

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
March 20, 2015

Account	2010	2011	2012	2013	2014	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2014 Nov	2014 Dec	2015 Jan	2015 Feb
ASSETS															
1 Bank credit	-2.7	1.5	4.1	1.1	6.9	-1.9	2.2	6.1	7.9	7.0	5.7	7.0	11.7	12.2	5.6
2 Securities in bank credit ²	6.9	1.8	7.5	-2.0	7.0	-8.4	0.9	6.5	7.2	7.1	6.5	5.3	24.3	10.0	8.7
3 Treasury and agency securities ³	15.3	3.2	8.4	-5.6	11.8	-13.1	-0.4	7.9	11.3	13.1	13.1	6.5	30.9	13.6	11.3
6 Other securities	-7.4	-0.9	5.7	6.3	-2.6	1.4	3.8	3.8	-1.3	-5.2	-7.8	2.6	9.2	1.6	2.6
9 Loans and leases in bank credit ⁶	-5.7	1.4	2.8	2.2	6.8	0.6	2.6	5.9	8.2	7.0	5.4	7.7	7.1	13.1	4.5
10 Commercial and industrial loans	-9.2	8.4	11.6	7.2	12.4	6.1	6.4	13.8	13.8	10.8	9.2	12.6	15.9	11.5	12.0
11 Real estate loans	-5.5	-3.8	-1.1	-1.0	2.4	-2.5	-0.6	2.0	3.5	2.9	1.2	0.7	4.1	4.0	3.9
12 Residential real estate loans	-3.0	-1.9	-1.0	-4.6	-0.6	-7.7	-5.9	-1.7	1.0	0.1	-2.1	-2.1	0.7	0.4	2.5
13 Revolving home equity loans	-4.1	-5.9	-7.2	-8.1	-4.1	-7.7	-7.6	-5.9	-3.5	-4.0	-3.1	-2.6	-2.9	-3.1	-3.9
14 Closed-end residential loans ⁹	-2.6	-0.4	1.2	-3.5	0.4	-7.7	-5.4	-0.4	2.4	1.4	-1.8	-2.0	1.7	1.4	4.4
15 Commercial real estate loans	-8.8	-6.4	-1.3	4.4	6.5	4.9	6.9	6.9	6.7	6.5	5.4	4.1	8.5	8.5	5.8
20 Consumer loans	-7.0	-1.7	1.0	3.5	5.2	2.5	4.2	3.4	6.6	6.3	4.1	4.3	1.5	0.1	0.5
21 Credit cards and other revolving plans	-11.2	-3.0	-0.7	0.8	4.0	-1.2	1.3	1.8	4.8	4.7	4.3	4.3	6.0	2.9	0.4
22 Other consumer loans	-1.4	0.0	3.0	6.5	6.6	6.8	7.4	5.4	8.6	8.1	3.8	4.4	-3.3	-2.9	0.6
25 Other loans and leases	0.5	18.6	7.5	5.0	14.5	1.3	6.0	10.1	16.7	14.5	14.0	24.2	8.6	52.4	-0.4
29 LESS: Allowance for loan and lease losses	-	-17.7	-16.3	-15.4	-12.5	-17.5	-16.7	-18.4	-11.0	-11.6	-11.3	-16.1	-13.1	-4.4	-15.5
30 Interbank loans	-22.8	-37.0	4.7	-10.9	-15.1	-26.2	-22.9	11.3	11.7	-7.6	-72.8	-87.8	-102.5	25.2	21.9
33 Cash assets ²¹	-7.8	47.7	-2.1	55.2	12.5	49.7	44.4	17.3	14.8	15.7	0.3	-1.0	-52.3	6.7	-7.9
34 Trading assets ²²	-	4.0	-1.6	-33.3	8.0	-57.9	-43.5	4.6	-6.7	3.0	30.9	22.8	52.7	269.5	-93.8
35 Other assets ²³	4.5	-3.5	-5.0	-0.2	1.6	2.9	-6.7	3.4	0.7	2.2	0.0	-1.9	4.4	7.8	-6.8
36 TOTAL ASSETS	-2.7	5.2	2.6	7.2	7.5	5.3	7.8	8.2	8.6	8.3	4.1	4.6	-1.4	14.9	0.6
LIABILITIES															
37 Deposits	2.4	6.7	7.2	6.4	6.4	6.1	7.7	8.0	7.4	5.6	3.9	9.8	7.6	7.1	13.2
38 Large time deposits	-7.2	-13.6	-1.1	5.4	6.2	10.6	2.8	14.1	8.0	-2.1	4.3	29.8	3.6	3.2	15.1
39 Other deposits	-	12.4	9.0	6.7	6.4	5.3	8.7	6.9	7.3	7.1	3.8	6.0	8.4	7.9	12.9
40 Borrowings	-18.9	-14.8	-5.8	-0.4	15.4	-4.5	5.2	10.8	21.9	17.8	8.2	1.4	5.6	24.8	-13.4
43 Trading liabilities ²⁴	-	0.7	-8.8	-27.0	9.7	-69.1	-26.8	0.2	-31.5	18.5	55.1	23.6	75.6	288.3	-89.9
45 Other liabilities ²⁵	9.2	-1.4	-0.7	-8.9	0.4	-12.2	-21.2	-9.5	-7.0	4.3	14.1	20.5	19.0	19.8	-2.5
46 TOTAL LIABILITIES	-3.3	5.5	2.3	8.1	7.6	7.3	7.8	7.9	9.0	9.1	3.7	5.5	-5.5	16.3	0.6

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

March 20, 2015

Account	2014 Feb	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	2015 Jan	2015 Feb	Week ending			
									Feb 18	Feb 25	Mar 4	Mar 11
ASSETS												
1 Bank credit	10,198.6	10,603.0	10,642.9	10,677.7	10,740.3	10,844.9	10,955.6	11,018.8	11,010.2	11,067.2	11,061.4	11,069.8
2 Securities in bank credit ²	2,738.4	2,834.3	2,852.3	2,858.9	2,871.5	2,929.6	2,954.1	2,977.2	2,969.7	2,979.0	2,981.6	2,974.6
3 Treasury and agency securities ³	1,828.6	1,936.5	1,968.1	1,983.3	1,994.0	2,045.4	2,068.6	2,089.6	2,083.5	2,088.8	2,091.5	2,088.3
4 Mortgage-backed securities (MBS) ⁴	1,331.7	1,356.4	1,367.8	1,380.3	1,380.3	1,393.3	1,406.2	1,426.0	1,425.0	1,432.5	1,437.8	1,435.0
5 Non-MBS ⁵	496.9	580.1	600.3	603.0	613.8	652.1	662.4	663.6	658.5	656.2	653.7	653.3
6 Other securities	909.8	897.8	884.3	875.6	877.5	884.2	885.5	887.6	886.2	890.2	890.1	886.3
7 Mortgage-backed securities ⁶	138.9	132.1	131.2	130.9	127.3	129.7	129.7	128.3	127.7	127.7	129.4	129.4
8 Non-MBS ⁷	770.9	765.7	753.0	744.7	750.3	754.5	755.8	759.3	758.5	762.5	760.7	756.9
9 Loans and leases in bank credit ⁸	7,460.2	7,768.7	7,790.6	7,818.8	7,868.7	7,915.3	8,001.5	8,041.5	8,040.5	8,088.2	8,079.8	8,095.2
10 Commercial and industrial loans	1,624.4	1,724.3	1,734.3	1,741.9	1,760.1	1,783.5	1,800.6	1,820.8	1,823.9	1,827.6	1,840.7	1,843.9
11 Real estate loans	3,540.7	3,611.1	3,613.3	3,614.3	3,616.2	3,628.6	3,640.5	3,659.6	3,658.1	3,680.9	3,675.7	3,687.5
12 Residential real estate loans	2,027.2	2,043.4	2,039.0	2,033.4	2,029.8	2,031.0	2,031.6	2,038.6	2,042.2	2,049.9	2,038.6	2,044.5
13 Revolving home equity loans	469.0	461.7	460.2	459.4	458.3	457.3	456.1	455.2	454.4	455.7	455.4	455.1
14 Closed-end residential loans ⁹	1,558.3	1,581.7	1,578.8	1,574.0	1,571.5	1,573.7	1,575.6	1,583.4	1,587.8	1,594.3	1,583.2	1,589.3
15 Commercial real estate loans	1,513.5	1,567.7	1,574.2	1,580.9	1,586.3	1,597.6	1,608.9	1,621.1	1,615.9	1,630.9	1,637.1	1,643.1
16 Construction and land development loans ¹⁰	–	–	–	–	–	–	226.2	230.2	230.1	231.9	231.7	233.4
17 Secured by farmland ¹¹	–	–	–	–	–	–	81.2	81.5	81.4	81.6	81.6	81.8
18 Secured by multifamily properties ¹²	–	–	–	–	–	–	230.0	232.4	231.0	234.9	236.8	238.0
19 Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	1,071.5	1,076.9	1,073.4	1,082.5	1,087.0	1,089.9
20 Consumer loans	1,145.9	1,183.3	1,188.3	1,192.4	1,196.7	1,198.2	1,198.3	1,198.9	1,199.9	1,196.5	1,198.4	1,199.2
21 Credit cards and other revolving plans	595.4	608.9	611.2	613.2	615.4	618.5	619.9	620.2	620.9	617.8	619.5	618.7
22 Other consumer loans	550.5	574.4	577.1	579.2	581.4	579.7	578.4	578.7	579.0	578.7	579.0	580.6
23 Automobile loans ¹⁴	–	–	–	–	–	–	356.6	357.5	357.3	358.4	358.7	359.7
24 All other consumer loans ¹⁵	–	–	–	–	–	–	221.8	221.2	221.6	220.2	220.3	220.8
25 Other loans and leases	1,149.2	1,249.9	1,254.7	1,270.2	1,295.7	1,305.0	1,362.1	1,362.3	1,358.6	1,383.3	1,364.9	1,364.5
26 Fed funds and reverse RPs with nonbanks ¹⁶	276.1	314.4	311.8	311.7	324.0	316.2	347.6	340.0	334.3	356.3	338.8	336.9
27 All other loans and leases ¹⁷	873.2	935.6	942.9	958.5	971.7	988.8	1,014.5	1,022.2	1,024.3	1,027.0	1,026.1	1,027.5
28 Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	315.0	322.5	321.7	324.4	326.5	325.8
30 Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	699.5	699.7	702.6	702.5	699.6	701.7
29 LESS: Allowance for loan and lease losses	119.5	113.1	112.1	111.4	109.8	108.7	108.3	107.0	106.9	106.8	106.7	106.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 20, 2015

