

# FEDERAL RESERVE statistical release



H.8

## Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time  
October 23, 2015

Account	2010	2011	2012	2013	2014	2014 Q2	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Jun	2015 Jul	2015 Aug	2015 Sep
<b>ASSETS</b>															
1 Bank credit	-2.7	1.6	4.1	1.1	6.9	7.8	7.3	6.0	9.0	6.9	5.2	5.2	5.7	5.4	1.8
2 Securities in bank credit <sup>2</sup>	6.9	1.8	7.5	-1.8	6.9	7.1	8.1	5.9	10.2	6.1	1.3	0.8	-1.9	5.3	-6.4
3 Treasury and agency securities <sup>3</sup>	15.3	3.2	8.4	-5.6	11.8	11.3	14.2	12.8	13.3	7.8	4.0	1.2	-0.3	8.5	-1.3
6 Other securities	-7.3	-0.9	5.7	6.7	-2.8	-1.1	-4.6	-8.8	3.2	2.0	-5.1	-0.4	-5.8	-2.6	-18.4
9 Loans and leases in bank credit <sup>6</sup>	-5.7	1.5	2.8	2.3	6.8	8.0	7.0	6.1	8.6	7.1	6.6	6.9	8.5	5.4	4.8
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	8.0	11.3	6.1	8.3	4.0
11 Real estate loans	-5.5	-3.7	-1.1	-0.9	2.5	3.5	2.9	1.7	4.1	4.3	4.9	5.4	5.3	4.1	5.2
12 Residential real estate loans	-3.0	-1.9	-1.0	-4.6	-0.6	0.9	0.4	-2.1	1.2	1.4	0.8	2.5	0.6	-0.2	0.2
13 Revolving home equity loans	-4.1	-5.9	-7.1	-8.1	-4.0	-3.4	-3.7	-2.8	-4.0	-4.9	-5.7	-5.9	-5.1	-7.3	-4.6
14 Closed-end residential loans <sup>9</sup>	-2.6	-0.4	1.2	-3.5	0.4	2.3	1.5	-1.9	2.7	3.2	2.6	4.9	2.2	1.7	1.6
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	9.9	9.1	11.1	9.3	11.2
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	4.7	6.0	7.0	8.5
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	5.0	6.5	7.0	8.5
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	4.5	5.5	6.9	8.8
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	9.6	6.6	22.3	3.8	1.3
30 LESS: Allowance for loan and lease losses	-	-17.8	-16.4	-15.4	-12.3	-11.3	-12.7	-9.9	-8.3	-5.6	-1.1	-5.6	2.3	4.5	-4.5
31 Interbank loans	-22.8	-37.1	4.7	-10.9	-17.0	13.1	-7.2	-81.0	-36.8	-28.0	-65.3	-98.8	-58.7	-92.6	-102.2
34 Cash assets <sup>21</sup>	-7.7	47.6	-2.2	54.5	12.2	14.5	17.6	-1.5	-9.5	-12.3	-9.5	-29.0	8.6	14.8	-45.0
35 Trading assets <sup>22</sup>	-	4.0	-1.6	-33.3	8.2	-6.5	3.0	31.3	58.6	-48.7	-2.4	-40.4	36.1	21.7	-31.7
36 Other assets <sup>23</sup>	4.5	-3.5	-5.0	-0.2	1.6	1.3	2.6	-0.3	2.7	0.7	-0.5	4.3	-7.4	6.4	-6.9
37 <b>TOTAL ASSETS</b>	<b>-2.7</b>	<b>5.3</b>	<b>2.6</b>	<b>7.2</b>	<b>7.4</b>	<b>8.5</b>	<b>8.9</b>	<b>3.9</b>	<b>5.5</b>	<b>1.8</b>	<b>1.7</b>	<b>-2.1</b>	<b>5.3</b>	<b>6.9</b>	<b>-8.0</b>
<b>LIABILITIES</b>															
38 Deposits	2.4	6.7	7.2	6.4	6.4	8.2	5.5	3.8	8.1	3.9	5.1	5.6	5.3	7.3	-0.8
39 Large time deposits	-7.2	-13.6	-1.1	5.4	6.0	9.3	-3.2	4.6	8.8	-2.5	0.6	3.7	6.0	5.0	-30.1
40 Other deposits	-	12.4	9.0	6.7	6.5	8.0	7.2	3.6	7.9	5.1	6.0	6.0	5.2	7.8	4.7
41 Borrowings	-18.9	-14.7	-5.8	-0.3	15.3	21.5	18.1	8.8	7.1	6.5	-1.1	1.4	6.7	-7.2	-23.7
44 Trading liabilities <sup>24</sup>	-	0.7	-8.8	-27.0	9.8	-31.3	18.3	55.2	61.3	-33.9	-2.5	-46.2	62.3	21.3	-110.8
46 Other liabilities <sup>25</sup>	9.2	-1.4	-0.7	-8.8	0.2	-7.2	6.7	13.4	8.0	-7.0	-14.1	38.7	-60.7	18.2	-18.0
47 <b>TOTAL LIABILITIES</b>	<b>-3.3</b>	<b>5.5</b>	<b>2.3</b>	<b>8.1</b>	<b>7.6</b>	<b>9.3</b>	<b>9.1</b>	<b>3.5</b>	<b>5.2</b>	<b>2.7</b>	<b>1.4</b>	<b>-0.2</b>	<b>3.9</b>	<b>6.1</b>	<b>-8.9</b>

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](http://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 States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	10,659.1	11,111.6	11,183.8	11,242.2	11,291.1	11,344.5	11,395.4	11,412.5	11,417.1	11,468.9	11,451.3	11,482.8
2	Securities in bank credit <sup>2</sup>	2,860.5	2,977.1	2,995.4	3,024.8	3,026.7	3,021.8	3,035.1	3,019.0	3,010.8	3,025.9	3,023.7	3,041.1
3	Treasury and agency securities <sup>3</sup>	1,973.1	2,085.9	2,099.6	2,132.1	2,134.3	2,133.7	2,148.9	2,146.5	2,141.8	2,156.7	2,156.8	2,173.2
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,370.0	1,440.4	1,446.9	1,464.7	1,474.0	1,478.7	1,501.5	1,509.6	1,507.7	1,514.1	1,521.7	1,531.8
5	Non-MBS <sup>5</sup>	603.1	645.6	652.6	667.4	660.3	655.0	647.4	636.8	634.1	642.6	635.1	641.4
6	Other securities	887.4	891.2	895.8	892.7	892.4	888.1	886.2	872.6	869.0	869.2	867.0	867.9
7	Mortgage-backed securities <sup>6</sup>	130.9	128.6	128.5	128.4	127.0	127.3	125.1	123.5	122.6	123.6	123.8	123.6
8	Non-MBS <sup>7</sup>	756.6	762.6	767.4	764.3	765.4	760.9	761.2	749.1	746.4	745.7	743.1	744.3
9	Loans and leases in bank credit <sup>8</sup>	7,798.5	8,134.5	8,188.4	8,217.4	8,264.4	8,322.7	8,360.3	8,393.5	8,406.3	8,442.9	8,427.5	8,441.8
10	Commercial and industrial loans	1,729.0	1,839.2	1,850.0	1,866.5	1,884.1	1,893.6	1,906.7	1,913.1	1,913.4	1,913.8	1,925.1	1,933.1
11	Real estate loans	3,619.6	3,705.6	3,713.1	3,724.1	3,741.0	3,757.5	3,770.3	3,786.7	3,794.8	3,805.2	3,796.5	3,800.5
12	Residential real estate loans	2,041.5	2,053.4	2,052.5	2,053.6	2,057.9	2,058.9	2,058.5	2,058.9	2,064.0	2,067.7	2,057.1	2,058.8
13	Revolving home equity loans	460.8	454.5	452.7	450.9	448.7	446.8	444.1	442.4	441.9	441.9	441.2	440.4
14	Closed-end residential loans <sup>9</sup>	1,580.6	1,598.9	1,599.8	1,602.7	1,609.2	1,612.1	1,614.4	1,616.5	1,622.2	1,625.8	1,615.9	1,618.4
15	Commercial real estate loans	1,578.1	1,652.2	1,660.6	1,670.5	1,683.1	1,698.7	1,711.8	1,727.8	1,730.7	1,737.5	1,739.4	1,741.7
16	Construction and land development loans <sup>10</sup>	–	231.6	234.5	237.5	240.6	244.0	247.0	249.9	250.6	250.7	250.6	251.6
17	Secured by farmland <sup>11</sup>	–	82.8	83.4	84.0	84.7	85.2	85.4	85.8	86.0	85.9	86.0	85.9
18	Secured by multifamily properties <sup>12</sup>	–	241.3	244.0	245.8	248.1	252.2	256.1	259.7	259.9	261.2	262.1	262.1
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	1,096.5	1,098.6	1,103.2	1,109.8	1,117.3	1,123.3	1,132.4	1,134.3	1,139.7	1,140.7	1,142.2
20	Consumer loans	1,187.3	1,206.6	1,212.7	1,217.9	1,222.7	1,228.8	1,236.0	1,244.8	1,245.5	1,250.0	1,252.4	1,255.2
21	Credit cards and other revolving plans	611.1	623.0	625.6	627.6	630.2	633.6	637.3	641.8	641.3	643.6	645.9	647.3
22	Other consumer loans	576.2	583.7	587.1	590.3	592.5	595.2	598.6	603.0	604.1	606.4	606.5	607.9
23	Automobile loans <sup>14</sup>	–	361.1	363.3	365.9	367.8	369.9	372.1	374.9	375.8	377.4	377.2	378.3
24	All other consumer loans <sup>15</sup>	–	222.5	223.8	224.4	224.6	225.3	226.5	228.1	228.3	229.0	229.3	229.6
25	Other loans and leases	1,262.6	1,383.1	1,412.6	1,408.8	1,416.5	1,442.8	1,447.4	1,449.0	1,452.6	1,474.0	1,453.6	1,453.0
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	312.8	344.3	361.6	346.6	343.4	361.3	353.2	339.6	342.3	358.2	333.3	328.9
27	All other loans and leases <sup>17</sup>	949.7	1,038.7	1,051.0	1,062.2	1,073.2	1,081.5	1,094.2	1,109.4	1,110.2	1,115.8	1,120.3	1,124.1
28	Loans to nondepository financial institutions <sup>18</sup>	–	336.1	341.0	345.5	351.8	355.7	363.4	371.4	369.9	376.3	381.8	378.0
29	Other loans not elsewhere classified <sup>19</sup>	–	702.7	710.0	716.7	721.4	725.8	730.8	737.9	740.4	739.5	738.5	746.1
30	LESS: Allowance for loan and lease losses	111.9	107.3	107.5	106.5	106.0	106.2	106.6	106.2	106.2	106.1	107.1	106.9

