

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
August 26, 2016

Account	2011	2012	2013	2014	2015	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Apr	2016 May	2016 Jun	2016 Jul
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.1	9.1	7.1	5.5	6.1	7.3	6.3	7.4	7.3	5.9	9.9
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.8	10.2	6.3	1.8	4.6	6.8	6.4	10.1	9.0	7.0	15.7
3 Treasury and agency securities ³	3.2	8.4	-5.2	11.8	8.7	13.6	7.9	4.3	8.0	7.9	7.2	13.4	11.5	4.8	19.9
6 Other securities	-0.9	5.8	6.8	-2.3	-0.8	2.3	2.5	-4.0	-3.8	4.2	4.3	1.7	2.7	12.7	5.0
9 Loans and leases in bank credit ⁸	1.5	2.9	2.3	6.8	7.6	8.7	7.4	6.8	6.7	7.5	6.3	6.5	6.7	5.6	7.8
10 Commercial and industrial loans	8.6	11.6	6.9	12.0	10.3	12.0	10.4	8.2	9.0	8.2	8.6	10.7	8.4	3.1	4.8
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.0	4.5	4.3	5.3	5.5	6.4	6.2	4.4	8.2	5.7	8.6
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	0.9	1.2	1.0	1.4	2.4	2.9	-0.3	6.5	1.5	7.4
13 Revolving home equity loans	-5.9	-7.2	-8.3	-4.1	-5.2	-4.7	-5.5	-6.0	-5.1	-5.2	-5.8	-6.4	-5.3	-5.7	-5.1
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	3.0	2.5	3.1	2.9	3.2	4.3	5.2	1.4	9.4	3.3	10.5
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	9.9	9.0	8.1	10.6	10.5	11.1	10.0	9.7	10.2	10.4	10.0
20 Consumer loans	-1.8	0.6	3.2	5.3	5.7	2.2	5.1	6.9	8.2	8.1	7.3	6.7	6.6	8.1	7.8
21 Credit cards and other revolving plans	-3.3	-0.7	0.9	4.0	5.4	2.6	4.5	6.9	7.2	7.5	7.6	7.6	5.6	9.3	7.5
22 Other consumer loans	0.0	2.2	5.8	6.7	6.0	1.7	5.7	6.9	9.2	8.8	7.0	5.8	7.5	7.0	7.9
25 Other loans and leases	18.6	8.1	6.0	14.6	13.1	22.2	13.6	8.8	5.4	9.0	2.6	5.9	1.0	6.4	9.8
30 LESS: Allowance for loan and lease losses	-18.0	-16.4	-15.5	-12.3	-3.8	-8.3	-5.2	-0.4	-1.5	0.8	6.4	20.2	-4.4	2.2	8.8
31 Interbank loans	-37.0	4.9	-10.7	-16.7	-32.4	-36.4	-36.8	-61.0	-13.6	-15.4	34.1	141.2	-7.2	-70.8	19.3
34 Cash assets ²¹	48.1	-2.2	54.5	12.2	-8.1	-7.0	-12.8	-11.5	-2.0	-15.3	1.5	12.7	-4.4	-18.4	-9.6
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-2.2	58.5	-50.0	-2.6	-7.2	-2.9	20.7	13.4	-2.9	164.7	44.2
36 Other assets ²³	-3.5	-5.0	-0.2	1.6	-0.8	1.5	1.4	-1.0	-5.1	5.0	-6.0	-2.2	-16.0	11.1	3.3
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.4	6.0	2.0	1.6	3.7	3.2	4.9	8.1	3.7	4.2	6.9
LIABILITIES															
38 Deposits	6.7	7.2	6.4	6.4	4.9	8.4	3.4	4.8	2.8	3.5	5.9	5.2	4.3	7.0	1.3
39 Large time deposits	-13.6	-1.1	5.4	5.5	0.2	8.6	-2.8	1.2	-5.9	-2.0	-4.4	-17.4	-1.7	3.6	-27.5
40 Other deposits	12.4	9.0	6.7	6.5	5.8	8.3	4.6	5.5	4.4	4.5	7.8	9.2	5.3	7.6	6.3
41 Borrowings	-14.7	-5.7	-0.3	15.2	6.8	5.6	7.7	1.1	12.2	8.3	6.1	5.4	8.6	-2.1	27.4
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-3.0	65.8	-44.2	-4.6	-20.9	6.1	19.8	16.9	-18.3	168.9	66.1
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.4	-5.8	10.8	-8.1	-14.7	-11.3	-5.6	6.8	18.4	-3.9	10.1	13.0
47 TOTAL LIABILITIES	5.5	2.3	8.2	7.6	3.3	5.9	2.2	1.6	3.3	2.8	5.6	8.9	4.3	5.7	5.6

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

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	11,363.6	11,768.0	11,833.7	11,905.6	11,979.1	12,052.5	12,117.4	12,222.8	12,242.1	12,222.2	12,243.6	12,240.5
2	Securities in bank credit ²	3,038.1	3,138.4	3,139.5	3,142.0	3,168.4	3,192.1	3,210.7	3,252.7	3,262.8	3,253.1	3,264.4	3,261.5
3	Treasury and agency securities ³	2,144.8	2,250.9	2,249.9	2,247.6	2,272.7	2,294.4	2,303.5	2,341.7	2,351.7	2,343.9	2,356.4	2,356.4
4	Mortgage-backed securities (MBS) ⁴	1,492.7	1,568.8	1,569.9	1,570.4	1,591.1	1,602.6	1,607.8	1,625.2	1,631.8	1,631.7	1,640.3	1,639.1
5	Non-MBS ⁵	652.1	682.1	680.0	677.2	681.6	691.8	695.7	716.6	719.9	712.2	716.2	717.3
6	Other securities	893.3	887.5	889.6	894.4	895.7	897.7	907.2	911.0	911.1	909.1	908.0	905.1
7	Mortgage-backed securities ⁶	126.9	119.5	117.5	115.8	114.4	113.4	114.9	110.9	108.6	108.7	107.8	106.3
8	Non-MBS ⁷	766.4	767.9	772.2	778.6	781.3	784.3	792.3	800.1	802.5	800.4	800.2	798.8
9	Loans and leases in bank credit ⁸	8,325.5	8,629.6	8,694.2	8,763.5	8,810.7	8,860.3	8,906.7	8,970.1	8,979.3	8,969.2	8,979.2	8,979.0
10	Commercial and industrial loans	1,885.2	1,961.4	1,985.3	2,018.4	2,036.4	2,050.6	2,055.9	2,064.2	2,061.1	2,057.6	2,058.7	2,056.8
11	Real estate loans	3,758.5	3,883.1	3,909.2	3,936.9	3,951.4	3,978.3	3,997.2	4,025.9	4,031.9	4,033.3	4,037.6	4,042.1
12	Residential real estate loans	2,057.3	2,088.5	2,096.9	2,105.6	2,105.1	2,116.5	2,119.2	2,132.2	2,136.1	2,132.7	2,135.5	2,133.9
13	Revolving home equity loans	443.8	432.3	430.3	428.5	426.2	424.3	422.3	420.5	419.9	419.6	419.1	418.3
14	Closed-end residential loans ⁹	1,613.5	1,656.2	1,666.6	1,677.0	1,679.0	1,692.2	1,696.9	1,711.7	1,716.2	1,713.1	1,716.4	1,715.6
15	Commercial real estate loans	1,701.2	1,794.6	1,812.3	1,831.4	1,846.2	1,861.9	1,878.0	1,893.7	1,895.8	1,900.6	1,902.1	1,908.2
16	Construction and land development loans ¹⁰	244.3	262.7	266.0	269.8	272.6	276.3	278.2	280.9	282.0	282.0	283.0	283.9
17	Secured by farmland ¹¹	85.1	88.1	88.6	89.5	90.1	90.7	90.9	91.4	91.5	91.5	91.5	91.5
18	Secured by multifamily properties ¹²	252.8	274.7	278.4	281.1	284.1	288.0	291.7	295.1	295.0	294.8	293.9	295.6
19	Secured by nonfarm nonresidential properties ¹³	1,119.0	1,169.1	1,179.3	1,191.0	1,199.5	1,206.9	1,217.2	1,226.4	1,227.3	1,232.3	1,233.7	1,237.2
20	Consumer loans	1,224.4	1,274.7	1,281.9	1,291.0	1,298.2	1,305.4	1,319.5	1,333.4	1,334.8	1,336.8	1,339.7	1,339.1
21	Credit cards and other revolving plans	634.6	658.3	661.5	666.6	670.8	674.0	684.6	694.1	694.5	695.7	696.6	696.2
22	Other consumer loans	589.9	616.4	620.4	624.4	627.4	631.3	635.0	639.2	640.3	641.0	643.1	642.9
23	Automobile loans ¹⁴	370.2	386.9	389.8	392.4	394.9	397.7	400.1	402.6	403.6	404.4	405.3	405.4
24	All other consumer loans ¹⁵	219.7	229.5	230.7	232.0	232.5	233.6	234.9	236.6	236.7	236.6	237.7	237.5
25	Other loans and leases	1,457.3	1,510.4	1,517.8	1,517.2	1,524.7	1,526.0	1,534.1	1,546.6	1,551.5	1,541.5	1,543.2	1,541.0
26	Fed funds and reverse RPs with nonbanks ¹⁶	362.6	361.2	358.6	352.8	352.3	343.4	341.3	356.7	360.6	354.4	356.8	362.9
27	All other loans and leases ¹⁷	1,094.7	1,149.1	1,159.2	1,164.4	1,172.5	1,182.6	1,192.8	1,189.8	1,190.9	1,187.1	1,186.5	1,178.1
28	Loans to nondepository financial institutions ¹⁸	358.9	389.9	394.2	397.6	402.1	407.1	413.9	413.4	413.2	412.6	410.8	407.7
29	Other loans not elsewhere classified ¹⁹	735.8	759.3	765.0	766.8	770.4	775.5	778.9	776.4	777.7	774.5	775.7	770.4
30	LESS: Allowance for loan and lease losses	106.3	106.8	106.7	106.9	108.7	108.3	108.5	109.3	109.1	108.9	108.6	108.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS (CONTINUED)													
31	Interbank loans	68.6	61.4	58.9	59.5	66.5	66.1	62.2	63.2	67.9	65.1	66.5	68.7
32	Fed funds and reverse RPs with banks ¹⁶	58.4	50.5	48.4	48.3	54.1	53.9	49.5	49.2	53.8	50.6	51.8	54.1
33	Loans to commercial banks ²⁰	10.2	10.9	10.4	11.2	12.4	12.2	12.8	13.9	14.0	14.6	14.6	14.7
34	Cash assets ²¹	2,685.4	2,543.9	2,563.0	2,522.3	2,549.4	2,539.9	2,495.6	2,469.7	2,467.8	2,546.1	2,510.4	2,504.2
35	Trading assets ²²	211.8	204.1	210.2	205.9	208.2	207.7	236.2	244.9	238.0	241.5	239.7	244.0
36	Other assets ²³	1,147.3	1,159.6	1,149.8	1,147.3	1,145.2	1,129.9	1,141.0	1,144.7	1,135.6	1,129.7	1,140.4	1,146.9
37	TOTAL ASSETS	15,370.5	15,630.2	15,708.9	15,733.6	15,839.7	15,887.8	15,944.0	16,036.1	16,042.4	16,095.8	16,092.0	16,095.7
LIABILITIES													
38	Deposits	10,798.5	10,966.2	11,024.6	11,100.0	11,147.8	11,187.8	11,253.0	11,265.2	11,265.8	11,331.2	11,328.6	11,381.6
39	Large time deposits	1,708.7	1,661.1	1,682.4	1,680.5	1,656.2	1,653.9	1,658.8	1,620.8	1,595.8	1,618.6	1,600.7	1,603.5
