

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
November 9, 2018

Account	2013	2014	2015	2016	2017	2017 Q2	2017 Q3	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Jul	2018 Aug	2018 Sep	2018 Oct
ASSETS															
1 Bank credit	1.6	6.5	7.4	6.9	2.9	3.1	3.0	3.0	2.0	3.1	3.8	3.9	0.9	1.2	3.4
2 Securities in bank credit ²	-1.9	6.8	6.1	8.0	1.7	2.7	0.5	1.1	-2.2	-2.1	3.8	3.7	0.0	-3.8	0.9
3 Treasury and agency securities ³	-5.8	11.3	8.9	10.1	2.7	2.4	2.2	2.9	-2.1	2.8	5.8	4.9	1.9	-0.6	2.8
6 Other securities	6.9	-2.3	-0.6	2.6	-0.8	3.4	-4.2	-3.6	-2.5	-15.6	-1.9	0.1	-5.4	-13.5	-4.6
9 Loans and leases in bank credit ⁶	3.0	6.4	7.9	6.5	3.3	3.3	4.0	3.7	3.6	5.0	3.8	4.0	1.3	3.0	4.4
10 Commercial and industrial loans	6.9	12.0	10.6	6.3	0.9	-0.1	2.3	2.2	2.7	7.5	4.9	7.8	-0.9	0.5	9.2
11 Real estate loans	-1.0	2.5	5.3	6.5	3.7	3.9	3.9	3.4	3.7	3.5	3.2	3.1	1.0	5.8	2.8
12 Residential real estate loans	-4.6	-0.7	1.3	3.3	1.5	1.0	2.7	2.9	2.5	1.9	2.4	2.8	0.5	4.9	0.4
13 Revolving home equity loans	-8.1	-4.0	-4.2	-6.2	-7.5	-6.3	-7.2	-7.8	-7.9	-9.6	-9.1	-8.9	-9.3	-8.7	-6.8
14 Closed-end residential loans ⁹	-3.5	0.4	2.9	5.8	3.6	2.7	4.9	5.3	4.7	4.2	4.7	5.1	2.5	7.6	1.7
15 Commercial real estate loans	4.5	6.8	10.5	10.4	6.1	7.1	5.2	3.9	4.8	5.1	4.1	3.3	1.5	6.8	5.3
20 Consumer loans	3.3	4.6	5.9	7.0	4.2	2.6	4.4	5.5	4.3	4.2	3.4	2.9	3.6	1.3	4.6
21 Credit cards and other revolving plans	1.3	2.7	5.8	6.4	5.0	3.9	5.9	6.4	4.8	4.3	3.8	2.7	5.1	-0.9	4.2
22 Other consumer loans	5.8	6.9	6.2	7.7	3.1	1.2	2.6	4.5	3.7	4.1	2.8	3.0	1.6	3.9	5.1
25 All other loans and leases	13.7	14.8	14.7	6.0	5.3	7.5	6.7	5.1	4.2	6.6	4.5	2.1	3.5	0.0	1.0
28 LESS: Allowance for loan and lease losses	-15.4	-12.4	-3.8	2.8	0.4	-3.3	0.7	3.3	0.4	1.8	-1.8	-5.4	-3.2	1.1	-3.3
29 Cash assets ¹⁸	54.2	12.2	-7.9	-14.3	7.7	-3.2	11.3	3.8	-18.2	-25.2	-21.1	-22.7	-50.4	-8.5	-15.9
30 Total federal funds sold and reverse RPs ¹⁹	-12.1	6.5	-0.2	2.5	9.5	13.4	21.8	24.7	27.4	21.6	21.4	-0.5	55.2	15.1	43.3
31 Loans to commercial banks ²⁰	8.8	-17.7	10.8	17.7	-3.0	-8.7	-5.9	-12.0	15.5	50.7	2.6	-22.9	-23.4	0.0	-47.7
32 Other assets including trading assets ²¹	-9.1	2.3	-1.7	2.0	1.4	4.2	4.1	7.8	3.5	3.5	-6.6	-7.2	-8.6	-6.3	24.7
33 TOTAL ASSETS	6.7	7.3	3.5	2.8	3.6	2.5	4.8	4.0	-0.1	-0.3	0.2	-0.6	-4.8	-0.2	4.2
LIABILITIES															
34 Deposits	6.5	6.4	4.9	4.4	4.5	4.8	4.3	3.3	1.5	2.9	3.1	3.7	0.1	1.0	4.4
35 Large time deposits	5.5	5.7	0.4	-11.0	7.1	9.3	7.4	4.6	-3.2	2.6	6.2	9.8	-8.2	24.1	21.9
36 Other deposits	6.6	6.5	5.8	7.2	4.2	4.1	3.8	3.1	2.2	3.0	2.6	2.8	1.4	-2.6	1.7
37 Borrowings	-0.4	15.1	6.4	4.3	3.4	2.0	11.8	-0.1	-1.1	-6.3	-13.0	-15.6	-34.9	-4.5	21.0
39 Other liabilities including trading liabilities ²²	-15.1	3.5	-5.7	-0.5	-8.7	8.8	-3.5	-7.3	13.0	1.2	-2.2	-6.6	25.1	0.4	48.2
40 TOTAL LIABILITIES	8.0	7.6	3.1	2.7	3.5	3.1	4.7	3.6	-0.1	0.3	-0.3	-1.6	-6.2	-1.2	5.7

