

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 29, 2016

Account	2011	2012	2013	2014	2015	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2015 Sep	2015 Oct	2015 Nov	2015 Dec
ASSETS															
1 Bank credit	1.6	4.1	1.1	6.8	7.1	7.4	5.8	9.1	7.0	5.3	6.3	2.5	7.5	6.4	10.8
2 Securities in bank credit ²	1.9	7.6	-1.8	7.0	5.8	8.1	6.1	10.3	6.2	1.6	4.6	-3.4	5.9	6.7	11.9
3 Treasury and agency securities ³	3.2	8.4	-5.6	11.9	8.7	14.3	12.3	13.6	8.0	4.0	8.0	-0.2	9.8	9.3	16.3
6 Other securities	-0.9	5.8	6.8	-2.8	-0.8	-4.8	-7.6	2.9	2.0	-4.2	-3.8	-11.2	-3.8	0.4	1.0
9 Loans and leases in bank credit ⁶	1.4	2.8	2.2	6.8	7.6	7.1	5.6	8.7	7.3	6.7	7.0	4.7	8.1	6.3	10.4
10 Commercial and industrial loans	8.5	11.6	7.1	12.0	11.0	11.3	9.1	12.5	10.9	8.1	10.9	4.5	13.1	14.3	12.5
11 Real estate loans	-3.7	-1.1	-1.0	2.4	4.9	3.0	1.2	4.2	4.5	5.1	5.3	4.9	5.7	4.1	7.6
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	0.4	-2.1	1.0	1.4	0.9	1.0	0.3	1.3	1.2	1.5
13 Revolving home equity loans	-5.9	-7.1	-8.1	-4.0	-4.8	-3.4	-2.8	-4.5	-4.9	-5.5	-4.8	-4.9	-5.2	-3.5	-4.4
14 Closed-end residential loans ⁹	-0.4	1.2	-3.5	0.3	2.8	1.6	-1.9	2.7	3.2	2.7	2.5	1.8	3.0	2.4	3.1
15 Commercial real estate loans	-6.3	-1.3	4.5	6.7	9.7	6.4	5.6	8.2	8.4	10.3	10.6	10.5	10.9	7.8	14.8
20 Consumer loans	-1.7	1.0	3.4	5.1	5.5	5.9	3.6	2.9	5.1	6.3	7.3	7.2	7.9	5.5	10.3
21 Credit cards and other revolving plans	-3.0	-0.7	0.8	3.9	5.4	4.4	3.7	3.9	4.6	6.2	6.4	6.6	6.7	5.0	7.8
22 Other consumer loans	0.0	3.0	6.4	6.5	5.7	7.4	3.5	1.9	5.6	6.4	8.3	7.8	9.1	5.9	13.0
25 Other loans and leases	18.6	7.5	5.3	15.0	12.6	14.8	15.6	21.5	11.7	9.3	5.8	2.4	8.2	2.2	14.9
30 LESS: Allowance for loan and lease losses	-17.8	-16.4	-15.4	-12.4	-3.8	-12.6	-10.9	-8.3	-4.4	-0.7	-1.9	-6.7	1.1	-9.0	5.7
31 Interbank loans	-37.0	4.8	-10.7	-16.9	-32.0	-4.8	-79.9	-38.8	-29.9	-61.0	-16.0	-88.3	17.9	52.9	-43.1
34 Cash assets ²¹	47.6	-2.1	54.6	12.3	-8.4	16.7	-0.1	-9.5	-13.4	-8.8	-2.9	-29.2	51.2	-33.7	-60.8
35 Trading assets ²²	4.0	-1.6	-33.2	8.1	-2.4	4.6	31.4	53.0	-44.0	-1.5	-11.0	-19.6	27.2	-36.3	-86.1
36 Other assets ²³	-3.5	-5.0	-0.1	1.7	-0.7	2.1	1.1	2.1	0.1	-0.8	-4.4	-4.0	-16.9	4.6	5.4
37 TOTAL ASSETS	5.3	2.6	7.1	7.4	3.2	8.8	4.1	5.5	1.7	2.0	3.7	-4.1	13.6	-1.1	-3.4
LIABILITIES															
38 Deposits	6.7	7.2	6.5	6.4	5.0	5.3	4.3	8.0	3.6	5.1	2.8	0.5	6.0	2.4	-5.7
39 Large time deposits	-13.5	-1.1	5.4	6.1	0.5	-3.7	5.7	9.1	-3.8	1.5	-4.6	-22.0	16.7	-15.5	-22.9
40 Other deposits	12.4	9.0	6.7	6.5	5.8	7.1	4.0	7.8	5.0	5.8	4.2	4.7	4.0	5.7	-2.6
41 Borrowings	-14.7	-5.8	-0.3	15.2	6.4	19.5	7.4	7.3	6.6	0.9	10.5	-19.0	44.1	1.6	0.5
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-3.2	19.6	56.4	62.7	-38.9	-6.5	-23.2	-68.9	1.1	-6.7	-74.6
46 Other liabilities ²⁵	-1.4	-0.7	-8.8	0.2	-6.2	5.8	14.3	8.1	-7.0	-14.7	-11.2	-16.2	-12.9	-1.5	-42.1
47 TOTAL LIABILITIES	5.5	2.3	8.1	7.6	3.2	9.0	3.9	5.4	2.3	1.8	3.4	-4.9	14.1	-1.4	-6.2

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 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	10,848.7	11,295.4	11,349.6	11,400.2	11,424.5	11,498.8	11,584.6	11,688.8	11,687.2	11,758.2	11,752.0	11,778.8
2	Securities in bank credit ²	2,925.0	3,028.4	3,023.2	3,036.5	3,027.8	3,043.2	3,067.2	3,097.7	3,095.4	3,117.3	3,117.7	3,124.9
3	Treasury and agency securities ³	2,038.3	2,135.3	2,134.5	2,149.2	2,148.8	2,167.1	2,190.7	2,220.5	2,221.5	2,239.7	2,241.3	2,237.0
4	Mortgage-backed securities (MBS) ⁴	1,394.6	1,476.6	1,481.3	1,502.7	1,511.6	1,527.8	1,541.3	1,554.2	1,555.8	1,557.7	1,555.0	1,552.2
5	Non-MBS ⁵	643.7	658.7	653.2	646.5	637.2	639.3	649.4	666.3	665.8	682.1	686.3	684.8
6	Other securities	886.7	893.2	888.6	887.3	879.0	876.2	876.5	877.2	873.9	877.5	876.4	887.9
7	Mortgage-backed securities ⁶	129.3	127.0	126.6	125.4	124.1	123.7	123.0	122.6	120.8	121.5	121.0	118.9
8	Non-MBS ⁷	757.4	766.1	762.0	761.9	754.9	752.4	753.6	754.6	753.1	756.0	755.4	769.0
9	Loans and leases in bank credit ⁸	7,923.7	8,266.9	8,326.4	8,363.8	8,396.7	8,455.6	8,517.3	8,591.1	8,591.8	8,640.9	8,634.3	8,653.9
10	Commercial and industrial loans	1,774.2	1,883.9	1,893.1	1,905.4	1,912.6	1,933.5	1,956.6	1,977.0	1,977.1	1,978.3	1,974.7	1,988.4
11	Real estate loans	3,636.3	3,742.5	3,759.9	3,774.6	3,790.1	3,810.0	3,840.2	3,864.5	3,875.0	3,873.5	3,872.3	3,886.4
12	Residential real estate loans	2,033.0	2,057.2	2,058.5	2,059.0	2,059.5	2,063.5	2,082.3	2,084.9	2,086.7	2,080.4	2,075.4	2,090.0
13	Revolving home equity loans	457.8	448.4	446.5	444.1	442.3	440.4	439.2	437.6	436.8	436.2	435.7	435.7
14	Closed-end residential loans ⁹	1,575.2	1,608.8	1,612.0	1,614.8	1,617.2	1,623.1	1,643.1	1,647.3	1,649.9	1,644.2	1,639.7	1,654.3
15	Commercial real estate loans	1,603.2	1,685.3	1,701.5	1,715.7	1,730.6	1,746.4	1,757.9	1,779.6	1,788.3	1,793.1	1,796.9	1,796.3
16	Construction and land development loans ¹⁰	–	240.8	244.2	247.5	250.6	253.7	257.5	260.1	260.7	261.4	262.4	262.9
17	Secured by farmland ¹¹	–	84.6	85.1	85.4	85.8	86.2	86.5	87.0	87.2	87.5	87.6	87.7
18	Secured by multifamily properties ¹²	–	248.4	252.7	256.6	260.1	263.3	266.6	271.6	273.4	274.1	275.3	272.4
19	Secured by nonfarm nonresidential properties ¹³	–	1,111.5	1,119.5	1,126.2	1,134.1	1,143.3	1,147.3	1,161.0	1,167.0	1,170.1	1,171.6	1,173.3
20	Consumer loans	1,197.3	1,224.4	1,231.3	1,237.8	1,245.2	1,253.4	1,259.1	1,269.9	1,274.6	1,278.8	1,278.7	1,280.2
21	Credit cards and other revolving plans	617.8	631.2	634.9	638.1	641.6	645.2	647.9	652.1	653.9	658.1	657.4	658.6
22	Other consumer loans	579.5	593.1	596.4	599.6	603.6	608.2	611.2	617.8	620.6	620.7	621.2	621.6
23	Automobile loans ¹⁴	–	368.0	370.3	372.6	375.4	379.1	381.9	384.3	385.3	385.8	386.2	386.4
24	All other consumer loans ¹⁵	–	225.1	226.2	227.0	228.2	229.1	229.4	233.5	235.4	234.9	235.0	235.2
25	Other loans and leases	1,316.0	1,416.1	1,442.1	1,445.9	1,448.8	1,458.7	1,461.4	1,479.6	1,465.0	1,510.3	1,508.7	1,499.0
26	Fed funds and reverse RPs with nonbanks ¹⁶	317.5	342.1	361.3	353.8	343.5	345.8	344.9	349.9	337.0	372.6	361.7	359.2
27	All other loans and leases ¹⁷	998.5	1,074.0	1,080.8	1,092.2	1,105.2	1,112.9	1,116.5	1,129.7	1,128.1	1,137.6	1,147.0	1,139.7
28	Loans to nondepository financial institutions ¹⁸	–	351.1	353.3	359.3	366.4	372.0	370.6	382.1	383.9	387.0	387.8	383.9
29	Other loans not elsewhere classified ¹⁹	–	722.9	727.5	732.8	738.9	740.9	745.9	747.7	744.2	750.6	759.2	755.8
30	LESS: Allowance for loan and lease losses	109.0	106.2	106.5	107.0	106.4	106.6	106.1	106.6	107.0	107.2	107.0	106.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	82.6	73.0	69.3	65.2	60.4	61.3	64.0	61.7	60.8	58.2	61.7	62.0
32	Fed funds and reverse RPs with banks ¹⁶	71.9	61.1	58.7	55.5	50.0	50.5	53.0	50.3	48.9	47.3	50.4	51.3
33	Loans to commercial banks ²⁰	10.7	11.8	10.5	9.6	10.4	10.9	11.0	11.4	11.9	11.0	11.3	10.7
34	Cash assets ²¹	2,849.0	2,664.9	2,685.8	2,712.1	2,646.0	2,759.1	2,682.1	2,546.3	2,463.6	2,516.1	2,513.2	2,518.1
35	Trading assets ²²	222.8	210.3	216.6	220.0	216.4	221.3	214.6	199.2	195.7	197.3	199.1	219.5
36	Other assets ²³	1,142.2	1,153.6	1,146.2	1,151.1	1,147.3	1,131.2	1,136.5	1,141.6	1,139.3	1,152.2	1,176.0	1,179.3
37	TOTAL ASSETS	15,036.3	15,291.0	15,361.0	15,441.6	15,388.3	15,565.1	15,575.7	15,531.0	15,439.6	15,574.9	15,594.9	15,651.0
LIABILITIES													
38	Deposits	10,455.0	10,752.9	10,799.3	10,864.6	10,869.2	10,925.6	10,963.2	10,911.1	10,831.8	10,921.7	10,946.4	10,963.0
39	Large time deposits	1,707.5	1,708.5	1,717.3	1,726.7	1,695.2	1,719.3	1,701.2	1,668.7	1,651.0	1,666.8	1,687.9	1,682.2