40	Other deposits	9,089.8	9,305.1	9,342.2	9,419.6	9,491.6	9,533.9	9,594.2	9,644.5	9,670.1	9,712.6	9,727.9	9,778.1
41	Borrowings	1,846.3	1,914.0	1,937.2	1,944.6	1,953.4	1,967.4	1,963.9	2,008.7	2,014.7	2,029.0	2,012.3	2,012.4
42	Borrowings from banks in the U.S.	107.6	122.4	123.2	122.3	125.1	125.9	124.4	126.6	128.2	126.4	137.4	131.3
43	Borrowings from others	1,738.8	1,791.7	1,814.0	1,822.3	1,828.3	1,841.6	1,839.5	1,882.1	1,886.5	1,902.6	1,874.9	1,881.1
44	Trading liabilities ²⁴	225.7	209.1	218.7	213.5	216.5	213.2	243.2	256.6	251.8	249.7	249.7	255.3
45	Net due to related foreign offices	435.3	451.1	404.8	357.1	395.6	397.2	369.8	361.5	381.6	346.5	357.4	323.9
46	Other liabilities ²⁵	412.1	395.3	396.9	397.8	403.9	402.6	406.3	411.0	401.8	404.4	412.5	422.5
47	TOTAL LIABILITIES	13,717.9	13,935.7	13,982.1	14,013.1	14,117.2	14,168.3	14,236.3	14,303.0	14,315.8	14,360.8	14,360.4	14,395.6
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,652.6	1,694.5	1,726.8	1,720.4	1,722.5	1,719.5	1,707.6	1,733.0	1,726.6	1,735.0	1,731.6	1,700.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	12.3	13.4	18.6	14.2	20.0	20.3	26.1	30.4	28.8	29.5	30.4	28.4
50	U.S. Treasury and agency securities, MBS ²⁸	7.5	7.9	14.7	13.6	16.1	15.7	18.5	22.7	21.6	22.1	22.9	21.5
51	Loans with original amounts of \$1,000,000 or less	541.6	545.5	545.4	547.6	547.8	548.9	550.3	552.9	555.0	554.2	554.3	552.4
52	Loans secured by nonfarm nonresidential properties ²⁹	264.6	262.7	261.8	261.8	261.5	261.1	261.3	261.4	261.3	260.6	260.1	259.7
53	Commercial and industrial loans to U.S. addressees ³⁰	277.0	282.8	283.6	285.8	286.3	287.8	289.0	291.5	293.7	293.6	294.3	292.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	11,330.6	11,791.1	11,835.9	11,894.7	11,977.7	12,048.1	12,113.1	12,187.1	12,191.9	12,221.7	12,222.0	12,207.6
2	Securities in bank credit ²	3,021.9	3,136.9	3,146.7	3,152.7	3,180.2	3,203.1	3,208.4	3,235.9	3,243.3	3,250.6	3,256.1	3,250.6
3	Treasury and agency securities ³	2,132.8	2,249.4	2,259.2	2,260.2	2,284.4	2,305.9	2,304.6	2,329.3	2,335.8	2,343.6	2,347.6	2,346.7
4	Mortgage-backed securities (MBS) ⁴	1,486.6	1,566.9	1,572.7	1,575.1	1,595.5	1,608.9	1,607.3	1,618.2	1,622.0	1,630.7	1,632.5	1,632.5
5	Non-MBS ⁵	646.2	682.5	686.5	685.0	688.9	697.0	697.2	711.0	713.8	712.9	715.1	714.1
6	Other securities	889.1	887.5	887.5	892.5	895.7	897.3	903.9	906.6	907.6	907.0	908.5	903.9
7	Mortgage-backed securities ⁶	126.2	119.5	117.3	115.6	114.6	113.8	114.4	110.1	108.2	108.0	107.5	106.0
8	Non-MBS ⁷	762.9	768.0	770.2	777.0	781.2	783.5	789.4	796.5	799.4	799.0	801.0	797.9
9	Loans and leases in bank credit ⁸	8,308.7	8,654.1	8,689.2	8,742.0	8,797.6	8,844.9	8,904.7	8,951.2	8,948.6	8,971.1	8,965.9	8,957.0
10	Commercial and industrial loans	1,883.2	1,954.6	1,986.9	2,028.0	2,050.7	2,063.8	2,064.8	2,060.7	2,049.8	2,054.8	2,048.1	2,048.8
11	Real estate loans	3,760.9	3,886.9	3,906.1	3,925.2	3,940.8	3,971.7	4,000.9	4,029.2	4,028.8	4,045.4	4,053.0	4,045.3
12	Residential real estate loans	2,060.4	2,087.7	2,091.6	2,095.7	2,098.6	2,113.8	2,123.9	2,136.1	2,132.9	2,144.9	2,150.9	2,137.9
13	Revolving home equity loans	442.8	433.0	430.9	428.0	425.7	423.9	422.1	419.6	418.9	418.5	418.1	417.6
14	Closed-end residential loans ⁹	1,617.6	1,654.8	1,660.7	1,667.7	1,672.9	1,689.9	1,701.8	1,716.4	1,713.9	1,726.5	1,732.8	1,720.3
15	Commercial real estate loans	1,700.5	1,799.2	1,814.5	1,829.5	1,842.1	1,857.9	1,877.0	1,893.1	1,896.0	1,900.4	1,902.1	1,907.4
16	Construction and land development loans ¹⁰	244.3	262.5	265.6	269.5	271.0	275.5	278.2	280.9	282.4	281.9	283.2	284.3
17	Secured by farmland ¹¹	85.3	88.1	88.3	89.0	89.7	90.5	91.1	91.6	91.7	91.8	91.8	91.8
18	Secured by multifamily properties ¹²	252.5	275.6	278.2	279.8	283.1	287.2	291.4	294.8	295.0	294.9	294.3	296.0
19	Secured by nonfarm nonresidential properties ¹³	1,118.4	1,173.0	1,182.3	1,191.1	1,198.3	1,204.7	1,216.3	1,225.8	1,226.9	1,231.8	1,232.8	1,235.4
20	Consumer loans	1,221.5	1,289.1	1,278.4	1,275.9	1,286.9	1,297.0	1,315.6	1,330.1	1,335.2	1,335.7	1,337.8	1,338.5
21	Credit cards and other revolving plans	631.0	672.9	660.0	655.3	662.0	667.1	680.5	690.3	694.0	693.8	693.8	694.6
22	Other consumer loans	590.5	616.1	618.4	620.6	624.9	629.9	635.2	639.8	641.2	642.0	644.0	643.9
23	Automobile loans ¹⁴	370.4	387.3	388.7	390.7	393.7	396.8	399.8	402.7	403.8	404.7	405.5	405.7
24	All other consumer loans ¹⁵	220.1	228.9	229.7	229.9	231.2	233.1	235.4	237.1	237.4	237.3	238.5	238.2
25	Other loans and leases	1,443.1	1,523.6	1,517.8	1,512.9	1,519.3	1,512.4	1,523.4	1,531.1	1,534.8	1,535.2	1,527.0	1,524.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	351.9	364.5	365.0	355.3	350.7	339.3	336.1	346.0	354.0	346.3	344.9	351.2
27	All other loans and leases ¹⁷	1,091.2	1,159.0	1,152.8	1,157.6	1,168.6	1,173.1	1,187.3	1,185.2	1,180.8	1,189.0	1,182.1	1,173.2
28	Loans to nondepository financial institutions ¹⁸	356.2	394.0	392.2	394.3	399.4	400.8	408.8	409.6	406.7	411.8	407.4	404.4
29	Other loans not elsewhere classified ¹⁹	735.0	765.0	760.6	763.3	769.1	772.3	778.5	775.6	774.1	777.1	774.7	768.8
30	LESS: Allowance for loan and lease losses	106.0	106.3	106.8	106.9	108.2	108.4	108.6	109.1	108.8	109.5	109.2	109.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS (CONTINUED)													
31	Interbank loans	68.4	61.4	60.1	59.5	66.7	66.1	62.3	62.8	67.2	63.8	65.4	68.4
32	Fed funds and reverse RPs with banks ¹⁶	58.6	50.4	49.6	48.5	54.2	53.5	49.5	49.4	53.4	49.6	51.2	54.1
33	Loans to commercial banks ²⁰	9.8	11.0	10.5	11.0	12.5	12.6	12.8	13.4	13.8	14.2	14.2	14.3
34	Cash assets ²¹	2,696.1	2,528.7	2,574.9	2,514.8	2,526.7	2,521.8	2,477.3	2,476.5	2,481.3	2,542.7	2,522.7	2,526.6
35	Trading assets ²²	203.5	211.1	222.9	211.4	209.9	207.0	228.2	234.8	228.2	231.3	237.3	237.1
36	Other assets ²³	1,144.4	1,161.9	1,154.9	1,153.1	1,142.7	1,125.4	1,138.9	1,140.3	1,132.9	1,124.7	1,143.5	1,141.1
37	TOTAL ASSETS	15,337.0	15,647.8	15,742.0	15,726.5	15,815.4	15,860.0	15,911.2	15,992.4	15,992.8	16,074.8	16,081.7	16,071.7
LIABILITIES													
38	Deposits	10,755.7	10,975.0	11,031.4	11,151.1	11,185.0	11,134.6	11,204.0	11,216.5	11,173.0	11,314.7	11,291.1	11,328.8
39	Large time deposits	1,711.9	1,667.8	1,692.1	1,682.7	1,655.6	1,659.0	1,662.2	1,620.8	1,600.3	1,611.7	1,593.8	1,593.9
40	Other deposits	9,043.9	9,307.1	9,339.3	9,468.5	9,529.4	9,475.6	9,541.8	9,595.7	9,572.7	9,703.0	9,697.3	9,735.0
41	Borrowings	1,844.5	1,925.7	1,959.2	1,933.7	1,946.3	1,997.2	1,971.1	2,007.5	2,025.1	2,011.3	2,005.2	2,003.0
42	Borrowings from banks in the U.S.	106.5	123.7	125.0	122.4	126.0	125.1	124.5	125.2	125.9	123.3	135.6	131.1
43	Borrowings from others	1,737.9	1,802.0	1,834.1	1,811.3	1,820.3	1,872.1	1,846.6	1,882.4	1,899.2	1,887.9	1,869.6	1,871.8
44	Trading liabilities ²⁴	212.3	224.6	235.1	225.7	220.6	211.7	230.4	241.2	235.0	236.0	242.1	245.1
45	Net due to related foreign offices	468.9	439.9	411.3	318.3	361.1	398.9	369.9	384.2	416.5	373.4	387.3	357.7
46	Other liabilities ²⁵	406.2	391.1	399.8	395.4	398.3	400.5	401.8	404.7	403.0	403.1	414.9	416.0
47	TOTAL LIABILITIES	13,687.7	13,956.3	14,036.7	14,024.3	14,111.2	14,142.8	14,177.3	14,254.0	14,252.6	14,338.4	14,340.5	14,350.5
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,649.3	1,691.5	1,705.3	1,702.3	1,704.2	1,717.2	1,733.9	1,738.4	1,740.2	1,736.3	1,741.2	1,721.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	12.3	13.4	18.6	14.2	20.0	20.3	26.1	30.4	28.8	29.5	30.4	28.4
50	U.S. Treasury and agency securities, MBS ²⁸	7.5	7.9	14.7	13.6	16.1	15.7	18.5	22.7	21.6	22.1	22.9	21.5
51	Loans with original amounts of \$1,000,000 or less	541.9	545.6	545.6	548.4	549.7	550.4	551.6	553.2	555.0	555.3	554.6	552.7
