

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
May 27, 2016

Account	2011	2012	2013	2014	2015	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Jan	2016 Feb	2016 Mar	2016 Apr
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.1	6.0	9.1	7.2	5.5	6.1	7.1	8.8	5.7	3.5	7.8
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.9	6.5	10.1	6.5	1.8	4.5	6.4	10.7	0.0	0.0	10.4
3 Treasury and agency securities ³	3.2	8.4	-5.1	11.8	8.7	12.4	13.5	8.3	4.3	7.9	7.4	12.3	-1.0	-2.3	14.4
6 Other securities	-0.9	5.8	6.8	-2.3	-0.7	-6.3	2.6	2.3	-4.0	-3.8	3.8	6.5	2.4	5.8	0.4
9 Loans and leases in bank credit ⁸	1.5	2.9	2.3	6.8	7.6	5.8	8.7	7.4	6.8	6.7	7.4	8.1	7.7	4.8	6.8
10 Commercial and industrial loans	8.6	11.7	6.9	12.0	10.4	9.6	12.1	11.0	8.0	9.0	7.7	6.1	11.0	6.9	13.5
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.0	1.6	4.3	4.6	5.3	5.4	5.9	5.3	7.1	5.7	5.4
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	-2.0	0.9	1.4	1.1	1.2	2.1	0.1	4.0	4.2	-0.5
13 Revolving home equity loans	-5.9	-7.2	-8.3	-4.1	-5.2	-3.2	-4.6	-5.5	-6.0	-5.1	-5.3	-6.6	-5.8	-5.3	-7.3
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	3.0	-1.6	2.4	3.3	3.0	2.9	4.0	1.8	6.5	6.7	1.2
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	9.9	6.2	8.6	8.7	10.6	10.4	10.5	11.4	10.8	7.4	12.2
20 Consumer loans	-1.7	1.0	3.5	5.1	5.7	3.4	2.3	5.5	6.8	7.7	7.9	7.8	6.0	12.5	5.2
21 Credit cards and other revolving plans	-3.0	-0.7	0.9	3.8	5.4	3.7	2.9	5.1	6.7	6.6	7.7	8.1	4.7	17.1	5.6
22 Other consumer loans	0.0	3.0	6.4	6.5	5.9	3.1	1.8	5.8	6.9	8.7	8.2	7.6	7.3	7.7	4.6
25 Other loans and leases	18.6	7.6	5.7	14.8	13.0	15.3	22.4	12.0	9.3	6.3	10.1	18.2	6.4	-6.9	3.0
30 LESS: Allowance for loan and lease losses	-17.8	-16.4	-15.5	-12.3	-3.7	-11.2	-9.0	-4.1	0.0	-1.9	-0.4	1.1	-3.4	2.3	25.9
31 Interbank loans	-37.0	4.9	-10.8	-16.7	-32.5	-78.3	-39.5	-30.4	-62.1	-16.0	-14.1	-17.6	-27.8	24.4	159.2
34 Cash assets ²¹	48.0	-2.3	54.3	12.1	-8.1	-0.1	-7.4	-14.7	-10.6	-0.6	-16.0	-14.0	8.9	-11.2	15.2
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-1.7	24.1	55.5	-47.2	-2.1	-6.4	-8.0	33.7	22.3	-41.4	44.1
36 Other assets ²³	-3.5	-5.0	-0.1	1.7	-0.8	1.2	1.9	0.4	-0.8	-4.6	5.1	21.5	-11.0	-9.0	-3.6
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.4	4.2	5.9	1.7	1.8	3.9	2.8	6.2	5.1	-0.3	9.1
LIABILITIES															
38 Deposits	6.7	7.2	6.4	6.4	4.9	4.3	8.4	3.4	4.8	2.8	3.4	5.4	6.2	8.3	5.7
39 Large time deposits	-13.5	-1.1	5.4	5.6	0.2	5.5	8.5	-4.4	1.6	-4.9	-2.1	8.3	14.6	-3.6	-17.8
40 Other deposits	12.4	9.0	6.7	6.5	5.8	4.1	8.3	4.9	5.4	4.3	4.5	4.9	4.7	10.5	9.9
41 Borrowings	-14.7	-5.7	-0.3	15.3	6.8	8.1	5.4	7.1	1.7	12.5	8.4	7.8	18.9	-0.2	8.9
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-2.6	56.6	65.5	-44.2	-4.6	-19.3	4.4	23.9	50.3	-41.1	40.3
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.4	-5.8	15.1	10.5	-7.2	-15.1	-11.4	-6.8	7.3	2.4	-3.3	23.4
47 TOTAL LIABILITIES	5.5	2.4	8.2	7.6	3.3	3.9	5.7	2.1	1.7	3.5	2.4	7.7	4.3	0.8	10.7