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	104.8	79.3	77.7	80.2	73.6	70.0	64.6	59.1	61.7	54.9	59.6	60.7
32	Fed funds and reverse RPs with banks <sup>16</sup>	92.7	68.7	66.6	68.8	61.8	59.2	54.5	47.8	49.8	43.4	47.4	48.3
33	Loans to commercial banks <sup>20</sup>	12.1	10.5	11.2	11.4	11.9	10.8	10.1	11.3	11.9	11.5	12.1	12.3
34	Cash assets <sup>21</sup>	2,945.2	2,830.5	2,824.5	2,739.3	2,673.2	2,692.3	2,725.6	2,623.4	2,697.7	2,325.7	2,750.6	2,735.8
35	Trading assets <sup>22</sup>	202.0	243.7	227.0	216.8	209.5	215.8	219.7	213.9	215.1	218.6	211.6	232.1
36	Other assets <sup>23</sup>	1,132.2	1,155.3	1,148.3	1,151.6	1,155.7	1,148.6	1,154.7	1,148.1	1,164.2	1,140.2	1,121.8	1,140.5
37	<b>TOTAL ASSETS</b>	<b>14,931.4</b>	<b>15,313.0</b>	<b>15,353.8</b>	<b>15,323.7</b>	<b>15,297.1</b>	<b>15,365.0</b>	<b>15,453.4</b>	<b>15,350.8</b>	<b>15,449.7</b>	<b>15,102.2</b>	<b>15,487.7</b>	<b>15,545.0</b>
<b>LIABILITIES</b>													
38	Deposits	10,334.9	10,674.0	10,666.1	10,710.2	10,760.2	10,807.9	10,873.8	10,866.1	10,855.6	10,861.3	10,881.5	10,877.9
39	Large time deposits	1,649.1	1,724.3	1,706.7	1,706.8	1,712.1	1,720.6	1,727.8	1,684.5	1,681.7	1,670.7	1,695.6	1,736.4
40	Other deposits	8,685.8	8,949.7	8,959.5	9,003.4	9,048.1	9,087.3	9,146.0	9,181.6	9,174.0	9,190.7	9,185.9	9,141.5
41	Borrowings	1,744.5	1,812.2	1,825.3	1,834.1	1,836.2	1,846.4	1,835.3	1,799.0	1,829.4	1,696.6	1,859.2	1,856.5
42	Borrowings from banks in the U.S.	129.5	105.7	98.0	103.0	103.4	105.1	106.8	100.9	102.6	95.3	103.5	100.6
43	Borrowings from others	1,615.0	1,706.5	1,727.3	1,731.1	1,732.8	1,741.3	1,728.5	1,698.1	1,726.7	1,601.3	1,755.7	1,755.9
44	Trading liabilities <sup>24</sup>	196.7	249.9	235.8	228.4	219.6	231.0	235.1	213.4	215.2	212.0	201.9	226.8
45	Net due to related foreign offices	654.6	505.8	549.2	497.8	438.9	435.7	439.9	409.7	491.6	258.9	465.2	501.7
46	Other liabilities <sup>25</sup>	404.2	422.3	422.1	409.7	422.9	401.5	407.6	401.5	395.8	408.5	403.7	413.6
47	<b>TOTAL LIABILITIES</b>	<b>13,334.9</b>	<b>13,664.1</b>	<b>13,698.5</b>	<b>13,680.2</b>	<b>13,677.8</b>	<b>13,722.5</b>	<b>13,791.7</b>	<b>13,689.6</b>	<b>13,787.6</b>	<b>13,437.3</b>	<b>13,811.5</b>	<b>13,876.5</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>1,596.5</b>	<b>1,648.9</b>	<b>1,655.3</b>	<b>1,643.5</b>	<b>1,619.3</b>	<b>1,642.6</b>	<b>1,661.7</b>	<b>1,661.1</b>	<b>1,662.1</b>	<b>1,664.9</b>	<b>1,676.2</b>	<b>1,668.5</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	8.6	22.9	26.2	17.2	9.9	12.3	13.6	13.3	14.5	17.4	17.1	19.1
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	16.8	18.1	12.5	6.8	7.2	9.2	9.5	10.1	12.1	12.5	13.9
51	Loans with original amounts of \$1,000,000 or less	–	537.8	538.3	538.8	539.7	540.3	541.0	540.8	540.6	540.0	540.5	540.0
52	Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	265.9	265.5	265.2	265.0	264.7	264.4	263.7	263.7	263.9	263.7	263.6
53	Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	271.9	272.9	273.6	274.7	275.7	276.6	277.0	276.9	276.1	276.8	276.4

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	10,661.7	11,099.0	11,180.5	11,236.2	11,287.2	11,314.4	11,372.7	11,408.5	11,387.4	11,474.9	11,456.7	11,485.0
2	Securities in bank credit <sup>2</sup>	2,854.7	2,990.8	3,008.6	3,033.4	3,022.4	3,003.9	3,019.9	3,011.4	3,003.7	3,020.3	3,018.3	3,030.1
3	Treasury and agency securities <sup>3</sup>	1,964.0	2,102.1	2,113.6	2,142.1	2,135.2	2,122.3	2,137.0	2,136.2	2,130.9	2,146.4	2,145.1	2,155.7
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,365.1	1,446.6	1,453.9	1,472.1	1,476.9	1,475.2	1,494.3	1,503.7	1,501.1	1,509.3	1,515.5	1,521.0
5	Non-MBS <sup>5</sup>	598.9	655.4	659.8	670.1	658.3	647.1	642.8	632.5	629.8	637.1	629.6	634.7
6	Other securities	890.7	888.8	895.0	891.3	887.2	881.6	882.8	875.2	872.8	873.9	873.1	874.5
7	Mortgage-backed securities <sup>6</sup>	131.2	128.5	128.8	128.9	126.3	126.2	125.1	123.6	123.0	123.7	123.8	123.7
8	Non-MBS <sup>7</sup>	759.6	760.2	766.1	762.4	760.9	755.5	757.8	751.6	749.8	750.2	749.3	750.7
9	Loans and leases in bank credit <sup>8</sup>	7,807.0	8,108.1	8,172.0	8,202.7	8,264.8	8,310.5	8,352.8	8,397.2	8,383.8	8,454.6	8,438.4	8,454.9
10	Commercial and industrial loans	1,721.1	1,847.9	1,861.7	1,875.7	1,891.5	1,891.6	1,899.2	1,904.2	1,901.9	1,908.7	1,918.0	1,931.8
11	Real estate loans	3,624.5	3,693.0	3,703.2	3,717.6	3,743.7	3,760.9	3,777.3	3,792.9	3,788.2	3,804.3	3,806.9	3,803.5
12	Residential real estate loans	2,046.0	2,043.0	2,046.4	2,050.1	2,059.9	2,060.7	2,063.6	2,063.7	2,055.8	2,066.9	2,069.3	2,062.2
13	Revolving home equity loans	461.5	453.5	452.2	450.7	448.4	445.7	443.8	442.8	442.7	442.5	441.6	441.3
14	Closed-end residential loans <sup>9</sup>	1,584.5	1,589.6	1,594.2	1,599.5	1,611.5	1,614.9	1,619.9	1,620.9	1,613.2	1,624.4	1,627.7	1,620.9
15	Commercial real estate loans	1,578.5	1,650.0	1,656.8	1,667.4	1,683.8	1,700.3	1,713.7	1,729.2	1,732.4	1,737.5	1,737.6	1,741.3
16	Construction and land development loans <sup>10</sup>	–	231.5	233.9	237.5	240.9	244.1	247.6	250.6	251.3	251.1	250.8	252.0
17	Secured by farmland <sup>11</sup>	–	82.3	82.9	83.7	84.7	85.4	85.8	86.2	86.4	86.3	86.3	86.3
18	Secured by multifamily properties <sup>12</sup>	–	240.6	244.0	245.6	248.2	252.5	256.6	260.4	260.6	261.9	262.3	262.3
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	1,095.6	1,096.1	1,100.6	1,110.1	1,118.3	1,123.7	1,132.0	1,134.1	1,138.2	1,138.1	1,140.7
20	Consumer loans	1,192.3	1,188.9	1,201.0	1,209.8	1,219.5	1,227.5	1,239.9	1,250.4	1,250.0	1,255.1	1,252.8	1,256.0
21	Credit cards and other revolving plans	612.3	609.4	616.4	620.9	626.8	631.0	638.6	643.2	641.8	645.6	643.0	645.3
22	Other consumer loans	580.0	579.6	584.6	588.9	592.8	596.5	601.3	607.2	608.3	609.4	609.7	610.7
23	Automobile loans <sup>14</sup>	–	359.5	362.3	365.2	367.8	370.4	373.3	376.8	377.2	378.6	378.7	379.2
24	All other consumer loans <sup>15</sup>	–	220.1	222.3	223.7	225.0	226.1	228.0	230.5	231.1	230.8	231.1	231.5
25	Other loans and leases	1,269.1	1,378.3	1,406.1	1,399.6	1,410.1	1,430.4	1,436.4	1,449.6	1,443.6	1,486.6	1,460.8	1,463.6
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	316.5	344.7	356.9	343.1	339.3	351.2	345.5	342.9	342.7	367.6	336.0	335.1
27	All other loans and leases <sup>17</sup>	952.6	1,033.7	1,049.2	1,056.5	1,070.7	1,079.2	1,090.9	1,106.7	1,101.0	1,119.0	1,124.8	1,128.4
28	Loans to nondepository financial institutions <sup>18</sup>	–	334.5	339.5	341.7	349.0	353.3	359.4	368.3	364.1	375.1	382.8	378.9
29	Other loans not elsewhere classified <sup>19</sup>	–	699.2	709.6	714.8	721.7	725.9	731.4	738.4	736.8	743.9	742.1	749.5
30	LESS: Allowance for loan and lease losses	112.5	107.3	106.8	106.9	106.4	106.0	107.3	106.9	107.0	105.7	106.5	106.4

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	105.2	80.2	77.3	78.2	72.5	68.8	63.5	59.1	59.2	53.9	59.8	62.3
32	Fed funds and reverse RPs with banks <sup>16</sup>	93.0	69.6	66.1	66.8	60.7	58.3	53.6	47.8	47.3	41.9	47.5	50.0
33	Loans to commercial banks <sup>20</sup>	12.2	10.6	11.2	11.4	11.8	10.5	9.9	11.3	11.9	11.9	12.2	12.2
34	Cash assets <sup>21</sup>	2,939.2	2,845.1	2,805.6	2,734.2	2,659.3	2,694.3	2,729.3	2,624.7	2,676.7	2,295.8	2,733.2	2,784.5
35	Trading assets <sup>22</sup>	204.5	251.3	228.6	216.8	203.6	206.9	214.4	210.9	212.5	213.4	206.0	227.5
36	Other assets <sup>23</sup>	1,134.9	1,160.5	1,146.0	1,149.0	1,154.0	1,144.5	1,148.9	1,150.7	1,164.8	1,145.3	1,128.3	1,146.3
37	<b>TOTAL ASSETS</b>	<b>14,933.1</b>	<b>15,328.7</b>	<b>15,331.3</b>	<b>15,307.6</b>	<b>15,270.3</b>	<b>15,322.8</b>	<b>15,421.3</b>	<b>15,347.1</b>	<b>15,393.6</b>	<b>15,077.7</b>	<b>15,477.4</b>	<b>15,599.4</b>
<b>LIABILITIES</b>													
38	Deposits	10,309.1	10,723.3	10,699.3	10,653.9	10,706.4	10,754.0	10,814.0	10,836.6	10,759.5	10,843.8	10,874.6	10,920.9
39	Large time deposits	1,648.9	1,725.4	1,708.8	1,713.3	1,715.6	1,719.7	1,720.7	1,682.9	1,685.3	1,679.7	1,696.5	1,718.1
40	Other deposits	8,660.2	8,997.9	8,990.5	8,940.6	8,990.7	9,034.3	9,093.3	9,153.7	9,074.2	9,164.1	9,178.1	9,202.8
41	Borrowings	1,743.4	1,802.0	1,818.1	1,859.6	1,839.0	1,842.8	1,832.1	1,798.3	1,836.3	1,688.3	1,853.9	1,845.5
42	Borrowings from banks in the U.S.	131.1	104.8	97.7	101.2	103.0	104.9	106.1	102.1	101.7	95.0	104.2	105.0
43	Borrowings from others	1,612.3	1,697.2	1,720.5	1,758.4	1,736.0	1,737.9	1,726.0	1,696.2	1,734.6	1,593.3	1,749.7	1,740.5
44	Trading liabilities <sup>24</sup>	199.0	263.3	236.2	225.2	206.5	211.6	218.5	206.4	208.5	206.7	195.5	221.7
45	Net due to related foreign offices	667.7	475.9	512.4	505.7	446.7	464.2	482.5	422.4	505.0	247.5	467.7	504.8
46	Other liabilities <sup>25</sup>	406.5	421.7	416.1	407.2	418.0	394.5	403.8	402.5	395.2	409.8	405.0	420.7
47	<b>TOTAL LIABILITIES</b>	<b>13,325.8</b>	<b>13,686.3</b>	<b>13,682.0</b>	<b>13,651.6</b>	<b>13,616.6</b>	<b>13,667.0</b>	<b>13,750.8</b>	<b>13,666.3</b>	<b>13,704.5</b>	<b>13,396.1</b>	<b>13,796.7</b>	<b>13,913.6</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>1,607.3</b>	<b>1,642.4</b>	<b>1,649.2</b>	<b>1,656.0</b>	<b>1,653.6</b>	<b>1,655.8</b>	<b>1,670.5</b>	<b>1,680.8</b>	<b>1,689.1</b>	<b>1,681.6</b>	<b>1,680.7</b>	<b>1,685.8</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	8.6	22.9	26.2	17.2	9.9	12.3	13.6	13.3	14.5	17.4	17.1	19.1
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	16.8	18.1	12.5	6.8	7.2	9.2	9.5	10.1	12.1	12.5	13.9
51	Loans with original amounts of \$1,000,000 or less	–	538.2	540.1	540.3	541.1	540.9	540.9	540.0	539.8	540.0	539.4	539.6
52	Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	265.9	265.3	264.9	264.9	264.5	264.5	264.0	264.1	264.1	263.7	263.7
53	Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	272.3	274.8	275.4	276.1	276.4	276.4	276.0	275.7	276.0	275.7	275.9

