
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
November 13, 2015

H.8

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$27.9 billion in assets and liabilities of nonbank institutions in the week ending November 4, 2015. The major asset items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$1.7; Treasury and agency securities, non-MBS, \$5.8; real estate loans, closed-end residential loans, \$18.6; cash assets, \$0.7; and other asset items, \$1.1. The major liability items affected were: deposits, large time deposits, \$4.5; deposits, other deposits, \$13.4; and borrowings, borrowings from others, \$6.0. The residual (assets less liabilities) increased \$3.8.

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
November 13, 2015

Account	2010	2011	2012	2013	2014	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Jul	2015 Aug	2015 Sep	2015 Oct
ASSETS															
1 Bank credit	-2.7	1.5	4.1	1.1	6.9	7.8	7.3	6.0	9.0	6.8	5.1	5.5	5.6	1.8	7.9
2 Securities in bank credit ²	7.0	1.8	7.6	-1.8	7.0	7.2	8.1	6.0	10.3	6.1	1.5	-1.9	6.4	-6.2	7.0
3 Treasury and agency securities ³	15.4	3.1	8.4	-5.6	11.9	11.4	14.3	12.9	13.4	7.8	3.9	-0.4	8.5	-1.4	12.3
6 Other securities	-7.3	-0.9	5.7	6.7	-2.8	-1.1	-4.6	-8.8	3.2	2.1	-4.1	-5.8	1.4	-17.7	-5.6
9 Loans and leases in bank credit ⁶	-5.7	1.5	2.8	2.3	6.8	8.0	7.0	6.0	8.6	7.1	6.4	8.2	5.4	4.7	8.2
10 Commercial and industrial loans	-9.2	8.5	11.6	7.1	12.0	12.5	11.1	9.6	12.7	10.8	7.8	5.4	8.1	3.9	11.0
11 Real estate loans	-5.5	-3.7	-1.1	-1.0	2.5	3.5	2.9	1.6	4.1	4.3	4.9	5.3	4.1	5.2	6.0
12 Residential real estate loans	-3.0	-1.9	-0.9	-4.6	-0.7	0.9	0.4	-2.1	1.2	1.4	0.8	0.5	-0.3	0.1	1.3
13 Revolving home equity loans	-4.1	-5.9	-7.2	-8.1	-4.0	-3.5	-3.7	-2.8	-4.0	-4.9	-5.9	-5.1	-7.8	-5.7	-5.4
14 Closed-end residential loans ⁹	-2.6	-0.4	1.2	-3.5	0.3	2.2	1.6	-1.9	2.7	3.2	2.6	2.1	1.7	1.6	3.2
15 Commercial real estate loans	-8.8	-6.3	-1.2	4.5	6.7	6.9	6.3	6.5	7.9	7.8	10.0	11.0	9.5	11.4	11.5
20 Consumer loans	-7.0	-1.7	1.0	3.4	5.2	6.1	5.8	4.5	2.6	4.6	6.1	6.1	6.7	8.4	10.2
21 Credit cards and other revolving plans	-11.2	-3.0	-0.7	0.9	4.0	4.4	4.3	4.9	3.4	4.1	6.2	6.5	7.0	8.1	9.5
22 Other consumer loans	-1.4	0.0	3.0	6.4	6.6	8.0	7.3	4.0	1.7	5.2	6.0	5.7	6.5	8.6	10.9
25 Other loans and leases	0.5	18.6	7.5	5.2	15.0	17.5	14.9	15.4	20.9	12.2	9.2	21.3	3.9	1.5	8.8
30 LESS: Allowance for loan and lease losses	-	-17.8	-16.3	-15.5	-12.3	-11.6	-12.6	-9.9	-8.3	-5.5	-1.1	2.3	4.5	-4.5	5.6
31 Interbank loans	-22.8	-37.1	4.7	-10.9	-17.0	13.1	-7.2	-81.0	-36.8	-28.0	-66.3	-60.3	-92.7	-104.2	18.3
34 Cash assets ²¹	-7.7	47.6	-2.2	54.5	12.2	14.5	17.6	-1.5	-9.5	-12.3	-9.4	8.8	14.8	-45.0	53.6
35 Trading assets ²²	-	4.0	-1.6	-33.3	8.2	-6.5	3.0	31.3	58.6	-48.7	-2.4	36.1	21.7	-31.7	49.4
36 Other assets ²³	4.5	-3.5	-5.0	-0.2	1.6	1.3	2.6	-0.2	2.7	0.7	-0.5	-7.3	6.1	-6.7	-19.0
37 TOTAL ASSETS	-2.7	5.2	2.6	7.1	7.4	8.5	8.9	3.9	5.5	1.8	1.7	5.2	7.1	-8.0	14.3
LIABILITIES															
38 Deposits	2.4	6.7	7.2	6.4	6.4	8.2	5.5	3.8	8.1	3.9	5.2	5.5	7.3	-0.9	5.4
39 Large time deposits	-7.3	-13.6	-1.1	5.4	6.0	9.3	-3.2	4.8	8.9	-2.5	1.3	6.8	5.5	-27.3	19.5
40 Other deposits	-	12.4	9.0	6.7	6.5	7.9	7.2	3.6	7.9	5.1	5.9	5.2	7.7	4.1	2.8
41 Borrowings	-18.9	-14.7	-5.8	-0.3	15.3	21.5	18.1	8.8	7.1	6.5	-1.2	5.3	-5.4	-23.4	50.9
44 Trading liabilities ²⁴	-	0.7	-8.8	-27.0	9.8	-31.3	18.3	55.2	61.3	-33.9	-2.3	63.4	20.8	-110.7	6.7
46 Other liabilities ²⁵	9.2	-1.4	-0.7	-8.9	0.2	-7.1	6.7	13.3	8.0	-7.0	-14.0	-60.7	18.2	-17.7	-9.9
47 TOTAL LIABILITIES	-3.3	5.5	2.3	8.1	7.6	9.3	9.1	3.5	5.2	2.7	1.5	3.9	6.3	-8.8	14.7