Account	2014 Feb	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	2015 Jan	2015 Feb	Week ending				
									Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	113.9	111.4	104.7	101.1	93.7	85.7	87.5	89.1	89.1	90.6	88.3	83.7
31	Fed funds and reverse RPs with banks ¹⁶	102.2	100.4	92.6	91.6	84.2	75.5	75.1	76.9	76.9	78.8	76.7	72.1
32	Loans to commercial banks ²⁰	11.6	11.0	12.1	9.5	9.6	10.2	12.4	12.1	12.2	11.8	11.6	11.5
33	Cash assets ²¹	2,686.5	2,904.5	2,945.1	2,952.0	2,949.6	2,821.0	2,836.7	2,818.5	2,813.6	2,793.0	2,854.0	2,874.6
34	Trading assets ²²	203.5	201.4	201.9	210.1	214.1	223.5	273.7	252.3	246.9	248.1	233.4	270.6
35	Other assets ²³	1,127.4	1,139.2	1,130.6	1,137.4	1,135.6	1,139.7	1,147.1	1,141.9	1,142.9	1,143.6	1,149.4	1,152.4
36	TOTAL ASSETS	14,210.4	14,846.4	14,913.0	14,966.9	15,023.5	15,006.2	15,192.3	15,213.5	15,195.7	15,235.7	15,279.8	15,344.4
LIABILITIES													
37	Deposits	9,928.6	10,240.4	10,324.7	10,286.4	10,370.6	10,436.4	10,498.2	10,623.7	10,614.4	10,685.5	10,666.8	10,667.3
38	Large time deposits	1,636.6	1,666.8	1,655.0	1,654.4	1,695.5	1,700.6	1,705.1	1,727.4	1,730.2	1,737.2	1,735.2	1,736.4
39	Other deposits	8,292.0	8,573.6	8,669.7	8,632.0	8,675.1	8,735.8	8,793.1	8,896.3	8,884.2	8,948.3	8,931.6	8,930.9
40	Borrowings	1,553.7	1,727.9	1,743.2	1,764.1	1,766.3	1,774.4	1,811.1	1,791.2	1,784.2	1,791.8	1,814.2	1,816.2
41	Borrowings from banks in the U.S.	141.0	132.2	128.5	124.8	116.6	111.7	110.5	107.7	107.8	108.6	104.1	101.6
42	Borrowings from others	1,412.8	1,595.7	1,614.7	1,639.4	1,649.7	1,662.7	1,700.7	1,683.5	1,676.4	1,683.2	1,710.2	1,714.6
43	Trading liabilities ²⁴	196.9	189.0	196.5	208.5	212.6	226.0	280.3	259.3	254.6	253.5	259.8	298.4
44	Net due to related foreign offices	569.7	697.2	663.2	696.9	660.3	504.5	526.4	459.2	473.9	444.7	464.8	479.6
45	Other liabilities ²⁵	402.3	400.2	401.6	409.0	416.0	422.6	429.5	429.0	434.2	420.9	419.9	419.6
46	TOTAL LIABILITIES	12,651.2	13,254.7	13,329.3	13,365.0	13,425.8	13,363.8	13,545.5	13,562.4	13,561.3	13,596.4	13,625.6	13,681.1
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,559.2	1,591.7	1,583.7	1,601.8	1,597.7	1,642.4	1,646.8	1,651.1	1,634.5	1,639.3	1,654.2	1,663.3
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	-0.6	10.8	8.5	16.9	16.7	17.7	24.6	20.4	18.7	21.0	16.2	18.2
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	18.8	17.8	17.1	17.9	14.5	14.0
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	535.9	535.8	535.4	536.4	536.8	536.9
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	266.3	266.2	266.2	266.4	266.6	266.8
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	269.6	269.6	269.2	270.0	270.2	270.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 20, 2015

Account	2014 Feb	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	2015 Jan	2015 Feb	Week ending			
									Feb 18	Feb 25	Mar 4	Mar 11
ASSETS												
1 Bank credit	10,192.3	10,587.7	10,653.0	10,689.7	10,774.1	10,896.4	10,965.5	11,014.3	10,989.4	11,055.0	11,071.0	11,063.2
2 Securities in bank credit ²	2,736.3	2,826.5	2,851.8	2,860.6	2,885.3	2,929.1	2,948.6	2,977.9	2,971.8	2,984.7	2,990.2	2,987.2
3 Treasury and agency securities ³	1,830.0	1,929.4	1,963.0	1,977.5	2,001.0	2,041.6	2,063.6	2,093.3	2,089.8	2,096.8	2,103.0	2,102.8
4 Mortgage-backed securities (MBS) ⁴	1,332.0	1,350.1	1,364.3	1,378.4	1,385.5	1,392.4	1,403.5	1,427.6	1,426.7	1,434.2	1,446.1	1,440.0
5 Non-MBS ⁵	498.0	579.3	598.7	599.1	615.5	649.2	660.1	665.7	663.1	662.5	656.9	662.8
6 Other securities	906.3	897.1	888.7	883.2	884.3	887.5	884.9	884.6	882.0	887.9	887.2	884.4
7 Mortgage-backed securities ⁶	138.6	132.4	131.8	131.2	127.6	128.9	129.0	128.1	127.5	128.4	128.9	128.9
8 Non-MBS ⁷	767.7	764.7	757.0	752.0	756.7	758.6	756.0	756.5	754.5	759.5	758.3	755.5
9 Loans and leases in bank credit ⁸	7,456.0	7,761.2	7,801.2	7,829.1	7,888.8	7,967.4	8,017.0	8,036.4	8,017.6	8,070.4	8,080.7	8,076.0
10 Commercial and industrial loans	1,625.2	1,718.4	1,727.9	1,738.7	1,756.4	1,783.9	1,796.7	1,822.6	1,825.1	1,831.8	1,852.9	1,851.1
11 Real estate loans	3,537.6	3,615.4	3,619.1	3,618.6	3,625.2	3,636.4	3,642.3	3,655.3	3,644.7	3,665.3	3,672.4	3,682.9
12 Residential real estate loans	2,024.1	2,047.7	2,044.1	2,038.2	2,035.5	2,034.5	2,033.1	2,034.3	2,028.7	2,035.2	2,037.6	2,043.2
13 Revolving home equity loans	469.0	461.7	461.0	460.7	459.3	458.1	456.3	455.1	454.4	455.8	454.7	454.1
14 Closed-end residential loans ⁹	1,555.1	1,586.0	1,583.0	1,577.4	1,576.2	1,576.4	1,576.8	1,579.2	1,574.2	1,579.4	1,582.9	1,589.1
15 Commercial real estate loans	1,513.5	1,567.7	1,575.1	1,580.4	1,589.7	1,601.8	1,609.2	1,620.9	1,616.0	1,630.1	1,634.8	1,639.7
16 Construction and land development loans ¹⁰	–	–	–	–	–	–	226.2	230.2	230.1	231.8	231.3	233.0
17 Secured by farmland ¹¹	–	–	–	–	–	–	81.2	81.5	81.4	81.5	81.5	81.6
18 Secured by multifamily properties ¹²	–	–	–	–	–	–	230.0	232.4	231.0	234.8	236.4	237.5
19 Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	1,071.8	1,076.9	1,073.5	1,082.0	1,085.5	1,087.6
20 Consumer loans	1,146.1	1,184.9	1,191.9	1,191.2	1,198.0	1,215.5	1,212.7	1,199.6	1,200.4	1,195.6	1,189.0	1,186.5
21 Credit cards and other revolving plans	594.9	609.5	612.0	611.2	616.7	636.8	632.9	619.9	620.6	616.8	610.6	607.6
22 Other consumer loans	551.2	575.4	579.9	580.0	581.3	578.7	579.8	579.7	579.8	578.9	578.4	578.9
23 Automobile loans ¹⁴	–	–	–	–	–	–	357.4	358.1	357.9	358.6	358.3	358.7
24 All other consumer loans ¹⁵	–	–	–	–	–	–	222.3	221.5	221.9	220.3	220.1	220.2
25 Other loans and leases	1,147.1	1,242.6	1,262.3	1,280.6	1,309.3	1,331.6	1,365.3	1,359.0	1,347.4	1,377.6	1,366.5	1,355.6
26 Fed funds and reverse RPs with nonbanks ¹⁶	279.1	307.7	316.4	317.2	332.0	327.3	345.8	343.3	333.6	359.0	345.9	335.8
27 All other loans and leases ¹⁷	868.0	934.8	945.9	963.4	977.3	1,004.3	1,019.5	1,015.8	1,013.8	1,018.6	1,020.5	1,019.8
28 Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	316.5	320.5	318.4	321.8	324.8	323.4
30 Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	703.0	695.3	695.4	696.8	695.8	696.4
29 LESS: Allowance for loan and lease losses	120.0	113.4	112.5	110.7	110.0	108.8	107.6	107.4	107.3	107.2	107.3	107.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 20, 2015

