

FEDERAL RESERVE statistical release



H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

Table 1. Selected Assets and Liabilities of Commercial Banks in the United States¹

For release at 4:15 p.m. Eastern Time
November 13, 2020

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2015	2016	2017	2018	2019	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Jul	2020 Aug	2020 Sep	2020 Oct
Assets															
1 Bank credit	7.7	6.8	3.0	3.5	6.0	5.0	6.5	5.3	6.9	21.3	2.3	3.7	0.9	0.3	0.3
2 Securities in bank credit ²	6.1	7.8	1.8	0.8	10.4	9.1	9.6	10.6	8.6	16.6	27.4	34.0	15.8	16.3	25.1
3 Treasury and agency securities ³	8.9	10.0	2.7	3.6	14.3	11.4	14.2	12.7	9.5	18.0	30.5	36.2	20.5	17.1	25.0
6 Other securities	-0.5	2.3	-0.5	-7.0	-1.9	1.5	-5.8	3.0	5.6	11.4	15.8	25.6	-1.9	12.8	25.7
9 Loans and leases in bank credit ⁸	8.3	6.4	3.4	4.5	4.4	3.6	5.3	3.3	6.3	23.1	-7.2	-8.1	-5.1	-6.3	-10.2
10 Commercial and industrial loans	10.5	5.8	1.0	6.5	3.6	1.7	4.6	-1.4	10.3	89.8	-19.8	-25.1	-18.7	-25.4	-30.7
11 Real estate loans	6.0	6.5	3.7	3.6	3.4	3.1	3.6	4.4	3.4	2.8	0.7	3.0	0.6	-2.0	-3.0
12 Residential real estate loans	1.3	3.2	1.4	2.2	2.1	2.5	2.5	2.5	1.0	-0.1	-1.7	2.7	-3.6	-5.1	-7.1
13 Revolving home equity loans	-4.1	-6.8	-6.8	-8.2	-8.7	-9.7	-7.9	-9.4	-9.2	-9.3	-13.7	-12.1	-14.2	-14.4	-17.0
14 Closed-end residential loans ⁹	2.9	5.9	3.4	4.4	4.1	4.7	4.3	4.5	2.7	1.3	0.1	5.0	-2.0	-3.7	-5.6
15 Commercial real estate loans	12.0	10.3	6.1	5.0	4.6	3.7	4.7	6.3	5.7	5.6	3.0	3.3	4.8	0.9	0.8
20 Consumer loans	6.2	7.0	4.2	4.1	5.3	6.7	6.6	3.9	3.5	-17.5	-2.1	3.3	-1.4	0.9	0.4
21 Credit cards and other revolving plans	5.8	6.4	5.1	4.2	3.6	4.6	5.5	2.0	2.0	-33.7	-8.5	-0.8	-6.3	-3.2	-2.4
22 Other consumer loans	6.7	7.7	3.1	3.9	7.3	9.1	7.9	6.2	5.2	0.9	4.5	7.5	3.5	5.2	3.0
25 All other loans and leases	15.1	6.1	5.7	4.9	8.3	4.8	11.0	6.9	12.1	21.8	-11.9	-20.7	-0.7	8.7	-5.1
28 LESS: Allowance for loan and lease losses	-3.7	2.9	0.4	-0.6	1.3	-6.1	-7.3	8.9	15.5	111.8	75.1	174.5	9.5	15.6	4.4
29 Cash assets ¹⁸	-7.9	-14.2	7.4	-19.2	-12.8	-27.1	-9.0	16.4	40.4	258.6	-33.4	-103.4	31.3	26.6	20.4
30 Total federal funds sold and reverse RPs ¹⁹	-0.2	2.6	9.5	36.8	25.3	49.0	11.0	-16.6	-5.1	-24.3	83.2	183.6	-99.4	7.2	-25.3
31 Loans to commercial banks ²⁰	10.6	19.1	-2.9	10.5	-47.6	-106.8	-128.8	-15.0	-31.2	-28.2	12.1	56.3	0.0	71.6	557.7
32 Other assets including trading assets ²¹	-1.6	1.6	1.6	0.2	1.5	5.3	11.3	-1.8	28.7	20.9	-1.6	10.6	-11.6	5.8	-2.3
33 Total assets	3.7	2.7	3.6	0.9	4.1	3.4	5.6	4.7	11.4	43.4	-1.3	-6.4	-0.5	4.6	2.1
Liabilities															
34 Deposits	5.0	4.4	4.5	2.7	6.3	6.0	5.4	8.4	10.1	49.3	11.1	1.9	2.7	9.7	5.5
35 Large time deposits	0.5	-10.9	7.1	4.5	9.1	8.1	4.7	9.8	-6.1	-13.4	-21.2	-14.5	-25.5	-42.4	-32.7
36 Other deposits	5.8	7.2	4.2	2.4	5.8	5.6	5.6	8.2	12.7	59.1	15.4	4.0	6.2	16.0	9.9
37 Borrowings	6.3	3.9	3.5	-5.2	-1.4	-5.8	5.2	-3.4	11.3	-4.1	-45.5	-23.8	5.5	-31.2	-1.3
39 Other liabilities including trading liabilities ²²	-5.8	-2.1	-9.0	6.3	8.7	19.7	22.2	9.0	59.8	38.5	-14.4	5.4	-31.5	-56.1	19.4
40 Total liabilities	3.2	2.6	3.6	0.7	4.1	2.6	5.5	5.6	12.2	48.0	-2.6	-9.7	1.0	3.3	1.6

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.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 2. Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending				
									Oct 14	Oct 21	Oct 28	Nov 04	
Assets													
1 Bank credit	13,737.7	14,769.8	14,854.5	14,858.6	14,910.6	14,922.2	14,925.9	14,929.3	14,913.0	14,929.9	14,941.5	14,985.8	
2 Securities in bank credit ²	3,790.4	3,999.7	4,031.3	4,170.8	4,290.1	4,346.7	4,405.6	4,497.9	4,479.9	4,491.5	4,527.2	4,589.7	
3 Treasury and agency securities ³	2,973.9	3,147.4	3,179.0	3,298.9	3,398.7	3,456.7	3,506.1	3,579.1	3,564.7	3,571.1	3,605.1	3,657.8	
4 Mortgage-backed securities (MBS) ⁴	2,057.6	2,225.1	2,223.2	2,226.0	2,264.9	2,328.6	2,324.3	2,389.6	2,373.4	2,386.0	2,415.5	2,462.0	
5 Non-MBS ⁵	916.3	922.3	955.9	1,072.9	1,133.8	1,128.2	1,181.8	1,189.5	1,191.2	1,185.1	1,189.6	1,195.8	
6 Other securities	816.4	852.2	852.3	871.9	891.4	890.0	899.5	918.8	915.2	920.4	922.1	931.9	
7 Mortgage-backed securities (MBS) ⁶	77.3	81.3	81.8	83.1	84.1	83.0	83.7	84.3	83.9	87.1	83.1	83.8	
8 Non-MBS ⁷	739.1	771.0	770.5	788.8	807.3	807.0	815.8	834.5	831.3	833.3	839.0	848.2	
9 Loans and leases in bank credit ⁸	9,947.3	10,770.2	10,823.2	10,687.9	10,620.5	10,575.5	10,520.3	10,431.3	10,433.1	10,438.4	10,414.3	10,396.0	
10 Commercial and industrial loans	2,361.1	2,932.7	3,041.2	2,933.2	2,872.1	2,827.3	2,767.5	2,696.6	2,697.9	2,701.3	2,689.0	2,664.8	
11 Real estate loans	4,558.9	4,681.2	4,676.2	4,675.5	4,691.2	4,693.7	4,686.0	4,674.1	4,672.4	4,676.2	4,667.0	4,664.2	
12 Residential real estate loans	2,276.6	2,305.6	2,294.7	2,290.1	2,297.7	2,290.8	2,281.1	2,267.6	2,268.9	2,269.8	2,258.0	2,254.1	
13 Revolving home equity loans	327.1	314.2	310.2	306.4	303.3	299.7	296.1	291.9	292.7	291.5	290.5	289.6	
14 Closed-end residential loans ⁹	1,949.4	1,991.5	1,984.5	1,983.7	1,994.4	1,991.1	1,985.0	1,975.7	1,976.2	1,978.3	1,967.5	1,964.5	
15 Commercial real estate loans	2,282.3	2,375.5	2,381.5	2,385.4	2,393.4	2,403.0	2,404.9	2,406.5	2,403.5	2,406.4	2,409.0	2,410.0	
16 Construction and land development loans ¹⁰	348.6	361.0	363.8	367.0	368.9	371.4	371.9	372.9	372.6	373.3	372.8	373.5	
17 Secured by farmland ¹¹	102.5	102.7	102.5	102.2	102.4	102.2	102.0	101.6	101.5	101.4	101.7	101.7	
18 Secured by multifamily properties ¹²	383.2	410.3	412.7	414.0	414.9	417.3	418.5	418.7	418.6	418.8	418.6	419.5	
19 Secured by nonfarm nonresidential properties ¹³	1,448.0	1,501.6	1,502.5	1,502.3	1,507.3	1,512.0	1,512.6	1,513.3	1,510.7	1,512.9	1,515.9	1,515.4	
20 Consumer loans	1,577.6	1,549.7	1,520.6	1,518.0	1,522.2	1,520.4	1,521.6	1,522.1	1,521.3	1,523.1	1,522.6	1,523.2	
21 Credit cards and other revolving plans	839.6	796.0	768.4	763.1	762.6	758.6	756.6	755.1	755.0	755.7	754.7	754.9	
22 Other consumer loans	737.9	753.6	752.2	754.9	759.6	761.8	765.1	767.0	766.3	767.4	767.9	768.3	
23 Automobile loans ¹⁴	447.7	455.3	453.7	456.1	458.2	458.9	459.9	461.5	461.2	461.6	462.0	462.3	
24 All other consumer loans ¹⁵	290.2	298.3	298.5	298.8	301.3	302.8	305.2	305.5	305.0	305.8	305.9	306.0	
25 All other loans and leases	1,449.8	1,606.7	1,585.2	1,561.2	1,535.0	1,534.1	1,545.2	1,538.6	1,541.5	1,537.8	1,535.8	1,543.9	
26 Loans to nondepository financial institutions ¹⁶	567.4	676.1	657.8	641.2	622.7	626.0	635.5	636.3	635.2	637.5	636.4	640.3	
27 All loans not elsewhere classified ¹⁷	882.4	930.6	927.4	919.9	912.3	908.1	909.7	902.2	906.3	900.3	899.3	903.6	
28 LESS: Allowance for loan and lease losses	111.2	146.4	181.9	187.1	214.3	216.0	218.8	219.6	219.0	219.7	220.8	220.9	
29 Cash assets ¹⁸	1,680.4	3,065.6	3,251.8	3,058.3	2,795.2	2,868.2	2,931.7	2,981.5	2,963.5	3,025.6	3,016.2	3,018.8	
30 Total federal funds sold and reverse RPs ¹⁹	795.3	680.8	676.0	793.4	914.8	839.0	844.0	826.2	808.8	788.3	834.5	843.3	
31 Loans to commercial banks ²⁰	7.5	7.1	6.4	6.4	6.7	6.7	7.1	10.4	10.5	10.8	10.3	9.9	
32 Other assets including trading assets ²¹	1,489.0	1,695.5	1,684.3	1,670.8	1,685.8	1,669.5	1,677.5	1,674.3	1,712.2	1,686.4	1,660.6	1,627.4	
33 Total assets	17,598.7	20,072.6	20,291.2	20,200.4	20,098.9	20,089.7	20,167.4	20,202.1	20,188.9	20,221.3	20,242.3	20,264.2	