52	Loans secured by nonfarm nonresidential properties ²⁹	264.3	263.0	261.8	262.0	261.5	260.8	261.1	261.0	261.2	260.7	260.2	259.9
53	Commercial and industrial loans to U.S. addressees ³⁰	277.6	282.5	283.8	286.4	288.2	289.6	290.5	292.2	293.9	294.6	294.3	292.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	10,324.8	10,661.2	10,717.2	10,796.1	10,856.4	10,920.4	10,982.7	11,065.0	11,083.7	11,062.8	11,074.8	11,072.8
2	Securities in bank credit ²	2,858.3	2,937.8	2,936.7	2,938.1	2,962.6	2,981.1	2,992.6	3,031.0	3,040.1	3,034.2	3,036.9	3,034.0
3	Treasury and agency securities ³	2,068.3	2,147.6	2,144.7	2,141.7	2,164.6	2,183.0	2,186.0	2,220.1	2,229.0	2,225.3	2,228.8	2,226.8
4	Mortgage-backed securities (MBS) ⁴	1,480.0	1,554.3	1,555.0	1,556.0	1,577.0	1,589.3	1,594.1	1,612.2	1,618.8	1,619.1	1,627.0	1,625.2
5	Non-MBS ⁵	588.4	593.3	589.7	585.7	587.6	593.7	591.9	607.9	610.2	606.2	601.8	601.6
6	Other securities	789.9	790.2	792.0	796.4	798.0	798.1	806.6	810.8	811.1	808.9	808.1	807.2
7	Mortgage-backed securities ⁶	123.5	116.5	114.8	113.5	112.2	111.5	112.9	108.8	106.6	106.7	105.9	104.6
8	Non-MBS ⁷	666.4	673.7	677.1	682.9	685.9	686.6	693.7	702.1	704.5	702.2	702.2	702.6
9	Loans and leases in bank credit ⁸	7,466.5	7,723.4	7,780.5	7,858.0	7,893.8	7,939.3	7,990.1	8,034.0	8,043.6	8,028.6	8,037.9	8,038.8
10	Commercial and industrial loans	1,548.0	1,599.6	1,622.7	1,648.4	1,658.5	1,668.0	1,674.3	1,680.1	1,678.5	1,675.5	1,675.5	1,674.0
11	Real estate loans	3,717.3	3,831.5	3,855.8	3,880.7	3,894.6	3,920.4	3,938.1	3,964.4	3,970.4	3,970.1	3,975.4	3,977.9
12	Residential real estate loans	2,055.5	2,087.3	2,095.3	2,103.4	2,103.9	2,114.1	2,117.4	2,131.4	2,135.7	2,132.3	2,135.0	2,133.7
13	Revolving home equity loans	443.4	431.9	429.9	428.1	425.7	423.9	421.9	420.2	419.5	419.3	418.7	417.9
14	Closed-end residential loans ⁹	1,612.1	1,655.4	1,665.3	1,675.3	1,678.2	1,690.3	1,695.5	1,711.2	1,716.2	1,713.0	1,716.3	1,715.9
15	Commercial real estate loans	1,661.8	1,744.2	1,760.5	1,777.3	1,790.7	1,806.3	1,820.7	1,833.0	1,834.7	1,837.7	1,840.3	1,844.2
16	Construction and land development loans ¹⁰	240.9	257.9	260.9	264.5	266.4	270.6	272.3	274.5	275.6	275.6	276.6	277.6
17	Secured by farmland ¹¹	84.9	87.9	88.4	89.3	89.9	90.5	90.7	91.2	91.3	91.3	91.4	91.3
18	Secured by multifamily properties ¹²	251.5	272.5	276.2	278.8	281.8	285.4	288.4	291.4	291.6	291.8	291.3	292.5
19	Secured by nonfarm nonresidential properties ¹³	1,084.5	1,125.8	1,135.0	1,144.8	1,152.6	1,159.8	1,169.3	1,175.9	1,176.2	1,179.0	1,181.1	1,182.7
20	Consumer loans	1,221.8	1,272.4	1,279.7	1,288.8	1,296.0	1,303.1	1,317.3	1,331.2	1,332.6	1,334.6	1,337.5	1,336.9
21	Credit cards and other revolving plans	634.6	658.3	661.5	666.6	670.8	674.0	684.6	694.1	694.5	695.7	696.6	696.2
22	Other consumer loans	587.2	614.1	618.2	622.2	625.2	629.1	632.7	637.0	638.1	638.9	640.9	640.8
23	Automobile loans ¹⁴	370.2	386.9	389.8	392.4	394.9	397.7	400.1	402.6	403.6	404.4	405.3	405.4
24	All other consumer loans ¹⁵	217.0	227.2	228.4	229.8	230.3	231.4	232.6	234.4	234.5	234.4	235.6	235.4
25	Other loans and leases	979.4	1,020.0	1,022.4	1,040.1	1,044.6	1,047.8	1,060.4	1,058.3	1,062.1	1,048.5	1,049.5	1,049.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	132.8	118.3	111.8	119.5	118.7	116.6	126.1	124.2	126.3	115.3	115.2	121.2
27	All other loans and leases ¹⁷	846.6	901.6	910.6	920.6	925.9	931.2	934.3	934.1	935.8	933.2	934.3	928.7
28	Loans to nondepository financial institutions ¹⁸	250.1	274.6	279.2	284.0	286.5	291.1	296.1	297.3	297.9	296.5	296.5	296.5
29	Other loans not elsewhere classified ¹⁹	596.5	627.0	631.4	636.7	639.4	640.1	638.1	636.8	637.9	636.7	637.8	632.1
30	LESS: Allowance for loan and lease losses	105.9	105.8	105.6	105.6	107.3	106.6	107.1	108.3	108.1	107.9	107.4	107.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS (CONTINUED)													
31	Interbank loans	49.5	45.6	44.5	44.7	46.9	47.2	48.1	48.7	51.6	48.3	46.1	47.5
32	Fed funds and reverse RPs with banks ¹⁶	41.8	37.7	36.9	36.3	37.2	37.8	38.1	37.4	40.3	36.4	34.1	35.3
33	Loans to commercial banks ²⁰	7.7	7.9	7.6	8.4	9.7	9.5	10.0	11.3	11.3	11.9	12.0	12.2
34	Cash assets ²¹	1,499.2	1,433.5	1,460.7	1,455.6	1,492.8	1,505.7	1,518.2	1,481.3	1,470.7	1,530.6	1,530.3	1,556.7
35	Trading assets ²²	138.5	131.5	135.2	130.0	129.8	128.2	150.6	154.3	148.9	151.8	151.1	153.9
36	Other assets ²³	1,075.6	1,092.6	1,083.4	1,080.3	1,081.0	1,079.2	1,085.1	1,083.4	1,077.2	1,070.9	1,085.3	1,091.6
37	TOTAL ASSETS	12,981.7	13,258.6	13,335.4	13,401.2	13,499.6	13,574.0	13,677.6	13,724.4	13,724.0	13,756.5	13,780.3	13,815.2
LIABILITIES													
38	Deposits	9,677.8	9,910.7	9,961.7	10,026.8	10,097.7	10,154.6	10,232.4	10,262.3	10,284.3	10,326.8	10,348.5	10,399.1
39	Large time deposits	837.0	863.0	882.1	879.7	875.9	872.7	885.2	874.0	868.5	879.6	876.3	875.5
40	Other deposits	8,840.8	9,047.7	9,079.6	9,147.1	9,221.8	9,281.9	9,347.2	9,388.3	9,415.8	9,447.2	9,472.2	9,523.6
41	Borrowings	1,066.1	1,089.0	1,096.2	1,096.9	1,090.2	1,104.7	1,116.7	1,122.1	1,119.1	1,114.6	1,110.7	1,106.4
42	Borrowings from banks in the U.S.	74.8	77.9	75.3	74.4	78.9	77.8	78.1	77.8	80.2	76.8	75.7	74.5
43	Borrowings from others	991.3	1,011.1	1,020.9	1,022.6	1,011.3	1,026.9	1,038.6	1,044.3	1,038.9	1,037.9	1,034.9	1,031.9
44	Trading liabilities ²⁴	151.8	132.8	135.3	133.3	134.4	130.6	151.9	158.6	155.1	154.1	153.7	158.1
45	Net due to related foreign offices	74.4	87.0	83.7	87.1	108.9	113.2	92.5	77.6	77.2	63.8	58.9	61.1
46	Other liabilities ²⁵	352.7	344.5	347.7	347.1	356.5	355.0	356.0	359.2	351.0	355.7	367.2	374.8
47	TOTAL LIABILITIES	11,322.8	11,564.0	11,624.5	11,691.1	11,787.6	11,858.2	11,949.5	11,979.8	11,986.6	12,015.1	12,038.9	12,099.5
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,659.0	1,694.6	1,710.8	1,710.0	1,712.0	1,715.9	1,728.1	1,744.6	1,737.4	1,741.4	1,741.3	1,715.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	11.9	12.6	17.4	13.1	18.5	18.8	24.0	27.9	26.6	27.2	28.0	26.0
50	U.S. Treasury and agency securities, MBS ²⁸	7.1	7.1	13.5	12.5	14.7	14.1	16.4	20.2	19.4	19.8	20.5	19.2
51	Loans with original amounts of \$1,000,000 or less	541.6	545.5	545.4	547.6	547.8	548.9	550.3	552.9	555.0	554.2	554.3	552.4
52	Loans secured by nonfarm nonresidential properties ²⁹	264.6	262.7	261.8	261.8	261.5	261.1	261.3	261.4	261.3	260.6	260.1	259.7
53	Commercial and industrial loans to U.S. addressees ³⁰	277.0	282.8	283.6	285.8	286.3	287.8	289.0	291.5	293.7	293.6	294.3	292.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	10,299.7	10,684.2	10,712.7	10,778.4	10,847.4	10,916.7	10,983.1	11,038.2	11,042.7	11,063.2	11,059.8	11,048.3
2	Securities in bank credit ²	2,839.4	2,937.6	2,943.8	2,948.7	2,974.9	2,992.3	2,990.6	3,012.1	3,019.2	3,025.3	3,026.1	3,023.9
3	Treasury and agency securities ³	2,054.3	2,147.4	2,152.4	2,152.5	2,175.8	2,193.4	2,186.4	2,206.3	2,212.2	2,219.4	2,218.3	2,218.3
4	Mortgage-backed securities (MBS) ⁴	1,473.0	1,552.6	1,558.4	1,561.5	1,581.8	1,594.8	1,593.3	1,604.4	1,608.3	1,617.1	1,618.8	1,618.9
5	Non-MBS ⁵	581.3	594.8	594.1	591.0	594.1	598.5	593.1	601.9	603.9	602.3	599.5	599.5
6	Other securities	785.1	790.2	791.4	796.2	799.1	799.0	804.2	805.8	806.9	805.9	807.9	805.5
7	Mortgage-backed securities ⁶	122.8	116.7	114.8	113.3	112.3	111.9	112.5	108.0	106.0	105.8	105.5	104.1
8	Non-MBS ⁷	662.4	673.5	676.5	682.9	686.8	687.1	691.7	697.8	700.9	700.1	702.4	701.5
9	Loans and leases in bank credit ⁸	7,460.3	7,746.6	7,768.9	7,829.7	7,872.5	7,924.4	7,992.5	8,026.1	8,023.5	8,037.9	8,033.6	8,024.5
10	Commercial and industrial loans	1,545.8	1,592.6	1,621.3	1,653.4	1,670.1	1,680.9	1,681.3	1,677.0	1,669.5	1,672.9	1,666.4	1,666.9
