

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
October 15, 2021

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2016	2017	2018	2019	2020	2020 Q2	2020 Q3	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Jun	2021 Jul	2021 Aug	2021 Sep
Assets															
1 Bank credit	6.8	3.0	3.5	6.0	8.3	21.2	2.3	2.1	6.3	7.5	6.2	3.9	5.5	7.0	7.6
2 Securities in bank credit ²	7.8	1.8	0.8	10.4	20.7	16.1	30.3	22.7	22.6	23.7	13.6	15.5	10.0	10.9	14.8
3 Treasury and agency securities ³	10.0	2.7	3.6	14.3	22.9	18.1	33.8	24.5	25.0	21.8	14.7	16.4	12.3	11.5	14.6
6 Other securities	2.3	-0.5	-7.0	-1.8	12.6	8.7	17.5	15.8	13.0	31.4	9.2	11.9	1.1	8.3	15.8
9 Loans and leases in bank credit ⁸	6.4	3.4	4.5	4.4	3.6	23.1	-8.3	-6.4	-0.9	-0.2	2.4	-1.9	3.2	5.0	3.9
10 Commercial and industrial loans	5.9	1.1	6.6	3.7	11.5	88.5	-20.0	-24.2	-9.5	-8.4	-13.1	-26.7	-10.2	-10.9	-5.7
11 Real estate loans	6.5	3.7	3.5	3.3	1.1	3.3	-0.2	-2.3	-0.3	-1.2	3.5	1.6	4.0	6.8	4.0
12 Residential real estate loans	3.2	1.4	2.2	2.0	-1.8	0.5	-2.6	-6.2	-3.0	-5.4	1.6	-3.4	2.9	8.0	1.8
13 Revolving home equity loans	-6.9	-6.8	-8.3	-8.8	-11.6	-8.7	-15.4	-16.2	-16.2	-16.0	-11.8	-11.4	-12.8	-12.1	-10.8
14 Closed-end residential loans ⁹	5.9	3.4	4.4	4.0	-0.1	1.9	-0.6	-4.7	-1.2	-3.9	3.5	-2.2	4.9	10.8	3.4
15 Commercial real estate loans	10.3	6.1	4.8	4.7	3.9	6.2	2.1	1.5	2.3	2.8	5.2	6.0	4.9	5.6	6.0
20 Consumer loans	7.0	4.2	4.0	5.2	-4.2	-18.0	-5.4	1.0	2.3	6.8	9.2	10.1	9.5	8.1	6.6
21 Credit cards and other revolving plans	6.4	5.0	4.1	3.4	-11.0	-33.9	-14.1	-2.5	-2.6	3.1	8.3	8.8	9.2	7.9	6.0
22 Other consumer loans	7.7	3.2	3.9	7.3	3.4	-0.1	3.6	4.5	7.1	10.2	10.0	11.2	9.8	8.1	7.2
25 All other loans and leases	6.1	5.6	4.9	8.3	7.3	22.9	-13.2	6.5	8.4	9.4	17.0	15.7	15.3	20.5	15.0
28 LESS: Allowance for loan and lease losses	2.9	0.4	-0.7	1.2	59.8	120.5	83.4	-1.1	-6.9	-41.1	-34.6	-19.2	-80.7	-7.4	-7.5
29 Cash assets ¹⁸	-14.2	7.4	-19.2	-12.8	78.3	259.1	-37.8	32.8	39.1	49.9	25.2	2.1	42.6	31.8	29.6
30 Total federal funds sold and reverse RPs ¹⁹	2.5	9.1	35.9	24.5	7.1	-22.0	74.7	-22.7	-55.6	-35.9	-26.5	-35.7	-39.6	-6.4	-3.2
31 Loans to commercial banks ²⁰	18.4	-3.0	11.5	-47.9	25.0	-16.9	-5.9	167.2	-33.7	-137.9	49.1	107.1	39.3	57.1	-54.5
32 Other assets including trading assets ²¹	1.7	1.7	0.4	1.6	10.4	36.2	-19.8	-1.1	11.2	0.1	7.6	15.9	7.1	4.3	12.9
33 Total assets	2.7	3.6	0.8	4.1	14.9	44.8	-4.0	5.2	9.3	12.7	9.1	3.6	11.7	11.0	11.9
Liabilities															
34 Deposits	4.4	4.6	2.8	6.3	20.7	48.7	11.0	8.6	12.7	14.1	8.5	3.5	7.8	12.8	7.3
35 Large time deposits	-10.9	7.1	4.5	9.1	-16.4	-13.4	-22.7	-27.7	-14.8	-8.3	-6.1	1.1	-14.6	1.5	-8.3
36 Other deposits	7.2	4.2	2.5	5.8	26.8	58.4	15.4	12.9	15.7	16.4	9.8	3.7	9.9	13.8	8.7
37 Borrowings	3.9	3.6	-5.1	-2.1	-12.8	-4.4	-46.9	-10.5	-8.9	-2.6	-1.2	-25.5	12.6	3.2	15.3
39 Other liabilities including trading liabilities ²²	-2.1	-8.9	5.9	10.5	19.2	36.7	-14.3	3.3	26.1	1.6	12.1	19.6	11.6	12.3	14.7
40 Total liabilities	2.6	3.6	0.7	4.1	16.7	49.8	-2.7	5.6	9.5	13.0	9.6	2.8	10.0	14.2	12.5

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.