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS													
1	Bank credit	12,439.0	12,660.3	12,682.1	12,761.9	12,803.9	12,814.0	12,826.8	12,863.6	12,844.2	12,848.4	12,891.0	12,876.3
2	Securities in bank credit ²	3,387.8	3,372.2	3,380.1	3,414.4	3,425.0	3,425.1	3,414.3	3,416.8	3,411.1	3,412.7	3,433.3	3,411.5
3	Treasury and agency securities ³	2,489.0	2,506.1	2,520.1	2,548.8	2,559.3	2,563.3	2,562.1	2,568.0	2,564.2	2,562.9	2,583.6	2,564.6
4	Mortgage-backed securities (MBS) ⁴	1,783.8	1,802.1	1,807.9	1,825.3	1,829.4	1,828.1	1,821.7	1,817.9	1,817.7	1,819.1	1,823.7	1,810.0
5	Non-MBS ⁵	705.2	704.0	712.3	723.5	729.9	735.3	740.5	750.2	746.5	743.8	759.9	754.6
6	Other securities	898.8	866.2	859.9	865.6	865.7	861.8	852.1	848.8	846.9	849.8	849.7	846.9
7	Mortgage-backed securities (MBS) ⁶	85.4	77.3	75.9	76.4	75.2	74.0	73.8	73.9	72.6	73.9	74.7	74.6
8	Non-MBS ⁷	813.5	788.9	784.0	789.2	790.5	787.8	778.4	774.9	774.3	775.9	775.0	772.3
9	Loans and leases in bank credit ⁸	9,051.2	9,288.1	9,302.0	9,347.5	9,378.9	9,388.9	9,412.6	9,446.8	9,433.1	9,435.7	9,457.6	9,464.8
10	Commercial and industrial loans	2,113.8	2,185.8	2,187.3	2,206.0	2,220.4	2,218.7	2,219.6	2,236.7	2,228.2	2,233.8	2,241.9	2,246.6
11	Real estate loans	4,260.4	4,343.5	4,340.2	4,352.1	4,363.2	4,366.8	4,388.0	4,398.3	4,393.6	4,399.4	4,403.3	4,398.5
12	Residential real estate loans	2,191.0	2,220.8	2,208.1	2,209.9	2,215.1	2,216.1	2,225.2	2,225.9	2,220.8	2,225.8	2,228.7	2,228.4
13	Revolving home equity loans	385.9	370.0	366.0	362.7	360.0	357.2	354.6	352.6	353.2	352.8	352.4	351.8
14	Closed-end residential loans ⁹	1,805.1	1,850.7	1,842.2	1,847.2	1,855.0	1,858.9	1,870.6	1,873.2	1,867.6	1,873.0	1,876.3	1,876.5
15	Commercial real estate loans	2,069.4	2,122.7	2,132.0	2,142.2	2,148.1	2,150.7	2,162.8	2,172.4	2,172.8	2,173.6	2,174.6	2,170.1
16	Construction and land development loans ¹⁰	319.9	331.9	333.5	335.6	337.0	338.3	339.7	338.3	339.1	338.3	338.2	337.3
17	Secured by farmland ¹¹	97.6	99.7	100.0	100.4	100.5	100.9	101.3	101.7	101.5	101.8	101.9	101.7
18	Secured by multifamily properties ¹²	327.1	339.5	341.1	342.7	344.5	347.5	350.6	354.2	353.9	354.2	355.2	353.9
19	Secured by nonfarm nonresidential properties ¹³	1,324.8	1,351.6	1,357.4	1,363.5	1,366.1	1,363.9	1,371.2	1,378.3	1,378.3	1,379.4	1,379.4	1,377.3
20	Consumer loans	1,408.6	1,460.7	1,465.5	1,471.1	1,474.6	1,479.0	1,480.6	1,486.3	1,485.0	1,484.1	1,486.6	1,490.6
21	Credit cards and other revolving plans	749.2	786.3	790.0	793.6	795.4	798.8	798.2	801.0	800.7	799.1	801.0	803.8
22	Other consumer loans	659.4	674.4	675.5	677.6	679.3	680.2	682.4	685.3	684.3	685.0	685.6	686.8
23	Automobile loans ¹⁴	418.5	422.1	422.2	422.5	422.3	422.2	422.2	422.1	422.1	422.0	422.0	422.1
24	All other consumer loans ¹⁵	240.9	252.3	253.2	255.1	257.0	257.9	260.2	263.2	262.2	263.0	263.6	264.7
25	All other loans and leases	1,268.4	1,298.1	1,309.1	1,318.3	1,320.6	1,324.4	1,324.4	1,325.5	1,326.3	1,318.3	1,325.8	1,329.1
26	Loans to nondepository financial institutions ¹⁶	437.4	452.7	458.1	463.2	464.1	471.2	473.2	473.3	472.9	470.4	473.7	475.7
27	All loans not elsewhere classified ¹⁷	831.0	845.4	850.9	855.1	856.5	853.2	851.2	852.2	853.3	847.9	852.2	853.4
28	LESS: Allowance for loan and lease losses	109.9	111.1	111.5	111.4	110.9	110.6	110.7	110.4	110.5	110.5	110.5	109.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,405.0	2,184.2	2,194.4	2,186.1	2,144.7	2,054.6	2,040.1	2,013.1	2,047.9	2,002.3	2,014.8	1,953.5
30	Total federal funds sold and reverse RPs ¹⁹	439.0	490.9	516.7	517.7	517.5	541.3	548.1	567.9	554.1	571.2	548.4	603.1
31	Loans to commercial banks ²⁰	12.9	13.9	15.6	15.7	15.4	15.1	15.1	14.5	14.4	14.5	14.4	14.7
32	Other assets including trading assets ²¹	1,399.7	1,441.7	1,459.5	1,441.7	1,433.1	1,422.8	1,415.3	1,444.4	1,443.7	1,429.9	1,463.2	1,438.7
33	TOTAL ASSETS	16,585.8	16,679.9	16,756.9	16,811.8	16,803.7	16,737.0	16,734.7	16,793.1	16,793.8	16,755.8	16,821.4	16,776.4
LIABILITIES													
34	Deposits	11,952.0	12,099.8	12,138.8	12,199.0	12,236.6	12,237.6	12,247.4	12,292.4	12,298.7	12,281.4	12,311.5	12,281.4
35	Large time deposits	1,614.7	1,611.0	1,608.5	1,622.4	1,635.7	1,624.5	1,657.1	1,687.3	1,693.2	1,689.3	1,682.3	1,686.1
36	Other deposits	10,337.3	10,488.8	10,530.4	10,576.6	10,600.9	10,613.1	10,590.3	10,605.1	10,605.5	10,592.1	10,629.2	10,595.3
37	Borrowings	2,052.3	2,045.4	2,053.2	2,051.6	2,025.0	1,966.1	1,958.7	1,992.9	1,987.3	1,992.4	1,993.3	1,986.2
38	Net due to related foreign offices	198.5	119.6	127.2	153.9	126.4	94.5	76.8	43.9	37.6	30.1	41.0	58.2
39	Other liabilities including trading liabilities ²²	560.4	591.2	605.9	586.2	583.0	595.2	595.4	619.3	615.3	601.2	643.2	612.8
40	TOTAL LIABILITIES	14,763.3	14,856.0	14,925.2	14,990.7	14,971.1	14,893.4	14,878.2	14,948.5	14,938.9	14,905.1	14,988.9	14,938.6
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,822.5	1,823.9	1,831.7	1,821.0	1,832.6	1,843.6	1,856.5	1,844.6	1,854.9	1,850.7	1,832.5	1,837.8
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.2	-35.3	-39.2	-35.8	-34.5	-34.3	-40.7	-49.0	-50.4	-49.0	-47.4	-50.2
43	U.S. Treasury and agency securities, MBS ²⁵	-4.2	-29.9	-34.2	-31.5	-30.5	-30.2	-34.4	-41.0	-41.9	-41.0	-40.3	-41.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	12,450.9	12,634.0	12,663.8	12,752.9	12,786.6	12,795.7	12,822.8	12,878.4	12,864.2	12,858.6	12,881.4	12,913.5
2 Securities in bank credit ²	3,390.9	3,367.9	3,377.8	3,403.4	3,409.6	3,416.3	3,410.0	3,422.2	3,411.5	3,414.8	3,434.7	3,430.7
3 Treasury and agency securities ³	2,488.3	2,503.7	2,521.6	2,542.6	2,548.8	2,556.1	2,555.5	2,568.5	2,559.1	2,560.5	2,579.3	2,579.0
4 Mortgage-backed securities (MBS) ⁴	1,788.8	1,797.2	1,807.7	1,823.6	1,825.5	1,826.4	1,822.0	1,822.8	1,816.7	1,820.6	1,827.0	1,826.6
5 Non-MBS ⁵	699.5	706.5	713.9	719.0	723.3	729.7	733.5	745.7	742.3	739.9	752.3	752.4
6 Other securities	902.6	864.2	856.1	860.7	860.8	860.2	854.5	853.6	852.4	854.3	855.4	851.7
7 Mortgage-backed securities (MBS) ⁶	85.5	77.6	76.4	76.8	75.4	73.9	73.8	74.0	73.1	74.3	74.8	74.2
8 Non-MBS ⁷	817.1	786.6	779.7	783.9	785.4	786.3	780.7	779.6	779.3	780.0	780.7	777.5
9 Loans and leases in bank credit ⁸	9,060.0	9,266.1	9,286.0	9,349.5	9,377.0	9,379.4	9,412.8	9,456.3	9,452.7	9,443.8	9,446.7	9,482.9
10 Commercial and industrial loans	2,111.0	2,198.3	2,200.5	2,214.7	2,216.9	2,207.7	2,211.0	2,233.9	2,227.5	2,235.4	2,233.8	2,242.6
11 Real estate loans	4,266.1	4,329.3	4,333.0	4,353.6	4,370.2	4,375.0	4,391.3	4,404.2	4,406.9	4,401.1	4,402.9	4,407.7
12 Residential real estate loans	2,197.3	2,208.6	2,202.9	2,209.0	2,219.7	2,224.3	2,230.7	2,232.8	2,236.7	2,228.0	2,229.0	2,236.6
13 Revolving home equity loans	386.7	369.1	365.3	362.3	359.5	356.7	354.9	353.4	353.8	353.6	353.3	352.7
14 Closed-end residential loans ⁹	1,810.6	1,839.5	1,837.6	1,846.8	1,860.1	1,867.6	1,875.8	1,879.4	1,882.9	1,874.4	1,875.7	1,883.9
