	1,134.9	1,140.2	1,136.7	1,141.8	1,142.9	1,138.6	1,133.5
30 TOTAL ASSETS ¹⁹	13,983.6	14,502.8	14,639.4	14,765.2	14,842.4	14,925.6	14,968.1	15,076.8	15,124.2	15,161.3	15,119.3	15,034.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
31 Deposits	9,739.6	10,078.3	10,120.0	10,185.2	10,191.0	10,303.9	10,273.7	10,396.8	10,465.0	10,528.7	10,548.3	10,538.3
32 Large time deposits	1,569.8	1,691.0	1,676.0	1,678.0	1,659.9	1,654.8	1,641.9	1,681.5	1,690.9	1,701.6	1,691.1	1,693.7
33 Other deposits	8,169.8	8,387.3	8,444.0	8,507.2	8,531.1	8,649.1	8,631.7	8,715.3	8,774.0	8,827.1	8,857.2	8,844.7
34 Borrowings	1,542.1	1,667.4	1,700.7	1,719.5	1,722.9	1,742.6	1,761.3	1,775.1	1,770.5	1,775.7	1,765.8	1,794.4
35 Borrowings from banks in the U.S.	135.5	137.3	138.3	147.3	131.2	129.6	126.1	117.0	110.6	111.8	111.9	113.9
36 Borrowings from others	1,406.6	1,530.2	1,562.4	1,572.2	1,591.8	1,613.0	1,635.2	1,658.1	1,659.9	1,663.9	1,653.9	1,680.5
37 Trading liabilities ²⁰	200.7	183.7	177.8	176.4	184.6	198.8	209.0	218.6	233.5	236.4	237.2	229.6
38 Derivatives with a negative fair value ¹⁷	162.3	146.2	139.7	138.4	146.3	159.9	167.9	179.9	189.9	190.7	193.6	186.4
39 Other trading liabilities	38.4	37.5	38.1	38.0	38.2	38.9	41.1	38.7	43.6	45.6	43.5	43.2
40 Net due to related foreign offices	558.4	603.7	664.9	698.8	743.6	667.7	702.6	642.5	595.1	559.2	510.7	426.5
41 Other liabilities ²¹	419.4	394.1	390.6	397.0	398.7	406.7	415.2	426.3	439.8	436.5	428.6	423.4
42 TOTAL LIABILITIES ¹⁹	12,460.2	12,927.2	13,054.0	13,176.9	13,240.7	13,319.7	13,361.8	13,459.3	13,504.0	13,536.4	13,490.7	13,412.2
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,523.4	1,575.6	1,585.4	1,588.4	1,601.6	1,605.9	1,606.3	1,617.6	1,620.2	1,624.9	1,628.6	1,622.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-1.3	10.1	8.8	9.0	10.8	8.5	16.9	16.7	17.3	18.9	18.4	15.3
45 Securitized consumer loans ²⁴	20.1	18.3	18.7	18.9	19.3	18.7	20.2	20.3	20.9	20.9	20.8	20.8
46 Securitized credit cards and other revolving plans	10.8	9.9	10.4	10.5	11.0	10.2	10.5	10.9	11.6	11.5	11.5	11.5
47 Other securitized consumer loans	9.3	8.4	8.3	8.3	8.3	8.5	9.7	9.4	9.4	9.3	9.3	9.3
48 Securitized real estate loans ²⁴	683.0	655.8	655.5	654.5	654.3	654.6	654.6	645.5	644.1	644.2	642.8	642.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	9,171.8	9,482.7	9,540.9	9,609.1	9,648.5	9,694.7	9,723.7	9,779.9	9,819.8	9,838.6	9,857.5	9,889.5
2 Securities in bank credit ²	2,488.0	2,590.2	2,608.1	2,634.9	2,639.0	2,660.9	2,671.4	2,692.5	2,714.9	2,733.1	2,740.1	2,746.8
3 Treasury and agency securities ³	1,694.4	1,797.9	1,813.0	1,837.9	1,851.6	1,885.3	1,903.8	1,918.6	1,940.7	1,958.6	1,964.5	1,963.5
4 Mortgage-backed securities (MBS) ⁴	1,305.3	1,332.6	1,339.2	1,343.9	1,346.7	1,358.6	1,370.6	1,370.9	1,373.0	1,379.2	1,384.1	1,383.2
5 Non-MBS ⁵	389.1	465.3	473.8	494.0	504.9	526.6	533.1	547.7	567.6	579.4	580.4	580.3
6 Other securities	793.6	792.3	795.1	797.0	787.4	775.6	767.6	773.9	774.3	774.5	775.6	783.4
7 Mortgage-backed securities ⁶	134.0	127.4	126.9	127.0	125.7	125.2	125.3	124.6	125.5	126.9	126.2	125.5
8 Non-MBS ⁷	659.7	664.9	668.2	670.0	661.7	650.4	642.3	649.2	648.8	647.6	649.4	657.9
9 Loans and leases in bank credit ⁸	6,683.8	6,892.5	6,932.8	6,974.2	7,009.5	7,033.8	7,052.3	7,087.5	7,104.9	7,105.6	7,117.4	7,142.7
10 Commercial and industrial loans	1,292.6	1,380.6	1,392.4	1,405.6	1,417.5	1,429.2	1,433.8	1,449.9	1,455.8	1,462.8	1,466.3	1,469.4
11 Real estate loans	3,492.7	3,545.0	3,560.7	3,569.4	3,577.6	3,580.0	3,580.0	3,581.8	3,582.5	3,584.6	3,591.8	3,595.6
12 Revolving home equity loans	475.6	466.2	464.8	463.4	461.4	459.9	459.0	458.1	457.7	457.3	457.0	456.5
13 Closed-end residential loans ⁹	1,558.1	1,569.9	1,578.2	1,579.3	1,581.3	1,578.5	1,572.6	1,569.9	1,566.7	1,569.0	1,571.9	1,571.8
14 Commercial real estate loans ¹⁰	1,459.0	1,508.9	1,517.7	1,526.7	1,534.9	1,541.6	1,548.3	1,553.9	1,558.2	1,558.3	1,562.8	1,567.3
15 Consumer loans	1,140.3	1,162.9	1,169.2	1,177.2	1,180.8	1,185.7	1,189.7	1,194.0	1,194.9	1,196.8	1,194.6	1,195.9
16 Credit cards and other revolving plans	598.7	602.4	604.2	607.0	608.9	611.2	613.2	615.4	616.4	618.4	617.1	620.1
17 Other consumer loans ¹¹	541.6	560.5	564.9	570.2	571.9	574.5	576.5	578.6	578.5	578.4	577.4	575.8
18 Other loans and leases	758.1	804.0	810.6	822.0	833.6	839.0	848.8	861.8	871.6	861.3	864.7	881.8
19 Fed funds and reverse RPs with nonbanks ¹²	113.9	111.4	110.4	113.3	112.6	111.2	111.6	114.9	118.4	105.0	109.0	109.9
20 All other loans and leases ¹³	644.1	692.6	700.2	708.7	720.9	727.8	737.2	746.9	753.2	756.4	755.8	771.9
21 LESS: Allowance for loan and lease losses	125.0	116.0	114.8	113.9	112.5	111.5	110.9	109.2	108.2	107.9	107.9	108.4
22 Interbank loans ¹²	85.7	88.9	90.7	92.9	76.9	77.8	73.8	66.5	60.9	58.1	59.6	64.6
23 Fed funds and reverse RPs with banks ¹²	77.8	80.5	82.3	85.2	69.1	68.7	67.0	59.6	54.1	51.2	52.8	57.9
24 Loans to commercial banks ¹⁴	7.8	8.4	8.4	7.7	7.7	9.1	6.7	6.9	6.8	6.9	6.8	6.7
25 Cash assets ¹⁵	1,309.3	1,385.1	1,405.2	1,428.7	1,459.3	1,500.9	1,474.0	1,509.5	1,514.3	1,557.7	1,543.0	1,542.7
26 Trading assets ¹⁶	118.0	118.7	114.9	116.7	119.6	121.2	128.4	131.6	132.6	137.0	143.8	135.3
27 Derivatives with a positive fair value ¹⁷	109.4	102.7	98.0	98.4	101.6	103.3	110.7	116.0	118.3	123.2	129.8	123.2