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	9,705.5	10,114.5	10,161.7	10,219.2	10,273.3	10,310.0	10,353.1	10,388.2	10,387.9	10,452.8	10,405.0	10,438.1
2	Securities in bank credit <sup>2</sup>	2,665.7	2,799.9	2,817.3	2,842.7	2,845.4	2,844.9	2,853.8	2,840.7	2,832.4	2,846.1	2,843.8	2,858.9
3	Treasury and agency securities <sup>3</sup>	1,890.3	2,012.4	2,023.7	2,051.8	2,055.6	2,057.6	2,069.6	2,069.4	2,064.4	2,077.4	2,076.6	2,089.6
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,361.1	1,428.5	1,435.4	1,450.7	1,460.8	1,466.8	1,489.2	1,497.8	1,496.0	1,502.1	1,509.7	1,519.2
5	Non-MBS <sup>5</sup>	529.2	583.9	588.4	601.0	594.9	590.9	580.5	571.5	568.4	575.3	566.8	570.5
6	Other securities	775.4	787.5	793.6	790.9	789.8	787.3	784.2	771.4	768.0	768.7	767.2	769.3
7	Mortgage-backed securities <sup>6</sup>	124.6	124.9	125.0	125.0	123.6	123.9	122.1	120.8	120.0	120.7	121.1	120.9
8	Non-MBS <sup>7</sup>	650.8	662.5	668.6	665.9	666.2	663.3	662.1	650.6	648.1	648.0	646.1	648.4
9	Loans and leases in bank credit <sup>8</sup>	7,039.8	7,314.6	7,344.4	7,376.5	7,427.9	7,465.1	7,499.2	7,547.4	7,555.5	7,606.6	7,561.2	7,579.1
10	Commercial and industrial loans	1,429.3	1,513.1	1,516.9	1,530.7	1,547.3	1,552.1	1,564.6	1,572.0	1,573.0	1,572.2	1,579.1	1,584.7
11	Real estate loans	3,585.3	3,665.7	3,674.3	3,684.6	3,700.9	3,716.2	3,728.2	3,742.7	3,750.7	3,759.4	3,750.7	3,754.2
12	Residential real estate loans	2,040.7	2,050.4	2,050.5	2,051.3	2,055.5	2,056.9	2,057.1	2,058.0	2,063.6	2,066.2	2,055.7	2,057.1
13	Revolving home equity loans	460.6	454.1	452.4	450.6	448.3	446.4	443.7	442.0	441.5	441.5	440.8	440.0
14	Closed-end residential loans <sup>9</sup>	1,580.2	1,596.3	1,598.1	1,600.8	1,607.2	1,610.5	1,613.4	1,616.0	1,622.1	1,624.7	1,614.9	1,617.1
15	Commercial real estate loans	1,544.6	1,615.4	1,623.9	1,633.3	1,645.4	1,659.3	1,671.0	1,684.8	1,687.1	1,693.3	1,695.0	1,697.1
16	Construction and land development loans <sup>10</sup>	–	228.5	231.3	234.3	237.3	240.5	243.4	246.2	246.9	247.0	246.9	248.0
17	Secured by farmland <sup>11</sup>	–	82.6	83.2	83.8	84.5	85.0	85.3	85.7	85.9	85.7	85.8	85.8
18	Secured by multifamily properties <sup>12</sup>	–	240.5	242.7	244.8	247.0	250.6	254.0	257.4	257.4	258.7	259.6	259.6
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	1,063.8	1,066.6	1,070.4	1,076.7	1,083.2	1,088.2	1,095.5	1,096.9	1,101.9	1,102.8	1,103.8
20	Consumer loans	1,184.7	1,204.0	1,210.1	1,215.3	1,220.0	1,226.1	1,233.3	1,242.1	1,242.9	1,247.4	1,249.8	1,252.6
21	Credit cards and other revolving plans	611.1	623.0	625.6	627.6	630.2	633.6	637.3	641.8	641.3	643.6	645.9	647.3
22	Other consumer loans	573.6	581.0	584.5	587.7	589.8	592.5	595.9	600.4	601.5	603.8	603.9	605.3
23	Automobile loans <sup>14</sup>	–	361.1	363.3	365.9	367.8	369.9	372.1	374.9	375.8	377.4	377.2	378.3
24	All other consumer loans <sup>15</sup>	–	219.9	221.2	221.8	221.9	222.6	223.8	225.5	225.7	226.4	226.7	227.0
25	Other loans and leases	840.5	931.8	943.1	946.0	959.6	970.7	973.2	990.6	989.0	1,027.6	981.6	987.6
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	111.2	127.0	130.5	124.3	130.0	133.7	127.2	135.3	133.7	169.4	120.1	121.7
27	All other loans and leases <sup>17</sup>	729.3	804.9	812.5	821.7	829.6	837.0	846.0	855.3	855.3	858.2	861.5	865.9
28	Loans to nondepository financial institutions <sup>18</sup>	–	229.0	231.2	235.6	240.6	245.8	251.0	254.0	252.3	256.9	263.2	261.1
29	Other loans not elsewhere classified <sup>19</sup>	–	575.8	581.4	586.1	589.0	591.3	595.0	601.3	603.0	601.3	598.3	604.8
30	LESS: Allowance for loan and lease losses	111.6	106.6	106.8	106.0	105.6	105.7	106.4	105.8	105.8	105.4	106.2	105.8

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	77.3	55.4	54.7	56.2	53.9	50.2	47.3	45.0	47.2	44.4	44.4	44.4
32	Fed funds and reverse RPs with banks <sup>16</sup>	68.1	47.3	45.8	47.2	44.5	42.1	39.4	35.8	37.4	35.0	34.8	34.8
33	Loans to commercial banks <sup>20</sup>	9.2	8.1	8.8	9.0	9.4	8.2	7.9	9.2	9.8	9.4	9.6	9.6
34	Cash assets <sup>21</sup>	1,508.5	1,594.0	1,583.7	1,533.0	1,497.8	1,513.9	1,554.4	1,489.4	1,468.2	1,430.6	1,501.5	1,431.1
35	Trading assets <sup>22</sup>	121.2	155.0	147.5	143.4	138.0	143.0	145.9	144.6	145.7	149.4	143.7	161.4
36	Other assets <sup>23</sup>	1,060.1	1,076.5	1,076.5	1,082.2	1,082.5	1,076.3	1,083.1	1,079.7	1,086.5	1,080.7	1,065.3	1,078.6
37	<b>TOTAL ASSETS</b>	<b>12,360.9</b>	<b>12,888.7</b>	<b>12,917.2</b>	<b>12,928.0</b>	<b>12,939.9</b>	<b>12,987.8</b>	<b>13,077.3</b>	<b>13,041.0</b>	<b>13,029.8</b>	<b>13,052.4</b>	<b>13,053.8</b>	<b>13,047.8</b>
<b>LIABILITIES</b>													
38	Deposits	9,195.1	9,545.0	9,555.8	9,600.4	9,642.2	9,687.5	9,745.0	9,766.4	9,755.2	9,800.9	9,764.0	9,724.8
39	Large time deposits	718.0	827.1	827.9	834.1	836.6	847.2	853.2	834.9	833.3	836.0	832.0	846.2
40	Other deposits	8,477.1	8,717.9	8,727.8	8,766.3	8,805.6	8,840.3	8,891.8	8,931.5	8,921.9	8,965.0	8,932.0	8,878.6
41	Borrowings	1,018.1	1,042.3	1,050.4	1,060.2	1,066.2	1,067.0	1,060.9	1,036.9	1,033.2	1,044.6	1,051.1	1,051.7
42	Borrowings from banks in the U.S.	94.2	72.6	68.5	70.5	71.5	69.4	66.3	62.3	64.7	63.4	63.1	61.6
43	Borrowings from others	923.9	969.7	982.0	989.7	994.7	997.6	994.6	974.6	968.6	981.2	988.1	990.1
44	Trading liabilities <sup>24</sup>	113.6	159.4	156.7	151.1	144.5	157.6	156.7	141.6	144.4	140.4	134.5	151.4
45	Net due to related foreign offices	94.4	134.1	140.7	112.6	82.3	77.2	94.2	91.4	92.3	60.3	74.7	81.3
46	Other liabilities <sup>25</sup>	349.1	361.0	361.8	351.9	361.6	341.9	349.0	344.7	340.4	349.1	348.2	357.4
47	<b>TOTAL LIABILITIES</b>	<b>10,770.3</b>	<b>11,241.8</b>	<b>11,265.3</b>	<b>11,276.3</b>	<b>11,296.8</b>	<b>11,331.2</b>	<b>11,405.9</b>	<b>11,381.1</b>	<b>11,365.6</b>	<b>11,395.4</b>	<b>11,372.6</b>	<b>11,366.5</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>1,590.6</b>	<b>1,646.9</b>	<b>1,651.8</b>	<b>1,651.7</b>	<b>1,643.1</b>	<b>1,656.5</b>	<b>1,671.4</b>	<b>1,660.0</b>	<b>1,664.3</b>	<b>1,657.1</b>	<b>1,681.1</b>	<b>1,681.3</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	9.9	21.6	25.0	16.6	9.7	11.9	13.2	13.2	14.2	17.1	16.7	18.5
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	15.5	16.9	11.9	6.5	6.8	8.9	9.3	9.8	11.7	12.1	13.3
51	Loans with original amounts of \$1,000,000 or less	–	537.8	538.3	538.8	539.7	540.3	541.0	540.8	540.6	540.0	540.5	540.0
52	Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	265.9	265.5	265.2	265.0	264.7	264.4	263.7	263.7	263.9	263.7	263.6
53	Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	271.9	272.9	273.6	274.7	275.7	276.6	277.0	276.9	276.1	276.8	276.4