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

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	10,698.9	11,183.8	11,242.2	11,290.6	11,342.1	11,395.6	11,412.8	11,491.0	11,482.0	11,503.1	11,508.8	11,534.8
2 Securities in bank credit ²	2,868.3	2,995.4	3,024.8	3,026.7	3,021.9	3,038.1	3,022.4	3,041.0	3,043.2	3,041.8	3,046.6	3,053.5
3 Treasury and agency securities ³	1,989.6	2,099.6	2,132.1	2,134.3	2,133.7	2,148.9	2,146.4	2,169.0	2,172.3	2,170.6	2,171.8	2,180.2
4 Mortgage-backed securities (MBS) ⁴	1,383.5	1,446.9	1,464.7	1,474.0	1,478.7	1,501.5	1,509.5	1,530.1	1,531.4	1,529.7	1,535.2	1,536.3
5 Non-MBS ⁵	606.1	652.6	667.4	660.3	655.0	647.4	636.8	638.9	640.9	640.9	636.6	643.9
6 Other securities	878.7	895.8	892.7	892.4	888.2	889.2	876.0	871.9	870.9	871.2	874.7	873.3
7 Mortgage-backed securities ⁶	130.4	128.5	128.4	127.0	127.3	125.1	123.5	122.8	123.5	122.0	121.9	122.7
8 Non-MBS ⁷	748.3	767.4	764.3	765.5	760.9	764.2	752.6	749.1	747.4	749.2	752.8	750.5
9 Loans and leases in bank credit ⁸	7,830.6	8,188.4	8,217.4	8,263.9	8,320.2	8,357.5	8,390.4	8,450.0	8,438.7	8,461.3	8,462.3	8,481.3
10 Commercial and industrial loans	1,736.6	1,850.0	1,866.5	1,883.9	1,892.4	1,905.2	1,911.4	1,929.0	1,931.5	1,927.6	1,932.0	1,933.5
11 Real estate loans	3,622.7	3,713.1	3,724.1	3,741.0	3,757.5	3,770.4	3,786.8	3,807.4	3,799.7	3,810.9	3,814.6	3,826.1
12 Residential real estate loans	2,036.0	2,052.5	2,053.6	2,057.9	2,058.8	2,058.2	2,058.3	2,062.4	2,057.6	2,063.5	2,065.9	2,077.0
13 Revolving home equity loans	460.3	452.7	450.9	448.7	446.8	443.9	441.8	439.8	439.6	439.4	439.9	439.5
14 Closed-end residential loans ⁹	1,575.7	1,599.8	1,602.7	1,609.2	1,612.0	1,614.3	1,616.5	1,622.6	1,618.0	1,624.2	1,626.0	1,637.5
15 Commercial real estate loans	1,586.7	1,660.6	1,670.5	1,683.2	1,698.7	1,712.2	1,728.5	1,745.0	1,742.1	1,747.3	1,748.8	1,749.1
16 Construction and land development loans ¹⁰	–	234.5	237.5	240.6	244.0	247.0	249.9	252.3	251.5	252.7	253.6	254.0
17 Secured by farmland ¹¹	–	83.4	84.0	84.7	85.2	85.5	85.9	86.1	85.9	86.0	86.5	86.4
18 Secured by multifamily properties ¹²	–	244.0	245.8	248.1	252.2	256.2	260.1	263.4	262.6	263.8	264.1	265.2
19 Secured by nonfarm nonresidential properties ¹³	–	1,098.6	1,103.2	1,109.8	1,117.3	1,123.4	1,132.7	1,143.2	1,142.1	1,144.8	1,144.6	1,143.5
20 Consumer loans	1,191.9	1,212.7	1,217.9	1,222.7	1,228.9	1,235.8	1,244.3	1,255.0	1,254.6	1,255.9	1,256.2	1,258.3
21 Credit cards and other revolving plans	613.5	625.6	627.6	630.2	633.6	637.3	641.6	646.7	647.0	646.7	646.6	648.3
22 Other consumer loans	578.4	587.1	590.3	592.4	595.2	598.5	602.8	608.3	607.6	609.2	609.6	610.0
23 Automobile loans ¹⁴	–	363.3	365.9	367.8	369.9	372.1	374.9	379.0	378.3	379.4	380.3	381.0
24 All other consumer loans ¹⁵	–	223.8	224.4	224.6	225.3	226.4	227.9	229.3	229.3	229.8	229.4	229.1
25 Other loans and leases	1,279.3	1,412.6	1,408.8	1,416.3	1,441.4	1,446.1	1,447.9	1,458.5	1,452.9	1,466.9	1,459.4	1,463.4
26 Fed funds and reverse RPs with nonbanks ¹⁶	312.4	361.6	346.6	343.4	361.4	353.3	339.7	339.6	330.5	346.1	345.0	347.1
27 All other loans and leases ¹⁷	966.9	1,051.0	1,062.2	1,072.9	1,080.0	1,092.8	1,108.2	1,119.0	1,122.4	1,120.8	1,114.4	1,116.3
28 Loans to nondepository financial institutions ¹⁸	–	341.0	345.5	351.5	354.1	361.8	369.8	374.7	375.7	374.5	369.0	373.5
29 Other loans not elsewhere classified ¹⁹	–	710.0	716.7	721.4	725.9	731.1	738.4	744.3	746.7	746.3	745.4	742.8
30 LESS: Allowance for loan and lease losses	111.5	107.5	106.5	106.0	106.2	106.6	106.2	106.8	106.9	106.7	106.5	106.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	99.7	77.7	80.2	73.6	69.9	64.5	58.9	59.8	58.8	61.2	60.6	57.5
32	Fed funds and reverse RPs with banks ¹⁶	90.0	66.6	68.8	61.8	59.2	54.5	47.8	47.8	46.9	49.3	48.6	45.5
33	Loans to commercial banks ²⁰	9.7	11.2	11.4	11.8	10.7	10.0	11.1	12.0	11.9	11.9	12.0	12.0
34	Cash assets ²¹	2,937.4	2,824.5	2,739.3	2,673.4	2,693.2	2,726.3	2,624.0	2,741.3	2,736.3	2,768.0	2,706.5	2,749.5
35	Trading assets ²²	210.4	227.0	216.8	209.5	215.8	219.7	213.9	222.7	232.9	214.7	230.9	223.7
36	Other assets ²³	1,139.2	1,148.3	1,151.6	1,155.7	1,148.7	1,154.5	1,148.0	1,129.9	1,140.4	1,133.7	1,127.2	1,122.2
37	TOTAL ASSETS	14,974.0	15,353.8	15,323.7	15,296.8	15,363.4	15,454.0	15,351.5	15,537.9	15,543.5	15,574.0	15,527.6	15,580.8
LIABILITIES													
38	Deposits	10,296.3	10,666.1	10,710.2	10,760.5	10,809.5	10,875.4	10,867.7	10,918.4	10,877.6	10,927.7	10,967.7	10,960.3
39	Large time deposits	1,648.8	1,706.7	1,706.8	1,712.3	1,721.8	1,729.7	1,690.4	1,718.4	1,737.6	1,732.7	1,696.5	1,704.6
40	Other deposits	8,647.5	8,959.5	9,003.4	9,048.2	9,087.6	9,145.6	9,177.3	9,200.0	9,139.9	9,195.0	9,271.1	9,255.6
41	Borrowings	1,766.7	1,825.3	1,834.1	1,835.7	1,843.8	1,835.5	1,799.7	1,876.0	1,856.5	1,892.7	1,893.5	1,878.4
42	Borrowings from banks in the U.S.	125.6	98.0	103.0	102.8	102.1	103.8	97.9	101.8	97.8	105.0	103.2	103.5
43	Borrowings from others	1,641.1	1,727.3	1,731.1	1,732.9	1,741.7	1,731.7	1,701.8	1,774.1	1,758.7	1,787.8	1,790.3	1,774.9
44	Trading liabilities ²⁴	208.7	235.8	228.4	219.6	231.2	235.2	213.5	214.7	223.9	207.0	223.7	219.6
45	Net due to related foreign offices	692.4	549.2	497.8	439.1	436.5	440.7	410.5	455.6	506.5	462.4	392.8	443.2
46	Other liabilities ²⁵	410.5	422.1	409.7	422.9	401.5	407.6	401.7	398.3	413.6	391.9	384.4	397.4
47	TOTAL LIABILITIES	13,374.6	13,698.5	13,680.2	13,677.8	13,722.5	13,794.4	13,693.0	13,863.0	13,878.2	13,881.7	13,862.1	13,898.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,599.4	1,655.3	1,643.5	1,619.0	1,640.9	1,659.6	1,658.5	1,674.9	1,665.3	1,692.2	1,665.6	1,681.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.1	26.2	17.2	9.9	12.3	13.6	13.3	16.7	19.0	17.6	15.7	10.5
50	U.S. Treasury and agency securities, MBS ²⁸	–	18.1	12.5	6.8	7.2	9.2	9.5	12.3	13.8	13.0	11.6	8.1
51	Loans with original amounts of \$1,000,000 or less	–	538.3	538.8	539.7	540.3	541.0	540.7	540.2	539.6	540.1	540.9	539.9
52	Loans secured by nonfarm nonresidential properties ²⁹	–	265.5	265.2	265.0	264.6	264.4	263.7	263.5	263.4	263.5	263.7	262.9
53	Commercial and industrial loans to U.S. addressees ³⁰	–	272.9	273.6	274.7	275.7	276.6	277.0	276.7	276.1	276.6	277.2	277.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	10,698.7	11,180.5	11,236.2	11,286.8	11,312.0	11,372.9	11,408.9	11,487.6	11,484.2	11,475.3	11,501.1	11,564.3
2 Securities in bank credit ²	2,863.1	3,008.6	3,033.4	3,022.5	3,004.1	3,022.8	3,014.7	3,033.5	3,032.4	3,027.5	3,041.0	3,061.0
3 Treasury and agency securities ³	1,978.0	2,113.6	2,142.1	2,135.2	2,122.4	2,137.0	2,136.1	2,155.5	2,154.9	2,151.5	2,159.1	2,182.8
4 Mortgage-backed securities (MBS) ⁴	1,379.3	1,453.9	1,472.1	1,476.9	1,475.3	1,494.2	1,503.6	1,524.6	1,520.7	1,523.0	1,531.3	1,543.4
5 Non-MBS ⁵	598.7	659.8	670.1	658.3	647.1	642.8	632.5	630.9	634.2	628.5	627.8	639.4
6 Other securities	885.2	895.0	891.3	887.3	881.7	885.8	878.7	878.0	877.5	876.0	881.9	878.2
7 Mortgage-backed securities ⁶	130.8	128.8	128.9	126.3	126.2	125.1	123.6	123.1	123.7	122.6	122.3	122.7
8 Non-MBS ⁷	754.4	766.1	762.4	760.9	755.5	760.8	755.1	754.9	753.9	753.4	759.6	755.5
9 Loans and leases in bank credit ⁸	7,835.6	8,172.0	8,202.7	8,264.3	8,308.0	8,350.0	8,394.1	8,454.0	8,451.9	8,447.8	8,460.1	8,503.4
10 Commercial and industrial loans	1,731.5	1,861.7	1,875.7	1,891.3	1,890.5	1,897.8	1,902.5	1,922.9	1,930.3	1,921.2	1,922.1	1,927.4
11 Real estate loans	3,624.7	3,703.2	3,717.6	3,743.7	3,760.9	3,777.4	3,793.0	3,809.2	3,802.7	3,802.0	3,812.6	3,838.1
12 Residential real estate loans	2,039.7	2,046.4	2,050.1	2,059.9	2,060.6	2,063.3	2,063.1	2,065.1	2,061.1	2,056.3	2,064.3	2,089.0
13 Revolving home equity loans	461.2	452.2	450.7	448.4	445.7	443.6	442.3	440.7	440.5	440.4	441.1	440.2
14 Closed-end residential loans ⁹	1,578.5	1,594.2	1,599.5	1,611.5	1,614.9	1,619.8	1,620.8	1,624.5	1,620.6	1,615.9	1,623.2	1,648.8
15 Commercial real estate loans	1,585.0	1,656.8	1,667.4	1,683.8	1,700.3	1,714.0	1,729.9	1,744.1	1,741.7	1,745.7	1,748.2	1,749.2
16 Construction and land development loans ¹⁰	–	233.9	237.5	240.8	244.1	247.6	250.6	252.6	252.0	253.0	254.0	254.3
17 Secured by farmland ¹¹	–	82.9	83.7	84.7	85.4	85.8	86.3	86.4	86.2	86.3	86.7	86.6
18 Secured by multifamily properties ¹²	–	244.0	245.6	248.2	252.5	256.7	260.7	263.5	262.8	263.6	264.0	265.3
19 Secured by nonfarm nonresidential properties ¹³	–	1,096.1	1,100.6	1,110.1	1,118.3	1,123.9	1,132.3	1,141.5	1,140.6	1,142.9	1,143.6	1,142.9
20 Consumer loans	1,191.8	1,201.0	1,209.8	1,219.5	1,227.6	1,239.7	1,250.0	1,256.0	1,255.4	1,254.7	1,260.4	1,259.0
21 Credit cards and other revolving plans	611.6	616.4	620.9	626.8	631.0	638.5	643.0	645.2	645.1	643.6	648.5	647.1
22 Other consumer loans	580.2	584.6	588.9	592.8	596.5	601.2	607.0	610.8	610.3	611.1	611.9	611.9
23 Automobile loans ¹⁴	–	362.3	365.2	367.8	370.4	373.3	376.8	379.7	379.2	379.7	380.6	381.0
24 All other consumer loans ¹⁵	–	222.3	223.7	224.9	226.1	227.9	230.3	231.1	231.1	231.5	231.3	230.9
25 Other loans and leases	1,287.6	1,406.1	1,399.6	1,409.8	1,429.0	1,435.2	1,448.5	1,466.0	1,463.5	1,469.8	1,465.1	1,478.8
26 Fed funds and reverse RPs with nonbanks ¹⁶	317.3	356.9	343.1	339.4	351.3	345.6	343.0	344.0	336.8	350.1	347.5	357.2
27 All other loans and leases ¹⁷	970.3	1,049.2	1,056.5	1,070.4	1,077.7	1,089.5	1,105.6	1,122.0	1,126.7	1,119.7	1,117.6	1,121.6
28 Loans to nondepository financial institutions ¹⁸	–	339.5	341.7	348.7	351.7	357.8	366.7	375.8	376.5	374.1	371.0	377.0
29 Other loans not elsewhere classified ¹⁹	–	709.6	714.8	721.7	726.0	731.7	738.9	746.2	750.2	745.6	746.6	744.6
30 LESS: Allowance for loan and lease losses	110.9	106.8	106.9	106.4	106.0	107.3	106.9	106.3	106.4	106.2	105.9	107.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	100.6	77.3	78.2	72.5	68.7	63.3	59.0	60.1	60.4	60.6	60.5	58.8
32	Fed funds and reverse RPs with banks ¹⁶	90.8	66.1	66.8	60.7	58.3	53.6	47.8	48.1	48.6	48.4	48.6	46.9
33	Loans to commercial banks ²⁰	9.8	11.2	11.4	11.8	10.4	9.7	11.1	12.0	11.8	12.2	12.0	11.9
34	Cash assets ²¹	2,934.2	2,805.6	2,734.2	2,659.4	2,695.1	2,730.0	2,625.3	2,742.1	2,785.0	2,723.5	2,723.0	2,749.4
35	Trading assets ²²	211.1	228.6	216.8	203.6	206.9	214.4	210.9	216.8	228.3	211.1	220.0	221.0
36	Other assets ²³	1,140.6	1,146.0	1,149.0	1,154.0	1,144.5	1,148.7	1,150.7	1,131.7	1,146.2	1,129.1	1,128.1	1,120.7
37	TOTAL ASSETS	14,974.4	15,331.3	15,307.6	15,270.0	15,321.2	15,422.0	15,347.9	15,532.0	15,597.9	15,493.3	15,526.8	15,607.2
LIABILITIES													
38	Deposits	10,279.0	10,699.3	10,653.9	10,706.7	10,755.5	10,815.6	10,838.2	10,895.1	10,920.5	10,846.5	10,899.2	10,984.1
39	Large time deposits	1,637.0	1,708.8	1,713.3	1,715.9	1,720.9	1,722.7	1,688.8	1,706.0	1,719.4	1,710.2	1,688.1	1,689.7
40	Other deposits	8,642.0	8,990.5	8,940.6	8,990.8	9,034.6	9,092.9	9,149.4	9,189.0	9,201.1	9,136.3	9,211.1	9,294.4
41	Borrowings	1,760.9	1,818.1	1,859.6	1,838.5	1,840.3	1,832.3	1,799.0	1,870.7	1,845.4	1,891.6	1,885.8	1,882.9
42	Borrowings from banks in the U.S.	127.6	97.7	101.2	102.4	101.9	103.1	99.2	103.5	102.0	105.1	104.0	106.6
43	Borrowings from others	1,633.2	1,720.5	1,758.4	1,736.1	1,738.4	1,729.2	1,699.9	1,767.2	1,743.3	1,786.4	1,781.8	1,776.3
44	Trading liabilities ²⁴	208.8	236.2	225.2	206.6	211.7	218.6	206.5	208.6	218.9	202.3	213.9	216.9
45	Net due to related foreign offices	702.8	512.4	505.7	446.9	465.0	483.3	423.2	470.1	509.6	477.5	440.8	432.0
46	Other liabilities ²⁵	415.0	416.1	407.2	418.0	394.5	403.8	402.7	402.5	420.7	389.0	395.3	402.6
47	TOTAL LIABILITIES	13,366.4	13,682.0	13,651.6	13,616.6	13,667.1	13,753.6	13,669.7	13,846.9	13,915.1	13,806.9	13,835.1	13,918.6
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,607.9	1,649.2	1,656.0	1,653.3	1,654.2	1,668.4	1,678.2	1,685.0	1,682.7	1,686.4	1,691.7	1,688.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.1	26.2	17.2	9.9	12.3	13.6	13.3	16.7	19.0	17.6	15.7	10.5
50	U.S. Treasury and agency securities, MBS ²⁸	–	18.1	12.5	6.8	7.2	9.2	9.5	12.3	13.8	13.0	11.6	8.1
51	Loans with original amounts of \$1,000,000 or less	–	540.1	540.3	541.0	540.9	540.9	540.0	539.1	539.2	539.1	539.3	538.5
52	Loans secured by nonfarm nonresidential properties ²⁹	–	265.3	264.9	264.9	264.5	264.5	264.0	263.5	263.5	263.4	263.7	262.8
53	Commercial and industrial loans to U.S. addressees ³⁰	–	274.8	275.4	276.1	276.4	276.4	276.0	275.6	275.6	275.7	275.7	275.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS													
1	Bank credit	9,741.2	10,161.7	10,219.2	10,273.3	10,310.1	10,352.9	10,387.6	10,446.1	10,435.5	10,462.4	10,469.8	10,475.3
2	Securities in bank credit ²	2,677.6	2,817.3	2,842.7	2,845.4	2,844.9	2,853.8	2,840.5	2,857.1	2,858.1	2,859.5	2,861.8	2,869.6
3	Treasury and agency securities ³	1,908.6	2,023.7	2,051.8	2,055.6	2,057.6	2,069.6	2,069.2	2,086.0	2,089.1	2,088.0	2,086.9	2,094.7
4	Mortgage-backed securities (MBS) ⁴	1,372.4	1,435.4	1,450.7	1,460.8	1,466.8	1,489.1	1,497.7	1,517.4	1,518.8	1,516.8	1,522.2	1,522.6
5	Non-MBS ⁵	536.2	588.4	601.0	594.9	590.8	580.4	571.5	568.6	570.3	571.2	564.7	572.1
6	Other securities	769.0	793.6	790.9	789.8	787.3	784.2	771.3	771.1	769.1	771.5	774.9	775.0
7	Mortgage-backed securities ⁶	124.8	125.0	125.0	123.6	123.9	122.1	120.7	120.0	120.8	119.5	118.7	119.6
8	Non-MBS ⁷	644.2	668.6	665.9	666.2	663.4	662.1	650.6	651.1	648.2	651.9	656.2	655.4
9	Loans and leases in bank credit ⁸	7,063.6	7,344.4	7,376.5	7,427.9	7,465.1	7,499.1	7,547.0	7,589.0	7,577.3	7,602.9	7,608.1	7,605.7
10	Commercial and industrial loans	1,435.3	1,516.9	1,530.7	1,547.3	1,552.1	1,564.5	1,571.6	1,582.9	1,583.9	1,581.2	1,586.2	1,586.8
11	Real estate loans	3,587.5	3,674.3	3,684.6	3,700.9	3,716.2	3,728.2	3,742.8	3,761.2	3,753.4	3,764.3	3,768.6	3,779.3
12	Residential real estate loans	2,034.5	2,050.5	2,051.3	2,055.5	2,056.8	2,056.9	2,057.3	2,060.9	2,056.0	2,062.0	2,064.5	2,075.2
13	Revolving home equity loans	460.0	452.4	450.6	448.3	446.4	443.5	441.5	439.4	439.2	439.0	439.5	439.2
