

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 3, 2020

Account	2014	2015	2016	2017	2018	2018 Q2	2018 Q3	2018 Q4	2019 Q1	2019 Q2	2019 Q3	2019 Aug	2019 Sep	2019 Oct	2019 Nov
ASSETS															
1 Bank credit	6.5	7.5	6.8	2.9	3.5	3.0	4.2	4.6	6.7	5.5	6.1	8.0	7.6	2.9	6.2
2 Securities in bank credit ²	6.8	6.1	7.9	1.8	0.8	-2.1	4.0	3.9	9.3	9.6	11.1	14.4	20.4	3.8	12.1
3 Treasury and agency securities ³	11.2	9.0	10.1	2.7	3.6	3.3	5.9	7.6	14.5	11.8	16.0	19.7	26.1	5.3	12.5
6 Other securities	-2.3	-0.5	2.3	-0.5	-7.0	-17.3	-1.3	-7.2	-7.0	2.1	-5.3	-4.1	0.3	-2.1	10.6
9 Loans and leases in bank credit ⁶	6.4	8.0	6.4	3.4	4.4	4.9	4.3	4.8	5.8	4.0	4.2	5.6	2.8	2.5	4.0
10 Commercial and industrial loans	12.0	10.5	5.8	1.0	6.5	8.3	6.3	9.3	10.0	2.5	3.1	6.6	-3.9	-4.5	2.5
11 Real estate loans	2.5	5.6	6.5	3.7	3.4	3.4	3.6	2.7	2.6	3.4	3.1	3.2	3.7	4.4	4.4
12 Residential real estate loans	-0.7	1.3	3.2	1.5	2.0	1.8	2.3	1.4	1.5	2.6	2.2	1.0	0.9	3.5	3.1
13 Revolving home equity loans	-4.0	-4.2	-6.2	-7.5	-8.3	-9.9	-9.1	-7.1	-8.1	-8.6	-9.3	-8.2	-9.7	-12.0	-11.0
14 Closed-end residential loans ⁹	0.4	2.9	5.8	3.6	4.2	4.2	4.6	3.0	3.3	4.6	4.3	2.5	2.7	6.2	5.4
15 Commercial real estate loans	6.8	11.1	10.3	6.1	4.9	5.2	4.8	4.0	3.6	4.3	3.9	5.5	6.6	5.2	5.7
20 Consumer loans	4.6	6.2	7.0	4.2	4.1	3.6	3.2	4.4	4.5	6.2	5.4	5.4	4.3	4.4	1.6
21 Credit cards and other revolving plans	2.8	5.7	6.4	5.1	4.2	3.4	3.7	4.1	3.4	4.7	3.4	3.7	1.7	3.0	-2.9
22 Other consumer loans	6.9	6.6	7.7	3.1	3.9	3.7	2.8	4.7	5.6	8.0	7.8	7.3	7.2	6.1	6.7
25 All other loans and leases	14.8	15.0	6.1	5.6	4.8	6.0	4.5	4.9	10.5	6.1	8.5	11.6	9.1	6.3	7.5
28 LESS: Allowance for loan and lease losses	-12.4	-3.8	2.8	0.5	-0.7	0.7	-1.1	-2.2	2.9	1.8	0.7	1.1	1.1	2.1	1.1
29 Cash assets ¹⁸	12.2	-8.0	-14.3	7.3	-19.3	-24.1	-21.1	-22.4	-28.4	-24.8	-16.3	-10.0	-29.2	32.0	24.5
30 Total federal funds sold and reverse RPs ¹⁹	6.5	-0.2	2.7	9.8	37.2	20.5	26.1	64.2	50.0	40.0	21.9	0.9	18.3	8.3	-53.7
31 Loans to commercial banks ²⁰	-16.8	10.6	18.3	-2.2	11.3	55.4	24.3	-22.9	37.8	-108.6	-128.8	78.9	14.8	-117.1	48.6
32 Other assets including trading assets ²¹	2.3	-1.6	1.6	1.5	0.1	2.5	-6.4	0.6	-6.3	6.6	10.4	30.1	-27.0	-0.6	-5.0
33 TOTAL ASSETS	7.3	3.6	2.7	3.6	0.8	-0.2	0.7	2.8	3.2	3.7	4.9	7.9	1.6	5.5	4.2
LIABILITIES															
34 Deposits	6.4	4.9	4.4	4.5	2.7	2.7	3.3	3.3	4.7	6.1	5.4	4.2	8.0	9.0	10.6
35 Large time deposits	5.7	0.5	-11.0	7.1	4.5	2.9	9.0	11.1	13.9	7.3	2.1	9.8	9.5	12.3	13.6
36 Other deposits	6.5	5.8	7.2	4.2	2.4	2.6	2.4	2.1	3.3	5.9	5.9	3.2	7.8	8.5	10.1
37 Borrowings	15.0	6.3	3.9	3.5	-5.3	-9.1	-13.5	-0.7	-3.1	-0.3	1.5	4.9	-5.6	-6.8	0.1
39 Other liabilities including trading liabilities ²²	3.5	-5.8	-2.3	-9.1	6.1	1.1	-3.6	9.6	-10.7	20.9	17.6	53.9	-18.9	10.6	6.0
40 TOTAL LIABILITIES	7.6	3.2	2.6	3.6	0.7	-0.1	0.0	2.6	2.4	4.0	4.3	8.1	1.9	6.5	5.5