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

Seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	14,930.9	15,357.0	15,430.8	15,550.4	15,601.1	15,672.6	15,764.1	15,864.2	15,848.7	15,862.7	15,931.1	15,955.0
2 Securities in bank credit ²	4,437.8	4,980.2	5,077.5	5,178.7	5,245.6	5,289.5	5,337.6	5,403.6	5,385.8	5,407.8	5,454.6	5,485.1
3 Treasury and agency securities ³	3,538.5	3,994.2	4,058.6	4,140.4	4,196.9	4,239.8	4,280.6	4,332.7	4,317.2	4,334.7	4,376.8	4,407.5
4 Mortgage-backed securities (MBS) ⁴	2,336.0	2,691.0	2,729.9	2,779.4	2,800.2	2,832.7	2,864.5	2,883.8	2,881.8	2,889.4	2,893.6	2,913.3
5 Non-MBS ⁵	1,202.4	1,303.2	1,328.7	1,361.0	1,396.7	1,407.1	1,416.1	1,448.9	1,435.5	1,445.3	1,483.2	1,494.1
6 Other securities	899.3	986.0	1,018.9	1,038.4	1,048.7	1,049.7	1,057.0	1,070.9	1,068.5	1,073.1	1,077.8	1,077.6
7 Mortgage-backed securities (MBS) ⁶	83.1	83.4	83.8	84.4	85.6	87.9	90.1	92.4	91.7	91.9	94.2	97.4
8 Non-MBS ⁷	816.2	902.6	935.1	953.9	963.1	961.9	966.9	978.5	976.9	981.2	983.6	980.2
9 Loans and leases in bank credit ⁸	10,493.2	10,376.8	10,353.3	10,371.7	10,355.4	10,383.1	10,426.5	10,460.6	10,462.9	10,454.9	10,476.5	10,469.9
10 Commercial and industrial loans	2,760.2	2,590.2	2,557.4	2,541.8	2,485.2	2,464.0	2,441.7	2,430.2	2,431.4	2,422.7	2,431.7	2,424.8
11 Real estate loans	4,673.9	4,645.5	4,645.2	4,641.6	4,647.6	4,662.9	4,689.3	4,704.9	4,701.8	4,709.9	4,710.6	4,708.8
12 Residential real estate loans	2,275.7	2,224.9	2,219.2	2,209.6	2,203.4	2,208.8	2,223.6	2,226.9	2,225.1	2,230.2	2,227.5	2,225.7
13 Revolving home equity loans	294.7	271.0	266.8	264.1	261.6	258.8	256.2	253.9	254.1	253.6	253.4	253.5
14 Closed-end residential loans ⁹	1,981.0	1,953.9	1,952.4	1,945.5	1,941.9	1,949.9	1,967.4	1,973.0	1,971.1	1,976.6	1,974.2	1,972.3
15 Commercial real estate loans	2,398.2	2,420.6	2,426.0	2,432.1	2,444.2	2,454.2	2,465.7	2,478.0	2,476.6	2,479.7	2,483.0	2,483.0
16 Construction and land development loans ¹⁰	373.1	377.6	378.6	379.6	380.9	381.5	382.7	384.2	384.0	383.7	385.6	383.7
17 Secured by farmland ¹¹	101.4	100.2	99.9	99.8	100.1	100.6	101.0	101.3	101.3	101.3	101.5	101.4
18 Secured by multifamily properties ¹²	417.7	421.3	422.1	424.0	426.5	430.2	432.4	435.7	435.3	436.8	436.4	433.8
19 Secured by nonfarm nonresidential properties ¹³	1,506.0	1,521.5	1,525.4	1,528.7	1,536.6	1,541.8	1,549.7	1,556.7	1,556.0	1,557.9	1,559.5	1,564.0
20 Consumer loans	1,511.0	1,531.6	1,538.4	1,552.1	1,565.2	1,577.6	1,588.2	1,596.9	1,591.7	1,595.5	1,607.1	1,607.2
21 Credit cards and other revolving plans	749.0	745.2	745.3	749.8	755.3	761.1	766.1	769.9	767.4	769.1	776.1	775.3
22 Other consumer loans	762.0	786.4	793.1	802.4	809.9	816.5	822.0	826.9	824.3	826.4	831.0	832.0
23 Automobile loans ¹⁴	458.9	472.8	479.2	484.6	489.6	494.2	498.2	500.2	498.8	499.6	501.1	501.6
24 All other consumer loans ¹⁵	303.1	313.6	313.9	317.8	320.4	322.3	323.8	326.7	325.5	326.7	329.9	330.4
25 All other loans and leases	1,548.1	1,609.5	1,612.2	1,636.1	1,657.5	1,678.6	1,707.3	1,728.7	1,738.0	1,726.9	1,727.2	1,729.2
26 Loans to nondepository financial institutions ¹⁶	638.3	683.8	682.3	697.1	710.8	722.5	740.4	754.8	761.3	757.0	753.5	755.4
27 All loans not elsewhere classified ¹⁷	909.8	925.7	930.0	939.0	946.7	956.2	966.9	973.9	976.7	969.8	973.6	973.7
28 LESS: Allowance for loan and lease losses	220.5	212.5	195.8	193.5	190.4	177.6	176.5	175.4	175.4	175.9	176.1	168.2
29 Cash assets ¹⁸	2,908.9	3,596.3	3,806.9	3,799.8	3,806.3	3,941.5	4,045.8	4,145.6	4,182.6	4,143.6	4,176.2	4,151.8
30 Total federal funds sold and reverse RPs ¹⁹	832.3	609.8	657.4	637.8	618.8	598.4	595.2	593.6	595.4	610.1	582.8	601.9
31 Loans to commercial banks ²⁰	6.8	8.3	5.4	5.6	6.1	6.3	6.6	6.3	6.7	6.3	5.7	5.5
32 Other assets including trading assets ²¹	1,661.8	1,703.0	1,704.3	1,695.3	1,717.8	1,727.9	1,734.1	1,752.7	1,753.7	1,748.1	1,749.3	1,764.5
33 Total assets	20,120.1	21,062.0	21,409.1	21,495.3	21,559.7	21,769.1	21,969.4	22,187.0	22,211.6	22,195.0	22,269.0	22,310.5

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

Seasonally adjusted, billions of dollars (continued)