Account	2014 Feb	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	2015 Jan	2015 Feb	Week ending				
									Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	117.0	109.8	105.3	101.3	94.6	86.5	88.4	91.0	90.6	90.2	91.0	88.0
31	Fed funds and reverse RPs with banks ¹⁶	105.4	98.8	93.1	91.6	84.9	76.2	76.1	79.0	78.5	78.4	79.4	76.4
32	Loans to commercial banks ²⁰	11.6	11.1	12.2	9.7	9.6	10.3	12.4	12.1	12.1	11.8	11.6	11.6
33	Cash assets ²¹	2,716.3	2,922.7	2,939.3	2,935.5	2,960.6	2,805.7	2,844.1	2,849.8	2,854.8	2,856.4	2,856.4	2,889.4
34	Trading assets ²²	204.2	199.9	204.4	210.8	219.6	227.0	264.7	250.3	245.1	246.5	241.6	273.3
35	Other assets ²³	1,129.5	1,135.1	1,134.9	1,139.8	1,137.3	1,140.6	1,145.2	1,143.9	1,143.5	1,145.7	1,146.6	1,158.8
36	TOTAL ASSETS	14,239.2	14,841.9	14,924.3	14,966.5	15,076.2	15,047.4	15,200.4	15,242.0	15,216.0	15,286.7	15,299.3	15,365.5
LIABILITIES													
37	Deposits	9,926.3	10,190.3	10,302.5	10,272.1	10,395.3	10,541.7	10,524.2	10,621.6	10,608.7	10,653.8	10,703.8	10,722.1
38	Large time deposits	1,639.3	1,659.4	1,653.8	1,641.1	1,680.3	1,696.8	1,716.0	1,732.1	1,728.9	1,743.1	1,733.5	1,731.6
39	Other deposits	8,287.0	8,530.9	8,648.7	8,631.0	8,715.0	8,844.9	8,808.2	8,889.5	8,879.8	8,910.7	8,970.2	8,990.5
40	Borrowings	1,570.7	1,723.0	1,742.5	1,760.9	1,774.5	1,763.3	1,814.9	1,806.4	1,795.7	1,809.4	1,816.3	1,810.1
41	Borrowings from banks in the U.S.	141.6	131.1	129.4	126.0	116.8	110.4	110.3	108.3	108.8	107.0	104.9	104.5
42	Borrowings from others	1,429.1	1,591.9	1,613.1	1,634.9	1,657.7	1,652.8	1,704.5	1,698.0	1,686.8	1,702.3	1,711.3	1,705.5
43	Trading liabilities ²⁴	197.2	184.6	198.8	208.5	218.6	232.8	283.6	262.0	251.9	257.1	255.2	291.0
44	Net due to related foreign offices	594.6	743.5	667.6	703.2	642.5	454.5	520.1	481.7	487.9	491.0	462.0	470.8
45	Other liabilities ²⁵	403.8	398.7	406.7	415.2	426.3	429.7	426.9	431.3	433.4	427.6	421.7	423.8
46	TOTAL LIABILITIES	12,692.7	13,240.1	13,318.1	13,359.9	13,457.2	13,421.9	13,569.7	13,603.1	13,577.6	13,638.7	13,658.9	13,717.8
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,546.5	1,601.8	1,606.2	1,606.7	1,619.0	1,625.5	1,630.7	1,639.0	1,638.4	1,647.9	1,640.4	1,647.7
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	-0.6	10.8	8.5	16.9	16.7	17.7	24.6	20.4	18.7	21.0	16.2	18.2
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	18.8	17.8	17.1	17.9	14.5	14.0
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	534.3	536.4	536.2	537.6	538.0	538.1
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	266.6	266.4	266.4	266.7	266.7	266.9
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	267.7	270.0	269.8	271.0	271.2	271.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS													
1	Bank credit	9,314.1	9,648.4	9,694.3	9,723.2	9,779.4	9,867.0	9,946.1	10,016.8	10,012.4	10,054.1	10,055.7	10,067.0
2	Securities in bank credit ²	2,538.8	2,638.9	2,660.7	2,671.0	2,692.0	2,741.8	2,771.7	2,797.3	2,792.2	2,800.3	2,804.7	2,795.9
3	Treasury and agency securities ³	1,738.6	1,851.4	1,884.9	1,903.3	1,918.1	1,961.9	1,990.3	2,013.6	2,009.9	2,014.1	2,018.3	2,013.4
4	Mortgage-backed securities (MBS) ⁴	1,320.2	1,346.5	1,358.3	1,370.1	1,370.3	1,381.7	1,395.5	1,414.6	1,413.3	1,420.5	1,425.6	1,423.3
5	Non-MBS ⁵	418.5	504.9	526.7	533.2	547.8	580.2	594.8	599.0	596.6	593.5	592.7	590.1
6	Other securities	800.2	787.5	775.8	767.7	773.9	779.9	781.4	783.6	782.3	786.2	786.4	782.5
7	Mortgage-backed securities ⁶	130.9	125.7	125.2	125.3	124.6	126.3	125.2	124.2	123.6	123.6	125.4	125.5
8	Non-MBS ⁷	669.3	661.8	650.6	642.4	649.3	653.6	656.2	659.5	658.7	662.6	661.0	657.0
9	Loans and leases in bank credit ⁸	6,775.3	7,009.4	7,033.7	7,052.2	7,087.5	7,125.2	7,174.4	7,219.5	7,220.2	7,253.8	7,251.0	7,271.1
10	Commercial and industrial loans	1,338.9	1,417.6	1,429.2	1,433.7	1,449.6	1,463.6	1,476.0	1,489.5	1,489.3	1,495.3	1,501.7	1,507.3
11	Real estate loans	3,508.5	3,577.5	3,579.8	3,580.0	3,581.9	3,592.9	3,603.3	3,622.4	3,621.5	3,643.0	3,636.8	3,647.6
12	Residential real estate loans	2,025.8	2,042.6	2,038.3	2,031.7	2,028.0	2,028.7	2,029.5	2,036.4	2,040.2	2,047.7	2,035.8	2,041.1
13	Revolving home equity loans	468.7	461.4	459.9	459.0	458.1	456.9	455.7	454.8	454.0	455.3	455.0	454.7
14	Closed-end residential loans ⁹	1,557.1	1,581.3	1,578.4	1,572.6	1,569.9	1,571.8	1,573.8	1,581.6	1,586.2	1,592.4	1,580.8	1,586.4
15	Commercial real estate loans	1,482.7	1,534.8	1,541.5	1,548.3	1,553.9	1,564.2	1,573.8	1,586.0	1,581.4	1,595.3	1,600.9	1,606.4
16	Construction and land development loans ¹⁰	–	–	–	–	–	–	220.4	224.5	224.3	226.1	225.8	227.5
17	Secured by farmland ¹¹	–	–	–	–	–	–	81.1	81.4	81.3	81.4	81.4	81.6
18	Secured by multifamily properties ¹²	–	–	–	–	–	–	229.2	231.8	230.4	234.2	236.0	237.1
19	Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	1,043.2	1,048.4	1,045.3	1,053.5	1,057.7	1,060.3
20	Consumer loans	1,143.4	1,180.8	1,185.7	1,189.8	1,194.1	1,195.5	1,195.6	1,196.1	1,197.1	1,193.7	1,195.7	1,196.4
21	Credit cards and other revolving plans	595.4	608.9	611.2	613.2	615.4	618.5	619.9	620.2	620.9	617.8	619.5	618.7
22	Other consumer loans	548.0	571.9	574.5	576.6	578.7	577.0	575.6	575.9	576.1	575.9	576.3	577.8
23	Automobile loans ¹⁴	–	–	–	–	–	–	356.6	357.5	357.3	358.4	358.8	359.8
24	All other consumer loans ¹⁵	–	–	–	–	–	–	219.0	218.4	218.8	217.4	217.5	218.0
25	Other loans and leases	784.5	833.6	839.0	848.8	862.0	873.3	899.5	911.5	912.3	921.9	916.8	919.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	116.5	112.6	111.2	111.6	114.9	111.5	121.4	123.6	123.2	129.4	123.4	123.4
27	All other loans and leases ¹⁷	668.0	720.9	727.8	737.2	747.1	761.8	778.1	787.9	789.1	792.5	793.4	796.4
28	Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	214.3	219.7	218.6	221.7	223.6	223.6
30	Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	563.8	568.2	570.5	570.8	569.8	572.7
29	LESS: Allowance for loan and lease losses	119.1	112.5	111.4	110.8	109.2	108.2	108.0	106.5	106.4	106.3	106.2	106.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 20, 2015