40	Other deposits	8,747.5	9,044.3	9,082.0	9,137.8	9,174.0	9,206.3	9,262.0	9,242.3	9,180.8	9,254.9	9,258.5	9,280.8
41	Borrowings	1,774.2	1,836.5	1,846.7	1,844.3	1,815.1	1,881.8	1,884.3	1,885.1	1,873.2	1,886.3	1,900.3	1,896.0
42	Borrowings from banks in the U.S.	112.1	104.5	104.8	105.6	99.5	103.0	105.8	105.2	103.2	105.6	107.5	115.6
43	Borrowings from others	1,662.0	1,732.0	1,741.9	1,738.7	1,715.5	1,778.7	1,778.5	1,779.8	1,770.0	1,780.7	1,792.8	1,780.5
44	Trading liabilities ²⁴	225.6	215.8	225.6	228.0	214.9	215.1	213.9	200.6	196.0	207.3	208.3	212.4
45	Net due to related foreign offices	515.8	437.6	436.1	443.6	430.6	475.3	436.8	444.2	469.2	469.7	432.4	481.8
46	Other liabilities ²⁵	421.3	423.5	401.6	406.8	401.2	396.9	396.6	382.7	376.7	370.3	380.0	393.3
47	TOTAL LIABILITIES	13,391.8	13,666.3	13,709.4	13,787.2	13,730.9	13,894.8	13,894.9	13,823.6	13,746.9	13,855.4	13,867.5	13,946.5
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,644.5	1,624.6	1,651.6	1,654.3	1,657.3	1,670.4	1,680.8	1,707.4	1,692.7	1,719.5	1,727.4	1,704.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.8	10.0	12.3	13.6	13.2	16.7	8.9	5.8	4.0	8.6	12.2	14.6
50	U.S. Treasury and agency securities, MBS ²⁸	–	7.0	7.5	9.5	9.8	12.5	6.5	3.3	1.7	4.2	6.8	8.5
51	Loans with original amounts of \$1,000,000 or less	–	540.4	541.3	542.3	542.5	542.0	544.3	549.5	549.1	551.0	551.1	553.2
52	Loans secured by nonfarm nonresidential properties ²⁹	–	264.9	264.5	264.4	263.8	263.4	263.2	263.3	264.0	264.2	264.5	265.5
53	Commercial and industrial loans to U.S. addressees ³⁰	–	275.6	276.7	277.9	278.7	278.6	281.0	286.2	285.1	286.7	286.6	287.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	10,905.9	11,288.8	11,316.6	11,378.6	11,417.6	11,498.3	11,609.1	11,747.2	11,786.4	11,813.2	11,779.7	11,771.9
2	Securities in bank credit ²	2,931.0	3,024.8	3,007.1	3,024.0	3,016.5	3,035.4	3,075.9	3,101.9	3,099.7	3,116.5	3,115.1	3,116.6
3	Treasury and agency securities ³	2,041.1	2,134.8	2,122.0	2,137.0	2,136.1	2,154.5	2,194.8	2,222.4	2,223.5	2,238.6	2,238.2	2,230.9
4	Mortgage-backed securities (MBS) ⁴	1,394.0	1,476.9	1,475.5	1,495.1	1,504.9	1,525.4	1,546.0	1,553.6	1,555.9	1,559.8	1,551.0	1,546.9
5	Non-MBS ⁵	647.1	657.9	646.5	641.9	631.2	629.1	648.8	668.8	667.6	678.8	687.2	684.0
6	Other securities	889.9	889.9	885.1	887.0	880.4	880.8	881.1	879.5	876.3	878.0	876.9	885.8
7	Mortgage-backed securities ⁶	128.8	127.0	126.2	125.4	124.1	123.6	122.9	122.0	120.5	120.6	120.4	118.6
8	Non-MBS ⁷	761.1	763.0	758.8	761.6	756.3	757.2	758.2	757.5	755.7	757.4	756.5	767.2
9	Loans and leases in bank credit ⁸	7,975.0	8,264.0	8,309.5	8,354.5	8,401.1	8,463.0	8,533.2	8,645.4	8,686.6	8,696.6	8,664.6	8,655.2
10	Commercial and industrial loans	1,774.7	1,889.8	1,889.2	1,896.8	1,903.1	1,927.6	1,950.2	1,977.8	1,990.1	1,977.5	1,970.7	1,985.1
11	Real estate loans	3,645.3	3,743.3	3,761.1	3,778.4	3,795.3	3,812.4	3,847.9	3,873.8	3,883.2	3,889.1	3,883.2	3,882.8
12	Residential real estate loans	2,035.8	2,059.5	2,060.6	2,063.7	2,063.7	2,065.5	2,086.3	2,087.3	2,088.3	2,091.5	2,083.7	2,082.6
13	Revolving home equity loans	458.7	448.2	445.6	443.4	442.1	440.4	439.5	438.6	438.3	437.2	436.5	436.7
14	Closed-end residential loans ⁹	1,577.1	1,611.2	1,615.0	1,620.3	1,621.6	1,625.1	1,646.8	1,648.7	1,650.0	1,654.3	1,647.1	1,645.9
15	Commercial real estate loans	1,609.5	1,683.8	1,700.6	1,714.8	1,731.6	1,746.9	1,761.6	1,786.5	1,794.9	1,797.6	1,799.5	1,800.3
16	Construction and land development loans ¹⁰	–	241.2	244.2	247.7	250.6	252.5	257.4	260.7	260.9	260.7	261.6	262.4
17	Secured by farmland ¹¹	–	84.7	85.4	85.7	86.2	86.5	86.6	87.2	87.6	87.6	87.5	87.5
18	Secured by multifamily properties ¹²	–	248.1	252.5	256.7	260.9	263.7	267.1	272.6	274.3	274.9	275.6	273.1
19	Secured by nonfarm nonresidential properties ¹³	–	1,109.8	1,118.5	1,124.7	1,133.9	1,144.2	1,150.5	1,166.0	1,172.1	1,174.4	1,174.8	1,177.3
20	Consumer loans	1,216.5	1,219.6	1,227.8	1,240.1	1,250.6	1,256.5	1,265.2	1,291.6	1,305.1	1,301.0	1,296.4	1,292.8
21	Credit cards and other revolving plans	637.4	626.8	631.0	638.5	643.0	645.1	651.2	674.0	685.9	681.2	675.1	671.1
22	Other consumer loans	579.1	592.9	596.7	601.6	607.6	611.3	613.9	617.7	619.3	619.8	621.3	621.8
23	Automobile loans ¹⁴	–	367.8	370.4	373.5	377.0	379.9	382.4	384.9	385.4	386.1	387.0	387.0
24	All other consumer loans ¹⁵	–	225.1	226.3	228.2	230.6	231.5	231.6	232.8	233.9	233.8	234.3	234.8
25	Other loans and leases	1,338.5	1,411.3	1,431.5	1,439.2	1,452.1	1,466.5	1,469.9	1,502.1	1,508.3	1,529.0	1,514.3	1,494.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	326.7	339.3	352.0	347.7	345.6	348.6	350.6	358.6	352.9	376.9	360.9	351.8
27	All other loans and leases ¹⁷	1,011.7	1,072.0	1,079.4	1,091.5	1,106.5	1,117.9	1,119.3	1,143.5	1,155.4	1,152.1	1,153.4	1,142.6
28	Loans to nondepository financial institutions ¹⁸	–	348.6	351.5	357.6	366.3	375.7	374.7	389.3	394.7	394.2	392.4	386.2
29	Other loans not elsewhere classified ¹⁹	–	723.4	727.9	733.9	740.1	742.2	744.7	754.2	760.7	757.9	760.9	756.5
30	LESS: Allowance for loan and lease losses	109.1	106.4	106.0	107.4	106.9	106.3	106.5	106.7	105.9	106.2	106.3	106.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	83.2	72.4	68.7	63.9	59.8	61.3	64.0	62.2	59.2	59.4	64.1	61.6
32	Fed funds and reverse RPs with banks ¹⁶	72.4	60.7	58.6	54.6	49.4	50.3	53.0	50.6	46.9	47.9	52.6	50.6
33	Loans to commercial banks ²⁰	10.8	11.7	10.1	9.3	10.4	11.0	11.0	11.5	12.4	11.5	11.5	11.0
34	Cash assets ²¹	2,798.2	2,657.2	2,696.4	2,738.0	2,640.0	2,769.0	2,702.0	2,504.6	2,323.0	2,459.0	2,554.5	2,500.2
35	Trading assets ²²	227.5	203.6	206.9	214.5	211.2	217.1	213.0	200.3	197.9	205.6	210.0	232.3
36	Other assets ²³	1,142.3	1,153.9	1,144.2	1,148.7	1,151.7	1,131.8	1,134.5	1,141.2	1,141.0	1,149.1	1,172.9	1,179.1
37	TOTAL ASSETS	15,048.0	15,269.5	15,326.8	15,436.3	15,373.4	15,571.2	15,616.2	15,548.8	15,401.6	15,580.0	15,674.9	15,638.9
LIABILITIES													
38	Deposits	10,549.6	10,705.6	10,755.8	10,818.1	10,843.6	10,904.2	10,981.1	11,010.8	10,998.4	11,029.5	11,023.5	10,943.9
39	Large time deposits	1,698.0	1,714.8	1,721.4	1,725.4	1,694.2	1,712.4	1,687.9	1,659.7	1,647.6	1,666.5	1,693.0	1,683.4
40	Other deposits	8,851.6	8,990.8	9,034.3	9,092.8	9,149.4	9,191.8	9,293.2	9,351.2	9,350.8	9,363.1	9,330.5	9,260.5
41	Borrowings	1,758.2	1,841.4	1,844.4	1,834.7	1,802.1	1,878.3	1,891.4	1,867.1	1,823.9	1,879.2	1,924.9	1,905.0
42	Borrowings from banks in the U.S.	111.7	104.5	104.1	104.7	100.2	104.1	105.9	105.0	99.8	106.5	111.0	116.0
43	Borrowings from others	1,646.5	1,736.8	1,740.3	1,730.0	1,701.9	1,774.2	1,785.5	1,762.0	1,724.0	1,772.7	1,813.9	1,789.0
44	Trading liabilities ²⁴	233.0	206.5	211.5	218.2	206.0	207.3	211.6	206.1	202.2	222.1	231.7	233.6
45	Net due to related foreign offices	453.2	447.2	468.9	494.8	442.8	501.1	441.3	386.1	309.9	395.2	421.0	475.2
46	Other liabilities ²⁵	428.3	418.6	394.8	404.2	403.6	401.0	404.4	388.8	377.4	370.4	381.1	389.8
47	TOTAL LIABILITIES	13,422.4	13,619.3	13,675.4	13,770.0	13,698.3	13,891.9	13,929.7	13,858.8	13,711.9	13,896.4	13,982.3	13,947.6
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,625.7	1,650.2	1,651.4	1,666.2	1,675.1	1,679.3	1,686.5	1,690.0	1,689.7	1,683.6	1,692.6	1,691.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.8	10.0	12.3	13.6	13.2	16.7	8.9	5.8	4.0	8.6	12.2	14.6
50	U.S. Treasury and agency securities, MBS ²⁸	–	7.0	7.5	9.5	9.8	12.5	6.5	3.3	1.7	4.2	6.8	8.5
51	Loans with original amounts of \$1,000,000 or less	–	542.0	542.0	542.6	541.9	540.4	542.1	548.5	550.3	550.5	550.0	552.0