28 Other trading assets	8.6	16.0	16.9	18.3	18.0	17.9	17.7	15.6	14.3	13.8	14.0	12.1
29 Other assets ¹⁸	1,041.9	1,057.3	1,061.2	1,064.0	1,064.5	1,059.4	1,064.0	1,062.8	1,069.0	1,068.4	1,059.0	1,055.6
30 TOTAL ASSETS ¹⁹	11,601.6	12,016.8	12,098.1	12,197.7	12,256.3	12,342.5	12,352.9	12,441.3	12,488.4	12,551.9	12,554.9	12,579.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending				
									Dec 3	Dec 10	Dec 17	Dec 24	
LIABILITIES													
31	Deposits	8,658.4	8,993.3	9,031.5	9,077.1	9,091.5	9,181.1	9,138.3	9,225.7	9,259.0	9,325.1	9,331.8	9,347.4
32	Large time deposits	696.9	731.4	725.6	721.6	716.4	715.2	715.4	772.0	789.9	792.5	790.0	802.2
33	Other deposits	7,961.5	8,261.9	8,305.9	8,355.6	8,375.1	8,465.9	8,423.0	8,453.8	8,469.1	8,532.7	8,541.8	8,545.3
34	Borrowings	935.8	983.9	1,005.1	1,016.9	1,010.4	1,017.9	1,021.8	1,016.2	1,011.5	1,005.5	1,011.2	1,048.1
35	Borrowings from banks in the U.S.	97.0	96.2	97.9	106.7	92.6	92.0	89.6	79.0	73.7	69.6	70.9	79.2
36	Borrowings from others	838.8	887.6	907.1	910.2	917.8	925.9	932.1	937.3	937.8	935.9	940.2	968.9
37	Trading liabilities ²⁰	106.4	100.2	98.4	101.6	106.9	113.6	124.0	127.5	135.8	141.7	144.7	141.7
38	Derivatives with a negative fair value ¹⁷	79.5	72.5	70.3	72.1	77.2	85.1	91.3	96.6	102.0	104.2	107.3	106.6
39	Other trading liabilities	26.9	27.8	28.1	29.5	29.7	28.5	32.6	30.8	33.8	37.4	37.4	35.0
40	Net due to related foreign offices	48.4	25.8	39.0	62.7	110.5	94.9	109.0	127.0	116.5	101.9	87.5	71.2
41	Other liabilities ²¹	353.5	342.7	340.1	344.4	344.0	347.5	350.9	360.3	367.4	368.3	363.5	353.8
42	TOTAL LIABILITIES¹⁹	10,102.6	10,445.9	10,514.0	10,602.7	10,663.4	10,755.0	10,743.9	10,856.7	10,890.2	10,942.4	10,938.7	10,962.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,499.0	1,570.9	1,584.1	1,595.0	1,592.9	1,587.5	1,609.0	1,584.6	1,598.2	1,609.5	1,616.2	1,617.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.6	12.1	10.6	10.6	12.1	9.8	17.4	15.8	16.4	17.8	17.2	14.4
45	Securitized consumer loans ²⁴	19.6	18.6	19.1	19.4	19.8	19.1	19.8	19.8	20.1	20.2	20.2	20.2
46	Securitized credit cards and other revolving plans	10.7	10.1	10.6	10.7	11.1	10.4	10.6	10.8	11.2	11.2	11.2	11.3
47	Other securitized consumer loans	8.9	8.5	8.6	8.7	8.7	8.8	9.2	9.0	8.9	9.0	9.0	9.0
48	Securitized real estate loans ²⁴	682.8	658.0	657.8	656.2	655.4	652.7	652.3	645.1	643.9	644.3	642.8	642.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	9,200.7	9,468.5	9,528.0	9,581.2	9,634.9	9,702.3	9,736.1	9,809.0	9,861.1	9,860.9	9,893.6	9,950.7
2 Securities in bank credit ²	2,502.3	2,593.8	2,599.9	2,617.4	2,628.8	2,659.1	2,673.4	2,705.8	2,729.8	2,736.7	2,740.5	2,752.6
3 Treasury and agency securities ³	1,701.6	1,802.9	1,808.6	1,826.0	1,842.7	1,880.4	1,899.9	1,926.7	1,951.6	1,958.6	1,959.6	1,965.8
4 Mortgage-backed securities (MBS) ⁴	1,310.7	1,336.2	1,337.6	1,339.3	1,340.2	1,354.7	1,367.8	1,375.8	1,381.6	1,379.1	1,379.1	1,379.9
5 Non-MBS ⁵	390.9	466.7	471.0	486.7	502.5	525.8	532.1	550.9	570.0	579.5	580.5	585.8
6 Other securities	800.6	790.9	791.3	791.4	786.1	778.7	773.5	779.1	778.2	778.1	780.9	786.9
7 Mortgage-backed securities ⁶	134.9	127.9	126.6	126.2	125.4	124.9	125.4	125.2	125.6	126.5	126.0	126.0
8 Non-MBS ⁷	665.7	663.0	664.6	665.2	660.7	653.8	648.1	653.9	652.6	651.6	655.0	660.9
9 Loans and leases in bank credit ⁸	6,698.5	6,874.8	6,928.1	6,963.8	7,006.1	7,043.1	7,062.6	7,103.1	7,131.3	7,124.2	7,153.1	7,198.1
10 Commercial and industrial loans	1,290.7	1,387.8	1,395.1	1,402.0	1,410.9	1,423.9	1,433.4	1,448.0	1,450.0	1,451.1	1,464.5	1,478.3
11 Real estate loans	3,501.7	3,538.5	3,560.8	3,569.3	3,580.9	3,584.7	3,584.1	3,590.8	3,594.7	3,598.6	3,598.4	3,598.1
12 Revolving home equity loans	476.2	465.4	464.5	462.5	461.4	460.7	460.4	458.9	458.2	458.1	457.8	457.4
13 Closed-end residential loans ⁹	1,564.1	1,566.2	1,578.5	1,580.3	1,585.0	1,582.0	1,576.1	1,574.9	1,574.0	1,577.2	1,573.2	1,569.9
14 Commercial real estate loans ¹⁰	1,461.5	1,506.9	1,517.8	1,526.5	1,534.5	1,542.0	1,547.6	1,557.0	1,562.5	1,563.3	1,567.4	1,570.8
15 Consumer loans	1,141.4	1,155.5	1,166.2	1,173.2	1,182.4	1,189.4	1,188.6	1,195.2	1,201.9	1,206.1	1,209.8	1,219.2
16 Credit cards and other revolving plans	599.7	596.4	601.3	604.0	609.5	612.0	611.2	616.7	624.4	628.6	633.4	644.5
17 Other consumer loans ¹¹	541.7	559.2	564.9	569.2	572.9	577.3	577.4	578.5	577.5	577.5	576.3	574.7
18 Other loans and leases	764.7	793.0	806.0	819.3	831.9	845.2	856.5	869.1	884.6	868.4	880.4	902.5
19 Fed funds and reverse RPs with nonbanks ¹²	115.4	107.9	107.2	109.9	110.2	112.2	113.3	115.9	124.4	109.0	112.7	114.1
20 All other loans and leases ¹³	649.2	685.1	698.8	709.4	721.8	733.0	743.2	753.1	760.2	759.4	767.7	788.4
21 LESS: Allowance for loan and lease losses	125.4	116.6	115.3	113.2	112.9	112.0	110.3	109.5	108.9	108.8	108.6	108.1
22 Interbank loans ¹²	88.1	83.0	86.3	91.1	75.6	79.2	75.6	68.4	62.4	62.5	63.1	64.5
23 Fed funds and reverse RPs with banks ¹²	80.2	74.6	78.2	83.6	68.0	70.2	68.8	61.5	55.5	55.6	56.2	57.5
24 Loans to commercial banks ¹⁴	7.8	8.3	8.1	7.5	7.6	9.0	6.7	6.9	6.9	6.8	6.9	7.0
25 Cash assets ¹⁵	1,347.7	1,339.7	1,385.4	1,417.7	1,445.0	1,502.5	1,467.3	1,558.9	1,588.6	1,639.7	1,625.5	1,580.3
26 Trading assets ¹⁶	120.6	119.2	114.8	115.9	119.8	122.4	127.2	133.4	135.5	138.8	145.9	133.6