15 Commercial real estate loans	2,068.7	2,120.7	2,130.1	2,144.6	2,150.5	2,150.7	2,160.6	2,171.5	2,170.1	2,173.1	2,173.9	2,171.1
16 Construction and land development loans ¹⁰	320.4	331.2	333.3	335.3	335.3	337.0	339.0	339.0	338.9	339.1	339.3	339.0
17 Secured by farmland ¹¹	97.8	99.4	99.9	100.5	100.7	101.2	101.6	101.9	101.8	102.0	101.9	101.8
18 Secured by multifamily properties ¹²	326.6	340.3	340.9	343.5	345.6	347.1	350.0	353.4	353.0	353.3	354.1	353.3
19 Secured by nonfarm nonresidential properties ¹³	1,323.9	1,349.9	1,356.1	1,365.2	1,368.8	1,365.5	1,370.1	1,377.3	1,376.4	1,378.8	1,378.5	1,377.1
20 Consumer loans	1,410.0	1,445.1	1,450.9	1,463.3	1,466.9	1,475.6	1,483.3	1,487.5	1,484.9	1,483.0	1,487.1	1,496.1
21 Credit cards and other revolving plans	747.1	773.4	778.6	787.9	789.1	795.0	797.8	798.5	796.5	794.3	797.8	805.8
22 Other consumer loans	662.9	671.7	672.4	675.4	677.8	680.6	685.5	689.0	688.4	688.8	689.2	690.3
23 Automobile loans ¹⁴	420.2	420.8	420.7	421.0	421.4	422.3	423.3	423.8	423.9	423.7	423.7	423.9
24 All other consumer loans ¹⁵	242.7	250.8	251.7	254.4	256.4	258.2	262.2	265.2	264.5	265.1	265.5	266.5
25 All other loans and leases	1,272.9	1,293.3	1,301.6	1,317.9	1,323.0	1,321.1	1,327.2	1,330.6	1,333.4	1,324.3	1,322.9	1,336.5
26 Loans to nondepository financial institutions ¹⁶	442.2	450.6	453.7	461.8	466.8	470.1	475.8	478.6	478.9	475.5	475.3	483.5
27 All loans not elsewhere classified ¹⁷	830.7	842.7	847.9	856.1	856.3	851.0	851.3	852.0	854.6	848.8	847.6	853.0
28 LESS: Allowance for loan and lease losses	110.0	110.8	111.4	111.5	110.6	110.5	110.7	110.4	110.7	110.5	110.4	109.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,395.8	2,183.9	2,171.2	2,150.4	2,133.6	2,090.7	2,037.6	2,003.9	2,066.6	1,989.7	2,000.5	1,962.4
30	Total federal funds sold and reverse RPs ¹⁹	439.3	481.2	512.9	511.8	509.8	547.9	555.9	569.1	551.2	580.3	543.2	603.3
31	Loans to commercial banks ²⁰	12.9	13.9	15.9	16.0	15.3	15.0	15.1	14.5	14.5	14.6	14.4	14.5
32	Other assets including trading assets ²¹	1,399.4	1,431.4	1,459.7	1,442.0	1,426.3	1,424.5	1,422.9	1,445.1	1,457.1	1,439.5	1,448.1	1,437.2
33	TOTAL ASSETS	16,588.2	16,633.5	16,712.0	16,761.6	16,761.0	16,763.3	16,743.7	16,800.7	16,843.0	16,772.1	16,777.3	16,821.1
LIABILITIES													
34	Deposits	11,940.4	12,122.5	12,082.4	12,145.5	12,191.1	12,214.1	12,234.5	12,283.8	12,330.7	12,277.2	12,215.3	12,308.7
35	Large time deposits	1,599.6	1,616.2	1,620.1	1,633.5	1,644.0	1,633.7	1,651.8	1,673.0	1,678.2	1,672.0	1,668.2	1,673.8
36	Other deposits	10,340.7	10,506.3	10,462.2	10,511.9	10,547.1	10,580.4	10,582.6	10,610.8	10,652.6	10,605.2	10,547.1	10,634.9
37	Borrowings	2,027.8	2,012.9	2,069.9	2,047.9	2,011.5	1,967.1	1,957.9	1,964.3	1,966.4	1,963.6	1,977.8	1,949.1
38	Net due to related foreign offices	220.5	94.0	121.4	138.6	127.8	114.3	77.4	63.6	50.2	56.1	85.7	76.7
39	Other liabilities including trading liabilities ²²	563.5	579.7	606.3	583.3	577.2	598.0	606.3	624.4	636.5	608.1	628.5	620.4
40	TOTAL LIABILITIES	14,752.2	14,809.1	14,880.0	14,915.4	14,907.6	14,893.5	14,876.0	14,936.0	14,983.9	14,905.0	14,907.3	14,954.9
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,836.0	1,824.4	1,832.0	1,846.3	1,853.4	1,869.8	1,867.7	1,864.7	1,859.1	1,867.1	1,870.0	1,866.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.2	-35.3	-39.2	-35.8	-34.5	-34.3	-40.7	-49.0	-50.4	-49.0	-47.4	-50.2
43	U.S. Treasury and agency securities, MBS ²⁵	-4.2	-29.9	-34.2	-31.5	-30.5	-30.2	-34.4	-41.0	-41.9	-41.0	-40.3	-41.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS													
1	Bank credit	11,510.8	11,687.9	11,705.9	11,776.3	11,822.3	11,835.2	11,851.7	11,881.5	11,869.1	11,874.4	11,900.9	11,887.5
2	Securities in bank credit ²	3,172.5	3,117.2	3,122.9	3,151.6	3,169.7	3,169.9	3,159.7	3,152.9	3,153.5	3,156.7	3,161.5	3,139.1
3	Treasury and agency securities ³	2,374.6	2,357.3	2,368.7	2,392.2	2,407.5	2,409.5	2,408.9	2,410.2	2,409.4	2,409.8	2,422.1	2,402.2
4	Mortgage-backed securities (MBS) ⁴	1,771.1	1,767.5	1,776.6	1,792.6	1,800.8	1,802.6	1,799.3	1,794.6	1,795.6	1,795.6	1,799.7	1,786.1
5	Non-MBS ⁵	603.4	589.8	592.1	599.5	606.7	606.9	609.6	615.6	613.7	614.2	622.4	616.0
6	Other securities	798.0	759.9	754.2	759.4	762.2	760.4	750.8	742.6	744.1	746.9	739.4	736.9
7	Mortgage-backed securities (MBS) ⁶	83.9	75.9	74.6	75.0	73.9	72.8	72.6	72.6	71.4	72.8	73.4	73.1
8	Non-MBS ⁷	714.1	684.0	679.7	684.4	688.2	687.6	678.2	670.0	672.7	674.1	666.0	663.8
9	Loans and leases in bank credit ⁸	8,338.3	8,570.7	8,583.0	8,624.7	8,652.6	8,665.3	8,692.0	8,728.6	8,715.6	8,717.6	8,739.5	8,748.4
10	Commercial and industrial loans	1,733.1	1,802.1	1,807.8	1,821.5	1,832.5	1,833.3	1,837.6	1,853.6	1,846.2	1,849.1	1,857.6	1,864.8
11	Real estate loans	4,186.1	4,265.4	4,261.6	4,274.7	4,285.5	4,289.5	4,308.5	4,317.8	4,312.5	4,318.6	4,322.6	4,318.8
12	Residential real estate loans	2,189.9	2,219.9	2,207.3	2,208.8	2,214.0	2,215.0	2,223.7	2,224.3	2,219.1	2,224.2	2,227.1	2,226.9
13	Revolving home equity loans	385.6	369.7	365.6	362.4	359.7	356.9	354.2	352.3	352.8	352.5	352.1	351.5
14	Closed-end residential loans ⁹	1,804.4	1,850.2	1,841.7	1,846.4	1,854.3	1,858.1	1,869.5	1,872.0	1,866.3	1,871.7	1,875.0	1,875.4
15	Commercial real estate loans	1,996.2	2,045.5	2,054.3	2,065.9	2,071.5	2,074.5	2,084.8	2,093.5	2,093.4	2,094.4	2,095.5	2,091.9
16	Construction and land development loans ¹⁰	310.3	321.2	322.7	324.5	326.0	327.0	328.1	326.6	327.6	326.7	326.6	325.4
17	Secured by farmland ¹¹	97.5	99.6	99.9	100.3	100.4	100.8	101.2	101.6	101.4	101.7	101.8	101.6
18	Secured by multifamily properties ¹²	322.3	333.7	335.2	337.0	338.8	341.5	344.1	347.7	347.3	347.6	348.6	347.5
19	Secured by nonfarm nonresidential properties ¹³	1,266.1	1,291.0	1,296.6	1,304.0	1,306.3	1,305.2	1,311.3	1,317.6	1,317.1	1,318.4	1,318.6	1,317.4
20	Consumer loans	1,406.3	1,457.9	1,462.8	1,468.2	1,471.4	1,476.3	1,477.8	1,483.4	1,482.1	1,481.2	1,483.6	1,487.7
21	Credit cards and other revolving plans	749.2	786.3	790.0	793.6	795.4	798.8	798.2	801.0	800.7	799.1	801.0	803.8
22	Other consumer loans	657.1	671.6	672.8	674.6	676.1	677.4	679.6	682.4	681.5	682.1	682.7	683.9
23	Automobile loans ¹⁴	418.5	422.1	422.2	422.5	422.3	422.2	422.2	422.1	422.1	422.0	422.0	422.1
24	All other consumer loans ¹⁵	238.6	249.5	250.5	252.2	253.8	255.2	257.4	260.3	259.4	260.1	260.6	261.8
25	All other loans and leases	1,012.8	1,045.3	1,050.7	1,060.3	1,063.2	1,066.3	1,068.1	1,073.9	1,074.8	1,068.7	1,075.6	1,077.2
26	Loans to nondepository financial institutions ¹⁶	326.1	344.0	345.9	351.7	356.3	362.9	366.1	368.2	367.3	365.8	369.0	370.9
27	All loans not elsewhere classified ¹⁷	686.7	701.3	704.8	708.7	706.9	703.3	702.0	705.8	707.5	703.0	706.6	706.3
28	LESS: Allowance for loan and lease losses	108.7	109.7	109.7	109.8	109.4	109.0	109.0	108.7	108.8	108.8	108.8	108.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,447.9	1,347.1	1,357.2	1,345.8	1,334.5	1,325.1	1,317.6	1,310.4	1,337.7	1,310.3	1,329.1	1,248.3