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Table 2. Assets and Liabilities of Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	13,067.2	14,724.8	15,325.7	15,525.4	15,556.3	15,590.8	15,717.0	15,789.3	15,789.5	15,805.2	15,851.5	15,898.0
35 Large time deposits	1,837.1	1,787.9	1,768.1	1,735.1	1,714.3	1,677.8	1,618.5	1,574.4	1,585.3	1,577.8	1,563.8	1,547.3
36 Other deposits	11,230.1	12,936.9	13,557.6	13,790.3	13,841.9	13,913.0	14,098.5	14,215.0	14,204.2	14,227.4	14,287.6	14,350.7
37 Borrowings	1,987.3	2,221.1	2,025.8	1,847.5	1,811.2	1,819.5	1,772.2	1,770.3	1,754.6	1,773.8	1,769.5	1,745.4
38 Net due to related foreign offices	-63.4	278.0	143.4	4.5	-134.8	-141.6	-134.1	-193.2	-186.8	-196.4	-217.2	-211.6
39 Other liabilities including trading liabilities ²²	645.1	824.3	810.0	803.0	806.9	785.7	749.0	761.1	748.0	766.7	774.6	762.4
40 Total liabilities	15,636.2	18,048.2	18,304.8	18,180.4	18,039.5	18,054.5	18,104.1	18,127.6	18,105.2	18,149.3	18,178.4	18,194.2
41 Residual (Assets LESS Liabilities) ²³	1,962.5	2,024.4	1,986.4	2,020.1	2,059.4	2,035.2	2,063.3	2,074.6	2,083.7	2,072.0	2,063.9	2,070.0
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	19.9	53.3	60.1	63.3	66.1	66.3	65.5	60.5	61.7	59.2	59.9	60.9
43 U.S. Treasury and agency securities, MBS ²⁵	14.4	47.2	49.6	48.3	49.1	47.3	43.3	40.8	40.9	40.3	40.5	40.7

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 3. Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Assets												
1 Bank credit	13,739.9	14,771.3	14,851.8	14,861.1	14,889.6	14,900.0	14,909.6	14,930.1	14,907.2	14,911.2	14,946.9	15,017.3
2 Securities in bank credit ²	3,803.0	3,990.3	4,016.9	4,155.9	4,277.1	4,357.7	4,420.0	4,514.9	4,489.3	4,506.8	4,549.4	4,615.1
3 Treasury and agency securities ³	2,981.8	3,139.8	3,167.5	3,285.8	3,386.7	3,465.5	3,516.7	3,590.1	3,568.6	3,579.7	3,621.0	3,677.4
4 Mortgage-backed securities (MBS) ⁴	2,061.7	2,224.6	2,220.4	2,225.5	2,261.5	2,331.0	2,331.6	2,395.2	2,374.6	2,391.4	2,423.0	2,471.3
5 Non-MBS ⁵	920.2	915.2	947.1	1,060.3	1,125.3	1,134.5	1,185.1	1,194.9	1,194.0	1,188.3	1,198.0	1,206.1
6 Other securities	821.2	850.5	849.4	870.1	890.4	892.2	903.3	924.8	920.7	927.2	928.4	937.8
7 Mortgage-backed securities (MBS) ⁶	76.9	81.9	82.8	84.4	85.1	83.5	83.4	83.9	83.6	86.8	82.1	83.1
8 Non-MBS ⁷	744.3	768.5	766.6	785.7	805.3	808.7	819.9	840.9	837.1	840.3	846.3	854.6
9 Loans and leases in bank credit ⁸	9,936.9	10,781.0	10,834.8	10,705.2	10,612.5	10,542.2	10,489.6	10,415.2	10,417.9	10,404.4	10,397.5	10,402.1
10 Commercial and industrial loans	2,346.2	2,960.7	3,065.2	2,949.0	2,866.9	2,807.2	2,744.5	2,678.6	2,683.2	2,681.8	2,667.4	2,652.2
11 Real estate loans	4,566.2	4,673.6	4,674.8	4,679.0	4,697.3	4,695.1	4,684.7	4,680.2	4,678.0	4,675.6	4,672.8	4,679.6
12 Residential real estate loans	2,283.1	2,295.7	2,289.7	2,290.2	2,303.8	2,297.7	2,282.6	2,273.0	2,273.0	2,267.7	2,262.7	2,269.2
13 Revolving home equity loans	326.7	315.4	311.4	306.9	303.3	299.0	295.3	291.1	292.0	290.8	290.0	288.7
14 Closed-end residential loans ⁹	1,956.4	1,980.3	1,978.3	1,983.4	2,000.5	1,998.7	1,987.3	1,981.9	1,981.0	1,976.8	1,972.8	1,980.5
15 Commercial real estate loans	2,283.1	2,377.8	2,385.1	2,388.8	2,393.5	2,397.5	2,402.1	2,407.1	2,405.1	2,407.9	2,410.1	2,410.4
16 Construction and land development loans ¹⁰	349.7	358.9	364.2	369.2	370.2	372.9	373.9	374.5	374.3	375.0	375.0	374.9
17 Secured by farmland ¹¹	102.6	102.8	102.7	102.5	102.7	102.3	102.1	101.7	101.8	101.5	101.7	101.6
18 Secured by multifamily properties ¹²	383.9	411.5	413.1	413.8	414.4	415.6	417.5	419.3	419.0	419.5	419.3	420.3
19 Secured by nonfarm nonresidential properties ¹³	1,446.9	1,504.7	1,505.2	1,503.3	1,506.2	1,506.8	1,508.7	1,511.7	1,510.0	1,511.9	1,514.2	1,513.5
20 Consumer loans	1,577.4	1,536.5	1,509.1	1,510.8	1,516.3	1,518.0	1,522.2	1,521.8	1,520.1	1,519.4	1,527.3	1,524.5
21 Credit cards and other revolving plans	835.6	786.3	761.5	759.5	758.4	755.4	753.9	750.7	749.6	748.2	755.0	752.3
22 Other consumer loans	741.8	750.2	747.5	751.3	758.0	762.6	768.4	771.1	770.4	771.1	772.3	772.2
23 Automobile loans ¹⁴	449.7	453.8	451.6	454.5	457.8	459.6	461.6	463.6	463.4	463.6	464.1	464.2
24 All other consumer loans ¹⁵	292.1	296.4	295.9	296.9	300.2	303.0	306.8	307.5	307.0	307.5	308.1	308.0
25 All other loans and leases	1,447.0	1,610.2	1,585.8	1,566.4	1,532.1	1,521.9	1,538.2	1,534.6	1,536.6	1,527.6	1,530.1	1,545.8
26 Loans to nondepository financial institutions ¹⁶	571.7	677.2	656.2	640.5	622.3	622.0	635.8	640.6	639.1	637.9	640.2	650.4
27 All loans not elsewhere classified ¹⁷	875.4	933.0	929.6	925.9	909.8	900.0	902.4	894.0	897.5	889.7	889.9	895.4
28 LESS: Allowance for loan and lease losses	112.2	144.8	182.1	190.4	219.9	222.1	222.8	221.2	221.0	221.2	221.1	222.0
29 Cash assets ¹⁸	1,662.1	3,042.4	3,260.9	3,052.0	2,757.0	2,860.0	2,882.8	2,947.8	2,951.3	2,940.3	2,986.0	3,007.8
30 Total federal funds sold and reverse RPs ¹⁹	797.0	662.2	660.1	775.0	893.8	845.1	849.8	831.4	832.8	796.8	820.1	860.2
31 Loans to commercial banks ²⁰	7.1	7.5	6.5	6.3	6.4	6.4	6.9	10.0	10.0	10.3	9.9	9.8
32 Other assets including trading assets ²¹	1,486.2	1,689.6	1,681.8	1,676.0	1,686.4	1,671.9	1,681.6	1,671.5	1,723.3	1,672.2	1,647.4	1,619.1
33 Total assets	17,580.1	20,028.1	20,278.9	20,180.0	20,013.4	20,061.3	20,107.8	20,169.5	20,203.6	20,109.6	20,189.3	20,292.1

(continued on next page)

Table 3. Assets and Liabilities of Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars *(continued)*