11	Real estate loans	3,719.8	3,834.7	3,852.6	3,869.5	3,884.2	3,915.0	3,942.0	3,967.8	3,967.4	3,982.3	3,990.4	3,980.4
12	Residential real estate loans	2,058.5	2,086.4	2,090.2	2,094.4	2,097.3	2,112.6	2,122.6	2,135.1	2,132.0	2,144.1	2,149.9	2,136.9
13	Revolving home equity loans	442.5	432.6	430.5	427.6	425.3	423.6	421.7	419.2	418.6	418.1	417.6	417.1
14	Closed-end residential loans ⁹	1,616.0	1,653.8	1,659.7	1,666.8	1,672.0	1,689.0	1,701.0	1,715.9	1,713.4	1,726.0	1,732.3	1,719.8
15	Commercial real estate loans	1,661.3	1,748.3	1,762.3	1,775.2	1,786.9	1,802.4	1,819.3	1,832.7	1,835.4	1,838.2	1,840.5	1,843.5
16	Construction and land development loans ¹⁰	240.9	257.5	260.3	263.8	265.1	269.6	272.2	274.5	275.9	275.4	276.7	277.9
17	Secured by farmland ¹¹	85.1	87.9	88.2	88.8	89.5	90.3	90.9	91.5	91.6	91.6	91.6	91.6
18	Secured by multifamily properties ¹²	251.2	273.7	276.3	277.6	280.7	284.5	287.8	291.0	291.5	291.9	291.3	292.5
19	Secured by nonfarm nonresidential properties ¹³	1,084.1	1,129.1	1,137.5	1,145.0	1,151.6	1,157.9	1,168.5	1,175.8	1,176.4	1,179.3	1,180.9	1,181.4
20	Consumer loans	1,218.8	1,286.8	1,276.1	1,273.7	1,284.7	1,294.8	1,313.4	1,327.9	1,333.0	1,333.6	1,335.6	1,336.4
21	Credit cards and other revolving plans	631.0	672.9	660.0	655.3	662.0	667.1	680.5	690.3	694.0	693.8	693.8	694.6
22	Other consumer loans	587.8	613.8	616.2	618.4	622.6	627.7	632.9	637.6	639.0	639.8	641.8	641.7
23	Automobile loans ¹⁴	370.4	387.3	388.7	390.7	393.7	396.8	399.8	402.7	403.8	404.7	405.5	405.7
24	All other consumer loans ¹⁵	217.5	226.6	227.5	227.6	228.9	230.9	233.2	234.9	235.2	235.1	236.4	236.0
25	Other loans and leases	975.8	1,032.5	1,018.9	1,033.1	1,033.6	1,033.8	1,055.8	1,053.3	1,053.7	1,049.2	1,041.2	1,040.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	130.1	121.7	114.9	122.3	115.3	111.5	123.8	121.0	123.8	113.4	111.0	114.9
27	All other loans and leases ¹⁷	845.7	910.8	904.0	910.8	918.4	922.3	932.0	932.4	929.9	935.9	930.2	925.9
28	Loans to nondepository financial institutions ¹⁸	251.2	278.4	276.8	279.5	283.7	288.2	296.4	298.1	296.3	299.6	295.3	295.5
29	Other loans not elsewhere classified ¹⁹	594.5	632.5	627.2	631.3	634.6	634.2	635.6	634.3	633.6	636.2	635.0	630.3
30	LESS: Allowance for loan and lease losses	105.3	105.3	105.7	105.9	106.9	107.1	107.3	107.7	107.4	108.1	107.7	107.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS (CONTINUED)													
31	Interbank loans	48.8	46.5	44.9	44.8	46.6	45.5	47.2	47.7	50.5	47.2	45.2	47.4
32	Fed funds and reverse RPs with banks ¹⁶	41.5	38.4	37.0	36.4	36.7	35.6	37.2	37.0	39.4	35.7	33.8	35.9
33	Loans to commercial banks ²⁰	7.3	8.2	7.9	8.3	9.9	9.9	10.0	10.7	11.1	11.5	11.4	11.5
34	Cash assets ²¹	1,484.7	1,411.9	1,459.1	1,480.7	1,500.2	1,464.6	1,487.2	1,466.9	1,443.0	1,538.7	1,520.2	1,545.8
35	Trading assets ²²	134.0	136.2	142.8	132.7	130.4	127.3	145.5	148.8	143.5	145.4	151.6	150.2
36	Other assets ²³	1,075.2	1,097.0	1,088.9	1,082.9	1,077.1	1,073.9	1,082.6	1,081.7	1,075.5	1,068.7	1,089.6	1,087.6
37	TOTAL ASSETS	12,937.0	13,270.6	13,342.6	13,413.5	13,494.8	13,521.0	13,638.3	13,675.5	13,647.8	13,755.2	13,758.6	13,771.6
LIABILITIES													
38	Deposits	9,646.8	9,912.0	9,959.2	10,068.6	10,133.2	10,099.0	10,190.8	10,228.4	10,197.8	10,329.7	10,325.4	10,357.6
39	Large time deposits	849.5	863.6	884.7	877.2	873.9	871.3	890.6	885.8	879.7	890.0	882.1	879.5
40	Other deposits	8,797.3	9,048.4	9,074.6	9,191.4	9,259.2	9,227.6	9,300.2	9,342.6	9,318.0	9,439.7	9,443.3	9,478.1
41	Borrowings	1,066.9	1,099.2	1,106.4	1,092.1	1,083.0	1,120.3	1,129.9	1,123.2	1,122.2	1,105.3	1,098.8	1,099.2
42	Borrowings from banks in the U.S.	74.2	79.6	75.7	74.8	79.1	77.3	78.9	77.1	78.4	74.7	73.7	73.9
43	Borrowings from others	992.8	1,019.6	1,030.7	1,017.3	1,003.9	1,043.0	1,050.9	1,046.0	1,043.8	1,030.6	1,025.1	1,025.2
44	Trading liabilities ²⁴	143.0	144.8	147.5	140.6	136.1	127.9	141.6	149.3	144.1	145.6	150.2	152.2
45	Net due to related foreign offices	87.7	84.5	77.3	70.4	92.0	109.4	95.9	87.4	98.6	85.3	79.4	75.8
46	Other liabilities ²⁵	347.9	342.2	350.7	343.5	350.3	351.7	351.2	354.0	350.1	358.0	368.5	370.7
47	TOTAL LIABILITIES	11,292.4	11,582.7	11,641.1	11,715.1	11,794.6	11,808.3	11,909.4	11,942.3	11,912.7	12,023.8	12,022.3	12,055.5
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,644.6	1,687.9	1,701.5	1,698.4	1,700.2	1,712.7	1,728.9	1,733.2	1,735.0	1,731.4	1,736.4	1,716.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	11.9	12.6	17.4	13.1	18.5	18.8	24.0	27.9	26.6	27.2	28.0	26.0
50	U.S. Treasury and agency securities, MBS ²⁸	7.1	7.1	13.5	12.5	14.7	14.1	16.4	20.2	19.4	19.8	20.5	19.2
51	Loans with original amounts of \$1,000,000 or less	541.9	545.6	545.6	548.4	549.7	550.4	551.6	553.2	555.0	555.3	554.6	552.7
52	Loans secured by nonfarm nonresidential properties ²⁹	264.3	263.0	261.8	262.0	261.5	260.8	261.0	261.0	261.2	260.7	260.2	259.9
53	Commercial and industrial loans to U.S. addressees ³⁰	277.6	282.5	283.8	286.4	288.2	289.6	290.5	292.2	293.9	294.6	294.3	292.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	6,618.7	6,823.9	6,873.8	6,920.2	6,960.5	6,998.6	7,043.3	7,106.8	7,117.6	7,103.2	7,112.6	7,109.3
2	Securities in bank credit ²	1,992.4	2,056.0	2,060.6	2,054.7	2,076.5	2,090.4	2,102.0	2,138.0	2,149.7	2,146.7	2,151.0	2,151.3
3	Treasury and agency securities ³	1,458.3	1,527.9	1,530.0	1,522.4	1,542.5	1,556.9	1,562.4	1,595.6	1,606.0	1,603.9	1,608.9	1,610.8
4	Mortgage-backed securities (MBS) ⁴	1,061.1	1,125.9	1,123.9	1,122.6	1,139.4	1,148.7	1,152.4	1,166.5	1,173.5	1,173.1	1,181.8	1,184.2
5	Non-MBS ⁵	397.2	402.1	406.1	399.8	403.1	408.3	410.0	429.1	432.4	430.8	427.0	426.6
6	Other securities	534.1	528.1	530.6	532.3	534.0	533.5	539.6	542.4	543.8	542.8	542.2	540.6
7	Mortgage-backed securities ⁶	109.3	101.7	100.4	99.0	96.9	96.5	97.7	93.7	92.2	92.2	91.5	90.2
8	Non-MBS ⁷	424.9	426.3	430.2	433.3	437.1	437.0	442.0	448.6	451.6	450.5	450.6	450.4
9	Loans and leases in bank credit ⁸	4,626.3	4,767.9	4,813.2	4,865.5	4,884.0	4,908.2	4,941.2	4,968.9	4,967.9	4,956.5	4,961.5	4,958.0
10	Commercial and industrial loans	1,002.0	1,040.6	1,064.5	1,088.4	1,096.5	1,103.3	1,106.2	1,110.6	1,109.0	1,107.0	1,106.5	1,106.2
11	Real estate loans	1,977.1	2,020.0	2,034.2	2,041.6	2,043.0	2,054.1	2,057.4	2,071.8	2,075.2	2,072.7	2,075.0	2,073.8
12	Residential real estate loans	1,380.4	1,391.2	1,397.1	1,400.6	1,396.5	1,404.0	1,402.9	1,413.6	1,417.5	1,414.7	1,416.5	1,413.0
13	Revolving home equity loans	326.7	313.1	310.8	308.4	305.8	303.6	301.2	298.9	298.2	297.8	297.1	296.2
14	Closed-end residential loans ⁹	1,053.7	1,078.0	1,086.3	1,092.2	1,090.7	1,100.4	1,101.7	1,114.7	1,119.3	1,116.9	1,119.4	1,116.8
15	Commercial real estate loans	596.7	628.8	637.2	641.0	646.5	650.1	654.5	658.2	657.8	658.0	658.5	660.9
16	Construction and land development loans ¹⁰	89.6	94.2	94.9	95.7	96.5	97.5	98.3	98.6	98.7	98.0	98.4	98.7
17	Secured by farmland ¹¹	7.7	8.6	8.7	8.7	9.3	9.3	9.1	8.9	8.9	8.8	8.8	8.8
18	Secured by multifamily properties ¹²	115.8	125.8	127.2	126.2	127.2	128.3	130.3	132.6	132.5	133.3	132.5	133.7
19	Secured by nonfarm nonresidential properties ¹³	383.6	400.2	406.4	410.4	413.5	415.0	416.9	418.1	417.7	417.9	418.9	419.7
20	Consumer loans	903.9	932.6	937.1	943.1	947.8	951.5	962.6	974.4	975.5	976.6	979.0	978.3
21	Credit cards and other revolving plans	489.4	501.4	503.3	507.1	509.7	511.2	520.4	529.5	529.7	530.7	531.3	531.2
22	Other consumer loans	414.4	431.2	433.8	436.0	438.1	440.3	442.2	444.8	445.8	445.9	447.7	447.0
23	Automobile loans ¹⁴	299.0	313.1	315.4	317.4	319.7	322.1	323.8	326.2	327.0	327.6	328.4	328.4
24	All other consumer loans ¹⁵	115.5	118.2	118.5	118.6	118.4	118.2	118.4	118.6	118.8	118.4	119.3	118.6
