

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
October 14, 2016

Account	2011	2012	2013	2014	2015	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Jun	2016 Jul	2016 Aug	2016 Sep
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.1	7.1	5.4	6.1	7.3	6.6	7.8	6.5	10.4	4.7	8.6
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.8	6.3	1.8	4.6	6.9	6.5	10.9	7.1	15.8	6.8	12.3
3 Treasury and agency securities ³	3.2	8.4	-5.2	11.8	8.7	7.9	4.3	8.0	7.9	7.2	13.3	4.6	19.9	11.0	16.1
6 Other securities	-0.9	5.8	6.8	-2.3	-0.8	2.5	-4.0	-3.9	4.2	4.6	4.6	13.6	5.4	-4.1	2.4
9 Loans and leases in bank credit ⁶	1.5	2.9	2.3	6.8	7.6	7.4	6.8	6.7	7.5	6.7	6.7	6.2	8.4	4.0	7.3
10 Commercial and industrial loans	8.6	11.6	6.9	12.0	10.3	10.4	8.1	9.1	8.2	8.7	3.6	3.1	4.9	-3.8	10.5
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.0	4.3	5.3	5.5	6.3	6.4	7.7	6.0	8.9	6.4	8.3
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	1.2	1.0	1.4	2.4	3.1	5.0	1.8	7.5	4.0	4.5
13 Revolving home equity loans	-5.9	-7.2	-8.3	-4.1	-5.2	-5.5	-6.0	-5.0	-5.2	-5.8	-5.6	-5.4	-5.1	-6.6	-6.6
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	2.9	3.1	2.9	3.1	4.3	5.4	7.7	3.6	10.5	6.7	7.2
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	9.9	8.1	10.6	10.4	11.0	10.3	10.6	10.8	10.6	9.0	12.6
20 Consumer loans	-1.8	0.6	3.2	5.3	5.7	5.0	6.9	8.2	8.1	7.2	7.1	7.6	7.4	7.3	4.7
21 Credit cards and other revolving plans	-3.3	-0.7	0.9	4.0	5.4	4.4	6.9	7.3	7.6	7.5	6.9	8.4	7.1	5.9	6.5
22 Other consumer loans	0.0	2.2	5.8	6.7	6.0	5.7	6.9	9.2	8.8	6.8	7.2	6.7	7.8	8.8	2.4
25 Other loans and leases	18.6	8.1	6.0	14.6	13.1	13.7	8.8	5.3	9.1	4.1	8.3	9.7	12.5	5.3	2.5
30 LESS: Allowance for loan and lease losses	-18.0	-16.4	-15.5	-12.3	-3.8	-5.2	-0.4	-1.5	0.8	6.4	1.1	3.3	8.8	-8.8	0.0
31 Interbank loans	-37.0	4.9	-10.7	-16.7	-32.4	-36.8	-61.0	-13.6	-14.8	32.7	-4.3	-70.9	13.5	65.0	-47.1
34 Cash assets ²¹	48.1	-2.2	54.5	12.2	-8.1	-12.8	-11.5	-2.0	-15.3	-0.9	-15.7	-23.6	-13.1	-3.4	-40.1
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-2.2	-50.0	-2.6	-7.2	-2.9	20.9	32.2	165.2	44.7	-47.0	-59.1
36 Other assets ²³	-3.5	-5.0	-0.2	1.6	-0.8	1.4	-1.0	-5.0	5.0	-5.8	0.8	11.6	3.3	-4.3	-1.1
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.4	2.0	1.6	3.7	3.2	4.8	3.9	3.8	6.8	2.4	-0.6
LIABILITIES															
38 Deposits	6.7	7.2	6.4	6.4	4.9	3.4	4.8	2.8	3.5	6.0	5.4	7.2	4.0	8.9	-0.9
39 Large time deposits	-13.5	-1.1	5.4	5.5	0.3	-2.8	1.2	-5.8	-1.9	-4.7	-20.1	3.3	-28.1	-24.0	-56.6
40 Other deposits	12.4	9.0	6.7	6.5	5.8	4.6	5.5	4.4	4.5	7.9	9.8	8.0	9.6	14.4	8.2
41 Borrowings	-14.7	-5.8	-0.3	15.2	6.8	7.7	1.1	12.1	8.3	7.5	6.7	0.1	14.3	0.5	4.9
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-3.0	-44.2	-4.6	-20.9	6.1	20.2	34.2	169.8	66.0	-56.0	-77.4
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.4	-5.8	-8.1	-14.7	-11.3	-5.6	6.8	6.1	10.1	13.0	-3.5	6.7
47 TOTAL LIABILITIES	5.5	2.3	8.2	7.6	3.3	2.2	1.6	3.4	2.8	5.5	4.2	5.4	5.4	3.7	-0.8