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	11,195.2	11,518.6	11,604.5	11,682.0	11,767.0	11,829.3	11,898.5	11,975.7	12,015.1	12,031.9	12,044.8	12,037.3
2	Securities in bank credit ²	3,009.9	3,059.8	3,086.1	3,109.2	3,136.8	3,136.8	3,137.2	3,164.5	3,172.6	3,185.7	3,187.2	3,190.2
3	Treasury and agency securities ³	2,109.3	2,179.7	2,205.0	2,227.1	2,249.9	2,248.1	2,243.9	2,270.8	2,278.8	2,289.5	2,289.5	2,294.9
4	Mortgage-backed securities (MBS) ⁴	1,459.0	1,539.1	1,552.4	1,563.3	1,568.3	1,568.5	1,568.7	1,590.3	1,594.8	1,599.7	1,602.5	1,598.3
5	Non-MBS ⁵	650.3	640.6	652.6	663.8	681.6	679.6	675.3	680.6	684.0	689.7	687.0	696.6
6	Other securities	900.6	880.2	881.1	882.1	886.9	888.8	893.3	893.6	893.8	896.3	897.8	895.3
7	Mortgage-backed securities ⁶	129.2	123.4	122.6	122.6	120.0	118.3	116.4	114.4	112.9	114.9	114.0	112.0
8	Non-MBS ⁷	771.3	756.8	758.5	759.6	766.9	770.5	776.8	779.3	780.9	781.4	783.8	783.3
9	Loans and leases in bank credit ⁸	8,185.3	8,458.8	8,518.3	8,572.7	8,630.2	8,692.5	8,761.3	8,811.3	8,842.5	8,846.2	8,857.5	8,847.2
10	Commercial and industrial loans	1,845.0	1,927.6	1,946.5	1,954.8	1,964.4	1,986.8	2,020.5	2,043.3	2,046.9	2,052.3	2,055.3	2,052.6
11	Real estate loans	3,712.2	3,811.8	3,844.3	3,864.5	3,881.4	3,905.9	3,931.7	3,949.3	3,959.7	3,962.1	3,973.1	3,979.1
12	Residential real estate loans	2,051.5	2,063.9	2,083.8	2,087.6	2,087.7	2,095.0	2,104.0	2,103.1	2,107.1	2,105.5	2,113.8	2,117.7
13	Revolving home equity loans	450.4	437.3	436.1	434.6	432.2	430.2	428.4	425.8	425.2	424.4	424.4	423.7
14	Closed-end residential loans ⁹	1,601.1	1,626.6	1,647.7	1,653.0	1,655.5	1,664.8	1,675.6	1,677.3	1,681.9	1,681.1	1,689.5	1,693.9
15	Commercial real estate loans	1,660.7	1,747.9	1,760.4	1,776.9	1,793.7	1,810.9	1,827.6	1,846.2	1,852.6	1,856.5	1,859.2	1,861.5
16	Construction and land development loans ¹⁰	235.3	252.9	256.2	259.7	262.4	265.5	270.1	272.2	273.5	273.5	274.7	275.9
17	Secured by farmland ¹¹	83.4	86.3	86.7	87.4	88.0	88.6	89.7	90.5	90.5	90.7	90.9	91.0
18	Secured by multifamily properties ¹²	243.8	264.1	267.5	271.6	274.8	278.3	279.4	282.4	283.4	284.9	286.0	286.7
19	Secured by nonfarm nonresidential properties ¹³	1,098.2	1,144.7	1,150.0	1,158.2	1,168.4	1,178.4	1,188.4	1,201.2	1,205.2	1,207.4	1,207.6	1,207.8
20	Consumer loans	1,212.2	1,255.4	1,262.0	1,270.5	1,278.8	1,285.3	1,298.7	1,304.3	1,305.6	1,308.1	1,309.7	1,311.6
21	Credit cards and other revolving plans	625.5	646.2	649.2	652.5	656.9	659.5	668.9	672.0	672.5	673.6	673.8	675.0
22	Other consumer loans	586.7	609.2	612.8	618.0	621.9	625.8	629.8	632.2	633.1	634.5	635.9	636.6
23	Automobile loans ¹⁴	363.3	379.0	382.0	384.6	387.0	389.7	392.5	394.9	395.6	396.4	397.5	397.7
24	All other consumer loans ¹⁵	223.4	230.2	230.8	233.4	234.9	236.1	237.3	237.3	237.5	238.1	238.4	238.9
25	Other loans and leases	1,415.9	1,464.0	1,465.5	1,482.9	1,505.5	1,514.5	1,510.5	1,514.3	1,530.2	1,523.7	1,519.4	1,503.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	360.0	347.9	346.3	351.9	362.0	360.3	352.9	352.6	366.9	352.3	346.8	341.3
27	All other loans and leases ¹⁷	1,055.9	1,116.1	1,119.3	1,131.0	1,143.5	1,154.2	1,157.6	1,161.7	1,163.3	1,171.4	1,172.7	1,162.6
28	Loans to nondepository financial institutions ¹⁸	344.8	378.1	376.2	384.5	391.0	395.7	398.0	401.0	401.0	401.4	403.8	402.8
29	Other loans not elsewhere classified ¹⁹	711.1	737.9	743.1	746.5	752.5	758.5	759.6	760.7	762.3	770.1	768.9	759.7
30	LESS: Allowance for loan and lease losses	107.5	106.7	106.3	106.6	106.7	106.4	106.6	108.9	108.9	108.4	108.4	108.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS (CONTINUED)													
31	Interbank loans	77.6	61.5	63.7	61.4	60.5	59.1	60.3	68.3	72.6	67.7	65.5	69.3
32	Fed funds and reverse RPs with banks ¹⁶	66.5	50.6	52.7	50.1	49.7	48.3	48.5	55.0	59.3	54.8	52.5	56.4
33	Loans to commercial banks ²⁰	11.1	10.8	11.0	11.3	10.9	10.8	11.8	13.4	13.3	12.9	13.0	12.9
34	Cash assets ²¹	2,825.7	2,742.8	2,669.3	2,586.8	2,555.2	2,567.4	2,512.0	2,543.8	2,541.1	2,561.4	2,543.4	2,543.7
35	Trading assets ²²	222.8	217.7	210.5	199.3	204.9	208.7	201.5	208.9	199.8	215.5	213.8	205.4
36	Other assets ²³	1,148.1	1,131.3	1,136.3	1,140.7	1,161.1	1,151.4	1,147.7	1,144.3	1,140.0	1,132.0	1,140.9	1,139.8
37	TOTAL ASSETS	15,362.0	15,565.1	15,578.0	15,563.6	15,641.9	15,709.5	15,713.4	15,832.1	15,859.7	15,900.0	15,900.0	15,887.5
LIABILITIES													
38	Deposits	10,668.4	10,918.1	10,951.7	10,915.7	10,964.8	11,021.8	11,101.2	11,154.2	11,157.6	11,184.3	11,191.7	11,182.8
39	Large time deposits	1,693.6	1,710.0	1,688.3	1,653.0	1,664.4	1,684.7	1,680.0	1,655.1	1,634.0	1,654.3	1,655.8	1,648.4
40	Other deposits	8,974.7	9,208.1	9,263.5	9,262.7	9,300.4	9,337.1	9,421.2	9,499.1	9,523.6	9,530.0	9,535.9	9,534.5
41	Borrowings	1,821.0	1,886.6	1,894.7	1,901.8	1,914.2	1,944.2	1,943.9	1,958.3	1,985.2	1,964.3	1,971.1	1,980.4
42	Borrowings from banks in the U.S.	98.1	103.9	107.5	108.4	113.6	116.0	116.9	120.8	121.9	119.6	117.4	123.5
43	Borrowings from others	1,722.9	1,782.7	1,787.1	1,793.4	1,800.5	1,828.2	1,826.9	1,837.6	1,863.3	1,844.6	1,853.7	1,857.0
44	Trading liabilities ²⁴	234.5	214.4	213.1	206.0	210.1	218.9	211.4	218.5	209.8	224.8	216.5	207.9
45	Net due to related foreign offices	551.7	479.6	429.5	429.4	449.8	402.9	341.7	384.5	399.6	403.7	383.5	405.9
46	Other liabilities ²⁵	433.2	407.1	405.8	392.5	394.8	395.8	395.6	403.3	407.0	400.6	406.2	397.0
47	TOTAL LIABILITIES	13,708.9	13,905.8	13,894.8	13,845.4	13,933.6	13,983.7	13,993.8	14,118.8	14,159.2	14,177.6	14,169.0	14,174.1
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,653.1	1,659.3	1,683.2	1,718.2	1,708.3	1,725.8	1,719.6	1,713.3	1,700.5	1,722.4	1,730.9	1,713.4
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	26.3	16.7	8.9	5.8	13.4	18.6	14.1	19.9	18.5	22.3	24.1	18.5
50	U.S. Treasury and agency securities, MBS ²⁸	18.4	12.2	6.2	3.0	7.9	14.7	13.5	16.1	14.9	17.1	18.2	14.7
51	Loans with original amounts of \$1,000,000 or less	539.5	542.6	543.6	545.5	545.0	545.0	547.8	547.6	547.6	547.9	548.7	548.4
52	Loans secured by nonfarm nonresidential properties ²⁹	265.7	263.5	263.2	262.8	262.4	261.5	261.9	261.6	261.7	261.5	261.4	261.1
53	Commercial and industrial loans to U.S. addressees ³⁰	273.8	279.1	280.4	282.6	282.6	283.5	285.9	286.0	285.9	286.4	287.2	287.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	11,195.2	11,509.4	11,616.5	11,742.4	11,791.4	11,834.8	11,893.6	11,976.5	12,011.3	12,048.2	12,032.6	12,017.3
2	Securities in bank credit ²	3,022.6	3,051.0	3,091.7	3,118.4	3,136.6	3,144.9	3,149.8	3,177.0	3,185.1	3,201.0	3,198.0	3,196.1
3	Treasury and agency securities ³	2,122.8	2,166.2	2,205.9	2,233.4	2,249.4	2,258.2	2,259.2	2,283.7	2,289.8	2,305.9	2,299.0	2,300.7
4	Mortgage-backed securities (MBS) ⁴	1,463.8	1,537.3	1,557.7	1,565.4	1,566.8	1,571.6	1,573.9	1,594.2	1,597.9	1,610.8	1,605.4	1,602.9
5	Non-MBS ⁵	659.1	628.9	648.2	668.0	682.6	686.6	685.3	689.5	691.9	695.1	693.6	697.8
6	Other securities	899.7	884.9	885.8	884.9	887.1	886.7	890.6	893.3	895.3	895.1	899.0	895.4
7	Mortgage-backed securities ⁶	129.5	123.7	123.2	122.4	119.6	117.5	116.0	114.8	113.6	115.2	115.1	113.0
8	Non-MBS ⁷	770.2	761.1	762.6	762.5	767.5	769.2	774.6	778.5	781.7	780.0	783.9	782.4
9	Loans and leases in bank credit ⁸	8,172.6	8,458.3	8,524.8	8,624.0	8,654.8	8,689.9	8,743.8	8,799.5	8,826.3	8,847.2	8,834.6	8,821.3
10	Commercial and industrial loans	1,857.6	1,920.0	1,937.9	1,953.3	1,958.6	1,990.3	2,032.7	2,057.4	2,060.6	2,072.0	2,064.0	2,064.8
11	Real estate loans	3,703.5	3,812.3	3,848.0	3,871.8	3,886.7	3,905.3	3,924.4	3,940.2	3,945.4	3,960.1	3,970.3	3,962.8
12	Residential real estate loans	2,046.3	2,065.4	2,087.1	2,089.6	2,087.7	2,091.0	2,095.0	2,098.0	2,099.3	2,110.7	2,117.5	2,106.8
13	Revolving home equity loans	450.1	437.7	436.8	435.7	432.9	430.7	427.7	425.5	425.6	424.4	424.2	423.5
14	Closed-end residential loans ⁹	1,596.3	1,627.7	1,650.3	1,653.9	1,654.8	1,660.3	1,667.3	1,672.6	1,673.8	1,686.4	1,693.3	1,683.3
15	Commercial real estate loans	1,657.2	1,746.9	1,760.8	1,782.1	1,799.0	1,814.2	1,829.4	1,842.2	1,846.1	1,849.3	1,852.8	1,856.0
16	Construction and land development loans ¹⁰	234.3	253.0	257.5	260.6	262.2	265.2	269.0	270.7	272.2	272.2	273.9	275.6
17	Secured by farmland ¹¹	82.9	86.5	86.8	87.6	88.1	88.5	89.2	89.9	90.1	90.3	90.6	90.7
18	Secured by multifamily properties ¹²	243.8	264.1	267.3	272.9	275.5	277.8	279.1	282.4	283.1	284.8	285.6	286.0
19	Secured by nonfarm nonresidential properties ¹³	1,096.2	1,143.4	1,149.2	1,161.1	1,173.2	1,182.8	1,192.1	1,199.2	1,200.7	1,202.1	1,202.8	1,203.7
20	Consumer loans	1,201.2	1,256.3	1,265.1	1,292.0	1,295.2	1,284.1	1,281.4	1,292.4	1,298.4	1,296.6	1,298.6	1,299.3
21	Credit cards and other revolving plans	616.4	645.0	651.1	673.9	673.0	660.0	655.3	662.1	666.6	664.0	664.5	664.3
22	Other consumer loans	584.8	611.2	614.0	618.1	622.1	624.1	626.1	630.3	631.8	632.6	634.1	635.0
23	Automobile loans ¹⁴	362.3	379.8	382.4	385.1	387.3	388.7	390.7	393.8	394.8	395.4	396.4	396.8
24	All other consumer loans ¹⁵	222.5	231.4	231.6	233.0	234.8	235.4	235.4	236.5	237.0	237.2	237.7	238.3
25	Other loans and leases	1,410.3	1,469.8	1,473.8	1,507.0	1,514.4	1,510.1	1,505.3	1,509.6	1,521.9	1,518.6	1,501.7	1,494.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	356.8	348.8	351.6	360.4	364.4	364.5	354.6	350.2	363.1	351.1	340.5	338.6
27	All other loans and leases ¹⁷	1,053.5	1,120.9	1,122.2	1,146.6	1,150.0	1,145.6	1,150.7	1,159.4	1,158.7	1,167.5	1,161.2	1,155.7
28	Loans to nondepository financial institutions ¹⁸	343.1	381.7	380.1	394.4	394.0	392.0	394.0	398.9	397.4	399.6	397.3	397.5
29	Other loans not elsewhere classified ¹⁹	710.4	739.2	742.1	752.2	756.0	753.6	756.8	760.4	761.3	767.9	763.9	758.1
30	LESS: Allowance for loan and lease losses	106.8	106.3	106.5	106.7	106.3	106.7	106.9	108.3	108.1	108.4	108.6	108.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS (CONTINUED)													
31	Interbank loans	77.3	61.2	63.8	61.7	61.6	60.8	60.8	68.2	70.8	66.9	66.1	67.9
32	Fed funds and reverse RPs with banks ¹⁶	66.2	50.2	52.8	50.3	50.4	49.9	49.0	54.8	57.3	53.6	52.8	54.7
33	Loans to commercial banks ²⁰	11.1	11.0	11.0	11.5	11.2	11.0	11.8	13.4	13.4	13.3	13.3	13.2
34	Cash assets ²¹	2,803.2	2,769.8	2,708.4	2,528.4	2,528.1	2,572.6	2,511.4	2,526.9	2,464.3	2,488.6	2,530.2	2,515.5
35	Trading assets ²²	224.8	213.2	209.2	196.6	211.1	223.1	211.8	210.4	203.4	213.8	214.8	203.0
36	Other assets ²³	1,145.3	1,131.6	1,134.1	1,139.9	1,161.8	1,154.2	1,152.1	1,142.2	1,140.7	1,128.8	1,147.9	1,139.5
37	TOTAL ASSETS	15,338.9	15,578.9	15,625.5	15,562.4	15,647.6	15,738.8	15,722.7	15,816.0	15,782.4	15,837.9	15,882.9	15,834.7
LIABILITIES													
38	Deposits	10,700.3	10,903.7	10,979.7	11,008.4	10,974.2	11,030.6	11,151.1	11,189.4	11,091.6	11,159.0	11,160.5	11,109.8
39	Large time deposits	1,696.3	1,701.6	1,673.9	1,643.0	1,667.5	1,691.4	1,682.4	1,657.7	1,642.0	1,661.3	1,663.9	1,658.3
40	Other deposits	9,004.0	9,202.1	9,305.8	9,365.5	9,306.7	9,339.2	9,468.6	9,531.7	9,449.6	9,497.7	9,496.6	9,451.4
41	Borrowings	1,817.1	1,879.9	1,897.0	1,876.9	1,926.3	1,961.8	1,939.0	1,956.1	2,001.1	1,992.5	2,007.3	2,007.0
42	Borrowings from banks in the U.S.	98.6	104.4	106.8	106.6	115.2	118.4	117.3	121.5	121.2	120.7	118.0	122.6
43	Borrowings from others	1,718.4	1,775.5	1,790.2	1,770.3	1,811.1	1,843.3	1,821.7	1,834.6	1,879.9	1,871.9	1,889.2	1,884.4
44	Trading liabilities ²⁴	236.1	207.2	211.3	205.7	224.7	235.2	226.0	221.2	211.2	222.1	219.1	206.5
45	Net due to related foreign offices	511.4	500.4	438.7	381.7	438.3	406.5	310.6	352.8	374.8	366.1	376.7	406.2
46	Other liabilities ²⁵	426.1	412.7	415.0	398.2	390.9	399.1	394.3	396.7	405.9	398.9	406.3	391.5
47	TOTAL LIABILITIES	13,690.9	13,904.0	13,941.7	13,870.8	13,954.4	14,033.2	14,020.9	14,116.2	14,084.6	14,138.6	14,169.8	14,121.0
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,648.0	1,675.0	1,683.8	1,691.6	1,693.3	1,705.7	1,701.8	1,699.8	1,697.8	1,699.3	1,713.1	1,713.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	26.3	16.7	8.9	5.8	13.4	18.6	14.1	19.9	18.5	22.3	24.1	18.5
50	U.S. Treasury and agency securities, MBS ²⁸	18.4	12.2	6.2	3.0	7.9	14.7	13.5	16.1	14.9	17.1	18.2	14.7
51	Loans with original amounts of \$1,000,000 or less	541.3	540.6	541.2	545.3	545.5	545.5	548.3	549.5	549.7	549.9	549.6	549.6
52	Loans secured by nonfarm nonresidential properties ²⁹	265.5	263.4	263.3	263.2	263.0	261.7	261.8	261.4	261.4	261.1	260.9	260.6
53	Commercial and industrial loans to U.S. addressees ³⁰	275.8	277.2	277.9	282.1	282.5	283.8	286.4	288.0	288.3	288.9	288.8	289.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	10,173.2	10,468.3	10,541.7	10,606.8	10,659.4	10,712.5	10,791.8	10,853.6	10,874.2	10,895.3	10,908.5	10,901.2
2	Securities in bank credit ²	2,831.7	2,876.0	2,898.9	2,914.3	2,937.0	2,935.3	2,935.0	2,960.0	2,965.8	2,978.2	2,980.8	2,979.0
3	Treasury and agency securities ³	2,034.5	2,096.9	2,116.4	2,129.6	2,146.6	2,142.9	2,137.8	2,161.6	2,168.0	2,179.6	2,181.1	2,181.4
4	Mortgage-backed securities (MBS) ⁴	1,447.2	1,526.4	1,538.1	1,549.1	1,553.9	1,553.6	1,554.5	1,576.3	1,581.4	1,586.7	1,589.2	1,584.8
5	Non-MBS ⁵	587.3	570.4	578.3	580.4	592.8	589.3	583.3	585.2	586.6	592.9	591.9	596.5
6	Other securities	797.1	779.2	782.4	784.8	790.4	792.4	797.2	798.4	797.8	798.6	799.7	797.6
7	Mortgage-backed securities ⁶	125.8	120.6	119.7	119.3	117.0	115.5	114.0	112.1	110.8	112.6	111.8	110.4
8	Non-MBS ⁷	671.4	658.6	662.7	665.4	673.4	676.9	683.2	686.3	687.0	686.0	687.9	687.2
9	Loans and leases in bank credit ⁸	7,341.5	7,592.2	7,642.8	7,692.4	7,722.4	7,777.2	7,856.8	7,893.6	7,908.4	7,917.0	7,927.7	7,922.2
10	Commercial and industrial loans	1,513.1	1,576.2	1,590.2	1,593.8	1,601.2	1,623.1	1,648.7	1,659.2	1,661.5	1,666.2	1,667.6	1,663.7
11	Real estate loans	3,673.4	3,766.2	3,796.1	3,815.2	3,830.3	3,852.8	3,874.1	3,891.5	3,901.9	3,904.1	3,915.0	3,920.4
12	Residential real estate loans	2,049.2	2,062.5	2,082.3	2,086.3	2,086.3	2,093.1	2,101.6	2,101.8	2,106.1	2,104.1	2,112.3	2,115.6
13	Revolving home equity loans	450.0	437.0	435.8	434.2	431.9	429.8	428.0	425.4	424.8	423.9	423.9	423.3
14	Closed-end residential loans ⁹	1,599.2	1,625.5	1,646.5	1,652.0	1,654.4	1,663.3	1,673.5	1,676.4	1,681.4	1,680.1	1,688.4	1,692.4
15	Commercial real estate loans	1,624.2	1,703.7	1,713.8	1,728.9	1,744.0	1,759.7	1,772.6	1,789.7	1,795.8	1,800.1	1,802.7	1,804.8
16	Construction and land development loans ¹⁰	232.2	249.1	252.3	255.2	257.9	260.8	264.3	266.4	267.5	267.4	268.6	270.0
17	Secured by farmland ¹¹	83.2	86.1	86.5	87.2	87.8	88.4	89.5	90.3	90.4	90.5	90.7	90.8
18	Secured by multifamily properties ¹²	242.7	262.2	265.7	269.9	272.8	276.3	277.2	280.0	280.8	282.2	283.2	283.9
19	Secured by nonfarm nonresidential properties ¹³	1,066.2	1,106.2	1,109.3	1,116.6	1,125.5	1,134.2	1,141.6	1,153.1	1,157.2	1,159.9	1,160.2	1,160.2
20	Consumer loans	1,209.6	1,252.8	1,259.4	1,268.1	1,276.5	1,283.0	1,296.5	1,302.1	1,303.4	1,305.8	1,307.5	1,309.4
21	Credit cards and other revolving plans	625.5	646.2	649.2	652.5	656.9	659.5	668.9	672.0	672.5	673.6	673.8	675.0
22	Other consumer loans	584.1	606.6	610.3	615.6	619.6	623.5	627.6	630.0	630.9	632.3	633.7	634.4
23	Automobile loans ¹⁴	363.3	379.0	382.0	384.6	387.0	389.7	392.5	394.9	395.6	396.4	397.5	397.7
24	All other consumer loans ¹⁵	220.8	227.6	228.2	231.0	232.6	233.8	235.1	235.1	235.3	235.9	236.2	236.7
25	Other loans and leases	945.4	997.1	997.0	1,015.4	1,014.4	1,018.4	1,037.5	1,040.9	1,041.6	1,040.8	1,037.6	1,028.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	131.0	127.0	124.8	131.3	118.4	112.0	121.3	119.9	120.1	115.6	112.8	112.6
27	All other loans and leases ¹⁷	814.4	870.1	872.3	884.0	896.0	906.4	916.2	921.1	921.5	925.2	924.8	916.1
28	Loans to nondepository financial institutions ¹⁸	235.4	268.4	265.8	272.0	275.2	280.3	284.9	286.7	286.1	286.9	288.2	287.8
29	Other loans not elsewhere classified ¹⁹	579.0	601.6	606.4	612.1	620.8	626.1	631.3	634.3	635.5	638.3	636.6	628.3
30	LESS: Allowance for loan and lease losses	106.9	105.8	105.3	105.6	105.7	105.4	105.6	107.7	107.7	107.2	107.1	106.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS (CONTINUED)													
31	Interbank loans	54.5	45.4	45.8	46.0	45.5	44.6	44.9	47.6	50.7	46.2	45.8	48.6
32	Fed funds and reverse RPs with banks ¹⁶	45.7	37.7	37.9	37.6	37.6	36.9	36.4	37.6	40.6	36.2	35.8	38.8
33	Loans to commercial banks ²⁰	8.8	7.7	7.9	8.4	7.8	7.7	8.5	10.0	10.0	10.0	10.0	9.8
34	Cash assets ²¹	1,582.4	1,476.2	1,461.5	1,398.7	1,428.0	1,451.9	1,456.3	1,503.3	1,492.5	1,518.2	1,531.3	1,506.2
35	Trading assets ²²	143.5	144.5	137.6	128.9	133.1	135.2	128.0	129.7	121.7	130.7	129.4	124.6
36	Other assets ²³	1,076.4	1,074.2	1,077.6	1,078.4	1,094.0	1,085.8	1,079.8	1,079.2	1,072.7	1,077.4	1,079.5	1,078.7
37	TOTAL ASSETS	12,923.2	13,102.6	13,158.8	13,153.2	13,254.2	13,324.5	13,395.2	13,505.8	13,504.1	13,560.5	13,587.4	13,552.4
LIABILITIES													
38	Deposits	9,554.6	9,790.5	9,850.6	9,854.4	9,907.4	9,954.1	10,022.9	10,097.1	10,113.5	10,136.8	10,146.1	10,130.6
39	Large time deposits	814.2	844.3	853.0	855.2	865.3	881.7	878.9	871.9	865.9	869.3	869.0	864.4
40	Other deposits	8,740.4	8,946.2	8,997.6	8,999.2	9,042.1	9,072.3	9,144.0	9,225.1	9,247.6	9,267.5	9,277.2	9,266.3
41	Borrowings	1,047.9	1,068.1	1,074.0	1,080.5	1,089.2	1,096.6	1,094.0	1,087.6	1,090.9	1,090.9	1,097.7	1,108.6
42	Borrowings from banks in the U.S.	70.1	67.1	67.7	69.3	69.0	67.2	68.2	73.0	75.8	71.3	68.0	71.8
43	Borrowings from others	977.8	1,001.1	1,006.3	1,011.2	1,020.2	1,029.4	1,025.8	1,014.6	1,015.2	1,019.6	1,029.7	1,036.8
44	Trading liabilities ²⁴	156.0	143.5	141.8	133.3	134.1	136.3	132.5	135.9	128.3	139.6	132.2	124.5
45	Net due to related foreign offices	141.9	76.7	86.0	73.6	83.3	79.1	85.6	112.0	106.9	112.8	123.8	120.4
46	Other liabilities ²⁵	372.8	352.1	349.4	335.0	344.4	347.5	345.3	356.2	357.2	357.9	359.1	348.2
47	TOTAL LIABILITIES	11,273.1	11,431.0	11,501.7	11,476.8	11,558.3	11,613.5	11,680.3	11,788.8	11,796.9	11,838.0	11,858.9	11,832.2
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,650.0	1,671.6	1,657.0	1,676.4	1,695.9	1,711.0	1,714.9	1,716.9	1,707.2	1,722.5	1,728.4	1,720.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	25.0	16.1	8.6	5.4	12.6	17.4	13.1	18.5	17.1	20.8	22.3	17.1
50	U.S. Treasury and agency securities, MBS ²⁸	17.1	11.7	5.9	2.6	7.1	13.5	12.5	14.6	13.5	15.5	16.5	13.3
51	Loans with original amounts of \$1,000,000 or less	539.5	542.5	543.6	545.5	545.0	545.0	547.7	547.6	547.6	547.9	548.7	548.4
52	Loans secured by nonfarm nonresidential properties ²⁹	265.7	263.5	263.2	262.8	262.4	261.5	261.9	261.6	261.7	261.5	261.4	261.1
53	Commercial and industrial loans to U.S. addressees ³⁰	273.8	279.1	280.4	282.6	282.6	283.5	285.9	286.0	285.9	286.4	287.2	287.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	10,165.5	10,462.1	10,553.3	10,665.1	10,684.9	10,712.3	10,777.8	10,845.1	10,867.5	10,905.7	10,895.0	10,884.7
2	Securities in bank credit ²	2,844.8	2,869.5	2,905.1	2,922.4	2,937.5	2,942.5	2,946.4	2,972.2	2,978.2	2,992.7	2,990.0	2,986.7
3	Treasury and agency securities ³	2,047.8	2,087.0	2,119.5	2,135.2	2,147.3	2,150.9	2,150.5	2,173.7	2,178.1	2,193.6	2,187.3	2,187.8
4	Mortgage-backed securities (MBS) ⁴	1,452.5	1,524.5	1,543.6	1,551.2	1,552.6	1,557.5	1,560.5	1,580.7	1,584.5	1,597.0	1,591.5	1,589.1
5	Non-MBS ⁵	595.3	562.5	575.8	584.0	594.7	593.4	590.0	592.9	593.6	596.6	595.8	598.6
6	Other securities	797.0	782.5	785.7	787.2	790.2	791.6	795.9	798.6	800.1	799.1	802.6	799.0
7	Mortgage-backed securities ⁶	126.0	120.7	120.4	119.7	116.8	115.1	113.7	112.6	111.3	112.9	112.8	111.3
8	Non-MBS ⁷	670.9	661.8	665.3	667.5	673.3	676.5	682.2	686.0	688.8	686.2	689.8	687.6
9	Loans and leases in bank credit ⁸	7,320.7	7,592.6	7,648.2	7,742.7	7,747.5	7,769.7	7,831.4	7,872.8	7,889.4	7,912.9	7,905.1	7,898.0
10	Commercial and industrial loans	1,524.0	1,572.2	1,585.4	1,591.4	1,594.7	1,622.9	1,656.0	1,671.1	1,675.2	1,684.4	1,677.2	1,677.0
11	Real estate loans	3,665.6	3,766.1	3,800.0	3,822.0	3,834.7	3,851.8	3,868.7	3,883.3	3,888.2	3,903.5	3,913.2	3,905.3
12	Residential real estate loans	2,044.2	2,063.6	2,085.5	2,088.2	2,086.4	2,089.7	2,093.7	2,096.8	2,098.2	2,109.6	2,116.3	2,105.7
13	Revolving home equity loans	449.7	437.3	436.4	435.4	432.6	430.3	427.3	425.1	425.2	424.0	423.8	423.1
14	Closed-end residential loans ⁹	1,594.4	1,626.3	1,649.1	1,652.8	1,653.8	1,659.4	1,666.4	1,671.7	1,673.0	1,685.6	1,692.5	1,682.6
15	Commercial real estate loans	1,621.4	1,702.4	1,714.5	1,733.9	1,748.3	1,762.1	1,775.0	1,786.4	1,790.0	1,793.9	1,796.9	1,799.6
16	Construction and land development loans ¹⁰	231.2	249.4	253.8	256.5	257.5	260.2	263.5	264.9	266.1	266.0	267.8	269.5
17	Secured by farmland ¹¹	82.7	86.3	86.6	87.4	87.9	88.3	89.0	89.8	89.9	90.1	90.4	90.5
18	Secured by multifamily properties ¹²	242.5	262.2	265.5	271.2	273.6	275.9	276.9	279.9	280.5	282.2	282.9	283.3
19	Secured by nonfarm nonresidential properties ¹³	1,065.0	1,104.6	1,108.6	1,118.8	1,129.3	1,137.8	1,145.5	1,151.9	1,153.5	1,155.5	1,155.8	1,156.2
20	Consumer loans	1,198.5	1,253.7	1,262.5	1,289.7	1,292.9	1,281.9	1,279.1	1,290.2	1,296.2	1,294.4	1,296.3	1,297.1
21	Credit cards and other revolving plans	616.4	645.0	651.1	673.9	673.0	660.0	655.3	662.1	666.6	664.0	664.5	664.3
22	Other consumer loans	582.1	608.6	611.4	615.8	619.8	621.9	623.9	628.0	629.6	630.4	631.8	632.8
23	Automobile loans ¹⁴	362.3	379.8	382.4	385.1	387.3	388.7	390.7	393.8	394.8	395.4	396.4	396.8
24	All other consumer loans ¹⁵	219.8	228.8	229.0	230.7	232.5	233.1	233.1	234.2	234.8	235.0	235.4	236.0
25	Other loans and leases	932.5	1,000.7	1,000.2	1,039.6	1,025.1	1,013.1	1,027.6	1,028.3	1,029.8	1,030.7	1,018.3	1,018.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	125.5	128.0	124.8	138.6	121.7	114.9	122.3	115.3	117.1	111.8	105.1	109.2
27	All other loans and leases ¹⁷	807.0	872.7	875.4	901.1	903.4	898.2	905.3	913.1	912.7	918.9	913.2	909.4
28	Loans to nondepository financial institutions ¹⁸	233.1	267.1	267.0	279.0	278.4	276.9	279.7	283.8	283.2	286.5	284.5	285.6
29	Other loans not elsewhere classified ¹⁹	573.8	605.6	608.5	622.1	625.0	621.4	625.6	629.2	629.6	632.5	628.7	623.8
30	LESS: Allowance for loan and lease losses	106.2	105.5	105.6	105.7	105.3	105.7	105.9	107.0	106.8	107.1	107.3	107.2