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending			
									Sep 23	Sep 30	Oct 7	Oct 14
<b>ASSETS</b>												
1 Bank credit	9,709.1	10,095.4	10,151.3	10,213.4	10,270.8	10,285.3	10,335.7	10,388.1	10,367.9	10,465.2	10,414.2	10,440.5
2 Securities in bank credit <sup>2</sup>	2,660.4	2,813.2	2,830.9	2,852.5	2,841.5	2,824.3	2,837.0	2,833.0	2,826.0	2,843.5	2,840.3	2,849.4
3 Treasury and agency securities <sup>3</sup>	1,881.0	2,027.0	2,038.2	2,061.9	2,055.3	2,043.4	2,055.7	2,058.3	2,053.6	2,069.7	2,067.2	2,074.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	1,355.1	1,435.9	1,442.6	1,457.3	1,462.1	1,461.7	1,480.8	1,490.3	1,487.9	1,496.3	1,503.0	1,508.7
5 Non-MBS <sup>5</sup>	525.9	591.1	595.6	604.5	593.1	581.7	574.9	568.0	565.7	573.4	564.2	565.9
6 Other securities	779.4	786.2	792.7	790.7	786.3	780.8	781.3	774.7	772.5	773.8	773.1	774.7
7 Mortgage-backed securities <sup>6</sup>	124.3	125.0	125.4	125.5	123.0	122.7	121.7	120.4	119.8	120.5	120.8	120.6
8 Non-MBS <sup>7</sup>	655.1	661.2	667.4	665.2	663.3	658.1	659.6	654.4	652.7	653.4	652.3	654.1
9 Loans and leases in bank credit <sup>8</sup>	7,048.7	7,282.2	7,320.4	7,360.9	7,429.2	7,461.0	7,498.7	7,555.0	7,541.8	7,621.7	7,573.9	7,591.1
10 Commercial and industrial loans	1,423.7	1,517.0	1,526.2	1,540.1	1,552.6	1,549.8	1,557.2	1,565.9	1,566.1	1,570.8	1,576.0	1,586.8
11 Real estate loans	3,589.3	3,655.2	3,665.2	3,678.6	3,703.4	3,719.5	3,734.0	3,747.5	3,742.5	3,757.6	3,760.7	3,756.7
12 Residential real estate loans	2,044.6	2,040.8	2,044.3	2,048.3	2,057.9	2,058.8	2,061.9	2,061.8	2,054.3	2,064.5	2,067.5	2,060.3
13 Revolving home equity loans	461.2	453.1	451.9	450.3	448.0	445.4	443.4	442.5	442.3	442.1	441.2	441.0
14 Closed-end residential loans <sup>9</sup>	1,583.4	1,587.6	1,592.4	1,598.0	1,609.9	1,613.4	1,618.5	1,619.4	1,612.0	1,622.4	1,626.3	1,619.4
15 Commercial real estate loans	1,544.8	1,614.4	1,620.9	1,630.4	1,645.5	1,660.7	1,672.1	1,685.7	1,688.2	1,693.1	1,693.2	1,696.4
16 Construction and land development loans <sup>10</sup>	–	228.4	230.8	234.4	237.5	240.6	243.9	246.8	247.6	247.3	247.0	248.3
17 Secured by farmland <sup>11</sup>	–	82.1	82.7	83.5	84.5	85.2	85.6	86.1	86.3	86.1	86.2	86.1
18 Secured by multifamily properties <sup>12</sup>	–	239.7	242.6	244.6	247.1	251.1	254.5	258.1	258.2	259.4	259.9	259.9
19 Secured by nonfarm nonresidential properties <sup>13</sup>	–	1,064.2	1,064.8	1,067.9	1,076.3	1,083.8	1,088.1	1,094.7	1,096.1	1,100.2	1,100.1	1,102.1
20 Consumer loans	1,189.7	1,186.2	1,198.3	1,207.2	1,216.9	1,224.9	1,237.2	1,247.8	1,247.4	1,252.5	1,250.1	1,253.4
21 Credit cards and other revolving plans	612.3	609.4	616.4	620.9	626.8	631.0	638.6	643.2	641.8	645.6	643.0	645.3
22 Other consumer loans	577.5	576.8	582.0	586.2	590.1	593.8	598.6	604.6	605.6	606.8	607.1	608.0
23 Automobile loans <sup>14</sup>	–	359.5	362.3	365.2	367.8	370.4	373.3	376.8	377.2	378.6	378.7	379.2
24 All other consumer loans <sup>15</sup>	–	217.3	219.7	221.1	222.3	223.5	225.3	227.8	228.4	228.2	228.4	228.8
25 Other loans and leases	845.9	923.8	930.7	935.0	956.3	966.8	970.3	993.8	985.8	1,040.8	987.1	994.2
26 Fed funds and reverse RPs with nonbanks <sup>16</sup>	112.2	129.2	125.5	119.8	126.7	130.2	124.6	136.9	133.3	175.1	120.2	123.0
27 All other loans and leases <sup>17</sup>	733.7	794.5	805.1	815.2	829.7	836.7	845.7	856.9	852.5	865.8	866.9	871.2
28 Loans to nondepository financial institutions <sup>18</sup>	–	225.1	228.9	233.7	241.3	246.0	249.8	252.8	249.4	256.9	262.5	260.5
29 Other loans not elsewhere classified <sup>19</sup>	–	569.4	576.2	581.5	588.4	590.7	595.9	604.1	603.0	608.9	604.4	610.7
30 LESS: Allowance for loan and lease losses	112.0	106.8	106.2	106.2	105.8	105.3	106.6	106.1	106.2	104.9	105.7	105.6

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	79.0	56.0	53.7	53.0	52.0	49.1	46.7	45.6	46.1	44.8	44.9	45.9
32	Fed funds and reverse RPs with banks <sup>16</sup>	70.0	47.7	44.7	43.8	42.7	41.2	39.0	36.8	36.6	35.4	35.5	36.7
33	Loans to commercial banks <sup>20</sup>	9.0	8.3	9.0	9.3	9.3	7.9	7.7	8.9	9.5	9.4	9.4	9.1
34	Cash assets <sup>21</sup>	1,503.6	1,624.5	1,578.9	1,480.1	1,459.9	1,487.5	1,518.9	1,483.5	1,426.7	1,422.7	1,467.9	1,491.1
35	Trading assets <sup>22</sup>	122.4	160.1	148.6	143.8	134.3	137.2	141.9	140.4	142.6	142.2	136.3	155.8
36	Other assets <sup>23</sup>	1,060.4	1,080.2	1,073.7	1,078.3	1,080.8	1,075.6	1,079.0	1,080.5	1,086.0	1,083.2	1,071.7	1,082.0
37	<b>TOTAL ASSETS</b>	<b>12,362.5</b>	<b>12,909.4</b>	<b>12,900.0</b>	<b>12,862.4</b>	<b>12,892.1</b>	<b>12,929.5</b>	<b>13,015.6</b>	<b>13,031.9</b>	<b>12,963.1</b>	<b>13,053.3</b>	<b>13,029.3</b>	<b>13,109.7</b>
<b>LIABILITIES</b>													
38	Deposits	9,167.1	9,585.9	9,582.6	9,537.1	9,592.2	9,646.3	9,695.8	9,735.2	9,652.7	9,770.9	9,755.2	9,787.2
39	Large time deposits	718.2	819.2	821.1	830.6	841.3	858.8	858.3	834.5	830.6	837.4	831.4	847.3
40	Other deposits	8,448.9	8,766.7	8,761.6	8,706.5	8,750.9	8,787.5	8,837.5	8,900.7	8,822.1	8,933.5	8,923.8	8,939.9
41	Borrowings	1,018.8	1,036.9	1,043.2	1,072.0	1,072.9	1,066.2	1,052.9	1,037.9	1,043.3	1,047.4	1,047.0	1,047.7
42	Borrowings from banks in the U.S.	95.7	72.6	67.7	68.6	71.3	68.6	65.0	63.3	64.4	64.5	63.8	65.0
43	Borrowings from others	923.1	964.3	975.5	1,003.4	1,001.6	997.7	987.9	974.6	978.8	983.0	983.2	982.7
44	Trading liabilities <sup>24</sup>	114.7	171.4	155.3	148.6	133.7	142.3	144.4	134.5	137.4	134.3	127.5	144.4
45	Net due to related foreign offices	106.3	116.7	116.9	103.7	86.2	87.8	109.2	100.8	102.9	75.7	77.8	91.6
46	Other liabilities <sup>25</sup>	352.5	359.3	355.8	347.9	356.8	336.1	346.3	347.0	340.5	352.4	350.2	362.2
47	<b>TOTAL LIABILITIES</b>	<b>10,759.2</b>	<b>11,270.2</b>	<b>11,253.9</b>	<b>11,209.5</b>	<b>11,241.8</b>	<b>11,278.8</b>	<b>11,348.7</b>	<b>11,355.4</b>	<b>11,276.7</b>	<b>11,380.6</b>	<b>11,357.6</b>	<b>11,433.1</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>1,603.2</b>	<b>1,639.2</b>	<b>1,646.1</b>	<b>1,652.9</b>	<b>1,650.2</b>	<b>1,650.7</b>	<b>1,666.9</b>	<b>1,676.6</b>	<b>1,686.4</b>	<b>1,672.6</b>	<b>1,671.7</b>	<b>1,676.6</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	9.9	21.6	25.0	16.6	9.7	11.9	13.2	13.2	14.2	17.1	16.7	18.5
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	15.5	16.9	11.9	6.5	6.8	8.9	9.3	9.8	11.7	12.1	13.3
51	Loans with original amounts of \$1,000,000 or less	–	538.2	540.1	540.3	541.1	540.9	540.9	540.0	539.8	540.0	539.4	539.6
52	Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	265.9	265.3	264.9	264.9	264.5	264.5	264.0	264.1	264.1	263.7	263.7
53	Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	272.3	274.8	275.3	276.1	276.4	276.4	276.0	275.7	276.0	275.7	275.9

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	6,286.6	6,499.3	6,519.5	6,557.6	6,591.1	6,603.9	6,650.5	6,661.6	6,652.2	6,706.0	6,670.5	6,697.0
2	Securities in bank credit <sup>2</sup>	1,841.9	1,952.3	1,963.1	1,982.3	1,982.1	1,979.4	1,990.4	1,982.0	1,973.5	1,985.9	1,982.9	1,994.1
3	Treasury and agency securities <sup>3</sup>	1,310.7	1,417.1	1,423.7	1,446.4	1,447.4	1,449.3	1,462.6	1,463.7	1,458.2	1,470.4	1,469.5	1,480.0
4	Mortgage-backed securities (MBS) <sup>4</sup>	960.2	1,019.9	1,025.2	1,038.1	1,045.0	1,048.3	1,069.9	1,078.0	1,075.5	1,081.4	1,088.4	1,096.0
5	Non-MBS <sup>5</sup>	350.5	397.2	398.4	408.3	402.3	401.0	392.7	385.8	382.7	389.0	381.1	384.0
6	Other securities	531.1	535.2	539.4	535.9	534.7	530.2	527.8	518.3	515.4	515.5	513.4	514.1
7	Mortgage-backed securities <sup>6</sup>	111.2	111.3	111.6	111.5	110.2	109.8	108.0	106.9	106.0	106.8	107.2	106.9
8	Non-MBS <sup>7</sup>	419.9	423.9	427.8	424.4	424.5	420.4	419.8	411.4	409.3	408.7	406.2	407.1
9	Loans and leases in bank credit <sup>8</sup>	4,444.8	4,547.0	4,556.4	4,575.3	4,609.0	4,624.5	4,660.1	4,679.5	4,678.7	4,720.1	4,687.6	4,702.9
10	Commercial and industrial loans	927.0	978.7	979.0	991.5	1,004.4	1,005.6	1,016.3	1,020.8	1,021.7	1,018.4	1,024.1	1,029.4
11	Real estate loans	1,974.7	1,963.7	1,961.7	1,961.8	1,968.7	1,976.3	1,984.1	1,983.5	1,987.0	1,989.2	1,982.7	1,983.5
12	Residential real estate loans	1,402.3	1,382.2	1,379.9	1,379.9	1,380.8	1,380.9	1,379.9	1,373.9	1,375.6	1,376.7	1,370.3	1,369.4
13	Revolving home equity loans	350.7	339.0	336.8	334.6	331.9	329.5	326.7	324.4	323.9	323.6	322.8	322.0
14	Closed-end residential loans <sup>9</sup>	1,051.6	1,043.2	1,043.2	1,045.3	1,048.8	1,051.4	1,053.2	1,049.4	1,051.7	1,053.1	1,047.5	1,047.4
15	Commercial real estate loans	572.4	581.5	581.7	581.9	587.9	595.4	604.2	609.6	611.4	612.5	612.4	614.2
16	Construction and land development loans <sup>10</sup>	–	84.4	85.6	87.0	88.4	89.5	90.7	91.7	92.0	91.9	91.7	92.2
17	Secured by farmland <sup>11</sup>	–	7.4	7.5	7.5	7.6	7.7	8.0	8.0	8.0	8.0	7.9	8.0
18	Secured by multifamily properties <sup>12</sup>	–	111.0	111.8	111.9	113.1	115.5	117.3	118.8	118.8	119.1	119.5	119.5
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	378.6	376.9	375.4	378.8	382.6	388.4	391.1	392.6	393.5	393.3	394.5
20	Consumer loans	891.0	894.7	899.0	902.8	906.4	910.3	915.4	918.2	919.0	921.9	921.3	924.8
21	Credit cards and other revolving plans	475.4	482.3	484.0	485.4	487.2	489.6	491.7	492.6	492.7	493.6	492.9	495.0
22	Other consumer loans	415.6	412.4	414.9	417.4	419.2	420.7	423.7	425.7	426.3	428.2	428.4	429.8
23	Automobile loans <sup>14</sup>	–	291.8	293.4	295.4	297.5	298.8	301.3	303.3	303.9	305.6	305.1	306.6
24	All other consumer loans <sup>15</sup>	–	120.6	121.5	121.9	121.6	121.9	122.4	122.4	122.4	122.7	123.2	123.3
25	Other loans and leases	652.0	709.9	716.8	719.3	729.6	732.4	744.3	757.0	750.9	790.6	759.5	765.2
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	107.7	117.3	117.5	112.4	115.8	112.9	115.0	120.6	114.1	152.7	117.1	117.6
27	All other loans and leases <sup>17</sup>	544.4	592.6	599.3	606.9	613.8	619.5	629.2	636.5	636.8	637.9	642.3	647.6
28	Loans to nondepository financial institutions <sup>18</sup>	–	191.7	194.3	197.5	202.5	206.6	212.8	215.4	214.6	215.9	224.1	223.4
29	Other loans not elsewhere classified <sup>19</sup>	–	400.9	405.0	409.3	411.4	412.9	416.4	421.0	422.2	422.0	418.2	424.2
30	LESS: Allowance for loan and lease losses	73.1	70.0	70.0	69.4	68.8	69.3	70.1	69.4	69.4	68.8	69.6	69.5

