

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
June 6, 2014

Account	2009	2010	2011	2012	2013	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Jan	2014 Feb	2014 Mar	2014 Apr
ASSETS															
1 Bank credit	-6.7	-2.6	1.8	4.0	1.1	2.9	2.8	1.1	-1.4	1.9	5.5	3.7	8.1	8.5	7.2
2 Securities in bank credit ²	6.2	6.9	1.8	7.5	-1.9	5.5	1.9	-2.2	-8.1	1.0	6.5	4.0	6.0	7.9	4.3
3 Treasury and agency securities ³	13.5	15.2	3.0	8.6	-5.6	2.0	-2.6	-7.3	-12.7	-0.2	6.9	4.1	7.8	9.9	8.8
6 Other securities	-4.3	-7.2	-0.7	5.2	6.5	13.6	12.0	8.9	1.3	3.3	5.8	3.8	2.6	3.8	-4.7
9 Loans and leases in bank credit ⁸	-10.2	-5.7	1.7	2.8	2.2	1.9	3.1	2.4	1.1	2.3	5.2	3.6	8.8	8.7	8.3
10 Commercial and industrial loans	-18.4	-8.9	8.6	11.4	7.7	9.5	8.8	6.4	7.4	7.2	12.4	6.6	26.4	13.2	12.4
11 Real estate loans	-5.7	-5.6	-3.7	-1.1	-1.0	-1.4	-0.4	-0.5	-2.0	-1.2	1.2	0.8	2.5	1.4	5.1
12 Revolving home equity loans	0.6	-4.2	-5.9	-7.1	-8.1	-9.0	-8.6	-9.9	-7.7	-7.1	-6.9	-6.8	-6.4	-6.1	-1.0
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.5	-0.6	0.3	-1.0	-7.2	-6.3	-0.6	-1.4	1.5	1.6	3.3
14 Commercial real estate loans ¹⁰	-4.7	-8.9	-6.3	-1.2	4.4	0.5	1.8	3.4	5.7	6.3	5.6	5.5	6.3	3.5	8.9
15 Consumer loans	-3.2	-6.8	-1.2	1.2	3.5	2.4	1.9	4.8	3.2	3.9	2.5	0.2	2.6	3.7	10.6
16 Credit cards and other revolving plans	-6.2	-10.8	-1.8	-0.8	0.8	0.3	0.2	2.5	-0.7	1.3	0.7	-0.8	1.2	-2.4	10.1
17 Other consumer loans ¹¹	1.2	-1.4	-0.4	3.5	6.5	4.8	3.9	7.4	7.4	6.9	4.6	1.1	4.2	10.3	11.0
18 Other loans and leases	-23.0	0.4	20.1	6.9	4.4	2.3	8.5	3.9	0.2	4.8	10.2	11.9	9.8	29.7	10.3
21 LESS: Allowance for loan and lease losses	—	—	-17.8	-16.6	-15.4	-20.5	-14.8	-15.7	-17.8	-17.4	-17.5	-25.2	-13.9	-10.0	-9.1
22 Interbank loans ¹²	-38.5	-22.9	-37.2	4.6	-10.4	10.0	15.3	-3.5	-22.2	-31.2	8.4	69.5	1.1	-29.7	2.2
25 Cash assets ¹⁵	49.5	-7.8	47.7	-2.2	55.2	3.2	45.9	46.4	51.3	42.1	18.7	19.9	21.9	36.5	2.4
26 Trading assets ¹⁶	—	—	4.1	-1.5	-33.1	-18.3	-19.3	-34.0	-59.3	-39.3	4.4	-1.2	17.2	-13.5	-21.3
29 Other assets ¹⁸	-3.6	4.5	-4.5	-4.7	-0.2	-4.2	2.4	-0.1	4.1	-7.2	3.0	3.5	-1.5	-6.9	-2.5
30 TOTAL ASSETS ¹⁹	-6.0	-2.6	5.3	2.6	7.2	2.2	8.1	6.7	5.9	7.2	8.0	7.4	10.1	12.1	5.3
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.1	6.4	8.8	7.0	4.8	6.0	7.3	8.2	8.7	9.5	5.5	9.3
32 Large time deposits	-5.6	-7.3	-13.6	-1.2	5.7	1.2	10.8	-0.9	8.8	3.8	13.7	20.4	6.6	8.6	18.7
33 Other deposits	—	—	12.4	9.0	6.6	10.3	6.3	5.9	5.5	8.0	7.1	6.4	10.1	4.9	7.5
34 Borrowings	-24.5	-18.9	-14.6	-5.3	-0.2	-5.9	2.2	-3.9	-2.6	3.4	5.8	19.1	-13.3	31.5	29.7
37 Trading liabilities ²⁰	—	—	1.2	-8.6	-26.1	-21.9	-13.0	-16.3	-68.4	-15.7	1.6	7.1	-14.1	-19.6	-91.2
41 Other liabilities ²¹	-10.8	9.3	-1.2	-0.7	-8.8	-4.0	1.6	-6.1	-11.9	-19.7	-9.1	-28.2	7.4	15.7	-36.5
42 TOTAL LIABILITIES ¹⁹	-7.1	-3.3	5.5	2.3	8.1	1.5	9.0	7.5	8.0	7.2	7.5	9.0	8.5	11.3	6.5

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

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending				
										May 7	May 14	May 21	May 28	
ASSETS														
1	Bank credit	10,050.0	10,040.1	10,056.3	10,094.1	10,125.5	10,194.6	10,280.4	10,342.4	10,368.4	10,401.7	10,428.9	10,454.8	
2	Securities in bank credit ²	2,750.6	2,681.6	2,693.2	2,716.8	2,726.0	2,739.8	2,759.2	2,769.2	2,778.8	2,793.7	2,795.5	2,804.0	
3	Treasury and agency securities ³	1,864.4	1,786.5	1,794.9	1,808.2	1,814.4	1,826.2	1,841.4	1,854.9	1,872.9	1,885.7	1,887.3	1,893.1	
4	Mortgage-backed securities (MBS) ⁴	1,358.1	1,318.1	1,320.2	1,319.1	1,324.1	1,332.8	1,334.0	1,332.1	1,329.4	1,347.7	1,345.1	1,351.0	
5	Non-MBS ⁵	506.3	468.3	474.6	489.1	490.4	493.4	507.4	522.8	543.6	538.0	542.2	542.1	
6	Other securities	886.2	895.1	898.4	908.6	911.6	913.6	917.8	914.2	905.9	908.0	908.2	910.9	
7	Mortgage-backed securities ⁶	140.2	141.4	141.5	141.3	140.8	139.0	138.6	137.3	135.7	134.3	134.3	135.6	
8	Non-MBS ⁷	746.0	753.8	756.9	767.3	770.8	774.6	779.2	776.9	770.2	773.7	773.9	775.3	
9	Loans and leases in bank credit ⁸	7,299.4	7,358.4	7,363.1	7,377.3	7,399.5	7,454.8	7,521.1	7,573.3	7,589.5	7,607.9	7,633.4	7,650.8	
10	Commercial and industrial loans	1,528.9	1,585.2	1,590.2	1,604.4	1,613.1	1,648.9	1,669.2	1,686.4	1,695.8	1,696.5	1,699.8	1,705.2	
11	Real estate loans	3,547.9	3,522.0	3,521.4	3,524.2	3,526.5	3,534.5	3,548.6	3,563.6	3,558.5	3,562.5	3,581.9	3,581.3	
12	Revolving home equity loans	499.0	480.3	476.5	473.8	471.1	468.6	467.5	467.1	466.7	466.8	466.6	466.2	
13	Closed-end residential loans ⁹	1,614.6	1,562.9	1,557.9	1,556.4	1,554.7	1,557.0	1,564.9	1,569.2	1,559.8	1,561.8	1,579.4	1,577.0	
14	Commercial real estate loans ¹⁰	1,434.3	1,478.8	1,487.0	1,493.9	1,500.7	1,508.8	1,516.1	1,527.3	1,532.0	1,534.0	1,535.8	1,538.0	
15	Consumer loans	1,127.9	1,149.1	1,143.9	1,141.2	1,141.3	1,143.9	1,147.4	1,157.5	1,163.2	1,165.9	1,166.1	1,167.7	
16	Credit cards and other revolving plans	606.3	607.9	599.5	594.2	593.8	594.4	593.2	598.2	601.1	602.7	601.6	601.8	
17	Other consumer loans ¹¹	521.6	541.2	544.4	547.1	547.6	549.5	554.2	559.3	562.1	563.2	564.5	565.8	
18	Other loans and leases	1,094.7	1,102.1	1,107.6	1,107.4	1,118.5	1,127.6	1,155.9	1,165.8	1,172.0	1,183.0	1,185.6	1,196.7	
19	Fed funds and reverse RPs with nonbanks ¹²	319.8	282.4	278.7	271.2	271.7	273.9	291.4	300.3	296.3	305.3	308.7	315.0	
20	All other loans and leases ¹³	774.8	819.7	829.0	836.2	846.8	853.7	864.5	865.5	875.7	877.7	876.9	881.6	
21	LESS: Allowance for loan and lease losses	139.0	127.4	125.6	123.7	121.1	119.7	118.8	117.9	117.1	117.2	116.8	116.6	
22	Interbank loans ¹²	126.4	114.4	108.7	107.0	113.2	113.3	110.5	110.7	114.9	120.8	108.7	115.2	
23	Fed funds and reverse RPs with banks ¹²	113.3	98.7	96.5	95.1	101.6	101.7	98.7	99.2	103.2	108.8	96.7	104.2	
24	Loans to commercial banks ¹⁴	13.2	15.6	12.2	11.8	11.5	11.5	11.8	11.5	11.6	12.0	12.0	11.0	
25	Cash assets ¹⁵	1,968.8	2,530.2	2,592.1	2,589.6	2,633.1	2,681.5	2,768.7	2,774.3	2,778.0	2,767.9	2,783.9	2,770.1	
26	Trading assets ¹⁶	276.1	200.3	200.7	202.3	202.1	205.0	202.7	199.1	201.1	204.3	200.5	202.2	
27	Derivatives with a positive fair value ¹⁷	254.3	186.2	187.1	189.9	187.1	188.9	186.1	182.3	180.9	183.2	179.9	180.2	
28	Other trading assets	21.8	14.2	13.6	12.3	15.0	16.1	16.6	16.8	20.2	21.1	20.6	22.0	
29	Other assets ¹⁸	1,109.5	1,115.1	1,097.2	1,118.2	1,121.5	1,120.3	1,116.1	1,113.8	1,117.0	1,129.4	1,123.9	1,120.0	
30	TOTAL ASSETS ¹⁹	13,391.8	13,872.7	13,929.5	13,987.5	14,074.2	14,195.0	14,359.5	14,422.6	14,462.2	14,506.8	14,529.1	14,545.8	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending				
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28	
LIABILITIES														
31	Deposits	9,356.5	9,667.2	9,703.3	9,777.3	9,848.5	9,927.4	9,986.6	10,064.2	10,083.3	10,122.3	10,140.3	10,168.5	
32	Large time deposits	1,517.9	1,559.4	1,587.1	1,599.3	1,626.5	1,635.8	1,651.8	1,677.6	1,680.8	1,683.6	1,684.8	1,682.9	