27 Derivatives with a positive fair value ¹⁷	112.7	103.0	97.4	96.0	101.5	104.1	110.3	118.9	122.5	126.2	133.2	122.2
28 Other trading assets	7.9	16.1	17.4	19.8	18.4	18.3	16.9	14.5	12.9	12.6	12.7	11.4
29 Other assets ¹⁸	1,043.3	1,052.2	1,058.0	1,064.7	1,061.9	1,060.3	1,065.2	1,063.1	1,063.9	1,068.5	1,061.9	1,061.9
30 TOTAL ASSETS ¹⁹	11,675.0	11,946.0	12,057.2	12,157.3	12,224.4	12,354.5	12,361.0	12,523.2	12,602.5	12,661.5	12,681.4	12,682.9

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)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending				
									Dec 3	Dec 10	Dec 17	Dec 24	
LIABILITIES													
31	Deposits	8,701.3	8,931.4	8,987.9	9,044.8	9,052.8	9,160.6	9,139.8	9,264.9	9,337.9	9,401.8	9,429.3	9,426.3
32	Large time deposits	696.8	727.6	731.0	732.1	721.7	718.1	718.7	771.6	789.9	792.3	789.3	804.2
33	Other deposits	8,004.5	8,203.8	8,257.0	8,312.7	8,331.1	8,442.5	8,421.1	8,493.2	8,548.0	8,609.5	8,640.1	8,622.1
34	Borrowings	934.0	991.6	1,009.1	1,012.5	999.8	1,018.6	1,020.2	1,015.4	1,008.1	1,007.0	1,007.9	1,051.6
35	Borrowings from banks in the U.S.	96.6	95.3	98.0	105.6	90.6	93.1	90.3	78.6	72.9	71.8	71.5	76.4
36	Borrowings from others	837.4	896.3	911.2	906.9	909.2	925.5	929.9	936.7	935.2	935.2	936.4	975.1
37	Trading liabilities ²⁰	109.4	100.6	98.6	98.4	105.4	114.7	123.3	130.8	143.6	147.1	149.0	143.8
38	Derivatives with a negative fair value ¹⁷	82.1	72.6	68.9	68.9	76.2	86.4	91.3	99.6	107.0	109.1	112.6	106.5
39	Other trading liabilities	27.3	28.0	29.7	29.5	29.1	28.3	32.0	31.2	36.6	38.0	36.4	37.3
40	Net due to related foreign offices	48.1	12.3	45.4	77.8	125.6	106.3	118.1	129.4	117.2	108.5	100.4	82.7
41	Other liabilities ²¹	362.5	338.6	334.9	339.7	343.4	352.6	357.5	369.4	379.7	376.4	370.4	360.2
42	TOTAL LIABILITIES¹⁹	10,155.3	10,374.5	10,475.9	10,573.1	10,626.9	10,752.8	10,758.9	10,909.8	10,986.5	11,040.8	11,057.0	11,064.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,519.7	1,571.5	1,581.3	1,584.2	1,597.5	1,601.8	1,602.1	1,613.4	1,616.0	1,620.7	1,624.4	1,618.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	2.6	12.1	10.6	10.6	12.1	9.8	17.4	15.8	16.4	17.8	17.2	14.4
45	Securitized consumer loans ²⁴	20.1	18.3	18.7	18.9	19.3	18.7	20.2	20.3	20.9	20.9	20.8	20.8
46	Securitized credit cards and other revolving plans	10.8	9.9	10.4	10.5	11.0	10.2	10.5	10.9	11.6	11.5	11.5	11.5
47	Other securitized consumer loans	9.3	8.4	8.3	8.3	8.3	8.5	9.7	9.4	9.4	9.3	9.3	9.3
48	Securitized real estate loans ²⁴	683.0	655.8	655.5	654.5	654.3	654.6	654.6	645.5	644.1	644.2	642.8	642.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 2, 2015

Account	2013	2014	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24	
ASSETS													
1 Bank credit	5,950.1	6,121.7	6,159.5	6,202.0	6,232.2	6,262.8	6,279.4	6,320.1	6,340.2	6,357.4	6,362.0	6,377.6	
2 Securities in bank credit ²	1,687.0	1,767.4	1,782.2	1,803.8	1,813.7	1,835.2	1,845.2	1,866.5	1,886.5	1,899.9	1,903.4	1,904.5	
3 Treasury and agency securities ³	1,142.1	1,226.2	1,236.6	1,258.7	1,274.5	1,305.1	1,322.1	1,337.9	1,357.3	1,371.1	1,374.2	1,369.9	
4 Mortgage-backed securities (MBS) ⁴	921.4	933.5	937.2	939.7	942.9	956.8	968.0	969.6	970.9	975.7	978.5	975.9	
5 Non-MBS ⁵	220.8	292.6	299.4	319.0	331.6	348.3	354.1	368.3	386.4	395.4	395.8	394.0	
6 Other securities	544.9	541.2	545.7	545.0	539.2	530.1	523.1	528.6	529.2	528.8	529.2	534.7	
7 Mortgage-backed securities ⁶	120.2	114.0	113.4	113.1	112.4	111.8	112.0	111.7	112.5	113.9	113.2	112.6	
8 Non-MBS ⁷	424.7	427.2	432.3	431.9	426.8	418.3	411.1	416.9	416.7	414.9	416.0	422.0	
9 Loans and leases in bank credit ⁸	4,263.0	4,354.3	4,377.3	4,398.2	4,418.5	4,427.6	4,434.3	4,453.6	4,453.7	4,457.5	4,458.6	4,473.0	
10 Commercial and industrial loans	837.5	891.9	900.5	909.1	917.3	925.9	926.9	940.3	943.5	949.5	951.3	952.6	
11 Real estate loans	1,972.6	1,960.2	1,965.5	1,966.5	1,966.4	1,960.9	1,955.2	1,949.3	1,944.9	1,946.2	1,946.2	1,945.3	
12 Revolving home equity loans	369.7	356.2	354.4	352.0	349.6	347.7	346.5	345.1	344.5	344.4	343.0	342.0	
13 Closed-end residential loans ⁹	1,054.6	1,043.5	1,047.5	1,048.8	1,049.8	1,046.3	1,040.7	1,035.9	1,030.5	1,032.4	1,031.5	1,031.0	
14 Commercial real estate loans ¹⁰	548.3	560.6	563.7	565.7	567.0	566.9	568.0	568.4	569.8	569.5	571.6	572.3	
15 Consumer loans	859.8	874.7	878.6	883.9	887.0	891.4	893.3	895.7	895.8	894.6	891.3	891.4	
16 Credit cards and other revolving plans	464.2	469.1	469.9	471.8	473.2	475.1	475.9	477.3	478.0	478.6	477.6	479.5	
17 Other consumer loans ¹¹	395.6	405.7	408.7	412.0	413.8	416.3	417.4	418.4	417.8	416.0	413.7	411.9	
18 Other loans and leases	593.1	627.5	632.7	638.8	647.8	649.4	658.9	668.3	669.6	667.1	669.8	683.9	
19 Fed funds and reverse RPs with nonbanks ¹²	111.9	110.3	109.1	111.8	110.8	107.5	108.5	110.3	107.0	103.5	106.9	106.7	
20 All other loans and leases ¹³	481.2	517.2	523.5	527.0	537.1	541.9	550.4	557.9	562.6	563.6	562.9	577.1	
21 LESS: Allowance for loan and lease losses	83.6	76.1	75.0	74.4	73.5	73.2	74.3	72.9	71.9	71.7	71.7	72.0	
22 Interbank loans ¹²	44.4	45.5	45.8	46.3	49.5	46.8	45.4	33.4	28.6	27.6	28.4	28.7	
23 Fed funds and reverse RPs with banks ¹²	37.6	38.5	38.5	39.5	42.9	40.1	39.6	27.6	22.9	21.8	22.5	22.9	
24 Loans to commercial banks ¹⁴	6.8	7.1	7.3	6.7	6.6	6.7	5.8	5.8	5.7	5.8	5.8	5.8	
25 Cash assets ¹⁵	963.7	1,054.0	1,077.6	1,099.9	1,131.2	1,170.5	1,134.1	1,163.0	1,175.4	1,202.7	1,191.2	1,191.3	