Account	2014 Feb	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	2015 Jan	2015 Feb	Week ending				
									Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	88.9	76.8	77.6	73.7	66.4	61.4	60.5	59.6	59.7	61.4	58.4	55.0
31	Fed funds and reverse RPs with banks ¹⁶	81.0	69.1	68.5	67.0	59.5	54.1	51.5	50.6	50.7	52.5	49.3	46.0
32	Loans to commercial banks ²⁰	7.9	7.7	9.1	6.7	6.9	7.3	9.1	9.0	8.9	8.9	9.0	9.0
33	Cash assets ²¹	1,329.0	1,459.2	1,500.7	1,474.0	1,509.7	1,528.2	1,575.7	1,592.8	1,568.9	1,572.2	1,604.2	1,623.2
34	Trading assets ²²	120.5	119.6	121.2	128.4	131.6	137.6	172.2	155.8	151.5	152.8	142.7	173.9
35	Other assets ²³	1,054.5	1,064.7	1,059.5	1,063.7	1,063.5	1,064.4	1,067.6	1,064.9	1,065.7	1,066.4	1,071.4	1,072.7
36	TOTAL ASSETS	11,788.0	12,256.3	12,342.0	12,352.3	12,441.6	12,550.5	12,714.1	12,783.4	12,751.8	12,800.6	12,826.2	12,885.8
LIABILITIES													
37	Deposits	8,830.9	9,091.2	9,180.4	9,137.6	9,225.1	9,319.1	9,382.4	9,484.5	9,469.8	9,534.0	9,525.3	9,523.5
38	Large time deposits	712.2	716.3	715.0	715.4	771.6	798.9	826.2	823.1	821.3	822.3	824.3	828.6
39	Other deposits	8,118.7	8,374.9	8,465.5	8,422.2	8,453.5	8,520.2	8,556.2	8,661.3	8,648.5	8,711.8	8,701.0	8,694.9
40	Borrowings	939.9	1,010.5	1,017.8	1,021.4	1,015.7	1,026.9	1,041.0	1,023.0	1,022.1	1,018.4	1,035.8	1,038.1
41	Borrowings from banks in the U.S.	100.5	92.5	91.8	89.5	78.8	73.5	73.3	70.7	70.9	73.4	69.2	66.5
42	Borrowings from others	839.3	918.0	926.0	931.9	936.9	953.5	967.7	952.4	951.3	945.0	966.6	971.6
43	Trading liabilities ²⁴	112.9	106.9	113.6	124.0	127.5	140.5	184.6	164.2	158.4	160.9	164.0	187.4
44	Net due to related foreign offices	17.4	110.5	94.9	109.0	127.0	88.1	100.8	112.9	113.2	108.4	121.2	140.2
45	Other liabilities ²⁵	346.6	344.0	347.5	351.0	360.3	363.4	371.3	368.1	373.8	356.4	358.0	355.9
46	TOTAL LIABILITIES	10,247.7	10,663.2	10,754.2	10,742.8	10,855.5	10,938.1	11,080.0	11,152.8	11,137.3	11,178.1	11,204.3	11,245.1
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,540.3	1,593.1	1,587.7	1,609.4	1,586.0	1,612.4	1,634.0	1,630.6	1,614.6	1,622.5	1,621.9	1,640.7
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.6	12.1	9.8	17.4	15.8	16.7	23.0	19.0	17.5	19.6	15.1	17.1
49	U.S. Treasury and agency securities, MBS ²⁸	–	–	–	–	–	–	17.3	16.5	15.9	16.5	13.4	12.8
50	Loans with original amounts of \$1,000,000 or less	–	–	–	–	–	–	535.9	535.8	535.3	536.4	536.8	536.9
51	Loans secured by nonfarm nonresidential properties ²⁹	–	–	–	–	–	–	266.3	266.2	266.2	266.4	266.6	266.8
52	Commercial and industrial loans to U.S. addressees ³⁰	–	–	–	–	–	–	269.6	269.6	269.2	270.0	270.2	270.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS													
1	Bank credit	9,305.0	9,634.8	9,701.9	9,735.6	9,808.5	9,916.5	9,960.1	10,009.0	9,991.9	10,036.9	10,057.8	10,057.1
2	Securities in bank credit ²	2,536.6	2,628.7	2,658.9	2,673.1	2,705.4	2,745.8	2,766.6	2,797.8	2,793.8	2,804.3	2,813.4	2,807.1
3	Treasury and agency securities ³	1,738.7	1,842.6	1,880.1	1,899.5	1,926.2	1,962.7	1,985.9	2,016.0	2,014.3	2,019.1	2,028.5	2,024.6
4	Mortgage-backed securities (MBS) ⁴	1,321.0	1,340.0	1,354.3	1,367.3	1,375.2	1,380.7	1,392.8	1,416.8	1,415.9	1,423.1	1,434.7	1,429.2
5	Non-MBS ⁵	417.7	502.6	525.8	532.2	551.0	582.0	593.2	599.1	598.4	596.0	593.9	595.4
6	Other securities	797.9	786.2	778.8	773.5	779.2	783.0	780.6	781.8	779.5	785.2	784.9	782.5
7	Mortgage-backed securities ⁶	131.1	125.4	124.9	125.4	125.2	126.2	125.3	124.4	123.8	124.7	125.3	125.3
8	Non-MBS ⁷	666.8	660.8	653.9	648.1	653.9	656.8	655.4	657.4	655.7	660.5	659.6	657.1
9	Loans and leases in bank credit ⁸	6,768.5	7,006.0	7,043.0	7,062.6	7,103.1	7,170.7	7,193.6	7,211.2	7,198.1	7,232.6	7,244.4	7,250.0
10	Commercial and industrial loans	1,338.2	1,410.9	1,423.9	1,433.3	1,447.7	1,464.5	1,471.8	1,489.2	1,488.7	1,496.8	1,509.1	1,509.9
11	Real estate loans	3,505.8	3,580.8	3,584.5	3,584.1	3,590.9	3,600.6	3,606.1	3,618.5	3,608.3	3,628.2	3,635.3	3,645.8
12	Residential real estate loans	2,022.9	2,046.3	2,042.6	2,036.5	2,033.9	2,032.4	2,031.2	2,032.4	2,026.9	2,033.3	2,035.5	2,040.9
13	Revolving home equity loans	468.7	461.3	460.7	460.4	458.9	457.7	455.9	454.7	454.1	455.4	454.3	453.7
14	Closed-end residential loans ⁹	1,554.2	1,585.0	1,581.9	1,576.1	1,574.9	1,574.7	1,575.3	1,577.7	1,572.9	1,577.8	1,581.2	1,587.1
15	Commercial real estate loans	1,482.9	1,534.4	1,541.9	1,547.6	1,557.0	1,568.2	1,574.9	1,586.1	1,581.4	1,595.0	1,599.8	1,604.9
16	Construction and land development loans ¹⁰	–	–	–	–	–	–	220.5	224.5	224.3	226.1	225.6	227.3
17	Secured by farmland ¹¹	–	–	–	–	–	–	81.1	81.4	81.3	81.4	81.4	81.5
18	Secured by multifamily properties ¹²	–	–	–	–	–	–	229.3	231.8	230.4	234.1	235.9	236.9
19	Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	1,043.9	1,048.4	1,045.3	1,053.3	1,056.9	1,059.3
20	Consumer loans	1,143.6	1,182.4	1,189.4	1,188.6	1,195.3	1,212.8	1,209.9	1,196.7	1,197.6	1,192.8	1,186.2	1,183.6
21	Credit cards and other revolving plans	594.9	609.5	612.0	611.2	616.7	636.8	632.9	619.9	620.6	616.8	610.6	607.6
22	Other consumer loans	548.7	572.9	577.4	577.4	578.6	576.0	577.0	576.8	577.0	576.0	575.6	576.0
23	Automobile loans ¹⁴	–	–	–	–	–	–	357.4	358.1	357.9	358.6	358.3	358.7
24	All other consumer loans ¹⁵	–	–	–	–	–	–	219.6	218.7	219.2	217.5	217.2	217.4
25	Other loans and leases	780.9	831.9	845.2	856.5	869.3	892.7	905.7	906.7	903.4	914.7	913.8	910.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	119.9	110.2	112.2	113.3	115.9	117.8	125.2	127.4	126.1	132.1	128.2	124.7
27	All other loans and leases ¹⁷	660.9	721.8	733.0	743.2	753.3	775.0	780.6	779.3	777.3	782.6	785.5	786.0
28	Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	215.0	217.3	215.3	218.9	221.4	220.7
30	Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	565.6	562.0	562.0	563.6	564.2	565.3
29	LESS: Allowance for loan and lease losses	119.6	112.8	111.9	110.2	109.5	108.3	107.1	106.8	106.8	106.6	106.7	106.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 20, 2015