52	Loans secured by nonfarm nonresidential properties ²⁹	–	264.9	264.4	264.7	264.2	263.4	263.2	263.4	264.1	264.5	264.5	265.3
53	Commercial and industrial loans to U.S. addressees ³⁰	–	277.1	277.6	278.0	277.7	277.0	278.9	285.1	286.2	286.1	285.5	286.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	9,880.3	10,273.4	10,311.1	10,355.9	10,396.1	10,449.6	10,524.1	10,614.3	10,627.2	10,650.3	10,639.6	10,668.5
2	Securities in bank credit ²	2,742.5	2,843.7	2,842.1	2,852.0	2,846.9	2,859.7	2,881.6	2,900.8	2,900.6	2,917.3	2,915.6	2,923.1
3	Treasury and agency securities ³	1,960.7	2,055.6	2,057.2	2,069.2	2,070.7	2,084.7	2,103.7	2,120.8	2,122.6	2,136.1	2,135.9	2,131.2
4	Mortgage-backed securities (MBS) ⁴	1,383.2	1,462.4	1,468.5	1,489.2	1,498.1	1,515.1	1,526.8	1,540.1	1,542.0	1,543.7	1,540.9	1,537.3
5	Non-MBS ⁵	577.5	593.2	588.8	580.0	572.6	569.6	576.9	580.7	580.6	592.4	594.9	593.9
6	Other securities	781.8	788.1	784.9	782.8	776.2	775.0	777.9	780.0	778.0	781.2	779.7	791.9
7	Mortgage-backed securities ⁶	126.1	123.7	123.3	122.3	121.4	120.9	120.1	119.4	117.8	118.4	117.3	116.0
8	Non-MBS ⁷	655.7	664.3	661.6	660.5	654.9	654.1	657.9	660.7	660.3	662.9	662.4	676.0
9	Loans and leases in bank credit ⁸	7,137.7	7,429.6	7,469.0	7,503.9	7,549.2	7,589.9	7,642.5	7,713.5	7,726.6	7,733.0	7,724.1	7,745.4
10	Commercial and industrial loans	1,465.3	1,547.0	1,552.6	1,563.8	1,571.4	1,582.2	1,599.2	1,613.6	1,611.8	1,611.6	1,612.0	1,623.5
11	Real estate loans	3,600.4	3,702.3	3,718.9	3,732.4	3,746.2	3,763.9	3,792.2	3,815.5	3,825.4	3,822.5	3,820.9	3,834.4
12	Residential real estate loans	2,030.9	2,055.1	2,056.9	2,057.8	2,058.2	2,061.8	2,080.4	2,083.5	2,085.9	2,079.3	2,074.4	2,088.8
13	Revolving home equity loans	457.4	448.0	446.1	443.8	441.9	440.1	438.9	437.1	436.4	435.8	435.3	435.4
14	Closed-end residential loans ⁹	1,573.5	1,607.2	1,610.8	1,614.0	1,616.3	1,621.7	1,641.5	1,646.4	1,649.5	1,643.4	1,639.1	1,653.3
15	Commercial real estate loans	1,569.4	1,647.1	1,662.0	1,674.7	1,688.0	1,702.1	1,711.8	1,732.0	1,739.5	1,743.2	1,746.5	1,745.6
16	Construction and land development loans ¹⁰	–	237.5	240.7	243.9	246.9	249.9	253.5	255.8	256.2	256.9	257.7	258.2
17	Secured by farmland ¹¹	–	84.4	85.0	85.3	85.7	86.0	86.3	86.8	87.0	87.3	87.3	87.4
18	Secured by multifamily properties ¹²	–	247.4	251.3	254.8	258.2	261.3	264.7	269.8	271.7	272.2	273.2	270.3
19	Secured by nonfarm nonresidential properties ¹³	–	1,077.8	1,085.0	1,090.7	1,097.3	1,104.8	1,107.3	1,119.7	1,124.6	1,126.9	1,128.3	1,129.7
20	Consumer loans	1,194.5	1,221.7	1,228.6	1,235.1	1,242.6	1,250.8	1,256.7	1,267.5	1,272.2	1,276.4	1,276.2	1,277.9
21	Credit cards and other revolving plans	617.8	631.2	634.9	638.1	641.6	645.2	647.9	652.1	653.9	658.1	657.4	658.6
22	Other consumer loans	576.8	590.5	593.7	597.0	601.0	605.6	608.8	615.5	618.3	618.3	618.8	619.3
23	Automobile loans ¹⁴	–	368.0	370.3	372.6	375.4	379.1	381.9	384.3	385.3	385.8	386.2	386.4
24	All other consumer loans ¹⁵	–	222.5	223.4	224.4	225.6	226.5	226.9	231.1	233.0	232.5	232.6	232.8
25	Other loans and leases	877.5	958.6	968.9	972.5	989.0	993.0	994.5	1,016.8	1,017.2	1,022.6	1,014.9	1,009.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	113.2	129.0	132.4	127.5	134.5	127.5	125.7	133.5	134.3	129.1	115.2	112.9
27	All other loans and leases ¹⁷	764.3	829.6	836.5	845.0	854.5	865.5	868.8	883.4	882.8	893.5	899.8	896.7
28	Loans to nondepository financial institutions ¹⁸	–	240.4	245.0	250.0	253.3	261.0	260.1	268.4	270.5	273.4	271.6	271.2
29	Other loans not elsewhere classified ¹⁹	–	589.2	591.5	595.1	601.2	604.5	608.7	615.0	612.3	620.0	628.1	625.6
30	LESS: Allowance for loan and lease losses	108.5	105.6	105.8	106.1	105.5	105.7	105.1	105.7	106.1	106.3	106.0	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)

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	58.2	53.5	49.9	47.5	45.6	45.5	46.1	46.6	46.6	43.0	46.1	47.1
32	Fed funds and reverse RPs with banks ¹⁶	50.8	44.0	41.9	40.2	37.9	37.7	38.1	38.2	37.8	35.0	38.0	39.4
33	Loans to commercial banks ²⁰	7.3	9.4	8.1	7.3	7.7	7.7	7.9	8.4	8.7	7.9	8.1	7.8
34	Cash assets ²¹	1,534.7	1,489.3	1,503.4	1,532.3	1,483.5	1,483.0	1,462.4	1,364.7	1,284.1	1,376.1	1,381.0	1,389.3
35	Trading assets ²²	136.9	137.8	142.5	144.6	144.0	148.2	143.2	130.6	128.8	127.6	128.5	145.5
36	Other assets ²³	1,065.7	1,081.6	1,074.5	1,079.8	1,079.2	1,074.5	1,078.2	1,079.1	1,072.6	1,085.5	1,107.6	1,108.4
37	TOTAL ASSETS	12,567.2	12,929.9	12,975.8	13,054.0	13,043.0	13,095.2	13,148.9	13,129.6	13,053.3	13,176.2	13,196.6	13,253.0
LIABILITIES													
38	Deposits	9,329.3	9,637.4	9,681.4	9,738.2	9,763.9	9,794.9	9,855.2	9,844.7	9,779.9	9,854.1	9,878.0	9,904.7
39	Large time deposits	799.2	835.5	846.8	854.6	843.6	851.4	860.3	863.0	858.8	859.0	866.8	875.4
40	Other deposits	8,530.1	8,801.9	8,834.6	8,883.6	8,920.3	8,943.4	8,994.8	8,981.7	8,921.1	8,995.1	9,011.1	9,029.3
41	Borrowings	1,027.9	1,065.4	1,066.7	1,063.6	1,042.8	1,064.0	1,068.2	1,076.9	1,084.9	1,078.2	1,082.4	1,083.8
42	Borrowings from banks in the U.S.	76.4	72.7	70.7	68.4	64.8	66.6	67.1	69.9	71.8	66.8	68.5	70.7
43	Borrowings from others	951.5	992.7	996.0	995.2	978.0	997.5	1,001.1	1,006.9	1,013.1	1,011.4	1,014.0	1,013.1
44	Trading liabilities ²⁴	139.5	140.6	151.4	152.0	143.7	147.6	146.7	130.0	125.5	132.7	130.0	134.0
45	Net due to related foreign offices	98.4	83.4	76.2	91.3	88.6	77.7	87.9	69.1	61.2	86.8	68.2	99.5
46	Other liabilities ²⁵	364.0	362.3	341.7	348.2	344.4	340.3	339.0	324.1	311.9	322.5	329.9	337.5
47	TOTAL LIABILITIES	10,959.2	11,289.0	11,317.3	11,393.3	11,383.4	11,424.5	11,496.9	11,444.8	11,363.5	11,474.3	11,488.4	11,559.6
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,608.0	1,640.9	1,658.5	1,660.7	1,659.6	1,670.7	1,652.0	1,684.8	1,689.8	1,701.8	1,708.2	1,693.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.8	9.7	11.9	13.2	13.1	16.2	8.6	5.5	3.7	8.0	11.4	13.7
50	U.S. Treasury and agency securities, MBS ²⁸	–	6.8	7.1	9.1	9.6	12.0	6.2	3.0	1.4	3.6	6.1	7.6
51	Loans with original amounts of \$1,000,000 or less	–	540.4	541.3	542.3	542.5	542.0	544.3	549.5	549.1	550.9	551.1	553.2
52	Loans secured by nonfarm nonresidential properties ²⁹	–	264.9	264.5	264.4	263.8	263.4	263.2	263.3	264.0	264.2	264.5	265.5
53	Commercial and industrial loans to U.S. addressees ³⁰	–	275.6	276.7	277.9	278.7	278.6	281.0	286.2	285.1	286.7	286.6	287.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	9,931.4	10,270.0	10,285.8	10,338.1	10,392.4	10,451.0	10,546.0	10,670.0	10,724.8	10,713.6	10,668.7	10,671.2
2	Securities in bank credit ²	2,748.4	2,841.5	2,824.6	2,838.2	2,834.9	2,853.5	2,888.4	2,904.3	2,905.4	2,917.6	2,913.0	2,915.6
3	Treasury and agency securities ³	1,963.7	2,055.2	2,043.5	2,056.2	2,058.8	2,075.1	2,107.4	2,122.6	2,125.7	2,137.0	2,133.7	2,126.4
4	Mortgage-backed securities (MBS) ⁴	1,382.3	1,462.1	1,461.9	1,481.4	1,491.2	1,512.6	1,531.9	1,539.2	1,541.6	1,545.2	1,536.9	1,532.7
5	Non-MBS ⁵	581.3	593.1	581.6	574.8	567.6	562.5	575.5	583.4	584.1	591.8	596.8	593.7
6	Other securities	784.7	786.2	781.1	782.0	776.0	778.4	781.0	781.7	779.7	780.6	779.3	789.2
7	Mortgage-backed securities ⁶	126.1	123.6	122.8	122.0	120.8	120.7	120.1	119.2	117.9	117.8	117.2	115.9
8	Non-MBS ⁷	658.7	662.6	658.3	659.9	655.2	657.8	660.9	662.5	661.8	662.8	662.2	673.2
9	Loans and leases in bank credit ⁸	7,183.0	7,428.6	7,461.3	7,499.9	7,557.5	7,597.5	7,657.6	7,765.7	7,819.5	7,795.9	7,755.7	7,755.7
10	Commercial and industrial loans	1,466.1	1,551.7	1,548.8	1,555.8	1,563.9	1,579.5	1,596.9	1,614.5	1,623.2	1,612.3	1,607.0	1,620.6