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
ASSETS (CONTINUED)													
31	Interbank loans	47.4	28.6	29.6	30.7	31.0	27.8	27.2	24.5	23.7	23.9	22.6	23.2
32	Fed funds and reverse RPs with banks <sup>16</sup>	40.6	21.5	21.6	22.3	22.3	20.4	20.1	17.5	16.7	17.3	15.9	16.3
33	Loans to commercial banks <sup>20</sup>	6.8	7.1	8.0	8.4	8.6	7.4	7.1	7.0	7.1	6.6	6.8	6.9
34	Cash assets <sup>21</sup>	1,179.9	1,300.5	1,261.0	1,193.1	1,149.1	1,174.0	1,203.1	1,137.4	1,132.0	1,087.8	1,143.7	1,065.8
35	Trading assets <sup>22</sup>	118.5	151.1	143.5	139.8	134.5	139.2	141.8	140.6	141.7	145.3	139.4	156.8
36	Other assets <sup>23</sup>	796.8	803.7	802.5	808.1	804.9	797.4	803.2	803.1	810.5	803.1	790.0	802.5
37	<b>TOTAL ASSETS</b>	<b>8,356.1</b>	<b>8,713.1</b>	<b>8,686.2</b>	<b>8,659.9</b>	<b>8,641.8</b>	<b>8,673.0</b>	<b>8,755.7</b>	<b>8,697.9</b>	<b>8,690.8</b>	<b>8,697.3</b>	<b>8,696.5</b>	<b>8,675.9</b>
LIABILITIES													
38	Deposits	6,049.7	6,208.3	6,209.4	6,231.1	6,254.3	6,279.2	6,319.6	6,339.2	6,328.3	6,364.7	6,320.3	6,269.0
39	Large time deposits	341.4	442.6	443.4	448.6	453.5	462.5	468.8	449.2	447.1	448.8	445.1	459.3
40	Other deposits	5,708.2	5,765.7	5,766.0	5,782.5	5,800.9	5,816.7	5,850.8	5,890.0	5,881.2	5,915.9	5,875.2	5,809.7
41	Borrowings	751.8	771.4	774.9	782.0	781.4	782.0	772.0	749.3	744.4	753.9	761.6	761.6
42	Borrowings from banks in the U.S.	47.9	26.4	25.2	26.6	26.9	25.1	26.0	25.6	27.6	26.2	25.5	25.1
43	Borrowings from others	704.0	745.0	749.7	755.4	754.4	757.0	746.0	723.7	716.8	727.8	736.2	736.5
44	Trading liabilities <sup>24</sup>	110.8	155.5	152.5	146.9	140.3	153.0	151.6	136.8	139.7	135.6	129.6	146.2
45	Net due to related foreign offices	51.8	92.8	97.0	70.0	40.1	40.7	58.1	56.3	56.1	20.3	39.8	44.3
46	Other liabilities <sup>25</sup>	294.5	299.9	301.7	292.3	301.2	277.9	289.4	284.2	281.4	288.6	286.1	294.1
47	<b>TOTAL LIABILITIES</b>	<b>7,258.5</b>	<b>7,528.0</b>	<b>7,535.5</b>	<b>7,522.4</b>	<b>7,517.4</b>	<b>7,532.8</b>	<b>7,590.8</b>	<b>7,565.7</b>	<b>7,549.9</b>	<b>7,563.2</b>	<b>7,537.4</b>	<b>7,515.2</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>1,097.6</b>	<b>1,185.1</b>	<b>1,150.7</b>	<b>1,137.5</b>	<b>1,124.5</b>	<b>1,140.2</b>	<b>1,164.9</b>	<b>1,132.2</b>	<b>1,140.9</b>	<b>1,134.2</b>	<b>1,159.2</b>	<b>1,160.7</b>
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	8.8	19.2	21.7	13.7	7.8	11.0	11.9	11.6	12.8	15.0	14.2	16.0
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	13.5	14.1	9.3	4.6	5.8	7.4	7.6	8.3	9.6	9.7	10.9
51	Loans with original amounts of \$1,000,000 or less	–	180.3	181.1	181.2	182.1	183.1	184.0	183.2	183.7	181.5	180.5	180.6
52	Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	59.5	59.3	58.9	58.9	58.9	58.9	58.5	58.4	58.6	58.4	58.4
53	Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	120.8	121.8	122.3	123.2	124.1	125.1	124.7	125.3	122.9	122.1	122.2

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	6,285.4	6,489.7	6,515.3	6,557.0	6,587.2	6,579.4	6,629.0	6,655.0	6,633.0	6,707.1	6,676.6	6,700.5
2	Securities in bank credit <sup>2</sup>	1,836.2	1,962.0	1,973.4	1,992.7	1,979.5	1,963.9	1,975.9	1,974.1	1,967.1	1,982.0	1,978.0	1,986.7
3	Treasury and agency securities <sup>3</sup>	1,304.6	1,427.0	1,434.7	1,457.1	1,448.4	1,438.3	1,450.7	1,456.0	1,451.5	1,465.5	1,462.2	1,469.6
4	Mortgage-backed securities (MBS) <sup>4</sup>	957.9	1,023.3	1,028.8	1,042.4	1,045.2	1,045.2	1,064.7	1,074.5	1,072.2	1,079.2	1,084.0	1,089.8
5	Non-MBS <sup>5</sup>	346.7	403.7	405.9	414.7	403.2	393.0	386.0	381.5	379.3	386.3	378.2	379.9
6	Other securities	531.6	535.0	538.7	535.6	531.1	525.6	525.2	518.0	515.6	516.5	515.9	517.1
7	Mortgage-backed securities <sup>6</sup>	110.9	111.5	112.0	111.7	109.4	108.8	107.6	106.4	105.8	106.6	106.9	106.7
8	Non-MBS <sup>7</sup>	420.7	423.5	426.7	423.9	421.6	416.9	417.6	411.6	409.8	409.9	409.0	410.4
9	Loans and leases in bank credit <sup>8</sup>	4,449.2	4,527.7	4,541.9	4,564.4	4,607.7	4,615.5	4,653.1	4,680.9	4,665.9	4,725.0	4,698.5	4,713.8
10	Commercial and industrial loans	922.4	981.7	986.5	998.1	1,007.6	1,003.2	1,010.1	1,015.7	1,015.5	1,017.7	1,022.8	1,032.4
11	Real estate loans	1,977.8	1,955.9	1,956.6	1,959.4	1,971.0	1,977.0	1,986.3	1,986.5	1,980.9	1,987.2	1,991.3	1,986.8
12	Residential real estate loans	1,404.9	1,375.3	1,376.2	1,378.0	1,382.4	1,381.1	1,382.3	1,376.6	1,369.4	1,374.9	1,378.8	1,373.3
13	Revolving home equity loans	350.9	338.6	336.7	334.5	331.6	328.5	326.2	324.5	324.3	323.8	322.9	322.5
14	Closed-end residential loans <sup>9</sup>	1,053.9	1,036.7	1,039.5	1,043.5	1,050.8	1,052.6	1,056.2	1,052.1	1,045.1	1,051.1	1,055.8	1,050.7
15	Commercial real estate loans	572.9	580.6	580.4	581.3	588.6	595.9	604.0	609.9	611.5	612.3	612.5	613.5
16	Construction and land development loans <sup>10</sup>	–	84.3	85.5	87.2	88.6	89.7	90.8	91.9	92.2	92.1	91.8	92.2
17	Secured by farmland <sup>11</sup>	–	7.3	7.4	7.5	7.6	7.7	8.0	8.1	8.1	8.1	8.1	8.1
18	Secured by multifamily properties <sup>12</sup>	–	110.8	112.1	112.3	113.7	115.6	117.2	118.9	119.0	119.2	119.7	119.6
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	378.1	375.4	374.4	378.7	382.9	388.0	390.9	392.2	392.9	392.9	393.7
20	Consumer loans	894.5	881.5	889.9	896.6	903.4	908.7	917.6	923.1	922.5	926.0	923.1	925.3
21	Credit cards and other revolving plans	476.2	471.9	476.6	480.2	484.2	487.2	492.1	494.1	493.0	495.4	492.4	493.9
22	Other consumer loans	418.3	409.7	413.3	416.4	419.3	421.5	425.5	429.0	429.5	430.6	430.7	431.4
23	Automobile loans <sup>14</sup>	–	290.5	292.5	294.6	297.4	299.1	302.2	305.3	305.5	306.9	306.9	307.4
24	All other consumer loans <sup>15</sup>	–	119.1	120.8	121.8	121.9	122.4	123.3	123.8	124.0	123.6	123.8	124.0
25	Other loans and leases	654.5	708.5	708.9	710.3	725.6	726.6	739.0	755.6	747.1	794.2	761.3	769.3
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	107.7	120.1	113.8	108.0	113.3	109.0	111.9	120.7	114.2	154.0	117.0	119.7
27	All other loans and leases <sup>17</sup>	546.8	588.3	595.1	602.3	612.3	617.6	627.1	634.9	632.9	640.2	644.3	649.6
28	Loans to nondepository financial institutions <sup>18</sup>	–	189.6	193.4	196.7	202.3	207.7	211.8	214.1	212.3	215.4	223.8	223.4
29	Other loans not elsewhere classified <sup>19</sup>	–	398.7	401.7	405.6	410.0	409.9	415.3	420.8	420.5	424.8	420.4	426.1
30	LESS: Allowance for loan and lease losses	73.4	70.1	69.6	69.5	68.9	68.7	70.0	69.5	69.6	68.6	69.2	69.2

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending			
									Sep 23	Sep 30	Oct 7	Oct 14
ASSETS (CONTINUED)												
31 Interbank loans	47.6	29.0	29.2	29.4	29.9	26.9	26.4	24.5	23.6	24.2	22.8	22.5
32 Fed funds and reverse RPs with banks <sup>16</sup>	41.0	21.7	21.1	20.9	21.4	19.8	19.5	17.7	16.7	17.4	16.0	16.0
33 Loans to commercial banks <sup>20</sup>	6.6	7.4	8.1	8.5	8.6	7.1	6.9	6.8	6.9	6.8	6.8	6.5
34 Cash assets <sup>21</sup>	1,181.4	1,280.2	1,241.1	1,153.8	1,129.9	1,155.1	1,169.2	1,136.3	1,102.4	1,087.3	1,112.1	1,123.4
35 Trading assets <sup>22</sup>	119.6	156.1	144.5	140.0	130.7	133.7	138.1	136.7	138.8	138.5	132.5	151.6
36 Other assets <sup>23</sup>	795.7	808.0	800.3	805.1	804.4	797.9	799.5	802.2	808.2	804.0	795.2	804.7
37 TOTAL ASSETS	<b>8,356.4</b>	<b>8,693.0</b>	<b>8,660.9</b>	<b>8,615.8</b>	<b>8,613.1</b>	<b>8,624.4</b>	<b>8,692.2</b>	<b>8,685.1</b>	<b>8,636.4</b>	<b>8,692.6</b>	<b>8,670.0</b>	<b>8,733.5</b>
LIABILITIES												
38 Deposits	6,008.1	6,244.2	6,230.0	6,188.1	6,225.6	6,252.7	6,276.1	6,294.9	6,235.1	6,326.5	6,303.8	6,321.2
39 Large time deposits	340.4	437.0	435.1	443.6	454.7	471.5	471.5	447.3	443.1	449.9	444.0	460.4
40 Other deposits	5,667.7	5,807.2	5,794.9	5,744.5	5,770.9	5,781.1	5,804.6	5,847.6	5,792.0	5,876.7	5,859.7	5,860.7
41 Borrowings	753.0	770.8	771.5	791.6	781.5	773.6	763.6	750.0	752.4	755.2	759.0	759.1
42 Borrowings from banks in the U.S.	48.9	25.5	24.4	25.2	26.6	25.0	25.8	26.2	26.8	26.4	25.8	27.2
43 Borrowings from others	704.1	745.3	747.1	766.4	754.9	748.6	737.9	723.8	725.6	728.9	733.2	731.9
44 Trading liabilities <sup>24</sup>	111.9	166.8	150.7	144.3	129.8	138.3	140.2	130.3	133.1	130.0	122.9	139.6
45 Net due to related foreign offices	62.2	79.3	76.5	64.5	44.0	51.9	71.9	63.9	66.7	33.8	41.2	55.3
46 Other liabilities <sup>25</sup>	297.1	299.0	297.3	288.9	298.1	273.6	286.5	285.7	280.8	291.7	288.0	299.0
47 TOTAL LIABILITIES	<b>7,232.2</b>	<b>7,560.1</b>	<b>7,526.0</b>	<b>7,477.5</b>	<b>7,479.0</b>	<b>7,490.1</b>	<b>7,538.3</b>	<b>7,524.8</b>	<b>7,468.1</b>	<b>7,537.3</b>	<b>7,514.9</b>	<b>7,574.1</b>
48 RESIDUAL (ASSETS LESS LIABILITIES) <sup>26</sup>	<b>1,124.2</b>	<b>1,132.9</b>	<b>1,134.9</b>	<b>1,138.3</b>	<b>1,134.2</b>	<b>1,134.2</b>	<b>1,153.9</b>	<b>1,160.3</b>	<b>1,168.4</b>	<b>1,155.3</b>	<b>1,155.1</b>	<b>1,159.5</b>
MEMORANDA												
49 Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	8.8	19.2	21.7	13.7	7.8	11.0	11.9	11.6	12.8	15.0	14.2	16.0
50 U.S. Treasury and agency securities, MBS <sup>28</sup>	–	13.5	14.1	9.3	4.6	5.8	7.4	7.6	8.3	9.6	9.7	10.9
51 Loans with original amounts of \$1,000,000 or less	–	181.1	182.2	181.8	182.1	181.8	182.5	182.1	182.0	181.9	181.8	181.9
52 Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	59.8	59.5	58.9	58.7	58.5	58.6	58.4	58.4	58.4	58.3	58.3
53 Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	121.3	122.7	122.9	123.4	123.4	123.9	123.7	123.6	123.4	123.4	123.6