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 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	12,950.0	13,399.8	13,470.0	13,520.6	13,610.6	13,695.5	13,729.3	13,808.5	13,845.3	13,857.7	13,807.6	13,806.6
2 Securities in bank credit ²	3,448.4	3,626.7	3,657.8	3,682.2	3,726.4	3,788.7	3,795.7	3,834.2	3,857.3	3,846.3	3,810.8	3,811.7
3 Treasury and agency securities ³	2,601.2	2,793.4	2,827.7	2,857.6	2,904.6	2,967.9	2,981.1	3,012.3	3,031.6	3,018.3	2,981.5	2,979.6
4 Mortgage-backed securities (MBS) ⁴	1,838.2	1,968.0	1,989.8	2,000.0	2,011.3	2,041.6	2,060.5	2,087.0	2,096.0	2,094.6	2,052.7	2,059.9
5 Non-MBS ⁵	763.0	825.4	837.9	857.6	893.3	926.3	920.6	925.3	935.6	923.8	928.8	919.7
6 Other securities	847.3	833.3	830.1	824.6	821.8	820.8	814.5	821.9	825.7	828.0	829.3	832.2
7 Mortgage-backed securities (MBS) ⁶	74.1	78.7	78.2	78.1	78.2	77.3	76.6	76.5	77.1	76.9	76.4	77.1
8 Non-MBS ⁷	773.2	754.5	751.9	746.6	743.6	743.5	737.9	745.5	748.6	751.1	752.9	755.1
9 Loans and leases in bank credit ⁸	9,501.6	9,773.1	9,812.2	9,838.4	9,884.2	9,906.9	9,933.7	9,974.3	9,988.0	10,011.4	9,996.8	9,994.8
10 Commercial and industrial loans	2,266.9	2,344.1	2,350.2	2,357.3	2,370.3	2,362.6	2,353.7	2,359.2	2,355.2	2,356.8	2,356.4	2,346.7
11 Real estate loans	4,405.0	4,493.8	4,506.0	4,514.9	4,527.0	4,541.0	4,557.7	4,578.4	4,592.9	4,601.5	4,585.6	4,591.7
12 Residential real estate loans	2,224.1	2,256.9	2,263.8	2,268.5	2,270.3	2,271.9	2,278.6	2,286.2	2,289.3	2,297.7	2,284.0	2,288.6
13 Revolving home equity loans	350.8	339.8	337.1	334.2	331.9	329.2	325.9	323.4	322.0	321.1	320.2	319.5
14 Closed-end residential loans ⁹	1,873.3	1,917.2	1,926.7	1,934.3	1,938.4	1,942.7	1,952.7	1,962.8	1,967.3	1,976.5	1,963.7	1,969.2
15 Commercial real estate loans	2,180.9	2,236.8	2,242.2	2,246.4	2,256.7	2,269.1	2,279.1	2,292.2	2,303.6	2,303.8	2,301.7	2,303.1
16 Construction and land development loans ¹⁰	340.7	346.8	347.5	347.9	348.7	349.3	349.5	349.2	349.6	348.6	348.7	349.5
17 Secured by farmland ¹¹	102.0	103.8	103.6	101.9	102.1	102.2	102.5	102.7	102.8	102.8	102.6	102.7
18 Secured by multifamily properties ¹²	356.2	371.0	372.2	374.3	377.0	379.9	382.6	384.9	388.9	389.3	388.8	387.9
19 Secured by nonfarm nonresidential properties ¹³	1,382.0	1,415.3	1,418.8	1,422.4	1,428.9	1,437.7	1,444.4	1,455.5	1,462.3	1,463.2	1,461.6	1,462.9
20 Consumer loans	1,493.6	1,536.9	1,543.2	1,550.3	1,557.3	1,562.8	1,574.4	1,579.3	1,583.1	1,586.7	1,584.6	1,591.3
21 Credit cards and other revolving plans	805.0	821.8	823.8	826.0	828.6	829.7	837.6	838.0	839.3	842.2	840.1	845.0
22 Other consumer loans	688.6	715.0	719.4	724.2	728.7	733.1	736.8	741.3	743.8	744.5	744.5	746.3
23 Automobile loans ¹⁴	422.7	434.6	436.8	439.5	441.8	444.3	446.1	448.2	449.2	449.8	448.9	449.3
24 All other consumer loans ¹⁵	265.9	280.4	282.6	284.8	286.9	288.7	290.7	293.0	294.6	294.6	295.6	297.0
25 All other loans and leases	1,336.1	1,398.4	1,412.8	1,415.9	1,429.6	1,440.4	1,448.0	1,457.4	1,456.8	1,466.6	1,470.2	1,465.1
26 Loans to nondepository financial institutions ¹⁶	485.2	530.0	536.5	541.2	552.2	559.1	561.4	568.1	569.8	577.1	577.4	574.2
27 All loans not elsewhere classified ¹⁷	850.8	868.4	876.2	874.7	877.4	881.4	886.6	889.3	886.9	889.5	892.7	890.9
28 LESS: Allowance for loan and lease losses	110.1	111.5	111.7	111.8	111.9	112.0	112.2	112.3	112.6	110.8	110.7	110.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,961.1	1,721.4	1,709.7	1,673.0	1,659.0	1,618.4	1,655.5	1,687.0	1,729.5	1,786.9	1,824.0	1,810.8
30	Total federal funds sold and reverse RPs ¹⁹	613.4	761.3	798.5	807.5	808.1	820.4	826.1	789.1	755.3	730.3	756.5	745.8
31	Loans to commercial banks ²⁰	13.9	11.6	9.0	7.6	8.1	8.2	7.4	7.7	8.2	8.4	8.2	7.9
32	Other assets including trading assets ²¹	1,413.3	1,442.0	1,475.3	1,481.3	1,518.6	1,484.2	1,482.2	1,476.6	1,473.0	1,491.0	1,484.8	1,483.6
33	TOTAL ASSETS	16,841.8	17,224.6	17,350.9	17,378.3	17,492.5	17,514.8	17,588.4	17,656.7	17,698.7	17,763.5	17,770.4	17,744.0
LIABILITIES													
34	Deposits	12,309.5	12,706.9	12,798.5	12,831.3	12,875.7	12,961.9	13,059.3	13,180.2	13,204.3	13,226.7	13,232.5	13,209.2
35	Large time deposits	1,683.0	1,787.0	1,771.6	1,782.0	1,796.5	1,810.6	1,828.8	1,850.7	1,857.0	1,862.1	1,865.9	1,860.2
36	Other deposits	10,626.5	10,919.8	11,027.0	11,049.3	11,079.3	11,151.4	11,230.5	11,329.5	11,347.3	11,364.6	11,366.6	11,349.0
37	Borrowings	1,975.8	1,989.0	1,999.1	1,998.3	2,006.5	1,996.9	1,984.2	1,984.3	2,006.3	1,995.5	1,986.6	2,007.7
38	Net due to related foreign offices	84.9	-3.4	2.1	-40.4	-16.6	-59.8	-70.5	-117.5	-121.1	-107.3	-60.7	-104.2
39	Other liabilities including trading liabilities ²²	595.9	605.0	624.9	621.6	649.6	638.9	642.0	645.3	646.3	654.5	641.3	657.0
40	TOTAL LIABILITIES	14,966.1	15,297.4	15,424.7	15,410.9	15,515.2	15,538.0	15,615.0	15,692.2	15,735.8	15,769.4	15,799.6	15,769.7
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,875.7	1,927.1	1,926.2	1,967.4	1,977.3	1,976.8	1,973.4	1,964.5	1,962.8	1,994.1	1,970.8	1,974.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-47.5	-3.1	9.1	12.8	24.3	20.8	19.9	18.3	18.6	17.8	14.3	14.3
43	U.S. Treasury and agency securities, MBS ²⁵	-40.4	-3.8	6.3	9.1	17.2	15.0	14.1	13.2	13.7	12.5	9.9	9.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS													
1	Bank credit	12,982.5	13,379.6	13,465.9	13,506.4	13,593.2	13,686.7	13,741.2	13,843.8	13,894.8	13,886.1	13,868.3	13,907.1
2	Securities in bank credit ²	3,467.0	3,620.9	3,646.7	3,666.2	3,720.0	3,784.4	3,800.4	3,854.8	3,873.3	3,856.9	3,823.0	3,822.9
3	Treasury and agency securities ³	2,616.5	2,789.3	2,819.0	2,844.3	2,898.3	2,961.1	2,980.7	3,028.4	3,045.0	3,026.4	2,993.4	2,991.3
4	Mortgage-backed securities (MBS) ⁴	1,846.6	1,967.6	1,991.6	1,997.6	2,009.9	2,040.5	2,061.0	2,095.0	2,107.5	2,097.1	2,062.1	2,063.9
5	Non-MBS ⁵	769.8	821.8	827.4	846.7	888.5	920.6	919.7	933.4	937.4	929.3	931.3	927.4
6	Other securities	850.6	831.6	827.7	822.0	821.6	823.2	819.8	826.4	828.4	830.5	829.6	831.6
7	Mortgage-backed securities (MBS) ⁶	73.6	79.7	79.0	78.7	78.4	77.2	76.4	76.0	76.1	76.2	75.3	76.3
8	Non-MBS ⁷	776.9	751.9	748.7	743.3	743.2	746.1	743.3	750.4	752.3	754.3	754.2	755.4
9	Loans and leases in bank credit ⁸	9,515.4	9,758.7	9,819.3	9,840.1	9,873.2	9,902.3	9,940.7	9,989.1	10,021.4	10,029.2	10,045.3	10,084.2
10	Commercial and industrial loans	2,261.4	2,357.6	2,360.1	2,353.9	2,355.9	2,348.1	2,344.9	2,353.2	2,342.6	2,337.3	2,355.0	2,363.2
11	Real estate loans	4,414.7	4,486.9	4,506.7	4,522.3	4,532.4	4,545.5	4,568.4	4,589.3	4,606.3	4,614.6	4,592.3	4,598.5
12	Residential real estate loans	2,231.5	2,251.1	2,263.7	2,274.3	2,278.4	2,277.6	2,286.7	2,294.2	2,301.2	2,308.3	2,285.5	2,291.2
13	Revolving home equity loans	351.3	339.4	337.1	333.9	331.6	329.5	326.3	323.7	322.4	321.9	321.4	320.7
14	Closed-end residential loans ⁹	1,880.3	1,911.6	1,926.7	1,940.4	1,946.8	1,948.1	1,960.4	1,970.5	1,978.8	1,986.4	1,964.1	1,970.4
15	Commercial real estate loans	2,183.2	2,235.8	2,242.9	2,248.0	2,254.0	2,267.9	2,281.7	2,295.2	2,305.1	2,306.3	2,306.8	2,307.4
16	Construction and land development loans ¹⁰	342.5	347.1	347.3	347.9	348.2	348.5	349.3	351.2	352.0	351.0	350.4	350.0
17	Secured by farmland ¹¹	101.8	103.8	103.8	102.1	102.3	102.5	102.7	102.5	102.6	102.6	102.6	102.8
18	Secured by multifamily properties ¹²	356.9	370.3	371.9	374.4	376.2	379.6	383.6	385.9	389.4	390.0	390.2	389.8
19	Secured by nonfarm nonresidential properties ¹³	1,381.9	1,414.5	1,419.9	1,423.6	1,427.3	1,437.3	1,446.1	1,455.6	1,461.0	1,462.7	1,463.6	1,464.8
20	Consumer loans	1,502.8	1,523.5	1,537.6	1,545.1	1,558.8	1,566.9	1,576.4	1,589.1	1,604.7	1,610.3	1,614.0	1,630.3
21	Credit cards and other revolving plans	811.2	811.3	819.9	821.4	828.6	829.6	834.9	844.6	858.9	864.0	868.0	883.1
22	Other consumer loans	691.5	712.2	717.7	723.7	730.2	737.3	741.4	744.6	745.9	746.4	746.1	747.2
23	Automobile loans ¹⁴	423.8	433.4	435.9	439.5	443.1	446.5	448.2	449.5	450.0	450.8	449.6	449.9
24	All other consumer loans ¹⁵	267.7	278.8	281.8	284.2	287.1	290.7	293.2	295.1	295.8	295.6	296.5	297.3
25	All other loans and leases	1,336.5	1,390.7	1,414.8	1,418.7	1,426.1	1,441.8	1,451.0	1,457.4	1,467.8	1,467.0	1,484.0	1,492.2
26	Loans to nondepository financial institutions ¹⁶	490.2	524.3	535.2	544.0	552.5	562.8	567.0	573.2	578.7	581.3	586.2	584.9
27	All loans not elsewhere classified ¹⁷	846.3	866.4	879.6	874.7	873.6	879.1	884.0	884.3	889.1	885.7	897.7	907.3
28	LESS: Allowance for loan and lease losses	110.1	111.7	111.9	111.5	111.6	111.9	112.2	112.3	112.8	111.2	111.0	110.3