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)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS (CONTINUED)													
31	Interbank loans	53.7	46.1	46.5	47.5	46.6	45.2	45.3	47.1	48.2	44.6	45.0	46.3
32	Fed funds and reverse RPs with banks ¹⁶	44.7	38.3	38.6	39.1	38.4	37.2	36.7	36.9	37.9	34.4	34.8	36.2
33	Loans to commercial banks ²⁰	9.0	7.7	8.0	8.4	8.2	8.0	8.6	10.2	10.2	10.2	10.2	10.1
34	Cash assets ²¹	1,576.9	1,470.2	1,504.5	1,453.1	1,411.8	1,458.3	1,479.5	1,501.4	1,424.5	1,462.6	1,482.2	1,439.4
35	Trading assets ²²	144.7	140.7	136.6	126.1	136.2	142.8	132.8	130.4	125.5	130.1	131.3	124.1
36	Other assets ²³	1,073.0	1,073.7	1,076.3	1,079.1	1,097.0	1,088.7	1,082.7	1,076.5	1,070.0	1,074.2	1,083.9	1,077.7
37	TOTAL ASSETS	12,907.6	13,087.3	13,211.7	13,265.2	13,271.4	13,341.6	13,412.2	13,493.6	13,428.8	13,510.1	13,530.2	13,465.1
LIABILITIES													
38	Deposits	9,583.0	9,776.4	9,881.6	9,957.8	9,911.2	9,957.6	10,066.2	10,130.0	10,040.8	10,111.6	10,104.9	10,050.0
39	Large time deposits	812.4	837.2	845.3	854.5	863.2	883.4	875.1	871.1	866.8	870.5	867.2	864.3
40	Other deposits	8,770.6	8,939.2	9,036.3	9,103.3	9,048.0	9,074.3	9,191.1	9,258.9	9,174.0	9,241.1	9,237.6	9,185.7
41	Borrowings	1,043.3	1,059.7	1,063.3	1,076.5	1,099.3	1,106.8	1,092.8	1,084.0	1,106.8	1,109.4	1,115.4	1,124.0
42	Borrowings from banks in the U.S.	69.4	67.3	66.5	70.0	70.9	68.1	68.0	72.3	73.3	70.9	68.5	71.2
43	Borrowings from others	974.0	992.4	996.7	1,006.5	1,028.5	1,038.6	1,024.8	1,011.6	1,033.6	1,038.4	1,046.9	1,052.8
44	Trading liabilities ²⁴	155.3	138.5	141.6	133.5	144.8	147.5	140.6	136.1	128.7	135.6	133.0	123.2
45	Net due to related foreign offices	116.8	83.8	88.8	69.5	84.6	77.4	70.6	92.3	100.2	95.7	108.4	108.8
46	Other liabilities ²⁵	366.0	357.7	357.7	339.5	342.2	350.6	343.3	349.9	353.0	357.5	354.4	344.2
47	TOTAL LIABILITIES	11,264.5	11,416.1	11,532.9	11,576.8	11,582.0	11,639.9	11,713.5	11,792.2	11,729.5	11,809.8	11,816.0	11,750.4
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,643.1	1,671.2	1,678.8	1,688.4	1,689.4	1,701.7	1,698.7	1,701.3	1,699.2	1,700.3	1,714.1	1,714.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	25.0	16.1	8.6	5.4	12.6	17.4	13.1	18.5	17.1	20.8	22.3	17.1
50	U.S. Treasury and agency securities, MBS ²⁸	17.1	11.7	5.9	2.6	7.1	13.5	12.5	14.6	13.5	15.5	16.5	13.3
51	Loans with original amounts of \$1,000,000 or less	541.3	540.6	541.2	545.3	545.5	545.5	548.3	549.5	549.7	549.9	549.6	549.6
52	Loans secured by nonfarm nonresidential properties ²⁹	265.5	263.4	263.3	263.2	263.0	261.7	261.8	261.4	261.4	261.1	260.9	260.6
53	Commercial and industrial loans to U.S. addressees ³⁰	275.8	277.2	277.9	282.1	282.5	283.8	286.4	288.0	288.3	288.9	288.8	289.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 27, 2016