14	Closed-end residential loans ⁹	1,574.5	1,598.1	1,600.8	1,607.2	1,610.4	1,613.4	1,615.9	1,621.4	1,616.7	1,623.0	1,624.9	1,636.0
15	Commercial real estate loans	1,553.0	1,623.9	1,633.3	1,645.4	1,659.4	1,671.4	1,685.4	1,700.4	1,697.4	1,702.3	1,704.2	1,704.1
16	Construction and land development loans ¹⁰	–	231.3	234.3	237.3	240.6	243.4	246.2	248.6	247.9	249.0	249.8	250.1
17	Secured by farmland ¹¹	–	83.2	83.8	84.5	85.1	85.4	85.7	86.0	85.8	85.8	86.3	86.2
18	Secured by multifamily properties ¹²	–	242.7	244.8	247.0	250.6	254.2	257.7	261.0	260.1	261.4	261.7	263.1
19	Secured by nonfarm nonresidential properties ¹³	–	1,066.6	1,070.4	1,076.7	1,083.2	1,088.4	1,095.8	1,104.7	1,103.7	1,106.0	1,106.3	1,104.7
20	Consumer loans	1,189.2	1,210.1	1,215.3	1,220.0	1,226.2	1,233.1	1,241.7	1,252.4	1,251.9	1,253.4	1,253.7	1,255.8
21	Credit cards and other revolving plans	613.5	625.6	627.6	630.2	633.6	637.3	641.6	646.7	647.0	646.7	646.6	648.3
22	Other consumer loans	575.8	584.5	587.7	589.8	592.5	595.9	600.1	605.7	604.9	606.6	607.0	607.5
23	Automobile loans ¹⁴	–	363.3	365.9	367.8	369.9	372.1	374.9	379.0	378.3	379.4	380.3	381.0
24	All other consumer loans ¹⁵	–	221.2	221.8	221.9	222.6	223.8	225.3	226.8	226.7	227.2	226.8	226.6
25	Other loans and leases	851.6	943.1	946.0	959.6	970.8	973.3	990.9	992.5	988.1	1,004.0	999.5	983.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	111.9	130.5	124.3	130.0	133.7	127.2	135.3	126.8	121.7	133.2	134.4	122.2
27	All other loans and leases ¹⁷	739.6	812.5	821.7	829.6	837.0	846.1	855.6	865.7	866.4	870.7	865.1	861.7
28	Loans to nondepository financial institutions ¹⁸	–	231.2	235.6	240.6	245.8	251.0	253.9	261.4	261.0	262.8	259.7	258.9
29	Other loans not elsewhere classified ¹⁹	–	581.4	586.1	589.0	591.3	595.2	601.7	604.3	605.4	607.9	605.4	602.8
30	LESS: Allowance for loan and lease losses	110.8	106.8	106.0	105.6	105.7	106.4	105.9	105.7	105.8	105.6	105.4	105.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	72.7	54.7	56.2	53.9	50.2	47.3	45.0	44.8	44.3	46.7	45.4	41.1
32	Fed funds and reverse RPs with banks ¹⁶	66.0	45.8	47.2	44.5	42.1	39.4	35.8	35.3	34.7	37.5	35.9	31.5
33	Loans to commercial banks ²⁰	6.7	8.8	9.0	9.4	8.2	7.9	9.2	9.5	9.6	9.2	9.5	9.6
34	Cash assets ²¹	1,479.8	1,583.7	1,533.0	1,497.8	1,514.0	1,554.4	1,489.3	1,480.2	1,430.9	1,478.1	1,498.5	1,508.8
35	Trading assets ²²	128.4	147.5	143.4	138.0	143.0	145.9	144.6	151.3	161.4	142.5	157.0	152.4
36	Other assets ²³	1,064.7	1,076.5	1,082.2	1,082.5	1,076.3	1,082.9	1,079.6	1,073.6	1,078.5	1,078.7	1,074.7	1,067.3
37	TOTAL ASSETS	12,376.0	12,917.2	12,928.0	12,939.9	12,987.9	13,076.9	13,040.2	13,090.3	13,044.8	13,102.8	13,140.1	13,139.2
LIABILITIES													
38	Deposits	9,153.4	9,555.8	9,600.4	9,642.3	9,687.6	9,745.0	9,766.5	9,784.8	9,723.3	9,787.2	9,843.3	9,834.7
39	Large time deposits	720.1	827.9	834.1	836.6	847.2	853.9	839.7	846.9	846.5	851.3	842.9	851.1
40	Other deposits	8,433.3	8,727.8	8,766.3	8,805.6	8,840.4	8,891.1	8,926.8	8,937.9	8,876.8	8,935.9	9,000.4	8,983.6
41	Borrowings	1,023.0	1,050.4	1,060.2	1,066.2	1,067.1	1,060.9	1,036.9	1,061.5	1,051.6	1,072.9	1,071.9	1,058.1
42	Borrowings from banks in the U.S.	91.5	68.5	70.5	71.5	69.4	66.3	62.3	63.1	61.6	64.8	63.6	61.9
43	Borrowings from others	931.6	982.0	989.7	994.7	997.6	994.6	974.6	998.4	990.0	1,008.0	1,008.3	996.2
44	Trading liabilities ²⁴	124.0	156.7	151.1	144.5	157.6	156.7	141.6	145.8	151.4	138.5	155.6	153.2
45	Net due to related foreign offices	108.8	140.7	112.6	82.3	77.2	94.2	91.5	75.4	81.3	72.0	67.4	89.4
46	Other liabilities ²⁵	352.6	361.8	351.9	361.6	341.8	349.0	344.8	342.9	357.4	338.1	330.2	337.5
47	TOTAL LIABILITIES	10,761.8	11,265.3	11,276.3	11,296.9	11,331.3	11,405.9	11,381.2	11,410.3	11,365.0	11,408.6	11,468.4	11,472.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,614.2	1,651.8	1,651.7	1,643.1	1,656.6	1,671.0	1,659.1	1,680.0	1,679.9	1,694.2	1,671.7	1,666.4
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.6	25.0	16.6	9.7	11.9	13.2	13.2	16.2	18.5	16.9	15.1	10.2
50	U.S. Treasury and agency securities, MBS ²⁸	–	16.9	11.9	6.5	6.8	8.9	9.3	11.8	13.3	12.4	11.0	7.8
51	Loans with original amounts of \$1,000,000 or less	–	538.3	538.8	539.7	540.3	541.0	540.7	540.2	539.6	540.1	540.9	539.9
52	Loans secured by nonfarm nonresidential properties ²⁹	–	265.5	265.2	265.0	264.6	264.4	263.7	263.5	263.4	263.5	263.7	262.8
53	Commercial and industrial loans to U.S. addressees ³⁰	–	272.9	273.6	274.7	275.7	276.6	277.0	276.7	276.1	276.6	277.2	277.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	9,744.4	10,151.3	10,213.4	10,270.8	10,285.3	10,335.5	10,387.5	10,445.9	10,437.9	10,437.8	10,468.7	10,505.7
2 Securities in bank credit ²	2,674.8	2,830.9	2,852.5	2,841.5	2,824.3	2,836.9	2,832.8	2,851.4	2,848.6	2,847.6	2,858.2	2,877.5
3 Treasury and agency securities ³	1,900.4	2,038.2	2,061.9	2,055.3	2,043.5	2,055.7	2,058.1	2,075.3	2,074.1	2,072.7	2,077.2	2,099.3
4 Mortgage-backed securities (MBS) ⁴	1,368.3	1,442.6	1,457.3	1,462.2	1,461.8	1,480.8	1,490.2	1,512.1	1,508.4	1,510.8	1,518.8	1,530.1
5 Non-MBS ⁵	532.1	595.6	604.5	593.1	581.7	574.9	567.9	563.2	565.7	561.9	558.4	569.2
6 Other securities	774.5	792.7	790.7	786.3	780.8	781.2	774.7	776.1	774.5	774.8	781.0	778.2
7 Mortgage-backed securities ⁶	125.0	125.4	125.5	123.0	122.7	121.7	120.4	120.1	120.6	119.7	119.4	119.8
8 Non-MBS ⁷	649.5	667.4	665.2	663.3	658.1	659.5	654.3	656.0	653.9	655.2	661.6	658.4
9 Loans and leases in bank credit ⁸	7,069.6	7,320.4	7,360.9	7,429.3	7,461.1	7,498.6	7,554.7	7,594.5	7,589.3	7,590.2	7,610.4	7,628.2
10 Commercial and industrial loans	1,433.7	1,526.2	1,540.1	1,552.7	1,549.8	1,557.1	1,565.5	1,581.1	1,586.0	1,579.7	1,581.3	1,585.9
11 Real estate loans	3,589.4	3,665.2	3,678.6	3,703.4	3,719.5	3,734.0	3,747.6	3,762.6	3,755.9	3,755.2	3,766.1	3,791.5
12 Residential real estate loans	2,038.1	2,044.3	2,048.3	2,057.9	2,058.7	2,061.6	2,061.2	2,063.4	2,059.2	2,054.7	2,062.7	2,087.3
13 Revolving home equity loans	460.9	451.9	450.3	448.0	445.4	443.2	442.0	440.3	440.2	440.0	440.7	439.8
14 Closed-end residential loans ⁹	1,577.2	1,592.4	1,598.0	1,609.9	1,613.4	1,618.4	1,619.3	1,623.1	1,619.0	1,614.7	1,622.0	1,647.5
15 Commercial real estate loans	1,551.3	1,620.9	1,630.4	1,645.5	1,660.8	1,672.4	1,686.4	1,699.2	1,696.7	1,700.5	1,703.4	1,704.1
16 Construction and land development loans ¹⁰	–	230.8	234.4	237.5	240.7	243.9	246.8	248.9	248.3	249.3	250.2	250.4
17 Secured by farmland ¹¹	–	82.7	83.5	84.5	85.2	85.7	86.1	86.3	86.1	86.1	86.6	86.4
18 Secured by multifamily properties ¹²	–	242.6	244.6	247.1	251.1	254.7	258.4	261.1	260.4	261.2	261.6	263.1
19 Secured by nonfarm nonresidential properties ¹³	–	1,064.8	1,067.9	1,076.3	1,083.8	1,088.3	1,095.0	1,103.0	1,102.0	1,103.9	1,105.0	1,104.2
20 Consumer loans	1,189.2	1,198.3	1,207.2	1,216.9	1,224.9	1,237.0	1,247.4	1,253.4	1,252.7	1,252.1	1,257.8	1,256.4
21 Credit cards and other revolving plans	611.6	616.4	620.9	626.8	631.0	638.5	643.0	645.2	645.1	643.6	648.5	647.1
22 Other consumer loans	577.6	582.0	586.2	590.1	593.9	598.6	604.4	608.2	607.7	608.5	609.2	609.4
23 Automobile loans ¹⁴	–	362.3	365.2	367.8	370.4	373.3	376.8	379.7	379.2	379.7	380.6	381.0
24 All other consumer loans ¹⁵	–	219.7	221.1	222.3	223.5	225.2	227.6	228.5	228.5	228.8	228.6	228.3
25 Other loans and leases	857.3	930.7	935.0	956.3	966.9	970.4	994.1	997.4	994.7	1,003.2	1,005.2	994.4
26 Fed funds and reverse RPs with nonbanks ¹⁶	113.3	125.5	119.8	126.7	130.2	124.6	136.9	127.9	123.0	134.0	135.7	125.1
27 All other loans and leases ¹⁷	744.0	805.1	815.2	829.7	836.7	845.8	857.2	869.5	871.7	869.2	869.5	869.3
28 Loans to nondepository financial institutions ¹⁸	–	228.9	233.7	241.3	246.0	249.8	252.7	260.6	260.4	260.0	259.5	261.1
29 Other loans not elsewhere classified ¹⁹	–	576.2	581.5	588.4	590.7	596.1	604.5	608.8	611.3	609.2	610.1	608.2
30 LESS: Allowance for loan and lease losses	110.4	106.2	106.2	105.8	105.3	106.6	106.1	105.5	105.6	105.4	105.0	106.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	74.7	53.7	53.0	52.0	49.1	46.7	45.6	45.7	45.8	46.8	46.3	43.2
32	Fed funds and reverse RPs with banks ¹⁶	68.0	44.7	43.8	42.7	41.2	39.0	36.8	36.3	36.7	37.4	36.8	33.6
33	Loans to commercial banks ²⁰	6.7	9.0	9.3	9.3	7.9	7.7	8.9	9.4	9.1	9.4	9.6	9.5
34	Cash assets ²¹	1,468.3	1,578.9	1,480.1	1,459.9	1,487.6	1,519.0	1,483.4	1,471.3	1,490.9	1,429.8	1,474.6	1,523.7
35	Trading assets ²²	127.2	148.6	143.8	134.3	137.2	141.9	140.4	144.6	155.8	138.2	146.0	149.3
36	Other assets ²³	1,065.4	1,073.7	1,078.3	1,080.8	1,075.6	1,078.8	1,080.4	1,074.7	1,081.8	1,075.9	1,073.1	1,065.9
37	TOTAL ASSETS	12,369.6	12,900.0	12,862.4	12,892.1	12,929.6	13,015.2	13,031.1	13,076.6	13,106.7	13,023.1	13,103.7	13,181.6
LIABILITIES													
38	Deposits	9,147.0	9,582.6	9,537.1	9,592.2	9,646.4	9,695.9	9,735.3	9,772.0	9,785.7	9,724.1	9,781.7	9,868.8
39	Large time deposits	719.4	821.1	830.6	841.4	858.9	859.1	839.3	845.0	847.5	847.3	839.5	847.8
40	Other deposits	8,427.6	8,761.6	8,706.5	8,750.9	8,787.5	8,836.8	8,896.0	8,927.0	8,938.2	8,876.8	8,942.2	9,021.0
41	Borrowings	1,019.7	1,043.2	1,072.0	1,072.9	1,066.2	1,052.9	1,037.9	1,058.1	1,047.6	1,068.5	1,069.7	1,057.4
42	Borrowings from banks in the U.S.	93.0	67.7	68.6	71.3	68.6	65.0	63.3	64.4	65.0	65.0	63.8	64.0
43	Borrowings from others	926.7	975.5	1,003.4	1,001.6	997.7	987.9	974.6	993.8	982.6	1,003.5	1,005.9	993.4
44	Trading liabilities ²⁴	123.3	155.3	148.6	133.7	142.3	144.4	134.5	138.5	144.4	133.4	144.4	148.6
45	Net due to related foreign offices	118.1	116.9	103.7	86.2	87.8	109.2	100.8	83.7	91.6	81.2	85.3	80.3
46	Other liabilities ²⁵	357.7	355.8	347.9	356.8	336.1	346.3	347.0	347.3	362.1	338.6	339.1	345.7
47	TOTAL LIABILITIES	10,765.8	11,253.9	11,209.5	11,241.9	11,278.8	11,348.7	11,355.5	11,399.6	11,431.5	11,345.8	11,420.3	11,500.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,603.8	1,646.1	1,652.9	1,650.2	1,650.7	1,666.5	1,675.6	1,677.0	1,675.2	1,677.3	1,683.4	1,680.8
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.6	25.0	16.6	9.7	11.9	13.2	13.2	16.2	18.5	16.9	15.1	10.2
50	U.S. Treasury and agency securities, MBS ²⁸	–	16.9	11.9	6.5	6.8	8.9	9.3	11.8	13.3	12.4	11.0	7.8
51	Loans with original amounts of \$1,000,000 or less	–	540.1	540.3	541.0	540.9	540.9	540.0	539.1	539.2	539.1	539.3	538.5
52	Loans secured by nonfarm nonresidential properties ²⁹	–	265.3	264.9	264.9	264.5	264.5	264.0	263.5	263.5	263.4	263.7	262.8
53	Commercial and industrial loans to U.S. addressees ³⁰	–	274.8	275.3	276.1	276.4	276.4	276.0	275.6	275.6	275.7	275.7	275.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	6,306.0	6,519.5	6,557.6	6,591.1	6,603.9	6,650.2	6,660.9	6,696.9	6,696.1	6,700.9	6,707.3	6,729.2
2 Securities in bank credit ²	1,852.4	1,963.1	1,982.3	1,982.1	1,979.4	1,990.3	1,981.8	1,995.4	1,993.8	1,997.3	2,001.1	2,011.5
3 Treasury and agency securities ³	1,328.8	1,423.7	1,446.4	1,447.4	1,449.3	1,462.5	1,463.6	1,479.7	1,479.8	1,481.7	1,482.8	1,492.4
4 Mortgage-backed securities (MBS) ⁴	972.1	1,025.2	1,038.1	1,045.0	1,048.3	1,069.9	1,077.9	1,096.0	1,095.8	1,095.4	1,101.1	1,104.1
5 Non-MBS ⁵	356.8	398.4	408.3	402.3	401.0	392.6	385.7	383.8	384.0	386.4	381.7	388.3
6 Other securities	523.6	539.4	535.9	534.7	530.2	527.8	518.2	515.7	514.0	515.5	518.3	519.1
7 Mortgage-backed securities ⁶	111.3	111.6	111.5	110.2	109.8	108.0	106.8	106.1	106.9	105.7	104.8	105.6
8 Non-MBS ⁷	412.3	427.8	424.4	424.5	420.4	419.8	411.4	409.6	407.1	409.8	413.5	413.5
9 Loans and leases in bank credit ⁸	4,453.6	4,556.4	4,575.3	4,609.0	4,624.5	4,659.9	4,679.1	4,701.5	4,702.3	4,703.6	4,706.2	4,717.7
10 Commercial and industrial loans	929.0	979.0	991.5	1,004.4	1,005.5	1,016.1	1,020.4	1,027.3	1,028.8	1,025.0	1,030.4	1,030.9
11 Real estate loans	1,969.2	1,961.7	1,961.8	1,968.7	1,976.3	1,984.1	1,983.5	1,987.9	1,983.6	1,987.0	1,990.6	2,005.9
12 Residential real estate loans	1,395.5	1,379.9	1,379.9	1,380.8	1,380.9	1,379.6	1,373.2	1,372.2	1,368.4	1,370.2	1,373.6	1,388.9
13 Revolving home equity loans	349.4	336.8	334.6	331.9	329.5	326.5	323.9	321.3	321.2	320.7	321.2	320.9
14 Closed-end residential loans ⁹	1,046.1	1,043.2	1,045.3	1,048.8	1,051.4	1,053.2	1,049.3	1,050.9	1,047.2	1,049.5	1,052.4	1,068.0
15 Commercial real estate loans	573.7	581.7	581.9	587.9	595.4	604.5	610.2	615.7	615.2	616.8	617.0	617.0
16 Construction and land development loans ¹⁰	–	85.6	87.0	88.4	89.5	90.7	91.7	92.3	92.2	92.4	92.6	93.0
17 Secured by farmland ¹¹	–	7.5	7.5	7.6	7.7	8.0	8.0	8.0	8.0	8.0	8.0	8.0
18 Secured by multifamily properties ¹²	–	111.8	111.9	113.1	115.5	117.4	119.2	120.4	120.0	120.5	120.8	121.7
19 Secured by nonfarm nonresidential properties ¹³	–	376.9	375.4	378.8	382.6	388.5	391.4	395.0	394.9	396.0	395.6	394.2
20 Consumer loans	893.1	899.0	902.8	906.4	910.3	915.2	917.9	924.4	924.2	925.3	926.1	927.6
21 Credit cards and other revolving plans	476.4	484.0	485.4	487.2	489.6	491.6	492.4	494.1	494.7	494.4	494.2	495.2
22 Other consumer loans	416.7	414.9	417.4	419.2	420.7	423.6	425.4	430.3	429.5	430.8	431.9	432.4
23 Automobile loans ¹⁴	–	293.4	295.4	297.5	298.8	301.3	303.3	307.1	306.5	307.4	308.4	308.9
24 All other consumer loans ¹⁵	–	121.5	121.9	121.6	121.9	122.3	122.2	123.2	123.0	123.4	123.5	123.4
25 Other loans and leases	662.3	716.8	719.3	729.6	732.4	744.4	757.4	761.9	765.7	766.4	759.2	753.3
26 Fed funds and reverse RPs with nonbanks ¹⁶	108.8	117.5	112.4	115.8	112.9	115.0	120.5	115.5	117.6	115.3	114.0	111.0
27 All other loans and leases ¹⁷	553.4	599.3	606.9	613.8	619.5	629.4	636.9	646.4	648.2	651.0	645.2	642.3
28 Loans to nondepository financial institutions ¹⁸	–	194.3	197.5	202.5	206.6	212.8	215.4	223.7	223.3	225.6	222.5	222.2
29 Other loans not elsewhere classified ¹⁹	–	405.0	409.3	411.4	412.9	416.6	421.5	422.7	424.9	425.5	422.7	420.1
30 LESS: Allowance for loan and lease losses	74.2	70.0	69.4	68.8	69.3	70.1	69.4	69.4	69.5	69.3	69.2	69.3