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,996.9	1,694.2	1,684.0	1,665.4	1,677.9	1,613.3	1,661.2	1,717.5	1,753.2	1,843.5	1,810.3	1,769.8
30	Total federal funds sold and reverse RPs ¹⁹	618.4	761.8	801.4	793.8	810.9	806.9	797.8	791.3	795.4	751.7	789.1	767.1
31	Loans to commercial banks ²⁰	13.4	12.2	9.2	7.4	7.7	8.0	7.1	7.4	8.0	8.0	8.1	8.1
32	Other assets including trading assets ²¹	1,420.2	1,444.1	1,481.0	1,480.6	1,524.5	1,492.0	1,485.2	1,483.4	1,470.9	1,505.9	1,481.9	1,463.0
33	TOTAL ASSETS	16,921.2	17,180.2	17,329.6	17,342.1	17,502.6	17,494.9	17,580.2	17,731.0	17,809.3	17,883.9	17,846.7	17,804.7
LIABILITIES													
34	Deposits	12,337.0	12,652.9	12,756.9	12,796.7	12,854.3	12,938.0	13,051.1	13,209.8	13,292.6	13,323.7	13,329.3	13,314.3
35	Large time deposits	1,665.2	1,802.5	1,781.3	1,782.1	1,795.5	1,800.8	1,812.6	1,833.2	1,847.8	1,845.1	1,840.0	1,838.5
36	Other deposits	10,671.8	10,850.4	10,975.6	11,014.6	11,058.7	11,137.2	11,238.5	11,376.5	11,444.8	11,478.7	11,489.3	11,475.8
37	Borrowings	1,978.0	2,005.6	1,998.8	2,003.8	2,008.7	1,990.0	1,971.8	1,987.4	1,988.2	1,987.1	1,972.0	1,989.7
38	Net due to related foreign offices	107.3	-18.9	-6.4	-36.9	-2.4	-67.9	-64.7	-95.4	-97.7	-76.3	-59.8	-113.3
39	Other liabilities including trading liabilities ²²	610.0	601.1	623.5	613.5	658.2	655.0	654.0	661.6	656.3	673.3	631.8	636.4
40	TOTAL LIABILITIES	15,032.3	15,240.7	15,372.9	15,377.1	15,518.8	15,515.2	15,612.2	15,763.4	15,839.4	15,907.8	15,873.3	15,827.1
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,888.8	1,939.4	1,956.7	1,965.0	1,983.8	1,979.8	1,968.0	1,967.7	1,969.9	1,976.1	1,973.3	1,977.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-47.5	-3.1	9.1	12.8	24.3	20.8	19.9	18.3	18.6	17.8	14.3	14.3
43	U.S. Treasury and agency securities, MBS ²⁵	-40.4	-3.8	6.3	9.1	17.2	15.0	14.1	13.2	13.7	12.5	9.9	9.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS													
1	Bank credit	11,950.2	12,362.0	12,433.0	12,481.9	12,560.7	12,644.1	12,693.6	12,772.9	12,809.7	12,822.6	12,766.4	12,775.7
2	Securities in bank credit ²	3,178.4	3,341.6	3,377.3	3,403.7	3,437.6	3,498.4	3,518.2	3,565.6	3,586.7	3,579.5	3,544.7	3,549.8
3	Treasury and agency securities ³	2,436.4	2,612.0	2,649.4	2,679.6	2,716.5	2,775.6	2,794.0	2,834.1	2,850.4	2,840.6	2,805.7	2,807.6
4	Mortgage-backed securities (MBS) ⁴	1,814.5	1,938.5	1,961.0	1,970.3	1,977.5	2,006.9	2,024.0	2,049.6	2,056.8	2,054.6	2,017.8	2,024.9
5	Non-MBS ⁵	621.9	673.5	688.4	709.3	739.0	768.8	770.0	784.5	793.6	786.1	787.9	782.6
6	Other securities	742.0	729.6	727.9	724.1	721.0	722.8	724.2	731.5	736.3	738.9	739.0	742.3
7	Mortgage-backed securities (MBS) ⁶	72.4	76.7	76.4	76.2	76.5	75.6	75.0	74.7	75.2	75.0	74.4	75.1
8	Non-MBS ⁷	669.6	652.9	651.5	647.9	644.5	647.2	649.2	656.8	661.0	663.9	664.5	667.1
9	Loans and leases in bank credit ⁸	8,771.8	9,020.4	9,055.7	9,078.2	9,123.1	9,145.7	9,175.5	9,207.3	9,223.0	9,243.1	9,221.7	9,225.9
10	Commercial and industrial loans	1,884.7	1,946.1	1,953.5	1,961.8	1,973.4	1,969.6	1,963.9	1,963.2	1,959.7	1,959.9	1,957.9	1,950.7
11	Real estate loans	4,325.1	4,412.3	4,422.7	4,431.6	4,444.9	4,458.8	4,473.6	4,495.7	4,510.1	4,520.3	4,504.2	4,509.9
12	Residential real estate loans	2,223.1	2,255.5	2,262.3	2,266.9	2,268.6	2,270.4	2,277.0	2,285.0	2,288.0	2,296.4	2,282.5	2,287.4
13	Revolving home equity loans	350.6	339.5	336.9	334.0	331.7	329.0	325.7	323.2	321.7	320.8	319.9	319.2
14	Closed-end residential loans ⁹	1,872.5	1,916.0	1,925.4	1,932.8	1,936.9	1,941.4	1,951.3	1,961.7	1,966.3	1,975.5	1,962.6	1,968.2
15	Commercial real estate loans	2,102.0	2,156.8	2,160.4	2,164.7	2,176.3	2,188.5	2,196.5	2,210.7	2,222.1	2,224.0	2,221.7	2,222.6
16	Construction and land development loans ¹⁰	328.7	334.2	334.9	335.4	336.0	336.6	336.8	337.1	338.0	337.1	337.5	338.1
17	Secured by farmland ¹¹	101.9	103.7	103.4	101.7	101.9	102.0	102.3	102.5	102.6	102.6	102.4	102.5
18	Secured by multifamily properties ¹²	349.7	362.7	363.8	365.9	368.8	371.5	374.0	375.5	378.9	379.4	379.5	379.1
19	Secured by nonfarm nonresidential properties ¹³	1,321.7	1,356.3	1,358.3	1,361.8	1,369.6	1,378.3	1,383.4	1,395.6	1,402.5	1,404.9	1,402.3	1,402.8
20	Consumer loans	1,490.8	1,533.5	1,539.7	1,546.8	1,553.7	1,559.3	1,570.9	1,576.0	1,579.8	1,583.3	1,581.2	1,587.9
21	Credit cards and other revolving plans	805.0	821.8	823.8	826.0	828.6	829.7	837.6	838.0	839.3	842.2	840.1	845.0
22	Other consumer loans	685.8	711.7	715.9	720.8	725.2	729.5	733.3	738.0	740.5	741.2	741.1	742.9
23	Automobile loans ¹⁴	422.7	434.6	436.8	439.5	441.8	444.3	446.1	448.2	449.2	449.8	448.9	449.3
24	All other consumer loans ¹⁵	263.1	277.0	279.1	281.3	283.3	285.2	287.2	289.8	291.4	291.3	292.2	293.6
25	All other loans and leases	1,071.2	1,128.5	1,139.7	1,137.9	1,151.1	1,158.0	1,167.1	1,172.4	1,173.4	1,179.4	1,178.4	1,177.3
26	Loans to nondepository financial institutions ¹⁶	376.4	415.4	419.0	421.3	432.4	439.7	443.6	449.4	453.3	459.8	459.6	455.2
27	All loans not elsewhere classified ¹⁷	694.8	713.1	720.7	716.6	718.7	718.3	723.6	723.1	720.1	719.6	718.8	722.0
28	LESS: Allowance for loan and lease losses	108.7	110.5	110.7	110.9	110.9	111.0	111.4	111.0	111.1	109.3	109.3	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 3, 2020

Account	2018	2019	2019	2019	2019	2019	2019	2019	Week ending				
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,239.2	1,135.8	1,119.7	1,107.9	1,092.4	1,055.5	1,099.7	1,111.4	1,099.9	1,166.7	1,170.1	1,121.8
30	Total federal funds sold and reverse RPs ¹⁹	256.8	346.9	355.0	349.5	353.0	354.5	368.4	332.4	319.2	290.6	315.5	310.3
31	Loans to commercial banks ²⁰	11.6	9.4	6.6	5.0	5.3	5.5	5.4	5.5	6.0	6.3	6.1	5.9
32	Other assets including trading assets ²¹	1,284.1	1,321.3	1,343.5	1,351.6	1,378.8	1,345.4	1,343.3	1,349.2	1,346.2	1,365.5	1,357.9	1,348.5
33	TOTAL ASSETS	14,633.3	15,064.8	15,147.1	15,185.0	15,279.3	15,294.1	15,399.1	15,460.5	15,469.8	15,542.3	15,506.7	15,452.9
LIABILITIES													
34	Deposits	11,307.9	11,703.6	11,782.8	11,828.3	11,864.7	11,943.4	12,017.7	12,107.9	12,108.3	12,142.1	12,144.8	12,104.7
35	Large time deposits	978.7	1,069.0	1,045.6	1,057.7	1,065.7	1,081.1	1,078.3	1,076.7	1,073.5	1,072.8	1,075.6	1,065.0
36	Other deposits	10,329.1	10,634.6	10,737.2	10,770.7	10,799.0	10,862.4	10,939.4	11,031.3	11,034.8	11,069.3	11,069.1	11,039.8
37	Borrowings	1,119.4	1,120.9	1,113.9	1,106.3	1,097.9	1,094.5	1,094.8	1,084.9	1,086.9	1,087.5	1,081.1	1,074.6
38	Net due to related foreign offices	-127.8	-171.3	-174.8	-203.8	-165.6	-208.9	-191.8	-213.0	-213.7	-209.2	-212.6	-234.8
39	Other liabilities including trading liabilities ²²	468.8	486.5	501.7	502.7	528.0	517.3	521.8	535.3	532.3	546.6	534.9	548.7
40	TOTAL LIABILITIES	12,768.2	13,139.8	13,223.7	13,233.5	13,325.0	13,346.3	13,442.5	13,515.2	13,513.8	13,567.0	13,548.1	13,493.3
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,865.1	1,925.1	1,923.5	1,951.6	1,954.3	1,947.8	1,956.7	1,945.2	1,956.0	1,975.3	1,958.6	1,959.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-46.5	-4.3	7.2	11.1	21.9	18.7	18.4	17.0	17.2	16.5	13.0	13.1
43	U.S. Treasury and agency securities, MBS ²⁵	-39.4	-5.0	4.4	7.3	14.9	12.9	12.6	11.8	12.3	11.2	8.7	8.6