26 Trading assets ¹⁶	115.2	116.0	112.1	112.9	116.9	118.5	125.5	128.4	129.1	133.2	140.2	131.6	
27 Derivatives with a positive fair value ¹⁷	106.8	100.3	95.4	95.7	99.1	100.8	108.1	113.1	115.1	119.9	126.7	119.9	
28 Other trading assets	8.4	15.7	16.6	17.2	17.8	17.7	17.5	15.2	14.0	13.3	13.6	11.7	
29 Other assets ¹⁸	786.0	794.8	799.2	798.2	797.4	794.3	799.6	799.5	802.9	803.8	791.8	787.1	
30 TOTAL ASSETS ¹⁹	7,775.8	8,056.0	8,119.2	8,184.8	8,253.7	8,319.7	8,309.8	8,371.5	8,404.3	8,453.0	8,442.0	8,444.3	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
31 Deposits	5,642.6	5,848.1	5,872.4	5,916.5	5,931.6	6,026.8	5,950.6	6,014.9	6,047.3	6,106.6	6,116.4	6,117.6
32 Large time deposits	323.0	355.9	352.6	347.8	340.8	337.1	338.7	393.3	413.4	419.5	417.1	428.5
33 Other deposits	5,319.7	5,492.1	5,519.8	5,568.7	5,590.8	5,689.7	5,611.9	5,621.7	5,633.9	5,687.1	5,699.3	5,689.1
34 Borrowings	680.4	722.3	736.6	736.2	730.8	737.5	743.5	738.3	734.2	730.2	729.4	761.0
35 Borrowings from banks in the U.S.	59.5	60.8	60.1	64.0	46.9	47.6	45.3	35.1	30.0	27.2	26.6	32.6
36 Borrowings from others	620.9	661.6	676.5	672.2	683.9	690.0	698.2	703.2	704.2	703.0	702.7	728.4
37 Trading liabilities ²⁰	103.6	97.5	95.5	98.8	104.2	110.8	120.9	124.3	132.3	137.8	140.9	137.8
38 Derivatives with a negative fair value ¹⁷	77.4	70.6	68.3	70.0	75.2	83.0	89.1	94.2	99.3	101.4	104.6	103.8
39 Other trading liabilities	26.3	27.0	27.3	28.8	29.0	27.7	31.8	30.1	33.0	36.4	36.4	34.0
40 Net due to related foreign offices	-1.2	-18.1	-2.7	17.4	69.2	52.9	65.6	82.8	70.3	59.4	40.9	24.0
41 Other liabilities ²¹	297.0	287.6	285.4	289.6	290.6	292.7	297.0	304.5	311.2	313.5	308.1	300.1
42 TOTAL LIABILITIES ¹⁹	6,722.5	6,937.4	6,987.3	7,058.5	7,126.5	7,220.6	7,177.7	7,264.8	7,295.1	7,347.4	7,335.7	7,340.5
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,053.3	1,118.6	1,131.9	1,126.3	1,127.3	1,099.1	1,132.1	1,106.7	1,109.1	1,105.5	1,106.3	1,103.9
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	3.5	12.3	9.4	9.7	11.7	8.6	16.4	13.5	14.1	15.4	14.9	12.0
45 Securitized consumer loans ²⁴	7.8	6.8	6.8	6.7	6.6	6.6	7.5	7.4	7.3	7.3	7.3	7.3
46 Securitized credit cards and other revolving plans	0.5	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
47 Other securitized consumer loans	7.3	6.5	6.5	6.4	6.3	6.3	7.2	7.1	7.1	7.1	7.1	7.1
48 Securitized real estate loans ²⁴	664.5	644.9	644.5	643.1	642.2	639.3	638.5	631.2	630.0	630.6	629.2	629.2

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

January 2, 2015

Account	2013	2014	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24	
ASSETS													
1	Bank credit	5,968.6	6,113.0	6,145.5	6,176.9	6,214.4	6,264.4	6,289.6	6,338.1	6,367.0	6,371.2	6,392.8	6,430.8
2	Securities in bank credit ²	1,697.6	1,770.9	1,774.7	1,790.7	1,803.3	1,833.4	1,847.6	1,876.5	1,898.6	1,902.1	1,906.0	1,915.3
3	Treasury and agency securities ³	1,148.0	1,230.5	1,234.0	1,249.8	1,266.2	1,302.2	1,320.8	1,344.6	1,367.0	1,371.1	1,372.0	1,375.7
4	Mortgage-backed securities (MBS) ⁴	926.4	934.5	934.1	936.4	938.9	955.7	968.8	974.7	979.2	976.8	975.8	975.3
5	Non-MBS ⁵	221.6	296.0	299.9	313.4	327.3	346.6	352.0	369.9	387.7	394.3	396.2	400.4
6	Other securities	549.6	540.4	540.7	540.9	537.1	531.2	526.8	531.9	531.6	531.1	534.0	539.6
7	Mortgage-backed securities ⁶	120.9	114.2	112.9	112.6	112.1	111.5	112.0	112.0	112.4	113.3	112.8	112.8
8	Non-MBS ⁷	428.6	426.2	427.8	428.2	425.0	419.6	414.8	419.9	419.3	417.8	421.2	426.8
9	Loans and leases in bank credit ⁸	4,271.0	4,342.1	4,370.8	4,386.2	4,411.0	4,431.0	4,442.0	4,461.6	4,468.4	4,469.1	4,486.8	4,515.5
10	Commercial and industrial loans	836.3	896.8	901.2	905.5	911.6	921.3	927.8	939.1	939.4	941.2	951.2	960.1
11	Real estate loans	1,978.0	1,957.2	1,965.7	1,965.1	1,966.6	1,963.2	1,956.8	1,953.9	1,951.3	1,954.1	1,950.2	1,945.4
12	Revolving home equity loans	369.5	355.7	354.1	351.4	349.4	348.0	347.0	345.0	344.1	343.8	343.6	342.9
13	Closed-end residential loans ⁹	1,058.4	1,041.5	1,047.8	1,048.2	1,051.4	1,048.4	1,043.0	1,038.5	1,034.1	1,037.3	1,032.0	1,028.0
14	Commercial real estate loans ¹⁰	550.0	559.9	563.7	565.4	565.8	566.8	566.7	570.4	573.1	573.0	574.6	574.6
15	Consumer loans	859.4	869.5	876.2	880.6	887.3	893.7	891.8	895.5	899.9	901.7	903.4	909.1
16	Credit cards and other revolving plans	465.6	464.1	467.2	468.8	472.8	475.6	474.9	478.8	484.6	486.7	490.1	497.8
17	Other consumer loans ¹¹	393.7	405.4	408.9	411.8	414.5	418.1	416.9	416.6	415.4	415.0	413.3	411.3
18	Other loans and leases	597.4	618.5	627.7	635.1	645.6	652.8	665.5	673.1	677.7	672.1	682.1	700.9
19	Fed funds and reverse RPs with nonbanks ¹²	112.8	107.0	106.3	108.7	108.4	107.7	110.7	110.6	110.2	106.4	110.1	111.4
20	All other loans and leases ¹³	484.6	511.6	521.5	526.4	537.2	545.0	554.8	562.4	567.5	565.7	572.0	589.4
21	LESS: Allowance for loan and lease losses	83.8	76.4	75.4	73.9	73.5	73.4	73.8	73.2	72.4	72.4	72.3	72.1
22	Interbank loans ¹²	45.4	43.0	43.9	45.1	48.2	46.6	45.2	34.4	28.8	28.0	29.4	29.9
23	Fed funds and reverse RPs with banks ¹²	38.6	36.0	36.9	38.6	41.7	40.0	39.3	28.6	23.0	22.3	23.6	23.9
24	Loans to commercial banks ¹⁴	6.8	7.0	7.1	6.6	6.5	6.6	5.8	5.8	5.8	5.7	5.9	6.0
25	Cash assets ¹⁵	992.7	1,017.8	1,064.2	1,092.2	1,112.5	1,172.2	1,126.2	1,199.2	1,229.8	1,270.8	1,262.5	1,231.7