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

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS													
1	Bank credit	11,439.1	11,905.7	11,982.7	12,062.2	12,132.3	12,242.4	12,290.6	12,378.7	12,365.9	12,404.3	12,405.2	12,431.5
2	Securities in bank credit ²	3,043.3	3,142.1	3,168.9	3,193.2	3,212.2	3,254.5	3,272.9	3,306.5	3,310.1	3,312.3	3,313.3	3,321.5
3	Treasury and agency securities ³	2,159.8	2,247.9	2,273.2	2,294.8	2,303.6	2,341.8	2,363.3	2,395.1	2,395.6	2,400.7	2,403.1	2,414.8
4	Mortgage-backed securities (MBS) ⁴	1,522.6	1,570.4	1,591.5	1,603.5	1,609.1	1,626.7	1,645.7	1,663.7	1,664.8	1,663.9	1,664.4	1,672.2
5	Non-MBS ⁵	637.3	677.5	681.8	691.3	694.5	715.1	717.6	731.4	730.8	736.9	738.7	742.6
6	Other securities	883.4	894.2	895.7	898.4	908.6	912.7	909.6	911.4	914.5	911.6	910.2	906.7
7	Mortgage-backed securities ⁶	123.9	116.0	114.3	113.0	114.3	110.1	105.5	102.4	102.8	101.8	101.3	101.7
8	Non-MBS ⁷	759.5	778.2	781.4	785.3	794.3	802.6	804.1	809.0	811.7	809.8	808.9	805.0
9	Loans and leases in bank credit ⁸	8,395.8	8,763.6	8,813.8	8,869.1	8,920.1	8,987.9	9,017.7	9,072.2	9,055.8	9,092.0	9,091.9	9,110.0
10	Commercial and industrial loans	1,903.8	2,019.1	2,037.0	2,051.5	2,056.8	2,065.2	2,058.7	2,076.7	2,070.7	2,081.5	2,081.6	2,087.8
11	Real estate loans	3,790.6	3,936.3	3,952.1	3,980.5	4,000.4	4,030.0	4,051.5	4,079.5	4,073.6	4,086.6	4,094.2	4,095.5
12	Residential real estate loans	2,059.1	2,105.6	2,105.5	2,117.3	2,120.4	2,133.6	2,140.7	2,148.7	2,141.3	2,153.8	2,157.1	2,155.2
13	Revolving home equity loans	439.3	428.6	426.2	424.5	422.6	420.8	418.5	416.2	416.6	415.9	415.8	415.0
14	Closed-end residential loans ⁹	1,619.8	1,677.0	1,679.3	1,692.8	1,697.9	1,712.7	1,722.2	1,732.5	1,724.7	1,738.0	1,741.3	1,740.1
15	Commercial real estate loans	1,731.5	1,830.7	1,846.6	1,863.1	1,879.9	1,896.5	1,910.8	1,930.9	1,932.3	1,932.8	1,937.1	1,940.4
16	Construction and land development loans ¹⁰	250.2	269.5	272.4	276.3	278.3	281.3	284.0	286.8	286.8	287.2	288.5	288.8
17	Secured by farmland ¹¹	85.8	89.5	90.1	90.7	90.9	91.4	91.6	92.4	92.6	92.5	92.6	92.6
18	Secured by multifamily properties ¹²	260.4	281.1	284.2	288.3	292.1	295.6	296.6	300.9	301.4	301.6	302.0	302.8
19	Secured by nonfarm nonresidential properties ¹³	1,135.1	1,190.7	1,200.0	1,207.9	1,218.6	1,228.2	1,238.6	1,250.8	1,251.5	1,251.6	1,254.0	1,256.2
20	Consumer loans	1,239.2	1,291.2	1,298.4	1,305.3	1,318.8	1,332.3	1,340.4	1,345.6	1,344.1	1,346.4	1,348.1	1,351.3
21	Credit cards and other revolving plans	642.3	666.8	671.0	674.2	684.2	693.6	697.0	700.8	700.2	701.3	701.7	703.7
22	Other consumer loans	597.0	624.4	627.3	631.1	634.6	638.7	643.4	644.7	643.9	645.1	646.4	647.7
23	Automobile loans ¹⁴	374.7	392.4	394.8	397.6	400.0	402.5	405.6	405.1	404.7	405.6	405.9	406.7
24	All other consumer loans ¹⁵	222.3	232.0	232.5	233.5	234.7	236.2	237.8	239.6	239.2	239.5	240.5	241.0
25	Other loans and leases	1,462.1	1,517.1	1,526.3	1,531.8	1,544.2	1,560.3	1,567.2	1,570.4	1,567.4	1,577.5	1,568.0	1,575.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	344.1	352.8	354.1	349.5	351.9	370.9	384.7	381.8	376.3	387.5	380.3	380.9
27	All other loans and leases ¹⁷	1,118.1	1,164.3	1,172.3	1,182.3	1,192.2	1,189.4	1,182.4	1,188.6	1,191.1	1,190.0	1,187.8	1,194.4
28	Loans to nondepository financial institutions ¹⁸	371.4	398.6	403.0	408.3	415.4	415.2	413.5	414.5	413.9	414.2	415.3	411.4
29	Other loans not elsewhere classified ¹⁹	746.7	765.6	769.2	774.0	776.9	774.2	768.9	774.1	777.2	775.8	772.4	783.0
30	LESS: Allowance for loan and lease losses	106.5	106.9	108.7	108.3	108.6	109.4	108.6	108.6	108.6	108.3	108.9	109.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS (CONTINUED)													
31	Interbank loans	60.2	59.5	66.5	66.0	62.1	62.8	66.2	63.6	65.4	66.6	60.7	59.5
32	Fed funds and reverse RPs with banks ¹⁶	49.8	48.3	54.1	53.9	49.4	49.2	52.3	50.0	51.7	53.2	47.8	46.7
33	Loans to commercial banks ²⁰	10.4	11.2	12.4	12.2	12.7	13.6	14.0	13.5	13.8	13.4	13.0	12.8
34	Cash assets ²¹	2,632.0	2,522.4	2,545.1	2,525.2	2,470.3	2,437.5	2,430.6	2,349.3	2,448.5	2,280.0	2,294.9	2,207.0
35	Trading assets ²²	210.7	205.9	208.3	207.8	236.4	245.2	235.6	224.0	226.4	223.5	221.5	213.2
36	Other assets ²³	1,147.9	1,147.4	1,145.4	1,130.6	1,142.1	1,145.8	1,141.7	1,140.7	1,164.2	1,132.4	1,126.8	1,148.0
37	TOTAL ASSETS	15,383.4	15,733.9	15,839.3	15,883.6	15,934.6	16,024.3	16,056.2	16,047.7	16,161.8	15,998.5	16,000.2	15,949.4
LIABILITIES													
38	Deposits	10,863.6	11,100.7	11,148.6	11,190.4	11,258.0	11,295.7	11,379.8	11,371.7	11,425.3	11,357.5	11,337.6	11,370.6
39	Large time deposits	1,685.0	1,680.9	1,656.1	1,653.4	1,657.9	1,619.1	1,586.7	1,511.9	1,522.4	1,510.5	1,494.6	1,467.4
40	Other deposits	9,178.6	9,419.8	9,492.5	9,536.9	9,600.1	9,676.6	9,793.0	9,859.8	9,902.9	9,847.1	9,843.1	9,903.2
41	Borrowings	1,817.7	1,944.2	1,955.1	1,973.5	1,973.7	1,997.2	1,998.1	2,006.2	2,018.5	2,039.6	1,994.8	1,964.1
42	Borrowings from banks in the U.S.	103.3	122.0	124.7	125.3	123.6	123.6	127.6	124.1	121.9	130.2	121.9	121.3
43	Borrowings from others	1,714.4	1,822.2	1,830.4	1,848.2	1,850.1	1,873.6	1,870.5	1,882.1	1,896.6	1,909.4	1,872.9	1,842.7
44	Trading liabilities ²⁴	214.0	213.5	216.5	213.4	243.6	257.0	245.0	229.2	232.2	228.6	225.5	220.0
45	Net due to related foreign offices	428.1	357.2	391.6	383.5	346.1	330.8	303.5	307.6	333.9	262.4	324.1	241.7
46	Other liabilities ²⁵	411.3	397.9	403.9	402.6	406.3	410.9	409.7	412.0	421.8	399.6	398.6	416.8
47	TOTAL LIABILITIES	13,734.8	14,013.5	14,115.8	14,163.4	14,227.7	14,291.6	14,336.0	14,326.7	14,431.8	14,287.8	14,280.6	14,213.2
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,648.6	1,720.4	1,723.4	1,720.2	1,706.9	1,732.7	1,720.2	1,720.9	1,730.0	1,710.6	1,719.6	1,736.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.2	14.2	20.0	20.5	26.4	30.7	29.5	26.9	25.7	25.1	28.0	24.2
50	U.S. Treasury and agency securities, MBS ²⁸	9.8	13.6	16.2	15.8	18.7	23.0	22.0	20.1	19.0	18.6	20.6	19.6
51	Loans with original amounts of \$1,000,000 or less	543.3	547.6	547.8	548.9	550.1	553.9	553.3	555.1	555.7	555.4	555.2	557.1
52	Loans secured by nonfarm nonresidential properties ²⁹	263.9	261.9	261.5	261.2	261.3	261.1	260.1	261.1	261.5	261.1	261.5	262.0
53	Commercial and industrial loans to U.S. addressees ³⁰	279.3	285.8	286.3	287.7	288.8	292.7	293.2	294.0	294.3	294.3	293.7	295.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS													
1	Bank credit	11,428.1	11,894.6	11,981.2	12,057.7	12,128.4	12,206.9	12,264.0	12,366.2	12,353.3	12,363.8	12,403.5	12,436.8
2	Securities in bank credit ²	3,031.3	3,152.8	3,180.6	3,204.2	3,209.9	3,237.7	3,259.7	3,293.7	3,292.5	3,294.3	3,303.1	3,312.8
3	Treasury and agency securities ³	2,147.0	2,260.4	2,284.9	2,306.3	2,304.7	2,329.3	2,351.2	2,380.9	2,377.8	2,382.8	2,389.9	2,402.4
4	Mortgage-backed securities (MBS) ⁴	1,515.8	1,575.1	1,595.8	1,609.7	1,608.7	1,619.8	1,638.3	1,656.2	1,654.2	1,654.5	1,657.2	1,668.5
5	Non-MBS ⁵	631.1	685.4	689.1	696.5	696.0	709.5	712.8	724.7	723.6	728.3	732.7	733.9
6	Other securities	884.3	892.3	895.7	897.9	905.2	908.3	908.5	912.8	914.8	911.5	913.2	910.3
7	Mortgage-backed securities ⁶	124.1	115.7	114.5	113.4	113.8	109.4	105.3	102.4	102.7	101.7	101.4	101.9
8	Non-MBS ⁷	760.3	776.6	781.2	784.5	791.4	798.9	803.2	810.4	812.1	809.8	811.8	808.5
9	Loans and leases in bank credit ⁸	8,396.8	8,741.9	8,800.5	8,853.5	8,918.5	8,969.2	9,004.4	9,072.5	9,060.8	9,069.5	9,100.4	9,124.0
10	Commercial and industrial loans	1,894.1	2,028.7	2,051.3	2,064.7	2,065.7	2,061.7	2,049.3	2,066.7	2,062.9	2,069.5	2,073.1	2,080.4
11	Real estate loans	3,795.1	3,924.6	3,941.5	3,973.8	4,004.1	4,033.3	4,056.8	4,084.2	4,082.5	4,080.2	4,091.6	4,103.5
12	Residential real estate loans	2,063.4	2,095.7	2,099.0	2,114.6	2,125.1	2,137.4	2,147.1	2,153.1	2,150.0	2,146.6	2,153.3	2,164.6
13	Revolving home equity loans	439.3	428.0	425.8	424.1	422.3	419.9	417.7	416.0	416.4	415.9	415.9	414.8
14	Closed-end residential loans ⁹	1,624.2	1,667.7	1,673.2	1,690.5	1,702.8	1,717.5	1,729.4	1,737.0	1,733.6	1,730.7	1,737.3	1,749.9
15	Commercial real estate loans	1,731.6	1,828.8	1,842.5	1,859.1	1,878.9	1,895.9	1,909.7	1,931.1	1,932.5	1,933.6	1,938.3	1,938.9
16	Construction and land development loans ¹⁰	250.7	269.2	270.8	275.5	278.3	281.2	284.3	287.2	287.6	287.9	288.7	288.1
17	Secured by farmland ¹¹	86.1	89.0	89.7	90.5	91.1	91.7	91.9	92.7	92.9	92.8	93.0	92.9
18	Secured by multifamily properties ¹²	261.0	279.8	283.2	287.5	291.8	295.4	296.8	301.8	302.2	302.3	303.3	303.8
19	Secured by nonfarm nonresidential properties ¹³	1,133.8	1,190.9	1,198.8	1,205.7	1,217.7	1,227.6	1,236.8	1,249.4	1,249.8	1,250.6	1,253.4	1,254.1
20	Consumer loans	1,243.7	1,275.9	1,286.8	1,296.9	1,315.4	1,329.7	1,342.2	1,350.3	1,349.0	1,349.1	1,354.3	1,352.4
21	Credit cards and other revolving plans	642.9	655.3	662.1	667.2	680.6	690.5	697.2	701.5	700.3	699.7	704.1	701.3
22	Other consumer loans	600.8	620.6	624.8	629.7	634.8	639.3	645.0	648.8	648.7	649.3	650.2	651.1
23	Automobile loans ¹⁴	376.5	390.7	393.6	396.7	399.7	402.6	406.2	407.1	407.2	407.4	407.6	408.3
24	All other consumer loans ¹⁵	224.3	229.9	231.2	233.0	235.1	236.6	238.8	241.7	241.5	242.0	242.6	242.8
25	Other loans and leases	1,463.9	1,512.8	1,520.8	1,518.2	1,533.3	1,544.4	1,556.0	1,571.4	1,566.5	1,570.7	1,581.4	1,587.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	345.5	355.3	352.5	345.4	346.6	359.7	376.7	382.2	374.0	386.5	390.5	383.7
27	All other loans and leases ¹⁷	1,118.4	1,157.4	1,168.3	1,172.8	1,186.7	1,184.7	1,179.3	1,189.1	1,192.5	1,184.2	1,190.9	1,204.0
28	Loans to nondepository financial institutions ¹⁸	371.9	395.3	400.4	402.1	410.2	411.4	410.9	415.1	414.6	411.8	416.6	418.4
29	Other loans not elsewhere classified ¹⁹	746.5	762.1	768.0	770.7	776.5	773.4	768.5	774.0	777.9	772.4	774.3	785.6
30	LESS: Allowance for loan and lease losses	106.9	106.9	108.2	108.4	108.6	109.2	108.9	108.9	109.2	109.0	108.5	109.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS (CONTINUED)													
31	Interbank loans	59.8	59.5	66.7	66.0	62.1	62.4	65.3	63.0	67.4	65.0	57.6	58.4
32	Fed funds and reverse RPs with banks ¹⁶	49.4	48.5	54.2	53.5	49.4	49.4	51.7	49.6	53.8	51.5	44.4	45.2
33	Loans to commercial banks ²⁰	10.4	11.1	12.5	12.6	12.7	13.1	13.6	13.4	13.5	13.5	13.2	13.2
34	Cash assets ²¹	2,639.9	2,514.9	2,522.5	2,507.2	2,452.2	2,444.2	2,458.4	2,355.5	2,467.9	2,291.8	2,205.3	2,170.2
35	Trading assets ²²	207.3	211.4	209.9	207.1	228.4	235.1	232.6	221.0	220.5	219.5	219.6	205.9
36	Other assets ²³	1,151.7	1,153.2	1,142.9	1,126.1	1,139.9	1,141.4	1,138.2	1,144.7	1,168.7	1,136.6	1,134.9	1,148.2
37	TOTAL ASSETS	15,379.7	15,726.7	15,814.9	15,855.7	15,902.4	15,980.8	16,049.6	16,041.5	16,168.6	15,967.7	15,912.4	15,910.1
LIABILITIES													
38	Deposits	10,841.7	11,151.8	11,185.8	11,137.1	11,209.0	11,246.8	11,335.0	11,351.2	11,423.9	11,258.1	11,306.0	11,361.2
39	Large time deposits	1,682.8	1,683.1	1,655.5	1,658.5	1,661.3	1,619.2	1,584.5	1,510.4	1,511.4	1,509.7	1,501.9	1,474.1
40	Other deposits	9,159.0	9,468.7	9,530.4	9,478.6	9,547.7	9,627.6	9,750.5	9,840.8	9,912.5	9,748.3	9,804.1	9,887.1
41	Borrowings	1,804.5	1,933.3	1,948.0	2,003.3	1,981.0	1,996.1	1,988.3	1,987.1	2,006.0	2,046.5	1,937.8	1,940.2
42	Borrowings from banks in the U.S.	103.5	122.0	125.6	124.5	123.8	122.3	126.0	124.3	126.7	129.7	118.5	119.6
43	Borrowings from others	1,700.9	1,811.2	1,822.4	1,878.8	1,857.2	1,873.9	1,862.3	1,862.8	1,879.2	1,916.8	1,819.3	1,820.6
44	Trading liabilities ²⁴	206.1	225.8	220.7	211.8	230.7	241.5	236.4	220.2	219.5	217.7	218.8	207.6
45	Net due to related foreign offices	442.9	318.3	357.1	385.1	346.2	353.9	339.6	316.5	342.7	294.1	289.1	236.4
46	Other liabilities ²⁵	415.0	395.5	398.2	400.5	401.8	404.6	408.0	415.2	425.1	396.2	406.7	419.8
47	TOTAL LIABILITIES	13,710.2	14,024.7	14,109.9	14,137.8	14,168.7	14,242.9	14,307.4	14,290.3	14,417.2	14,212.5	14,158.3	14,165.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,669.6	1,702.1	1,705.0	1,717.9	1,733.7	1,737.9	1,742.2	1,751.2	1,751.5	1,755.2	1,754.1	1,744.8
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.2	14.2	20.0	20.5	26.4	30.7	29.5	26.9	25.7	25.1	28.0	24.2
50	U.S. Treasury and agency securities, MBS ²⁸	9.8	13.6	16.2	15.8	18.7	23.0	22.0	20.1	19.0	18.6	20.6	19.6
51	Loans with original amounts of \$1,000,000 or less	542.3	548.4	549.7	550.3	551.4	554.2	553.4	554.2	555.0	554.3	554.7	555.5
52	Loans secured by nonfarm nonresidential properties ²⁹	264.1	262.0	261.5	260.8	261.1	260.8	260.2	261.3	261.7	261.4	261.6	261.8
