
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
January 11, 2019

Notes on the Data (billions of dollars)

Domestically chartered commercial banks acquired \$35.5 billion in assets and liabilities of nonbank institutions in the week ending January 2, 2019. The major asset items affected were: Treasury and agency securities, mortgage-backed securities (MBS), \$10.5; other securities, mortgage-backed securities (MBS), \$0.8; commercial and industrial loans, \$5.8; real estate loans, revolving home equity loans, \$3.5; real estate loans, residential real estate loans, closed-end residential loans, \$2.5; real estate loans, commercial real estate loans, construction and land development loans, \$1.3; real estate loans, commercial real estate loans, secured by nonfarm nonresidential properties, \$2.8; consumer loans, other consumer loans, automobile loans, \$0.7; consumer loans, other consumer loans, all other consumer loans, \$1.9; cash assets, \$3.0; and other asset items, \$2.7. The major liability items affected were: deposits, large time deposits, \$3.3; deposits, other deposits, \$27.5; and other liability items, \$0.7. The residual (assets less liabilities) increased \$4.0.

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
January 11, 2019

Account	2014	2015	2016	2017	2018	2017 Q3	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2018 Sep	2018 Oct	2018 Nov	2018 Dec
ASSETS															
1 Bank credit	6.5	7.4	6.9	2.9	3.5	3.1	3.1	1.9	2.9	4.2	4.8	2.7	4.2	5.7	11.4
2 Securities in bank credit ²	6.8	6.1	8.0	1.8	0.9	0.5	1.4	-2.5	-2.4	4.1	4.3	-1.2	2.0	7.9	18.2
3 Treasury and agency securities ³	11.2	9.0	10.1	2.7	3.7	2.2	3.0	-2.3	2.5	6.1	8.4	1.4	3.4	13.8	31.8
6 Other securities	-2.3	-0.5	2.6	-0.8	-7.1	-4.0	-2.9	-3.0	-16.2	-1.7	-8.0	-8.8	-2.2	-9.7	-23.8
9 Loans and leases in bank credit ⁸	6.4	8.0	6.5	3.3	4.4	4.1	3.7	3.5	4.8	4.2	4.9	4.1	5.0	5.0	8.9
10 Commercial and industrial loans	12.0	10.5	6.3	0.9	6.8	2.7	1.8	2.6	7.5	6.0	10.3	3.0	10.4	16.8	20.5
11 Real estate loans	2.5	5.4	6.5	3.7	3.4	3.9	3.4	3.6	3.4	3.4	2.8	5.6	3.3	0.2	1.8
12 Residential real estate loans	-0.7	1.3	3.2	1.5	2.0	2.7	2.8	2.5	1.9	2.6	1.0	4.8	0.3	-2.1	1.3
13 Revolving home equity loans	-4.0	-4.2	-6.2	-7.5	-8.3	-7.0	-8.0	-8.0	-9.6	-9.0	-7.8	-8.3	-6.7	-8.4	-7.8
14 Closed-end residential loans ⁹	0.4	2.9	5.8	3.6	4.2	5.0	5.1	4.8	4.3	4.8	2.7	7.2	1.7	-1.0	3.1
15 Commercial real estate loans	6.8	10.7	10.4	6.1	4.8	5.1	4.0	4.8	5.1	4.4	4.7	6.4	6.4	2.6	2.2
20 Consumer loans	4.6	6.2	7.0	4.2	4.0	4.4	5.8	4.1	4.0	3.5	4.0	3.8	6.1	3.5	0.0
21 Credit cards and other revolving plans	2.7	5.8	6.4	5.0	4.1	5.8	6.8	4.7	4.0	3.8	3.6	3.0	6.2	3.0	-2.5
22 Other consumer loans	6.9	6.6	7.7	3.1	3.8	2.8	4.6	3.5	3.9	3.1	4.6	4.7	6.1	4.0	2.6
25 All other loans and leases	14.8	15.0	6.1	5.3	4.6	6.7	5.6	3.8	6.1	4.3	4.0	1.4	0.5	2.5	22.6
28 LESS: Allowance for loan and lease losses	-12.4	-3.7	2.7	0.5	-0.7	0.7	3.6	0.4	1.4	-2.2	-2.5	0.0	-2.2	-7.6	1.1
29 Cash assets ¹⁸	12.3	-7.8	-14.2	7.7	-19.2	12.1	5.7	-19.5	-26.6	-18.9	-18.2	-2.4	-9.2	-38.3	-17.0
30 Total federal funds sold and reverse RPs ¹⁹	6.5	-0.3	2.4	9.3	36.5	21.5	21.7	29.2	23.6	16.2	61.7	9.2	38.1	102.2	158.3
31 Loans to commercial banks ²⁰	-17.6	10.7	18.4	-3.0	10.7	-9.0	0.0	12.2	44.4	5.3	-18.4	16.0	-47.4	-74.0	122.6
32 Other assets including trading assets ²¹	2.3	-1.7	2.0	1.4	0.2	4.5	6.9	3.5	4.4	-5.6	-1.5	-7.0	19.8	-19.9	-12.0
33 TOTAL ASSETS	7.3	3.6	2.8	3.6	0.8	5.0	4.3	-0.4	-0.5	0.7	3.2	1.5	5.0	1.4	11.5
LIABILITIES															
34 Deposits	6.4	4.9	4.4	4.6	2.7	4.4	3.6	1.3	2.7	3.4	3.5	3.1	4.9	-0.5	10.5
35 Large time deposits	5.7	0.4	-11.1	7.0	4.6	8.0	3.0	-2.8	3.2	7.1	10.9	24.4	17.1	-4.3	12.8
36 Other deposits	6.5	5.8	7.2	4.2	2.4	3.8	3.7	1.9	2.6	2.8	2.3	-0.1	3.0	0.1	10.1
37 Borrowings	15.1	6.4	4.3	3.3	-5.6	15.0	-2.4	-1.0	-7.6	-9.6	-4.7	-8.0	7.2	-8.5	-16.5
39 Other liabilities including trading liabilities ²²	3.4	-5.7	-0.6	-8.8	5.5	-3.0	-10.2	14.2	3.1	-1.5	5.8	3.0	33.9	-18.5	-34.9
40 TOTAL LIABILITIES	7.6	3.2	2.7	3.6	0.7	5.2	3.5	-0.3	0.0	0.6	2.3	0.9	4.3	0.0	9.4

