
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
June 27, 2014

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the March 2014 Call Report. Data on the previous release were benchmarked through the December 2013 Call Report. The data also incorporate new seasonal adjustment factors.

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 27, 2014

Account	2009	2010	2011	2012	2013	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Feb	2014 Mar	2014 Apr	2014 May
ASSETS															
1 Bank credit	-6.7	-2.6	1.6	4.1	1.1	3.2	3.0	0.6	-1.3	2.2	5.7	8.3	8.4	6.2	7.2
2 Securities in bank credit ²	6.2	6.9	1.8	7.5	-2.0	5.6	2.1	-2.4	-8.2	0.8	6.5	6.0	7.8	4.4	10.1
3 Treasury and agency securities ³	13.5	15.2	3.2	8.4	-5.6	2.2	-1.9	-8.1	-12.8	0.1	7.4	8.1	9.3	7.9	17.5
6 Other securities	-4.3	-7.1	-1.1	5.6	6.2	13.5	11.0	9.9	1.2	2.1	4.8	1.8	4.7	-2.8	-4.7
9 Loans and leases in bank credit ⁸	-10.2	-5.7	1.6	2.9	2.3	2.3	3.3	1.7	1.3	2.7	5.5	9.1	8.7	6.9	6.1
10 Commercial and industrial loans	-18.4	-9.0	8.5	11.6	7.4	9.8	8.7	5.9	7.6	6.8	12.3	26.2	13.1	12.0	6.5
11 Real estate loans	-5.6	-5.5	-3.7	-1.1	-1.0	-1.2	-0.3	-0.9	-2.0	-1.0	1.6	2.8	2.4	3.5	2.2
12 Revolving home equity loans	0.6	-4.2	-5.9	-7.1	-8.1	-8.9	-8.1	-10.7	-7.7	-6.9	-6.4	-5.8	-4.6	-3.8	-3.6
13 Closed-end residential loans ⁹	-8.7	-2.6	-0.4	1.2	-3.5	-0.6	0.2	-0.9	-7.1	-6.3	-0.5	1.8	2.1	2.7	0.8
14 Commercial real estate loans ¹⁰	-4.7	-8.8	-6.4	-1.2	4.4	0.9	2.0	2.7	5.8	6.8	6.3	6.7	4.9	6.8	5.2
15 Consumer loans	-3.2	-6.8	-1.1	1.0	3.5	2.7	2.5	3.8	3.1	4.4	3.1	2.8	3.1	8.1	7.1
16 Credit cards and other revolving plans	-6.2	-10.8	-2.0	-0.6	0.8	0.7	0.5	1.8	-0.7	1.7	1.3	2.0	-1.6	7.9	5.4
17 Other consumer loans ¹¹	1.2	-1.4	0.0	3.0	6.6	5.1	4.6	6.3	7.3	7.4	5.0	3.5	8.5	8.4	8.8
18 Other loans and leases	-23.1	0.4	18.8	7.5	4.7	3.3	8.6	2.2	1.1	6.8	10.5	10.7	27.4	8.6	16.6
21 LESS: Allowance for loan and lease losses	-	-	-17.9	-16.4	-15.5	-20.7	-15.1	-14.9	-18.3	-17.7	-17.6	-13.9	-9.0	-8.1	-10.2
22 Interbank loans ¹²	-38.5	-22.9	-37.2	4.1	-11.1	10.8	15.1	-5.4	-24.6	-30.0	11.1	8.6	-12.8	20.5	57.4
25 Cash assets ¹⁵	49.5	-7.8	47.7	-2.1	55.2	3.3	45.0	47.0	51.7	42.2	16.9	20.5	24.4	8.0	3.5
26 Trading assets ¹⁶	-	-	4.0	-1.5	-33.2	-18.9	-19.1	-32.8	-59.9	-40.5	5.0	16.1	-7.0	-17.1	11.4
29 Other assets ¹⁸	-3.7	4.5	-3.6	-5.1	-0.3	-4.6	2.7	1.0	3.1	-7.7	3.8	-1.4	-4.4	0.5	6.8
30 TOTAL ASSETS¹⁹	-6.0	-2.6	5.3	2.6	7.2	2.3	8.1	6.5	6.0	7.4	7.9	10.1	10.2	6.0	7.0
LIABILITIES															
31 Deposits	5.2	2.4	6.7	7.2	6.4	8.8	7.0	4.8	6.1	7.2	8.3	9.6	6.7	8.4	7.8
32 Large time deposits	-5.6	-7.3	-13.6	-1.2	5.4	1.6	10.8	-2.0	9.4	3.3	15.1	9.8	7.4	14.2	4.9
33 Other deposits	-	-	12.4	9.0	6.6	10.2	6.2	6.2	5.5	8.0	7.0	9.6	6.6	7.3	8.4
34 Borrowings	-24.5	-18.9	-14.5	-5.2	-0.9	-4.3	2.0	-9.9	-1.8	6.3	8.0	-4.5	24.8	18.6	15.8
37 Trading liabilities ²⁰	-	-	1.1	-8.7	-26.9	-22.9	-14.5	-11.9	-70.2	-20.9	-2.4	-12.6	-16.4	-75.3	2.0
41 Other liabilities ²¹	-10.8	9.3	-1.4	-0.7	-8.9	-4.1	1.3	-5.5	-12.3	-20.2	-9.4	6.6	17.2	-32.5	-3.0
42 TOTAL LIABILITIES¹⁹	-7.1	-3.3	5.5	2.3	8.1	1.7	9.1	7.0	8.1	7.3	7.6	9.3	10.7	5.4	9.4

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 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18
ASSETS												
1 Bank credit	10,028.4	10,051.2	10,090.3	10,124.0	10,195.1	10,280.7	10,334.1	10,395.9	10,426.5	10,416.2	10,443.2	10,460.5
2 Securities in bank credit ²	2,744.5	2,691.0	2,713.5	2,723.6	2,737.4	2,756.4	2,766.6	2,789.9	2,798.4	2,794.1	2,799.7	2,806.0
3 Treasury and agency securities ³	1,849.8	1,794.9	1,808.1	1,816.4	1,828.7	1,842.9	1,855.1	1,882.1	1,888.4	1,885.3	1,890.2	1,896.6
4 Mortgage-backed securities (MBS) ⁴	1,359.5	1,319.4	1,317.9	1,323.2	1,331.6	1,334.0	1,333.1	1,343.6	1,349.7	1,345.8	1,348.9	1,349.5
5 Non-MBS ⁵	490.3	475.5	490.2	493.3	497.2	509.0	522.1	538.5	538.8	539.5	541.3	547.1
6 Other securities	894.7	896.1	905.4	907.2	908.7	913.5	911.4	907.8	910.0	908.8	909.5	909.4
7 Mortgage-backed securities ⁶	141.2	141.7	141.2	140.3	138.4	138.2	137.3	135.4	135.9	134.2	135.4	135.0
8 Non-MBS ⁷	753.5	754.5	764.2	766.9	770.3	775.3	774.1	772.5	774.2	774.6	774.1	774.4
9 Loans and leases in bank credit ⁸	7,283.9	7,360.2	7,376.8	7,400.4	7,457.7	7,524.2	7,567.6	7,606.0	7,628.1	7,622.1	7,643.5	7,654.6
10 Commercial and industrial loans	1,530.2	1,588.1	1,601.8	1,610.5	1,645.9	1,666.1	1,682.8	1,691.9	1,696.9	1,692.5	1,698.5	1,702.9
11 Real estate loans	3,538.3	3,522.5	3,525.9	3,529.1	3,538.2	3,555.3	3,565.8	3,572.2	3,578.7	3,581.0	3,584.9	3,598.7
12 Revolving home equity loans	494.0	476.6	473.9	471.4	469.2	468.7	467.2	465.8	465.4	465.1	464.7	464.6
13 Closed-end residential loans ⁹	1,604.9	1,558.2	1,556.7	1,554.9	1,557.7	1,566.2	1,569.7	1,570.8	1,575.7	1,574.5	1,573.0	1,587.2
14 Commercial real estate loans ¹⁰	1,439.3	1,487.7	1,495.3	1,502.8	1,511.3	1,520.4	1,529.0	1,535.6	1,537.7	1,541.5	1,547.2	1,546.8
15 Consumer loans	1,131.7	1,144.1	1,142.0	1,143.1	1,145.9	1,148.9	1,156.7	1,163.5	1,164.7	1,165.9	1,168.0	1,169.3
16 Credit cards and other revolving plans	607.0	599.6	594.6	594.5	595.5	594.7	598.6	601.3	601.4	601.7	602.8	602.0
17 Other consumer loans ¹¹	524.6	544.5	547.3	548.7	550.3	554.2	558.1	562.2	563.3	564.2	565.2	567.3
18 Other loans and leases	1,083.8	1,105.5	1,107.2	1,117.7	1,127.7	1,153.9	1,162.2	1,178.3	1,187.7	1,182.7	1,192.1	1,183.7
19 Fed funds and reverse RPs with nonbanks ¹²	308.9	279.6	272.9	273.4	275.4	290.6	299.0	303.5	309.5	304.5	306.8	304.0
20 All other loans and leases ¹³	774.9	825.9	834.3	844.3	852.3	863.3	863.2	874.9	878.2	878.2	885.3	879.7
21 LESS: Allowance for loan and lease losses	138.0	125.4	123.5	120.9	119.5	118.7	117.9	116.9	116.7	115.9	115.6	115.6
22 Interbank loans ¹²	125.4	107.2	105.7	111.4	112.2	111.0	112.9	118.3	119.6	121.9	121.6	115.7
23 Fed funds and reverse RPs with banks ¹²	111.9	96.6	95.4	101.4	101.8	100.0	101.2	105.7	106.7	108.6	107.7	103.2
24 Loans to commercial banks ¹⁴	13.5	10.6	10.3	10.0	10.4	11.0	11.7	12.6	12.9	13.3	13.8	12.5
25 Cash assets ¹⁵	2,065.1	2,596.1	2,593.3	2,635.1	2,680.6	2,740.8	2,759.1	2,767.1	2,766.4	2,793.5	2,819.1	2,882.9
26 Trading assets ¹⁶	260.3	200.2	201.7	201.6	204.3	203.1	200.2	202.1	202.2	193.8	192.2	198.3
27 Derivatives with a positive fair value ¹⁷	240.0	186.6	189.4	186.4	188.1	186.3	183.2	181.0	180.4	172.2	171.1	176.0
28 Other trading assets	20.3	13.6	12.3	15.1	16.2	16.8	17.0	21.0	21.9	21.6	21.1	22.3
29 Other assets ¹⁸	1,128.8	1,102.3	1,123.5	1,128.1	1,127.0	1,125.2	1,125.7	1,132.1	1,130.2	1,128.4	1,141.7	1,132.8
30 TOTAL ASSETS ¹⁹	13,470.0	13,931.6	13,991.0	14,079.2	14,199.8	14,342.2	14,414.2	14,498.5	14,528.4	14,537.8	14,602.1	14,674.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
LIABILITIES													
31	Deposits	9,387.0	9,702.5	9,776.8	9,847.0	9,926.9	9,995.8	10,065.9	10,131.6	10,163.6	10,131.7	10,127.8	10,134.5