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)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	45.7	29.6	30.7	31.0	27.8	27.2	24.5	22.3	23.2	22.9	21.9	18.5
32	Fed funds and reverse RPs with banks ¹⁶	39.8	21.6	22.3	22.3	20.4	20.1	17.5	15.4	16.3	16.3	14.9	11.4
33	Loans to commercial banks ²⁰	5.9	8.0	8.4	8.6	7.4	7.1	7.0	6.8	6.9	6.6	7.0	7.1
34	Cash assets ²¹	1,147.4	1,261.0	1,193.1	1,149.1	1,174.0	1,203.0	1,137.3	1,129.0	1,065.7	1,149.4	1,153.0	1,139.2
35	Trading assets ²²	125.5	143.5	139.8	134.5	139.2	141.8	140.6	146.9	156.8	138.4	152.5	148.5
36	Other assets ²³	802.1	802.5	808.1	804.9	797.4	803.2	803.0	796.3	802.4	797.6	797.6	791.1
37	TOTAL ASSETS	8,352.4	8,686.2	8,659.9	8,641.8	8,673.0	8,755.3	8,697.0	8,722.0	8,674.6	8,739.9	8,763.2	8,757.2
LIABILITIES													
38	Deposits	5,972.3	6,209.4	6,231.1	6,254.3	6,279.2	6,319.6	6,339.2	6,321.8	6,269.0	6,318.7	6,362.4	6,360.7
39	Large time deposits	343.3	443.4	448.6	453.5	462.5	469.6	454.0	458.4	459.3	462.4	453.0	460.6
40	Other deposits	5,629.0	5,766.0	5,782.5	5,800.9	5,816.7	5,850.0	5,885.2	5,863.4	5,809.7	5,856.2	5,909.4	5,900.1
41	Borrowings	758.9	774.9	782.0	781.4	782.0	772.0	749.3	772.5	761.6	783.3	783.8	771.7
42	Borrowings from banks in the U.S.	45.5	25.2	26.6	26.9	25.1	26.0	25.6	26.0	25.1	27.1	26.8	24.6
43	Borrowings from others	713.4	749.7	755.4	754.4	757.0	746.0	723.7	746.5	736.5	756.2	757.0	747.1
44	Trading liabilities ²⁴	120.9	152.5	146.9	140.3	153.0	151.6	136.8	140.9	146.2	133.9	150.5	148.6
45	Net due to related foreign offices	65.2	97.0	70.0	40.1	40.7	58.1	56.3	38.3	44.4	37.1	28.5	46.6
46	Other liabilities ²⁵	298.5	301.7	292.3	301.2	277.9	289.4	284.2	280.8	294.1	276.4	268.8	275.7
47	TOTAL LIABILITIES	7,215.8	7,535.5	7,522.4	7,517.4	7,532.8	7,590.8	7,565.7	7,554.3	7,515.2	7,549.4	7,594.1	7,603.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,136.6	1,150.7	1,137.5	1,124.5	1,140.2	1,164.5	1,131.3	1,167.7	1,159.3	1,190.5	1,169.1	1,153.8
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.6	21.7	13.7	7.8	11.0	11.9	11.6	13.6	16.0	14.4	12.5	7.9
50	U.S. Treasury and agency securities, MBS ²⁸	–	14.1	9.3	4.6	5.8	7.4	7.6	9.4	10.9	10.0	8.5	5.9
51	Loans with original amounts of \$1,000,000 or less	–	181.1	181.2	182.1	183.1	184.0	183.2	181.0	180.6	180.8	181.8	181.4
52	Loans secured by nonfarm nonresidential properties ²⁹	–	59.3	58.9	58.9	58.9	58.9	58.5	58.4	58.4	58.4	58.6	58.2
53	Commercial and industrial loans to U.S. addressees ³⁰	–	121.8	122.3	123.2	124.1	125.1	124.7	122.6	122.2	122.4	123.2	123.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS													
1	Bank credit	6,310.8	6,515.3	6,557.0	6,587.2	6,579.4	6,628.7	6,654.3	6,697.8	6,699.5	6,684.9	6,707.8	6,751.5
2	Securities in bank credit ²	1,850.4	1,973.4	1,992.7	1,979.5	1,963.9	1,975.8	1,973.8	1,990.7	1,986.4	1,988.3	1,998.9	2,017.2
3	Treasury and agency securities ³	1,323.2	1,434.7	1,457.1	1,448.4	1,438.3	1,450.6	1,455.9	1,472.0	1,469.4	1,470.7	1,475.8	1,496.2
4	Mortgage-backed securities (MBS) ⁴	971.0	1,028.8	1,042.4	1,045.2	1,045.2	1,064.6	1,074.4	1,093.9	1,089.6	1,093.3	1,101.1	1,111.7
5	Non-MBS ⁵	352.1	405.9	414.7	403.2	393.0	386.0	381.5	378.2	379.8	377.4	374.7	384.6
6	Other securities	527.3	538.7	535.6	531.1	525.6	525.1	518.0	518.6	517.0	517.6	523.1	520.9
7	Mortgage-backed securities ⁶	111.4	112.0	111.7	109.4	108.8	107.6	106.4	106.2	106.7	105.8	105.5	105.8
8	Non-MBS ⁷	415.8	426.7	423.9	421.6	416.9	417.6	411.6	412.5	410.3	411.8	417.6	415.2
9	Loans and leases in bank credit ⁸	4,460.3	4,541.9	4,564.4	4,607.7	4,615.5	4,652.9	4,680.5	4,707.1	4,713.1	4,696.7	4,708.9	4,734.3
10	Commercial and industrial loans	929.2	986.5	998.1	1,007.6	1,003.2	1,010.0	1,015.3	1,027.4	1,031.7	1,025.8	1,028.1	1,031.8
11	Real estate loans	1,971.1	1,956.6	1,959.4	1,971.0	1,977.0	1,986.4	1,986.5	1,989.6	1,986.9	1,982.2	1,987.8	2,013.6
12	Residential real estate loans	1,398.5	1,376.2	1,378.0	1,382.4	1,381.1	1,382.1	1,376.0	1,374.7	1,372.3	1,366.8	1,372.4	1,396.5
13	Revolving home equity loans	350.0	336.7	334.5	331.6	328.5	326.0	324.0	321.8	321.8	321.3	322.0	321.3
14	Closed-end residential loans ⁹	1,048.5	1,039.5	1,043.5	1,050.8	1,052.6	1,056.1	1,051.9	1,052.9	1,050.6	1,045.5	1,050.5	1,075.2
15	Commercial real estate loans	572.6	580.4	581.3	588.6	595.9	604.3	610.5	614.9	614.5	615.4	615.3	617.1
16	Construction and land development loans ¹⁰	–	85.5	87.2	88.6	89.7	90.8	91.9	92.2	92.1	92.1	92.3	92.9
17	Secured by farmland ¹¹	–	7.4	7.5	7.6	7.7	8.0	8.1	8.1	8.1	8.1	8.1	8.1
18	Secured by multifamily properties ¹²	–	112.1	112.3	113.7	115.6	117.4	119.3	120.4	120.1	120.3	120.4	121.8
19	Secured by nonfarm nonresidential properties ¹³	–	375.4	374.4	378.7	382.9	388.1	391.2	394.3	394.2	394.9	394.6	394.3
20	Consumer loans	892.7	889.9	896.6	903.4	908.7	917.5	922.7	925.0	924.7	923.9	928.0	927.3
21	Credit cards and other revolving plans	475.5	476.6	480.2	484.2	487.2	492.1	493.9	493.5	493.7	492.3	495.5	494.7
22	Other consumer loans	417.1	413.3	416.4	419.3	421.5	425.4	428.8	431.5	431.1	431.6	432.6	432.6
23	Automobile loans ¹⁴	–	292.5	294.6	297.4	299.1	302.2	305.2	307.8	307.3	307.8	308.5	309.0
24	All other consumer loans ¹⁵	–	120.8	121.8	121.9	122.4	123.2	123.6	123.8	123.7	123.8	124.0	123.6
25	Other loans and leases	667.3	708.9	710.3	725.6	726.6	739.1	756.0	765.0	769.8	764.8	765.0	761.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	110.7	113.8	108.0	113.3	109.0	111.9	120.7	116.9	119.7	116.2	116.0	114.2
27	All other loans and leases ¹⁷	556.6	595.1	602.3	612.3	617.6	627.3	635.3	648.1	650.1	648.7	649.0	647.5
28	Loans to nondepository financial institutions ¹⁸	–	193.4	196.7	202.3	207.7	211.8	214.0	223.4	223.3	223.7	222.6	223.4
29	Other loans not elsewhere classified ¹⁹	–	401.7	405.6	410.0	409.9	415.5	421.3	424.7	426.8	425.0	426.4	424.1
30	LESS: Allowance for loan and lease losses	73.8	69.6	69.5	68.9	68.7	70.0	69.5	69.2	69.2	69.1	68.9	69.6