30	Total federal funds sold and reverse RPs ¹⁹	147.1	156.7	166.6	160.8	156.3	188.2	179.9	222.4	193.4	234.5	204.9	272.3
31	Loans to commercial banks ²⁰	10.0	10.7	12.0	12.2	11.8	11.7	11.8	11.9	11.8	12.1	12.0	11.9
32	Other assets including trading assets ²¹	1,267.2	1,290.5	1,304.4	1,296.4	1,289.5	1,279.2	1,288.6	1,311.8	1,307.9	1,299.6	1,327.8	1,309.5
33	TOTAL ASSETS	14,274.3	14,383.1	14,436.4	14,481.7	14,505.1	14,530.3	14,540.6	14,629.3	14,611.1	14,622.1	14,665.9	14,621.3
LIABILITIES													
34	Deposits	10,891.4	11,083.6	11,124.0	11,180.1	11,212.4	11,240.7	11,259.6	11,291.8	11,288.1	11,279.6	11,314.3	11,285.7
35	Large time deposits	879.9	893.3	898.0	906.8	913.1	913.9	946.2	976.2	975.9	973.5	978.9	978.8
36	Other deposits	10,011.5	10,190.4	10,225.9	10,273.3	10,299.3	10,326.8	10,313.4	10,315.6	10,312.2	10,306.1	10,335.4	10,306.9
37	Borrowings	1,120.0	1,133.8	1,133.8	1,129.7	1,122.5	1,114.0	1,092.8	1,141.1	1,132.3	1,148.8	1,148.4	1,139.6
38	Net due to related foreign offices	0.2	-125.0	-117.3	-120.4	-133.4	-133.7	-129.5	-135.0	-140.3	-134.7	-136.0	-126.9
39	Other liabilities including trading liabilities ²²	438.5	452.5	466.1	455.9	453.3	460.5	471.2	485.7	480.2	476.2	502.1	480.1
40	TOTAL LIABILITIES	12,450.0	12,544.9	12,606.5	12,645.3	12,654.7	12,681.4	12,694.0	12,783.6	12,760.3	12,769.9	12,828.7	12,778.5
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,824.3	1,838.3	1,829.9	1,836.5	1,850.4	1,848.9	1,846.6	1,845.7	1,850.9	1,852.1	1,837.2	1,842.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.4	-34.5	-38.2	-35.0	-33.8	-33.6	-39.8	-47.8	-49.2	-47.8	-46.3	-49.0
43	U.S. Treasury and agency securities, MBS ²⁵	-4.7	-29.0	-33.2	-30.7	-29.8	-29.5	-33.5	-39.8	-40.7	-39.8	-39.2	-40.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	11,524.8	11,662.9	11,689.6	11,767.6	11,802.1	11,819.7	11,850.3	11,897.8	11,887.7	11,884.4	11,896.6	11,926.3
2 Securities in bank credit ²	3,178.3	3,117.8	3,121.8	3,140.9	3,151.5	3,161.2	3,156.0	3,159.6	3,154.6	3,160.4	3,165.3	3,158.5
3 Treasury and agency securities ³	2,375.9	2,358.8	2,369.5	2,385.4	2,394.6	2,402.0	2,402.8	2,412.3	2,405.5	2,409.2	2,420.0	2,416.9
4 Mortgage-backed securities (MBS) ⁴	1,776.9	1,764.6	1,775.3	1,789.2	1,795.0	1,800.4	1,798.4	1,799.9	1,794.5	1,797.8	1,803.7	1,803.0
5 Non-MBS ⁵	599.0	594.2	594.2	596.2	599.6	601.6	604.4	612.4	610.9	611.4	616.2	613.9
6 Other securities	802.4	759.0	752.3	755.4	757.0	759.2	753.2	747.4	749.1	751.2	745.4	741.6
7 Mortgage-backed securities (MBS) ⁶	83.9	76.3	75.0	75.4	74.0	72.6	72.4	72.7	71.8	73.0	73.4	72.9
8 Non-MBS ⁷	718.5	682.7	677.2	680.1	682.9	686.6	680.8	674.7	677.3	678.3	671.9	668.7
9 Loans and leases in bank credit ⁸	8,346.5	8,545.1	8,567.8	8,626.7	8,650.6	8,658.5	8,694.3	8,738.1	8,733.1	8,724.0	8,731.3	8,767.8
10 Commercial and industrial loans	1,730.5	1,814.0	1,821.4	1,830.7	1,829.9	1,824.4	1,830.4	1,851.0	1,844.9	1,849.8	1,851.5	1,861.7
11 Real estate loans	4,192.6	4,251.2	4,254.3	4,276.0	4,292.5	4,297.1	4,312.3	4,324.7	4,327.0	4,321.4	4,323.3	4,328.4
12 Residential real estate loans	2,196.2	2,207.7	2,202.0	2,207.9	2,218.6	2,223.3	2,229.2	2,231.1	2,235.1	2,226.3	2,227.4	2,235.0
13 Revolving home equity loans	386.4	368.7	364.9	361.9	359.2	356.4	354.6	353.1	353.5	353.2	352.9	352.3
14 Closed-end residential loans ⁹	1,809.8	1,838.9	1,837.1	1,845.9	1,859.4	1,866.9	1,874.6	1,878.1	1,881.6	1,873.1	1,874.5	1,882.7
15 Commercial real estate loans	1,996.4	2,043.5	2,052.3	2,068.2	2,073.9	2,073.8	2,083.1	2,093.6	2,091.9	2,095.1	2,095.9	2,093.4
16 Construction and land development loans ¹⁰	310.9	320.1	322.1	324.3	324.3	325.9	327.7	327.5	327.5	327.7	327.9	327.2
17 Secured by farmland ¹¹	97.6	99.3	99.8	100.5	100.6	101.1	101.5	101.8	101.7	101.9	101.8	101.7
18 Secured by multifamily properties ¹²	321.8	334.4	334.9	337.6	339.9	341.0	343.4	346.8	346.5	346.7	347.5	346.8
19 Secured by nonfarm nonresidential properties ¹³	1,266.1	1,289.6	1,295.5	1,305.9	1,309.1	1,305.9	1,310.5	1,317.5	1,316.1	1,318.8	1,318.7	1,317.8
20 Consumer loans	1,407.6	1,442.6	1,448.3	1,460.4	1,463.7	1,472.7	1,480.4	1,484.5	1,481.9	1,480.0	1,484.0	1,493.1
21 Credit cards and other revolving plans	747.1	773.4	778.6	787.9	789.1	795.0	797.8	798.5	796.5	794.3	797.8	805.8
22 Other consumer loans	660.4	669.2	669.7	672.5	674.6	677.7	682.6	686.0	685.4	685.7	686.2	687.3
23 Automobile loans ¹⁴	420.2	420.8	420.7	421.0	421.4	422.3	423.3	423.8	423.9	423.7	423.7	423.9
24 All other consumer loans ¹⁵	240.3	248.3	249.1	251.6	253.2	255.4	259.3	262.2	261.5	262.0	262.5	263.4
25 All other loans and leases	1,015.8	1,037.5	1,043.8	1,059.6	1,064.4	1,064.3	1,071.2	1,077.9	1,079.4	1,072.8	1,072.4	1,084.6
26 Loans to nondepository financial institutions ¹⁶	328.5	339.8	342.3	352.1	359.5	362.7	367.6	371.2	370.6	368.5	368.8	376.5
27 All loans not elsewhere classified ¹⁷	687.3	697.6	701.6	707.4	704.9	701.6	703.6	706.6	708.8	704.3	703.7	708.1
28 LESS: Allowance for loan and lease losses	108.7	109.4	109.8	109.9	108.9	108.8	109.0	108.6	108.9	108.7	108.6	108.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,430.2	1,349.5	1,320.2	1,321.0	1,318.9	1,326.4	1,322.6	1,296.3	1,353.9	1,304.2	1,270.3	1,247.9
30	Total federal funds sold and reverse RPs ¹⁹	149.0	148.6	158.7	164.1	157.4	188.2	188.9	224.7	191.5	241.0	201.8	272.4
31	Loans to commercial banks ²⁰	9.9	10.7	12.2	12.3	11.9	11.8	11.8	11.9	11.8	11.9	11.9	11.9
32	Other assets including trading assets ²¹	1,268.9	1,282.3	1,302.5	1,296.0	1,286.4	1,280.4	1,292.7	1,314.2	1,320.7	1,310.9	1,316.2	1,309.5
33	TOTAL ASSETS	14,274.0	14,344.5	14,373.5	14,451.0	14,467.9	14,517.6	14,557.1	14,636.2	14,656.7	14,643.6	14,588.2	14,659.7
LIABILITIES													
34	Deposits	10,889.1	11,103.1	11,056.6	11,127.5	11,166.3	11,206.5	11,243.9	11,293.2	11,329.2	11,290.0	11,226.1	11,320.4
35	Large time deposits	871.8	890.0	895.0	911.6	924.0	920.6	943.3	969.7	969.4	967.1	969.6	974.0
36	Other deposits	10,017.3	10,213.0	10,161.5	10,215.9	10,242.3	10,285.9	10,300.6	10,323.5	10,359.8	10,322.9	10,256.5	10,346.3
37	Borrowings	1,112.0	1,114.5	1,147.6	1,142.2	1,125.3	1,110.8	1,101.1	1,132.2	1,124.3	1,140.0	1,142.0	1,125.3
38	Net due to related foreign offices	-2.7	-135.1	-120.6	-116.5	-125.5	-125.5	-126.9	-139.7	-148.8	-132.2	-134.2	-135.9
39	Other liabilities including trading liabilities ²²	444.0	441.0	461.1	454.4	451.2	464.2	479.6	492.7	499.6	485.4	491.0	490.4
40	TOTAL LIABILITIES	12,442.4	12,523.5	12,544.7	12,607.6	12,617.4	12,656.0	12,697.7	12,778.4	12,804.3	12,783.2	12,725.0	12,800.2
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,831.6	1,821.0	1,828.8	1,843.4	1,850.5	1,861.6	1,859.5	1,857.8	1,852.4	1,860.4	1,863.3	1,859.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.4	-34.5	-38.2	-35.0	-33.8	-33.6	-39.8	-47.8	-49.2	-47.8	-46.3	-49.0
43	U.S. Treasury and agency securities, MBS ²⁵	-4.7	-29.0	-33.2	-30.7	-29.8	-29.5	-33.5	-39.8	-40.7	-39.8	-39.2	-40.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 9, 2018