25	Other loans and leases	743.4	774.6	777.4	792.4	796.7	799.4	815.0	812.1	808.1	800.2	801.1	799.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	112.8	104.9	100.9	109.6	110.1	108.9	122.4	120.6	116.3	112.2	112.1	114.3
27	All other loans and leases ¹⁷	630.6	669.7	676.5	682.8	686.6	690.5	692.6	691.5	691.8	688.0	689.0	685.3
28	Loans to nondepository financial institutions ¹⁸	212.0	235.5	240.1	241.0	242.2	245.4	250.5	250.5	250.8	248.8	249.1	250.0
29	Other loans not elsewhere classified ¹⁹	418.6	434.2	436.4	441.8	444.4	445.1	442.1	441.0	441.0	439.1	440.0	435.3
30	LESS: Allowance for loan and lease losses	69.2	68.7	68.6	68.5	69.9	69.4	69.5	70.2	70.2	69.9	69.8	69.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending				
										Jul 27	Aug 3	Aug 10	Aug 17	
ASSETS (CONTINUED)														
31	Interbank loans	26.8	20.9	19.2	19.9	22.0	21.3	22.9	22.8	23.5	22.1	21.7	22.0	
32	Fed funds and reverse RPs with banks ¹⁶	19.7	13.7	12.4	12.3	13.0	12.6	13.7	12.8	13.7	11.7	11.2	11.3	
33	Loans to commercial banks ²⁰	7.1	7.2	6.9	7.6	9.0	8.8	9.2	10.1	9.9	10.4	10.5	10.7	
34	Cash assets ²¹	1,171.1	1,079.8	1,123.3	1,141.7	1,173.4	1,172.5	1,166.7	1,127.0	1,119.5	1,153.5	1,151.5	1,187.7	
35	Trading assets ²²	133.6	127.9	131.3	126.0	125.4	123.6	145.1	147.8	142.8	145.7	145.2	148.1	
36	Other assets ²³	797.2	812.5	808.9	802.8	801.8	799.2	804.5	801.7	795.0	793.2	804.9	807.7	
37	TOTAL ASSETS	8,678.3	8,796.3	8,887.9	8,942.1	9,013.2	9,045.9	9,112.9	9,136.0	9,128.3	9,147.8	9,166.1	9,204.9	
LIABILITIES														
38	Deposits	6,288.1	6,399.5	6,437.3	6,481.3	6,544.4	6,571.7	6,624.4	6,641.2	6,649.2	6,678.8	6,684.9	6,738.5	
39	Large time deposits	453.7	463.2	487.7	484.7	484.6	477.8	489.1	474.0	468.5	478.8	475.0	472.9	
40	Other deposits	5,834.4	5,936.4	5,949.6	5,996.6	6,059.9	6,093.9	6,135.3	6,167.2	6,180.7	6,200.0	6,210.0	6,265.7	
41	Borrowings	777.9	784.3	796.8	798.0	785.4	799.3	805.5	811.5	809.6	808.7	805.7	801.8	
42	Borrowings from banks in the U.S.	30.2	37.6	37.4	37.5	39.6	38.5	38.2	39.0	41.6	39.3	39.5	37.7	
43	Borrowings from others	747.6	746.8	759.5	760.5	745.8	760.8	767.3	772.6	768.0	769.4	766.2	764.1	
44	Trading liabilities ²⁴	147.4	128.4	130.4	128.6	129.7	125.8	146.4	152.4	149.0	147.8	147.6	152.0	
45	Net due to related foreign offices	34.1	50.0	46.9	47.1	63.7	69.6	54.9	35.6	36.3	20.8	20.9	23.7	
46	Other liabilities ²⁵	289.1	283.2	284.8	284.3	293.4	291.3	290.5	293.5	286.1	289.8	302.8	308.8	
47	TOTAL LIABILITIES	7,536.5	7,645.4	7,696.2	7,739.3	7,816.6	7,857.7	7,921.7	7,934.2	7,930.3	7,945.9	7,961.9	8,024.9	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,141.7	1,150.9	1,191.7	1,202.8	1,196.6	1,188.3	1,191.2	1,201.8	1,198.0	1,201.8	1,204.2	1,180.0	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	11.0	12.1	14.5	9.7	14.8	14.9	20.3	21.9	20.7	21.5	22.3	20.4	
50	U.S. Treasury and agency securities, MBS ²⁸	5.8	6.9	11.3	9.8	11.9	11.6	14.1	16.1	15.2	15.9	16.5	15.3	
51	Loans with original amounts of \$1,000,000 or less	182.4	187.6	186.8	188.3	189.2	189.5	190.0	192.3	194.6	193.8	194.1	192.5	
52	Loans secured by nonfarm nonresidential properties ²⁹	58.7	57.8	56.9	56.6	56.8	56.3	55.9	55.7	55.6	55.2	55.1	54.9	
53	Commercial and industrial loans to U.S. addressees ³⁰	123.7	129.8	129.9	131.6	132.4	133.2	134.1	136.7	139.0	138.6	139.0	137.5	

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

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	6,594.1	6,849.8	6,877.3	6,911.2	6,955.3	6,996.2	7,038.2	7,080.3	7,078.8	7,099.3	7,098.4	7,093.4
2	Securities in bank credit ²	1,979.4	2,059.5	2,065.3	2,061.4	2,084.8	2,099.7	2,099.2	2,124.9	2,134.9	2,141.3	2,141.8	2,143.5
3	Treasury and agency securities ³	1,448.9	1,530.1	1,534.2	1,528.7	1,549.8	1,565.9	1,561.9	1,586.2	1,594.2	1,600.7	1,600.1	1,604.4
4	Mortgage-backed securities (MBS) ⁴	1,056.8	1,125.2	1,125.6	1,123.9	1,140.2	1,151.2	1,150.0	1,161.9	1,167.5	1,173.9	1,175.6	1,180.3
5	Non-MBS ⁵	392.1	404.9	408.6	404.8	409.6	414.7	411.9	424.2	426.7	426.8	424.4	424.1
6	Other securities	530.5	529.4	531.1	532.7	535.1	533.8	537.3	538.7	540.7	540.6	541.7	539.1
7	Mortgage-backed securities ⁶	108.6	102.1	100.6	99.0	97.1	96.6	97.0	93.1	91.7	91.5	91.1	89.6
8	Non-MBS ⁷	421.9	427.3	430.5	433.7	438.0	437.3	440.3	445.6	449.0	449.1	450.6	449.5
9	Loans and leases in bank credit ⁸	4,614.7	4,790.3	4,812.0	4,849.8	4,870.5	4,896.5	4,939.0	4,955.4	4,943.9	4,958.0	4,956.6	4,949.9
10	Commercial and industrial loans	999.1	1,036.6	1,063.9	1,093.2	1,105.2	1,112.5	1,110.5	1,106.9	1,100.9	1,104.3	1,098.5	1,100.3
11	Real estate loans	1,977.7	2,023.1	2,033.4	2,034.2	2,037.7	2,051.3	2,060.3	2,073.5	2,071.3	2,080.6	2,085.9	2,076.5
12	Residential real estate loans	1,381.8	1,391.8	1,394.9	1,393.8	1,392.6	1,403.0	1,406.6	1,415.8	1,413.6	1,421.6	1,426.4	1,415.2
13	Revolving home equity loans	325.8	313.8	311.5	308.2	305.5	303.3	300.9	298.0	297.3	296.7	296.1	295.6
14	Closed-end residential loans ⁹	1,056.0	1,078.1	1,083.5	1,085.6	1,087.0	1,099.7	1,105.7	1,117.8	1,116.3	1,124.9	1,130.2	1,119.6
15	Commercial real estate loans	595.9	631.3	638.4	640.3	645.2	648.3	653.7	657.7	657.7	659.0	659.5	661.3
16	Construction and land development loans ¹⁰	89.7	94.0	94.4	95.1	95.7	97.0	98.3	98.9	99.2	98.4	98.8	99.2
17	Secured by farmland ¹¹	7.7	8.7	8.7	8.7	9.2	9.2	9.0	8.9	8.9	8.8	8.8	8.8
18	Secured by multifamily properties ¹²	115.6	125.9	127.2	126.1	127.4	128.7	130.6	132.3	132.3	133.1	132.4	133.5
19	Secured by nonfarm nonresidential properties ¹³	383.0	402.8	408.2	410.4	412.9	413.4	415.8	417.5	417.3	418.7	419.6	419.9
20	Consumer loans	902.4	943.3	934.9	932.0	939.5	945.8	960.4	973.0	976.1	977.2	979.2	979.5
21	Credit cards and other revolving plans	487.0	512.1	502.6	498.5	503.1	506.3	517.7	527.3	529.6	530.1	530.3	530.9
22	Other consumer loans	415.3	431.2	432.4	433.5	436.4	439.4	442.7	445.8	446.6	447.1	448.9	448.6
23	Automobile loans ¹⁴	299.0	313.2	314.4	315.8	318.5	321.1	323.7	326.3	327.1	327.9	328.6	328.9
24	All other consumer loans ¹⁵	116.3	118.0	118.0	117.7	117.8	118.3	119.0	119.5	119.5	119.3	120.3	119.7
25	Other loans and leases	735.5	787.4	779.8	790.4	788.1	786.9	807.9	802.0	795.6	795.9	793.0	793.5
26	Fed funds and reverse RPs with nonbanks ¹⁶	109.0	108.7	103.8	112.5	107.2	104.3	120.1	115.5	111.7	108.8	108.6	111.7
27	All other loans and leases ¹⁷	626.6	678.7	676.0	678.0	680.9	682.6	687.8	686.5	683.9	687.1	684.4	681.8
28	Loans to nondepository financial institutions ¹⁸	212.3	238.5	239.7	238.5	240.1	242.6	249.0	250.2	249.0	250.3	248.2	249.4
29	Other loans not elsewhere classified ¹⁹	414.2	440.2	436.3	439.4	440.8	440.0	438.8	436.3	434.9	436.8	436.2	432.4
30	LESS: Allowance for loan and lease losses	68.7	68.5	68.7	68.6	69.6	69.5	69.5	69.8	69.7	70.0	69.9	69.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending				
										Jul 27	Aug 3	Aug 10	Aug 17	
ASSETS (CONTINUED)														
31	Interbank loans	26.5	21.3	19.3	19.6	22.0	21.2	22.7	22.5	23.6	21.9	21.5	21.7	
32	Fed funds and reverse RPs with banks ¹⁶	19.7	14.1	12.3	12.0	12.8	12.0	13.4	12.8	13.6	11.6	11.3	11.4	
33	Loans to commercial banks ²⁰	6.8	7.2	7.0	7.6	9.2	9.2	9.3	9.7	10.0	10.3	10.2	10.3	
34	Cash assets ²¹	1,165.5	1,088.9	1,115.0	1,138.4	1,168.6	1,143.9	1,154.7	1,121.5	1,105.9	1,166.5	1,145.9	1,172.6	
35	Trading assets ²²	130.4	132.2	138.0	128.1	125.7	122.9	140.8	143.2	138.1	140.0	146.1	144.7	
36	Other assets ²³	797.8	816.6	811.4	806.3	798.8	795.3	802.8	801.4	794.1	791.4	808.8	803.8	
37	TOTAL ASSETS	8,645.6	8,840.4	8,892.3	8,934.9	9,000.8	9,010.0	9,089.7	9,099.0	9,070.8	9,149.1	9,150.7	9,166.3	
LIABILITIES														
38	Deposits	6,269.8	6,411.0	6,436.1	6,511.5	6,568.6	6,534.5	6,601.3	6,621.3	6,590.0	6,687.6	6,673.3	6,707.9	