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

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	12,548.2	12,753.6	12,797.6	12,817.2	12,845.9	12,891.4	12,953.2	13,080.7	13,048.9	13,074.0	13,119.5	13,154.3
2	Securities in bank credit ²	3,436.9	3,410.0	3,420.3	3,422.5	3,419.0	3,424.9	3,447.5	3,501.5	3,486.0	3,508.9	3,515.5	3,528.3
3	Treasury and agency securities ³	2,527.7	2,546.0	2,556.9	2,562.4	2,565.3	2,572.6	2,602.1	2,672.8	2,657.8	2,681.1	2,689.5	2,700.2
4	Mortgage-backed securities (MBS) ⁴	1,819.1	1,822.7	1,826.7	1,826.6	1,824.6	1,824.4	1,839.7	1,878.3	1,869.4	1,883.2	1,884.9	1,895.7
5	Non-MBS ⁵	708.6	723.4	730.1	735.7	740.7	748.2	762.4	794.6	788.5	797.9	804.6	804.4
6	Other securities	909.2	864.0	863.5	860.2	853.8	852.3	845.4	828.7	828.2	827.8	825.9	828.2
7	Mortgage-backed securities (MBS) ⁶	81.4	77.0	75.7	74.4	73.7	73.5	73.4	72.6	72.8	72.6	72.0	73.2
8	Non-MBS ⁷	827.8	787.1	787.7	785.8	780.1	778.8	772.0	756.1	755.4	755.2	754.0	755.0
9	Loans and leases in bank credit ⁸	9,111.3	9,343.6	9,377.3	9,394.7	9,426.9	9,466.5	9,505.7	9,579.2	9,562.8	9,565.1	9,604.0	9,625.9
10	Commercial and industrial loans	2,112.5	2,202.8	2,220.1	2,220.8	2,226.4	2,245.7	2,277.0	2,316.9	2,308.0	2,305.6	2,332.2	2,343.8
11	Real estate loans	4,289.6	4,352.2	4,363.3	4,371.6	4,391.9	4,404.3	4,405.0	4,413.3	4,417.2	4,415.6	4,408.9	4,421.8
12	Residential real estate loans	2,202.1	2,209.5	2,214.9	2,217.4	2,226.2	2,226.8	2,222.9	2,226.4	2,231.9	2,226.7	2,221.7	2,230.2
13	Revolving home equity loans	381.2	362.6	359.9	357.2	354.8	352.8	350.4	348.7	348.8	348.4	347.2	350.4
14	Closed-end residential loans ⁹	1,820.8	1,847.0	1,855.0	1,860.1	1,871.4	1,874.0	1,872.4	1,877.7	1,883.1	1,878.2	1,874.5	1,879.8
15	Commercial real estate loans	2,087.6	2,142.7	2,148.4	2,154.2	2,165.7	2,177.5	2,182.1	2,186.9	2,185.3	2,188.9	2,187.2	2,191.6
16	Construction and land development loans ¹⁰	324.5	334.7	335.6	337.0	338.2	339.5	341.0	341.5	341.5	341.5	341.2	341.6
17	Secured by farmland ¹¹	98.2	100.4	100.4	100.9	101.3	101.7	101.7	101.9	101.7	101.9	102.0	102.0
18	Secured by multifamily properties ¹²	331.5	343.9	346.1	348.7	351.6	355.5	356.5	354.8	355.4	355.6	354.5	353.9
19	Secured by nonfarm nonresidential properties ¹³	1,333.4	1,363.7	1,366.4	1,367.7	1,374.6	1,380.7	1,382.8	1,388.6	1,386.6	1,389.9	1,389.6	1,394.0
20	Consumer loans	1,425.7	1,470.0	1,473.5	1,477.6	1,482.3	1,489.9	1,494.2	1,494.5	1,495.3	1,492.8	1,494.8	1,495.2
21	Credit cards and other revolving plans	762.3	793.0	794.6	797.3	799.3	803.4	805.4	803.7	806.0	802.0	804.0	801.1
22	Other consumer loans	663.5	677.0	678.9	680.3	683.0	686.5	688.8	690.8	689.3	690.8	690.8	694.1
23	Automobile loans ¹⁴	419.9	421.8	421.6	421.8	422.2	422.6	423.0	423.5	422.8	423.6	423.5	424.7
24	All other consumer loans ¹⁵	243.6	255.2	257.2	258.5	260.8	263.9	265.8	267.3	266.5	267.2	267.2	269.5
25	All other loans and leases	1,283.5	1,318.5	1,320.4	1,324.7	1,326.2	1,326.7	1,329.5	1,354.6	1,342.3	1,351.0	1,368.1	1,365.2
26	Loans to nondepository financial institutions ¹⁶	442.4	465.8	467.4	474.2	477.6	482.7	482.4	493.0	490.0	495.6	495.6	498.1
27	All loans not elsewhere classified ¹⁷	841.1	852.8	853.0	850.5	848.7	844.1	847.1	861.5	852.3	855.5	872.5	867.1
28	LESS: Allowance for loan and lease losses	110.0	111.4	110.8	110.6	110.6	110.4	109.8	109.8	109.5	109.7	109.8	110.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,461.8	2,177.6	2,132.8	2,062.4	2,058.3	2,042.5	1,977.4	1,950.0	1,935.8	1,919.4	2,000.1	1,978.1
30	Total federal funds sold and reverse RPs ¹⁹	459.5	521.3	521.8	534.1	538.2	555.3	602.6	682.1	664.2	674.8	701.4	687.2
31	Loans to commercial banks ²⁰	13.1	15.6	15.2	15.0	15.2	14.6	13.7	15.1	13.4	16.2	16.3	15.8
32	Other assets including trading assets ²¹	1,422.7	1,444.9	1,437.2	1,429.4	1,421.0	1,444.4	1,420.5	1,406.7	1,413.9	1,397.8	1,392.6	1,412.2
33	TOTAL ASSETS	16,795.2	16,801.7	16,793.8	16,747.5	16,767.9	16,837.9	16,857.6	17,024.9	16,966.6	16,972.6	17,120.0	17,137.1
LIABILITIES													
34	Deposits	11,985.6	12,192.1	12,227.1	12,236.2	12,267.9	12,317.9	12,312.7	12,425.0	12,354.7	12,415.4	12,491.6	12,452.8
35	Large time deposits	1,605.4	1,623.9	1,638.6	1,629.4	1,662.4	1,686.0	1,679.9	1,698.3	1,691.3	1,691.3	1,712.1	1,704.4
36	Other deposits	10,380.2	10,568.2	10,588.5	10,606.9	10,605.5	10,631.9	10,632.8	10,726.6	10,663.4	10,724.1	10,779.5	10,748.4
37	Borrowings	2,099.1	2,043.8	2,013.7	1,988.9	1,975.6	1,987.5	1,973.4	1,946.4	1,936.7	1,934.0	1,962.2	1,980.1
38	Net due to related foreign offices	257.4	149.9	126.4	94.2	85.0	59.8	88.2	143.0	144.7	129.2	169.6	169.9
39	Other liabilities including trading liabilities ²²	565.6	589.4	587.8	596.6	598.1	615.0	605.5	588.0	590.5	573.4	582.5	604.9
40	TOTAL LIABILITIES	14,907.7	14,975.2	14,955.0	14,916.0	14,926.6	14,980.2	14,979.8	15,102.4	15,026.6	15,051.9	15,205.9	15,207.7
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,887.5	1,826.5	1,838.8	1,831.6	1,841.2	1,857.8	1,877.8	1,922.5	1,940.0	1,920.6	1,914.1	1,929.4
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-6.1	-36.2	-35.0	-34.7	-40.9	-49.2	-47.8	-35.4	-39.1	-33.8	-34.6	-27.9
43	U.S. Treasury and agency securities, MBS ²⁵	-8.5	-31.9	-30.9	-30.5	-34.7	-41.3	-40.7	-28.3	-31.2	-26.9	-27.6	-21.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	12,605.4	12,751.4	12,786.8	12,801.6	12,836.4	12,899.9	12,988.6	13,141.3	13,074.6	13,133.5	13,207.0	13,242.4
2	Securities in bank credit ²	3,447.1	3,401.7	3,408.1	3,416.6	3,412.8	3,427.0	3,467.3	3,510.7	3,495.8	3,515.1	3,520.3	3,538.2
3	Treasury and agency securities ³	2,535.3	2,541.0	2,547.7	2,556.7	2,557.8	2,571.8	2,617.9	2,678.8	2,662.5	2,684.6	2,691.6	2,708.8
4	Mortgage-backed securities (MBS) ⁴	1,822.3	1,822.9	1,825.6	1,827.8	1,824.8	1,826.5	1,850.3	1,881.5	1,869.7	1,885.9	1,883.3	1,902.8
5	Non-MBS ⁵	713.0	718.1	722.1	728.9	733.0	745.4	767.6	797.3	792.8	798.7	808.3	806.0
6	Other securities	911.8	860.7	860.4	859.9	855.0	855.2	849.4	831.9	833.3	830.5	828.7	829.4
7	Mortgage-backed securities (MBS) ⁶	81.3	77.4	76.0	74.3	73.7	73.5	73.3	72.4	72.6	72.4	72.0	73.0
8	Non-MBS ⁷	830.5	783.3	784.4	785.6	781.3	781.7	776.1	759.4	760.7	758.1	756.7	756.4
9	Loans and leases in bank credit ⁸	9,158.3	9,349.6	9,378.7	9,385.0	9,423.6	9,472.9	9,521.4	9,630.7	9,578.8	9,618.4	9,686.7	9,704.2
10	Commercial and industrial loans	2,110.7	2,211.8	2,215.1	2,208.3	2,215.0	2,242.5	2,276.2	2,316.3	2,291.1	2,309.8	2,345.4	2,351.0
11	Real estate loans	4,295.0	4,354.5	4,371.8	4,378.7	4,396.5	4,410.6	4,412.3	4,419.2	4,422.7	4,417.7	4,414.6	4,429.3
12	Residential real estate loans	2,206.8	2,208.8	2,219.5	2,224.9	2,231.7	2,234.3	2,231.0	2,232.2	2,238.2	2,227.9	2,225.9	2,237.2
13	Revolving home equity loans	382.7	362.2	359.5	356.7	354.9	353.5	351.3	350.2	350.2	350.0	349.1	351.9
14	Closed-end residential loans ⁹	1,824.1	1,846.6	1,860.0	1,868.2	1,876.8	1,880.9	1,879.7	1,882.0	1,888.1	1,877.9	1,876.9	1,885.3
15	Commercial real estate loans	2,088.2	2,145.7	2,152.2	2,153.8	2,164.9	2,176.3	2,181.3	2,187.0	2,184.4	2,189.8	2,188.6	2,192.1
16	Construction and land development loans ¹⁰	324.1	335.2	335.1	336.9	339.1	339.2	341.3	340.9	341.8	341.1	340.0	339.6
17	Secured by farmland ¹¹	98.3	100.5	100.7	101.2	101.6	101.9	101.7	102.0	101.7	102.0	102.1	102.3
18	Secured by multifamily properties ¹²	332.6	344.3	346.6	348.2	351.2	355.0	356.5	356.0	356.0	357.1	356.7	355.1
19	Secured by nonfarm nonresidential properties ¹³	1,333.3	1,365.6	1,369.8	1,367.6	1,372.9	1,380.1	1,381.8	1,388.0	1,384.9	1,389.6	1,389.8	1,395.1
20	Consumer loans	1,456.1	1,462.9	1,466.7	1,475.7	1,484.0	1,490.1	1,502.3	1,527.2	1,520.9	1,525.4	1,537.0	1,535.3
21	Credit cards and other revolving plans	791.0	787.7	789.1	795.2	798.3	800.1	810.9	834.5	829.1	832.5	844.5	840.0
22	Other consumer loans	665.2	675.2	677.6	680.6	685.8	690.1	691.4	692.7	691.8	692.9	692.5	695.2
23	Automobile loans ¹⁴	420.8	420.9	421.2	422.2	423.3	423.9	423.9	424.5	424.1	424.6	424.5	425.3
24	All other consumer loans ¹⁵	244.3	254.3	256.4	258.3	262.5	266.2	267.5	268.2	267.7	268.3	268.0	269.9
25	All other loans and leases	1,296.5	1,320.5	1,325.2	1,322.3	1,328.0	1,329.6	1,330.6	1,368.0	1,344.1	1,365.5	1,389.7	1,388.6
26	Loans to nondepository financial institutions ¹⁶	450.3	464.7	470.0	473.6	480.5	487.8	487.7	500.9	494.4	503.3	505.7	507.6
27	All loans not elsewhere classified ¹⁷	846.2	855.8	855.2	848.7	847.4	841.8	843.0	867.1	849.8	862.2	884.0	880.9
28	LESS: Allowance for loan and lease losses	110.3	111.5	110.6	110.5	110.7	110.4	110.1	110.2	110.4	110.3	109.7	110.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,407.2	2,151.7	2,136.6	2,095.4	2,051.2	2,020.9	1,993.5	1,913.0	1,968.6	1,876.4	1,908.1	1,874.3
30	Total federal funds sold and reverse RPs ¹⁹	469.4	511.9	508.4	543.2	544.1	561.2	617.5	696.6	678.5	694.5	702.5	702.1
31	Loans to commercial banks ²⁰	13.1	16.0	15.3	15.2	15.2	14.5	13.4	15.1	13.2	16.0	16.3	16.5
32	Other assets including trading assets ²¹	1,419.7	1,445.1	1,430.3	1,428.4	1,425.9	1,447.0	1,427.1	1,404.7	1,428.8	1,397.8	1,380.1	1,399.7
33	TOTAL ASSETS	16,804.5	16,764.5	16,766.9	16,773.3	16,762.1	16,833.2	16,930.0	17,060.6	17,053.3	17,007.9	17,104.4	17,124.8
LIABILITIES													
34	Deposits	12,075.1	12,147.8	12,194.3	12,218.9	12,244.1	12,296.6	12,339.4	12,519.8	12,457.9	12,496.5	12,577.7	12,594.0
35	Large time deposits	1,589.8	1,632.7	1,643.5	1,633.6	1,652.9	1,675.6	1,669.1	1,683.5	1,677.7	1,674.4	1,693.8	1,688.7