53	Commercial and industrial loans to U.S. addressees ³⁰	278.2	286.4	288.2	289.5	290.3	293.4	293.2	292.9	293.3	293.0	293.0	293.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS												
1 Bank credit	10,409.7	10,796.3	10,858.3	10,924.2	10,987.4	11,070.6	11,112.2	11,201.4	11,187.3	11,218.0	11,235.4	11,262.9
2 Securities in bank credit ²	2,862.8	2,938.1	2,963.0	2,981.9	2,993.7	3,032.3	3,047.0	3,080.5	3,084.1	3,085.3	3,086.3	3,093.3
3 Treasury and agency securities ³	2,081.8	2,141.6	2,164.7	2,183.0	2,185.8	2,219.9	2,236.3	2,266.3	2,267.6	2,270.5	2,272.4	2,282.3
4 Mortgage-backed securities (MBS) ⁴	1,509.1	1,556.0	1,577.3	1,590.1	1,595.3	1,613.7	1,632.1	1,649.6	1,650.6	1,649.7	1,650.1	1,658.1
5 Non-MBS ⁵	572.7	585.6	587.4	592.9	590.5	606.2	604.2	616.7	617.0	620.9	622.2	624.2
6 Other securities	781.0	796.5	798.3	798.9	807.9	812.4	810.8	814.2	816.4	814.8	813.9	810.9
7 Mortgage-backed securities ⁶	121.2	113.6	112.0	111.2	112.3	108.0	103.7	100.8	101.2	100.2	99.7	100.0
8 Non-MBS ⁷	659.8	682.9	686.3	687.7	695.6	704.4	707.0	713.3	715.3	714.6	714.2	711.0
9 Loans and leases in bank credit ⁸	7,546.9	7,858.2	7,895.3	7,942.3	7,993.6	8,038.3	8,065.2	8,120.9	8,103.3	8,132.7	8,149.2	8,169.6
10 Commercial and industrial loans	1,564.4	1,649.2	1,659.1	1,668.8	1,675.3	1,681.1	1,676.1	1,686.8	1,683.3	1,689.6	1,689.8	1,694.6
11 Real estate loans	3,746.7	3,880.1	3,895.3	3,922.2	3,940.7	3,967.8	3,987.6	4,015.3	4,009.3	4,022.9	4,029.5	4,029.5
12 Residential real estate loans	2,058.0	2,103.4	2,104.3	2,114.8	2,118.4	2,132.5	2,140.4	2,148.7	2,141.5	2,154.0	2,156.8	2,154.4
13 Revolving home equity loans	439.0	428.1	425.8	424.1	422.2	420.5	418.2	415.9	416.3	415.6	415.5	414.7
14 Closed-end residential loans ⁹	1,619.0	1,675.3	1,678.4	1,690.8	1,696.2	1,712.0	1,722.2	1,732.8	1,725.1	1,738.4	1,741.3	1,739.7
15 Commercial real estate loans	1,688.7	1,776.7	1,791.0	1,807.3	1,822.4	1,835.3	1,847.2	1,866.6	1,867.8	1,868.9	1,872.6	1,875.0
16 Construction and land development loans ¹⁰	246.5	264.1	266.2	270.5	272.4	274.9	277.6	280.0	280.1	280.3	281.5	281.8
17 Secured by farmland ¹¹	85.7	89.3	89.9	90.5	90.7	91.2	91.5	92.3	92.4	92.4	92.5	92.4
18 Secured by multifamily properties ¹²	258.5	278.8	281.9	285.9	289.2	292.4	293.8	297.4	298.0	298.1	298.5	299.1
19 Secured by nonfarm nonresidential properties ¹³	1,098.0	1,144.5	1,153.0	1,160.4	1,170.0	1,176.8	1,184.4	1,196.9	1,197.2	1,198.1	1,200.2	1,201.7
20 Consumer loans	1,236.6	1,288.9	1,296.2	1,303.1	1,316.5	1,330.1	1,337.9	1,342.8	1,341.3	1,343.6	1,345.3	1,348.7
21 Credit cards and other revolving plans	642.3	666.8	671.0	674.2	684.2	693.6	697.0	700.8	700.2	701.3	701.7	703.7
22 Other consumer loans	594.4	622.2	625.1	628.9	632.3	636.5	640.9	642.0	641.2	642.4	643.6	645.0
23 Automobile loans ¹⁴	374.7	392.4	394.8	397.6	400.0	402.5	405.6	405.1	404.7	405.6	405.9	406.7
24 All other consumer loans ¹⁵	219.7	229.8	230.3	231.3	232.4	234.0	235.4	236.8	236.4	236.7	237.7	238.3
25 Other loans and leases	999.2	1,040.0	1,044.8	1,048.2	1,061.1	1,059.3	1,063.5	1,076.0	1,069.4	1,076.6	1,084.6	1,096.9
26 Fed funds and reverse RPs with nonbanks ¹⁶	133.9	119.5	118.7	116.6	126.1	124.2	130.2	138.2	128.7	138.5	149.4	153.0
27 All other loans and leases ¹⁷	865.3	920.4	926.0	931.6	934.9	935.1	933.3	937.8	940.7	938.0	935.2	943.9
28 Loans to nondepository financial institutions ¹⁸	259.1	284.7	287.4	292.1	297.4	298.9	300.3	303.3	302.1	303.4	304.2	304.7
29 Other loans not elsewhere classified ¹⁹	606.2	635.7	638.6	639.5	637.5	636.3	633.1	634.4	638.6	634.7	631.0	639.1
30 LESS: Allowance for loan and lease losses	105.8	105.6	107.3	106.7	107.1	108.4	107.3	107.3	107.2	106.9	107.6	108.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS (CONTINUED)													
31	Interbank loans	45.6	44.7	46.9	47.2	48.1	48.4	46.3	47.7	47.8	50.7	48.7	45.0
32	Fed funds and reverse RPs with banks ¹⁶	37.9	36.3	37.2	37.7	38.0	37.2	34.7	36.3	36.2	39.6	37.7	33.9
33	Loans to commercial banks ²⁰	7.7	8.4	9.7	9.5	10.0	11.2	11.5	11.3	11.6	11.1	11.0	11.1
34	Cash assets ²¹	1,479.2	1,455.6	1,492.8	1,505.7	1,518.1	1,481.3	1,515.9	1,497.8	1,551.8	1,472.8	1,433.0	1,496.0
35	Trading assets ²²	137.8	130.0	129.8	128.2	150.6	154.3	146.9	139.1	140.6	138.1	137.2	136.7
36	Other assets ²³	1,079.3	1,080.3	1,081.4	1,080.2	1,086.7	1,085.2	1,087.2	1,087.7	1,104.7	1,081.8	1,076.5	1,091.4
37	TOTAL ASSETS	13,045.7	13,401.4	13,501.9	13,578.8	13,683.7	13,731.5	13,801.1	13,866.5	13,925.1	13,854.6	13,823.3	13,923.4
LIABILITIES													
38	Deposits	9,761.1	10,026.9	10,098.5	10,157.6	10,237.6	10,268.5	10,380.3	10,433.1	10,479.5	10,420.8	10,412.5	10,493.4
39	Large time deposits	836.2	879.6	875.9	872.7	885.1	873.9	872.1	857.9	859.7	864.0	850.6	847.0
40	Other deposits	8,924.9	9,147.3	9,222.7	9,285.0	9,352.5	9,394.6	9,508.3	9,575.2	9,619.8	9,556.8	9,561.9	9,646.5
41	Borrowings	1,044.4	1,096.9	1,090.3	1,104.9	1,116.9	1,122.5	1,113.7	1,132.7	1,135.1	1,147.4	1,127.2	1,132.2
42	Borrowings from banks in the U.S.	69.1	74.4	78.9	77.8	78.0	77.8	74.5	73.6	71.3	76.6	73.2	76.1
43	Borrowings from others	975.3	1,022.6	1,011.4	1,027.0	1,038.9	1,044.7	1,039.1	1,059.1	1,063.8	1,070.8	1,054.0	1,056.1
44	Trading liabilities ²⁴	140.7	133.3	134.4	130.6	151.8	158.7	149.0	138.3	139.7	137.2	137.1	134.3
45	Net due to related foreign offices	86.7	87.1	108.8	113.2	92.4	77.5	58.7	69.0	68.7	69.5	68.5	55.1
46	Other liabilities ²⁵	355.1	347.1	356.6	355.4	356.7	360.0	364.0	361.6	365.8	350.7	348.4	365.5
47	TOTAL LIABILITIES	11,387.9	11,691.3	11,788.7	11,861.6	11,955.4	11,987.2	12,065.7	12,134.6	12,188.8	12,125.6	12,093.7	12,180.5
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,657.8	1,710.1	1,713.2	1,717.2	1,728.2	1,744.3	1,735.4	1,731.8	1,736.3	1,729.0	1,729.6	1,742.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.1	13.1	18.6	18.9	24.3	28.2	27.2	24.9	23.8	23.1	25.8	22.4
50	U.S. Treasury and agency securities, MBS ²⁸	9.6	12.5	14.7	14.3	16.6	20.5	19.7	18.0	17.1	16.7	18.4	17.8
51	Loans with original amounts of \$1,000,000 or less	543.2	547.6	547.8	548.9	550.1	553.9	553.3	555.1	555.7	555.4	555.2	557.1
52	Loans secured by nonfarm nonresidential properties ²⁹	263.9	261.9	261.5	261.2	261.3	261.1	260.1	261.1	261.5	261.1	261.5	262.0
53	Commercial and industrial loans to U.S. addressees ³⁰	279.3	285.8	286.3	287.7	288.8	292.7	293.2	294.0	294.3	294.3	293.7	295.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS												
1 Bank credit	10,403.0	10,778.4	10,849.2	10,920.5	10,988.2	11,044.5	11,091.5	11,194.5	11,175.9	11,183.2	11,247.1	11,269.4
2 Securities in bank credit ²	2,849.6	2,948.7	2,975.3	2,993.2	2,991.8	3,013.5	3,032.6	3,067.5	3,065.4	3,067.3	3,077.7	3,086.3
3 Treasury and agency securities ³	2,069.6	2,152.4	2,175.9	2,193.4	2,186.2	2,206.1	2,223.6	2,253.6	2,250.1	2,254.4	2,262.8	2,273.6
4 Mortgage-backed securities (MBS) ⁴	1,502.1	1,561.5	1,582.1	1,595.7	1,594.5	1,605.9	1,624.6	1,641.9	1,639.8	1,640.1	1,642.7	1,654.1
5 Non-MBS ⁵	567.5	590.9	593.8	597.7	591.7	600.3	599.0	611.8	610.3	614.3	620.0	619.5
6 Other securities	780.0	796.3	799.4	799.8	805.5	807.4	809.0	813.9	815.3	812.9	814.9	812.7
7 Mortgage-backed securities ⁶	120.8	113.4	112.2	111.5	111.9	107.2	103.3	100.5	100.7	99.8	99.5	99.9
8 Non-MBS ⁷	659.2	682.9	687.2	688.2	693.6	700.2	705.7	713.4	714.6	713.1	715.4	712.8
9 Loans and leases in bank credit ⁸	7,553.3	7,829.7	7,873.9	7,927.3	7,996.5	8,031.1	8,059.0	8,127.0	8,110.5	8,115.9	8,169.4	8,183.2
10 Commercial and industrial loans	1,557.4	1,654.3	1,670.6	1,681.7	1,682.2	1,678.0	1,668.2	1,679.6	1,676.6	1,682.4	1,684.6	1,689.5
11 Real estate loans	3,750.6	3,868.9	3,884.9	3,916.7	3,944.6	3,971.2	3,992.6	4,019.2	4,017.4	4,015.5	4,025.9	4,037.2
12 Residential real estate loans	2,061.5	2,094.4	2,097.7	2,113.3	2,123.6	2,136.2	2,146.0	2,151.8	2,148.7	2,145.5	2,151.6	2,163.0
13 Revolving home equity loans	438.9	427.6	425.4	423.7	422.0	419.5	417.3	415.7	416.0	415.5	415.5	414.4
14 Closed-end residential loans ⁹	1,622.5	1,666.7	1,672.3	1,689.6	1,701.7	1,716.6	1,728.7	1,736.1	1,732.7	1,729.9	1,736.1	1,748.6
15 Commercial real estate loans	1,689.2	1,774.5	1,787.2	1,803.4	1,821.0	1,835.0	1,846.5	1,867.4	1,868.7	1,870.1	1,874.3	1,874.2
16 Construction and land development loans ¹⁰	247.0	263.4	264.9	269.5	272.2	274.8	277.8	280.6	281.1	281.2	282.0	281.5
17 Secured by farmland ¹¹	86.0	88.8	89.5	90.3	90.9	91.5	91.8	92.6	92.7	92.7	92.8	92.7
18 Secured by multifamily properties ¹²	259.1	277.6	280.8	285.0	288.6	292.0	293.6	298.2	298.6	298.7	299.7	300.0
19 Secured by nonfarm nonresidential properties ¹³	1,097.1	1,144.7	1,152.0	1,158.5	1,169.2	1,176.7	1,183.4	1,196.1	1,196.4	1,197.5	1,199.9	1,200.0
20 Consumer loans	1,241.1	1,273.6	1,284.6	1,294.7	1,313.2	1,327.5	1,339.8	1,347.5	1,346.3	1,346.3	1,351.5	1,349.7
21 Credit cards and other revolving plans	642.9	655.3	662.1	667.2	680.6	690.5	697.2	701.5	700.3	699.7	704.1	701.3
22 Other consumer loans	598.2	618.3	622.6	627.5	632.6	637.1	642.5	646.1	645.9	646.6	647.4	648.4
23 Automobile loans ¹⁴	376.5	390.7	393.6	396.7	399.7	402.6	406.2	407.1	407.2	407.4	407.6	408.3
24 All other consumer loans ¹⁵	221.7	227.7	228.9	230.8	232.9	234.4	236.4	239.0	238.7	239.2	239.8	240.0
25 Other loans and leases	1,004.2	1,032.9	1,033.8	1,034.3	1,056.5	1,054.4	1,058.5	1,080.8	1,070.2	1,071.7	1,107.3	1,106.8
26 Fed funds and reverse RPs with nonbanks ¹⁶	137.1	122.3	115.3	111.5	123.8	120.9	126.7	141.5	127.5	137.3	167.0	156.3
27 All other loans and leases ¹⁷	867.1	910.6	918.5	922.8	932.7	933.4	931.8	939.3	942.7	934.4	940.3	950.4
28 Loans to nondepository financial institutions ¹⁸	258.6	280.2	284.6	289.2	297.7	299.7	299.8	302.9	302.0	300.3	303.7	306.0
29 Other loans not elsewhere classified ¹⁹	608.5	630.4	633.9	633.5	635.0	633.7	632.0	636.4	640.7	634.0	636.6	644.4
30 LESS: Allowance for loan and lease losses	106.1	105.8	106.9	107.1	107.3	107.8	107.5	107.5	107.7	107.5	107.1	108.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS (CONTINUED)													
31	Interbank loans	45.8	44.8	46.6	45.5	47.1	47.4	45.4	47.7	49.0	49.9	48.2	44.8
32	Fed funds and reverse RPs with banks ¹⁶	38.3	36.4	36.6	35.6	37.1	36.9	34.5	36.6	37.8	38.8	37.1	33.6
33	Loans to commercial banks ²⁰	7.6	8.4	9.9	9.9	10.0	10.6	10.9	11.1	11.2	11.1	11.1	11.2
34	Cash assets ²¹	1,479.5	1,480.7	1,500.2	1,464.6	1,487.1	1,466.8	1,505.0	1,497.4	1,571.4	1,425.2	1,416.6	1,459.1
35	Trading assets ²²	136.5	132.7	130.4	127.3	145.5	148.9	146.4	138.2	137.8	137.7	136.5	130.6
36	Other assets ²³	1,080.5	1,082.8	1,077.4	1,074.9	1,084.2	1,083.4	1,084.8	1,089.7	1,107.4	1,083.2	1,081.3	1,093.6
37	TOTAL ASSETS	13,039.2	13,413.6	13,496.9	13,525.7	13,644.9	13,683.3	13,765.8	13,859.9	13,933.7	13,771.7	13,822.6	13,889.5
LIABILITIES													
38	Deposits	9,737.8	10,068.7	10,134.0	10,102.0	10,196.0	10,234.6	10,341.3	10,409.8	10,479.5	10,315.5	10,376.0	10,476.2
39	Large time deposits	832.0	877.2	873.9	871.3	890.5	885.7	876.3	853.0	854.2	855.3	847.3	842.1
40	Other deposits	8,905.8	9,191.5	9,260.2	9,230.7	9,305.5	9,348.9	9,465.0	9,556.8	9,625.3	9,460.2	9,528.7	9,634.2
41	Borrowings	1,039.7	1,092.1	1,083.0	1,120.4	1,130.1	1,123.6	1,103.8	1,126.0	1,125.3	1,147.4	1,128.2	1,122.4
42	Borrowings from banks in the U.S.	69.3	74.8	79.1	77.2	78.9	77.1	72.6	73.8	72.9	76.3	73.7	75.4
43	Borrowings from others	970.3	1,017.3	1,004.0	1,043.2	1,051.2	1,046.5	1,031.3	1,052.2	1,052.3	1,071.1	1,054.5	1,047.0
44	Trading liabilities ²⁴	134.5	140.6	136.1	127.9	141.6	149.4	143.5	131.9	131.1	130.5	131.9	125.9
45	Net due to related foreign offices	100.9	70.4	92.0	109.4	95.8	87.3	75.9	78.7	80.7	77.8	79.8	53.4
46	Other liabilities ²⁵	359.5	343.5	350.4	352.1	351.9	354.8	363.1	365.8	369.2	348.8	356.0	370.5
47	TOTAL LIABILITIES	11,372.4	11,715.3	11,795.6	11,811.8	11,915.4	11,949.7	12,027.6	12,112.3	12,185.7	12,020.0	12,071.9	12,148.4
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,666.8	1,698.3	1,701.3	1,714.0	1,729.5	1,733.7	1,738.1	1,747.6	1,748.1	1,751.6	1,750.7	1,741.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.1	13.1	18.6	18.9	24.3	28.2	27.2	24.9	23.8	23.1	25.8	22.4
50	U.S. Treasury and agency securities, MBS ²⁸	9.6	12.5	14.7	14.3	16.6	20.5	19.7	18.0	17.1	16.7	18.4	17.8
51	Loans with original amounts of \$1,000,000 or less	542.3	548.4	549.7	550.3	551.4	554.2	553.4	554.2	555.0	554.3	554.7	555.5
52	Loans secured by nonfarm nonresidential properties ²⁹	264.1	262.0	261.5	260.8	261.1	260.8	260.2	261.3	261.7	261.4	261.6	261.8
53	Commercial and industrial loans to U.S. addressees ³⁰	278.2	286.4	288.2	289.5	290.3	293.4	293.2	292.9	293.3	293.0	293.0	293.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 14, 2016