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	3,418.8	3,615.2	3,642.1	3,661.6	3,682.2	3,706.2	3,702.6	3,726.6	3,735.7	3,746.7	3,734.5	3,741.0
2	Securities in bank credit <sup>2</sup>	823.8	847.6	854.2	860.4	863.3	865.5	863.4	858.7	858.9	860.2	860.9	864.8
3	Treasury and agency securities <sup>3</sup>	579.6	595.3	600.1	605.4	608.3	608.4	607.0	605.6	606.2	607.0	607.1	609.6
4	Mortgage-backed securities (MBS) <sup>4</sup>	400.9	408.6	410.2	412.7	415.7	418.5	419.2	419.8	420.5	420.8	421.3	423.2
5	Non-MBS <sup>5</sup>	178.7	186.7	189.9	192.7	192.5	189.9	187.8	185.8	185.7	186.3	185.7	186.4
6	Other securities	244.2	252.3	254.2	255.0	255.1	257.1	256.4	253.1	252.7	253.2	253.8	255.2
7	Mortgage-backed securities <sup>6</sup>	13.3	13.6	13.4	13.5	13.4	14.2	14.1	13.9	13.9	13.8	13.9	13.9
8	Non-MBS <sup>7</sup>	230.9	238.6	240.8	241.5	241.7	243.0	242.3	239.2	238.7	239.3	239.9	241.3
9	Loans and leases in bank credit <sup>8</sup>	2,595.0	2,767.6	2,787.9	2,801.2	2,818.9	2,840.6	2,839.2	2,867.9	2,876.8	2,886.5	2,873.6	2,876.2
10	Commercial and industrial loans	502.3	534.3	537.9	539.2	542.9	546.5	548.3	551.2	551.2	553.8	555.0	555.3
11	Real estate loans	1,610.5	1,702.1	1,712.7	1,722.8	1,732.2	1,739.9	1,744.0	1,759.2	1,763.6	1,770.2	1,768.0	1,770.7
12	Residential real estate loans	638.4	668.2	670.5	671.4	674.7	675.9	677.2	684.1	688.0	689.5	685.4	687.8
13	Revolving home equity loans	109.8	115.1	115.6	116.0	116.4	116.8	117.0	117.5	117.6	117.9	118.0	118.1
14	Closed-end residential loans <sup>9</sup>	528.5	553.0	554.9	555.4	558.4	559.1	560.2	566.5	570.4	571.6	567.4	569.7
15	Commercial real estate loans	972.2	1,033.9	1,042.1	1,051.4	1,057.5	1,064.0	1,066.8	1,075.2	1,075.7	1,080.7	1,082.6	1,082.9
16	Construction and land development loans <sup>10</sup>	–	144.1	145.7	147.2	149.0	151.0	152.8	154.5	154.9	155.0	155.1	155.7
17	Secured by farmland <sup>11</sup>	–	75.2	75.7	76.3	76.9	77.4	77.3	77.7	77.9	77.8	77.9	77.8
18	Secured by multifamily properties <sup>12</sup>	–	129.5	131.0	132.9	133.8	135.0	136.8	138.6	138.6	139.6	140.1	140.1
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	685.2	689.7	694.9	697.8	700.6	699.9	704.4	704.3	708.4	709.4	709.3
20	Consumer loans	293.7	309.3	311.1	312.5	313.6	315.9	317.9	323.9	323.9	325.5	328.5	327.8
21	Credit cards and other revolving plans	135.7	140.7	141.6	142.2	143.0	144.0	145.6	149.2	148.6	150.0	153.0	152.3
22	Other consumer loans	158.1	168.6	169.5	170.3	170.6	171.9	172.3	174.7	175.2	175.6	175.5	175.5
23	Automobile loans <sup>14</sup>	–	69.3	69.9	70.5	70.3	71.1	70.8	71.6	71.9	71.8	72.1	71.8
24	All other consumer loans <sup>15</sup>	–	99.2	99.6	99.9	100.3	100.8	101.4	103.1	103.4	103.8	103.5	103.7
25	Other loans and leases	188.4	222.0	226.2	226.7	230.1	238.4	228.9	233.5	238.1	237.0	222.1	222.4
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	3.5	9.7	13.0	11.8	14.3	20.8	12.2	14.7	19.7	16.7	3.0	4.1
27	All other loans and leases <sup>17</sup>	184.9	212.2	213.2	214.8	215.8	217.5	216.8	218.8	218.4	220.3	219.2	218.3
28	Loans to nondepository financial institutions <sup>18</sup>	–	37.3	36.9	38.0	38.2	39.1	38.2	38.5	37.7	41.0	39.1	37.7
29	Other loans not elsewhere classified <sup>19</sup>	–	174.9	176.3	176.8	177.7	178.4	178.6	180.3	180.7	179.3	180.0	180.6
30	LESS: Allowance for loan and lease losses	38.5	36.6	36.8	36.6	36.8	36.4	36.3	36.5	36.3	36.7	36.6	36.3

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	29.9	26.8	25.1	25.5	22.9	22.5	20.1	20.4	23.5	20.6	21.8	21.2
32	Fed funds and reverse RPs with banks <sup>16</sup>	27.4	25.8	24.2	24.9	22.2	21.7	19.3	18.2	20.7	17.7	18.9	18.4
33	Loans to commercial banks <sup>20</sup>	2.5	1.0	0.8	0.6	0.7	0.8	0.8	2.2	2.7	2.8	2.9	2.8
34	Cash assets <sup>21</sup>	328.6	293.5	322.7	339.9	348.7	339.9	351.3	352.0	336.2	342.8	357.9	365.3
35	Trading assets <sup>22</sup>	2.7	3.9	3.9	3.6	3.5	3.7	4.1	4.0	4.1	4.1	4.3	4.6
36	Other assets <sup>23</sup>	263.3	272.8	274.0	274.1	277.5	278.9	279.9	276.6	276.0	277.6	275.3	276.1
37	<b>TOTAL ASSETS</b>	<b>4,004.8</b>	<b>4,175.7</b>	<b>4,231.0</b>	<b>4,268.1</b>	<b>4,298.1</b>	<b>4,314.8</b>	<b>4,321.6</b>	<b>4,343.1</b>	<b>4,339.1</b>	<b>4,355.1</b>	<b>4,357.2</b>	<b>4,371.9</b>
<b>LIABILITIES</b>													
38	Deposits	3,145.5	3,336.7	3,346.3	3,369.3	3,387.9	3,408.4	3,425.4	3,427.2	3,426.9	3,436.2	3,443.7	3,455.8
39	Large time deposits	376.5	384.5	384.5	385.5	383.1	384.7	384.4	385.7	386.2	387.1	386.9	386.9
40	Other deposits	2,768.9	2,952.2	2,961.8	2,983.8	3,004.8	3,023.7	3,041.0	3,041.5	3,040.8	3,049.1	3,056.8	3,068.8
41	Borrowings	266.3	270.9	275.5	278.2	284.8	285.0	288.9	287.6	288.9	290.7	289.5	290.1
42	Borrowings from banks in the U.S.	46.4	46.2	43.2	43.9	44.5	44.4	40.4	36.7	37.1	37.2	37.6	36.5
43	Borrowings from others	219.9	224.7	232.3	234.3	240.3	240.6	248.5	251.0	251.8	253.4	251.9	253.6
44	Trading liabilities <sup>24</sup>	2.8	3.9	4.2	4.2	4.2	4.6	5.1	4.7	4.7	4.8	5.0	5.2
45	Net due to related foreign offices	42.6	41.3	43.7	42.6	42.2	36.5	36.1	35.2	36.2	40.0	34.9	36.9
46	Other liabilities <sup>25</sup>	54.6	61.1	60.2	59.6	60.4	64.0	59.7	60.5	59.0	60.5	62.2	63.4
47	<b>TOTAL LIABILITIES</b>	<b>3,511.8</b>	<b>3,713.9</b>	<b>3,729.8</b>	<b>3,753.9</b>	<b>3,779.5</b>	<b>3,798.5</b>	<b>3,815.1</b>	<b>3,815.3</b>	<b>3,815.7</b>	<b>3,832.2</b>	<b>3,835.3</b>	<b>3,851.3</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>493.0</b>	<b>461.8</b>	<b>501.1</b>	<b>514.2</b>	<b>518.6</b>	<b>516.3</b>	<b>506.5</b>	<b>527.8</b>	<b>523.4</b>	<b>522.9</b>	<b>522.0</b>	<b>520.6</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	1.2	2.5	3.3	2.9	1.9	0.9	1.3	1.6	1.4	2.1	2.5	2.5
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	2.0	2.8	2.6	1.9	1.1	1.5	1.7	1.6	2.1	2.4	2.4
51	Loans with original amounts of \$1,000,000 or less	–	357.5	357.2	357.6	357.6	357.2	357.0	357.6	356.9	358.5	360.0	359.3
52	Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	206.3	206.1	206.4	206.1	205.7	205.5	205.2	205.3	205.3	205.3	205.2
53	Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	151.2	151.1	151.2	151.5	151.5	151.5	152.3	151.6	153.2	154.7	154.2