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	15,707.3	16,690.6	16,917.6	17,089.2	17,139.0	17,251.0	17,435.1	17,540.7	17,584.5	17,543.4	17,561.4	17,583.2
35 Large time deposits	1,614.6	1,484.9	1,470.8	1,461.6	1,462.9	1,445.1	1,446.9	1,436.9	1,446.2	1,429.6	1,429.1	1,432.2
36 Other deposits	14,092.7	15,205.6	15,446.9	15,627.6	15,676.2	15,805.9	15,988.2	16,103.8	16,138.3	16,113.9	16,132.3	16,151.0
37 Borrowings	1,757.0	1,710.4	1,722.7	1,696.4	1,660.4	1,677.9	1,682.4	1,703.9	1,707.7	1,678.0	1,717.2	1,756.0
38 Net due to related foreign offices	-5.1	-154.7	-107.4	-101.8	-83.7	-58.4	-22.4	48.0	22.4	95.8	55.9	46.8
39 Other liabilities including trading liabilities ²²	743.3	830.1	828.9	825.0	838.5	846.6	855.3	865.8	857.4	861.3	884.3	877.5
40 Total liabilities	18,202.5	19,076.3	19,361.8	19,508.9	19,554.3	19,717.2	19,950.4	20,158.4	20,172.0	20,178.6	20,218.7	20,263.4
41 Residual (Assets LESS Liabilities)²³	1,917.6	1,985.7	2,047.3	1,986.5	2,005.4	2,052.0	2,019.0	2,028.6	2,039.6	2,016.4	2,050.3	2,047.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	66.3	33.0	31.1	32.2	33.5	38.4	40.2	34.6	38.7	35.8	26.7	24.4
43 U.S. Treasury and agency securities, MBS ²⁵	44.5	22.9	20.2	21.0	20.0	21.9	22.7	19.3	21.7	19.7	15.2	12.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	14,920.3	15,318.3	15,419.8	15,541.5	15,603.6	15,650.1	15,759.0	15,860.6	15,833.1	15,842.0	15,932.1	15,968.5
2 Securities in bank credit ²	4,437.0	4,968.1	5,076.5	5,173.9	5,235.5	5,268.8	5,340.8	5,403.5	5,382.1	5,400.6	5,447.7	5,489.0
3 Treasury and agency securities ³	3,535.0	3,988.1	4,055.5	4,135.8	4,185.4	4,220.5	4,283.1	4,328.8	4,307.9	4,325.8	4,366.1	4,404.9
4 Mortgage-backed securities (MBS) ⁴	2,327.7	2,695.3	2,740.3	2,789.7	2,802.5	2,822.2	2,857.8	2,871.3	2,861.3	2,869.4	2,880.2	2,901.0
5 Non-MBS ⁵	1,207.4	1,292.8	1,315.1	1,346.1	1,382.9	1,398.3	1,425.2	1,457.5	1,446.6	1,456.4	1,485.9	1,503.8
6 Other securities	901.9	980.0	1,021.1	1,038.1	1,050.0	1,048.3	1,057.7	1,074.7	1,074.2	1,074.8	1,081.6	1,084.1
7 Mortgage-backed securities (MBS) ⁶	83.6	83.3	83.9	84.8	86.6	88.9	91.0	93.0	92.5	92.4	94.2	97.7
8 Non-MBS ⁷	818.3	896.7	937.1	953.3	963.4	959.4	966.7	981.7	981.7	982.4	987.5	986.4
9 Loans and leases in bank credit ⁸	10,483.4	10,350.2	10,343.3	10,367.5	10,368.2	10,381.3	10,418.2	10,457.1	10,451.0	10,441.3	10,484.4	10,479.5
10 Commercial and industrial loans	2,734.0	2,608.0	2,589.8	2,570.2	2,503.7	2,464.6	2,427.1	2,406.8	2,408.5	2,401.4	2,405.8	2,398.5
11 Real estate loans	4,682.0	4,630.9	4,629.9	4,629.3	4,643.7	4,666.0	4,698.4	4,714.2	4,708.4	4,714.0	4,722.8	4,729.0
12 Residential real estate loans	2,283.4	2,214.2	2,206.5	2,197.5	2,197.6	2,212.3	2,233.4	2,235.1	2,231.5	2,232.2	2,237.0	2,244.8
13 Revolving home equity loans	295.1	270.3	266.6	264.1	261.8	258.8	256.2	254.4	254.5	254.2	253.9	253.6
14 Closed-end residential loans ⁹	1,988.3	1,943.9	1,939.9	1,933.4	1,935.9	1,953.5	1,977.2	1,980.7	1,977.0	1,978.0	1,983.1	1,991.3
15 Commercial real estate loans	2,398.6	2,416.8	2,423.4	2,431.8	2,446.1	2,453.7	2,464.9	2,479.2	2,476.9	2,481.8	2,485.8	2,484.1
16 Construction and land development loans ¹⁰	374.0	376.2	376.4	379.5	382.0	381.0	383.6	385.3	385.6	385.5	386.3	383.4
17 Secured by farmland ¹¹	102.0	99.8	99.6	99.5	100.0	100.9	101.5	101.9	101.9	101.9	102.1	102.2
18 Secured by multifamily properties ¹²	417.7	420.3	421.9	423.4	426.0	430.8	432.1	436.0	435.3	436.9	437.2	435.3
19 Secured by nonfarm nonresidential properties ¹³	1,504.9	1,520.4	1,525.5	1,529.4	1,538.1	1,541.0	1,547.8	1,555.9	1,554.1	1,557.5	1,560.2	1,563.2
20 Consumer loans	1,518.5	1,508.2	1,515.6	1,536.9	1,561.2	1,578.4	1,594.7	1,605.9	1,599.4	1,602.2	1,618.2	1,612.2
21 Credit cards and other revolving plans	752.0	726.2	726.9	738.6	753.3	761.6	770.4	773.9	769.7	770.7	781.9	775.2
22 Other consumer loans	766.5	782.0	788.6	798.3	807.9	816.8	824.3	831.9	829.6	831.4	836.4	836.9
23 Automobile loans ¹⁴	461.2	470.1	477.4	483.1	488.8	494.8	500.1	502.8	501.5	501.9	504.1	504.6
24 All other consumer loans ¹⁵	305.4	312.0	311.3	315.2	319.2	321.9	324.2	329.2	328.2	329.5	332.2	332.3
25 All other loans and leases	1,548.8	1,603.0	1,608.0	1,631.2	1,659.5	1,672.2	1,698.0	1,730.2	1,734.8	1,723.8	1,737.6	1,739.9
26 Loans to nondepository financial institutions ¹⁶	641.7	677.2	680.9	692.9	708.6	720.0	736.5	758.7	761.1	755.9	764.0	767.1
27 All loans not elsewhere classified ¹⁷	907.1	925.8	927.1	938.3	951.0	952.2	961.5	971.4	973.6	967.9	973.6	972.8
28 LESS: Allowance for loan and lease losses	221.3	212.4	194.8	193.6	190.9	177.3	176.8	176.0	176.5	176.4	175.7	168.4
29 Cash assets ¹⁸	2,891.6	3,674.6	3,807.8	3,824.5	3,747.5	3,905.5	4,079.8	4,116.3	4,168.5	4,070.5	4,045.1	4,100.5
30 Total federal funds sold and reverse RPs ¹⁹	847.2	596.8	614.5	598.4	604.9	576.6	603.0	607.3	620.9	605.6	584.2	615.3
31 Loans to commercial banks ²⁰	6.8	8.6	5.5	5.4	6.0	6.1	6.3	6.3	6.6	6.1	6.1	5.8
32 Other assets including trading assets ²¹	1,659.8	1,715.3	1,707.5	1,698.5	1,735.8	1,722.6	1,731.1	1,749.8	1,766.5	1,750.1	1,730.2	1,752.5
33 Total assets	20,104.5	21,101.1	21,360.3	21,474.7	21,506.9	21,683.6	22,002.6	22,164.3	22,219.2	22,097.9	22,122.0	22,274.1