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	13,054.5	14,737.6	15,252.3	15,487.2	15,528.9	15,558.7	15,687.6	15,783.3	15,843.2	15,713.2	15,805.8	15,935.1
35 Large time deposits	1,813.4	1,811.7	1,786.2	1,738.6	1,707.0	1,663.5	1,598.9	1,555.3	1,563.5	1,556.4	1,545.3	1,529.6
36 Other deposits	11,241.1	12,926.0	13,466.1	13,748.7	13,821.9	13,895.2	14,088.7	14,227.9	14,279.7	14,156.8	14,260.5	14,405.5
37 Borrowings	1,972.7	2,204.5	2,060.8	1,864.9	1,807.5	1,813.8	1,761.3	1,755.4	1,735.1	1,768.6	1,751.8	1,740.8
38 Net due to related foreign offices	-65.1	253.8	157.4	13.8	-128.1	-135.4	-155.6	-193.9	-192.5	-184.4	-205.7	-224.0
39 Other liabilities including trading liabilities ²²	653.4	814.2	810.5	803.7	797.6	789.4	760.6	770.7	765.9	758.6	777.6	779.8
40 Total liabilities	15,615.4	18,010.2	18,281.1	18,169.7	18,005.9	18,026.5	18,053.9	18,115.4	18,151.7	18,055.9	18,129.5	18,231.7
41 Residual (Assets LESS Liabilities) ²³	1,964.6	2,018.0	1,997.9	2,010.4	2,007.5	2,034.8	2,053.9	2,054.1	2,051.9	2,053.7	2,059.8	2,060.5
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	19.9	53.3	60.1	63.3	66.1	66.3	65.5	60.5	61.7	59.2	59.9	60.9
43 U.S. Treasury and agency securities, MBS ²⁵	14.4	47.2	49.6	48.3	49.1	47.3	43.3	40.8	40.9	40.3	40.5	40.7

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account		2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
										Oct 14	Oct 21	Oct 28	Nov 04
Assets													
1	Bank credit	12,701.9	13,556.2	13,670.7	13,703.8	13,782.3	13,809.9	13,837.7	13,880.5	13,863.9	13,879.3	13,896.3	13,942.9
2	Securities in bank credit ²	3,514.8	3,727.2	3,762.5	3,899.3	4,020.9	4,078.2	4,138.3	4,240.7	4,223.4	4,234.8	4,272.6	4,328.6
3	Treasury and agency securities ³	2,788.7	2,971.7	3,009.1	3,124.6	3,226.4	3,286.1	3,337.4	3,420.1	3,406.5	3,413.1	3,448.5	3,495.7
4	Mortgage-backed securities (MBS) ⁴	2,020.6	2,179.0	2,179.7	2,182.3	2,221.7	2,287.1	2,284.8	2,350.6	2,337.5	2,346.5	2,376.5	2,419.3
5	Non-MBS ⁵	768.1	792.7	829.4	942.3	1,004.8	999.0	1,052.6	1,069.5	1,069.0	1,066.6	1,072.0	1,076.5
6	Other securities	726.2	755.5	753.5	774.7	794.5	792.1	800.9	820.6	816.8	821.7	824.1	832.9
7	Mortgage-backed securities (MBS) ⁶	75.6	79.5	80.0	81.2	82.5	81.1	81.8	82.3	81.9	85.1	81.0	81.7
8	Non-MBS ⁷	650.5	676.0	673.4	693.6	712.0	711.0	719.0	738.3	734.9	736.6	743.1	751.2
9	Loans and leases in bank credit ⁸	9,187.0	9,829.0	9,908.1	9,804.5	9,761.4	9,731.7	9,699.4	9,639.8	9,640.6	9,644.5	9,623.6	9,614.2
10	Commercial and industrial loans	1,970.3	2,397.1	2,527.2	2,442.2	2,396.8	2,367.0	2,325.1	2,279.0	2,280.1	2,280.2	2,272.4	2,258.3
11	Real estate loans	4,474.6	4,592.5	4,588.2	4,588.8	4,604.0	4,606.4	4,599.3	4,588.3	4,587.0	4,591.1	4,581.5	4,578.1
12	Residential real estate loans	2,275.0	2,303.9	2,293.1	2,288.6	2,296.1	2,289.4	2,279.7	2,266.3	2,267.5	2,268.6	2,256.8	2,252.9
13	Revolving home equity loans	326.8	313.4	309.6	305.8	302.8	299.3	295.7	291.4	292.2	291.0	290.0	289.2
14	Closed-end residential loans ⁹	1,948.3	1,990.5	1,983.5	1,982.7	1,993.3	1,990.1	1,984.1	1,974.8	1,975.2	1,977.5	1,966.7	1,963.8
15	Commercial real estate loans	2,199.6	2,288.6	2,295.0	2,300.3	2,307.9	2,317.0	2,319.5	2,322.1	2,319.5	2,322.6	2,324.8	2,325.1
16	Construction and land development loans ¹⁰	336.4	348.7	351.5	354.5	356.6	359.3	360.0	360.9	360.6	361.3	361.0	361.9
17	Secured by farmland ¹¹	102.3	102.5	102.3	102.0	102.2	102.0	101.8	101.5	101.4	101.3	101.6	101.6
18	Secured by multifamily properties ¹²	374.5	400.0	402.3	403.4	404.1	406.2	407.4	407.2	407.3	407.3	407.0	407.7
19	Secured by nonfarm nonresidential properties ¹³	1,386.4	1,437.4	1,439.0	1,440.3	1,445.0	1,449.5	1,450.4	1,452.4	1,450.3	1,452.7	1,455.2	1,454.0
20	Consumer loans	1,574.1	1,546.2	1,517.2	1,514.7	1,519.0	1,517.2	1,518.1	1,518.4	1,517.6	1,519.4	1,518.9	1,519.5
21	Credit cards and other revolving plans	839.6	796.0	768.4	763.1	762.6	758.6	756.6	755.1	755.0	755.7	754.7	754.9
22	Other consumer loans	734.4	750.2	748.8	751.5	756.3	758.5	761.5	763.3	762.6	763.7	764.2	764.6
23	Automobile loans ¹⁴	447.7	455.3	453.7	456.1	458.2	458.9	459.9	461.5	461.2	461.6	462.0	462.3
24	All other consumer loans ¹⁵	286.8	294.9	295.0	295.5	298.1	299.6	301.6	301.8	301.4	302.1	302.2	302.3
25	All other loans and leases	1,168.0	1,293.2	1,275.6	1,258.8	1,241.6	1,241.1	1,256.9	1,254.1	1,255.8	1,253.7	1,250.8	1,258.4
26	Loans to nondepository financial institutions ¹⁶	449.8	536.6	520.4	504.6	492.0	495.9	507.4	509.4	507.0	510.3	510.1	514.9
27	All loans not elsewhere classified ¹⁷	718.3	756.6	755.2	754.2	749.6	745.2	749.5	744.6	748.8	743.4	740.7	743.5
28	LESS: Allowance for loan and lease losses	110.2	145.0	179.9	185.0	212.1	214.0	216.8	217.9	217.4	218.1	219.1	219.1
29	Cash assets ¹⁸	1,110.3	1,976.2	2,317.1	2,304.2	2,117.6	2,188.8	2,187.2	2,248.6	2,194.9	2,296.5	2,320.6	2,319.9
30	Total federal funds sold and reverse RPs ¹⁹	354.4	317.9	323.3	442.1	578.2	478.8	484.4	460.5	448.7	431.4	464.3	458.3
31	Loans to commercial banks ²⁰	5.5	5.9	5.5	5.2	5.0	4.9	5.5	8.5	8.5	8.6	8.5	8.4
32	Other assets including trading assets ²¹	1,351.2	1,526.9	1,518.1	1,511.3	1,523.1	1,513.5	1,524.0	1,522.8	1,561.3	1,534.6	1,507.5	1,485.7
33	Total assets	15,412.9	17,238.1	17,654.8	17,781.7	17,794.1	17,781.9	17,821.9	17,903.0	17,860.0	17,932.2	17,978.0	17,996.1

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Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	12,023.9	13,601.4	14,175.0	14,369.8	14,397.3	14,429.2	14,555.2	14,631.5	14,629.4	14,638.2	14,687.8	14,749.4
35 Large time deposits	1,085.1	1,046.9	1,008.1	974.0	944.9	907.6	866.9	841.5	847.3	841.1	837.8	829.8
36 Other deposits	10,938.8	12,554.5	13,166.9	13,395.8	13,452.4	13,521.6	13,688.3	13,790.0	13,782.1	13,797.1	13,850.0	13,919.6
37 Borrowings	1,093.1	1,180.5	1,050.1	979.2	961.3	954.5	903.9	863.5	869.5	857.9	860.3	844.2
38 Net due to related foreign offices	-195.6	-231.0	-216.0	-249.2	-271.6	-269.2	-281.3	-294.5	-313.9	-280.8	-292.8	-303.9
39 Other liabilities including trading liabilities ²²	528.4	687.4	674.8	669.7	671.1	655.4	620.2	637.4	623.5	641.3	649.7	640.6
40 Total liabilities	13,449.7	15,238.3	15,683.8	15,769.5	15,758.2	15,770.0	15,798.1	15,837.9	15,808.5	15,856.7	15,905.0	15,930.3
41 Residual (Assets LESS Liabilities) ²³	1,963.2	1,999.8	1,971.0	2,012.2	2,035.9	2,011.9	2,023.8	2,065.1	2,051.4	2,075.6	2,073.0	2,065.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	18.4	50.5	57.1	60.2	63.1	63.4	62.7	57.9	59.1	56.5	57.2	58.3
43 U.S. Treasury and agency securities, MBS ²⁵	12.9	44.4	46.6	45.3	46.0	44.4	40.5	38.1	38.2	37.7	37.8	38.1