32	Large time deposits	1,524.7	1,583.7	1,597.5	1,626.2	1,639.7	1,654.2	1,673.8	1,680.7	1,681.4	1,661.2	1,648.2	1,662.8
33	Other deposits	7,862.3	8,118.8	8,179.3	8,220.9	8,287.2	8,341.6	8,392.2	8,450.9	8,482.1	8,470.6	8,479.6	8,471.6
34	Borrowings	1,529.5	1,545.8	1,533.9	1,557.7	1,552.3	1,588.4	1,613.0	1,634.3	1,658.1	1,689.8	1,692.2	1,701.8
35	Borrowings from banks in the U.S.	142.4	134.6	133.0	137.4	139.9	144.8	138.2	140.2	143.2	144.8	142.5	134.6
36	Borrowings from others	1,387.1	1,411.2	1,401.0	1,420.3	1,412.5	1,443.6	1,474.8	1,494.1	1,514.9	1,545.0	1,549.7	1,567.2
37	Trading liabilities ²⁰	254.7	196.8	199.5	199.3	197.2	194.5	182.3	182.6	182.2	173.1	175.2	179.1
38	Derivatives with a negative fair value ¹⁷	211.7	159.1	158.5	155.9	151.3	149.7	145.1	145.0	145.8	136.7	137.5	142.6
39	Other trading liabilities	43.0	37.7	41.0	43.4	45.9	44.8	37.2	37.6	36.4	36.5	37.7	36.5
40	Net due to related foreign offices	331.2	574.5	532.6	538.5	562.6	584.7	570.4	584.5	584.4	599.2	652.6	678.8
41	Other liabilities ²¹	450.0	410.6	410.8	400.9	403.0	409.6	398.5	397.5	389.2	388.3	390.4	391.9
42	TOTAL LIABILITIES¹⁹	11,952.4	12,430.2	12,453.7	12,543.4	12,642.1	12,773.1	12,830.1	12,930.4	12,977.5	12,982.1	13,038.2	13,086.0
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,517.6	1,501.3	1,537.3	1,535.9	1,557.7	1,569.1	1,584.0	1,568.1	1,550.8	1,555.7	1,563.9	1,588.5
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	32.9	-1.3	-8.7	-6.6	-0.5	-1.5	1.6	10.3	14.8	10.4	7.3	8.0
45	Securitized consumer loans ²⁴	20.5	19.7	19.7	20.9	19.9	19.2	18.5	18.4	19.0	19.1	19.0	19.0
46	Securitized credit cards and other revolving plans	11.5	10.7	10.6	11.8	11.0	10.3	10.0	10.0	10.6	10.6	10.6	10.7
47	Other securitized consumer loans	9.0	9.0	9.0	9.1	9.0	8.9	8.5	8.4	8.5	8.4	8.4	8.3
48	Securitized real estate loans ²⁴	721.0	682.2	681.1	675.8	666.6	661.3	657.7	658.7	658.1	658.2	658.7	659.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18
ASSETS												
1 Bank credit	10,021.3	10,077.1	10,138.6	10,135.7	10,193.6	10,267.2	10,327.7	10,396.2	10,426.3	10,439.4	10,450.5	10,447.1
2 Securities in bank credit ²	2,745.6	2,706.0	2,716.4	2,718.4	2,736.4	2,763.8	2,776.8	2,793.7	2,800.1	2,797.2	2,792.2	2,793.8
3 Treasury and agency securities ³	1,855.2	1,798.0	1,805.8	1,812.3	1,830.0	1,853.6	1,869.6	1,890.0	1,894.1	1,895.6	1,891.1	1,893.5
4 Mortgage-backed securities (MBS) ⁴	1,360.5	1,324.7	1,319.5	1,321.8	1,332.1	1,337.0	1,339.4	1,346.6	1,348.5	1,349.4	1,343.2	1,348.0
5 Non-MBS ⁵	494.7	473.3	486.3	490.5	497.9	516.6	530.2	543.5	545.6	546.2	547.9	545.4
6 Other securities	890.4	908.0	910.7	906.1	906.4	910.2	907.1	903.7	906.0	901.6	901.1	900.3
7 Mortgage-backed securities ⁶	141.5	142.9	141.1	140.0	138.7	138.3	137.5	135.7	136.7	134.0	134.3	134.1
8 Non-MBS ⁷	748.9	765.2	769.6	766.1	767.7	771.9	769.7	768.0	769.3	767.7	766.8	766.3
9 Loans and leases in bank credit ⁸	7,275.7	7,371.0	7,422.1	7,417.3	7,457.2	7,503.4	7,551.0	7,602.5	7,626.2	7,642.2	7,658.3	7,653.3
10 Commercial and industrial loans	1,538.8	1,582.7	1,601.4	1,606.8	1,647.6	1,673.2	1,692.6	1,702.3	1,705.5	1,703.6	1,701.0	1,711.2
11 Real estate loans	3,535.9	3,531.8	3,535.8	3,533.7	3,537.7	3,545.1	3,559.2	3,571.1	3,573.0	3,589.0	3,599.9	3,592.9
12 Revolving home equity loans	493.8	476.5	474.1	471.3	469.0	467.6	466.9	465.8	465.5	465.0	464.8	465.0
13 Closed-end residential loans ⁹	1,601.2	1,565.9	1,562.8	1,559.0	1,556.0	1,557.7	1,563.8	1,567.7	1,567.3	1,580.7	1,586.3	1,579.3
14 Commercial real estate loans ¹⁰	1,440.9	1,489.4	1,498.9	1,503.5	1,512.7	1,519.8	1,528.5	1,537.6	1,540.2	1,543.3	1,548.8	1,548.7
15 Consumer loans	1,125.6	1,143.9	1,158.0	1,156.1	1,146.1	1,137.6	1,148.4	1,158.0	1,163.8	1,164.7	1,165.9	1,167.6
16 Credit cards and other revolving plans	601.7	599.7	611.4	606.3	594.8	584.9	590.8	596.3	600.8	600.0	599.9	600.1
17 Other consumer loans ¹¹	523.9	544.2	546.6	549.8	551.3	552.7	557.6	561.7	563.0	564.7	566.0	567.5
18 Other loans and leases	1,075.4	1,112.6	1,126.9	1,120.7	1,125.8	1,147.4	1,150.8	1,171.1	1,183.8	1,184.8	1,191.4	1,181.5
19 Fed funds and reverse RPs with nonbanks ¹²	306.0	285.5	282.8	272.7	279.0	289.6	292.9	301.6	309.5	304.6	309.5	301.4
20 All other loans and leases ¹³	769.4	827.1	844.1	847.9	846.8	857.8	858.0	869.6	874.3	880.2	882.0	880.1
21 LESS: Allowance for loan and lease losses	138.2	126.0	124.0	120.2	120.0	119.1	117.0	117.0	116.7	116.5	116.2	116.2
22 Interbank loans ¹²	119.8	109.4	109.2	113.6	115.7	112.6	112.6	113.8	111.7	120.2	120.6	113.8
23 Fed funds and reverse RPs with banks ¹²	106.6	98.7	98.9	103.5	105.5	101.7	101.1	101.4	99.2	107.9	108.2	101.9
24 Loans to commercial banks ¹⁴	13.2	10.7	10.3	10.1	10.2	10.9	11.5	12.4	12.6	12.3	12.5	11.9
25 Cash assets ¹⁵	2,073.4	2,611.7	2,576.4	2,645.4	2,716.4	2,736.0	2,733.2	2,776.5	2,836.0	2,856.9	2,861.2	2,819.6
26 Trading assets ¹⁶	259.7	204.7	203.1	199.9	204.1	199.3	196.6	202.1	204.4	193.8	195.4	197.0
27 Derivatives with a positive fair value ¹⁷	239.5	191.6	191.3	184.7	187.7	182.1	179.4	181.0	182.3	171.8	173.8	174.3
28 Other trading assets	20.2	13.1	11.8	15.2	16.4	17.2	17.2	21.0	22.1	22.0	21.7	22.7
29 Other assets ¹⁸	1,125.7	1,106.7	1,126.8	1,128.6	1,129.5	1,128.8	1,124.3	1,127.9	1,123.4	1,121.0	1,142.2	1,130.7
30 TOTAL ASSETS ¹⁹	13,461.6	13,983.5	14,030.0	14,103.0	14,239.3	14,324.8	14,377.3	14,499.6	14,585.1	14,614.8	14,653.7	14,592.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18
LIABILITIES												
31 Deposits	9,329.9	9,739.6	9,877.8	9,874.3	9,926.0	10,023.5	10,094.1	10,073.2	10,086.9	10,130.4	10,131.0	10,062.5
32 Large time deposits	1,528.6	1,569.7	1,590.3	1,632.0	1,639.0	1,649.6	1,677.6	1,686.8	1,690.4	1,673.8	1,670.6	1,669.5
33 Other deposits	7,801.2	8,169.8	8,287.6	8,242.3	8,287.1	8,373.9	8,416.6	8,386.5	8,396.5	8,456.6	8,460.4	8,393.0
34 Borrowings	1,558.1	1,542.2	1,520.9	1,562.2	1,571.0	1,587.0	1,614.3	1,667.9	1,688.7	1,712.2	1,704.6	1,696.8
35 Borrowings from banks in the U.S.	141.1	135.5	133.1	138.5	141.6	144.4	139.2	138.7	138.6	141.9	142.7	137.3
36 Borrowings from others	1,417.0	1,406.6	1,387.8	1,423.7	1,429.4	1,442.6	1,475.1	1,529.2	1,550.1	1,570.3	1,561.8	1,559.6
37 Trading liabilities ²⁰	255.7	200.7	203.9	200.7	197.2	191.5	179.6	183.7	186.3	176.6	180.4	179.0
38 Derivatives with a negative fair value ¹⁷	212.9	162.3	161.7	156.8	150.9	147.4	142.9	146.2	149.3	137.8	140.6	140.5
39 Other trading liabilities	42.8	38.4	42.2	43.9	46.3	44.1	36.7	37.5	37.0	38.7	39.8	38.5
40 Net due to related foreign offices	346.4	558.4	489.0	538.0	595.5	562.6	542.0	604.1	645.2	631.4	661.4	684.1
41 Other liabilities ²¹	446.9	419.4	416.5	396.9	403.8	406.6	390.2	394.8	392.3	385.5	394.3	381.9
42 TOTAL LIABILITIES ¹⁹	11,937.0	12,460.2	12,508.2	12,572.0	12,693.5	12,771.1	12,820.2	12,923.7	12,999.3	13,036.1	13,071.7	13,004.3
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,524.5	1,523.3	1,521.9	1,530.9	1,545.8	1,553.7	1,557.1	1,575.9	1,585.8	1,578.7	1,582.0	1,587.7
