

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
June 28, 2019

Account	2014	2015	2016	2017	2018	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1	2019 Feb	2019 Mar	2019 Apr	2019 May
ASSETS															
1 Bank credit	6.5	7.5	6.9	2.9	3.4	3.1	1.6	3.1	4.3	4.7	6.3	3.9	6.1	5.3	4.3
2 Securities in bank credit ²	6.8	6.1	8.0	1.8	0.9	1.6	-3.5	-2.0	4.6	4.4	8.0	0.3	7.9	16.5	4.7
3 Treasury and agency securities ³	11.3	9.0	10.1	2.7	3.7	3.0	-3.8	3.3	7.0	8.2	12.7	0.9	10.4	16.5	8.1
6 Other securities	-2.3	-0.5	2.6	-0.8	-7.0	-2.2	-2.5	-16.9	-2.4	-7.0	-6.5	-1.4	0.0	16.5	-6.6
9 Loans and leases in bank credit ⁸	6.4	8.0	6.5	3.3	4.4	3.6	3.5	4.9	4.2	4.7	5.7	5.2	5.4	1.3	4.1
10 Commercial and industrial loans	12.0	10.5	6.3	0.8	6.5	1.7	1.9	8.4	6.2	8.9	9.6	5.0	7.8	-0.9	0.4
11 Real estate loans	2.5	5.5	6.5	3.7	3.4	3.3	4.0	3.3	3.3	2.8	2.7	3.9	4.6	1.5	3.1
12 Residential real estate loans	-0.7	1.3	3.2	1.5	2.0	2.9	2.5	1.9	2.4	1.1	1.5	2.7	4.9	0.3	2.3
13 Revolving home equity loans	-4.0	-4.2	-6.2	-7.5	-8.4	-7.9	-8.1	-9.6	-9.1	-7.8	-7.8	-7.6	-8.6	-7.7	-9.5
14 Closed-end residential loans ⁹	0.4	2.9	5.8	3.6	4.2	5.2	4.7	4.3	4.7	2.8	3.3	4.6	7.3	1.8	4.4
15 Commercial real estate loans	6.8	11.0	10.4	6.1	4.9	3.7	5.6	4.9	4.3	4.6	3.9	5.2	4.4	2.6	3.9
20 Consumer loans	4.6	6.1	7.0	4.1	4.0	5.7	4.6	4.0	3.2	3.8	4.4	8.0	5.8	8.1	7.4
21 Credit cards and other revolving plans	2.7	5.8	6.4	5.0	4.1	6.6	5.5	4.0	3.3	3.3	4.1	10.0	5.5	6.8	4.5
22 Other consumer loans	6.9	6.6	7.7	3.1	3.9	4.6	3.6	3.9	3.2	4.5	4.9	5.7	6.2	9.7	10.5
25 All other loans and leases	14.8	15.0	6.1	5.6	4.7	5.9	3.5	5.6	4.4	4.9	10.1	6.8	3.7	-3.2	10.5
28 LESS: Allowance for loan and lease losses	-12.4	-3.8	2.8	0.5	-0.6	4.0	0.0	1.4	-2.2	-1.8	2.9	1.1	1.1	10.8	-4.3
29 Cash assets ¹⁸	12.2	-7.9	-14.3	7.6	-19.2	5.0	-15.2	-28.3	-21.4	-18.1	-26.3	-26.8	-1.9	-70.4	-0.3
30 Total federal funds sold and reverse RPs ¹⁹	6.4	-0.3	2.5	9.5	36.8	17.0	22.1	27.8	25.7	55.4	53.8	21.3	76.0	68.2	3.1
31 Loans to commercial banks ²⁰	-16.9	9.7	18.6	-2.2	11.5	-3.0	6.1	51.1	8.0	-18.3	57.5	7.3	36.1	-133.3	-260.5
32 Other assets including trading assets ²¹	2.3	-1.7	2.0	1.3	0.3	7.0	4.9	3.5	-6.4	-0.7	-6.8	14.7	20.6	0.0	-9.5
33 TOTAL ASSETS	7.3	3.6	2.8	3.6	0.8	4.1	0.0	-0.6	0.7	3.0	3.2	2.1	9.3	-0.7	2.4
LIABILITIES															
34 Deposits	6.4	5.0	4.4	4.6	2.7	3.8	1.3	2.6	3.3	3.7	4.2	3.5	5.5	5.3	6.1
35 Large time deposits	5.7	0.5	-11.0	7.1	4.5	4.6	-4.9	3.1	7.7	11.8	13.6	19.2	17.6	16.2	-12.5
36 Other deposits	6.5	5.8	7.2	4.2	2.5	3.7	2.2	2.5	2.6	2.4	2.7	1.0	3.5	3.5	9.2
37 Borrowings	15.0	6.4	4.3	3.2	-5.2	-1.9	-0.1	-8.1	-10.6	-2.5	-4.8	-20.9	21.9	0.4	-6.8
39 Other liabilities including trading liabilities ²²	3.4	-5.8	-0.6	-9.1	5.8	-10.9	17.5	1.9	-3.7	7.4	-9.4	25.0	33.9	14.9	3.5
40 TOTAL LIABILITIES	7.6	3.2	2.7	3.5	0.7	3.6	-0.2	-0.1	0.4	2.7	2.1	0.6	8.4	0.4	3.4

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	12,677.5	12,958.1	13,073.8	13,157.8	13,200.6	13,268.3	13,333.5	13,386.1	13,386.6	13,409.5	13,430.9	13,456.4
2	Securities in bank credit ²	3,374.8	3,453.7	3,500.2	3,533.5	3,534.6	3,558.0	3,607.5	3,622.0	3,616.0	3,635.9	3,639.9	3,661.7
3	Treasury and agency securities ³	2,516.5	2,607.3	2,669.3	2,703.4	2,705.4	2,728.9	2,766.9	2,786.0	2,785.1	2,799.5	2,806.4	2,828.4
4	Mortgage-backed securities (MBS) ⁴	1,805.1	1,839.7	1,873.2	1,905.3	1,915.6	1,932.9	1,959.7	1,965.0	1,963.2	1,978.3	1,977.4	1,995.9
5	Non-MBS ⁵	711.4	767.7	796.1	798.1	789.8	796.0	807.2	820.9	822.0	821.2	829.0	832.5
6	Other securities	858.2	846.4	830.8	830.1	829.2	829.1	840.5	836.0	830.9	836.3	833.5	833.4
7	Mortgage-backed securities (MBS) ⁶	76.0	73.3	72.6	73.4	76.1	77.4	78.0	80.0	80.2	80.8	79.4	79.1
8	Non-MBS ⁷	782.2	773.1	758.2	756.8	753.1	751.8	762.5	756.1	750.6	755.6	754.1	754.2
9	Loans and leases in bank credit ⁸	9,302.7	9,504.4	9,573.6	9,624.2	9,666.0	9,710.3	9,726.1	9,764.1	9,770.6	9,773.6	9,791.0	9,794.7
10	Commercial and industrial loans	2,185.1	2,272.1	2,304.9	2,322.5	2,332.0	2,347.2	2,345.7	2,346.7	2,342.1	2,343.1	2,352.4	2,350.4
11	Real estate loans	4,341.0	4,405.1	4,415.2	4,431.2	4,445.7	4,463.4	4,474.0	4,489.6	4,492.5	4,490.3	4,496.5	4,504.1
12	Residential real estate loans	2,207.9	2,223.2	2,226.9	2,233.0	2,238.0	2,247.4	2,250.6	2,255.0	2,254.7	2,254.2	2,264.1	2,268.4
13	Revolving home equity loans	365.8	350.4	348.6	349.2	347.0	344.5	342.5	339.8	339.1	338.4	337.7	337.3
14	Closed-end residential loans ⁹	1,842.1	1,872.8	1,878.3	1,883.8	1,891.0	1,902.9	1,908.1	1,915.2	1,915.7	1,915.8	1,926.5	1,931.1
15	Commercial real estate loans	2,133.1	2,181.9	2,188.4	2,198.2	2,207.7	2,216.0	2,223.3	2,234.6	2,237.8	2,236.2	2,232.3	2,235.7
16	Construction and land development loans ¹⁰	334.8	340.9	341.3	343.4	344.9	346.7	347.9	348.0	348.0	347.9	346.9	347.2
17	Secured by farmland ¹¹	100.0	101.9	102.1	102.6	102.8	103.1	103.5	103.7	103.8	103.7	103.6	103.6
18	Secured by multifamily properties ¹²	342.3	356.4	356.5	358.4	361.5	361.6	362.4	369.0	370.2	369.1	369.0	370.0
19	Secured by nonfarm nonresidential properties ¹³	1,356.0	1,382.8	1,388.4	1,393.8	1,398.5	1,404.7	1,409.6	1,413.8	1,415.9	1,415.5	1,412.8	1,414.8
20	Consumer loans	1,465.7	1,493.2	1,495.6	1,502.0	1,512.0	1,519.3	1,529.5	1,538.9	1,542.1	1,542.8	1,544.1	1,543.9
21	Credit cards and other revolving plans	790.5	804.4	804.5	805.9	812.6	816.3	820.9	824.0	826.1	826.0	826.9	824.7
22	Other consumer loans	675.2	688.8	691.1	696.1	699.4	703.0	708.7	714.9	716.0	716.8	717.2	719.2
23	Automobile loans ¹⁴	421.8	422.9	423.6	425.2	426.8	428.9	432.1	435.4	436.2	436.2	436.6	437.6
24	All other consumer loans ¹⁵	253.4	265.8	267.5	270.9	272.6	274.1	276.6	279.5	279.7	280.6	280.6	281.6
25	All other loans and leases	1,310.9	1,334.0	1,357.9	1,368.5	1,376.3	1,380.5	1,376.8	1,388.9	1,393.9	1,397.3	1,398.0	1,396.2
26	Loans to nondepository financial institutions ¹⁶	460.0	485.9	498.8	513.9	523.6	523.3	520.4	533.9	536.5	538.7	540.1	540.1
27	All loans not elsewhere classified ¹⁷	850.9	848.1	859.1	854.6	852.7	857.2	856.5	854.9	857.5	858.5	857.9	856.1
28	LESS: Allowance for loan and lease losses	111.4	110.0	110.2	111.1	111.2	111.3	112.3	111.9	111.8	111.8	111.7	111.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,192.9	1,971.4	1,950.6	1,882.9	1,840.9	1,837.9	1,730.2	1,729.8	1,729.5	1,719.9	1,743.7	1,702.4
30	Total federal funds sold and reverse RPs ¹⁹	514.3	608.6	667.5	676.2	688.2	731.8	773.4	775.4	750.8	824.7	835.5	832.6
31	Loans to commercial banks ²⁰	15.5	13.8	15.3	16.5	16.6	17.1	15.2	11.9	9.3	9.7	9.8	9.9
32	Other assets including trading assets ²¹	1,460.8	1,419.0	1,409.5	1,382.5	1,399.6	1,427.8	1,458.1	1,446.9	1,452.0	1,464.6	1,478.1	1,490.9
33	TOTAL ASSETS	16,749.6	16,860.9	17,006.5	17,004.8	17,034.7	17,171.7	17,198.2	17,238.3	17,216.4	17,316.6	17,386.2	17,380.8
LIABILITIES													
34	Deposits	12,132.9	12,318.4	12,426.2	12,469.0	12,505.3	12,562.9	12,623.0	12,691.2	12,677.0	12,719.8	12,747.2	12,801.0
35	Large time deposits	1,606.0	1,683.2	1,698.2	1,724.9	1,752.5	1,778.3	1,803.4	1,785.4	1,750.0	1,754.1	1,760.7	1,769.0
36	Other deposits	10,526.9	10,635.2	10,727.9	10,744.1	10,752.8	10,784.6	10,819.7	10,905.8	10,927.1	10,965.7	10,986.5	11,032.0
37	Borrowings	2,044.2	1,978.3	1,966.1	1,963.3	1,928.9	1,968.8	2,001.4	1,990.9	1,992.4	1,993.6	2,007.1	1,990.2
38	Net due to related foreign offices	126.9	85.4	130.2	85.2	79.5	76.2	17.7	6.3	3.0	27.8	35.9	21.0
39	Other liabilities including trading liabilities ²²	609.2	603.6	588.8	575.1	587.2	603.9	611.7	613.6	611.8	632.5	639.9	643.3
40	TOTAL LIABILITIES	14,913.2	14,985.6	15,111.3	15,092.6	15,100.8	15,211.8	15,253.8	15,301.9	15,284.2	15,373.7	15,430.0	15,455.4
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,836.4	1,875.2	1,895.2	1,912.2	1,933.9	1,959.9	1,944.3	1,936.4	1,932.1	1,943.0	1,956.2	1,925.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-39.6	-47.5	-35.1	-26.8	-21.9	-14.1	-9.4	-3.1	0.2	6.6	6.8	10.1
43	U.S. Treasury and agency securities, MBS ²⁵	-34.5	-40.5	-27.9	-20.2	-16.6	-10.7	-7.3	-3.1	-0.5	4.7	5.0	8.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 28, 2019

Account		2018	2018	2018	2019	2019	2019	2019	2019	Week ending				
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 29	Jun 5	Jun 12	Jun 19	
ASSETS														
1	Bank credit	12,663.8	12,988.0	13,137.9	13,193.5	13,194.6	13,227.6	13,310.2	13,369.5	13,391.2	13,415.8	13,415.6	13,448.7	
2	Securities in bank credit ²	3,376.4	3,467.2	3,509.0	3,545.6	3,545.4	3,560.1	3,607.3	3,622.1	3,623.6	3,635.8	3,633.3	3,657.7	
3	Treasury and agency securities ³	2,520.5	2,617.2	2,677.9	2,716.7	2,717.2	2,733.1	2,769.3	2,789.0	2,795.5	2,803.4	2,801.2	2,828.4	
4	Mortgage-backed securities (MBS) ⁴	1,807.1	1,847.3	1,878.6	1,907.4	1,915.6	1,927.9	1,957.3	1,966.6	1,966.7	1,979.8	1,975.0	1,999.5	
5	Non-MBS ⁵	713.4	769.9	799.4	809.3	801.6	805.2	812.0	822.5	828.8	823.7	826.2	828.9	
6	Other securities	855.9	850.1	831.1	828.9	828.2	826.9	838.0	833.0	828.1	832.3	832.1	829.3	
7	Mortgage-backed securities (MBS) ⁶	76.6	73.2	72.2	72.9	75.8	76.9	78.5	80.6	80.6	81.4	80.0	79.4	
8	Non-MBS ⁷	779.2	776.9	758.8	756.0	752.4	750.1	759.5	752.5	747.4	750.9	752.1	749.9	
9	Loans and leases in bank credit ⁸	9,287.4	9,520.7	9,629.0	9,647.9	9,649.2	9,667.5	9,702.9	9,747.4	9,767.5	9,780.0	9,782.2	9,791.0	
10	Commercial and industrial loans	2,198.5	2,269.2	2,304.7	2,317.7	2,335.4	2,354.6	2,361.4	2,360.1	2,354.8	2,354.9	2,351.3	2,362.8	
11	Real estate loans	4,333.0	4,414.7	4,423.2	4,432.1	4,434.1	4,443.9	4,456.7	4,481.3	4,485.1	4,492.3	4,501.5	4,499.0	
12	Residential real estate loans	2,202.6	2,231.0	2,232.6	2,234.1	2,229.9	2,233.1	2,238.0	2,249.3	2,248.9	2,257.8	2,265.7	2,259.5	
13	Revolving home equity loans	365.2	351.2	350.0	350.0	347.0	343.4	341.7	339.2	338.7	337.8	337.3	337.0	
14	Closed-end residential loans ⁹	1,837.4	1,879.8	1,882.7	1,884.1	1,882.9	1,889.7	1,896.3	1,910.1	1,910.2	1,920.0	1,928.5	1,922.5	
15	Commercial real estate loans	2,130.4	2,183.6	2,190.5	2,198.0	2,204.2	2,210.7	2,218.7	2,232.0	2,236.2	2,234.5	2,235.8	2,239.5	
16	Construction and land development loans ¹⁰	334.4	342.8	342.6	342.4	344.7	346.0	346.1	347.5	348.2	347.8	347.8	347.9	
17	Secured by farmland ¹¹	99.8	101.8	102.2	102.4	102.5	102.6	103.2	103.6	103.7	103.7	103.7	103.7	
18	Secured by multifamily properties ¹²	341.6	357.1	357.2	358.1	360.1	360.4	362.7	368.3	369.1	368.9	369.0	370.1	
19	Secured by nonfarm nonresidential properties ¹³	1,354.5	1,382.0	1,388.5	1,395.0	1,397.0	1,401.7	1,406.8	1,412.7	1,415.3	1,414.2	1,415.3	1,417.8	
20	Consumer loans	1,451.3	1,502.7	1,527.8	1,522.8	1,510.9	1,498.4	1,512.3	1,523.5	1,535.4	1,533.4	1,535.1	1,535.3	
21	Credit cards and other revolving plans	778.9	811.2	835.0	825.3	812.2	798.7	806.3	811.9	822.0	819.3	819.7	818.2	
22	Other consumer loans	672.3	691.5	692.8	697.5	698.7	699.7	706.0	711.6	713.4	714.1	715.4	717.0	
23	Automobile loans ¹⁴	420.6	423.8	424.3	426.1	426.3	427.4	431.0	434.1	434.9	435.1	435.9	436.5	
24	All other consumer loans ¹⁵	251.7	267.7	268.5	271.4	272.4	272.3	275.0	277.5	278.5	279.0	279.5	280.5	
25	All other loans and leases	1,304.6	1,334.1	1,373.3	1,375.3	1,368.7	1,370.7	1,372.6	1,382.4	1,392.3	1,399.4	1,394.3	1,393.9	
26	Loans to nondepository financial institutions ¹⁶	455.4	490.3	506.8	515.0	518.2	516.1	518.5	529.1	534.4	540.2	536.3	535.2	
27	All loans not elsewhere classified ¹⁷	849.2	843.8	866.4	860.4	850.6	854.5	854.1	853.3	857.8	859.2	858.0	858.7	
28	LESS: Allowance for loan and lease losses	111.4	110.1	110.3	110.8	111.3	111.5	111.9	111.8	111.3	112.1	112.1	112.0	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,171.4	1,996.0	1,915.8	1,855.1	1,861.2	1,845.3	1,726.4	1,712.8	1,714.6	1,728.6	1,769.9	1,667.8
30	Total federal funds sold and reverse RPs ¹⁹	512.8	618.5	698.2	700.5	697.8	733.6	759.8	774.5	757.3	829.0	822.9	816.1
31	Loans to commercial banks ²⁰	15.9	13.4	15.2	16.6	16.8	16.8	15.2	12.2	9.6	9.8	10.0	10.2
32	Other assets including trading assets ²¹	1,461.4	1,428.1	1,406.9	1,384.0	1,400.9	1,421.1	1,444.7	1,446.9	1,452.4	1,458.4	1,494.9	1,489.9
33	TOTAL ASSETS	16,713.8	16,933.9	17,063.8	17,039.0	17,060.0	17,133.0	17,144.5	17,204.1	17,213.7	17,329.6	17,401.1	17,320.6
LIABILITIES													
34	Deposits	12,082.6	12,338.1	12,518.9	12,476.6	12,482.1	12,611.2	12,651.0	12,639.9	12,649.7	12,720.9	12,744.9	12,707.4
35	Large time deposits	1,618.7	1,665.3	1,677.6	1,734.2	1,762.0	1,781.6	1,812.0	1,798.6	1,767.1	1,767.8	1,770.9	1,778.3
36	Other deposits	10,463.8	10,672.8	10,841.3	10,742.4	10,720.0	10,829.6	10,839.0	10,841.3	10,882.6	10,953.0	10,974.0	10,929.1
37	Borrowings	2,069.4	1,979.0	1,946.9	1,998.3	1,988.6	1,944.0	1,974.0	2,015.8	2,006.3	2,011.7	2,019.8	2,009.5
38	Net due to related foreign offices	121.1	107.7	118.1	99.0	95.2	58.4	-7.3	-3.9	-7.8	21.3	30.1	14.5
39	Other liabilities including trading liabilities ²²	606.7	618.6	589.2	572.4	586.1	594.1	597.1	611.6	617.4	627.2	652.2	626.5
40	TOTAL LIABILITIES	14,879.9	15,043.3	15,173.1	15,146.3	15,152.0	15,207.7	15,214.8	15,263.4	15,265.5	15,381.1	15,447.1	15,357.9
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,834.0	1,890.6	1,890.6	1,892.7	1,907.9	1,925.2	1,929.7	1,940.8	1,948.2	1,948.5	1,954.0	1,962.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-39.6	-47.5	-35.1	-26.8	-21.9	-14.1	-9.4	-3.1	0.2	6.6	6.8	10.1
43	U.S. Treasury and agency securities, MBS ²⁵	-34.5	-40.5	-27.9	-20.2	-16.6	-10.7	-7.3	-3.1	-0.5	4.7	5.0	8.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	11,702.6	11,952.0	12,053.4	12,130.6	12,170.1	12,238.8	12,306.1	12,347.5	12,346.5	12,372.7	12,392.8	12,418.7
2	Securities in bank credit ²	3,118.5	3,182.8	3,226.8	3,261.3	3,258.2	3,283.8	3,329.4	3,336.5	3,332.9	3,353.4	3,357.6	3,383.8
3	Treasury and agency securities ³	2,365.7	2,441.5	2,497.1	2,533.3	2,531.6	2,558.4	2,593.5	2,605.4	2,605.7	2,621.1	2,628.6	2,653.3
4	Mortgage-backed securities (MBS) ⁴	1,774.7	1,815.0	1,845.5	1,879.9	1,890.2	1,907.3	1,933.4	1,936.1	1,934.7	1,949.0	1,948.1	1,970.0
5	Non-MBS ⁵	591.0	626.5	651.5	653.4	641.4	651.1	660.1	669.3	671.0	672.1	680.5	683.3
6	Other securities	752.8	741.3	729.7	728.0	726.6	725.4	735.9	731.2	727.2	732.3	729.0	730.5
7	Mortgage-backed securities (MBS) ⁶	74.6	71.6	70.7	71.6	74.5	75.7	76.2	78.0	78.3	79.0	77.6	77.4
8	Non-MBS ⁷	678.2	669.7	659.0	656.4	652.1	649.7	659.7	653.2	648.9	653.3	651.4	653.2
9	Loans and leases in bank credit ⁸	8,584.1	8,769.1	8,826.6	8,869.3	8,911.8	8,955.0	8,976.7	9,011.0	9,013.6	9,019.3	9,035.2	9,034.8
10	Commercial and industrial loans	1,806.6	1,882.8	1,909.6	1,924.4	1,932.9	1,949.1	1,946.1	1,949.1	1,947.2	1,949.2	1,957.0	1,955.3
11	Real estate loans	4,261.9	4,325.2	4,334.2	4,349.8	4,364.7	4,382.4	4,393.9	4,409.3	4,410.9	4,407.8	4,414.7	4,420.3
12	Residential real estate loans	2,207.1	2,222.0	2,225.6	2,231.5	2,236.5	2,245.5	2,249.3	2,253.7	2,253.3	2,252.7	2,262.6	2,266.8
13	Revolving home equity loans	365.5	350.1	348.3	348.8	346.6	344.3	342.3	339.6	338.9	338.2	337.5	337.1
14	Closed-end residential loans ⁹	1,841.6	1,871.9	1,877.4	1,882.6	1,889.8	1,901.2	1,907.0	1,914.0	1,914.4	1,914.5	1,925.1	1,929.7
15	Commercial real estate loans	2,054.8	2,103.3	2,108.6	2,118.3	2,128.2	2,136.9	2,144.6	2,155.7	2,157.6	2,155.1	2,152.1	2,153.4
16	Construction and land development loans ¹⁰	323.7	328.9	329.5	330.9	332.3	333.5	334.9	335.3	335.3	335.2	334.3	334.5
17	Secured by farmland ¹¹	99.9	101.8	102.1	102.5	102.8	103.0	103.4	103.6	103.5	103.5	103.4	103.4
18	Secured by multifamily properties ¹²	336.3	349.9	349.9	351.4	354.0	354.0	355.2	361.4	362.6	361.4	361.5	362.4
19	Secured by nonfarm nonresidential properties ¹³	1,294.9	1,322.7	1,327.1	1,333.6	1,339.2	1,346.4	1,351.1	1,355.4	1,356.2	1,355.0	1,352.9	1,353.2
20	Consumer loans	1,463.0	1,490.2	1,492.6	1,499.0	1,508.8	1,515.8	1,525.7	1,535.5	1,538.8	1,539.6	1,540.8	1,540.5
21	Credit cards and other revolving plans	790.5	804.4	804.5	805.9	812.6	816.3	820.9	824.0	826.1	826.0	826.9	824.7
22	Other consumer loans	672.5	685.8	688.1	693.1	696.2	699.5	704.8	711.5	712.7	713.5	713.9	715.9
23	Automobile loans ¹⁴	421.8	422.9	423.6	425.2	426.8	428.9	432.1	435.4	436.2	436.2	436.6	437.6
24	All other consumer loans ¹⁵	250.7	262.9	264.6	267.9	269.4	270.7	272.8	276.1	276.5	277.3	277.3	278.3
25	All other loans and leases	1,052.6	1,070.8	1,090.2	1,096.1	1,105.5	1,107.7	1,111.0	1,117.0	1,116.7	1,122.8	1,122.6	1,118.7
26	Loans to nondepository financial institutions ¹⁶	350.3	377.4	387.4	398.9	409.1	409.3	407.1	414.8	414.7	416.5	417.8	416.3
27	All loans not elsewhere classified ¹⁷	702.3	693.5	702.8	697.1	696.4	698.4	703.9	702.2	702.0	706.3	704.9	702.4
28	LESS: Allowance for loan and lease losses	109.6	108.8	108.9	109.9	109.8	109.8	110.9	110.6	110.6	110.7	110.7	110.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,358.1	1,238.9	1,192.8	1,152.7	1,138.7	1,178.0	1,144.0	1,144.9	1,124.2	1,123.4	1,127.1	1,113.3
30	Total federal funds sold and reverse RPs ¹⁹	168.6	254.6	313.7	308.9	307.7	315.1	363.7	359.4	332.2	407.0	385.5	380.9
31	Loans to commercial banks ²⁰	11.9	11.7	12.9	14.1	14.4	14.3	12.4	9.4	6.8	7.2	7.2	7.5
32	Other assets including trading assets ²¹	1,306.0	1,285.0	1,278.7	1,257.1	1,269.8	1,296.8	1,329.6	1,321.6	1,319.5	1,331.7	1,345.6	1,356.9
33	TOTAL ASSETS	14,437.7	14,633.3	14,742.6	14,753.5	14,790.7	14,933.2	15,045.0	15,072.2	15,018.5	15,131.3	15,147.4	15,166.6
LIABILITIES													
34	Deposits	11,123.9	11,309.1	11,422.7	11,437.8	11,465.6	11,549.6	11,630.1	11,697.7	11,677.8	11,723.7	11,742.0	11,789.1
35	Large time deposits	898.7	974.7	989.1	1,001.6	1,024.3	1,058.4	1,085.6	1,074.8	1,043.9	1,039.5	1,043.4	1,045.5
36	Other deposits	10,225.1	10,334.4	10,433.6	10,436.2	10,441.4	10,491.3	10,544.5	10,622.9	10,633.8	10,684.2	10,698.6	10,743.6
37	Borrowings	1,133.1	1,119.8	1,108.9	1,104.9	1,087.4	1,096.5	1,130.4	1,123.2	1,115.8	1,126.2	1,117.7	1,104.4
38	Net due to related foreign offices	-117.5	-126.7	-123.7	-140.0	-145.2	-153.2	-161.8	-170.1	-179.5	-169.0	-173.0	-168.4
39	Other liabilities including trading liabilities ²²	468.4	467.8	462.3	450.0	459.5	480.8	483.6	484.1	479.0	503.3	509.5	511.7
40	TOTAL LIABILITIES	12,607.9	12,770.0	12,870.3	12,852.6	12,867.4	12,973.7	13,082.4	13,135.0	13,093.1	13,184.2	13,196.1	13,236.8
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,829.8	1,863.3	1,872.4	1,900.9	1,923.4	1,959.4	1,962.6	1,937.3	1,925.4	1,947.1	1,951.3	1,929.8
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-38.6	-46.5	-34.6	-26.7	-22.1	-14.7	-10.3	-4.4	-1.2	4.8	5.0	8.2
43	U.S. Treasury and agency securities, MBS ²⁵	-33.5	-39.5	-27.5	-20.2	-16.9	-11.3	-8.1	-4.3	-1.9	2.9	3.3	6.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	11,690.6	11,983.3	12,115.9	12,158.1	12,157.2	12,194.1	12,280.9	12,331.6	12,353.2	12,379.4	12,379.3	12,409.1
2	Securities in bank credit ²	3,121.3	3,195.4	3,235.2	3,268.0	3,265.9	3,285.7	3,333.4	3,338.0	3,340.2	3,353.6	3,351.3	3,379.0
3	Treasury and agency securities ³	2,369.3	2,450.5	2,505.3	2,542.6	2,540.7	2,562.4	2,598.9	2,608.0	2,614.1	2,623.7	2,622.0	2,652.0
4	Mortgage-backed securities (MBS) ⁴	1,775.6	1,823.6	1,851.2	1,881.4	1,890.9	1,903.6	1,932.2	1,936.5	1,936.8	1,949.3	1,943.6	1,971.4
5	Non-MBS ⁵	593.8	626.9	654.1	661.3	649.8	658.8	666.7	671.5	677.3	674.4	678.4	680.6
6	Other securities	752.0	744.9	729.9	725.3	725.2	723.3	734.4	730.0	726.1	729.8	729.3	727.0
7	Mortgage-backed securities (MBS) ⁶	75.2	71.6	70.5	71.1	74.3	75.2	76.7	78.6	78.6	79.6	78.3	77.7
8	Non-MBS ⁷	676.8	673.4	659.5	654.2	650.9	648.1	657.8	651.4	647.4	650.2	651.0	649.3
9	Loans and leases in bank credit ⁸	8,569.2	8,787.8	8,880.8	8,890.1	8,891.3	8,908.3	8,947.5	8,993.6	9,013.0	9,025.8	9,028.0	9,030.1
10	Commercial and industrial loans	1,820.0	1,880.3	1,908.3	1,917.8	1,934.9	1,953.8	1,959.9	1,963.0	1,961.4	1,961.3	1,957.9	1,966.1
11	Real estate loans	4,254.1	4,334.6	4,340.9	4,350.0	4,353.2	4,363.5	4,376.8	4,400.9	4,403.8	4,410.6	4,419.9	4,415.5
12	Residential real estate loans	2,201.8	2,229.7	2,231.4	2,232.5	2,228.4	2,231.6	2,236.6	2,247.9	2,247.3	2,256.3	2,264.0	2,257.8
13	Revolving home equity loans	364.9	350.9	349.6	349.7	346.8	343.2	341.5	339.0	338.5	337.6	337.1	336.8
14	Closed-end residential loans ⁹	1,836.9	1,878.8	1,881.7	1,882.9	1,881.6	1,888.4	1,895.1	1,908.8	1,908.8	1,918.7	1,927.0	1,921.0
15	Commercial real estate loans	2,052.3	2,104.9	2,109.6	2,117.5	2,124.9	2,131.9	2,140.2	2,153.1	2,156.4	2,154.3	2,155.9	2,157.7
16	Construction and land development loans ¹⁰	323.3	330.6	330.0	329.7	331.9	332.8	332.9	334.7	335.6	335.2	335.5	335.5
17	Secured by farmland ¹¹	99.7	101.7	102.1	102.3	102.4	102.6	103.1	103.4	103.5	103.5	103.5	103.5
18	Secured by multifamily properties ¹²	335.6	350.7	350.7	351.1	352.6	352.9	355.4	360.7	361.6	361.2	361.3	362.3
19	Secured by nonfarm nonresidential properties ¹³	1,293.7	1,321.9	1,326.8	1,334.3	1,338.0	1,343.7	1,348.8	1,354.2	1,355.8	1,354.4	1,355.6	1,356.3
20	Consumer loans	1,448.6	1,499.7	1,524.7	1,519.6	1,507.8	1,495.2	1,509.0	1,520.2	1,532.1	1,530.1	1,531.8	1,531.9
21	Credit cards and other revolving plans	778.9	811.2	835.0	825.3	812.2	798.7	806.3	811.9	822.0	819.3	819.7	818.2
22	Other consumer loans	669.7	688.5	689.6	694.4	695.6	696.5	702.7	708.3	710.1	710.8	712.1	713.7
23	Automobile loans ¹⁴	420.6	423.8	424.3	426.1	426.3	427.4	431.0	434.1	434.9	435.1	435.9	436.5
24	All other consumer loans ¹⁵	249.1	264.7	265.4	268.3	269.3	269.1	271.7	274.2	275.2	275.7	276.2	277.2
25	All other loans and leases	1,046.5	1,073.3	1,106.8	1,102.7	1,095.4	1,095.8	1,101.9	1,109.5	1,115.7	1,123.8	1,118.3	1,116.7
26	Loans to nondepository financial institutions ¹⁶	346.9	380.4	395.1	400.3	402.3	401.3	402.2	410.5	414.5	419.5	415.8	414.3
27	All loans not elsewhere classified ¹⁷	699.6	692.8	711.8	702.4	693.1	694.5	699.8	698.9	701.3	704.2	702.5	702.4
28	LESS: Allowance for loan and lease losses	109.8	109.0	109.1	109.6	110.1	110.2	110.7	110.7	110.3	111.1	111.1	111.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,320.4	1,261.5	1,223.4	1,123.0	1,131.3	1,190.3	1,138.2	1,113.9	1,106.7	1,126.8	1,143.5	1,081.5
30	Total federal funds sold and reverse RPs ¹⁹	158.6	259.0	340.1	311.3	293.3	321.5	336.7	338.9	334.7	386.6	369.4	371.9
31	Loans to commercial banks ²⁰	12.2	11.5	13.1	14.2	14.4	14.1	12.4	9.6	6.9	7.2	7.2	7.6
32	Other assets including trading assets ²¹	1,304.3	1,290.7	1,278.0	1,261.1	1,269.4	1,290.9	1,318.3	1,318.9	1,313.2	1,323.9	1,357.6	1,356.4
33	TOTAL ASSETS	14,376.3	14,697.0	14,861.5	14,758.2	14,755.6	14,900.6	14,975.8	15,002.2	15,004.3	15,112.7	15,145.9	15,115.5
LIABILITIES													
34	Deposits	11,057.5	11,344.2	11,542.8	11,446.4	11,436.2	11,589.2	11,646.7	11,627.1	11,628.4	11,713.8	11,727.9	11,691.2
35	Large time deposits	894.4	969.8	992.7	1,013.6	1,029.8	1,054.2	1,082.1	1,068.2	1,041.5	1,039.1	1,039.2	1,046.0
36	Other deposits	10,163.2	10,374.4	10,550.2	10,432.8	10,406.5	10,535.0	10,564.6	10,558.9	10,586.8	10,674.7	10,688.7	10,645.2
37	Borrowings	1,147.8	1,110.0	1,093.3	1,113.3	1,110.1	1,084.8	1,112.0	1,138.4	1,131.8	1,128.8	1,119.5	1,126.3
38	Net due to related foreign offices	-120.5	-117.6	-120.5	-137.1	-149.5	-163.4	-174.4	-174.8	-174.3	-171.8	-168.4	-156.8
39	Other liabilities including trading liabilities ²²	461.7	478.5	463.3	450.1	457.7	471.8	469.1	478.0	477.4	500.5	520.0	499.3
40	TOTAL LIABILITIES	12,546.6	12,815.0	12,978.9	12,872.7	12,854.5	12,982.3	13,053.4	13,068.6	13,063.3	13,171.5	13,199.0	13,160.0
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,829.7	1,881.9	1,882.6	1,885.5	1,901.0	1,918.3	1,922.5	1,933.5	1,941.0	1,941.3	1,946.8	1,955.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-38.6	-46.5	-34.6	-26.7	-22.1	-14.7	-10.3	-4.4	-1.2	4.8	5.0	8.2
43	U.S. Treasury and agency securities, MBS ²⁵	-33.5	-39.5	-27.5	-20.2	-16.9	-11.3	-8.1	-4.3	-1.9	2.9	3.3	6.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	7,353.1	7,504.7	7,585.1	7,652.0	7,669.9	7,711.7	7,754.2	7,772.2	7,767.0	7,787.1	7,802.7	7,826.0
2	Securities in bank credit ²	2,203.5	2,271.6	2,310.2	2,336.8	2,336.6	2,359.8	2,399.8	2,406.4	2,403.2	2,420.0	2,426.5	2,453.7
3	Treasury and agency securities ³	1,715.9	1,790.3	1,841.8	1,871.9	1,871.9	1,893.9	1,921.3	1,931.2	1,931.2	1,941.7	1,950.8	1,974.8
4	Mortgage-backed securities (MBS) ⁴	1,293.0	1,332.8	1,360.1	1,389.2	1,398.9	1,413.1	1,434.8	1,436.3	1,434.9	1,444.6	1,443.9	1,464.7
5	Non-MBS ⁵	422.9	457.5	481.7	482.7	473.0	480.8	486.5	494.8	496.3	497.2	506.9	510.0
6	Other securities	487.6	481.3	468.4	464.9	464.6	465.9	478.5	475.2	472.0	478.3	475.8	478.9
7	Mortgage-backed securities (MBS) ⁶	61.2	56.9	55.5	55.5	56.5	57.2	58.1	59.7	59.7	60.6	59.3	59.4
8	Non-MBS ⁷	426.4	424.3	412.9	409.4	408.1	408.7	420.4	415.5	412.2	417.7	416.5	419.5
9	Loans and leases in bank credit ⁸	5,149.6	5,233.1	5,274.9	5,315.2	5,333.3	5,351.9	5,354.4	5,365.9	5,363.8	5,367.1	5,376.2	5,372.3
10	Commercial and industrial loans	1,191.8	1,246.1	1,265.3	1,276.3	1,284.3	1,294.1	1,288.6	1,289.7	1,287.6	1,288.7	1,294.7	1,292.1
11	Real estate loans	2,102.5	2,105.0	2,103.6	2,108.9	2,110.3	2,115.3	2,113.1	2,117.1	2,115.5	2,113.3	2,116.2	2,117.3
12	Residential real estate loans	1,408.1	1,406.8	1,405.5	1,407.3	1,405.5	1,408.6	1,406.3	1,407.7	1,405.9	1,407.1	1,412.4	1,414.0
13	Revolving home equity loans	243.5	229.8	228.2	228.9	227.0	225.0	223.2	220.9	220.2	219.6	219.0	218.7
14	Closed-end residential loans ⁹	1,164.5	1,177.0	1,177.3	1,178.4	1,178.5	1,183.6	1,183.1	1,186.8	1,185.6	1,187.5	1,193.4	1,195.3
15	Commercial real estate loans	694.5	698.2	698.1	701.7	704.8	706.7	706.7	709.4	709.7	706.2	703.8	703.3
16	Construction and land development loans ¹⁰	110.8	108.5	107.9	108.3	107.6	107.0	107.3	107.3	106.9	106.7	105.9	105.2
17	Secured by farmland ¹¹	8.4	8.2	8.2	8.2	8.2	8.1	8.1	8.1	8.1	8.0	8.1	8.1
18	Secured by multifamily properties ¹²	145.3	150.4	150.3	150.0	151.6	150.7	150.0	152.2	152.9	151.7	151.9	152.4
19	Secured by nonfarm nonresidential properties ¹³	429.9	431.1	431.7	435.1	437.4	440.9	441.3	441.9	441.7	439.8	438.0	437.6
20	Consumer loans	1,079.8	1,092.7	1,097.3	1,117.1	1,123.7	1,129.1	1,137.8	1,144.3	1,146.8	1,146.3	1,146.1	1,145.9
21	Credit cards and other revolving plans	626.8	634.0	637.7	653.9	658.2	660.6	664.4	666.0	667.6	666.9	666.5	665.0
22	Other consumer loans	453.1	458.7	459.6	463.2	465.4	468.5	473.4	478.4	479.2	479.4	479.6	480.9
23	Automobile loans ¹⁴	344.0	343.9	344.2	345.6	347.1	349.0	352.1	355.2	356.1	355.7	355.9	356.8
24	All other consumer loans ¹⁵	109.1	114.8	115.3	117.7	118.4	119.5	121.2	123.1	123.1	123.6	123.7	124.1
25	All other loans and leases	775.4	789.4	808.7	812.9	815.0	813.4	814.9	814.7	813.8	818.8	819.1	817.0
26	Loans to nondepository financial institutions ¹⁶	294.1	321.7	331.0	344.0	349.0	347.5	344.5	348.9	348.9	349.6	350.5	349.5
27	All loans not elsewhere classified ¹⁷	481.3	467.7	477.7	469.0	466.0	465.9	470.4	465.8	465.0	469.3	468.6	467.5
28	LESS: Allowance for loan and lease losses	68.4	67.6	67.5	67.5	67.5	67.4	68.3	69.1	70.0	70.2	70.1	69.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending				
										May 29	Jun 5	Jun 12	Jun 19	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	1,051.6	944.9	892.6	853.1	847.1	877.1	852.7	853.7	832.2	829.7	827.0	813.4	
30	Total federal funds sold and reverse RPs ¹⁹	135.6	221.3	278.4	270.2	271.2	279.5	324.7	319.6	296.1	359.8	346.4	345.9	
31	Loans to commercial banks ²⁰	11.0	11.2	12.4	13.6	13.8	13.6	11.9	8.9	6.3	6.5	6.5	6.5	
32	Other assets including trading assets ²¹	987.3	956.4	949.7	928.9	937.8	962.8	984.7	976.4	974.4	985.6	997.3	1,005.9	
33	TOTAL ASSETS	9,470.2	9,570.9	9,650.7	9,650.2	9,672.3	9,777.4	9,859.9	9,861.7	9,806.1	9,898.5	9,909.8	9,927.9	
LIABILITIES														
34	Deposits	7,201.7	7,314.5	7,400.1	7,402.8	7,418.2	7,476.2	7,537.0	7,570.1	7,548.3	7,587.7	7,595.6	7,632.5	
35	Large time deposits	462.5	508.4	516.4	521.4	543.0	568.6	588.6	570.4	537.5	533.6	536.4	537.7	
36	Other deposits	6,739.2	6,806.1	6,883.7	6,881.5	6,875.2	6,907.6	6,948.4	6,999.7	7,010.8	7,054.1	7,059.2	7,094.8	
37	Borrowings	786.7	774.4	764.4	761.8	751.1	754.1	784.8	785.9	779.4	788.0	780.7	765.8	
38	Net due to related foreign offices	-141.2	-152.1	-149.6	-168.5	-176.0	-183.2	-188.7	-197.6	-208.7	-195.9	-200.5	-193.6	
39	Other liabilities including trading liabilities ²²	403.2	399.5	393.3	379.7	388.5	408.9	410.8	411.3	406.9	428.6	435.6	437.4	
40	TOTAL LIABILITIES	8,250.4	8,336.3	8,408.3	8,375.9	8,381.8	8,456.1	8,543.9	8,569.7	8,526.0	8,608.4	8,611.5	8,642.2	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,219.8	1,234.6	1,242.5	1,274.3	1,290.6	1,321.3	1,316.0	1,292.0	1,280.1	1,290.0	1,298.3	1,285.7	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-27.6	-32.9	-23.4	-19.3	-15.8	-9.4	-7.8	-2.1	0.9	4.2	4.2	7.2	
43	U.S. Treasury and agency securities, MBS ²⁵	-24.5	-26.9	-16.9	-13.5	-11.2	-7.1	-6.0	-2.2	0.2	2.8	3.0	5.6	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	7,343.3	7,531.0	7,631.1	7,677.1	7,668.5	7,683.0	7,735.4	7,760.6	7,773.6	7,789.8	7,789.7	7,817.9
2	Securities in bank credit ²	2,202.7	2,283.9	2,319.4	2,345.6	2,342.3	2,358.5	2,399.1	2,404.5	2,408.3	2,417.1	2,416.9	2,446.5
3	Treasury and agency securities ³	1,716.3	1,800.1	1,850.6	1,881.3	1,878.3	1,893.5	1,921.7	1,930.8	1,938.0	1,941.7	1,941.7	1,971.3
4	Mortgage-backed securities (MBS) ⁴	1,290.9	1,342.2	1,366.7	1,391.2	1,397.7	1,406.2	1,429.9	1,433.9	1,435.3	1,441.9	1,436.8	1,464.1
5	Non-MBS ⁵	425.3	457.9	483.9	490.1	480.5	487.4	491.8	496.8	502.7	499.7	504.8	507.2
6	Other securities	486.4	483.8	468.8	464.3	464.1	465.0	477.4	473.7	470.2	475.4	475.2	475.2
7	Mortgage-backed securities (MBS) ⁶	61.6	57.0	55.2	55.1	56.3	57.0	58.3	60.0	59.9	60.9	59.8	59.3
8	Non-MBS ⁷	424.8	426.8	413.6	409.2	407.7	407.9	419.1	413.8	410.3	414.6	415.4	415.9
9	Loans and leases in bank credit ⁸	5,140.6	5,247.1	5,311.7	5,331.5	5,326.1	5,324.5	5,336.3	5,356.1	5,365.3	5,372.6	5,372.9	5,371.4
10	Commercial and industrial loans	1,202.3	1,245.8	1,265.2	1,272.0	1,284.6	1,298.2	1,299.7	1,300.5	1,298.6	1,297.7	1,293.9	1,299.5
11	Real estate loans	2,096.7	2,112.7	2,105.9	2,106.7	2,103.6	2,103.3	2,101.9	2,110.9	2,109.5	2,112.8	2,119.6	2,114.3
12	Residential real estate loans	1,404.3	1,412.6	1,407.0	1,406.4	1,400.6	1,398.8	1,397.8	1,403.8	1,401.7	1,408.2	1,414.5	1,409.2
13	Revolving home equity loans	243.0	230.5	229.2	229.3	227.0	224.3	222.6	220.4	219.9	219.1	218.7	218.4
14	Closed-end residential loans ⁹	1,161.3	1,182.1	1,177.8	1,177.1	1,173.6	1,174.5	1,175.2	1,183.4	1,181.8	1,189.1	1,195.8	1,190.8
15	Commercial real estate loans	692.3	700.1	698.9	700.3	703.0	704.5	704.1	707.1	707.8	704.5	705.1	705.1
16	Construction and land development loans ¹⁰	110.4	109.4	108.0	107.3	107.4	106.9	106.6	106.7	106.6	106.4	105.9	105.4
17	Secured by farmland ¹¹	8.4	8.2	8.2	8.3	8.2	8.2	8.1	8.1	8.1	8.0	8.0	8.1
18	Secured by multifamily properties ¹²	144.4	151.2	151.3	149.7	150.3	149.8	149.6	151.3	151.7	151.3	151.6	152.0
19	Secured by nonfarm nonresidential properties ¹³	429.2	431.3	431.4	435.0	437.1	439.6	439.9	441.1	441.3	438.8	439.5	439.6
20	Consumer loans	1,070.4	1,099.4	1,121.8	1,134.0	1,124.0	1,113.7	1,125.0	1,134.5	1,143.8	1,142.9	1,143.8	1,143.0
21	Credit cards and other revolving plans	619.3	639.0	661.0	669.7	658.9	646.9	653.1	658.2	666.4	665.3	665.2	663.6
22	Other consumer loans	451.1	460.4	460.9	464.3	465.1	466.8	472.0	476.2	477.4	477.6	478.6	479.5
23	Automobile loans ¹⁴	342.7	344.8	345.0	346.5	346.8	347.9	351.2	353.9	354.6	354.6	355.2	355.7
24	All other consumer loans ¹⁵	108.4	115.5	115.8	117.8	118.3	118.9	120.8	122.3	122.9	122.9	123.4	123.8
25	All other loans and leases	771.3	789.2	818.7	818.8	813.9	809.3	809.6	810.2	813.4	819.3	815.5	814.5
26	Loans to nondepository financial institutions ¹⁶	290.7	323.8	337.2	344.8	347.1	343.4	341.0	344.9	347.2	349.8	347.6	346.8
27	All loans not elsewhere classified ¹⁷	480.5	465.4	481.6	474.0	466.8	465.9	468.7	465.3	466.2	469.5	467.9	467.7
28	LESS: Allowance for loan and lease losses	68.3	67.9	67.8	67.3	67.5	67.5	68.0	68.9	69.6	70.2	70.1	70.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018	2018	2018	2019	2019	2019	2019	2019	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,027.1	956.0	910.8	827.2	836.2	880.3	847.4	834.2	823.4	833.9	844.3	797.3
30	Total federal funds sold and reverse RPs ¹⁹	127.0	229.2	306.5	276.2	256.2	283.1	298.6	299.5	292.8	345.8	331.5	330.0
31	Loans to commercial banks ²⁰	11.2	10.9	12.5	13.6	13.8	13.5	11.9	9.1	6.4	6.5	6.6	6.6
32	Other assets including trading assets ²¹	985.2	961.5	948.1	931.7	937.8	959.3	975.1	973.5	967.3	978.1	1,008.2	1,005.9
33	TOTAL ASSETS	9,425.4	9,620.8	9,741.2	9,658.5	9,644.9	9,751.6	9,800.5	9,807.9	9,794.0	9,883.8	9,910.1	9,887.6
LIABILITIES													
34	Deposits	7,156.1	7,333.6	7,489.4	7,413.9	7,394.6	7,502.5	7,545.7	7,521.3	7,513.2	7,579.6	7,585.9	7,561.0
35	Large time deposits	457.3	505.9	523.1	536.1	546.9	563.1	583.1	563.0	534.2	531.2	529.0	535.0
36	Other deposits	6,698.8	6,827.7	6,966.2	6,877.8	6,847.7	6,939.5	6,962.6	6,958.3	6,978.9	7,048.5	7,056.9	7,026.0
37	Borrowings	794.8	773.7	755.8	766.2	770.0	751.1	770.4	793.3	786.3	785.3	779.5	777.6
38	Net due to related foreign offices	-144.3	-143.8	-146.7	-168.5	-181.0	-192.5	-199.8	-202.1	-203.6	-198.3	-195.4	-180.3
39	Other liabilities including trading liabilities ²²	397.3	407.4	392.6	380.8	386.3	401.5	398.9	405.9	404.8	426.5	444.9	427.3
40	TOTAL LIABILITIES	8,203.8	8,370.9	8,491.2	8,392.3	8,369.9	8,462.7	8,515.2	8,518.5	8,500.7	8,593.1	8,614.9	8,585.6
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,221.6	1,249.8	1,250.0	1,266.2	1,275.0	1,289.0	1,285.3	1,289.4	1,293.2	1,290.7	1,295.2	1,302.0
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-27.6	-32.9	-23.4	-19.3	-15.8	-9.4	-7.8	-2.1	0.9	4.2	4.2	7.2
43	U.S. Treasury and agency securities, MBS ²⁵	-24.5	-26.9	-16.9	-13.5	-11.2	-7.1	-6.0	-2.2	0.2	2.8	3.0	5.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	4,349.6	4,447.3	4,468.3	4,478.6	4,500.2	4,527.1	4,551.9	4,575.3	4,579.5	4,585.6	4,590.1	4,592.6
2	Securities in bank credit ²	915.0	911.3	916.6	924.5	921.7	924.0	929.7	930.2	929.7	933.3	931.0	930.1
3	Treasury and agency securities ³	649.8	651.2	655.3	661.4	659.7	664.5	672.3	674.2	674.5	679.4	677.8	678.5
4	Mortgage-backed securities (MBS) ⁴	481.7	482.2	485.4	490.7	491.3	494.2	498.6	499.7	499.8	504.5	504.2	505.3
5	Non-MBS ⁵	168.1	169.0	169.9	170.7	168.4	170.3	173.6	174.5	174.8	174.9	173.6	173.3
6	Other securities	265.2	260.1	261.3	263.1	262.0	259.5	257.4	256.0	255.2	254.0	253.3	251.6
7	Mortgage-backed securities (MBS) ⁶	13.4	14.7	15.3	16.1	18.0	18.5	18.1	18.3	18.5	18.4	18.3	17.9
8	Non-MBS ⁷	251.8	245.4	246.1	247.1	244.0	241.0	239.3	237.6	236.7	235.6	235.0	233.6
9	Loans and leases in bank credit ⁸	3,434.6	3,536.0	3,551.7	3,554.1	3,578.5	3,603.1	3,622.3	3,645.1	3,649.8	3,652.2	3,659.0	3,662.5
10	Commercial and industrial loans	614.8	636.8	644.2	648.2	648.6	655.0	657.5	659.4	659.5	660.5	662.3	663.2
11	Real estate loans	2,159.4	2,220.3	2,230.6	2,240.9	2,254.4	2,267.1	2,280.9	2,292.2	2,295.3	2,294.5	2,298.5	2,302.9
12	Residential real estate loans	799.0	815.2	820.1	824.2	830.9	836.9	842.9	845.9	847.4	845.6	850.2	852.8
13	Revolving home equity loans	122.0	120.3	120.0	120.0	119.6	119.3	119.1	118.7	118.7	118.6	118.5	118.4
14	Closed-end residential loans ⁹	677.1	694.9	700.1	704.2	711.3	717.6	723.9	727.2	728.7	726.9	731.7	734.4
15	Commercial real estate loans	1,360.3	1,405.0	1,410.5	1,416.7	1,423.4	1,430.2	1,437.9	1,446.3	1,447.9	1,448.9	1,448.3	1,450.1
16	Construction and land development loans ¹⁰	212.9	220.3	221.6	222.7	224.7	226.5	227.5	228.0	228.4	228.5	228.4	229.2
17	Secured by farmland ¹¹	91.5	93.5	93.8	94.3	94.6	94.8	95.3	95.5	95.4	95.4	95.3	95.3
18	Secured by multifamily properties ¹²	191.0	199.5	199.7	201.3	202.4	203.3	205.2	209.2	209.7	209.7	209.6	210.0
19	Secured by nonfarm nonresidential properties ¹³	865.0	891.6	895.4	898.4	901.8	905.5	909.8	913.5	914.5	915.2	915.0	915.6
20	Consumer loans	383.2	397.5	395.3	381.9	385.1	386.7	387.9	391.2	392.1	393.3	394.7	394.6
21	Credit cards and other revolving plans	163.8	170.4	166.7	152.0	154.4	155.7	156.4	158.0	158.5	159.1	160.4	159.7
22	Other consumer loans	219.4	227.1	228.6	229.9	230.7	231.0	231.5	233.2	233.5	234.2	234.3	235.0
23	Automobile loans ¹⁴	77.8	79.0	79.3	79.6	79.7	79.8	79.9	80.1	80.2	80.5	80.6	80.8
24	All other consumer loans ¹⁵	141.6	148.1	149.3	150.3	151.0	151.2	151.5	153.0	153.4	153.7	153.6	154.2
25	All other loans and leases	277.2	281.5	281.6	283.2	290.4	294.3	296.1	302.3	302.9	304.0	303.5	301.7
26	Loans to nondepository financial institutions ¹⁶	56.2	55.7	56.5	55.0	60.0	61.8	62.6	65.9	65.8	66.9	67.3	66.8
27	All loans not elsewhere classified ¹⁷	221.0	225.8	225.1	228.2	230.4	232.6	233.5	236.4	237.0	237.1	236.2	234.9
28	LESS: Allowance for loan and lease losses	41.2	41.2	41.4	42.4	42.4	42.4	42.5	41.5	40.7	40.5	40.6	40.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	306.5	294.0	300.2	299.6	291.5	300.8	291.3	291.2	292.1	293.7	300.1	299.9
30	Total federal funds sold and reverse RPs ¹⁹	33.0	33.2	35.3	38.8	36.5	35.6	39.0	39.8	36.0	47.2	39.0	35.0
31	Loans to commercial banks ²⁰	1.0	0.5	0.5	0.5	0.6	0.7	0.5	0.5	0.4	0.7	0.7	1.0
32	Other assets including trading assets ²¹	318.6	328.6	329.0	328.2	332.0	333.9	344.9	345.2	345.0	346.1	348.3	350.9
33	TOTAL ASSETS	4,967.5	5,062.4	5,091.9	5,103.3	5,118.4	5,155.8	5,185.1	5,210.5	5,212.4	5,232.9	5,237.6	5,238.8
LIABILITIES													
34	Deposits	3,922.2	3,994.6	4,022.6	4,034.9	4,047.4	4,073.4	4,093.1	4,127.6	4,129.4	4,136.0	4,146.4	4,156.6
35	Large time deposits	436.2	466.3	472.7	480.2	481.3	489.7	496.9	504.4	506.4	505.9	507.0	507.9
36	Other deposits	3,485.9	3,528.3	3,549.9	3,554.7	3,566.2	3,583.7	3,596.2	3,623.2	3,623.0	3,630.1	3,639.4	3,648.7
37	Borrowings	346.4	345.4	344.4	343.1	336.4	342.4	345.6	337.3	336.4	338.2	337.0	338.6
38	Net due to related foreign offices	23.7	25.4	26.0	28.5	30.8	29.9	27.0	27.5	29.2	26.9	27.5	25.2
39	Other liabilities including trading liabilities ²²	65.2	68.3	69.0	70.3	71.0	71.9	72.9	72.9	72.1	74.7	73.8	74.3
40	TOTAL LIABILITIES	4,357.5	4,433.7	4,462.0	4,476.8	4,485.6	4,517.6	4,538.5	4,565.2	4,567.1	4,575.8	4,584.6	4,594.7
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	610.0	628.7	629.9	626.6	632.8	638.1	646.6	645.3	645.3	657.1	653.0	644.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-11.0	-13.5	-11.2	-7.5	-6.3	-5.3	-2.5	-2.3	-2.1	0.7	0.8	1.1
43	U.S. Treasury and agency securities, MBS ²⁵	-9.0	-12.6	-10.6	-6.6	-5.7	-4.2	-2.1	-2.1	-2.1	0.1	0.3	0.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 28, 2019

Account		2018	2018	2018	2019	2019	2019	2019	2019	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	4,347.3	4,452.3	4,484.9	4,480.9	4,488.8	4,511.1	4,545.4	4,571.0	4,579.6	4,589.6	4,589.6	4,591.2
2	Securities in bank credit ²	918.6	911.5	915.8	922.4	923.6	927.2	934.2	933.5	931.9	936.4	934.4	932.5
3	Treasury and agency securities ³	653.0	650.3	654.7	661.4	662.4	668.9	677.2	677.3	676.1	682.0	680.4	680.7
4	Mortgage-backed securities (MBS) ⁴	484.6	481.4	484.5	490.2	493.2	497.4	502.3	502.6	501.5	507.4	506.7	507.3
5	Non-MBS ⁵	168.4	169.0	170.2	171.1	169.3	171.4	174.9	174.7	174.6	174.6	173.6	173.4
6	Other securities	265.6	261.1	261.1	261.0	261.1	258.3	257.0	256.2	255.8	254.4	254.1	251.8
7	Mortgage-backed securities (MBS) ⁶	13.6	14.6	15.2	16.0	18.0	18.1	18.4	18.6	18.7	18.8	18.5	18.3
8	Non-MBS ⁷	252.0	246.6	245.9	245.0	243.2	240.2	238.7	237.6	237.1	235.6	235.6	233.4
9	Loans and leases in bank credit ⁸	3,428.6	3,540.8	3,569.1	3,558.6	3,565.2	3,583.9	3,611.2	3,637.5	3,647.7	3,653.2	3,655.1	3,658.8
10	Commercial and industrial loans	617.7	634.5	643.1	645.8	650.3	655.6	660.1	662.5	662.8	663.6	664.0	666.6
11	Real estate loans	2,157.5	2,221.9	2,235.0	2,243.3	2,249.6	2,260.2	2,274.9	2,290.0	2,294.3	2,297.9	2,300.3	2,301.1
12	Residential real estate loans	797.5	817.1	824.4	826.2	827.7	832.8	838.8	844.1	845.7	848.1	849.5	848.6
13	Revolving home equity loans	121.8	120.4	120.4	120.4	119.8	118.9	118.9	118.6	118.6	118.5	118.4	118.4
14	Closed-end residential loans ⁹	675.6	696.7	703.9	705.8	708.0	713.9	719.9	725.5	727.1	729.6	731.2	730.2
15	Commercial real estate loans	1,360.0	1,404.8	1,410.6	1,417.2	1,421.9	1,427.4	1,436.1	1,445.9	1,448.6	1,449.8	1,450.8	1,452.6
16	Construction and land development loans ¹⁰	213.0	221.3	222.0	222.4	224.5	225.9	226.4	228.1	228.9	228.8	229.6	230.1
17	Secured by farmland ¹¹	91.3	93.5	93.9	94.0	94.2	94.4	95.0	95.3	95.4	95.5	95.4	95.5
18	Secured by multifamily properties ¹²	191.2	199.4	199.4	201.5	202.2	203.0	205.8	209.4	209.8	209.9	209.7	210.2
19	Secured by nonfarm nonresidential properties ¹³	864.5	890.6	895.4	899.3	901.0	904.1	908.9	913.1	914.5	915.6	916.1	916.7
20	Consumer loans	378.2	400.3	402.8	385.6	383.8	381.5	383.9	385.7	388.2	387.2	388.0	388.9
21	Credit cards and other revolving plans	159.7	172.2	174.0	155.6	153.4	151.8	153.2	153.6	155.6	154.0	154.5	154.7
22	Other consumer loans	218.6	228.1	228.8	230.0	230.4	229.7	230.8	232.1	232.6	233.2	233.5	234.2
23	Automobile loans ¹⁴	77.9	79.0	79.3	79.6	79.5	79.4	79.8	80.2	80.3	80.5	80.7	80.8
24	All other consumer loans ¹⁵	140.7	149.1	149.5	150.5	151.0	150.3	151.0	151.9	152.3	152.7	152.8	153.4
25	All other loans and leases	275.3	284.1	288.1	283.8	281.5	286.5	292.3	299.3	302.3	304.5	302.9	302.2
26	Loans to nondepository financial institutions ¹⁶	56.1	56.6	57.9	55.4	55.2	57.9	61.2	65.6	67.3	69.7	68.2	67.6
27	All loans not elsewhere classified ¹⁷	219.1	227.4	230.2	228.4	226.3	228.6	231.1	233.7	235.0	234.7	234.6	234.6
28	LESS: Allowance for loan and lease losses	41.5	41.1	41.3	42.3	42.5	42.7	42.7	41.8	40.7	40.9	41.0	41.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	293.3	305.4	312.6	295.8	295.1	310.1	290.8	279.8	283.3	292.9	299.2	284.2
30	Total federal funds sold and reverse RPs ¹⁹	31.6	29.8	33.6	35.2	37.2	38.4	38.1	39.4	41.9	40.8	37.9	41.9
31	Loans to commercial banks ²⁰	1.0	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.5	0.7	0.7	1.0
32	Other assets including trading assets ²¹	319.1	329.2	329.9	329.4	331.6	331.6	343.2	345.4	345.9	345.8	349.4	350.5
33	TOTAL ASSETS	4,950.9	5,076.2	5,120.3	5,099.6	5,110.6	5,149.0	5,175.3	5,194.3	5,210.4	5,228.9	5,235.8	5,227.8
LIABILITIES													
34	Deposits	3,901.5	4,010.6	4,053.5	4,032.5	4,041.6	4,086.6	4,101.0	4,105.8	4,115.2	4,134.2	4,142.0	4,130.2
35	Large time deposits	437.1	463.9	469.5	477.5	482.9	491.1	499.0	505.2	507.3	507.9	510.2	510.9
36	Other deposits	3,464.4	3,546.7	3,584.0	3,555.0	3,558.7	3,595.6	3,602.0	3,600.6	3,607.9	3,626.3	3,631.8	3,619.3
37	Borrowings	353.0	336.3	337.5	347.1	340.1	333.6	341.6	345.1	345.5	343.5	339.9	348.6
38	Net due to related foreign offices	23.8	26.1	26.1	31.4	31.5	29.1	25.4	27.3	29.3	26.6	27.1	23.5
39	Other liabilities including trading liabilities ²²	64.4	71.1	70.7	69.3	71.4	70.3	70.2	72.0	72.6	74.1	75.1	72.1
40	TOTAL LIABILITIES	4,342.7	4,444.1	4,487.7	4,480.4	4,484.6	4,519.6	4,538.1	4,550.2	4,562.6	4,578.4	4,584.1	4,574.3
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	608.1	632.1	632.6	619.2	626.0	629.4	637.2	644.1	647.8	650.6	651.7	653.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-11.0	-13.5	-11.2	-7.5	-6.3	-5.3	-2.5	-2.3	-2.1	0.7	0.8	1.1
43	U.S. Treasury and agency securities, MBS ²⁵	-9.0	-12.6	-10.6	-6.6	-5.7	-4.2	-2.1	-2.1	-2.1	0.1	0.3	0.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 28, 2019

Account		2018	2018	2018	2019	2019	2019	2019	2019	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	974.8	1,006.1	1,020.4	1,027.1	1,030.6	1,029.6	1,027.4	1,038.6	1,040.1	1,036.8	1,038.1	1,037.8
2	Securities in bank credit ²	256.3	270.9	273.4	272.2	276.4	274.2	278.0	285.5	283.1	282.5	282.3	277.9
3	Treasury and agency securities ³	150.9	165.8	172.3	170.1	173.8	170.5	173.4	180.6	179.4	178.4	177.8	175.1
4	Mortgage-backed securities (MBS) ⁴	30.4	24.6	27.7	25.4	25.4	25.6	26.3	29.0	28.5	29.3	29.3	25.8
5	Non-MBS ⁵	120.5	141.2	144.6	144.7	148.4	144.9	147.0	151.6	150.9	149.1	148.5	149.2
6	Other securities	105.4	105.1	101.1	102.1	102.5	103.7	104.7	104.9	103.7	104.1	104.5	102.8
7	Mortgage-backed securities (MBS) ⁶	1.4	1.7	1.9	1.8	1.6	1.7	1.8	2.0	2.0	1.8	1.8	1.8
8	Non-MBS ⁷	104.0	103.4	99.2	100.3	101.0	102.0	102.9	102.9	101.7	102.3	102.7	101.1
9	Loans and leases in bank credit ⁸	718.6	735.2	747.0	754.9	754.2	755.3	749.4	753.2	757.0	754.3	755.8	759.9
10	Commercial and industrial loans	378.5	389.2	395.3	398.1	399.1	398.1	399.7	397.6	395.0	394.0	395.4	395.1
11	Real estate loans	79.1	79.9	81.0	81.4	81.0	81.0	80.1	80.3	81.6	82.6	81.7	83.9
12	Residential real estate loans	0.8	1.2	1.2	1.5	1.5	1.9	1.4	1.4	1.5	1.5	1.5	1.6
13	Revolving home equity loans	0.3	0.3	0.3	0.4	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
14	Closed-end residential loans ⁹	0.5	0.9	0.9	1.2	1.2	1.6	1.1	1.2	1.3	1.3	1.3	1.4
15	Commercial real estate loans	78.3	78.6	79.8	79.9	79.5	79.1	78.7	79.0	80.1	81.1	80.2	82.3
16	Construction and land development loans ¹⁰	11.1	12.0	11.8	12.5	12.6	13.2	13.0	12.7	12.7	12.7	12.6	12.7
17	Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	6.0	6.5	6.6	7.0	7.5	7.6	7.2	7.6	7.6	7.7	7.5	7.7
19	Secured by nonfarm nonresidential properties ¹³	61.0	60.1	61.3	60.3	59.3	58.3	58.4	58.5	59.7	60.5	59.9	61.7
20	Consumer loans	2.7	3.0	2.9	3.0	3.2	3.4	3.8	3.4	3.2	3.3	3.3	3.4
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.7	3.0	2.9	3.0	3.2	3.4	3.8	3.4	3.2	3.3	3.3	3.4
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.7	3.0	2.9	3.0	3.2	3.4	3.8	3.4	3.2	3.3	3.3	3.4
25	All other loans and leases	258.3	263.1	267.7	272.5	270.8	272.8	265.9	271.9	277.2	274.5	275.4	277.5
26	Loans to nondepository financial institutions ¹⁶	109.7	108.5	111.4	115.0	114.6	114.0	113.3	119.2	121.8	122.3	122.3	123.8
27	All loans not elsewhere classified ¹⁷	148.5	154.6	156.4	157.5	156.3	158.8	152.6	152.7	155.4	152.2	153.1	153.7
28	LESS: Allowance for loan and lease losses	1.7	1.2	1.3	1.2	1.4	1.5	1.4	1.3	1.2	1.1	1.0	1.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018 May	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	2019 May	Week ending			
										May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	834.8	732.5	757.8	730.3	702.2	660.0	586.2	584.9	605.3	596.5	616.6	589.1
30	Total federal funds sold and reverse RPs ¹⁹	345.7	354.1	353.8	367.3	380.5	416.7	409.7	416.0	418.6	417.7	450.0	451.7
31	Loans to commercial banks ²⁰	3.5	2.1	2.3	2.4	2.3	2.7	2.8	2.6	2.5	2.5	2.6	2.4
32	Other assets including trading assets ²¹	154.8	134.0	130.8	125.4	129.8	131.0	128.5	125.3	132.6	132.9	132.5	134.1
33	TOTAL ASSETS	2,312.0	2,227.6	2,263.8	2,251.3	2,244.0	2,238.5	2,153.2	2,166.1	2,197.9	2,185.3	2,238.8	2,214.1
LIABILITIES													
34	Deposits	1,009.0	1,009.3	1,003.5	1,031.2	1,039.6	1,013.3	992.9	993.5	999.3	996.1	1,005.2	1,011.9
35	Large time deposits	707.2	708.4	709.2	723.3	728.2	719.9	717.8	710.6	706.1	714.6	717.4	723.4
36	Other deposits	301.8	300.9	294.3	307.9	311.4	293.3	275.1	282.9	293.2	281.4	287.9	288.4
37	Borrowings	911.1	858.5	857.2	858.4	841.4	872.4	870.9	867.7	876.6	867.4	889.4	885.8
38	Net due to related foreign offices	244.5	212.1	253.9	225.2	224.7	229.4	179.5	176.3	182.4	196.8	208.9	189.4
39	Other liabilities including trading liabilities ²²	140.7	135.8	126.5	125.1	127.7	123.1	128.1	129.5	132.9	129.2	130.4	131.6
40	TOTAL LIABILITIES	2,305.3	2,215.7	2,241.0	2,239.9	2,233.5	2,238.1	2,171.4	2,167.0	2,191.1	2,189.4	2,233.9	2,218.6
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	6.7	11.9	22.8	11.3	10.5	0.4	-18.2	-0.8	6.7	-4.1	4.9	-4.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.0	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.2	1.4	1.8	1.7	1.9
43	U.S. Treasury and agency securities, MBS ²⁵	-1.0	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.2	1.4	1.8	1.7	1.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 28, 2019

Account		2018	2018	2018	2019	2019	2019	2019	2019	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 29	Jun 5	Jun 12	Jun 19
ASSETS													
1	Bank credit	973.3	1,004.7	1,022.0	1,035.5	1,037.4	1,033.5	1,029.3	1,037.9	1,038.0	1,036.4	1,036.2	1,039.6
2	Securities in bank credit ²	255.1	271.8	273.8	277.6	279.5	274.3	273.9	284.1	283.4	282.2	282.0	278.8
3	Treasury and agency securities ³	151.2	166.7	172.7	174.1	176.5	170.7	170.3	181.0	181.4	179.7	179.2	176.5
4	Mortgage-backed securities (MBS) ⁴	31.6	23.7	27.4	26.0	24.7	24.3	25.1	30.1	29.9	30.4	31.4	28.1
5	Non-MBS ⁵	119.7	143.0	145.3	148.1	151.8	146.4	145.3	150.9	151.5	149.3	147.8	148.3
6	Other securities	103.9	105.2	101.1	103.5	103.0	103.6	103.6	103.1	102.0	102.5	102.9	102.3
7	Mortgage-backed securities (MBS) ⁶	1.4	1.6	1.8	1.7	1.5	1.7	1.8	2.0	2.0	1.8	1.7	1.7
8	Non-MBS ⁷	102.5	103.5	99.4	101.8	101.5	101.9	101.8	101.1	100.0	100.7	101.1	100.6
9	Loans and leases in bank credit ⁸	718.2	732.9	748.2	757.8	757.9	759.2	755.4	753.8	754.6	754.2	754.2	760.9
10	Commercial and industrial loans	378.5	389.0	396.4	400.0	400.5	400.8	401.5	397.1	393.4	393.6	393.4	396.7
11	Real estate loans	78.9	80.0	82.3	82.0	80.9	80.3	79.9	80.4	81.3	81.7	81.6	83.6
12	Residential real estate loans	0.8	1.3	1.3	1.5	1.5	1.5	1.4	1.4	1.5	1.5	1.7	1.7
13	Revolving home equity loans	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
14	Closed-end residential loans ⁹	0.5	1.0	0.9	1.2	1.3	1.3	1.2	1.2	1.3	1.3	1.5	1.5
15	Commercial real estate loans	78.0	78.7	81.0	80.5	79.3	78.8	78.5	79.0	79.8	80.2	79.9	81.9
16	Construction and land development loans ¹⁰	11.1	12.2	12.7	12.7	12.8	13.2	13.1	12.7	12.6	12.5	12.3	12.4
17	Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	6.0	6.4	6.5	7.0	7.5	7.6	7.3	7.6	7.6	7.7	7.7	7.8
19	Secured by nonfarm nonresidential properties ¹³	60.9	60.1	61.7	60.7	58.9	58.0	58.0	58.5	59.4	59.8	59.7	61.4
20	Consumer loans	2.7	3.0	3.1	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.3	3.4
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.7	3.0	3.1	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.3	3.4
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.7	3.0	3.1	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.3	3.4
25	All other loans and leases	258.1	260.9	266.4	272.7	273.3	274.8	270.7	273.0	276.5	275.6	275.9	277.2
26	Loans to nondepository financial institutions ¹⁶	108.5	109.9	111.7	114.7	115.9	114.8	116.3	118.5	119.9	120.7	120.4	120.9
27	All loans not elsewhere classified ¹⁷	149.6	151.0	154.7	158.0	157.5	160.0	154.4	154.4	156.6	154.9	155.5	156.3
28	LESS: Allowance for loan and lease losses	1.6	1.2	1.2	1.2	1.3	1.2	1.2	1.1	1.0	1.0	1.0	1.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 28, 2019

Account		2018	2018	2018	2019	2019	2019	2019	2019	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 29	Jun 5	Jun 12	Jun 19
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	850.9	734.6	692.3	732.1	729.9	655.0	588.2	598.9	607.9	601.9	626.4	586.3
30	Total federal funds sold and reverse RPs ¹⁹	354.2	359.5	358.1	389.2	404.5	412.1	423.1	435.7	422.6	442.4	453.5	444.2
31	Loans to commercial banks ²⁰	3.7	1.9	2.1	2.4	2.4	2.8	2.8	2.7	2.7	2.7	2.8	2.6
32	Other assets including trading assets ²¹	157.1	137.5	128.9	122.9	131.5	130.2	126.4	128.0	139.3	134.5	137.3	133.5
33	TOTAL ASSETS	2,337.5	2,236.9	2,202.3	2,280.8	2,304.4	2,232.3	2,168.6	2,201.9	2,209.4	2,216.8	2,255.3	2,205.1
LIABILITIES													
34	Deposits	1,025.0	993.9	976.1	1,030.2	1,045.8	1,022.0	1,004.3	1,012.8	1,021.3	1,007.0	1,017.0	1,016.2
35	Large time deposits	724.4	695.5	685.0	720.6	732.2	727.5	729.9	730.4	725.6	728.7	731.7	732.4
36	Other deposits	300.6	298.4	291.1	309.7	313.6	294.6	274.4	282.4	295.7	278.3	285.3	283.9
37	Borrowings	921.6	869.0	853.6	884.9	878.6	859.3	862.0	877.4	874.4	882.9	900.4	883.2
38	Net due to related foreign offices	241.6	225.4	238.7	236.1	244.7	221.9	167.1	170.9	166.5	193.1	198.5	171.3
39	Other liabilities including trading liabilities ²²	145.0	140.0	125.9	122.3	128.4	122.3	128.0	133.6	140.0	126.6	132.2	127.2
40	TOTAL LIABILITIES	2,333.3	2,228.3	2,194.2	2,273.6	2,297.5	2,225.4	2,161.4	2,194.7	2,202.2	2,209.6	2,248.1	2,198.0
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	4.2	8.6	8.0	7.2	6.9	6.9	7.2	7.2	7.2	7.2	7.2	7.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.0	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.2	1.4	1.8	1.7	1.9
43	U.S. Treasury and agency securities, MBS ²⁵	-1.0	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.2	1.4	1.8	1.7	1.9

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).