Account	2014 Feb	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	2015 Jan	2015 Feb	Week ending				
									Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	90.8	75.6	79.0	75.5	68.3	63.7	61.4	60.6	60.4	60.4	60.2	57.9
31	Fed funds and reverse RPs with banks ¹⁶	82.7	67.9	70.1	68.8	61.4	56.2	52.1	51.5	51.3	51.2	51.1	48.8
32	Loans to commercial banks ²⁰	8.0	7.6	9.0	6.7	6.9	7.5	9.3	9.1	9.0	9.1	9.1	9.1
33	Cash assets ²¹	1,333.3	1,444.9	1,502.3	1,467.3	1,559.1	1,606.9	1,564.9	1,591.7	1,593.7	1,576.6	1,622.5	1,643.1
34	Trading assets ²²	121.1	119.9	122.4	127.2	133.4	138.8	169.1	156.2	152.4	152.7	150.7	176.6
35	Other assets ²³	1,056.8	1,062.1	1,060.3	1,064.9	1,063.7	1,067.1	1,069.8	1,067.5	1,068.4	1,067.1	1,069.4	1,080.3
36	TOTAL ASSETS	11,787.4	12,224.4	12,354.0	12,360.4	12,523.5	12,684.7	12,718.2	12,778.2	12,760.1	12,787.0	12,854.0	12,908.3
LIABILITIES													
37	Deposits	8,819.9	9,052.5	9,159.9	9,139.1	9,264.2	9,425.7	9,393.3	9,471.3	9,457.4	9,488.7	9,553.7	9,569.8
38	Large time deposits	705.8	721.6	717.9	718.7	771.2	800.3	821.5	816.2	813.1	814.2	813.9	816.2
39	Other deposits	8,114.1	8,330.9	8,442.0	8,420.3	8,493.0	8,625.4	8,571.8	8,655.1	8,644.4	8,674.4	8,739.8	8,753.6
40	Borrowings	950.5	999.8	1,018.5	1,019.8	1,014.8	1,027.1	1,046.1	1,031.9	1,030.3	1,030.1	1,041.3	1,035.7
41	Borrowings from banks in the U.S.	101.6	90.5	92.9	90.1	78.5	73.5	74.0	71.4	71.7	72.1	69.6	69.1
42	Borrowings from others	848.8	909.4	925.6	929.7	936.3	953.7	972.1	960.5	958.6	958.0	971.7	966.6
43	Trading liabilities ²⁴	113.7	105.4	114.7	123.3	130.8	145.0	182.5	165.3	157.4	161.2	160.0	187.4
44	Net due to related foreign offices	13.4	125.6	106.3	118.1	129.4	95.9	105.5	110.0	110.1	108.4	107.5	118.1
45	Other liabilities ²⁵	347.4	343.4	352.6	357.5	369.4	369.7	369.5	369.6	375.3	359.4	359.9	358.4
46	TOTAL LIABILITIES	10,244.9	10,626.7	10,752.0	10,757.8	10,908.6	11,063.4	11,096.9	11,148.0	11,130.6	11,147.9	11,222.3	11,269.4
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,542.6	1,597.7	1,602.0	1,602.5	1,614.9	1,621.4	1,621.3	1,630.1	1,629.5	1,639.1	1,631.7	1,638.9
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.6	12.1	9.8	17.4	15.8	16.7	23.0	19.0	17.5	19.6	15.1	17.1
49	U.S. Treasury and agency securities, MBS ²⁸	–	–	–	–	–	–	17.3	16.5	15.9	16.5	13.4	12.8
50	Loans with original amounts of \$1,000,000 or less	–	–	–	–	–	–	534.3	536.4	536.2	537.6	538.0	538.1
51	Loans secured by nonfarm nonresidential properties ²⁹	–	–	–	–	–	–	266.6	266.4	266.4	266.7	266.7	266.9
52	Commercial and industrial loans to U.S. addressees ³⁰	–	–	–	–	–	–	267.7	270.0	269.8	271.0	271.2	271.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS													
1	Bank credit	6,037.5	6,232.2	6,262.8	6,279.4	6,320.1	6,365.1	6,419.0	6,462.0	6,468.3	6,461.0	6,466.5	6,472.7
2	Securities in bank credit ²	1,727.0	1,813.7	1,835.2	1,845.2	1,866.5	1,904.2	1,933.8	1,959.6	1,957.1	1,957.8	1,961.4	1,949.9
3	Treasury and agency securities ³	1,179.6	1,274.5	1,305.1	1,322.1	1,337.9	1,372.1	1,402.5	1,426.3	1,424.4	1,422.5	1,425.6	1,417.7
4	Mortgage-backed securities (MBS) ⁴	927.6	942.9	956.8	968.0	969.6	976.7	991.2	1,008.7	1,009.1	1,011.3	1,017.1	1,014.9
5	Non-MBS ⁵	251.9	331.6	348.3	354.1	368.3	395.4	411.3	417.6	415.3	411.2	408.5	402.8
6	Other securities	547.4	539.2	530.1	523.1	528.6	532.0	531.4	533.3	532.7	535.3	535.8	532.1
7	Mortgage-backed securities ⁶	117.5	112.4	111.8	112.0	111.7	113.2	111.9	110.9	110.3	110.4	111.8	112.0
8	Non-MBS ⁷	430.0	426.8	418.3	411.1	416.9	418.8	419.5	422.5	422.4	424.9	424.0	420.1
9	Loans and leases in bank credit ⁸	4,310.4	4,418.5	4,427.6	4,434.3	4,453.6	4,460.9	4,485.1	4,502.4	4,511.2	4,503.2	4,505.1	4,522.8
10	Commercial and industrial loans	868.0	917.3	925.9	926.9	940.3	948.8	956.0	964.2	966.1	965.5	970.1	974.6
11	Real estate loans	1,963.6	1,966.4	1,960.9	1,955.2	1,949.3	1,945.8	1,942.2	1,946.2	1,949.6	1,947.3	1,942.3	1,950.3
12	Residential real estate loans	1,409.7	1,399.4	1,394.1	1,387.2	1,381.0	1,374.5	1,370.0	1,372.4	1,376.3	1,373.8	1,364.0	1,369.3
13	Revolving home equity loans	361.1	349.6	347.7	346.5	345.1	343.0	340.4	338.5	338.3	337.7	337.5	337.1
14	Closed-end residential loans ⁹	1,048.6	1,049.8	1,046.3	1,040.7	1,035.9	1,031.5	1,029.6	1,033.9	1,038.1	1,036.1	1,026.6	1,032.2
15	Commercial real estate loans	553.9	567.0	566.9	568.0	568.4	571.3	572.2	573.8	573.3	573.5	578.3	581.0
16	Construction and land development loans ¹⁰	–	–	–	–	–	–	81.4	83.2	83.4	83.7	83.6	84.3
17	Secured by farmland ¹¹	–	–	–	–	–	–	7.4	7.3	7.3	7.3	7.3	7.3
18	Secured by multifamily properties ¹²	–	–	–	–	–	–	107.5	108.2	108.0	108.3	109.8	110.6
19	Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	375.9	375.0	374.5	374.2	377.6	378.8
20	Consumer loans	862.9	887.0	891.4	893.3	895.7	892.2	891.4	891.1	892.1	888.4	890.1	890.1
21	Credit cards and other revolving plans	465.4	473.2	475.1	475.9	477.3	478.6	480.0	480.5	481.2	478.4	479.7	479.2
22	Other consumer loans	397.6	413.8	416.3	417.4	418.4	413.6	411.4	410.6	410.9	410.0	410.4	411.0
23	Automobile loans ¹⁴	–	–	–	–	–	–	289.1	289.7	289.5	290.4	290.7	291.1
24	All other consumer loans ¹⁵	–	–	–	–	–	–	122.2	120.9	121.4	119.6	119.7	119.9
25	Other loans and leases	615.9	647.8	649.4	658.9	668.3	674.1	695.6	701.0	703.4	702.0	702.6	707.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	115.5	110.8	107.5	108.5	110.3	106.7	115.2	114.5	115.4	114.2	115.8	120.5
27	All other loans and leases ¹⁷	500.4	537.1	541.9	550.4	557.9	567.5	580.4	586.5	588.0	587.9	586.8	587.2
28	Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	185.7	189.6	189.6	189.8	189.0	188.8
30	Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	394.7	396.8	398.4	398.0	397.7	398.4
29	LESS: Allowance for loan and lease losses	78.7	73.5	73.2	74.3	72.9	71.8	71.6	70.6	70.8	70.4	70.2	70.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	45.9	49.5	46.8	45.4	33.4	29.3	31.4	28.5	28.9	28.2	29.3	29.1
31	Fed funds and reverse RPs with banks ¹⁶	38.7	42.9	40.1	39.6	27.6	22.9	23.3	20.6	20.9	20.3	21.2	21.2
32	Loans to commercial banks ²⁰	7.1	6.6	6.7	5.8	5.8	6.4	8.1	7.9	8.0	7.9	8.0	7.9
33	Cash assets ²¹	998.4	1,131.2	1,170.5	1,134.1	1,163.0	1,175.6	1,174.1	1,231.2	1,208.3	1,246.1	1,279.9	1,301.8
34	Trading assets ²²	117.8	116.9	118.5	125.5	128.4	134.0	166.8	149.7	145.5	146.9	137.6	167.9
35	Other assets ²³	795.8	797.4	794.3	799.6	799.5	796.3	796.2	794.6	797.2	793.6	798.5	798.4
36	TOTAL ASSETS	7,916.6	8,253.8	8,319.8	8,309.8	8,371.5	8,428.4	8,515.9	8,595.3	8,577.4	8,605.3	8,641.5	8,699.7
LIABILITIES													
37	Deposits	5,764.2	5,931.6	6,026.8	5,950.6	6,014.9	6,098.6	6,127.8	6,180.5	6,175.5	6,200.1	6,193.8	6,200.1
38	Large time deposits	337.2	340.8	337.1	338.7	393.3	425.3	447.6	442.6	442.0	439.7	442.2	446.3
39	Other deposits	5,426.9	5,590.8	5,689.7	5,611.9	5,621.7	5,673.3	5,680.2	5,737.9	5,733.5	5,760.5	5,751.6	5,753.8
40	Borrowings	686.9	731.0	737.6	743.5	738.3	744.5	755.0	742.4	742.5	735.1	757.1	757.6
41	Borrowings from banks in the U.S.	61.6	47.0	47.7	45.3	35.1	28.8	29.0	25.7	26.1	27.6	24.2	22.9
42	Borrowings from others	625.2	684.0	690.0	698.2	703.2	715.7	726.0	716.7	716.4	707.5	732.9	734.7
43	Trading liabilities ²⁴	110.2	104.2	110.8	120.9	124.3	136.7	179.6	160.0	154.6	156.5	160.1	182.5
44	Net due to related foreign offices	-34.5	69.2	52.9	65.6	82.8	43.1	59.6	72.4	72.7	69.7	83.8	93.4
45	Other liabilities ²⁵	293.4	290.6	292.7	297.0	304.5	307.7	311.2	305.4	310.1	293.6	295.5	294.2
46	TOTAL LIABILITIES	6,820.1	7,126.6	7,220.7	7,177.7	7,264.8	7,330.6	7,433.3	7,460.7	7,455.4	7,455.1	7,490.3	7,527.9
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,096.4	1,127.2	1,099.1	1,132.1	1,106.7	1,097.8	1,082.6	1,134.7	1,122.0	1,150.2	1,151.2	1,171.8
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	4.3	11.7	8.6	16.4	13.5	14.4	21.0	15.4	13.7	15.9	12.7	14.9
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	16.0	13.9	13.2	13.9	11.7	11.4
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	179.6	180.0	180.3	179.3	179.1	178.7
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	59.9	59.6	59.6	59.4	59.5	59.4
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	119.7	120.4	120.7	119.9	119.6	119.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS													
1	Bank credit	6,035.8	6,214.4	6,264.4	6,289.6	6,338.1	6,403.9	6,437.4	6,460.9	6,458.7	6,453.0	6,472.2	6,468.8
2	Securities in bank credit ²	1,723.8	1,803.3	1,833.4	1,847.6	1,876.5	1,910.3	1,932.9	1,958.4	1,956.2	1,960.0	1,967.8	1,958.2
3	Treasury and agency securities ³	1,177.0	1,266.2	1,302.2	1,320.8	1,344.6	1,374.6	1,399.7	1,425.5	1,424.9	1,424.4	1,432.0	1,425.4
4	Mortgage-backed securities (MBS) ⁴	927.5	938.9	955.7	968.8	974.7	977.6	989.9	1,009.8	1,010.4	1,012.8	1,023.1	1,017.2
5	Non-MBS ⁵	249.5	327.3	346.6	352.0	369.9	397.0	409.8	415.6	414.5	411.6	408.9	408.2
6	Other securities	546.7	537.1	531.2	526.8	531.9	535.7	533.2	532.9	531.3	535.6	535.8	532.8
7	Mortgage-backed securities ⁶	117.8	112.1	111.5	112.0	112.0	113.0	112.2	111.3	110.7	111.6	112.0	112.1
8	Non-MBS ⁷	428.9	425.0	419.6	414.8	419.9	422.7	421.0	421.6	420.6	424.0	423.8	420.7
9	Loans and leases in bank credit ⁸	4,312.0	4,411.0	4,431.0	4,442.0	4,461.6	4,493.5	4,504.5	4,502.5	4,502.4	4,493.0	4,504.3	4,510.7
10	Commercial and industrial loans	867.9	911.6	921.3	927.8	939.1	950.3	953.7	964.5	966.1	967.2	976.7	977.1
11	Real estate loans	1,964.5	1,966.6	1,963.2	1,956.8	1,953.9	1,949.4	1,945.8	1,946.2	1,944.1	1,939.5	1,942.8	1,949.9
12	Residential real estate loans	1,409.9	1,400.8	1,396.4	1,390.1	1,383.5	1,375.5	1,372.3	1,371.8	1,370.4	1,365.8	1,364.6	1,369.3
13	Revolving home equity loans	361.5	349.4	348.0	347.0	345.0	343.3	341.0	338.9	338.9	338.3	337.3	336.7
14	Closed-end residential loans ⁹	1,048.3	1,051.4	1,048.4	1,043.0	1,038.5	1,032.2	1,031.3	1,033.0	1,031.6	1,027.5	1,027.3	1,032.6
15	Commercial real estate loans	554.7	565.8	566.8	566.7	570.4	573.9	573.5	574.4	573.7	573.8	578.2	580.6
16	Construction and land development loans ¹⁰	–	–	–	–	–	–	81.6	83.3	83.5	83.7	83.6	84.3
17	Secured by farmland ¹¹	–	–	–	–	–	–	7.4	7.3	7.3	7.3	7.3	7.3
18	Secured by multifamily properties ¹²	–	–	–	–	–	–	107.8	108.3	108.1	108.3	109.7	110.5
19	Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	376.8	375.4	374.8	374.4	377.5	378.5
20	Consumer loans	863.8	887.3	893.7	891.8	895.5	905.4	903.0	892.0	892.9	888.0	883.6	881.4
21	Credit cards and other revolving plans	465.6	472.8	475.6	474.9	478.8	492.5	490.6	480.8	481.4	477.8	473.7	471.2
22	Other consumer loans	398.2	414.5	418.1	416.9	416.6	412.8	412.3	411.2	411.5	410.2	409.9	410.2
23	Automobile loans ¹⁴	–	–	–	–	–	–	289.8	290.1	289.9	290.5	290.4	290.5
24	All other consumer loans ¹⁵	–	–	–	–	–	–	122.5	121.1	121.6	119.7	119.6	119.7
25	Other loans and leases	615.7	645.6	652.8	665.5	673.1	688.4	702.1	699.8	699.4	698.3	701.2	702.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	119.0	108.4	107.7	110.7	110.6	111.4	118.9	118.3	118.3	116.7	120.5	122.1
27	All other loans and leases ¹⁷	496.7	537.2	545.0	554.8	562.4	577.1	583.2	581.4	581.1	581.6	580.7	580.2
28	Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	186.6	188.0	187.4	187.8	187.1	186.6
30	Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	396.6	393.4	393.7	393.8	393.6	393.6
29	LESS: Allowance for loan and lease losses	78.9	73.5	73.4	73.8	73.2	72.1	71.3	70.8	70.9	70.7	70.5	70.5