36	Other deposits	10,485.3	10,515.1	10,550.8	10,585.3	10,591.2	10,621.0	10,670.3	10,836.3	10,780.2	10,822.1	10,884.0	10,905.3
37	Borrowings	2,086.0	2,047.4	2,010.8	1,964.9	1,950.8	1,961.1	1,974.3	1,939.7	1,941.3	1,935.7	1,947.3	1,949.8
38	Net due to related foreign offices	228.0	138.6	128.7	117.7	87.3	75.7	108.2	120.5	147.4	112.1	121.2	98.3
39	Other liabilities including trading liabilities ²²	566.2	584.3	578.1	598.7	606.9	624.4	618.2	589.8	609.8	570.8	573.3	595.1
40	TOTAL LIABILITIES	14,955.3	14,918.1	14,911.9	14,900.2	14,889.0	14,957.8	15,040.1	15,169.8	15,156.3	15,115.1	15,219.5	15,237.3
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,849.2	1,846.4	1,855.0	1,873.1	1,873.1	1,875.4	1,889.9	1,890.8	1,897.0	1,892.8	1,884.9	1,887.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-6.1	-36.2	-35.0	-34.7	-40.9	-49.2	-47.8	-35.4	-39.1	-33.8	-34.6	-27.9
43	U.S. Treasury and agency securities, MBS ²⁵	-8.5	-31.9	-30.9	-30.5	-34.7	-41.3	-40.7	-28.3	-31.2	-26.9	-27.6	-21.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	11,579.1	11,769.4	11,815.7	11,840.0	11,865.8	11,905.4	11,950.0	12,053.1	12,031.2	12,046.4	12,081.0	12,114.5
2	Securities in bank credit ²	3,181.6	3,148.2	3,165.6	3,169.8	3,164.4	3,163.3	3,178.3	3,226.9	3,215.4	3,232.4	3,236.6	3,254.8
3	Treasury and agency securities ³	2,379.1	2,390.4	2,405.4	2,410.5	2,413.0	2,416.6	2,436.6	2,497.9	2,487.6	2,504.4	2,509.6	2,525.4
4	Mortgage-backed securities (MBS) ⁴	1,782.6	1,791.4	1,799.3	1,802.2	1,802.3	1,801.4	1,815.8	1,848.3	1,843.0	1,849.4	1,852.6	1,864.8
5	Non-MBS ⁵	596.5	599.1	606.2	608.3	610.7	615.2	620.9	649.6	644.6	655.0	657.0	660.6
6	Other securities	802.5	757.8	760.1	759.3	751.4	746.8	741.7	729.0	727.8	728.1	727.0	729.5
7	Mortgage-backed securities (MBS) ⁶	79.9	75.5	74.4	73.1	72.5	72.2	71.7	70.7	71.0	70.7	70.1	71.2
8	Non-MBS ⁷	722.5	682.2	685.7	686.2	678.9	674.6	670.0	658.3	656.9	657.3	656.8	658.2
9	Loans and leases in bank credit ⁸	8,397.5	8,621.2	8,650.1	8,670.2	8,701.4	8,742.0	8,771.7	8,826.2	8,815.8	8,814.0	8,844.4	8,859.7
10	Commercial and industrial loans	1,736.8	1,818.6	1,831.7	1,835.1	1,841.4	1,859.8	1,885.6	1,916.6	1,908.2	1,908.0	1,929.9	1,937.3
11	Real estate loans	4,214.4	4,274.3	4,285.4	4,293.8	4,312.3	4,323.6	4,324.9	4,329.9	4,333.9	4,331.4	4,325.3	4,338.2
12	Residential real estate loans	2,201.0	2,208.4	2,213.8	2,216.4	2,225.0	2,225.4	2,221.7	2,225.2	2,230.7	2,225.4	2,220.5	2,228.8
13	Revolving home equity loans	380.8	362.2	359.6	356.9	354.5	352.5	350.1	348.3	348.4	348.0	346.8	350.0
14	Closed-end residential loans ⁹	1,820.2	1,846.2	1,854.2	1,859.4	1,870.5	1,873.0	1,871.5	1,876.9	1,882.3	1,877.3	1,873.7	1,878.9
15	Commercial real estate loans	2,013.4	2,065.9	2,071.6	2,077.5	2,087.3	2,098.2	2,103.2	2,104.8	2,103.1	2,106.1	2,104.8	2,109.4
16	Construction and land development loans ¹⁰	314.6	323.6	324.5	325.8	326.8	328.0	328.8	328.8	328.7	328.7	328.7	328.8
17	Secured by farmland ¹¹	98.1	100.3	100.4	100.8	101.2	101.6	101.7	101.8	101.7	101.8	101.9	101.9
18	Secured by multifamily properties ¹²	326.4	338.2	340.3	342.8	345.5	349.2	350.1	348.3	349.0	349.0	348.0	347.3
19	Secured by nonfarm nonresidential properties ¹³	1,274.3	1,303.9	1,306.5	1,308.2	1,313.9	1,319.4	1,322.6	1,325.9	1,323.7	1,326.6	1,326.3	1,331.3
20	Consumer loans	1,423.2	1,467.1	1,470.4	1,474.9	1,479.5	1,486.9	1,491.1	1,491.5	1,492.3	1,489.7	1,491.8	1,492.3
21	Credit cards and other revolving plans	762.3	793.0	794.6	797.3	799.3	803.4	805.4	803.7	806.0	802.0	804.0	801.1
22	Other consumer loans	661.0	674.2	675.8	677.6	680.2	683.5	685.7	687.7	686.3	687.7	687.8	691.2
23	Automobile loans ¹⁴	419.9	421.8	421.6	421.8	422.2	422.6	423.0	423.5	422.8	423.6	423.5	424.7
24	All other consumer loans ¹⁵	241.1	252.4	254.2	255.8	258.0	260.9	262.7	264.2	263.5	264.1	264.2	266.5
25	All other loans and leases	1,023.0	1,061.1	1,062.6	1,066.4	1,068.2	1,071.7	1,070.1	1,088.2	1,081.4	1,084.8	1,097.5	1,091.9
26	Loans to nondepository financial institutions ¹⁶	329.9	354.4	358.8	365.5	369.6	375.2	375.5	382.8	382.2	384.0	384.1	384.9
27	All loans not elsewhere classified ¹⁷	693.1	706.7	703.9	700.9	698.6	696.5	694.6	705.4	699.2	700.8	713.3	707.0
28	LESS: Allowance for loan and lease losses	108.8	109.8	109.4	109.0	109.0	108.7	108.5	108.6	108.4	108.5	108.7	109.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,451.8	1,343.6	1,331.4	1,320.4	1,315.0	1,311.9	1,246.4	1,187.7	1,130.3	1,171.6	1,217.9	1,182.4
30	Total federal funds sold and reverse RPs ¹⁹	143.1	164.9	159.1	182.0	176.8	219.6	260.6	321.6	309.4	323.4	332.0	322.2
31	Loans to commercial banks ²⁰	9.8	12.1	11.8	11.6	11.7	11.7	11.7	13.1	11.7	14.2	14.0	13.5
32	Other assets including trading assets ²¹	1,266.7	1,300.6	1,294.9	1,284.9	1,294.2	1,312.1	1,285.3	1,277.2	1,283.7	1,274.3	1,261.2	1,288.4
33	TOTAL ASSETS	14,341.6	14,480.8	14,503.4	14,529.9	14,554.5	14,652.0	14,645.5	14,744.0	14,658.0	14,721.4	14,797.4	14,811.8
LIABILITIES													
34	Deposits	10,942.3	11,177.4	11,205.7	11,234.8	11,268.8	11,308.2	11,309.4	11,428.5	11,335.9	11,423.6	11,493.1	11,466.7
35	Large time deposits	882.6	909.7	918.1	918.5	946.8	971.9	972.0	990.1	979.2	986.2	1,003.9	993.8
36	Other deposits	10,059.6	10,267.7	10,287.6	10,316.2	10,322.0	10,336.3	10,337.5	10,438.3	10,356.7	10,437.4	10,489.2	10,472.9
37	Borrowings	1,123.7	1,128.9	1,122.9	1,121.2	1,112.0	1,135.5	1,119.9	1,100.8	1,092.0	1,090.6	1,113.1	1,120.1
38	Net due to related foreign offices	8.9	-121.4	-134.4	-133.7	-129.6	-135.9	-125.8	-120.5	-130.3	-109.8	-118.0	-135.8
39	Other liabilities including trading liabilities ²²	433.9	458.8	457.2	463.7	471.8	483.4	467.5	463.2	466.4	452.7	458.9	480.6
40	TOTAL LIABILITIES	12,508.8	12,643.7	12,651.4	12,686.1	12,723.1	12,791.2	12,771.1	12,872.1	12,764.0	12,857.2	12,947.1	12,931.6
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,832.8	1,837.1	1,852.1	1,843.8	1,831.4	1,860.8	1,874.4	1,872.0	1,894.0	1,864.3	1,850.3	1,880.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-6.5	-35.4	-34.3	-34.0	-40.0	-48.0	-46.7	-34.9	-38.4	-33.4	-34.2	-27.8
43	U.S. Treasury and agency securities, MBS ²⁵	-8.9	-31.1	-30.2	-29.9	-33.8	-40.1	-39.6	-27.8	-30.6	-26.6	-27.2	-21.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	11,636.5	11,766.9	11,802.8	11,825.3	11,861.0	11,913.6	11,981.4	12,114.6	12,059.1	12,107.3	12,168.6	12,203.1
2	Securities in bank credit ²	3,191.1	3,140.5	3,151.3	3,162.5	3,159.5	3,165.4	3,194.7	3,235.6	3,222.8	3,239.6	3,242.0	3,265.1
3	Treasury and agency securities ³	2,387.0	2,385.1	2,394.9	2,403.8	2,406.0	2,416.6	2,450.3	2,504.7	2,491.2	2,509.8	2,513.3	2,535.9
4	Mortgage-backed securities (MBS) ⁴	1,787.5	1,789.8	1,796.3	1,802.6	1,801.6	1,803.9	1,826.3	1,853.5	1,846.1	1,854.7	1,853.1	1,873.0
5	Non-MBS ⁵	599.5	595.3	598.6	601.2	604.5	612.7	624.1	651.2	645.1	655.1	660.2	663.0
6	Other securities	804.1	755.4	756.5	758.7	753.4	748.8	744.3	730.9	731.6	729.8	728.6	729.2
7	Mortgage-backed securities (MBS) ⁶	80.0	76.1	74.6	72.9	72.2	72.1	71.7	70.7	70.9	70.6	70.3	71.2
8	Non-MBS ⁷	724.1	679.3	681.9	685.8	681.2	676.6	672.6	660.3	660.7	659.2	658.3	658.0
9	Loans and leases in bank credit ⁸	8,445.3	8,626.4	8,651.5	8,662.7	8,701.5	8,748.2	8,786.7	8,879.0	8,836.2	8,867.8	8,926.6	8,938.0
10	Commercial and industrial loans	1,734.0	1,827.6	1,828.0	1,824.7	1,833.2	1,857.3	1,883.5	1,914.3	1,892.8	1,909.0	1,938.4	1,942.0
11	Real estate loans	4,220.4	4,276.7	4,293.9	4,300.4	4,317.1	4,330.8	4,332.0	4,336.6	4,339.8	4,334.6	4,332.0	4,346.7
12	Residential real estate loans	2,205.7	2,207.6	2,218.5	2,223.9	2,230.4	2,233.0	2,229.7	2,230.9	2,236.9	2,226.6	2,224.6	2,235.8
13	Revolving home equity loans	382.4	361.9	359.1	356.3	354.6	353.1	351.0	349.9	349.9	349.7	348.7	351.6
14	Closed-end residential loans ⁹	1,823.3	1,845.7	1,859.4	1,867.6	1,875.8	1,879.9	1,878.7	1,881.0	1,887.1	1,877.0	1,875.9	1,884.3
15	Commercial real estate loans	2,014.7	2,069.1	2,075.4	2,076.5	2,086.7	2,097.7	2,102.4	2,105.7	2,102.9	2,108.0	2,107.3	2,110.8
16	Construction and land development loans ¹⁰	314.5	324.3	324.2	325.8	327.8	327.8	329.3	328.5	329.4	328.7	327.9	327.1
17	Secured by farmland ¹¹	98.2	100.4	100.6	101.1	101.6	101.8	101.6	101.9	101.7	101.9	102.1	102.3
18	Secured by multifamily properties ¹²	327.5	338.4	340.9	342.2	344.8	348.6	350.1	349.5	349.6	350.5	350.0	348.5
19	Secured by nonfarm nonresidential properties ¹³	1,274.5	1,306.0	1,309.6	1,307.4	1,312.5	1,319.5	1,321.4	1,325.8	1,322.3	1,326.9	1,327.3	1,333.0
20	Consumer loans	1,453.6	1,460.1	1,463.5	1,472.9	1,481.1	1,487.1	1,499.3	1,524.1	1,517.9	1,522.2	1,533.9	1,532.2
21	Credit cards and other revolving plans	791.0	787.7	789.1	795.2	798.3	800.1	810.9	834.5	829.1	832.5	844.5	840.0
22	Other consumer loans	662.6	672.3	674.4	677.7	682.9	687.0	688.4	689.6	688.7	689.7	689.3	692.1
23	Automobile loans ¹⁴	420.8	420.9	421.2	422.2	423.3	423.9	423.9	424.5	424.1	424.6	424.5	425.3
24	All other consumer loans ¹⁵	241.7	251.5	253.2	255.4	259.5	263.1	264.5	265.1	264.7	265.1	264.9	266.8
25	All other loans and leases	1,037.4	1,062.0	1,066.1	1,064.7	1,070.1	1,073.1	1,071.9	1,104.0	1,085.8	1,101.9	1,122.4	1,117.2
26	Loans to nondepository financial institutions ¹⁶	337.2	355.0	362.5	365.9	371.3	377.5	378.9	391.5	386.0	393.1	396.3	396.8
27	All loans not elsewhere classified ¹⁷	700.1	707.1	703.6	698.7	698.8	695.6	692.9	712.5	699.8	708.9	726.0	720.4
28	LESS: Allowance for loan and lease losses	109.1	109.9	108.9	108.8	109.0	108.6	108.9	109.0	109.2	109.1	108.6	108.9