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	15,679.6	16,759.1	16,956.7	17,033.4	17,105.7	17,217.2	17,404.4	17,513.3	17,577.8	17,406.0	17,508.7	17,575.7
35 Large time deposits	1,600.6	1,492.3	1,486.4	1,476.2	1,468.6	1,443.1	1,442.6	1,424.3	1,430.7	1,420.8	1,414.3	1,417.7
36 Other deposits	14,079.0	15,266.7	15,470.3	15,557.2	15,637.2	15,774.1	15,961.8	16,089.0	16,147.1	15,985.2	16,094.4	16,158.0
37 Borrowings	1,742.7	1,698.6	1,733.5	1,736.1	1,663.0	1,673.0	1,696.6	1,688.2	1,699.9	1,682.6	1,659.0	1,728.1
38 Net due to related foreign offices	-3.4	-169.2	-134.5	-112.5	-90.6	-53.8	3.6	55.4	31.6	101.6	52.4	54.3
39 Other liabilities including trading liabilities ²²	751.7	833.9	818.5	823.4	837.6	835.8	863.2	874.5	869.3	864.0	881.5	894.3
40 Total liabilities	18,170.6	19,122.3	19,374.2	19,480.4	19,515.7	19,672.1	19,967.7	20,131.3	20,178.7	20,054.2	20,101.6	20,252.5
41 Residual (Assets LESS Liabilities)²³	1,933.9	1,978.8	1,986.1	1,994.2	1,991.2	2,011.4	2,034.8	2,033.0	2,040.5	2,043.7	2,020.5	2,021.6
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	66.3	33.0	31.1	32.2	33.5	38.4	40.2	34.6	38.7	35.8	26.7	24.4
43 U.S. Treasury and agency securities, MBS ²⁵	44.5	22.9	20.2	21.0	20.0	21.9	22.7	19.3	21.7	19.7	15.2	12.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	13,846.6	14,315.1	14,416.1	14,537.2	14,592.6	14,659.3	14,739.5	14,826.3	14,812.2	14,830.9	14,886.8	14,905.3
2 Securities in bank credit ²	4,167.2	4,719.7	4,831.7	4,937.1	5,003.3	5,051.2	5,099.0	5,159.6	5,144.2	5,165.8	5,206.3	5,238.0
3 Treasury and agency securities ³	3,365.7	3,832.0	3,908.5	3,996.3	4,054.7	4,099.7	4,140.8	4,188.2	4,175.6	4,193.3	4,228.0	4,259.2
4 Mortgage-backed securities (MBS) ⁴	2,294.5	2,639.4	2,679.0	2,730.6	2,753.3	2,785.4	2,816.1	2,835.5	2,834.6	2,842.6	2,846.1	2,863.0
5 Non-MBS ⁵	1,071.2	1,192.6	1,229.5	1,265.8	1,301.4	1,314.3	1,324.7	1,352.7	1,341.0	1,350.7	1,381.9	1,396.2
6 Other securities	801.5	887.7	923.2	940.8	948.5	951.5	958.2	971.3	968.6	972.5	978.3	978.8
7 Mortgage-backed securities (MBS) ⁶	81.2	81.2	81.8	82.5	83.6	86.0	88.3	90.7	90.0	90.1	92.5	95.7
8 Non-MBS ⁷	720.3	806.4	841.4	858.2	865.0	865.5	870.0	880.6	878.7	882.4	885.8	883.1
9 Loans and leases in bank credit ⁸	9,679.4	9,595.5	9,584.4	9,600.1	9,589.3	9,608.0	9,640.5	9,666.8	9,667.9	9,665.1	9,680.5	9,667.3
10 Commercial and industrial loans	2,320.8	2,191.7	2,169.4	2,158.0	2,110.0	2,085.6	2,061.0	2,046.9	2,049.2	2,040.8	2,043.7	2,033.3
11 Real estate loans	4,591.4	4,565.6	4,565.3	4,562.0	4,566.8	4,582.3	4,607.0	4,620.9	4,617.3	4,625.7	4,627.4	4,626.2
12 Residential real estate loans	2,274.5	2,224.2	2,218.5	2,208.9	2,202.8	2,207.8	2,222.4	2,225.4	2,223.6	2,228.7	2,226.0	2,224.2
13 Revolving home equity loans	294.4	271.0	266.9	264.1	261.6	258.8	256.1	253.8	254.0	253.5	253.3	253.4
14 Closed-end residential loans ⁹	1,980.0	1,953.2	1,951.6	1,944.7	1,941.3	1,949.0	1,966.3	1,971.6	1,969.6	1,975.1	1,972.8	1,970.9
15 Commercial real estate loans	2,316.9	2,341.4	2,346.8	2,353.1	2,364.0	2,374.5	2,384.6	2,395.5	2,393.8	2,397.0	2,401.4	2,402.0
16 Construction and land development loans ¹⁰	360.4	365.6	366.7	367.8	369.2	370.1	371.3	372.8	372.7	372.5	374.3	372.4
17 Secured by farmland ¹¹	101.3	100.1	99.8	99.7	100.1	100.5	100.9	101.2	101.2	101.2	101.4	101.3
18 Secured by multifamily properties ¹²	406.4	409.5	410.4	412.2	414.5	418.3	420.3	423.0	422.6	423.9	423.7	421.1
19 Secured by nonfarm nonresidential properties ¹³	1,448.8	1,466.2	1,469.8	1,473.3	1,480.2	1,485.6	1,492.1	1,498.5	1,497.3	1,499.4	1,502.0	1,507.2
20 Consumer loans	1,507.5	1,527.8	1,534.0	1,548.1	1,560.9	1,573.2	1,583.7	1,592.2	1,587.0	1,590.8	1,602.5	1,602.6
21 Credit cards and other revolving plans	749.0	745.2	745.3	749.8	755.3	761.1	766.1	769.9	767.4	769.1	776.1	775.3
22 Other consumer loans	758.5	782.6	788.8	798.3	805.7	812.1	817.5	822.3	819.6	821.7	826.4	827.4
23 Automobile loans ¹⁴	458.9	472.8	479.2	484.6	489.6	494.2	498.2	500.2	498.8	499.6	501.1	501.6
24 All other consumer loans ¹⁵	299.7	309.8	309.5	313.7	316.1	317.9	319.3	322.1	320.8	322.0	325.3	325.8
25 All other loans and leases	1,259.7	1,310.3	1,315.7	1,332.1	1,351.5	1,366.9	1,388.8	1,406.8	1,414.4	1,407.8	1,406.9	1,405.2
26 Loans to nondepository financial institutions ¹⁶	510.4	549.1	550.5	561.1	576.1	585.2	601.2	614.3	619.8	616.5	613.2	615.0
27 All loans not elsewhere classified ¹⁷	749.3	761.2	765.2	771.0	775.5	781.7	787.6	792.5	794.6	791.3	793.6	790.2
28 LESS: Allowance for loan and lease losses	218.5	211.0	194.3	192.2	189.2	176.3	175.2	174.0	174.1	174.5	174.7	166.9
29 Cash assets ¹⁸	2,191.7	2,651.5	2,739.9	2,757.8	2,756.6	2,820.6	2,906.4	2,943.4	2,973.0	2,975.4	2,949.4	2,919.9
30 Total federal funds sold and reverse RPs ¹⁹	482.4	284.8	306.3	291.7	289.4	281.0	282.3	273.8	278.7	283.4	264.3	290.5
31 Loans to commercial banks ²⁰	5.4	7.8	5.0	5.0	5.4	5.5	5.4	5.3	5.5	5.6	4.9	4.9
32 Other assets including trading assets ²¹	1,517.2	1,566.8	1,567.7	1,564.5	1,584.5	1,595.7	1,605.1	1,623.8	1,630.9	1,627.5	1,608.9	1,633.5
33 Total assets	17,824.8	18,614.9	18,840.7	18,963.9	19,039.2	19,185.8	19,363.6	19,498.6	19,526.3	19,548.3	19,539.6	19,587.2

(continued on next page)