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 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS													
1	Bank credit	11,983.9	12,344.3	12,426.9	12,467.2	12,548.0	12,643.8	12,709.7	12,811.0	12,862.0	12,854.2	12,826.7	12,869.2
2	Securities in bank credit ²	3,195.4	3,337.2	3,366.4	3,386.2	3,429.9	3,495.9	3,523.9	3,585.0	3,602.7	3,590.2	3,558.9	3,560.3
3	Treasury and agency securities ³	2,449.9	2,607.8	2,640.7	2,664.9	2,709.9	2,770.2	2,795.4	2,849.1	2,863.7	2,848.9	2,819.5	2,818.3
4	Mortgage-backed securities (MBS) ⁴	1,823.0	1,937.3	1,961.5	1,967.1	1,976.0	2,004.8	2,024.2	2,057.7	2,067.6	2,058.2	2,025.8	2,027.0
5	Non-MBS ⁵	626.9	670.4	679.2	697.8	733.9	765.4	771.3	791.4	796.1	790.7	793.7	791.4
6	Other securities	745.5	729.5	725.7	721.3	720.0	725.7	728.4	735.9	739.0	741.2	739.4	741.9
7	Mortgage-backed securities (MBS) ⁶	72.0	77.7	77.3	76.7	76.6	75.3	74.7	74.2	74.3	74.4	73.5	74.4
8	Non-MBS ⁷	673.4	651.8	648.5	644.6	643.4	650.3	653.7	661.7	664.7	666.8	665.9	667.5
9	Loans and leases in bank credit ⁸	8,788.6	9,007.1	9,060.5	9,081.0	9,118.1	9,147.9	9,185.8	9,226.0	9,259.3	9,264.0	9,267.8	9,308.9
10	Commercial and industrial loans	1,880.3	1,959.6	1,962.7	1,959.1	1,961.8	1,959.9	1,958.9	1,958.5	1,948.7	1,941.6	1,953.8	1,961.4
11	Real estate loans	4,334.7	4,405.2	4,423.0	4,439.4	4,451.4	4,464.6	4,485.2	4,506.4	4,522.5	4,531.8	4,509.3	4,515.7
12	Residential real estate loans	2,230.3	2,249.7	2,262.2	2,272.7	2,276.7	2,276.1	2,285.3	2,292.8	2,299.8	2,306.8	2,284.1	2,289.9
13	Revolving home equity loans	350.9	339.3	336.8	333.7	331.4	329.3	326.0	323.4	322.1	321.5	321.0	320.4
14	Closed-end residential loans ⁹	1,879.4	1,910.5	1,925.4	1,939.0	1,945.3	1,946.8	1,959.2	1,969.4	1,977.7	1,985.3	1,963.1	1,969.5
15	Commercial real estate loans	2,104.3	2,155.5	2,160.8	2,166.7	2,174.7	2,188.5	2,199.9	2,213.7	2,222.7	2,225.0	2,225.2	2,225.8
16	Construction and land development loans ¹⁰	330.6	334.3	334.8	335.5	335.8	336.4	337.4	339.2	340.0	339.1	338.7	338.2
17	Secured by farmland ¹¹	101.7	103.7	103.6	101.9	102.1	102.3	102.5	102.3	102.5	102.4	102.4	102.6
18	Secured by multifamily properties ¹²	350.7	361.9	363.4	366.1	368.2	371.4	375.1	376.8	379.5	380.2	381.0	381.0
19	Secured by nonfarm nonresidential properties ¹³	1,321.3	1,355.6	1,359.1	1,363.2	1,368.6	1,378.4	1,384.9	1,395.3	1,400.7	1,403.2	1,403.1	1,403.9
20	Consumer loans	1,499.8	1,520.2	1,534.2	1,541.6	1,555.3	1,563.3	1,572.8	1,585.7	1,601.3	1,606.9	1,610.5	1,626.8
21	Credit cards and other revolving plans	811.2	811.3	819.9	821.4	828.6	829.6	834.9	844.6	858.9	864.0	868.0	883.1
22	Other consumer loans	688.5	708.9	714.3	720.2	726.7	733.8	737.9	741.1	742.5	743.0	742.5	743.7
23	Automobile loans ¹⁴	423.8	433.4	435.9	439.5	443.1	446.5	448.2	449.5	450.0	450.8	449.6	449.9
24	All other consumer loans ¹⁵	264.7	275.5	278.4	280.7	283.6	287.2	289.7	291.7	292.4	292.2	292.9	293.8
25	All other loans and leases	1,073.9	1,122.1	1,140.6	1,140.8	1,149.5	1,160.1	1,169.0	1,175.4	1,186.8	1,183.7	1,194.2	1,205.0
26	Loans to nondepository financial institutions ¹⁶	381.2	410.9	419.0	425.2	432.7	441.7	446.8	454.5	462.2	464.0	468.8	467.8
27	All loans not elsewhere classified ¹⁷	692.7	711.1	721.6	715.7	716.8	718.4	722.2	720.9	724.6	719.7	725.5	737.3
28	LESS: Allowance for loan and lease losses	108.9	110.6	110.8	110.5	110.6	110.9	111.2	111.3	111.8	110.2	109.9	109.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS (CONTINUED)												
29 Cash assets ¹⁸	1,261.6	1,109.2	1,103.7	1,101.1	1,097.5	1,064.1	1,098.3	1,133.0	1,146.9	1,219.1	1,193.8	1,134.5
30 Total federal funds sold and reverse RPs ¹⁹	258.9	337.0	372.8	348.5	350.7	353.9	364.2	336.5	336.8	296.9	343.5	343.7
31 Loans to commercial banks ²⁰	11.5	9.6	6.6	5.0	5.3	5.5	5.3	5.5	6.1	6.1	6.3	6.1
32 Other assets including trading assets ²¹	1,287.3	1,320.5	1,346.6	1,353.5	1,383.3	1,352.6	1,348.1	1,352.2	1,345.0	1,376.4	1,359.0	1,331.2
33 TOTAL ASSETS	14,694.3	15,010.0	15,145.7	15,164.9	15,274.0	15,309.0	15,414.5	15,526.8	15,585.0	15,642.5	15,619.3	15,575.3
LIABILITIES												
34 Deposits	11,344.4	11,637.8	11,739.5	11,797.0	11,837.3	11,925.5	12,021.1	12,146.5	12,214.1	12,245.3	12,257.9	12,236.8
35 Large time deposits	970.0	1,069.4	1,047.4	1,060.9	1,065.1	1,076.4	1,072.7	1,067.9	1,071.8	1,068.2	1,069.6	1,067.8
36 Other deposits	10,374.4	10,568.4	10,692.1	10,736.1	10,772.3	10,849.1	10,948.4	11,078.6	11,142.3	11,177.1	11,188.4	11,169.0
37 Borrowings	1,109.9	1,137.7	1,127.5	1,108.7	1,086.0	1,092.6	1,098.3	1,076.9	1,061.4	1,062.9	1,061.8	1,072.5
38 Net due to related foreign offices	-117.6	-174.3	-169.6	-196.4	-160.1	-213.2	-200.1	-202.6	-196.0	-193.5	-195.2	-229.7
39 Other liabilities including trading liabilities ²²	478.6	477.6	499.9	499.0	535.4	532.6	535.0	547.3	544.6	560.7	530.8	527.6
40 TOTAL LIABILITIES	12,815.3	13,078.8	13,197.3	13,208.2	13,298.6	13,337.5	13,454.3	13,568.1	13,624.0	13,675.3	13,655.3	13,607.1
41 RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,879.0	1,931.2	1,948.5	1,956.7	1,975.4	1,971.5	1,960.2	1,958.7	1,961.0	1,967.2	1,964.0	1,968.3
MEMORANDA												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	-46.5	-4.3	7.2	11.1	21.9	18.7	18.4	17.0	17.2	16.5	13.0	13.1
43 U.S. Treasury and agency securities, MBS ²⁵	-39.4	-5.0	4.4	7.3	14.9	12.9	12.6	11.8	12.3	11.2	8.7	8.6