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending			
									Sep 23	Sep 30	Oct 7	Oct 14
<b>ASSETS</b>												
1 Bank credit	3,423.7	3,605.7	3,636.0	3,656.3	3,683.6	3,705.9	3,706.7	3,733.1	3,734.8	3,758.1	3,737.6	3,740.0
2 Securities in bank credit <sup>2</sup>	824.2	851.1	857.5	859.8	862.1	860.3	861.1	859.0	858.9	861.5	862.2	862.6
3 Treasury and agency securities <sup>3</sup>	576.4	600.0	603.5	604.8	606.9	605.2	605.0	602.3	602.1	604.2	605.0	605.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	397.2	412.5	413.8	414.9	417.0	416.5	416.2	415.8	415.7	417.1	419.1	419.0
5 Non-MBS <sup>5</sup>	179.2	187.4	189.7	189.8	189.9	188.7	188.8	186.5	186.4	187.1	186.0	186.0
6 Other securities	247.7	251.2	254.0	255.1	255.2	255.2	256.1	256.7	256.9	257.3	257.2	257.6
7 Mortgage-backed securities <sup>6</sup>	13.4	13.4	13.4	13.7	13.6	13.9	14.1	14.0	14.0	13.8	13.9	13.9
8 Non-MBS <sup>7</sup>	234.4	237.7	240.6	241.3	241.6	241.3	242.0	242.7	242.9	243.4	243.3	243.7
9 Loans and leases in bank credit <sup>8</sup>	2,599.5	2,754.5	2,778.5	2,796.5	2,821.5	2,845.6	2,845.6	2,874.1	2,875.9	2,896.6	2,875.4	2,877.4
10 Commercial and industrial loans	501.3	535.3	539.7	542.0	545.0	546.6	547.1	550.2	550.6	553.1	553.2	554.4
11 Real estate loans	1,611.5	1,699.2	1,708.6	1,719.3	1,732.4	1,742.5	1,747.6	1,761.0	1,761.6	1,770.5	1,769.4	1,769.9
12 Residential real estate loans	639.7	665.4	668.1	670.3	675.5	677.7	679.5	685.2	684.9	689.6	688.7	687.1
13 Revolving home equity loans	110.3	114.5	115.2	115.8	116.4	116.8	117.2	117.9	118.0	118.3	118.3	118.4
14 Closed-end residential loans <sup>9</sup>	529.4	550.9	552.9	554.4	559.2	560.8	562.3	567.3	566.9	571.3	570.4	568.6
15 Commercial real estate loans	971.8	1,033.8	1,040.5	1,049.0	1,056.9	1,064.8	1,068.1	1,075.8	1,076.7	1,080.8	1,080.7	1,082.8
16 Construction and land development loans <sup>10</sup>	–	144.0	145.3	147.1	148.9	150.9	153.1	154.9	155.4	155.2	155.2	156.2
17 Secured by farmland <sup>11</sup>	–	74.8	75.3	76.0	76.9	77.5	77.6	78.0	78.2	78.0	78.1	78.0
18 Secured by multifamily properties <sup>12</sup>	–	128.9	130.6	132.3	133.4	135.5	137.3	139.1	139.3	140.2	140.2	140.3
19 Secured by nonfarm nonresidential properties <sup>13</sup>	–	686.1	689.4	693.5	697.6	700.9	700.1	703.8	703.9	707.4	707.2	708.4
20 Consumer loans	295.3	304.7	308.4	310.6	313.4	316.2	319.6	324.7	324.9	326.5	327.0	328.0
21 Credit cards and other revolving plans	136.1	137.5	139.8	140.8	142.6	143.9	146.4	149.1	148.8	150.2	150.6	151.4
22 Other consumer loans	159.2	167.2	168.7	169.8	170.9	172.3	173.1	175.6	176.2	176.3	176.4	176.7
23 Automobile loans <sup>14</sup>	–	69.0	69.8	70.5	70.4	71.2	71.1	71.5	71.7	71.7	71.7	71.8
24 All other consumer loans <sup>15</sup>	–	98.2	98.9	99.3	100.4	101.1	102.0	104.1	104.5	104.6	104.7	104.8
25 Other loans and leases	191.4	215.3	221.8	224.7	230.7	240.2	231.3	238.2	238.7	246.6	225.9	225.0
26 Fed funds and reverse RPs with nonbanks <sup>16</sup>	4.5	9.1	11.7	11.7	13.4	21.1	12.7	16.2	19.1	21.0	3.2	3.3
27 All other loans and leases <sup>17</sup>	186.9	206.2	210.1	212.9	217.3	219.1	218.6	222.0	219.6	225.6	222.6	221.6
28 Loans to nondepository financial institutions <sup>18</sup>	–	35.5	35.5	37.1	38.9	38.3	38.0	38.7	37.1	41.5	38.7	37.1
29 Other loans not elsewhere classified <sup>19</sup>	–	170.7	174.5	175.9	178.4	180.8	180.6	183.3	182.5	184.1	184.0	184.6
30 LESS: Allowance for loan and lease losses	38.6	36.6	36.6	36.8	36.8	36.5	36.6	36.6	36.6	36.3	36.5	36.4

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	31.4	27.0	24.5	23.6	22.1	22.2	20.3	21.1	22.5	20.6	22.0	23.4
32	Fed funds and reverse RPs with banks <sup>16</sup>	29.0	26.0	23.6	22.9	21.4	21.4	19.4	19.1	19.9	18.0	19.4	20.8
33	Loans to commercial banks <sup>20</sup>	2.4	1.0	0.8	0.7	0.7	0.8	0.8	2.0	2.6	2.5	2.6	2.6
34	Cash assets <sup>21</sup>	322.2	344.3	337.7	326.4	330.1	332.4	349.8	347.2	324.3	335.4	355.8	367.7
35	Trading assets <sup>22</sup>	2.8	4.0	4.1	3.8	3.6	3.5	3.8	3.7	3.8	3.7	3.9	4.2
36	Other assets <sup>23</sup>	264.7	272.2	273.4	273.2	276.4	277.6	279.4	278.3	277.8	279.2	276.4	277.3
37	<b>TOTAL ASSETS</b>	<b>4,006.1</b>	<b>4,216.5</b>	<b>4,239.1</b>	<b>4,246.6</b>	<b>4,278.9</b>	<b>4,305.1</b>	<b>4,323.4</b>	<b>4,346.8</b>	<b>4,326.6</b>	<b>4,360.7</b>	<b>4,359.3</b>	<b>4,376.2</b>
<b>LIABILITIES</b>													
38	Deposits	3,159.0	3,341.7	3,352.6	3,349.0	3,366.6	3,393.6	3,419.7	3,440.3	3,417.6	3,444.3	3,451.4	3,466.1
39	Large time deposits	377.8	382.2	385.9	387.0	386.6	387.3	386.8	387.2	387.5	387.5	387.4	386.8
40	Other deposits	2,781.1	2,959.5	2,966.6	2,962.0	2,980.0	3,006.3	3,032.9	3,053.1	3,030.1	3,056.8	3,064.0	3,079.2
41	Borrowings	265.8	266.1	271.7	280.4	291.4	292.6	289.2	287.9	290.9	292.2	287.9	288.6
42	Borrowings from banks in the U.S.	46.8	47.1	43.3	43.4	44.7	43.6	39.2	37.2	37.6	38.1	38.0	37.8
43	Borrowings from others	219.0	219.1	228.4	237.0	246.6	249.0	250.0	250.7	253.3	254.1	250.0	250.8
44	Trading liabilities <sup>24</sup>	2.8	4.6	4.6	4.3	3.9	4.0	4.2	4.2	4.3	4.2	4.6	4.8
45	Net due to related foreign offices	44.1	37.5	40.4	39.2	42.2	35.9	37.4	36.9	36.2	42.0	36.6	36.3
46	Other liabilities <sup>25</sup>	55.4	60.3	58.6	59.0	58.8	62.5	59.8	61.3	59.6	60.6	62.2	63.2
47	<b>TOTAL LIABILITIES</b>	<b>3,527.1</b>	<b>3,710.1</b>	<b>3,727.9</b>	<b>3,732.0</b>	<b>3,762.9</b>	<b>3,788.7</b>	<b>3,810.4</b>	<b>3,830.6</b>	<b>3,808.7</b>	<b>3,843.4</b>	<b>3,842.7</b>	<b>3,859.0</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>479.0</b>	<b>506.3</b>	<b>511.2</b>	<b>514.6</b>	<b>516.1</b>	<b>516.5</b>	<b>513.0</b>	<b>516.2</b>	<b>518.0</b>	<b>517.3</b>	<b>516.6</b>	<b>517.1</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	1.2	2.5	3.3	2.9	1.9	0.9	1.3	1.6	1.4	2.1	2.5	2.5
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	2.0	2.8	2.6	1.9	1.1	1.5	1.7	1.6	2.1	2.4	2.4
51	Loans with original amounts of \$1,000,000 or less	–	357.1	357.9	358.5	359.0	359.0	358.4	358.0	357.8	358.2	357.6	357.6
52	Loans secured by nonfarm nonresidential properties <sup>29</sup>	–	206.2	205.9	206.1	206.2	206.0	205.9	205.6	205.7	205.7	205.4	205.4
53	Commercial and industrial loans to U.S. addressees <sup>30</sup>	–	151.0	152.1	152.4	152.8	153.0	152.5	152.3	152.1	152.5	152.3	152.3

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	953.6	997.1	1,022.1	1,023.0	1,017.7	1,034.4	1,042.4	1,024.4	1,029.1	1,016.1	1,046.2	1,044.8
2	Securities in bank credit <sup>2</sup>	194.8	177.2	178.1	182.1	181.3	176.8	181.3	178.3	178.4	179.8	179.9	182.1
3	Treasury and agency securities <sup>3</sup>	82.8	73.5	75.9	80.3	78.6	76.0	79.3	77.1	77.4	79.3	80.2	83.5
4	Mortgage-backed securities (MBS) <sup>4</sup>	8.9	11.9	11.6	14.0	13.2	11.9	12.4	11.8	11.7	12.0	12.0	12.6
5	Non-MBS <sup>5</sup>	73.9	61.6	64.3	66.3	65.4	64.1	66.9	65.3	65.7	67.3	68.2	70.9
6	Other securities	112.1	103.7	102.2	101.8	102.6	100.8	102.1	101.2	101.0	100.5	99.7	98.6
7	Mortgage-backed securities <sup>6</sup>	6.3	3.7	3.4	3.4	3.4	3.3	3.0	2.7	2.7	2.9	2.7	2.7
8	Non-MBS <sup>7</sup>	105.8	100.0	98.8	98.4	99.2	97.5	99.1	98.5	98.3	97.6	97.0	95.9
9	Loans and leases in bank credit <sup>8</sup>	758.7	819.9	844.0	840.9	836.5	857.6	861.0	846.1	850.7	836.3	866.3	862.7
10	Commercial and industrial loans	299.7	326.1	333.1	335.9	336.8	341.5	342.0	341.1	340.5	341.5	346.0	348.3
11	Real estate loans	34.3	39.9	38.8	39.5	40.1	41.3	42.2	44.0	44.1	45.7	45.7	46.3
12	Residential real estate loans	0.8	3.0	2.0	2.3	2.4	2.0	1.3	1.0	0.4	1.5	1.4	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	0.3
14	Closed-end residential loans <sup>9</sup>	0.5	2.7	1.7	1.9	2.0	1.6	0.9	0.6	0.1	1.1	1.0	1.3
15	Commercial real estate loans	33.5	36.9	36.7	37.3	37.7	39.3	40.8	43.0	43.7	44.2	44.3	44.6
16	Construction and land development loans <sup>10</sup>	–	3.1	3.2	3.3	3.3	3.4	3.6	3.7	3.7	3.7	3.7	3.6
17	Secured by farmland <sup>11</sup>	–	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.2
18	Secured by multifamily properties <sup>12</sup>	–	0.8	1.3	1.0	1.1	1.7	2.1	2.4	2.4	2.5	2.5	2.5
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	32.7	32.0	32.8	33.2	34.1	35.0	36.9	37.4	37.8	38.0	38.4
20	Consumer loans	2.6	2.7	2.6	2.6	2.7	2.7	2.7	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	2.7	2.6	2.6	2.6	2.6	2.6
23	Automobile loans <sup>14</sup>	–	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 <sup>15</sup>	–	2.7	2.6	2.6	2.7	2.7	2.7	2.6	2.6	2.6	2.6	2.6
25	Other loans and leases	422.1	451.2	469.5	462.9	456.9	472.1	474.2	458.4	463.5	446.5	472.0	465.4
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	201.6	217.4	231.1	222.3	213.3	227.5	226.0	204.3	208.6	188.8	213.2	207.3
27	All other loans and leases <sup>17</sup>	220.5	233.9	238.4	240.5	243.5	244.5	248.2	254.1	255.0	257.6	258.8	258.2
28	Loans to nondepository financial institutions <sup>18</sup>	–	107.0	109.8	110.0	111.2	110.0	112.4	117.5	117.6	119.4	118.6	116.9
29	Other loans not elsewhere classified <sup>19</sup>	–	126.8	128.6	130.6	132.3	134.5	135.8	136.6	137.4	138.2	140.2	141.3
30	LESS: Allowance for loan and lease losses	0.3	0.7	0.7	0.4	0.4	0.6	0.2	0.3	0.4	0.6	0.9	1.1

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	27.5	23.9	23.1	24.0	19.7	19.8	17.3	14.1	14.5	10.5	15.1	16.3
32	Fed funds and reverse RPs with banks <sup>16</sup>	24.6	21.5	20.7	21.6	17.2	17.1	15.1	12.0	12.3	8.3	12.6	13.6
33	Loans to commercial banks <sup>20</sup>	2.9	2.4	2.3	2.4	2.5	2.7	2.2	2.1	2.1	2.1	2.5	2.7
34	Cash assets <sup>21</sup>	1,436.7	1,236.6	1,240.8	1,206.3	1,175.5	1,178.4	1,171.3	1,134.0	1,229.5	895.1	1,249.1	1,304.7
35	Trading assets <sup>22</sup>	80.8	88.7	79.6	73.4	71.5	72.8	73.8	69.3	69.4	69.2	67.9	70.7
36	Other assets <sup>23</sup>	72.1	78.8	71.9	69.4	73.2	72.4	71.6	68.3	77.8	59.5	56.5	61.8
37	<b>TOTAL ASSETS</b>	<b>2,570.5</b>	<b>2,424.3</b>	<b>2,436.7</b>	<b>2,395.7</b>	<b>2,357.2</b>	<b>2,377.3</b>	<b>2,376.1</b>	<b>2,309.8</b>	<b>2,419.8</b>	<b>2,049.7</b>	<b>2,434.0</b>	<b>2,497.2</b>
<b>LIABILITIES</b>													
38	Deposits	1,139.8	1,129.0	1,110.4	1,109.8	1,117.9	1,120.4	1,128.8	1,099.6	1,100.4	1,060.4	1,117.5	1,153.1
39	Large time deposits	931.1	897.1	878.7	872.7	875.4	873.4	874.6	849.5	848.4	834.7	863.5	890.1
40	Other deposits	208.7	231.8	231.6	237.1	242.5	246.9	254.2	250.1	252.0	225.7	253.9	263.0
41	Borrowings	726.4	769.9	774.9	773.9	770.0	779.3	774.4	762.1	796.1	652.0	808.1	804.9
42	Borrowings from banks in the U.S.	35.2	33.1	29.5	32.5	31.9	35.7	40.5	38.6	38.0	31.9	40.5	39.1
43	Borrowings from others	691.1	736.8	745.4	741.4	738.1	743.7	734.0	723.5	758.1	620.1	767.6	765.8
44	Trading liabilities <sup>24</sup>	83.1	90.5	79.1	77.3	75.0	73.4	78.4	71.8	70.7	71.5	67.4	75.4
45	Net due to related foreign offices	560.2	371.7	408.6	385.2	356.7	358.5	345.6	318.2	399.3	198.6	390.4	420.5
46	Other liabilities <sup>25</sup>	55.1	61.2	60.3	57.8	61.3	59.6	58.5	56.8	55.4	59.4	55.5	56.1
47	<b>TOTAL LIABILITIES</b>	<b>2,564.6</b>	<b>2,422.3</b>	<b>2,433.2</b>	<b>2,403.9</b>	<b>2,380.9</b>	<b>2,391.2</b>	<b>2,385.8</b>	<b>2,308.6</b>	<b>2,422.0</b>	<b>2,041.9</b>	<b>2,438.8</b>	<b>2,510.0</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>5.9</b>	<b>2.0</b>	<b>3.5</b>	<b>-8.2</b>	<b>-23.7</b>	<b>-14.0</b>	<b>-9.7</b>	<b>1.2</b>	<b>-2.2</b>	<b>7.8</b>	<b>-4.9</b>	<b>-12.8</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	-1.3	1.3	1.3	0.6	0.2	0.3	0.3	0.2	0.2	0.3	0.4	0.6
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	-	1.3	1.3	0.6	0.2	0.3	0.3	0.2	0.2	0.3	0.4	0.6
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 <sup>29</sup>	-	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 <sup>30</sup>	-	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 States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS</b>													
1	Bank credit	952.6	1,003.6	1,029.2	1,022.8	1,016.5	1,029.1	1,037.0	1,020.4	1,019.6	1,009.7	1,042.5	1,044.6
2	Securities in bank credit <sup>2</sup>	194.3	177.7	177.6	180.9	180.9	179.7	182.9	178.3	177.6	176.8	178.0	180.8
3	Treasury and agency securities <sup>3</sup>	83.0	75.1	75.4	80.3	79.9	78.9	81.3	77.9	77.3	76.7	77.9	81.1
4	Mortgage-backed securities (MBS) <sup>4</sup>	10.0	10.8	11.3	14.7	14.8	13.5	13.4	13.3	13.2	13.0	12.5	12.3
5	Non-MBS <sup>5</sup>	73.0	64.3	64.1	65.5	65.1	65.4	67.9	64.6	64.2	63.7	65.5	68.8
6	Other securities	111.4	102.6	102.2	100.7	101.0	100.8	101.6	100.4	100.3	100.1	100.1	99.7
7	Mortgage-backed securities <sup>6</sup>	6.9	3.6	3.5	3.5	3.4	3.5	3.4	3.3	3.2	3.2	3.1	3.1
8	Non-MBS <sup>7</sup>	104.5	99.0	98.7	97.2	97.6	97.3	98.2	97.2	97.1	96.8	97.0	96.6
9	Loans and leases in bank credit <sup>8</sup>	758.3	825.9	851.6	841.9	835.5	849.4	854.1	842.1	841.9	833.0	864.5	863.8
10	Commercial and industrial loans	297.4	330.8	335.5	335.6	338.9	341.8	342.0	338.3	335.8	337.9	341.9	345.0
11	Real estate loans	35.2	37.8	38.0	38.9	40.3	41.4	43.3	45.4	45.7	46.7	46.2	46.8
12	Residential real estate loans	1.4	2.3	2.2	1.8	2.0	1.9	1.8	1.9	1.5	2.4	1.8	1.9
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 <sup>9</sup>	1.1	1.9	1.8	1.5	1.6	1.5	1.4	1.5	1.2	2.0	1.5	1.5
15	Commercial real estate loans	33.8	35.5	35.9	37.1	38.3	39.5	41.6	43.5	44.2	44.4	44.4	44.9
16	Construction and land development loans <sup>10</sup>	–	3.1	3.1	3.2	3.3	3.4	3.7	3.8	3.8	3.8	3.8	3.7
17	Secured by farmland <sup>11</sup>	–	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 <sup>12</sup>	–	0.9	1.3	1.0	1.1	1.5	2.1	2.3	2.4	2.4	2.4	2.4
19	Secured by nonfarm nonresidential properties <sup>13</sup>	–	31.3	31.3	32.7	33.7	34.4	35.6	37.3	37.9	38.0	38.0	38.6
20	Consumer loans	2.5	2.7	2.7	2.6	2.6	2.7	2.7	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	2.5	2.7	2.7	2.6	2.6	2.7	2.7	2.6	2.6	2.6	2.6	2.6
23	Automobile loans <sup>14</sup>	–	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 <sup>15</sup>	–	2.7	2.7	2.6	2.6	2.7	2.7	2.6	2.6	2.6	2.6	2.6
25	Other loans and leases	423.2	454.6	475.4	464.7	453.7	463.5	466.1	455.8	457.8	445.8	473.7	469.3
26	Fed funds and reverse RPs with nonbanks <sup>16</sup>	204.3	215.4	231.4	223.4	212.7	221.0	220.9	206.0	209.3	192.5	215.7	212.1
27	All other loans and leases <sup>17</sup>	218.9	239.1	244.0	241.3	241.0	242.5	245.2	249.8	248.5	253.2	257.9	257.2
28	Loans to nondepository financial institutions <sup>18</sup>	–	109.4	110.6	107.9	107.8	107.3	109.7	115.5	114.7	118.2	120.2	118.4
29	Other loans not elsewhere classified <sup>19</sup>	–	129.8	133.4	133.3	133.3	135.2	135.5	134.3	133.8	135.1	137.7	138.8
30	LESS: Allowance for loan and lease losses	0.5	0.6	0.6	0.6	0.6	0.7	0.8	0.8	0.8	0.8	0.8	0.8

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

October 23, 2015

Account	2014 Sep	2015 Mar	2015 Apr	2015 May	2015 Jun	2015 Jul	2015 Aug	2015 Sep	Week ending				
									Sep 23	Sep 30	Oct 7	Oct 14	
<b>ASSETS (CONTINUED)</b>													
31	Interbank loans	26.2	24.2	23.6	25.2	20.5	19.6	16.8	13.5	13.1	9.1	14.9	16.4
32	Fed funds and reverse RPs with banks <sup>16</sup>	23.0	21.9	21.3	23.1	18.0	17.0	14.6	11.1	10.6	6.5	12.1	13.3
33	Loans to commercial banks <sup>20</sup>	3.2	2.3	2.3	2.1	2.5	2.6	2.2	2.4	2.4	2.6	2.8	3.1
34	Cash assets <sup>21</sup>	1,435.6	1,220.6	1,226.7	1,254.1	1,199.3	1,206.7	1,210.3	1,141.3	1,250.0	873.1	1,265.3	1,293.4
35	Trading assets <sup>22</sup>	82.1	91.1	80.0	73.0	69.3	69.6	72.5	70.5	69.9	71.2	69.6	71.7
36	Other assets <sup>23</sup>	74.6	80.3	72.3	70.8	73.2	68.9	69.9	70.3	78.8	62.1	56.6	64.4
37	<b>TOTAL ASSETS</b>	<b>2,570.7</b>	<b>2,419.3</b>	<b>2,431.3</b>	<b>2,445.2</b>	<b>2,378.2</b>	<b>2,393.3</b>	<b>2,405.7</b>	<b>2,315.2</b>	<b>2,430.5</b>	<b>2,024.4</b>	<b>2,448.1</b>	<b>2,489.6</b>
<b>LIABILITIES</b>													
38	Deposits	1,142.1	1,137.3	1,116.6	1,116.8	1,114.1	1,107.6	1,118.2	1,101.4	1,106.8	1,073.0	1,119.4	1,133.7
39	Large time deposits	930.7	906.2	887.7	882.7	874.3	860.9	862.4	848.3	854.7	842.4	865.1	870.8
40	Other deposits	211.3	231.2	229.0	234.1	239.9	246.8	255.8	253.1	252.0	230.6	254.4	262.8
41	Borrowings	724.6	765.1	775.0	787.5	766.1	776.5	779.2	760.5	793.0	640.9	806.9	797.8
42	Borrowings from banks in the U.S.	35.4	32.2	30.0	32.6	31.6	36.3	41.1	38.8	37.2	30.6	40.4	40.0
43	Borrowings from others	689.2	732.9	745.0	754.9	734.5	740.3	738.1	721.6	755.8	610.3	766.5	757.8
44	Trading liabilities <sup>24</sup>	84.3	92.0	80.8	76.5	72.8	69.3	74.0	71.9	71.1	72.4	68.0	77.3
45	Net due to related foreign offices	561.4	359.2	395.5	402.0	360.6	376.4	373.2	321.6	402.1	171.8	390.0	413.2
46	Other liabilities <sup>25</sup>	54.1	62.5	60.2	59.2	61.2	58.3	57.4	55.5	54.8	57.4	54.8	58.5
47	<b>TOTAL LIABILITIES</b>	<b>2,566.5</b>	<b>2,416.1</b>	<b>2,428.1</b>	<b>2,442.1</b>	<b>2,374.8</b>	<b>2,388.2</b>	<b>2,402.1</b>	<b>2,311.0</b>	<b>2,427.8</b>	<b>2,015.4</b>	<b>2,439.1</b>	<b>2,480.5</b>
48	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>26</sup></b>	<b>4.1</b>	<b>3.2</b>	<b>3.1</b>	<b>3.1</b>	<b>3.4</b>	<b>5.1</b>	<b>3.6</b>	<b>4.2</b>	<b>2.8</b>	<b>9.0</b>	<b>8.9</b>	<b>9.2</b>
<b>MEMORANDA</b>													
49	Net unrealized gains (losses) on available-for-sale securities <sup>27</sup>	-1.3	1.3	1.3	0.6	0.2	0.3	0.3	0.2	0.2	0.3	0.4	0.6
50	U.S. Treasury and agency securities, MBS <sup>28</sup>	–	1.3	1.3	0.6	0.2	0.3	0.3	0.2	0.2	0.3	0.4	0.6
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 <sup>29</sup>	–	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 <sup>30</sup>	–	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](http://www.federalreserve.gov/releases/h8/about.htm) for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 34) or loans held in trading accounts (included in line 9).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program ([www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8](http://www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8)). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website ([www.federalreserve.gov/releases/h8/h8notes.htm](http://www.federalreserve.gov/releases/h8/h8notes.htm)).