Account	2017	2018	2018	2018	2018	2018	2018	2018	2018	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS													
1	Bank credit	7,267.4	7,281.2	7,277.4	7,324.2	7,347.8	7,352.9	7,351.5	7,362.6	7,353.5	7,355.7	7,373.1	7,367.9
2	Securities in bank credit ²	2,233.9	2,182.2	2,186.9	2,213.2	2,229.6	2,232.1	2,224.8	2,222.2	2,223.6	2,224.9	2,227.4	2,211.6
3	Treasury and agency securities ³	1,708.2	1,691.6	1,701.0	1,722.6	1,736.0	1,738.6	1,738.7	1,742.1	1,741.6	1,740.8	1,751.1	1,736.9
4	Mortgage-backed securities (MBS) ⁴	1,279.7	1,274.5	1,283.5	1,297.2	1,303.9	1,307.0	1,304.4	1,302.0	1,302.8	1,302.5	1,305.5	1,295.8
5	Non-MBS ⁵	428.6	417.1	417.6	425.4	432.1	431.7	434.4	440.1	438.8	438.4	445.6	441.1
6	Other securities	525.7	490.7	485.9	490.6	493.6	493.5	486.1	480.0	482.0	484.0	476.3	474.7
7	Mortgage-backed securities (MBS) ⁶	70.2	62.8	61.3	61.8	60.5	59.3	58.9	57.9	57.1	58.2	58.4	58.1
8	Non-MBS ⁷	455.4	427.8	424.6	428.8	433.1	434.2	427.2	422.1	424.9	425.8	417.8	416.6
9	Loans and leases in bank credit ⁸	5,033.5	5,098.9	5,090.5	5,111.0	5,118.2	5,120.8	5,126.6	5,140.4	5,130.0	5,130.8	5,145.7	5,156.3
10	Commercial and industrial loans	1,137.2	1,160.9	1,162.5	1,170.8	1,178.2	1,176.6	1,177.3	1,186.1	1,180.3	1,182.2	1,187.6	1,195.7
11	Real estate loans	2,092.5	2,095.1	2,078.9	2,082.1	2,079.5	2,078.1	2,082.0	2,080.9	2,076.4	2,082.2	2,084.0	2,080.7
12	Residential real estate loans	1,409.2	1,414.1	1,396.8	1,395.9	1,394.5	1,398.4	1,401.4	1,399.5	1,394.5	1,400.4	1,401.6	1,401.2
13	Revolving home equity loans	260.8	245.5	241.7	238.8	236.4	233.9	231.3	229.3	229.7	229.4	229.1	228.4
14	Closed-end residential loans ⁹	1,148.3	1,168.6	1,155.0	1,157.1	1,158.1	1,164.5	1,170.1	1,170.2	1,164.8	1,171.0	1,172.6	1,172.7
15	Commercial real estate loans	683.4	681.0	682.2	686.2	685.0	679.7	680.5	681.4	681.9	681.8	682.4	679.5
16	Construction and land development loans ¹⁰	107.0	107.6	107.5	107.6	107.7	107.5	107.2	105.2	105.9	105.2	105.0	104.3
17	Secured by farmland ¹¹	7.8	7.6	7.5	7.5	7.5	7.5	7.4	7.4	7.4	7.4	7.4	7.3
18	Secured by multifamily properties ¹²	141.8	143.4	143.7	144.1	144.4	144.7	146.0	148.4	147.9	148.3	149.4	148.1
19	Secured by nonfarm nonresidential properties ¹³	426.8	422.4	423.5	427.0	425.5	420.1	419.9	420.5	420.7	420.9	420.6	419.8
20	Consumer loans	1,071.2	1,087.9	1,090.0	1,093.0	1,094.2	1,097.3	1,097.5	1,099.8	1,098.9	1,097.4	1,099.8	1,103.5
21	Credit cards and other revolving plans	627.4	638.4	640.8	643.2	644.4	647.3	646.6	647.8	647.3	645.8	647.9	650.6
22	Other consumer loans	443.8	449.4	449.2	449.8	449.8	450.0	450.9	451.9	451.6	451.6	451.9	452.9
23	Automobile loans ¹⁴	338.4	341.5	341.5	341.7	341.3	341.2	341.0	340.3	340.5	340.2	340.2	340.0
24	All other consumer loans ¹⁵	105.5	107.9	107.7	108.1	108.5	108.8	109.9	111.6	111.1	111.3	111.7	112.8
25	All other loans and leases	732.6	755.1	759.1	765.1	766.4	768.9	769.8	773.7	774.3	769.0	774.3	776.4
26	Loans to nondepository financial institutions ¹⁶	265.7	281.3	282.2	286.7	290.1	297.0	300.2	302.4	301.1	300.1	303.3	305.0
27	All loans not elsewhere classified ¹⁷	466.9	473.9	476.9	478.4	476.3	471.9	469.7	471.3	473.2	468.9	471.0	471.4
28	LESS: Allowance for loan and lease losses	69.4	68.7	68.5	68.5	68.8	68.3	68.3	68.0	68.1	68.1	68.0	67.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS (CONTINUED)												
29 Cash assets ¹⁸	1,131.7	1,033.2	1,043.9	1,027.9	1,020.3	1,017.3	1,012.2	1,000.7	1,023.2	1,008.0	1,024.7	935.8
30 Total federal funds sold and reverse RPs ¹⁹	112.0	128.5	136.2	132.4	133.3	158.6	151.9	187.6	160.3	195.4	172.8	233.1
31 Loans to commercial banks ²⁰	9.0	9.7	11.0	11.2	11.0	10.9	11.1	11.1	11.0	11.3	11.1	11.2
32 Other assets including trading assets ²¹	955.9	964.6	976.5	966.7	958.5	949.2	956.4	974.4	972.8	962.9	989.8	968.2
33 TOTAL ASSETS	9,406.6	9,348.5	9,376.4	9,393.9	9,401.9	9,420.5	9,414.6	9,468.4	9,452.7	9,465.2	9,503.5	9,448.2
LIABILITIES												
34 Deposits	7,023.3	7,091.4	7,111.0	7,139.4	7,159.1	7,177.3	7,197.8	7,207.3	7,209.4	7,204.3	7,220.9	7,188.6
35 Large time deposits	455.4	455.8	453.4	460.3	459.6	456.0	482.4	504.8	506.8	502.7	507.3	503.7
36 Other deposits	6,567.9	6,635.6	6,657.6	6,679.1	6,699.6	6,721.3	6,715.4	6,702.4	6,702.6	6,701.7	6,713.6	6,684.8
37 Borrowings	787.6	786.3	782.1	781.0	776.9	771.7	746.8	785.0	775.6	790.7	794.1	783.9
38 Net due to related foreign offices	-25.9	-148.7	-142.4	-145.6	-157.7	-158.5	-156.2	-164.5	-169.6	-164.0	-163.5	-158.5
39 Other liabilities including trading liabilities ²²	374.6	385.0	399.5	389.9	385.1	392.2	402.8	413.7	408.3	404.5	428.2	408.9
40 TOTAL LIABILITIES	8,159.6	8,113.9	8,150.2	8,164.7	8,163.5	8,182.7	8,191.2	8,241.6	8,223.7	8,235.4	8,279.7	8,222.9
41 RESIDUAL (ASSETS LESS LIABILITIES)²³	1,247.0	1,234.5	1,226.2	1,229.2	1,238.4	1,237.8	1,223.4	1,226.8	1,229.0	1,229.7	1,223.8	1,225.4
MEMORANDA												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	0.7	-25.6	-27.6	-25.4	-23.8	-23.1	-29.5	-35.4	-36.8	-35.5	-34.0	-36.3
43 U.S. Treasury and agency securities, MBS ²⁵	-2.9	-21.7	-24.5	-22.7	-20.7	-19.6	-23.7	-28.4	-29.3	-28.4	-27.7	-28.9

