
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
January 9, 2015

Notice to Users of the H.8 Release

Effective with the release dated January 16, 2015, several changes will be made to line items shown on the H.8 release. These changes relate to the Federal Reserve Board's notice published in the *Federal Register*, 79 FR 57101 on September 24, 2014.

The following line items will be added to the release:

1. Current line item 14, Commercial real estate loans, will be disaggregated into four components: (a) Construction and land development loans; (b) Loans secured by farmland; (c) Loans secured by multifamily properties; and (d) Loans secured by nonfarm nonresidential properties.
2. Current line item 17, Other consumer loans, will be subdivided into two items: (a) Automobile loans; and (b) All other consumer loans.
3. Current line item 20, All other loans and leases, will be split into two items: (a) Loans to nondepository financial institutions; and (b) Other loans not elsewhere classified.
4. A subcomponent of Memoranda line item 44, Net unrealized gains (losses) on available-for-sale securities, covering net unrealized gains (losses) on U.S. Treasury and agency securities, mortgage-backed securities, will be added.
5. Two Memoranda line items covering loans to businesses with original amounts of \$1,000,000 or less will be added: (a) Loans secured by nonfarm nonresidential properties; and (b) Commercial and industrial loans to U.S. addressees.

The following line items will be discontinued:

1. Current line items 27 and 28, Derivatives with positive and negative fair values, will no longer be published. The amount of derivatives with positive and negative fair values will be reported as part of line item 26 and line item 37, respectively.
2. Memoranda line items 45, 46, 47, and 48, covering securitized consumer and real estate loans, will also be dropped.

The historical data for the discontinued line items will remain available for download through the Federal Reserve Board's Data Download Program (DDP).

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
January 9, 2015

Account	2010	2011	2012	2013	2014	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4	2014 Sep	2014 Oct	2014 Nov	2014 Dec
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	4.6	3.9	7.0	11.4
2 Securities in bank credit ²	6.9	1.8	7.5	-1.9	7.0	-8.4	1.0	6.5	7.1	7.2	6.6	7.7	2.8	5.3	24.0
3 Treasury and agency securities ³	15.4	3.1	8.4	-5.6	11.8	-13.1	-0.4	7.9	11.3	13.1	13.1	19.5	9.3	6.5	30.7
6 Other securities	-7.3	-0.9	5.7	6.3	-2.5	1.4	3.8	3.8	-1.2	-5.1	-7.6	-17.6	-11.4	2.6	8.7
9 Loans and leases in bank credit ⁸	-5.7	1.4	2.8	2.2	6.8	0.6	2.6	5.9	8.2	7.0	5.4	3.4	4.3	7.7	6.8
10 Commercial and industrial loans	-9.2	8.5	11.6	7.2	12.4	6.1	6.5	13.8	13.8	10.7	9.3	6.9	5.3	12.7	16.2
11 Real estate loans	-5.5	-3.7	-1.1	-1.0	2.3	-2.6	-0.6	1.9	3.4	2.9	1.1	0.8	0.4	0.6	3.5
12 Revolving home equity loans	-4.2	-5.9	-7.1	-8.1	-4.1	-7.7	-7.6	-5.9	-3.5	-4.1	-3.1	-3.9	-2.1	-2.6	-3.1
13 Closed-end residential loans ⁹	-2.6	-0.4	1.2	-3.5	0.4	-7.8	-5.4	-0.4	2.4	1.4	-1.9	-2.1	-3.6	-2.0	0.7
14 Commercial real estate loans ¹⁰	-8.8	-6.4	-1.3	4.4	6.5	4.9	6.9	6.9	6.7	6.5	5.4	5.1	5.1	4.2	7.9
15 Consumer loans	-7.0	-1.7	1.0	3.5	5.2	2.5	4.2	3.4	6.6	6.4	4.1	5.1	4.1	4.3	1.6
16 Credit cards and other revolving plans	-11.2	-3.0	-0.7	0.8	4.0	-1.2	1.3	1.7	4.8	4.7	4.4	4.5	3.9	4.3	6.0
17 Other consumer loans ¹¹	-1.4	0.0	3.0	6.5	6.6	6.8	7.4	5.3	8.6	8.1	3.8	5.6	4.4	4.4	-3.1
18 Other loans and leases	0.5	18.6	7.5	5.0	14.6	1.2	6.1	10.1	16.7	14.6	14.0	4.8	14.8	23.8	8.1
21 LESS: Allowance for loan and lease losses	—	-17.8	-16.4	-15.5	-12.4	-17.8	-16.8	-18.5	-10.7	-11.7	-11.3	-9.5	-7.5	-18.3	-13.1
22 Interbank loans ¹²	-22.8	-37.0	4.7	-10.9	-14.7	-26.2	-22.9	11.3	11.7	-7.2	-71.7	-72.1	-42.4	-86.6	-90.8
25 Cash assets ¹⁵	-7.8	47.7	-2.1	55.2	12.5	49.8	44.4	17.4	14.8	15.7	0.2	16.8	2.8	-1.0	-52.8
26 Trading assets ¹⁶	—	4.0	-1.6	-33.3	8.0	-57.9	-43.5	4.6	-6.7	3.0	30.9	3.0	48.7	22.8	52.7
29 Other assets ¹⁸	4.5	-3.6	-5.0	-0.2	1.5	2.8	-6.7	3.4	0.7	2.2	-0.1	-9.0	7.6	-2.8	3.8
30 TOTAL ASSETS ¹⁹	-2.7	5.2	2.6	7.2	7.5	5.3	7.8	8.2	8.7	8.3	4.1	5.4	4.4	4.5	-1.7
LIABILITIES															
31 Deposits	2.4	6.7	7.2	6.5	6.4	6.1	7.7	8.0	7.4	5.6	3.9	10.0	-4.4	9.8	7.3
32 Large time deposits	-7.2	-13.6	-1.1	5.4	6.3	10.6	2.9	14.1	8.0	-2.0	4.4	-8.1	-0.6	30.1	3.1
33 Other deposits	—	12.4	9.0	6.7	6.4	5.3	8.7	6.9	7.3	7.1	3.8	13.5	-5.2	5.9	8.1
34 Borrowings	-18.9	-14.7	-5.8	-0.4	15.5	-4.5	5.2	10.8	21.9	17.7	8.4	10.7	14.7	1.5	5.4
37 Trading liabilities ²⁰	—	0.7	-8.8	-27.0	9.8	-69.1	-26.8	0.2	-31.5	18.5	55.5	48.3	76.3	20.7	75.6
41 Other liabilities ²¹	9.2	-1.4	-0.7	-8.9	0.4	-12.2	-21.3	-9.4	-7.0	4.2	14.1	4.2	22.1	20.5	18.5
42 TOTAL LIABILITIES ¹⁹	-3.3	5.5	2.3	8.1	7.7	7.3	7.8	8.0	9.0	9.1	3.7	6.8	3.2	5.5	-5.8