39	Large time deposits	463.0	473.4	491.1	480.7	477.6	472.5	489.3	482.5	476.5	485.9	477.6	474.5	
40	Other deposits	5,806.9	5,937.5	5,945.0	6,030.8	6,091.0	6,062.0	6,112.0	6,138.7	6,113.5	6,201.7	6,195.7	6,233.4	
41	Borrowings	772.1	791.1	807.1	799.8	782.3	812.3	811.9	805.4	805.8	794.9	791.6	792.0	
42	Borrowings from banks in the U.S.	29.5	39.3	37.7	37.8	39.7	38.3	38.7	37.9	39.6	37.1	36.8	36.9	
43	Borrowings from others	742.6	751.7	769.3	762.0	742.6	773.9	773.2	767.5	766.2	757.8	754.9	755.1	
44	Trading liabilities ²⁴	139.0	140.2	142.1	135.6	131.3	123.1	136.4	143.5	138.6	139.8	144.6	146.7	
45	Net due to related foreign offices	47.6	47.3	41.5	33.1	52.8	67.4	57.9	45.7	57.4	41.6	39.4	37.3	
46	Other liabilities ²⁵	285.5	281.8	286.2	281.2	289.0	288.2	287.3	289.6	285.7	293.8	304.8	305.2	
47	TOTAL LIABILITIES	7,514.0	7,671.4	7,712.9	7,761.2	7,823.9	7,825.5	7,894.9	7,905.5	7,877.5	7,957.7	7,953.7	7,989.1	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,131.6	1,169.0	1,179.4	1,173.7	1,176.9	1,184.6	1,194.8	1,193.4	1,193.3	1,191.5	1,197.1	1,177.2	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	11.0	12.1	14.5	9.7	14.8	14.9	20.3	21.9	20.7	21.5	22.3	20.4	
50	U.S. Treasury and agency securities, MBS ²⁸	5.8	6.9	11.3	9.8	11.9	11.6	14.1	16.1	15.2	15.9	16.5	15.3	
51	Loans with original amounts of \$1,000,000 or less	181.6	187.3	187.6	189.4	190.9	190.8	190.8	191.6	193.4	193.5	193.2	191.8	
52	Loans secured by nonfarm nonresidential properties ²⁹	58.4	57.9	57.1	56.8	57.1	56.3	55.7	55.3	55.2	55.0	54.9	54.8	
53	Commercial and industrial loans to U.S. addressees ³⁰	123.3	129.4	130.4	132.6	133.8	134.5	135.1	136.3	138.2	138.5	138.3	137.1	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	3,706.1	3,837.3	3,843.3	3,876.0	3,895.9	3,921.8	3,939.5	3,958.1	3,966.1	3,959.6	3,962.2	3,963.5
2	Securities in bank credit ²	865.9	881.8	876.0	883.4	886.1	890.6	890.6	893.0	890.4	887.5	885.9	882.7
3	Treasury and agency securities ³	610.1	619.6	614.7	619.3	622.1	626.1	623.6	624.5	623.0	621.4	619.9	616.0
4	Mortgage-backed securities (MBS) ⁴	418.9	428.4	431.1	433.4	437.5	440.6	441.7	445.7	445.3	445.9	445.2	441.0
5	Non-MBS ⁵	191.2	191.2	183.6	185.9	184.6	185.5	181.9	178.9	177.7	175.5	174.7	175.0
6	Other securities	255.8	262.1	261.4	264.1	264.1	264.6	267.0	268.5	267.4	266.1	266.0	266.7
7	Mortgage-backed securities ⁶	14.3	14.8	14.4	14.5	15.3	15.0	15.3	15.0	14.4	14.5	14.4	14.5
8	Non-MBS ⁷	241.6	247.4	247.0	249.6	248.8	249.6	251.7	253.4	253.0	251.6	251.6	252.2
9	Loans and leases in bank credit ⁸	2,840.2	2,955.5	2,967.3	2,992.6	3,009.7	3,031.1	3,048.9	3,065.1	3,075.7	3,072.1	3,076.4	3,080.8
10	Commercial and industrial loans	546.0	558.9	558.2	560.0	562.0	564.8	568.1	569.5	569.4	568.5	569.0	567.8
11	Real estate loans	1,740.3	1,811.5	1,821.5	1,839.1	1,851.7	1,866.4	1,880.7	1,892.6	1,895.2	1,897.4	1,900.4	1,904.1
12	Residential real estate loans	675.1	696.2	698.2	702.8	707.5	710.1	714.5	717.8	718.2	717.7	718.6	720.8
13	Revolving home equity loans	116.7	118.8	119.1	119.7	119.9	120.3	120.7	121.3	121.4	121.6	121.6	121.7
14	Closed-end residential loans ⁹	558.4	577.4	579.0	583.1	587.5	589.9	593.8	596.5	596.9	596.1	596.9	599.1
15	Commercial real estate loans	1,065.2	1,115.3	1,123.3	1,136.4	1,144.2	1,156.2	1,166.2	1,174.8	1,176.9	1,179.7	1,181.8	1,183.3
16	Construction and land development loans ¹⁰	151.4	163.7	166.0	168.8	169.9	173.2	174.1	175.9	176.9	177.6	178.3	178.9
17	Secured by farmland ¹¹	77.2	79.3	79.8	80.6	80.6	81.2	81.6	82.3	82.4	82.6	82.6	82.6
18	Secured by multifamily properties ¹²	135.6	146.7	149.0	152.6	154.6	157.0	158.1	158.8	159.1	158.5	158.8	158.9
19	Secured by nonfarm nonresidential properties ¹³	700.9	725.6	728.6	734.4	739.2	744.8	752.4	757.8	758.5	761.1	762.2	763.0
20	Consumer loans	317.9	339.7	342.5	345.7	348.2	351.6	354.6	356.8	357.1	358.0	358.6	358.7
21	Credit cards and other revolving plans	145.1	156.9	158.2	159.5	161.1	162.8	164.2	164.6	164.9	165.1	165.3	164.9
22	Other consumer loans	172.8	182.8	184.4	186.2	187.1	188.8	190.5	192.2	192.3	192.9	193.2	193.7
23	Automobile loans ¹⁴	71.2	73.9	74.4	75.0	75.2	75.6	76.3	76.4	76.5	76.9	77.0	77.0
24	All other consumer loans ¹⁵	101.5	109.0	110.0	111.1	111.9	113.2	114.2	115.8	115.7	116.1	116.3	116.8
25	Other loans and leases	236.1	245.4	245.1	247.8	247.9	248.4	245.5	246.2	254.0	248.2	248.4	250.2
26	Fed funds and reverse RPs with nonbanks ¹⁶	20.1	13.4	11.0	9.9	8.7	7.7	3.8	3.6	10.0	3.1	3.1	6.9
27	All other loans and leases ¹⁷	216.0	231.9	234.1	237.9	239.2	240.7	241.7	242.6	244.0	245.2	245.3	243.3
28	Loans to nondepository financial institutions ¹⁸	38.1	39.1	39.1	43.0	44.3	45.6	45.6	46.8	47.1	47.6	47.4	46.5
29	Other loans not elsewhere classified ¹⁹	178.0	192.8	195.0	194.9	195.0	195.0	196.0	195.8	196.9	197.5	197.9	196.9
30	LESS: Allowance for loan and lease losses	36.7	37.2	37.0	37.1	37.4	37.3	37.6	38.1	37.9	38.0	37.6	37.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS (CONTINUED)													
31	Interbank loans	22.8	24.8	25.3	24.8	25.0	25.9	25.2	25.9	28.1	26.2	24.4	25.5
32	Fed funds and reverse RPs with banks ¹⁶	22.1	24.0	24.6	24.1	24.2	25.2	24.4	24.6	26.6	24.7	22.9	24.0
33	Loans to commercial banks ²⁰	0.6	0.8	0.8	0.7	0.7	0.7	0.8	1.3	1.4	1.5	1.5	1.5
34	Cash assets ²¹	328.1	353.6	337.3	313.9	319.4	333.2	351.5	354.3	351.2	377.1	378.8	369.0
35	Trading assets ²²	4.8	3.6	3.9	3.9	4.3	4.6	5.5	6.5	6.1	6.1	5.9	5.8
36	Other assets ²³	278.4	280.2	274.6	277.6	279.2	279.9	280.5	281.7	282.2	277.7	280.4	284.0
37	TOTAL ASSETS	4,303.5	4,462.3	4,447.5	4,459.0	4,486.4	4,528.1	4,564.7	4,588.4	4,595.7	4,608.7	4,614.1	4,610.3
LIABILITIES													
38	Deposits	3,389.7	3,511.1	3,524.4	3,545.5	3,553.2	3,583.0	3,608.0	3,621.1	3,635.1	3,648.0	3,663.5	3,660.6
39	Large time deposits	383.3	399.9	394.4	394.9	391.3	395.0	396.1	400.0	400.1	400.8	401.3	402.7
40	Other deposits	3,006.4	3,111.3	3,130.0	3,150.6	3,161.9	3,188.0	3,211.9	3,221.1	3,235.0	3,247.2	3,262.2	3,258.0
41	Borrowings	288.2	304.7	299.4	298.9	304.9	305.4	311.2	310.5	309.5	305.9	305.0	304.6
42	Borrowings from banks in the U.S.	44.5	40.3	37.9	36.8	39.4	39.3	39.8	38.8	38.6	37.4	36.2	36.8
43	Borrowings from others	243.7	264.3	261.4	262.1	265.5	266.1	271.4	271.7	270.9	268.5	268.8	267.8
44	Trading liabilities ²⁴	4.4	4.5	4.9	4.6	4.7	4.8	5.4	6.3	6.0	6.3	6.1	6.1
45	Net due to related foreign offices	40.3	37.0	36.7	40.0	45.1	43.7	37.6	42.0	40.8	43.1	38.0	37.3
46	Other liabilities ²⁵	63.6	61.3	63.0	62.8	63.1	63.7	65.5	65.6	64.9	65.9	64.4	65.9
47	TOTAL LIABILITIES	3,786.3	3,918.6	3,928.3	3,951.8	3,971.0	4,000.5	4,027.7	4,045.6	4,056.3	4,069.1	4,077.0	4,074.6
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	517.2	543.7	519.2	507.2	515.4	527.6	536.9	542.8	539.4	539.5	537.2	535.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.9	0.4	2.9	3.4	3.7	3.9	3.7	6.0	5.9	5.8	5.7	5.7
50	U.S. Treasury and agency securities, MBS ²⁸	1.4	0.1	2.2	2.7	2.8	2.6	2.4	4.1	4.2	4.0	4.0	3.9
51	Loans with original amounts of \$1,000,000 or less	359.2	357.9	358.6	359.3	358.6	359.5	360.3	360.5	360.4	360.5	360.2	359.9
52	Loans secured by nonfarm nonresidential properties ²⁹	205.9	204.9	204.9	205.2	204.6	204.9	205.4	205.7	205.7	205.5	205.0	204.8
53	Commercial and industrial loans to U.S. addressees ³⁰	153.3	153.0	153.7	154.1	154.0	154.6	154.9	154.8	154.7	155.0	155.2	155.1

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

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	3,705.5	3,834.4	3,835.4	3,867.2	3,892.2	3,920.6	3,944.9	3,957.9	3,963.9	3,963.9	3,961.4	3,954.9
2	Securities in bank credit ²	860.0	878.2	878.5	887.2	890.1	892.6	891.4	887.3	884.2	884.0	884.4	880.3