11	Real estate loans	3,608.7	3,703.0	3,720.0	3,735.9	3,750.8	3,766.1	3,799.8	3,823.8	3,832.4	3,837.4	3,831.3	3,830.6
12	Residential real estate loans	2,033.8	2,057.5	2,058.7	2,061.9	2,061.7	2,063.7	2,084.8	2,086.1	2,087.2	2,090.5	2,082.6	2,081.5
13	Revolving home equity loans	458.3	447.9	445.2	443.0	441.8	440.0	439.2	438.3	437.9	436.9	436.2	436.3
14	Closed-end residential loans ⁹	1,575.5	1,609.6	1,613.5	1,618.8	1,619.9	1,623.7	1,645.7	1,647.8	1,649.3	1,653.6	1,646.4	1,645.2
15	Commercial real estate loans	1,574.9	1,645.5	1,661.3	1,674.0	1,689.1	1,702.4	1,715.0	1,737.7	1,745.2	1,746.9	1,748.7	1,749.1
16	Construction and land development loans ¹⁰	–	237.9	240.8	244.0	246.9	248.9	253.5	256.4	256.5	256.0	256.6	257.4
17	Secured by farmland ¹¹	–	84.5	85.2	85.6	86.0	86.3	86.4	87.0	87.4	87.4	87.3	87.3
18	Secured by multifamily properties ¹²	–	247.0	251.1	254.9	259.0	261.8	265.3	270.8	272.6	273.2	273.7	271.2
19	Secured by nonfarm nonresidential properties ¹³	–	1,076.0	1,084.3	1,089.6	1,097.2	1,105.4	1,109.7	1,123.5	1,128.7	1,130.3	1,131.1	1,133.2
20	Consumer loans	1,213.8	1,217.0	1,225.1	1,237.4	1,248.0	1,253.8	1,262.6	1,289.3	1,302.8	1,298.7	1,294.1	1,290.5
21	Credit cards and other revolving plans	637.4	626.8	631.0	638.5	643.0	645.1	651.2	674.0	685.9	681.2	675.1	671.1
22	Other consumer loans	576.4	590.2	594.1	598.9	605.0	608.7	611.3	615.3	616.9	617.5	619.0	619.5
23	Automobile loans ¹⁴	–	367.8	370.4	373.5	377.0	379.9	382.4	384.9	385.4	386.1	387.0	387.0
24	All other consumer loans ¹⁵	–	222.4	223.6	225.5	228.0	228.8	229.0	230.5	231.5	231.5	232.0	232.5
25	Other loans and leases	894.3	956.9	967.4	970.8	994.8	998.0	998.3	1,038.1	1,061.1	1,047.6	1,023.2	1,014.0
26	Fed funds and reverse RPs with nonbanks ¹⁶	117.8	126.7	130.2	124.6	137.2	128.1	124.8	138.5	149.4	139.2	117.8	114.1
27	All other loans and leases ¹⁷	776.6	830.2	837.2	846.2	857.6	870.0	873.5	899.6	911.7	908.3	905.5	899.9
28	Loans to nondepository financial institutions ¹⁸	–	241.8	246.5	250.2	253.0	261.1	261.9	274.5	281.2	280.3	274.7	271.9
29	Other loans not elsewhere classified ¹⁹	–	588.4	590.7	596.0	604.6	608.9	611.6	625.2	630.5	628.0	630.8	627.9
30	LESS: Allowance for loan and lease losses	108.6	105.8	105.3	106.6	106.1	105.5	105.6	105.7	104.9	105.2	105.3	105.2

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 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	60.3	52.0	49.1	46.8	45.9	46.2	46.9	48.1	48.2	44.8	48.5	47.0
32	Fed funds and reverse RPs with banks ¹⁶	52.9	42.7	41.6	39.9	38.3	38.4	38.9	39.6	38.9	36.3	40.1	38.9
33	Loans to commercial banks ²⁰	7.4	9.3	7.6	6.9	7.6	7.7	8.0	8.5	9.3	8.5	8.5	8.1
34	Cash assets ²¹	1,606.7	1,457.4	1,485.1	1,516.1	1,479.6	1,469.0	1,497.0	1,427.6	1,366.4	1,396.6	1,417.7	1,371.7
35	Trading assets ²²	138.9	134.3	137.3	141.9	140.4	144.7	140.5	129.9	129.0	133.8	135.7	155.2
36	Other assets ²³	1,067.5	1,080.7	1,075.0	1,078.3	1,080.6	1,073.9	1,076.7	1,080.4	1,078.3	1,085.8	1,106.4	1,113.4
37	TOTAL ASSETS	12,696.1	12,888.6	12,927.0	13,014.6	13,032.8	13,079.3	13,201.4	13,250.3	13,241.8	13,269.3	13,271.8	13,253.4
LIABILITIES													
38	Deposits	9,435.9	9,592.1	9,646.7	9,697.0	9,737.2	9,776.0	9,880.1	9,955.4	9,959.7	9,961.4	9,944.7	9,879.6
39	Large time deposits	803.0	841.0	859.3	860.4	841.5	847.2	856.5	866.7	870.6	862.3	866.7	876.2
40	Other deposits	8,632.9	8,751.1	8,787.4	8,836.6	8,895.7	8,928.9	9,023.6	9,088.7	9,089.1	9,099.1	9,078.0	9,003.4
41	Borrowings	1,026.6	1,073.0	1,066.9	1,054.2	1,039.7	1,059.5	1,062.5	1,075.2	1,092.5	1,084.7	1,090.9	1,090.9
42	Borrowings from banks in the U.S.	76.6	73.0	70.4	67.0	65.6	67.3	66.5	69.9	72.2	68.6	71.8	71.1
43	Borrowings from others	950.0	1,000.1	996.5	987.2	974.1	992.2	996.0	1,005.3	1,020.3	1,016.1	1,019.1	1,019.9
44	Trading liabilities ²⁴	145.0	133.7	142.3	144.4	134.5	138.5	141.5	133.5	131.8	147.2	150.0	152.0
45	Net due to related foreign offices	97.4	86.2	87.8	109.3	100.9	83.7	88.8	69.6	59.5	71.9	69.3	106.0
46	Other liabilities ²⁵	369.8	357.5	336.4	346.8	348.1	345.8	346.5	329.1	312.8	324.6	328.1	337.6
47	TOTAL LIABILITIES	11,074.7	11,242.5	11,280.2	11,351.7	11,360.4	11,403.6	11,519.4	11,562.7	11,556.2	11,589.8	11,583.1	11,566.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,621.5	1,646.2	1,646.9	1,662.8	1,672.4	1,675.7	1,682.0	1,687.6	1,685.6	1,679.5	1,688.7	1,687.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.8	9.7	11.9	13.2	13.1	16.2	8.6	5.5	3.7	8.0	11.4	13.7
50	U.S. Treasury and agency securities, MBS ²⁸	–	6.8	7.1	9.1	9.6	12.0	6.2	3.0	1.4	3.6	6.1	7.6
51	Loans with original amounts of \$1,000,000 or less	–	542.0	542.0	542.6	541.9	540.4	542.1	548.5	550.3	550.5	550.0	552.0
52	Loans secured by nonfarm nonresidential properties ²⁹	–	264.9	264.4	264.7	264.2	263.4	263.2	263.4	264.1	264.5	264.5	265.3
53	Commercial and industrial loans to U.S. addressees ³⁰	–	277.1	277.6	278.0	277.7	277.0	278.9	285.1	286.2	286.1	285.5	286.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	6,371.2	6,583.7	6,595.8	6,637.1	6,649.0	6,680.7	6,741.0	6,791.5	6,784.1	6,806.1	6,794.2	6,803.9
2	Securities in bank credit ²	1,920.3	1,994.8	1,989.3	2,001.0	1,995.3	2,007.4	2,027.6	2,037.0	2,032.6	2,048.7	2,046.6	2,056.7
3	Treasury and agency securities ³	1,377.3	1,450.9	1,450.4	1,464.1	1,466.1	1,480.7	1,498.5	1,507.2	1,506.1	1,519.4	1,518.9	1,517.2
4	Mortgage-backed securities (MBS) ⁴	974.7	1,040.8	1,042.7	1,062.9	1,070.6	1,087.0	1,099.0	1,107.6	1,107.6	1,109.4	1,105.5	1,102.9
5	Non-MBS ⁵	402.7	410.1	407.7	401.3	395.5	393.7	399.5	399.6	398.5	410.0	413.4	414.4
6	Other securities	543.0	543.9	538.9	536.8	529.2	526.7	529.1	529.8	526.5	529.3	527.7	539.4
7	Mortgage-backed securities ⁶	113.0	110.5	109.5	108.2	107.3	106.9	106.0	105.3	103.9	104.4	103.5	102.1
8	Non-MBS ⁷	430.0	433.4	429.3	428.6	421.9	419.8	423.1	424.5	422.6	424.8	424.2	437.3
9	Loans and leases in bank credit ⁸	4,450.9	4,588.9	4,606.4	4,636.2	4,653.7	4,673.3	4,713.4	4,754.5	4,751.5	4,757.3	4,747.6	4,747.2
10	Commercial and industrial loans	934.2	988.2	990.2	999.3	1,004.2	1,011.6	1,025.9	1,035.8	1,032.7	1,030.5	1,031.1	1,040.1
11	Real estate loans	1,950.3	1,964.8	1,973.1	1,980.0	1,977.7	1,979.3	2,000.1	2,006.2	2,009.3	2,007.0	2,003.6	2,010.0
12	Residential real estate loans	1,379.2	1,376.3	1,376.5	1,376.0	1,370.4	1,370.0	1,388.6	1,386.5	1,386.3	1,380.7	1,377.1	1,386.1
13	Revolving home equity loans	340.6	326.9	324.4	321.9	319.7	317.3	316.0	313.6	312.6	311.9	311.4	311.3
14	Closed-end residential loans ⁹	1,038.7	1,049.5	1,052.1	1,054.1	1,050.7	1,052.7	1,072.6	1,072.9	1,073.7	1,068.9	1,065.6	1,074.8
15	Commercial real estate loans	571.0	588.4	596.6	603.9	607.3	609.3	611.5	619.7	623.0	626.2	626.5	623.9
16	Construction and land development loans ¹⁰	–	88.2	89.3	90.4	91.3	92.1	93.2	94.1	94.2	94.6	94.5	94.4
17	Secured by farmland ¹¹	–	7.6	7.7	7.9	7.9	7.9	7.9	8.0	8.0	8.1	8.1	8.1
18	Secured by multifamily properties ¹²	–	113.3	115.7	117.5	118.8	119.3	121.3	123.3	124.1	124.6	124.8	122.1
19	Secured by nonfarm nonresidential properties ¹³	–	379.4	383.9	388.1	389.3	390.0	389.1	394.3	396.5	399.0	399.1	399.3
20	Consumer loans	887.7	905.2	909.0	913.5	916.0	919.9	924.0	928.6	930.5	933.6	932.7	933.2
21	Credit cards and other revolving plans	477.6	485.8	488.2	489.9	491.1	492.6	493.7	496.9	497.5	499.8	499.0	499.2
22	Other consumer loans	410.1	419.4	420.9	423.5	424.9	427.4	430.3	431.8	433.1	433.8	433.7	433.9
23	Automobile loans ¹⁴	–	297.7	299.2	301.5	303.4	306.7	309.4	311.2	311.8	312.3	312.4	312.4
24	All other consumer loans ¹⁵	–	121.7	121.7	122.0	121.5	120.6	120.9	120.6	121.3	121.5	121.2	121.6