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 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS													
1	Bank credit	7,554.9	7,875.6	7,929.2	7,962.6	8,021.4	8,083.2	8,110.0	8,168.4	8,192.9	8,203.7	8,143.1	8,150.4
2	Securities in bank credit ²	2,281.5	2,425.1	2,461.0	2,483.2	2,518.9	2,573.5	2,586.5	2,629.3	2,649.1	2,643.6	2,603.9	2,605.0
3	Treasury and agency securities ³	1,789.7	1,941.9	1,977.2	2,002.7	2,041.8	2,093.6	2,105.7	2,143.0	2,158.6	2,150.0	2,111.2	2,111.0
4	Mortgage-backed securities (MBS) ⁴	1,338.1	1,442.4	1,460.0	1,464.4	1,471.3	1,495.3	1,508.6	1,529.1	1,533.9	1,531.9	1,492.1	1,496.3
5	Non-MBS ⁵	451.6	499.6	517.2	538.4	570.5	598.3	597.1	613.9	624.7	618.1	619.1	614.7
6	Other securities	491.8	483.2	483.8	480.5	477.1	479.9	480.8	486.2	490.5	493.7	492.7	494.1
7	Mortgage-backed securities (MBS) ⁶	57.2	59.3	58.8	58.1	58.4	58.0	57.4	56.7	57.3	57.3	56.5	57.0
8	Non-MBS ⁷	434.6	423.8	425.0	422.4	418.7	422.0	423.4	429.5	433.1	436.4	436.2	437.1
9	Loans and leases in bank credit ⁸	5,273.3	5,450.5	5,468.2	5,479.4	5,502.5	5,509.6	5,523.6	5,539.1	5,543.8	5,560.1	5,539.2	5,545.3
10	Commercial and industrial loans	1,255.2	1,294.1	1,297.4	1,302.0	1,311.7	1,306.2	1,297.7	1,296.7	1,292.6	1,291.6	1,288.8	1,281.1
11	Real estate loans	2,167.3	2,179.0	2,179.2	2,182.0	2,180.3	2,183.8	2,190.0	2,197.7	2,205.0	2,213.5	2,198.2	2,203.1
12	Residential real estate loans	1,450.3	1,452.2	1,455.2	1,458.1	1,454.3	1,452.8	1,456.7	1,460.4	1,464.4	1,471.2	1,457.8	1,463.7
13	Revolving home equity loans	232.8	222.9	220.4	217.8	215.6	213.1	210.3	208.0	206.8	206.1	205.3	204.6
14	Closed-end residential loans ⁹	1,217.5	1,229.3	1,234.8	1,240.3	1,238.7	1,239.7	1,246.4	1,252.4	1,257.6	1,265.1	1,252.5	1,259.1
15	Commercial real estate loans	717.0	726.8	724.0	723.9	726.0	730.9	733.3	737.3	740.6	742.3	740.4	739.3
16	Construction and land development loans ¹⁰	110.7	108.5	107.9	107.4	106.7	106.2	105.6	105.5	105.8	105.4	105.7	106.0
17	Secured by farmland ¹¹	8.3	8.2	8.2	8.3	8.1	8.0	7.9	7.9	7.8	7.8	7.8	7.8
18	Secured by multifamily properties ¹²	160.8	163.6	163.8	164.6	166.3	167.6	168.9	169.3	169.3	169.8	170.9	170.3
19	Secured by nonfarm nonresidential properties ¹³	437.2	446.5	444.1	443.6	445.0	449.2	450.9	454.7	457.7	459.3	456.1	455.3
20	Consumer loans	1,057.0	1,146.0	1,151.1	1,156.2	1,162.0	1,166.5	1,177.0	1,181.9	1,183.0	1,185.8	1,183.7	1,192.1
21	Credit cards and other revolving plans	594.6	664.5	667.3	668.9	671.8	673.5	681.7	684.0	683.6	686.1	683.5	690.5
22	Other consumer loans	462.4	481.5	483.9	487.2	490.2	493.0	495.3	497.9	499.4	499.7	500.2	501.6
23	Automobile loans ¹⁴	343.7	354.3	355.7	357.8	359.9	362.0	363.1	364.6	365.2	365.8	365.8	366.1
24	All other consumer loans ¹⁵	118.7	127.2	128.2	129.4	130.3	131.1	132.2	133.3	134.2	133.9	134.5	135.5
25	All other loans and leases	793.9	831.4	840.5	839.2	848.5	853.1	858.8	862.8	863.3	869.1	868.5	869.1
26	Loans to nondepository financial institutions ¹⁶	322.5	348.6	350.8	351.6	359.9	365.2	367.2	373.8	378.0	382.8	383.1	379.9
27	All loans not elsewhere classified ¹⁷	471.4	482.8	489.7	487.7	488.6	487.9	491.7	489.0	485.2	486.3	485.4	489.2
28	LESS: Allowance for loan and lease losses	67.5	68.0	70.0	69.7	69.6	69.7	70.1	69.7	69.7	68.5	68.4	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 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	952.2	848.4	822.3	804.9	788.7	753.0	792.2	799.2	789.2	850.4	854.4	816.9
30	Total federal funds sold and reverse RPs ¹⁹	224.4	310.2	329.8	326.5	317.5	313.4	318.6	274.9	251.4	220.1	244.4	239.8
31	Loans to commercial banks ²⁰	11.0	8.9	5.8	4.3	4.5	4.8	4.7	4.8	5.3	5.5	5.4	5.1
32	Other assets including trading assets ²¹	963.8	979.7	998.3	1,002.4	1,027.7	990.5	985.8	986.8	982.8	999.2	991.6	984.3
33	TOTAL ASSETS	9,638.8	9,954.8	10,015.4	10,031.1	10,090.2	10,075.2	10,141.3	10,164.4	10,151.8	10,210.5	10,170.6	10,128.3
LIABILITIES													
34	Deposits	7,394.1	7,647.3	7,699.0	7,720.7	7,742.7	7,797.1	7,842.9	7,906.3	7,894.5	7,924.2	7,924.0	7,890.1
35	Large time deposits	521.5	572.5	544.8	551.8	559.6	574.3	569.7	566.3	562.5	562.3	565.2	556.5
36	Other deposits	6,872.6	7,074.8	7,154.2	7,168.9	7,183.1	7,222.8	7,273.3	7,340.0	7,332.0	7,361.9	7,358.8	7,333.6
37	Borrowings	781.3	794.9	789.9	785.0	775.1	776.7	778.2	761.4	759.2	757.6	754.9	754.4
38	Net due to related foreign offices	-145.9	-198.7	-200.8	-231.4	-192.0	-234.1	-222.6	-241.0	-241.8	-235.4	-239.8	-261.5
39	Other liabilities including trading liabilities ²²	402.0	415.7	429.3	427.3	450.2	437.2	441.4	452.1	453.7	464.6	452.6	466.0
40	TOTAL LIABILITIES	8,431.5	8,659.2	8,717.4	8,701.7	8,776.0	8,776.9	8,840.0	8,878.8	8,865.6	8,911.0	8,891.7	8,849.0
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,207.3	1,295.6	1,298.0	1,329.4	1,314.2	1,298.3	1,301.3	1,285.6	1,286.1	1,299.4	1,278.9	1,279.4
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-32.9	-2.0	5.9	7.8	17.9	12.2	13.0	11.8	12.2	11.6	8.2	8.3
43	U.S. Treasury and agency securities, MBS ²⁵	-26.9	-2.0	4.6	6.1	13.3	9.4	9.8	9.1	9.8	8.7	6.2	6.2

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 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	7,582.8	7,858.7	7,918.4	7,944.7	8,007.8	8,080.0	8,124.7	8,198.7	8,235.7	8,229.6	8,192.6	8,222.1
2 Securities in bank credit ²	2,298.7	2,417.8	2,449.2	2,468.6	2,513.8	2,574.7	2,596.0	2,648.7	2,664.8	2,652.7	2,617.5	2,616.4
3 Treasury and agency securities ³	1,804.5	1,935.3	1,967.1	1,990.1	2,037.3	2,092.2	2,111.9	2,159.5	2,172.4	2,157.7	2,124.6	2,122.7
4 Mortgage-backed securities (MBS) ⁴	1,347.9	1,438.9	1,458.9	1,461.7	1,471.2	1,496.3	1,511.5	1,538.3	1,545.2	1,535.9	1,499.7	1,499.3
5 Non-MBS ⁵	456.6	496.4	508.2	528.5	566.0	595.9	600.4	621.2	627.2	621.9	624.9	623.4
6 Other securities	494.1	482.5	482.1	478.5	476.5	482.5	484.1	489.2	492.3	495.0	492.9	493.7
7 Mortgage-backed securities (MBS) ⁶	57.0	59.9	59.5	58.4	58.5	57.9	57.4	56.5	56.7	56.8	55.9	56.3
8 Non-MBS ⁷	437.2	422.6	422.6	420.1	418.0	424.6	426.7	432.7	435.7	438.2	437.1	437.4
9 Loans and leases in bank credit ⁸	5,284.1	5,440.9	5,469.3	5,476.1	5,494.0	5,505.3	5,528.8	5,550.0	5,570.9	5,576.8	5,575.1	5,605.7
10 Commercial and industrial loans	1,253.0	1,304.3	1,302.7	1,298.7	1,301.7	1,297.9	1,295.1	1,294.0	1,284.9	1,277.7	1,285.6	1,289.6
11 Real estate loans	2,176.5	2,173.5	2,178.8	2,186.1	2,185.5	2,188.5	2,199.1	2,207.7	2,215.5	2,223.6	2,201.6	2,204.4
12 Residential real estate loans	1,456.7	1,448.0	1,455.2	1,462.2	1,461.5	1,456.8	1,462.7	1,467.1	1,472.7	1,479.0	1,458.1	1,462.9
13 Revolving home equity loans	233.1	222.8	220.5	217.6	215.4	213.4	210.4	208.2	207.1	206.5	206.0	205.4
14 Closed-end residential loans ⁹	1,223.6	1,225.3	1,234.7	1,244.6	1,246.1	1,243.4	1,252.2	1,258.8	1,265.7	1,272.4	1,252.0	1,257.5
15 Commercial real estate loans	719.9	725.5	723.6	723.9	724.0	731.7	736.4	740.7	742.8	744.7	743.5	741.6
16 Construction and land development loans ¹⁰	111.7	108.8	107.8	107.0	106.5	106.5	106.1	106.5	106.8	106.3	106.0	105.7
17 Secured by farmland ¹¹	8.3	8.2	8.2	8.3	8.1	7.9	7.9	7.8	7.8	7.8	7.8	7.8
18 Secured by multifamily properties ¹²	162.0	162.4	163.1	164.7	165.9	168.1	170.6	170.8	170.6	171.3	172.7	172.3
19 Secured by nonfarm nonresidential properties ¹³	437.8	446.1	444.6	444.0	443.6	449.3	451.9	455.5	457.5	459.2	457.0	455.7
20 Consumer loans	1,060.8	1,137.4	1,147.9	1,152.1	1,162.3	1,167.4	1,175.5	1,185.8	1,198.6	1,203.6	1,206.8	1,220.5
21 Credit cards and other revolving plans	596.4	657.6	665.0	665.0	671.0	671.9	677.3	685.7	697.7	702.4	705.2	718.3
22 Other consumer loans	464.4	479.8	482.9	487.1	491.3	495.5	498.2	500.1	500.9	501.1	501.5	502.3
23 Automobile loans ¹⁴	344.8	353.1	355.0	357.9	360.9	363.7	364.9	365.7	366.1	366.7	366.5	366.7
24 All other consumer loans ¹⁵	119.6	126.7	127.9	129.1	130.4	131.7	133.3	134.4	134.8	134.5	135.0	135.5
25 All other loans and leases	793.8	825.7	839.9	839.2	844.5	851.5	859.0	862.4	872.0	871.9	881.1	891.1
26 Loans to nondepository financial institutions ¹⁶	324.5	344.1	349.0	353.3	358.9	365.8	369.7	376.0	383.6	386.9	391.4	390.9
27 All loans not elsewhere classified ¹⁷	469.2	481.5	490.9	486.0	485.6	485.7	489.3	486.4	488.3	485.0	489.7	500.2
28 LESS: Allowance for loan and lease losses	67.9	67.7	70.0	69.7	69.8	69.9	70.2	70.1	70.4	69.3	69.0	68.6