33	Other deposits	7,838.6	8,107.8	8,116.2	8,178.1	8,221.9	8,291.5	8,334.8	8,386.7	8,402.5	8,438.7	8,455.5	8,485.6	
34	Borrowings	1,543.8	1,549.4	1,552.9	1,537.4	1,561.8	1,545.0	1,589.5	1,628.9	1,629.1	1,638.9	1,645.2	1,684.5	
35	Borrowings from banks in the U.S.	148.7	134.6	133.5	131.7	135.0	135.4	138.1	130.6	130.6	137.1	126.0	135.8	
36	Borrowings from others	1,395.1	1,414.8	1,419.5	1,405.7	1,426.8	1,409.6	1,451.4	1,498.4	1,498.5	1,501.8	1,519.3	1,548.8	
37	Trading liabilities ²⁰	266.5	200.0	199.5	203.1	204.3	201.9	198.6	183.5	184.6	186.2	184.7	184.6	
38	Derivatives with a negative fair value ¹⁷	225.6	160.2	159.5	159.0	156.5	152.1	150.1	143.5	143.1	145.1	144.8	146.1	
39	Other trading liabilities	40.9	39.8	40.0	44.1	47.8	49.8	48.5	40.0	41.5	41.1	40.0	38.4	
40	Net due to related foreign offices	227.0	523.1	563.0	521.2	527.6	556.2	586.8	566.4	569.7	577.7	602.5	584.5	
41	Other liabilities ²¹	450.9	421.3	411.9	411.7	402.1	404.7	410.7	398.2	399.8	410.3	396.2	386.7	
42	TOTAL LIABILITIES ¹⁹	11,844.7	12,361.0	12,430.6	12,450.7	12,544.2	12,635.1	12,772.1	12,841.3	12,866.5	12,935.3	12,968.9	13,008.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,547.1	1,511.7	1,498.9	1,536.8	1,530.0	1,559.9	1,587.4	1,581.3	1,595.6	1,571.6	1,560.1	1,537.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.5	-0.7	-1.3	-8.7	-6.6	-0.6	-1.5	1.5	6.5	9.2	10.1	14.7	
45	Securitized consumer loans ²⁴	20.6	19.9	19.5	19.4	20.5	19.5	18.6	17.7	17.2	17.2	17.3	18.4	
46	Securitized credit cards and other revolving plans	11.6	10.9	10.9	10.8	11.9	11.0	10.2	9.9	9.7	9.6	9.7	10.7	
47	Other securitized consumer loans	9.0	9.0	8.7	8.6	8.6	8.5	8.4	7.8	7.5	7.6	7.7	7.7	
48	Securitized real estate loans ²⁴	736.2	686.1	684.7	682.7	675.8	665.9	662.2	658.3	658.6	657.7	658.1	658.0	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	10,036.6	10,050.3	10,085.4	10,147.8	10,145.1	10,201.7	10,274.4	10,335.8	10,379.8	10,391.4	10,394.7	10,435.5
2	Securities in bank credit ²	2,760.5	2,686.5	2,708.5	2,719.6	2,721.5	2,739.7	2,767.5	2,780.6	2,790.8	2,798.2	2,795.5	2,803.7
3	Treasury and agency securities ³	1,880.1	1,779.7	1,798.0	1,805.8	1,812.6	1,830.8	1,854.9	1,871.2	1,887.0	1,891.1	1,890.4	1,895.7
4	Mortgage-backed securities (MBS) ⁴	1,366.1	1,315.9	1,325.0	1,319.8	1,322.1	1,332.6	1,338.0	1,340.6	1,341.5	1,350.6	1,348.3	1,349.9
5	Non-MBS ⁵	514.0	463.8	473.1	486.0	490.5	498.2	516.9	530.6	545.5	540.4	542.1	545.8
6	Other securities	880.4	906.8	910.5	913.7	908.9	908.9	912.6	909.4	903.9	907.2	905.1	908.0
7	Mortgage-backed securities ⁶	139.9	142.0	142.8	141.0	140.0	138.6	138.1	137.2	135.4	135.4	135.4	136.4
8	Non-MBS ⁷	740.5	764.8	767.7	772.7	768.9	770.3	774.4	772.2	768.5	771.8	769.7	771.6
9	Loans and leases in bank credit ⁸	7,276.1	7,363.8	7,376.9	7,428.3	7,423.6	7,462.0	7,506.9	7,555.1	7,589.0	7,593.2	7,599.1	7,631.8
10	Commercial and industrial loans	1,535.8	1,582.0	1,585.5	1,604.9	1,610.2	1,651.2	1,676.7	1,696.4	1,707.4	1,704.5	1,704.6	1,710.2
11	Real estate loans	3,539.1	3,523.7	3,531.6	3,535.7	3,533.0	3,535.9	3,542.4	3,556.0	3,567.3	3,563.3	3,562.7	3,569.7
12	Revolving home equity loans	498.5	480.8	476.5	474.1	471.3	469.0	467.5	466.8	466.0	466.0	465.7	465.5
13	Closed-end residential loans ⁹	1,607.1	1,567.0	1,565.7	1,562.6	1,558.7	1,555.2	1,556.6	1,562.8	1,569.8	1,564.1	1,561.7	1,566.5
14	Commercial real estate loans ¹⁰	1,433.5	1,475.9	1,489.3	1,498.9	1,503.0	1,511.7	1,518.3	1,526.4	1,531.5	1,533.2	1,535.3	1,537.7
15	Consumer loans	1,119.4	1,146.8	1,144.0	1,158.1	1,156.3	1,146.6	1,138.3	1,149.2	1,153.2	1,157.3	1,157.2	1,164.7
16	Credit cards and other revolving plans	598.4	605.4	599.8	611.4	606.2	594.7	584.7	590.5	592.4	595.4	594.3	600.4
17	Other consumer loans ¹¹	521.0	541.4	544.2	546.7	550.1	551.9	553.7	558.6	560.8	561.8	562.8	564.3
18	Other loans and leases	1,081.8	1,111.3	1,115.9	1,129.6	1,124.1	1,128.4	1,149.4	1,153.7	1,161.1	1,168.2	1,174.6	1,187.2
19	Fed funds and reverse RPs with nonbanks ¹²	311.6	288.5	285.5	282.8	272.8	279.2	290.0	293.4	293.7	298.9	304.6	310.1
20	All other loans and leases ¹³	770.2	822.8	830.4	846.8	851.3	849.1	859.4	860.3	867.3	869.3	870.0	877.1
21	LESS: Allowance for loan and lease losses	138.0	126.7	126.1	124.0	120.3	120.1	119.1	117.0	117.2	117.4	117.2	116.7
22	Interbank loans ¹²	126.1	115.5	111.0	110.7	115.4	116.7	112.6	111.1	111.8	118.0	103.7	107.8
23	Fed funds and reverse RPs with banks ¹²	113.3	99.3	98.6	98.7	103.8	105.3	101.0	99.8	100.2	106.2	91.9	97.2
24	Loans to commercial banks ¹⁴	12.8	16.3	12.3	12.0	11.6	11.4	11.5	11.3	11.6	11.8	11.8	10.6
25	Cash assets ¹⁵	1,945.6	2,508.5	2,611.8	2,576.5	2,647.3	2,721.9	2,745.0	2,742.9	2,717.3	2,758.5	2,785.0	2,845.5
26	Trading assets ¹⁶	270.2	201.5	204.8	203.2	199.9	204.1	199.3	196.5	200.4	204.3	202.5	204.3
27	Derivatives with a positive fair value ¹⁷	248.1	187.7	191.6	191.3	184.7	187.6	182.0	179.2	180.2	183.2	182.0	182.2
28	Other trading assets	22.1	13.7	13.1	11.9	15.2	16.5	17.3	17.2	20.2	21.1	20.5	22.1
29	Other assets ¹⁸	1,111.0	1,117.1	1,100.4	1,120.4	1,121.0	1,121.5	1,120.3	1,115.2	1,118.5	1,129.7	1,116.1	1,114.7
30	TOTAL ASSETS ¹⁹	13,351.4	13,866.2	13,987.3	14,034.6	14,108.5	14,245.9	14,332.5	14,384.4	14,410.6	14,484.6	14,484.8	14,591.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending				
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28	
LIABILITIES														
31	Deposits	9,376.4	9,672.7	9,739.5	9,878.0	9,873.6	9,923.3	10,018.7	10,090.3	10,054.7	10,082.2	10,031.0	10,085.3	
32	Large time deposits	1,515.3	1,556.9	1,574.6	1,594.1	1,633.9	1,638.7	1,647.4	1,674.7	1,680.3	1,686.1	1,687.4	1,688.0	
33	Other deposits	7,861.1	8,115.8	8,164.9	8,283.9	8,239.7	8,284.6	8,371.3	8,415.5	8,374.4	8,396.1	8,343.6	8,397.4	
34	Borrowings	1,540.5	1,536.2	1,553.7	1,533.0	1,573.9	1,581.0	1,595.5	1,622.3	1,656.8	1,662.2	1,669.6	1,696.5	
35	Borrowings from banks in the U.S.	149.7	136.3	134.4	131.8	135.9	137.3	137.8	131.8	131.4	137.3	124.6	131.0	
36	Borrowings from others	1,390.8	1,399.9	1,419.2	1,401.2	1,438.0	1,443.7	1,457.7	1,490.5	1,525.4	1,524.9	1,545.1	1,565.6	
37	Trading liabilities ²⁰	264.8	198.2	202.9	206.8	204.0	200.4	194.6	182.7	185.0	187.6	188.3	189.4	
38	Derivatives with a negative fair value ¹⁷	223.9	160.1	162.3	161.8	156.7	150.7	147.1	142.6	143.5	146.7	148.1	149.0	
39	Other trading liabilities	40.9	38.0	40.6	45.1	47.2	49.7	47.5	40.1	41.5	40.9	40.3	40.4	
40	Net due to related foreign offices	207.8	519.3	547.7	477.4	528.4	591.0	563.2	543.4	554.1	573.5	631.0	644.1	
41	Other liabilities ²¹	441.7	428.7	420.2	417.2	397.7	404.7	407.4	390.4	394.0	408.0	389.8	392.9	