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	32.9	-1.3	-8.7	-6.6	-0.5	-1.5	1.6	10.3	14.8	10.4	7.3	8.0
45 Securitized consumer loans ²⁴	20.4	20.1	20.3	21.3	20.1	19.2	18.7	18.3	18.8	18.8	18.7	18.6
46 Securitized credit cards and other revolving plans	11.4	10.8	11.0	12.0	11.1	10.3	10.1	9.9	10.5	10.4	10.4	10.4
47 Other securitized consumer loans	9.0	9.3	9.3	9.2	9.0	8.9	8.6	8.4	8.3	8.3	8.2	8.2
48 Securitized real estate loans ²⁴	717.8	683.0	681.9	677.6	668.7	664.0	656.0	656.0	656.0	656.0	656.2	656.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
ASSETS													
1	Bank credit	9,167.9	9,177.4	9,218.3	9,253.2	9,313.5	9,376.9	9,418.0	9,468.4	9,493.0	9,482.6	9,507.6	9,529.8
2	Securities in bank credit ²	2,538.7	2,488.4	2,508.2	2,522.5	2,538.8	2,557.7	2,567.8	2,589.7	2,599.7	2,593.8	2,600.7	2,606.9
3	Treasury and agency securities ³	1,748.7	1,697.6	1,710.8	1,724.5	1,739.0	1,754.3	1,770.5	1,795.1	1,802.4	1,797.7	1,803.0	1,810.1
4	Mortgage-backed securities (MBS) ⁴	1,340.6	1,305.6	1,304.4	1,309.9	1,319.8	1,322.5	1,321.9	1,332.8	1,339.1	1,335.3	1,338.2	1,338.8
5	Non-MBS ⁵	408.1	392.0	406.4	414.6	419.2	431.8	448.5	462.3	463.3	462.5	464.8	471.3
6	Other securities	790.0	790.8	797.4	797.9	799.8	803.4	797.3	794.6	797.4	796.0	797.7	796.8
7	Mortgage-backed securities ⁶	134.7	133.8	133.2	132.3	130.7	130.6	129.8	127.9	128.4	126.6	127.7	127.2
8	Non-MBS ⁷	655.3	657.1	664.2	665.6	669.1	672.8	667.5	666.7	669.0	669.4	670.0	669.5
9	Loans and leases in bank credit ⁸	6,629.1	6,689.0	6,710.1	6,730.8	6,774.7	6,819.2	6,850.2	6,878.7	6,893.2	6,888.8	6,906.9	6,922.9
10	Commercial and industrial loans	1,275.8	1,318.8	1,329.2	1,336.2	1,361.6	1,374.8	1,388.1	1,398.3	1,403.2	1,400.5	1,405.1	1,409.5
11	Real estate loans	3,508.6	3,492.8	3,495.2	3,498.4	3,506.5	3,524.2	3,533.5	3,539.5	3,545.7	3,546.9	3,550.8	3,564.9
12	Revolving home equity loans	493.8	476.2	473.6	471.1	468.9	468.4	466.9	465.5	465.1	464.8	464.4	464.4
13	Closed-end residential loans ⁹	1,603.8	1,557.2	1,555.6	1,553.8	1,556.6	1,565.2	1,568.5	1,569.7	1,574.7	1,573.0	1,571.7	1,586.2
14	Commercial real estate loans ¹⁰	1,411.1	1,459.4	1,466.0	1,473.5	1,481.1	1,490.6	1,498.1	1,504.3	1,505.9	1,509.2	1,514.6	1,514.3
15	Consumer loans	1,129.6	1,141.6	1,139.4	1,140.6	1,143.4	1,146.4	1,154.3	1,161.2	1,162.4	1,163.6	1,165.7	1,166.8
16	Credit cards and other revolving plans	607.0	599.6	594.6	594.5	595.5	594.7	598.6	601.3	601.4	601.7	602.8	602.0
17	Other consumer loans ¹¹	522.6	541.9	544.8	546.1	547.8	551.8	555.7	559.9	561.0	561.8	562.9	564.8
18	Other loans and leases	715.1	735.7	746.3	755.6	763.3	773.8	774.4	779.7	782.0	777.9	785.3	781.7
19	Fed funds and reverse RPs with nonbanks ¹²	133.4	114.4	115.8	116.6	116.6	116.4	113.0	111.4	112.3	109.3	108.3	107.9
20	All other loans and leases ¹³	581.7	621.4	630.5	639.1	646.7	657.3	661.4	668.3	669.7	668.6	677.0	673.8
21	LESS: Allowance for loan and lease losses	137.5	124.8	122.8	120.1	119.3	118.5	117.7	116.8	116.5	115.7	115.3	115.2
22	Interbank loans ¹²	99.5	85.0	83.5	86.7	87.6	86.6	86.7	87.1	87.5	90.1	90.2	85.5
23	Fed funds and reverse RPs with banks ¹²	90.1	77.8	76.9	79.9	80.9	79.7	79.1	79.2	79.5	81.7	81.0	77.4
24	Loans to commercial banks ¹⁴	9.5	7.2	6.5	6.8	6.8	6.9	7.5	7.9	8.0	8.5	9.2	8.1
25	Cash assets ¹⁵	1,047.6	1,314.0	1,313.3	1,352.1	1,328.6	1,335.5	1,374.5	1,376.8	1,361.1	1,377.7	1,379.6	1,387.3
26	Trading assets ¹⁶	146.5	118.8	120.2	119.2	121.4	118.2	116.4	119.1	119.9	114.1	113.0	116.7
27	Derivatives with a positive fair value ¹⁷	133.0	110.4	113.0	109.2	109.8	106.1	104.0	103.1	102.8	97.1	96.5	99.3
28	Other trading assets	13.5	8.4	7.2	10.1	11.6	12.1	12.4	16.1	17.1	17.0	16.5	17.5
29	Other assets ¹⁸	1,064.2	1,040.7	1,056.0	1,056.0	1,054.5	1,051.4	1,054.1	1,057.9	1,057.4	1,056.1	1,066.5	1,059.6
30	TOTAL ASSETS¹⁹	11,388.2	11,611.1	11,668.4	11,747.2	11,786.5	11,850.0	11,932.0	11,992.6	12,002.5	12,005.0	12,041.6	12,063.7

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 27, 2014

Account	2013 May	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	Week ending				
									May 28	Jun 4	Jun 11	Jun 18	
LIABILITIES													
31	Deposits	8,423.8	8,649.7	8,711.4	8,764.5	8,826.3	8,883.3	8,942.6	8,997.2	9,027.4	9,010.8	9,023.6	9,007.0
32	Large time deposits	699.4	697.4	701.6	715.8	712.3	716.5	730.8	731.5	734.4	727.6	726.8	723.8
33	Other deposits	7,724.3	7,952.3	8,009.8	8,048.6	8,114.0	8,166.8	8,211.8	8,265.8	8,293.1	8,283.2	8,296.8	8,283.1
34	Borrowings	936.0	939.4	938.2	957.9	938.0	955.4	972.2	974.2	974.0	999.4	999.1	1,007.7
35	Borrowings from banks in the U.S.	96.4	96.3	96.0	100.5	99.3	101.1	96.4	95.8	96.7	101.9	99.1	93.9
36	Borrowings from others	839.6	843.0	842.2	857.5	838.7	854.3	875.8	878.4	877.3	897.5	900.0	913.9
37	Trading liabilities ²⁰	141.0	108.0	112.1	115.0	113.5	107.7	99.9	99.7	100.2	94.8	96.5	98.4
38	Derivatives with a negative fair value ¹⁷	108.6	80.9	81.6	80.9	78.0	74.5	72.2	72.1	72.9	66.4	67.6	70.2
39	Other trading liabilities	32.3	27.1	30.5	34.0	35.5	33.2	27.7	27.6	27.2	28.4	28.9	28.3
40	Net due to related foreign offices	-13.5	53.6	38.1	18.2	16.0	1.8	9.3	17.3	14.9	13.7	25.3	32.6
41	Other liabilities ²¹	389.8	354.2	354.3	344.8	347.5	353.9	342.7	342.6	338.2	335.2	334.3	334.7
42	TOTAL LIABILITIES¹⁹	9,877.1	10,104.9	10,154.1	10,200.4	10,241.3	10,302.0	10,366.8	10,431.0	10,454.7	10,453.9	10,478.8	10,480.5
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,511.2	1,506.2	1,514.3	1,546.8	1,545.2	1,548.0	1,565.2	1,561.5	1,547.8	1,551.1	1,562.9	1,583.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	34.9	2.6	-4.8	-3.0	2.7	1.5	4.1	12.2	16.5	12.1	9.2	9.9
45	Securitized consumer loans ²⁴	20.5	19.7	19.7	20.9	19.9	19.2	18.5	18.4	19.0	19.1	19.0	19.0
46	Securitized credit cards and other revolving plans	11.5	10.7	10.6	11.8	11.0	10.3	10.0	10.0	10.6	10.6	10.6	10.7
47	Other securitized consumer loans	9.0	9.0	9.0	9.1	9.0	8.9	8.5	8.4	8.5	8.4	8.4	8.3
48	Securitized real estate loans ²⁴	721.0	682.2	681.1	675.8	666.6	661.3	657.7	658.7	658.1	658.2	658.7	659.7

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 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
ASSETS													
1	Bank credit	9,159.2	9,201.2	9,265.6	9,268.9	9,306.2	9,358.5	9,411.0	9,466.8	9,491.2	9,501.1	9,511.5	9,516.1
2	Securities in bank credit ²	2,540.1	2,502.3	2,513.6	2,518.0	2,536.6	2,563.4	2,578.3	2,594.4	2,603.4	2,598.2	2,594.2	2,598.1
3	Treasury and agency securities ³	1,754.0	1,701.6	1,710.7	1,720.4	1,738.7	1,763.0	1,784.2	1,803.1	1,809.2	1,808.3	1,802.9	1,808.4
4	Mortgage-backed securities (MBS) ⁴	1,342.0	1,310.8	1,306.0	1,308.5	1,321.0	1,326.5	1,328.6	1,336.1	1,338.3	1,338.9	1,332.7	1,337.5
5	Non-MBS ⁵	411.9	390.9	404.7	411.9	417.7	436.5	455.5	467.1	470.9	469.4	470.2	470.8