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 (continued)

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	962.0	835.4	815.2	802.8	792.5	759.4	790.1	809.4	816.4	883.9	861.6	819.4
30	Total federal funds sold and reverse RPs ¹⁹	229.2	299.1	333.0	308.2	308.2	306.7	316.4	280.5	274.6	235.4	281.1	282.3
31	Loans to commercial banks ²⁰	10.9	9.1	5.8	4.3	4.6	4.8	4.6	4.8	5.3	5.3	5.5	5.3
32	Other assets including trading assets ²¹	966.4	979.3	1,001.4	1,004.2	1,031.4	996.0	989.0	989.0	981.3	1,008.1	992.0	968.1
33	TOTAL ASSETS	9,683.3	9,913.9	10,003.9	9,994.6	10,074.8	10,076.9	10,154.7	10,212.1	10,242.9	10,293.0	10,263.7	10,228.6
LIABILITIES													
34	Deposits	7,413.6	7,602.8	7,671.3	7,706.7	7,721.2	7,779.8	7,847.5	7,926.6	7,968.1	7,993.3	7,999.5	7,986.6
35	Large time deposits	514.6	572.2	545.3	554.3	557.7	568.2	564.3	559.6	562.6	559.6	561.5	560.0
36	Other deposits	6,899.1	7,030.6	7,126.0	7,152.3	7,163.4	7,211.6	7,283.2	7,366.9	7,405.5	7,433.7	7,438.1	7,426.6
37	Borrowings	779.9	806.8	796.3	781.7	763.2	774.2	784.3	760.9	744.3	745.6	743.1	752.5
38	Net due to related foreign offices	-137.5	-201.8	-195.5	-223.7	-185.2	-237.6	-230.5	-232.3	-227.5	-221.5	-224.4	-258.4
39	Other liabilities including trading liabilities ²²	409.0	408.8	428.6	424.5	456.7	449.7	452.6	460.6	462.0	475.3	447.2	445.2
40	TOTAL LIABILITIES	8,465.0	8,616.5	8,700.6	8,689.2	8,755.9	8,766.2	8,853.9	8,915.8	8,946.9	8,992.7	8,965.4	8,926.0
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,218.4	1,297.4	1,303.3	1,305.5	1,318.9	1,310.8	1,300.8	1,296.3	1,296.0	1,300.3	1,298.3	1,302.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-32.9	-2.0	5.9	7.8	17.9	12.2	13.0	11.8	12.2	11.6	8.2	8.3
43	U.S. Treasury and agency securities, MBS ²⁵	-26.9	-2.0	4.6	6.1	13.3	9.4	9.8	9.1	9.8	8.7	6.2	6.2

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 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	4,395.3	4,486.3	4,503.8	4,519.3	4,539.3	4,560.9	4,583.6	4,604.5	4,616.7	4,618.9	4,623.3	4,625.4
2 Securities in bank credit ²	896.9	916.5	916.3	920.5	918.7	924.9	931.7	936.3	937.6	935.9	940.8	944.8
3 Treasury and agency securities ³	646.6	670.1	672.2	676.9	674.8	682.0	688.3	691.0	691.8	690.7	694.5	696.6
4 Mortgage-backed securities (MBS) ⁴	476.3	496.2	501.0	506.0	506.2	511.5	515.5	520.5	522.9	522.7	525.7	528.6
5 Non-MBS ⁵	170.3	173.9	171.2	170.9	168.5	170.5	172.8	170.5	168.9	168.0	168.7	168.0
6 Other securities	250.3	246.4	244.1	243.6	243.9	242.8	243.4	245.3	245.8	245.2	246.3	248.2
7 Mortgage-backed securities (MBS) ⁶	15.2	17.4	17.6	18.1	18.1	17.6	17.6	18.0	17.9	17.7	17.9	18.2
8 Non-MBS ⁷	235.0	229.1	226.5	225.5	225.9	225.2	225.8	227.3	227.9	227.5	228.4	230.1
9 Loans and leases in bank credit ⁸	3,498.4	3,569.8	3,587.5	3,598.7	3,620.6	3,636.1	3,651.9	3,668.2	3,679.2	3,683.0	3,682.5	3,680.5
10 Commercial and industrial loans	629.5	652.0	656.1	659.8	661.8	663.3	666.2	666.4	667.1	668.3	669.1	669.7
11 Real estate loans	2,157.8	2,233.4	2,243.6	2,249.6	2,264.6	2,275.1	2,283.5	2,297.9	2,305.0	2,306.9	2,306.0	2,306.9
12 Residential real estate loans	772.8	803.4	807.1	808.8	814.3	817.5	820.4	824.6	823.6	825.2	824.8	823.6
13 Revolving home equity loans	117.8	116.7	116.4	116.3	116.1	115.9	115.4	115.2	114.9	114.7	114.6	114.5
14 Closed-end residential loans ⁹	655.0	686.7	690.7	692.5	698.2	701.7	704.9	709.4	708.7	710.4	710.1	709.1
15 Commercial real estate loans	1,385.0	1,430.0	1,436.5	1,440.8	1,450.3	1,457.6	1,463.2	1,473.4	1,481.5	1,481.7	1,481.3	1,483.3
16 Construction and land development loans ¹⁰	218.0	225.7	226.9	228.0	229.3	230.4	231.3	231.6	232.2	231.6	231.9	232.1
17 Secured by farmland ¹¹	93.6	95.5	95.3	93.4	93.8	94.1	94.4	94.6	94.8	94.8	94.6	94.7
18 Secured by multifamily properties ¹²	189.0	199.0	200.1	201.3	202.5	204.0	205.0	206.2	209.7	209.7	208.6	208.9
19 Secured by nonfarm nonresidential properties ¹³	884.5	909.8	914.2	918.1	924.6	929.1	932.5	940.9	944.8	945.6	946.2	947.5
20 Consumer loans	433.8	387.5	388.6	390.7	391.7	392.7	393.9	394.2	396.8	397.5	397.5	395.8
21 Credit cards and other revolving plans	210.4	157.3	156.6	157.1	156.8	156.2	155.9	154.0	155.7	156.0	156.7	154.5
22 Other consumer loans	223.4	230.1	232.0	233.6	234.9	236.5	238.0	240.1	241.2	241.5	240.8	241.3
23 Automobile loans ¹⁴	78.9	80.4	81.0	81.6	82.0	82.4	83.0	83.6	84.0	84.0	83.1	83.1
24 All other consumer loans ¹⁵	144.4	149.8	151.0	151.9	153.0	154.1	155.0	156.5	157.2	157.4	157.7	158.2
25 All other loans and leases	277.3	297.1	299.2	298.7	302.5	305.0	308.3	309.6	310.1	310.3	309.8	308.1
26 Loans to nondepository financial institutions ¹⁶	53.9	66.8	68.2	69.7	72.5	74.5	76.4	75.5	75.2	77.0	76.4	75.4
27 All loans not elsewhere classified ¹⁷	223.4	230.2	231.0	228.9	230.0	230.4	231.9	234.1	234.9	233.4	233.4	232.8
28 LESS: Allowance for loan and lease losses	41.2	42.6	40.7	41.3	41.3	41.3	41.2	41.3	41.4	40.8	40.9	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 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	287.0	287.4	297.5	303.0	303.7	302.5	307.4	312.1	310.7	316.2	315.6	304.8
30	Total federal funds sold and reverse RPs ¹⁹	32.5	36.8	25.2	23.0	35.6	41.1	49.8	57.5	67.8	70.5	71.1	70.5
31	Loans to commercial banks ²⁰	0.6	0.5	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.7	0.7
32	Other assets including trading assets ²¹	320.3	341.6	345.2	349.3	351.1	354.9	357.5	362.4	363.4	366.3	366.3	364.2
33	TOTAL ASSETS	4,994.5	5,110.1	5,131.8	5,153.9	5,189.1	5,218.9	5,257.8	5,296.0	5,318.0	5,331.9	5,336.1	5,324.5
LIABILITIES													
34	Deposits	3,913.8	4,056.3	4,083.8	4,107.6	4,122.0	4,146.3	4,174.7	4,201.6	4,213.7	4,217.9	4,220.8	4,214.7
35	Large time deposits	457.3	496.6	500.8	505.8	506.1	506.7	508.6	510.3	511.0	510.5	510.5	508.4
36	Other deposits	3,456.5	3,559.8	3,583.0	3,601.8	3,615.9	3,639.6	3,666.1	3,691.3	3,702.8	3,707.4	3,710.3	3,706.2
37	Borrowings	338.1	326.1	324.0	321.2	322.9	317.9	316.6	323.5	327.7	329.9	326.2	320.2
38	Net due to related foreign offices	18.0	27.4	26.0	27.5	26.4	25.2	30.7	28.0	28.1	26.2	27.2	26.8
39	Other liabilities including trading liabilities ²²	66.8	70.8	72.4	75.4	77.8	80.1	80.5	83.3	78.6	82.0	82.3	82.7
40	TOTAL LIABILITIES	4,336.7	4,480.6	4,506.3	4,531.8	4,549.0	4,569.4	4,602.5	4,636.4	4,648.1	4,656.0	4,656.5	4,644.3
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	657.8	629.4	625.5	622.2	640.1	649.5	655.3	659.6	669.9	675.9	679.7	680.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-13.5	-2.3	1.3	3.2	4.0	6.4	5.4	5.2	5.0	4.9	4.8	4.8
43	U.S. Treasury and agency securities, MBS ²⁵	-12.5	-3.0	-0.2	1.3	1.6	3.4	2.8	2.7	2.6	2.5	2.4	2.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS													
1	Bank credit	4,401.2	4,485.6	4,508.4	4,522.5	4,540.2	4,563.8	4,585.0	4,612.3	4,626.3	4,624.6	4,634.1	4,647.1
2	Securities in bank credit ²	896.7	919.4	917.2	917.6	916.1	921.2	927.9	936.3	937.9	937.4	941.4	943.8
3	Treasury and agency securities ³	645.4	672.5	673.6	674.8	672.6	678.0	683.6	689.7	691.2	691.2	694.9	695.6
4	Mortgage-backed securities (MBS) ⁴	475.0	498.4	502.6	505.4	504.7	508.5	512.7	519.4	522.4	522.4	526.2	527.6
5	Non-MBS ⁵	170.3	174.0	171.0	169.4	167.9	169.5	170.9	170.2	168.8	168.8	168.8	168.0
6	Other securities	251.3	246.9	243.7	242.8	243.5	243.2	244.3	246.6	246.6	246.2	246.5	248.2
7	Mortgage-backed securities (MBS) ⁶	15.0	17.8	17.7	18.3	18.1	17.4	17.3	17.7	17.6	17.6	17.7	18.1
8	Non-MBS ⁷	236.3	229.2	225.9	224.5	225.4	225.8	227.0	228.9	229.0	228.6	228.8	230.1
9	Loans and leases in bank credit ⁸	3,504.5	3,566.2	3,591.2	3,604.9	3,624.0	3,642.6	3,657.1	3,676.0	3,688.4	3,687.2	3,692.7	3,703.3
10	Commercial and industrial loans	627.3	655.3	660.0	660.4	660.1	662.0	663.7	664.4	663.9	663.9	668.1	671.8
11	Real estate loans	2,158.2	2,231.7	2,244.2	2,253.3	2,265.9	2,276.1	2,286.1	2,298.7	2,307.0	2,308.2	2,307.8	2,311.3
12	Residential real estate loans	773.7	801.7	807.0	810.5	815.2	819.3	822.6	825.7	827.0	827.9	826.0	827.0
13	Revolving home equity loans	117.8	116.5	116.4	116.2	116.0	115.9	115.6	115.2	115.0	115.0	115.0	115.0
14	Closed-end residential loans ⁹	655.8	685.2	690.6	694.3	699.2	703.4	707.0	710.6	712.0	712.9	711.1	712.1
15	Commercial real estate loans	1,384.5	1,430.0	1,437.2	1,442.8	1,450.7	1,456.7	1,463.5	1,473.0	1,479.9	1,480.3	1,481.7	1,484.3
16	Construction and land development loans ¹⁰	218.9	225.5	227.0	228.6	229.2	229.9	231.3	232.7	233.2	232.8	232.8	232.6
17	Secured by farmland ¹¹	93.4	95.5	95.4	93.7	94.1	94.3	94.6	94.5	94.6	94.6	94.6	94.8
18	Secured by multifamily properties ¹²	188.7	199.5	200.3	201.4	202.4	203.4	204.6	206.0	209.0	208.9	208.3	208.7
19	Secured by nonfarm nonresidential properties ¹³	883.5	909.5	914.5	919.2	925.0	929.2	933.0	939.9	943.2	944.0	946.1	948.2
20	Consumer loans	438.9	382.8	386.3	389.6	393.0	396.0	397.3	399.9	402.7	403.4	403.7	406.2
21	Credit cards and other revolving plans	214.8	153.7	154.9	156.4	157.6	157.7	157.6	158.9	161.2	161.5	162.7	164.8
22	Other consumer loans	224.1	229.2	231.4	233.1	235.4	238.3	239.7	241.0	241.6	241.9	241.0	241.4
23	Automobile loans ¹⁴	79.0	80.3	80.9	81.6	82.2	82.8	83.3	83.7	84.0	84.1	83.0	83.1
24	All other consumer loans ¹⁵	145.1	148.8	150.5	151.5	153.2	155.5	156.4	157.3	157.6	157.7	158.0	158.3
25	All other loans and leases	280.1	296.4	300.7	301.6	305.0	308.6	310.0	313.0	314.9	311.7	313.1	313.9
26	Loans to nondepository financial institutions ¹⁶	56.6	66.8	70.0	71.9	73.8	75.9	77.1	78.5	78.5	77.1	77.4	76.9
27	All loans not elsewhere classified ¹⁷	223.5	229.6	230.6	229.7	231.2	232.6	232.9	234.5	236.3	234.7	235.7	237.1
28	LESS: Allowance for loan and lease losses	41.1	42.9	40.8	40.8	40.8	41.0	41.0	41.2	41.4	40.9	40.9	40.7