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)

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	47.2	48.2	46.6	45.2	34.4	30.4	32.7	29.3	29.2	29.0	30.0	29.9
31	Fed funds and reverse RPs with banks ¹⁶	40.0	41.7	40.0	39.3	28.6	23.9	24.4	21.3	21.2	20.9	22.1	21.9
32	Loans to commercial banks ²⁰	7.2	6.5	6.6	5.8	5.8	6.5	8.3	8.0	8.0	8.0	8.0	8.0
33	Cash assets ²¹	994.2	1,112.5	1,172.2	1,126.2	1,199.2	1,252.2	1,214.9	1,225.0	1,222.9	1,220.2	1,258.5	1,276.9
34	Trading assets ²²	118.3	117.3	119.6	124.3	130.1	135.1	164.3	151.2	147.5	147.5	146.2	171.4
35	Other assets ²³	796.6	794.6	793.3	800.2	799.1	799.2	799.0	796.1	798.5	794.1	797.1	804.8
36	TOTAL ASSETS	7,913.2	8,213.4	8,322.8	8,311.8	8,427.7	8,548.8	8,577.1	8,591.7	8,585.8	8,573.1	8,633.4	8,681.3
LIABILITIES													
37	Deposits	5,760.5	5,897.9	5,993.0	5,949.7	6,034.6	6,170.8	6,140.9	6,174.6	6,171.7	6,170.3	6,216.2	6,237.1
38	Large time deposits	334.1	343.8	338.4	341.3	395.8	425.8	446.9	439.1	436.6	435.1	435.6	437.6
39	Other deposits	5,426.4	5,554.1	5,654.6	5,608.4	5,638.9	5,745.0	5,694.0	5,735.5	5,735.1	5,735.2	5,780.6	5,799.6
40	Borrowings	695.9	722.2	739.5	743.9	741.2	744.4	760.4	750.5	750.6	745.7	762.1	755.5
41	Borrowings from banks in the U.S.	62.0	46.4	48.5	46.7	36.2	29.4	29.4	25.8	26.3	26.6	24.3	24.1
42	Borrowings from others	634.0	675.9	691.0	697.3	705.0	715.0	731.0	724.7	724.3	719.1	737.7	731.5
43	Trading liabilities ²⁴	110.9	102.8	111.9	120.2	127.6	141.1	178.0	160.8	153.1	156.8	156.0	182.5
44	Net due to related foreign offices	-39.0	83.2	62.2	74.3	83.8	47.8	60.0	67.7	68.1	67.7	69.7	72.9
45	Other liabilities ²⁵	294.0	289.8	297.0	303.2	311.8	311.4	309.0	306.7	311.2	296.5	298.3	297.2
46	TOTAL LIABILITIES	6,822.2	7,095.9	7,203.6	7,191.3	7,299.0	7,415.6	7,448.2	7,460.3	7,454.7	7,436.9	7,502.3	7,545.3
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,091.0	1,117.5	1,119.2	1,120.5	1,128.7	1,133.2	1,128.8	1,131.3	1,131.2	1,136.2	1,131.1	1,136.1
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	4.3	11.7	8.6	16.4	13.5	14.4	21.0	15.4	13.7	15.9	12.7	14.9
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	16.0	13.9	13.2	13.9	11.7	11.4
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	180.2	181.2	181.5	180.7	180.7	180.5
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	60.3	60.0	60.1	59.8	59.9	59.8
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	120.0	121.2	121.5	120.9	120.9	120.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS													
1	Bank credit	3,276.7	3,416.2	3,431.5	3,443.8	3,459.3	3,501.9	3,527.1	3,554.8	3,544.1	3,593.1	3,589.3	3,594.3
2	Securities in bank credit ²	811.8	825.2	825.5	825.8	825.5	837.6	837.9	837.7	835.1	842.4	843.3	846.1
3	Treasury and agency securities ³	559.0	576.9	579.8	581.2	580.2	589.8	587.8	587.3	585.5	591.5	592.7	595.7
4	Mortgage-backed securities (MBS) ⁴	392.5	403.6	401.4	402.1	400.7	405.0	404.3	405.8	404.2	409.3	408.4	408.5
5	Non-MBS ⁵	166.5	173.3	178.4	179.1	179.5	184.8	183.5	181.5	181.2	182.3	184.2	187.2
6	Other securities	252.7	248.3	245.7	244.6	245.3	247.8	250.0	250.3	249.6	250.9	250.6	250.4
7	Mortgage-backed securities ⁶	13.4	13.3	13.3	13.3	13.0	13.0	13.3	13.3	13.3	13.2	13.6	13.5
8	Non-MBS ⁷	239.3	235.0	232.3	231.3	232.3	234.8	236.7	237.0	236.3	237.7	237.0	236.9
9	Loans and leases in bank credit ⁸	2,464.9	2,590.9	2,606.0	2,618.0	2,633.9	2,664.3	2,689.2	2,717.1	2,709.0	2,750.6	2,746.0	2,748.2
10	Commercial and industrial loans	470.9	500.3	503.2	506.7	509.2	514.8	520.0	525.3	523.2	529.8	531.6	532.7
11	Real estate loans	1,544.9	1,611.1	1,618.9	1,624.8	1,632.5	1,647.0	1,661.1	1,676.3	1,671.9	1,695.7	1,694.5	1,697.3
12	Residential real estate loans	616.1	643.2	644.3	644.5	647.0	654.2	659.5	664.0	663.8	673.9	671.8	671.9
13	Revolving home equity loans	107.6	111.8	112.2	112.6	113.0	113.9	115.2	116.3	115.7	117.6	117.6	117.7
14	Closed-end residential loans ⁹	508.5	531.4	532.1	531.9	534.0	540.3	544.2	547.7	548.1	556.3	554.2	554.2
15	Commercial real estate loans	928.8	967.9	974.6	980.3	985.5	992.8	1,001.7	1,012.3	1,008.1	1,021.8	1,022.6	1,025.4
16	Construction and land development loans ¹⁰	–	–	–	–	–	–	139.0	141.2	140.9	142.5	142.2	143.2
17	Secured by farmland ¹¹	–	–	–	–	–	–	73.7	74.0	74.0	74.1	74.1	74.3
18	Secured by multifamily properties ¹²	–	–	–	–	–	–	121.6	123.6	122.4	125.9	126.3	126.5
19	Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	667.3	673.4	670.8	679.3	680.1	681.5
20	Consumer loans	280.5	293.8	294.3	296.5	298.4	303.3	304.2	305.0	305.0	305.3	305.7	306.3
21	Credit cards and other revolving plans	130.1	135.7	136.1	137.3	138.1	139.9	139.9	139.7	139.8	139.5	139.8	139.5
22	Other consumer loans	150.4	158.1	158.3	159.2	160.3	163.4	164.2	165.3	165.2	165.9	165.9	166.8
23	Automobile loans ¹⁴	–	–	–	–	–	–	67.4	67.8	67.8	68.1	68.1	68.7
24	All other consumer loans ¹⁵	–	–	–	–	–	–	96.8	97.5	97.4	97.8	97.8	98.1
25	Other loans and leases	168.7	185.7	189.6	190.0	193.7	199.2	203.9	210.5	208.9	219.8	214.3	211.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	1.1	1.9	3.7	3.1	4.5	4.8	6.2	9.1	7.8	15.2	7.6	2.8
27	All other loans and leases ¹⁷	167.6	183.9	185.9	186.9	189.2	194.3	197.7	201.4	201.1	204.6	206.7	209.1
28	Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	28.6	30.1	29.0	31.9	34.6	34.8
30	Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	169.1	171.3	172.1	172.7	172.1	174.4
29	LESS: Allowance for loan and lease losses	40.4	38.9	38.2	36.5	36.2	36.4	36.4	35.8	35.6	35.8	36.0	36.0

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)

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	43.0	27.3	30.8	28.3	33.1	32.1	29.1	31.1	30.7	33.3	29.1	26.0
31	Fed funds and reverse RPs with banks ¹⁶	42.2	26.1	28.4	27.4	31.9	31.1	28.2	30.0	29.8	32.2	28.1	24.8
32	Loans to commercial banks ²⁰	0.8	1.1	2.4	0.9	1.1	1.0	1.0	1.1	0.9	1.1	1.0	1.1
33	Cash assets ²¹	330.6	328.0	330.2	339.9	346.6	352.6	401.6	361.6	360.6	326.1	324.3	321.5
34	Trading assets ²²	2.8	2.7	2.7	2.9	3.3	3.6	5.4	6.1	6.0	5.9	5.0	6.0
35	Other assets ²³	258.7	267.3	265.2	264.1	264.0	268.2	271.3	270.3	268.5	272.8	272.9	274.3
36	TOTAL ASSETS	3,871.5	4,002.5	4,022.2	4,042.5	4,070.0	4,122.1	4,198.2	4,188.1	4,174.4	4,195.3	4,184.6	4,186.1
LIABILITIES													
37	Deposits	3,066.7	3,159.6	3,153.7	3,187.0	3,210.2	3,220.6	3,254.5	3,304.0	3,294.3	3,333.9	3,331.5	3,323.4
38	Large time deposits	374.9	375.5	377.9	376.7	378.4	373.7	378.6	380.6	379.3	382.6	382.1	382.3
39	Other deposits	2,691.7	2,784.1	2,775.8	2,810.3	2,831.8	2,846.9	2,876.0	2,923.4	2,915.0	2,951.3	2,949.4	2,941.1
40	Borrowings	253.0	279.5	280.1	277.8	277.4	282.5	286.0	280.6	279.7	283.2	278.7	280.5
41	Borrowings from banks in the U.S.	38.9	45.5	44.1	44.1	43.6	44.7	44.4	45.0	44.8	45.8	45.0	43.6
42	Borrowings from others	214.1	234.0	236.0	233.7	233.8	237.8	241.6	235.6	234.9	237.4	233.7	236.9
43	Trading liabilities ²⁴	2.7	2.7	2.8	3.1	3.1	3.8	5.0	4.2	3.7	4.4	3.9	4.9
44	Net due to related foreign offices	51.9	41.3	42.0	43.4	44.2	45.0	41.2	40.5	40.5	38.7	37.4	46.8
45	Other liabilities ²⁵	53.3	53.4	54.9	53.9	55.8	55.7	60.1	62.7	63.7	62.7	62.5	61.7
46	TOTAL LIABILITIES	3,427.6	3,536.6	3,533.5	3,565.2	3,590.7	3,607.5	3,646.8	3,692.1	3,681.9	3,723.0	3,714.0	3,717.2
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	443.9	465.9	488.7	477.3	479.3	514.6	551.4	496.0	492.5	472.4	470.6	468.9
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	-1.7	0.4	1.2	1.0	2.3	2.3	2.1	3.6	3.8	3.7	2.3	2.2
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	1.3	2.5	2.7	2.6	1.6	1.5
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	356.3	355.8	355.0	357.1	357.7	358.2
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	206.4	206.6	206.6	207.0	207.1	207.4
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	149.9	149.2	148.5	150.1	150.6	150.8