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	10,086.9	10,484.3	10,559.1	10,603.5	10,643.9	10,678.8	10,741.5	10,843.3	10,808.8	10,825.5	10,885.4	10,878.3
2	Securities in bank credit ²	2,714.9	2,808.8	2,833.3	2,834.3	2,852.6	2,859.3	2,872.0	2,929.4	2,922.1	2,927.3	2,934.9	2,947.5
3	Treasury and agency securities ³	1,807.9	1,900.9	1,925.8	1,936.2	1,967.6	1,982.8	1,993.6	2,044.6	2,043.1	2,046.7	2,046.5	2,053.8
4	Mortgage-backed securities (MBS) ⁴	1,318.4	1,349.5	1,354.0	1,356.6	1,368.2	1,380.8	1,380.8	1,393.7	1,390.7	1,395.8	1,395.2	1,397.6
5	Non-MBS ⁵	489.4	551.5	571.7	579.6	599.5	602.0	612.8	650.9	652.4	650.9	651.3	656.2
6	Other securities	907.1	907.8	907.6	898.1	884.9	876.5	878.4	884.8	879.0	880.7	888.3	893.6
7	Mortgage-backed securities ⁶	141.9	134.2	133.8	131.6	130.5	130.0	126.4	128.8	128.8	128.2	127.7	131.1
8	Non-MBS ⁷	765.1	773.6	773.7	766.5	754.4	746.5	752.0	756.0	750.2	752.4	760.6	762.5
9	Loans and leases in bank credit ⁸	7,371.9	7,675.6	7,725.8	7,769.2	7,791.4	7,819.6	7,869.5	7,913.8	7,886.7	7,898.1	7,950.5	7,930.8
10	Commercial and industrial loans	1,575.2	1,689.1	1,707.7	1,724.2	1,734.1	1,741.7	1,760.1	1,783.8	1,779.6	1,785.1	1,793.0	1,784.1
11	Real estate loans	3,526.5	3,594.4	3,602.8	3,611.2	3,613.5	3,614.6	3,616.4	3,626.8	3,619.4	3,627.0	3,632.7	3,632.0
12	Revolving home equity loans	473.3	465.1	463.7	461.7	460.2	459.4	458.4	457.2	457.7	457.4	456.9	456.5
13	Closed-end residential loans ⁹	1,557.5	1,579.7	1,580.1	1,581.7	1,578.9	1,574.1	1,571.5	1,572.4	1,570.7	1,573.6	1,573.8	1,573.5
14	Commercial real estate loans ¹⁰	1,495.7	1,549.6	1,558.9	1,567.8	1,574.4	1,581.1	1,586.6	1,597.1	1,591.1	1,596.0	1,602.0	1,602.0
15	Consumer loans	1,141.0	1,171.6	1,179.6	1,183.3	1,188.3	1,192.4	1,196.7	1,198.3	1,199.5	1,197.2	1,198.6	1,198.0
16	Credit cards and other revolving plans	593.9	604.2	607.0	608.9	611.2	613.2	615.4	618.5	618.4	617.1	620.1	619.0
17	Other consumer loans ¹¹	547.1	567.3	572.6	574.4	577.1	579.2	581.3	579.8	581.0	580.1	578.5	578.9
18	Other loans and leases	1,129.2	1,220.5	1,235.7	1,250.5	1,255.5	1,271.0	1,296.2	1,305.0	1,288.2	1,288.8	1,326.2	1,316.8
19	Fed funds and reverse RPs with nonbanks ¹²	272.7	310.4	316.3	314.4	311.8	311.7	324.0	316.2	308.3	308.4	322.4	322.1
20	All other loans and leases ¹³	856.5	910.2	919.3	936.1	943.7	959.3	972.3	988.7	979.9	980.3	1,003.7	994.7
21	LESS: Allowance for loan and lease losses	123.8	115.3	114.3	113.1	112.2	111.5	109.8	108.6	108.4	108.4	108.8	108.8
22	Interbank loans ¹²	108.4	118.8	126.8	111.5	104.8	101.1	93.8	86.7	85.5	85.9	87.2	87.7
23	Fed funds and reverse RPs with banks ¹²	97.4	106.4	115.0	100.4	92.7	91.7	84.3	76.5	75.8	76.3	77.6	75.4
24	Loans to commercial banks ¹⁴	11.0	12.4	11.8	11.0	12.1	9.5	9.6	10.2	9.7	9.7	9.6	12.3
25	Cash assets ¹⁵	2,598.7	2,842.9	2,866.3	2,904.6	2,945.2	2,952.0	2,949.5	2,819.8	2,942.7	2,930.7	2,779.6	2,569.0
26	Trading assets ¹⁶	200.6	195.9	198.0	201.4	201.9	210.1	214.1	223.5	221.0	230.1	222.0	223.9
27	Derivatives with a positive fair value ¹⁷	188.1	174.1	174.6	177.9	178.7	187.9	194.3	205.7	202.7	211.5	204.6	207.3
28	Other trading assets	12.5	21.8	23.4	23.4	23.2	22.3	19.8	17.8	18.3	18.6	17.4	16.6
29	Other assets ¹⁸	1,125.4	1,135.3	1,142.8	1,139.1	1,130.6	1,137.8	1,135.1	1,138.7	1,142.1	1,137.9	1,128.9	1,142.8
30	TOTAL ASSETS ¹⁹	13,996.0	14,661.9	14,778.5	14,846.9	14,914.2	14,968.4	15,024.1	15,003.4	15,091.9	15,101.8	14,994.3	14,792.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	9,780.1	10,160.8	10,225.3	10,241.2	10,326.2	10,288.0	10,372.1	10,435.4	10,453.5	10,451.0	10,457.3	10,393.8
32	Large time deposits	1,595.0	1,665.5	1,674.6	1,667.3	1,656.0	1,655.2	1,696.7	1,701.1	1,706.5	1,696.5	1,694.4	1,704.1
33	Other deposits	8,185.1	8,495.3	8,550.7	8,573.8	8,670.2	8,632.8	8,675.4	8,734.2	8,747.0	8,754.5	8,762.9	8,689.7
34	Borrowings	1,529.3	1,699.0	1,725.8	1,727.9	1,743.3	1,764.6	1,766.8	1,774.8	1,773.5	1,780.1	1,798.5	1,748.9
35	Borrowings from banks in the U.S.	134.4	138.0	148.3	132.3	128.7	125.0	116.8	111.9	109.9	112.0	118.6	107.4
36	Borrowings from others	1,394.9	1,560.9	1,577.4	1,595.5	1,614.6	1,639.6	1,650.1	1,663.0	1,663.6	1,668.1	1,679.9	1,641.6
37	Trading liabilities ²⁰	198.1	179.2	183.2	188.9	196.5	209.0	212.6	226.0	227.4	229.5	226.6	222.2
38	Derivatives with a negative fair value ¹⁷	156.8	142.4	144.5	150.0	157.9	167.2	174.4	184.3	182.1	185.7	184.8	186.0
39	Other trading liabilities	41.4	36.8	38.7	38.9	38.6	41.7	38.2	41.7	45.3	43.9	41.8	36.3
40	Net due to related foreign offices	539.6	643.9	660.4	697.2	663.3	696.4	660.4	504.0	573.4	558.9	463.1	367.1
41	Other liabilities ²¹	409.6	396.1	402.9	400.2	401.6	409.0	416.0	422.4	427.3	420.0	412.1	427.1
42	TOTAL LIABILITIES ¹⁹	12,456.8	13,078.9	13,197.6	13,255.4	13,330.9	13,367.0	13,427.9	13,362.5	13,455.1	13,439.6	13,357.6	13,159.2
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,539.3	1,583.0	1,580.9	1,591.5	1,583.4	1,601.4	1,596.2	1,641.0	1,636.8	1,662.1	1,636.7	1,633.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.7	8.8	9.0	10.8	8.5	16.9	16.7	17.7	18.9	18.4	15.3	18.4
45	Securitized consumer loans ²⁴	19.6	19.1	19.4	19.8	19.1	19.8	19.8	20.2	20.2	20.2	20.2	20.1
46	Securitized credit cards and other revolving plans	10.6	10.6	10.7	11.1	10.4	10.6	10.8	11.2	11.2	11.2	11.3	11.1
47	Other securitized consumer loans	9.0	8.6	8.7	8.7	8.8	9.2	9.0	9.0	9.0	9.0	9.0	9.0
48	Securitized real estate loans ²⁴	682.6	657.8	656.2	655.4	652.7	652.3	645.1	643.0	644.3	642.8	642.6	642.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	10,138.0	10,469.3	10,526.4	10,588.3	10,654.0	10,690.9	10,775.4	10,894.8	10,831.7	10,864.8	10,948.4	10,962.0
2	Securities in bank credit ²	2,716.4	2,799.4	2,818.1	2,826.6	2,852.0	2,861.0	2,885.8	2,928.9	2,920.8	2,922.8	2,936.7	2,944.2
3	Treasury and agency securities ³	1,805.7	1,897.1	1,915.2	1,929.1	1,962.6	1,977.0	2,000.6	2,040.8	2,037.8	2,036.8	2,045.0	2,050.6
4	Mortgage-backed securities (MBS) ⁴	1,319.2	1,348.0	1,349.7	1,350.2	1,364.7	1,378.9	1,386.1	1,392.8	1,390.5	1,390.8	1,392.1	1,398.1
5	Non-MBS ⁵	486.5	549.1	565.5	578.9	597.9	598.1	614.5	648.0	647.3	646.1	652.8	652.4
6	Other securities	910.7	902.3	902.8	897.5	889.4	884.0	885.2	888.1	883.0	885.9	891.7	893.6
7	Mortgage-backed securities ⁶	141.1	134.1	133.4	132.0	131.0	130.3	126.7	128.0	127.9	127.3	127.4	129.9
8	Non-MBS ⁷	769.6	768.2	769.4	765.5	758.3	753.7	758.4	760.1	755.1	758.6	764.3	763.7
9	Loans and leases in bank credit ⁸	7,421.6	7,669.9	7,708.3	7,761.7	7,802.0	7,829.9	7,889.6	7,965.9	7,910.8	7,942.0	8,011.7	8,017.8
10	Commercial and industrial loans	1,576.2	1,692.8	1,704.3	1,718.2	1,727.7	1,738.4	1,756.4	1,784.3	1,764.4	1,783.2	1,803.7	1,795.7