3	Treasury and agency securities ³	605.4	617.4	618.2	623.8	626.1	627.5	624.5	620.2	618.0	618.7	618.2	613.9
4	Mortgage-backed securities (MBS) ⁴	416.2	427.5	432.8	437.6	441.6	443.7	443.3	442.4	440.9	443.2	443.1	438.5
5	Non-MBS ⁵	189.2	189.9	185.5	186.2	184.5	183.8	181.2	177.7	177.2	175.5	175.1	175.4
6	Other securities	254.6	260.8	260.3	263.4	264.0	265.1	266.9	267.1	266.2	265.3	266.2	266.4
7	Mortgage-backed securities ⁶	14.2	14.6	14.2	14.3	15.2	15.3	15.5	14.9	14.3	14.3	14.3	14.5
8	Non-MBS ⁷	240.4	246.2	246.1	249.2	248.8	249.8	251.4	252.2	251.9	251.0	251.8	251.9
9	Loans and leases in bank credit ⁸	2,845.5	2,956.2	2,956.9	2,980.0	3,002.1	3,027.9	3,053.4	3,070.6	3,079.7	3,079.9	3,077.0	3,074.6
10	Commercial and industrial loans	546.7	556.0	557.4	560.2	564.9	568.3	570.8	570.1	568.7	568.6	567.9	566.6
11	Real estate loans	1,742.1	1,811.6	1,819.2	1,835.4	1,846.5	1,863.7	1,881.7	1,894.3	1,896.0	1,901.7	1,904.5	1,903.9
12	Residential real estate loans	676.7	694.6	695.3	700.5	704.8	709.6	716.1	719.2	718.4	722.5	723.6	721.7
13	Revolving home equity loans	116.6	118.9	119.1	119.4	119.8	120.3	120.8	121.2	121.3	121.4	121.5	121.5
14	Closed-end residential loans ⁹	560.1	575.8	576.3	581.2	585.0	589.3	595.3	598.1	597.1	601.1	602.1	600.2
15	Commercial real estate loans	1,065.4	1,117.0	1,123.9	1,134.8	1,141.7	1,154.1	1,165.6	1,175.0	1,177.7	1,179.2	1,180.9	1,182.2
16	Construction and land development loans ¹⁰	151.2	163.6	165.9	168.6	169.4	172.6	173.9	175.6	176.7	177.0	178.0	178.7
17	Secured by farmland ¹¹	77.4	79.3	79.5	80.1	80.3	81.1	81.9	82.6	82.7	82.8	82.8	82.8
18	Secured by multifamily properties ¹²	135.6	147.8	149.1	151.5	153.3	155.9	157.2	158.7	159.1	158.8	158.9	159.0
19	Secured by nonfarm nonresidential properties ¹³	701.2	726.4	729.4	734.6	738.7	744.5	752.7	758.3	759.1	760.6	761.3	761.6
20	Consumer loans	316.5	343.5	341.2	341.7	345.2	349.0	353.1	354.9	356.8	356.3	356.4	356.9
21	Credit cards and other revolving plans	144.0	160.8	157.4	156.9	158.9	160.7	162.8	163.1	164.4	163.7	163.5	163.7
22	Other consumer loans	172.5	182.6	183.8	184.8	186.3	188.3	190.3	191.9	192.4	192.6	192.9	193.2
23	Automobile loans ¹⁴	71.3	74.0	74.3	74.9	75.2	75.7	76.1	76.5	76.7	76.8	76.9	76.9
24	All other consumer loans ¹⁵	101.2	108.6	109.5	109.9	111.1	112.6	114.1	115.4	115.7	115.8	116.0	116.3
25	Other loans and leases	240.3	245.2	239.1	242.6	245.5	246.9	247.9	251.3	258.1	253.3	248.2	247.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	21.2	13.0	11.1	9.8	8.1	7.2	3.7	5.4	12.1	4.6	2.4	3.2
27	All other loans and leases ¹⁷	219.1	232.1	228.0	232.8	237.4	239.7	244.2	245.9	246.0	248.8	245.8	244.0
28	Loans to nondepository financial institutions ¹⁸	38.8	39.8	37.1	41.0	43.6	45.6	47.5	47.9	47.3	49.4	47.0	46.1
29	Other loans not elsewhere classified ¹⁹	180.3	192.3	190.9	191.9	193.8	194.2	196.8	197.9	198.7	199.4	198.8	197.9
30	LESS: Allowance for loan and lease losses	36.6	36.8	37.1	37.2	37.3	37.6	37.7	37.9	37.7	38.1	37.8	37.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending				
										Jul 27	Aug 3	Aug 10	Aug 17	
ASSETS (CONTINUED)														
31	Interbank loans	22.3	25.2	25.6	25.2	24.6	24.3	24.4	25.2	26.9	25.2	23.7	25.7	
32	Fed funds and reverse RPs with banks ¹⁶	21.8	24.3	24.8	24.4	23.9	23.6	23.7	24.2	25.8	24.1	22.6	24.5	
33	Loans to commercial banks ²⁰	0.4	0.9	0.8	0.7	0.7	0.7	0.7	1.0	1.0	1.1	1.1	1.2	
34	Cash assets ²¹	319.2	322.9	344.0	342.3	331.6	320.7	332.5	345.4	337.2	372.2	374.3	373.2	
35	Trading assets ²²	3.5	4.1	4.9	4.7	4.7	4.4	4.7	5.7	5.4	5.5	5.6	5.4	
36	Other assets ²³	277.4	280.3	277.5	276.6	278.3	278.7	279.7	280.3	281.4	277.3	280.7	283.8	
37	TOTAL ASSETS	4,291.4	4,430.2	4,450.3	4,478.6	4,493.9	4,511.0	4,548.6	4,576.6	4,577.0	4,606.1	4,607.9	4,605.3	
LIABILITIES														
38	Deposits	3,377.0	3,501.0	3,523.1	3,557.1	3,564.6	3,564.5	3,589.5	3,607.2	3,607.8	3,642.1	3,652.0	3,649.7	
39	Large time deposits	386.5	390.1	393.6	396.5	396.4	398.8	401.3	403.3	403.2	404.1	404.5	405.0	
40	Other deposits	2,990.4	3,110.9	3,129.6	3,160.6	3,168.2	3,165.7	3,188.2	3,203.9	3,204.5	3,238.0	3,247.6	3,244.7	
41	Borrowings	294.9	308.1	299.4	292.3	300.7	308.0	317.9	317.7	316.4	310.4	307.2	307.2	
42	Borrowings from banks in the U.S.	44.7	40.3	38.0	37.0	39.3	38.9	40.2	39.2	38.8	37.6	37.0	37.0	
43	Borrowings from others	250.2	267.8	261.4	255.3	261.3	269.1	277.8	278.5	277.6	272.8	270.3	270.2	
44	Trading liabilities ²⁴	4.0	4.5	5.4	5.0	4.9	4.9	5.2	5.8	5.5	5.8	5.6	5.5	
45	Net due to related foreign offices	40.2	37.2	35.8	37.3	39.3	42.0	38.0	41.7	41.2	43.7	40.0	38.5	
46	Other liabilities ²⁵	62.4	60.4	64.5	62.3	61.3	63.4	63.9	64.4	64.4	64.2	63.7	65.5	
47	TOTAL LIABILITIES	3,778.4	3,911.3	3,928.2	3,953.9	3,970.7	3,982.9	4,014.5	4,036.8	4,035.3	4,066.2	4,068.6	4,066.4	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	513.0	518.9	522.1	524.7	523.3	528.1	534.1	539.8	541.7	540.0	539.3	538.9	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.9	0.4	2.9	3.4	3.7	3.9	3.7	6.0	5.9	5.8	5.7	5.7	
50	U.S. Treasury and agency securities, MBS ²⁸	1.4	0.1	2.2	2.7	2.8	2.6	2.4	4.1	4.2	4.0	4.0	3.9	
51	Loans with original amounts of \$1,000,000 or less	360.3	358.3	358.0	359.0	358.8	359.6	360.7	361.6	361.6	361.8	361.3	360.9	
52	Loans secured by nonfarm nonresidential properties ²⁹	205.9	205.1	204.7	205.1	204.4	204.5	205.3	205.7	205.9	205.7	205.3	205.1	
53	Commercial and industrial loans to U.S. addressees ³⁰	154.3	153.2	153.4	153.8	154.5	155.1	155.4	155.9	155.7	156.1	156.0	155.8	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	1,038.8	1,106.8	1,116.5	1,109.4	1,122.7	1,132.1	1,134.7	1,157.9	1,158.5	1,159.4	1,168.8	1,167.7
2	Securities in bank credit ²	179.8	200.6	202.9	203.9	205.8	211.1	218.1	221.8	222.7	218.9	227.5	227.5
3	Treasury and agency securities ³	76.5	103.4	105.2	105.9	108.1	111.5	117.5	121.6	122.7	118.6	127.7	129.6
4	Mortgage-backed securities (MBS) ⁴	12.8	14.5	14.9	14.4	14.2	13.3	13.7	13.0	13.0	12.6	13.3	14.0
5	Non-MBS ⁵	63.7	88.8	90.3	91.5	94.0	98.1	103.8	108.7	109.7	106.0	114.4	115.7
6	Other securities	103.4	97.3	97.7	98.0	97.7	99.6	100.7	100.1	100.0	100.3	99.9	97.9
7	Mortgage-backed securities ⁶	3.4	3.0	2.6	2.4	2.2	1.9	2.0	2.1	2.1	2.0	1.9	1.6
8	Non-MBS ⁷	100.0	94.2	95.0	95.6	95.4	97.7	98.7	98.1	97.9	98.2	98.0	96.2
9	Loans and leases in bank credit ⁸	859.0	906.2	913.7	905.5	916.9	921.0	916.5	936.1	935.8	940.6	941.3	940.2
10	Commercial and industrial loans	337.3	361.9	362.6	370.0	377.9	382.6	381.5	384.1	382.6	382.1	383.2	382.8
11	Real estate loans	41.2	51.6	53.4	56.2	56.7	57.9	59.0	61.5	61.5	63.2	62.2	64.2
12	Residential real estate loans	1.8	1.2	1.6	2.2	1.2	2.3	1.8	0.8	0.4	0.4	0.5	0.2
13	Revolving home equity loans	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.4
14	Closed-end residential loans ⁹	1.4	0.8	1.2	1.7	0.8	1.9	1.4	0.4	0.0	0.1	0.0	-0.2
15	Commercial real estate loans	39.4	50.4	51.8	54.0	55.5	55.6	57.2	60.7	61.2	62.8	61.7	64.0
16	Construction and land development loans ¹⁰	3.4	4.7	5.1	5.3	6.2	5.7	5.9	6.4	6.4	6.5	6.3	6.2
17	Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	1.3	2.2	2.2	2.3	2.3	2.6	3.3	3.7	3.4	2.9	2.7	3.1
19	Secured by nonfarm nonresidential properties ¹³	34.5	43.3	44.3	46.2	46.8	47.1	47.9	50.5	51.2	53.3	52.6	54.5
20	Consumer loans	2.7	2.3	2.2	2.2	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.1
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	2.3	2.2	2.2	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.1
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	2.3	2.2	2.2	2.2	2.2	2.3	2.2	2.2	2.2	2.2	2.1
25	Other loans and leases	477.9	490.4	495.4	477.1	480.1	478.2	473.7	488.3	489.4	493.1	493.7	491.1