26	Trading assets ¹⁶	117.7	116.4	112.0	111.8	117.3	119.6	124.3	130.1	131.8	135.0	142.1	129.8
27	Derivatives with a positive fair value ¹⁷	110.0	100.6	94.9	93.6	99.2	101.6	107.7	116.0	119.1	122.7	129.9	118.7
28	Other trading assets	7.7	15.9	17.1	18.3	18.1	18.1	16.6	14.2	12.7	12.3	12.3	11.1
29	Other assets ¹⁸	786.7	790.9	796.9	799.5	794.6	793.3	800.2	799.1	798.7	803.5	795.4	794.3
30	TOTAL ASSETS¹⁹	7,827.3	8,004.7	8,087.2	8,151.7	8,213.4	8,322.8	8,311.8	8,427.7	8,483.6	8,536.2	8,549.9	8,544.4

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)

January 2, 2015

Account	2013	2014	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24	
LIABILITIES													
31	Deposits	5,664.0	5,810.7	5,852.2	5,898.2	5,897.9	5,993.0	5,949.7	6,034.6	6,091.4	6,146.3	6,175.6	6,173.6
32	Large time deposits	325.3	352.3	354.4	355.6	343.8	338.4	341.3	395.8	414.6	418.1	414.6	429.2
33	Other deposits	5,338.8	5,458.4	5,497.8	5,542.6	5,554.1	5,654.6	5,608.4	5,638.9	5,676.8	5,728.1	5,761.0	5,744.4
34	Borrowings	682.2	725.6	735.8	728.1	722.1	739.4	743.9	741.2	733.3	731.7	726.9	764.7
35	Borrowings from banks in the U.S.	60.6	58.2	58.6	63.6	46.2	48.4	46.7	36.2	30.2	29.2	27.7	31.5
36	Borrowings from others	621.5	667.4	677.2	664.5	675.9	691.0	697.3	705.0	703.1	702.5	699.2	733.2
37	Trading liabilities ²⁰	106.5	97.8	95.7	95.6	102.8	111.9	120.2	127.6	139.9	143.0	145.0	139.9
38	Derivatives with a negative fair value ¹⁷	79.9	70.6	66.9	66.9	74.4	84.3	89.1	97.1	104.0	105.9	109.7	103.4
39	Other trading liabilities	26.6	27.2	28.9	28.8	28.4	27.5	31.1	30.5	35.9	37.1	35.4	36.5
40	Net due to related foreign offices	-2.5	-27.8	4.2	32.6	83.2	62.2	74.3	83.8	67.0	62.9	52.4	30.8
41	Other liabilities ²¹	304.3	284.0	281.3	286.5	289.8	297.1	303.2	311.8	321.6	318.1	312.0	304.3
42	TOTAL LIABILITIES ¹⁹	6,754.5	6,890.3	6,969.2	7,041.0	7,095.8	7,203.5	7,191.3	7,299.0	7,353.2	7,402.0	7,411.9	7,413.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,072.8	1,114.4	1,117.9	1,110.7	1,117.6	1,119.3	1,120.5	1,128.7	1,130.3	1,134.3	1,138.0	1,131.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	3.5	12.3	9.4	9.7	11.7	8.6	16.4	13.5	14.1	15.4	14.9	12.0
45	Securitized consumer loans ²⁴	7.9	6.8	6.7	6.5	6.4	6.6	7.8	7.6	7.5	7.5	7.5	7.5
46	Securitized credit cards and other revolving plans	0.5	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
47	Other securitized consumer loans	7.5	6.5	6.4	6.2	6.1	6.3	7.5	7.3	7.3	7.2	7.2	7.2
48	Securitized real estate loans ²⁴	664.4	643.5	643.0	641.8	641.9	641.6	640.8	631.0	629.3	629.3	627.8	627.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	3,221.7	3,361.0	3,381.4	3,407.2	3,416.3	3,431.9	3,444.2	3,459.9	3,479.6	3,481.3	3,495.4	3,511.9
2 Securities in bank credit ²	801.0	822.9	825.8	831.1	825.3	825.7	826.2	826.0	828.4	833.2	836.7	842.3
3 Treasury and agency securities ³	552.2	571.7	576.4	579.2	577.1	580.2	581.6	580.7	583.4	587.5	590.3	593.6
4 Mortgage-backed securities (MBS) ⁴	383.9	399.1	402.1	404.2	403.8	401.8	402.6	401.2	402.1	403.5	405.6	407.3
5 Non-MBS ⁵	168.4	172.7	174.4	175.0	173.3	178.4	179.0	179.5	181.2	184.0	184.6	186.3
6 Other securities	248.7	251.1	249.4	251.9	248.2	245.5	244.6	245.3	245.1	245.7	246.4	248.7
7 Mortgage-backed securities ⁶	13.7	13.4	13.5	13.9	13.3	13.4	13.3	13.0	13.0	13.0	13.0	12.8
8 Non-MBS ⁷	235.0	237.7	235.9	238.0	234.8	232.2	231.3	232.3	232.1	232.7	233.5	235.9
9 Loans and leases in bank credit ⁸	2,420.7	2,538.2	2,555.6	2,576.0	2,591.0	2,606.2	2,618.0	2,633.9	2,651.2	2,648.1	2,658.7	2,669.6
10 Commercial and industrial loans	455.1	488.7	491.9	496.5	500.2	503.3	506.8	509.6	512.3	513.3	515.0	516.8
11 Real estate loans	1,520.1	1,584.8	1,595.2	1,602.9	1,611.2	1,619.1	1,624.8	1,632.5	1,637.7	1,638.4	1,645.6	1,650.4
12 Revolving home equity loans	105.8	110.0	110.4	111.4	111.8	112.2	112.6	113.0	113.1	112.9	114.0	114.6
13 Closed-end residential loans ⁹	503.6	526.4	530.8	530.5	531.5	532.2	531.9	534.0	536.1	536.6	540.4	540.8
14 Commercial real estate loans ¹⁰	910.7	948.4	954.0	961.0	967.9	974.7	980.3	985.5	988.4	988.8	991.2	995.0
15 Consumer loans	280.6	288.2	290.5	293.3	293.8	294.3	296.4	298.3	299.1	302.2	303.2	304.5
16 Credit cards and other revolving plans	134.5	133.3	134.3	135.2	135.7	136.1	137.3	138.1	138.4	139.8	139.5	140.6
17 Other consumer loans ¹¹	146.0	154.8	156.2	158.1	158.1	158.2	159.2	160.2	160.7	162.4	163.7	163.9
18 Other loans and leases	164.9	176.6	177.9	183.2	185.7	189.6	190.0	193.5	202.0	194.2	194.9	198.0
19 Fed funds and reverse RPs with nonbanks ¹²	2.0	1.2	1.3	1.5	1.9	3.7	3.1	4.5	11.4	1.5	2.1	3.1
20 All other loans and leases ¹³	162.9	175.4	176.6	181.7	183.9	185.9	186.9	189.0	190.6	192.7	192.8	194.8
21 LESS: Allowance for loan and lease losses	41.5	40.0	39.8	39.5	39.0	38.3	36.6	36.2	36.3	36.2	36.3	36.5
22 Interbank loans ¹²	41.2	43.4	44.9	46.7	27.4	30.9	28.3	33.1	32.3	30.5	31.2	35.9
23 Fed funds and reverse RPs with banks ¹²	40.2	42.1	43.8	45.7	26.2	28.6	27.5	32.0	31.3	29.5	30.3	35.0
24 Loans to commercial banks ¹⁴	1.0	1.4	1.1	1.0	1.1	2.4	0.9	1.1	1.1	1.0	1.0	0.9
25 Cash assets ¹⁵	345.6	331.1	327.7	328.9	328.1	330.4	339.9	346.5	338.9	354.9	351.8	351.4
26 Trading assets ¹⁶	2.8	2.7	2.8	3.8	2.7	2.7	2.9	3.3	3.6	3.8	3.6	3.7
27 Derivatives with a positive fair value ¹⁷	2.6	2.4	2.5	2.6	2.5	2.5	2.6	2.9	3.2	3.3	3.1	3.3
28 Other trading assets	0.2	0.3	0.3	1.2	0.2	0.2	0.3	0.4	0.3	0.4	0.4	0.4