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)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	46.1	29.2	29.4	29.9	26.9	26.4	24.5	22.4	22.5	22.6	22.8	19.4
32	Fed funds and reverse RPs with banks ¹⁶	40.3	21.1	20.9	21.4	19.8	19.5	17.7	15.6	16.0	15.9	15.8	12.5
33	Loans to commercial banks ²⁰	5.8	8.1	8.5	8.6	7.1	6.9	6.8	6.8	6.5	6.7	6.9	6.9
34	Cash assets ²¹	1,135.7	1,241.1	1,153.8	1,129.9	1,155.1	1,169.1	1,136.2	1,120.1	1,123.2	1,097.4	1,133.1	1,154.3
35	Trading assets ²²	124.3	144.5	140.0	130.7	133.7	138.1	136.7	140.6	151.6	134.4	141.9	145.6
36	Other assets ²³	802.8	800.3	805.1	804.4	797.9	799.5	802.1	797.4	804.5	796.4	796.5	790.4
37	TOTAL ASSETS	8,346.0	8,660.9	8,615.8	8,613.1	8,624.4	8,691.8	8,684.2	8,709.0	8,732.2	8,666.6	8,733.1	8,791.5
LIABILITIES													
38	Deposits	5,964.8	6,230.0	6,188.1	6,225.6	6,252.7	6,276.1	6,294.9	6,313.5	6,321.2	6,275.0	6,323.3	6,384.7
39	Large time deposits	343.2	435.1	443.6	454.7	471.5	472.2	452.0	457.5	460.4	459.5	451.6	460.8
40	Other deposits	5,621.6	5,794.9	5,744.5	5,770.9	5,781.1	5,803.9	5,842.8	5,856.0	5,860.7	5,815.5	5,871.7	5,923.9
41	Borrowings	757.3	771.5	791.6	781.5	773.6	763.6	750.0	770.8	759.1	780.2	782.9	775.7
42	Borrowings from banks in the U.S.	47.1	24.4	25.2	26.6	25.0	25.8	26.2	26.8	27.2	27.3	27.0	26.7
43	Borrowings from others	710.2	747.1	766.4	754.9	748.6	737.9	723.8	744.0	731.9	752.9	755.9	749.0
44	Trading liabilities ²⁴	120.2	150.7	144.3	129.8	138.3	140.2	130.3	134.0	139.6	129.0	139.8	144.4
45	Net due to related foreign offices	74.3	76.5	64.5	44.0	51.9	71.9	63.9	46.7	55.3	47.4	45.7	39.8
46	Other liabilities ²⁵	303.6	297.3	288.9	298.1	273.6	286.5	285.7	285.1	299.0	276.8	277.3	283.2
47	TOTAL LIABILITIES	7,220.1	7,526.0	7,477.5	7,479.0	7,490.1	7,538.3	7,524.8	7,550.0	7,574.1	7,508.6	7,569.1	7,627.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,125.9	1,134.9	1,138.3	1,134.2	1,134.2	1,153.5	1,159.4	1,159.0	1,158.1	1,158.0	1,164.0	1,163.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.6	21.7	13.7	7.8	11.0	11.9	11.6	13.6	16.0	14.4	12.5	7.9
50	U.S. Treasury and agency securities, MBS ²⁸	–	14.1	9.3	4.6	5.8	7.4	7.6	9.4	10.9	10.0	8.5	5.9
51	Loans with original amounts of \$1,000,000 or less	–	182.2	181.8	182.1	181.8	182.5	182.1	181.9	181.9	181.8	182.1	182.0
52	Loans secured by nonfarm nonresidential properties ²⁹	–	59.5	58.9	58.7	58.5	58.6	58.4	58.3	58.3	58.3	58.5	58.2
53	Commercial and industrial loans to U.S. addressees ³⁰	–	122.7	122.9	123.4	123.4	123.9	123.7	123.6	123.6	123.5	123.6	123.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	3,435.2	3,642.1	3,661.6	3,682.2	3,706.2	3,702.7	3,726.6	3,749.2	3,739.4	3,761.5	3,762.6	3,746.2
2 Securities in bank credit ²	825.2	854.2	860.4	863.3	865.5	863.4	858.7	861.7	864.4	862.2	860.7	858.1
3 Treasury and agency securities ³	579.8	600.1	605.4	608.3	608.4	607.1	605.6	606.3	609.3	606.3	604.1	602.3
4 Mortgage-backed securities (MBS) ⁴	400.3	410.2	412.7	415.7	418.5	419.3	419.9	421.4	423.0	421.4	421.1	418.5
5 Non-MBS ⁵	179.5	189.9	192.7	192.5	189.9	187.8	185.7	184.9	186.3	184.8	183.0	183.7
6 Other securities	245.4	254.2	255.0	255.1	257.1	256.4	253.1	255.4	255.1	255.9	256.6	255.8
7 Mortgage-backed securities ⁶	13.5	13.4	13.5	13.4	14.2	14.1	13.9	13.9	13.9	13.8	13.9	14.0
8 Non-MBS ⁷	231.9	240.8	241.5	241.7	243.0	242.3	239.2	241.5	241.2	242.1	242.7	241.8
9 Loans and leases in bank credit ⁸	2,610.0	2,787.9	2,801.2	2,818.9	2,840.7	2,839.2	2,867.9	2,887.5	2,875.0	2,899.3	2,901.8	2,888.1
10 Commercial and industrial loans	506.3	537.9	539.2	543.0	546.5	548.3	551.2	555.6	555.1	556.2	555.9	555.8
11 Real estate loans	1,618.3	1,712.7	1,722.8	1,732.2	1,739.9	1,744.1	1,759.3	1,773.3	1,769.8	1,777.3	1,778.0	1,773.4
12 Residential real estate loans	639.0	670.5	671.4	674.7	675.9	677.2	684.1	688.7	687.6	691.8	690.9	686.3
13 Revolving home equity loans	110.6	115.6	116.0	116.4	116.8	117.0	117.6	118.2	118.0	118.4	118.4	118.2
14 Closed-end residential loans ⁹	528.4	554.9	555.4	558.4	559.0	560.2	566.5	570.5	569.6	573.4	572.5	568.0
15 Commercial real estate loans	979.3	1,042.1	1,051.4	1,057.5	1,064.0	1,066.9	1,075.2	1,084.6	1,082.3	1,085.5	1,087.2	1,087.1
16 Construction and land development loans ¹⁰	–	145.7	147.2	149.0	151.0	152.8	154.5	156.3	155.7	156.7	157.2	157.1
17 Secured by farmland ¹¹	–	75.7	76.3	76.9	77.4	77.4	77.7	78.0	77.8	77.8	78.3	78.2
18 Secured by multifamily properties ¹²	–	131.0	132.9	133.8	135.0	136.8	138.6	140.6	140.0	141.0	141.0	141.3
19 Secured by nonfarm nonresidential properties ¹³	–	689.7	694.9	697.8	700.6	699.9	704.4	709.8	708.8	710.0	710.7	710.5
20 Consumer loans	296.1	311.1	312.5	313.6	315.9	317.9	323.9	328.0	327.8	328.1	327.6	328.3
21 Credit cards and other revolving plans	137.0	141.6	142.2	143.0	144.0	145.6	149.2	152.6	152.3	152.3	152.4	153.1
22 Other consumer loans	159.1	169.5	170.3	170.6	171.9	172.3	174.7	175.4	175.4	175.8	175.1	175.2
23 Automobile loans ¹⁴	–	69.9	70.5	70.3	71.1	70.8	71.6	71.9	71.8	71.9	71.9	72.0
24 All other consumer loans ¹⁵	–	99.6	99.9	100.3	100.8	101.4	103.1	103.5	103.7	103.8	103.3	103.1
25 Other loans and leases	189.3	226.2	226.7	230.1	238.4	228.9	233.5	230.6	222.3	237.6	240.4	230.6
26 Fed funds and reverse RPs with nonbanks ¹⁶	3.1	13.0	11.8	14.3	20.8	12.2	14.7	11.3	4.1	17.9	20.4	11.1
27 All other loans and leases ¹⁷	186.2	213.2	214.8	215.8	217.5	216.7	218.8	219.3	218.2	219.7	219.9	219.4
28 Loans to nondepository financial institutions ¹⁸	–	36.9	38.0	38.2	39.1	38.2	38.5	37.7	37.7	37.2	37.2	36.8
29 Other loans not elsewhere classified ¹⁹	–	176.3	176.8	177.6	178.4	178.6	180.3	181.6	180.5	182.5	182.7	182.7
30 LESS: Allowance for loan and lease losses	36.6	36.8	36.6	36.8	36.4	36.3	36.5	36.3	36.3	36.2	36.1	36.5