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)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,499.5	1,321.8	1,319.7	1,324.7	1,319.6	1,293.9	1,263.2	1,226.1	1,208.2	1,204.0	1,232.9	1,201.2
30	Total federal funds sold and reverse RPs ¹⁹	151.9	163.9	157.5	188.2	189.3	225.5	259.2	340.6	311.8	343.8	361.4	366.1
31	Loans to commercial banks ²⁰	10.0	12.3	11.9	11.8	11.7	11.6	11.6	13.3	11.6	14.2	14.4	14.4
32	Other assets including trading assets ²¹	1,265.6	1,299.0	1,290.4	1,284.3	1,295.8	1,316.6	1,290.4	1,277.1	1,295.7	1,276.5	1,251.8	1,279.2
33	TOTAL ASSETS	14,454.3	14,454.0	14,473.3	14,525.4	14,568.2	14,652.6	14,696.9	14,862.7	14,777.1	14,836.7	14,920.4	14,955.1
LIABILITIES													
34	Deposits	11,050.0	11,129.8	11,169.3	11,210.7	11,249.7	11,299.9	11,344.0	11,542.3	11,452.4	11,521.1	11,606.4	11,632.5
35	Large time deposits	884.9	911.0	923.7	920.6	943.2	968.5	970.9	994.2	981.3	987.0	1,009.3	1,004.5
36	Other deposits	10,165.1	10,218.8	10,245.6	10,290.1	10,306.4	10,331.4	10,373.1	10,548.1	10,471.0	10,534.1	10,597.2	10,628.0
37	Borrowings	1,114.8	1,141.7	1,125.2	1,110.3	1,100.4	1,131.4	1,109.3	1,092.3	1,076.0	1,081.6	1,114.7	1,119.6
38	Net due to related foreign offices	8.0	-116.4	-125.4	-125.7	-127.3	-140.2	-117.6	-120.4	-120.9	-103.9	-124.6	-154.4
39	Other liabilities including trading liabilities ²²	434.8	455.3	452.2	465.3	480.7	493.8	478.4	464.3	479.0	451.4	445.4	476.3
40	TOTAL LIABILITIES	12,607.6	12,610.5	12,621.3	12,660.7	12,703.5	12,784.9	12,814.2	12,978.5	12,886.5	12,950.3	13,042.0	13,074.0
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,846.7	1,843.6	1,852.0	1,864.8	1,864.7	1,867.6	1,882.7	1,884.3	1,890.6	1,886.4	1,878.4	1,881.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-6.5	-35.4	-34.3	-34.0	-40.0	-48.0	-46.7	-34.9	-38.4	-33.4	-34.2	-27.8
43	U.S. Treasury and agency securities, MBS ²⁵	-8.9	-31.1	-30.2	-29.9	-33.8	-40.1	-39.6	-27.8	-30.6	-26.6	-27.2	-21.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	7,282.2	7,308.7	7,333.6	7,344.2	7,350.1	7,371.2	7,407.4	7,490.4	7,470.7	7,481.3	7,516.4	7,541.3
2	Securities in bank credit ²	2,246.4	2,215.9	2,231.1	2,236.8	2,232.7	2,234.5	2,252.6	2,298.1	2,287.6	2,303.5	2,308.0	2,320.8
3	Treasury and agency securities ³	1,717.3	1,724.1	1,736.5	1,741.2	1,743.0	1,748.0	1,770.8	1,829.5	1,819.2	1,835.9	1,841.7	1,853.6
4	Mortgage-backed securities (MBS) ⁴	1,292.6	1,297.9	1,304.3	1,307.4	1,306.9	1,307.4	1,323.9	1,355.3	1,351.0	1,356.3	1,359.5	1,368.8
5	Non-MBS ⁵	424.7	426.2	432.3	433.8	436.2	440.7	446.9	474.3	468.1	479.6	482.2	484.8
6	Other securities	529.1	491.9	494.6	495.6	489.7	486.5	481.7	468.5	468.4	467.6	466.4	467.2
7	Mortgage-backed securities (MBS) ⁶	66.3	61.5	60.2	59.1	58.7	57.9	57.1	55.2	55.6	55.1	54.7	55.4
8	Non-MBS ⁷	462.9	430.3	434.3	436.5	431.0	428.6	424.7	413.3	412.8	412.4	411.6	411.8
9	Loans and leases in bank credit ⁸	5,035.7	5,092.8	5,102.4	5,107.4	5,117.4	5,136.7	5,154.9	5,192.3	5,183.1	5,177.8	5,208.4	5,220.5
10	Commercial and industrial loans	1,147.7	1,179.6	1,189.3	1,189.9	1,192.8	1,205.1	1,227.2	1,249.9	1,243.2	1,240.8	1,261.3	1,267.0
11	Real estate loans	2,063.3	2,048.0	2,045.9	2,045.1	2,048.9	2,049.7	2,044.4	2,041.6	2,046.1	2,042.1	2,036.0	2,046.2
12	Residential real estate loans	1,404.0	1,385.3	1,384.4	1,387.1	1,390.4	1,389.3	1,384.5	1,382.5	1,387.4	1,382.1	1,377.4	1,384.7
13	Revolving home equity loans	253.1	236.0	233.7	231.3	229.0	227.0	225.1	223.6	223.8	223.2	222.1	225.3
14	Closed-end residential loans ⁹	1,150.9	1,149.4	1,150.7	1,155.8	1,161.3	1,162.3	1,159.4	1,159.0	1,163.7	1,158.9	1,155.3	1,159.4
15	Commercial real estate loans	659.3	662.7	661.5	658.0	658.6	660.3	660.0	659.1	658.7	660.0	658.6	661.5
16	Construction and land development loans ¹⁰	101.4	100.8	100.5	100.4	100.0	99.6	99.0	98.5	98.8	98.4	98.1	99.0
17	Secured by farmland ¹¹	8.5	8.3	8.3	8.3	8.3	8.3	8.1	8.1	8.1	8.1	8.1	8.1
18	Secured by multifamily properties ¹²	138.7	141.7	142.0	142.4	143.7	146.0	146.4	146.0	146.8	146.6	145.8	144.5
19	Secured by nonfarm nonresidential properties ¹³	410.7	412.0	410.7	406.9	406.6	406.5	406.5	406.4	405.0	406.9	406.6	409.9
20	Consumer loans	1,074.0	1,087.8	1,088.9	1,091.1	1,093.9	1,098.6	1,102.2	1,102.3	1,103.1	1,100.4	1,102.3	1,104.2
21	Credit cards and other revolving plans	633.3	642.8	643.7	645.6	647.2	650.1	652.7	652.3	654.4	650.7	652.2	650.8
22	Other consumer loans	440.6	445.0	445.2	445.5	446.6	448.5	449.5	450.0	448.7	449.7	450.1	453.4
23	Automobile loans ¹⁴	339.1	340.7	340.5	340.5	340.6	340.8	340.4	340.3	339.8	340.4	340.3	341.4
24	All other consumer loans ¹⁵	101.6	104.3	104.7	105.0	106.0	107.7	109.2	109.7	108.9	109.3	109.8	112.0
25	All other loans and leases	750.8	777.4	778.4	781.3	781.8	783.3	781.0	798.5	790.8	794.5	808.8	803.1
26	Loans to nondepository financial institutions ¹⁶	276.3	296.6	300.8	307.7	311.5	317.0	318.6	325.4	324.4	326.2	327.1	327.5
27	All loans not elsewhere classified ¹⁷	474.5	480.8	477.6	473.6	470.4	466.4	462.4	473.1	466.4	468.3	481.7	475.6
28	LESS: Allowance for loan and lease losses	69.3	68.4	68.7	68.3	68.3	67.8	67.6	67.6	67.4	67.5	67.5	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)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,139.5	1,032.3	1,024.1	1,019.4	1,016.3	1,009.4	950.8	879.6	844.6	860.0	899.7	850.5
30	Total federal funds sold and reverse RPs ¹⁹	111.6	133.7	135.8	156.7	152.2	182.3	222.2	282.0	274.0	280.8	291.9	285.8
31	Loans to commercial banks ²⁰	9.1	11.2	11.0	10.9	11.0	11.1	11.0	12.4	11.1	13.6	13.3	12.9
32	Other assets including trading assets ²¹	949.7	967.0	959.4	950.6	957.3	970.7	944.4	935.5	942.8	932.5	919.1	944.8
33	TOTAL ASSETS	9,422.9	9,384.5	9,395.2	9,413.5	9,418.7	9,476.8	9,468.2	9,532.3	9,475.7	9,500.6	9,573.0	9,567.0
LIABILITIES													
34	Deposits	7,041.5	7,135.2	7,153.1	7,168.8	7,190.9	7,210.0	7,213.2	7,305.7	7,235.8	7,289.7	7,357.0	7,326.8
35	Large time deposits	457.8	468.6	469.0	465.0	486.8	506.6	502.8	513.1	504.6	510.5	523.5	512.0
36	Other deposits	6,583.6	6,666.5	6,684.1	6,703.8	6,704.1	6,703.4	6,710.4	6,792.5	6,731.2	6,779.2	6,833.5	6,814.8
37	Borrowings	791.6	785.6	781.3	780.4	769.3	786.9	774.3	757.5	753.0	746.3	769.0	771.2
38	Net due to related foreign offices	-14.4	-147.6	-159.2	-159.4	-156.9	-164.9	-151.8	-147.6	-154.4	-136.0	-145.8	-166.2
39	Other liabilities including trading liabilities ²²	366.2	390.6	386.6	392.7	401.2	409.9	395.8	389.8	393.4	380.4	383.1	405.3
40	TOTAL LIABILITIES	8,184.9	8,163.8	8,161.7	8,182.5	8,204.4	8,241.9	8,231.6	8,305.4	8,227.8	8,280.6	8,363.3	8,337.1
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,238.0	1,220.7	1,233.4	1,231.0	1,214.2	1,235.0	1,236.5	1,226.9	1,247.9	1,220.1	1,209.7	1,229.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-3.2	-25.4	-23.8	-23.1	-29.5	-35.5	-33.1	-23.6	-26.4	-21.5	-22.5	-19.5
43	U.S. Treasury and agency securities, MBS ²⁵	-5.4	-22.7	-20.7	-19.6	-23.7	-28.5	-27.0	-17.1	-19.4	-15.5	-16.3	-13.2