29 Other assets ¹⁸	255.9	262.6	262.0	265.9	267.1	265.1	264.4	263.3	266.1	264.6	267.2	268.5
30 TOTAL ASSETS ¹⁹	3,825.8	3,960.8	3,978.9	4,012.9	4,002.5	4,022.7	4,043.2	4,069.8	4,084.1	4,098.9	4,112.9	4,135.0

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)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
31 Deposits	3,015.8	3,145.2	3,159.1	3,160.6	3,159.9	3,154.4	3,187.8	3,210.8	3,211.8	3,218.5	3,215.4	3,229.8
32 Large time deposits	374.0	375.5	372.9	373.8	375.6	378.1	376.7	378.7	376.5	373.0	372.9	373.6
33 Other deposits	2,641.8	2,769.7	2,786.1	2,786.9	2,784.3	2,776.3	2,811.1	2,832.1	2,835.3	2,845.6	2,842.5	2,856.2
34 Borrowings	255.4	261.5	268.4	280.8	279.6	280.3	278.2	278.0	277.3	275.3	281.8	287.2
35 Borrowings from banks in the U.S.	37.5	35.5	37.8	42.7	45.7	44.4	44.3	43.8	43.7	42.4	44.3	46.6
36 Borrowings from others	217.9	226.1	230.6	238.0	233.9	235.9	233.9	234.1	233.6	232.9	237.5	240.6
37 Trading liabilities ²⁰	2.8	2.7	2.9	2.8	2.7	2.8	3.1	3.1	3.6	3.9	3.8	3.9
38 Derivatives with a negative fair value ¹⁷	2.1	1.9	2.0	2.2	1.9	2.1	2.2	2.4	2.8	2.9	2.7	2.9
39 Other trading liabilities	0.7	0.8	0.8	0.7	0.8	0.8	0.9	0.7	0.8	1.0	1.0	1.0
40 Net due to related foreign offices	49.6	44.0	41.7	45.2	41.3	42.0	43.4	44.2	46.2	42.5	46.7	47.2
41 Other liabilities ²¹	56.5	55.1	54.7	54.8	53.4	54.8	53.9	55.9	56.3	54.8	55.4	53.7
42 TOTAL LIABILITIES ¹⁹	3,380.1	3,508.5	3,526.7	3,544.2	3,536.9	3,534.4	3,566.3	3,591.9	3,595.1	3,595.0	3,603.0	3,621.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	445.7	452.3	452.1	468.7	465.6	488.3	476.9	477.9	489.0	504.0	509.9	513.2
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-0.9	-0.3	1.2	0.9	0.4	1.2	1.0	2.3	2.3	2.4	2.4	2.3
45 Securitized consumer loans ²⁴	11.8	11.7	12.3	12.6	13.2	12.5	12.3	12.4	12.8	12.9	12.9	12.9
46 Securitized credit cards and other revolving plans	10.2	9.7	10.2	10.3	10.7	10.1	10.3	10.6	10.9	11.0	11.0	11.0
47 Other securitized consumer loans	1.6	2.0	2.1	2.3	2.4	2.4	2.0	1.9	1.9	1.9	1.9	1.9
48 Securitized real estate loans ²⁴	18.2	13.1	13.3	13.1	13.2	13.4	13.8	13.9	13.9	13.7	13.6	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

January 2, 2015

Account	2013	2014	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24	
ASSETS													
1 Bank credit	3,232.2	3,355.5	3,382.4	3,404.3	3,420.5	3,437.9	3,446.4	3,470.9	3,494.2	3,489.7	3,500.8	3,519.9	
2 Securities in bank credit ²	804.7	822.8	825.2	826.8	825.4	825.7	825.8	829.3	831.2	834.6	834.5	837.3	
3 Treasury and agency securities ³	553.6	572.4	574.6	576.2	576.5	578.2	579.1	582.1	584.6	587.6	587.6	590.1	
4 Mortgage-backed securities (MBS) ⁴	384.4	401.7	403.5	402.9	401.3	399.0	399.0	401.1	402.3	402.3	403.3	404.6	
5 Non-MBS ⁵	169.3	170.7	171.1	173.3	175.2	179.2	180.1	181.0	182.3	185.2	184.2	185.5	
6 Other securities	251.1	250.5	250.6	250.6	248.9	247.5	246.7	247.3	246.6	247.0	246.9	247.3	
7 Mortgage-backed securities ⁶	14.0	13.6	13.7	13.6	13.3	13.4	13.4	13.2	13.2	13.2	13.2	13.2	
8 Non-MBS ⁷	237.1	236.8	236.8	236.9	235.7	234.1	233.3	234.0	233.4	233.8	233.7	234.1	
9 Loans and leases in bank credit ⁸	2,427.4	2,532.7	2,557.3	2,577.6	2,595.1	2,612.2	2,620.6	2,641.6	2,662.9	2,655.1	2,666.3	2,682.5	
10 Commercial and industrial loans	454.3	490.9	493.8	496.5	499.3	502.5	505.6	508.9	510.6	510.0	513.3	518.2	
11 Real estate loans	1,523.8	1,581.3	1,595.2	1,604.2	1,614.3	1,621.5	1,627.3	1,636.9	1,643.4	1,644.5	1,648.2	1,652.6	
12 Revolving home equity loans	106.6	109.7	110.4	111.0	112.0	112.8	113.3	113.9	114.2	114.2	114.2	114.5	
13 Closed-end residential loans ⁹	505.7	524.7	530.6	532.1	533.6	533.5	533.0	536.4	539.9	540.0	541.2	541.9	
14 Commercial real estate loans ¹⁰	911.4	947.0	954.1	961.1	968.7	975.2	980.9	986.7	989.4	990.3	992.8	996.2	
15 Consumer loans	282.0	286.0	290.0	292.6	295.2	295.7	296.7	299.8	302.0	304.4	306.4	310.1	
16 Credit cards and other revolving plans	134.1	132.2	134.1	135.2	136.7	136.5	136.3	137.9	139.9	141.8	143.3	146.7	
17 Other consumer loans ¹¹	147.9	153.7	156.0	157.4	158.5	159.3	160.4	161.9	162.1	162.5	163.0	163.4	
18 Other loans and leases	167.3	174.4	178.3	184.2	186.3	192.4	191.0	196.0	206.9	196.3	198.4	201.6	
19 Fed funds and reverse RPs with nonbanks ¹²	2.6	1.0	0.9	1.2	1.7	4.5	2.6	5.3	14.2	2.6	2.6	2.6	
20 All other loans and leases ¹³	164.6	173.5	177.3	183.1	184.6	187.9	188.4	190.7	192.6	193.6	195.7	199.0	
21 LESS: Allowance for loan and lease losses	41.7	40.2	39.9	39.3	39.4	38.7	36.5	36.3	36.5	36.4	36.3	36.1	
22 Interbank loans ¹²	42.7	40.0	42.4	46.0	27.4	32.5	30.4	34.0	33.7	34.4	33.7	34.6	
23 Fed funds and reverse RPs with banks ¹²	41.6	38.7	41.3	45.1	26.3	30.2	29.5	32.9	32.5	33.4	32.7	33.6	
24 Loans to commercial banks ¹⁴	1.1	1.3	1.1	1.0	1.1	2.4	0.9	1.1	1.1	1.1	1.0	1.0	
25 Cash assets ¹⁵	355.0	321.9	321.2	325.5	332.6	330.3	341.1	359.7	358.8	368.9	363.0	348.6	
26 Trading assets ¹⁶	2.8	2.7	2.8	4.0	2.6	2.8	2.9	3.3	3.7	3.9	3.7	3.8	
27 Derivatives with a positive fair value ¹⁷	2.6	2.5	2.5	2.5	2.3	2.5	2.6	3.0	3.4	3.6	3.4	3.5	
28 Other trading assets	0.2	0.3	0.3	1.6	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	
29 Other assets ¹⁸	256.7	261.3	261.1	265.1	267.3	266.9	265.0	263.9	265.1	264.9	266.5	267.6	
30 TOTAL ASSETS ¹⁹	3,847.7	3,941.3	3,970.0	4,005.7	4,011.0	4,031.7	4,049.3	4,095.5	4,118.9	4,125.3	4,131.5	4,138.5	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 2, 2015