42	TOTAL LIABILITIES ¹⁹	11,831.3	12,355.0	12,463.9	12,512.5	12,577.5	12,700.3	12,779.3	12,829.1	12,844.6	12,913.5	12,909.8	13,008.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,520.2	1,511.2	1,523.4	1,522.1	1,530.9	1,545.5	1,553.2	1,555.3	1,566.0	1,571.0	1,575.0	1,582.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	36.5	-0.7	-1.3	-8.7	-6.6	-0.6	-1.5	1.5	6.5	9.2	10.1	14.7	
45	Securitized consumer loans ²⁴	20.9	20.1	19.8	19.8	20.7	19.5	18.6	18.1	17.6	17.3	17.3	18.2	
46	Securitized credit cards and other revolving plans	11.8	10.8	10.8	11.0	12.1	11.1	10.4	10.1	9.9	9.6	9.6	10.5	
47	Other securitized consumer loans	9.1	9.3	9.0	8.8	8.7	8.3	8.2	7.9	7.8	7.6	7.6	7.6	
48	Securitized real estate loans ²⁴	736.2	687.5	685.0	682.9	677.6	668.7	665.3	658.5	655.8	656.2	656.0	656.0	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	9,171.4	9,161.4	9,177.2	9,217.5	9,248.5	9,305.0	9,368.4	9,414.9	9,430.4	9,463.2	9,485.5	9,504.2
2	Securities in bank credit ²	2,541.6	2,481.9	2,490.6	2,511.5	2,525.3	2,541.2	2,559.7	2,569.7	2,571.8	2,594.2	2,594.6	2,604.3
3	Treasury and agency securities ³	1,759.9	1,691.8	1,697.4	1,710.5	1,722.7	1,736.0	1,752.2	1,770.3	1,781.5	1,800.8	1,800.4	1,806.9
4	Mortgage-backed securities (MBS) ⁴	1,339.1	1,303.6	1,306.5	1,305.7	1,310.9	1,321.3	1,322.7	1,320.9	1,317.6	1,337.4	1,334.6	1,340.6
5	Non-MBS ⁵	420.9	388.2	390.9	404.8	411.8	414.8	429.5	449.4	463.9	463.3	465.8	466.3
6	Other securities	781.7	790.1	793.2	801.0	802.6	805.2	807.4	799.4	790.4	793.4	794.2	797.4
7	Mortgage-backed securities ⁶	133.7	133.4	133.6	133.3	132.7	131.2	130.9	129.8	128.1	126.8	126.8	128.1
8	Non-MBS ⁷	648.0	656.7	659.6	667.7	669.8	674.0	676.5	669.7	662.3	666.6	667.4	669.3
9	Loans and leases in bank credit ⁸	6,629.8	6,679.5	6,686.6	6,705.9	6,723.3	6,763.7	6,808.7	6,845.2	6,858.6	6,869.0	6,890.9	6,899.9
10	Commercial and industrial loans	1,274.0	1,315.9	1,321.6	1,332.3	1,339.3	1,364.1	1,378.3	1,392.2	1,399.5	1,401.9	1,405.8	1,410.1
11	Real estate loans	3,518.6	3,491.9	3,491.6	3,493.2	3,495.0	3,501.4	3,517.2	3,530.3	3,525.3	3,529.1	3,548.6	3,547.2
12	Revolving home equity loans	498.8	480.0	476.2	473.5	470.7	468.3	467.3	466.8	466.4	466.5	466.3	465.9
13	Closed-end residential loans ⁹	1,613.6	1,561.7	1,556.9	1,555.3	1,553.5	1,555.8	1,563.9	1,567.9	1,558.5	1,560.3	1,578.7	1,576.0
14	Commercial real estate loans ¹⁰	1,406.2	1,450.2	1,458.4	1,464.4	1,470.8	1,477.3	1,486.1	1,495.5	1,500.4	1,502.3	1,503.6	1,505.2
15	Consumer loans	1,126.0	1,146.7	1,141.3	1,138.8	1,138.8	1,141.4	1,144.9	1,155.0	1,160.8	1,163.5	1,163.8	1,165.4
16	Credit cards and other revolving plans	606.3	607.9	599.5	594.2	593.8	594.4	593.2	598.2	601.1	602.7	601.6	601.8
17	Other consumer loans ¹¹	519.6	538.8	541.8	544.6	545.0	547.0	551.7	556.8	559.7	560.8	562.2	563.5
18	Other loans and leases	711.3	725.0	732.1	741.6	750.1	756.8	768.3	767.7	773.0	774.5	772.7	777.3
19	Fed funds and reverse RPs with nonbanks ¹²	139.3	114.6	114.6	116.1	117.0	117.2	117.1	112.2	110.7	109.9	110.7	112.2
20	All other loans and leases ¹³	571.9	610.4	617.5	625.5	633.0	639.5	651.2	655.5	662.3	664.6	662.0	665.1
21	LESS: Allowance for loan and lease losses	138.6	126.7	125.0	123.1	120.5	119.5	118.8	117.5	117.0	117.2	116.8	116.5
22	Interbank loans ¹²	102.5	92.1	86.7	85.1	89.1	89.8	88.1	86.7	87.7	91.4	79.1	85.0
23	Fed funds and reverse RPs with banks ¹²	92.1	80.3	77.8	76.9	80.6	81.3	79.6	78.0	79.0	82.6	70.3	77.4
24	Loans to commercial banks ¹⁴	10.5	11.7	8.9	8.2	8.6	8.5	8.6	8.7	8.6	8.8	8.8	7.6
25	Cash assets ¹⁵	1,020.1	1,301.2	1,313.6	1,312.8	1,353.3	1,330.8	1,340.3	1,386.5	1,422.2	1,386.2	1,374.5	1,358.4
26	Trading assets ¹⁶	156.0	117.1	119.4	120.9	120.2	122.5	117.5	115.4	117.6	120.9	117.8	120.4
27	Derivatives with a positive fair value ¹⁷	141.5	108.7	110.9	113.7	110.3	110.8	105.7	103.2	102.5	105.1	102.1	102.9
28	Other trading assets	14.6	8.4	8.5	7.2	9.9	11.7	11.8	12.1	15.1	15.8	15.7	17.5
29	Other assets ¹⁸	1,059.9	1,055.9	1,042.3	1,057.1	1,057.7	1,057.7	1,050.4	1,051.7	1,055.6	1,057.0	1,059.0	1,056.6
30	TOTAL ASSETS¹⁹	11,371.3	11,600.9	11,614.2	11,670.2	11,748.4	11,786.3	11,845.8	11,937.6	11,996.5	12,001.6	11,999.1	12,008.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
LIABILITIES													
31	Deposits	8,408.2	8,648.3	8,650.0	8,712.6	8,764.8	8,826.8	8,877.8	8,944.4	8,956.6	8,991.5	9,009.2	9,035.7
32	Large time deposits	703.4	701.3	700.6	704.5	715.7	710.7	718.3	739.5	735.6	738.5	741.0	742.8
33	Other deposits	7,704.8	7,947.0	7,949.3	8,008.1	8,049.0	8,116.1	8,159.5	8,204.9	8,221.0	8,253.0	8,268.3	8,292.9
34	Borrowings	937.1	931.6	936.4	933.1	951.0	931.7	954.7	979.4	983.7	975.7	974.7	979.1
35	Borrowings from banks in the U.S.	102.5	95.1	95.9	95.6	100.3	99.1	100.1	94.8	93.7	97.3	88.3	94.6
36	Borrowings from others	834.7	836.5	840.6	837.5	850.7	832.6	854.7	884.6	890.0	878.4	886.4	884.5
37	Trading liabilities ²⁰	150.4	108.4	110.6	115.6	119.4	117.7	111.2	101.5	101.1	102.2	102.5	103.1
38	Derivatives with a negative fair value ¹⁷	119.4	80.5	81.3	82.1	81.5	78.6	74.4	70.9	70.6	72.5	72.1	73.7
39	Other trading liabilities	31.0	27.9	29.3	33.4	37.9	39.1	36.8	30.6	30.4	29.8	30.4	29.5
40	Net due to related foreign offices	-43.3	47.6	54.6	39.1	18.4	15.6	-3.6	7.4	29.5	30.9	5.3	17.5
41	Other liabilities ²¹	391.3	363.0	355.5	355.6	346.1	349.0	354.3	341.5	343.7	349.2	341.6	336.3
42	TOTAL LIABILITIES ¹⁹	9,843.7	10,098.9	10,107.0	10,155.9	10,199.7	10,240.8	10,294.5	10,374.2	10,414.5	10,449.5	10,433.4	10,471.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,527.6	1,502.0	1,507.2	1,514.3	1,548.7	1,545.5	1,551.3	1,563.4	1,581.9	1,552.1	1,565.8	1,536.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	38.4	3.6	2.6	-4.8	-3.0	2.6	1.5	4.1	8.7	11.3	12.0	16.3
45	Securitized consumer loans ²⁴	20.6	19.9	19.5	19.4	20.5	19.5	18.6	17.7	17.2	17.2	17.3	18.4
46	Securitized credit cards and other revolving plans	11.6	10.9	10.9	10.8	11.9	11.0	10.2	9.9	9.7	9.6	9.7	10.7
47	Other securitized consumer loans	9.0	9.0	8.7	8.6	8.6	8.5	8.4	7.8	7.5	7.6	7.7	7.7
48	Securitized real estate loans ²⁴	736.2	686.1	684.7	682.7	675.8	665.9	662.2	658.3	658.6	657.7	658.1	658.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	9,159.5	9,171.9	9,202.4	9,267.5	9,269.6	9,304.7	9,355.2	9,408.4	9,441.9	9,456.4	9,456.7	9,490.0
2	Securities in bank credit ²	2,551.9	2,486.6	2,504.7	2,516.8	2,521.0	2,539.4	2,566.2	2,581.2	2,584.6	2,598.4	2,597.5	2,605.9
3	Treasury and agency securities ³	1,773.9	1,686.9	1,701.7	1,710.8	1,720.6	1,739.2	1,763.9	1,785.2	1,794.0	1,804.6	1,805.4	1,810.2
4	Mortgage-backed securities (MBS) ⁴	1,347.7	1,300.7	1,311.0	1,306.3	1,308.9	1,321.6	1,327.7	1,330.1	1,330.2	1,340.6	1,338.3	1,339.9
5	Non-MBS ⁵	426.3	386.2	390.6	404.5	411.7	417.6	436.2	455.1	463.7	464.0	467.0	470.3
6	Other securities	777.9	799.7	803.1	806.0	800.4	800.3	802.4	796.0	790.6	793.9	792.1	795.7
7	Mortgage-backed securities ⁶	133.3	133.9	134.8	133.2	132.3	131.0	130.5	129.6	127.8	127.7	127.8	128.8