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

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	14,545.3	15,477.1	15,663.4	15,832.7	15,883.0	16,001.1	16,175.9	16,283.1	16,307.7	16,303.1	16,324.9	16,321.6
35 Large time deposits	858.1	750.0	735.2	723.5	720.2	715.7	714.6	707.1	709.9	703.4	708.0	697.0
36 Other deposits	13,687.2	14,727.1	14,928.2	15,109.2	15,162.8	15,285.4	15,461.4	15,576.0	15,597.8	15,599.7	15,616.9	15,624.6
37 Borrowings	890.5	757.5	734.1	707.9	688.8	673.4	669.2	670.9	665.8	657.8	686.6	691.8
38 Net due to related foreign offices	-162.4	-246.5	-224.1	-232.5	-237.3	-281.2	-274.6	-262.1	-265.0	-236.8	-282.0	-258.7
39 Other liabilities including trading liabilities ²²	626.9	712.4	714.4	717.8	727.9	734.1	744.3	755.8	753.6	765.3	761.1	768.3
40 Total liabilities	15,900.2	16,700.6	16,887.8	17,025.9	17,062.4	17,127.4	17,314.9	17,447.8	17,462.2	17,489.5	17,490.6	17,522.9
41 Residual (Assets LESS Liabilities)²³	1,924.6	1,914.3	1,952.9	1,938.0	1,976.8	2,058.4	2,048.7	2,050.8	2,064.1	2,058.8	2,049.0	2,064.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	63.5	31.6	29.9	31.0	32.4	37.0	38.9	33.4	37.4	34.6	25.8	23.6
43 U.S. Treasury and agency securities, MBS ²⁵	41.7	21.5	19.0	19.8	18.9	20.6	21.4	18.1	20.4	18.6	14.3	12.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	13,837.8	14,292.5	14,413.8	14,533.3	14,591.0	14,629.4	14,729.8	14,823.9	14,797.8	14,813.3	14,892.8	14,922.0
2 Securities in bank credit ²	4,167.8	4,713.9	4,834.9	4,929.4	4,990.8	5,028.1	5,098.8	5,161.6	5,142.6	5,163.1	5,204.2	5,244.4
3 Treasury and agency securities ³	3,363.4	3,832.1	3,909.8	3,987.9	4,040.8	4,078.1	4,139.2	4,186.3	4,167.9	4,188.3	4,222.4	4,259.7
4 Mortgage-backed securities (MBS) ⁴	2,286.4	2,644.3	2,688.5	2,737.8	2,754.3	2,774.2	2,809.3	2,823.3	2,815.9	2,822.9	2,831.6	2,850.1
5 Non-MBS ⁵	1,077.0	1,187.8	1,221.3	1,250.2	1,286.5	1,304.0	1,329.9	1,363.0	1,352.0	1,365.4	1,390.8	1,409.6
6 Other securities	804.4	881.8	925.1	941.5	950.0	950.0	959.6	975.3	974.7	974.8	981.8	984.8
7 Mortgage-backed securities (MBS) ⁶	81.5	81.1	81.9	82.9	84.6	87.0	89.2	91.2	90.6	90.6	92.3	95.9
8 Non-MBS ⁷	722.9	800.7	843.2	858.6	865.3	863.0	870.4	884.1	884.1	884.3	889.5	888.9
9 Loans and leases in bank credit ⁸	9,670.0	9,578.6	9,578.9	9,604.0	9,600.2	9,601.2	9,631.0	9,662.3	9,655.2	9,650.2	9,688.6	9,677.6
10 Commercial and industrial loans	2,296.0	2,215.9	2,204.5	2,190.0	2,125.2	2,078.6	2,043.3	2,023.9	2,026.0	2,019.7	2,021.5	2,010.6
11 Real estate loans	4,601.0	4,550.5	4,550.1	4,549.1	4,561.8	4,585.7	4,617.2	4,631.7	4,625.8	4,631.1	4,641.0	4,648.0
12 Residential real estate loans	2,282.4	2,213.3	2,205.7	2,196.8	2,196.9	2,211.3	2,232.4	2,233.7	2,230.1	2,230.8	2,235.7	2,243.5
13 Revolving home equity loans	294.9	270.2	266.6	264.1	261.8	258.8	256.2	254.4	254.5	254.2	253.9	253.6
14 Closed-end residential loans ⁹	1,987.4	1,943.0	1,939.1	1,932.7	1,935.1	1,952.5	1,976.1	1,979.4	1,975.6	1,976.7	1,981.8	1,989.9
15 Commercial real estate loans	2,318.6	2,337.2	2,344.4	2,352.3	2,364.9	2,374.4	2,384.9	2,398.0	2,395.6	2,400.3	2,405.4	2,404.5
16 Construction and land development loans ¹⁰	361.8	363.9	364.4	367.6	370.1	369.5	372.5	374.5	374.9	374.8	375.4	372.7
17 Secured by farmland ¹¹	101.8	99.7	99.5	99.4	100.0	100.8	101.4	101.8	101.8	101.8	102.0	102.0
18 Secured by multifamily properties ¹²	406.7	408.3	410.0	411.6	413.8	418.9	420.4	423.5	422.9	424.4	424.8	422.9
19 Secured by nonfarm nonresidential properties ¹³	1,448.3	1,465.3	1,470.5	1,473.8	1,481.1	1,485.1	1,490.6	1,498.1	1,496.0	1,499.4	1,503.1	1,506.8
20 Consumer loans	1,515.0	1,504.6	1,511.8	1,532.7	1,556.9	1,573.8	1,590.1	1,601.1	1,594.6	1,597.4	1,613.4	1,607.3
21 Credit cards and other revolving plans	752.0	726.2	726.9	738.6	753.3	761.6	770.4	773.9	769.7	770.7	781.9	775.2
22 Other consumer loans	763.0	778.4	784.8	794.2	803.7	812.2	819.7	827.2	824.9	826.7	831.5	832.1
23 Automobile loans ¹⁴	461.2	470.1	477.4	483.1	488.8	494.8	500.1	502.8	501.5	501.9	504.1	504.6
24 All other consumer loans ¹⁵	301.8	308.4	307.5	311.1	314.9	317.4	319.6	324.4	323.4	324.7	327.4	327.5
25 All other loans and leases	1,258.1	1,307.6	1,312.5	1,332.1	1,356.3	1,363.1	1,380.3	1,405.6	1,408.8	1,402.0	1,412.6	1,411.7
26 Loans to nondepository financial institutions ¹⁶	511.1	546.3	550.6	561.9	576.4	584.4	596.3	614.8	616.4	611.8	619.4	622.5
27 All loans not elsewhere classified ¹⁷	746.9	761.3	762.0	770.2	779.9	778.7	784.0	790.9	792.3	790.2	793.2	789.2
28 LESS: Allowance for loan and lease losses	219.3	211.0	193.4	192.3	189.6	175.9	175.4	174.6	175.1	175.0	174.3	167.0
29 Cash assets ¹⁸	2,172.9	2,771.0	2,790.7	2,755.2	2,725.0	2,764.5	2,881.0	2,904.3	2,968.6	2,838.6	2,850.7	2,867.8
30 Total federal funds sold and reverse RPs ¹⁹	506.9	283.6	291.6	281.4	293.1	274.6	289.0	287.3	294.1	284.7	279.6	294.6
31 Loans to commercial banks ²⁰	5.5	7.8	4.9	4.9	5.3	5.4	5.3	5.3	5.5	5.2	5.2	5.3
32 Other assets including trading assets ²¹	1,515.3	1,578.7	1,571.8	1,564.6	1,599.0	1,594.5	1,601.4	1,620.6	1,645.1	1,626.2	1,591.9	1,624.5
33 Total assets	17,819.1	18,722.6	18,879.4	18,947.1	19,023.8	19,092.4	19,331.1	19,466.8	19,536.1	19,393.0	19,446.0	19,547.2