11	Real estate loans	3,535.8	3,594.7	3,603.4	3,615.5	3,619.4	3,618.9	3,625.4	3,634.6	3,633.9	3,633.9	3,635.0	3,637.5
12	Revolving home equity loans	474.0	464.8	462.8	461.7	461.0	460.7	459.3	458.0	458.4	458.2	457.8	457.5
13	Closed-end residential loans ⁹	1,562.0	1,579.6	1,581.6	1,586.1	1,583.1	1,577.4	1,576.2	1,575.2	1,578.8	1,574.7	1,571.9	1,575.4
14	Commercial real estate loans ¹⁰	1,499.7	1,550.3	1,559.1	1,567.8	1,575.2	1,580.7	1,589.9	1,601.3	1,596.7	1,601.1	1,605.3	1,604.7
15	Consumer loans	1,158.0	1,168.6	1,175.6	1,184.9	1,191.9	1,191.2	1,197.9	1,215.6	1,208.7	1,212.4	1,222.0	1,223.7
16	Credit cards and other revolving plans	611.4	601.3	604.0	609.5	612.0	611.2	616.7	636.8	628.6	633.4	644.6	645.8
17	Other consumer loans ¹¹	546.6	567.3	571.6	575.4	579.9	580.0	581.2	578.8	580.1	579.0	577.4	577.9
18	Other loans and leases	1,151.7	1,213.8	1,225.0	1,243.1	1,263.1	1,281.4	1,309.9	1,331.5	1,303.8	1,312.4	1,351.1	1,360.8
19	Fed funds and reverse RPs with nonbanks ¹²	282.8	306.2	305.8	307.7	316.4	317.2	332.0	327.3	319.2	317.3	328.5	339.5
20	All other loans and leases ¹³	868.8	907.6	919.3	935.3	946.7	964.2	977.9	1,004.2	984.7	995.1	1,022.6	1,021.4
21	LESS: Allowance for loan and lease losses	124.0	115.8	113.7	113.4	112.6	110.8	110.0	108.7	109.3	109.1	108.6	107.6
22	Interbank loans ¹²	109.9	116.6	125.3	109.9	105.4	101.4	94.7	87.4	89.4	88.3	84.9	86.4
23	Fed funds and reverse RPs with banks ¹²	98.9	104.4	113.8	98.8	93.2	91.7	85.0	77.1	79.8	78.6	75.1	74.0
24	Loans to commercial banks ¹⁴	11.0	12.3	11.5	11.1	12.2	9.7	9.6	10.3	9.6	9.7	9.8	12.3
25	Cash assets ¹⁵	2,576.4	2,841.3	2,892.4	2,922.8	2,939.5	2,935.5	2,960.5	2,804.6	2,980.2	2,902.0	2,755.9	2,519.0
26	Trading assets ¹⁶	203.2	194.7	194.6	199.9	204.4	210.8	219.6	227.0	226.4	234.6	221.2	227.0
27	Derivatives with a positive fair value ¹⁷	191.3	172.4	169.8	175.8	180.6	188.9	200.7	210.3	209.4	217.4	205.2	210.8
28	Other trading assets	11.8	22.3	24.8	24.0	23.8	21.9	19.0	16.7	17.0	17.2	16.0	16.2
29	Other assets ¹⁸	1,127.0	1,133.2	1,140.2	1,135.0	1,134.9	1,140.2	1,136.7	1,139.6	1,142.9	1,138.6	1,133.5	1,142.5
30	TOTAL ASSETS ¹⁹	14,030.5	14,639.4	14,765.2	14,842.4	14,925.6	14,968.1	15,076.8	15,044.7	15,161.3	15,119.0	15,035.3	14,829.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	9,878.1	10,120.0	10,185.2	10,191.0	10,303.9	10,273.7	10,396.8	10,540.7	10,528.6	10,548.1	10,538.7	10,579.7
32	Large time deposits	1,590.4	1,676.0	1,678.0	1,659.9	1,654.8	1,641.9	1,681.5	1,697.4	1,701.5	1,691.1	1,693.7	1,706.0
33	Other deposits	8,287.6	8,444.0	8,507.2	8,531.1	8,649.1	8,631.7	8,715.3	8,843.3	8,827.1	8,857.0	8,845.0	8,873.7
34	Borrowings	1,520.9	1,700.7	1,719.5	1,722.9	1,742.6	1,761.3	1,775.1	1,763.6	1,775.7	1,765.8	1,794.4	1,715.6
35	Borrowings from banks in the U.S.	133.1	138.3	147.3	131.2	129.6	126.1	117.0	110.6	111.8	111.9	113.9	104.7
36	Borrowings from others	1,387.7	1,562.4	1,572.2	1,591.8	1,613.0	1,635.2	1,658.1	1,653.0	1,663.9	1,653.9	1,680.5	1,610.8
37	Trading liabilities ²⁰	203.9	177.8	176.4	184.6	198.8	209.0	218.6	232.8	236.4	237.2	229.6	227.6
38	Derivatives with a negative fair value ¹⁷	161.7	139.7	138.4	146.3	159.9	167.9	179.9	190.5	190.7	193.6	186.4	191.3
39	Other trading liabilities	42.2	38.1	38.0	38.2	38.9	41.1	38.7	42.3	45.6	43.5	43.2	36.3
40	Net due to related foreign offices	488.9	664.9	698.8	743.6	667.7	702.6	642.5	454.0	559.2	510.7	426.5	259.1
41	Other liabilities ²¹	416.7	390.6	397.0	398.7	406.7	415.2	426.3	429.5	436.5	428.7	423.4	424.9
42	TOTAL LIABILITIES ¹⁹	12,508.4	13,054.0	13,176.9	13,240.7	13,319.7	13,361.8	13,459.3	13,420.5	13,536.4	13,490.5	13,412.6	13,206.9
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,522.1	1,585.4	1,588.4	1,601.6	1,605.9	1,606.3	1,617.5	1,624.2	1,624.9	1,628.6	1,622.7	1,622.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-8.7	8.8	9.0	10.8	8.5	16.9	16.7	17.7	18.9	18.4	15.3	18.4
45	Securitized consumer loans ²⁴	20.3	18.7	18.9	19.3	18.7	20.2	20.3	20.8	20.9	20.8	20.8	20.8
46	Securitized credit cards and other revolving plans	11.0	10.4	10.5	11.0	10.2	10.5	10.9	11.6	11.5	11.5	11.5	11.5
47	Other securitized consumer loans	9.3	8.3	8.3	8.3	8.5	9.7	9.4	9.3	9.3	9.3	9.3	9.3
48	Securitized real estate loans ²⁴	681.9	655.5	654.5	654.3	654.6	654.6	645.5	643.2	644.2	642.8	642.8	642.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	9,214.0	9,540.9	9,609.1	9,648.5	9,694.7	9,723.7	9,780.0	9,864.6	9,838.6	9,857.4	9,890.1	9,891.5
2	Securities in bank credit ²	2,507.8	2,608.1	2,634.9	2,639.0	2,660.9	2,671.4	2,692.5	2,741.6	2,733.1	2,740.1	2,747.1	2,757.7
3	Treasury and agency securities ³	1,708.8	1,813.0	1,837.9	1,851.6	1,885.3	1,903.8	1,918.6	1,962.1	1,958.6	1,964.5	1,963.7	1,970.7
4	Mortgage-backed securities (MBS) ⁴	1,305.2	1,339.2	1,343.9	1,346.7	1,358.6	1,370.6	1,370.9	1,382.1	1,379.2	1,384.1	1,383.3	1,385.8
5	Non-MBS ⁵	403.7	473.8	494.0	504.9	526.6	533.1	547.7	579.9	579.3	580.4	580.4	584.9
6	Other securities	799.0	795.1	797.0	787.4	775.6	767.6	773.9	779.6	774.5	775.6	783.4	787.0
7	Mortgage-backed securities ⁶	133.4	126.9	127.0	125.7	125.2	125.3	124.6	126.3	126.9	126.2	125.5	126.9
8	Non-MBS ⁷	665.6	668.2	670.0	661.7	650.4	642.3	649.2	653.3	647.6	649.4	657.9	660.1
9	Loans and leases in bank credit ⁸	6,706.1	6,932.8	6,974.2	7,009.5	7,033.8	7,052.3	7,087.5	7,123.0	7,105.6	7,117.4	7,143.0	7,133.8
10	Commercial and industrial loans	1,303.2	1,392.4	1,405.6	1,417.5	1,429.2	1,433.8	1,449.9	1,464.2	1,462.8	1,466.3	1,469.4	1,462.0
11	Real estate loans	3,495.9	3,560.7	3,569.4	3,577.6	3,580.0	3,580.0	3,581.8	3,590.7	3,584.6	3,591.8	3,595.9	3,594.2
12	Revolving home equity loans	473.0	464.8	463.4	461.4	459.9	459.0	458.1	456.8	457.3	457.0	456.6	456.1
13	Closed-end residential loans ⁹	1,556.5	1,578.2	1,579.3	1,581.3	1,578.5	1,572.6	1,569.9	1,570.5	1,569.0	1,571.9	1,571.9	1,570.8
14	Commercial real estate loans ¹⁰	1,466.4	1,517.7	1,526.7	1,534.9	1,541.6	1,548.3	1,553.9	1,563.4	1,558.3	1,562.8	1,567.5	1,567.2
15	Consumer loans	1,138.5	1,169.2	1,177.2	1,180.8	1,185.7	1,189.7	1,194.0	1,195.6	1,196.8	1,194.6	1,195.9	1,195.2
16	Credit cards and other revolving plans	593.9	604.2	607.0	608.9	611.2	613.2	615.4	618.5	618.4	617.1	620.1	619.0
17	Other consumer loans ¹¹	544.6	564.9	570.2	571.9	574.5	576.5	578.6	577.1	578.4	577.4	575.8	576.2
18	Other loans and leases	768.5	810.6	822.0	833.6	839.0	848.8	861.8	872.5	861.3	864.7	881.9	882.4
19	Fed funds and reverse RPs with nonbanks ¹²	115.6	110.4	113.3	112.6	111.2	111.6	114.9	111.5	105.0	109.0	109.9	119.0
20	All other loans and leases ¹³	652.9	700.2	708.7	720.9	727.8	737.2	746.9	761.0	756.4	755.7	772.0	763.4
21	LESS: Allowance for loan and lease losses	123.3	114.8	113.9	112.5	111.5	110.9	109.2	108.2	107.9	107.9	108.4	108.5