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

November 9, 2018

Account	2017	2018	2018	2018	2018	2018	2018	2018	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS													
1	Bank credit	7,282.7	7,259.2	7,260.9	7,311.4	7,327.6	7,337.9	7,348.9	7,379.7	7,369.6	7,370.3	7,378.2	7,402.0
2	Securities in bank credit ²	2,241.3	2,178.9	2,183.0	2,201.9	2,215.4	2,226.4	2,224.1	2,230.4	2,225.7	2,230.6	2,233.8	2,231.0
3	Treasury and agency securities ³	1,713.7	1,688.6	1,699.0	1,715.2	1,726.0	1,734.1	1,737.0	1,748.1	1,741.7	1,744.6	1,754.1	1,753.9
4	Mortgage-backed securities (MBS) ⁴	1,288.1	1,268.0	1,279.7	1,293.1	1,300.1	1,307.7	1,307.1	1,309.7	1,304.4	1,307.3	1,313.0	1,313.3
5	Non-MBS ⁵	425.7	420.6	419.4	422.1	425.9	426.5	430.0	438.4	437.4	437.3	441.1	440.6
6	Other securities	527.5	490.3	484.0	486.7	489.4	492.3	487.1	482.3	484.0	485.9	479.7	477.1
7	Mortgage-backed securities (MBS) ⁶	70.2	63.1	61.6	61.9	60.5	58.9	58.5	58.0	57.4	58.3	58.4	58.0
8	Non-MBS ⁷	457.3	427.2	422.4	424.8	428.9	433.4	428.6	424.3	426.6	427.7	421.3	419.2
9	Loans and leases in bank credit ⁸	5,041.4	5,080.3	5,077.9	5,109.5	5,112.2	5,111.5	5,124.7	5,149.4	5,143.9	5,139.8	5,144.4	5,171.0
10	Commercial and industrial loans	1,136.4	1,170.3	1,172.6	1,176.5	1,174.4	1,168.5	1,170.8	1,185.6	1,180.4	1,184.7	1,184.7	1,194.7
11	Real estate loans	2,097.9	2,085.3	2,073.5	2,082.4	2,084.5	2,084.0	2,085.7	2,086.6	2,087.3	2,086.0	2,086.4	2,087.2
12	Residential real estate loans	1,413.0	1,406.1	1,393.7	1,396.1	1,398.6	1,404.6	1,404.6	1,403.3	1,404.3	1,401.8	1,402.0	1,405.4
13	Revolving home equity loans	261.5	244.8	241.2	238.4	236.0	233.6	231.7	229.8	230.3	230.0	229.6	229.1
14	Closed-end residential loans ⁹	1,151.5	1,161.3	1,152.4	1,157.7	1,162.6	1,171.0	1,172.9	1,173.5	1,174.0	1,171.8	1,172.3	1,176.3
15	Commercial real estate loans	684.9	679.2	679.8	686.3	685.9	679.4	681.1	683.3	683.0	684.3	684.5	681.9
16	Construction and land development loans ¹⁰	107.2	107.4	107.0	107.1	106.9	106.6	106.8	105.6	105.8	105.6	105.5	105.1
17	Secured by farmland ¹¹	7.8	7.6	7.5	7.5	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
18	Secured by multifamily properties ¹²	142.0	143.3	143.0	144.2	145.0	144.8	146.4	148.7	148.5	148.6	149.5	148.3
19	Secured by nonfarm nonresidential properties ¹³	427.9	420.8	422.3	427.4	426.5	420.6	420.6	421.6	421.2	422.7	422.1	421.2
20	Consumer loans	1,072.5	1,074.8	1,078.2	1,087.7	1,088.8	1,094.7	1,099.1	1,101.2	1,099.6	1,097.1	1,100.2	1,108.1
21	Credit cards and other revolving plans	626.7	626.9	631.1	639.3	640.0	644.7	646.9	647.3	646.0	643.5	646.4	653.2
22	Other consumer loans	445.8	447.9	447.1	448.4	448.9	450.0	452.2	453.9	453.7	453.6	453.8	454.9
23	Automobile loans ¹⁴	339.6	340.4	339.9	340.3	340.4	340.9	341.5	341.5	341.7	341.4	341.3	341.6
24	All other consumer loans ¹⁵	106.2	107.4	107.2	108.1	108.5	109.2	110.7	112.4	112.0	112.1	112.5	113.3
25	All other loans and leases	734.5	750.0	753.6	763.0	764.4	764.4	769.2	776.0	776.6	772.0	773.0	780.9
26	Loans to nondepository financial institutions ¹⁶	267.7	278.3	278.7	285.8	291.4	295.7	300.6	305.0	304.1	303.1	304.2	308.7
27	All loans not elsewhere classified ¹⁷	466.8	471.6	474.8	477.2	473.0	468.6	468.6	471.0	472.5	468.9	468.8	472.2
28	LESS: Allowance for loan and lease losses	69.5	68.3	68.3	68.4	68.6	68.3	68.4	68.1	68.3	68.1	68.0	67.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,111.4	1,037.2	1,021.7	1,017.5	1,016.3	1,019.3	1,016.8	984.9	1,032.7	999.5	970.0	930.1
30	Total federal funds sold and reverse RPs ¹⁹	115.9	118.4	126.7	131.3	130.0	157.6	159.4	193.8	166.5	204.9	171.7	237.2
31	Loans to commercial banks ²⁰	8.9	9.7	11.1	11.3	11.1	11.1	11.1	11.0	11.0	11.1	11.0	11.0
32	Other assets including trading assets ²¹	957.6	957.3	974.8	966.2	955.4	949.8	959.5	976.6	983.7	972.7	979.3	969.2
33	TOTAL ASSETS	9,407.0	9,313.5	9,327.0	9,369.4	9,371.8	9,407.3	9,427.2	9,478.0	9,495.3	9,490.4	9,442.2	9,481.5
LIABILITIES													
34	Deposits	7,024.2	7,102.7	7,065.6	7,106.7	7,134.7	7,154.9	7,178.8	7,209.7	7,243.5	7,213.1	7,154.0	7,218.1
35	Large time deposits	447.6	451.9	449.2	462.1	469.6	460.3	476.6	497.8	499.1	495.6	497.7	499.6
36	Other deposits	6,576.6	6,650.8	6,616.4	6,644.6	6,665.1	6,694.6	6,702.2	6,712.0	6,744.4	6,717.5	6,656.3	6,718.6
37	Borrowings	785.9	770.8	788.1	784.0	768.5	764.6	757.0	783.2	774.6	790.0	794.4	776.9
38	Net due to related foreign offices	-28.7	-157.5	-145.3	-141.1	-149.3	-150.6	-154.3	-168.7	-178.0	-160.9	-161.2	-167.1
39	Other liabilities including trading liabilities ²²	379.6	376.5	395.2	388.2	383.7	395.4	409.0	419.8	425.9	412.8	417.6	417.7
40	TOTAL LIABILITIES	8,161.0	8,092.6	8,103.6	8,137.8	8,137.7	8,164.3	8,190.5	8,244.1	8,266.0	8,255.0	8,204.9	8,245.7
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,246.0	1,220.8	1,223.4	1,231.6	1,234.1	1,243.0	1,236.8	1,233.9	1,229.3	1,235.5	1,237.4	1,235.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.7	-25.6	-27.6	-25.4	-23.8	-23.1	-29.5	-35.4	-36.8	-35.5	-34.0	-36.3
43	U.S. Treasury and agency securities, MBS ²⁵	-2.9	-21.7	-24.5	-22.7	-20.7	-19.6	-23.7	-28.4	-29.3	-28.4	-27.7	-28.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS													
1	Bank credit	4,243.4	4,406.7	4,428.5	4,452.1	4,474.5	4,482.3	4,500.2	4,518.9	4,515.5	4,518.7	4,527.8	4,519.7
2	Securities in bank credit ²	938.6	934.9	936.0	938.4	940.1	937.8	934.8	930.7	929.9	931.9	934.0	927.5
3	Treasury and agency securities ³	666.3	665.7	667.7	669.5	671.5	670.9	670.1	668.1	667.8	669.0	670.9	665.3
4	Mortgage-backed securities (MBS) ⁴	491.5	493.0	493.1	495.4	496.9	495.6	494.9	492.6	492.8	493.1	494.2	490.4
5	Non-MBS ⁵	174.8	172.7	174.6	174.1	174.6	175.2	175.2	175.5	174.9	175.9	176.8	174.9
6	Other securities	272.3	269.2	268.3	268.9	268.6	266.9	264.7	262.6	262.1	262.9	263.1	262.2
7	Mortgage-backed securities (MBS) ⁶	13.6	13.1	13.3	13.2	13.4	13.5	13.7	14.7	14.3	14.7	15.0	15.0
8	Non-MBS ⁷	258.6	256.1	255.1	255.6	255.2	253.4	251.0	247.9	247.8	248.2	248.1	247.2
9	Loans and leases in bank credit ⁸	3,304.8	3,471.8	3,492.5	3,513.7	3,534.4	3,544.5	3,565.4	3,588.2	3,585.6	3,586.8	3,593.8	3,592.2
10	Commercial and industrial loans	596.0	641.2	645.3	650.7	654.3	656.8	660.3	667.5	665.9	666.9	670.1	669.1
11	Real estate loans	2,093.5	2,170.3	2,182.7	2,192.6	2,206.0	2,211.4	2,226.5	2,236.9	2,236.0	2,236.4	2,238.6	2,238.1
12	Residential real estate loans	780.7	805.8	810.6	812.9	819.5	816.6	822.3	824.8	824.6	823.7	825.5	825.7
13	Revolving home equity loans	124.7	124.2	123.9	123.6	123.3	123.0	122.9	123.1	123.1	123.1	123.1	123.1
14	Closed-end residential loans ⁹	656.0	681.5	686.7	689.3	696.2	693.6	699.4	701.8	701.5	700.7	702.4	702.6
15	Commercial real estate loans	1,312.8	1,364.6	1,372.1	1,379.7	1,386.6	1,394.8	1,404.2	1,412.1	1,411.4	1,412.6	1,413.2	1,412.4
16	Construction and land development loans ¹⁰	203.3	213.7	215.2	217.0	218.4	219.5	220.9	221.4	221.7	221.5	221.6	221.1
17	Secured by farmland ¹¹	89.7	92.0	92.4	92.8	92.9	93.3	93.8	94.2	94.0	94.3	94.4	94.2
18	Secured by multifamily properties ¹²	180.6	190.3	191.5	192.9	194.4	196.8	198.1	199.3	199.4	199.3	199.2	199.4
19	Secured by nonfarm nonresidential properties ¹³	839.3	868.6	873.0	877.0	880.9	885.1	891.4	897.1	896.3	897.5	898.0	897.6
20	Consumer loans	335.1	370.0	372.8	375.2	377.3	379.0	380.3	383.6	383.2	383.8	383.8	384.2
21	Credit cards and other revolving plans	121.8	147.9	149.2	150.4	151.0	151.5	151.5	153.2	153.4	153.2	153.0	153.2
22	Other consumer loans	213.2	222.1	223.6	224.9	226.3	227.4	228.8	230.4	229.9	230.5	230.8	231.0
23	Automobile loans ¹⁴	80.1	80.6	80.7	80.8	80.9	81.1	81.3	81.8	81.6	81.8	81.9	82.1
24	All other consumer loans ¹⁵	133.1	141.5	142.8	144.1	145.3	146.4	147.5	148.7	148.3	148.8	148.9	148.9
25	All other loans and leases	280.2	290.2	291.6	295.2	296.8	297.4	298.3	300.2	300.5	299.7	301.2	300.7
26	Loans to nondepository financial institutions ¹⁶	60.5	62.7	63.7	65.0	66.2	65.9	65.9	65.7	66.2	65.6	65.7	65.9
27	All loans not elsewhere classified ¹⁷	219.8	227.5	227.9	230.2	230.6	231.5	232.4	234.4	234.3	234.1	235.6	234.9
28	LESS: Allowance for loan and lease losses	39.4	41.0	41.2	41.3	40.6	40.7	40.7	40.7	40.7	40.7	40.8	40.6

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)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	316.2	313.9	313.3	317.9	314.3	307.7	305.5	309.6	314.5	302.3	304.4	312.6
30	Total federal funds sold and reverse RPs ¹⁹	35.2	28.2	30.4	28.4	23.0	29.6	28.0	34.8	33.1	39.1	32.2	39.2
31	Loans to commercial banks ²⁰	0.9	1.0	1.1	1.0	0.9	0.8	0.7	0.8	0.9	0.8	0.8	0.8
32	Other assets including trading assets ²¹	311.4	325.8	328.0	329.7	331.0	330.0	332.2	337.4	335.2	336.7	338.0	341.4
33	TOTAL ASSETS	4,867.7	5,034.7	5,060.0	5,087.9	5,103.2	5,109.8	5,126.0	5,160.9	5,158.5	5,156.9	5,162.4	5,173.0
LIABILITIES													
34	Deposits	3,868.1	3,992.3	4,013.0	4,040.6	4,053.2	4,063.4	4,061.8	4,084.5	4,078.6	4,075.3	4,093.3	4,097.2
35	Large time deposits	424.5	437.5	444.6	446.4	453.5	458.0	463.8	471.3	469.1	470.9	471.6	475.1
36	Other deposits	3,443.5	3,554.7	3,568.3	3,594.2	3,599.7	3,605.4	3,598.0	3,613.2	3,609.6	3,604.4	3,621.8	3,622.1
37	Borrowings	332.3	347.5	351.7	348.7	345.5	342.3	346.0	356.1	356.7	358.1	354.3	355.7
38	Net due to related foreign offices	26.1	23.7	25.1	25.2	24.3	24.8	26.6	29.5	29.2	29.4	27.6	31.6
39	Other liabilities including trading liabilities ²²	63.9	67.5	66.6	66.1	68.1	68.2	68.4	72.0	71.9	71.7	73.9	71.2
40	TOTAL LIABILITIES	4,290.4	4,430.9	4,456.3	4,480.5	4,491.2	4,498.7	4,502.8	4,542.0	4,536.5	4,534.5	4,549.1	4,555.7
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	577.4	603.7	603.7	607.3	612.0	611.1	623.1	618.9	621.9	622.4	613.3	617.4
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.1	-8.9	-10.5	-9.6	-10.0	-10.5	-10.3	-12.4	-12.3	-12.3	-12.3	-12.7
43	U.S. Treasury and agency securities, MBS ²⁵	-1.8	-7.4	-8.6	-8.0	-9.1	-9.9	-9.9	-11.5	-11.4	-11.4	-11.4	-11.8