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account		2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
										Oct 14	Oct 21	Oct 28	Nov 04
Assets													
1	Bank credit	12,708.2	13,558.1	13,673.4	13,706.6	13,763.7	13,794.8	13,829.6	13,886.2	13,864.0	13,867.3	13,907.0	13,975.8
2	Securities in bank credit ²	3,526.2	3,723.5	3,748.5	3,881.9	4,004.3	4,086.3	4,151.4	4,256.2	4,233.3	4,249.5	4,290.7	4,351.8
3	Treasury and agency securities ³	2,796.6	2,969.1	2,996.4	3,108.5	3,211.3	3,291.9	3,346.4	3,431.0	3,411.5	3,422.4	3,463.0	3,514.7
4	Mortgage-backed securities (MBS) ⁴	2,024.9	2,179.6	2,175.2	2,179.9	2,216.7	2,288.5	2,290.4	2,355.9	2,337.9	2,351.9	2,384.0	2,429.3
5	Non-MBS ⁵	771.7	789.5	821.2	928.6	994.7	1,003.4	1,056.0	1,075.1	1,073.7	1,070.5	1,079.0	1,085.4
6	Other securities	729.7	754.3	752.2	773.4	792.9	794.4	805.0	825.2	821.8	827.1	827.8	837.1
7	Mortgage-backed securities (MBS) ⁶	75.2	80.2	80.9	82.5	83.3	81.5	81.4	81.8	81.6	84.8	80.0	81.1
8	Non-MBS ⁷	654.5	674.1	671.2	690.8	709.6	712.9	723.6	743.4	740.2	742.3	747.7	756.1
9	Loans and leases in bank credit ⁸	9,182.0	9,834.7	9,924.8	9,824.8	9,759.5	9,708.5	9,678.2	9,630.0	9,630.7	9,617.8	9,616.3	9,624.0
10	Commercial and industrial loans	1,961.4	2,418.0	2,552.4	2,460.7	2,395.5	2,353.0	2,310.5	2,268.1	2,272.3	2,268.2	2,259.9	2,250.0
11	Real estate loans	4,482.3	4,584.4	4,586.0	4,591.3	4,610.3	4,609.0	4,599.2	4,594.9	4,592.3	4,590.5	4,588.0	4,594.4
12	Residential real estate loans	2,281.6	2,294.2	2,288.2	2,288.7	2,302.3	2,296.2	2,281.1	2,271.7	2,271.5	2,266.4	2,261.4	2,267.9
13	Revolving home equity loans	326.3	314.8	310.8	306.3	302.7	298.5	294.8	290.7	291.5	290.4	289.5	288.3
14	Closed-end residential loans ⁹	1,955.3	1,979.4	1,977.4	1,982.4	1,999.5	1,997.7	1,986.3	1,981.0	1,980.0	1,976.0	1,972.0	1,979.7
15	Commercial real estate loans	2,200.8	2,290.1	2,297.8	2,302.6	2,308.1	2,312.8	2,318.1	2,323.2	2,320.8	2,324.1	2,326.5	2,326.5
16	Construction and land development loans ¹⁰	337.7	346.5	351.7	356.5	357.9	360.7	362.1	362.7	362.5	363.2	363.4	363.3
17	Secured by farmland ¹¹	102.4	102.5	102.5	102.3	102.5	102.1	101.9	101.6	101.6	101.4	101.6	101.5
18	Secured by multifamily properties ¹²	375.4	400.8	402.4	403.1	403.7	404.8	406.6	408.1	407.8	408.3	407.9	408.9
19	Secured by nonfarm nonresidential properties ¹³	1,385.3	1,440.2	1,441.2	1,440.7	1,444.0	1,445.2	1,447.4	1,450.8	1,448.9	1,451.1	1,453.7	1,452.8
20	Consumer loans	1,573.9	1,533.0	1,505.6	1,507.4	1,512.9	1,514.6	1,518.7	1,518.1	1,516.4	1,515.6	1,523.6	1,520.8
21	Credit cards and other revolving plans	835.6	786.3	761.5	759.5	758.4	755.4	753.9	750.7	749.6	748.2	755.0	752.3
22	Other consumer loans	738.3	746.8	744.1	747.9	754.6	759.2	764.9	767.4	766.8	767.4	768.5	768.5
23	Automobile loans ¹⁴	449.7	453.8	451.6	454.5	457.8	459.6	461.6	463.6	463.4	463.6	464.1	464.2
24	All other consumer loans ¹⁵	288.6	292.9	292.5	293.5	296.8	299.6	303.3	303.7	303.4	303.8	304.4	304.3
25	All other loans and leases	1,164.4	1,299.3	1,280.8	1,265.4	1,240.7	1,231.9	1,249.8	1,248.9	1,249.7	1,243.5	1,244.8	1,258.7
26	Loans to nondepository financial institutions ¹⁶	451.0	543.3	524.3	505.8	492.5	490.8	505.1	509.8	507.0	507.3	509.4	520.0
27	All loans not elsewhere classified ¹⁷	713.3	756.0	756.5	759.6	748.3	741.0	744.7	739.2	742.6	736.1	735.5	738.7
28	LESS: Allowance for loan and lease losses	111.2	143.4	180.1	188.3	217.7	220.0	220.8	219.4	219.3	219.5	219.3	220.2
29	Cash assets ¹⁸	1,098.7	1,980.9	2,283.2	2,277.2	2,082.6	2,170.8	2,179.2	2,227.5	2,230.7	2,209.6	2,268.7	2,316.7
30	Total federal funds sold and reverse RPs ¹⁹	363.8	295.6	308.7	449.4	570.9	493.5	507.4	474.1	488.8	439.5	466.0	477.5
31	Loans to commercial banks ²⁰	5.4	5.8	5.7	5.2	4.9	4.8	5.4	8.3	8.4	8.4	8.3	8.3
32	Other assets including trading assets ²¹	1,349.3	1,523.9	1,514.9	1,514.7	1,527.5	1,514.8	1,525.9	1,520.5	1,570.8	1,525.9	1,492.8	1,478.7
33	Total assets	15,414.2	17,220.9	17,605.8	17,764.9	17,731.9	17,758.7	17,826.7	17,897.2	17,943.4	17,831.2	17,923.5	18,036.9

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Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	12,023.4	13,614.9	14,092.5	14,339.3	14,373.9	14,397.5	14,534.7	14,635.8	14,693.4	14,558.0	14,651.4	14,795.5
35 Large time deposits	1,072.7	1,064.5	1,015.7	974.6	940.4	895.8	854.5	831.4	835.6	829.3	825.7	819.8
36 Other deposits	10,950.7	12,550.5	13,076.8	13,364.7	13,433.5	13,501.7	13,680.1	13,804.5	13,857.8	13,728.7	13,825.7	13,975.7
37 Borrowings	1,100.0	1,171.0	1,075.5	997.2	957.3	935.9	899.3	869.3	874.4	869.4	868.6	847.0
38 Net due to related foreign offices	-200.2	-248.8	-217.6	-240.0	-261.4	-258.4	-283.6	-299.3	-307.8	-277.8	-295.0	-317.7
39 Other liabilities including trading liabilities ²²	535.0	676.1	667.9	669.6	666.1	658.4	630.7	645.5	639.7	636.1	646.9	659.8
40 Total liabilities	13,458.1	15,213.3	15,618.3	15,766.0	15,735.9	15,733.5	15,781.0	15,851.4	15,899.8	15,785.8	15,871.9	15,984.6
41 Residual (Assets LESS Liabilities)²³	1,956.2	2,007.6	1,987.5	1,998.9	1,996.0	2,025.3	2,045.7	2,045.9	2,043.6	2,045.4	2,051.6	2,052.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	18.4	50.5	57.1	60.2	63.1	63.4	62.7	57.9	59.1	56.5	57.2	58.3
43 U.S. Treasury and agency securities, MBS ²⁵	12.9	44.4	46.6	45.3	46.0	44.4	40.5	38.1	38.2	37.7	37.8	38.1