Account	2013	2014	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24	
LIABILITIES													
31	Deposits	3,037.2	3,120.7	3,135.8	3,146.6	3,154.9	3,167.6	3,190.2	3,230.2	3,246.4	3,255.6	3,253.7	3,252.7
32	Large time deposits	371.5	375.3	376.6	376.5	377.9	379.7	377.4	375.9	375.2	374.2	374.7	375.0
33	Other deposits	2,665.7	2,745.5	2,759.2	2,770.1	2,777.0	2,788.0	2,812.7	2,854.4	2,871.2	2,881.4	2,879.1	2,877.7
34	Borrowings	251.8	266.0	273.3	284.4	277.7	279.2	276.3	274.2	274.8	275.3	281.0	286.8
35	Borrowings from banks in the U.S.	36.0	37.2	39.3	42.0	44.3	44.6	43.7	42.5	42.7	42.6	43.8	44.9
36	Borrowings from others	215.8	228.9	234.0	242.3	233.3	234.6	232.6	231.7	232.1	232.7	237.2	241.9
37	Trading liabilities ²⁰	2.9	2.8	2.8	2.7	2.6	2.8	3.1	3.3	3.7	4.1	3.9	3.9
38	Derivatives with a negative fair value ¹⁷	2.2	2.0	2.0	2.0	1.8	2.1	2.2	2.6	3.0	3.2	2.9	3.1
39	Other trading liabilities	0.7	0.8	0.8	0.8	0.7	0.7	0.9	0.7	0.7	0.9	1.0	0.8
40	Net due to related foreign offices	50.6	40.1	41.2	45.2	42.4	44.1	43.8	45.6	50.2	45.5	47.9	51.9
41	Other liabilities ²¹	58.2	54.5	53.6	53.2	53.5	55.6	54.3	57.6	58.1	58.3	58.5	55.9
42	TOTAL LIABILITIES ¹⁹	3,400.8	3,484.1	3,506.7	3,532.1	3,531.1	3,549.2	3,567.7	3,610.8	3,633.2	3,638.8	3,645.1	3,651.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	446.9	457.1	463.3	473.6	479.9	482.5	481.6	484.7	485.7	486.5	486.4	487.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-0.9	-0.3	1.2	0.9	0.4	1.2	1.0	2.3	2.3	2.4	2.4	2.3
45	Securitized consumer loans ²⁴	12.1	11.5	12.0	12.3	12.9	12.1	12.4	12.7	13.4	13.4	13.4	13.4
46	Securitized credit cards and other revolving plans	10.3	9.6	10.1	10.2	10.7	9.9	10.2	10.6	11.3	11.3	11.3	11.3
47	Other securitized consumer loans	1.9	2.0	2.0	2.1	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1
48	Securitized real estate loans ²⁴	18.7	12.3	12.5	12.7	12.4	13.1	13.8	14.4	14.9	14.9	14.9	14.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 2, 2015

Account	2013	2014	2014	2014	2014	2014	2014	2014	2014	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24	
ASSETS													
1	Bank credit	872.8	931.1	943.4	950.0	955.0	949.2	955.1	961.5	965.3	970.2	968.1	995.3
2	Securities in bank credit ²	203.7	200.8	200.7	198.5	195.4	191.7	187.9	179.5	181.7	189.0	187.3	187.8
3	Treasury and agency securities ³	97.5	87.3	88.0	87.9	84.6	82.4	79.0	75.0	76.7	84.5	82.2	82.9
4	Mortgage-backed securities (MBS) ⁴	13.4	10.5	10.3	10.2	9.9	9.5	10.2	9.9	10.0	11.4	11.8	11.9
5	Non-MBS ⁵	84.1	76.7	77.7	77.7	74.8	72.8	68.8	65.1	66.7	73.1	70.4	70.9
6	Other securities	106.2	113.5	112.7	110.6	110.7	109.3	108.9	104.5	104.9	104.5	105.1	104.9
7	Mortgage-backed securities ⁶	8.2	7.3	7.3	6.8	5.9	5.3	4.7	1.7	1.7	1.9	2.1	2.2
8	Non-MBS ⁷	98.0	106.2	105.4	103.8	104.8	104.0	104.1	102.8	103.2	102.6	103.0	102.7
9	Loans and leases in bank credit ⁸	669.2	730.3	742.7	751.5	759.6	757.5	767.2	782.0	783.6	781.2	780.8	807.5
10	Commercial and industrial loans	268.0	295.9	296.7	302.1	306.6	304.9	307.9	310.3	312.9	316.8	318.8	323.6
11	Real estate loans	29.7	32.9	33.7	33.4	33.6	33.5	34.6	34.6	34.5	34.8	35.3	36.8
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4
13	Closed-end residential loans ⁹	1.0	1.3	1.5	0.8	0.4	0.4	1.4	1.6	1.5	1.7	1.7	1.9
14	Commercial real estate loans ¹⁰	28.4	31.4	31.9	32.2	32.9	32.8	32.8	32.7	32.6	32.8	33.2	34.5
15	Consumer loans	2.6	2.4	2.4	2.4	2.5	2.6	2.6	2.7	2.9	2.7	2.7	2.7
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	2.6	2.4	2.4	2.4	2.5	2.6	2.6	2.7	2.9	2.7	2.7	2.7
18	Other loans and leases	369.0	399.1	409.9	413.7	416.9	416.6	422.1	434.5	433.4	426.9	424.1	444.3
19	Fed funds and reverse RPs with nonbanks ¹²	165.3	192.6	199.9	203.0	201.7	200.6	200.1	209.1	206.5	203.4	199.5	212.5
20	All other loans and leases ¹³	203.7	206.5	210.0	210.6	215.2	215.9	222.1	225.4	226.9	223.5	224.6	231.8
21	LESS: Allowance for loan and lease losses	0.8	0.6	0.5	0.5	0.6	0.7	0.6	0.7	0.6	0.5	0.4	0.4
22	Interbank loans ¹²	23.3	28.5	28.1	33.8	34.6	27.1	27.4	27.3	26.9	27.4	26.3	22.6
23	Fed funds and reverse RPs with banks ¹²	20.0	23.7	24.1	29.7	31.3	24.1	24.6	24.7	24.4	24.6	23.4	19.7
24	Loans to commercial banks ¹⁴	3.3	4.8	4.1	4.1	3.3	3.0	2.8	2.6	2.5	2.8	2.9	2.9
25	Cash assets ¹⁵	1,293.3	1,391.2	1,437.7	1,437.5	1,445.3	1,444.3	1,478.0	1,439.9	1,439.1	1,385.0	1,388.1	1,237.0
26	Trading assets ¹⁶	81.1	82.7	81.0	81.3	81.7	80.7	81.7	82.5	83.9	84.1	86.3	86.6
27	Derivatives with a positive fair value ¹⁷	75.9	77.7	76.1	76.3	76.3	75.4	77.2	78.3	79.7	79.5	81.7	81.4
28	Other trading assets	5.1	4.9	4.9	5.0	5.4	5.3	4.5	4.2	4.2	4.5	4.6	5.2
29	Other assets ¹⁸	62.1	73.6	74.1	78.7	74.6	71.2	73.8	72.3	77.5	73.7	78.8	73.2
30	TOTAL ASSETS¹⁹	2,331.9	2,506.5	2,563.8	2,580.8	2,590.6	2,571.7	2,615.4	2,582.8	2,592.1	2,540.0	2,547.1	2,414.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
31 Deposits	1,052.6	1,135.2	1,129.3	1,148.2	1,149.7	1,145.0	1,149.7	1,146.4	1,143.5	1,128.4	1,119.4	1,109.5
32 Large time deposits	886.9	949.5	939.9	953.1	951.0	940.8	939.9	924.8	918.4	914.1	906.6	892.2
33 Other deposits	165.7	185.7	189.4	195.1	198.7	204.2	209.9	221.6	225.1	214.3	212.9	217.2
34 Borrowings	601.8	666.2	693.9	708.8	717.5	725.4	742.8	750.6	759.1	768.0	769.0	750.4