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

November 9, 2018

Account	2017	2018	2018	2018	2018	2018	2018	2018	2018	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS													
1	Bank credit	4,242.1	4,403.7	4,428.7	4,456.1	4,474.5	4,481.8	4,501.4	4,518.0	4,518.1	4,514.0	4,518.4	4,524.3
2	Securities in bank credit ²	937.0	938.9	938.8	938.9	936.1	934.8	931.8	929.3	928.8	929.9	931.5	927.5
3	Treasury and agency securities ³	662.2	670.2	670.5	670.2	668.6	667.9	665.8	664.2	663.7	664.6	665.9	663.0
4	Mortgage-backed securities (MBS) ⁴	488.8	496.6	495.6	496.2	494.8	492.7	491.3	490.2	490.2	490.5	490.8	489.7
5	Non-MBS ⁵	173.4	173.6	174.8	174.0	173.7	175.2	174.5	173.9	173.6	174.1	175.1	173.3
6	Other securities	274.8	268.7	268.3	268.7	267.6	266.9	266.1	265.1	265.1	265.3	265.6	264.5
7	Mortgage-backed securities (MBS) ⁶	13.7	13.2	13.4	13.5	13.5	13.7	13.9	14.7	14.4	14.7	15.0	14.9
8	Non-MBS ⁷	261.1	255.5	254.9	255.2	254.0	253.2	252.2	250.4	250.7	250.6	250.6	249.5
9	Loans and leases in bank credit ⁸	3,305.1	3,464.8	3,489.9	3,517.2	3,538.4	3,547.0	3,569.6	3,588.7	3,589.2	3,584.2	3,586.9	3,596.8
10	Commercial and industrial loans	594.0	643.7	648.8	654.2	655.5	656.0	659.7	665.5	664.4	665.1	666.8	667.0
11	Real estate loans	2,094.7	2,165.9	2,180.8	2,193.7	2,208.0	2,213.1	2,226.6	2,238.1	2,239.7	2,235.4	2,236.9	2,241.2
12	Residential real estate loans	783.3	801.6	808.4	811.7	820.0	818.7	824.6	827.8	830.8	824.6	825.4	829.6
13	Revolving home equity loans	124.9	124.0	123.7	123.5	123.2	122.8	122.9	123.2	123.2	123.3	123.3	123.2
14	Closed-end residential loans ⁹	658.4	677.6	684.6	688.2	696.8	695.9	701.7	704.6	707.6	701.3	702.1	706.4
15	Commercial real estate loans	1,311.5	1,364.3	1,372.5	1,381.9	1,388.1	1,394.4	1,401.9	1,410.3	1,408.9	1,410.8	1,411.5	1,411.6
16	Construction and land development loans ¹⁰	203.7	212.7	215.1	217.1	217.4	219.2	220.9	221.9	221.7	222.1	222.4	222.1
17	Secured by farmland ¹¹	89.9	91.7	92.3	93.0	93.2	93.7	94.1	94.4	94.3	94.5	94.5	94.3
18	Secured by multifamily properties ¹²	179.7	191.1	191.9	193.3	194.9	196.2	197.0	198.1	198.0	198.1	198.0	198.5
19	Secured by nonfarm nonresidential properties ¹³	838.2	868.7	873.1	878.5	882.5	885.3	889.9	895.9	894.9	896.1	896.6	896.6
20	Consumer loans	335.0	367.8	370.0	372.7	374.8	378.0	381.3	383.3	382.2	382.9	383.8	385.0
21	Credit cards and other revolving plans	120.4	146.5	147.4	148.6	149.2	150.3	150.9	151.2	150.5	150.8	151.4	152.6
22	Other consumer loans	214.6	221.3	222.6	224.2	225.7	227.7	230.4	232.1	231.7	232.1	232.4	232.4
23	Automobile loans ¹⁴	80.6	80.4	80.7	80.7	81.0	81.5	81.9	82.3	82.2	82.3	82.4	82.3
24	All other consumer loans ¹⁵	134.1	140.9	141.9	143.5	144.7	146.2	148.6	149.8	149.5	149.9	150.0	150.1
25	All other loans and leases	281.3	287.5	290.3	296.6	300.0	299.9	302.0	301.8	302.8	300.8	299.4	303.7
26	Loans to nondepository financial institutions ¹⁶	60.8	61.5	63.5	66.4	68.1	66.9	67.0	66.2	66.5	65.4	64.6	67.8
27	All loans not elsewhere classified ¹⁷	220.5	226.0	226.7	230.2	231.9	233.0	235.0	235.6	236.3	235.4	234.8	235.9
28	LESS: Allowance for loan and lease losses	39.2	41.1	41.5	41.5	40.4	40.5	40.6	40.5	40.6	40.6	40.6	40.4

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)