6	Other securities	786.1	800.6	802.9	797.7	797.9	800.4	794.2	791.3	794.2	789.9	791.3	789.7
7	Mortgage-backed securities ⁶	134.9	134.9	133.3	132.4	131.1	130.8	129.9	128.2	129.1	126.5	126.8	126.5
8	Non-MBS ⁷	651.2	665.7	669.7	665.3	666.8	669.6	664.3	663.1	665.1	663.4	664.5	663.2
9	Loans and leases in bank credit ⁸	6,619.1	6,698.9	6,752.0	6,750.9	6,769.6	6,795.0	6,832.7	6,872.4	6,887.8	6,902.9	6,917.2	6,918.0
10	Commercial and industrial loans	1,284.0	1,316.0	1,329.5	1,332.0	1,360.8	1,378.0	1,397.4	1,408.1	1,411.4	1,409.9	1,406.7	1,414.8
11	Real estate loans	3,505.6	3,501.7	3,505.0	3,503.5	3,505.8	3,515.1	3,527.2	3,537.6	3,538.7	3,554.2	3,565.1	3,558.5
12	Revolving home equity loans	493.6	476.2	473.7	471.0	468.7	467.3	466.6	465.5	465.2	464.7	464.5	464.7
13	Closed-end residential loans ⁹	1,600.1	1,564.7	1,561.7	1,557.9	1,554.8	1,556.8	1,562.6	1,566.7	1,566.2	1,579.3	1,585.1	1,578.4
14	Commercial real estate loans ¹⁰	1,412.0	1,460.8	1,469.6	1,474.6	1,482.3	1,491.0	1,498.0	1,505.4	1,507.2	1,510.2	1,515.5	1,515.4
15	Consumer loans	1,123.5	1,141.4	1,155.6	1,153.6	1,143.6	1,135.1	1,145.8	1,155.6	1,161.3	1,162.3	1,163.5	1,165.3
16	Credit cards and other revolving plans	601.7	599.7	611.4	606.3	594.8	584.9	590.8	596.3	600.8	600.0	599.9	600.1
17	Other consumer loans ¹¹	521.8	541.7	544.2	547.3	548.8	550.2	555.1	559.3	560.6	562.4	563.6	565.1
18	Other loans and leases	706.0	739.7	761.9	761.8	759.4	766.8	762.3	771.1	776.3	776.5	781.9	779.4
19	Fed funds and reverse RPs with nonbanks ¹²	129.8	115.4	122.2	120.2	119.8	117.2	107.7	107.9	109.5	107.4	108.0	106.4
20	All other loans and leases ¹³	576.2	624.3	639.8	641.6	639.6	649.6	654.6	663.1	666.8	669.1	674.0	673.0
21	LESS: Allowance for loan and lease losses	137.6	125.4	123.4	119.8	119.6	118.6	116.5	116.5	116.2	116.0	115.7	115.7
22	Interbank loans ¹²	93.7	87.5	87.8	88.6	89.6	88.7	86.6	82.7	80.0	87.8	88.8	82.9
23	Fed funds and reverse RPs with banks ¹²	84.5	80.3	81.0	81.6	82.8	81.7	79.1	75.0	72.1	80.1	80.7	75.5
24	Loans to commercial banks ¹⁴	9.2	7.3	6.8	7.0	6.8	6.9	7.5	7.7	7.9	7.7	8.0	7.4
25	Cash assets ¹⁵	1,017.9	1,347.7	1,375.9	1,335.4	1,333.2	1,350.3	1,357.6	1,338.4	1,352.7	1,400.0	1,397.5	1,347.2
26	Trading assets ¹⁶	146.0	120.6	119.9	118.1	121.1	116.3	114.6	119.2	121.0	113.2	115.1	117.2
27	Derivatives with a positive fair value ¹⁷	132.6	112.7	113.0	107.8	109.4	103.7	102.0	103.0	103.7	96.2	98.1	99.3
28	Other trading assets	13.4	7.9	6.9	10.3	11.7	12.5	12.6	16.1	17.2	17.0	17.0	17.9
29	Other assets ¹⁸	1,058.9	1,043.3	1,060.3	1,059.7	1,056.8	1,054.4	1,051.0	1,051.8	1,047.4	1,046.6	1,065.5	1,055.6
30	TOTAL ASSETS¹⁹	11,338.1	11,674.9	11,786.1	11,751.0	11,787.4	11,849.5	11,904.3	11,942.3	11,976.0	12,032.7	12,062.7	12,003.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 27, 2014

Account	2013 May	2013 Nov	2013 Dec	2014 Jan	2014 Feb	2014 Mar	2014 Apr	2014 May	Week ending				
									May 28	Jun 4	Jun 11	Jun 18	
LIABILITIES													
31	Deposits	8,358.0	8,701.3	8,820.0	8,782.8	8,819.9	8,906.5	8,962.4	8,928.8	8,935.4	8,998.9	9,004.4	8,930.4
32	Large time deposits	694.1	696.7	703.3	710.8	705.7	706.7	725.8	726.4	728.1	728.9	729.2	726.0
33	Other deposits	7,663.9	8,004.6	8,116.7	8,072.0	8,114.2	8,199.8	8,236.7	8,202.3	8,207.2	8,269.9	8,275.2	8,204.4
34	Borrowings	949.6	934.0	937.0	962.5	950.5	956.0	970.5	989.8	991.9	1,003.8	1,003.5	1,005.8
35	Borrowings from banks in the U.S.	95.8	96.6	97.8	102.5	101.6	101.0	97.1	94.9	92.2	99.3	98.9	94.2
36	Borrowings from others	853.8	837.4	839.2	860.0	848.9	855.0	873.5	894.8	899.7	904.5	904.6	911.6
37	Trading liabilities ²⁰	141.9	109.4	113.8	115.1	113.7	105.8	97.2	100.6	103.5	97.9	100.7	100.5
38	Derivatives with a negative fair value ¹⁷	108.9	82.1	82.5	81.9	78.2	73.1	69.9	72.6	75.1	66.7	69.3	70.0
39	Other trading liabilities	33.0	27.3	31.3	33.2	35.5	32.7	27.3	28.0	28.4	31.1	31.4	30.5
40	Net due to related foreign offices	-17.7	48.2	38.2	21.9	14.2	-18.3	-13.2	12.7	27.3	23.7	39.8	53.7
41	Other liabilities ²¹	385.3	362.5	359.2	341.7	347.3	349.7	334.2	338.6	336.2	333.8	336.3	329.2
42	TOTAL LIABILITIES¹⁹	9,817.1	10,155.4	10,268.1	10,224.0	10,245.6	10,299.8	10,351.1	10,370.4	10,394.2	10,458.0	10,484.6	10,419.6
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,521.0	1,519.5	1,518.0	1,527.0	1,541.8	1,549.7	1,553.1	1,571.9	1,581.8	1,574.7	1,578.0	1,583.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	34.9	2.6	-4.8	-3.0	2.7	1.5	4.1	12.2	16.5	12.1	9.2	9.9
45	Securitized consumer loans ²⁴	20.4	20.1	20.3	21.3	20.1	19.2	18.7	18.3	18.8	18.8	18.7	18.6
46	Securitized credit cards and other revolving plans	11.4	10.8	11.0	12.0	11.1	10.3	10.1	9.9	10.5	10.4	10.4	10.4
47	Other securitized consumer loans	9.0	9.3	9.3	9.2	9.0	8.9	8.6	8.4	8.3	8.3	8.2	8.2
48	Securitized real estate loans ²⁴	717.8	683.0	681.9	677.6	668.7	664.0	656.0	656.0	656.0	656.0	656.2	656.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18
ASSETS												
1 Bank credit	5,933.6	5,884.9	5,905.0	5,923.6	5,968.6	5,994.3	6,010.5	6,041.3	6,059.8	6,046.7	6,064.3	6,078.5
2 Securities in bank credit ²	1,713.4	1,671.6	1,682.4	1,696.6	1,712.7	1,725.1	1,732.5	1,748.3	1,757.2	1,749.7	1,754.1	1,760.8
3 Treasury and agency securities ³	1,178.6	1,130.6	1,136.0	1,152.2	1,166.8	1,177.6	1,188.2	1,207.3	1,213.3	1,206.6	1,208.2	1,215.2
4 Mortgage-backed securities (MBS) ⁴	938.6	909.4	903.4	908.0	915.4	916.1	913.1	921.5	926.7	921.1	920.6	920.4
5 Non-MBS ⁵	240.0	221.2	232.6	244.2	251.4	261.5	275.1	285.9	286.6	285.5	287.6	294.8
6 Other securities	534.8	541.0	546.4	544.4	545.9	547.6	544.3	540.9	543.9	543.2	545.9	545.5
7 Mortgage-backed securities ⁶	118.9	119.2	118.8	117.8	116.6	115.5	115.2	113.4	113.9	112.4	113.3	113.3
8 Non-MBS ⁷	415.9	421.8	427.6	426.6	429.3	432.1	429.1	427.6	430.0	430.8	432.5	432.2
9 Loans and leases in bank credit ⁸	4,220.2	4,213.3	4,222.6	4,227.0	4,255.9	4,269.2	4,278.0	4,293.1	4,302.6	4,297.0	4,310.2	4,317.7
10 Commercial and industrial loans	832.2	858.6	863.2	863.7	885.2	892.9	899.9	906.5	910.2	907.2	910.2	913.8
11 Real estate loans	2,026.6	1,972.1	1,968.3	1,962.3	1,962.4	1,958.6	1,958.4	1,958.7	1,961.2	1,961.5	1,963.6	1,971.2
12 Revolving home equity loans	387.4	370.1	366.8	363.6	361.3	359.3	357.6	355.9	355.5	355.0	354.6	354.1
13 Closed-end residential loans ⁹	1,105.7	1,054.0	1,051.9	1,047.7	1,048.2	1,044.5	1,044.0	1,044.0	1,046.5	1,046.1	1,045.2	1,054.9
14 Commercial real estate loans ¹⁰	533.5	548.0	549.6	551.0	552.9	554.7	556.7	558.8	559.2	560.4	563.8	562.2
15 Consumer loans	804.6	812.0	812.9	813.1	813.0	814.3	818.3	822.3	823.0	823.6	825.0	825.3
16 Credit cards and other revolving plans	421.1	416.4	416.8	416.5	415.6	414.0	415.8	417.3	417.3	417.6	418.0	416.9
17 Other consumer loans ¹¹	383.5	395.7	396.1	396.6	397.4	400.2	402.6	405.0	405.7	406.1	407.0	408.4
18 Other loans and leases	556.9	570.6	578.2	587.9	595.2	603.4	601.4	605.6	608.1	604.7	611.4	607.4
19 Fed funds and reverse RPs with nonbanks ¹²	130.4	111.9	112.5	115.0	115.4	115.4	111.5	110.3	111.6	108.4	107.5	107.1
20 All other loans and leases ¹³	426.5	458.7	465.7	472.9	479.8	488.0	489.9	495.3	496.6	496.3	503.9	500.4
21 LESS: Allowance for loan and lease losses	94.5	83.4	81.8	79.4	78.7	77.8	77.2	76.5	76.2	75.6	75.3	75.2
22 Interbank loans ¹²	51.6	43.6	43.5	44.5	44.6	43.8	44.5	44.7	45.3	45.7	45.0	44.1
23 Fed funds and reverse RPs with banks ¹²	43.4	37.5	37.9	38.6	38.6	37.8	38.1	38.3	38.8	38.8	36.9	37.2
24 Loans to commercial banks ¹⁴	8.2	6.2	5.6	5.9	6.0	6.0	6.4	6.4	6.5	6.9	8.1	6.9
25 Cash assets ¹⁵	729.6	971.4	961.4	970.4	995.3	1,013.0	1,042.2	1,035.3	1,015.9	1,035.1	1,044.2	1,068.8
26 Trading assets ¹⁶	142.6	116.0	117.6	116.4	118.8	115.6	113.8	116.6	117.4	111.5	110.4	114.1
27 Derivatives with a positive fair value ¹⁷	129.3	107.9	110.6	106.7	107.4	103.7	101.6	100.8	100.5	94.7	94.2	96.9
28 Other trading assets	13.3	8.2	7.0	9.7	11.4	11.9	12.2	15.8	16.8	16.7	16.2	17.2
29 Other assets ¹⁸	801.9	779.8	792.7	790.3	790.1	785.5	787.6	789.6	789.2	788.6	800.9	793.2
30 TOTAL ASSETS ¹⁹	7,564.8	7,712.4	7,738.4	7,765.8	7,838.7	7,874.4	7,921.5	7,951.1	7,951.3	7,952.0	7,989.5	8,023.3

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 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
LIABILITIES													
31	Deposits	5,450.6	5,592.3	5,646.6	5,690.0	5,727.3	5,751.2	5,792.1	5,827.0	5,848.8	5,837.0	5,854.6	5,832.3
32	Large time deposits	305.1	306.1	315.8	325.4	320.7	321.6	341.2	340.6	342.7	339.1	340.6	337.3
33	Other deposits	5,145.6	5,286.3	5,330.9	5,364.7	5,406.7	5,429.7	5,450.9	5,486.4	5,506.1	5,497.8	5,514.0	5,494.9
34	Borrowings	670.0	653.3	653.9	665.7	655.6	669.8	686.6	684.6	681.4	702.5	701.5	707.1
35	Borrowings from banks in the U.S.	51.7	43.3	43.5	44.8	45.2	45.2	43.9	44.5	43.7	47.4	45.4	38.3
36	Borrowings from others	618.4	610.0	610.4	620.9	610.4	624.6	642.7	640.1	637.6	655.1	656.2	668.8
37	Trading liabilities ²⁰	137.1	105.1	109.4	112.1	110.9	105.0	97.2	96.9	97.3	91.9	93.7	95.8
38	Derivatives with a negative fair value ¹⁷	105.7	78.7	79.5	78.8	76.0	72.5	70.2	70.2	71.1	64.4	65.7	68.2
39	Other trading liabilities	31.4	26.4	29.9	33.3	34.9	32.5	27.0	26.7	26.2	27.5	28.0	27.5
40	Net due to related foreign offices	-57.8	10.4	-2.9	-22.6	-27.0	-48.4	-27.6	-14.0	-14.4	-18.1	-11.0	6.6
41	Other liabilities ²¹	324.3	292.7	291.9	286.0	288.8	292.9	282.7	281.8	277.2	274.8	273.5	275.5
42	TOTAL LIABILITIES¹⁹	6,524.2	6,653.7	6,699.0	6,731.3	6,755.5	6,770.6	6,831.1	6,876.2	6,890.2	6,888.1	6,912.3	6,917.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	1,040.5	1,058.7	1,039.4	1,034.5	1,083.1	1,103.8	1,090.3	1,074.9	1,061.1	1,063.8	1,077.2	1,106.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	27.7	3.5	-2.7	0.7	4.3	2.7	5.7	12.5	16.7	10.8	7.9	8.7
45	Securitized consumer loans ²⁴	7.4	7.8	7.6	7.6	7.4	7.4	7.0	6.8	6.9	6.9	6.8	6.8
46	Securitized credit cards and other revolving plans	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.4	0.3	0.3
47	Other securitized consumer loans	6.9	7.3	7.2	7.2	7.0	7.0	6.6	6.5	6.6	6.5	6.5	6.4
48	Securitized real estate loans ²⁴	700.4	663.8	662.8	657.1	647.6	643.4	645.3	645.5	644.8	644.7	645.0	646.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
ASSETS													
1	Bank credit	5,928.5	5,900.1	5,940.6	5,943.3	5,966.6	5,982.8	6,006.7	6,041.9	6,062.1	6,061.3	6,065.7	6,065.8
2	Securities in bank credit ²	1,715.9	1,681.5	1,688.9	1,695.1	1,707.5	1,728.6	1,739.9	1,754.4	1,765.2	1,756.8	1,751.2	1,754.7
3	Treasury and agency securities ³	1,183.1	1,133.5	1,137.3	1,148.2	1,162.3	1,181.9	1,198.3	1,215.5	1,223.4	1,219.2	1,212.6	1,217.0
4	Mortgage-backed securities (MBS) ⁴	937.1	913.9	905.6	907.2	914.7	915.6	915.0	921.5	925.0	922.8	915.9	919.9
5	Non-MBS ⁵	246.0	219.6	231.7	241.0	247.5	266.3	283.3	294.0	298.4	296.4	296.8	297.1
6	Other securities	532.9	548.0	551.6	546.9	545.2	546.7	541.7	539.0	541.8	537.6	538.6	537.7
7	Mortgage-backed securities ⁶	119.1	120.1	118.7	118.2	117.1	116.3	115.3	113.5	114.5	111.8	111.9	111.9
8	Non-MBS ⁷	413.8	427.9	432.9	428.7	428.2	430.5	426.4	425.5	427.2	425.8	426.6	425.8
9	Loans and leases in bank credit ⁸	4,212.5	4,218.6	4,251.7	4,248.2	4,259.1	4,254.2	4,266.7	4,287.5	4,297.0	4,304.5	4,314.5	4,311.1
10	Commercial and industrial loans	837.6	857.1	864.5	862.0	885.5	894.5	906.7	912.8	915.6	913.5	910.5	916.8
11	Real estate loans	2,024.8	1,978.0	1,973.6	1,968.5	1,964.5	1,952.5	1,954.1	1,957.2	1,955.9	1,965.5	1,972.5	1,965.9
12	Revolving home equity loans	387.1	369.5	366.8	364.1	361.5	358.7	357.4	355.7	355.3	354.5	354.2	353.9
13	Closed-end residential loans ⁹	1,103.7	1,059.0	1,054.9	1,052.0	1,049.0	1,039.2	1,041.1	1,042.2	1,041.0	1,049.9	1,054.1	1,049.2
14	Commercial real estate loans ¹⁰	533.9	549.4	551.9	552.4	554.0	554.6	555.6	559.2	559.6	561.1	564.2	562.9
15	Consumer loans	800.8	810.7	823.6	823.1	814.3	807.5	813.4	819.0	822.2	823.0	823.8	824.2
16	Credit cards and other revolving plans	417.0	417.0	428.2	425.6	416.1	407.6	410.3	413.5	416.0	415.8	415.8	415.3
17	Other consumer loans ¹¹	383.8	393.7	395.4	397.5	398.2	399.8	403.1	405.4	406.1	407.2	408.0	408.9
18	Other loans and leases	549.4	572.8	589.9	594.6	594.8	599.6	592.5	598.6	603.3	602.4	607.6	604.1
19	Fed funds and reverse RPs with nonbanks ¹²	127.0	112.8	117.7	118.8	118.8	116.3	106.7	107.0	108.6	106.5	107.1	105.5
20	All other loans and leases ¹³	422.4	460.0	472.2	475.8	476.0	483.3	485.8	491.6	494.7	495.9	500.6	498.6
21	LESS: Allowance for loan and lease losses	94.5	83.8	82.3	79.2	78.9	77.9	76.5	76.4	76.1	76.1	75.8	75.7
22	Interbank loans ¹²	48.4	44.8	45.4	46.9	46.0	44.9	43.9	42.3	43.4	43.4	42.4	42.1
23	Fed funds and reverse RPs with banks ¹²	40.4	38.6	39.7	40.9	40.0	38.8	37.4	36.0	37.1	37.2	35.4	35.9
24	Loans to commercial banks ¹⁴	8.0	6.2	5.8	6.1	6.0	6.1	6.5	6.3	6.4	6.2	7.0	6.2
25	Cash assets ¹⁵	719.3	991.8	1,023.0	1,002.2	993.3	999.9	1,020.7	1,016.9	1,023.1	1,065.7	1,065.8	1,032.5
26	Trading assets ¹⁶	141.9	117.7	117.1	115.4	118.3	113.6	111.9	116.4	118.1	110.4	112.2	114.5
27	Derivatives with a positive fair value ¹⁷	128.7	110.0	110.4	105.4	106.8	101.2	99.6	100.6	101.3	93.6	95.5	96.9
28	Other trading assets	13.2	7.7	6.8	10.0	11.5	12.4	12.4	15.9	16.8	16.8	16.7	17.6
29	Other assets ¹⁸	798.2	780.9	796.5	793.7	790.8	789.0	784.8	785.1	780.4	780.9	799.6	790.3
30	TOTAL ASSETS¹⁹	7,541.8	7,751.6	7,840.4	7,822.2	7,836.2	7,852.4	7,891.5	7,926.3	7,951.0	7,985.6	8,009.9	7,969.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18
LIABILITIES												
31 Deposits	5,400.8	5,628.4	5,726.0	5,710.9	5,724.7	5,769.1	5,801.6	5,774.6	5,778.1	5,822.8	5,830.0	5,770.7
32 Large time deposits	300.9	308.7	316.7	324.4	317.6	314.5	334.7	335.8	337.1	337.3	337.4	334.3
33 Other deposits	5,100.0	5,319.7	5,409.2	5,386.5	5,407.1	5,454.5	5,466.8	5,438.8	5,441.0	5,485.5	5,492.7	5,436.4
34 Borrowings	678.1	652.3	651.1	668.9	664.1	671.7	684.1	694.5	693.3	705.5	706.4	702.5
35 Borrowings from banks in the U.S.	48.9	45.1	44.0	45.2	44.7	45.3	43.7	42.3	37.7	45.0	45.9	39.2
36 Borrowings from others	629.3	607.2	607.1	623.7	619.4	626.3	640.5	652.2	655.5	660.5	660.5	663.3
37 Trading liabilities ²⁰	138.0	106.5	111.1	112.4	110.9	103.0	94.4	97.8	100.6	94.9	97.7	97.8
38 Derivatives with a negative fair value ¹⁷	105.8	79.9	80.4	79.9	76.1	71.1	67.8	70.6	73.1	64.7	67.2	68.0
39 Other trading liabilities	32.2	26.6	30.8	32.5	34.8	31.9	26.6	27.2	27.4	30.3	30.6	29.8
40 Net due to related foreign offices	-58.2	4.5	-5.6	-23.6	-30.9	-63.9	-46.6	-14.3	2.0	-7.3	3.0	26.2
41 Other liabilities ²¹	321.1	298.5	294.4	283.1	288.6	290.5	276.0	278.6	274.6	274.9	275.4	270.7
42 TOTAL LIABILITIES ¹⁹	6,479.9	6,690.3	6,777.1	6,751.8	6,757.4	6,770.3	6,809.5	6,831.2	6,848.6	6,890.9	6,912.5	6,867.9
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,062.0	1,061.4	1,063.3	1,070.4	1,078.8	1,082.1	1,082.0	1,095.1	1,102.4	1,094.7	1,097.4	1,101.5
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	27.7	3.5	-2.7	0.7	4.3	2.7	5.7	12.5	16.7	10.8	7.9	8.7
45 Securitized consumer loans ²⁴	7.4	7.9	7.8	7.6	7.3	7.3	7.1	6.8	6.8	6.8	6.7	6.7
46 Securitized credit cards and other revolving plans	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3
47 Other securitized consumer loans	7.0	7.5	7.3	7.2	6.9	6.9	6.7	6.5	6.4	6.4	6.4	6.4
48 Securitized real estate loans ²⁴	698.1	664.4	662.9	658.3	649.1	645.2	643.9	643.5	643.4	643.4	643.4	643.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
ASSETS													
1	Bank credit	3,234.3	3,292.4	3,313.4	3,329.7	3,344.9	3,382.6	3,407.5	3,427.0	3,433.1	3,435.9	3,443.3	3,451.3
2	Securities in bank credit ²	825.4	816.8	825.8	825.9	826.1	832.6	835.3	841.4	842.5	844.0	846.6	846.1
3	Treasury and agency securities ³	570.1	567.0	574.8	572.4	572.2	576.8	582.2	587.7	589.0	591.2	594.8	594.9
4	Mortgage-backed securities (MBS) ⁴	402.0	396.2	401.0	401.9	404.4	406.4	408.8	411.3	412.3	414.2	417.6	418.4
5	Non-MBS ⁵	168.1	170.8	173.8	170.5	167.8	170.3	173.4	176.5	176.7	177.0	177.2	176.5
6	Other securities	255.2	249.8	251.0	253.5	253.9	255.8	253.0	253.7	253.5	252.9	251.8	251.2
7	Mortgage-backed securities ⁶	15.8	14.5	14.4	14.5	14.1	15.0	14.6	14.6	14.4	14.2	14.4	14.0
8	Non-MBS ⁷	239.5	235.3	236.6	239.0	239.8	240.8	238.4	239.1	239.0	238.6	237.4	237.3
9	Loans and leases in bank credit ⁸	2,408.9	2,475.6	2,487.5	2,503.8	2,518.8	2,550.0	2,572.2	2,585.6	2,590.6	2,591.9	2,596.7	2,605.2
10	Commercial and industrial loans	443.5	460.2	466.0	472.5	476.4	481.9	488.2	491.9	492.9	493.3	494.9	495.7
11	Real estate loans	1,482.1	1,520.7	1,526.9	1,536.1	1,544.1	1,565.6	1,575.1	1,580.8	1,584.5	1,585.4	1,587.2	1,593.7
12	Revolving home equity loans	106.4	106.2	106.8	107.5	107.6	109.0	109.3	109.6	109.6	109.8	109.8	110.2
13	Closed-end residential loans ⁹	498.1	503.2	503.8	506.1	508.4	520.7	524.5	525.7	528.2	526.9	526.5	531.3
14	Commercial real estate loans ¹⁰	877.5	911.4	916.3	922.5	928.1	935.9	941.4	945.5	946.7	948.8	950.8	952.1
15	Consumer loans	325.1	329.6	326.5	327.5	330.3	332.2	336.0	338.9	339.4	339.9	340.7	341.6
16	Credit cards and other revolving plans	185.9	183.3	177.8	178.0	179.9	180.6	182.8	184.0	184.1	184.2	184.8	185.1
17	Other consumer loans ¹¹	139.2	146.3	148.7	149.5	150.4	151.5	153.2	154.9	155.3	155.7	155.9	156.4
18	Other loans and leases	158.2	165.2	168.1	167.8	168.0	170.4	172.9	174.1	173.9	173.2	173.9	174.3
19	Fed funds and reverse RPs with nonbanks ¹²	3.0	2.5	3.3	1.6	1.1	1.0	1.5	1.1	0.8	0.9	0.8	0.9
20	All other loans and leases ¹³	155.2	162.7	164.8	166.2	166.9	169.3	171.5	173.0	173.1	172.3	173.1	173.4
21	LESS: Allowance for loan and lease losses	43.0	41.4	41.0	40.7	40.6	40.7	40.5	40.3	40.3	40.0	40.0	39.9
22	Interbank loans ¹²	47.9	41.4	40.0	42.2	43.1	42.7	42.1	42.4	42.2	44.4	45.2	41.4
23	Fed funds and reverse RPs with banks ¹²	46.7	40.3	39.0	41.3	42.3	41.9	41.0	40.9	40.7	42.8	44.1	40.2
24	Loans to commercial banks ¹⁴	1.2	1.0	1.0	0.9	0.8	0.9	1.1	1.4	1.6	1.6	1.1	1.1
25	Cash assets ¹⁵	318.0	342.6	351.9	381.7	333.4	322.5	332.3	341.5	345.2	342.6	335.4	318.6
26	Trading assets ¹⁶	3.9	2.8	2.6	2.8	2.6	2.5	2.6	2.6	2.6	2.6	2.6	2.6
27	Derivatives with a positive fair value ¹⁷	3.7	2.6	2.4	2.5	2.4	2.4	2.4	2.3	2.3	2.4	2.3	2.4
28	Other trading assets	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.3	0.3	0.2	0.2	0.2
29	Other assets ¹⁸	262.4	260.9	263.3	265.8	264.4	265.9	266.5	268.3	268.3	267.5	265.6	266.4
30	TOTAL ASSETS¹⁹	3,823.5	3,898.6	3,930.1	3,981.4	3,947.9	3,975.6	4,010.5	4,041.5	4,051.2	4,053.0	4,052.1	4,040.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
LIABILITIES													
31	Deposits	2,973.1	3,057.4	3,064.7	3,074.4	3,099.0	3,132.0	3,150.5	3,170.2	3,178.7	3,173.8	3,169.0	3,174.7
32	Large time deposits	394.3	391.3	385.8	390.5	391.7	394.9	389.6	390.8	391.7	388.5	386.2	386.5
33	Other deposits	2,578.8	2,666.0	2,678.9	2,684.0	2,707.3	2,737.1	2,760.9	2,779.4	2,787.0	2,785.3	2,782.8	2,788.2
34	Borrowings	266.0	286.1	284.3	292.3	282.4	285.7	285.6	289.6	292.6	296.9	297.5	300.6
35	Borrowings from banks in the U.S.	44.8	53.0	52.5	55.7	54.1	56.0	52.5	51.3	53.0	54.5	53.7	55.6
36	Borrowings from others	221.3	233.1	231.8	236.6	228.3	229.7	233.1	238.3	239.7	242.4	243.8	245.0
37	Trading liabilities ²⁰	3.9	2.8	2.7	2.8	2.6	2.7	2.7	2.8	2.9	2.9	2.8	2.6
38	Derivatives with a negative fair value ¹⁷	3.0	2.2	2.0	2.2	2.0	2.0	2.0	1.9	1.8	2.0	1.9	1.9
39	Other trading liabilities	0.9	0.7	0.6	0.7	0.6	0.6	0.7	0.9	1.0	0.9	0.9	0.7
40	Net due to related foreign offices	44.2	43.3	41.1	40.8	43.0	50.1	36.9	31.3	29.4	31.7	36.3	26.0
41	Other liabilities ²¹	65.5	61.6	62.4	58.8	58.7	61.0	60.0	60.9	61.0	60.4	60.8	59.3
42	TOTAL LIABILITIES¹⁹	3,352.8	3,451.1	3,455.1	3,469.1	3,485.8	3,531.5	3,535.6	3,554.8	3,564.5	3,565.7	3,566.4	3,563.2
43	RESIDUAL (ASSETS LESS LIABILITIES)²²	470.6	447.5	474.9	512.3	462.1	444.1	474.9	486.7	486.7	487.3	485.7	477.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.1	-0.9	-2.1	-3.6	-1.7	-1.2	-1.6	-0.3	-0.2	1.3	1.3	1.2
45	Securitized consumer loans ²⁴	13.1	11.9	12.0	13.3	12.5	11.8	11.5	11.6	12.1	12.2	12.2	12.3
46	Securitized credit cards and other revolving plans	11.1	10.3	10.2	11.4	10.6	9.9	9.6	9.7	10.2	10.3	10.3	10.4
47	Other securitized consumer loans	2.0	1.7	1.8	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	20.5	18.4	18.3	18.7	18.9	17.9	12.4	13.2	13.3	13.4	13.7	13.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
ASSETS													
1	Bank credit	3,230.7	3,301.1	3,325.1	3,325.7	3,339.6	3,375.7	3,404.3	3,424.9	3,429.1	3,439.8	3,445.8	3,450.3
2	Securities in bank credit ²	824.2	820.8	824.7	823.0	829.1	834.8	838.4	840.0	838.2	841.4	843.0	843.5
3	Treasury and agency securities ³	570.9	568.1	573.4	572.2	576.5	581.1	585.9	587.7	585.8	589.2	590.3	591.4
4	Mortgage-backed securities (MBS) ⁴	404.9	396.9	400.4	401.3	406.3	410.9	413.7	414.5	413.3	416.1	416.9	417.7
5	Non-MBS ⁵	165.9	171.3	173.0	170.9	170.1	170.2	172.2	173.1	172.5	173.0	173.4	173.7
6	Other securities	253.3	252.6	251.3	250.8	252.7	253.6	252.5	252.3	252.4	252.2	252.7	252.1
7	Mortgage-backed securities ⁶	15.8	14.8	14.6	14.2	14.1	14.5	14.6	14.7	14.6	14.6	14.9	14.6
8	Non-MBS ⁷	237.4	237.9	236.8	236.6	238.6	239.1	237.9	237.6	237.8	237.6	237.9	237.4
9	Loans and leases in bank credit ⁸	2,406.6	2,480.3	2,500.3	2,502.7	2,510.4	2,540.9	2,566.0	2,584.9	2,590.9	2,598.4	2,602.8	2,606.9
10	Commercial and industrial loans	446.3	458.9	465.0	470.0	475.3	483.5	490.7	495.4	495.8	496.4	496.1	498.0
11	Real estate loans	1,480.9	1,523.8	1,531.4	1,535.0	1,541.3	1,562.6	1,573.1	1,580.4	1,582.8	1,588.7	1,592.7	1,592.6
12	Revolving home equity loans	106.5	106.6	106.9	106.9	107.2	108.6	109.2	109.8	110.0	110.2	110.3	110.8
13	Closed-end residential loans ⁹	496.3	505.7	506.8	505.9	505.8	517.6	521.5	524.4	525.2	529.4	531.0	529.2
14	Commercial real estate loans ¹⁰	878.0	911.4	917.7	922.2	928.3	936.4	942.4	946.2	947.6	949.1	951.3	952.6
15	Consumer loans	322.7	330.7	332.0	330.5	329.3	327.6	332.4	336.6	339.2	339.4	339.7	341.0
16	Credit cards and other revolving plans	184.7	182.8	183.2	180.7	178.8	177.2	180.4	182.8	184.7	184.2	184.1	184.8
17	Other consumer loans ¹¹	138.0	147.9	148.7	149.8	150.6	150.4	152.0	153.8	154.5	155.2	155.6	156.2
18	Other loans and leases	156.7	167.0	172.0	167.2	164.5	167.2	169.8	172.5	173.1	174.0	174.3	175.3
19	Fed funds and reverse RPs with nonbanks ¹²	2.8	2.6	4.4	1.4	1.0	1.0	1.0	1.0	0.9	0.9	0.9	0.9
20	All other loans and leases ¹³	153.9	164.3	167.5	165.8	163.6	166.3	168.8	171.6	172.1	173.1	173.4	174.4
21	LESS: Allowance for loan and lease losses	43.1	41.7	41.1	40.6	40.7	40.7	40.0	40.1	40.0	40.0	40.0	40.0
22	Interbank loans ¹²	45.3	42.7	42.4	41.7	43.6	43.7	42.6	40.4	36.6	44.4	46.4	40.8
23	Fed funds and reverse RPs with banks ¹²	44.1	41.6	41.3	40.7	42.8	42.9	41.6	39.0	35.1	42.8	45.3	39.7
24	Loans to commercial banks ¹⁴	1.2	1.1	1.1	1.0	0.8	0.8	1.0	1.4	1.5	1.5	1.1	1.2
25	Cash assets ¹⁵	298.6	356.0	353.0	333.2	340.0	350.4	336.9	321.4	329.6	334.3	331.8	314.6
26	Trading assets ¹⁶	4.1	2.8	2.7	2.7	2.8	2.6	2.7	2.7	2.8	2.8	2.9	2.7
27	Derivatives with a positive fair value ¹⁷	3.9	2.6	2.6	2.5	2.6	2.5	2.5	2.5	2.4	2.6	2.6	2.4
28	Other trading assets	0.2	0.2	0.2	0.3	0.2	0.1	0.2	0.3	0.4	0.2	0.3	0.3
29	Other assets ¹⁸	260.7	262.4	263.7	266.0	266.0	265.4	266.2	266.7	267.0	265.7	265.9	265.4
30	TOTAL ASSETS¹⁹	3,796.3	3,923.3	3,945.7	3,928.8	3,951.2	3,997.1	4,012.8	4,016.0	4,025.0	4,047.1	4,052.8	4,033.9

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 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
LIABILITIES													
31	Deposits	2,957.2	3,072.9	3,094.0	3,071.9	3,095.2	3,137.4	3,160.9	3,154.2	3,157.3	3,176.0	3,174.3	3,159.8
32	Large time deposits	393.3	388.0	386.5	386.4	388.2	392.2	391.0	390.6	391.1	391.6	391.8	391.7
33	Other deposits	2,563.9	2,684.9	2,707.5	2,685.5	2,707.0	2,745.3	2,769.9	2,763.6	2,766.2	2,784.4	2,782.6	2,768.0
34	Borrowings	271.5	281.7	285.9	293.6	286.4	284.4	286.4	295.3	298.6	298.3	297.1	303.3
35	Borrowings from banks in the U.S.	46.9	51.5	53.8	57.3	56.9	55.7	53.4	52.7	54.4	54.4	53.0	54.9
36	Borrowings from others	224.6	230.2	232.1	236.3	229.4	228.7	233.0	242.6	244.2	244.0	244.0	248.3
37	Trading liabilities ²⁰	3.9	2.9	2.7	2.6	2.8	2.8	2.8	2.8	3.0	2.9	2.9	2.7
38	Derivatives with a negative fair value ¹⁷	3.1	2.2	2.1	2.0	2.1	2.0	2.0	2.0	2.0	2.1	2.1	2.0
39	Other trading liabilities	0.8	0.7	0.5	0.7	0.7	0.8	0.8	0.8	1.0	0.9	0.8	0.7
40	Net due to related foreign offices	40.5	43.6	43.7	45.4	45.1	45.7	33.4	27.0	25.2	31.0	36.8	27.5
41	Other liabilities ²¹	64.2	64.0	64.7	58.6	58.7	59.2	58.2	60.0	61.6	58.9	61.0	58.5
42	TOTAL LIABILITIES ¹⁹	3,337.3	3,465.1	3,491.1	3,472.2	3,488.2	3,529.5	3,541.6	3,539.2	3,545.7	3,567.2	3,572.1	3,551.7
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	459.0	458.2	454.7	456.6	463.0	467.6	471.1	476.8	479.3	479.9	480.6	482.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	7.1	-0.9	-2.1	-3.6	-1.7	-1.2	-1.6	-0.3	-0.2	1.3	1.3	1.2
45	Securitized consumer loans ²⁴	13.0	12.1	12.5	13.6	12.7	12.0	11.7	11.5	12.0	12.0	11.9	11.9
46	Securitized credit cards and other revolving plans	11.0	10.3	10.5	11.6	10.7	10.0	9.7	9.6	10.1	10.1	10.1	10.1
47	Other securitized consumer loans	2.0	1.9	2.0	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.8	1.8
48	Securitized real estate loans ²⁴	19.8	18.7	19.0	19.3	19.6	18.8	12.1	12.4	12.5	12.5	12.8	12.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
ASSETS													
1	Bank credit	860.5	873.9	872.0	870.8	881.6	903.7	916.1	927.5	933.5	933.6	935.6	930.7
2	Securities in bank credit ²	205.8	202.6	205.3	201.1	198.6	198.7	198.8	200.2	198.7	200.3	199.0	199.1
3	Treasury and agency securities ³	101.0	97.3	97.3	91.9	89.7	88.6	84.7	87.0	86.1	87.6	87.1	86.5
4	Mortgage-backed securities (MBS) ⁴	18.9	13.8	13.5	13.3	11.7	11.4	11.1	10.8	10.6	10.5	10.7	10.6
5	Non-MBS ⁵	82.2	83.5	83.9	78.6	78.0	77.2	73.6	76.2	75.5	77.1	76.4	75.8
6	Other securities	104.7	105.3	108.0	109.2	108.9	110.1	114.1	113.2	112.6	112.8	111.8	112.6
7	Mortgage-backed securities ⁶	6.5	7.9	8.0	8.0	7.7	7.6	7.5	7.5	7.5	7.6	7.7	7.8
8	Non-MBS ⁷	98.2	97.4	100.0	101.3	101.2	102.5	106.6	105.7	105.2	105.2	104.2	104.9
9	Loans and leases in bank credit ⁸	654.8	671.3	666.7	669.6	683.0	705.0	717.3	727.3	734.8	733.3	736.6	731.6
10	Commercial and industrial loans	254.4	269.3	272.6	274.4	284.4	291.3	294.8	293.6	293.8	292.0	293.4	293.4
11	Real estate loans	29.6	29.6	30.7	30.7	31.7	31.1	32.3	32.7	33.1	34.1	34.2	33.8
12	Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13	Closed-end residential loans ⁹	1.1	1.0	1.0	1.1	1.2	1.0	1.2	1.1	1.0	1.5	1.3	1.0
14	Commercial real estate loans ¹⁰	28.2	28.3	29.3	29.3	30.3	29.8	30.8	31.3	31.8	32.3	32.6	32.5
15	Consumer loans	2.0	2.6	2.5	2.5	2.5	2.4	2.4	2.3	2.3	2.3	2.3	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	2.0	2.6	2.5	2.5	2.5	2.4	2.4	2.3	2.3	2.3	2.3	2.4
18	Other loans and leases	368.7	369.8	360.9	362.0	364.4	380.1	387.9	398.7	405.7	404.8	406.8	402.0
19	Fed funds and reverse RPs with nonbanks ¹²	175.5	165.3	157.2	156.8	158.8	174.2	186.0	192.1	197.2	195.1	198.5	196.1
20	All other loans and leases ¹³	193.1	204.5	203.8	205.2	205.5	206.0	201.8	206.6	208.5	209.7	208.3	205.9
21	LESS: Allowance for loan and lease losses	0.5	0.6	0.6	0.8	0.3	0.1	0.2	0.1	0.2	0.3	0.4	0.5
22	Interbank loans ¹²	25.9	22.2	22.2	24.6	24.6	24.4	26.2	31.2	32.1	31.7	31.4	30.2
23	Fed funds and reverse RPs with banks ¹²	21.8	18.8	18.5	21.5	20.9	20.3	22.1	26.5	27.2	26.9	26.8	25.8
24	Loans to commercial banks ¹⁴	4.0	3.4	3.7	3.2	3.7	4.1	4.1	4.7	4.8	4.8	4.6	4.4
25	Cash assets ¹⁵	1,017.5	1,282.1	1,280.0	1,283.0	1,352.0	1,405.3	1,384.7	1,390.3	1,405.3	1,415.8	1,439.5	1,495.6