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 3, 2020

Account	2018	2019	2019	2019	2019	2019	2019	2019	2019	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	299.6	273.8	288.5	298.3	305.0	304.7	308.2	323.6	330.5	335.2	332.3	315.0
30	Total federal funds sold and reverse RPs ¹⁹	29.7	37.8	39.8	40.3	42.4	47.3	47.9	56.0	62.2	61.6	62.4	61.4
31	Loans to commercial banks ²⁰	0.6	0.5	0.8	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8
32	Other assets including trading assets ²¹	320.9	341.2	345.2	349.3	351.8	356.5	359.1	363.3	363.7	368.2	367.0	363.1
33	TOTAL ASSETS	5,011.0	5,096.0	5,141.8	5,170.3	5,199.2	5,232.0	5,259.8	5,314.7	5,342.0	5,349.5	5,355.7	5,346.7
LIABILITIES													
34	Deposits	3,930.8	4,035.0	4,068.2	4,090.3	4,116.1	4,145.7	4,173.7	4,220.0	4,245.9	4,251.9	4,258.4	4,250.1
35	Large time deposits	455.5	497.3	502.1	506.6	507.3	508.2	508.4	508.2	509.2	508.6	508.1	507.7
36	Other deposits	3,475.3	3,537.7	3,566.1	3,583.8	3,608.8	3,637.5	3,665.3	3,711.7	3,736.8	3,743.4	3,750.3	3,742.4
37	Borrowings	330.0	330.9	331.2	327.0	322.8	318.4	314.1	316.0	317.0	317.3	318.7	320.0
38	Net due to related foreign offices	19.9	27.5	26.0	27.3	25.2	24.3	30.3	29.7	31.5	28.0	29.3	28.6
39	Other liabilities including trading liabilities ²²	69.6	68.9	71.2	74.4	78.7	82.9	82.4	86.6	82.6	85.4	83.5	82.4
40	TOTAL LIABILITIES	4,350.3	4,462.3	4,496.6	4,519.1	4,542.7	4,571.3	4,600.5	4,652.3	4,677.1	4,682.6	4,690.0	4,681.1
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	660.6	633.7	645.2	651.2	656.5	660.7	659.3	662.4	665.0	666.9	665.7	665.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-13.5	-2.3	1.3	3.2	4.0	6.4	5.4	5.2	5.0	4.9	4.8	4.8
43	U.S. Treasury and agency securities, MBS ²⁵	-12.5	-3.0	-0.2	1.3	1.6	3.4	2.8	2.7	2.6	2.5	2.4	2.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	999.9	1,037.8	1,037.0	1,038.7	1,049.9	1,051.4	1,035.7	1,035.6	1,035.7	1,035.1	1,041.2	1,030.9
2 Securities in bank credit ²	270.0	285.1	280.5	278.5	288.9	290.3	277.5	268.7	270.6	266.8	266.1	261.9
3 Treasury and agency securities ³	164.8	181.4	178.3	178.0	188.1	192.2	187.1	178.3	181.2	177.7	175.8	172.0
4 Mortgage-backed securities (MBS) ⁴	23.7	29.4	28.8	29.6	33.8	34.7	36.5	37.4	39.2	40.0	34.9	35.0
5 Non-MBS ⁵	141.0	152.0	149.5	148.4	154.3	157.5	150.7	140.9	142.0	137.7	140.9	137.0
6 Other securities	105.2	103.7	102.2	100.5	100.8	98.1	90.3	90.4	89.4	89.1	90.3	89.9
7 Mortgage-backed securities (MBS) ⁶	1.6	2.0	1.8	1.9	1.7	1.7	1.6	1.8	1.8	1.9	1.9	2.0
8 Non-MBS ⁷	103.6	101.6	100.4	98.6	99.1	96.4	88.7	88.6	87.6	87.2	88.4	87.9
9 Loans and leases in bank credit ⁸	729.9	752.7	756.5	760.2	761.0	761.1	758.2	767.0	765.0	768.4	775.1	769.0
10 Commercial and industrial loans	382.2	398.0	396.7	395.4	396.9	393.1	389.8	396.0	395.5	396.8	398.5	396.0
11 Real estate loans	80.0	81.4	83.3	83.4	82.1	82.2	84.1	82.8	82.9	81.1	81.4	81.8
12 Residential real estate loans	1.1	1.4	1.5	1.6	1.7	1.6	1.5	1.2	1.3	1.3	1.4	1.2
13 Revolving home equity loans	0.3	0.2	0.2	0.2	0.3	0.3	0.2	0.2	0.3	0.3	0.3	0.3
14 Closed-end residential loans ⁹	0.8	1.1	1.3	1.4	1.5	1.3	1.3	1.0	1.0	1.0	1.1	0.9
15 Commercial real estate loans	78.9	80.1	81.7	81.7	80.4	80.6	82.5	81.5	81.6	79.8	80.0	80.5
16 Construction and land development loans ¹⁰	12.1	12.6	12.7	12.6	12.6	12.6	12.7	12.1	11.6	11.5	11.2	11.5
17 Secured by farmland ¹¹	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily properties ¹²	6.4	8.3	8.3	8.4	8.2	8.4	8.6	9.4	10.0	9.9	9.3	8.8
19 Secured by nonfarm nonresidential properties ¹³	60.3	59.0	60.5	60.6	59.3	59.4	61.1	59.8	59.8	58.2	59.3	60.1
20 Consumer loans	2.8	3.4	3.5	3.5	3.5	3.5	3.5	3.3	3.2	3.3	3.4	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	2.8	3.4	3.5	3.5	3.5	3.5	3.5	3.3	3.2	3.3	3.4	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	2.8	3.4	3.5	3.5	3.5	3.5	3.5	3.3	3.2	3.3	3.4	3.4
25 All other loans and leases	264.9	269.9	273.0	278.0	278.5	282.4	280.8	284.9	283.4	287.1	291.8	287.9
26 Loans to nondepository financial institutions ¹⁶	108.9	114.5	117.5	119.9	119.8	119.4	117.8	118.7	116.6	117.3	117.9	119.0
27 All loans not elsewhere classified ¹⁷	156.0	155.4	155.5	158.0	158.7	163.0	163.0	166.2	166.8	169.8	173.9	168.9
28 LESS: Allowance for loan and lease losses	1.4	1.0	1.0	0.9	1.0	1.0	0.8	1.3	1.5	1.5	1.4	1.3