25	Other loans and leases	678.7	730.8	734.1	743.5	755.7	762.4	763.3	783.9	779.0	786.3	780.2	763.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	108.5	116.5	113.8	115.2	120.0	116.2	114.1	123.3	120.6	121.0	110.7	98.1
27	All other loans and leases ¹⁷	570.2	614.3	620.3	628.2	635.7	646.3	649.2	660.6	658.4	665.3	669.5	665.9
28	Loans to nondepository financial institutions ¹⁸	–	202.5	206.9	211.6	214.4	221.5	222.2	228.5	229.1	232.6	231.1	229.9
29	Other loans not elsewhere classified ¹⁹	–	411.8	413.4	416.6	421.3	424.8	427.0	432.1	429.2	432.7	438.4	435.9
30	LESS: Allowance for loan and lease losses	71.9	68.7	69.1	70.0	69.0	68.8	68.3	68.3	68.6	68.4	68.1	68.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	31.0	30.5	27.0	26.6	24.2	22.3	20.3	22.1	21.5	20.5	21.8	20.8
32	Fed funds and reverse RPs with banks ¹⁶	24.6	21.9	19.7	19.5	17.2	15.4	13.2	14.7	13.7	13.5	14.4	13.8
33	Loans to commercial banks ²⁰	6.4	8.6	7.4	7.1	7.0	6.9	7.1	7.5	7.8	7.0	7.3	7.0
34	Cash assets ²¹	1,204.4	1,155.8	1,176.9	1,202.7	1,149.4	1,145.5	1,120.4	1,031.6	965.9	1,031.8	1,020.2	1,041.4
35	Trading assets ²²	133.2	134.1	138.8	140.6	140.0	143.9	139.2	126.6	124.9	123.4	124.4	141.1
36	Other assets ²³	795.4	800.4	791.9	797.2	798.3	793.1	796.4	795.7	788.9	800.6	820.5	824.7
37	TOTAL ASSETS	8,463.3	8,635.8	8,661.2	8,734.3	8,691.8	8,716.7	8,749.0	8,699.2	8,616.6	8,714.1	8,712.9	8,763.8
LIABILITIES													
38	Deposits	6,073.8	6,216.0	6,239.1	6,276.3	6,298.9	6,295.3	6,335.4	6,316.2	6,257.2	6,315.0	6,331.6	6,341.0
39	Large time deposits	424.4	452.2	460.8	468.1	455.2	460.0	466.3	473.0	468.2	466.8	471.7	479.0
40	Other deposits	5,649.4	5,763.8	5,778.3	5,808.3	5,843.7	5,835.3	5,869.1	5,843.1	5,789.1	5,848.2	5,859.9	5,862.0
41	Borrowings	756.6	776.9	778.7	772.2	752.1	773.6	777.4	779.7	781.3	772.8	777.5	774.5
42	Borrowings from banks in the U.S.	23.4	21.8	20.5	20.9	20.9	21.1	21.3	23.2	23.6	20.1	22.7	23.8
43	Borrowings from others	733.1	755.1	758.3	751.3	731.2	752.5	756.1	756.5	757.7	752.7	754.8	750.8
44	Trading liabilities ²⁴	135.8	136.3	146.9	147.2	138.9	142.3	141.6	125.5	121.2	128.4	126.1	129.9
45	Net due to related foreign offices	89.3	72.3	67.4	82.4	80.6	67.6	77.1	61.5	54.8	79.6	60.1	93.4
46	Other liabilities ²⁵	308.7	302.6	279.1	288.7	284.1	279.4	278.3	263.0	254.1	263.0	270.3	277.9
47	TOTAL LIABILITIES	7,364.2	7,504.0	7,511.3	7,566.8	7,554.6	7,558.3	7,609.8	7,545.8	7,468.5	7,558.8	7,565.5	7,616.7
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,099.1	1,131.8	1,149.9	1,167.5	1,137.2	1,158.5	1,139.2	1,153.4	1,148.1	1,155.3	1,147.4	1,147.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	14.5	7.8	11.0	11.9	11.5	13.7	6.6	4.7	3.1	8.0	11.4	13.6
50	U.S. Treasury and agency securities, MBS ²⁸	–	4.6	5.8	7.4	7.7	9.5	4.4	2.2	0.7	3.8	6.2	7.7
51	Loans with original amounts of \$1,000,000 or less	–	181.5	182.3	183.1	182.5	180.0	181.8	185.9	184.6	186.5	186.6	187.0
52	Loans secured by nonfarm nonresidential properties ²⁹	–	58.8	58.8	58.8	58.2	57.7	57.3	57.0	57.0	57.0	57.3	57.2
53	Commercial and industrial loans to U.S. addressees ³⁰	–	122.6	123.6	124.3	124.3	122.3	124.5	128.9	127.7	129.4	129.3	129.9

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 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending			
									Dec 30	Jan 6	Jan 13	Jan 20
ASSETS												
1 Bank credit	6,408.4	6,578.1	6,570.9	6,619.2	6,642.9	6,682.4	6,753.4	6,831.1	6,848.9	6,846.8	6,823.3	6,815.3
2 Securities in bank credit ²	1,926.1	1,992.0	1,976.4	1,988.0	1,985.7	2,003.3	2,032.2	2,040.9	2,039.4	2,051.0	2,047.5	2,054.4
3 Treasury and agency securities ³	1,379.9	1,450.7	1,440.5	1,452.5	1,457.4	1,474.4	1,501.4	1,509.0	1,509.5	1,520.5	1,518.4	1,515.2
4 Mortgage-backed securities (MBS) ⁴	974.2	1,038.7	1,038.7	1,057.7	1,067.4	1,087.5	1,104.2	1,106.8	1,107.5	1,110.7	1,102.9	1,100.4
5 Non-MBS ⁵	405.7	412.1	401.8	394.8	390.1	386.8	397.2	402.2	402.0	409.8	415.6	414.8
6 Other securities	546.2	541.3	535.9	535.5	528.3	528.9	530.7	531.9	529.9	530.5	529.1	539.2
7 Mortgage-backed securities ⁶	112.8	110.3	109.1	108.0	106.8	106.7	105.9	105.0	104.0	104.0	103.5	102.3
8 Non-MBS ⁷	433.4	431.1	426.8	427.5	421.5	422.2	424.8	426.9	425.9	426.5	425.6	436.9
9 Loans and leases in bank credit ⁸	4,482.3	4,586.1	4,594.5	4,631.2	4,657.2	4,679.1	4,721.2	4,790.1	4,809.6	4,795.8	4,775.8	4,760.9
10 Commercial and industrial loans	935.8	990.6	986.2	992.8	998.1	1,010.6	1,025.1	1,037.4	1,040.8	1,031.0	1,028.1	1,038.6
11 Real estate loans	1,953.9	1,967.1	1,973.2	1,982.5	1,981.5	1,980.6	2,003.8	2,009.7	2,009.3	2,012.5	2,009.9	2,007.3
12 Residential real estate loans	1,379.7	1,378.4	1,377.2	1,378.2	1,372.2	1,371.2	1,390.6	1,386.9	1,384.8	1,387.2	1,383.9	1,382.7
13 Revolving home equity loans	341.1	326.8	323.7	321.2	319.3	317.2	315.8	314.2	313.7	312.7	312.1	312.0
14 Closed-end residential loans ⁹	1,038.6	1,051.7	1,053.5	1,057.0	1,052.9	1,054.1	1,074.8	1,072.6	1,071.1	1,074.5	1,071.8	1,070.7
15 Commercial real estate loans	574.2	588.6	596.0	604.3	609.2	609.4	613.2	622.8	624.5	625.3	626.1	624.6
16 Construction and land development loans ¹⁰	–	88.6	89.7	90.8	91.8	91.6	93.0	93.9	93.8	93.3	93.4	93.6
17 Secured by farmland ¹¹	–	7.6	7.7	8.0	8.1	8.0	8.0	8.0	8.0	8.1	8.1	8.1
18 Secured by multifamily properties ¹²	–	113.7	115.6	117.4	118.9	118.9	121.4	123.8	124.1	124.3	124.5	121.9
19 Secured by nonfarm nonresidential properties ¹³	–	378.7	383.0	388.1	390.5	390.9	390.9	397.1	398.6	399.6	400.1	401.0
20 Consumer loans	901.5	902.0	907.3	916.1	920.5	920.2	926.2	944.5	952.7	950.2	946.5	942.9
21 Credit cards and other revolving plans	491.7	482.8	485.7	490.6	492.5	492.1	495.8	511.8	519.3	516.6	512.2	508.8
22 Other consumer loans	409.8	419.3	421.5	425.4	428.0	428.1	430.4	432.7	433.4	433.6	434.3	434.1
23 Automobile loans ¹⁴	–	297.4	299.1	302.2	305.2	307.5	309.8	311.6	311.9	312.5	313.1	312.8
24 All other consumer loans ¹⁵	–	121.9	122.4	123.2	122.8	120.6	120.7	121.1	121.5	121.1	121.2	121.3
25 Other loans and leases	691.1	726.4	727.8	739.9	757.2	767.7	766.1	798.5	806.7	802.1	791.2	772.1
26 Fed funds and reverse RPs with nonbanks ¹⁶	111.8	114.1	110.2	112.6	121.7	118.3	113.5	127.0	129.2	126.8	115.4	100.8
27 All other loans and leases ¹⁷	579.4	612.3	617.6	627.3	635.5	649.5	652.6	671.5	677.5	675.3	675.9	671.3
28 Loans to nondepository financial institutions ¹⁸	–	202.3	207.7	211.8	213.6	221.8	223.2	232.2	236.0	235.9	233.4	231.3
29 Other loans not elsewhere classified ¹⁹	–	410.0	409.9	415.5	421.9	427.6	429.4	439.4	441.5	439.3	442.4	440.0
30 LESS: Allowance for loan and lease losses	72.1	68.9	68.7	70.0	69.4	68.6	68.6	68.5	68.2	67.9	67.8	67.8

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 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	31.3	29.9	26.9	26.4	24.5	22.4	20.5	22.2	22.5	21.6	22.1	20.8
32	Fed funds and reverse RPs with banks ¹⁶	24.9	21.3	19.8	19.5	17.7	15.6	13.5	14.7	14.2	14.1	14.6	13.7
33	Loans to commercial banks ²⁰	6.5	8.6	7.1	6.9	6.8	6.8	7.0	7.5	8.3	7.5	7.5	7.1
34	Cash assets ²¹	1,274.4	1,141.6	1,166.9	1,181.5	1,150.2	1,132.3	1,141.9	1,090.7	1,061.2	1,076.1	1,083.7	1,057.4
35	Trading assets ²²	135.1	130.7	133.7	138.1	136.6	140.4	136.4	125.8	125.1	129.7	131.6	150.8
36	Other assets ²³	797.2	799.9	793.5	795.0	798.1	792.8	795.4	797.0	793.1	801.8	819.6	830.0
37	TOTAL ASSETS	8,574.2	8,611.2	8,623.1	8,690.3	8,682.9	8,701.6	8,779.0	8,798.3	8,782.6	8,808.2	8,812.6	8,806.3
LIABILITIES													
38	Deposits	6,151.3	6,191.3	6,218.5	6,241.8	6,260.8	6,280.3	6,343.1	6,395.9	6,403.4	6,401.2	6,386.4	6,333.8