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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	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	14,528.5	15,539.7	15,703.0	15,760.1	15,862.4	15,969.8	16,138.7	16,266.5	16,317.6	16,165.4	16,293.7	16,337.6
35 Large time deposits	851.1	758.2	743.5	726.2	720.6	715.1	709.4	700.9	701.7	698.8	703.3	694.3
36 Other deposits	13,677.4	14,781.6	14,959.5	15,033.9	15,141.9	15,254.7	15,429.4	15,565.6	15,615.9	15,466.6	15,590.4	15,643.2
37 Borrowings	886.7	761.5	737.1	721.9	687.2	662.9	667.1	667.5	666.9	660.4	678.2	682.3
38 Net due to related foreign offices	-159.8	-270.8	-245.7	-235.3	-238.8	-275.1	-256.7	-258.5	-250.7	-235.1	-299.1	-277.2
39 Other liabilities including trading liabilities ²²	634.3	717.9	703.3	710.8	726.3	728.0	751.7	762.9	766.2	763.2	757.2	787.4
40 Total liabilities	15,889.7	16,748.4	16,897.7	16,957.4	17,037.1	17,085.6	17,300.8	17,438.3	17,500.0	17,353.9	17,430.1	17,530.0
41 Residual (Assets LESS Liabilities)²³	1,929.4	1,974.3	1,981.6	1,989.7	1,986.7	2,006.8	2,030.2	2,028.5	2,036.0	2,039.2	2,015.9	2,017.2
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	63.5	31.6	29.9	31.0	32.4	37.0	38.9	33.4	37.4	34.6	25.8	23.6
43 U.S. Treasury and agency securities, MBS ²⁵	41.7	21.5	19.0	19.8	18.9	20.6	21.4	18.1	20.4	18.6	14.3	12.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	8,758.7	9,053.0	9,122.0	9,193.6	9,226.9	9,274.8	9,328.3	9,380.9	9,365.9	9,386.1	9,426.2	9,442.2
2 Securities in bank credit ²	3,161.7	3,568.4	3,651.3	3,712.7	3,745.9	3,772.3	3,798.3	3,828.1	3,811.7	3,832.2	3,867.1	3,892.5
3 Treasury and agency securities ³	2,661.5	3,031.3	3,084.1	3,137.5	3,169.3	3,201.8	3,228.0	3,250.8	3,236.3	3,253.1	3,286.3	3,311.5
4 Mortgage-backed securities (MBS) ⁴	1,760.2	2,017.6	2,040.6	2,071.2	2,082.3	2,102.6	2,120.7	2,124.2	2,122.2	2,128.8	2,132.7	2,139.1
5 Non-MBS ⁵	901.3	1,013.7	1,043.5	1,066.3	1,087.0	1,099.1	1,107.3	1,126.7	1,114.1	1,124.3	1,153.6	1,172.4
6 Other securities	500.2	537.1	567.2	575.2	576.5	570.6	570.3	577.3	575.4	579.1	580.8	581.0
7 Mortgage-backed securities (MBS) ⁶	58.6	55.6	55.1	54.9	54.9	55.9	56.4	57.3	57.0	56.9	58.0	59.6
8 Non-MBS ⁷	441.6	481.5	512.1	520.2	521.7	514.7	513.9	520.0	518.3	522.3	522.9	521.4
9 Loans and leases in bank credit ⁸	5,597.0	5,484.7	5,470.7	5,480.9	5,481.0	5,502.4	5,530.0	5,552.8	5,554.2	5,554.0	5,559.0	5,549.7
10 Commercial and industrial loans	1,364.5	1,270.0	1,255.2	1,250.9	1,233.7	1,230.1	1,224.4	1,225.9	1,226.8	1,223.8	1,225.0	1,216.7
11 Real estate loans	2,251.3	2,190.9	2,177.1	2,163.8	2,155.8	2,159.9	2,167.3	2,166.8	2,163.6	2,170.8	2,168.6	2,169.0
12 Residential real estate loans	1,490.4	1,440.1	1,426.5	1,414.4	1,405.7	1,409.2	1,415.1	1,411.4	1,409.0	1,414.4	1,411.5	1,411.3
13 Revolving home equity loans	193.8	175.3	172.1	169.8	167.5	165.1	162.9	160.7	160.8	160.4	160.0	159.8
14 Closed-end residential loans ⁹	1,296.5	1,264.8	1,254.3	1,244.6	1,238.2	1,244.1	1,252.2	1,250.8	1,248.2	1,254.0	1,251.5	1,251.4
15 Commercial real estate loans	761.0	750.8	750.6	749.3	750.1	750.6	752.2	755.4	754.6	756.3	757.1	757.7
16 Construction and land development loans ¹⁰	118.3	120.7	121.0	121.1	121.2	121.1	121.0	120.3	120.6	119.9	120.2	119.2
17 Secured by farmland ¹¹	7.7	7.0	6.9	6.9	6.8	6.7	6.6	6.6	6.6	6.6	6.6	6.6
18 Secured by multifamily properties ¹²	173.5	171.5	171.6	172.0	172.3	173.3	174.3	176.8	176.3	177.5	177.7	175.2
19 Secured by nonfarm nonresidential properties ¹³	461.5	451.5	451.1	449.4	449.9	449.5	450.3	451.6	451.1	452.3	452.6	456.7
20 Consumer loans	1,021.2	1,032.5	1,036.5	1,045.7	1,053.8	1,061.2	1,067.4	1,073.2	1,070.7	1,072.3	1,078.0	1,079.0
21 Credit cards and other revolving plans	472.1	472.1	474.2	477.6	479.9	482.2	484.7	487.7	487.3	487.6	490.0	490.4
22 Other consumer loans	549.1	560.4	562.2	568.1	573.9	578.9	582.7	585.5	583.3	584.7	588.0	588.6
23 Automobile loans ¹⁴	388.9	401.7	407.8	412.5	417.1	421.7	425.7	427.3	425.8	426.7	428.0	428.8
24 All other consumer loans ¹⁵	160.2	158.7	154.4	155.5	156.7	157.2	157.0	158.2	157.5	158.0	160.0	159.8
25 All other loans and leases	960.0	991.3	1,001.9	1,020.6	1,037.7	1,051.3	1,070.8	1,086.9	1,093.2	1,087.1	1,087.4	1,085.0
26 Loans to nondepository financial institutions ¹⁶	411.9	441.7	450.2	464.2	477.4	485.8	500.3	511.6	515.7	512.9	511.3	513.4
27 All loans not elsewhere classified ¹⁷	548.1	549.6	551.8	556.4	560.3	565.5	570.5	575.2	577.5	574.2	576.1	571.6
28 LESS: Allowance for loan and lease losses	142.4	132.9	119.7	118.0	113.8	102.7	101.9	100.8	101.1	101.6	100.4	95.0
29 Cash assets ¹⁸	1,580.5	1,882.6	1,917.5	1,914.7	1,894.8	1,939.8	1,994.2	2,019.2	2,054.9	2,020.0	2,022.2	2,017.1
30 Total federal funds sold and reverse RPs ¹⁹	428.0	233.2	250.4	242.5	243.1	233.6	232.7	225.7	230.2	236.0	216.7	235.5
31 Loans to commercial banks ²⁰	4.7	6.9	4.0	3.9	4.2	4.2	4.1	4.0	4.3	4.3	3.7	3.7
32 Other assets including trading assets ²¹	1,121.0	1,169.4	1,169.7	1,166.1	1,184.0	1,194.6	1,202.7	1,218.6	1,226.2	1,221.2	1,201.8	1,229.1
33 Total assets	11,750.5	12,212.3	12,343.9	12,402.8	12,439.2	12,544.2	12,660.0	12,747.6	12,780.4	12,765.9	12,770.2	12,832.6

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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	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	9,641.1	10,195.2	10,305.3	10,415.8	10,443.7	10,515.9	10,637.1	10,710.0	10,735.8	10,729.0	10,731.4	10,729.6
35 Large time deposits	341.6	278.9	272.7	267.8	266.4	264.2	268.1	264.7	268.0	263.1	263.3	260.5
36 Other deposits	9,299.5	9,916.2	10,032.6	10,148.0	10,177.3	10,251.7	10,369.0	10,445.3	10,467.8	10,465.9	10,468.1	10,469.2
37 Borrowings	566.6	476.3	454.7	436.1	421.7	410.8	406.2	409.6	402.7	397.2	428.9	434.3
38 Net due to related foreign offices	-186.7	-296.9	-269.7	-267.3	-277.5	-314.4	-296.1	-302.3	-292.8	-289.6	-339.2	-317.1
39 Other liabilities including trading liabilities ²²	518.6	602.7	604.9	610.9	623.1	627.8	636.0	650.9	651.5	657.4	654.5	661.3
40 Total liabilities	10,539.7	10,977.2	11,095.3	11,195.5	11,211.0	11,240.1	11,383.1	11,468.2	11,497.2	11,494.0	11,475.6	11,508.2
41 Residual (Assets LESS Liabilities)²³	1,210.8	1,235.0	1,248.6	1,207.3	1,228.2	1,304.1	1,276.9	1,279.4	1,283.2	1,272.0	1,294.6	1,324.4
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	47.4	22.3	23.3	22.5	23.9	28.1	28.0	24.3	27.9	25.3	17.4	18.2
43 U.S. Treasury and agency securities, MBS ²⁵	32.0	17.1	16.2	16.1	15.0	16.8	16.5	14.2	16.2	14.5	10.7	10.5