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)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	27.0	25.1	25.5	22.9	22.5	20.1	20.4	22.5	21.1	23.8	23.4	22.6
32	Fed funds and reverse RPs with banks ¹⁶	26.2	24.2	24.9	22.2	21.7	19.3	18.2	19.9	18.4	21.2	21.0	20.1
33	Loans to commercial banks ²⁰	0.8	0.8	0.6	0.7	0.8	0.8	2.2	2.6	2.7	2.6	2.4	2.5
34	Cash assets ²¹	332.4	322.7	339.9	348.7	340.0	351.4	352.0	351.3	365.3	328.7	345.5	369.6
35	Trading assets ²²	2.9	3.9	3.6	3.5	3.7	4.1	4.0	4.3	4.6	4.1	4.4	3.9
36	Other assets ²³	262.6	274.0	274.1	277.5	278.9	279.7	276.6	277.3	276.1	281.1	277.1	276.2
37	TOTAL ASSETS	4,023.6	4,231.0	4,268.1	4,298.1	4,314.9	4,321.6	4,343.2	4,368.2	4,370.3	4,362.9	4,376.9	4,382.0
LIABILITIES													
38	Deposits	3,181.1	3,346.3	3,369.3	3,387.9	3,408.4	3,425.4	3,427.2	3,463.0	3,454.3	3,468.5	3,480.9	3,474.0
39	Large time deposits	376.9	384.5	385.5	383.2	384.7	384.4	385.7	388.4	387.2	388.9	389.9	390.5
40	Other deposits	2,804.3	2,961.8	2,983.8	3,004.8	3,023.7	3,041.1	3,041.6	3,074.5	3,067.1	3,079.6	3,091.0	3,083.5
41	Borrowings	264.1	275.5	278.2	284.8	285.0	288.9	287.7	289.0	290.0	289.5	288.1	286.4
42	Borrowings from banks in the U.S.	46.0	43.2	43.9	44.5	44.4	40.4	36.7	37.2	36.5	37.7	36.8	37.3
43	Borrowings from others	218.2	232.3	234.3	240.3	240.7	248.5	251.0	251.8	253.5	251.8	251.3	249.1
44	Trading liabilities ²⁴	3.1	4.2	4.2	4.2	4.6	5.1	4.7	4.9	5.2	4.5	5.1	4.6
45	Net due to related foreign offices	43.6	43.7	42.6	42.2	36.5	36.1	35.2	37.0	36.9	34.9	38.9	42.8
46	Other liabilities ²⁵	54.0	60.2	59.6	60.4	64.0	59.6	60.6	62.1	63.4	61.6	61.4	61.8
47	TOTAL LIABILITIES	3,546.0	3,729.8	3,753.9	3,779.5	3,798.5	3,815.1	3,815.4	3,856.0	3,849.7	3,859.1	3,874.3	3,869.5
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	477.6	501.1	514.2	518.6	516.4	506.5	527.8	512.2	520.5	503.8	502.6	512.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.0	3.3	2.9	1.9	0.9	1.3	1.6	2.5	2.5	2.5	2.6	2.3
50	U.S. Treasury and agency securities, MBS ²⁸	–	2.8	2.6	1.9	1.1	1.5	1.7	2.4	2.4	2.4	2.4	2.0
51	Loans with original amounts of \$1,000,000 or less	–	357.2	357.6	357.6	357.2	357.0	357.5	359.2	358.9	359.3	359.1	358.5
52	Loans secured by nonfarm nonresidential properties ²⁹	–	206.1	206.4	206.1	205.7	205.5	205.2	205.1	205.0	205.1	205.1	204.6
53	Commercial and industrial loans to U.S. addressees ³⁰	–	151.1	151.2	151.5	151.5	151.5	152.3	154.1	153.9	154.2	154.0	153.8