26	Fed funds and reverse RPs with nonbanks ¹⁶	229.8	242.9	246.8	233.3	233.5	226.7	215.2	232.6	234.3	239.1	241.5	241.6
27	All other loans and leases ¹⁷	248.1	247.5	248.6	243.8	246.6	251.5	258.5	255.7	255.1	253.9	252.2	249.4
28	Loans to nondepository financial institutions ¹⁸	108.9	115.2	115.0	113.7	115.6	116.0	117.8	116.1	115.3	116.1	114.3	111.2
29	Other loans not elsewhere classified ¹⁹	139.2	132.3	133.7	130.1	131.0	135.4	140.7	139.6	139.8	137.8	137.9	138.3
30	LESS: Allowance for loan and lease losses	0.4	1.0	1.1	1.3	1.5	1.6	1.4	1.0	1.0	1.0	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)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending				
										Jul 27	Aug 3	Aug 10	Aug 17	
ASSETS (CONTINUED)														
31	Interbank loans	19.1	15.8	14.3	14.8	19.6	18.9	14.1	14.5	16.3	16.8	20.4	21.2	
32	Fed funds and reverse RPs with banks ¹⁶	16.6	12.8	11.5	12.0	16.8	16.1	11.3	11.9	13.6	14.2	17.7	18.8	
33	Loans to commercial banks ²⁰	2.5	2.9	2.8	2.8	2.7	2.7	2.8	2.6	2.7	2.7	2.6	2.5	
34	Cash assets ²¹	1,186.2	1,110.4	1,102.4	1,066.7	1,056.6	1,034.2	977.4	988.4	997.1	1,015.5	980.1	947.5	
35	Trading assets ²²	73.3	72.6	75.1	75.9	78.5	79.5	85.6	90.7	89.2	89.7	88.6	90.1	
36	Other assets ²³	71.7	67.0	66.3	67.0	64.2	50.8	56.0	61.3	58.4	58.9	55.1	55.3	
37	TOTAL ASSETS	2,388.8	2,371.6	2,373.5	2,332.4	2,340.1	2,313.7	2,266.3	2,311.7	2,318.4	2,339.4	2,311.8	2,280.5	
LIABILITIES														
38	Deposits	1,120.7	1,055.5	1,062.9	1,073.3	1,050.1	1,033.2	1,020.6	1,002.9	981.5	1,004.4	980.1	982.5	
39	Large time deposits	871.6	798.1	800.3	800.8	780.3	781.2	773.6	746.8	727.2	739.0	724.4	728.0	
40	Other deposits	249.0	257.4	262.6	272.4	269.8	252.0	247.0	256.1	254.3	265.4	255.7	254.5	
41	Borrowings	780.2	825.1	841.0	847.7	863.1	862.7	847.2	886.6	895.6	914.4	901.6	905.9	
42	Borrowings from banks in the U.S.	32.8	44.5	47.9	48.0	46.2	48.0	46.3	48.8	48.0	49.6	61.7	56.8	
43	Borrowings from others	747.4	780.6	793.1	799.7	816.9	814.7	800.9	837.8	847.6	864.8	839.9	849.2	
44	Trading liabilities ²⁴	73.9	76.2	83.4	80.2	82.1	82.6	91.4	97.9	96.8	95.6	96.0	97.2	
45	Net due to related foreign offices	360.9	364.1	321.1	270.0	286.8	283.9	277.3	283.9	304.5	282.7	298.6	262.8	
46	Other liabilities ²⁵	59.4	50.8	49.1	50.8	47.4	47.7	50.3	51.8	50.8	48.7	45.2	47.8	
47	TOTAL LIABILITIES	2,395.1	2,371.7	2,357.6	2,322.0	2,329.5	2,310.1	2,286.8	2,323.2	2,329.2	2,345.7	2,321.5	2,296.2	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	-6.3	-0.1	15.9	10.4	10.5	3.6	-20.5	-11.5	-10.8	-6.4	-9.8	-15.6	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.3	0.9	1.1	1.1	1.5	1.5	2.0	2.5	2.2	2.3	2.4	2.3	
50	U.S. Treasury and agency securities, MBS ²⁸	0.3	0.9	1.1	1.1	1.5	1.5	2.0	2.5	2.2	2.3	2.4	2.3	
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS													
1	Bank credit	1,030.9	1,106.8	1,123.2	1,116.3	1,130.3	1,131.3	1,130.0	1,148.9	1,149.2	1,158.5	1,162.3	1,159.3
2	Securities in bank credit ²	182.5	199.3	202.9	204.0	205.3	210.8	217.8	223.8	224.2	225.3	230.0	226.7
3	Treasury and agency securities ³	78.5	102.0	106.7	107.7	108.6	112.5	118.2	123.0	123.5	124.3	129.3	128.4
4	Mortgage-backed securities (MBS) ⁴	13.6	14.3	14.3	13.6	13.7	14.0	14.1	13.9	13.7	13.6	13.7	13.7
5	Non-MBS ⁵	64.9	87.7	92.5	94.1	94.9	98.5	104.1	109.1	109.9	110.7	115.6	114.7
6	Other securities	104.0	97.3	96.1	96.3	96.7	98.3	99.6	100.8	100.7	101.0	100.6	98.3
7	Mortgage-backed securities ⁶	3.5	2.8	2.4	2.3	2.3	1.9	1.9	2.2	2.1	2.1	2.1	1.9
8	Non-MBS ⁷	100.5	94.5	93.7	94.0	94.4	96.4	97.7	98.7	98.5	98.9	98.6	96.4
9	Loans and leases in bank credit ⁸	848.4	907.5	920.3	912.3	925.0	920.5	912.2	925.1	925.0	933.2	932.3	932.5
10	Commercial and industrial loans	337.4	362.0	365.6	374.5	380.6	383.0	383.5	383.8	380.3	381.9	381.8	381.9
11	Real estate loans	41.1	52.2	53.5	55.6	56.5	56.7	58.9	61.4	61.5	63.1	62.6	64.9
12	Residential real estate loans	1.9	1.3	1.3	1.3	1.3	1.2	1.2	1.0	0.9	0.9	1.0	1.0
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5
14	Closed-end residential loans ⁹	1.5	0.9	0.9	1.0	0.9	0.8	0.9	0.6	0.5	0.5	0.5	0.5
15	Commercial real estate loans	39.2	50.9	52.2	54.3	55.2	55.5	57.6	60.4	60.6	62.2	61.6	63.9
16	Construction and land development loans ¹⁰	3.4	5.0	5.3	5.7	5.8	5.9	6.0	6.4	6.5	6.5	6.4	6.3
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	1.4	1.9	1.9	2.2	2.5	2.7	3.6	3.8	3.5	3.1	3.0	3.5
19	Secured by nonfarm nonresidential properties ¹³	34.2	43.8	44.8	46.2	46.7	46.7	47.8	50.0	50.5	52.5	52.0	53.9
20	Consumer loans	2.7	2.3	2.3	2.2	2.2	2.2	2.2	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	2.3	2.3	2.2	2.2	2.2	2.2	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	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
25	Other loans and leases	467.2	491.0	498.9	479.8	485.6	478.6	467.6	477.8	481.1	486.0	485.8	483.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	221.7	242.8	250.1	233.0	235.4	227.8	212.4	225.0	230.2	232.9	233.9	236.3
27	All other loans and leases ¹⁷	245.5	248.2	248.8	246.8	250.2	250.8	255.2	252.8	250.9	253.1	251.9	247.3
28	Loans to nondepository financial institutions ¹⁸	105.1	115.6	115.5	114.8	115.7	112.7	112.4	111.5	110.3	112.2	112.1	108.9
29	Other loans not elsewhere classified ¹⁹	140.5	132.6	133.3	132.0	134.5	138.1	142.9	141.3	140.5	140.9	139.7	138.5
30	LESS: Allowance for loan and lease losses	0.7	1.0	1.0	1.1	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 26, 2016

Account		2015 Jul	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	Week ending			
										Jul 27	Aug 3	Aug 10	Aug 17
ASSETS (CONTINUED)													
31	Interbank loans	19.6	14.8	15.2	14.7	20.1	20.6	15.1	15.1	16.7	16.6	20.2	21.0
32	Fed funds and reverse RPs with banks ¹⁶	17.1	12.0	12.5	12.0	17.5	17.9	12.4	12.4	14.0	13.9	17.4	18.2
33	Loans to commercial banks ²⁰	2.6	2.8	2.7	2.7	2.6	2.7	2.8	2.7	2.8	2.8	2.8	2.8
34	Cash assets ²¹	1,211.4	1,116.9	1,115.9	1,034.2	1,026.5	1,057.2	990.1	1,009.7	1,038.3	1,004.0	1,002.5	980.9
35	Trading assets ²²	69.5	74.8	80.1	78.7	79.5	79.7	82.6	85.9	84.7	85.9	85.7	86.9
36	Other assets ²³	69.2	64.9	66.0	70.2	65.6	51.5	56.3	58.6	57.5	56.0	53.9	53.5
37	TOTAL ASSETS	2,400.0	2,377.2	2,399.4	2,313.0	2,320.7	2,339.0	2,272.9	2,316.9	2,345.0	2,319.5	2,323.1	2,300.1
LIABILITIES													
38	Deposits	1,108.9	1,063.0	1,072.2	1,082.5	1,051.9	1,035.6	1,013.1	988.0	975.2	985.0	965.7	971.2
39	Large time deposits	862.3	804.3	807.4	805.5	781.7	787.7	771.6	735.0	720.6	721.7	711.7	714.4
40	Other deposits	246.6	258.7	264.8	277.0	270.2	247.9	241.6	253.0	254.6	263.3	254.0	256.8
41	Borrowings	777.5	826.5	852.8	841.6	863.3	876.9	841.3	884.4	903.0	906.0	906.3	903.8
42	Borrowings from banks in the U.S.	32.4	44.1	49.3	47.6	46.9	47.8	45.6	48.1	47.6	48.7	61.8	57.2
43	Borrowings from others	745.2	782.4	803.4	794.0	816.4	829.1	795.7	836.3	855.4	857.3	844.5	846.6
44	Trading liabilities ²⁴	69.4	79.9	87.7	85.2	84.5	83.7	88.8	91.9	90.9	90.4	91.9	92.9
45	Net due to related foreign offices	381.2	355.4	334.0	247.9	269.0	289.4	274.0	296.7	317.9	288.2	307.9	281.9
46	Other liabilities ²⁵	58.3	48.9	49.1	52.0	48.0	48.8	50.6	50.7	52.8	45.1	46.4	45.3
47	TOTAL LIABILITIES	2,395.3	2,373.7	2,395.6	2,309.2	2,316.7	2,334.5	2,267.8	2,311.7	2,339.9	2,314.6	2,318.2	2,295.0
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	4.7	3.6	3.7	3.8	4.0	4.5	5.0	5.2	5.1	4.9	4.8	5.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.3	0.9	1.1	1.1	1.5	1.5	2.0	2.5	2.2	2.3	2.4	2.3
50	U.S. Treasury and agency securities, MBS ²⁸	0.3	0.9	1.1	1.1	1.5	1.5	2.0	2.5	2.2	2.3	2.4	2.3
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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 45. 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).