November 9, 2018

Account	2017	2018	2018	2018	2018	2018	2018	2018	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	318.8	312.3	298.5	303.5	302.6	307.1	305.8	311.4	321.2	304.7	300.3	317.9
30	Total federal funds sold and reverse RPs ¹⁹	33.1	30.1	32.0	32.7	27.5	30.6	29.4	30.9	25.0	36.1	30.1	35.2
31	Loans to commercial banks ²⁰	1.0	1.0	1.1	1.0	0.8	0.7	0.7	0.9	0.8	0.8	0.9	0.9
32	Other assets including trading assets ²¹	311.3	325.0	327.7	329.8	331.0	330.7	333.2	337.6	336.9	338.2	336.9	340.3
33	TOTAL ASSETS	4,867.0	5,031.0	5,046.5	5,081.6	5,096.1	5,110.3	5,129.9	5,158.3	5,161.4	5,153.2	5,146.0	5,178.2
LIABILITIES													
34	Deposits	3,864.9	4,000.3	3,990.9	4,020.8	4,031.6	4,051.6	4,065.1	4,083.4	4,085.6	4,076.9	4,072.1	4,102.2
35	Large time deposits	424.2	438.1	445.8	449.6	454.4	460.3	466.7	471.9	470.3	471.6	471.9	474.5
36	Other deposits	3,440.7	3,562.2	3,545.1	3,571.2	3,577.2	3,591.3	3,598.4	3,611.5	3,615.3	3,605.4	3,600.2	3,627.8
37	Borrowings	326.1	343.7	359.5	358.2	356.8	346.2	344.1	349.0	349.7	350.0	347.6	348.4
38	Net due to related foreign offices	26.0	22.4	24.7	24.6	23.8	25.1	27.4	29.0	29.2	28.7	27.0	31.2
39	Other liabilities including trading liabilities ²²	64.4	64.5	65.9	66.2	67.5	68.8	70.6	72.9	73.7	72.6	73.4	72.7
40	TOTAL LIABILITIES	4,281.4	4,430.8	4,441.1	4,469.7	4,479.7	4,491.7	4,507.2	4,534.3	4,538.2	4,528.2	4,520.1	4,554.6
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	585.6	600.2	605.4	611.9	616.4	618.6	622.7	624.0	623.2	624.9	625.9	623.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.1	-8.9	-10.5	-9.6	-10.0	-10.5	-10.3	-12.4	-12.3	-12.3	-12.3	-12.7
43	U.S. Treasury and agency securities, MBS ²⁵	-1.8	-7.4	-8.6	-8.0	-9.1	-9.9	-9.9	-11.5	-11.4	-11.4	-11.4	-11.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	928.2	972.5	976.2	985.6	981.6	978.7	975.1	982.0	975.1	974.0	990.0	988.8
2 Securities in bank credit ²	215.3	255.0	257.2	262.8	255.4	255.2	254.6	263.9	257.6	256.0	271.9	272.4
3 Treasury and agency securities ³	114.5	148.8	151.4	156.7	151.8	153.8	153.3	157.8	154.9	153.1	161.5	162.4
4 Mortgage-backed securities (MBS) ⁴	12.7	34.6	31.3	32.7	28.6	25.4	22.4	23.2	22.1	23.5	24.1	23.9
5 Non-MBS ⁵	101.8	114.2	120.1	123.9	123.2	128.4	130.9	134.6	132.8	129.6	137.4	138.6
6 Other securities	100.9	106.3	105.7	106.2	103.6	101.4	101.3	106.1	102.8	102.9	110.3	110.0
7 Mortgage-backed securities (MBS) ⁶	1.5	1.4	1.4	1.4	1.3	1.2	1.2	1.2	1.2	1.1	1.3	1.4
8 Non-MBS ⁷	99.4	104.9	104.3	104.8	102.3	100.3	100.1	104.9	101.6	101.8	109.0	108.5
9 Loans and leases in bank credit ⁸	712.9	717.4	719.1	722.8	726.3	723.5	720.5	718.1	717.5	718.0	718.2	716.4
10 Commercial and industrial loans	380.7	383.7	379.5	384.5	388.0	385.4	381.9	383.1	382.0	384.7	384.3	381.8
11 Real estate loans	74.3	78.1	78.5	77.4	77.7	77.3	79.5	80.5	81.1	80.8	80.7	79.7
12 Residential real estate loans	1.1	0.9	0.8	1.1	1.1	1.2	1.4	1.6	1.7	1.6	1.6	1.5
13 Revolving home equity loans	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
14 Closed-end residential loans ⁹	0.7	0.6	0.5	0.8	0.8	0.8	1.1	1.3	1.3	1.3	1.3	1.1
15 Commercial real estate loans	73.2	77.2	77.7	76.3	76.6	76.2	78.0	78.9	79.5	79.2	79.1	78.2
16 Construction and land development loans ¹⁰	9.6	10.7	10.8	11.0	11.0	11.3	11.6	11.6	11.6	11.6	11.6	11.9
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	4.8	5.8	6.0	5.7	5.7	6.0	6.5	6.5	6.6	6.5	6.5	6.4
19 Secured by nonfarm nonresidential properties ¹³	58.7	60.6	60.8	59.4	59.8	58.7	59.9	60.7	61.3	61.0	60.8	59.8
20 Consumer loans	2.3	2.8	2.7	2.9	3.2	2.7	2.8	2.9	2.9	2.9	2.9	2.9
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	2.3	2.8	2.7	2.9	3.2	2.7	2.8	2.9	2.9	2.9	2.9	2.9
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	2.3	2.8	2.7	2.9	3.2	2.7	2.8	2.9	2.9	2.9	2.9	2.9
25 All other loans and leases	255.6	252.8	258.3	258.0	257.4	258.1	256.3	251.6	251.5	249.6	250.3	251.9
26 Loans to nondepository financial institutions ¹⁶	111.3	108.7	112.2	111.5	107.8	108.3	107.2	105.1	105.6	104.6	104.7	104.8
27 All loans not elsewhere classified ¹⁷	144.3	144.1	146.1	146.5	149.6	149.8	149.1	146.4	145.9	145.0	145.6	147.1
28 LESS: Allowance for loan and lease losses	1.2	1.4	1.7	1.6	1.5	1.6	1.7	1.6	1.7	1.7	1.7	1.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	957.1	837.1	837.2	840.3	810.2	729.5	722.5	702.8	710.2	692.0	685.7	705.2
30	Total federal funds sold and reverse RPs ¹⁹	291.9	334.2	350.1	356.9	361.2	353.1	368.2	345.5	360.7	336.7	343.5	330.8
31	Loans to commercial banks ²⁰	3.0	3.2	3.6	3.5	3.5	3.4	3.3	2.6	2.5	2.5	2.5	2.7
32	Other assets including trading assets ²¹	132.5	151.2	155.0	145.3	143.6	143.6	126.7	132.6	135.8	130.3	135.4	129.1
33	TOTAL ASSETS	2,311.4	2,296.7	2,320.4	2,330.0	2,298.6	2,206.7	2,194.1	2,163.8	2,182.7	2,133.7	2,155.5	2,155.1
LIABILITIES													
34	Deposits	1,060.7	1,016.2	1,014.9	1,019.0	1,024.2	996.9	987.8	1,000.6	1,010.6	1,001.7	997.2	995.7
35	Large time deposits	734.8	717.8	710.4	715.6	722.6	710.6	710.8	711.1	717.3	715.8	703.4	707.3
36	Other deposits	325.8	298.4	304.5	303.3	301.6	286.3	276.9	289.5	293.3	286.0	293.8	288.4
37	Borrowings	932.4	911.6	919.4	922.0	902.6	852.2	865.9	851.8	855.0	843.6	845.0	846.6
38	Net due to related foreign offices	198.3	244.7	244.5	274.3	259.8	228.1	206.3	178.9	177.9	164.7	176.9	185.2
39	Other liabilities including trading liabilities ²²	121.9	138.7	139.9	130.3	129.7	134.7	124.2	133.5	135.1	125.0	141.1	132.7
40	TOTAL LIABILITIES	2,313.3	2,311.1	2,318.7	2,345.5	2,316.4	2,211.9	2,184.1	2,164.9	2,178.7	2,135.1	2,160.2	2,160.1
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	-1.9	-14.4	1.7	-15.5	-17.8	-5.2	10.0	-1.1	4.0	-1.4	-4.7	-4.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.5	-0.8	-1.0	-0.8	-0.7	-0.7	-0.9	-1.2	-1.2	-1.2	-1.1	-1.2
43	U.S. Treasury and agency securities, MBS ²⁵	0.5	-0.8	-1.0	-0.8	-0.7	-0.7	-0.9	-1.2	-1.2	-1.2	-1.1	-1.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	926.1	971.1	974.1	985.3	984.5	975.9	972.6	980.6	976.6	974.2	984.8	987.3
2 Securities in bank credit ²	212.6	250.1	256.0	262.5	258.1	255.1	254.1	262.5	256.9	254.3	269.4	272.2
3 Treasury and agency securities ³	112.4	144.9	152.1	157.2	154.2	154.0	152.8	156.2	153.6	151.3	159.3	162.1
4 Mortgage-backed securities (MBS) ⁴	11.9	32.6	32.4	34.4	30.6	26.0	23.7	22.9	22.2	22.8	23.2	23.6
5 Non-MBS ⁵	100.5	112.3	119.7	122.8	123.7	128.1	129.1	133.3	131.4	128.5	136.1	138.5
6 Other securities	100.2	105.2	103.9	105.3	103.8	101.0	101.3	106.3	103.3	103.0	110.1	110.1
7 Mortgage-backed securities (MBS) ⁶	1.6	1.4	1.4	1.4	1.4	1.3	1.4	1.3	1.3	1.3	1.3	1.3
8 Non-MBS ⁷	98.6	103.9	102.5	103.9	102.5	99.7	99.9	104.9	102.0	101.7	108.7	108.8
9 Loans and leases in bank credit ⁸	713.5	720.9	718.2	722.8	726.5	720.9	718.5	718.1	719.6	719.8	715.4	715.1
10 Commercial and industrial loans	380.6	384.4	379.1	384.1	386.9	383.3	380.5	382.8	382.7	385.6	382.3	380.9
11 Real estate loans	73.4	78.2	78.7	77.6	77.7	77.9	79.1	79.5	79.9	79.7	79.6	79.3
12 Residential real estate loans	1.1	0.9	0.8	1.2	1.1	1.1	1.5	1.6	1.6	1.6	1.6	1.6
13 Revolving home equity loans	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
14 Closed-end residential loans ⁹	0.7	0.6	0.5	0.8	0.7	0.7	1.2	1.3	1.3	1.3	1.3	1.3
15 Commercial real estate loans	72.4	77.2	77.8	76.4	76.6	76.8	77.6	77.9	78.2	78.1	78.0	77.6
16 Construction and land development loans ¹⁰	9.5	11.0	11.2	11.0	11.0	11.1	11.3	11.5	11.4	11.4	11.4	11.8
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	4.9	5.8	6.0	5.9	5.7	6.0	6.5	6.6	6.5	6.6	6.6	6.5
19 Secured by nonfarm nonresidential properties ¹³	57.9	60.3	60.6	59.3	59.8	59.6	59.6	59.8	60.3	60.1	59.8	59.3
20 Consumer loans	2.4	2.5	2.7	2.9	3.2	2.9	2.9	3.0	3.0	3.1	3.1	3.0
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	2.7	2.9	3.2	2.9	2.9	3.0	3.0	3.1	3.1	3.0
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	2.7	2.9	3.2	2.9	2.9	3.0	3.0	3.1	3.1	3.0
25 All other loans and leases	257.1	255.9	257.8	258.3	258.6	256.8	256.0	252.7	254.0	251.5	250.5	251.9
26 Loans to nondepository financial institutions ¹⁶	113.7	110.8	111.5	109.6	107.3	107.4	108.3	107.4	108.2	107.0	106.5	107.0
27 All loans not elsewhere classified ¹⁷	143.4	145.1	146.3	148.7	151.4	149.4	147.7	145.4	145.8	144.5	143.9	144.9
28 LESS: Allowance for loan and lease losses	1.3	1.3	1.6	1.7	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

November 9, 2018

Account	2017 Oct	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	965.5	834.4	851.0	829.5	814.7	764.3	715.1	707.6	712.7	685.5	730.2	714.5
30	Total federal funds sold and reverse RPs ¹⁹	290.3	332.6	354.2	347.8	352.3	359.7	367.0	344.4	359.7	339.3	341.4	330.8
31	Loans to commercial banks ²⁰	3.0	3.2	3.7	3.7	3.4	3.2	3.3	2.7	2.7	2.7	2.5	2.6
32	Other assets including trading assets ²¹	130.5	149.1	157.1	146.0	139.9	144.1	130.2	130.9	136.4	128.6	131.9	127.7
33	TOTAL ASSETS	2,314.2	2,289.0	2,338.5	2,310.6	2,293.1	2,245.7	2,186.5	2,164.4	2,186.3	2,128.5	2,189.0	2,161.4
LIABILITIES													
34	Deposits	1,051.2	1,019.5	1,025.8	1,018.0	1,024.8	1,007.6	990.5	990.6	1,001.6	987.2	989.2	988.3
35	Large time deposits	727.8	726.2	725.1	721.9	720.0	713.1	708.5	703.3	708.8	704.9	698.5	699.8
36	Other deposits	323.4	293.3	300.7	296.1	304.8	294.5	282.0	287.3	292.8	282.4	290.6	288.5
37	Borrowings	915.8	898.4	922.3	905.7	886.2	856.3	856.8	832.0	842.1	823.5	835.8	823.8
38	Net due to related foreign offices	223.3	229.0	242.1	255.2	253.2	239.9	204.4	203.3	198.9	188.3	219.9	212.6
39	Other liabilities including trading liabilities ²²	119.5	138.7	145.1	128.9	126.0	133.8	126.7	131.7	136.9	122.7	137.5	130.0
40	TOTAL LIABILITIES	2,309.8	2,285.6	2,335.3	2,307.8	2,290.2	2,237.5	2,178.3	2,157.6	2,179.6	2,121.8	2,182.3	2,154.7
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	4.4	3.4	3.2	2.8	2.9	8.2	8.2	6.8	6.7	6.7	6.7	6.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.5	-0.8	-1.0	-0.8	-0.7	-0.7	-0.9	-1.2	-1.2	-1.2	-1.1	-1.2
43	U.S. Treasury and agency securities, MBS ²⁵	0.5	-0.8	-1.0	-0.8	-0.7	-0.7	-0.9	-1.2	-1.2	-1.2	-1.1	-1.2

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, 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).