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Assets												
1 Bank credit	8,107.8	8,657.5	8,639.3	8,636.7	8,683.0	8,686.3	8,685.0	8,693.5	8,677.8	8,687.6	8,702.5	8,760.4
2 Securities in bank credit ²	2,590.5	2,770.2	2,796.0	2,897.9	2,994.4	3,038.4	3,078.7	3,150.4	3,132.8	3,144.9	3,178.1	3,231.5
3 Treasury and agency securities ³	2,106.4	2,279.8	2,313.3	2,406.7	2,493.1	2,540.3	2,578.2	2,639.5	2,624.5	2,633.6	2,665.7	2,713.0
4 Mortgage-backed securities (MBS) ⁴	1,511.1	1,637.9	1,636.7	1,630.5	1,662.0	1,716.4	1,701.2	1,746.3	1,730.8	1,741.7	1,770.9	1,816.7
5 Non-MBS ⁵	595.3	641.9	676.6	776.2	831.1	824.0	877.0	893.2	893.7	891.9	894.8	896.3
6 Other securities	484.1	490.4	482.7	491.2	501.3	498.0	500.5	510.9	508.3	511.4	512.4	518.5
7 Mortgage-backed securities (MBS) ⁶	57.6	61.6	62.3	62.9	63.6	62.3	61.8	61.2	60.9	63.7	59.8	60.3
8 Non-MBS ⁷	426.5	428.8	420.4	428.4	437.7	435.7	438.7	449.7	447.3	447.7	452.6	458.2
9 Loans and leases in bank credit ⁸	5,517.3	5,887.3	5,843.2	5,738.7	5,688.6	5,647.9	5,606.3	5,543.0	5,545.0	5,542.7	5,524.4	5,528.9
10 Commercial and industrial loans	1,318.3	1,596.7	1,596.5	1,510.1	1,462.5	1,430.9	1,392.6	1,348.4	1,349.2	1,348.6	1,341.4	1,335.8
11 Real estate loans	2,219.6	2,238.5	2,231.5	2,232.7	2,242.6	2,240.2	2,225.7	2,212.1	2,211.0	2,212.3	2,204.4	2,203.9
12 Residential real estate loans	1,474.8	1,474.6	1,467.5	1,469.0	1,479.5	1,474.5	1,464.9	1,454.0	1,453.6	1,453.7	1,445.9	1,446.0
13 Revolving home equity loans	218.9	206.8	203.9	201.3	198.9	196.3	193.4	190.3	190.8	189.9	189.1	188.5
14 Closed-end residential loans ⁹	1,255.9	1,267.8	1,263.6	1,267.8	1,280.5	1,278.3	1,271.5	1,263.7	1,262.7	1,263.8	1,256.8	1,257.5
15 Commercial real estate loans	744.8	763.9	763.9	763.7	763.1	765.6	760.8	758.2	757.4	758.6	758.5	757.9
16 Construction and land development loans ¹⁰	106.8	111.1	112.5	114.2	115.6	116.4	117.3	118.8	118.7	119.1	119.1	119.1
17 Secured by farmland ¹¹	8.0	7.6	7.4	7.3	7.3	7.2	7.1	6.9	6.9	6.9	6.9	6.9
18 Secured by multifamily properties ¹²	170.8	177.3	178.2	178.1	177.3	178.5	177.6	176.3	176.5	176.1	175.8	176.8
19 Secured by nonfarm nonresidential properties ¹³	459.2	467.8	465.8	464.1	463.0	463.7	458.9	456.2	455.3	456.5	456.7	455.0
20 Consumer loans	1,114.2	1,091.5	1,070.4	1,070.4	1,077.4	1,073.4	1,072.1	1,073.1	1,072.4	1,074.3	1,073.4	1,074.6
21 Credit cards and other revolving plans	601.3	566.8	546.7	544.1	548.4	543.1	541.1	540.7	540.6	541.4	540.4	541.4
22 Other consumer loans	513.0	524.7	523.8	526.3	529.0	530.3	531.0	532.4	531.8	532.9	533.0	533.3
23 Automobile loans ¹⁴	377.4	384.3	383.0	385.4	387.4	388.4	389.5	391.1	390.9	391.2	391.5	391.9
24 All other consumer loans ¹⁵	135.6	140.4	140.7	141.0	141.6	142.0	141.6	141.3	140.9	141.7	141.4	141.4
25 All other loans and leases	865.2	960.6	944.8	925.5	906.2	903.5	915.8	909.4	912.4	907.5	905.2	914.6
26 Loans to nondepository financial institutions ¹⁶	375.0	446.8	434.0	417.3	402.5	404.4	413.3	412.1	411.5	411.8	411.6	416.8
27 All loans not elsewhere classified ¹⁷	490.2	513.8	510.8	508.2	503.7	499.0	502.5	497.3	500.9	495.7	493.6	497.9
28 LESS: Allowance for loan and lease losses	69.8	96.1	120.1	125.0	140.8	141.4	141.9	140.8	140.7	140.9	141.1	141.0
29 Cash assets ¹⁸	798.8	1,476.5	1,729.1	1,695.2	1,534.3	1,607.6	1,581.8	1,626.2	1,575.5	1,673.5	1,691.8	1,684.3
30 Total federal funds sold and reverse RPs ¹⁹	292.9	258.2	260.2	385.1	518.2	416.6	429.2	381.6	370.9	353.7	384.3	378.9
31 Loans to commercial banks ²⁰	4.8	5.0	4.7	4.5	4.2	4.1	4.8	7.9	7.9	8.0	7.9	7.8
32 Other assets including trading assets ²¹	995.1	1,138.1	1,127.2	1,120.8	1,131.2	1,117.9	1,127.8	1,128.2	1,163.1	1,138.3	1,117.7	1,099.2
33 Total assets	10,129.6	11,439.2	11,640.4	11,717.2	11,730.2	11,691.1	11,686.8	11,696.5	11,654.6	11,720.2	11,763.1	11,789.7

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Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	7,859.9	9,002.2	9,336.0	9,478.6	9,476.9	9,495.6	9,574.6	9,602.1	9,604.5	9,609.3	9,639.4	9,682.9
35 Large time deposits	520.9	488.1	457.6	429.9	405.3	378.2	350.9	334.2	338.6	334.3	331.7	325.3
36 Other deposits	7,338.9	8,514.0	8,878.3	9,048.6	9,071.7	9,117.4	9,223.7	9,267.9	9,265.8	9,275.0	9,307.8	9,357.6
37 Borrowings	772.1	787.3	695.4	643.1	626.8	621.4	585.6	545.7	547.1	542.5	547.3	544.3
38 Net due to related foreign offices	-222.0	-272.2	-246.7	-268.3	-287.4	-282.3	-306.4	-323.1	-336.8	-305.6	-313.0	-331.4
39 Other liabilities including trading liabilities ²²	442.8	585.4	569.2	560.9	563.1	548.5	513.2	527.1	515.1	527.5	538.1	534.6
40 Total liabilities	8,852.7	10,102.7	10,353.9	10,414.3	10,379.4	10,383.2	10,367.1	10,351.8	10,329.9	10,373.6	10,411.8	10,430.4
41 Residual (Assets LESS Liabilities) ²³	1,276.9	1,336.5	1,286.4	1,302.9	1,350.8	1,307.8	1,319.7	1,344.7	1,324.7	1,346.6	1,351.2	1,359.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	13.0	38.8	43.7	45.5	47.5	47.0	46.9	42.8	43.8	41.4	42.2	44.4
43 U.S. Treasury and agency securities, MBS ²⁵	10.1	34.5	35.8	35.2	35.8	34.1	30.9	29.2	29.1	28.7	28.9	30.0

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Assets												
1 Bank credit	8,115.5	8,653.2	8,629.8	8,631.7	8,658.9	8,679.5	8,680.3	8,701.8	8,679.9	8,684.7	8,717.0	8,791.8
2 Securities in bank credit ²	2,605.0	2,758.0	2,780.2	2,884.6	2,981.9	3,053.5	3,096.0	3,168.8	3,145.5	3,161.7	3,200.2	3,259.6
3 Treasury and agency securities ³	2,118.0	2,268.5	2,298.8	2,395.4	2,483.2	2,554.2	2,592.9	2,654.8	2,633.8	2,646.4	2,685.8	2,738.1
4 Mortgage-backed securities (MBS) ⁴	1,517.9	1,633.8	1,631.4	1,627.4	1,657.7	1,720.0	1,709.0	1,753.9	1,734.1	1,749.5	1,781.5	1,827.9
5 Non-MBS ⁵	600.1	634.7	667.4	768.0	825.5	834.2	883.9	900.9	899.7	897.0	904.3	910.2
6 Other securities	487.0	489.5	481.4	489.3	498.8	499.3	503.1	514.0	511.7	515.3	514.4	521.5
7 Mortgage-backed securities (MBS) ⁶	57.4	62.4	63.3	64.5	64.3	62.5	61.6	60.9	60.7	63.5	59.0	59.8
8 Non-MBS ⁷	429.6	427.0	418.1	424.8	434.4	436.8	441.6	453.1	450.9	451.7	455.4	461.7
9 Loans and leases in bank credit ⁸	5,510.5	5,895.2	5,849.6	5,747.1	5,677.0	5,625.9	5,584.3	5,533.0	5,534.4	5,523.0	5,516.8	5,532.2
10 Commercial and industrial loans	1,310.7	1,618.1	1,615.4	1,519.3	1,455.9	1,416.2	1,377.7	1,339.8	1,342.5	1,339.7	1,332.2	1,330.3
11 Real estate loans	2,226.6	2,227.6	2,225.0	2,232.6	2,247.7	2,244.7	2,228.1	2,218.6	2,216.7	2,214.6	2,210.8	2,217.0
12 Residential real estate loans	1,479.8	1,464.7	1,461.4	1,468.3	1,484.4	1,481.4	1,466.4	1,458.3	1,456.9	1,453.6	1,450.2	1,457.1
13 Revolving home equity loans	218.5	207.6	204.6	201.7	199.0	195.9	193.0	189.6	190.2	189.4	188.7	187.9
14 Closed-end residential loans ⁹	1,261.3	1,257.1	1,256.8	1,266.7	1,285.3	1,285.4	1,273.4	1,268.7	1,266.7	1,264.3	1,261.5	1,269.2
15 Commercial real estate loans	746.9	762.9	763.5	764.2	763.4	763.3	761.7	760.3	759.8	761.0	760.7	759.9
16 Construction and land development loans ¹⁰	107.4	110.1	111.9	115.0	116.7	117.8	119.0	119.6	119.4	119.8	120.0	119.9
17 Secured by farmland ¹¹	8.0	7.6	7.4	7.3	7.3	7.2	7.1	6.9	6.9	6.9	6.8	6.9
18 Secured by multifamily properties ¹²	172.3	177.0	177.6	177.6	177.1	177.6	177.8	177.9	177.8	177.9	177.4	178.5
19 Secured by nonfarm nonresidential properties ¹³	459.2	468.2	466.6	464.3	462.2	460.7	457.8	455.9	455.6	456.4	456.5	454.6
20 Consumer loans	1,114.1	1,082.9	1,062.9	1,066.2	1,071.3	1,072.2	1,072.9	1,072.7	1,071.5	1,070.8	1,076.2	1,075.3
21 Credit cards and other revolving plans	598.6	559.7	541.7	541.7	543.0	541.1	539.8	537.9	537.1	535.8	540.5	539.6
22 Other consumer loans	515.5	523.1	521.3	524.4	528.3	531.0	533.2	534.9	534.4	535.0	535.6	535.6
23 Automobile loans ¹⁴	379.2	383.0	380.9	383.8	387.0	389.0	391.0	393.0	392.8	392.8	393.4	393.5
24 All other consumer loans ¹⁵	136.3	140.2	140.3	140.7	141.4	142.1	142.2	141.9	141.6	142.1	142.2	142.1
25 All other loans and leases	859.1	966.6	946.3	929.0	902.0	892.9	905.5	901.9	903.7	897.8	897.7	909.6
26 Loans to nondepository financial institutions ¹⁶	374.5	451.8	435.0	416.1	400.2	398.6	409.1	410.5	409.9	408.9	409.5	417.2
27 All loans not elsewhere classified ¹⁷	484.6	514.9	511.3	512.9	501.8	494.3	496.4	491.3	493.8	489.0	488.2	492.4
28 LESS: Allowance for loan and lease losses	70.2	94.8	119.6	125.4	141.7	142.8	143.1	141.3	141.3	141.3	141.2	141.7
29 Cash assets ¹⁸	787.8	1,487.4	1,719.9	1,687.4	1,511.7	1,592.1	1,578.3	1,605.8	1,604.6	1,600.3	1,648.9	1,667.4
30 Total federal funds sold and reverse RPs ¹⁹	316.5	237.1	245.3	384.1	504.2	430.4	447.9	414.1	431.3	377.1	401.9	411.0
31 Loans to commercial banks ²⁰	4.6	5.0	4.7	4.4	4.1	4.1	4.8	7.7	7.8	7.7	7.7	7.7
32 Other assets including trading assets ²¹	992.5	1,135.7	1,122.9	1,124.1	1,135.5	1,118.3	1,128.6	1,125.0	1,168.3	1,130.8	1,102.9	1,092.5
33 Total assets	10,146.9	11,423.5	11,603.1	11,706.4	11,672.8	11,681.5	11,696.7	11,713.1	11,750.5	11,659.2	11,737.2	11,828.7