Account		2015	2015	2015	2015	2016	2016	2016	2016	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	6,536.6	6,711.5	6,771.4	6,805.4	6,829.0	6,875.2	6,919.8	6,960.8	6,971.2	6,995.5	6,996.6	6,994.4
2	Securities in bank credit ²	1,977.7	2,012.0	2,031.1	2,038.3	2,056.5	2,059.9	2,052.8	2,075.8	2,082.0	2,092.9	2,093.6	2,091.7
3	Treasury and agency securities ³	1,434.4	1,490.2	1,507.7	1,514.4	1,528.1	1,529.2	1,520.1	1,541.4	1,546.8	1,557.4	1,556.9	1,557.6
4	Mortgage-backed securities (MBS) ⁴	1,037.9	1,105.1	1,116.5	1,123.6	1,125.9	1,123.7	1,122.1	1,139.5	1,143.9	1,148.5	1,149.6	1,145.3
5	Non-MBS ⁵	396.5	385.1	391.2	390.8	402.2	405.5	398.0	401.9	402.9	408.9	407.3	412.2
6	Other securities	543.3	521.8	523.4	523.9	528.4	530.7	532.7	534.4	535.2	535.6	536.7	534.2
7	Mortgage-backed securities ⁶	112.2	106.0	105.0	104.2	102.2	100.8	99.2	96.7	95.4	97.3	96.5	95.2
8	Non-MBS ⁷	431.0	415.8	418.5	419.7	426.2	429.9	433.5	437.8	439.8	438.2	440.1	439.0
9	Loans and leases in bank credit ⁸	4,558.9	4,699.6	4,740.3	4,767.0	4,772.6	4,815.3	4,867.0	4,885.0	4,889.2	4,902.5	4,903.0	4,902.7
10	Commercial and industrial loans	979.9	1,026.9	1,040.8	1,041.8	1,045.5	1,066.8	1,090.3	1,097.4	1,098.5	1,102.9	1,102.4	1,099.1
11	Real estate loans	1,961.1	1,987.4	2,009.4	2,014.0	2,020.4	2,033.5	2,037.4	2,041.3	2,048.4	2,048.2	2,053.2	2,055.8
12	Residential real estate loans	1,379.6	1,375.5	1,394.7	1,394.5	1,390.9	1,396.1	1,399.6	1,395.2	1,398.5	1,397.7	1,403.4	1,405.9
13	Revolving home equity loans	334.4	319.5	318.1	315.9	313.4	311.0	308.5	305.6	304.9	304.1	304.0	303.3
14	Closed-end residential loans ⁹	1,045.2	1,056.1	1,076.7	1,078.6	1,077.5	1,085.1	1,091.1	1,089.7	1,093.6	1,093.6	1,099.4	1,102.5
15	Commercial real estate loans	581.5	611.8	614.6	619.5	629.5	637.4	637.8	646.1	649.9	650.5	649.8	649.9
16	Construction and land development loans ¹⁰	85.9	91.8	92.6	93.5	94.5	95.1	95.9	96.3	96.5	96.2	96.5	97.0
17	Secured by farmland ¹¹	7.5	8.0	8.1	8.2	8.6	8.7	8.8	9.3	9.3	9.3	9.3	9.3
18	Secured by multifamily properties ¹²	111.5	119.9	121.9	124.0	125.9	127.3	125.9	126.8	127.1	127.2	127.6	128.2
19	Secured by nonfarm nonresidential properties ¹³	376.6	392.1	392.0	393.7	400.5	406.3	407.2	413.7	417.0	417.8	416.4	415.4
20	Consumer loans	898.5	922.2	926.7	930.9	937.6	942.1	951.4	954.7	956.1	956.9	957.4	958.5
21	Credit cards and other revolving plans	483.7	494.8	496.1	498.4	500.3	502.0	509.1	510.8	511.5	511.5	511.0	512.0
22	Other consumer loans	414.8	427.5	430.6	432.5	437.2	440.1	442.3	443.9	444.6	445.4	446.4	446.5
23	Automobile loans ¹⁴	293.5	306.6	309.3	311.3	313.1	315.3	317.2	319.6	320.2	321.0	322.0	322.2
24	All other consumer loans ¹⁵	121.3	120.9	121.3	121.2	124.2	124.8	125.1	124.4	124.3	124.4	124.3	124.3
25	Other loans and leases	719.4	763.0	763.3	780.4	769.1	772.8	788.0	791.5	786.2	794.6	790.0	789.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	118.0	114.3	112.0	120.1	105.0	100.8	111.0	111.2	106.4	108.7	106.1	111.5
27	All other loans and leases ¹⁷	601.5	648.7	651.3	660.3	664.1	672.0	676.9	680.3	679.7	685.8	683.9	677.8
28	Loans to nondepository financial institutions ¹⁸	197.7	227.3	227.5	232.4	236.5	241.1	241.6	241.6	241.2	241.9	242.8	243.3
29	Other loans not elsewhere classified ¹⁹	403.8	421.4	423.8	427.8	427.6	430.9	435.4	438.7	438.5	444.0	441.1	434.5
30	LESS: Allowance for loan and lease losses	70.1	68.9	68.3	68.3	68.6	68.5	68.6	70.1	70.1	69.7	69.8	69.6