Account	2015	2016	2016	2016	2016	2016	2016	2016	Week ending				
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS													
1	Bank credit	6,671.3	6,920.7	6,961.1	6,999.2	7,043.3	7,106.2	7,135.5	7,198.9	7,175.8	7,210.8	7,232.4	7,242.9
2	Securities in bank credit ²	1,999.3	2,054.7	2,076.5	2,090.4	2,102.0	2,138.0	2,161.3	2,191.5	2,189.8	2,196.6	2,200.0	2,202.4
3	Treasury and agency securities ³	1,474.6	1,522.4	1,542.5	1,556.9	1,562.4	1,595.6	1,618.4	1,645.4	1,643.2	1,649.9	1,653.7	1,658.8
4	Mortgage-backed securities (MBS) ⁴	1,088.2	1,122.6	1,139.4	1,148.7	1,152.4	1,166.5	1,187.5	1,203.4	1,201.3	1,204.0	1,205.8	1,210.1
5	Non-MBS ⁵	386.4	399.8	403.1	408.3	410.0	429.1	430.9	442.1	441.9	445.9	447.9	448.8
6	Other securities	524.7	532.3	534.0	533.5	539.6	542.4	542.9	546.0	546.6	546.7	546.3	543.5
7	Mortgage-backed securities ⁶	106.6	99.0	96.9	96.5	97.7	93.7	90.1	87.7	88.2	87.3	86.2	86.4
8	Non-MBS ⁷	418.1	433.3	437.1	437.0	442.0	448.6	452.8	458.3	458.4	459.4	460.1	457.1
9	Loans and leases in bank credit ⁸	4,672.1	4,865.9	4,884.6	4,908.8	4,941.2	4,968.3	4,974.2	5,007.4	4,986.0	5,014.2	5,032.4	5,040.5
10	Commercial and industrial loans	1,014.5	1,088.4	1,096.5	1,103.3	1,106.2	1,110.6	1,107.0	1,115.5	1,111.5	1,117.5	1,117.5	1,121.3
11	Real estate loans	1,983.0	2,041.6	2,043.0	2,054.1	2,057.4	2,071.8	2,076.6	2,082.3	2,075.5	2,085.2	2,090.8	2,089.3
12	Residential real estate loans	1,374.7	1,400.6	1,396.5	1,404.0	1,402.9	1,413.6	1,416.4	1,417.2	1,411.6	1,421.1	1,422.0	1,419.8
13	Revolving home equity loans	321.6	308.4	305.8	303.6	301.2	298.9	296.2	293.4	293.7	293.2	292.8	292.2
14	Closed-end residential loans ⁹	1,053.0	1,092.2	1,090.7	1,100.4	1,101.7	1,114.7	1,120.2	1,123.7	1,117.9	1,128.0	1,129.2	1,127.5
15	Commercial real estate loans	608.4	641.0	646.5	650.1	654.5	658.2	660.2	665.2	663.9	664.1	668.8	669.5
16	Construction and land development loans ¹⁰	91.2	95.7	96.5	97.5	98.3	98.6	98.6	98.8	98.7	98.8	99.4	99.4
17	Secured by farmland ¹¹	8.0	8.7	9.3	9.3	9.1	8.9	8.7	8.7	8.7	8.7	8.8	8.8
18	Secured by multifamily properties ¹²	119.0	126.2	127.2	128.3	130.3	132.6	133.6	134.6	134.4	134.2	135.3	135.8
19	Secured by nonfarm nonresidential properties ¹³	390.1	410.4	413.5	415.0	416.9	418.1	419.3	423.0	422.1	422.4	425.3	425.5
20	Consumer loans	911.0	943.6	948.4	952.1	962.6	973.6	978.7	982.1	980.3	982.3	985.6	987.4
21	Credit cards and other revolving plans	492.7	507.6	510.3	511.8	520.4	528.9	531.2	534.7	534.2	535.2	536.0	536.9
22	Other consumer loans	418.2	436.0	438.1	440.3	442.2	444.7	447.5	447.3	446.1	447.1	449.7	450.5
23	Automobile loans ¹⁴	303.0	317.4	319.7	322.1	323.8	326.2	328.6	327.8	327.2	328.0	328.9	328.9
24	All other consumer loans ¹⁵	115.2	118.6	118.4	118.2	118.4	118.5	118.9	119.5	118.9	119.1	120.8	121.7
25	Other loans and leases	763.6	792.4	796.7	799.4	815.0	812.3	812.0	827.5	818.7	829.2	838.5	842.5
26	Fed funds and reverse RPs with nonbanks ¹⁶	118.1	109.6	110.1	108.9	122.4	120.6	124.3	135.1	125.0	136.2	146.4	144.8
27	All other loans and leases ¹⁷	645.5	682.8	686.6	690.5	692.6	691.7	687.7	692.4	693.7	692.9	692.1	697.7
28	Loans to nondepository financial institutions ¹⁸	219.2	241.0	242.2	245.4	250.5	250.7	251.5	256.1	255.3	255.9	258.1	255.7
29	Other loans not elsewhere classified ¹⁹	426.2	441.8	444.4	445.1	442.1	441.0	436.2	436.3	438.4	437.0	434.0	442.0
30	LESS: Allowance for loan and lease losses	69.1	68.5	69.9	69.4	69.5	70.2	69.7	69.4	69.3	69.1	69.5	70.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS (CONTINUED)												
31 Interbank loans	24.2	19.9	22.0	21.3	22.9	22.8	22.1	22.9	23.1	23.6	23.1	22.2
32 Fed funds and reverse RPs with banks ¹⁶	17.2	12.3	13.0	12.6	13.7	12.8	11.7	12.4	12.3	13.1	13.0	12.0
33 Loans to commercial banks ²⁰	7.0	7.6	9.0	8.8	9.2	10.1	10.4	10.5	10.8	10.6	10.0	10.2
34 Cash assets ²¹	1,144.1	1,141.7	1,173.4	1,172.5	1,166.7	1,127.0	1,145.6	1,122.0	1,173.8	1,099.6	1,057.5	1,130.3
35 Trading assets ²²	133.3	126.0	125.4	123.6	145.1	147.8	141.2	134.1	135.4	133.3	132.3	132.1
36 Other assets ²³	802.7	802.8	801.8	799.2	804.5	801.6	804.7	804.0	818.5	797.0	794.6	805.2
37 TOTAL ASSETS	8,706.4	8,942.6	9,013.8	9,046.5	9,112.9	9,135.3	9,179.4	9,212.6	9,257.3	9,195.2	9,170.4	9,262.3
LIABILITIES												
38 Deposits	6,346.0	6,481.3	6,544.4	6,571.7	6,624.4	6,641.2	6,712.2	6,745.1	6,785.7	6,730.4	6,712.0	6,795.5
39 Large time deposits	449.6	484.7	484.6	477.8	489.1	474.0	470.5	452.2	452.8	457.4	442.9	440.8
40 Other deposits	5,896.4	5,996.5	6,059.9	6,093.9	6,135.3	6,167.2	6,241.8	6,292.9	6,332.8	6,273.0	6,269.0	6,354.7
41 Borrowings	752.3	798.0	785.4	799.3	805.5	811.5	809.0	830.7	835.1	841.7	825.2	829.7
42 Borrowings from banks in the U.S.	30.3	37.5	39.6	38.5	38.2	39.0	37.2	36.8	35.7	38.7	37.2	40.2
43 Borrowings from others	721.9	760.5	745.8	760.8	767.3	772.6	771.8	793.8	799.4	803.0	788.0	789.5
44 Trading liabilities ²⁴	136.1	128.6	129.7	125.8	146.4	152.4	143.0	133.2	134.6	132.4	132.1	129.4
45 Net due to related foreign offices	46.4	47.1	63.7	69.6	54.9	35.6	21.4	35.8	35.5	37.6	38.3	19.3
46 Other liabilities ²⁵	293.8	284.3	293.4	291.3	290.5	293.5	297.4	294.8	298.6	284.0	283.9	294.2
47 TOTAL LIABILITIES	7,574.4	7,739.3	7,816.6	7,857.7	7,921.7	7,934.2	7,982.9	8,039.6	8,089.4	8,026.1	7,991.5	8,068.1
48 RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,132.0	1,203.3	1,197.2	1,188.9	1,191.2	1,201.1	1,196.5	1,172.9	1,167.9	1,169.1	1,178.9	1,194.2
MEMORANDA												
49 Net unrealized gains (losses) on available-for-sale securities ²⁷	11.5	9.7	14.8	15.1	20.6	22.3	21.7	19.9	18.9	18.3	20.9	17.6
50 U.S. Treasury and agency securities, MBS ²⁸	7.7	9.8	11.9	11.7	14.3	16.4	15.8	14.8	13.9	13.6	15.2	14.5
51 Loans with original amounts of \$1,000,000 or less	183.4	188.3	189.2	189.5	190.1	194.2	193.1	192.8	192.7	193.1	192.6	192.6
52 Loans secured by nonfarm nonresidential properties ²⁹	58.2	56.6	56.8	56.3	55.9	55.7	54.9	54.5	54.5	54.4	54.6	54.7
53 Commercial and industrial loans to U.S. addressees ³⁰	125.2	131.6	132.4	133.2	134.2	138.5	138.2	138.3	138.2	138.7	138.0	137.9

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

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS													
1	Bank credit	6,663.4	6,911.2	6,955.3	6,996.2	7,038.2	7,080.3	7,117.6	7,190.5	7,166.5	7,183.2	7,233.3	7,246.3
2	Securities in bank credit ²	1,988.6	2,061.4	2,084.8	2,099.7	2,099.2	2,124.9	2,149.1	2,180.7	2,174.5	2,181.7	2,192.7	2,195.4
3	Treasury and agency securities ³	1,465.7	1,528.7	1,549.8	1,565.9	1,561.9	1,586.2	1,608.0	1,636.4	1,630.1	1,638.1	1,647.7	1,652.4
4	Mortgage-backed securities (MBS) ⁴	1,085.2	1,123.9	1,140.2	1,151.2	1,150.0	1,161.9	1,182.9	1,199.8	1,195.1	1,199.3	1,202.9	1,208.5
5	Non-MBS ⁵	380.6	404.8	409.6	414.7	411.9	424.2	425.1	436.6	435.0	438.8	444.8	443.9
6	Other securities	522.9	532.7	535.1	533.8	537.3	538.7	541.2	544.3	544.4	543.6	545.1	543.0
7	Mortgage-backed securities ⁶	106.2	99.0	97.1	96.6	97.0	93.1	89.7	87.3	87.7	86.9	86.1	86.4
8	Non-MBS ⁷	416.7	433.7	438.0	437.3	440.3	445.6	451.5	456.9	456.7	456.7	459.0	456.6
9	Loans and leases in bank credit ⁸	4,674.7	4,849.8	4,870.5	4,896.5	4,939.0	4,955.4	4,968.4	5,009.8	4,992.0	5,001.5	5,040.6	5,050.9
10	Commercial and industrial loans	1,008.3	1,093.2	1,105.2	1,112.5	1,110.5	1,106.9	1,100.2	1,108.8	1,105.3	1,110.5	1,112.4	1,117.6
11	Real estate loans	1,986.3	2,034.1	2,037.7	2,051.3	2,060.3	2,073.5	2,080.9	2,086.1	2,083.5	2,081.8	2,086.0	2,094.0
12	Residential real estate loans	1,376.9	1,393.8	1,392.6	1,403.0	1,406.6	1,415.8	1,420.0	1,419.4	1,417.1	1,415.0	1,417.4	1,425.5
13	Revolving home equity loans	321.4	308.2	305.5	303.3	300.9	298.0	295.5	293.2	293.4	293.0	292.8	292.0
14	Closed-end residential loans ⁹	1,055.5	1,085.6	1,087.0	1,099.7	1,105.7	1,117.8	1,124.5	1,126.2	1,123.7	1,121.9	1,124.6	1,133.4
15	Commercial real estate loans	609.3	640.3	645.2	648.3	653.7	657.7	660.9	666.7	666.4	666.9	668.6	668.6
16	Construction and land development loans ¹⁰	91.8	95.1	95.7	97.0	98.3	98.9	99.1	99.7	99.8	99.8	100.0	99.7
17	Secured by farmland ¹¹	8.1	8.7	9.2	9.2	9.0	8.9	8.8	8.8	8.8	8.8	8.8	8.8
18	Secured by multifamily properties ¹²	119.0	126.1	127.4	128.7	130.6	132.3	133.4	134.6	134.5	134.4	134.9	135.5
19	Secured by nonfarm nonresidential properties ¹³	390.5	410.3	412.9	413.4	415.8	417.5	419.6	423.7	423.3	424.0	424.9	424.5
20	Consumer loans	915.1	932.0	939.5	945.8	960.4	972.9	981.9	986.5	985.7	985.3	989.4	988.1
21	Credit cards and other revolving plans	493.8	498.5	503.1	506.3	517.7	527.3	532.6	536.1	535.6	534.7	537.8	536.0
22	Other consumer loans	421.3	433.5	436.4	439.4	442.7	445.6	449.3	450.4	450.1	450.6	451.6	452.1
23	Automobile loans ¹⁴	304.7	315.8	318.5	321.1	323.7	326.3	329.2	329.6	329.5	329.6	330.3	330.7
24	All other consumer loans ¹⁵	116.6	117.7	117.8	118.3	119.0	119.4	120.0	120.8	120.6	120.9	121.3	121.3
25	Other loans and leases	765.1	790.4	788.1	786.9	807.9	802.2	805.5	828.4	817.6	823.9	852.7	851.2
26	Fed funds and reverse RPs with nonbanks ¹⁶	120.3	112.5	107.2	104.3	120.1	115.5	120.9	137.5	125.6	135.3	159.7	149.8
27	All other loans and leases ¹⁷	644.8	678.0	680.9	682.6	687.8	686.7	684.6	690.8	692.0	688.5	693.0	701.4
28	Loans to nondepository financial institutions ¹⁸	218.6	238.5	240.1	242.6	249.0	250.4	250.9	255.1	254.4	253.8	256.5	257.2
29	Other loans not elsewhere classified ¹⁹	426.3	439.4	440.8	440.0	438.8	436.3	433.7	435.8	437.6	434.7	436.5	444.2
30	LESS: Allowance for loan and lease losses	69.4	68.6	69.6	69.5	69.5	69.8	69.7	69.5	69.6	69.5	69.3	70.0

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)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS (CONTINUED)													
31	Interbank loans	24.4	19.6	22.0	21.2	22.7	22.5	21.9	22.9	22.9	23.2	23.5	22.4
32	Fed funds and reverse RPs with banks ¹⁶	17.6	12.0	12.8	12.0	13.4	12.8	11.7	12.7	12.6	13.0	13.3	12.1
33	Loans to commercial banks ²⁰	6.8	7.6	9.2	9.2	9.3	9.7	10.2	10.3	10.3	10.2	10.2	10.3
34	Cash assets ²¹	1,149.7	1,138.4	1,168.6	1,143.9	1,154.7	1,121.5	1,133.9	1,125.3	1,193.3	1,067.3	1,055.1	1,096.3
35	Trading assets ²²	132.6	128.1	125.7	122.9	140.8	143.2	141.0	133.4	133.0	133.2	131.7	125.9
36	Other assets ²³	802.4	806.3	798.8	795.3	802.8	801.3	802.0	804.3	818.8	797.1	797.2	806.8
37	TOTAL ASSETS	8,703.2	8,934.9	9,000.8	9,010.0	9,089.7	9,098.9	9,146.7	9,206.9	9,265.0	9,134.4	9,171.4	9,227.8
LIABILITIES													
38	Deposits	6,313.8	6,511.5	6,568.6	6,534.5	6,601.3	6,621.3	6,679.4	6,712.3	6,764.8	6,637.9	6,677.3	6,774.4
39	Large time deposits	444.0	480.7	477.6	472.5	489.3	482.5	472.0	446.3	446.0	447.9	439.5	436.5
40	Other deposits	5,869.9	6,030.8	6,091.0	6,062.0	6,112.0	6,138.7	6,207.3	6,266.0	6,318.9	6,190.0	6,237.8	6,337.9
41	Borrowings	748.1	799.8	782.3	812.3	811.9	805.4	797.7	824.5	827.2	840.9	824.0	821.7
42	Borrowings from banks in the U.S.	29.8	37.8	39.7	38.3	38.7	37.9	35.5	36.2	36.2	37.7	36.3	38.7
43	Borrowings from others	718.3	762.0	742.6	773.9	773.2	767.5	762.2	788.3	791.0	803.2	787.7	783.0
44	Trading liabilities ²⁴	130.2	135.6	131.3	123.1	136.4	143.5	138.0	127.1	126.3	126.0	127.2	121.1
45	Net due to related foreign offices	58.0	33.1	52.8	67.4	57.9	45.7	36.8	43.1	45.0	43.7	46.8	16.3
46	Other liabilities ²⁵	297.5	281.2	289.0	288.2	287.3	289.6	296.9	298.4	300.6	282.1	291.1	298.6
47	TOTAL LIABILITIES	7,547.7	7,761.2	7,823.9	7,825.5	7,894.9	7,905.5	7,948.8	8,005.4	8,063.9	7,930.6	7,966.4	8,032.2
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,155.5	1,173.7	1,176.9	1,184.6	1,194.8	1,193.4	1,197.9	1,201.5	1,201.1	1,203.8	1,205.0	1,195.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	11.5	9.7	14.8	15.1	20.6	22.3	21.7	19.9	18.9	18.3	20.9	17.6
50	U.S. Treasury and agency securities, MBS ²⁸	7.7	9.8	11.9	11.7	14.3	16.4	15.8	14.8	13.9	13.6	15.2	14.5
51	Loans with original amounts of \$1,000,000 or less	182.1	189.4	190.9	190.8	190.9	193.4	192.4	191.4	191.3	191.4	191.4	191.8
52	Loans secured by nonfarm nonresidential properties ²⁹	58.3	56.8	57.1	56.3	55.7	55.3	54.8	54.6	54.6	54.5	54.5	54.5
53	Commercial and industrial loans to U.S. addressees ³⁰	123.9	132.6	133.8	134.5	135.2	138.1	137.5	136.8	136.7	136.8	136.8	137.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS												
1 Bank credit	3,738.3	3,875.7	3,897.2	3,925.0	3,944.1	3,964.4	3,976.7	4,002.5	4,011.6	4,007.2	4,003.1	4,020.0
2 Securities in bank credit ²	863.5	883.4	886.5	891.5	891.7	894.4	885.7	889.0	894.2	888.7	886.3	890.9
3 Treasury and agency securities ³	607.2	619.2	622.2	626.1	623.5	624.3	617.9	620.9	624.4	620.6	618.7	623.5
4 Mortgage-backed securities (MBS) ⁴	420.9	433.3	437.8	441.4	442.9	447.1	444.6	446.3	449.4	445.7	444.3	448.1
5 Non-MBS ⁵	186.3	185.8	184.3	184.7	180.5	177.2	173.3	174.6	175.1	175.0	174.3	175.4
6 Other securities	256.3	264.2	264.4	265.4	268.3	270.1	267.8	268.1	269.8	268.1	267.6	267.4
7 Mortgage-backed securities ⁶	14.6	14.6	15.2	14.6	14.7	14.3	13.6	13.1	13.0	12.9	13.4	13.6
8 Non-MBS ⁷	241.7	249.6	249.2	250.8	253.6	255.8	254.2	255.0	256.8	255.2	254.2	253.8
9 Loans and leases in bank credit ⁸	2,874.9	2,992.3	3,010.7	3,033.5	3,052.4	3,070.1	3,090.9	3,113.4	3,117.3	3,118.5	3,116.8	3,129.1
10 Commercial and industrial loans	549.9	560.8	562.5	565.6	569.1	570.6	569.2	571.2	571.8	572.1	572.3	573.3
11 Real estate loans	1,763.7	1,838.6	1,852.3	1,868.1	1,883.3	1,896.0	1,911.1	1,932.9	1,933.8	1,937.7	1,938.7	1,940.2
12 Residential real estate loans	683.3	702.8	707.8	710.8	715.4	718.9	724.0	731.5	729.8	732.9	734.8	734.7
13 Revolving home equity loans	117.4	119.7	120.0	120.5	121.0	121.6	122.0	122.4	122.6	122.4	122.7	122.5
14 Closed-end residential loans ⁹	565.9	583.1	587.8	590.4	594.5	597.3	602.0	609.0	607.2	610.5	612.2	612.1
15 Commercial real estate loans	1,080.4	1,135.7	1,144.5	1,157.3	1,167.9	1,177.1	1,187.0	1,201.4	1,203.9	1,204.8	1,203.9	1,205.5
16 Construction and land development loans ¹⁰	155.2	168.4	169.6	173.1	174.1	176.2	179.0	181.1	181.5	181.6	182.1	182.4
17 Secured by farmland ¹¹	77.7	80.6	80.6	81.2	81.6	82.3	82.7	83.5	83.7	83.7	83.7	83.6
18 Secured by multifamily properties ¹²	139.5	152.6	154.7	157.5	158.9	159.8	160.1	162.8	163.6	163.9	163.2	163.3
19 Secured by nonfarm nonresidential properties ¹³	707.9	734.2	739.5	745.4	753.2	758.7	765.2	773.9	775.1	775.7	774.9	776.2
20 Consumer loans	325.7	345.3	347.8	351.0	353.9	356.5	359.2	360.8	361.1	361.4	359.7	361.2
21 Credit cards and other revolving plans	149.5	159.2	160.7	162.3	163.8	164.7	165.8	166.1	166.0	166.1	165.7	166.8
22 Other consumer loans	176.1	186.1	187.0	188.6	190.1	191.8	193.5	194.6	195.1	195.3	193.9	194.4
23 Automobile loans ¹⁴	71.7	75.0	75.1	75.5	76.2	76.3	77.0	77.3	77.5	77.7	77.0	77.8
24 All other consumer loans ¹⁵	104.5	111.2	111.9	113.1	113.9	115.5	116.5	117.3	117.6	117.6	116.9	116.6
25 Other loans and leases	235.6	247.6	248.1	248.8	246.1	247.0	251.5	248.5	250.6	247.4	246.1	254.4
26 Fed funds and reverse RPs with nonbanks ¹⁶	15.9	9.9	8.7	7.7	3.8	3.6	5.8	3.2	3.7	2.3	3.0	8.2
27 All other loans and leases ¹⁷	219.8	237.7	239.4	241.1	242.3	243.4	245.6	245.4	247.0	245.1	243.1	246.2
28 Loans to nondepository financial institutions ¹⁸	39.8	43.8	45.1	46.7	46.9	48.2	48.8	47.3	46.8	47.4	46.1	49.0
29 Other loans not elsewhere classified ¹⁹	180.0	193.9	194.3	194.4	195.5	195.2	196.9	198.1	200.2	197.7	197.0	197.2
30 LESS: Allowance for loan and lease losses	36.7	37.1	37.4	37.3	37.7	38.2	37.6	37.9	37.9	37.8	38.1	38.3

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)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS (CONTINUED)												
31 Interbank loans	21.4	24.8	25.0	25.9	25.2	25.6	24.1	24.8	24.7	27.1	25.6	22.8
32 Fed funds and reverse RPs with banks ¹⁶	20.7	24.1	24.2	25.1	24.3	24.5	23.0	23.9	24.0	26.6	24.7	21.8
33 Loans to commercial banks ²⁰	0.7	0.8	0.7	0.7	0.9	1.1	1.1	0.8	0.7	0.5	0.9	0.9
34 Cash assets ²¹	335.1	313.9	319.5	333.2	351.4	354.3	370.3	375.8	378.0	373.3	375.5	365.7
35 Trading assets ²²	4.5	3.9	4.3	4.6	5.5	6.6	5.7	5.0	5.2	4.8	4.9	4.6
36 Other assets ²³	276.7	277.5	279.5	280.9	282.2	283.5	282.5	283.8	286.2	284.8	281.9	286.2
37 TOTAL ASSETS	4,339.3	4,458.8	4,488.1	4,532.3	4,570.7	4,596.2	4,621.7	4,653.9	4,667.8	4,659.4	4,652.9	4,661.1
LIABILITIES												
38 Deposits	3,415.2	3,545.6	3,554.1	3,586.0	3,613.2	3,627.3	3,668.1	3,688.0	3,693.9	3,690.4	3,700.5	3,697.9
39 Large time deposits	386.6	394.9	391.3	394.9	396.0	399.9	401.6	405.7	406.9	406.6	407.6	406.2
40 Other deposits	3,028.6	3,150.7	3,162.8	3,191.1	3,217.2	3,227.5	3,266.5	3,282.3	3,287.0	3,283.8	3,292.9	3,291.7
41 Borrowings	292.2	298.9	304.9	305.6	311.4	311.0	304.6	302.0	300.0	305.6	302.1	302.5
42 Borrowings from banks in the U.S.	38.8	36.8	39.3	39.3	39.8	38.8	37.3	36.8	35.6	37.9	36.0	35.9
43 Borrowings from others	253.4	262.1	265.6	266.2	271.6	272.2	267.4	265.3	264.4	267.8	266.1	266.6
44 Trading liabilities ²⁴	4.6	4.7	4.7	4.8	5.4	6.3	6.0	5.1	5.2	4.8	5.0	4.9
45 Net due to related foreign offices	40.3	40.0	45.1	43.6	37.4	41.9	37.3	33.1	33.1	31.9	30.2	35.8
46 Other liabilities ²⁵	61.3	62.8	63.2	64.1	66.2	66.4	66.7	66.8	67.2	66.6	64.5	71.4
47 TOTAL LIABILITIES	3,813.5	3,952.0	3,972.0	4,004.0	4,033.7	4,053.0	4,082.8	4,095.0	4,099.4	4,099.4	4,102.2	4,112.4
48 RESIDUAL (ASSETS LESS LIABILITIES)²⁶	525.8	506.8	516.1	528.3	537.0	543.2	538.9	558.9	568.4	559.9	550.7	548.7
MEMORANDA												
49 Net unrealized gains (losses) on available-for-sale securities ²⁷	1.5	3.4	3.7	3.8	3.7	5.9	5.5	4.9	4.9	4.9	4.9	4.8
50 U.S. Treasury and agency securities, MBS ²⁸	1.9	2.7	2.8	2.6	2.4	4.1	3.9	3.2	3.1	3.1	3.2	3.2
51 Loans with original amounts of \$1,000,000 or less	359.8	359.4	358.6	359.4	360.0	359.7	360.2	362.3	363.1	362.3	362.6	364.5
52 Loans secured by nonfarm nonresidential properties ²⁹	205.7	205.3	204.7	204.9	205.4	205.5	205.2	206.6	207.0	206.7	206.9	207.3
53 Commercial and industrial loans to U.S. addressees ³⁰	154.1	154.1	153.9	154.5	154.6	154.2	155.0	155.7	156.1	155.6	155.7	157.2

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

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS												
1 Bank credit	3,739.6	3,867.2	3,893.9	3,924.3	3,950.0	3,964.2	3,974.0	4,004.0	4,009.4	4,000.0	4,013.8	4,023.1
2 Securities in bank credit ²	861.0	887.3	890.5	893.5	892.6	888.6	883.5	886.8	890.9	885.6	885.0	890.9
3 Treasury and agency securities ³	603.9	623.7	626.2	627.5	624.3	619.9	615.6	617.2	620.0	616.3	615.1	621.2
4 Mortgage-backed securities (MBS) ⁴	416.9	437.5	441.9	444.5	444.6	443.9	441.7	442.0	444.7	440.8	439.8	445.6
5 Non-MBS ⁵	186.9	186.2	184.3	183.0	179.8	176.0	173.9	175.2	175.3	175.4	175.3	175.6
6 Other securities	257.1	263.6	264.3	266.0	268.3	268.7	267.9	269.6	270.9	269.3	269.8	269.6
7 Mortgage-backed securities ⁶	14.6	14.4	15.1	15.0	14.9	14.1	13.6	13.1	13.0	12.9	13.4	13.5
8 Non-MBS ⁷	242.5	249.2	249.2	251.0	253.4	254.5	254.2	256.5	257.9	256.4	256.5	256.1
9 Loans and leases in bank credit ⁸	2,878.6	2,979.9	3,003.4	3,030.9	3,057.4	3,075.6	3,090.5	3,117.2	3,118.5	3,114.4	3,128.8	3,132.2
10 Commercial and industrial loans	549.1	561.1	565.5	569.2	571.7	571.1	568.0	570.8	571.3	571.9	572.2	571.9
11 Real estate loans	1,764.4	1,834.8	1,847.1	1,865.4	1,884.3	1,897.6	1,911.7	1,933.0	1,933.9	1,933.7	1,939.9	1,943.2
12 Residential real estate loans	684.5	700.6	705.1	710.3	717.1	720.3	726.0	732.4	731.5	730.5	734.2	737.6
13 Revolving home equity loans	117.5	119.4	119.9	120.5	121.1	121.5	121.9	122.4	122.6	122.5	122.7	122.3
14 Closed-end residential loans ⁹	567.0	581.2	585.2	589.8	596.0	598.8	604.2	609.9	608.9	608.0	611.5	615.2
15 Commercial real estate loans	1,079.8	1,134.2	1,142.0	1,155.2	1,167.2	1,177.3	1,185.7	1,200.7	1,202.4	1,203.2	1,205.7	1,205.6
16 Construction and land development loans ¹⁰	155.2	168.3	169.2	172.6	173.9	175.9	178.7	180.9	181.3	181.5	182.0	181.7
17 Secured by farmland ¹¹	77.9	80.1	80.3	81.1	81.9	82.6	83.0	83.8	83.9	83.9	84.0	83.9
18 Secured by multifamily properties ¹²	140.1	151.5	153.4	156.4	158.0	159.6	160.3	163.6	164.1	164.3	164.8	164.5
19 Secured by nonfarm nonresidential properties ¹³	706.6	734.3	739.1	745.1	753.4	759.2	763.7	772.4	773.1	773.6	774.9	775.4
20 Consumer loans	326.0	341.6	345.2	348.9	352.8	354.7	357.9	361.0	360.6	361.0	362.1	361.6
21 Credit cards and other revolving plans	149.1	156.8	158.9	160.8	162.9	163.2	164.6	165.4	164.8	165.0	166.3	165.3
22 Other consumer loans	176.9	184.8	186.2	188.1	189.9	191.5	193.3	195.6	195.8	196.0	195.8	196.3
23 Automobile loans ¹⁴	71.8	74.8	75.1	75.6	76.0	76.4	76.9	77.5	77.7	77.7	77.3	77.6
24 All other consumer loans ¹⁵	105.2	110.0	111.1	112.5	113.9	115.1	116.3	118.1	118.1	118.3	118.5	118.7
25 Other loans and leases	239.2	242.4	245.7	247.4	248.6	252.2	253.0	252.4	252.7	247.8	254.6	255.6
26 Fed funds and reverse RPs with nonbanks ¹⁶	16.9	9.8	8.1	7.2	3.7	5.4	5.8	4.0	1.9	2.0	7.3	6.6
27 All other loans and leases ¹⁷	222.3	232.6	237.6	240.2	244.9	246.7	247.2	248.4	250.7	245.8	247.3	249.0
28 Loans to nondepository financial institutions ¹⁸	40.0	41.7	44.5	46.7	48.7	49.3	48.9	47.8	47.6	46.6	47.2	48.8
29 Other loans not elsewhere classified ¹⁹	182.3	190.9	193.1	193.5	196.2	197.4	198.3	200.6	203.2	199.3	200.1	200.2
30 LESS: Allowance for loan and lease losses	36.8	37.2	37.3	37.6	37.8	38.0	37.8	38.0	38.1	38.0	37.8	38.0

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 (continued)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS (CONTINUED)												
31 Interbank loans	21.4	25.2	24.5	24.3	24.4	24.9	23.5	24.8	26.1	26.7	24.7	22.4
32 Fed funds and reverse RPs with banks ¹⁶	20.7	24.4	23.8	23.5	23.6	24.1	22.8	23.9	25.3	25.8	23.8	21.5
33 Loans to commercial banks ²⁰	0.8	0.7	0.7	0.7	0.8	0.8	0.8	0.9	0.8	0.9	0.9	0.9
34 Cash assets ²¹	329.8	342.3	331.6	320.7	332.5	345.4	371.1	372.0	378.1	357.9	361.5	362.7
35 Trading assets ²²	3.9	4.7	4.7	4.4	4.7	5.7	5.4	4.8	4.8	4.5	4.8	4.7
36 Other assets ²³	278.1	276.5	278.7	279.7	281.4	282.1	282.9	285.4	288.6	286.1	284.2	286.8
37 TOTAL ASSETS	4,336.0	4,478.7	4,496.0	4,515.7	4,555.2	4,584.4	4,619.1	4,652.9	4,668.8	4,637.2	4,651.1	4,661.7
LIABILITIES												
38 Deposits	3,424.0	3,557.2	3,565.4	3,567.5	3,594.7	3,613.3	3,661.9	3,697.5	3,714.6	3,677.5	3,698.7	3,701.8
39 Large time deposits	388.0	396.5	396.3	398.8	401.2	403.1	404.3	406.7	408.2	407.4	407.7	405.5
40 Other deposits	3,036.0	3,160.7	3,169.1	3,168.7	3,193.4	3,210.2	3,257.7	3,290.9	3,306.4	3,270.2	3,290.9	3,296.3
41 Borrowings	291.6	292.3	300.7	308.2	318.2	318.2	306.1	301.5	298.1	306.5	304.2	300.7
42 Borrowings from banks in the U.S.	39.5	37.0	39.3	38.9	40.1	39.2	37.1	37.5	36.7	38.6	37.4	36.7
43 Borrowings from others	252.0	255.3	261.4	269.3	278.0	279.0	269.0	264.0	261.3	267.9	266.8	264.0
44 Trading liabilities ²⁴	4.3	5.0	4.9	4.8	5.2	5.8	5.5	4.8	4.8	4.6	4.7	4.8
45 Net due to related foreign offices	42.9	37.3	39.2	42.0	37.8	41.6	39.2	35.6	35.7	34.1	33.0	37.1
46 Other liabilities ²⁵	62.0	62.4	61.4	63.8	64.6	65.2	66.2	67.4	68.6	66.7	64.9	71.8
47 TOTAL LIABILITIES	3,824.7	3,954.1	3,971.7	3,986.3	4,020.5	4,044.1	4,078.9	4,106.9	4,121.8	4,089.4	4,105.4	4,116.2
48 RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	511.3	524.6	524.4	529.4	534.7	540.3	540.2	546.1	547.0	547.9	545.7	545.6
MEMORANDA												
49 Net unrealized gains (losses) on available-for-sale securities ²⁷	1.5	3.4	3.7	3.8	3.7	5.9	5.5	4.9	4.9	4.9	4.9	4.8
50 U.S. Treasury and agency securities, MBS ²⁸	1.9	2.7	2.8	2.6	2.4	4.1	3.9	3.2	3.1	3.1	3.2	3.2
51 Loans with original amounts of \$1,000,000 or less	360.2	359.0	358.8	359.5	360.4	360.8	361.0	362.8	363.6	363.0	363.3	363.7
52 Loans secured by nonfarm nonresidential properties ²⁹	205.9	205.2	204.4	204.5	205.3	205.5	205.4	206.7	207.1	206.8	207.1	207.3
53 Commercial and industrial loans to U.S. addressees ³⁰	154.3	153.8	154.4	155.0	155.1	155.3	155.6	156.1	156.6	156.2	156.2	156.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS												
1 Bank credit	1,029.4	1,109.4	1,124.4	1,138.0	1,145.0	1,171.7	1,178.4	1,177.3	1,178.6	1,186.3	1,169.8	1,168.7
2 Securities in bank credit ²	180.5	204.0	205.9	211.3	218.4	222.2	225.8	226.0	226.0	227.0	227.1	228.2
3 Treasury and agency securities ³	78.0	106.3	108.5	111.8	117.8	121.9	127.0	128.8	128.0	130.2	130.8	132.5
4 Mortgage-backed securities (MBS) ⁴	13.5	14.4	14.2	13.4	13.8	13.1	13.7	14.1	14.1	14.2	14.2	14.1
5 Non-MBS ⁵	64.5	91.9	94.4	98.4	104.0	108.8	113.4	114.7	113.9	116.0	116.5	118.4
6 Other securities	102.5	97.7	97.3	99.5	100.7	100.3	98.8	97.2	98.0	96.8	96.3	95.8
7 Mortgage-backed securities ⁶	2.8	2.4	2.2	1.9	2.0	2.1	1.7	1.6	1.6	1.5	1.7	1.7
8 Non-MBS ⁷	99.7	95.3	95.1	97.6	98.7	98.2	97.1	95.6	96.5	95.3	94.7	94.1
9 Loans and leases in bank credit ⁸	848.9	905.4	918.6	926.8	926.5	949.6	952.5	951.3	952.6	959.3	942.7	940.4
10 Commercial and industrial loans	339.5	369.9	378.0	382.7	381.5	384.1	382.6	389.9	387.4	391.9	391.8	393.2
11 Real estate loans	43.9	56.2	56.8	58.3	59.6	62.2	63.8	64.3	64.3	63.7	64.7	66.1
12 Residential real estate loans	1.1	2.2	1.2	2.5	2.1	1.1	0.3	0.0	-0.2	-0.2	0.2	0.7
13 Revolving home equity loans	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3
14 Closed-end residential loans ⁹	0.8	1.8	0.8	2.1	1.7	0.7	0.0	-0.3	-0.5	-0.5	-0.1	0.4
15 Commercial real estate loans	42.8	54.0	55.6	55.8	57.6	61.2	63.5	64.3	64.5	63.9	64.5	65.3
16 Construction and land development loans ¹⁰	3.8	5.3	6.2	5.7	5.9	6.4	6.4	6.8	6.7	6.8	7.0	7.0
17 Secured by farmland ¹¹	0.1	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.2
18 Secured by multifamily properties ¹²	1.8	2.3	2.2	2.4	2.9	3.2	2.9	3.5	3.4	3.5	3.5	3.7
19 Secured by nonfarm nonresidential properties ¹³	37.1	46.2	47.0	47.5	48.6	51.4	54.2	53.9	54.3	53.5	53.9	54.5
20 Consumer loans	2.6	2.2	2.2	2.2	2.3	2.2	2.4	2.7	2.7	2.7	2.7	2.7
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	2.2	2.2	2.2	2.3	2.2	2.4	2.7	2.7	2.7	2.7	2.7
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	2.2	2.2	2.2	2.3	2.2	2.4	2.7	2.7	2.7	2.7	2.7
25 Other loans and leases	463.0	477.1	481.6	483.6	483.1	501.0	503.7	494.4	498.1	500.9	483.5	478.5
26 Fed funds and reverse RPs with nonbanks ¹⁶	210.1	233.3	235.3	232.9	225.8	246.7	254.6	243.6	247.7	249.0	230.9	227.9
27 All other loans and leases ¹⁷	252.8	243.8	246.2	250.7	257.3	254.3	249.1	250.8	250.4	251.9	252.6	250.5
28 Loans to nondepository financial institutions ¹⁸	112.3	113.9	115.6	116.2	118.0	116.4	113.2	111.1	111.8	110.8	111.1	106.7
29 Other loans not elsewhere classified ¹⁹	140.5	129.9	130.6	134.5	139.3	138.0	135.9	139.7	138.6	141.1	141.5	143.9
30 LESS: Allowance for loan and lease losses	0.7	1.3	1.5	1.6	1.4	1.0	1.2	1.4	1.4	1.4	1.3	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)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS (CONTINUED)													
31	Interbank loans	14.6	14.8	19.6	18.8	14.0	14.4	20.0	15.9	17.6	15.9	12.0	14.5
32	Fed funds and reverse RPs with banks ¹⁶	11.9	12.0	16.8	16.2	11.4	11.9	17.5	13.7	15.4	13.6	10.0	12.8
33	Loans to commercial banks ²⁰	2.7	2.8	2.7	2.7	2.7	2.5	2.4	2.2	2.2	2.3	2.0	1.7
34	Cash assets ²¹	1,152.8	1,066.7	1,052.2	1,019.5	952.2	956.2	914.7	851.5	896.7	807.1	861.9	711.0
35	Trading assets ²²	73.0	75.9	78.5	79.6	85.8	90.9	88.7	84.9	85.8	85.3	84.3	76.5
36	Other assets ²³	68.6	67.1	64.1	50.4	55.4	60.7	54.5	53.0	59.5	50.7	50.2	56.6
37	TOTAL ASSETS	2,337.7	2,332.5	2,337.4	2,304.8	2,250.9	2,292.8	2,255.0	2,181.2	2,236.8	2,143.9	2,176.9	2,026.0
LIABILITIES													
38	Deposits	1,102.5	1,073.8	1,050.1	1,032.7	1,020.4	1,027.2	999.4	938.6	945.8	936.8	925.1	877.1
39	Large time deposits	848.8	801.3	780.3	780.8	772.8	745.2	714.7	654.0	662.7	646.5	644.0	620.4
40	Other deposits	253.7	272.5	269.8	252.0	247.6	281.9	284.7	284.6	283.1	290.3	281.1	256.7
41	Borrowings	773.3	847.3	864.9	868.6	856.8	874.7	884.4	873.5	883.5	892.2	867.5	831.9
42	Borrowings from banks in the U.S.	34.2	47.6	45.8	47.5	45.6	45.8	53.1	50.5	50.6	53.6	48.7	45.3
43	Borrowings from others	739.1	799.6	819.1	821.1	811.2	828.8	831.3	823.0	832.9	838.6	818.8	786.6
44	Trading liabilities ²⁴	73.4	80.2	82.1	82.8	91.7	98.3	96.0	90.9	92.5	91.4	88.5	85.8
45	Net due to related foreign offices	341.5	270.1	282.8	270.4	253.8	253.4	244.8	238.7	265.2	192.9	255.5	186.6
46	Other liabilities ²⁵	56.2	50.8	47.3	47.2	49.6	50.9	45.6	50.4	56.1	48.9	50.2	51.3
47	TOTAL LIABILITIES	2,346.8	2,322.2	2,327.2	2,301.8	2,272.3	2,304.4	2,270.3	2,192.1	2,243.1	2,162.3	2,186.9	2,032.7
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	-9.2	10.3	10.2	3.0	-21.3	-11.6	-15.2	-10.9	-6.3	-18.4	-10.0	-6.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.2	1.1	1.5	1.5	2.0	2.5	2.3	2.1	1.9	2.0	2.2	1.8
50	U.S. Treasury and agency securities, MBS ²⁸	0.2	1.1	1.5	1.5	2.0	2.5	2.3	2.1	1.9	2.0	2.2	1.8
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

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending			
									Sep 14	Sep 21	Sep 28	Oct 5
ASSETS												
1 Bank credit	1,025.1	1,116.2	1,132.0	1,137.2	1,140.1	1,162.3	1,172.5	1,171.7	1,177.5	1,180.6	1,156.4	1,167.3
2 Securities in bank credit ²	181.7	204.1	205.3	211.0	218.1	224.2	227.1	226.2	227.2	227.0	225.4	226.5
3 Treasury and agency securities ³	77.3	108.1	109.0	112.8	118.5	123.2	127.6	127.3	127.7	128.4	127.1	128.8
4 Mortgage-backed securities (MBS) ⁴	13.7	13.6	13.7	14.1	14.1	13.9	13.8	14.3	14.4	14.4	14.5	14.4
5 Non-MBS ⁵	63.6	94.4	95.3	98.8	104.3	109.3	113.8	113.0	113.3	114.0	112.6	114.4
6 Other securities	104.3	96.0	96.3	98.1	99.7	101.0	99.5	98.9	99.5	98.6	98.3	97.7
7 Mortgage-backed securities ⁶	3.3	2.3	2.3	1.9	1.9	2.2	2.0	1.9	1.9	1.9	1.9	2.0
8 Non-MBS ⁷	101.1	93.7	94.1	96.3	97.7	98.8	97.5	97.0	97.5	96.7	96.3	95.7
9 Loans and leases in bank credit ⁸	843.4	912.2	926.7	926.2	922.0	938.1	945.4	945.5	950.3	953.6	931.1	940.8
10 Commercial and industrial loans	336.8	374.4	380.7	383.0	383.5	383.7	381.1	387.1	386.3	387.1	388.5	390.8
11 Real estate loans	44.4	55.7	56.7	57.1	59.5	62.2	64.3	65.0	65.1	64.7	65.7	66.3
12 Residential real estate loans	2.0	1.3	1.3	1.4	1.5	1.3	1.1	1.3	1.3	1.2	1.6	1.6
13 Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
14 Closed-end residential loans ⁹	1.6	1.0	1.0	1.0	1.1	0.9	0.7	0.9	0.9	0.8	1.3	1.3
15 Commercial real estate loans	42.4	54.3	55.3	55.7	58.0	60.9	63.2	63.7	63.8	63.5	64.0	64.7
16 Construction and land development loans ¹⁰	3.7	5.7	5.9	5.9	6.1	6.4	6.4	6.6	6.6	6.6	6.7	6.6
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	1.9	2.2	2.4	2.5	3.3	3.4	3.2	3.6	3.6	3.6	3.6	3.8
19 Secured by nonfarm nonresidential properties ¹³	36.7	46.2	46.9	47.1	48.5	50.9	53.4	53.3	53.4	53.1	53.5	54.1
20 Consumer loans	2.6	2.2	2.2	2.2	2.2	2.2	2.4	2.7	2.7	2.7	2.7	2.7
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	2.2	2.2	2.2	2.2	2.2	2.4	2.7	2.7	2.7	2.7	2.7
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	2.2	2.2	2.2	2.2	2.2	2.4	2.7	2.7	2.7	2.7	2.7
25 Other loans and leases	459.6	479.9	487.1	483.9	476.8	490.1	497.5	490.6	496.2	499.0	474.1	480.9
26 Fed funds and reverse RPs with nonbanks ¹⁶	208.3	233.1	237.2	233.9	222.8	238.7	250.0	240.7	246.4	249.2	223.5	227.4
27 All other loans and leases ¹⁷	251.3	246.8	249.8	250.0	254.0	251.3	247.5	249.9	249.8	249.8	250.6	253.6
28 Loans to nondepository financial institutions ¹⁸	113.3	115.1	115.8	112.8	112.6	111.7	111.1	112.3	112.6	111.5	113.0	112.4
29 Other loans not elsewhere classified ¹⁹	138.0	131.7	134.0	137.2	141.4	139.6	136.4	137.6	137.2	138.4	137.6	141.2
30 LESS: Allowance for loan and lease losses	0.8	1.1	1.3	1.3	1.3	1.4	1.4	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)

October 14, 2016

Account	2015 Sep	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	Week ending				
									Sep 14	Sep 21	Sep 28	Oct 5	
ASSETS (CONTINUED)													
31	Interbank loans	13.9	14.7	20.1	20.5	15.0	15.0	19.8	15.3	18.3	15.0	9.4	13.6
32	Fed funds and reverse RPs with banks ¹⁶	11.1	12.0	17.5	17.9	12.4	12.5	17.2	13.0	16.0	12.7	7.3	11.6
33	Loans to commercial banks ²⁰	2.8	2.7	2.6	2.6	2.7	2.5	2.6	2.3	2.3	2.3	2.1	2.0
34	Cash assets ²¹	1,160.4	1,034.2	1,022.3	1,042.6	965.1	977.4	953.4	858.1	896.5	866.7	788.7	711.1
35	Trading assets ²²	70.7	78.7	79.5	79.8	82.8	86.2	86.2	82.8	82.7	81.8	83.1	75.3
36	Other assets ²³	71.2	70.3	65.5	51.2	55.7	57.9	53.3	55.0	61.3	53.3	53.6	54.6
37	TOTAL ASSETS	2,340.5	2,313.1	2,318.1	2,330.0	2,257.5	2,297.5	2,283.8	2,181.6	2,234.9	2,196.0	2,089.8	2,020.5
LIABILITIES													
38	Deposits	1,103.9	1,083.1	1,051.8	1,035.1	1,013.0	1,012.2	993.7	941.4	944.4	942.6	930.0	885.0
39	Large time deposits	850.8	805.9	781.6	787.3	770.8	733.5	708.2	657.5	657.2	654.4	654.6	632.0
40	Other deposits	253.2	277.2	270.2	247.8	242.2	278.7	285.5	284.0	287.2	288.1	275.4	253.0
41	Borrowings	764.8	841.2	865.0	882.9	850.9	872.5	884.4	861.1	880.7	899.1	809.6	817.8
42	Borrowings from banks in the U.S.	34.2	47.3	46.5	47.3	44.9	45.1	53.4	50.5	53.8	53.5	44.8	44.2
43	Borrowings from others	730.6	793.9	818.5	835.6	806.0	827.4	831.0	810.6	826.9	845.7	764.8	773.6
44	Trading liabilities ²⁴	71.5	85.2	84.5	83.9	89.1	92.2	92.9	88.3	88.4	87.1	86.9	81.7
45	Net due to related foreign offices	342.0	248.0	265.1	275.7	250.5	266.6	263.7	237.7	262.0	216.3	209.3	183.0
46	Other liabilities ²⁵	55.5	52.0	47.8	48.4	49.9	49.8	45.0	49.4	55.9	47.4	50.7	49.4
47	TOTAL LIABILITIES	2,337.8	2,309.4	2,314.3	2,326.0	2,253.3	2,293.2	2,279.8	2,178.0	2,231.5	2,192.5	2,086.4	2,016.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	2.7	3.7	3.8	4.0	4.2	4.2	4.1	3.6	3.4	3.5	3.4	3.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.2	1.1	1.5	1.5	2.0	2.5	2.3	2.1	1.9	2.0	2.2	1.8
50	U.S. Treasury and agency securities, MBS ²⁸	0.2	1.1	1.5	1.5	2.0	2.5	2.3	2.1	1.9	2.0	2.2	1.8
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).