39	Large time deposits	427.5	454.4	471.2	471.9	451.8	457.2	466.1	476.4	479.8	471.2	473.9	483.3
40	Other deposits	5,723.8	5,736.9	5,747.3	5,769.9	5,809.1	5,823.1	5,877.0	5,919.5	5,923.6	5,930.1	5,912.4	5,850.5
41	Borrowings	755.5	779.7	772.2	762.0	748.6	770.2	775.8	778.7	784.2	776.2	784.8	780.7
42	Borrowings from banks in the U.S.	24.2	21.6	20.3	20.8	21.1	21.8	21.4	23.8	24.1	20.8	24.5	24.3
43	Borrowings from others	731.3	758.1	751.9	741.2	727.5	748.4	754.4	755.0	760.2	755.3	760.3	756.5
44	Trading liabilities ²⁴	141.1	129.8	138.3	140.2	130.2	133.6	136.9	129.0	127.5	142.6	145.5	147.1
45	Net due to related foreign offices	85.6	76.1	79.3	100.5	92.6	73.7	75.9	59.5	50.7	61.8	58.8	97.9
46	Other liabilities ²⁵	312.8	299.2	275.1	287.7	287.3	284.5	283.7	266.2	253.7	265.8	269.1	278.4
47	TOTAL LIABILITIES	7,446.3	7,476.0	7,483.4	7,532.2	7,519.6	7,542.3	7,615.5	7,629.4	7,619.5	7,647.7	7,644.6	7,637.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,128.0	1,135.2	1,139.7	1,158.0	1,163.3	1,159.3	1,163.5	1,168.9	1,163.2	1,160.5	1,168.0	1,168.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	14.5	7.8	11.0	11.9	11.5	13.7	6.6	4.7	3.1	8.0	11.4	13.6
50	U.S. Treasury and agency securities, MBS ²⁸	–	4.6	5.8	7.4	7.7	9.5	4.4	2.2	0.7	3.8	6.2	7.7
51	Loans with original amounts of \$1,000,000 or less	–	182.0	181.6	182.5	181.5	179.4	180.9	186.2	186.2	185.8	185.8	186.5
52	Loans secured by nonfarm nonresidential properties ²⁹	–	58.6	58.4	58.6	58.3	57.6	57.4	57.2	57.1	57.1	57.5	57.4
53	Commercial and industrial loans to U.S. addressees ³⁰	–	123.3	123.3	123.9	123.3	121.8	123.5	129.1	129.1	128.7	128.3	129.1

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 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	3,509.1	3,689.6	3,715.4	3,718.7	3,747.1	3,768.9	3,783.1	3,822.9	3,843.2	3,844.2	3,845.4	3,864.6
2	Securities in bank credit ²	822.2	848.9	852.8	851.0	851.6	852.3	854.1	863.8	868.0	868.6	869.0	866.5
3	Treasury and agency securities ³	583.4	604.7	606.8	605.0	604.6	604.0	605.3	613.6	616.5	616.6	617.0	614.0
4	Mortgage-backed securities (MBS) ⁴	408.5	421.7	425.7	426.3	427.4	428.1	427.8	432.5	434.4	434.2	435.4	434.4
5	Non-MBS ⁵	174.9	183.1	181.1	178.7	177.1	175.9	177.4	181.1	182.1	182.4	181.5	179.6
6	Other securities	238.8	244.2	246.1	246.0	247.0	248.3	248.8	250.2	251.5	252.0	252.0	252.5
7	Mortgage-backed securities ⁶	13.1	13.2	13.8	14.1	14.0	14.0	14.1	14.1	13.9	13.9	13.8	13.8
8	Non-MBS ⁷	225.7	231.0	232.3	231.9	232.9	234.3	234.8	236.2	237.6	238.0	238.2	238.7
9	Loans and leases in bank credit ⁸	2,686.8	2,840.7	2,862.5	2,867.7	2,895.5	2,916.6	2,929.1	2,959.0	2,975.1	2,975.7	2,976.5	2,998.2
10	Commercial and industrial loans	531.1	558.8	562.5	564.5	567.2	570.5	573.3	577.8	579.1	581.1	580.9	583.4
11	Real estate loans	1,650.1	1,737.5	1,745.8	1,752.5	1,768.5	1,784.6	1,792.0	1,809.4	1,816.1	1,815.5	1,817.3	1,824.4
12	Residential real estate loans	651.7	678.8	680.4	681.8	687.8	691.8	691.7	697.0	699.6	698.5	697.4	702.6
13	Revolving home equity loans	116.8	121.1	121.7	121.9	122.3	122.9	122.8	123.5	123.8	124.0	123.9	124.1
14	Closed-end residential loans ⁹	534.9	557.7	558.7	559.9	565.6	568.9	568.9	573.5	575.8	574.6	573.5	578.5
15	Commercial real estate loans	998.4	1,058.7	1,065.4	1,070.7	1,080.7	1,092.8	1,100.3	1,112.4	1,116.6	1,117.0	1,120.0	1,121.7
16	Construction and land development loans ¹⁰	–	149.4	151.4	153.5	155.6	157.8	160.3	161.7	162.0	162.3	163.2	163.8
17	Secured by farmland ¹¹	–	76.9	77.3	77.3	77.7	78.1	78.4	78.8	79.0	79.2	79.2	79.3
18	Secured by multifamily properties ¹²	–	134.1	135.6	137.3	139.4	142.0	143.4	146.5	147.5	147.6	148.3	148.2
19	Secured by nonfarm nonresidential properties ¹³	–	698.4	701.1	702.6	707.9	714.8	718.1	725.4	728.0	727.8	729.3	730.4
20	Consumer loans	306.8	316.5	319.5	321.6	326.6	330.9	332.7	338.9	341.7	342.8	343.5	344.7
21	Credit cards and other revolving plans	140.1	145.5	146.7	148.2	150.5	152.7	154.2	155.2	156.5	158.3	158.4	159.4
22	Other consumer loans	166.7	171.1	172.8	173.4	176.0	178.2	178.4	183.7	185.2	184.5	185.1	185.3
23	Automobile loans ¹⁴	–	70.3	71.1	71.1	72.0	72.4	72.4	73.2	73.5	73.5	73.8	74.0
24	All other consumer loans ¹⁵	–	100.8	101.8	102.4	104.1	105.9	106.0	110.5	111.7	111.0	111.4	111.3
25	Other loans and leases	198.9	227.8	234.8	229.1	233.3	230.5	231.1	232.9	238.2	236.3	234.7	245.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	4.7	12.5	18.6	12.3	14.4	11.4	11.6	10.2	13.8	8.2	4.4	14.8
27	All other loans and leases ¹⁷	194.1	215.3	216.2	216.8	218.8	219.2	219.5	222.7	224.4	228.1	230.2	230.9
28	Loans to nondepository financial institutions ¹⁸	–	37.9	38.1	38.3	39.0	39.5	37.8	39.9	41.3	40.9	40.6	41.3
29	Other loans not elsewhere classified ¹⁹	–	177.4	178.1	178.5	179.9	179.7	181.7	182.8	183.1	187.3	189.7	189.6
30	LESS: Allowance for loan and lease losses	36.6	36.9	36.7	36.2	36.5	36.9	36.9	37.4	37.5	37.9	37.9	37.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	27.1	23.0	22.9	20.9	21.4	23.1	25.8	24.5	25.1	22.4	24.3	26.3
32	Fed funds and reverse RPs with banks ¹⁶	26.2	22.2	22.2	20.7	20.7	22.3	24.9	23.5	24.1	21.5	23.5	25.5
33	Loans to commercial banks ²⁰	0.9	0.8	0.7	0.2	0.7	0.8	0.9	0.9	0.9	0.9	0.8	0.8
34	Cash assets ²¹	330.3	333.5	326.6	329.6	334.2	337.5	342.0	333.1	318.2	344.4	360.7	347.9
35	Trading assets ²²	3.7	3.7	3.8	4.1	4.1	4.4	4.0	4.0	4.0	4.1	4.1	4.4
36	Other assets ²³	270.4	281.3	282.6	282.6	280.9	281.4	281.8	283.4	283.7	284.9	287.1	283.6
37	TOTAL ASSETS	4,103.9	4,294.1	4,314.6	4,319.7	4,351.2	4,378.5	4,399.9	4,430.4	4,436.6	4,462.1	4,483.7	4,489.2
LIABILITIES													
38	Deposits	3,255.5	3,421.5	3,442.3	3,461.9	3,465.0	3,499.6	3,519.7	3,528.5	3,522.7	3,539.1	3,546.4	3,563.7
39	Large time deposits	374.8	383.4	386.0	386.5	388.4	391.4	394.0	390.0	390.6	392.2	395.2	396.4
40	Other deposits	2,880.7	3,038.1	3,056.3	3,075.4	3,076.5	3,108.2	3,125.7	3,138.5	3,132.1	3,146.9	3,151.2	3,167.3
41	Borrowings	271.4	288.5	287.9	291.4	290.7	290.4	290.8	297.2	303.6	305.4	304.9	309.3
42	Borrowings from banks in the U.S.	52.9	50.8	50.2	47.4	44.0	45.4	45.8	46.8	48.2	46.7	45.8	47.0
43	Borrowings from others	218.4	237.6	237.7	243.9	246.7	245.0	245.0	250.4	255.4	258.7	259.2	262.3
44	Trading liabilities ²⁴	3.7	4.3	4.4	4.8	4.8	5.2	5.1	4.5	4.3	4.3	3.9	4.2
45	Net due to related foreign offices	9.2	11.1	8.8	8.9	8.0	10.1	10.8	7.6	6.5	7.3	8.1	6.1
46	Other liabilities ²⁵	55.2	59.7	62.5	59.5	60.3	60.9	60.7	61.1	57.9	59.5	59.6	59.6
47	TOTAL LIABILITIES	3,595.0	3,785.0	3,806.0	3,826.5	3,828.8	3,866.2	3,887.1	3,898.9	3,895.0	3,915.6	3,922.9	3,942.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	508.9	509.1	508.6	493.2	522.5	512.2	512.8	531.5	541.7	546.5	560.8	546.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.3	1.9	0.9	1.3	1.5	2.5	2.0	0.8	0.6	0.0	0.0	0.1
50	U.S. Treasury and agency securities, MBS ²⁸	–	2.2	1.4	1.7	1.9	2.5	1.8	0.8	0.7	-0.2	-0.2	-0.2
51	Loans with original amounts of \$1,000,000 or less	–	359.0	358.9	359.1	359.9	362.1	362.4	363.6	364.4	364.5	364.5	366.1
52	Loans secured by nonfarm nonresidential properties ²⁹	–	206.0	205.8	205.6	205.6	205.7	205.9	206.3	207.0	207.2	207.2	208.3
53	Commercial and industrial loans to U.S. addressees ³⁰	–	152.9	153.2	153.6	154.4	156.3	156.5	157.3	157.4	157.3	157.3	157.8

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

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	3,523.0	3,691.9	3,714.9	3,718.8	3,749.5	3,768.6	3,792.6	3,838.9	3,875.9	3,866.7	3,845.4	3,856.0
2	Securities in bank credit ²	822.3	849.4	848.1	850.2	849.1	850.2	856.3	863.4	866.0	866.7	865.5	861.2