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)

May 27, 2016

Account		2015	2015	2015	2015	2016	2016	2016	2016	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 27	May 4	May 11	May 18
ASSETS (CONTINUED)													
31	Interbank loans	29.8	22.3	20.1	21.4	20.7	19.4	19.8	22.4	24.5	22.2	22.1	20.7
32	Fed funds and reverse RPs with banks ¹⁶	21.7	15.4	13.1	14.2	13.6	12.4	12.2	13.2	15.3	13.1	13.0	11.6
33	Loans to commercial banks ²⁰	8.2	6.9	7.0	7.2	7.1	7.0	7.6	9.3	9.2	9.1	9.1	9.0
34	Cash assets ²¹	1,263.2	1,137.3	1,116.5	1,053.7	1,071.3	1,109.5	1,144.2	1,175.8	1,170.8	1,181.7	1,198.6	1,164.4
35	Trading assets ²²	140.4	140.0	133.5	124.9	129.0	131.5	124.2	125.1	117.3	125.9	124.7	120.3
36	Other assets ²³	802.6	798.1	801.3	800.9	814.5	810.8	802.8	800.9	796.3	799.7	801.1	798.9
37	TOTAL ASSETS	8,702.6	8,740.3	8,774.5	8,738.0	8,795.8	8,877.8	8,942.3	9,015.0	9,009.9	9,055.3	9,073.2	9,029.0
LIABILITIES													
38	Deposits	6,225.1	6,345.4	6,385.1	6,377.3	6,402.1	6,431.7	6,476.3	6,545.3	6,555.6	6,572.2	6,572.4	6,553.8
39	Large time deposits	432.0	455.9	464.0	468.1	472.5	487.5	482.7	481.2	475.4	477.6	475.2	469.6
40	Other deposits	5,793.1	5,889.4	5,921.1	5,909.2	5,929.6	5,944.2	5,993.6	6,064.1	6,080.2	6,094.6	6,097.2	6,084.2
41	Borrowings	769.2	775.8	780.5	782.4	784.5	796.5	795.5	781.4	782.3	786.3	795.6	805.1
42	Borrowings from banks in the U.S.	25.4	27.2	27.4	28.6	29.1	29.4	30.9	33.3	35.3	31.0	28.9	32.6
43	Borrowings from others	743.8	748.5	753.0	753.8	755.4	767.1	764.7	748.1	747.0	755.3	766.7	772.4
44	Trading liabilities ²⁴	151.6	138.6	136.8	128.8	129.5	131.6	128.1	131.4	124.0	134.9	127.5	119.8
45	Net due to related foreign offices	91.5	33.4	42.0	32.2	47.5	43.5	45.5	66.9	63.5	65.8	78.1	73.1
46	Other liabilities ²⁵	312.6	290.2	287.9	273.7	283.7	284.5	282.9	294.0	295.7	295.8	297.6	284.0
47	TOTAL LIABILITIES	7,549.9	7,583.3	7,632.3	7,594.3	7,647.3	7,687.7	7,728.2	7,819.0	7,821.1	7,855.1	7,871.2	7,835.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,152.7	1,157.0	1,142.2	1,143.7	1,148.5	1,190.1	1,214.1	1,196.0	1,188.8	1,200.3	1,202.1	1,193.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	21.7	13.6	6.6	4.6	12.1	14.5	9.7	14.8	13.4	16.8	18.3	13.2
50	U.S. Treasury and agency securities, MBS ²⁸	14.1	9.5	4.4	2.2	6.9	11.3	9.8	11.9	10.7	12.8	13.8	10.6
51	Loans with original amounts of \$1,000,000 or less	180.6	180.9	182.4	184.6	187.2	186.5	188.2	189.5	189.6	189.9	190.1	189.9
52	Loans secured by nonfarm nonresidential properties ²⁹	59.2	57.7	57.4	57.1	57.8	56.9	56.6	57.0	57.0	56.8	56.6	56.5
53	Commercial and industrial loans to U.S. addressees ³⁰	121.4	123.2	125.0	127.5	129.4	129.6	131.6	132.5	132.6	133.1	133.5	133.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 27, 2016

Account		2015	2015	2015	2015	2016	2016	2016	2016	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	6,533.0	6,709.1	6,777.3	6,844.5	6,854.2	6,880.5	6,914.5	6,956.7	6,965.8	7,001.4	6,989.7	6,983.4
2	Securities in bank credit ²	1,987.7	2,007.2	2,035.5	2,044.5	2,059.8	2,065.3	2,061.4	2,084.8	2,092.3	2,104.2	2,100.3	2,097.8
3	Treasury and agency securities ³	1,444.3	1,483.8	1,510.3	1,517.9	1,530.3	1,534.2	1,528.7	1,549.8	1,555.2	1,568.5	1,562.0	1,563.1
4	Mortgage-backed securities (MBS) ⁴	1,039.5	1,106.5	1,122.7	1,125.3	1,125.3	1,125.6	1,123.9	1,140.2	1,144.6	1,154.8	1,149.1	1,147.0
5	Non-MBS ⁵	404.8	377.3	387.6	392.6	405.0	408.6	404.8	409.6	410.6	413.7	413.0	416.1
6	Other securities	543.5	523.4	525.2	526.6	529.5	531.1	532.8	535.1	537.2	535.7	538.3	534.7
7	Mortgage-backed securities ⁶	112.5	106.2	105.4	104.5	102.1	100.6	99.0	97.1	95.9	97.3	97.2	95.7
8	Non-MBS ⁷	430.9	417.3	419.8	422.1	427.4	430.5	433.8	438.0	441.3	438.4	441.1	439.0
9	Loans and leases in bank credit ⁸	4,545.3	4,701.9	4,741.8	4,800.0	4,794.4	4,815.3	4,853.0	4,871.9	4,873.5	4,897.3	4,889.4	4,885.6
10	Commercial and industrial loans	988.2	1,025.2	1,037.5	1,040.4	1,041.5	1,067.2	1,096.4	1,106.5	1,108.4	1,116.4	1,109.5	1,108.8
11	Real estate loans	1,957.6	1,985.9	2,009.8	2,014.6	2,023.5	2,033.4	2,034.2	2,037.8	2,040.0	2,048.4	2,054.7	2,048.2
12	Residential real estate loans	1,376.8	1,376.4	1,396.3	1,393.9	1,392.1	1,395.0	1,393.9	1,392.6	1,393.3	1,401.2	1,407.3	1,400.2
13	Revolving home equity loans	334.3	319.8	318.3	316.7	313.8	311.5	308.2	305.5	305.3	304.3	304.1	303.3
14	Closed-end residential loans ⁹	1,042.5	1,056.6	1,078.0	1,077.2	1,078.3	1,083.5	1,085.6	1,087.0	1,088.1	1,096.9	1,103.3	1,097.0
15	Commercial real estate loans	580.7	609.5	613.5	620.7	631.4	638.4	640.3	645.3	646.7	647.2	647.4	647.9
16	Construction and land development loans ¹⁰	85.5	91.8	92.9	93.8	94.0	94.4	95.1	95.7	96.0	95.7	96.3	97.1
17	Secured by farmland ¹¹	7.4	8.0	8.1	8.3	8.7	8.7	8.7	9.2	9.2	9.2	9.2	9.2
18	Secured by multifamily properties ¹²	112.1	119.2	121.7	124.2	125.9	127.2	126.1	127.4	127.6	127.9	128.2	128.5
19	Secured by nonfarm nonresidential properties ¹³	375.8	390.5	390.8	394.4	402.8	408.2	410.4	413.0	413.9	414.4	413.7	413.1
20	Consumer loans	889.9	921.5	927.6	946.5	949.5	941.0	938.1	945.6	949.8	948.5	949.8	949.9
21	Credit cards and other revolving plans	476.5	493.5	497.2	513.6	512.2	502.6	498.5	503.1	506.3	504.5	504.7	504.4
22	Other consumer loans	413.3	428.0	430.4	432.9	437.4	438.5	439.6	442.5	443.5	444.0	445.1	445.4
23	Automobile loans ¹⁴	292.6	307.5	309.7	311.7	313.3	314.4	315.8	318.5	319.4	319.9	320.8	321.1
24	All other consumer loans ¹⁵	120.8	120.5	120.6	121.2	124.1	124.1	123.8	123.9	124.1	124.1	124.3	124.3
25	Other loans and leases	709.6	769.3	766.9	798.5	779.9	773.7	784.3	782.0	775.4	783.9	775.4	778.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	113.2	116.9	112.2	125.6	108.7	103.8	112.5	107.2	102.4	104.7	100.3	106.8
27	All other loans and leases ¹⁷	596.4	652.4	654.7	672.9	671.2	669.9	671.8	674.8	672.9	679.2	675.1	672.0
28	Loans to nondepository financial institutions ¹⁸	196.7	227.8	228.2	236.7	238.6	239.7	238.5	240.1	239.5	240.7	240.2	241.6
29	Other loans not elsewhere classified ¹⁹	399.7	424.6	426.5	436.3	432.6	430.2	433.3	434.7	433.4	438.5	434.8	430.4
30	LESS: Allowance for loan and lease losses	69.6	68.6	68.6	68.5	68.5	68.7	68.6	69.6	69.5	69.5	69.7	69.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS (CONTINUED)													
31	Interbank loans	29.1	22.3	20.4	22.2	21.3	19.3	19.6	22.0	24.0	22.0	21.8	20.0
32	Fed funds and reverse RPs with banks ¹⁶	21.0	15.5	13.4	14.7	14.1	12.3	12.0	12.8	14.8	12.8	12.5	10.8
33	Loans to commercial banks ²⁰	8.1	6.8	7.0	7.5	7.2	7.0	7.6	9.2	9.2	9.2	9.3	9.2
34	Cash assets ²¹	1,245.5	1,127.4	1,140.9	1,104.5	1,083.7	1,109.3	1,132.6	1,166.0	1,121.8	1,139.8	1,155.8	1,115.9
35	Trading assets ²²	140.6	136.4	132.5	122.0	132.2	138.0	128.1	125.7	120.9	125.3	126.6	119.8
36	Other assets ²³	800.2	797.7	800.1	801.0	817.2	811.8	806.7	799.0	793.3	797.6	805.7	799.8
37	TOTAL ASSETS	8,678.9	8,724.3	8,802.8	8,825.5	8,840.2	8,890.3	8,932.9	8,999.9	8,956.4	9,016.7	9,030.0	8,969.2
LIABILITIES													
38	Deposits	6,245.9	6,335.2	6,399.0	6,452.1	6,411.0	6,436.1	6,511.5	6,568.6	6,507.4	6,558.7	6,544.4	6,500.1
39	Large time deposits	427.9	449.7	458.6	468.8	473.7	491.4	481.0	477.7	473.5	476.6	471.9	468.3
40	Other deposits	5,818.0	5,885.5	5,940.4	5,983.3	5,937.3	5,944.7	6,030.6	6,090.9	6,034.0	6,082.1	6,072.5	6,031.9
41	Borrowings	769.2	769.8	775.4	778.5	790.9	806.9	799.6	782.3	798.5	802.4	810.7	817.8
42	Borrowings from banks in the U.S.	25.2	27.2	26.8	29.3	30.5	30.1	31.1	33.0	33.7	30.8	29.6	32.4
43	Borrowings from others	744.1	742.6	748.6	749.2	760.3	776.7	768.5	749.2	764.8	771.6	781.1	785.4
44	Trading liabilities ²⁴	150.7	133.6	136.9	129.0	140.2	142.1	135.6	131.3	124.0	130.7	128.1	118.4
45	Net due to related foreign offices	72.4	38.6	41.7	25.7	47.3	41.5	33.1	52.8	61.5	54.2	67.0	65.5
46	Other liabilities ²⁵	307.1	295.6	294.4	276.4	281.9	286.4	281.3	289.1	293.2	296.2	292.8	280.6
47	TOTAL LIABILITIES	7,545.4	7,572.9	7,647.3	7,661.8	7,671.3	7,712.9	7,761.1	7,823.9	7,784.6	7,842.2	7,843.0	7,782.4
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,133.5	1,151.4	1,155.4	1,163.8	1,168.9	1,177.4	1,171.7	1,176.0	1,171.8	1,174.5	1,187.0	1,186.8
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	21.7	13.6	6.6	4.6	12.1	14.5	9.7	14.8	13.4	16.8	18.3	13.2
50	U.S. Treasury and agency securities, MBS ²⁸	14.1	9.5	4.4	2.2	6.9	11.3	9.8	11.9	10.7	12.8	13.8	10.6
51	Loans with original amounts of \$1,000,000 or less	182.0	179.9	180.9	185.1	187.3	187.6	189.4	190.9	191.1	191.2	190.9	190.9
52	Loans secured by nonfarm nonresidential properties ²⁹	59.3	57.5	57.4	57.2	57.9	57.1	56.8	57.1	57.0	56.8	56.6	56.5
53	Commercial and industrial loans to U.S. addressees ³⁰	122.7	122.3	123.5	127.9	129.4	130.4	132.6	133.8	134.0	134.4	134.3	134.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 27, 2016