22	Interbank loans ¹²	84.3	90.7	92.9	76.9	77.8	73.8	66.5	62.3	58.1	59.7	64.6	67.6
23	Fed funds and reverse RPs with banks ¹²	77.0	82.3	85.2	69.1	68.7	67.0	59.6	55.0	51.2	52.9	57.9	58.4
24	Loans to commercial banks ¹⁴	7.3	8.4	7.7	7.7	9.1	6.7	6.9	7.3	6.9	6.8	6.7	9.2
25	Cash assets ¹⁵	1,310.9	1,405.2	1,428.7	1,459.3	1,500.9	1,474.0	1,509.5	1,528.0	1,557.7	1,542.7	1,542.6	1,474.7
26	Trading assets ¹⁶	119.3	114.9	116.7	119.6	121.2	128.4	131.6	137.6	137.0	143.8	135.3	136.6
27	Derivatives with a positive fair value ¹⁷	112.0	98.0	98.4	101.6	103.3	110.7	116.0	124.6	123.2	129.8	123.2	125.1
28	Other trading assets	7.3	16.9	18.3	18.0	17.9	17.7	15.6	13.0	13.8	14.0	12.1	11.6
29	Other assets ¹⁸	1,057.0	1,061.2	1,064.0	1,064.5	1,059.4	1,064.0	1,062.8	1,063.3	1,068.4	1,059.0	1,055.7	1,067.8
30	TOTAL ASSETS ¹⁹	11,662.2	12,098.1	12,197.7	12,256.3	12,342.5	12,352.9	12,441.3	12,547.7	12,551.9	12,554.6	12,579.9	12,529.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	8,718.6	9,031.5	9,077.1	9,091.5	9,181.1	9,138.3	9,225.7	9,317.5	9,325.1	9,331.6	9,347.8	9,290.6
32	Large time deposits	701.8	725.6	721.6	716.4	715.2	715.4	771.9	798.9	792.4	789.9	802.1	814.9
33	Other deposits	8,016.9	8,305.9	8,355.6	8,375.1	8,465.9	8,423.0	8,453.8	8,518.6	8,532.7	8,541.7	8,545.6	8,475.7
34	Borrowings	935.9	1,005.1	1,016.9	1,010.4	1,017.9	1,021.8	1,016.3	1,027.3	1,005.5	1,011.2	1,048.1	1,051.2
35	Borrowings from banks in the U.S.	97.0	97.9	106.7	92.6	92.0	89.6	79.0	73.6	69.6	70.9	79.2	74.8
36	Borrowings from others	838.9	907.1	910.2	917.8	925.9	932.1	937.3	953.7	935.9	940.2	968.9	976.4
37	Trading liabilities ²⁰	110.8	98.4	101.6	106.9	113.6	124.0	127.5	140.5	141.7	144.7	141.7	135.8
38	Derivatives with a negative fair value ¹⁷	80.2	70.3	72.1	77.2	85.1	91.3	96.6	105.8	104.2	107.3	106.6	106.7
39	Other trading liabilities	30.6	28.1	29.5	29.7	28.5	32.6	30.8	34.7	37.4	37.4	35.0	29.1
40	Net due to related foreign offices	33.8	39.0	62.7	110.5	94.9	109.0	127.0	88.1	101.9	87.5	71.2	79.7
41	Other liabilities ²¹	353.0	340.1	344.4	344.0	347.5	350.9	360.3	363.2	368.3	363.5	353.8	365.5
42	TOTAL LIABILITIES ¹⁹	10,152.1	10,514.0	10,602.7	10,663.4	10,755.0	10,743.9	10,856.8	10,936.6	10,942.4	10,938.5	10,962.6	10,922.8
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,510.2	1,584.1	1,595.0	1,592.9	1,587.5	1,609.0	1,584.6	1,611.1	1,609.5	1,616.2	1,617.3	1,606.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.9	10.6	10.6	12.1	9.8	17.4	15.8	16.7	17.8	17.2	14.4	17.4
45	Securitized consumer loans ²⁴	19.6	19.1	19.4	19.8	19.1	19.8	19.8	20.2	20.2	20.2	20.2	20.1
46	Securitized credit cards and other revolving plans	10.6	10.6	10.7	11.1	10.4	10.6	10.8	11.2	11.2	11.2	11.3	11.1
47	Other securitized consumer loans	9.0	8.6	8.7	8.7	8.8	9.2	9.0	9.0	9.0	9.0	9.0	9.0
48	Securitized real estate loans ²⁴	682.6	657.8	656.2	655.4	652.7	652.3	645.1	643.0	644.3	642.8	642.6	642.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	9,265.0	9,528.0	9,581.2	9,634.9	9,702.3	9,736.1	9,809.0	9,914.1	9,860.9	9,893.6	9,951.3	9,973.2
2	Securities in bank credit ²	2,513.6	2,599.9	2,617.4	2,628.8	2,659.1	2,673.4	2,705.8	2,745.6	2,736.7	2,740.5	2,752.9	2,759.2
3	Treasury and agency securities ³	1,710.6	1,808.6	1,826.0	1,842.7	1,880.4	1,899.9	1,926.7	1,962.9	1,958.6	1,959.6	1,965.9	1,972.2
4	Mortgage-backed securities (MBS) ⁴	1,305.9	1,337.6	1,339.3	1,340.2	1,354.7	1,367.8	1,375.8	1,381.1	1,379.1	1,379.1	1,380.0	1,386.1
5	Non-MBS ⁵	404.7	471.0	486.7	502.5	525.8	532.1	550.9	581.7	579.5	580.5	585.9	586.1
6	Other securities	803.0	791.3	791.4	786.1	778.7	773.5	779.1	782.7	778.1	780.9	786.9	787.0
7	Mortgage-backed securities ⁶	133.3	126.6	126.2	125.4	124.9	125.4	125.2	126.2	126.5	126.0	126.0	126.7
8	Non-MBS ⁷	669.7	664.6	665.2	660.7	653.8	648.1	653.9	656.5	651.5	655.0	660.9	660.3
9	Loans and leases in bank credit ⁸	6,751.4	6,928.1	6,963.8	7,006.1	7,043.1	7,062.6	7,103.1	7,168.5	7,124.2	7,153.1	7,198.4	7,214.0
10	Commercial and industrial loans	1,304.7	1,395.1	1,402.0	1,410.9	1,423.9	1,433.4	1,448.0	1,465.2	1,451.1	1,464.5	1,478.3	1,473.3
11	Real estate loans	3,504.9	3,560.8	3,569.3	3,580.9	3,584.7	3,584.1	3,590.8	3,598.5	3,598.6	3,598.4	3,598.3	3,600.3
12	Revolving home equity loans	473.7	464.5	462.5	461.4	460.7	460.4	458.9	457.6	458.1	457.8	457.4	457.1
13	Closed-end residential loans ⁹	1,561.1	1,578.5	1,580.3	1,585.0	1,582.0	1,576.1	1,574.9	1,573.4	1,577.2	1,573.2	1,570.0	1,572.9
14	Commercial real estate loans ¹⁰	1,470.2	1,517.8	1,526.5	1,534.5	1,542.0	1,547.6	1,557.0	1,567.4	1,563.3	1,567.4	1,570.9	1,570.3
15	Consumer loans	1,155.6	1,166.2	1,173.2	1,182.4	1,189.4	1,188.6	1,195.2	1,212.8	1,206.1	1,209.7	1,219.2	1,221.0
16	Credit cards and other revolving plans	611.4	601.3	604.0	609.5	612.0	611.2	616.7	636.8	628.6	633.4	644.6	645.8
17	Other consumer loans ¹¹	544.1	564.9	569.2	572.9	577.3	577.4	578.5	576.1	577.5	576.3	574.7	575.2
18	Other loans and leases	786.2	806.0	819.3	831.9	845.2	856.5	869.1	891.9	868.4	880.4	902.5	919.5
19	Fed funds and reverse RPs with nonbanks ¹²	122.2	107.2	109.9	110.2	112.2	113.3	115.9	117.8	109.0	112.7	114.1	132.4
20	All other loans and leases ¹³	664.0	698.8	709.4	721.8	733.0	743.2	753.1	774.2	759.4	767.7	788.4	787.0
21	LESS: Allowance for loan and lease losses	123.4	115.3	113.2	112.9	112.0	110.3	109.5	108.2	108.8	108.6	108.1	107.1
22	Interbank loans ¹²	88.5	86.3	91.1	75.6	79.2	75.6	68.4	64.7	62.4	63.2	64.5	69.5
23	Fed funds and reverse RPs with banks ¹²	80.9	78.2	83.6	68.0	70.2	68.8	61.5	57.2	55.6	56.3	57.5	60.0
24	Loans to commercial banks ¹⁴	7.5	8.1	7.5	7.6	9.0	6.7	6.9	7.5	6.8	6.9	7.0	9.5
25	Cash assets ¹⁵	1,375.9	1,385.4	1,417.7	1,445.0	1,502.5	1,467.3	1,558.9	1,606.6	1,639.7	1,625.2	1,580.3	1,589.1
26	Trading assets ¹⁶	119.9	114.8	115.9	119.8	122.4	127.2	133.4	138.8	138.8	145.9	133.6	138.5
27	Derivatives with a positive fair value ¹⁷	113.0	97.4	96.0	101.5	104.1	110.3	118.9	126.7	126.2	133.2	122.2	127.0
28	Other trading assets	6.9	17.4	19.8	18.4	18.3	16.9	14.5	12.1	12.6	12.7	11.4	11.4
29	Other assets ¹⁸	1,060.3	1,058.0	1,064.7	1,061.9	1,060.3	1,065.2	1,063.1	1,065.9	1,068.5	1,061.9	1,061.9	1,072.3
30	TOTAL ASSETS ¹⁹	11,786.3	12,057.2	12,157.3	12,224.4	12,354.5	12,361.0	12,523.2	12,681.9	12,661.5	12,681.2	12,683.5	12,735.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	8,819.9	8,987.9	9,044.8	9,052.8	9,160.6	9,139.8	9,264.8	9,424.0	9,401.8	9,429.1	9,426.7	9,475.2
32	Large time deposits	703.4	731.0	732.1	721.7	718.1	718.7	771.6	800.2	792.3	789.2	804.2	819.7
33	Other deposits	8,116.6	8,257.0	8,312.7	8,331.1	8,442.5	8,421.1	8,493.3	8,623.8	8,609.6	8,639.9	8,622.5	8,655.6
34	Borrowings	937.0	1,009.1	1,012.5	999.8	1,018.6	1,020.2	1,015.4	1,027.5	1,007.0	1,007.9	1,051.6	1,051.9
35	Borrowings from banks in the U.S.	97.8	98.0	105.6	90.6	93.1	90.3	78.6	73.6	71.8	71.5	76.5	75.1
36	Borrowings from others	839.2	911.2	906.9	909.2	925.5	929.9	936.7	953.9	935.2	936.4	975.1	976.8
37	Trading liabilities ²⁰	113.8	98.6	98.4	105.4	114.7	123.3	130.8	145.0	147.1	149.0	143.8	140.6
38	Derivatives with a negative fair value ¹⁷	82.5	68.9	68.9	76.2	86.4	91.3	99.6	109.4	109.1	112.6	106.5	110.7
39	Other trading liabilities	31.3	29.7	29.5	29.1	28.3	32.0	31.2	35.5	38.0	36.4	37.3	29.9
40	Net due to related foreign offices	38.1	45.4	77.8	125.6	106.3	118.1	129.4	95.9	108.5	100.4	82.7	83.0
41	Other liabilities ²¹	359.2	334.9	339.7	343.4	352.6	357.5	369.4	369.5	376.4	370.4	360.2	366.6
42	TOTAL LIABILITIES ¹⁹	10,268.1	10,475.9	10,573.1	10,626.9	10,752.8	10,758.9	10,909.8	11,061.9	11,040.7	11,056.8	11,064.9	11,117.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,518.2	1,581.3	1,584.2	1,597.5	1,601.8	1,602.1	1,613.4	1,620.0	1,620.7	1,624.4	1,618.6	1,618.1
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-4.9	10.6	10.6	12.1	9.8	17.4	15.8	16.7	17.8	17.2	14.4	17.4
45	Securitized consumer loans ²⁴	20.3	18.7	18.9	19.3	18.7	20.2	20.3	20.8	20.9	20.8	20.8	20.8
46	Securitized credit cards and other revolving plans	11.0	10.4	10.5	11.0	10.2	10.5	10.9	11.6	11.5	11.5	11.5	11.5
47	Other securitized consumer loans	9.3	8.3	8.3	8.3	8.5	9.7	9.4	9.3	9.3	9.3	9.3	9.3
48	Securitized real estate loans ²⁴	681.9	655.5	654.5	654.3	654.6	654.6	645.5	643.2	644.2	642.8	642.8	642.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	5,971.8	6,159.5	6,202.0	6,232.2	6,262.8	6,279.4	6,320.1	6,365.3	6,357.4	6,362.0	6,377.6	6,375.1
2	Securities in bank credit ²	1,698.1	1,782.2	1,803.8	1,813.7	1,835.2	1,845.2	1,866.5	1,904.2	1,899.9	1,903.4	1,904.5	1,916.4
3	Treasury and agency securities ³	1,149.0	1,236.6	1,258.7	1,274.5	1,305.1	1,322.1	1,337.9	1,372.1	1,371.1	1,374.2	1,369.9	1,379.6
4	Mortgage-backed securities (MBS) ⁴	915.9	937.2	939.7	942.9	956.8	968.0	969.6	976.7	975.7	978.5	975.9	979.4
5	Non-MBS ⁵	233.1	299.4	319.0	331.6	348.3	354.1	368.3	395.4	395.4	395.8	394.0	400.2
6	Other securities	549.1	545.7	545.0	539.2	530.1	523.1	528.6	532.0	528.8	529.2	534.7	536.8
7	Mortgage-backed securities ⁶	119.8	113.4	113.1	112.4	111.8	112.0	111.7	113.2	113.9	113.2	112.6	113.6
8	Non-MBS ⁷	429.3	432.3	431.9	426.8	418.3	411.1	416.9	418.8	414.9	416.0	422.0	423.2
9	Loans and leases in bank credit ⁸	4,273.7	4,377.3	4,398.2	4,418.5	4,427.6	4,434.3	4,453.6	4,461.2	4,457.5	4,458.6	4,473.0	4,458.7
10	Commercial and industrial loans	842.5	900.5	909.1	917.3	925.9	926.9	940.3	948.9	949.5	951.3	952.6	944.7
11	Real estate loans	1,969.7	1,965.5	1,966.5	1,966.4	1,960.9	1,955.2	1,949.3	1,945.8	1,946.2	1,946.2	1,945.3	1,945.9
12	Revolving home equity loans	366.5	354.4	352.0	349.6	347.7	346.5	345.1	343.0	344.4	343.0	342.0	341.8
13	Closed-end residential loans ⁹	1,053.0	1,047.5	1,048.8	1,049.8	1,046.3	1,040.7	1,035.9	1,031.5	1,032.4	1,031.5	1,031.0	1,031.7
14	Commercial real estate loans ¹⁰	550.2	563.7	565.7	567.0	566.9	568.0	568.4	571.3	569.5	571.6	572.3	572.4
15	Consumer loans	861.3	878.6	883.9	887.0	891.4	893.3	895.7	892.5	894.6	891.3	891.4	891.1
16	Credit cards and other revolving plans	465.3	469.9	471.8	473.2	475.1	475.9	477.3	478.6	478.6	477.6	479.5	478.9
17	Other consumer loans ¹¹	396.0	408.7	412.0	413.8	416.3	417.4	418.4	413.9	416.0	413.7	411.9	412.2
18	Other loans and leases	600.2	632.7	638.8	647.8	649.4	658.9	668.3	674.0	667.1	669.8	683.9	677.1
19	Fed funds and reverse RPs with nonbanks ¹²	112.6	109.1	111.8	110.8	107.5	108.5	110.3	106.7	103.5	106.9	106.7	109.4
20	All other loans and leases ¹³	487.6	523.5	527.0	537.1	541.9	550.4	557.9	567.3	563.6	562.9	577.1	567.7
21	LESS: Allowance for loan and lease losses	82.0	75.0	74.4	73.5	73.2	74.3	72.9	71.8	71.7	71.7	72.0	72.0
22	Interbank loans ¹²	44.3	45.8	46.3	49.5	46.8	45.4	33.4	29.3	27.6	28.4	28.7	32.9
23	Fed funds and reverse RPs with banks ¹²	38.0	38.5	39.5	42.9	40.1	39.6	27.6	22.9	21.8	22.5	22.9	24.6
24	Loans to commercial banks ¹⁴	6.4	7.3	6.7	6.6	6.7	5.8	5.8	6.4	5.8	5.8	5.8	8.3
25	Cash assets ¹⁵	960.6	1,077.6	1,099.9	1,131.2	1,170.5	1,134.1	1,163.0	1,175.6	1,202.7	1,191.2	1,191.3	1,117.1
26	Trading assets ¹⁶	116.7	112.1	112.9	116.9	118.5	125.5	128.4	134.0	133.2	140.2	131.6	133.0
27	Derivatives with a positive fair value ¹⁷	109.6	95.4	95.7	99.1	100.8	108.1	113.1	121.4	119.9	126.7	119.9	121.8
28	Other trading assets	7.1	16.6	17.2	17.8	17.7	17.5	15.2	12.6	13.3	13.6	11.7	11.2
29	Other assets ¹⁸	798.8	799.2	798.2	797.4	794.3	799.6	799.5	796.1	803.8	791.8	787.1	798.7
30	TOTAL ASSETS ¹⁹	7,810.2	8,119.2	8,184.8	8,253.7	8,319.7	8,309.8	8,371.5	8,428.4	8,453.0	8,442.0	8,444.3	8,384.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 10	Dec 17	Dec 24	Dec 31	
LIABILITIES														
31	Deposits	5,692.8	5,872.4	5,916.5	5,931.6	6,026.8	5,950.6	6,014.9	6,098.6	6,106.6	6,116.4	6,117.6	6,075.6	
32	Large time deposits	332.7	352.6	347.8	340.8	337.1	338.7	393.3	425.3	419.5	417.1	428.5	441.0	
33	Other deposits	5,360.1	5,519.8	5,568.7	5,590.8	5,689.7	5,611.9	5,621.7	5,673.3	5,687.1	5,699.3	5,689.1	5,634.6	
34	Borrowings	680.7	736.6	736.2	730.8	737.5	743.5	738.3	744.5	730.2	729.4	761.0	761.7	
35	Borrowings from banks in the U.S.	58.4	60.1	64.0	46.9	47.6	45.3	35.1	28.8	27.2	26.6	32.6	28.2	
36	Borrowings from others	622.3	676.5	672.2	683.9	690.0	698.2	703.2	715.7	703.0	702.7	728.4	733.5	
37	Trading liabilities ²⁰	108.1	95.5	98.8	104.2	110.8	120.9	124.3	136.7	137.8	140.9	137.8	132.1	
38	Derivatives with a negative fair value ¹⁷	78.2	68.3	70.0	75.2	83.0	89.1	94.2	103.0	101.4	104.6	103.8	103.9	
39	Other trading liabilities	29.9	27.3	28.8	29.0	27.7	31.8	30.1	33.7	36.4	36.4	34.0	28.2	
40	Net due to related foreign offices	-14.2	-2.7	17.4	69.2	52.9	65.6	82.8	43.1	59.4	40.9	24.0	36.7	
41	Other liabilities ²¹	296.4	285.4	289.6	290.6	292.7	297.0	304.5	307.6	313.5	308.1	300.1	307.2	
42	TOTAL LIABILITIES ¹⁹	6,763.8	6,987.3	7,058.5	7,126.5	7,220.6	7,177.7	7,264.8	7,330.5	7,347.4	7,335.7	7,340.5	7,313.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,046.3	1,131.9	1,126.3	1,127.3	1,099.1	1,132.1	1,106.7	1,098.0	1,105.5	1,106.3	1,103.9	1,071.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.7	9.4	9.7	11.7	8.6	16.4	13.5	14.4	15.4	14.9	12.0	15.3	
45	Securitized consumer loans ²⁴	7.6	6.8	6.7	6.6	6.6	7.5	7.4	7.3	7.3	7.3	7.3	7.3	
46	Securitized credit cards and other revolving plans	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	
47	Other securitized consumer loans	7.2	6.5	6.4	6.3	6.3	7.2	7.1	7.1	7.1	7.1	7.1	7.1	
48	Securitized real estate loans ²⁴	664.7	644.5	643.1	642.2	639.3	638.5	631.2	629.4	630.6	629.2	629.2	628.3	

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

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	6,011.1	6,145.5	6,176.9	6,214.4	6,264.4	6,289.6	6,338.1	6,404.1	6,371.2	6,392.8	6,430.8	6,437.5
2	Securities in bank credit ²	1,705.0	1,774.7	1,790.7	1,803.3	1,833.4	1,847.6	1,876.5	1,910.3	1,902.1	1,906.0	1,915.3	1,923.0
3	Treasury and agency securities ³	1,151.8	1,234.0	1,249.8	1,266.2	1,302.2	1,320.8	1,344.6	1,374.6	1,371.1	1,372.0	1,375.7	1,383.2
4	Mortgage-backed securities (MBS) ⁴	918.0	934.1	936.4	938.9	955.7	968.8	974.7	977.6	976.8	975.8	975.3	981.9
5	Non-MBS ⁵	233.8	299.9	313.4	327.3	346.6	352.0	369.9	397.0	394.3	396.2	400.4	401.3
6	Other securities	553.2	540.7	540.9	537.1	531.2	526.8	531.9	535.7	531.1	534.0	539.6	539.8
7	Mortgage-backed securities ⁶	119.5	112.9	112.6	112.1	111.5	112.0	112.0	113.0	113.3	112.8	112.8	113.5
8	Non-MBS ⁷	433.7	427.8	428.2	425.0	419.6	414.8	419.9	422.7	417.8	421.2	426.8	426.3
9	Loans and leases in bank credit ⁸	4,306.1	4,370.8	4,386.2	4,411.0	4,431.0	4,442.0	4,461.6	4,493.8	4,469.1	4,486.8	4,515.5	4,514.5
10	Commercial and industrial loans	844.5	901.2	905.5	911.6	921.3	927.8	939.1	950.4	941.2	951.2	960.1	954.1
11	Real estate loans	1,973.5	1,965.7	1,965.1	1,966.6	1,963.2	1,956.8	1,953.9	1,949.4	1,954.1	1,950.2	1,945.4	1,947.1
12	Revolving home equity loans	366.8	354.1	351.4	349.4	348.0	347.0	345.0	343.3	343.8	343.6	342.9	342.6
13	Closed-end residential loans ⁹	1,054.3	1,047.8	1,048.2	1,051.4	1,048.4	1,043.0	1,038.5	1,032.2	1,037.3	1,032.0	1,028.0	1,030.7
14	Commercial real estate loans ¹⁰	552.4	563.7	565.4	565.8	566.8	566.7	570.4	573.9	573.0	574.6	574.6	573.8
15	Consumer loans	874.3	876.2	880.6	887.3	893.7	891.8	895.5	905.6	901.7	903.4	909.1	910.7
16	Credit cards and other revolving plans	478.9	467.2	468.8	472.8	475.6	474.9	478.8	492.5	486.7	490.1	497.8	498.9
17	Other consumer loans ¹¹	395.4	408.9	411.8	414.5	418.1	416.9	416.6	413.1	415.0	413.3	411.3	411.7
18	Other loans and leases	613.8	627.7	635.1	645.6	652.8	665.5	673.1	688.3	672.1	682.1	700.9	702.7
19	Fed funds and reverse RPs with nonbanks ¹²	117.7	106.3	108.7	108.4	107.7	110.7	110.6	111.4	106.4	110.1	111.4	118.2
20	All other loans and leases ¹³	496.1	521.5	526.4	537.2	545.0	554.8	562.4	576.9	565.7	572.0	589.4	584.5
21	LESS: Allowance for loan and lease losses	82.3	75.4	73.9	73.5	73.4	73.8	73.2	72.1	72.4	72.3	72.1	71.5
22	Interbank loans ¹²	46.1	43.9	45.1	48.2	46.6	45.2	34.4	30.4	28.0	29.4	29.9	35.0
23	Fed funds and reverse RPs with banks ¹²	39.7	36.9	38.6	41.7	40.0	39.3	28.6	23.9	22.3	23.6	23.9	26.5
24	Loans to commercial banks ¹⁴	6.5	7.1	6.6	6.5	6.6	5.8	5.8	6.5	5.7	5.9	6.0	8.5
25	Cash assets ¹⁵	1,023.9	1,064.2	1,092.2	1,112.5	1,172.2	1,126.2	1,199.2	1,252.2	1,270.8	1,262.5	1,231.7	1,253.6
26	Trading assets ¹⁶	117.2	112.0	111.8	117.3	119.6	124.3	130.1	135.1	135.0	142.1	129.8	134.9
27	Derivatives with a positive fair value ¹⁷	110.4	94.9	93.6	99.2	101.6	107.7	116.0	123.3	122.7	129.9	118.7	123.8
28	Other trading assets	6.8	17.1	18.3	18.1	18.1	16.6	14.2	11.8	12.3	12.3	11.1	11.1
29	Other assets ¹⁸	802.3	796.9	799.5	794.6	793.3	800.2	799.1	799.1	803.5	795.4	794.3	803.1
30	TOTAL ASSETS ¹⁹	7,918.4	8,087.2	8,151.7	8,213.4	8,322.8	8,311.8	8,427.7	8,548.8	8,536.2	8,549.9	8,544.4	8,592.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	5,761.7	5,852.2	5,898.2	5,897.9	5,993.0	5,949.7	6,034.6	6,170.8	6,146.3	6,175.6	6,173.6	6,221.8
32	Large time deposits	333.2	354.4	355.6	343.8	338.4	341.3	395.8	425.8	418.1	414.6	429.2	445.9
33	Other deposits	5,428.5	5,497.8	5,542.6	5,554.1	5,654.6	5,608.4	5,638.9	5,745.0	5,728.1	5,761.0	5,744.4	5,775.8
34	Borrowings	682.0	735.8	728.1	722.1	739.4	743.9	741.2	744.4	731.7	726.9	764.7	759.1
35	Borrowings from banks in the U.S.	60.2	58.6	63.6	46.2	48.4	46.7	36.2	29.4	29.2	27.7	31.5	28.7
36	Borrowings from others	621.8	677.2	664.5	675.9	691.0	697.3	705.0	715.0	702.5	699.2	733.2	730.4
37	Trading liabilities ²⁰	111.1	95.7	95.6	102.8	111.9	120.2	127.6	141.1	143.0	145.0	139.9	137.0
38	Derivatives with a negative fair value ¹⁷	80.4	66.9	66.9	74.4	84.3	89.1	97.1	106.4	105.9	109.7	103.4	107.8
39	Other trading liabilities	30.8	28.9	28.8	28.4	27.5	31.1	30.5	34.7	37.1	35.4	36.5	29.2
40	Net due to related foreign offices	-12.8	4.2	32.6	83.2	62.2	74.3	83.8	47.8	62.9	52.4	30.8	36.9
41	Other liabilities ²¹	300.3	281.3	286.5	289.8	297.1	303.2	311.8	311.3	318.1	312.0	304.3	306.6
42	TOTAL LIABILITIES ¹⁹	6,842.5	6,969.2	7,041.0	7,095.8	7,203.5	7,191.3	7,299.0	7,415.5	7,402.0	7,411.9	7,413.4	7,461.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,075.9	1,117.9	1,110.7	1,117.6	1,119.3	1,120.5	1,128.7	1,133.4	1,134.3	1,138.0	1,131.1	1,131.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.7	9.4	9.7	11.7	8.6	16.4	13.5	14.4	15.4	14.9	12.0	15.3
45	Securitized consumer loans ²⁴	7.8	6.7	6.5	6.4	6.6	7.8	7.6	7.5	7.5	7.5	7.5	7.5
46	Securitized credit cards and other revolving plans	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
47	Other securitized consumer loans	7.3	6.4	6.2	6.1	6.3	7.5	7.3	7.2	7.2	7.2	7.2	7.2
48	Securitized real estate loans ²⁴	662.9	643.0	641.8	641.9	641.6	640.8	631.0	628.3	629.3	627.8	627.8	627.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	3,242.2	3,381.4	3,407.2	3,416.3	3,431.9	3,444.2	3,459.9	3,499.3	3,481.3	3,495.4	3,512.5	3,516.4
2	Securities in bank credit ²	809.7	825.8	831.1	825.3	825.7	826.2	826.0	837.5	833.2	836.7	842.5	841.3
3	Treasury and agency securities ³	559.8	576.4	579.2	577.1	580.2	581.6	580.7	589.9	587.5	590.2	593.8	591.1
4	Mortgage-backed securities (MBS) ⁴	389.2	402.1	404.2	403.8	401.8	402.6	401.2	405.4	403.5	405.6	407.4	406.4
5	Non-MBS ⁵	170.6	174.4	175.0	173.3	178.4	179.0	179.5	184.5	183.9	184.7	186.4	184.6
6	Other securities	249.9	249.4	251.9	248.2	245.5	244.6	245.3	247.5	245.7	246.4	248.7	250.2
7	Mortgage-backed securities ⁶	13.6	13.5	13.9	13.3	13.4	13.3	13.0	13.0	13.0	13.0	12.8	13.3
8	Non-MBS ⁷	236.3	235.9	238.0	234.8	232.2	231.3	232.3	234.5	232.7	233.5	235.9	236.9
9	Loans and leases in bank credit ⁸	2,432.4	2,555.6	2,576.0	2,591.0	2,606.2	2,618.0	2,633.9	2,661.8	2,648.1	2,658.7	2,670.0	2,675.1
10	Commercial and industrial loans	460.7	491.9	496.5	500.2	503.3	506.8	509.6	515.3	513.3	515.0	516.8	517.3
11	Real estate loans	1,526.2	1,595.2	1,602.9	1,611.2	1,619.1	1,624.8	1,632.5	1,644.9	1,638.4	1,645.6	1,650.6	1,648.3
12	Revolving home equity loans	106.5	110.4	111.4	111.8	112.2	112.6	113.0	113.9	112.9	114.0	114.6	114.4
13	Closed-end residential loans ⁹	503.5	530.8	530.5	531.5	532.2	531.9	534.0	539.0	536.6	540.4	540.9	539.1
14	Commercial real estate loans ¹⁰	916.2	954.0	961.0	967.9	974.7	980.3	985.5	992.1	988.8	991.2	995.1	994.8
15	Consumer loans	277.2	290.5	293.3	293.8	294.3	296.4	298.3	303.1	302.2	303.2	304.5	304.2
16	Credit cards and other revolving plans	128.6	134.3	135.2	135.7	136.1	137.3	138.1	139.9	139.8	139.5	140.6	140.2
17	Other consumer loans ¹¹	148.6	156.2	158.1	158.1	158.2	159.2	160.2	163.2	162.4	163.7	163.9	164.0
18	Other loans and leases	168.3	177.9	183.2	185.7	189.6	190.0	193.5	198.5	194.2	194.9	198.0	205.3
19	Fed funds and reverse RPs with nonbanks ¹²	3.0	1.3	1.5	1.9	3.7	3.1	4.5	4.8	1.5	2.1	3.1	9.7
20	All other loans and leases ¹³	165.3	176.6	181.7	183.9	185.9	186.9	189.0	193.7	192.7	192.8	194.9	195.7
21	LESS: Allowance for loan and lease losses	41.3	39.8	39.5	39.0	38.3	36.6	36.2	36.4	36.2	36.3	36.5	36.5
22	Interbank loans ¹²	40.0	44.9	46.7	27.4	30.9	28.3	33.1	33.0	30.5	31.3	35.9	34.7
23	Fed funds and reverse RPs with banks ¹²	39.0	43.8	45.7	26.2	28.6	27.5	32.0	32.1	29.5	30.4	35.0	33.8
24	Loans to commercial banks ¹⁴	1.0	1.1	1.0	1.1	2.4	0.9	1.1	1.0	1.0	1.0	0.9	0.9
25	Cash assets ¹⁵	350.4	327.7	328.9	328.1	330.4	339.9	346.5	352.4	354.9	351.5	351.3	357.7
26	Trading assets ¹⁶	2.6	2.8	3.8	2.7	2.7	2.9	3.3	3.6	3.8	3.6	3.7	3.6
27	Derivatives with a positive fair value ¹⁷	2.4	2.5	2.6	2.5	2.5	2.6	2.9	3.2	3.3	3.1	3.3	3.2
28	Other trading assets	0.2	0.3	1.2	0.2	0.2	0.3	0.4	0.4	0.4	0.4	0.4	0.3
29	Other assets ¹⁸	258.2	262.0	265.9	267.1	265.1	264.4	263.3	267.2	264.6	267.2	268.6	269.0
30	TOTAL ASSETS ¹⁹	3,852.1	3,978.9	4,012.9	4,002.5	4,022.7	4,043.2	4,069.8	4,119.2	4,098.9	4,112.6	4,135.6	4,144.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	3,025.9	3,159.1	3,160.6	3,159.9	3,154.4	3,187.8	3,210.8	3,218.9	3,218.5	3,215.2	3,230.2	3,215.0
32	Large time deposits	369.1	372.9	373.8	375.6	378.1	376.7	378.7	373.6	372.9	372.8	373.6	373.9
33	Other deposits	2,656.8	2,786.1	2,786.9	2,784.3	2,776.3	2,811.1	2,832.1	2,845.3	2,845.6	2,842.3	2,856.5	2,841.1
34	Borrowings	255.2	268.4	280.8	279.6	280.3	278.2	278.0	282.8	275.3	281.8	287.2	289.4
35	Borrowings from banks in the U.S.	38.6	37.8	42.7	45.7	44.4	44.3	43.8	44.8	42.4	44.3	46.6	46.6
36	Borrowings from others	216.6	230.6	238.0	233.9	235.9	233.9	234.1	238.0	232.9	237.5	240.5	242.9
37	Trading liabilities ²⁰	2.7	2.9	2.8	2.7	2.8	3.1	3.1	3.8	3.9	3.8	3.9	3.7
38	Derivatives with a negative fair value ¹⁷	2.0	2.0	2.2	1.9	2.1	2.2	2.4	2.8	2.9	2.7	2.9	2.8
39	Other trading liabilities	0.6	0.8	0.7	0.8	0.8	0.9	0.7	1.0	1.0	1.0	1.0	0.9
40	Net due to related foreign offices	48.0	41.7	45.2	41.3	42.0	43.4	44.2	45.0	42.5	46.7	47.2	43.0
41	Other liabilities ²¹	56.5	54.7	54.8	53.4	54.8	53.9	55.9	55.6	54.8	55.4	53.7	58.3
42	TOTAL LIABILITIES ¹⁹	3,388.2	3,526.7	3,544.2	3,536.9	3,534.4	3,566.3	3,591.9	3,606.1	3,595.0	3,602.7	3,622.1	3,609.5
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	463.9	452.1	468.7	465.6	488.3	476.9	477.9	513.1	504.0	509.9	513.4	535.4
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.2	1.2	0.9	0.4	1.2	1.0	2.3	2.3	2.4	2.4	2.3	2.2
45	Securitized consumer loans ²⁴	12.0	12.3	12.6	13.2	12.5	12.3	12.4	12.9	12.9	12.9	12.9	12.8
46	Securitized credit cards and other revolving plans	10.2	10.2	10.3	10.7	10.1	10.3	10.6	11.0	11.0	11.0	11.0	10.9
47	Other securitized consumer loans	1.8	2.1	2.3	2.4	2.4	2.0	1.9	1.9	1.9	1.9	1.9	1.9
48	Securitized real estate loans ²⁴	17.9	13.3	13.1	13.2	13.4	13.8	13.9	13.6	13.7	13.6	13.4	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

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
ASSETS													
1	Bank credit	3,253.9	3,382.4	3,404.3	3,420.5	3,437.9	3,446.4	3,470.9	3,509.9	3,489.6	3,500.8	3,520.4	3,535.7
2	Securities in bank credit ²	808.6	825.2	826.8	825.4	825.7	825.8	829.3	835.3	834.5	834.5	837.6	836.2
3	Treasury and agency securities ³	558.8	574.6	576.2	576.5	578.2	579.1	582.1	588.2	587.5	587.6	590.3	589.0
4	Mortgage-backed securities (MBS) ⁴	387.8	403.5	402.9	401.3	399.0	399.0	401.1	403.5	402.3	403.3	404.7	404.2
5	Non-MBS ⁵	170.9	171.1	173.3	175.2	179.2	180.1	181.0	184.7	185.2	184.3	185.5	184.8
6	Other securities	249.8	250.6	250.6	248.9	247.5	246.7	247.3	247.0	247.0	246.9	247.3	247.1
7	Mortgage-backed securities ⁶	13.8	13.7	13.6	13.3	13.4	13.4	13.2	13.2	13.2	13.2	13.2	13.2
8	Non-MBS ⁷	236.0	236.8	236.9	235.7	234.1	233.3	234.0	233.8	233.8	233.7	234.1	233.9
9	Loans and leases in bank credit ⁸	2,445.3	2,557.3	2,577.6	2,595.1	2,612.2	2,620.6	2,641.6	2,674.7	2,655.1	2,666.3	2,682.9	2,699.5
10	Commercial and industrial loans	460.3	493.8	496.5	499.3	502.5	505.6	508.9	514.8	510.0	513.3	518.2	519.2
11	Real estate loans	1,531.4	1,595.2	1,604.2	1,614.3	1,621.5	1,627.3	1,636.9	1,649.1	1,644.5	1,648.2	1,652.9	1,653.2
12	Revolving home equity loans	106.9	110.4	111.0	112.0	112.8	113.3	113.9	114.3	114.2	114.2	114.5	114.5
13	Closed-end residential loans ⁹	506.8	530.6	532.1	533.6	533.5	533.0	536.4	541.2	540.0	541.2	542.1	542.2
14	Commercial real estate loans ¹⁰	917.7	954.1	961.1	968.7	975.2	980.9	986.7	993.5	990.3	992.8	996.3	996.5
15	Consumer loans	281.2	290.0	292.6	295.2	295.7	296.7	299.8	307.2	304.4	306.4	310.1	310.3
16	Credit cards and other revolving plans	132.6	134.1	135.2	136.7	136.5	136.3	137.9	144.2	141.8	143.3	146.7	146.9
17	Other consumer loans ¹¹	148.7	156.0	157.4	158.5	159.3	160.4	161.9	163.0	162.5	163.0	163.4	163.5
18	Other loans and leases	172.4	178.3	184.2	186.3	192.4	191.0	196.0	203.6	196.3	198.4	201.7	216.7
19	Fed funds and reverse RPs with nonbanks ¹²	4.4	0.9	1.2	1.7	4.5	2.6	5.3	6.4	2.6	2.6	2.6	14.2
20	All other loans and leases ¹³	168.0	177.3	183.1	184.6	187.9	188.4	190.7	197.2	193.6	195.7	199.0	202.5
21	LESS: Allowance for loan and lease losses	41.2	39.9	39.3	39.4	38.7	36.5	36.3	36.2	36.4	36.3	36.1	35.7
22	Interbank loans ¹²	42.3	42.4	46.0	27.4	32.5	30.4	34.0	34.3	34.4	33.8	34.6	34.5
23	Fed funds and reverse RPs with banks ¹²	41.3	41.3	45.1	26.3	30.2	29.5	32.9	33.2	33.3	32.8	33.6	33.5
24	Loans to commercial banks ¹⁴	1.1	1.1	1.0	1.1	2.4	0.9	1.1	1.0	1.1	1.0	1.0	1.0
25	Cash assets ¹⁵	352.0	321.2	325.5	332.6	330.3	341.1	359.7	354.4	368.9	362.8	348.6	335.5
26	Trading assets ¹⁶	2.7	2.8	4.0	2.6	2.8	2.9	3.3	3.8	3.9	3.7	3.8	3.6
27	Derivatives with a positive fair value ¹⁷	2.6	2.5	2.5	2.3	2.5	2.6	3.0	3.4	3.6	3.4	3.5	3.3
28	Other trading assets	0.2	0.3	1.6	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.3
29	Other assets ¹⁸	258.0	261.1	265.1	267.3	266.9	265.0	263.9	266.9	264.9	266.5	267.6	269.2
30	TOTAL ASSETS ¹⁹	3,867.8	3,970.0	4,005.7	4,011.0	4,031.7	4,049.3	4,095.5	4,133.1	4,125.3	4,131.3	4,139.0	4,142.8

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 (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	3,058.2	3,135.8	3,146.6	3,154.9	3,167.6	3,190.2	3,230.2	3,253.2	3,255.6	3,253.5	3,253.1	3,253.5
32	Large time deposits	370.1	376.6	376.5	377.9	379.7	377.4	375.8	374.4	374.1	374.6	375.0	373.7
33	Other deposits	2,688.1	2,759.2	2,770.1	2,777.0	2,788.0	2,812.7	2,854.4	2,878.7	2,881.4	2,878.9	2,878.1	2,879.7
34	Borrowings	255.0	273.3	284.4	277.7	279.2	276.3	274.2	283.1	275.3	281.0	286.8	292.8
35	Borrowings from banks in the U.S.	37.6	39.3	42.0	44.3	44.6	43.7	42.5	44.3	42.6	43.8	44.9	46.4
36	Borrowings from others	217.4	234.0	242.3	233.3	234.6	232.6	231.7	238.8	232.7	237.2	241.9	246.5
37	Trading liabilities ²⁰	2.7	2.8	2.7	2.6	2.8	3.1	3.3	3.9	4.1	3.9	3.9	3.6
38	Derivatives with a negative fair value ¹⁷	2.1	2.0	2.0	1.8	2.1	2.2	2.6	3.0	3.2	2.9	3.1	2.9
39	Other trading liabilities	0.5	0.8	0.8	0.7	0.7	0.9	0.7	0.9	0.9	1.0	0.8	0.7
40	Net due to related foreign offices	50.9	41.2	45.2	42.4	44.1	43.8	45.6	48.1	45.5	47.9	51.9	46.1
41	Other liabilities ²¹	58.8	53.6	53.2	53.5	55.6	54.3	57.6	58.2	58.3	58.5	55.9	60.1
42	TOTAL LIABILITIES ¹⁹	3,425.6	3,506.7	3,532.1	3,531.1	3,549.2	3,567.7	3,610.8	3,646.4	3,638.8	3,644.9	3,651.5	3,656.1
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	442.3	463.3	473.6	479.9	482.5	481.6	484.7	486.7	486.5	486.4	487.5	486.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-2.2	1.2	0.9	0.4	1.2	1.0	2.3	2.3	2.4	2.4	2.3	2.2
45	Securitized consumer loans ²⁴	12.5	12.0	12.3	12.9	12.1	12.4	12.7	13.4	13.4	13.4	13.4	13.3
46	Securitized credit cards and other revolving plans	10.5	10.1	10.2	10.7	9.9	10.2	10.6	11.3	11.3	11.3	11.3	11.3
47	Other securitized consumer loans	2.0	2.0	2.1	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1	2.0
48	Securitized real estate loans ²⁴	19.0	12.5	12.7	12.4	13.1	13.8	14.4	14.9	14.9	14.9	14.9	14.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending				
										Dec 10	Dec 17	Dec 24	Dec 31	
ASSETS														
1	Bank credit	872.9	943.4	950.0	955.0	949.2	955.1	961.5	978.7	970.2	968.1	995.3	986.8	
2	Securities in bank credit ²	207.1	200.7	198.5	195.4	191.7	187.9	179.5	187.8	189.0	187.3	187.8	189.8	
3	Treasury and agency securities ³	99.0	88.0	87.9	84.6	82.4	79.0	75.0	82.6	84.5	82.2	82.9	83.2	
4	Mortgage-backed securities (MBS) ⁴	13.3	10.3	10.2	9.9	9.5	10.2	9.9	11.6	11.4	11.8	11.9	11.8	
5	Non-MBS ⁵	85.8	77.7	77.7	74.8	72.8	68.8	65.1	71.0	73.1	70.4	70.9	71.4	
6	Other securities	108.1	112.7	110.6	110.7	109.3	108.9	104.5	105.2	104.5	105.1	104.9	106.6	
7	Mortgage-backed securities ⁶	8.5	7.3	6.8	5.9	5.3	4.7	1.7	2.5	1.9	2.1	2.2	4.2	
8	Non-MBS ⁷	99.5	105.4	103.8	104.8	104.0	104.1	102.8	102.7	102.6	103.0	102.7	102.4	
9	Loans and leases in bank credit ⁸	665.8	742.7	751.5	759.6	757.5	767.2	782.0	790.8	781.2	780.8	807.5	797.0	
10	Commercial and industrial loans	272.0	296.7	302.1	306.6	304.9	307.9	310.3	319.6	316.8	318.8	323.6	322.1	
11	Real estate loans	30.6	33.7	33.4	33.6	33.5	34.6	34.6	36.0	34.8	35.3	36.8	37.8	
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	
13	Closed-end residential loans ⁹	1.0	1.5	0.8	0.4	0.4	1.4	1.6	2.0	1.7	1.7	1.9	2.7	
14	Commercial real estate loans ¹⁰	29.3	31.9	32.2	32.9	32.8	32.8	32.7	33.7	32.8	33.2	34.5	34.7	
15	Consumer loans	2.4	2.4	2.4	2.5	2.6	2.6	2.7	2.7	2.7	2.7	2.7	2.7	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	2.4	2.4	2.4	2.5	2.6	2.6	2.7	2.7	2.7	2.7	2.7	2.7	
18	Other loans and leases	360.7	409.9	413.7	416.9	416.6	422.1	434.5	432.5	426.9	424.1	444.3	434.4	
19	Fed funds and reverse RPs with nonbanks ¹²	157.1	199.9	203.0	201.7	200.6	200.1	209.1	204.8	203.4	199.5	212.5	203.0	
20	All other loans and leases ¹³	203.6	210.0	210.6	215.2	215.9	222.1	225.4	227.7	223.5	224.6	231.8	231.4	
21	LESS: Allowance for loan and lease losses	0.5	0.5	0.5	0.6	0.7	0.6	0.7	0.4	0.5	0.4	0.4	0.3	
22	Interbank loans ¹²	24.1	28.1	33.8	34.6	27.1	27.4	27.3	24.4	27.4	26.3	22.6	20.1	
23	Fed funds and reverse RPs with banks ¹²	20.4	24.1	29.7	31.3	24.1	24.6	24.7	21.5	24.6	23.4	19.7	17.0	
24	Loans to commercial banks ¹⁴	3.6	4.1	4.1	3.3	3.0	2.8	2.6	2.9	2.8	2.9	2.9	3.1	
25	Cash assets ¹⁵	1,287.8	1,437.7	1,437.5	1,445.3	1,444.3	1,478.0	1,439.9	1,291.9	1,385.0	1,388.1	1,237.0	1,094.3	
26	Trading assets ¹⁶	81.2	81.0	81.3	81.7	80.7	81.7	82.5	85.9	84.1	86.3	86.6	87.3	
27	Derivatives with a positive fair value ¹⁷	76.0	76.1	76.3	76.3	75.4	77.2	78.3	81.1	79.5	81.7	81.4	82.3	
28	Other trading assets	5.2	4.9	5.0	5.4	5.3	4.5	4.2	4.8	4.5	4.6	5.2	5.0	
29	Other assets ¹⁸	68.3	74.1	78.7	74.6	71.2	73.8	72.3	75.4	73.7	78.8	73.2	75.0	
30	TOTAL ASSETS ¹⁹	2,333.8	2,563.8	2,580.8	2,590.6	2,571.7	2,615.4	2,582.8	2,455.8	2,540.0	2,547.1	2,414.4	2,263.2	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending			
										Dec 10	Dec 17	Dec 24	Dec 31
LIABILITIES													
31	Deposits	1,061.5	1,129.3	1,148.2	1,149.7	1,145.0	1,149.7	1,146.4	1,117.9	1,128.4	1,119.4	1,109.5	1,103.2
32	Large time deposits	893.2	939.9	953.1	951.0	940.8	939.9	924.8	902.3	914.1	906.6	892.2	889.2
33	Other deposits	168.3	189.4	195.1	198.7	204.2	209.9	221.6	215.6	214.3	212.9	217.2	213.9
34	Borrowings	593.4	693.9	708.8	717.5	725.4	742.8	750.6	747.5	768.0	769.0	750.4	697.8
35	Borrowings from banks in the U.S.	37.4	40.1	41.6	39.7	36.7	35.3	37.8	38.2	40.3	41.1	39.3	32.6
36	Borrowings from others	556.0	653.8	667.2	677.7	688.7	707.5	712.8	709.3	727.7	727.9	711.0	665.1
37	Trading liabilities ²⁰	87.3	80.8	81.6	82.0	82.9	85.0	85.1	85.5	85.7	84.8	84.9	86.4
38	Derivatives with a negative fair value ¹⁷	76.5	72.1	72.4	72.8	72.8	75.9	77.8	78.4	77.8	78.4	78.1	79.3
39	Other trading liabilities	10.8	8.7	9.2	9.2	10.1	9.1	7.4	7.1	7.9	6.5	6.8	7.1
40	Net due to related foreign offices	505.8	604.9	597.8	586.7	568.4	587.5	533.4	415.9	471.6	471.4	391.9	287.4
41	Other liabilities ²¹	56.7	56.0	58.5	56.2	54.1	58.1	55.7	59.1	59.0	56.5	58.3	61.6
42	TOTAL LIABILITIES ¹⁹	2,304.7	2,564.9	2,594.9	2,592.1	2,575.8	2,623.0	2,571.1	2,425.9	2,512.7	2,501.2	2,395.0	2,236.3
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	29.1	-1.1	-14.0	-1.4	-4.1	-7.6	11.7	29.9	27.3	45.9	19.4	26.9
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.9	-1.8	-1.6	-1.3	-1.3	-0.4	0.9	1.0	1.1	1.1	0.9	0.9
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 9, 2015

Account		2013 Dec	2014 Jun	2014 Jul	2014 Aug	2014 Sep	2014 Oct	2014 Nov	2014 Dec	Week ending				
										Dec 10	Dec 17	Dec 24	Dec 31	
ASSETS														
1	Bank credit	873.0	941.3	945.2	953.4	951.7	954.8	966.4	980.8	970.8	971.2	997.1	988.8	
2	Securities in bank credit ²	202.8	199.5	200.7	197.8	192.9	187.6	179.9	183.3	184.1	182.3	183.8	185.0	
3	Treasury and agency securities ³	95.1	88.5	89.2	86.4	82.2	77.1	73.9	78.0	79.2	77.3	79.0	78.4	
4	Mortgage-backed securities (MBS) ⁴	13.3	10.4	10.4	10.1	10.0	11.1	10.3	11.7	11.5	11.7	12.1	12.0	
5	Non-MBS ⁵	81.7	78.1	78.8	76.3	72.2	66.0	63.6	66.3	67.8	65.6	66.9	66.3	
6	Other securities	107.7	111.1	111.4	111.4	110.7	110.5	106.0	105.4	104.9	105.0	104.8	106.7	
7	Mortgage-backed securities ⁶	7.9	7.5	7.2	6.6	6.1	4.9	1.5	1.8	1.3	1.3	1.4	3.2	
8	Non-MBS ⁷	99.9	103.6	104.2	104.8	104.6	105.7	104.5	103.6	103.6	103.6	103.4	103.5	
9	Loans and leases in bank credit ⁸	670.2	741.8	744.6	755.6	758.9	767.2	786.4	797.4	786.7	788.9	813.3	803.7	
10	Commercial and industrial loans	271.5	297.8	302.3	307.3	303.8	305.0	308.4	319.1	313.2	318.7	325.4	322.4	
11	Real estate loans	30.8	33.9	34.1	34.6	34.6	34.8	34.6	36.1	35.3	35.5	36.7	37.2	
12	Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	
13	Closed-end residential loans ⁹	0.9	1.1	1.3	1.0	1.1	1.4	1.3	1.8	1.6	1.5	1.8	2.5	
14	Commercial real estate loans ¹⁰	29.6	32.4	32.6	33.3	33.2	33.1	32.9	33.9	33.3	33.7	34.4	34.3	
15	Consumer loans	2.4	2.4	2.4	2.5	2.5	2.6	2.7	2.7	2.7	2.7	2.7	2.7	
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
17	Other consumer loans ¹¹	2.4	2.4	2.4	2.5	2.5	2.6	2.7	2.7	2.7	2.7	2.7	2.7	
18	Other loans and leases	365.5	407.8	405.7	411.2	417.9	424.9	440.8	439.6	435.5	432.0	448.6	441.4	
19	Fed funds and reverse RPs with nonbanks ¹²	160.7	198.9	195.9	197.6	204.2	203.9	216.1	209.5	210.2	204.6	214.4	207.0	
20	All other loans and leases ¹³	204.8	208.8	209.8	213.6	213.7	220.9	224.7	230.1	225.3	227.4	234.1	234.4	
21	LESS: Allowance for loan and lease losses	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	
22	Interbank loans ¹²	21.4	30.3	34.2	34.3	26.2	25.9	26.3	22.7	27.0	25.0	20.4	16.9	
23	Fed funds and reverse RPs with banks ¹²	17.9	26.2	30.2	30.8	23.0	22.9	23.5	20.0	24.2	22.2	17.6	14.1	
24	Loans to commercial banks ¹⁴	3.5	4.1	4.0	3.5	3.2	3.0	2.8	2.8	2.8	2.8	2.8	2.8	
25	Cash assets ¹⁵	1,200.4	1,455.9	1,474.7	1,477.7	1,437.0	1,468.2	1,401.5	1,197.9	1,340.5	1,276.7	1,175.6	929.8	
26	Trading assets ¹⁶	83.2	79.9	78.8	80.0	82.0	83.6	86.2	88.1	87.5	88.7	87.6	88.5	
27	Derivatives with a positive fair value ¹⁷	78.3	75.0	73.7	74.4	76.5	78.6	81.7	83.6	83.1	84.2	83.0	83.8	
28	Other trading assets	4.9	4.9	5.0	5.7	5.5	5.0	4.5	4.5	4.4	4.5	4.6	4.7	
29	Other assets ¹⁸	66.7	75.2	75.5	73.1	74.6	75.0	73.7	73.7	74.5	76.7	71.6	70.2	
30	TOTAL ASSETS ¹⁹	2,244.2	2,582.2	2,607.9	2,617.9	2,571.0	2,607.0	2,553.6	2,362.8	2,499.8	2,437.8	2,351.8	2,093.6	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 9, 2015

Account		2013	2014	2014	2014	2014	2014	2014	2014	Week ending				
		Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 10	Dec 17	Dec 24	Dec 31	
LIABILITIES														
31	Deposits	1,058.1	1,132.1	1,140.4	1,138.2	1,143.3	1,133.9	1,131.9	1,116.7	1,126.8	1,119.0	1,112.0	1,104.5	
32	Large time deposits	887.1	945.1	945.9	938.3	936.7	923.2	909.9	897.2	909.3	901.9	889.5	886.3	
33	Other deposits	171.1	187.0	194.5	199.9	206.6	210.6	222.0	219.5	217.5	217.1	222.5	218.2	
34	Borrowings	583.8	691.6	707.0	723.2	724.0	741.1	759.7	736.1	768.7	757.9	742.8	663.7	
35	Borrowings from banks in the U.S.	35.3	40.4	41.7	40.6	36.5	35.8	38.3	37.0	40.0	40.4	37.4	29.7	
36	Borrowings from others	548.5	651.2	665.3	682.6	687.5	705.3	721.4	699.1	728.7	717.5	705.4	634.0	
37	Trading liabilities ²⁰	90.1	79.2	78.0	79.2	84.1	85.7	87.7	87.8	89.3	88.2	85.8	87.0	
38	Derivatives with a negative fair value ¹⁷	79.2	70.8	69.5	70.1	73.5	76.5	80.3	81.0	81.7	81.0	79.9	80.6	
39	Other trading liabilities	10.9	8.4	8.5	9.1	10.6	9.2	7.5	6.8	7.6	7.2	5.9	6.4	
40	Net due to related foreign offices	450.8	619.5	621.0	617.9	561.4	584.5	513.1	358.1	450.7	410.3	343.8	176.1	
41	Other liabilities ²¹	57.5	55.7	57.3	55.3	54.1	57.7	56.9	60.0	60.0	58.2	63.2	58.3	
42	TOTAL LIABILITIES ¹⁹	2,240.3	2,578.1	2,603.8	2,613.8	2,566.9	2,602.9	2,549.4	2,358.7	2,495.6	2,433.7	2,347.7	2,089.5	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.9	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-3.9	-1.8	-1.6	-1.3	-1.3	-0.4	0.9	1.0	1.1	1.1	0.9	0.9	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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