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Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	7,859.6	9,013.2	9,277.5	9,459.0	9,469.7	9,473.3	9,555.4	9,608.1	9,663.0	9,546.8	9,611.6	9,711.3
35 Large time deposits	509.6	503.0	462.0	429.0	401.5	368.9	340.2	326.9	330.1	325.6	323.6	319.0
36 Other deposits	7,350.0	8,510.2	8,815.5	9,030.0	9,068.2	9,104.5	9,215.2	9,281.2	9,332.9	9,221.2	9,288.0	9,392.3
37 Borrowings	774.5	790.4	708.9	646.3	618.6	605.1	577.2	546.2	546.2	548.7	550.3	544.8
38 Net due to related foreign offices	-221.7	-276.9	-244.5	-265.6	-285.2	-280.2	-305.3	-322.9	-332.0	-304.7	-312.8	-334.2
39 Other liabilities including trading liabilities ²²	448.8	577.7	564.0	561.0	558.5	550.3	520.5	534.2	528.4	523.0	535.4	551.7
40 Total liabilities	8,861.3	10,104.4	10,305.9	10,400.7	10,361.7	10,348.6	10,347.9	10,365.6	10,405.6	10,313.9	10,384.5	10,473.5
41 Residual (Assets LESS Liabilities) ²³	1,285.6	1,319.1	1,297.2	1,305.7	1,311.1	1,332.8	1,348.9	1,347.5	1,344.9	1,345.2	1,352.7	1,355.2
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	13.0	38.8	43.7	45.5	47.5	47.0	46.9	42.8	43.8	41.4	42.2	44.4
43 U.S. Treasury and agency securities, MBS ²⁵	10.1	34.5	35.8	35.2	35.8	34.1	30.9	29.2	29.1	28.7	28.9	30.0

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H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Assets												
1 Bank credit	4,594.1	4,898.7	5,031.4	5,067.2	5,099.3	5,123.6	5,152.7	5,187.0	5,186.2	5,191.6	5,193.7	5,182.5
2 Securities in bank credit ²	924.3	957.0	966.5	1,001.4	1,026.5	1,039.9	1,059.6	1,090.3	1,090.5	1,089.9	1,094.5	1,097.1
3 Treasury and agency securities ³	682.3	691.9	695.7	717.9	733.3	745.7	759.3	780.6	782.0	779.5	782.8	782.7
4 Mortgage-backed securities (MBS) ⁴	509.4	541.1	543.0	551.8	559.6	570.7	583.7	604.3	606.7	604.8	605.7	602.5
5 Non-MBS ⁵	172.8	150.8	152.8	166.1	173.7	175.0	175.6	176.2	175.3	174.7	177.2	180.2
6 Other securities	242.1	265.1	270.7	283.5	293.2	294.1	300.4	309.7	308.6	310.3	311.7	314.4
7 Mortgage-backed securities (MBS) ⁶	18.0	17.9	17.7	18.3	18.9	18.8	20.0	21.1	21.0	21.4	21.2	21.4
8 Non-MBS ⁷	224.1	247.2	253.1	265.2	274.4	275.3	280.4	288.6	287.6	288.9	290.5	293.0
9 Loans and leases in bank credit ⁸	3,669.7	3,941.7	4,064.9	4,065.8	4,072.8	4,083.7	4,093.1	4,096.8	4,095.6	4,101.8	4,099.2	4,085.4
10 Commercial and industrial loans	652.0	800.4	930.6	932.1	934.4	936.2	932.6	930.6	930.9	931.6	931.0	922.5
11 Real estate loans	2,255.0	2,354.0	2,356.7	2,356.1	2,361.4	2,366.2	2,373.5	2,376.2	2,376.0	2,378.8	2,377.2	2,374.2
12 Residential real estate loans	800.2	829.3	825.6	819.5	816.7	814.8	814.8	812.3	813.9	814.9	810.9	806.9
13 Revolving home equity loans	107.8	106.6	105.7	104.6	103.8	103.0	102.2	101.2	101.4	101.1	100.9	100.6
14 Closed-end residential loans ⁹	692.4	722.7	719.9	715.0	712.8	711.8	712.6	711.1	712.5	713.8	710.0	706.3
15 Commercial real estate loans	1,454.8	1,524.7	1,531.1	1,536.5	1,544.8	1,551.4	1,558.7	1,563.9	1,562.1	1,564.0	1,566.3	1,567.3
16 Construction and land development loans ¹⁰	229.6	237.6	239.0	240.3	241.1	242.9	242.7	242.1	241.9	242.2	241.9	242.7
17 Secured by farmland ¹¹	94.3	94.9	94.8	94.7	94.9	94.8	94.7	94.6	94.5	94.5	94.7	94.7
18 Secured by multifamily properties ¹²	203.7	222.6	224.1	225.3	226.7	227.7	229.8	231.0	230.7	231.2	231.2	230.8
19 Secured by nonfarm nonresidential properties ¹³	927.1	969.6	973.1	976.2	982.0	985.9	991.5	996.2	994.9	996.1	998.4	999.0
20 Consumer loans	459.9	454.7	446.7	444.3	441.6	443.7	445.9	445.3	445.2	445.1	445.5	444.9
21 Credit cards and other revolving plans	238.4	229.2	221.7	219.1	214.2	215.5	215.4	214.4	214.4	214.3	214.3	213.5
22 Other consumer loans	221.5	225.5	225.0	225.2	227.4	228.2	230.5	230.9	230.8	230.9	231.2	231.3
23 Automobile loans ¹⁴	70.3	71.0	70.7	70.7	70.9	70.6	70.4	70.4	70.3	70.4	70.4	70.4
24 All other consumer loans ¹⁵	151.2	154.4	154.3	154.5	156.5	157.6	160.0	160.5	160.5	160.4	160.7	160.9
25 All other loans and leases	302.9	332.6	330.8	333.4	335.4	337.6	341.1	344.7	343.5	346.2	345.6	343.8
26 Loans to nondepository financial institutions ¹⁶	74.8	89.7	86.5	87.3	89.5	91.4	94.1	97.3	95.6	98.5	98.5	98.1
27 All loans not elsewhere classified ¹⁷	228.1	242.8	244.4	246.0	245.9	246.2	247.0	247.3	247.9	247.7	247.1	245.6
28 LESS: Allowance for loan and lease losses	40.4	48.9	59.8	60.1	71.3	72.6	74.9	77.1	76.7	77.2	78.0	78.1
29 Cash assets ¹⁸	311.4	499.7	588.0	609.1	583.3	581.3	605.4	622.5	619.4	623.1	628.8	635.6
30 Total federal funds sold and reverse RPs ¹⁹	61.4	59.8	63.1	57.0	59.9	62.2	55.2	78.9	77.8	77.6	79.9	79.3
31 Loans to commercial banks ²⁰	0.7	0.9	0.9	0.8	0.8	0.8	0.7	0.6	0.6	0.6	0.6	0.6
32 Other assets including trading assets ²¹	356.0	388.7	390.9	390.5	391.9	395.6	396.1	394.6	398.1	396.3	389.7	386.5
33 Total assets	5,283.3	5,798.9	6,014.5	6,064.5	6,063.9	6,090.8	6,135.1	6,206.5	6,205.4	6,212.1	6,214.9	6,206.4

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Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	4,164.0	4,599.2	4,839.0	4,891.3	4,920.4	4,933.6	4,980.6	5,029.4	5,024.9	5,029.0	5,048.3	5,066.5
35 Large time deposits	564.1	558.8	550.4	544.1	539.6	529.4	516.0	507.3	508.6	506.9	506.1	504.5
36 Other deposits	3,599.9	4,040.4	4,288.6	4,347.1	4,380.7	4,404.2	4,464.6	4,522.1	4,516.3	4,522.1	4,542.2	4,562.0
37 Borrowings	321.0	393.2	354.6	336.1	334.5	333.1	318.3	317.8	322.4	315.5	313.0	300.0
38 Net due to related foreign offices	26.4	41.2	30.7	19.1	15.9	13.1	25.1	28.6	22.9	24.8	20.2	27.5
39 Other liabilities including trading liabilities ²²	85.6	102.0	105.5	108.8	108.0	106.9	107.0	110.2	108.4	113.8	111.6	106.0
40 Total liabilities	4,597.0	5,135.6	5,329.9	5,355.2	5,378.8	5,386.7	5,431.1	5,486.1	5,478.7	5,483.0	5,493.1	5,499.9
41 Residual (Assets LESS Liabilities)²³	686.3	663.3	684.5	709.3	685.1	704.1	704.1	720.4	726.7	729.0	721.8	706.5
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	5.4	11.7	13.4	14.7	15.6	16.4	15.8	15.0	15.3	15.1	15.0	13.9
43 U.S. Treasury and agency securities, MBS ²⁵	2.8	9.9	10.8	10.0	10.2	10.2	9.6	8.9	9.1	9.0	8.9	8.1