Account		2015	2015	2015	2015	2016	2016	2016	2016	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	3,636.6	3,756.7	3,770.3	3,801.4	3,830.4	3,837.3	3,872.0	3,892.8	3,903.0	3,899.8	3,912.0	3,906.7
2	Securities in bank credit ²	854.0	864.1	867.7	876.0	880.5	875.4	882.2	884.2	883.8	885.3	887.2	887.2
3	Treasury and agency securities ³	600.1	606.6	608.7	615.2	618.5	613.7	617.7	620.2	621.1	622.3	624.1	623.8
4	Mortgage-backed securities (MBS) ⁴	409.3	421.3	421.7	425.5	428.0	429.9	432.5	436.9	437.5	438.2	439.6	439.5
5	Non-MBS ⁵	190.8	185.3	187.1	189.7	190.6	183.8	185.2	183.3	183.7	184.0	184.6	184.3
6	Other securities	253.9	257.4	259.0	260.8	262.0	261.6	264.5	264.0	262.6	263.0	263.1	263.4
7	Mortgage-backed securities ⁶	13.5	14.6	14.8	15.1	14.8	14.6	14.8	15.4	15.4	15.3	15.3	15.2
8	Non-MBS ⁷	240.4	242.8	244.2	245.7	247.2	247.0	249.6	248.5	247.3	247.8	247.8	248.2
9	Loans and leases in bank credit ⁸	2,782.6	2,892.7	2,902.5	2,925.4	2,949.8	2,962.0	2,989.8	3,008.7	3,019.3	3,014.5	3,024.8	3,019.5
10	Commercial and industrial loans	533.1	549.2	549.4	552.0	555.7	556.3	558.5	561.8	563.0	563.3	565.2	564.6
11	Real estate loans	1,712.4	1,778.8	1,786.8	1,801.2	1,809.9	1,819.3	1,836.7	1,850.1	1,853.6	1,856.0	1,861.8	1,864.7
12	Residential real estate loans	669.6	687.0	687.5	691.7	695.4	697.0	702.0	706.6	707.7	706.4	708.8	709.8
13	Revolving home equity loans	115.6	117.5	117.7	118.3	118.5	118.8	119.5	119.8	119.9	119.8	119.9	119.9
14	Closed-end residential loans ⁹	554.0	569.4	569.9	573.4	576.9	578.2	582.5	586.8	587.8	586.6	589.0	589.8
15	Commercial real estate loans	1,042.7	1,091.9	1,099.2	1,109.4	1,114.5	1,122.3	1,134.8	1,143.5	1,145.9	1,149.6	1,153.0	1,154.9
16	Construction and land development loans ¹⁰	146.3	157.3	159.7	161.8	163.5	165.7	168.4	170.1	171.0	171.2	172.2	172.9
17	Secured by farmland ¹¹	75.7	78.1	78.4	78.9	79.2	79.7	80.7	80.9	81.0	81.2	81.4	81.5
18	Secured by multifamily properties ¹²	131.2	142.3	143.7	145.8	146.9	148.9	151.3	153.2	153.7	155.0	155.6	155.6
19	Secured by nonfarm nonresidential properties ¹³	689.6	714.2	717.4	722.9	724.9	727.9	734.4	739.4	740.2	742.2	743.8	744.8
20	Consumer loans	311.1	330.6	332.7	337.3	338.9	340.9	345.1	347.3	347.3	348.9	350.1	350.9
21	Credit cards and other revolving plans	141.8	151.4	153.0	154.1	156.6	157.4	159.8	161.2	161.0	162.0	162.8	163.0
22	Other consumer loans	169.3	179.1	179.7	183.1	182.3	183.4	185.3	186.1	186.3	186.9	187.3	187.9
23	Automobile loans ¹⁴	69.8	72.4	72.7	73.3	73.9	74.4	75.2	75.3	75.4	75.4	75.5	75.5
24	All other consumer loans ¹⁵	99.5	106.7	107.0	109.8	108.4	109.0	110.1	110.8	110.9	111.5	111.8	112.4
25	Other loans and leases	225.9	234.0	233.7	235.0	245.3	245.5	249.5	249.4	255.4	246.3	247.6	239.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	13.1	12.7	12.8	11.2	13.4	11.2	10.3	8.6	13.7	6.9	6.8	1.1
27	All other loans and leases ¹⁷	212.9	221.4	220.9	223.8	231.9	234.3	239.2	240.8	241.8	239.4	240.9	238.2
28	Loans to nondepository financial institutions ¹⁸	37.6	41.1	38.3	39.5	38.7	39.2	43.4	45.1	44.8	45.1	45.3	44.5
29	Other loans not elsewhere classified ¹⁹	175.2	180.3	182.6	184.3	193.2	195.1	195.9	195.7	197.0	194.3	195.5	193.7
30	LESS: Allowance for loan and lease losses	36.8	37.0	37.0	37.3	37.1	37.0	37.0	37.6	37.6	37.5	37.3	37.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending				
										Apr 27	May 4	May 11	May 18	
ASSETS (CONTINUED)														
31	Interbank loans	24.7	23.1	25.7	24.6	24.8	25.2	25.1	25.1	26.1	23.9	23.7	28.0	
32	Fed funds and reverse RPs with banks ¹⁶	24.0	22.3	24.8	23.4	24.0	24.6	24.2	24.4	25.3	23.1	22.8	27.1	
33	Loans to commercial banks ²⁰	0.7	0.9	0.9	1.1	0.8	0.7	0.9	0.8	0.8	0.8	0.9	0.8	
34	Cash assets ²¹	319.2	338.8	345.0	345.0	356.7	342.3	312.1	327.5	321.7	336.5	332.8	341.8	
35	Trading assets ²²	3.2	4.5	4.0	4.0	4.1	3.7	3.8	4.6	4.4	4.8	4.7	4.3	
36	Other assets ²³	273.8	276.0	276.3	277.5	279.5	275.0	276.9	278.3	276.4	277.7	278.3	279.9	
37	TOTAL ASSETS	4,220.6	4,362.2	4,384.2	4,415.2	4,458.4	4,446.7	4,452.9	4,490.8	4,494.2	4,505.2	4,514.1	4,523.4	
LIABILITIES														
38	Deposits	3,329.5	3,445.1	3,465.5	3,477.1	3,505.3	3,522.4	3,546.7	3,551.8	3,557.9	3,564.6	3,573.7	3,576.8	
39	Large time deposits	382.2	388.3	389.0	387.1	392.8	394.2	396.3	390.8	390.5	391.7	393.8	394.8	
40	Other deposits	2,947.3	3,056.8	3,076.5	3,090.0	3,112.5	3,128.1	3,150.4	3,161.0	3,167.4	3,172.8	3,179.9	3,182.0	
41	Borrowings	278.7	292.4	293.5	298.1	304.7	300.1	298.5	306.2	308.7	304.6	302.1	303.5	
42	Borrowings from banks in the U.S.	44.7	39.9	40.2	40.7	39.9	37.8	37.4	39.7	40.4	40.3	39.1	39.2	
43	Borrowings from others	234.1	252.5	253.3	257.4	264.9	262.3	261.1	266.5	268.2	264.3	263.0	264.3	
44	Trading liabilities ²⁴	4.4	5.0	4.9	4.6	4.5	4.8	4.5	4.5	4.3	4.7	4.7	4.7	
45	Net due to related foreign offices	50.4	43.3	44.0	41.4	35.8	35.5	40.1	45.2	43.4	46.9	45.8	47.3	
46	Other liabilities ²⁵	60.3	61.9	61.6	61.3	60.7	63.0	62.4	62.2	61.5	62.1	61.5	64.2	
47	TOTAL LIABILITIES	3,723.3	3,847.6	3,869.4	3,882.5	3,911.0	3,925.8	3,952.1	3,969.9	3,975.8	3,982.9	3,987.8	3,996.5	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	497.3	514.6	514.8	532.7	547.4	520.9	500.8	520.9	518.3	522.3	526.4	526.9	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	3.3	2.5	2.0	0.8	0.4	2.9	3.4	3.7	3.7	3.9	4.0	3.9	
50	U.S. Treasury and agency securities, MBS ²⁸	3.0	2.2	1.5	0.4	0.1	2.2	2.7	2.8	2.8	2.7	2.7	2.6	
51	Loans with original amounts of \$1,000,000 or less	358.9	361.6	361.2	360.8	357.8	358.5	359.5	358.1	358.0	358.0	358.5	358.5	
52	Loans secured by nonfarm nonresidential properties ²⁹	206.5	205.8	205.8	205.7	204.6	204.6	205.3	204.7	204.7	204.7	204.8	204.6	
53	Commercial and industrial loans to U.S. addressees ³⁰	152.4	155.8	155.4	155.2	153.1	153.9	154.2	153.5	153.3	153.3	153.7	154.0	