3	Treasury and agency securities ³	583.8	604.5	603.0	603.7	601.4	600.7	606.0	613.6	616.2	616.6	615.3	611.3
4	Mortgage-backed securities (MBS) ⁴	408.2	423.5	423.2	423.7	423.8	425.0	427.6	432.4	434.1	434.5	434.0	432.3
5	Non-MBS ⁵	175.6	181.0	179.8	180.0	177.6	175.7	178.4	181.1	182.1	182.0	181.2	178.9
6	Other securities	238.5	244.9	245.1	246.5	247.8	249.5	250.3	249.8	249.8	250.1	250.2	249.9
7	Mortgage-backed securities ⁶	13.3	13.3	13.6	14.0	14.1	13.9	14.2	14.3	13.9	13.8	13.7	13.6
8	Non-MBS ⁷	225.2	231.6	231.5	232.4	233.7	235.6	236.1	235.6	235.9	236.3	236.6	236.3
9	Loans and leases in bank credit ⁸	2,700.7	2,842.5	2,866.8	2,868.7	2,900.4	2,918.4	2,936.4	2,975.6	3,009.9	3,000.1	2,979.9	2,994.8
10	Commercial and industrial loans	530.4	561.2	562.6	563.0	565.8	568.9	571.8	577.1	582.3	581.2	578.9	581.9
11	Real estate loans	1,654.8	1,735.9	1,746.8	1,753.4	1,769.4	1,785.5	1,796.0	1,814.1	1,823.1	1,824.9	1,821.4	1,823.3
12	Residential real estate loans	654.1	679.1	681.5	683.6	689.5	692.5	694.3	699.2	702.4	703.2	698.8	698.8
13	Revolving home equity loans	117.2	121.1	121.5	121.8	122.5	122.9	123.4	124.0	124.3	124.1	124.1	124.3
14	Closed-end residential loans ⁹	536.9	558.0	560.0	561.8	567.0	569.6	570.9	575.2	578.1	579.1	574.7	574.5
15	Commercial real estate loans	1,000.7	1,056.9	1,065.4	1,069.7	1,079.9	1,093.0	1,101.7	1,114.9	1,120.7	1,121.7	1,122.6	1,124.5
16	Construction and land development loans ¹⁰	–	149.3	151.1	153.2	155.1	157.3	160.6	162.4	162.7	162.7	163.3	163.9
17	Secured by farmland ¹¹	–	76.9	77.5	77.5	78.0	78.3	78.5	79.0	79.3	79.4	79.2	79.2
18	Secured by multifamily properties ¹²	–	133.3	135.5	137.5	140.1	142.9	143.9	147.1	148.5	148.9	149.2	149.2
19	Secured by nonfarm nonresidential properties ¹³	–	697.3	701.3	701.5	706.7	714.5	718.8	726.4	730.2	730.7	731.0	732.2
20	Consumer loans	312.3	314.9	317.8	321.3	327.5	333.6	336.4	344.8	350.1	348.5	347.6	347.7
21	Credit cards and other revolving plans	145.7	144.0	145.3	147.8	150.5	153.0	155.5	162.1	166.6	164.6	162.9	162.3
22	Other consumer loans	166.6	170.9	172.5	173.5	177.0	180.6	180.9	182.7	183.5	183.9	184.7	185.4
23	Automobile loans ¹⁴	–	70.4	71.3	71.2	71.8	72.3	72.6	73.2	73.5	73.6	73.9	74.2
24	All other consumer loans ¹⁵	–	100.6	101.2	102.3	105.2	108.3	108.3	109.4	110.1	110.3	110.8	111.2
25	Other loans and leases	203.2	230.5	239.5	231.0	237.6	230.3	232.2	239.6	254.4	245.5	232.0	241.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	6.0	12.6	19.9	12.0	15.5	9.8	11.3	11.6	20.3	12.4	2.4	13.4
27	All other loans and leases ¹⁷	197.2	217.9	219.6	218.9	222.1	220.5	220.9	228.1	234.2	233.1	229.6	228.5
28	Loans to nondepository financial institutions ¹⁸	–	39.4	38.8	38.4	39.4	39.3	38.7	42.3	45.2	44.4	41.3	40.6
29	Other loans not elsewhere classified ¹⁹	–	178.4	180.8	180.6	182.7	181.3	182.2	185.8	189.0	188.7	188.3	187.9
30	LESS: Allowance for loan and lease losses	36.5	36.9	36.6	36.6	36.8	36.9	37.0	37.2	36.8	37.4	37.4	37.3

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 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	29.0	22.1	22.2	20.5	21.4	23.8	26.4	25.9	25.7	23.2	26.4	26.3
32	Fed funds and reverse RPs with banks ¹⁶	28.0	21.4	21.8	20.4	20.6	22.8	25.4	24.9	24.7	22.2	25.4	25.3
33	Loans to commercial banks ²⁰	0.9	0.7	0.5	0.1	0.8	1.0	1.0	1.0	1.0	1.0	1.0	1.0
34	Cash assets ²¹	332.4	315.8	318.2	334.5	329.4	336.7	355.1	337.0	305.1	320.6	334.0	314.3
35	Trading assets ²²	3.8	3.6	3.5	3.8	3.9	4.3	4.0	4.1	4.0	4.1	4.1	4.4
36	Other assets ²³	270.3	280.8	281.5	283.3	282.4	281.1	281.3	283.3	285.2	283.9	286.7	283.4
37	TOTAL ASSETS	4,121.9	4,277.4	4,303.9	4,324.3	4,349.8	4,377.7	4,422.5	4,452.0	4,459.1	4,461.1	4,459.2	4,447.1
LIABILITIES													
38	Deposits	3,284.6	3,400.7	3,428.2	3,455.2	3,476.3	3,495.7	3,537.0	3,559.5	3,556.3	3,560.2	3,558.4	3,545.8
39	Large time deposits	375.6	386.6	388.1	388.5	389.7	390.0	390.4	390.3	390.8	391.1	392.8	392.9
40	Other deposits	2,909.1	3,014.1	3,040.1	3,066.7	3,086.6	3,105.7	3,146.6	3,169.2	3,165.5	3,169.1	3,165.6	3,152.9
41	Borrowings	271.1	293.4	294.8	292.1	291.0	289.3	286.7	296.5	308.3	308.6	306.1	310.2
42	Borrowings from banks in the U.S.	52.5	51.4	50.1	46.1	44.5	45.6	45.1	46.1	48.1	47.8	47.3	46.8
43	Borrowings from others	218.7	242.0	244.6	246.0	246.6	243.8	241.6	250.3	260.1	260.8	258.8	263.4
44	Trading liabilities ²⁴	3.9	3.9	4.0	4.2	4.3	4.9	4.6	4.5	4.3	4.5	4.5	4.9
45	Net due to related foreign offices	11.8	10.1	8.5	8.8	8.3	10.1	12.9	10.0	8.8	10.1	10.5	8.1
46	Other liabilities ²⁵	57.0	58.3	61.3	59.1	60.8	61.3	62.8	62.8	59.1	58.8	59.0	59.3
47	TOTAL LIABILITIES	3,628.4	3,766.5	3,796.7	3,819.5	3,840.8	3,861.3	3,903.9	3,933.3	3,936.7	3,942.1	3,938.5	3,928.2
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	493.5	511.0	507.2	504.8	509.1	516.4	518.5	518.7	522.4	519.0	520.7	518.8
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.3	1.9	0.9	1.3	1.5	2.5	2.0	0.8	0.6	0.0	0.0	0.1
50	U.S. Treasury and agency securities, MBS ²⁸	–	2.2	1.4	1.7	1.9	2.5	1.8	0.8	0.7	-0.2	-0.2	-0.2
51	Loans with original amounts of \$1,000,000 or less	–	360.0	360.4	360.1	360.3	361.0	361.2	362.3	364.1	364.7	364.2	365.5
52	Loans secured by nonfarm nonresidential properties ²⁹	–	206.2	206.1	206.1	205.9	205.8	205.8	206.2	207.0	207.4	207.0	207.9
53	Commercial and industrial loans to U.S. addressees ³⁰	–	153.8	154.3	154.1	154.4	155.2	155.3	156.1	157.1	157.4	157.1	157.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	968.5	1,022.0	1,038.5	1,044.4	1,028.4	1,049.2	1,060.4	1,074.4	1,060.0	1,107.9	1,112.4	1,110.3
2	Securities in bank credit ²	182.5	184.7	181.0	184.5	180.8	183.5	185.6	196.9	194.8	200.0	202.1	201.8
3	Treasury and agency securities ³	77.6	79.6	77.3	80.1	78.1	82.3	87.0	99.7	98.9	103.7	105.4	105.8
4	Mortgage-backed securities (MBS) ⁴	11.4	14.2	12.9	13.5	13.5	12.7	14.5	14.2	13.8	14.0	14.1	14.9
5	Non-MBS ⁵	66.2	65.5	64.5	66.5	64.6	69.6	72.5	85.5	85.1	89.7	91.3	90.9
6	Other securities	104.9	105.1	103.7	104.4	102.8	101.2	98.6	97.2	95.8	96.3	96.7	96.0
7	Mortgage-backed securities ⁶	3.2	3.3	3.3	3.1	2.8	2.9	2.9	3.2	3.0	3.1	3.7	3.0
8	Non-MBS ⁷	101.7	101.8	100.5	101.4	100.0	98.3	95.7	94.0	92.8	93.2	93.0	93.0
9	Loans and leases in bank credit ⁸	786.0	837.3	857.5	859.9	847.5	865.6	874.8	877.5	865.2	907.9	910.3	908.6
10	Commercial and industrial loans	308.9	336.9	340.5	341.6	341.3	351.3	357.4	363.4	365.3	366.8	362.7	364.9
11	Real estate loans	35.9	40.2	41.1	42.2	43.9	46.0	48.1	49.0	49.6	51.0	51.4	52.0
12	Residential real estate loans	2.1	2.1	1.6	1.2	1.2	1.7	2.0	1.4	0.8	1.1	1.0	1.3
13	Revolving home equity loans	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.5	0.4	0.4	0.3	0.3
14	Closed-end residential loans ⁹	1.7	1.7	1.2	0.8	0.9	1.4	1.6	0.9	0.4	0.8	0.6	1.0
15	Commercial real estate loans	33.8	38.1	39.5	41.0	42.6	44.4	46.1	47.6	48.8	49.9	50.4	50.7
16	Construction and land development loans ¹⁰	–	3.3	3.5	3.6	3.7	3.8	4.0	4.3	4.4	4.5	4.8	4.8
17	Secured by farmland ¹¹	–	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.3	0.3	0.3
18	Secured by multifamily properties ¹²	–	1.0	1.4	1.8	1.9	2.0	1.9	1.8	1.7	1.8	2.1	2.1
19	Secured by nonfarm nonresidential properties ¹³	–	33.7	34.4	35.4	36.8	38.5	40.1	41.3	42.4	43.3	43.2	43.6
20	Consumer loans	2.7	2.7	2.7	2.7	2.6	2.6	2.5	2.4	2.4	2.4	2.4	2.4
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	2.7	2.7	2.7	2.6	2.6	2.5	2.4	2.4	2.4	2.4	2.4
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	2.7	2.7	2.6	2.6	2.5	2.4	2.4	2.4	2.4	2.4