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	8,759.3	9,028.0	9,104.6	9,179.5	9,221.3	9,250.2	9,326.5	9,386.7	9,363.9	9,382.8	9,434.3	9,458.1
2 Securities in bank credit ²	3,172.8	3,557.6	3,642.9	3,700.8	3,734.2	3,753.7	3,803.5	3,841.6	3,823.5	3,843.5	3,876.0	3,904.6
3 Treasury and agency securities ³	2,670.4	3,024.5	3,073.8	3,125.1	3,157.9	3,182.8	3,232.7	3,261.6	3,243.7	3,262.9	3,292.5	3,318.5
4 Mortgage-backed securities (MBS) ⁴	1,756.1	2,018.4	2,043.7	2,075.2	2,080.4	2,091.5	2,116.2	2,117.0	2,109.1	2,116.1	2,124.4	2,130.3
5 Non-MBS ⁵	914.3	1,006.1	1,030.1	1,049.9	1,077.5	1,091.3	1,116.4	1,144.6	1,134.5	1,146.9	1,168.1	1,188.2
6 Other securities	502.4	533.1	569.1	575.7	576.3	570.9	570.8	580.0	579.8	580.6	583.5	586.1
7 Mortgage-backed securities (MBS) ⁶	58.7	55.6	55.4	55.5	56.0	56.6	56.9	57.4	57.3	56.8	57.7	59.7
8 Non-MBS ⁷	443.7	477.4	513.7	520.2	520.3	514.3	513.9	522.5	522.5	523.7	525.8	526.5
9 Loans and leases in bank credit ⁸	5,586.6	5,470.4	5,461.7	5,478.7	5,487.1	5,496.6	5,523.1	5,545.0	5,540.4	5,539.3	5,558.3	5,553.4
10 Commercial and industrial loans	1,348.5	1,281.0	1,274.4	1,269.2	1,243.4	1,227.4	1,215.0	1,211.4	1,212.3	1,210.2	1,210.6	1,202.8
11 Real estate loans	2,257.1	2,180.1	2,163.4	2,152.8	2,151.2	2,161.8	2,175.0	2,172.7	2,168.0	2,173.1	2,175.4	2,182.0
12 Residential real estate loans	1,495.7	1,430.9	1,414.0	1,404.1	1,400.8	1,411.4	1,423.8	1,416.9	1,413.3	1,415.7	1,417.3	1,423.9
13 Revolving home equity loans	194.1	174.8	172.0	169.9	167.7	165.3	163.0	160.9	161.1	160.8	160.3	159.7
14 Closed-end residential loans ⁹	1,301.6	1,256.1	1,242.1	1,234.2	1,233.1	1,246.1	1,260.8	1,255.9	1,252.2	1,254.9	1,257.0	1,264.1
15 Commercial real estate loans	761.4	749.3	749.4	748.6	750.4	750.3	751.2	755.9	754.7	757.4	758.1	758.2
16 Construction and land development loans ¹⁰	118.7	120.5	120.6	121.2	121.9	121.2	121.0	120.8	121.0	120.6	120.7	119.3
17 Secured by farmland ¹¹	7.7	7.1	6.9	6.9	6.8	6.7	6.6	6.6	6.6	6.6	6.6	6.6
18 Secured by multifamily properties ¹²	174.0	170.6	170.7	171.2	171.5	173.4	174.2	177.4	176.9	178.1	178.2	176.5
19 Secured by nonfarm nonresidential properties ¹³	460.9	451.1	451.1	449.4	450.2	449.0	449.3	451.1	450.2	452.2	452.7	455.7
20 Consumer loans	1,027.1	1,014.3	1,020.9	1,036.8	1,053.5	1,062.8	1,073.3	1,080.1	1,076.2	1,076.8	1,086.8	1,084.6
21 Credit cards and other revolving plans	474.9	457.5	461.5	471.4	481.0	483.5	488.5	491.2	489.2	488.9	495.1	492.4
22 Other consumer loans	552.1	556.9	559.4	565.4	572.5	579.4	584.8	588.9	587.0	588.0	591.7	592.2
23 Automobile loans ¹⁴	390.9	399.4	406.0	410.8	416.1	422.1	427.3	429.7	428.3	428.8	430.8	431.7
24 All other consumer loans ¹⁵	161.2	157.4	153.4	154.6	156.3	157.3	157.5	159.2	158.7	159.1	160.9	160.5
25 All other loans and leases	953.9	994.9	1,003.0	1,019.9	1,039.1	1,044.6	1,059.8	1,080.8	1,083.9	1,079.2	1,085.5	1,083.9
26 Loans to nondepository financial institutions ¹⁶	410.8	441.7	452.0	464.4	476.0	482.8	494.6	510.3	511.6	509.3	513.5	516.5
27 All loans not elsewhere classified ¹⁷	543.1	553.2	550.9	555.5	563.1	561.8	565.2	570.5	572.3	569.9	572.0	567.5
28 LESS: Allowance for loan and lease losses	143.0	132.5	118.2	117.3	113.6	102.3	101.9	101.2	101.5	101.5	101.0	95.9
29 Cash assets ¹⁸	1,568.0	1,958.7	1,963.1	1,937.5	1,882.5	1,903.6	1,977.3	1,992.3	2,049.9	1,933.9	1,955.9	1,969.2
30 Total federal funds sold and reverse RPs ¹⁹	453.4	230.8	237.4	232.1	246.2	227.7	239.4	239.0	245.7	236.0	231.9	246.3
31 Loans to commercial banks ²⁰	4.8	6.9	3.9	3.9	4.1	4.1	4.0	4.0	4.2	3.9	4.0	4.0
32 Other assets including trading assets ²¹	1,117.2	1,182.7	1,175.6	1,167.0	1,198.6	1,193.2	1,197.8	1,213.3	1,235.0	1,219.0	1,184.5	1,219.3
33 Total assets	11,759.7	12,274.6	12,366.5	12,402.7	12,439.2	12,476.6	12,643.2	12,734.1	12,797.3	12,674.2	12,709.5	12,801.0

(continued on next page)