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

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	7,327.3	7,299.9	7,319.8	7,331.5	7,345.2	7,381.7	7,437.4	7,537.7	7,494.9	7,530.5	7,580.6	7,602.2
2	Securities in bank credit ²	2,256.1	2,206.3	2,220.2	2,231.5	2,230.7	2,239.3	2,269.0	2,307.1	2,294.6	2,311.0	2,314.3	2,332.0
3	Treasury and agency securities ³	1,724.8	1,717.5	1,728.7	1,736.9	1,740.1	1,752.0	1,785.4	1,836.3	1,823.0	1,841.3	1,845.6	1,863.1
4	Mortgage-backed securities (MBS) ⁴	1,297.4	1,294.9	1,302.3	1,309.9	1,309.6	1,312.8	1,335.5	1,360.2	1,354.1	1,360.9	1,360.1	1,376.0
5	Non-MBS ⁵	427.4	422.6	426.4	427.0	430.6	439.2	449.9	476.1	468.9	480.4	485.5	487.1
6	Other securities	531.3	488.8	491.5	494.5	490.6	487.4	483.6	470.8	471.6	469.7	468.7	468.9
7	Mortgage-backed securities (MBS) ⁶	66.2	61.8	60.4	58.8	58.4	57.9	56.9	55.2	55.4	55.1	54.7	55.5
8	Non-MBS ⁷	465.1	427.0	431.1	435.7	432.2	429.5	426.7	415.7	416.1	414.6	414.0	413.4
9	Loans and leases in bank credit ⁸	5,071.2	5,093.6	5,099.7	5,100.0	5,114.5	5,142.3	5,168.4	5,230.6	5,200.3	5,219.5	5,266.2	5,270.2
10	Commercial and industrial loans	1,145.8	1,185.4	1,185.2	1,181.0	1,185.3	1,204.4	1,226.8	1,248.5	1,231.8	1,242.5	1,267.7	1,270.1
11	Real estate loans	2,064.9	2,048.7	2,051.4	2,051.5	2,053.5	2,055.1	2,050.6	2,043.5	2,049.9	2,042.1	2,036.1	2,044.9
12	Residential real estate loans	1,405.0	1,385.0	1,387.8	1,393.9	1,394.2	1,393.8	1,389.8	1,384.3	1,390.8	1,381.3	1,377.3	1,385.4
13	Revolving home equity loans	254.1	235.7	233.4	231.0	229.2	227.5	225.7	224.5	224.6	224.3	223.3	226.1
14	Closed-end residential loans ⁹	1,150.9	1,149.3	1,154.4	1,162.8	1,165.0	1,166.3	1,164.1	1,159.8	1,166.2	1,157.1	1,154.0	1,159.3
15	Commercial real estate loans	659.9	663.8	663.6	657.6	659.2	661.3	660.9	659.2	659.1	660.8	658.8	659.6
16	Construction and land development loans ¹⁰	100.8	100.9	100.7	100.5	100.6	99.4	99.0	97.7	98.3	97.5	96.8	97.6
17	Secured by farmland ¹¹	8.6	8.3	8.2	8.3	8.3	8.2	8.1	8.1	8.1	8.1	8.2	8.2
18	Secured by multifamily properties ¹²	139.5	141.5	142.3	142.1	143.8	146.6	146.9	146.9	147.5	147.8	147.3	144.7
19	Secured by nonfarm nonresidential properties ¹³	411.0	413.0	412.3	406.7	406.5	407.0	406.8	406.4	405.2	407.4	406.6	409.0
20	Consumer loans	1,098.4	1,083.2	1,084.4	1,090.4	1,095.1	1,098.9	1,108.3	1,128.0	1,123.4	1,126.2	1,135.1	1,135.3
21	Credit cards and other revolving plans	656.1	639.4	640.1	644.8	647.2	648.6	657.1	676.2	672.5	674.4	683.4	680.9
22	Other consumer loans	442.3	443.7	444.4	445.6	447.9	450.3	451.2	451.8	450.9	451.7	451.7	454.3
23	Automobile loans ¹⁴	340.3	339.8	340.0	340.6	341.3	341.5	341.3	341.5	341.1	341.6	341.5	342.2
24	All other consumer loans ¹⁵	102.0	104.0	104.3	105.0	106.6	108.7	109.9	110.3	109.8	110.1	110.2	112.1
25	All other loans and leases	762.1	776.2	778.6	777.1	780.5	784.0	782.7	810.6	795.2	808.8	827.3	819.9
26	Loans to nondepository financial institutions ¹⁶	282.3	295.6	302.6	306.9	312.3	319.3	321.1	332.3	328.3	334.0	336.9	334.9
27	All loans not elsewhere classified ¹⁷	479.8	480.7	476.1	470.2	468.3	464.7	461.6	478.4	466.9	474.9	490.4	485.1
28	LESS: Allowance for loan and lease losses	69.6	68.4	68.6	68.3	68.4	67.8	67.9	68.0	68.0	68.0	67.7	68.1

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)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,174.4	1,023.6	1,022.7	1,025.9	1,023.1	990.8	953.4	906.2	902.7	880.1	910.6	866.1
30	Total federal funds sold and reverse RPs ¹⁹	120.8	131.6	130.2	157.9	159.7	194.1	229.3	306.6	282.7	307.4	324.6	331.7
31	Loans to commercial banks ²⁰	9.1	11.4	11.2	11.1	11.0	10.9	10.9	12.5	10.8	13.4	13.5	13.6
32	Other assets including trading assets ²¹	948.0	965.5	955.2	949.6	958.3	974.4	948.8	934.7	952.6	934.0	909.8	935.3
33	TOTAL ASSETS	9,510.1	9,363.6	9,370.5	9,407.6	9,429.0	9,484.1	9,511.9	9,629.7	9,575.6	9,597.4	9,671.4	9,680.7
LIABILITIES													
34	Deposits	7,118.3	7,103.1	7,131.9	7,152.2	7,175.9	7,207.7	7,230.2	7,385.1	7,314.4	7,354.5	7,439.1	7,454.0
35	Large time deposits	463.0	467.1	474.8	465.7	482.0	502.6	502.2	519.4	508.6	513.6	531.5	525.7
36	Other deposits	6,655.3	6,636.0	6,657.1	6,686.5	6,694.0	6,705.1	6,728.0	6,865.7	6,805.8	6,840.9	6,907.6	6,928.3
37	Borrowings	787.3	789.4	774.3	770.0	762.3	788.3	772.7	754.3	748.6	744.3	770.4	766.5
38	Net due to related foreign offices	-17.1	-141.5	-149.7	-151.1	-154.9	-169.3	-145.2	-149.2	-147.1	-131.6	-153.8	-185.1
39	Other liabilities including trading liabilities ²²	366.5	387.2	382.8	394.5	408.1	418.8	403.1	389.5	403.2	378.1	369.7	401.4
40	TOTAL LIABILITIES	8,255.0	8,138.3	8,139.3	8,165.6	8,191.5	8,245.5	8,260.8	8,379.6	8,319.1	8,345.3	8,425.4	8,436.8
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,255.1	1,225.3	1,231.2	1,242.1	1,237.5	1,238.6	1,251.1	1,250.1	1,256.4	1,252.1	1,246.0	1,243.8
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-3.2	-25.4	-23.8	-23.1	-29.5	-35.5	-33.1	-23.6	-26.4	-21.5	-22.5	-19.5
43	U.S. Treasury and agency securities, MBS ²⁵	-5.4	-22.7	-20.7	-19.6	-23.7	-28.5	-27.0	-17.1	-19.4	-15.5	-16.3	-13.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	4,296.9	4,460.6	4,482.1	4,495.8	4,515.7	4,534.1	4,542.5	4,562.7	4,560.5	4,565.2	4,564.6	4,573.2
2	Securities in bank credit ²	935.1	932.3	934.5	933.0	931.7	928.8	925.7	928.9	927.9	929.0	928.6	934.0
3	Treasury and agency securities ³	661.8	666.4	668.9	669.3	670.0	668.6	665.8	668.4	668.5	668.5	668.0	671.8
4	Mortgage-backed securities (MBS) ⁴	490.0	493.5	495.0	494.8	495.4	494.1	491.9	493.0	492.0	493.1	493.1	496.0
5	Non-MBS ⁵	171.7	172.9	173.9	174.5	174.5	174.5	173.9	175.4	176.5	175.4	174.9	175.7
6	Other securities	273.4	265.9	265.5	263.7	261.8	260.2	259.9	260.5	259.4	260.5	260.6	262.2
7	Mortgage-backed securities (MBS) ⁶	13.7	14.0	14.1	14.0	13.8	14.2	14.7	15.5	15.3	15.6	15.4	15.9
8	Non-MBS ⁷	259.7	251.9	251.4	249.7	248.0	246.0	245.3	245.0	244.1	244.9	245.2	246.4
9	Loans and leases in bank credit ⁸	3,361.8	3,528.4	3,547.6	3,562.8	3,584.0	3,605.3	3,616.8	3,633.8	3,632.6	3,636.2	3,636.0	3,639.2
10	Commercial and industrial loans	589.2	639.0	642.4	645.2	648.6	654.7	658.3	666.7	665.0	667.1	668.6	670.3
11	Real estate loans	2,151.1	2,226.3	2,239.5	2,248.7	2,263.4	2,274.0	2,280.5	2,288.3	2,287.8	2,289.4	2,289.3	2,292.0
12	Residential real estate loans	797.0	823.1	829.4	829.2	834.6	836.1	837.2	842.7	843.3	843.2	843.1	844.1
13	Revolving home equity loans	127.7	126.3	125.9	125.6	125.5	125.4	125.1	124.7	124.6	124.8	124.7	124.7
14	Closed-end residential loans ⁹	669.3	696.8	703.5	703.6	709.2	710.7	712.1	717.9	718.7	718.4	718.4	719.4
15	Commercial real estate loans	1,354.1	1,403.2	1,410.1	1,419.5	1,428.8	1,437.9	1,443.3	1,445.7	1,444.5	1,446.1	1,446.2	1,447.9
16	Construction and land development loans ¹⁰	213.2	222.9	224.0	225.4	226.7	228.4	229.8	230.2	230.0	230.3	230.6	229.8
17	Secured by farmland ¹¹	89.6	92.0	92.1	92.5	92.9	93.4	93.5	93.7	93.6	93.7	93.8	93.8
18	Secured by multifamily properties ¹²	187.7	196.5	198.3	200.3	201.8	203.1	203.8	202.3	202.2	202.4	202.1	202.8
19	Secured by nonfarm nonresidential properties ¹³	863.6	891.9	895.8	901.3	907.3	913.0	916.1	919.4	918.7	919.7	919.7	921.4
20	Consumer loans	349.3	379.4	381.5	383.9	385.6	388.3	388.9	389.1	389.2	389.4	389.4	388.1
21	Credit cards and other revolving plans	128.9	150.2	150.9	151.7	152.1	153.3	152.7	151.5	151.6	151.3	151.8	150.3
22	Other consumer loans	220.3	229.2	230.6	232.2	233.5	235.0	236.2	237.7	237.6	238.0	237.6	237.8
23	Automobile loans ¹⁴	80.8	81.1	81.2	81.4	81.6	81.8	82.6	83.2	83.0	83.2	83.2	83.3
24	All other consumer loans ¹⁵	139.5	148.1	149.5	150.8	152.0	153.1	153.5	154.5	154.6	154.8	154.4	154.5
25	All other loans and leases	272.2	283.7	284.2	285.1	286.4	288.4	289.1	289.7	290.6	290.4	288.7	288.8
26	Loans to nondepository financial institutions ¹⁶	53.6	57.8	58.0	57.8	58.1	58.3	56.9	57.4	57.8	57.9	57.0	57.4
27	All loans not elsewhere classified ¹⁷	218.5	225.9	226.3	227.3	228.2	230.1	232.2	232.3	232.8	232.5	231.6	231.3
28	LESS: Allowance for loan and lease losses	39.5	41.4	40.7	40.7	40.7	40.9	40.9	41.0	40.9	41.1	41.3	41.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	312.3	311.2	307.3	301.1	298.7	302.5	295.6	308.0	285.7	311.6	318.1	331.9
30	Total federal funds sold and reverse RPs ¹⁹	31.4	31.3	23.3	25.2	24.6	37.4	38.4	39.6	35.4	42.7	40.1	36.4
31	Loans to commercial banks ²⁰	0.7	0.9	0.8	0.7	0.7	0.6	0.7	0.7	0.7	0.6	0.7	0.6
32	Other assets including trading assets ²¹	316.9	333.6	335.5	334.3	336.8	341.4	340.9	341.8	340.9	341.8	342.1	343.7
33	TOTAL ASSETS	4,918.8	5,096.3	5,108.3	5,116.4	5,135.8	5,175.1	5,177.3	5,211.7	5,182.3	5,220.8	5,224.4	5,244.7
LIABILITIES													
34	Deposits	3,900.8	4,042.2	4,052.6	4,066.0	4,077.9	4,098.2	4,096.2	4,122.8	4,100.1	4,133.9	4,136.1	4,139.9
35	Large time deposits	424.8	441.1	449.1	453.5	460.0	465.3	469.2	477.0	474.6	475.7	480.4	481.8
36	Other deposits	3,476.0	3,601.1	3,603.5	3,612.4	3,617.9	3,632.9	3,627.0	3,645.8	3,625.5	3,658.2	3,655.6	3,658.1
37	Borrowings	332.1	343.3	341.7	340.9	342.7	348.6	345.5	343.4	339.0	344.3	344.1	348.9
38	Net due to related foreign offices	23.3	26.2	24.8	25.7	27.4	29.1	26.0	27.1	24.1	26.2	27.9	30.4
39	Other liabilities including trading liabilities ²²	67.7	68.2	70.6	71.0	70.6	73.5	71.7	73.4	73.0	72.3	75.8	75.4
40	TOTAL LIABILITIES	4,323.9	4,479.8	4,489.7	4,503.6	4,518.7	4,549.4	4,539.4	4,566.7	4,536.2	4,576.6	4,583.8	4,594.5
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	594.8	616.4	618.6	612.8	617.2	625.8	637.9	645.0	646.1	644.2	640.6	650.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-3.2	-10.0	-10.5	-10.9	-10.5	-12.6	-13.6	-11.3	-12.0	-11.9	-11.6	-8.3
43	U.S. Treasury and agency securities, MBS ²⁵	-3.5	-8.3	-9.5	-10.2	-10.1	-11.6	-12.6	-10.7	-11.2	-11.1	-10.9	-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

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	4,309.2	4,467.0	4,483.0	4,493.8	4,515.8	4,531.9	4,543.9	4,576.9	4,564.2	4,576.8	4,588.1	4,601.0
2	Securities in bank credit ²	935.0	934.2	931.2	931.1	928.7	926.0	925.6	928.6	928.2	928.6	927.6	933.1
3	Treasury and agency securities ³	662.2	667.6	666.2	666.9	665.9	664.6	664.9	668.4	668.2	668.5	667.7	672.8
4	Mortgage-backed securities (MBS) ⁴	490.1	494.8	494.0	492.7	492.0	491.1	490.8	493.3	492.0	493.8	493.0	497.0
5	Non-MBS ⁵	172.1	172.7	172.2	174.2	173.9	173.5	174.1	175.1	176.2	174.7	174.7	175.8
6	Other securities	272.8	266.6	265.0	264.2	262.8	261.4	260.7	260.1	260.0	260.1	259.9	260.3
7	Mortgage-backed securities (MBS) ⁶	13.7	14.3	14.3	14.2	13.8	14.3	14.8	15.5	15.4	15.6	15.6	15.7
8	Non-MBS ⁷	259.1	252.3	250.8	250.0	249.0	247.1	245.9	244.6	244.6	244.5	244.3	244.7
9	Loans and leases in bank credit ⁸	3,374.2	3,532.8	3,551.8	3,562.7	3,587.0	3,605.9	3,618.3	3,648.4	3,635.9	3,648.2	3,660.4	3,667.8
10	Commercial and industrial loans	588.2	642.2	642.9	643.7	647.8	652.8	656.7	665.8	661.0	666.6	670.7	671.9
11	Real estate loans	2,155.5	2,227.9	2,242.4	2,249.0	2,263.6	2,275.7	2,281.4	2,293.1	2,289.9	2,292.5	2,295.9	2,301.7
12	Residential real estate loans	800.7	822.6	830.6	830.1	836.2	839.2	839.9	846.6	846.1	845.3	847.4	850.5
13	Revolving home equity loans	128.3	126.2	125.7	125.3	125.3	125.6	125.3	125.4	125.2	125.4	125.4	125.5
14	Closed-end residential loans ⁹	672.4	696.4	704.9	704.8	710.8	713.6	714.6	721.2	720.9	719.9	721.9	725.0
15	Commercial real estate loans	1,354.8	1,405.3	1,411.8	1,418.9	1,427.5	1,436.5	1,441.5	1,446.5	1,443.8	1,447.2	1,448.5	1,451.3
16	Construction and land development loans ¹⁰	213.7	223.3	223.5	225.3	227.2	228.4	230.3	230.8	231.1	231.2	231.1	229.4
17	Secured by farmland ¹¹	89.6	92.1	92.4	92.8	93.3	93.6	93.4	93.7	93.5	93.7	93.9	94.1
18	Secured by multifamily properties ¹²	188.0	196.8	198.6	200.1	201.0	202.0	203.1	202.6	202.1	202.7	202.8	203.7
19	Secured by nonfarm nonresidential properties ¹³	863.5	893.0	897.3	900.7	906.0	912.5	914.6	919.4	917.1	919.5	920.7	924.0
20	Consumer loans	355.2	376.9	379.1	382.5	386.0	388.2	391.0	396.1	394.4	396.1	398.8	396.9
21	Credit cards and other revolving plans	134.9	148.3	149.0	150.3	151.0	151.5	153.8	158.3	156.6	158.1	161.1	159.1
22	Other consumer loans	220.3	228.6	230.0	232.1	235.0	236.7	237.2	237.8	237.8	238.0	237.7	237.8
23	Automobile loans ¹⁴	80.6	81.1	81.2	81.7	82.1	82.4	82.6	82.9	82.9	82.9	83.0	83.1
24	All other consumer loans ¹⁵	139.7	147.5	148.8	150.4	152.9	154.4	154.6	154.8	154.9	155.1	154.7	154.7
25	All other loans and leases	275.3	285.8	287.5	287.6	289.6	289.1	289.2	293.4	290.6	293.1	295.1	297.2
26	Loans to nondepository financial institutions ¹⁶	54.9	59.4	60.0	59.0	59.0	58.2	57.8	59.2	57.7	59.1	59.4	61.9
27	All loans not elsewhere classified ¹⁷	220.3	226.4	227.5	228.6	230.6	230.9	231.4	234.1	232.9	234.0	235.6	235.4
28	LESS: Allowance for loan and lease losses	39.5	41.5	40.4	40.5	40.7	40.9	41.0	41.0	41.2	41.1	40.9	40.8

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 (continued)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	325.0	298.2	297.0	298.8	296.5	303.1	309.8	320.0	305.5	324.0	322.3	335.1
30	Total federal funds sold and reverse RPs ¹⁹	31.1	32.3	27.2	30.3	29.5	31.4	29.9	34.0	29.1	36.4	36.7	34.4
31	Loans to commercial banks ²⁰	0.9	0.9	0.8	0.6	0.6	0.7	0.7	0.8	0.8	0.8	0.8	0.8
32	Other assets including trading assets ²¹	317.6	333.5	335.2	334.7	337.5	342.2	341.6	342.4	343.1	342.5	342.0	344.0
33	TOTAL ASSETS	4,944.2	5,090.5	5,102.8	5,117.8	5,139.2	5,168.5	5,185.0	5,233.0	5,201.5	5,239.3	5,249.0	5,274.4
LIABILITIES													
34	Deposits	3,931.7	4,026.7	4,037.5	4,058.6	4,073.8	4,092.2	4,113.8	4,157.2	4,138.0	4,166.5	4,167.4	4,178.4
35	Large time deposits	421.9	443.9	448.9	455.0	461.3	466.0	468.7	474.8	472.7	473.4	477.8	478.8
36	Other deposits	3,509.8	3,582.8	3,588.5	3,603.6	3,612.5	3,626.2	3,645.1	3,682.4	3,665.2	3,693.1	3,689.6	3,699.7
37	Borrowings	327.4	352.3	350.9	340.4	338.1	343.2	336.7	338.1	327.4	337.4	344.3	353.1
38	Net due to related foreign offices	25.1	25.1	24.2	25.4	27.5	29.1	27.6	28.7	26.2	27.7	29.2	30.7
39	Other liabilities including trading liabilities ²²	68.3	68.1	69.4	70.8	72.7	75.0	75.3	74.9	75.8	73.4	75.7	74.9
40	TOTAL LIABILITIES	4,352.6	4,472.2	4,482.0	4,495.1	4,512.1	4,539.4	4,553.4	4,598.9	4,567.4	4,605.0	4,616.6	4,637.2
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	591.6	618.2	620.8	622.7	627.1	629.0	631.6	634.2	634.1	634.2	632.4	637.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-3.2	-10.0	-10.5	-10.9	-10.5	-12.6	-13.6	-11.3	-12.0	-11.9	-11.6	-8.3
43	U.S. Treasury and agency securities, MBS ²⁵	-3.5	-8.3	-9.5	-10.2	-10.1	-11.6	-12.6	-10.7	-11.2	-11.1	-10.9	-8.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	969.1	984.3	982.0	977.2	980.1	986.1	1,003.2	1,027.6	1,017.7	1,027.5	1,038.5	1,039.7
2	Securities in bank credit ²	255.3	261.9	254.8	252.7	254.6	261.6	269.2	274.6	270.6	276.4	278.9	273.5
3	Treasury and agency securities ³	148.6	155.6	151.4	151.9	152.3	156.1	165.5	174.9	170.2	176.7	179.9	174.8
4	Mortgage-backed securities (MBS) ⁴	36.4	31.3	27.4	24.4	22.3	23.0	23.9	30.0	26.4	33.8	32.3	30.9
5	Non-MBS ⁵	112.2	124.3	124.0	127.5	130.0	133.1	141.5	144.9	143.9	142.9	147.6	143.9
6	Other securities	106.7	106.2	103.3	100.9	102.4	105.5	103.7	99.7	100.4	99.7	99.0	98.7
7	Mortgage-backed securities (MBS) ⁶	1.5	1.4	1.3	1.2	1.2	1.3	1.7	1.9	1.9	1.9	1.8	1.9
8	Non-MBS ⁷	105.2	104.8	102.0	99.6	101.1	104.2	102.0	97.8	98.5	97.9	97.1	96.8
9	Loans and leases in bank credit ⁸	713.8	722.4	727.2	724.5	725.5	724.5	734.0	753.0	747.1	751.1	759.6	766.2
10	Commercial and industrial loans	375.6	384.3	388.4	385.7	385.0	385.9	391.4	400.3	399.8	397.7	402.3	406.4
11	Real estate loans	75.2	77.9	77.9	77.8	79.6	80.6	80.1	83.3	83.3	84.1	83.6	83.6
12	Residential real estate loans	1.0	1.1	1.1	1.0	1.2	1.4	1.2	1.2	1.1	1.3	1.2	1.3
13	Revolving home equity loans	0.4	0.3	0.3	0.3	0.3	0.4	0.3	0.4	0.4	0.4	0.4	0.4
14	Closed-end residential loans ⁹	0.6	0.8	0.8	0.7	0.9	1.0	0.9	0.8	0.7	0.9	0.8	0.9
15	Commercial real estate loans	74.2	76.8	76.9	76.8	78.4	79.2	78.9	82.1	82.2	82.8	82.4	82.2
16	Construction and land development loans ¹⁰	9.9	11.0	11.1	11.2	11.4	11.6	12.2	12.7	12.8	12.8	12.5	12.8
17	Secured by farmland ¹¹	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	5.1	5.8	5.8	5.9	6.2	6.4	6.4	6.5	6.5	6.6	6.5	6.7
19	Secured by nonfarm nonresidential properties ¹³	59.1	59.8	59.9	59.5	60.7	61.2	60.2	62.8	62.9	63.3	63.3	62.7
20	Consumer loans	2.5	2.8	3.1	2.7	2.8	3.0	3.1	3.0	3.1	3.1	3.0	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	2.5	2.8	3.1	2.7	2.8	3.0	3.1	3.0	3.1	3.1	3.0	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	2.5	2.8	3.1	2.7	2.8	3.0	3.1	3.0	3.1	3.1	3.0	2.9
25	All other loans and leases	260.5	257.5	257.8	258.3	258.0	255.0	259.4	266.4	260.9	266.2	270.7	273.3
26	Loans to nondepository financial institutions ¹⁶	112.5	111.4	108.6	108.7	108.0	107.4	106.9	110.2	107.8	111.5	111.5	113.2
27	All loans not elsewhere classified ¹⁷	148.0	146.1	149.1	149.6	150.1	147.6	152.5	156.2	153.1	154.7	159.2	160.1
28	LESS: Allowance for loan and lease losses	1.3	1.6	1.5	1.6	1.7	1.7	1.2	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

Seasonally adjusted, billions of dollars (continued)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,010.0	834.0	801.4	742.0	743.2	730.6	731.0	762.4	805.4	747.8	782.2	795.7
30	Total federal funds sold and reverse RPs ¹⁹	316.4	356.4	362.6	352.1	361.4	335.7	342.0	360.6	354.8	351.3	369.4	365.1
31	Loans to commercial banks ²⁰	3.3	3.4	3.5	3.4	3.5	2.9	1.9	2.0	1.7	2.0	2.3	2.3
32	Other assets including trading assets ²¹	156.0	144.3	142.4	144.5	126.8	132.3	135.2	129.5	130.2	123.5	131.3	123.8
33	TOTAL ASSETS	2,453.6	2,320.9	2,290.4	2,217.6	2,213.4	2,185.9	2,212.1	2,280.9	2,308.6	2,251.1	2,322.6	2,325.3
LIABILITIES													
34	Deposits	1,043.3	1,014.7	1,021.4	1,001.5	999.2	1,009.8	1,003.3	996.5	1,018.8	991.8	998.5	986.1
35	Large time deposits	722.7	714.2	720.5	710.9	715.6	714.2	707.9	708.2	712.1	705.2	708.2	710.6
36	Other deposits	320.5	300.5	300.9	290.6	283.6	295.6	295.4	288.3	306.7	286.6	290.3	275.5
37	Borrowings	975.4	914.9	890.8	867.7	863.6	852.0	853.5	845.6	844.7	843.4	849.1	859.9
38	Net due to related foreign offices	248.5	271.4	260.8	227.8	214.5	195.6	213.9	263.5	275.0	238.9	287.6	305.7
39	Other liabilities including trading liabilities ²²	131.8	130.6	130.6	132.9	126.3	131.6	138.0	124.7	124.0	120.7	123.6	124.3
40	TOTAL LIABILITIES	2,398.9	2,331.6	2,303.6	2,229.9	2,203.5	2,188.9	2,208.7	2,230.3	2,262.6	2,194.7	2,258.8	2,276.0
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	54.7	-10.7	-13.2	-12.3	9.8	-3.0	3.4	50.6	46.0	56.4	63.8	49.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.4	-0.8	-0.7	-0.7	-0.9	-1.2	-1.1	-0.5	-0.7	-0.4	-0.4	-0.1
43	U.S. Treasury and agency securities, MBS ²⁵	0.4	-0.8	-0.7	-0.7	-0.9	-1.2	-1.1	-0.5	-0.7	-0.4	-0.4	-0.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS													
1	Bank credit	969.0	984.5	984.0	976.3	975.4	986.4	1,007.3	1,026.7	1,015.5	1,026.2	1,038.4	1,039.3
2	Securities in bank credit ²	256.0	261.2	256.8	254.1	253.3	261.7	272.6	275.0	273.0	275.5	278.3	273.1
3	Treasury and agency securities ³	148.3	155.9	152.8	152.9	151.8	155.2	167.5	174.1	171.3	174.8	178.3	172.9
4	Mortgage-backed securities (MBS) ⁴	34.7	33.1	29.3	25.2	23.2	22.6	24.0	28.0	23.6	31.2	30.2	29.8
5	Non-MBS ⁵	113.5	122.8	123.5	127.7	128.6	132.7	143.5	146.1	147.7	143.6	148.0	143.1
6	Other securities	107.7	105.3	103.9	101.2	101.5	106.4	105.1	100.9	101.7	100.7	100.1	100.2
7	Mortgage-backed securities (MBS) ⁶	1.3	1.4	1.4	1.4	1.4	1.4	1.6	1.8	1.8	1.7	1.7	1.8
8	Non-MBS ⁷	106.4	103.9	102.6	99.8	100.1	105.1	103.4	99.2	100.0	99.0	98.4	98.4
9	Loans and leases in bank credit ⁸	713.0	723.3	727.2	722.2	722.1	724.7	734.7	751.7	742.5	750.7	760.1	766.2
10	Commercial and industrial loans	376.6	384.2	387.0	383.5	381.9	385.3	392.7	402.0	398.3	400.8	407.0	409.0
11	Real estate loans	74.7	77.8	77.9	78.2	79.4	79.9	80.2	82.6	82.9	83.1	82.6	82.7
12	Residential real estate loans	1.1	1.2	1.0	0.9	1.3	1.3	1.4	1.3	1.3	1.3	1.3	1.4
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	0.8	0.7	0.6	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0
15	Commercial real estate loans	73.6	76.6	76.9	77.3	78.2	78.5	78.9	81.3	81.6	81.8	81.3	81.3
16	Construction and land development loans ¹⁰	9.6	11.0	10.9	11.1	11.3	11.4	12.0	12.4	12.4	12.4	12.1	12.5
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	5.1	5.9	5.7	6.0	6.4	6.4	6.4	6.5	6.4	6.6	6.6	6.6
19	Secured by nonfarm nonresidential properties ¹³	58.7	59.6	60.1	60.2	60.4	60.6	60.4	62.2	62.6	62.7	62.5	62.1
20	Consumer loans	2.6	2.9	3.2	2.9	2.9	3.0	3.0	3.1	3.1	3.2	3.2	3.1
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.6	2.9	3.2	2.9	2.9	3.0	3.0	3.1	3.1	3.2	3.2	3.1
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.6	2.9	3.2	2.9	2.9	3.0	3.0	3.1	3.1	3.2	3.2	3.1
25	All other loans and leases	259.2	258.5	259.0	257.6	257.9	256.5	258.7	264.0	258.3	263.6	267.3	271.4
26	Loans to nondepository financial institutions ¹⁶	113.0	109.7	107.4	107.7	109.2	110.2	108.7	109.4	108.3	110.2	109.4	110.9
27	All loans not elsewhere classified ¹⁷	146.1	148.7	151.6	149.9	148.6	146.2	150.0	154.6	150.0	153.4	158.0	160.5
28	LESS: Allowance for loan and lease losses	1.3	1.7	1.7	1.7	1.7	1.7	1.2	1.2	1.2	1.1	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 (continued)

January 11, 2019

Account		2017 Dec	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Week ending			
										Dec 12	Dec 19	Dec 26	Jan 2
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	907.8	829.9	816.9	770.7	731.7	727.0	730.3	686.9	760.4	672.4	675.2	673.1
30	Total federal funds sold and reverse RPs ¹⁹	317.5	347.9	350.9	355.1	354.8	335.7	358.3	356.0	366.7	350.7	341.2	336.0
31	Loans to commercial banks ²⁰	3.1	3.7	3.4	3.4	3.6	2.9	1.8	1.8	1.6	1.8	2.0	2.1
32	Other assets including trading assets ²¹	154.1	146.1	139.9	144.0	130.1	130.4	136.7	127.6	133.2	121.3	128.3	120.4
33	TOTAL ASSETS	2,350.2	2,310.5	2,293.6	2,247.9	2,193.9	2,180.6	2,233.1	2,197.9	2,276.3	2,171.3	2,184.0	2,169.6
LIABILITIES													
34	Deposits	1,025.1	1,018.0	1,025.0	1,008.2	994.4	996.7	995.3	977.6	1,005.5	975.4	971.3	961.6
35	Large time deposits	704.8	721.7	719.8	713.0	709.7	707.0	698.2	689.4	696.3	687.4	684.5	684.2
36	Other deposits	320.3	296.3	305.2	295.2	284.7	289.6	297.1	288.2	309.2	288.0	286.8	277.4
37	Borrowings	971.2	905.7	885.6	854.6	850.4	829.7	865.0	847.4	865.3	854.1	832.6	830.2
38	Net due to related foreign offices	220.0	255.0	254.1	243.4	214.6	216.0	225.8	240.9	268.2	216.0	245.8	252.7
39	Other liabilities including trading liabilities ²²	131.3	128.9	125.9	133.4	126.2	130.6	139.8	125.4	130.8	119.3	127.8	118.8
40	TOTAL LIABILITIES	2,347.7	2,307.7	2,290.6	2,239.6	2,185.5	2,172.9	2,225.9	2,191.3	2,269.8	2,164.8	2,177.5	2,163.3
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	2.5	2.8	3.0	8.3	8.4	7.8	7.3	6.6	6.5	6.4	6.5	6.4
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.4	-0.8	-0.7	-0.7	-0.9	-1.2	-1.1	-0.5	-0.7	-0.4	-0.4	-0.1
43	U.S. Treasury and agency securities, MBS ²⁵	0.4	-0.8	-0.7	-0.7	-0.9	-1.2	-1.1	-0.5	-0.7	-0.4	-0.4	-0.1

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; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. 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 of 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).