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

May 27, 2016

Account		2015	2015	2015	2015	2016	2016	2016	2016	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	3,632.4	3,753.0	3,776.0	3,820.6	3,830.8	3,831.7	3,863.4	3,888.4	3,901.7	3,904.2	3,905.3	3,901.3
2	Securities in bank credit ²	857.0	862.3	869.7	877.9	877.7	877.3	885.0	887.4	885.9	888.5	889.6	889.0
3	Treasury and agency securities ³	603.5	603.2	609.2	617.3	617.0	616.7	621.9	623.9	622.9	625.1	625.3	624.7
4	Mortgage-backed securities (MBS) ⁴	413.0	417.9	420.9	425.9	427.3	431.9	436.6	440.5	439.9	442.2	442.5	442.2
5	Non-MBS ⁵	190.6	185.3	188.3	191.4	189.7	184.8	185.3	183.4	183.0	182.9	182.8	182.5
6	Other securities	253.5	259.1	260.5	260.6	260.7	260.5	263.1	263.5	262.9	263.4	264.3	264.3
7	Mortgage-backed securities ⁶	13.5	14.6	15.0	15.2	14.7	14.5	14.7	15.5	15.5	15.6	15.7	15.6
8	Non-MBS ⁷	240.0	244.5	245.5	245.4	245.9	246.0	248.4	248.0	247.5	247.8	248.6	248.7
9	Loans and leases in bank credit ⁸	2,775.4	2,890.7	2,906.4	2,942.8	2,953.1	2,954.5	2,978.4	3,001.0	3,015.9	3,015.7	3,015.7	3,012.3
10	Commercial and industrial loans	535.8	547.0	547.9	551.0	553.3	555.8	559.6	564.7	566.8	568.0	567.7	568.2
11	Real estate loans	1,708.0	1,780.1	1,790.2	1,807.4	1,811.3	1,818.4	1,834.5	1,845.4	1,848.2	1,855.0	1,858.5	1,857.1
12	Residential real estate loans	667.3	687.2	689.2	694.2	694.3	694.8	699.9	704.3	704.8	708.4	709.0	705.4
13	Revolving home equity loans	115.4	117.6	118.1	118.7	118.8	118.9	119.1	119.6	119.9	119.7	119.8	119.8
14	Closed-end residential loans ⁹	552.0	569.6	571.1	575.5	575.6	575.9	580.8	584.7	584.9	588.7	589.2	585.6
15	Commercial real estate loans	1,040.7	1,092.9	1,101.0	1,113.2	1,116.9	1,123.7	1,134.6	1,141.1	1,143.4	1,146.6	1,149.5	1,151.7
16	Construction and land development loans ¹⁰	145.6	157.5	160.9	162.8	163.5	165.7	168.4	169.2	170.2	170.3	171.5	172.4
17	Secured by farmland ¹¹	75.3	78.3	78.5	79.1	79.3	79.6	80.3	80.6	80.7	80.9	81.2	81.3
18	Secured by multifamily properties ¹²	130.5	142.9	143.9	146.9	147.7	148.7	150.8	152.5	152.9	154.3	154.7	154.8
19	Secured by nonfarm nonresidential properties ¹³	689.3	714.2	717.8	724.4	726.5	729.6	735.2	738.9	739.6	741.1	742.1	743.2
20	Consumer loans	308.6	332.2	334.9	343.2	343.3	340.8	341.0	344.6	346.4	345.8	346.5	347.2
21	Credit cards and other revolving plans	139.9	151.6	153.9	160.3	160.9	157.4	156.8	159.0	160.3	159.5	159.8	159.9
22	Other consumer loans	168.8	180.6	181.1	182.9	182.5	183.4	184.2	185.6	186.1	186.4	186.8	187.4
23	Automobile loans ¹⁴	69.7	72.4	72.7	73.4	74.0	74.3	74.9	75.3	75.4	75.5	75.6	75.7
24	All other consumer loans ¹⁵	99.1	108.3	108.4	109.5	108.5	109.0	109.3	110.3	110.7	110.9	111.2	111.7
25	Other loans and leases	222.9	231.4	233.3	241.1	245.2	239.5	243.2	246.3	254.5	246.9	242.9	239.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	12.3	11.1	12.6	13.0	13.0	11.1	9.8	8.1	14.6	7.2	4.7	2.4
27	All other loans and leases ¹⁷	210.6	220.3	220.7	228.2	232.2	228.4	233.4	238.2	239.8	239.7	238.1	237.4
28	Loans to nondepository financial institutions ¹⁸	36.5	39.3	38.8	42.3	39.9	37.2	41.2	43.7	43.7	45.8	44.2	43.9
29	Other loans not elsewhere classified ¹⁹	174.1	181.0	182.0	185.8	192.3	191.2	192.3	194.6	196.2	193.9	193.9	193.5
30	LESS: Allowance for loan and lease losses	36.6	36.9	37.0	37.2	36.8	37.1	37.2	37.4	37.3	37.6	37.6	37.6

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)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending			
										Apr 27	May 4	May 11	May 18
ASSETS (CONTINUED)													
31	Interbank loans	24.6	23.8	26.1	25.3	25.3	25.9	25.7	25.1	24.1	22.6	23.2	26.3
32	Fed funds and reverse RPs with banks ¹⁶	23.7	22.8	25.2	24.4	24.3	24.9	24.7	24.1	23.1	21.6	22.3	25.4
33	Loans to commercial banks ²⁰	0.8	0.9	0.9	0.9	1.0	0.9	1.0	1.0	1.0	1.0	0.9	0.9
34	Cash assets ²¹	331.5	342.8	363.6	348.7	328.1	349.1	346.9	335.4	302.7	322.8	326.4	323.5
35	Trading assets ²²	4.1	4.3	4.0	4.1	4.1	4.9	4.7	4.7	4.5	4.8	4.7	4.3
36	Other assets ²³	272.8	276.0	276.2	278.1	279.8	276.8	275.9	277.6	276.6	276.6	278.2	277.9
37	TOTAL ASSETS	4,228.7	4,363.0	4,408.9	4,439.6	4,431.2	4,451.3	4,479.3	4,493.7	4,472.4	4,493.4	4,500.2	4,495.8
LIABILITIES													
38	Deposits	3,337.1	3,441.2	3,482.6	3,505.7	3,500.1	3,521.6	3,554.7	3,561.4	3,533.3	3,552.9	3,560.5	3,549.9
39	Large time deposits	384.6	387.5	386.7	385.7	389.4	392.0	394.1	393.4	393.3	393.9	395.3	396.1
40	Other deposits	2,952.5	3,053.7	3,095.9	3,120.0	3,110.7	3,129.6	3,160.6	3,168.0	3,140.0	3,159.0	3,165.2	3,153.8
41	Borrowings	274.1	289.9	287.8	297.9	308.5	299.9	293.2	301.7	308.3	307.0	304.7	306.3
42	Borrowings from banks in the U.S.	44.2	40.1	39.8	40.7	40.4	38.0	37.0	39.3	39.5	40.1	38.9	38.8
43	Borrowings from others	229.9	249.7	248.1	257.3	268.1	261.9	256.2	262.4	268.8	266.9	265.8	267.4
44	Trading liabilities ²⁴	4.6	4.9	4.6	4.5	4.5	5.4	5.0	4.8	4.7	4.9	4.9	4.8
45	Net due to related foreign offices	44.4	45.2	47.2	43.8	37.3	35.9	37.5	39.5	38.8	41.5	41.4	43.3
46	Other liabilities ²⁵	58.9	62.0	63.4	63.1	60.3	64.2	62.0	60.8	59.8	61.3	61.6	63.7
47	TOTAL LIABILITIES	3,719.1	3,843.2	3,885.6	3,915.0	3,910.7	3,927.1	3,952.4	3,968.3	3,945.0	3,967.5	3,973.0	3,968.0
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	509.6	519.8	523.3	524.6	520.5	524.2	527.0	525.4	527.4	525.9	527.1	527.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	3.3	2.5	2.0	0.8	0.4	2.9	3.4	3.7	3.7	3.9	4.0	3.9
50	U.S. Treasury and agency securities, MBS ²⁸	3.0	2.2	1.5	0.4	0.1	2.2	2.7	2.8	2.8	2.7	2.7	2.6
51	Loans with original amounts of \$1,000,000 or less	359.3	360.8	360.2	360.2	358.2	358.0	358.8	358.6	358.6	358.7	358.7	358.7
52	Loans secured by nonfarm nonresidential properties ²⁹	206.1	205.9	205.9	206.0	205.1	204.6	205.0	204.4	204.4	204.3	204.3	204.1
53	Commercial and industrial loans to U.S. addressees ³⁰	153.2	154.9	154.3	154.2	153.1	153.4	153.8	154.3	154.3	154.5	154.4	154.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 27, 2016