25	Other loans and leases	438.5	457.5	473.2	473.4	459.8	465.7	466.9	462.8	447.9	487.7	493.7	489.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	204.3	213.1	228.9	226.3	209.1	218.3	219.2	216.4	202.6	243.5	246.5	246.3
27	All other loans and leases ¹⁷	234.2	244.4	244.3	247.1	250.7	247.4	247.7	246.4	245.2	244.2	247.2	243.0
28	Loans to nondepository financial institutions ¹⁸	–	110.7	108.3	109.4	113.0	111.0	110.5	113.7	113.4	113.6	116.2	112.7
29	Other loans not elsewhere classified ¹⁹	–	133.7	136.0	137.7	137.7	136.4	137.2	132.7	131.9	130.6	131.0	130.3
30	LESS: Allowance for loan and lease losses	0.5	0.6	0.6	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	24.4	19.5	19.3	17.6	14.8	15.9	18.0	15.1	14.2	15.2	15.6	14.9
32	Fed funds and reverse RPs with banks ¹⁶	21.0	17.1	16.9	15.3	12.1	12.7	14.9	12.1	11.1	12.2	12.4	11.9
33	Loans to commercial banks ²⁰	3.4	2.4	2.5	2.3	2.7	3.1	3.1	3.0	3.1	3.0	3.2	3.0
34	Cash assets ²¹	1,314.3	1,175.7	1,182.3	1,179.8	1,162.5	1,276.0	1,219.6	1,181.6	1,179.5	1,140.0	1,132.2	1,128.8
35	Trading assets ²²	85.9	72.4	74.1	75.4	72.4	73.0	71.4	68.6	66.9	69.8	70.6	74.0
36	Other assets ²³	76.5	72.0	71.6	71.3	68.1	56.7	58.2	62.5	66.7	66.7	68.4	70.9
37	TOTAL ASSETS	2,469.1	2,361.0	2,385.2	2,387.6	2,345.2	2,469.9	2,426.7	2,401.4	2,386.3	2,398.7	2,398.3	2,398.0
LIABILITIES													
38	Deposits	1,125.7	1,115.5	1,117.9	1,126.4	1,105.3	1,130.7	1,108.1	1,066.4	1,051.9	1,067.6	1,068.5	1,058.2
39	Large time deposits	908.3	873.0	870.5	872.1	851.6	867.8	840.9	805.7	792.2	807.8	821.1	806.8
40	Other deposits	217.3	242.4	247.5	254.2	253.7	262.9	267.1	260.7	259.7	259.8	247.4	251.4
41	Borrowings	746.3	771.2	780.1	780.7	772.3	817.8	816.1	808.2	788.3	808.1	817.8	812.2
42	Borrowings from banks in the U.S.	35.8	31.9	34.1	37.2	34.7	36.5	38.8	35.3	31.4	38.8	39.0	44.9
43	Borrowings from others	710.5	739.3	745.9	743.4	737.6	781.3	777.4	772.9	756.9	769.3	778.8	767.3
44	Trading liabilities ²⁴	86.1	75.3	74.3	76.0	71.1	67.6	67.1	70.6	70.4	74.6	78.4	78.3
45	Net due to related foreign offices	417.3	354.3	359.9	352.3	342.0	397.6	348.9	375.1	407.9	382.9	364.3	382.3
46	Other liabilities ²⁵	57.3	61.2	60.0	58.6	56.8	56.6	57.6	58.5	64.8	47.8	50.1	55.8
47	TOTAL LIABILITIES	2,432.7	2,377.3	2,392.1	2,393.9	2,347.6	2,470.3	2,397.9	2,378.8	2,383.4	2,381.0	2,379.1	2,386.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	36.5	-16.3	-6.9	-6.4	-2.3	-0.4	28.8	22.5	3.0	17.7	19.2	11.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.0	0.2	0.3	0.3	0.2	0.5	0.3	0.4	0.2	0.6	0.8	1.0
50	U.S. Treasury and agency securities, MBS ²⁸	–	0.2	0.3	0.3	0.2	0.5	0.3	0.4	0.2	0.6	0.8	1.0
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

January 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS													
1	Bank credit	974.6	1,018.7	1,030.8	1,040.5	1,025.2	1,047.3	1,063.2	1,077.2	1,061.5	1,099.6	1,111.0	1,100.6
2	Securities in bank credit ²	182.5	183.3	182.5	185.9	181.7	181.8	187.5	197.6	194.4	198.9	202.1	201.1
3	Treasury and agency securities ³	77.4	79.6	78.5	80.8	77.3	79.5	87.4	99.8	97.8	101.5	104.5	104.5
4	Mortgage-backed securities (MBS) ⁴	11.6	14.8	13.6	13.6	13.7	12.8	14.2	14.3	14.3	14.6	14.1	14.2
5	Non-MBS ⁵	65.8	64.8	64.9	67.2	63.6	66.6	73.3	85.5	83.5	86.9	90.4	90.3
6	Other securities	105.2	103.7	104.0	105.1	104.3	102.4	100.1	97.7	96.6	97.4	97.6	96.6
7	Mortgage-backed securities ⁶	2.7	3.4	3.5	3.4	3.3	3.0	2.8	2.7	2.7	2.8	3.2	2.7
8	Non-MBS ⁷	102.5	100.4	100.5	101.7	101.1	99.4	97.2	95.0	93.9	94.5	94.3	93.9
9	Loans and leases in bank credit ⁸	792.0	835.4	848.3	854.6	843.6	865.5	875.6	879.7	867.2	900.7	908.9	899.6
10	Commercial and industrial loans	308.5	338.1	340.4	341.0	339.2	348.1	353.4	363.3	366.9	365.3	363.7	364.6
11	Real estate loans	36.6	40.3	41.1	42.5	44.5	46.3	48.1	50.0	50.8	51.7	51.9	52.2
12	Residential real estate loans	2.0	2.0	1.9	1.8	2.0	1.8	1.5	1.3	1.1	1.0	1.0	1.0
13	Revolving home equity loans	0.4	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	1.6	1.6	1.5	1.4	1.6	1.4	1.1	0.9	0.7	0.7	0.7	0.7
15	Commercial real estate loans	34.6	38.3	39.2	40.7	42.5	44.5	46.6	48.8	49.7	50.7	50.8	51.2
16	Construction and land development loans ¹⁰	–	3.3	3.4	3.7	3.7	3.7	3.8	4.3	4.4	4.7	5.0	5.0
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	–	1.1	1.4	1.8	1.9	1.9	1.8	1.7	1.7	1.7	1.9	1.9
19	Secured by nonfarm nonresidential properties ¹³	–	33.7	34.3	35.1	36.7	38.8	40.8	42.5	43.4	44.1	43.7	44.1
20	Consumer loans	2.7	2.6	2.7	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.3
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	2.7	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.3
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	2.7	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.3
25	Other loans and leases	444.2	454.4	464.1	468.4	457.3	468.5	471.6	464.0	447.1	481.4	491.1	480.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	209.0	212.6	221.9	223.1	208.4	220.5	225.7	220.1	203.5	237.6	243.2	237.7
27	All other loans and leases ¹⁷	235.2	241.8	242.3	245.3	248.9	247.9	245.8	243.9	243.7	243.8	247.9	242.8
28	Loans to nondepository financial institutions ¹⁸	–	106.8	105.1	107.4	113.3	114.6	112.8	114.8	113.5	113.9	117.7	114.2
29	Other loans not elsewhere classified ¹⁹	–	135.0	137.2	137.9	135.6	133.4	133.0	129.1	130.2	129.9	130.2	128.6
30	LESS: Allowance for loan and lease losses	0.5	0.6	0.7	0.8	0.8	0.8	0.9	1.0	1.0	1.0	1.0	1.0

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 29, 2016

Account	2014 Dec	2015 Jun	2015 Jul	2015 Aug	2015 Sep	2015 Oct	2015 Nov	2015 Dec	Week ending				
									Dec 30	Jan 6	Jan 13	Jan 20	
ASSETS (CONTINUED)													
31	Interbank loans	22.9	20.5	19.6	17.1	13.9	15.1	17.1	14.1	11.1	14.6	15.6	14.6
32	Fed funds and reverse RPs with banks ¹⁶	19.5	18.0	17.0	14.6	11.1	11.8	14.1	11.0	8.0	11.6	12.5	11.7
33	Loans to commercial banks ²⁰	3.4	2.4	2.6	2.4	2.8	3.2	3.0	3.0	3.1	3.0	3.0	2.9
34	Cash assets ²¹	1,191.5	1,199.8	1,211.3	1,221.9	1,160.3	1,299.9	1,205.0	1,077.0	956.6	1,062.4	1,136.8	1,128.5
35	Trading assets ²²	88.6	69.3	69.7	72.6	70.7	72.5	72.5	70.4	68.8	71.8	74.3	77.1
36	Other assets ²³	74.8	73.2	69.1	70.4	71.2	57.9	57.8	60.9	62.7	63.3	66.5	65.8
37	TOTAL ASSETS	2,351.9	2,380.9	2,399.7	2,421.7	2,340.6	2,491.9	2,414.8	2,298.6	2,159.8	2,310.6	2,403.1	2,385.5
LIABILITIES													
38	Deposits	1,113.7	1,113.5	1,109.1	1,121.1	1,106.4	1,128.2	1,101.0	1,055.4	1,038.7	1,068.1	1,078.8	1,064.3
39	Large time deposits	894.9	873.8	862.1	865.0	852.7	865.2	831.4	793.0	777.0	804.2	826.3	807.2
40	Other deposits	218.7	239.7	247.0	256.1	253.7	263.0	269.6	262.4	261.7	263.9	252.5	257.1
41	Borrowings	731.6	768.3	777.4	780.6	762.4	818.8	828.9	791.9	731.4	794.5	834.0	814.1
42	Borrowings from banks in the U.S.	35.1	31.6	33.7	37.7	34.7	36.8	39.4	35.1	27.6	37.8	39.3	44.9
43	Borrowings from others	696.5	736.8	743.8	742.8	727.8	782.0	789.5	756.7	703.8	756.6	794.8	769.1
44	Trading liabilities ²⁴	88.1	72.8	69.2	73.7	71.5	68.8	70.0	72.6	70.4	74.9	81.7	81.6
45	Net due to related foreign offices	355.9	361.0	381.1	385.6	341.9	417.4	352.5	316.5	250.4	323.3	351.7	369.2
46	Other liabilities ²⁵	58.5	61.1	58.3	57.4	55.5	55.2	57.9	59.7	64.7	45.8	53.0	52.2
47	TOTAL LIABILITIES	2,347.7	2,376.8	2,395.2	2,418.3	2,337.9	2,488.3	2,410.3	2,296.1	2,155.7	2,306.5	2,399.3	2,381.5
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	4.2	4.1	4.6	3.4	2.7	3.6	4.5	2.4	4.1	4.1	3.9	4.0
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.0	0.2	0.3	0.3	0.2	0.5	0.3	0.4	0.2	0.6	0.8	1.0
50	U.S. Treasury and agency securities, MBS ²⁸	–	0.2	0.3	0.3	0.2	0.5	0.3	0.4	0.2	0.6	0.8	1.0
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.