35 Borrowings from banks in the U.S.	38.2	42.0	40.1	41.6	39.7	36.7	35.3	37.8	37.2	40.3	41.1	39.3
36 Borrowings from others	563.6	624.3	653.8	667.2	677.7	688.7	707.5	712.8	721.8	727.7	727.9	711.0
37 Trading liabilities ²⁰	88.3	82.9	80.8	81.6	82.0	82.9	85.0	85.1	85.9	85.7	84.8	84.9
38 Derivatives with a negative fair value ¹⁷	77.5	72.8	72.1	72.4	72.8	72.8	75.9	77.8	78.8	77.8	78.4	78.1
39 Other trading liabilities	10.9	10.0	8.7	9.2	9.2	10.1	9.1	7.4	7.1	7.9	6.5	6.8
40 Net due to related foreign offices	528.7	567.1	604.9	597.8	586.7	568.4	587.5	533.4	512.0	471.6	471.4	391.9
41 Other liabilities ²¹	55.9	54.7	56.0	58.5	56.2	54.1	58.1	55.7	61.6	59.0	56.5	58.3
42 TOTAL LIABILITIES ¹⁹	2,327.2	2,506.2	2,564.9	2,594.9	2,592.1	2,575.8	2,623.0	2,571.1	2,562.1	2,512.7	2,501.2	2,395.0
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	4.8	0.3	-1.1	-14.0	-1.4	-4.1	-7.6	11.7	29.9	27.3	46.0	19.4
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-3.9	-2.0	-1.8	-1.6	-1.3	-1.3	-0.4	0.9	0.9	1.1	1.1	0.9
45 Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	875.9	929.3	941.3	945.2	953.4	951.7	954.8	966.4	969.7	970.8	971.2	997.1
2 Securities in bank credit ²	203.8	200.2	199.5	200.7	197.8	192.9	187.6	179.9	178.8	184.1	182.3	183.8
3 Treasury and agency securities ³	96.4	87.5	88.5	89.2	86.4	82.2	77.1	73.9	73.0	79.2	77.3	79.0
4 Mortgage-backed securities (MBS) ⁴	13.8	10.3	10.4	10.4	10.1	10.0	11.1	10.3	10.2	11.5	11.7	12.1
5 Non-MBS ⁵	82.6	77.2	78.1	78.8	76.3	72.2	66.0	63.6	62.8	67.8	65.6	66.9
6 Other securities	107.4	112.7	111.1	111.4	111.4	110.7	110.5	106.0	105.8	104.9	105.0	104.8
7 Mortgage-backed securities ⁶	8.0	7.5	7.5	7.2	6.6	6.1	4.9	1.5	1.3	1.3	1.3	1.4
8 Non-MBS ⁷	99.4	105.1	103.6	104.2	104.8	104.6	105.7	104.5	104.5	103.6	103.6	103.4
9 Loans and leases in bank credit ⁸	672.1	729.0	741.8	744.6	755.6	758.9	767.2	786.4	790.9	786.7	788.9	813.3
10 Commercial and industrial loans	266.4	294.2	297.8	302.3	307.3	303.8	305.0	308.4	311.1	313.2	318.7	325.4
11 Real estate loans	30.1	33.0	33.9	34.1	34.6	34.6	34.8	34.6	35.0	35.3	35.5	36.7
12 Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4
13 Closed-end residential loans ⁹	1.0	1.0	1.1	1.3	1.0	1.1	1.4	1.3	1.3	1.6	1.5	1.8
14 Commercial real estate loans ¹⁰	28.8	31.7	32.4	32.6	33.3	33.2	33.1	32.9	33.3	33.3	33.7	34.4
15 Consumer loans	2.5	2.4	2.4	2.4	2.5	2.5	2.6	2.7	2.9	2.7	2.7	2.7
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	2.5	2.4	2.4	2.4	2.5	2.5	2.6	2.7	2.9	2.7	2.7	2.7
18 Other loans and leases	373.1	399.4	407.8	405.7	411.2	417.9	424.9	440.8	442.0	435.5	432.0	448.6
19 Fed funds and reverse RPs with nonbanks ¹²	170.1	193.4	198.9	195.9	197.6	204.2	203.9	216.1	213.8	210.2	204.6	214.4
20 All other loans and leases ¹³	203.0	206.0	208.8	209.8	213.6	213.7	220.9	224.7	228.2	225.3	227.4	234.1
21 LESS: Allowance for loan and lease losses	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
22 Interbank loans ¹²	21.8	30.8	30.3	34.2	34.3	26.2	25.9	26.3	26.7	27.0	25.0	20.4
23 Fed funds and reverse RPs with banks ¹²	18.4	26.2	26.2	30.2	30.8	23.0	22.9	23.5	24.0	24.2	22.2	17.6
24 Loans to commercial banks ¹⁴	3.4	4.6	4.1	4.0	3.5	3.2	3.0	2.8	2.7	2.8	2.8	2.8
25 Cash assets ¹⁵	1,264.0	1,438.5	1,455.9	1,474.7	1,477.7	1,437.0	1,468.2	1,401.5	1,359.2	1,340.5	1,276.7	1,175.6
26 Trading assets ¹⁶	84.1	82.8	79.9	78.8	80.0	82.0	83.6	86.2	88.6	87.5	88.7	87.6
27 Derivatives with a positive fair value ¹⁷	78.9	77.9	75.0	73.7	74.4	76.5	78.6	81.7	84.3	83.1	84.2	83.0
28 Other trading assets	5.2	4.9	4.9	5.0	5.7	5.5	5.0	4.5	4.3	4.4	4.5	4.6
29 Other assets ¹⁸	63.4	75.9	75.2	75.5	73.1	74.6	75.0	73.7	77.9	74.5	76.7	71.6
30 TOTAL ASSETS ¹⁹	2,308.6	2,556.8	2,582.2	2,607.9	2,617.9	2,571.0	2,607.0	2,553.6	2,521.7	2,499.8	2,437.8	2,351.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 2, 2015

Account	2013 Nov	2014 May	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
31 Deposits	1,038.3	1,146.8	1,132.1	1,140.4	1,138.2	1,143.3	1,133.9	1,131.9	1,127.1	1,126.8	1,119.0	1,112.0
32 Large time deposits	873.0	963.4	945.1	945.9	938.3	936.7	923.2	909.9	901.1	909.3	901.9	889.5
33 Other deposits	165.3	183.4	187.0	194.5	199.9	206.6	210.6	222.0	226.0	217.5	217.1	222.5
34 Borrowings	608.1	675.9	691.6	707.0	723.2	724.0	741.1	759.7	762.4	768.7	757.9	742.8
35 Borrowings from banks in the U.S.	38.9	41.9	40.4	41.7	40.6	36.5	35.8	38.3	37.7	40.0	40.4	37.4
36 Borrowings from others	569.2	633.9	651.2	665.3	682.6	687.5	705.3	721.4	724.7	728.7	717.5	705.4
37 Trading liabilities ²⁰	91.3	83.1	79.2	78.0	79.2	84.1	85.7	87.7	89.9	89.3	88.2	85.8
38 Derivatives with a negative fair value ¹⁷	80.2	73.6	70.8	69.5	70.1	73.5	76.5	80.3	83.0	81.7	81.0	79.9
39 Other trading liabilities	11.2	9.5	8.4	8.5	9.1	10.6	9.2	7.5	7.0	7.6	7.2	5.9
40 Net due to related foreign offices	510.2	591.4	619.5	621.0	617.9	561.4	584.5	513.1	477.9	450.7	410.3	343.8
41 Other liabilities ²¹	56.8	55.6	55.7	57.3	55.3	54.1	57.7	56.9	60.2	60.0	58.2	63.2
42 TOTAL LIABILITIES ¹⁹	2,304.8	2,552.8	2,578.1	2,603.8	2,613.8	2,566.9	2,602.9	2,549.4	2,517.5	2,495.6	2,433.7	2,347.7
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.8	4.1										
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-3.9	-2.0	-1.8	-1.6	-1.3	-1.3	-0.4	0.9	0.9	1.1	1.1	0.9
45 Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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