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H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Assets												
1 Bank credit	4,592.7	4,905.0	5,043.6	5,075.0	5,104.8	5,115.4	5,149.2	5,184.4	5,184.1	5,182.6	5,190.0	5,184.0
2 Securities in bank credit ²	921.3	965.5	968.3	997.2	1,022.3	1,032.8	1,055.4	1,087.4	1,087.8	1,087.8	1,090.6	1,092.2
3 Treasury and agency securities ³	678.5	700.6	697.5	713.1	728.2	737.7	753.5	776.2	777.7	776.0	777.2	776.6
4 Mortgage-backed securities (MBS) ⁴	507.0	545.9	543.7	552.5	559.0	568.5	581.5	602.0	603.8	602.5	602.5	601.4
5 Non-MBS ⁵	171.6	154.8	153.8	160.6	169.2	169.2	172.1	174.3	174.0	173.5	174.7	175.1
6 Other securities	242.7	264.8	270.8	284.1	294.2	295.1	301.8	311.2	310.1	311.8	313.3	315.6
7 Mortgage-backed securities (MBS) ⁶	17.8	17.8	17.6	18.0	18.9	19.0	19.8	20.9	20.8	21.2	21.0	21.2
8 Non-MBS ⁷	224.9	247.0	253.2	266.0	275.2	276.1	282.0	290.3	289.3	290.6	292.3	294.4
9 Loans and leases in bank credit ⁸	3,671.5	3,939.5	4,075.2	4,077.7	4,082.5	4,082.5	4,093.9	4,097.0	4,096.3	4,094.8	4,099.5	4,091.8
10 Commercial and industrial loans	650.7	799.9	937.0	941.4	939.5	936.8	932.8	928.3	929.7	928.4	927.8	919.8
11 Real estate loans	2,255.7	2,356.7	2,361.1	2,358.7	2,362.6	2,364.3	2,371.1	2,376.3	2,375.7	2,375.9	2,377.1	2,377.4
12 Residential real estate loans	801.8	829.5	826.8	820.4	817.9	814.8	814.7	813.4	814.6	812.8	811.3	810.9
13 Revolving home equity loans	107.8	107.3	106.2	104.6	103.7	102.6	101.8	101.0	101.3	101.0	100.8	100.4
14 Closed-end residential loans ⁹	694.0	722.3	720.6	715.8	714.2	712.3	712.9	712.4	713.3	711.8	710.5	710.5
15 Commercial real estate loans	1,453.9	1,527.2	1,534.3	1,538.3	1,544.7	1,549.5	1,556.4	1,562.9	1,561.0	1,563.1	1,565.8	1,566.5
16 Construction and land development loans ¹⁰	230.3	236.5	239.7	241.4	241.1	242.9	243.1	243.1	243.1	243.4	243.4	243.4
17 Secured by farmland ¹¹	94.4	94.9	95.1	95.0	95.2	95.0	94.8	94.7	94.8	94.6	94.7	94.7
18 Secured by multifamily properties ¹²	203.0	223.8	224.9	225.5	226.5	227.2	228.8	230.2	230.0	230.4	230.5	230.3
19 Secured by nonfarm nonresidential properties ¹³	926.1	972.0	974.6	976.4	981.8	984.4	989.6	994.9	993.2	994.7	997.2	998.2
20 Consumer loans	459.7	450.2	442.7	441.3	441.6	442.5	445.8	445.4	444.9	444.9	447.4	445.5
21 Credit cards and other revolving plans	236.9	226.6	219.9	217.8	215.4	214.3	214.1	212.8	212.5	212.4	214.5	212.7
22 Other consumer loans	222.8	223.6	222.8	223.5	226.2	228.2	231.7	232.5	232.4	232.4	232.9	232.8
23 Automobile loans ¹⁴	70.5	70.9	70.7	70.7	70.8	70.6	70.6	70.7	70.6	70.8	70.8	70.6
24 All other consumer loans ¹⁵	152.3	152.7	152.2	152.8	155.4	157.6	161.1	161.8	161.8	161.7	162.1	162.2
25 All other loans and leases	305.3	332.6	334.4	336.4	338.7	339.0	344.3	347.0	346.0	345.6	347.2	349.1
26 Loans to nondepository financial institutions ¹⁶	76.5	91.6	89.3	89.7	92.3	92.2	96.0	99.2	97.1	98.4	99.9	102.8
27 All loans not elsewhere classified ¹⁷	228.8	241.1	245.1	246.7	246.4	246.8	248.3	247.8	248.8	247.2	247.3	246.3
28 LESS: Allowance for loan and lease losses	41.0	48.6	60.5	62.8	76.1	77.2	77.6	78.1	78.0	78.1	78.2	78.5
29 Cash assets ¹⁸	310.9	493.5	563.3	589.8	570.9	578.7	601.0	621.7	626.1	609.3	619.8	649.2
30 Total federal funds sold and reverse RPs ¹⁹	47.3	58.5	63.4	65.3	66.8	63.1	59.5	60.0	57.5	62.4	64.1	66.5
31 Loans to commercial banks ²⁰	0.7	0.9	0.9	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6
32 Other assets including trading assets ²¹	356.8	388.2	392.0	390.6	392.0	396.5	397.3	395.5	402.5	395.1	389.9	386.3
33 Total assets	5,267.3	5,797.5	6,002.7	6,058.5	6,059.2	6,077.3	6,130.0	6,184.1	6,192.9	6,172.0	6,186.2	6,208.2

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Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars *(continued)*

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	4,163.8	4,601.7	4,815.0	4,880.3	4,904.2	4,924.2	4,979.3	5,027.7	5,030.4	5,011.2	5,039.8	5,084.3
35 Large time deposits	563.1	561.5	553.7	545.6	538.9	527.0	514.4	504.4	505.5	503.7	502.1	500.9
36 Other deposits	3,600.7	4,040.3	4,261.3	4,334.7	4,365.3	4,397.3	4,464.9	4,523.3	4,524.8	4,507.5	4,537.6	4,583.4
37 Borrowings	325.5	380.6	366.7	350.9	338.6	330.8	322.1	323.1	328.2	320.7	318.2	302.2
38 Net due to related foreign offices	21.4	28.1	26.9	25.6	23.8	21.8	21.7	23.7	24.2	26.9	17.8	16.5
39 Other liabilities including trading liabilities ²²	86.1	98.4	103.9	108.6	107.6	108.1	110.1	111.3	111.3	113.0	111.5	108.1
40 Total liabilities	4,596.8	5,108.9	5,312.4	5,365.3	5,374.3	5,384.8	5,433.1	5,485.8	5,494.1	5,471.8	5,487.4	5,511.1
41 Residual (Assets LESS Liabilities)²³	670.5	688.6	690.3	693.2	684.9	692.4	696.8	698.4	698.8	700.2	698.9	697.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	5.4	11.7	13.4	14.7	15.6	16.4	15.8	15.0	15.3	15.1	15.0	13.9
43 U.S. Treasury and agency securities, MBS ²⁵	2.8	9.9	10.8	10.0	10.2	10.2	9.6	8.9	9.1	9.0	8.9	8.1

Footnotes appear on the last page.

Table 10. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Assets												
1 Bank credit	1,035.8	1,213.6	1,183.9	1,154.8	1,128.3	1,112.4	1,088.2	1,048.8	1,049.0	1,050.7	1,045.3	1,042.9
2 Securities in bank credit ²	275.5	272.4	268.8	271.5	269.2	268.5	267.3	257.2	256.5	256.7	254.6	261.1
3 Treasury and agency securities ³	185.3	175.8	170.0	174.3	172.2	170.6	168.7	159.0	158.2	158.0	156.6	162.1
4 Mortgage-backed securities (MBS) ⁴	37.0	46.1	43.5	43.7	43.2	41.5	39.5	39.0	36.0	39.5	39.0	42.8
5 Non-MBS ⁵	148.2	129.6	126.5	130.6	129.0	129.2	129.2	120.0	122.2	118.5	117.6	119.3
6 Other securities	90.3	96.7	98.9	97.1	97.0	97.9	98.7	98.2	98.4	98.7	98.0	99.0
7 Mortgage-backed securities (MBS) ⁶	1.7	1.7	1.8	1.9	1.7	1.9	1.9	2.0	2.0	2.0	2.1	2.1
8 Non-MBS ⁷	88.6	94.9	97.1	95.2	95.3	96.0	96.8	96.2	96.4	96.7	95.9	96.9
9 Loans and leases in bank credit ⁸	760.3	941.2	915.0	883.3	859.1	843.9	820.9	791.5	792.5	793.9	790.6	781.8
10 Commercial and industrial loans	390.8	535.6	514.0	491.0	475.2	460.3	442.4	417.6	417.8	421.1	416.6	406.5
11 Real estate loans	84.3	88.7	88.1	86.7	87.2	87.4	86.7	85.7	85.4	85.1	85.4	86.1
12 Residential real estate loans	1.5	1.7	1.6	1.5	1.6	1.4	1.3	1.3	1.4	1.3	1.2	1.2
13 Revolving home equity loans	0.4	0.8	0.6	0.6	0.6	0.4	0.4	0.5	0.5	0.5	0.5	0.5
14 Closed-end residential loans ⁹	1.2	0.9	1.0	0.9	1.1	1.0	0.9	0.9	1.0	0.8	0.8	0.7
15 Commercial real estate loans	82.7	86.9	86.4	85.2	85.5	85.9	85.4	84.4	84.0	83.8	84.2	84.9
16 Construction and land development loans ¹⁰	12.2	12.2	12.3	12.5	12.2	12.2	11.9	12.0	12.0	12.0	11.8	11.7
17 Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	8.7	10.3	10.4	10.5	10.8	11.1	11.1	11.4	11.4	11.5	11.6	11.8
19 Secured by nonfarm nonresidential properties ¹³	61.7	64.2	63.5	62.0	62.3	62.5	62.3	60.9	60.5	60.2	60.8	61.4
20 Consumer loans	3.5	3.5	3.4	3.3	3.2	3.2	3.6	3.7	3.6	3.7	3.7	3.7
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.5	3.5	3.4	3.3	3.2	3.2	3.6	3.7	3.6	3.7	3.7	3.7
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.5	3.5	3.4	3.3	3.2	3.2	3.6	3.7	3.6	3.7	3.7	3.7
25 All other loans and leases	281.8	313.5	309.5	302.3	293.5	293.0	288.3	284.5	285.7	284.1	284.9	285.5
26 Loans to nondepository financial institutions ¹⁶	117.6	139.5	137.4	136.6	130.7	130.1	128.1	126.9	128.2	127.2	126.3	125.4
27 All loans not elsewhere classified ¹⁷	164.2	174.0	172.2	165.7	162.7	162.8	160.2	157.6	157.5	156.9	158.6	160.1
28 LESS: Allowance for loan and lease losses	1.0	1.3	2.0	2.0	2.1	2.1	2.0	1.7	1.7	1.7	1.7	1.8
29 Cash assets ¹⁸	570.1	1,089.4	934.7	754.0	677.7	679.4	744.4	732.9	768.7	729.1	695.7	698.9
30 Total federal funds sold and reverse RPs ¹⁹	440.9	362.9	352.7	351.3	336.6	360.2	359.6	365.8	360.0	357.0	370.2	385.0
31 Loans to commercial banks ²⁰	2.0	1.3	0.9	1.2	1.7	1.8	1.6	1.9	2.0	2.2	1.8	1.5
32 Other assets including trading assets ²¹	137.9	168.7	166.2	159.4	162.7	156.0	153.5	151.5	150.9	151.8	153.1	141.7
33 Total assets	2,185.7	2,834.5	2,636.4	2,418.7	2,304.9	2,307.8	2,345.4	2,299.1	2,328.9	2,289.1	2,264.3	2,268.1