8	Non-MBS ⁷	644.6	665.8	668.3	672.8	668.1	669.3	671.8	666.4	662.8	666.1	664.3	666.9
9	Loans and leases in bank credit ⁸	6,607.7	6,685.2	6,697.7	6,750.8	6,748.6	6,765.3	6,789.0	6,827.2	6,857.3	6,858.0	6,859.2	6,884.1
10	Commercial and industrial loans	1,281.3	1,315.0	1,318.7	1,332.9	1,335.7	1,364.8	1,382.2	1,401.7	1,411.4	1,410.6	1,412.4	1,416.3
11	Real estate loans	3,509.7	3,493.8	3,501.6	3,505.0	3,502.2	3,502.9	3,510.6	3,522.4	3,533.6	3,529.1	3,528.7	3,534.5
12	Revolving home equity loans	498.3	480.5	476.2	473.8	471.0	468.7	467.2	466.5	465.7	465.7	465.4	465.2
13	Closed-end residential loans ⁹	1,606.2	1,565.9	1,564.5	1,561.5	1,557.6	1,554.0	1,555.6	1,561.5	1,568.6	1,562.6	1,561.0	1,565.3
14	Commercial real estate loans ¹⁰	1,405.3	1,447.4	1,460.9	1,469.7	1,473.7	1,480.2	1,487.7	1,494.4	1,499.4	1,500.8	1,502.3	1,504.0
15	Consumer loans	1,117.3	1,144.4	1,141.5	1,155.6	1,153.8	1,144.1	1,135.8	1,146.6	1,150.7	1,154.9	1,154.8	1,162.2
16	Credit cards and other revolving plans	598.4	605.4	599.8	611.4	606.2	594.7	584.7	590.5	592.4	595.4	594.3	600.4
17	Other consumer loans ¹¹	518.9	539.0	541.7	544.2	547.6	549.4	551.2	556.1	558.3	559.4	560.4	561.9
18	Other loans and leases	699.4	731.9	735.9	757.3	756.9	753.6	760.4	756.6	761.5	763.4	763.5	771.0
19	Fed funds and reverse RPs with nonbanks ¹²	133.6	117.6	115.4	122.2	120.2	119.8	117.2	107.7	107.5	107.0	107.8	109.5
20	All other loans and leases ¹³	565.8	614.4	620.5	635.1	636.7	633.8	643.2	648.9	653.9	656.4	655.7	661.5
21	LESS: Allowance for loan and lease losses	137.4	126.1	125.5	123.5	119.8	119.6	118.6	116.6	116.7	116.9	116.7	116.2
22	Interbank loans ¹²	101.8	93.3	89.2	89.3	90.8	91.4	90.1	86.9	84.1	88.6	74.9	78.2
23	Fed funds and reverse RPs with banks ¹²	91.4	81.3	80.2	80.8	82.0	82.9	81.5	78.3	75.6	80.0	66.2	70.8
24	Loans to commercial banks ¹⁴	10.3	12.0	9.0	8.5	8.8	8.6	8.6	8.6	8.5	8.6	8.7	7.4
25	Cash assets ¹⁵	1,002.8	1,309.8	1,347.8	1,376.0	1,336.4	1,336.1	1,355.2	1,363.7	1,332.2	1,346.6	1,313.4	1,359.7
26	Trading assets ¹⁶	153.3	117.2	120.6	120.0	118.1	121.1	116.3	114.6	117.9	121.4	119.1	121.0
27	Derivatives with a positive fair value ¹⁷	138.3	109.4	112.7	113.0	107.8	109.4	103.7	102.0	102.6	105.3	103.4	103.7
28	Other trading assets	15.0	7.8	8.0	7.0	10.3	11.7	12.6	12.6	15.3	16.1	15.7	17.2
29	Other assets ¹⁸	1,058.6	1,057.4	1,044.2	1,061.3	1,060.4	1,057.4	1,054.6	1,050.6	1,055.1	1,054.4	1,051.5	1,047.3
30	TOTAL ASSETS ¹⁹	11,338.7	11,623.5	11,678.7	11,790.7	11,755.5	11,791.3	11,852.8	11,907.6	11,914.5	11,950.5	11,898.9	11,979.9

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)

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
LIABILITIES													
31	Deposits	8,420.4	8,662.4	8,701.7	8,820.2	8,782.6	8,819.2	8,905.2	8,962.8	8,921.0	8,940.3	8,887.7	8,938.0
32	Large time deposits	693.3	707.2	702.5	707.9	714.1	708.8	709.8	728.9	726.9	729.0	730.0	731.5
33	Other deposits	7,727.1	7,955.2	7,999.2	8,112.4	8,068.4	8,110.4	8,195.5	8,233.9	8,194.1	8,211.3	8,157.7	8,206.5
34	Borrowings	931.1	926.6	933.8	936.9	962.5	950.5	956.3	970.8	990.5	985.7	985.4	992.0
35	Borrowings from banks in the U.S.	103.6	95.8	96.0	97.2	102.0	100.8	99.8	95.9	95.5	99.2	87.7	91.0
36	Borrowings from others	827.5	830.8	837.7	839.8	860.5	849.7	856.5	875.0	895.0	886.5	897.7	901.0
37	Trading liabilities ²⁰	147.8	106.1	111.6	116.7	118.3	116.9	109.0	100.4	100.8	103.3	105.6	106.8
38	Derivatives with a negative fair value ¹⁷	117.0	79.5	82.1	82.5	81.9	78.2	73.1	69.9	70.4	73.2	74.0	75.1
39	Other trading liabilities	30.8	26.6	29.4	34.1	36.4	38.7	35.9	30.6	30.4	30.1	31.6	31.6
40	Net due to related foreign offices	-59.2	49.6	48.8	38.8	22.6	15.0	-17.3	-11.9	2.5	9.5	11.4	27.8
41	Other liabilities ²¹	382.0	371.3	363.3	359.9	342.5	348.0	350.2	334.1	337.6	344.6	337.7	336.4
42	TOTAL LIABILITIES ¹⁹	9,822.0	10,116.0	10,159.1	10,272.5	10,228.5	10,249.7	10,303.5	10,356.2	10,352.5	10,383.4	10,327.8	10,401.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,516.6	1,507.5	1,519.6	1,518.2	1,527.0	1,541.6	1,549.3	1,551.4	1,562.1	1,567.1	1,571.1	1,578.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	38.4	3.6	2.6	-4.8	-3.0	2.6	1.5	4.1	8.7	11.3	12.0	16.3
45	Securitized consumer loans ²⁴	20.9	20.1	19.8	19.8	20.7	19.5	18.6	18.1	17.6	17.3	17.3	18.2
46	Securitized credit cards and other revolving plans	11.8	10.8	10.8	11.0	12.1	11.1	10.4	10.1	9.9	9.6	9.6	10.5
47	Other securitized consumer loans	9.1	9.3	9.0	8.8	8.7	8.3	8.2	7.9	7.8	7.6	7.6	7.6
48	Securitized real estate loans ²⁴	736.2	687.5	685.0	682.9	677.6	668.7	665.3	658.4	655.8	656.2	656.0	656.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	5,946.3	5,873.3	5,885.6	5,908.7	5,924.4	5,965.7	5,992.1	6,009.8	6,017.0	6,042.4	6,055.3	6,072.6
2	Securities in bank credit ²	1,719.4	1,665.7	1,673.2	1,686.5	1,698.4	1,713.5	1,727.8	1,735.3	1,735.7	1,755.1	1,755.6	1,765.4
3	Treasury and agency securities ³	1,187.7	1,125.2	1,130.0	1,137.1	1,149.6	1,162.5	1,175.0	1,187.2	1,196.4	1,213.1	1,212.7	1,218.6
4	Mortgage-backed securities (MBS) ⁴	935.3	907.3	910.0	904.7	908.9	916.3	916.1	911.1	907.8	924.8	922.9	927.9
5	Non-MBS ⁵	252.5	218.0	220.0	232.4	240.8	246.2	258.9	276.1	288.6	288.3	289.8	290.7
6	Other securities	531.7	540.5	543.2	549.4	548.7	551.0	552.7	548.0	539.3	542.1	542.9	546.8
7	Mortgage-backed securities ⁶	118.2	118.9	119.1	118.9	118.3	117.3	116.1	115.6	113.9	112.6	112.7	114.1
8	Non-MBS ⁷	413.5	421.6	424.0	430.6	430.5	433.6	436.7	432.4	425.4	429.5	430.2	432.7
9	Loans and leases in bank credit ⁸	4,226.8	4,207.6	4,212.4	4,222.2	4,226.1	4,252.2	4,264.3	4,274.5	4,281.4	4,287.2	4,299.7	4,307.2
10	Commercial and industrial loans	830.8	859.9	861.6	867.4	869.0	888.9	896.1	903.7	908.5	909.3	911.9	915.8
11	Real estate loans	2,040.5	1,979.2	1,972.2	1,968.3	1,962.4	1,962.3	1,956.2	1,957.4	1,952.9	1,954.1	1,965.9	1,963.4
12	Revolving home equity loans	392.0	373.7	370.1	366.7	363.5	361.1	358.5	357.6	356.9	356.8	356.7	356.2
13	Closed-end residential loans ⁹	1,116.5	1,060.3	1,054.5	1,052.5	1,048.8	1,049.5	1,044.2	1,043.4	1,037.6	1,037.7	1,049.2	1,046.8
14	Commercial real estate loans ¹⁰	532.0	545.3	547.6	549.1	550.1	551.8	553.5	556.4	558.4	559.7	560.0	560.5
15	Consumer loans	801.6	810.0	811.7	812.7	811.7	811.3	813.3	818.3	821.6	824.0	822.9	824.3
16	Credit cards and other revolving plans	420.2	416.5	416.2	416.5	416.1	414.8	413.4	415.6	417.2	418.9	417.1	417.8
17	Other consumer loans ¹¹	381.4	393.5	395.5	396.2	395.7	396.5	399.9	402.6	404.4	405.2	405.9	406.5
18	Other loans and leases	553.9	558.5	566.9	573.6	582.9	589.6	598.8	595.1	598.4	599.8	599.0	603.7
19	Fed funds and reverse RPs with nonbanks ¹²	135.4	112.0	112.1	112.8	115.5	116.1	116.1	110.6	109.3	108.8	109.5	111.6
20	All other loans and leases ¹³	418.5	446.6	454.8	460.9	467.4	473.5	482.7	484.5	489.1	491.0	489.5	492.1
21	LESS: Allowance for loan and lease losses	95.2	84.8	83.5	82.0	79.6	78.8	77.9	77.1	76.7	76.6	76.2	76.1
22	Interbank loans ¹²	53.9	48.9	45.4	45.3	46.5	46.6	45.4	45.5	45.4	47.0	44.0	45.4
23	Fed funds and reverse RPs with banks ¹²	44.7	38.3	37.5	38.1	38.8	38.8	37.6	37.8	37.9	39.4	36.3	38.9
24	Loans to commercial banks ¹⁴	9.3	10.6	7.9	7.3	7.7	7.8	7.8	7.7	7.5	7.7	7.7	6.4
25	Cash assets ¹⁵	702.5	982.8	968.7	959.1	967.7	991.9	1,016.1	1,046.6	1,078.6	1,042.1	1,031.0	1,008.6
26	Trading assets ¹⁶	152.0	114.3	116.5	118.2	117.3	119.7	114.8	112.7	114.9	118.2	115.2	117.8
27	Derivatives with a positive fair value ¹⁷	137.6	106.1	108.3	111.2	107.8	108.4	103.3	100.8	100.0	102.7	99.8	100.6
28	Other trading assets	14.3	8.2	8.2	6.9	9.6	11.3	11.5	11.9	14.9	15.5	15.4	17.2
29	Other assets ¹⁸	800.0	794.1	781.0	793.9	791.6	791.9	785.7	786.0	786.9	789.5	791.5	789.1
30	TOTAL ASSETS¹⁹	7,559.5	7,728.7	7,713.7	7,743.2	7,768.0	7,837.1	7,876.2	7,923.4	7,966.1	7,962.6	7,960.8	7,957.3

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)

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
LIABILITIES													
31	Deposits	5,428.0	5,610.6	5,594.7	5,649.6	5,694.4	5,733.9	5,751.2	5,787.3	5,791.8	5,814.5	5,834.2	5,849.9
32	Large time deposits	305.1	311.7	309.6	319.0	328.5	323.9	326.0	346.1	341.9	344.5	347.3	348.4
33	Other deposits	5,122.9	5,298.8	5,285.1	5,330.5	5,365.8	5,410.0	5,425.2	5,441.2	5,449.9	5,470.0	5,487.0	5,501.6
34	Borrowings	672.4	642.4	651.0	650.0	661.6	650.5	668.2	690.5	693.8	690.0	684.3	685.2
35	Borrowings from banks in the U.S.	54.3	44.4	43.3	43.5	44.8	45.2	45.3	43.6	44.9	48.7	39.8	42.8
36	Borrowings from others	618.1	598.0	607.6	606.5	616.8	605.3	622.9	646.9	648.9	641.4	644.5	642.4
37	Trading liabilities ²⁰	146.6	105.6	107.7	112.9	116.5	115.1	108.6	98.8	98.3	99.7	100.0	100.3
38	Derivatives with a negative fair value ¹⁷	116.4	78.4	79.1	80.0	79.4	76.6	72.4	68.9	68.6	70.5	70.3	71.9
39	Other trading liabilities	30.2	27.2	28.6	32.8	37.2	38.5	36.2	29.8	29.7	29.2	29.6	28.5
40	Net due to related foreign offices	-86.1	2.6	10.3	-2.8	-23.6	-29.8	-51.6	-31.7	-5.1	0.3	-24.4	-9.3
41	Other liabilities ²¹	327.9	303.3	294.0	293.3	287.5	290.5	293.7	281.5	282.8	287.9	281.6	275.1
42	TOTAL LIABILITIES ¹⁹	6,488.9	6,664.5	6,657.6	6,702.9	6,736.5	6,760.3	6,770.1	6,826.5	6,861.5	6,892.5	6,875.7	6,901.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,070.6	1,064.2	1,056.1	1,040.3	1,031.6	1,076.8	1,106.1	1,097.0	1,104.7	1,070.0	1,085.1	1,056.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	31.5	5.3	3.5	-2.7	0.7	4.3	2.7	5.7	9.3	11.8	12.5	16.5
45	Securitized consumer loans ²⁴	7.4	7.9	7.8	7.7	7.6	7.5	7.5	6.9	6.6	6.8	6.8	6.9
46	Securitized credit cards and other revolving plans	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3
47	Other securitized consumer loans	6.9	7.4	7.3	7.2	7.2	7.1	7.1	6.6	6.2	6.4	6.5	6.5
48	Securitized real estate loans ²⁴	715.9	667.3	666.1	664.0	656.5	646.3	642.3	643.9	646.5	645.2	645.5	645.4

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

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	5,941.2	5,882.9	5,901.5	5,942.5	5,945.4	5,968.7	5,985.0	6,009.4	6,026.1	6,040.4	6,038.5	6,065.4
2	Securities in bank credit ²	1,726.1	1,671.2	1,684.0	1,692.0	1,698.3	1,710.7	1,731.9	1,743.2	1,744.6	1,757.8	1,758.8	1,768.4
3	Treasury and agency securities ³	1,197.8	1,123.4	1,133.5	1,137.3	1,148.2	1,162.3	1,181.9	1,198.3	1,204.8	1,215.0	1,217.0	1,223.4
4	Mortgage-backed securities (MBS) ⁴	939.2	907.3	914.2	905.9	907.4	914.9	916.1	915.5	914.6	924.0	923.4	925.5
5	Non-MBS ⁵	258.6	216.1	219.3	231.4	240.7	247.3	265.9	282.8	290.2	291.0	293.6	297.9
6	Other securities	528.3	547.8	550.5	554.7	550.1	548.5	549.9	544.9	539.7	542.8	541.8	545.0
7	Mortgage-backed securities ⁶	117.7	119.4	120.1	118.7	118.2	117.1	116.3	115.3	113.5	113.3	113.4	114.5
8	Non-MBS ⁷	410.5	428.4	430.4	436.0	431.9	431.4	433.7	429.6	426.3	429.4	428.4	430.5
9	Loans and leases in bank credit ⁸	4,215.1	4,211.7	4,217.5	4,250.4	4,247.1	4,258.0	4,253.1	4,266.2	4,281.6	4,282.6	4,279.7	4,297.0
10	Commercial and industrial loans	836.8	860.3	859.9	868.1	865.9	889.9	899.1	911.3	917.1	915.6	916.5	920.3
11	Real estate loans	2,036.2	1,980.1	1,978.0	1,973.7	1,968.5	1,964.5	1,952.6	1,954.1	1,959.1	1,956.3	1,953.8	1,955.9
12	Revolving home equity loans	391.6	374.2	369.5	366.8	364.1	361.5	358.7	357.4	356.2	356.1	355.7	355.3
13	Closed-end residential loans ⁹	1,113.3	1,062.6	1,059.0	1,054.9	1,052.0	1,049.0	1,039.2	1,041.1	1,044.8	1,041.3	1,038.6	1,041.0
14	Commercial real estate loans ¹⁰	531.3	543.3	549.4	551.9	552.4	554.0	554.6	555.6	558.1	559.0	559.5	559.6
15	Consumer loans	796.8	807.3	810.7	823.6	823.1	814.3	807.5	813.4	815.8	818.7	817.4	822.2
16	Credit cards and other revolving plans	414.9	415.0	417.0	428.2	425.6	416.1	407.6	410.3	411.5	413.8	411.9	416.0
17	Other consumer loans ¹¹	381.9	392.3	393.7	395.4	397.5	398.2	399.8	403.1	404.3	405.0	405.5	406.1
18	Other loans and leases	545.3	563.9	568.8	585.1	589.6	589.3	593.9	587.3	589.6	591.9	592.0	598.6
19	Fed funds and reverse RPs with nonbanks ¹²	130.4	114.9	112.8	117.7	118.8	118.8	116.3	106.7	106.6	106.1	106.8	108.6
20	All other loans and leases ¹³	414.9	449.0	456.1	467.4	470.8	470.5	477.7	480.6	483.0	485.9	485.2	490.0
21	LESS: Allowance for loan and lease losses	94.5	84.2	83.8	82.3	79.2	78.9	77.9	76.5	76.6	76.6	76.5	76.1
22	Interbank loans ¹²	53.0	49.0	46.5	47.1	48.7	47.9	46.6	45.2	43.4	43.9	41.8	43.4
23	Fed funds and reverse RPs with banks ¹²	43.7	38.3	38.6	39.7	40.9	40.0	38.8	37.4	35.8	36.2	34.2	37.1
24	Loans to commercial banks ¹⁴	9.3	10.7	7.9	7.5	7.9	7.8	7.9	7.7	7.5	7.7	7.6	6.4
25	Cash assets ¹⁵	686.0	976.9	991.8	1,023.0	1,002.2	993.3	999.9	1,021.0	1,007.6	1,023.2	992.8	1,023.1
26	Trading assets ¹⁶	149.3	114.4	117.7	117.1	115.4	118.3	113.6	111.9	115.2	118.6	116.4	118.1
27	Derivatives with a positive fair value ¹⁷	134.5	106.8	110.0	110.4	105.4	106.8	101.2	99.6	100.2	102.9	101.0	101.3
28	Other trading assets	14.8	7.6	7.7	6.8	10.0	11.5	12.4	12.4	15.1	15.7	15.4	16.8
29	Other assets ¹⁸	798.8	794.9	781.7	797.4	794.4	791.6	789.6	784.8	787.7	787.8	786.5	780.6
30	TOTAL ASSETS¹⁹	7,533.8	7,733.9	7,755.4	7,844.9	7,826.9	7,840.9	7,856.9	7,895.7	7,903.4	7,937.4	7,899.6	7,954.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending				
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28	
LIABILITIES														
31	Deposits	5,438.4	5,623.2	5,628.4	5,726.0	5,710.9	5,724.7	5,769.1	5,801.9	5,770.4	5,782.9	5,748.5	5,780.4	
32	Large time deposits	298.6	316.5	312.7	320.7	328.4	321.6	318.5	338.7	337.6	339.6	340.3	341.1	
33	Other deposits	5,139.8	5,306.7	5,315.7	5,405.2	5,382.5	5,403.1	5,450.5	5,463.1	5,432.7	5,443.4	5,408.2	5,439.3	
34	Borrowings	666.7	641.2	652.3	651.1	668.9	664.1	671.7	684.1	696.0	693.9	690.1	693.3	
35	Borrowings from banks in the U.S.	54.2	46.7	45.1	44.0	45.2	44.7	45.3	43.7	44.4	48.8	37.0	37.7	
36	Borrowings from others	612.6	594.4	607.2	607.1	623.7	619.4	626.3	640.5	651.5	645.1	653.1	655.5	
37	Trading liabilities ²⁰	144.0	103.2	108.6	114.0	115.7	114.1	106.2	97.6	98.0	100.7	102.9	103.8	
38	Derivatives with a negative fair value ¹⁷	114.0	77.3	79.9	80.4	79.9	76.1	71.1	67.8	68.4	71.2	72.1	73.1	
39	Other trading liabilities	30.0	25.9	28.8	33.6	35.8	38.0	35.2	29.8	29.6	29.5	30.8	30.6	
40	Net due to related foreign offices	-98.3	5.0	5.1	-5.0	-22.9	-30.3	-63.3	-45.9	-27.4	-17.2	-15.7	2.0	
41	Other liabilities ²¹	320.7	310.6	299.3	295.2	283.9	289.4	291.1	276.0	278.5	284.3	278.8	274.8	
42	TOTAL LIABILITIES ¹⁹	6,471.5	6,683.1	6,693.8	6,781.3	6,756.5	6,762.1	6,774.8	6,813.8	6,815.5	6,844.7	6,804.6	6,854.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,062.3	1,050.8	1,061.7	1,063.6	1,070.4	1,078.8	1,082.1	1,082.0	1,088.0	1,092.6	1,095.1	1,100.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	31.5	5.3	3.5	-2.7	0.7	4.3	2.7	5.7	9.3	11.8	12.5	16.5	
45	Securitized consumer loans ²⁴	7.5	8.2	7.9	7.8	7.6	7.3	7.3	7.1	6.9	6.8	6.8	6.8	
46	Securitized credit cards and other revolving plans	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	
47	Other securitized consumer loans	7.0	7.7	7.5	7.3	7.2	6.9	6.9	6.7	6.6	6.5	6.5	6.4	
48	Securitized real estate loans ²⁴	715.8	668.8	666.4	663.8	658.3	649.1	645.2	643.9	643.7	643.7	643.4	643.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	3,225.2	3,288.1	3,291.6	3,308.8	3,324.1	3,339.3	3,376.3	3,405.2	3,413.4	3,420.8	3,430.2	3,431.6
2	Securities in bank credit ²	822.1	816.2	817.4	825.0	826.9	827.8	831.9	834.4	836.2	839.1	839.0	838.9
3	Treasury and agency securities ³	572.2	566.6	567.4	573.4	573.1	573.5	577.2	583.1	585.1	587.7	587.7	588.3
4	Mortgage-backed securities (MBS) ⁴	403.8	396.3	396.5	401.1	402.0	405.0	406.6	409.8	409.7	412.7	411.8	412.7
5	Non-MBS ⁵	168.4	170.3	170.9	172.4	171.0	168.5	170.6	173.3	175.3	175.1	176.0	175.5
6	Other securities	249.9	249.6	250.0	251.5	253.8	254.2	254.7	251.4	251.1	251.3	251.3	250.6
7	Mortgage-backed securities ⁶	15.5	14.5	14.5	14.4	14.5	13.9	14.9	14.1	14.2	14.3	14.1	14.0
8	Non-MBS ⁷	234.4	235.1	235.5	237.1	239.4	240.3	239.8	237.2	236.9	237.1	237.2	236.6
9	Loans and leases in bank credit ⁸	2,403.0	2,471.9	2,474.2	2,483.8	2,497.2	2,511.5	2,544.4	2,570.7	2,577.2	2,581.8	2,591.2	2,592.7
10	Commercial and industrial loans	443.3	456.0	460.0	464.8	470.3	475.2	482.2	488.5	491.0	492.6	493.9	494.3
11	Real estate loans	1,478.1	1,512.7	1,519.4	1,524.9	1,532.6	1,539.1	1,561.0	1,572.9	1,572.5	1,574.9	1,582.7	1,583.8
12	Revolving home equity loans	106.9	106.3	106.2	106.7	107.3	107.3	108.8	109.2	109.5	109.7	109.7	109.7
13	Closed-end residential loans ⁹	497.1	501.4	502.3	502.8	504.7	506.2	519.7	524.6	521.0	522.6	529.5	529.2
14	Commercial real estate loans ¹⁰	874.1	904.9	910.9	915.4	920.6	925.6	932.6	939.1	942.0	942.6	943.5	944.8
15	Consumer loans	324.3	336.7	329.6	326.1	327.1	330.0	331.7	336.8	339.2	339.5	340.8	341.1
16	Credit cards and other revolving plans	186.1	191.4	183.3	177.6	177.7	179.6	179.8	182.6	183.9	183.8	184.5	184.0
17	Other consumer loans ¹¹	138.2	145.3	146.3	148.4	149.4	150.4	151.9	154.2	155.3	155.7	156.3	157.1
18	Other loans and leases	157.4	166.5	165.2	168.0	167.2	167.2	169.4	172.6	174.5	174.7	173.8	173.6
19	Fed funds and reverse RPs with nonbanks ¹²	3.9	2.7	2.5	3.3	1.6	1.1	1.0	1.6	1.3	1.1	1.2	0.6
20	All other loans and leases ¹³	153.4	163.8	162.7	164.7	165.6	166.1	168.5	171.0	173.2	173.6	172.5	173.0
21	LESS: Allowance for loan and lease losses	43.4	41.9	41.5	41.1	40.9	40.7	40.9	40.4	40.3	40.6	40.5	40.3
22	Interbank loans ¹²	48.6	43.2	41.3	39.8	42.6	43.2	42.7	41.2	42.3	44.4	35.1	39.6
23	Fed funds and reverse RPs with banks ¹²	47.4	42.1	40.2	38.9	41.8	42.5	41.9	40.2	41.1	43.2	34.1	38.5
24	Loans to commercial banks ¹⁴	1.2	1.1	1.0	0.9	0.9	0.7	0.8	1.0	1.1	1.1	1.1	1.2
25	Cash assets ¹⁵	317.5	318.4	344.9	353.6	385.6	338.9	324.2	339.8	343.6	344.2	343.5	349.8
26	Trading assets ¹⁶	4.1	2.7	2.9	2.8	2.8	2.8	2.7	2.7	2.7	2.8	2.5	2.7
27	Derivatives with a positive fair value ¹⁷	3.8	2.6	2.6	2.5	2.5	2.5	2.4	2.5	2.5	2.4	2.3	2.3
28	Other trading assets	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.4	0.3	0.3
29	Other assets ¹⁸	259.8	261.7	261.3	263.2	266.1	265.7	264.7	265.7	268.7	267.5	267.5	267.5
30	TOTAL ASSETS¹⁹	3,811.8	3,872.3	3,900.5	3,927.0	3,980.4	3,949.2	3,969.6	4,014.2	4,030.3	4,039.1	4,038.3	4,050.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending				
										May 7	May 14	May 21	May 28	
LIABILITIES														
31	Deposits	2,980.1	3,037.8	3,055.3	3,063.0	3,070.4	3,092.9	3,126.6	3,157.1	3,164.7	3,177.0	3,175.0	3,185.8	
32	Large time deposits	398.3	389.6	391.0	385.5	387.2	386.8	392.3	393.4	393.7	394.0	393.7	394.4	
33	Other deposits	2,581.8	2,648.2	2,664.2	2,677.6	2,683.2	2,706.1	2,734.3	2,763.7	2,771.1	2,783.1	2,781.3	2,791.4	
34	Borrowings	264.7	289.2	285.5	283.0	289.4	281.2	286.5	288.9	289.9	285.6	290.4	293.9	
35	Borrowings from banks in the U.S.	48.2	50.6	52.5	52.1	55.5	53.9	54.7	51.2	48.9	48.6	48.5	51.8	
36	Borrowings from others	216.5	238.5	232.9	231.0	233.9	227.2	231.8	237.7	241.1	237.0	242.0	242.1	
37	Trading liabilities ²⁰	3.8	2.8	2.9	2.7	2.8	2.6	2.7	2.7	2.8	2.5	2.6	2.8	
38	Derivatives with a negative fair value ¹⁷	3.0	2.2	2.2	2.1	2.2	2.0	2.0	2.0	2.0	1.9	1.8	1.8	
39	Other trading liabilities	0.8	0.7	0.7	0.6	0.7	0.6	0.6	0.7	0.8	0.6	0.8	1.0	
40	Net due to related foreign offices	42.8	44.9	44.3	41.9	42.0	45.4	48.0	39.1	34.7	30.6	29.7	26.8	
41	Other liabilities ²¹	63.4	59.7	61.5	62.3	58.6	58.5	60.6	60.0	60.9	61.3	60.0	61.2	
42	TOTAL LIABILITIES ¹⁹	3,354.8	3,434.4	3,449.4	3,453.0	3,463.2	3,480.5	3,524.4	3,547.8	3,553.1	3,557.0	3,557.7	3,570.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	457.0	437.9	451.1	474.0	517.2	468.7	445.2	466.4	477.3	482.1	480.6	480.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.9	-1.7	-0.9	-2.1	-3.6	-1.7	-1.1	-1.6	-0.6	-0.5	-0.5	-0.2	
45	Securitized consumer loans ²⁴	13.2	12.0	11.8	11.7	12.9	12.0	11.1	10.8	10.7	10.4	10.5	11.5	
46	Securitized credit cards and other revolving plans	11.1	10.5	10.4	10.3	11.5	10.6	9.8	9.6	9.4	9.3	9.3	10.4	
47	Other securitized consumer loans	2.1	1.6	1.4	1.4	1.4	1.4	1.3	1.2	1.2	1.2	1.2	1.2	
48	Securitized real estate loans ²⁴	20.2	18.8	18.6	18.7	19.3	19.6	20.0	14.4	12.1	12.5	12.5	12.6	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	3,218.3	3,289.0	3,301.0	3,325.1	3,324.2	3,336.0	3,370.2	3,399.0	3,415.7	3,416.0	3,418.2	3,424.6
2	Securities in bank credit ²	825.8	815.4	820.7	824.7	822.7	828.7	834.4	838.0	840.0	840.7	838.6	837.5
3	Treasury and agency securities ³	576.1	563.5	568.1	573.5	572.4	576.9	582.0	586.9	589.2	589.6	588.4	586.8
4	Mortgage-backed securities (MBS) ⁴	408.5	393.5	396.8	400.4	401.4	406.7	411.7	414.6	415.6	416.6	414.9	414.3
5	Non-MBS ⁵	167.7	170.0	171.3	173.1	171.0	170.2	170.3	172.3	173.5	173.0	173.4	172.4
6	Other securities	249.7	251.9	252.6	251.3	250.2	251.8	252.4	251.1	250.9	251.1	250.3	250.7
7	Mortgage-backed securities ⁶	15.6	14.5	14.7	14.5	14.1	13.9	14.3	14.3	14.3	14.4	14.4	14.3
8	Non-MBS ⁷	234.1	237.4	237.9	236.8	236.1	237.9	238.1	236.8	236.6	236.7	235.9	236.4
9	Loans and leases in bank credit ⁸	2,392.6	2,473.6	2,480.2	2,500.3	2,501.5	2,507.3	2,535.8	2,561.0	2,575.7	2,575.3	2,579.6	2,587.1
10	Commercial and industrial loans	444.5	454.7	458.7	464.8	469.8	474.9	483.1	490.4	494.3	495.0	495.9	496.0
11	Real estate loans	1,473.5	1,513.7	1,523.6	1,531.3	1,533.8	1,538.4	1,558.0	1,568.2	1,574.6	1,572.8	1,574.9	1,578.6
12	Revolving home equity loans	106.7	106.4	106.7	107.0	106.9	107.2	108.5	109.1	109.5	109.6	109.7	109.9
13	Closed-end residential loans ⁹	492.9	503.3	505.5	506.6	505.5	505.0	516.4	520.4	523.8	521.4	522.4	524.3
14	Commercial real estate loans ¹⁰	874.0	904.1	911.4	917.8	921.3	926.2	933.1	938.8	941.3	941.8	942.8	944.4
15	Consumer loans	320.5	337.1	330.8	332.0	330.7	329.7	328.3	333.2	334.9	336.1	337.4	340.1
16	Credit cards and other revolving plans	183.4	190.4	182.8	183.3	180.6	178.6	177.0	180.2	180.9	181.7	182.4	184.4
17	Other consumer loans ¹¹	137.0	146.7	147.9	148.8	150.1	151.2	151.3	153.0	154.0	154.4	154.9	155.7
18	Other loans and leases	154.1	168.0	167.1	172.2	167.3	164.2	166.5	169.2	171.9	171.5	171.5	172.4
19	Fed funds and reverse RPs with nonbanks ¹²	3.1	2.6	2.6	4.4	1.4	1.0	0.9	1.0	0.9	0.9	1.0	0.9
20	All other loans and leases ¹³	150.9	165.4	164.5	167.7	165.9	163.3	165.5	168.3	171.0	170.6	170.4	171.5
21	LESS: Allowance for loan and lease losses	42.9	41.9	41.7	41.2	40.6	40.7	40.7	40.0	40.1	40.3	40.2	40.1
22	Interbank loans ¹²	48.8	44.3	42.6	42.2	42.0	43.6	43.4	41.8	40.7	44.7	33.0	34.8
23	Fed funds and reverse RPs with banks ¹²	47.7	43.1	41.6	41.1	41.1	42.8	42.7	40.9	39.8	43.8	32.0	33.8
24	Loans to commercial banks ¹⁴	1.1	1.3	1.1	1.1	0.9	0.8	0.8	0.9	1.0	1.0	1.0	1.0
25	Cash assets ¹⁵	316.8	332.9	356.0	353.1	334.2	342.9	355.3	342.6	324.6	323.3	320.6	336.6
26	Trading assets ¹⁶	4.0	2.8	2.9	2.8	2.8	2.8	2.7	2.7	2.7	2.8	2.7	2.8
27	Derivatives with a positive fair value ¹⁷	3.8	2.6	2.6	2.6	2.5	2.6	2.5	2.5	2.5	2.5	2.4	2.4
28	Other trading assets	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.4	0.3	0.4
29	Other assets ¹⁸	259.8	262.5	262.5	263.9	266.0	265.8	265.0	265.8	267.5	266.6	265.0	266.7
30	TOTAL ASSETS¹⁹	3,804.8	3,889.6	3,923.2	3,945.9	3,928.5	3,950.4	3,995.9	4,011.8	4,011.1	4,013.2	3,999.2	4,025.4

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 (continued)

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending				
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28	
LIABILITIES														
31	Deposits	2,982.1	3,039.2	3,073.3	3,094.3	3,071.6	3,094.5	3,136.2	3,160.9	3,150.6	3,157.3	3,139.3	3,157.6	
32	Large time deposits	394.7	390.6	389.7	387.1	385.7	387.2	391.2	390.1	389.3	389.4	389.7	390.4	
33	Other deposits	2,587.3	2,648.5	2,683.6	2,707.2	2,685.9	2,707.3	2,744.9	2,770.8	2,761.4	2,767.9	2,749.6	2,767.2	
34	Borrowings	264.3	285.5	281.4	285.8	293.6	286.3	284.6	286.7	294.6	291.8	295.3	298.8	
35	Borrowings from banks in the U.S.	49.4	49.1	50.9	53.1	56.7	56.1	54.5	52.2	51.1	50.5	50.7	53.3	
36	Borrowings from others	214.9	236.4	230.5	232.7	236.8	230.3	230.2	234.5	243.5	241.3	244.6	245.5	
37	Trading liabilities ²⁰	3.8	2.9	2.9	2.7	2.6	2.8	2.8	2.8	2.8	2.6	2.7	3.0	
38	Derivatives with a negative fair value ¹⁷	3.0	2.2	2.2	2.2	2.0	2.1	2.0	2.0	2.0	2.0	1.9	2.0	
39	Other trading liabilities	0.8	0.7	0.7	0.5	0.7	0.7	0.8	0.8	0.8	0.6	0.8	1.0	
40	Net due to related foreign offices	39.1	44.7	43.6	43.7	45.5	45.3	46.0	34.0	29.9	26.7	27.1	25.8	
41	Other liabilities ²¹	61.3	60.7	64.0	64.7	58.6	58.6	59.1	58.0	59.1	60.2	58.9	61.6	
42	TOTAL LIABILITIES ¹⁹	3,350.5	3,432.9	3,465.3	3,491.2	3,471.9	3,487.6	3,528.7	3,542.4	3,537.0	3,538.7	3,523.2	3,546.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	454.3	456.7	457.9	454.6	456.6	462.8	467.2	469.5	474.1	474.5	476.0	478.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.9	-1.7	-0.9	-2.1	-3.6	-1.7	-1.1	-1.6	-0.6	-0.5	-0.5	-0.2	
45	Securitized consumer loans ²⁴	13.4	11.9	11.9	12.0	13.1	12.1	11.3	11.0	10.7	10.5	10.5	11.4	
46	Securitized credit cards and other revolving plans	11.3	10.3	10.3	10.5	11.6	10.7	10.0	9.8	9.5	9.3	9.3	10.2	
47	Other securitized consumer loans	2.1	1.6	1.6	1.5	1.4	1.4	1.3	1.2	1.2	1.2	1.2	1.2	
48	Securitized real estate loans ²⁴	20.4	18.7	18.6	19.0	19.3	19.6	20.1	14.6	12.2	12.5	12.5	12.5	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending			
										May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	878.6	878.7	879.2	876.6	876.9	889.7	912.0	927.5	937.9	938.4	943.4	950.6
2	Securities in bank credit ²	209.0	199.7	202.7	205.3	200.7	198.6	199.6	199.4	207.0	199.5	200.9	199.7
3	Treasury and agency securities ³	104.5	94.7	97.4	97.7	91.8	90.2	89.2	84.6	91.5	84.9	86.9	86.2
4	Mortgage-backed securities (MBS) ⁴	19.0	14.6	13.8	13.4	13.1	11.5	11.3	11.2	11.8	10.3	10.4	10.4
5	Non-MBS ⁵	85.4	80.1	83.7	84.3	78.6	78.7	77.9	73.4	79.7	74.7	76.4	75.8
6	Other securities	104.5	105.0	105.2	107.6	109.0	108.4	110.4	114.8	115.6	114.6	114.0	113.5
7	Mortgage-backed securities ⁶	6.5	8.0	7.9	8.0	8.0	7.8	7.7	7.6	7.6	7.5	7.5	7.6
8	Non-MBS ⁷	98.0	97.1	97.3	99.6	100.9	100.7	102.7	107.2	107.9	107.1	106.5	105.9
9	Loans and leases in bank credit ⁸	669.6	678.9	676.5	671.4	676.2	691.1	712.4	728.1	730.9	738.9	742.5	750.9
10	Commercial and industrial loans	254.9	269.3	268.6	272.2	273.8	284.7	290.9	294.2	296.3	294.7	294.0	295.1
11	Real estate loans	29.3	30.1	29.8	30.9	31.5	33.1	31.3	33.3	33.2	33.4	33.3	34.1
12	Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.0	1.2	1.0	1.1	1.2	1.2	1.0	1.3	1.3	1.5	0.7	1.0
14	Commercial real estate loans ¹⁰	28.2	28.6	28.6	29.5	30.0	31.5	30.0	31.8	31.6	31.7	32.2	32.8
15	Consumer loans	2.0	2.5	2.6	2.4	2.5	2.5	2.5	2.5	2.4	2.3	2.4	2.3
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	2.0	2.5	2.6	2.4	2.5	2.5	2.5	2.5	2.4	2.3	2.4	2.3
18	Other loans and leases	383.4	377.1	375.5	365.8	368.4	370.8	387.6	398.1	399.0	408.5	412.9	419.4
19	Fed funds and reverse RPs with nonbanks ¹²	180.5	167.8	164.1	155.1	154.7	156.6	174.3	188.1	185.6	195.4	198.0	202.8
20	All other loans and leases ¹³	202.9	209.3	211.4	210.7	213.7	214.1	213.4	210.0	213.4	213.1	214.9	216.6
21	LESS: Allowance for loan and lease losses	0.4	0.7	0.6	0.6	0.7	0.3	0.0	0.3	0.1	0.0	0.0	0.1
22	Interbank loans ¹²	23.9	22.3	22.0	21.8	24.0	23.4	22.4	24.1	27.2	29.4	29.6	30.2
23	Fed funds and reverse RPs with banks ¹²	21.2	18.4	18.7	18.2	21.1	20.4	19.2	21.2	24.2	26.2	26.3	26.8
24	Loans to commercial banks ¹⁴	2.7	3.9	3.3	3.7	3.0	3.0	3.2	2.8	3.0	3.2	3.2	3.4
25	Cash assets ¹⁵	948.8	1,229.0	1,278.5	1,276.9	1,279.8	1,350.7	1,428.5	1,387.8	1,355.7	1,381.7	1,409.4	1,411.7
26	Trading assets ¹⁶	120.1	83.3	81.3	81.3	82.0	82.5	85.2	83.8	83.5	83.4	82.7	81.8
27	Derivatives with a positive fair value ¹⁷	112.9	77.5	76.2	76.2	76.9	78.1	80.4	79.1	78.4	78.1	77.8	77.4
28	Other trading assets	7.2	5.8	5.2	5.1	5.1	4.4	4.8	4.7	5.1	5.3	4.9	4.5
29	Other assets ¹⁸	49.6	59.3	54.9	61.2	63.7	62.6	65.7	62.2	61.4	72.3	64.9	63.4
30	TOTAL ASSETS¹⁹	2,020.5	2,271.8	2,315.4	2,317.3	2,325.8	2,408.7	2,513.6	2,485.0	2,465.7	2,505.2	2,529.9	2,537.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
LIABILITIES													
31	Deposits	948.3	1,018.9	1,053.4	1,064.7	1,083.7	1,100.6	1,108.8	1,119.8	1,126.7	1,130.8	1,131.0	1,132.7
32	Large time deposits	814.5	858.1	886.5	894.7	910.8	925.1	933.6	938.1	945.2	945.1	943.8	940.1
33	Other deposits	133.9	160.7	166.9	170.0	172.9	175.4	175.2	181.7	181.5	185.7	187.2	192.6
34	Borrowings	606.7	617.8	616.5	604.3	610.8	613.3	634.7	649.5	645.4	663.2	670.5	705.4
35	Borrowings from banks in the U.S.	46.2	39.5	37.6	36.1	34.7	36.3	38.0	35.7	36.9	39.9	37.7	41.1
36	Borrowings from others	560.4	578.3	578.9	568.2	576.1	577.0	596.7	613.8	608.5	623.4	632.8	664.3
37	Trading liabilities ²⁰	116.1	91.5	88.9	87.5	84.9	84.2	87.4	81.9	83.6	83.9	82.2	81.4
38	Derivatives with a negative fair value ¹⁷	106.2	79.6	78.2	76.9	75.0	73.5	75.8	72.5	72.5	72.6	72.6	72.5
39	Other trading liabilities	10.0	11.9	10.7	10.6	9.9	10.7	11.6	9.4	11.1	11.3	9.6	9.0
40	Net due to related foreign offices	270.3	475.5	508.5	482.1	509.1	540.6	590.3	559.0	540.2	546.8	597.3	566.9
41	Other liabilities ²¹	59.6	58.3	56.4	56.2	56.0	55.7	56.3	56.7	56.1	61.1	54.6	50.4
42	TOTAL LIABILITIES ¹⁹	2,001.0	2,262.1	2,323.6	2,294.8	2,344.6	2,394.3	2,477.6	2,467.0	2,452.0	2,485.8	2,535.6	2,536.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	19.5	9.7	-8.3	22.5	-18.8	14.4	36.0	18.0	13.7	19.4	-5.7	0.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.9	-4.3	-3.9	-3.9	-3.6	-3.2	-3.0	-2.5	-2.2	-2.1	-1.9	-1.7
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 6, 2014

Account		2013	2013	2013	2013	2014	2014	2014	2014	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
ASSETS													
1	Bank credit	877.0	878.4	883.0	880.3	875.6	897.0	919.2	927.4	937.9	935.0	938.0	945.5
2	Securities in bank credit ²	208.6	199.8	203.8	202.8	200.6	200.2	201.3	199.5	206.2	199.8	198.0	197.8
3	Treasury and agency securities ³	106.2	92.8	96.4	95.1	92.0	91.6	91.1	86.1	93.0	86.5	85.0	85.5
4	Mortgage-backed securities (MBS) ⁴	18.4	15.2	13.9	13.5	13.2	11.0	10.3	10.6	11.2	10.1	10.0	10.0
5	Non-MBS ⁵	87.8	77.6	82.4	81.6	78.8	80.6	80.8	75.5	81.7	76.4	75.1	75.5
6	Other securities	102.4	107.0	107.4	107.8	108.5	108.7	110.2	113.4	113.3	113.3	113.0	112.3
7	Mortgage-backed securities ⁶	6.5	8.1	8.0	7.9	7.7	7.6	7.6	7.6	7.6	7.6	7.7	7.6
8	Non-MBS ⁷	95.9	98.9	99.4	99.9	100.8	101.1	102.6	105.8	105.6	105.7	105.4	104.7
9	Loans and leases in bank credit ⁸	668.5	678.6	679.2	677.5	675.0	696.7	717.9	727.9	731.7	735.3	739.9	747.7
10	Commercial and industrial loans	254.6	266.9	266.8	272.0	274.6	286.4	294.5	294.7	296.0	293.9	292.3	293.9
11	Real estate loans	29.4	29.9	30.0	30.7	30.7	33.0	31.9	33.6	33.6	34.2	34.1	35.2
12	Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.0	1.1	1.2	1.1	1.1	1.2	1.0	1.3	1.2	1.5	0.7	1.2
14	Commercial real estate loans ¹⁰	28.2	28.5	28.5	29.2	29.3	31.5	30.5	32.1	32.1	32.4	33.0	33.7
15	Consumer loans	2.1	2.4	2.5	2.4	2.5	2.5	2.5	2.5	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	2.1	2.4	2.5	2.4	2.5	2.5	2.5	2.5	2.5	2.4	2.4	2.4
18	Other loans and leases	382.4	379.4	380.0	372.4	367.2	374.8	389.0	397.1	399.6	404.7	411.2	416.2
19	Fed funds and reverse RPs with nonbanks ¹²	178.0	170.9	170.1	160.7	152.6	159.5	172.8	185.7	186.2	191.9	196.8	200.6
20	All other loans and leases ¹³	204.4	208.4	209.9	211.7	214.6	215.3	216.2	211.4	213.4	212.9	214.3	215.6
21	LESS: Allowance for loan and lease losses	0.6	0.6	0.6	0.6	0.5	0.4	0.4	0.5	0.4	0.5	0.5	0.5
22	Interbank loans ¹²	24.3	22.2	21.8	21.4	24.6	25.2	22.5	24.2	27.7	29.4	28.9	29.6
23	Fed funds and reverse RPs with banks ¹²	21.8	17.9	18.4	17.9	21.8	22.4	19.6	21.5	24.6	26.2	25.7	26.4
24	Loans to commercial banks ¹⁴	2.5	4.3	3.4	3.5	2.8	2.8	2.9	2.7	3.1	3.2	3.2	3.2
25	Cash assets ¹⁵	942.8	1,198.7	1,264.0	1,200.4	1,311.0	1,385.7	1,389.8	1,379.3	1,385.0	1,411.9	1,471.6	1,485.8
26	Trading assets ¹⁶	116.9	84.3	84.1	83.2	81.8	83.0	82.9	81.8	82.5	82.8	83.4	83.3
27	Derivatives with a positive fair value ¹⁷	109.7	78.4	78.9	78.3	76.9	78.2	78.3	77.2	77.6	77.9	78.6	78.4
28	Other trading assets	7.1	5.9	5.2	4.9	4.9	4.8	4.7	4.6	4.9	5.0	4.8	4.9
29	Other assets ¹⁸	52.4	59.7	56.2	59.1	60.5	64.1	65.8	64.6	63.3	75.3	64.6	67.4
30	TOTAL ASSETS¹⁹	2,012.8	2,242.7	2,308.6	2,243.9	2,353.0	2,454.6	2,479.7	2,476.8	2,496.1	2,534.1	2,585.9	2,611.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 6, 2014

Account		2013 Apr	2013 Oct	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	Week ending				
										May 7	May 14	May 21	May 28	
LIABILITIES														
31	Deposits	956.0	1,010.3	1,037.8	1,057.7	1,091.0	1,104.1	1,113.4	1,127.5	1,133.7	1,141.9	1,143.3	1,147.3	
32	Large time deposits	822.0	849.7	872.1	886.2	919.7	929.9	937.6	945.9	953.4	957.1	957.4	956.5	
33	Other deposits	134.0	160.5	165.7	171.5	171.3	174.2	175.8	181.6	180.3	184.8	185.9	190.9	
34	Borrowings	609.5	609.5	619.9	596.1	611.4	630.5	639.2	651.5	666.3	676.5	684.3	704.5	
35	Borrowings from banks in the U.S.	46.1	40.5	38.4	34.7	33.9	36.5	38.0	36.0	35.8	38.1	36.9	39.9	
36	Borrowings from others	563.3	569.1	581.5	561.4	577.5	594.0	601.2	615.5	630.4	638.4	647.4	664.5	
37	Trading liabilities ²⁰	117.0	92.1	91.3	90.1	85.6	83.5	85.6	82.3	84.2	84.3	82.7	82.6	
38	Derivatives with a negative fair value ¹⁷	106.9	80.6	80.2	79.2	74.9	72.6	74.0	72.8	73.1	73.5	74.1	73.9	
39	Other trading liabilities	10.1	11.5	11.2	10.9	10.8	10.9	11.5	9.5	11.1	10.8	8.7	8.7	
40	Net due to related foreign offices	267.1	469.6	498.9	438.7	505.8	576.0	580.5	555.3	551.6	564.0	619.6	616.3	
41	Other liabilities ²¹	59.7	57.5	56.9	57.3	55.2	56.7	57.2	56.3	56.4	63.4	52.1	56.5	
42	TOTAL LIABILITIES ¹⁹	2,009.2	2,239.0	2,304.8	2,240.0	2,349.1	2,450.7	2,475.8	2,472.9	2,492.2	2,530.2	2,582.0	2,607.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.5	3.7	3.8	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-1.9	-4.3	-3.9	-3.9	-3.6	-3.2	-3.0	-2.5	-2.2	-2.1	-1.9	-1.7	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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