Account		2015	2015	2015	2015	2016	2016	2016	2016	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	1,022.0	1,050.4	1,062.8	1,075.2	1,107.5	1,116.8	1,106.7	1,122.1	1,140.9	1,136.7	1,136.2	1,136.2
2	Securities in bank credit ²	178.2	183.8	187.3	194.9	199.8	201.6	202.2	204.5	206.9	207.5	206.4	211.2
3	Treasury and agency securities ³	74.8	82.8	88.6	97.5	103.3	105.2	106.2	109.3	110.8	109.8	108.4	113.5
4	Mortgage-backed securities (MBS) ⁴	11.8	12.6	14.3	14.2	14.4	14.9	14.1	14.0	13.4	13.0	13.3	13.5
5	Non-MBS ⁵	63.0	70.2	74.3	83.4	88.8	90.3	92.0	95.3	97.4	96.8	95.1	100.0
6	Other securities	103.4	101.0	98.7	97.3	96.5	96.4	96.1	95.2	96.0	97.7	98.0	97.7
7	Mortgage-backed securities ⁶	3.5	2.8	2.9	3.2	3.0	2.8	2.4	2.2	2.2	2.2	2.2	1.6
8	Non-MBS ⁷	100.0	98.2	95.8	94.1	93.5	93.6	93.7	93.0	93.8	95.4	95.9	96.1
9	Loans and leases in bank credit ⁸	843.8	866.6	875.5	880.3	907.8	915.2	904.5	917.6	934.0	929.2	929.8	925.0
10	Commercial and industrial loans	331.9	351.5	356.3	361.1	363.2	363.7	371.7	384.1	385.4	386.1	387.7	388.8
11	Real estate loans	38.8	45.6	48.1	49.3	51.1	53.1	57.5	57.9	57.7	57.9	58.1	58.7
12	Residential real estate loans	2.3	1.4	1.5	1.4	1.4	1.8	2.5	1.3	1.0	1.5	1.6	2.0
13	Revolving home equity loans	0.4	0.3	0.4	0.4	0.4	0.3	0.4	0.4	0.4	0.5	0.5	0.5
14	Closed-end residential loans ⁹	1.9	1.1	1.2	1.0	1.1	1.5	2.1	0.9	0.5	1.0	1.1	1.6
15	Commercial real estate loans	36.5	44.2	46.6	48.0	49.7	51.2	55.0	56.5	56.8	56.5	56.5	56.7
16	Construction and land development loans ¹⁰	3.1	3.8	3.9	4.5	4.4	4.7	5.8	5.8	6.0	6.1	6.0	5.9
17	Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	1.1	1.9	1.8	1.7	2.0	2.0	2.2	2.4	2.6	2.7	2.9	2.9
19	Secured by nonfarm nonresidential properties ¹³	32.0	38.5	40.7	41.6	43.0	44.3	46.8	48.1	48.0	47.5	47.4	47.7
20	Consumer loans	2.6	2.6	2.6	2.4	2.3	2.3	2.2	2.2	2.3	2.2	2.2	2.2
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	2.6	2.6	2.4	2.3	2.3	2.2	2.2	2.3	2.2	2.2	2.2
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	0.0
24	All other consumer loans ¹⁵	2.6	2.6	2.6	2.4	2.3	2.3	2.2	2.2	2.3	2.2	2.2	2.2
25	Other loans and leases	470.5	466.9	468.5	467.5	491.1	496.2	473.0	473.4	488.6	482.9	481.8	475.2
26	Fed funds and reverse RPs with nonbanks ¹⁶	229.0	220.9	221.5	220.6	243.6	248.4	231.6	232.8	246.8	236.7	234.0	228.7
27	All other loans and leases ¹⁷	241.5	246.0	247.0	247.0	247.5	247.8	241.4	240.7	241.8	246.2	247.9	246.5
28	Loans to nondepository financial institutions ¹⁸	109.4	109.7	110.3	112.6	115.8	115.4	113.0	114.3	114.9	114.4	115.7	115.1
29	Other loans not elsewhere classified ¹⁹	132.1	136.3	136.7	134.4	131.7	132.4	128.3	126.4	126.9	131.8	132.2	131.5
30	LESS: Allowance for loan and lease losses	0.6	0.9	0.9	1.0	1.0	0.9	1.1	1.3	1.2	1.2	1.2	1.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending				
										Apr 27	May 4	May 11	May 18	
ASSETS (CONTINUED)														
31	Interbank loans	23.1	16.1	17.9	15.4	15.1	14.4	15.4	20.8	21.9	21.5	19.7	20.7	
32	Fed funds and reverse RPs with banks ¹⁶	20.8	12.9	14.9	12.5	12.0	11.3	12.1	17.4	18.7	18.6	16.7	17.6	
33	Loans to commercial banks ²⁰	2.3	3.1	3.1	2.9	3.1	3.1	3.3	3.3	3.2	2.9	3.0	3.1	
34	Cash assets ²¹	1,243.3	1,266.6	1,207.8	1,188.1	1,127.2	1,115.6	1,055.7	1,040.4	1,048.6	1,043.2	1,012.1	1,037.5	
35	Trading assets ²²	79.3	73.2	73.0	70.4	71.8	73.4	73.5	79.2	78.1	84.8	84.4	80.8	
36	Other assets ²³	71.8	57.1	58.7	62.3	67.0	65.7	67.9	65.1	67.3	54.6	61.4	61.1	
37	TOTAL ASSETS	2,438.9	2,462.5	2,419.3	2,410.4	2,387.6	2,385.0	2,318.2	2,326.3	2,355.6	2,339.5	2,312.6	2,335.1	
LIABILITIES														
38	Deposits	1,113.8	1,127.5	1,101.2	1,061.3	1,057.4	1,067.7	1,078.3	1,057.1	1,044.1	1,047.5	1,045.6	1,052.2	
39	Large time deposits	879.5	865.7	835.3	797.8	799.1	802.9	801.1	783.2	768.1	785.0	786.9	784.0	
40	Other deposits	234.3	261.8	265.9	263.5	258.3	264.8	277.2	273.9	276.0	262.5	258.7	268.2	
41	Borrowings	773.1	818.5	820.7	821.3	824.9	847.6	849.8	870.7	894.3	873.4	873.4	871.8	
42	Borrowings from banks in the U.S.	28.0	36.8	39.9	39.1	44.6	48.8	48.7	47.7	46.1	48.3	49.4	51.6	
43	Borrowings from others	745.1	781.7	780.8	782.2	780.3	798.8	801.2	823.0	848.1	825.1	824.0	820.2	
44	Trading liabilities ²⁴	78.6	70.9	71.3	72.7	76.0	82.6	78.9	82.6	81.4	85.1	84.3	83.4	
45	Net due to related foreign offices	409.8	402.9	343.5	355.8	366.6	323.8	256.1	272.4	292.6	290.9	259.7	285.5	
46	Other liabilities ²⁵	60.4	55.1	56.4	57.5	50.4	48.4	50.4	47.1	49.8	42.7	47.1	48.9	
47	TOTAL LIABILITIES	2,435.7	2,474.8	2,393.1	2,368.6	2,375.3	2,370.2	2,313.5	2,330.0	2,362.3	2,339.6	2,310.1	2,341.8	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	3.1	-12.3	26.1	41.9	12.4	14.8	4.7	-3.6	-6.7	-0.1	2.5	-6.8	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.3	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.4	1.6	1.7	1.4	
50	U.S. Treasury and agency securities, MBS ²⁸	1.3	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.4	1.6	1.7	1.4	
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	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	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	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

May 27, 2016

Account		2015	2015	2015	2015	2016	2016	2016	2016	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 27	May 4	May 11	May 18
ASSETS													
1	Bank credit	1,029.7	1,047.3	1,063.1	1,077.3	1,106.4	1,122.5	1,115.7	1,131.5	1,143.8	1,142.5	1,137.6	1,132.6
2	Securities in bank credit ²	177.8	181.6	186.6	196.0	199.1	202.4	203.3	204.8	206.9	208.3	208.0	209.4
3	Treasury and agency securities ³	75.0	79.2	86.5	98.2	102.2	107.3	108.7	110.0	111.7	112.2	111.7	112.9
4	Mortgage-backed securities (MBS) ⁴	11.3	12.8	14.1	14.2	14.2	14.1	13.4	13.5	13.5	13.8	13.8	13.8
5	Non-MBS ⁵	63.7	66.4	72.4	84.0	87.9	93.1	95.3	96.6	98.2	98.5	97.8	99.2
6	Other securities	102.8	102.4	100.1	97.8	97.0	95.1	94.7	94.7	95.2	96.0	96.4	96.4
7	Mortgage-backed securities ⁶	3.5	3.0	2.8	2.7	2.8	2.4	2.3	2.3	2.2	2.3	2.3	1.7
8	Non-MBS ⁷	99.3	99.4	97.3	95.1	94.2	92.7	92.4	92.5	93.0	93.7	94.1	94.7
9	Loans and leases in bank credit ⁸	851.9	865.8	876.6	881.3	907.3	920.1	912.4	926.7	936.9	934.3	929.6	923.3
10	Commercial and industrial loans	333.6	347.8	352.5	361.9	363.8	367.4	376.6	386.3	385.5	387.6	386.8	387.9
11	Real estate loans	37.9	46.2	47.9	49.7	52.0	53.4	55.7	57.0	57.2	56.6	57.1	57.5
12	Residential real estate loans	2.2	1.8	1.6	1.5	1.3	1.3	1.3	1.2	1.2	1.1	1.1	1.1
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	1.8	1.5	1.2	1.1	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.8
15	Commercial real estate loans	35.7	44.4	46.3	48.2	50.7	52.2	54.4	55.7	56.0	55.4	56.0	56.4
16	Construction and land development loans ¹⁰	3.1	3.6	3.7	4.1	4.7	5.1	5.5	5.8	6.1	6.2	6.1	6.1
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	0.2
18	Secured by multifamily properties ¹²	1.2	1.9	1.8	1.7	1.9	1.9	2.2	2.5	2.6	2.6	2.7	2.7
19	Secured by nonfarm nonresidential properties ¹³	31.2	38.7	40.6	42.3	43.9	45.0	46.5	47.3	47.2	46.6	47.0	47.4
20	Consumer loans	2.7	2.6	2.6	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.7	2.6	2.6	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2
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	0.0
24	All other consumer loans ¹⁵	2.7	2.6	2.6	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2
25	Other loans and leases	477.8	469.1	473.6	467.4	489.2	497.0	477.8	481.3	492.1	487.9	483.4	475.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	231.2	220.8	226.7	221.8	242.6	249.7	232.4	235.0	246.1	239.3	235.4	229.4
27	All other loans and leases ¹⁷	246.5	248.3	246.8	245.5	246.6	247.3	245.4	246.3	246.0	248.6	248.0	246.3
28	Loans to nondepository financial institutions ¹⁸	109.9	114.7	113.1	115.4	115.5	115.1	114.3	115.1	114.3	113.2	112.8	112.0
29	Other loans not elsewhere classified ¹⁹	136.6	133.6	133.7	130.1	131.1	132.2	131.1	131.2	131.7	135.4	135.2	134.3
30	LESS: Allowance for loan and lease losses	0.6	0.8	0.9	1.0	1.0	1.0	1.1	1.3	1.3	1.3	1.3	1.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 27, 2016

Account		2015 Apr	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	Week ending				
										Apr 27	May 4	May 11	May 18	
ASSETS (CONTINUED)														
31	Interbank loans	23.6	15.1	17.3	14.3	15.0	15.6	15.5	21.1	22.6	22.3	21.1	21.6	
32	Fed funds and reverse RPs with banks ¹⁶	21.4	11.9	14.2	11.2	12.0	12.7	12.3	17.9	19.4	19.2	18.0	18.5	
33	Loans to commercial banks ²⁰	2.2	3.3	3.0	3.1	2.9	3.0	3.2	3.2	3.2	3.0	3.0	3.1	
34	Cash assets ²¹	1,226.2	1,299.6	1,203.9	1,075.3	1,116.3	1,114.3	1,031.9	1,025.4	1,039.8	1,025.9	1,048.0	1,076.1	
35	Trading assets ²²	80.1	72.5	72.6	70.6	74.9	80.3	79.0	80.0	77.9	83.7	83.5	78.8	
36	Other assets ²³	72.3	57.9	57.8	60.7	64.7	65.5	69.4	65.7	70.8	54.6	64.0	61.8	
37	TOTAL ASSETS	2,431.3	2,491.6	2,413.9	2,297.2	2,376.3	2,397.2	2,310.5	2,322.4	2,353.6	2,327.8	2,352.7	2,369.6	
LIABILITIES														
38	Deposits	1,117.3	1,127.3	1,098.1	1,050.6	1,063.0	1,073.0	1,084.8	1,059.4	1,050.9	1,047.4	1,055.6	1,059.8	
39	Large time deposits	883.8	864.4	828.6	788.4	804.3	808.1	807.3	786.6	775.2	790.8	796.6	794.0	
40	Other deposits	233.4	262.9	269.5	262.2	258.7	264.9	277.5	272.8	275.7	256.6	259.0	265.8	
41	Borrowings	773.7	820.2	833.7	800.4	827.0	855.0	846.1	872.2	894.3	883.2	891.9	883.0	
42	Borrowings from banks in the U.S.	29.3	37.1	40.2	36.6	44.4	50.3	49.3	49.2	47.9	49.7	49.5	51.4	
43	Borrowings from others	744.5	783.2	793.5	763.8	782.6	804.7	796.9	823.0	846.4	833.4	842.3	831.5	
44	Trading liabilities ²⁴	80.7	68.7	69.8	72.2	79.9	87.8	85.5	85.1	82.5	86.5	86.1	83.2	
45	Net due to related foreign offices	394.5	416.6	349.9	312.2	353.7	329.1	240.0	260.5	274.6	270.4	268.3	297.4	
46	Other liabilities ²⁵	60.1	55.0	57.3	58.6	48.7	48.4	50.9	46.8	52.9	41.4	51.9	47.2	
47	TOTAL LIABILITIES	2,426.4	2,487.8	2,408.8	2,294.0	2,372.4	2,393.2	2,307.4	2,324.0	2,355.0	2,328.8	2,353.7	2,370.6	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	5.0	3.8	5.1	3.2	3.9	4.0	3.1	-1.6	-1.4	-1.0	-1.0	-1.0	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.3	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.4	1.6	1.7	1.4	
50	U.S. Treasury and agency securities, MBS ²⁸	1.3	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.4	1.6	1.7	1.4	
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	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	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	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.

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). "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).