26	Trading assets ¹⁶	113.8	81.4	81.5	82.3	82.9	85.0	83.8	82.9	82.3	79.7	79.2	81.6
27	Derivatives with a positive fair value ¹⁷	107.0	76.2	76.3	77.3	78.3	80.2	79.1	78.0	77.6	75.0	74.6	76.7
28	Other trading assets	6.8	5.2	5.1	5.1	4.6	4.8	4.6	4.9	4.8	4.7	4.6	4.8
29	Other assets ¹⁸	64.5	61.6	67.5	72.1	72.5	73.8	71.6	74.1	72.8	72.3	75.1	73.2
30	TOTAL ASSETS¹⁹	2,081.7	2,320.5	2,322.6	2,332.1	2,413.3	2,492.1	2,482.2	2,505.9	2,525.9	2,532.8	2,560.5	2,610.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18	
LIABILITIES													
31	Deposits	963.2	1,052.8	1,065.4	1,082.6	1,100.6	1,112.5	1,123.3	1,134.3	1,136.1	1,120.9	1,104.2	1,127.5
32	Large time deposits	825.3	886.3	896.0	910.3	927.4	937.7	943.0	949.3	947.1	933.6	921.4	939.0
33	Other deposits	138.0	166.6	169.4	172.2	173.2	174.8	180.3	185.1	189.1	187.4	182.7	188.5
34	Borrowings	593.5	606.5	595.7	599.7	614.3	633.0	640.8	660.2	684.1	690.4	693.1	694.1
35	Borrowings from banks in the U.S.	46.0	38.2	37.0	36.9	40.6	43.7	41.9	44.5	46.5	42.9	43.4	40.8
36	Borrowings from others	547.5	568.2	558.8	562.8	573.7	589.3	598.9	615.7	637.6	647.5	649.7	653.3
37	Trading liabilities ²⁰	113.8	88.9	87.4	84.3	83.7	86.8	82.4	82.9	82.1	78.3	78.7	80.6
38	Derivatives with a negative fair value ¹⁷	103.1	78.2	76.9	74.9	73.3	75.1	72.9	72.9	72.9	70.2	69.9	72.4
39	Other trading liabilities	10.7	10.7	10.5	9.4	10.4	11.7	9.5	10.0	9.2	8.1	8.8	8.2
40	Net due to related foreign offices	344.7	520.8	494.5	520.3	546.6	583.0	561.0	567.2	569.5	585.5	627.3	646.2
41	Other liabilities ²¹	60.1	56.4	56.5	56.1	55.6	55.8	55.9	54.8	51.0	53.1	56.1	57.2
42	TOTAL LIABILITIES ¹⁹	2,075.3	2,325.4	2,299.5	2,343.0	2,400.8	2,471.0	2,463.4	2,499.4	2,522.8	2,528.3	2,559.5	2,605.6
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	6.4	-4.9	23.0	-10.9	12.5	21.1	18.8	6.5	3.1	4.6	1.0	5.2
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.0	-3.9	-3.9	-3.6	-3.2	-3.0	-2.5	-2.0	-1.7	-1.7	-1.9	-1.9
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	-0.0	0.0	0.0	0.0	-0.0	-0.0	0.0	-0.0	-0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18
ASSETS												
1 Bank credit	862.1	875.9	872.9	866.7	887.4	908.8	916.7	929.5	935.0	938.3	939.0	931.1
2 Securities in bank credit ²	205.5	203.8	202.8	200.4	199.7	200.4	198.5	199.3	196.7	199.0	198.0	195.7
3 Treasury and agency securities ³	101.2	96.4	95.1	91.9	91.3	90.6	85.5	86.9	84.9	87.2	88.2	85.1
4 Mortgage-backed securities (MBS) ⁴	18.5	13.9	13.5	13.3	11.1	10.5	10.8	10.5	10.2	10.4	10.5	10.5
5 Non-MBS ⁵	82.7	82.4	81.6	78.6	80.2	80.1	74.7	76.4	74.7	76.8	77.7	74.6
6 Other securities	104.2	107.4	107.7	108.4	108.4	109.9	113.0	112.4	111.8	111.8	109.8	110.6
7 Mortgage-backed securities ⁶	6.6	8.0	7.9	7.6	7.5	7.5	7.5	7.5	7.6	7.5	7.5	7.6
8 Non-MBS ⁷	97.7	99.4	99.9	100.8	100.9	102.4	105.4	104.9	104.3	104.3	102.3	103.0
9 Loans and leases in bank credit ⁸	656.6	672.1	670.1	666.4	687.6	708.3	718.3	730.2	738.3	739.3	741.0	735.4
10 Commercial and industrial loans	254.8	266.7	271.9	274.7	286.8	295.2	295.2	294.1	294.1	293.7	294.4	296.4
11 Real estate loans	30.3	30.1	30.8	30.3	31.9	30.0	32.0	33.5	34.3	34.9	34.8	34.5
12 Revolving home equity loans	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
13 Closed-end residential loans ⁹	1.1	1.2	1.1	1.1	1.2	0.9	1.1	1.1	1.1	1.5	1.2	0.9
14 Commercial real estate loans ¹⁰	28.9	28.6	29.4	28.9	30.4	28.8	30.5	32.1	33.0	33.1	33.3	33.2
15 Consumer loans	2.1	2.5	2.4	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.4
16 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17 Other consumer loans ¹¹	2.1	2.5	2.4	2.5	2.5	2.5	2.5	2.4	2.4	2.4	2.4	2.4
18 Other loans and leases	369.4	372.8	365.0	358.9	366.4	380.6	388.5	400.1	407.5	408.3	409.5	402.2
19 Fed funds and reverse RPs with nonbanks ¹²	176.1	170.1	160.7	152.5	159.2	172.4	185.2	193.7	200.0	197.2	201.5	195.0
20 All other loans and leases ¹³	193.2	202.7	204.3	206.3	207.2	208.2	203.3	206.4	207.5	211.1	208.0	207.1
21 LESS: Allowance for loan and lease losses	0.6	0.6	0.6	0.5	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5
22 Interbank loans ¹²	26.0	21.8	21.4	25.0	26.1	23.9	26.0	31.1	31.7	32.4	31.9	30.9
23 Fed funds and reverse RPs with banks ¹²	22.1	18.4	17.9	21.9	22.7	19.9	22.0	26.5	27.0	27.8	27.5	26.4
24 Loans to commercial banks ¹⁴	4.0	3.4	3.5	3.1	3.4	4.0	4.0	4.7	4.7	4.6	4.4	4.5
25 Cash assets ¹⁵	1,055.5	1,264.0	1,200.4	1,310.0	1,383.2	1,385.6	1,375.6	1,438.2	1,483.3	1,456.8	1,463.7	1,472.5
26 Trading assets ¹⁶	113.7	84.1	83.2	81.8	83.1	83.0	82.0	82.9	83.5	80.6	80.3	79.7
27 Derivatives with a positive fair value ¹⁷	106.9	78.9	78.3	76.9	78.3	78.4	77.3	78.0	78.6	75.6	75.6	75.0
28 Other trading assets	6.8	5.2	4.9	4.9	4.8	4.7	4.6	4.9	4.9	5.0	4.7	4.7
29 Other assets ¹⁸	66.7	63.4	66.5	68.9	72.6	74.4	73.3	76.1	76.0	74.4	76.7	75.1
30 TOTAL ASSETS ¹⁹	2,123.4	2,308.6	2,243.9	2,352.0	2,451.9	2,475.3	2,473.1	2,557.3	2,609.1	2,582.1	2,591.1	2,588.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 27, 2014

Account	2013	2013	2013	2014	2014	2014	2014	2014	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 28	Jun 4	Jun 11	Jun 18
LIABILITIES												
31 Deposits	971.9	1,038.3	1,057.9	1,091.6	1,106.1	1,117.0	1,131.7	1,144.4	1,151.6	1,131.6	1,126.6	1,132.1
32 Large time deposits	834.5	873.0	887.0	921.2	933.3	942.8	951.8	960.3	962.3	944.9	941.4	943.5
33 Other deposits	137.4	165.3	170.9	170.4	172.9	174.2	179.9	184.1	189.3	186.7	185.2	188.6
34 Borrowings	608.5	608.2	583.9	599.6	620.5	631.0	643.8	678.1	696.8	708.4	701.1	691.1
35 Borrowings from banks in the U.S.	45.3	38.9	35.3	36.0	40.0	43.3	42.2	43.7	46.4	42.6	43.8	43.1
36 Borrowings from others	563.2	569.3	548.5	563.7	580.5	587.6	601.6	634.4	650.3	665.8	657.3	647.9
37 Trading liabilities ²⁰	113.8	91.3	90.1	85.6	83.5	85.7	82.4	83.1	82.8	78.7	79.7	78.6
38 Derivatives with a negative fair value ¹⁷	104.0	80.2	79.2	74.9	72.7	74.3	73.1	73.7	74.2	71.1	71.4	70.6
39 Other trading liabilities	9.9	11.2	10.9	10.7	10.8	11.4	9.3	9.5	8.6	7.6	8.4	8.0
40 Net due to related foreign offices	364.1	510.2	450.8	516.1	581.3	580.8	555.3	591.5	617.9	607.7	621.7	630.5
41 Other liabilities ²¹	61.6	56.9	57.3	55.1	56.5	56.9	55.9	56.2	56.1	51.7	57.9	52.7
42 TOTAL LIABILITIES ¹⁹	2,119.9	2,304.8	2,240.0	2,348.0	2,447.9	2,471.3	2,469.1	2,553.3	2,605.1	2,578.1	2,587.1	2,584.8
43 RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.5	3.8	3.9	3.9	4.0							
MEMORANDA												
44 Net unrealized gains (losses) on available-for-sale securities ²³	-2.0	-3.9	-3.9	-3.6	-3.2	-3.0	-2.5	-2.0	-1.7	-1.7	-1.9	-1.9
45 Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46 Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47 Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48 Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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