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

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS												
1 Bank credit	3,433.7	3,636.0	3,656.3	3,683.6	3,705.9	3,706.8	3,733.2	3,748.1	3,738.4	3,752.9	3,760.9	3,754.1
2 Securities in bank credit ²	824.4	857.5	859.8	862.1	860.4	861.1	859.0	860.7	862.2	859.3	859.3	860.3
3 Treasury and agency securities ³	577.2	603.5	604.8	606.9	605.2	605.0	602.3	603.3	604.7	602.0	601.4	603.1
4 Mortgage-backed securities (MBS) ⁴	397.3	413.8	414.9	417.0	416.5	416.2	415.8	418.3	418.8	417.5	417.7	418.4
5 Non-MBS ⁵	179.9	189.7	189.8	189.9	188.6	188.8	186.4	185.0	185.9	184.6	183.7	184.6
6 Other securities	247.2	254.0	255.1	255.2	255.2	256.1	256.7	257.4	257.5	257.2	257.9	257.2
7 Mortgage-backed securities ⁶	13.5	13.4	13.7	13.6	13.9	14.1	14.0	13.9	13.9	13.8	13.9	14.0
8 Non-MBS ⁷	233.7	240.6	241.3	241.6	241.3	242.0	242.7	243.5	243.6	243.4	244.0	243.2
9 Loans and leases in bank credit ⁸	2,609.3	2,778.5	2,796.5	2,821.5	2,845.6	2,845.6	2,874.2	2,887.4	2,876.2	2,893.6	2,901.6	2,893.8
10 Commercial and industrial loans	504.5	539.7	542.0	545.0	546.6	547.1	550.2	553.7	554.3	554.0	553.2	554.1
11 Real estate loans	1,618.2	1,708.6	1,719.3	1,732.4	1,742.5	1,747.7	1,761.1	1,773.0	1,769.1	1,773.0	1,778.3	1,777.9
12 Residential real estate loans	639.5	668.1	670.3	675.5	677.6	679.5	685.3	688.7	686.9	687.9	690.3	690.8
13 Revolving home equity loans	110.9	115.2	115.8	116.4	116.8	117.2	117.9	118.5	118.4	118.7	118.8	118.5
14 Closed-end residential loans ⁹	528.6	552.9	554.4	559.1	560.8	562.3	567.3	570.2	568.5	569.2	571.5	572.3
15 Commercial real estate loans	978.7	1,040.5	1,049.0	1,056.9	1,064.8	1,068.2	1,075.8	1,084.3	1,082.2	1,085.1	1,088.1	1,087.1
16 Construction and land development loans ¹⁰	–	145.3	147.1	148.9	150.9	153.1	154.9	156.7	156.1	157.1	157.9	157.5
17 Secured by farmland ¹¹	–	75.3	76.0	76.9	77.5	77.6	78.0	78.2	78.0	78.0	78.5	78.3
18 Secured by multifamily properties ¹²	–	130.6	132.3	133.4	135.5	137.3	139.1	140.7	140.3	141.0	141.2	141.3
19 Secured by nonfarm nonresidential properties ¹³	–	689.4	693.5	697.6	700.9	700.1	703.8	708.7	707.8	709.0	710.5	709.9
20 Consumer loans	296.6	308.4	310.6	313.4	316.2	319.6	324.7	328.3	328.0	328.2	329.8	329.2
21 Credit cards and other revolving plans	136.1	139.8	140.8	142.6	143.9	146.4	149.1	151.7	151.4	151.3	153.1	152.4
22 Other consumer loans	160.5	168.7	169.8	170.8	172.3	173.1	175.6	176.7	176.6	176.9	176.7	176.8
23 Automobile loans ¹⁴	–	69.8	70.5	70.4	71.3	71.1	71.5	71.9	71.8	71.9	72.1	72.0
24 All other consumer loans ¹⁵	–	98.9	99.3	100.4	101.1	102.0	104.1	104.8	104.8	105.0	104.6	104.8
25 Other loans and leases	189.9	221.8	224.7	230.7	240.3	231.3	238.2	232.4	224.9	238.4	240.2	232.6
26 Fed funds and reverse RPs with nonbanks ¹⁶	2.6	11.7	11.7	13.4	21.1	12.7	16.2	11.0	3.3	17.8	19.8	10.9
27 All other loans and leases ¹⁷	187.3	210.1	212.9	217.3	219.1	218.6	222.0	221.4	221.6	220.6	220.5	221.8
28 Loans to nondepository financial institutions ¹⁸	–	35.5	37.1	38.9	38.3	38.0	38.7	37.3	37.0	36.3	36.8	37.7
29 Other loans not elsewhere classified ¹⁹	–	174.5	175.9	178.4	180.8	180.6	183.2	184.1	184.5	184.2	183.7	184.1
30 LESS: Allowance for loan and lease losses	36.6	36.6	36.8	36.8	36.5	36.6	36.6	36.3	36.4	36.3	36.1	36.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	28.5	24.5	23.6	22.1	22.2	20.3	21.1	23.3	23.3	24.2	23.6	23.8
32	Fed funds and reverse RPs with banks ¹⁶	27.7	23.6	22.9	21.4	21.4	19.4	19.1	20.7	20.7	21.6	20.9	21.1
33	Loans to commercial banks ²⁰	0.9	0.8	0.7	0.7	0.8	0.8	2.1	2.6	2.6	2.6	2.7	2.7
34	Cash assets ²¹	332.5	337.7	326.4	330.1	332.4	349.9	347.3	351.3	367.7	332.4	341.5	369.4
35	Trading assets ²²	2.9	4.1	3.8	3.6	3.5	3.8	3.7	4.0	4.2	3.8	4.0	3.7
36	Other assets ²³	262.6	273.4	273.2	276.4	277.6	279.3	278.3	277.3	277.3	279.6	276.6	275.6
37	TOTAL ASSETS	4,023.6	4,239.1	4,246.6	4,279.0	4,305.2	4,323.4	4,346.9	4,367.6	4,374.5	4,356.5	4,370.6	4,390.1
LIABILITIES													
38	Deposits	3,182.2	3,352.6	3,349.0	3,366.6	3,393.7	3,419.8	3,440.4	3,458.5	3,464.6	3,449.1	3,458.4	3,484.0
39	Large time deposits	376.2	385.9	387.0	386.7	387.3	386.8	387.3	387.5	387.1	387.8	387.9	386.9
40	Other deposits	2,806.0	2,966.6	2,962.0	2,980.0	3,006.4	3,032.9	3,053.1	3,071.0	3,077.5	3,061.3	3,070.5	3,097.1
41	Borrowings	262.5	271.7	280.4	291.4	292.6	289.3	287.9	287.3	288.6	288.2	286.9	281.7
42	Borrowings from banks in the U.S.	46.0	43.3	43.4	44.7	43.6	39.2	37.2	37.6	37.8	37.7	36.8	37.3
43	Borrowings from others	216.5	228.4	237.0	246.6	249.0	250.0	250.7	249.7	250.8	250.5	250.0	244.4
44	Trading liabilities ²⁴	3.1	4.6	4.3	3.9	4.0	4.2	4.2	4.6	4.8	4.3	4.6	4.2
45	Net due to related foreign offices	43.8	40.4	39.2	42.2	35.9	37.4	36.9	37.0	36.3	33.8	39.6	40.5
46	Other liabilities ²⁵	54.1	58.6	59.0	58.8	62.5	59.8	61.4	62.2	63.2	61.7	61.8	62.5
47	TOTAL LIABILITIES	3,545.7	3,727.9	3,732.0	3,762.9	3,788.7	3,810.4	3,830.7	3,849.6	3,857.5	3,837.2	3,851.2	3,872.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	477.9	511.2	514.6	516.1	516.5	513.0	516.2	518.0	517.0	519.3	519.4	517.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.0	3.3	2.9	1.9	0.9	1.3	1.6	2.5	2.5	2.5	2.6	2.3
50	U.S. Treasury and agency securities, MBS ²⁸	–	2.8	2.6	1.9	1.1	1.5	1.7	2.4	2.4	2.4	2.4	2.0
51	Loans with original amounts of \$1,000,000 or less	–	357.9	358.5	359.0	359.0	358.4	357.9	357.2	357.2	357.3	357.2	356.5
52	Loans secured by nonfarm nonresidential properties ²⁹	–	205.9	206.1	206.2	206.0	205.9	205.6	205.2	205.2	205.1	205.2	204.6
53	Commercial and industrial loans to U.S. addressees ³⁰	–	152.1	152.4	152.8	153.0	152.5	152.3	152.1	152.0	152.1	152.1	151.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS													
1 Bank credit	957.7	1,022.1	1,023.0	1,017.3	1,032.0	1,042.7	1,025.3	1,044.9	1,046.5	1,040.7	1,039.0	1,059.4	
2 Securities in bank credit ²	190.7	178.1	182.1	181.3	177.0	184.4	181.9	183.9	185.1	182.3	184.8	183.8	
3 Treasury and agency securities ³	81.0	75.9	80.3	78.6	76.1	79.3	77.2	83.0	83.3	82.6	84.9	85.5	
4 Mortgage-backed securities (MBS) ⁴	11.1	11.6	14.0	13.2	11.9	12.4	11.8	12.7	12.6	12.9	13.0	13.7	
5 Non-MBS ⁵	69.9	64.3	66.3	65.4	64.2	67.0	65.4	70.3	70.7	69.7	72.0	71.9	
6 Other securities	109.7	102.2	101.8	102.6	100.9	105.0	104.7	100.9	101.8	99.7	99.9	98.3	
7 Mortgage-backed securities ⁶	5.6	3.4	3.4	3.4	3.3	3.0	2.7	2.8	2.7	2.4	3.2	3.1	
8 Non-MBS ⁷	104.1	98.8	98.4	99.3	97.6	102.0	102.0	98.1	99.1	97.3	96.6	95.2	
9 Loans and leases in bank credit ⁸	767.0	844.0	840.9	836.0	855.0	858.4	843.4	861.0	861.4	858.4	854.2	875.6	
10 Commercial and industrial loans	301.3	333.1	335.9	336.6	340.3	340.7	339.7	346.2	347.6	346.4	345.8	346.7	
11 Real estate loans	35.3	38.8	39.5	40.1	41.4	42.2	44.0	46.2	46.3	46.5	46.0	46.8	
12 Residential real estate loans	1.5	2.0	2.3	2.4	2.0	1.3	1.0	1.5	1.6	1.5	1.4	1.8	
13 Revolving home equity loans	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	
14 Closed-end residential loans ⁹	1.2	1.7	1.9	2.0	1.6	0.9	0.6	1.2	1.3	1.2	1.1	1.5	
15 Commercial real estate loans	33.7	36.7	37.3	37.7	39.4	40.9	43.1	44.7	44.7	45.0	44.6	45.0	
16 Construction and land development loans ¹⁰	–	3.2	3.3	3.3	3.4	3.6	3.7	3.7	3.6	3.7	3.7	3.8	
17 Secured by farmland ¹¹	–	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.2	
18 Secured by multifamily properties ¹²	–	1.3	1.0	1.1	1.7	2.1	2.4	2.4	2.5	2.4	2.3	2.2	
19 Secured by nonfarm nonresidential properties ¹³	–	32.0	32.8	33.2	34.1	35.0	36.9	38.4	38.4	38.8	38.4	38.8	
20 Consumer loans	2.7	2.6	2.6	2.7	2.7	2.7	2.6	2.6	2.6	2.6	2.6	2.5	
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
22 Other consumer loans	2.7	2.6	2.6	2.7	2.7	2.7	2.6	2.6	2.6	2.6	2.6	2.5	
23 Automobile loans ¹⁴	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
24 All other consumer loans ¹⁵	–	2.6	2.6	2.7	2.7	2.7	2.6	2.6	2.6	2.6	2.6	2.5	
25 Other loans and leases	427.8	469.5	462.9	456.6	470.7	472.8	457.0	466.0	464.9	462.9	459.9	479.5	
26 Fed funds and reverse RPs with nonbanks ¹⁶	200.5	231.1	222.3	213.4	227.7	226.1	204.4	212.7	208.9	212.9	210.6	224.9	
27 All other loans and leases ¹⁷	227.3	238.4	240.5	243.2	243.0	246.7	252.6	253.3	256.0	250.1	249.2	254.6	
28 Loans to nondepository financial institutions ¹⁸	–	109.8	110.0	110.9	108.3	110.8	115.9	113.3	114.7	111.7	109.3	114.6	
29 Other loans not elsewhere classified ¹⁹	–	128.6	130.6	132.3	134.6	135.9	136.7	140.0	141.3	138.4	139.9	140.0	
30 LESS: Allowance for loan and lease losses	0.7	0.7	0.4	0.4	0.6	0.2	0.3	1.1	1.1	1.2	1.2	1.1	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 13, 2015