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

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS													
1	Bank credit	3,269.3	3,420.4	3,437.5	3,446.0	3,470.4	3,512.6	3,522.7	3,548.1	3,533.2	3,583.9	3,585.6	3,588.3
2	Securities in bank credit ²	812.8	825.4	825.5	825.4	828.9	835.4	833.7	839.4	837.6	844.3	845.6	848.9
3	Treasury and agency securities ³	561.7	576.4	577.8	578.7	581.6	588.1	586.2	590.5	589.4	594.7	596.5	599.2
4	Mortgage-backed securities (MBS) ⁴	393.5	401.1	398.6	398.5	400.5	403.1	402.9	407.0	405.4	410.4	411.5	412.1
5	Non-MBS ⁵	168.1	175.2	179.2	180.2	181.1	185.0	183.4	183.5	183.9	184.4	184.9	187.1
6	Other securities	251.1	249.1	247.6	246.7	247.3	247.3	247.4	248.9	248.2	249.6	249.1	249.7
7	Mortgage-backed securities ⁶	13.3	13.2	13.4	13.4	13.2	13.2	13.1	13.1	13.1	13.1	13.3	13.3
8	Non-MBS ⁷	237.8	235.8	234.3	233.3	234.1	234.1	234.4	235.8	235.1	236.5	235.8	236.4
9	Loans and leases in bank credit ⁸	2,456.5	2,595.0	2,612.0	2,620.6	2,641.6	2,677.2	2,689.0	2,708.7	2,695.6	2,739.6	2,740.0	2,739.4
10	Commercial and industrial loans	470.2	499.3	502.5	505.5	508.6	514.3	518.2	524.7	522.6	529.7	532.3	532.8
11	Real estate loans	1,541.3	1,614.2	1,621.3	1,627.2	1,637.0	1,651.2	1,660.3	1,672.3	1,664.2	1,688.7	1,692.6	1,695.9
12	Residential real estate loans	613.0	645.5	646.2	646.4	650.3	656.9	658.9	660.6	656.5	667.5	670.9	671.6
13	Revolving home equity loans	107.2	112.0	112.7	113.4	113.9	114.4	114.9	115.8	115.2	117.1	117.0	117.0
14	Closed-end residential loans ⁹	505.8	533.5	533.5	533.1	536.4	542.5	544.1	544.8	541.3	550.4	553.9	554.6
15	Commercial real estate loans	928.3	968.7	975.1	980.8	986.7	994.3	1,001.3	1,011.7	1,007.7	1,021.2	1,021.7	1,024.3
16	Construction and land development loans ¹⁰	–	–	–	–	–	–	139.0	141.1	140.9	142.4	142.1	143.0
17	Secured by farmland ¹¹	–	–	–	–	–	–	73.8	74.0	74.0	74.1	74.0	74.2
18	Secured by multifamily properties ¹²	–	–	–	–	–	–	121.5	123.5	122.3	125.8	126.1	126.4
19	Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	667.1	673.1	670.5	678.9	679.4	680.7
20	Consumer loans	279.8	295.2	295.8	296.8	299.8	307.4	307.0	304.7	304.8	304.8	302.6	302.3
21	Credit cards and other revolving plans	129.3	136.7	136.5	136.3	137.9	144.3	142.3	139.1	139.2	139.0	137.0	136.4
22	Other consumer loans	150.4	158.5	159.3	160.5	162.0	163.2	164.7	165.6	165.6	165.9	165.6	165.8
23	Automobile loans ¹⁴	–	–	–	–	–	–	67.6	68.0	68.0	68.1	68.0	68.1
24	All other consumer loans ¹⁵	–	–	–	–	–	–	97.1	97.7	97.6	97.8	97.7	97.7
25	Other loans and leases	165.2	186.3	192.4	191.0	196.2	204.3	203.6	207.0	204.0	216.3	212.5	208.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	1.0	1.7	4.5	2.6	5.3	6.4	6.3	9.1	7.8	15.4	7.7	2.7
27	All other loans and leases ¹⁷	164.2	184.6	187.9	188.4	190.9	197.9	197.4	197.9	196.2	201.0	204.8	205.8
28	Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	28.4	29.3	28.0	31.1	34.3	34.1
30	Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	168.9	168.6	168.3	169.8	170.5	171.6
29	LESS: Allowance for loan and lease losses	40.7	39.4	38.6	36.5	36.3	36.2	35.8	35.9	35.8	36.0	36.2	36.2

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)

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	43.5	27.4	32.4	30.3	33.9	33.3	28.7	31.3	31.2	31.4	30.2	27.9
31	Fed funds and reverse RPs with banks ¹⁶	42.7	26.2	30.0	29.4	32.8	32.3	27.7	30.2	30.1	30.3	29.0	26.8
32	Loans to commercial banks ²⁰	0.8	1.1	2.4	0.9	1.1	1.0	1.0	1.1	1.1	1.1	1.1	1.1
33	Cash assets ²¹	339.1	332.5	330.1	341.1	359.8	354.7	350.0	366.6	370.8	356.4	364.0	366.2
34	Trading assets ²²	2.8	2.6	2.8	2.9	3.3	3.8	4.8	5.0	4.9	5.2	4.5	5.2
35	Other assets ²³	260.2	267.5	267.0	264.8	264.6	267.8	270.8	271.4	269.9	273.0	272.4	275.6
36	TOTAL ASSETS	3,874.2	4,011.0	4,031.2	4,048.6	4,095.8	4,135.9	4,141.2	4,186.5	4,174.2	4,213.9	4,220.5	4,227.0
LIABILITIES													
37	Deposits	3,059.4	3,154.7	3,166.9	3,189.4	3,229.6	3,254.9	3,252.4	3,296.6	3,285.7	3,318.4	3,337.4	3,332.6
38	Large time deposits	371.7	377.8	379.4	377.4	375.5	374.5	374.6	377.1	376.4	379.2	378.2	378.6
39	Other deposits	2,687.7	2,776.8	2,787.5	2,812.0	2,854.1	2,880.4	2,877.8	2,919.5	2,909.3	2,939.2	2,959.2	2,954.0
40	Borrowings	254.5	277.6	279.0	275.9	273.6	282.7	285.7	281.4	279.8	284.4	279.2	280.2
41	Borrowings from banks in the U.S.	39.7	44.1	44.4	43.5	42.3	44.1	44.6	45.6	45.5	45.5	45.2	45.0
42	Borrowings from others	214.8	233.5	234.6	232.4	231.3	238.6	241.1	235.8	234.3	238.9	234.0	235.2
43	Trading liabilities ²⁴	2.8	2.6	2.8	3.1	3.3	3.9	4.5	4.5	4.3	4.5	4.0	4.9
44	Net due to related foreign offices	52.4	42.4	44.1	43.8	45.6	48.1	45.5	42.3	42.1	40.7	37.7	45.2
45	Other liabilities ²⁵	53.4	53.6	55.6	54.4	57.6	58.2	60.5	62.9	64.1	62.9	61.6	61.2
46	TOTAL LIABILITIES	3,422.6	3,530.8	3,548.4	3,566.6	3,609.6	3,647.8	3,648.7	3,687.7	3,676.0	3,711.0	3,720.0	3,724.2
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	451.6	480.2	482.9	482.0	486.2	488.2	492.5	498.8	498.3	502.9	500.6	502.9
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	-1.7	0.4	1.2	1.0	2.3	2.3	2.1	3.6	3.8	3.7	2.3	2.2
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	1.3	2.5	2.7	2.6	1.6	1.5
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	354.0	355.2	354.7	356.9	357.2	357.5
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	206.3	206.3	206.4	206.8	206.9	207.1
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	147.7	148.8	148.3	150.1	150.4	150.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

March 20, 2015

Account	2014 Feb	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	2015 Jan	2015 Feb	Week ending			
									Feb 18	Feb 25	Mar 4	Mar 11
ASSETS												
1 Bank credit	884.5	954.6	948.6	954.4	960.8	977.9	1,009.5	1,002.0	997.8	1,013.1	1,005.7	1,002.7
2 Securities in bank credit ²	199.6	195.4	191.7	187.9	179.5	187.8	182.4	180.0	177.5	178.7	176.9	178.7
3 Treasury and agency securities ³	90.0	85.1	83.2	79.9	75.9	83.5	78.3	76.0	73.6	74.7	73.2	74.9
4 Mortgage-backed securities (MBS) ⁴	11.6	9.9	9.5	10.2	9.9	11.6	10.7	11.4	11.7	12.0	12.2	11.6
5 Non-MBS ⁵	78.4	75.2	73.6	69.7	66.0	71.9	67.6	64.5	61.9	62.7	61.0	63.2
6 Other securities	109.6	110.2	108.5	108.0	103.6	104.3	104.1	104.0	103.9	104.0	103.7	103.8
7 Mortgage-backed securities ⁶	8.0	6.4	6.1	5.6	2.6	3.4	4.4	4.1	4.2	4.1	4.0	3.9
8 Non-MBS ⁷	101.6	103.9	102.5	102.4	101.0	100.9	99.6	99.8	99.7	99.9	99.7	99.8
9 Loans and leases in bank credit ⁸	684.9	759.2	756.9	766.5	781.3	790.1	827.2	822.0	820.3	834.3	828.7	824.1
10 Commercial and industrial loans	285.5	306.7	305.1	308.2	310.6	319.9	324.6	331.3	334.5	332.3	339.0	336.6
11 Real estate loans	32.2	33.6	33.4	34.3	34.3	35.7	37.2	37.2	36.5	37.9	39.0	39.9
12 Residential real estate loans	1.5	0.7	0.7	1.7	1.8	2.3	2.2	2.2	2.0	2.3	2.8	3.3
13 Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4
14 Closed-end residential loans ⁹	1.2	0.4	0.4	1.4	1.5	1.9	1.8	1.8	1.6	1.8	2.4	2.9
15 Commercial real estate loans	30.7	32.9	32.8	32.6	32.5	33.4	35.0	35.0	34.5	35.6	36.2	36.6
16 Construction and land development loans ¹⁰	–	–	–	–	–	–	5.8	5.8	5.7	5.8	5.9	6.0
17 Secured by farmland ¹¹	–	–	–	–	–	–	0.1	0.1	0.1	0.1	0.2	0.2
18 Secured by multifamily properties ¹²	–	–	–	–	–	–	0.8	0.7	0.6	0.7	0.8	0.9
19 Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	28.3	28.5	28.1	29.0	29.4	29.6
20 Consumer loans	2.5	2.5	2.6	2.6	2.7	2.7	2.8	2.8	2.8	2.8	2.7	2.8
21 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
22 Other consumer loans	2.5	2.5	2.6	2.6	2.7	2.7	2.8	2.8	2.8	2.8	2.7	2.8
23 Automobile loans ¹⁴	–	–	–	–	–	–	0.0	-0.0	0.0	-0.0	-0.1	-0.0
24 All other consumer loans ¹⁵	–	–	–	–	–	–	2.8	2.8	2.8	2.8	2.8	2.8
25 Other loans and leases	364.7	416.4	415.7	421.4	433.7	431.8	462.6	450.8	446.4	461.4	448.1	444.8
26 Fed funds and reverse RPs with nonbanks ¹⁶	159.5	201.7	200.6	200.1	209.1	204.8	226.2	216.5	211.2	226.9	215.4	213.6
27 All other loans and leases ¹⁷	205.2	214.6	215.1	221.3	224.6	227.0	236.4	234.3	235.2	234.5	232.7	231.2
28 Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	100.6	102.8	103.2	102.7	102.9	102.2
30 Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	135.7	131.5	132.1	131.8	129.8	128.9
29 LESS: Allowance for loan and lease losses	0.4	0.6	0.7	0.6	0.7	0.4	0.3	0.5	0.6	0.5	0.5	0.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	25.0	34.6	27.1	27.4	27.3	24.3	26.9	29.5	29.4	29.2	29.9	28.6
31	Fed funds and reverse RPs with banks ¹⁶	21.2	31.3	24.1	24.6	24.7	21.4	23.7	26.3	26.2	26.3	27.3	26.1
32	Loans to commercial banks ²⁰	3.7	3.3	3.0	2.8	2.6	2.9	3.3	3.1	3.2	2.9	2.5	2.5
33	Cash assets ²¹	1,357.5	1,445.3	1,444.3	1,478.0	1,439.9	1,292.8	1,261.0	1,225.7	1,244.7	1,220.7	1,249.8	1,251.4
34	Trading assets ²²	83.0	81.7	80.7	81.7	82.5	85.9	101.4	96.4	95.4	95.3	90.8	96.7
35	Other assets ²³	72.9	74.5	71.1	73.7	72.1	75.3	79.6	77.0	77.2	77.3	78.0	79.6
36	TOTAL ASSETS	2,422.4	2,590.1	2,571.0	2,614.6	2,582.0	2,455.7	2,478.2	2,430.1	2,443.9	2,435.0	2,453.6	2,458.6
LIABILITIES													
37	Deposits	1,097.7	1,149.2	1,144.3	1,148.8	1,145.5	1,117.2	1,115.9	1,139.3	1,144.6	1,151.5	1,141.5	1,143.8
38	Large time deposits	924.5	950.5	940.1	939.0	923.9	901.7	878.9	904.3	908.9	914.9	910.9	907.8
39	Other deposits	173.3	198.7	204.2	209.9	221.6	215.6	237.0	235.0	235.7	236.5	230.6	236.0
40	Borrowings	613.8	717.5	725.4	742.8	750.6	747.5	770.1	768.2	762.1	773.4	778.4	778.1
41	Borrowings from banks in the U.S.	40.4	39.7	36.7	35.3	37.8	38.2	37.1	37.0	37.0	35.2	34.9	35.1
42	Borrowings from others	573.4	677.7	688.7	707.5	712.8	709.3	733.0	731.2	725.1	738.3	743.5	743.0
43	Trading liabilities ²⁴	84.0	82.0	82.9	84.5	85.1	85.5	95.7	95.1	96.2	92.6	95.8	111.0
44	Net due to related foreign offices	552.3	586.7	568.3	588.0	533.3	416.4	425.6	346.2	360.7	336.3	343.6	339.3
45	Other liabilities ²⁵	55.7	56.2	54.1	58.1	55.7	59.2	58.2	60.8	60.4	64.5	61.9	63.7
46	TOTAL LIABILITIES	2,403.6	2,591.6	2,575.1	2,622.2	2,570.3	2,425.8	2,465.5	2,409.6	2,424.0	2,418.3	2,421.3	2,436.0
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	18.9	-1.4	-4.1	-7.6	11.7	30.0	12.7	20.5	19.9	16.8	32.4	22.6
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	-3.2	-1.3	-1.3	-0.4	0.9	1.0	1.5	1.4	1.2	1.4	1.2	1.2
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	1.5	1.4	1.2	1.4	1.2	1.2
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	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