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	721.9	585.6	590.0	565.1	566.6	562.9	555.8	575.7	629.6	620.2	654.0	689.0
30	Total federal funds sold and reverse RPs ¹⁹	356.6	414.4	443.5	458.1	455.1	465.8	457.7	456.7	436.1	439.7	441.0	435.5
31	Loans to commercial banks ²⁰	2.4	2.3	2.4	2.6	2.8	2.7	2.0	2.2	2.2	2.1	2.1	2.1
32	Other assets including trading assets ²¹	129.2	120.7	131.8	129.7	139.8	138.7	138.9	127.4	126.8	125.5	126.9	135.1
33	TOTAL ASSETS	2,208.5	2,159.7	2,203.7	2,193.3	2,213.2	2,220.6	2,189.2	2,196.2	2,228.9	2,221.2	2,263.7	2,291.1
LIABILITIES													
34	Deposits	1,001.6	1,003.3	1,015.7	1,003.0	1,011.0	1,018.5	1,041.6	1,072.2	1,096.1	1,084.7	1,087.7	1,104.5
35	Large time deposits	704.3	718.0	726.0	724.3	730.8	729.5	750.5	774.0	783.5	789.3	790.2	795.3
36	Other deposits	297.3	285.3	289.7	278.7	280.3	289.0	291.1	298.2	312.5	295.3	297.5	309.2
37	Borrowings	856.5	868.0	885.2	892.1	908.5	902.4	889.4	899.3	919.4	908.0	905.5	933.1
38	Net due to related foreign offices	212.7	167.9	176.9	163.5	149.0	149.2	121.3	95.5	92.6	101.8	151.9	130.5
39	Other liabilities including trading liabilities ²²	127.1	118.5	123.2	119.0	121.6	121.6	120.1	110.0	114.0	107.9	106.4	108.3
40	TOTAL LIABILITIES	2,197.9	2,157.7	2,201.0	2,177.5	2,190.2	2,191.7	2,172.5	2,177.0	2,222.1	2,202.4	2,251.5	2,276.4
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	10.6	2.1	2.7	15.8	23.0	29.0	16.8	19.2	6.8	18.8	12.2	14.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.1	1.2	1.9	1.7	2.3	2.1	1.5	1.4	1.4	1.3	1.2	1.2
43	U.S. Treasury and agency securities, MBS ²⁵	-1.1	1.2	1.9	1.7	2.3	2.1	1.5	1.4	1.4	1.3	1.2	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

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS													
1	Bank credit	998.5	1,035.3	1,039.0	1,039.2	1,045.2	1,042.9	1,031.4	1,032.9	1,032.8	1,031.9	1,041.5	1,037.9
2	Securities in bank credit ²	271.7	283.7	280.3	280.0	290.1	288.5	276.5	269.8	270.7	266.7	264.1	262.7
3	Treasury and agency securities ³	166.6	181.5	178.3	179.3	188.5	190.9	185.2	179.3	181.3	177.5	173.9	173.0
4	Mortgage-backed securities (MBS) ⁴	23.7	30.2	30.1	30.5	33.9	35.7	36.8	37.3	39.9	38.9	36.3	36.9
5	Non-MBS ⁵	142.9	151.3	148.3	148.8	154.6	155.2	148.4	142.0	141.4	138.6	137.6	136.0
6	Other securities	105.1	102.1	101.9	100.7	101.6	97.6	91.3	90.5	89.4	89.2	90.2	89.7
7	Mortgage-backed securities (MBS) ⁶	1.6	2.0	1.8	2.0	1.8	1.8	1.7	1.8	1.8	1.8	1.8	1.8
8	Non-MBS ⁷	103.5	100.1	100.2	98.7	99.8	95.7	89.6	88.7	87.6	87.5	88.4	87.9
9	Loans and leases in bank credit ⁸	726.9	751.7	758.8	759.1	755.1	754.4	754.9	763.1	762.1	765.2	777.5	775.3
10	Commercial and industrial loans	381.2	398.0	397.5	394.8	394.0	388.2	386.1	394.7	393.9	395.7	401.2	401.7
11	Real estate loans	80.0	81.7	83.7	82.9	81.0	81.0	83.2	82.9	83.8	82.8	83.0	82.8
12	Residential real estate loans	1.2	1.3	1.5	1.6	1.7	1.5	1.4	1.4	1.4	1.4	1.4	1.3
13	Revolving home equity loans	0.3	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.4	0.4	0.4	0.4
14	Closed-end residential loans ⁹	0.8	1.1	1.3	1.4	1.5	1.3	1.2	1.1	1.1	1.1	1.1	0.9
15	Commercial real estate loans	78.8	80.3	82.1	81.3	79.3	79.4	81.8	81.5	82.4	81.3	81.6	81.5
16	Construction and land development loans ¹⁰	11.9	12.8	12.6	12.4	12.4	12.1	11.9	12.0	12.0	11.9	11.7	11.7
17	Secured by farmland ¹¹	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	6.2	8.5	8.6	8.3	8.0	8.2	8.5	9.1	9.9	9.8	9.2	8.8
19	Secured by nonfarm nonresidential properties ¹³	60.6	58.9	60.8	60.4	58.7	58.9	61.2	60.2	60.3	59.5	60.5	60.9
20	Consumer loans	3.0	3.3	3.4	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.5	3.5
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	3.0	3.3	3.4	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.5	3.5
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	3.0	3.3	3.4	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.5	3.5
25	All other loans and leases	262.6	268.7	274.3	277.9	276.6	281.7	282.1	282.0	281.0	283.3	289.7	287.2
26	Loans to nondepository financial institutions ¹⁶	109.1	113.4	116.2	118.8	119.8	121.0	120.2	118.7	116.6	117.3	117.5	117.1
27	All loans not elsewhere classified ¹⁷	153.6	155.3	158.1	159.1	156.8	160.7	161.8	163.4	164.4	166.0	172.3	170.1
28	LESS: Allowance for loan and lease losses	1.2	1.1	1.1	1.0	1.0	1.0	1.0	1.0	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)

January 3, 2020

Account	2018 Nov	2019 May	2019 Jun	2019 Jul	2019 Aug	2019 Sep	2019 Oct	2019 Nov	Week ending				
									Dec 4	Dec 11	Dec 18	Dec 25	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	735.3	585.0	580.3	564.3	580.4	549.2	562.9	584.5	606.2	624.4	616.5	635.3
30	Total federal funds sold and reverse RPs ¹⁹	359.4	424.9	428.6	445.3	460.2	452.9	433.6	454.7	458.6	454.7	445.6	423.4
31	Loans to commercial banks ²⁰	1.9	2.6	2.6	2.4	2.5	2.5	1.7	1.9	1.9	1.8	1.9	1.9
32	Other assets including trading assets ²¹	132.9	123.5	134.3	127.0	141.3	139.5	137.2	131.2	125.9	129.6	122.9	131.8
33	TOTAL ASSETS	2,226.9	2,170.2	2,183.9	2,177.1	2,228.6	2,185.9	2,165.8	2,204.2	2,224.4	2,241.3	2,227.3	2,229.4
LIABILITIES													
34	Deposits	992.5	1,015.1	1,017.5	999.7	1,016.9	1,012.5	1,030.0	1,063.2	1,078.6	1,078.5	1,071.3	1,077.6
35	Large time deposits	695.1	733.1	733.9	721.2	730.5	724.4	740.0	765.3	776.0	776.9	770.4	770.7
36	Other deposits	297.4	282.0	283.5	278.5	286.5	288.1	290.0	297.9	302.6	301.6	300.9	306.9
37	Borrowings	868.1	867.9	871.2	895.1	922.8	897.4	873.4	910.5	926.9	924.2	910.2	917.2
38	Net due to related foreign offices	225.0	155.4	163.2	159.5	157.7	145.4	135.4	107.2	98.3	117.1	135.4	116.4
39	Other liabilities including trading liabilities ²²	131.4	123.5	123.6	114.6	122.9	122.4	119.0	114.3	111.7	112.6	101.1	108.9
40	TOTAL LIABILITIES	2,217.0	2,161.9	2,175.6	2,168.9	2,220.3	2,177.7	2,157.9	2,195.2	2,215.5	2,232.5	2,218.0	2,220.0
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	9.8	8.3	8.3	8.3	8.3	8.3	7.9	9.0	8.9	8.9	9.3	9.4
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-1.1	1.2	1.9	1.7	2.3	2.1	1.5	1.4	1.4	1.3	1.2	1.2
43	U.S. Treasury and agency securities, MBS ²⁵	-1.1	1.2	1.9	1.7	2.3	2.1	1.5	1.4	1.4	1.3	1.2	1.2

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; 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, 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).