Account	2014	2015	2015	2015	2015	2015	2015	2015	2015	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS (CONTINUED)													
31	Interbank loans	27.0	23.1	24.0	19.7	19.7	17.2	14.0	15.0	14.5	14.5	15.2	16.4
32	Fed funds and reverse RPs with banks ¹⁶	24.0	20.7	21.6	17.2	17.1	15.1	12.0	12.5	12.2	11.7	12.7	14.0
33	Loans to commercial banks ²⁰	3.0	2.3	2.4	2.5	2.5	2.1	2.0	2.5	2.3	2.8	2.5	2.4
34	Cash assets ²¹	1,457.6	1,240.8	1,206.3	1,175.6	1,179.2	1,172.0	1,134.7	1,261.1	1,305.4	1,289.9	1,208.0	1,240.7
35	Trading assets ²²	81.9	79.6	73.4	71.5	72.9	73.8	69.3	71.4	71.5	72.1	74.0	71.3
36	Other assets ²³	74.5	71.9	69.4	73.2	72.4	71.6	68.4	56.3	61.9	55.0	52.5	54.8
37	TOTAL ASSETS	2,598.1	2,436.7	2,395.7	2,356.9	2,375.6	2,377.1	2,311.3	2,447.6	2,498.7	2,471.2	2,387.6	2,441.6
LIABILITIES													
38	Deposits	1,142.9	1,110.4	1,109.8	1,118.2	1,121.9	1,130.3	1,101.2	1,133.6	1,154.2	1,140.5	1,124.4	1,125.6
39	Large time deposits	928.6	878.7	872.7	875.7	874.6	875.8	850.7	871.5	891.2	881.4	853.7	853.5
40	Other deposits	214.3	231.6	237.1	242.5	247.3	254.5	250.5	262.1	263.1	259.1	270.7	272.1
41	Borrowings	743.6	774.9	773.9	769.5	776.8	774.6	762.8	814.5	804.9	819.9	821.6	820.4
42	Borrowings from banks in the U.S.	34.2	29.5	32.5	31.3	32.7	37.5	35.6	38.7	36.2	40.2	39.6	41.7
43	Borrowings from others	709.5	745.4	741.4	738.2	744.1	737.1	727.2	775.8	768.7	779.7	782.0	778.7
44	Trading liabilities ²⁴	84.8	79.1	77.3	75.1	73.5	78.5	71.9	68.9	72.6	68.5	68.0	66.4
45	Net due to related foreign offices	583.6	408.6	385.2	356.8	359.3	346.4	319.0	380.3	425.3	390.4	325.5	353.8
46	Other liabilities ²⁵	57.9	60.3	57.8	61.3	59.7	58.6	56.9	55.4	56.2	53.8	54.2	59.9
47	TOTAL LIABILITIES	2,612.8	2,433.2	2,403.9	2,380.9	2,391.2	2,388.5	2,311.8	2,452.7	2,513.2	2,473.2	2,393.7	2,426.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	-14.8	3.5	-8.2	-24.1	-15.7	-11.3	-0.5	-5.1	-14.5	-2.0	-6.1	15.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	-0.4	1.3	0.6	0.2	0.3	0.3	0.2	0.5	0.5	0.6	0.6	0.3
50	U.S. Treasury and agency securities, MBS ²⁸	-	1.3	0.6	0.2	0.3	0.3	0.2	0.5	0.5	0.6	0.6	0.3
51	Loans with original amounts of \$1,000,000 or less	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
52	Loans secured by nonfarm nonresidential properties ²⁹	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
53	Commercial and industrial loans to U.S. addressees ³⁰	-	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

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 4	
ASSETS													
1	Bank credit	954.3	1,029.2	1,022.8	1,016.0	1,026.7	1,037.4	1,021.4	1,041.7	1,046.3	1,037.5	1,032.4	1,058.7
2	Securities in bank credit ²	188.3	177.6	180.9	180.9	179.8	185.9	181.9	182.2	183.8	179.9	182.7	183.5
3	Treasury and agency securities ³	77.6	75.4	80.3	79.9	78.9	81.3	77.9	80.2	80.8	78.8	81.8	83.5
4	Mortgage-backed securities (MBS) ⁴	11.0	11.3	14.7	14.8	13.5	13.4	13.3	12.4	12.3	12.2	12.5	13.3
5	Non-MBS ⁵	66.6	64.1	65.5	65.1	65.4	67.9	64.6	67.8	68.5	66.6	69.4	70.2
6	Other securities	110.7	102.2	100.7	101.0	100.9	104.6	104.0	101.9	103.0	101.1	100.9	100.0
7	Mortgage-backed securities ⁶	5.8	3.5	3.5	3.4	3.5	3.4	3.3	3.0	3.1	2.9	2.9	2.9
8	Non-MBS ⁷	104.9	98.7	97.2	97.6	97.4	101.2	100.7	99.0	99.9	98.2	98.0	97.1
9	Loans and leases in bank credit ⁸	766.0	851.6	841.9	835.0	846.9	851.5	839.5	859.6	862.5	857.5	849.7	875.2
10	Commercial and industrial loans	297.8	335.5	335.6	338.6	340.7	340.7	337.0	341.8	344.3	341.5	340.8	341.5
11	Real estate loans	35.3	38.0	38.9	40.3	41.4	43.3	45.4	46.6	46.8	46.9	46.4	46.7
12	Residential real estate loans	1.6	2.2	1.8	2.0	1.9	1.8	1.9	1.7	1.9	1.6	1.6	1.6
13	Revolving home equity loans	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
14	Closed-end residential loans ⁹	1.3	1.8	1.5	1.6	1.5	1.4	1.5	1.4	1.5	1.2	1.3	1.3
15	Commercial real estate loans	33.7	35.9	37.1	38.3	39.6	41.6	43.5	44.9	44.9	45.3	44.8	45.0
16	Construction and land development loans ¹⁰	–	3.1	3.2	3.3	3.4	3.7	3.8	3.8	3.7	3.8	3.8	3.9
17	Secured by farmland ¹¹	–	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	–	1.3	1.0	1.1	1.5	2.1	2.3	2.4	2.4	2.3	2.3	2.2
19	Secured by nonfarm nonresidential properties ¹³	–	31.3	32.7	33.7	34.5	35.6	37.3	38.6	38.6	39.0	38.5	38.7
20	Consumer loans	2.6	2.7	2.6	2.6	2.7	2.7	2.6	2.6	2.6	2.6	2.6	2.6
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.6	2.7	2.6	2.6	2.7	2.7	2.6	2.6	2.6	2.6	2.6	2.6
23	Automobile loans ¹⁴	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	–	2.7	2.6	2.6	2.7	2.7	2.6	2.6	2.6	2.6	2.6	2.6
25	Other loans and leases	430.3	475.4	464.7	453.4	462.1	464.7	454.4	468.6	468.8	466.6	459.9	484.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	204.0	231.4	223.4	212.7	221.2	221.1	206.1	216.1	213.8	216.1	211.8	232.1
27	All other loans and leases ¹⁷	226.4	244.0	241.3	240.7	241.0	243.7	248.3	252.5	255.1	250.5	248.1	252.3
28	Loans to nondepository financial institutions ¹⁸	–	110.6	107.9	107.4	105.7	108.1	113.9	115.2	116.1	114.1	111.5	116.0
29	Other loans not elsewhere classified ¹⁹	–	133.4	133.3	133.3	135.3	135.6	134.4	137.3	138.9	136.4	136.5	136.4
30	LESS: Allowance for loan and lease losses	0.5	0.6	0.6	0.6	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 13, 2015

Account	2014 Oct	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 4
ASSETS (CONTINUED)												
31 Interbank loans	25.9	23.6	25.2	20.5	19.5	16.7	13.4	14.5	14.6	13.8	14.2	15.6
32 Fed funds and reverse RPs with banks ¹⁶	22.8	21.3	23.1	18.0	17.0	14.6	11.1	11.8	11.9	11.0	11.8	13.3
33 Loans to commercial banks ²⁰	3.1	2.3	2.1	2.5	2.5	2.0	2.3	2.6	2.7	2.9	2.4	2.3
34 Cash assets ²¹	1,465.9	1,226.7	1,254.1	1,199.5	1,207.5	1,211.0	1,141.9	1,270.7	1,294.2	1,293.7	1,248.4	1,225.7
35 Trading assets ²²	83.9	80.0	73.0	69.3	69.7	72.5	70.5	72.2	72.5	72.9	74.0	71.7
36 Other assets ²³	75.2	72.3	70.8	73.3	69.0	69.9	70.3	57.0	64.4	53.1	54.9	54.8
37 TOTAL ASSETS	2,604.8	2,431.3	2,445.2	2,377.9	2,391.7	2,406.8	2,316.7	2,455.4	2,491.2	2,470.2	2,423.1	2,425.7
LIABILITIES												
38 Deposits	1,132.0	1,116.6	1,116.8	1,114.5	1,109.2	1,119.7	1,103.0	1,123.1	1,134.8	1,122.4	1,117.5	1,115.3
39 Large time deposits	917.6	887.7	882.7	874.5	862.0	863.6	849.5	861.1	871.9	862.9	848.6	842.0
40 Other deposits	214.4	229.0	234.1	239.9	247.1	256.2	253.4	262.0	262.9	259.5	268.9	273.3
41 Borrowings	741.1	775.0	787.5	765.6	774.0	779.4	761.1	812.5	797.7	823.1	816.1	825.5
42 Borrowings from banks in the U.S.	34.6	30.0	32.6	31.0	33.3	38.1	35.8	39.1	37.0	40.1	40.2	42.6
43 Borrowings from others	706.5	745.0	754.9	734.6	740.7	741.2	725.3	773.4	760.7	783.0	775.9	782.9
44 Trading liabilities ²⁴	85.5	80.8	76.5	72.8	69.4	74.1	72.0	70.1	74.5	69.0	69.5	68.3
45 Net due to related foreign offices	584.7	395.5	402.0	360.7	377.2	374.1	322.4	386.4	418.0	396.3	355.5	351.7
46 Other liabilities ²⁵	57.3	60.2	59.2	61.2	58.4	57.5	55.6	55.2	58.6	50.4	56.2	56.9
47 TOTAL LIABILITIES	2,600.6	2,428.1	2,442.1	2,374.8	2,388.2	2,404.8	2,314.2	2,447.3	2,483.6	2,461.2	2,414.8	2,417.8
48 RESIDUAL (ASSETS LESS LIABILITIES)²⁶	4.2	3.1	3.1	3.1	3.4	1.9	2.6	8.0	7.6	9.0	8.3	7.9
MEMORANDA												
49 Net unrealized gains (losses) on available-for-sale securities ²⁷	-0.4	1.3	0.6	0.2	0.3	0.3	0.2	0.5	0.5	0.6	0.6	0.3
50 U.S. Treasury and agency securities, MBS ²⁸	–	1.3	0.6	0.2	0.3	0.3	0.2	0.5	0.5	0.6	0.6	0.3
51 Loans with original amounts of \$1,000,000 or less	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
52 Loans secured by nonfarm nonresidential properties ²⁹	–	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
53 Commercial and industrial loans to U.S. addressees ³⁰	–	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 34) or loans held in trading accounts (included in line 9).

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

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

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

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

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

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 30. Includes all loans held in trading accounts under a fair value option.

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

10. Includes construction, land development, and other land loans.

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

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

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

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

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

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

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

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

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

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

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

22. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item. Also includes the fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

23. Excludes the due-from position with related foreign offices, which is included in line 44. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

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

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

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

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

28. Difference between fair value and amortized cost for U.S. Treasury and Government agency obligations, mortgage-backed securities, classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

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

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