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS													
1	Bank credit	887.3	953.0	951.1	954.1	965.7	980.0	1,005.4	1,005.3	997.5	1,018.1	1,013.2	1,006.1
2	Securities in bank credit ²	199.7	197.8	192.9	187.6	179.9	183.3	182.0	180.1	178.0	180.3	176.8	180.1
3	Treasury and agency securities ³	91.3	86.9	82.9	77.9	74.8	78.8	77.7	77.3	75.5	77.6	74.5	78.2
4	Mortgage-backed securities (MBS) ⁴	10.9	10.1	10.0	11.1	10.3	11.7	10.8	10.8	10.8	11.1	11.4	10.8
5	Non-MBS ⁵	80.4	76.8	72.9	66.9	64.5	67.2	66.9	66.5	64.7	66.5	63.1	67.4
6	Other securities	108.4	110.9	109.9	109.6	105.1	104.5	104.3	102.8	102.5	102.7	102.3	101.9
7	Mortgage-backed securities ⁶	7.5	7.0	6.9	5.8	2.4	2.7	3.7	3.7	3.7	3.6	3.6	3.6
8	Non-MBS ⁷	100.9	103.9	103.0	103.9	102.7	101.8	100.6	99.1	98.8	99.1	98.7	98.3
9	Loans and leases in bank credit ⁸	687.6	755.2	758.2	766.5	785.7	796.7	823.4	825.2	819.5	837.8	836.4	826.0
10	Commercial and industrial loans	287.0	307.5	304.0	305.3	308.7	319.4	324.8	333.3	336.4	335.0	343.8	341.2
11	Real estate loans	31.8	34.6	34.6	34.5	34.3	35.7	36.2	36.8	36.4	37.0	37.0	37.1
12	Residential real estate loans	1.3	1.3	1.4	1.7	1.6	2.1	1.9	1.9	1.7	1.9	2.1	2.4
13	Revolving home equity loans	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
14	Closed-end residential loans ⁹	1.0	1.0	1.1	1.3	1.3	1.8	1.5	1.5	1.3	1.5	1.7	2.0
15	Commercial real estate loans	30.6	33.3	33.2	32.8	32.7	33.6	34.3	34.9	34.7	35.2	35.0	34.7
16	Construction and land development loans ¹⁰	–	–	–	–	–	–	5.7	5.7	5.7	5.7	5.7	5.7
17	Secured by farmland ¹¹	–	–	–	–	–	–	0.0	0.1	0.1	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	–	–	–	–	–	–	0.7	0.6	0.6	0.6	0.6	0.6
19	Secured by nonfarm nonresidential properties ¹³	–	–	–	–	–	–	27.9	28.4	28.2	28.7	28.6	28.4
20	Consumer loans	2.5	2.5	2.5	2.6	2.7	2.7	2.8	2.8	2.8	2.8	2.8	2.8
21	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
22	Other consumer loans	2.5	2.5	2.5	2.6	2.7	2.7	2.8	2.8	2.8	2.8	2.8	2.8
23	Automobile loans ¹⁴	–	–	–	–	–	–	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	–	–	–	–	–	–	2.8	2.8	2.8	2.8	2.8	2.8
25	Other loans and leases	366.2	410.6	417.1	424.1	440.0	438.8	459.6	452.3	444.0	462.9	452.7	444.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	159.2	197.6	204.2	203.9	216.1	209.5	220.6	215.8	207.5	226.9	217.7	211.1
27	All other loans and leases ¹⁷	207.0	213.1	212.9	220.2	224.0	229.3	239.0	236.5	236.5	236.0	235.0	233.8
28	Loans to nondepository financial institutions ¹⁸	–	–	–	–	–	–	101.5	103.2	103.1	102.8	103.4	102.7
30	Other loans not elsewhere classified ¹⁹	–	–	–	–	–	–	137.4	133.3	133.4	133.2	131.6	131.1
29	LESS: Allowance for loan and lease losses	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

March 20, 2015

Account	2014	2014	2014	2014	2014	2014	2015	2015	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 18	Feb 25	Mar 4	Mar 11	
ASSETS (CONTINUED)													
30	Interbank loans	26.2	34.3	26.2	25.9	26.3	22.7	27.0	30.5	30.2	29.9	30.8	30.1
31	Fed funds and reverse RPs with banks ¹⁶	22.7	30.8	23.0	22.9	23.5	20.0	24.0	27.5	27.2	27.2	28.3	27.6
32	Loans to commercial banks ²⁰	3.6	3.5	3.2	3.0	2.8	2.8	3.1	3.0	3.0	2.7	2.5	2.5
33	Cash assets ²¹	1,383.0	1,477.7	1,437.0	1,468.2	1,401.6	1,198.8	1,279.3	1,258.2	1,261.1	1,279.8	1,233.8	1,246.4
34	Trading assets ²²	83.1	80.0	82.0	83.6	86.2	88.1	95.6	94.1	92.6	93.8	90.9	96.6
35	Other assets ²³	72.6	73.0	74.5	74.9	73.5	73.5	75.3	76.5	75.1	78.6	77.2	78.5
36	TOTAL ASSETS	2,451.8	2,617.4	2,570.3	2,606.2	2,552.7	2,362.7	2,482.1	2,463.9	2,455.9	2,499.7	2,445.4	2,457.1
LIABILITIES													
37	Deposits	1,106.4	1,137.8	1,142.6	1,133.0	1,131.1	1,116.1	1,130.9	1,150.4	1,151.3	1,165.1	1,150.1	1,152.3
38	Large time deposits	933.5	937.8	936.0	922.4	909.1	896.6	894.5	915.9	915.8	928.8	919.7	915.4
39	Other deposits	172.9	199.9	206.6	210.6	222.0	219.5	236.4	234.5	235.5	236.3	230.4	236.9
40	Borrowings	620.2	723.2	724.0	741.1	759.7	736.1	768.8	774.5	765.3	779.2	775.0	774.4
41	Borrowings from banks in the U.S.	39.9	40.6	36.5	35.8	38.3	37.0	36.4	36.9	37.1	34.9	35.4	35.4
42	Borrowings from others	580.3	682.6	687.5	705.3	721.4	699.2	732.4	737.6	728.2	744.3	739.6	738.9
43	Trading liabilities ²⁴	83.5	79.2	84.1	85.2	87.7	87.8	101.1	96.7	94.5	95.8	95.2	103.6
44	Net due to related foreign offices	581.2	617.9	561.4	585.0	513.1	358.6	414.5	371.7	377.7	382.5	354.5	352.7
45	Other liabilities ²⁵	56.4	55.3	54.1	57.7	56.9	60.0	57.4	61.7	58.2	68.2	61.8	65.4
46	TOTAL LIABILITIES	2,447.8	2,613.3	2,566.2	2,602.0	2,548.6	2,358.6	2,472.8	2,455.0	2,447.0	2,490.9	2,436.6	2,448.4
47	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	4.0	4.1	4.1	4.1	4.1	4.1	9.4	8.9	8.9	8.8	8.7	8.8
MEMORANDA													
48	Net unrealized gains (losses) on available-for-sale securities ²⁷	-3.2	-1.3	-1.3	-0.4	0.9	1.0	1.5	1.4	1.2	1.4	1.2	1.2
49	U.S. Treasury and agency securities, MBS ²⁸	-	-	-	-	-	-	1.5	1.4	1.2	1.4	1.2	1.2
50	Loans with original amounts of \$1,000,000 or less	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0
51	Loans secured by nonfarm nonresidential properties ²⁹	-	-	-	-	-	-	0.0	0.0	0.0	0.0	0.0	0.0
52	Commercial and industrial loans to U.S. addressees ³⁰	-	-	-	-	-	-	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 34) 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 30. 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.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Fed funds are included in lines 26 and 31 by counterparty. Line 26 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

17. 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 nondepository financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other financial intermediaries.

19. Includes all loans not elsewhere classified as well as lease financing receivables.

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

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

22. 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. Also includes the 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).

23. Excludes the due-from position with related foreign offices, which is included in line 44. 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.

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

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

26. 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.

27. 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.

28. Difference between fair value and amortized cost for U.S. Treasury and Government agency obligations, mortgage-backed 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.

29. Includes the amount currently outstanding of loans secured by nonfarm nonresidential properties with original amounts of \$1,000,000 or less, included in line 19 above.

30. Includes the amount currently outstanding of commercial and industrial loans to U.S. addressees with original amounts of \$1,000,000 or less, included in line 10 above.

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). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm).