
FEDERAL RESERVE statistical release



For use at 4:15 p.m. Eastern Time
June 22, 2018

H.8

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the March 2018 Call Report. Data on the previous release were benchmarked through the December 2017 Call Report. The data also incorporate new seasonal adjustment factors.

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$49.1 billion in assets and liabilities of nonbank institutions in the week ending April 4, 2018. The major asset items affected were: commercial and industrial loans, \$24.9; consumer loans, credit cards and other revolving plans, \$14.1; consumer loans, other consumer loans, \$1.4; allowance for loan and lease losses, \$0.7; cash assets, \$9.0; and other asset items, \$0.4. The major liability items affected were: deposits, other deposits, \$45.5; borrowings, -\$1.6; net due to related foreign offices, \$2.0; and other liability items, \$0.4. The residual (assets less liabilities) increased \$2.8.

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
June 22, 2018

Account	2013	2014	2015	2016	2017	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1	2018 Feb	2018 Mar	2018 Apr	2018 May
ASSETS															
1 Bank credit	1.6	6.5	7.4	6.9	2.9	5.4	2.2	3.2	3.0	2.9	2.0	0.2	2.2	3.1	3.1
2 Securities in bank credit ²	-1.9	6.8	6.1	8.0	1.7	6.0	2.3	3.0	0.6	0.8	-2.4	-9.1	-5.5	-5.3	3.2
3 Treasury and agency securities ³	-5.8	11.3	8.9	10.1	2.7	9.7	2.9	2.7	2.4	2.5	-2.6	-8.2	-1.1	2.7	7.3
6 Other securities	6.9	-2.3	-0.6	2.6	-0.9	-3.4	0.9	3.8	-4.2	-3.9	-2.0	-12.0	-17.6	-27.9	-8.4
9 Loans and leases in bank credit ⁶	3.0	6.4	7.9	6.5	3.3	5.1	2.2	3.3	3.9	3.7	3.7	3.7	5.1	6.1	3.0
10 Commercial and industrial loans	6.9	12.0	10.6	6.4	0.8	5.7	-0.7	-0.3	2.5	1.5	2.9	1.6	9.2	12.5	0.3
11 Real estate loans	-1.0	2.5	5.3	6.5	3.7	5.5	3.3	4.0	3.8	3.4	3.6	3.0	4.1	3.3	2.1
12 Residential real estate loans	-4.6	-0.6	1.3	3.3	1.5	2.5	-0.8	0.9	2.9	2.8	2.4	1.3	2.7	2.1	-0.5
13 Revolving home equity loans	-8.1	-4.0	-4.2	-6.2	-7.5	-8.2	-9.0	-6.7	-7.5	-7.7	-7.5	-7.9	-9.6	-9.0	-10.7
14 Closed-end residential loans ⁹	-3.5	0.4	2.9	5.8	3.6	5.2	1.2	2.7	5.3	5.2	4.6	3.2	5.3	4.3	1.5
15 Commercial real estate loans	4.5	6.8	10.5	10.3	6.1	8.7	7.8	7.3	4.8	3.9	4.9	4.8	5.5	4.7	4.9
20 Consumer loans	3.3	4.6	5.9	7.0	4.1	5.0	4.0	2.7	3.9	5.7	4.5	4.6	4.5	4.8	3.8
21 Credit cards and other revolving plans	1.3	2.7	5.8	6.4	5.0	4.2	3.8	4.0	5.4	6.4	4.7	4.6	4.5	4.4	6.6
22 Other consumer loans	5.8	6.9	6.2	7.7	3.2	5.9	4.2	1.2	2.3	4.8	4.4	4.7	4.5	5.2	0.7
25 All other loans and leases	13.7	14.8	14.5	6.0	5.4	3.0	1.7	7.6	6.1	6.0	4.4	8.2	2.3	6.4	9.7
28 LESS: Allowance for loan and lease losses	-15.4	-12.4	-3.8	2.7	0.4	1.5	1.1	-2.5	-0.4	3.3	1.1	1.1	1.1	3.2	4.3
29 Cash assets ¹⁸	54.2	12.2	-7.9	-14.3	7.6	-25.8	19.2	-2.6	8.9	4.3	-16.9	-25.8	-29.7	-44.7	0.3
30 Total federal funds sold and reverse RPs ¹⁹	-12.1	6.5	-0.3	3.3	8.5	-8.7	-24.4	16.5	19.1	23.4	27.7	8.4	63.6	-16.4	95.8
31 Loans to commercial banks ²⁰	8.8	-16.9	9.7	17.7	-3.0	-14.5	12.0	-2.9	-8.8	-12.0	12.4	36.9	26.9	8.8	173.9
32 Other assets including trading assets ²¹	-9.1	2.3	-1.7	2.0	1.4	-2.7	-10.2	5.1	3.1	7.9	3.6	5.1	-1.9	5.9	16.6
33 TOTAL ASSETS	6.7	7.3	3.5	2.8	3.5	-0.4	2.9	2.9	4.3	4.0	0.1	-2.9	-0.8	-3.8	6.7
LIABILITIES															
34 Deposits	6.5	6.4	4.9	4.4	4.5	2.5	5.5	4.8	4.1	3.3	1.5	-1.1	1.8	3.2	3.5
35 Large time deposits	5.5	5.7	0.4	-11.0	7.1	-16.7	5.8	8.7	8.4	4.7	-3.4	-10.4	-13.7	15.8	-7.4
36 Other deposits	6.6	6.5	5.8	7.2	4.1	5.6	5.4	4.2	3.5	3.1	2.3	0.3	4.2	1.2	5.2
37 Borrowings	-0.4	15.1	6.4	4.3	3.3	-2.1	0.5	5.0	7.3	0.2	0.1	-1.0	-12.2	-6.4	14.0
39 Other liabilities including trading liabilities ²²	-15.1	3.4	-5.7	-0.4	-8.7	-20.0	-32.8	10.1	-5.2	-6.8	12.5	7.7	-4.4	-1.2	34.3
40 TOTAL LIABILITIES	8.0	7.6	3.1	2.7	3.5	-1.1	2.7	3.8	3.8	3.6	0.1	-1.8	-1.5	-1.5	7.4

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

June 22, 2018

Account	2017 May	2017 Nov	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	Week ending				
									May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	12,263.3	12,484.7	12,542.9	12,559.0	12,565.6	12,592.8	12,661.7	12,682.0	12,689.8	12,701.1	12,714.1	12,727.2
2	Securities in bank credit ²	3,373.3	3,403.7	3,433.7	3,425.4	3,400.1	3,384.7	3,369.9	3,378.9	3,388.2	3,391.3	3,390.0	3,406.7
3	Treasury and agency securities ³	2,455.1	2,498.5	2,526.3	2,515.8	2,499.4	2,497.2	2,502.8	2,518.0	2,524.5	2,530.7	2,528.2	2,542.6
4	Mortgage-backed securities (MBS) ⁴	1,728.6	1,791.6	1,816.7	1,806.9	1,792.4	1,796.0	1,800.5	1,807.0	1,810.9	1,812.4	1,812.8	1,820.7
5	Non-MBS ⁵	726.5	706.9	709.6	708.9	707.0	701.2	702.3	711.0	713.6	718.4	715.4	721.9
6	Other securities	918.2	905.3	907.4	909.6	900.8	887.5	867.0	860.9	863.6	860.6	861.8	864.1
7	Mortgage-backed securities (MBS) ⁶	90.3	82.7	81.1	81.7	82.0	79.7	77.9	76.5	77.0	76.0	76.7	77.3
8	Non-MBS ⁷	827.9	822.5	826.4	828.0	818.7	807.8	789.1	784.4	786.6	784.6	785.1	786.8
9	Loans and leases in bank credit ⁸	8,890.0	9,081.0	9,109.2	9,133.6	9,165.4	9,208.1	9,291.8	9,303.1	9,301.6	9,309.8	9,324.1	9,320.6
10	Commercial and industrial loans	2,092.7	2,113.4	2,116.3	2,122.2	2,125.3	2,144.0	2,189.0	2,189.6	2,187.6	2,192.8	2,201.1	2,198.3
11	Real estate loans	4,185.9	4,273.3	4,288.4	4,300.4	4,315.0	4,329.7	4,341.6	4,337.2	4,334.7	4,336.2	4,335.6	4,335.4
12	Residential real estate loans	2,157.4	2,195.7	2,202.3	2,206.5	2,211.1	2,216.1	2,219.9	2,206.9	2,203.5	2,204.2	2,202.4	2,197.7
13	Revolving home equity loans	398.0	383.2	381.3	378.9	376.5	373.5	370.6	366.3	365.5	364.8	364.0	363.2
14	Closed-end residential loans ⁹	1,759.4	1,812.5	1,821.0	1,827.6	1,834.6	1,842.6	1,849.2	1,840.6	1,838.1	1,839.5	1,838.5	1,834.5
15	Commercial real estate loans	2,028.4	2,077.6	2,086.0	2,093.8	2,103.9	2,113.5	2,121.7	2,130.3	2,131.2	2,132.0	2,133.2	2,137.7
16	Construction and land development loans ¹⁰	309.9	322.2	323.7	325.5	327.5	329.1	330.5	333.4	334.0	334.1	334.3	334.9
17	Secured by farmland ¹¹	95.2	97.8	98.2	98.5	98.9	99.4	99.8	100.1	100.1	100.2	100.4	100.4
18	Secured by multifamily properties ¹²	319.3	329.2	331.2	333.2	335.2	337.8	339.6	340.9	341.1	341.2	341.7	341.4
19	Secured by nonfarm nonresidential properties ¹³	1,304.1	1,328.4	1,332.9	1,336.6	1,342.3	1,347.3	1,351.8	1,355.8	1,355.9	1,356.6	1,356.7	1,361.0
20	Consumer loans	1,373.4	1,421.5	1,425.1	1,430.3	1,435.7	1,442.5	1,462.4	1,467.0	1,467.3	1,471.0	1,471.8	1,473.0
21	Credit cards and other revolving plans	721.9	759.9	761.4	764.0	766.9	771.1	786.8	791.1	791.2	794.7	794.6	795.7
22	Other consumer loans	651.5	661.6	663.7	666.3	668.8	671.4	675.6	676.0	676.1	676.3	677.1	677.3
23	Automobile loans ¹⁴	412.7	418.7	419.6	420.4	421.4	422.1	423.3	422.7	422.4	422.7	422.3	422.3
24	All other consumer loans ¹⁵	238.7	243.0	244.1	245.9	247.4	249.3	252.3	253.3	253.7	253.6	254.8	255.0
25	All other loans and leases	1,238.0	1,272.7	1,279.4	1,280.7	1,289.4	1,291.9	1,298.8	1,309.3	1,312.0	1,309.7	1,315.6	1,313.9
26	Loans to nondepository financial institutions ¹⁶	425.2	439.6	438.9	438.1	442.5	445.0	452.1	457.8	459.4	459.9	461.6	462.0
27	All loans not elsewhere classified ¹⁷	812.8	833.2	840.5	842.6	846.9	846.9	846.7	851.5	852.6	849.8	854.0	851.9
28	LESS: Allowance for loan and lease losses	108.8	109.9	109.9	110.1	110.2	110.3	111.3	111.7	111.5	111.5	111.8	111.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 22, 2018

Account	2017 May	2017 Nov	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	Week ending				
									May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,330.9	2,412.6	2,455.7	2,374.2	2,323.2	2,265.9	2,188.9	2,201.7	2,207.5	2,209.9	2,181.3	2,220.9
30	Total federal funds sold and reverse RPs ¹⁹	405.5	450.9	459.2	470.5	473.8	498.9	492.1	531.4	515.7	532.5	548.4	534.9
31	Loans to commercial banks ²⁰	13.4	12.8	13.0	13.0	13.4	13.7	13.8	15.8	16.1	16.4	16.5	16.7
32	Other assets including trading assets ²¹	1,369.9	1,416.8	1,424.1	1,430.9	1,437.5	1,435.2	1,442.5	1,462.4	1,472.8	1,467.5	1,449.3	1,443.2
33	TOTAL ASSETS	16,274.2	16,667.9	16,785.0	16,737.5	16,703.3	16,696.2	16,687.7	16,781.6	16,790.3	16,816.0	16,797.9	16,831.4
LIABILITIES													
34	Deposits	11,737.3	11,958.5	11,980.1	12,010.7	12,003.7	12,026.0	12,098.5	12,134.0	12,153.3	12,154.2	12,155.2	12,161.2
35	Large time deposits	1,565.0	1,624.8	1,609.2	1,619.2	1,605.5	1,587.2	1,608.3	1,598.4	1,595.6	1,602.9	1,591.5	1,600.1
36	Other deposits	10,172.3	10,333.7	10,370.9	10,391.4	10,398.2	10,438.8	10,490.2	10,535.6	10,557.7	10,551.3	10,563.7	10,561.1
37	Borrowings	2,004.3	2,066.6	2,095.2	2,093.0	2,091.7	2,070.3	2,057.8	2,081.8	2,070.3	2,078.0	2,076.3	2,109.8
38	Net due to related foreign offices	176.0	247.6	252.8	185.2	172.5	159.0	121.5	136.9	131.3	146.8	139.7	152.9
39	Other liabilities including trading liabilities ²²	575.8	566.1	568.0	590.2	594.0	591.8	591.4	608.3	623.3	607.2	603.6	585.1
40	TOTAL LIABILITIES	14,493.5	14,838.8	14,896.1	14,879.2	14,861.9	14,847.0	14,869.2	14,961.0	14,978.2	14,986.3	14,974.8	15,008.9
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,780.8	1,829.1	1,888.9	1,858.3	1,841.5	1,849.2	1,818.4	1,820.6	1,812.1	1,829.7	1,823.1	1,822.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.5	-1.5	-6.1	-16.3	-34.2	-35.1	-35.1	-39.0	-39.9	-32.3	-37.9	-38.5
43	U.S. Treasury and agency securities, MBS ²⁵	-2.4	-5.0	-8.5	-16.5	-30.3	-30.7	-30.0	-34.3	-35.0	-29.2	-33.3	-33.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 22, 2018

Account	2017 May	2017 Nov	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	Week ending				
									May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	12,249.2	12,521.7	12,605.3	12,591.6	12,558.3	12,554.1	12,635.9	12,660.9	12,653.0	12,704.6	12,706.5	12,706.8
2	Securities in bank credit ²	3,374.5	3,424.1	3,446.9	3,435.9	3,408.1	3,384.0	3,367.9	3,376.2	3,385.5	3,395.2	3,384.7	3,393.9
3	Treasury and agency securities ³	2,459.4	2,514.7	2,535.4	2,523.9	2,506.2	2,496.7	2,502.8	2,519.5	2,525.7	2,539.4	2,528.5	2,533.7
4	Mortgage-backed securities (MBS) ⁴	1,730.1	1,805.3	1,822.3	1,806.3	1,789.9	1,789.1	1,796.5	1,806.6	1,809.7	1,814.8	1,811.4	1,815.9
5	Non-MBS ⁵	729.3	709.4	713.1	717.6	716.3	707.6	706.4	712.8	716.1	724.6	717.1	717.9
6	Other securities	915.0	909.5	911.4	912.0	901.9	887.3	865.0	856.8	859.8	855.9	856.2	860.1
7	Mortgage-backed securities (MBS) ⁶	90.9	82.7	80.9	81.4	81.7	79.4	78.2	77.0	77.7	76.4	77.2	77.6
8	Non-MBS ⁷	824.1	826.8	830.5	830.6	820.2	807.9	786.8	779.8	782.1	779.5	779.0	782.5
9	Loans and leases in bank credit ⁸	8,874.8	9,097.5	9,158.5	9,155.7	9,150.2	9,170.1	9,268.0	9,284.6	9,267.5	9,309.4	9,321.8	9,312.9
10	Commercial and industrial loans	2,107.7	2,109.3	2,112.7	2,112.8	2,125.4	2,150.1	2,203.2	2,204.7	2,199.6	2,209.8	2,211.4	2,202.4
11	Real estate loans	4,177.4	4,281.8	4,294.7	4,303.8	4,307.7	4,314.7	4,327.3	4,328.1	4,319.8	4,328.5	4,338.2	4,339.6
12	Residential real estate loans	2,153.1	2,202.5	2,206.9	2,207.1	2,203.8	2,203.4	2,208.6	2,202.1	2,193.2	2,200.9	2,208.7	2,201.4
13	Revolving home equity loans	397.3	384.1	382.7	379.6	376.2	371.8	369.2	365.5	364.6	364.4	363.4	363.0
14	Closed-end residential loans ⁹	1,755.8	1,818.4	1,824.1	1,827.5	1,827.6	1,831.6	1,839.4	1,836.5	1,828.6	1,836.6	1,845.3	1,838.4
15	Commercial real estate loans	2,024.3	2,079.3	2,087.8	2,096.6	2,103.9	2,111.2	2,118.8	2,126.0	2,126.5	2,127.6	2,129.6	2,138.2
16	Construction and land development loans ¹⁰	309.2	324.1	324.0	326.2	329.3	330.8	330.4	332.4	333.0	332.8	332.7	334.1
17	Secured by farmland ¹¹	94.9	97.8	98.3	98.4	98.5	98.9	99.4	99.9	99.9	100.1	100.3	100.4
18	Secured by multifamily properties ¹²	318.6	329.0	332.2	333.5	334.3	337.0	339.7	340.2	340.1	340.3	341.7	341.8
19	Secured by nonfarm nonresidential properties ¹³	1,301.6	1,328.4	1,333.3	1,338.5	1,341.7	1,344.5	1,349.3	1,353.6	1,353.5	1,354.4	1,354.9	1,361.9
20	Consumer loans	1,359.9	1,429.0	1,456.2	1,451.7	1,435.8	1,423.2	1,445.3	1,451.4	1,450.0	1,463.5	1,460.0	1,462.2
21	Credit cards and other revolving plans	711.3	765.0	790.8	783.7	767.8	755.5	773.6	778.7	777.0	789.6	785.3	786.6
22	Other consumer loans	648.6	664.0	665.4	668.0	668.0	667.7	671.8	672.7	673.0	673.9	674.7	675.6
23	Automobile loans ¹⁴	410.9	420.2	420.9	421.4	420.5	419.8	420.9	420.6	420.4	420.7	420.9	421.0
24	All other consumer loans ¹⁵	237.6	243.8	244.5	246.6	247.5	247.9	250.9	252.1	252.6	253.2	253.8	254.6
25	All other loans and leases	1,229.8	1,277.4	1,295.0	1,287.4	1,281.3	1,282.3	1,292.1	1,300.4	1,298.1	1,307.6	1,312.2	1,308.7
26	Loans to nondepository financial institutions ¹⁶	420.6	445.6	446.9	437.0	435.1	437.6	449.2	453.3	451.8	459.4	461.5	458.7
27	All loans not elsewhere classified ¹⁷	809.2	831.9	848.0	850.5	846.1	844.6	842.9	847.1	846.3	848.2	850.7	850.1
28	LESS: Allowance for loan and lease losses	108.7	110.3	110.3	109.8	110.2	110.3	110.8	111.4	111.3	110.9	111.9	111.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 22, 2018

Account	2017 May	2017 Nov	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	Week ending				
									May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,300.9	2,451.9	2,407.6	2,359.1	2,363.4	2,278.7	2,183.1	2,168.7	2,178.1	2,174.0	2,187.7	2,215.6
30	Total federal funds sold and reverse RPs ¹⁹	398.4	459.6	469.3	475.6	474.5	493.4	483.9	521.0	495.3	528.1	537.0	523.1
31	Loans to commercial banks ²⁰	13.7	12.6	13.1	13.1	13.5	13.5	13.9	16.0	16.3	16.6	16.4	16.6
32	Other assets including trading assets ²¹	1,368.1	1,421.1	1,419.6	1,434.4	1,445.2	1,431.2	1,431.5	1,459.8	1,470.0	1,460.3	1,444.1	1,460.7
33	TOTAL ASSETS	16,221.7	16,756.6	16,804.5	16,764.1	16,744.6	16,660.5	16,637.6	16,715.1	16,701.3	16,772.8	16,779.8	16,811.2
LIABILITIES													
34	Deposits	11,681.6	11,990.6	12,075.1	12,020.9	11,990.7	12,077.9	12,120.6	12,075.3	12,021.8	12,136.3	12,141.1	12,151.2
35	Large time deposits	1,581.6	1,607.3	1,589.5	1,622.1	1,610.7	1,589.0	1,613.8	1,615.2	1,612.3	1,624.8	1,612.6	1,616.2
36	Other deposits	10,100.0	10,383.4	10,485.6	10,398.9	10,380.0	10,488.9	10,506.8	10,460.1	10,409.5	10,511.5	10,528.5	10,535.1
37	Borrowings	2,005.8	2,070.2	2,085.5	2,137.1	2,149.5	2,036.0	2,014.0	2,074.9	2,075.0	2,052.5	2,063.3	2,077.1
38	Net due to related foreign offices	165.9	275.2	227.9	193.5	189.1	139.1	93.9	122.4	141.5	126.1	133.6	133.6
39	Other liabilities including trading liabilities ²²	573.0	574.0	566.1	589.5	598.9	583.6	579.7	606.3	622.3	608.7	599.6	600.0
40	TOTAL LIABILITIES	14,426.2	14,910.1	14,954.5	14,941.0	14,928.2	14,836.6	14,808.2	14,878.9	14,860.6	14,923.6	14,937.7	14,961.9
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,795.5	1,846.5	1,850.0	1,823.1	1,816.4	1,823.9	1,829.3	1,836.2	1,840.7	1,849.1	1,842.2	1,849.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.5	-1.5	-6.1	-16.3	-34.2	-35.1	-35.1	-39.0	-39.9	-32.3	-37.9	-38.5
43	U.S. Treasury and agency securities, MBS ²⁵	-2.4	-5.0	-8.5	-16.5	-30.3	-30.7	-30.0	-34.3	-35.0	-29.2	-33.3	-33.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 22, 2018

Account	2017 May	2017 Nov	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	Week ending				
									May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	11,339.3	11,541.5	11,575.9	11,596.5	11,607.3	11,634.4	11,690.9	11,704.7	11,708.4	11,724.5	11,731.1	11,743.7
2	Securities in bank credit ²	3,157.5	3,173.6	3,179.7	3,171.2	3,146.6	3,132.3	3,116.3	3,122.0	3,128.6	3,130.4	3,128.3	3,139.1
3	Treasury and agency securities ³	2,341.3	2,372.8	2,378.8	2,367.7	2,352.8	2,351.3	2,355.8	2,367.2	2,371.4	2,376.0	2,373.1	2,381.5
4	Mortgage-backed securities (MBS) ⁴	1,717.3	1,773.8	1,781.5	1,773.7	1,760.2	1,762.4	1,766.7	1,776.2	1,780.6	1,781.6	1,782.6	1,786.3
5	Non-MBS ⁵	624.0	599.0	597.4	594.0	592.5	589.0	589.1	591.0	590.9	594.3	590.4	595.2
6	Other securities	816.2	800.7	800.9	803.4	793.8	781.0	760.5	754.8	757.2	754.4	755.2	757.6
7	Mortgage-backed securities (MBS) ⁶	88.8	81.4	79.5	80.2	80.5	78.3	76.6	75.1	75.6	74.5	75.2	75.8
8	Non-MBS ⁷	727.3	719.3	721.4	723.2	713.2	702.7	684.0	679.7	681.6	679.9	680.0	681.8
9	Loans and leases in bank credit ⁸	8,181.8	8,367.9	8,396.2	8,425.4	8,460.7	8,502.1	8,574.6	8,582.7	8,579.8	8,594.1	8,602.7	8,604.7
10	Commercial and industrial loans	1,716.2	1,735.7	1,741.2	1,747.0	1,753.9	1,770.9	1,807.1	1,811.5	1,809.8	1,818.2	1,820.0	1,821.0
11	Real estate loans	4,113.9	4,199.1	4,213.5	4,224.4	4,238.5	4,251.3	4,262.5	4,257.7	4,255.0	4,258.1	4,258.7	4,257.1
12	Residential real estate loans	2,156.2	2,194.7	2,201.3	2,205.5	2,210.1	2,215.0	2,219.0	2,205.8	2,202.3	2,203.1	2,201.4	2,196.1
13	Revolving home equity loans	397.7	382.8	380.9	378.5	376.1	373.2	370.3	366.0	365.1	364.4	363.6	362.8
14	Closed-end residential loans ⁹	1,758.6	1,811.8	1,820.4	1,827.0	1,834.0	1,841.8	1,848.7	1,839.8	1,837.1	1,838.7	1,837.7	1,833.3
15	Commercial real estate loans	1,957.7	2,004.4	2,012.1	2,018.8	2,028.4	2,036.3	2,043.5	2,051.9	2,052.7	2,055.0	2,057.4	2,061.0
16	Construction and land development loans ¹⁰	301.9	312.4	313.8	315.3	317.0	318.4	319.5	322.4	322.9	323.1	323.6	324.1
17	Secured by farmland ¹¹	95.0	97.7	98.1	98.3	98.8	99.3	99.7	100.0	100.0	100.1	100.3	100.3
18	Secured by multifamily properties ¹²	314.8	324.3	326.1	328.0	329.9	332.0	333.8	334.8	335.0	335.0	335.6	335.6
19	Secured by nonfarm nonresidential properties ¹³	1,246.0	1,269.9	1,274.1	1,277.2	1,282.8	1,286.6	1,290.6	1,294.7	1,294.8	1,296.7	1,297.8	1,301.1
20	Consumer loans	1,370.9	1,419.0	1,422.7	1,427.8	1,433.2	1,439.8	1,459.7	1,464.3	1,464.4	1,468.2	1,469.0	1,470.2
21	Credit cards and other revolving plans	721.9	759.9	761.4	764.0	766.9	771.1	786.8	791.1	791.2	794.7	794.6	795.7
22	Other consumer loans	649.0	659.2	661.3	663.7	666.2	668.7	672.9	673.2	673.2	673.5	674.4	674.5
23	Automobile loans ¹⁴	412.7	418.7	419.6	420.4	421.4	422.1	423.3	422.7	422.4	422.7	422.3	422.3
24	All other consumer loans ¹⁵	236.3	240.5	241.7	243.3	244.8	246.6	249.5	250.5	250.8	250.8	252.0	252.3
25	All other loans and leases	980.8	1,014.1	1,018.9	1,026.3	1,035.1	1,040.2	1,045.3	1,049.2	1,050.6	1,049.7	1,055.0	1,056.3
26	Loans to nondepository financial institutions ¹⁶	305.8	326.4	327.8	330.3	335.1	338.5	343.7	345.2	345.9	346.0	348.2	350.9
27	All loans not elsewhere classified ¹⁷	675.0	687.7	691.1	696.0	700.0	701.7	701.6	704.0	704.7	703.7	706.8	705.5
28	LESS: Allowance for loan and lease losses	107.3	108.7	108.7	108.8	108.8	108.8	109.8	109.7	109.5	109.5	109.9	109.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 22, 2018

Account	2017 May	2017 Nov	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	Week ending			
									May 23	May 30	Jun 6	Jun 13
ASSETS (CONTINUED)												
29 Cash assets ¹⁸	1,463.2	1,440.4	1,449.6	1,427.3	1,399.5	1,366.8	1,348.5	1,360.1	1,371.3	1,370.2	1,354.1	1,334.3
30 Total federal funds sold and reverse RPs ¹⁹	148.5	143.5	143.0	147.0	149.0	174.5	156.0	170.0	167.2	168.9	163.4	160.5
31 Loans to commercial banks ²⁰	10.0	9.9	9.8	9.9	10.2	10.4	10.6	12.0	12.1	12.1	12.3	12.5
32 Other assets including trading assets ²¹	1,245.6	1,271.0	1,268.1	1,273.6	1,278.5	1,280.7	1,290.5	1,306.9	1,313.0	1,309.2	1,301.0	1,299.5
33 TOTAL ASSETS	14,099.3	14,297.5	14,337.7	14,345.6	14,335.7	14,358.1	14,386.7	14,444.0	14,462.5	14,475.5	14,451.9	14,440.9
LIABILITIES												
34 Deposits	10,721.5	10,897.6	10,937.8	10,960.6	10,975.4	11,027.3	11,080.6	11,122.5	11,147.7	11,140.0	11,158.0	11,153.4
35 Large time deposits	854.0	883.4	886.0	892.5	891.2	889.2	889.5	894.0	894.5	897.5	895.2	897.2
36 Other deposits	9,867.5	10,014.2	10,051.7	10,068.1	10,084.3	10,138.1	10,191.1	10,228.5	10,253.3	10,242.5	10,262.7	10,256.2
37 Borrowings	1,094.2	1,124.4	1,127.5	1,131.7	1,142.2	1,135.9	1,139.1	1,138.4	1,134.1	1,141.8	1,121.2	1,139.8
38 Net due to related foreign offices	42.0	15.4	7.3	-34.3	-56.2	-111.9	-125.0	-112.5	-115.8	-107.6	-118.2	-136.1
39 Other liabilities including trading liabilities ²²	454.2	437.7	433.6	455.5	449.3	449.0	451.9	466.6	476.3	466.6	469.6	459.6
40 TOTAL LIABILITIES	12,311.8	12,475.0	12,506.2	12,513.4	12,510.8	12,500.3	12,546.5	12,614.9	12,642.4	12,640.8	12,630.5	12,616.8
41 RESIDUAL (ASSETS LESS LIABILITIES)²³	1,787.4	1,822.5	1,831.5	1,832.2	1,824.9	1,857.7	1,840.2	1,829.0	1,820.1	1,834.7	1,821.4	1,824.1
MEMORANDA												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	0.1	-2.1	-6.5	-16.2	-33.3	-34.3	-34.3	-38.0	-38.8	-31.7	-37.0	-37.5
43 U.S. Treasury and agency securities, MBS ²⁵	-2.8	-5.6	-8.9	-16.3	-29.5	-29.9	-29.2	-33.3	-34.0	-28.5	-32.4	-32.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	11,329.5	11,577.1	11,636.8	11,625.8	11,594.3	11,594.2	11,665.6	11,688.0	11,677.4	11,733.5	11,729.1	11,729.2
2	Securities in bank credit ²	3,160.9	3,191.5	3,190.9	3,180.3	3,151.4	3,132.5	3,118.3	3,121.7	3,128.0	3,136.0	3,126.0	3,130.7
3	Treasury and agency securities ³	2,346.0	2,387.6	2,387.1	2,376.0	2,357.4	2,351.4	2,358.4	2,368.7	2,372.3	2,384.0	2,374.0	2,374.8
4	Mortgage-backed securities (MBS) ⁴	1,717.8	1,787.6	1,787.4	1,773.8	1,758.9	1,757.3	1,764.1	1,774.9	1,778.5	1,782.9	1,780.2	1,780.9
5	Non-MBS ⁵	628.2	600.0	599.7	602.3	598.5	594.2	594.3	593.8	593.9	601.1	593.8	593.9
6	Other securities	814.9	803.9	803.8	804.2	794.0	781.1	759.9	753.0	755.6	752.0	752.0	756.0
7	Mortgage-backed securities (MBS) ⁶	89.5	81.3	79.6	80.1	80.3	78.0	76.9	75.6	76.3	75.0	75.8	76.3
8	Non-MBS ⁷	725.4	722.5	724.2	724.1	713.7	703.1	683.0	677.4	679.3	677.0	676.2	679.7
9	Loans and leases in bank credit ⁸	8,168.6	8,385.6	8,445.9	8,445.5	8,442.9	8,461.6	8,547.3	8,566.3	8,549.5	8,597.5	8,603.1	8,598.4
10	Commercial and industrial loans	1,730.9	1,732.1	1,737.3	1,737.7	1,752.7	1,774.8	1,820.1	1,826.8	1,822.1	1,835.4	1,831.3	1,825.8
11	Real estate loans	4,106.3	4,206.8	4,220.4	4,227.5	4,231.2	4,237.2	4,249.3	4,249.4	4,240.9	4,251.2	4,261.8	4,261.0
12	Residential real estate loans	2,152.0	2,201.4	2,205.8	2,206.1	2,202.8	2,202.4	2,207.6	2,201.1	2,192.3	2,199.9	2,207.7	2,199.8
13	Revolving home equity loans	396.9	383.7	382.4	379.2	375.8	371.4	368.9	365.2	364.3	364.0	363.0	362.6
14	Closed-end residential loans ⁹	1,755.1	1,817.7	1,823.4	1,826.8	1,826.9	1,831.0	1,838.7	1,835.9	1,828.0	1,835.9	1,844.6	1,837.2
15	Commercial real estate loans	1,954.3	2,005.4	2,014.6	2,021.4	2,028.4	2,034.7	2,041.7	2,048.3	2,048.6	2,051.3	2,054.1	2,061.2
16	Construction and land development loans ¹⁰	301.1	314.5	314.6	315.9	318.5	320.0	319.5	321.3	321.8	321.8	321.9	323.2
17	Secured by farmland ¹¹	94.8	97.7	98.2	98.2	98.4	98.8	99.3	99.8	99.8	100.0	100.2	100.3
18	Secured by multifamily properties ¹²	314.4	324.0	327.1	328.3	329.1	331.4	333.9	334.3	334.2	334.4	335.7	335.8
19	Secured by nonfarm nonresidential properties ¹³	1,244.0	1,269.3	1,274.8	1,278.9	1,282.3	1,284.5	1,289.0	1,292.9	1,292.7	1,295.2	1,296.3	1,301.8
20	Consumer loans	1,357.5	1,426.5	1,453.6	1,449.2	1,433.3	1,420.7	1,442.8	1,448.7	1,447.2	1,460.7	1,457.2	1,459.4
21	Credit cards and other revolving plans	711.3	765.0	790.8	783.7	767.8	755.5	773.6	778.7	777.0	789.6	785.3	786.6
22	Other consumer loans	646.2	661.5	662.8	665.5	665.5	665.2	669.3	670.0	670.2	671.1	671.9	672.8
23	Automobile loans ¹⁴	410.9	420.2	420.9	421.4	420.5	419.8	420.9	420.6	420.4	420.7	420.9	421.0
24	All other consumer loans ¹⁵	235.3	241.3	242.0	244.1	245.0	245.4	248.4	249.4	249.8	250.4	251.0	251.8
25	All other loans and leases	973.9	1,020.1	1,034.6	1,031.2	1,025.7	1,029.0	1,035.0	1,041.4	1,039.3	1,050.2	1,052.8	1,052.2
26	Loans to nondepository financial institutions ¹⁶	303.3	332.2	334.3	328.5	327.8	331.1	338.5	342.2	340.8	348.0	350.3	349.2
27	All loans not elsewhere classified ¹⁷	670.6	687.9	700.2	702.7	697.9	697.8	696.5	699.2	698.5	702.2	702.5	703.0
28	LESS: Allowance for loan and lease losses	107.4	109.1	109.1	108.5	108.9	109.0	109.4	109.7	109.7	109.2	110.2	109.9

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)

June 22, 2018

Account	2017 May	2017 Nov	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	Week ending				
									May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,417.9	1,463.9	1,499.5	1,403.4	1,402.7	1,390.8	1,349.3	1,318.5	1,298.9	1,348.5	1,353.8	1,350.8
30	Total federal funds sold and reverse RPs ¹⁹	139.2	143.1	151.9	147.2	144.5	171.9	148.8	159.2	152.6	168.2	155.0	159.2
31	Loans to commercial banks ²⁰	10.2	9.8	10.0	10.0	10.1	10.1	10.6	12.2	12.1	12.2	12.2	12.4
32	Other assets including trading assets ²¹	1,242.6	1,273.7	1,265.6	1,279.3	1,281.9	1,278.6	1,282.6	1,303.0	1,308.6	1,298.6	1,294.5	1,312.8
33	TOTAL ASSETS	14,032.0	14,358.4	14,454.7	14,357.1	14,324.6	14,336.6	14,347.4	14,371.2	14,339.9	14,451.8	14,434.4	14,454.5
LIABILITIES													
34	Deposits	10,653.6	10,936.1	11,050.2	10,972.5	10,959.1	11,073.4	11,102.2	11,050.9	11,003.4	11,105.6	11,133.0	11,135.1
35	Large time deposits	853.5	875.5	885.0	899.1	893.8	886.1	888.9	892.7	891.7	900.9	899.4	898.8
36	Other deposits	9,800.1	10,060.6	10,165.2	10,073.4	10,065.3	10,187.3	10,213.3	10,158.3	10,111.7	10,204.7	10,233.6	10,236.3
37	Borrowings	1,104.3	1,110.0	1,114.9	1,142.9	1,164.3	1,120.8	1,114.6	1,148.1	1,149.8	1,147.7	1,119.6	1,133.7
38	Net due to related foreign offices	35.2	27.3	8.0	-32.0	-59.3	-118.9	-135.3	-120.9	-119.0	-110.1	-121.0	-128.5
39	Other liabilities including trading liabilities ²²	447.9	444.6	434.8	456.7	450.2	443.2	441.1	461.4	469.5	463.9	465.0	469.2
40	TOTAL LIABILITIES	12,241.0	12,518.0	12,607.9	12,540.1	12,514.3	12,518.5	12,522.5	12,539.5	12,503.6	12,607.1	12,596.6	12,609.6
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,791.0	1,840.4	1,846.8	1,817.1	1,810.3	1,818.1	1,824.9	1,831.7	1,836.3	1,844.7	1,837.8	1,844.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.1	-2.1	-6.5	-16.2	-33.3	-34.3	-34.3	-38.0	-38.8	-31.7	-37.0	-37.5
43	U.S. Treasury and agency securities, MBS ²⁵	-2.8	-5.6	-8.9	-16.3	-29.5	-29.9	-29.2	-33.3	-34.0	-28.5	-32.4	-32.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	7,216.9	7,282.6	7,298.5	7,293.1	7,283.9	7,293.0	7,292.3	7,288.5	7,287.7	7,300.1	7,298.1	7,312.4
2	Securities in bank credit ²	2,237.5	2,252.3	2,257.0	2,249.1	2,226.3	2,216.4	2,197.1	2,202.9	2,208.6	2,210.9	2,208.6	2,218.2
3	Treasury and agency securities ³	1,697.8	1,722.9	1,728.8	1,720.5	1,704.4	1,703.7	1,704.4	1,715.2	1,718.5	1,723.1	1,720.1	1,727.4
4	Mortgage-backed securities (MBS) ⁴	1,249.9	1,295.7	1,302.9	1,294.6	1,281.7	1,285.2	1,286.7	1,297.1	1,300.4	1,302.7	1,301.4	1,303.9
5	Non-MBS ⁵	447.9	427.3	426.0	425.9	422.7	418.5	417.7	418.1	418.1	420.4	418.6	423.5
6	Other securities	539.7	529.3	528.2	528.6	521.9	512.7	492.6	487.7	490.1	487.8	488.6	490.8
7	Mortgage-backed securities (MBS) ⁶	75.6	68.3	66.3	65.8	66.4	64.4	62.9	61.3	61.7	60.7	61.4	61.9
8	Non-MBS ⁷	464.1	461.0	461.9	462.8	455.6	448.3	429.8	426.4	428.4	427.1	427.2	428.9
9	Loans and leases in bank credit ⁸	4,979.4	5,030.3	5,041.4	5,044.1	5,057.6	5,076.7	5,095.3	5,085.5	5,079.1	5,089.2	5,089.4	5,094.2
10	Commercial and industrial loans	1,140.7	1,142.7	1,145.5	1,146.9	1,149.6	1,161.4	1,171.8	1,172.1	1,170.0	1,177.3	1,177.7	1,178.4
11	Real estate loans	2,107.3	2,113.4	2,119.4	2,113.6	2,115.7	2,116.6	2,118.0	2,102.1	2,096.7	2,097.7	2,097.4	2,101.4
12	Residential real estate loans	1,410.2	1,420.7	1,427.8	1,423.7	1,426.2	1,427.1	1,427.2	1,409.3	1,404.1	1,403.9	1,402.4	1,404.0
13	Revolving home equity loans	276.9	260.9	258.8	256.3	253.9	251.0	248.3	244.3	243.6	243.0	242.2	241.6
14	Closed-end residential loans ⁹	1,133.3	1,159.7	1,169.1	1,167.4	1,172.3	1,176.1	1,178.9	1,164.9	1,160.5	1,161.0	1,160.2	1,162.4
15	Commercial real estate loans	697.1	692.8	691.6	689.9	689.5	689.5	690.8	692.8	692.7	693.8	695.0	697.4
16	Construction and land development loans ¹⁰	108.4	109.4	109.1	109.2	109.3	109.0	108.8	110.0	110.2	110.2	110.6	110.3
17	Secured by farmland ¹¹	8.9	8.7	8.7	8.7	8.7	8.6	8.5	8.4	8.4	8.4	8.4	8.4
18	Secured by multifamily properties ¹²	142.2	141.9	142.3	142.3	142.6	143.6	144.1	144.5	144.6	144.3	144.8	144.8
19	Secured by nonfarm nonresidential properties ¹³	437.6	432.7	431.5	429.8	428.9	428.4	429.4	429.8	429.5	430.9	431.2	434.0
20	Consumer loans	1,002.3	1,021.3	1,023.4	1,025.7	1,029.1	1,031.4	1,034.2	1,036.4	1,036.5	1,037.8	1,035.0	1,035.1
21	Credit cards and other revolving plans	556.4	574.3	575.8	576.9	578.8	580.0	581.4	584.4	584.6	585.9	582.2	582.8
22	Other consumer loans	445.9	447.0	447.5	448.8	450.3	451.5	452.8	452.0	451.9	451.9	452.8	452.3
23	Automobile loans ¹⁴	337.3	341.7	342.4	343.3	344.3	345.0	346.1	345.4	345.2	345.5	345.6	345.4
24	All other consumer loans ¹⁵	108.7	105.3	105.1	105.5	106.0	106.5	106.8	106.6	106.7	106.4	107.2	107.0
25	All other loans and leases	729.1	752.9	753.2	757.8	763.2	767.2	771.3	775.0	775.8	776.4	779.3	779.3
26	Loans to nondepository financial institutions ¹⁶	259.9	278.3	276.1	277.4	280.3	284.3	289.2	291.0	291.2	292.0	293.1	294.5
27	All loans not elsewhere classified ¹⁷	469.2	474.6	477.1	480.4	482.9	482.9	482.0	484.0	484.6	484.4	486.2	484.7
28	LESS: Allowance for loan and lease losses	69.1	69.2	69.2	69.0	68.8	68.7	68.7	68.4	68.3	68.2	68.3	68.2

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)

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,115.3	1,119.4	1,121.0	1,094.0	1,085.8	1,048.9	1,027.1	1,039.2	1,052.6	1,037.8	1,023.0	1,001.4
30	Total federal funds sold and reverse RPs ¹⁹	118.5	113.8	113.2	118.3	118.3	141.0	124.8	135.0	131.9	140.9	137.4	129.4
31	Loans to commercial banks ²⁰	9.0	9.0	9.0	9.2	9.3	9.4	9.7	11.0	11.0	11.1	11.5	11.4
32	Other assets including trading assets ²¹	950.1	959.6	955.1	958.3	958.8	959.4	968.8	982.6	988.5	984.6	976.5	974.7
33	TOTAL ASSETS	9,340.7	9,415.0	9,427.6	9,403.9	9,387.4	9,383.1	9,353.9	9,387.9	9,403.5	9,406.3	9,378.2	9,361.2
LIABILITIES													
34	Deposits	6,944.0	7,042.4	7,059.6	7,063.8	7,077.6	7,103.7	7,106.9	7,129.2	7,145.8	7,139.7	7,150.7	7,145.3
35	Large time deposits	448.5	461.6	462.1	464.7	463.6	460.5	461.2	456.9	455.7	459.7	459.8	463.3
36	Other deposits	6,495.5	6,580.8	6,597.5	6,599.0	6,614.0	6,643.2	6,645.7	6,672.3	6,690.1	6,680.0	6,690.9	6,682.0
37	Borrowings	780.8	779.6	782.6	783.1	785.5	778.7	781.5	773.6	770.5	776.6	760.1	777.2
38	Net due to related foreign offices	0.6	-18.2	-22.9	-64.9	-86.5	-140.7	-154.8	-143.7	-145.7	-140.8	-148.3	-168.8
39	Other liabilities including trading liabilities ²²	388.0	367.8	364.5	386.2	379.5	379.7	382.2	397.9	408.0	397.0	399.0	389.2
40	TOTAL LIABILITIES	8,113.4	8,171.6	8,183.8	8,168.2	8,156.1	8,121.5	8,115.7	8,157.0	8,178.6	8,172.5	8,161.6	8,142.9
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,227.3	1,243.4	1,243.8	1,235.7	1,231.3	1,261.6	1,238.2	1,230.8	1,224.9	1,233.8	1,216.6	1,218.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	1.1	-0.1	-3.2	-11.9	-25.1	-24.6	-25.5	-27.5	-28.2	-21.3	-27.4	-28.0
43	U.S. Treasury and agency securities, MBS ²⁵	-1.4	-3.2	-5.4	-11.8	-21.9	-21.3	-21.7	-24.5	-25.1	-19.8	-24.2	-24.5

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

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	7,205.7	7,315.7	7,344.7	7,316.3	7,281.8	7,263.5	7,270.1	7,271.1	7,261.8	7,302.2	7,292.6	7,297.3
2	Securities in bank credit ²	2,237.7	2,270.5	2,268.2	2,257.6	2,230.0	2,213.4	2,196.0	2,199.8	2,205.2	2,214.4	2,203.8	2,207.7
3	Treasury and agency securities ³	1,699.6	1,738.8	1,736.7	1,726.7	1,706.9	1,700.1	1,703.3	1,713.9	1,716.6	1,729.4	1,718.6	1,719.2
4	Mortgage-backed securities (MBS) ⁴	1,247.3	1,310.3	1,308.5	1,294.9	1,279.5	1,277.1	1,281.2	1,293.0	1,295.7	1,301.8	1,296.6	1,296.9
5	Non-MBS ⁵	452.3	428.5	428.3	431.8	427.4	423.1	422.1	420.9	420.9	427.6	422.0	422.2
6	Other securities	538.2	531.6	531.5	530.9	523.1	513.3	492.7	486.0	488.5	485.0	485.2	488.5
7	Mortgage-backed securities (MBS) ⁶	76.0	68.4	66.4	65.7	66.3	64.2	63.1	61.7	62.2	61.0	61.7	62.1
8	Non-MBS ⁷	462.1	463.3	465.1	465.2	456.9	449.0	429.6	424.3	426.3	424.0	423.5	426.4
9	Loans and leases in bank credit ⁸	4,968.0	5,045.3	5,076.5	5,058.7	5,051.8	5,050.1	5,074.1	5,071.3	5,056.6	5,087.8	5,088.8	5,089.6
10	Commercial and industrial loans	1,152.6	1,141.4	1,142.7	1,139.3	1,149.7	1,164.5	1,182.0	1,184.1	1,180.0	1,190.8	1,186.2	1,180.7
11	Real estate loans	2,102.0	2,120.3	2,121.8	2,113.3	2,111.4	2,107.3	2,108.3	2,096.5	2,088.7	2,092.6	2,098.8	2,104.1
12	Residential real estate loans	1,407.4	1,425.4	1,428.5	1,423.2	1,422.1	1,418.1	1,418.8	1,406.4	1,398.9	1,401.8	1,406.7	1,407.4
13	Revolving home equity loans	276.3	261.6	259.7	256.7	253.6	249.9	247.4	243.8	243.0	242.7	241.8	241.4
14	Closed-end residential loans ⁹	1,131.0	1,163.8	1,168.8	1,166.5	1,168.5	1,168.2	1,171.4	1,162.6	1,155.9	1,159.2	1,164.9	1,166.0
15	Commercial real estate loans	694.6	694.8	693.2	690.1	689.2	689.2	689.5	690.2	689.8	690.8	692.2	696.8
16	Construction and land development loans ¹⁰	108.0	110.2	109.2	109.6	110.4	110.6	109.3	109.2	109.3	109.2	109.4	109.4
17	Secured by farmland ¹¹	8.9	8.7	8.7	8.7	8.7	8.6	8.5	8.4	8.4	8.4	8.4	8.3
18	Secured by multifamily properties ¹²	141.4	142.3	142.9	142.0	141.7	142.9	143.7	143.8	143.7	143.4	144.6	144.7
19	Secured by nonfarm nonresidential properties ¹³	436.3	433.7	432.3	429.8	428.4	427.0	428.1	428.8	428.5	429.8	429.8	434.3
20	Consumer loans	990.6	1,027.8	1,046.0	1,040.7	1,028.1	1,015.4	1,019.6	1,022.7	1,021.1	1,030.2	1,028.3	1,030.6
21	Credit cards and other revolving plans	546.9	578.8	596.7	590.3	578.4	566.3	569.3	573.1	571.6	580.2	577.7	579.6
22	Other consumer loans	443.7	449.0	449.3	450.3	449.7	449.1	450.2	449.6	449.6	449.9	450.6	450.9
23	Automobile loans ¹⁴	335.4	343.5	344.1	344.6	343.8	343.3	343.9	343.4	343.2	343.3	343.9	343.9
24	All other consumer loans ¹⁵	108.3	105.4	105.2	105.8	105.9	105.9	106.3	106.2	106.4	106.6	106.7	107.1
25	All other loans and leases	722.9	755.8	766.0	765.4	762.7	762.9	764.2	768.0	766.8	774.3	775.5	774.3
26	Loans to nondepository financial institutions ¹⁶	256.9	280.8	281.8	277.8	278.4	280.7	285.7	287.4	286.8	291.1	292.6	292.2
27	All loans not elsewhere classified ¹⁷	466.0	475.1	484.2	487.6	484.3	482.2	478.4	480.6	480.1	483.2	482.9	482.1
28	LESS: Allowance for loan and lease losses	69.0	69.6	69.6	68.8	68.8	68.7	68.3	68.3	68.3	68.0	68.4	68.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,086.3	1,121.4	1,156.7	1,076.0	1,081.6	1,063.0	1,027.3	1,012.4	999.9	1,028.9	1,028.8	1,028.5
30	Total federal funds sold and reverse RPs ¹⁹	111.1	114.7	120.7	120.0	113.5	138.8	118.7	127.0	120.0	139.3	131.9	128.6
31	Loans to commercial banks ²⁰	9.1	8.8	9.1	9.2	9.3	9.3	9.7	11.2	11.1	11.2	11.3	11.5
32	Other assets including trading assets ²¹	947.5	962.7	952.5	962.4	962.1	959.0	961.2	979.3	985.5	973.7	970.6	986.8
33	TOTAL ASSETS	9,290.8	9,453.8	9,514.3	9,415.0	9,379.4	9,364.9	9,318.6	9,332.6	9,310.1	9,387.3	9,366.8	9,384.5
LIABILITIES													
34	Deposits	6,896.9	7,062.2	7,139.6	7,075.5	7,062.3	7,134.6	7,118.8	7,081.5	7,042.2	7,118.0	7,134.2	7,137.6
35	Large time deposits	446.4	456.2	464.8	475.0	465.9	456.0	457.6	454.9	453.1	461.5	460.6	459.9
36	Other deposits	6,450.4	6,606.0	6,674.8	6,600.5	6,596.5	6,678.6	6,661.1	6,626.6	6,589.1	6,656.5	6,673.6	6,677.7
37	Borrowings	788.4	775.4	776.7	788.9	806.0	775.8	763.7	780.3	783.3	779.3	758.8	772.0
38	Net due to related foreign offices	-6.3	-8.0	-22.9	-63.5	-88.7	-146.5	-163.6	-151.8	-149.7	-142.9	-152.2	-161.1
39	Other liabilities including trading liabilities ²²	382.7	372.3	364.9	387.8	380.5	376.2	374.2	392.9	401.0	393.4	394.8	397.8
40	TOTAL LIABILITIES	8,061.7	8,201.9	8,258.2	8,188.8	8,160.2	8,140.1	8,093.1	8,102.9	8,076.8	8,147.7	8,135.5	8,146.3
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,229.0	1,251.9	1,256.0	1,226.2	1,219.2	1,224.7	1,225.5	1,229.8	1,233.3	1,239.6	1,231.2	1,238.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	1.1	-0.1	-3.2	-11.9	-25.1	-24.6	-25.5	-27.5	-28.2	-21.3	-27.4	-28.0
43	U.S. Treasury and agency securities, MBS ²⁵	-1.4	-3.2	-5.4	-11.8	-21.9	-21.3	-21.7	-24.5	-25.1	-19.8	-24.2	-24.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	4,122.4	4,258.9	4,277.5	4,303.4	4,323.3	4,341.4	4,398.5	4,416.2	4,420.7	4,424.4	4,433.0	4,431.3
2	Securities in bank credit ²	920.0	921.3	922.7	922.1	920.2	915.9	919.2	919.1	920.0	919.5	919.7	920.8
3	Treasury and agency securities ³	643.5	649.9	650.0	647.2	648.4	647.7	651.4	652.0	653.0	652.8	653.0	654.0
4	Mortgage-backed securities (MBS) ⁴	467.4	478.2	478.6	479.1	478.5	477.2	480.0	479.1	480.2	478.9	481.2	482.3
5	Non-MBS ⁵	176.1	171.7	171.4	168.1	169.9	170.5	171.3	172.9	172.8	173.9	171.8	171.7
6	Other securities	276.5	271.4	272.7	274.8	271.8	268.3	267.9	267.1	267.1	266.6	266.7	266.8
7	Mortgage-backed securities (MBS) ⁶	13.2	13.1	13.2	14.4	14.2	13.9	13.7	13.8	13.8	13.8	13.8	13.9
8	Non-MBS ⁷	263.3	258.3	259.5	260.5	257.7	254.4	254.2	253.3	253.2	252.8	252.8	252.9
9	Loans and leases in bank credit ⁸	3,202.4	3,337.6	3,354.8	3,381.3	3,403.1	3,425.5	3,479.3	3,497.1	3,500.6	3,504.9	3,513.3	3,510.5
10	Commercial and industrial loans	575.5	592.9	595.7	600.0	604.3	609.5	635.3	639.5	639.8	640.8	642.3	642.6
11	Real estate loans	2,006.7	2,085.7	2,094.1	2,110.8	2,122.9	2,134.6	2,144.5	2,155.6	2,158.2	2,160.4	2,161.4	2,155.7
12	Residential real estate loans	746.1	774.0	773.5	781.8	783.9	787.9	791.9	796.5	798.2	799.2	799.0	792.1
13	Revolving home equity loans	120.8	121.9	122.2	122.2	122.3	122.2	122.1	121.6	121.6	121.5	121.4	121.3
14	Closed-end residential loans ⁹	625.3	652.1	651.3	659.6	661.7	665.7	669.8	674.9	676.7	677.7	677.6	670.8
15	Commercial real estate loans	1,260.6	1,311.6	1,320.6	1,328.9	1,338.9	1,346.7	1,352.7	1,359.1	1,360.0	1,361.2	1,362.4	1,363.6
16	Construction and land development loans ¹⁰	193.5	203.0	204.6	206.1	207.7	209.4	210.7	212.4	212.7	213.0	213.0	213.8
17	Secured by farmland ¹¹	86.1	89.0	89.4	89.7	90.1	90.6	91.2	91.6	91.6	91.7	91.9	92.0
18	Secured by multifamily properties ¹²	172.6	182.4	183.9	185.8	187.3	188.5	189.6	190.3	190.4	190.7	190.8	190.8
19	Secured by nonfarm nonresidential properties ¹³	808.4	837.2	842.6	847.4	853.8	858.2	861.2	864.8	865.3	865.8	866.6	867.0
20	Consumer loans	368.6	397.8	399.3	402.1	404.1	408.4	425.4	427.8	427.9	430.4	433.9	435.1
21	Credit cards and other revolving plans	165.5	185.6	185.5	187.1	188.1	191.1	205.4	206.7	206.6	208.8	212.4	212.9
22	Other consumer loans	203.1	212.2	213.8	215.0	216.0	217.3	220.0	221.1	221.3	221.5	221.6	222.2
23	Automobile loans ¹⁴	75.4	77.0	77.2	77.1	77.1	77.1	77.3	77.2	77.2	77.2	76.7	76.9
24	All other consumer loans ¹⁵	127.6	135.2	136.6	137.8	138.9	140.2	142.8	143.9	144.1	144.3	144.9	145.3
25	All other loans and leases	251.7	261.2	265.7	268.5	271.9	273.0	274.0	274.2	274.8	273.3	275.7	277.0
26	Loans to nondepository financial institutions ¹⁶	45.9	48.1	51.7	52.9	54.8	54.2	54.5	54.2	54.6	54.0	55.1	56.3
27	All loans not elsewhere classified ¹⁷	205.8	213.1	214.0	215.6	217.1	218.8	219.5	220.0	220.1	219.3	220.6	220.7
28	LESS: Allowance for loan and lease losses	38.2	39.5	39.5	39.8	40.0	40.1	41.0	41.3	41.2	41.3	41.6	41.5

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)

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	347.9	321.0	328.7	333.3	313.7	318.0	321.5	320.9	318.7	332.4	331.0	332.8
30	Total federal funds sold and reverse RPs ¹⁹	30.0	29.8	29.8	28.7	30.7	33.4	31.2	35.0	35.3	28.1	26.0	31.2
31	Loans to commercial banks ²⁰	1.1	0.9	0.7	0.7	0.8	1.0	0.9	1.0	1.0	1.0	0.9	1.0
32	Other assets including trading assets ²¹	295.5	311.4	313.0	315.3	319.7	321.3	321.7	324.3	324.5	324.6	324.4	324.8
33	TOTAL ASSETS	4,758.6	4,882.5	4,910.1	4,941.7	4,948.3	4,975.0	5,032.8	5,056.1	5,059.0	5,069.2	5,073.7	5,079.7
LIABILITIES													
34	Deposits	3,777.5	3,855.2	3,878.2	3,896.8	3,897.9	3,923.6	3,973.7	3,993.2	4,001.9	4,000.3	4,007.2	4,008.1
35	Large time deposits	405.5	421.8	423.9	427.7	427.6	428.7	428.3	437.1	438.8	437.8	435.4	433.9
36	Other deposits	3,372.1	3,433.4	3,454.3	3,469.1	3,470.2	3,494.9	3,545.4	3,556.2	3,563.1	3,562.5	3,571.8	3,574.2
37	Borrowings	313.4	344.7	344.9	348.5	356.7	357.2	357.6	364.8	363.7	365.2	361.0	362.7
38	Net due to related foreign offices	41.4	33.6	30.2	30.6	30.3	28.8	29.8	31.1	29.9	33.2	30.1	32.7
39	Other liabilities including trading liabilities ²²	66.1	69.9	69.1	69.3	69.8	69.3	69.7	68.7	68.3	69.7	70.6	70.4
40	TOTAL LIABILITIES	4,198.4	4,303.4	4,322.4	4,345.2	4,354.7	4,378.9	4,430.8	4,457.9	4,463.8	4,468.3	4,469.0	4,473.9
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	560.2	579.1	587.7	596.5	593.6	596.1	602.0	598.2	595.2	600.9	604.8	605.8
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.0	-1.9	-3.2	-4.3	-8.2	-9.7	-8.8	-10.5	-10.6	-10.4	-9.6	-9.5
43	U.S. Treasury and agency securities, MBS ²⁵	-1.4	-2.4	-3.5	-4.6	-7.5	-8.5	-7.5	-8.8	-8.9	-8.8	-8.2	-8.2

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

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	4,123.7	4,261.4	4,292.0	4,309.5	4,312.5	4,330.7	4,395.5	4,416.9	4,415.6	4,431.3	4,436.5	4,431.9
2	Securities in bank credit ²	923.1	921.0	922.6	922.7	921.4	919.1	922.3	921.9	922.8	921.6	922.2	923.0
3	Treasury and agency securities ³	646.4	648.8	650.4	649.3	650.6	651.3	655.1	654.8	655.7	654.6	655.4	655.6
4	Mortgage-backed securities (MBS) ⁴	470.5	477.3	478.9	478.8	479.4	480.2	482.9	481.9	482.8	481.1	483.6	484.0
5	Non-MBS ⁵	175.9	171.4	171.4	170.5	171.1	171.1	172.2	172.9	172.9	173.5	171.8	171.7
6	Other securities	276.7	272.3	272.3	273.4	270.9	267.8	267.2	267.0	267.1	267.0	266.8	267.4
7	Mortgage-backed securities (MBS) ⁶	13.4	13.0	13.2	14.4	14.1	13.7	13.8	14.0	14.1	14.0	14.1	14.1
8	Non-MBS ⁷	263.3	259.3	259.0	259.0	256.8	254.1	253.4	253.1	253.0	253.0	252.7	253.3
9	Loans and leases in bank credit ⁸	3,200.6	3,340.3	3,369.4	3,386.8	3,391.1	3,411.6	3,473.2	3,495.1	3,492.9	3,509.7	3,514.3	3,508.8
10	Commercial and industrial loans	578.4	590.8	594.6	598.4	603.0	610.3	638.1	642.7	642.1	644.6	645.1	645.1
11	Real estate loans	2,004.4	2,086.5	2,098.6	2,114.2	2,119.8	2,129.9	2,141.0	2,152.9	2,152.2	2,158.7	2,163.0	2,156.9
12	Residential real estate loans	744.6	776.0	777.3	782.9	780.6	784.3	788.8	794.7	793.4	798.1	801.0	792.4
13	Revolving home equity loans	120.6	122.1	122.7	122.6	122.2	121.5	121.5	121.4	121.3	121.4	121.3	121.2
14	Closed-end residential loans ⁹	624.0	653.9	654.6	660.4	658.4	662.8	667.3	673.3	672.1	676.7	679.8	671.2
15	Commercial real estate loans	1,259.7	1,310.6	1,321.4	1,331.3	1,339.2	1,345.6	1,352.2	1,358.2	1,358.8	1,360.5	1,362.0	1,364.4
16	Construction and land development loans ¹⁰	193.2	204.3	205.3	206.4	208.1	209.4	210.2	212.1	212.5	212.6	212.5	213.8
17	Secured by farmland ¹¹	85.9	89.0	89.5	89.5	89.7	90.2	90.8	91.3	91.4	91.6	91.8	92.0
18	Secured by multifamily properties ¹²	172.9	181.7	184.1	186.3	187.5	188.5	190.2	190.6	190.6	191.0	191.1	191.1
19	Secured by nonfarm nonresidential properties ¹³	807.8	835.6	842.4	849.0	853.9	857.5	861.0	864.1	864.3	865.3	866.5	867.5
20	Consumer loans	366.8	398.7	407.6	408.5	405.3	405.3	423.3	426.1	426.1	430.5	428.9	428.8
21	Credit cards and other revolving plans	164.3	186.2	194.1	193.3	189.4	189.2	204.2	205.6	205.4	209.4	207.7	207.0
22	Other consumer loans	202.5	212.6	213.5	215.1	215.9	216.1	219.1	220.5	220.7	221.1	221.2	221.8
23	Automobile loans ¹⁴	75.5	76.7	76.8	76.8	76.7	76.6	77.0	77.3	77.3	77.4	77.0	77.1
24	All other consumer loans ¹⁵	127.0	135.9	136.7	138.3	139.2	139.5	142.1	143.2	143.4	143.8	144.3	144.7
25	All other loans and leases	251.0	264.3	268.6	265.7	263.0	266.1	270.8	273.4	272.5	275.9	277.3	278.0
26	Loans to nondepository financial institutions ¹⁶	46.4	51.5	52.6	50.7	49.4	50.4	52.7	54.8	54.0	56.9	57.6	57.1
27	All loans not elsewhere classified ¹⁷	204.6	212.8	216.1	215.0	213.6	215.7	218.1	218.7	218.5	219.1	219.6	220.9
28	LESS: Allowance for loan and lease losses	38.4	39.5	39.5	39.7	40.1	40.3	41.1	41.4	41.4	41.3	41.8	41.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	331.6	342.5	342.8	327.3	321.1	327.7	322.0	306.1	298.9	319.6	325.0	322.2
30	Total federal funds sold and reverse RPs ¹⁹	28.1	28.3	31.2	27.2	31.0	33.1	30.1	32.2	32.6	28.9	23.2	30.6
31	Loans to commercial banks ²⁰	1.0	0.9	0.9	0.8	0.8	0.9	0.9	1.0	1.0	1.0	0.9	0.9
32	Other assets including trading assets ²¹	295.0	311.0	313.1	316.8	319.9	319.6	321.3	323.8	323.1	324.9	323.9	326.0
33	TOTAL ASSETS	4,741.2	4,904.6	4,940.4	4,942.1	4,945.2	4,971.7	5,028.8	5,038.6	5,029.8	5,064.5	5,067.6	5,070.0
LIABILITIES													
34	Deposits	3,756.7	3,873.9	3,910.5	3,897.0	3,896.7	3,938.8	3,983.4	3,969.4	3,961.2	3,987.6	3,998.8	3,997.5
35	Large time deposits	407.0	419.3	420.1	424.1	427.9	430.1	431.2	437.8	438.6	439.4	438.8	438.9
36	Other deposits	3,349.7	3,454.6	3,490.4	3,472.9	3,468.8	3,508.7	3,552.2	3,531.6	3,522.6	3,548.2	3,560.0	3,558.6
37	Borrowings	315.8	334.6	338.3	353.9	358.3	345.0	350.9	367.8	366.5	368.4	360.9	361.7
38	Net due to related foreign offices	41.5	35.3	30.9	31.5	29.4	27.5	28.2	30.9	30.7	32.8	31.3	32.6
39	Other liabilities including trading liabilities ²²	65.2	72.3	70.0	68.9	69.6	67.0	66.9	68.5	68.5	70.5	70.2	71.5
40	TOTAL LIABILITIES	4,179.2	4,316.1	4,349.7	4,351.3	4,354.1	4,378.3	4,429.5	4,436.6	4,426.9	4,459.4	4,461.1	4,463.2
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	562.0	588.5	590.8	590.9	591.1	593.4	599.3	602.0	602.9	605.1	606.5	606.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.0	-1.9	-3.2	-4.3	-8.2	-9.7	-8.8	-10.5	-10.6	-10.4	-9.6	-9.5
43	U.S. Treasury and agency securities, MBS ²⁵	-1.4	-2.4	-3.5	-4.6	-7.5	-8.5	-7.5	-8.8	-8.9	-8.8	-8.2	-8.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS													
1	Bank credit	924.1	943.3	967.0	962.5	958.3	958.4	970.8	977.4	981.4	976.6	983.1	983.5
2	Securities in bank credit ²	215.8	230.2	254.0	254.2	253.6	252.4	253.6	256.9	259.6	260.9	261.7	267.6
3	Treasury and agency securities ³	113.8	125.6	147.5	148.1	146.6	145.8	147.0	150.8	153.1	154.8	155.1	161.1
4	Mortgage-backed securities (MBS) ⁴	11.3	17.7	35.2	33.2	32.1	33.7	33.8	30.8	30.3	30.7	30.2	34.4
5	Non-MBS ⁵	102.5	107.9	112.3	114.8	114.5	112.2	113.2	120.0	122.8	124.0	124.9	126.7
6	Other securities	102.0	104.5	106.5	106.2	107.0	106.6	106.5	106.1	106.5	106.2	106.6	106.5
7	Mortgage-backed securities (MBS) ⁶	1.5	1.3	1.5	1.5	1.5	1.4	1.4	1.4	1.5	1.4	1.5	1.5
8	Non-MBS ⁷	100.5	103.2	105.0	104.7	105.5	105.2	105.2	104.7	105.0	104.7	105.1	105.0
9	Loans and leases in bank credit ⁸	708.2	713.1	713.0	708.3	704.7	706.0	717.2	720.5	721.8	715.7	721.4	715.9
10	Commercial and industrial loans	376.5	377.8	375.2	375.3	371.4	373.1	381.9	378.0	377.8	374.7	381.1	377.3
11	Real estate loans	72.0	74.3	74.9	76.0	76.5	78.4	79.1	79.5	79.7	78.1	76.9	78.3
12	Residential real estate loans	1.2	1.0	1.0	1.0	1.0	1.1	0.8	1.1	1.2	1.1	1.1	1.6
13	Revolving home equity loans	0.4	0.3	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	0.7	0.6	0.6	0.6	0.8	0.5	0.8	0.9	0.8	0.8	1.3
15	Commercial real estate loans	70.7	73.2	73.9	75.0	75.5	77.3	78.3	78.4	78.5	77.1	75.8	76.7
16	Construction and land development loans ¹⁰	8.0	9.7	10.0	10.2	10.5	10.7	11.1	11.0	11.1	11.0	10.7	10.8
17	Secured by farmland ¹¹	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	4.5	5.0	5.1	5.2	5.3	5.8	5.8	6.1	6.1	6.2	6.1	5.8
19	Secured by nonfarm nonresidential properties ¹³	58.1	58.4	58.7	59.5	59.6	60.7	61.3	61.2	61.1	59.8	58.9	59.9
20	Consumer loans	2.5	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.9	2.8	2.8	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	2.5	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.9	2.8	2.8	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	2.5	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.9	2.8	2.8	2.7
25	All other loans and leases	257.3	258.6	260.5	254.4	254.3	251.7	253.5	260.2	261.4	260.1	260.6	257.6
26	Loans to nondepository financial institutions ¹⁶	119.4	113.2	111.1	107.8	107.4	106.5	108.3	112.7	113.5	113.9	113.4	111.2
27	All loans not elsewhere classified ¹⁷	137.8	145.4	149.4	146.6	146.9	145.2	145.1	147.5	147.9	146.2	147.2	146.4
28	LESS: Allowance for loan and lease losses	1.6	1.2	1.2	1.2	1.4	1.5	1.5	2.0	2.0	2.0	1.9	1.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	867.7	972.2	1,006.0	946.8	923.7	899.0	840.4	841.5	836.2	839.7	827.3	886.6
30	Total federal funds sold and reverse RPs ¹⁹	257.0	307.3	316.2	323.4	324.8	324.5	336.1	361.4	348.5	363.6	385.0	374.3
31	Loans to commercial banks ²⁰	3.4	3.0	3.2	3.1	3.2	3.3	3.2	3.8	4.0	4.2	4.2	4.2
32	Other assets including trading assets ²¹	124.3	145.8	156.0	157.3	159.0	154.5	152.0	155.5	159.8	158.3	148.3	143.7
33	TOTAL ASSETS	2,174.9	2,370.4	2,447.3	2,391.9	2,367.7	2,338.1	2,301.0	2,337.6	2,327.8	2,340.5	2,345.9	2,390.6
LIABILITIES													
34	Deposits	1,015.8	1,060.9	1,042.4	1,050.1	1,028.3	998.7	1,017.9	1,011.5	1,005.6	1,014.2	997.2	1,007.8
35	Large time deposits	711.0	741.4	723.2	726.8	714.3	698.0	718.9	704.4	701.2	705.5	696.3	702.8
36	Other deposits	304.8	319.5	319.2	323.3	314.0	300.7	299.1	307.2	304.4	308.7	301.0	304.9
37	Borrowings	910.2	942.2	967.6	961.4	949.5	934.4	918.7	943.4	936.1	936.2	955.2	969.9
38	Net due to related foreign offices	134.0	232.3	245.5	219.6	228.7	270.8	246.5	249.4	247.1	254.4	257.9	289.0
39	Other liabilities including trading liabilities ²²	121.7	128.4	134.4	134.7	144.7	142.8	139.6	141.7	147.0	140.6	134.0	125.4
40	TOTAL LIABILITIES	2,181.6	2,363.8	2,389.9	2,365.8	2,351.1	2,346.7	2,322.7	2,346.1	2,335.8	2,345.5	2,344.3	2,392.1
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	-6.7	6.6	57.4	26.1	16.6	-8.6	-21.8	-8.5	-8.0	-4.9	1.7	-1.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.4	0.6	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-1.1	-0.7	-0.9	-1.0
43	U.S. Treasury and agency securities, MBS ²⁵	0.4	0.6	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-1.1	-0.7	-0.9	-1.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13
ASSETS												
1 Bank credit	919.8	944.6	968.5	965.8	963.9	959.9	970.3	972.8	975.5	971.1	977.4	977.6
2 Securities in bank credit ²	213.6	232.7	256.0	255.6	256.7	251.4	249.6	254.6	257.5	259.2	258.7	263.1
3 Treasury and agency securities ³	113.5	127.1	148.3	147.9	148.8	145.3	144.4	150.8	153.4	155.3	154.5	159.0
4 Mortgage-backed securities (MBS) ⁴	12.3	17.6	34.9	32.6	30.9	31.9	32.3	31.7	31.2	31.9	31.2	35.0
5 Non-MBS ⁵	101.2	109.4	113.4	115.3	117.8	113.4	112.1	119.1	122.2	123.5	123.4	124.0
6 Other securities	100.1	105.6	107.7	107.8	107.9	106.2	105.2	103.8	104.1	103.9	104.2	104.1
7 Mortgage-backed securities (MBS) ⁶	1.4	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4
8 Non-MBS ⁷	98.7	104.3	106.3	106.5	106.6	104.8	103.8	102.4	102.7	102.5	102.8	102.7
9 Loans and leases in bank credit ⁸	706.2	711.9	712.5	710.1	707.2	708.5	720.7	718.3	718.0	711.9	718.7	714.5
10 Commercial and industrial loans	376.8	377.1	375.4	375.0	372.7	375.2	383.1	378.0	377.5	374.4	380.1	376.6
11 Real estate loans	71.1	75.0	74.2	76.3	76.5	77.5	78.0	78.7	78.9	77.3	76.4	78.6
12 Residential real estate loans	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.6
13 Revolving home equity loans	0.4	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	0.7	0.8	0.7	0.7	0.7	0.6	0.7	0.7	0.6	0.6	0.6	1.2
15 Commercial real estate loans	69.9	73.9	73.2	75.2	75.5	76.5	77.0	77.7	78.0	76.3	75.4	77.0
16 Construction and land development loans ¹⁰	8.0	9.7	9.5	10.3	10.8	10.7	10.9	11.0	11.2	11.0	10.8	10.9
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	4.2	5.0	5.1	5.1	5.2	5.7	5.8	5.9	5.9	5.9	5.9	6.0
19 Secured by nonfarm nonresidential properties ¹³	57.5	59.1	58.5	59.7	59.3	60.1	60.2	60.7	60.8	59.3	58.6	60.1
20 Consumer loans	2.4	2.5	2.6	2.5	2.5	2.5	2.5	2.6	2.8	2.8	2.8	2.8
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	2.4	2.5	2.6	2.5	2.5	2.5	2.5	2.6	2.8	2.8	2.8	2.8
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	2.4	2.5	2.6	2.5	2.5	2.5	2.5	2.6	2.8	2.8	2.8	2.8
25 All other loans and leases	255.9	257.3	260.4	256.3	255.6	253.3	257.1	259.0	258.8	257.4	259.4	256.5
26 Loans to nondepository financial institutions ¹⁶	117.3	113.3	112.6	108.5	107.3	106.5	110.7	111.1	111.0	111.4	111.2	109.4
27 All loans not elsewhere classified ¹⁷	138.6	144.0	147.8	147.8	148.3	146.8	146.4	147.9	147.8	146.0	148.2	147.1
28 LESS: Allowance for loan and lease losses	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.6	1.6	1.7	1.7	1.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 22, 2018

Account	2017	2017	2017	2018	2018	2018	2018	2018	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 23	May 30	Jun 6	Jun 13	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	883.0	988.1	908.0	955.8	960.7	887.9	833.8	850.2	879.2	825.5	833.9	864.8
30	Total federal funds sold and reverse RPs ¹⁹	259.2	316.5	317.4	328.4	330.0	321.4	335.2	361.9	342.7	360.0	382.0	363.9
31	Loans to commercial banks ²⁰	3.5	2.9	3.1	3.1	3.4	3.3	3.3	3.8	4.2	4.3	4.2	4.2
32	Other assets including trading assets ²¹	125.5	147.4	154.0	155.2	163.2	152.6	148.9	156.8	161.4	161.7	149.6	147.9
33	TOTAL ASSETS	2,189.7	2,398.2	2,349.8	2,406.9	2,420.0	2,323.9	2,290.2	2,343.9	2,361.4	2,321.0	2,345.4	2,356.8
LIABILITIES													
34	Deposits	1,028.0	1,054.5	1,024.9	1,048.4	1,031.6	1,004.5	1,018.5	1,024.4	1,018.5	1,030.7	1,008.1	1,016.1
35	Large time deposits	728.1	731.8	704.5	723.0	716.9	703.0	724.9	722.5	720.6	723.9	713.2	717.3
36	Other deposits	299.9	322.7	320.4	325.5	314.7	301.5	293.5	301.8	297.8	306.8	295.0	298.8
37	Borrowings	901.5	960.2	970.6	994.2	985.2	915.2	899.4	926.8	925.2	904.8	943.7	943.4
38	Net due to related foreign offices	130.6	247.9	219.9	225.5	248.4	258.0	229.2	243.3	260.5	236.2	254.5	262.0
39	Other liabilities including trading liabilities ²²	125.1	129.4	131.3	132.8	148.7	140.4	138.6	144.9	152.7	144.8	134.7	130.8
40	TOTAL LIABILITIES	2,185.2	2,392.0	2,346.6	2,400.9	2,413.9	2,318.2	2,285.7	2,339.4	2,357.0	2,316.6	2,341.0	2,352.4
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	4.5	6.1	3.2	6.0	6.1	5.8	4.5	4.4	4.5	4.4	4.4	4.4
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.4	0.6	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-1.1	-0.7	-0.9	-1.0
43	U.S. Treasury and agency securities, MBS ²⁵	0.4	0.6	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-1.1	-0.7	-0.9	-1.0

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. The latter two categories together are referred to on this release as "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 are adjusted to remove the estimated effects of mergers and panel shifts between these two bank 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 32) 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 MBS not issued or guaranteed by the U.S. government.

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. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.

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

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, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

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

19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).

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

21. 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; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. 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.

22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.

23. 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.

24. 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.

25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), 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.

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).