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Table 10. Assets and Liabilities of Foreign-Related Institutions in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Liabilities												
34 Deposits	1,043.2	1,123.4	1,150.7	1,155.6	1,159.0	1,161.6	1,161.8	1,157.8	1,160.1	1,167.0	1,163.7	1,148.7
35 Large time deposits	752.0	741.0	760.0	761.1	769.5	770.2	751.5	732.8	738.1	736.7	726.0	717.5
36 Other deposits	291.2	382.4	390.7	394.5	389.5	391.4	410.2	425.0	422.1	430.3	437.7	431.2
37 Borrowings	894.2	1,040.6	975.7	868.3	849.8	865.0	868.3	906.8	885.0	915.9	909.2	901.2
38 Net due to related foreign offices	132.2	508.9	359.4	253.7	136.8	127.6	147.1	101.3	127.1	84.4	75.6	92.3
39 Other liabilities including trading liabilities ²²	116.8	137.0	135.2	133.3	135.8	130.3	128.7	123.8	124.5	125.4	124.9	121.8
40 Total liabilities	2,186.4	2,809.9	2,621.0	2,410.8	2,281.3	2,284.5	2,305.9	2,289.7	2,296.7	2,292.7	2,273.5	2,263.9
41 Residual (Assets LESS Liabilities)²³	-0.7	24.6	15.4	7.9	23.6	23.3	39.5	9.4	32.2	-3.6	-9.1	4.2
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	1.5	2.8	3.0	3.0	3.1	2.9	2.8	2.7	2.7	2.7	2.7	2.6
43 U.S. Treasury and agency securities, MBS ²⁵	1.5	2.8	3.0	3.0	3.1	2.9	2.8	2.7	2.7	2.7	2.7	2.6

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

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Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
									Oct 14	Oct 21	Oct 28	Nov 04
Assets												
1 Bank credit	1,031.7	1,213.2	1,178.4	1,154.5	1,125.9	1,105.1	1,080.0	1,043.9	1,043.2	1,044.0	1,039.9	1,041.4
2 Securities in bank credit ²	276.8	266.8	268.4	274.1	272.8	271.4	268.6	258.7	256.0	257.3	258.7	263.3
3 Treasury and agency securities ³	185.3	170.7	171.1	177.3	175.4	173.6	170.2	159.0	157.0	157.2	158.0	162.7
4 Mortgage-backed securities (MBS) ⁴	36.8	44.9	45.2	45.6	44.8	42.4	41.2	39.3	36.7	39.4	39.0	42.0
5 Non-MBS ⁵	148.5	125.7	125.9	131.7	130.6	131.2	129.1	119.7	120.3	117.8	119.0	120.7
6 Other securities	91.5	96.2	97.3	96.7	97.5	97.8	98.4	99.6	98.9	100.1	100.6	100.6
7 Mortgage-backed securities (MBS) ⁶	1.7	1.7	1.8	1.8	1.8	2.0	2.0	2.1	2.1	2.1	2.1	2.1
8 Non-MBS ⁷	89.8	94.4	95.4	94.9	95.7	95.8	96.3	97.6	96.9	98.0	98.6	98.6
9 Loans and leases in bank credit ⁸	754.9	946.3	910.0	880.4	853.1	833.7	811.4	785.2	787.2	786.6	781.2	778.1
10 Commercial and industrial loans	384.8	542.7	512.8	488.4	471.4	454.2	434.0	410.5	411.0	413.7	407.4	402.2
11 Real estate loans	83.9	89.2	88.8	87.7	87.0	86.2	85.5	85.3	85.7	85.1	84.8	85.2
12 Residential real estate loans	1.6	1.5	1.5	1.5	1.6	1.5	1.5	1.4	1.4	1.3	1.3	1.3
13 Revolving home equity loans	0.4	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5
14 Closed-end residential loans ⁹	1.2	0.9	0.9	0.9	1.0	1.0	1.0	0.9	0.9	0.8	0.8	0.8
15 Commercial real estate loans	82.3	87.7	87.3	86.2	85.4	84.7	84.1	84.0	84.2	83.8	83.6	83.9
16 Construction and land development loans ¹⁰	12.0	12.4	12.5	12.7	12.3	12.2	11.8	11.8	11.8	11.8	11.6	11.6
17 Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	8.5	10.6	10.6	10.7	10.7	10.8	10.8	11.2	11.2	11.2	11.4	11.5
19 Secured by nonfarm nonresidential properties ¹³	61.6	64.5	63.9	62.6	62.2	61.6	61.3	60.9	61.1	60.8	60.5	60.8
20 Consumer loans	3.5	3.5	3.4	3.4	3.4	3.4	3.5	3.7	3.7	3.7	3.7	3.7
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.5	3.5	3.4	3.4	3.4	3.4	3.5	3.7	3.7	3.7	3.7	3.7
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.5	3.5	3.4	3.4	3.4	3.4	3.5	3.7	3.7	3.7	3.7	3.7
25 All other loans and leases	282.7	311.0	305.0	301.0	291.3	290.0	288.4	285.7	286.9	284.1	285.2	287.1
26 Loans to nondepository financial institutions ¹⁶	120.6	133.9	131.9	134.7	129.8	131.1	130.7	130.9	132.0	130.5	130.8	130.4
27 All loans not elsewhere classified ¹⁷	162.0	177.0	173.1	166.3	161.5	158.9	157.7	154.9	154.9	153.6	154.4	156.7
28 LESS: Allowance for loan and lease losses	1.0	1.3	2.0	2.1	2.1	2.1	2.1	1.8	1.7	1.8	1.7	1.8
29 Cash assets ¹⁸	563.4	1,061.4	977.8	774.8	674.3	689.2	703.6	720.3	720.6	730.7	717.3	691.2
30 Total federal funds sold and reverse RPs ¹⁹	433.2	366.6	351.4	325.6	322.9	351.6	342.4	357.3	344.0	357.3	354.2	382.7
31 Loans to commercial banks ²⁰	1.8	1.7	0.8	1.1	1.5	1.6	1.5	1.6	1.7	1.9	1.6	1.4
32 Other assets including trading assets ²¹	136.9	165.7	166.8	161.3	158.9	157.1	155.7	151.0	152.5	146.3	154.6	140.3
33 Total assets	2,165.8	2,807.2	2,673.1	2,415.2	2,281.4	2,302.6	2,281.1	2,272.3	2,260.2	2,278.4	2,265.9	2,255.3

(continued on next page)

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United StatesNot seasonally adjusted, billions of dollars *(continued)*

Account		2019 Oct	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	2020 Oct	Week ending			
										Oct 14	Oct 21	Oct 28	Nov 04
Liabilities													
34	Deposits	1,031.1	1,122.7	1,159.8	1,148.0	1,155.1	1,161.1	1,152.9	1,147.4	1,149.8	1,155.1	1,154.4	1,139.6
35	Large time deposits	740.8	747.2	770.5	764.0	766.7	767.7	744.3	723.9	727.9	727.1	719.5	709.8
36	Other deposits	290.4	375.5	389.3	383.9	388.4	393.4	408.6	423.5	421.9	428.0	434.9	429.8
37	Borrowings	872.7	1,033.5	985.3	867.7	850.2	877.9	862.0	886.1	860.7	899.1	883.2	893.7
38	Net due to related foreign offices	135.1	502.6	375.0	253.8	133.2	123.0	128.0	105.3	115.2	93.4	89.3	93.7
39	Other liabilities including trading liabilities ²²	118.4	138.1	142.6	134.2	131.4	131.0	129.9	125.2	126.2	122.5	130.6	120.0
40	Total liabilities	2,157.3	2,796.9	2,662.7	2,403.7	2,269.9	2,293.0	2,272.9	2,264.0	2,251.9	2,270.2	2,257.6	2,247.1
41	Residual (Assets LESS Liabilities) ²³	8.5	10.3	10.4	11.5	11.5	9.6	8.3	8.3	8.3	8.3	8.2	8.2
Memoranda													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	1.5	2.8	3.0	3.0	3.1	2.9	2.8	2.7	2.7	2.7	2.7	2.6
43	U.S. Treasury and agency securities, MBS ²⁵	1.5	2.8	3.0	3.0	3.1	2.9	2.8	2.7	2.7	2.7	2.7	2.6

Footnotes appear on the last page.

Footnotes

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.