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

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	9,630.6	10,230.5	10,324.0	10,356.9	10,420.7	10,503.9	10,613.8	10,700.1	10,746.1	10,626.6	10,714.4	10,750.4
35 Large time deposits	336.1	284.4	278.8	269.0	265.7	263.0	264.1	260.5	261.9	259.8	260.7	259.1
36 Other deposits	9,294.5	9,946.2	10,045.1	10,087.9	10,155.0	10,240.9	10,349.7	10,439.6	10,484.3	10,366.8	10,453.7	10,491.2
37 Borrowings	561.4	482.0	459.7	445.0	417.3	399.7	401.7	405.5	402.8	397.3	419.6	424.3
38 Net due to related foreign offices	-184.4	-298.3	-272.0	-266.1	-272.8	-313.1	-295.2	-301.5	-292.0	-287.9	-338.0	-319.2
39 Other liabilities including trading liabilities ²²	522.1	610.5	599.4	605.3	622.8	622.5	641.9	653.3	657.3	652.6	648.3	677.7
40 Total liabilities	10,529.7	11,024.7	11,111.1	11,141.1	11,188.0	11,213.0	11,362.2	11,457.4	11,514.2	11,388.5	11,444.3	11,533.2
41 Residual (Assets LESS Liabilities)²³	1,230.0	1,249.9	1,255.4	1,261.6	1,251.2	1,263.7	1,281.0	1,276.6	1,283.0	1,285.7	1,265.2	1,267.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	47.4	22.3	23.3	22.5	23.9	28.1	28.0	24.3	27.9	25.3	17.4	18.2
43 U.S. Treasury and agency securities, MBS ²⁵	32.0	17.1	16.2	16.1	15.0	16.8	16.5	14.2	16.2	14.5	10.7	10.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	5,087.9	5,262.1	5,294.1	5,343.6	5,365.7	5,384.5	5,411.3	5,445.5	5,446.3	5,444.8	5,460.6	5,463.1
2 Securities in bank credit ²	1,005.6	1,151.3	1,180.5	1,224.5	1,257.4	1,278.9	1,300.7	1,331.5	1,332.6	1,333.6	1,339.2	1,345.5
3 Treasury and agency securities ³	704.2	800.7	824.4	858.8	885.4	898.0	912.8	937.4	939.3	940.2	941.7	947.7
4 Mortgage-backed securities (MBS) ⁴	534.3	621.8	638.5	659.3	671.0	682.8	695.4	711.3	712.4	713.8	713.4	723.9
5 Non-MBS ⁵	169.9	178.9	185.9	199.5	214.4	215.2	217.4	226.1	227.0	226.4	228.3	223.8
6 Other securities	301.4	350.6	356.1	365.6	372.0	380.9	387.9	394.1	393.3	393.4	397.5	397.8
7 Mortgage-backed securities (MBS) ⁶	22.6	25.6	26.8	27.6	28.7	30.1	31.9	33.4	32.9	33.3	34.6	36.1
8 Non-MBS ⁷	278.8	325.0	329.3	338.0	343.3	350.8	356.0	360.7	360.3	360.2	362.9	361.7
9 Loans and leases in bank credit ⁸	4,082.4	4,110.8	4,113.7	4,119.2	4,108.3	4,105.6	4,110.5	4,114.0	4,113.7	4,111.2	4,121.4	4,117.6
10 Commercial and industrial loans	956.3	921.7	914.1	907.1	876.3	855.5	836.6	821.0	822.4	817.0	818.7	816.6
11 Real estate loans	2,340.0	2,374.7	2,388.2	2,398.2	2,411.0	2,422.5	2,439.7	2,454.0	2,453.8	2,454.9	2,458.8	2,457.2
12 Residential real estate loans	784.1	784.1	792.0	794.4	797.1	798.6	807.3	813.9	814.6	814.2	814.5	813.0
13 Revolving home equity loans	100.6	95.7	94.8	94.3	94.1	93.7	93.3	93.1	93.1	93.1	93.2	93.5
14 Closed-end residential loans ⁹	683.5	688.4	697.2	700.1	703.0	704.9	714.0	720.8	721.5	721.1	721.3	719.4
15 Commercial real estate loans	1,555.9	1,590.6	1,596.2	1,603.8	1,613.9	1,623.9	1,632.4	1,640.1	1,639.2	1,640.7	1,644.2	1,644.2
16 Construction and land development loans ¹⁰	242.1	244.8	245.7	246.7	248.0	249.0	250.3	252.5	252.1	252.5	254.0	253.2
17 Secured by farmland ¹¹	93.6	93.1	92.9	92.8	93.3	93.8	94.3	94.7	94.6	94.6	94.8	94.6
18 Secured by multifamily properties ¹²	232.9	238.0	238.9	240.3	242.2	245.0	246.0	246.2	246.3	246.4	246.0	245.9
19 Secured by nonfarm nonresidential properties ¹³	987.4	1,014.7	1,018.7	1,024.0	1,030.4	1,036.1	1,041.8	1,046.8	1,046.2	1,047.1	1,049.4	1,050.5
20 Consumer loans	486.3	495.3	497.6	502.3	507.2	512.0	516.2	519.0	516.3	518.5	524.5	523.6
21 Credit cards and other revolving plans	276.8	273.2	271.0	272.1	275.3	278.8	281.4	282.2	280.1	281.5	286.1	284.8
22 Other consumer loans	209.5	222.2	226.6	230.2	231.8	233.2	234.8	236.8	236.2	237.0	238.4	238.7
23 Automobile loans ¹⁴	70.0	71.1	71.4	72.1	72.4	72.5	72.5	72.9	72.9	73.0	73.1	72.8
24 All other consumer loans ¹⁵	139.5	151.1	155.1	158.1	159.4	160.7	162.3	163.9	163.3	164.0	165.2	166.0
25 All other loans and leases	299.7	319.0	313.7	311.5	313.8	315.6	318.0	320.0	321.2	320.7	319.4	320.2
26 Loans to nondepository financial institutions ¹⁶	98.5	107.4	100.3	96.9	98.7	99.5	100.9	102.7	104.1	103.6	101.9	101.6
27 All loans not elsewhere classified ¹⁷	201.2	211.6	213.4	214.6	215.1	216.2	217.1	217.3	217.1	217.1	217.6	218.6
28 LESS: Allowance for loan and lease losses	76.1	78.1	74.6	74.3	75.4	73.6	73.3	73.2	73.0	72.9	74.4	71.9
29 Cash assets ¹⁸	611.2	768.9	822.4	843.1	861.8	880.8	912.3	924.2	918.2	955.4	927.3	902.8
30 Total federal funds sold and reverse RPs ¹⁹	54.4	51.6	55.9	49.2	46.2	47.5	49.7	48.1	48.5	47.5	47.6	55.0
31 Loans to commercial banks ²⁰	0.7	0.9	1.0	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.2	1.3
32 Other assets including trading assets ²¹	396.2	397.4	398.0	398.4	400.5	401.0	402.4	405.3	404.7	406.3	407.1	404.4
33 Total assets	6,074.3	6,402.7	6,496.9	6,561.1	6,600.0	6,641.6	6,703.6	6,751.0	6,745.9	6,782.4	6,769.4	6,754.6

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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	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	4,904.2	5,281.9	5,358.1	5,416.9	5,439.4	5,485.1	5,538.8	5,573.2	5,571.9	5,574.2	5,593.5	5,591.9
35 Large time deposits	516.5	471.0	462.5	455.7	453.9	451.5	446.4	442.4	441.9	440.4	444.7	436.5
36 Other deposits	4,387.7	4,810.9	4,895.6	4,961.2	4,985.5	5,033.6	5,092.4	5,130.8	5,130.0	5,133.8	5,148.8	5,155.4
37 Borrowings	323.9	281.2	279.4	271.9	267.1	262.6	263.1	261.4	263.2	260.6	257.8	257.6
38 Net due to related foreign offices	24.2	50.4	45.6	34.8	40.2	33.2	21.5	40.2	27.8	52.8	57.2	58.3
39 Other liabilities including trading liabilities ²²	108.2	109.8	109.5	106.9	104.8	106.4	108.4	104.9	102.1	107.9	106.6	106.9
40 Total liabilities	5,360.5	5,723.4	5,792.5	5,830.4	5,851.5	5,887.3	5,931.8	5,979.6	5,965.0	5,995.5	6,015.0	6,014.7
41 Residual (Assets LESS Liabilities)²³	713.8	679.3	704.3	730.7	748.6	754.3	771.8	771.5	780.9	786.9	754.4	739.9
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	16.1	9.3	6.6	8.5	8.5	8.9	10.9	9.1	9.5	9.3	8.4	5.4
43 U.S. Treasury and agency securities, MBS ²⁵	9.7	4.4	2.8	3.8	3.8	3.8	4.9	4.0	4.2	4.1	3.6	1.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	5,078.5	5,264.5	5,309.2	5,353.9	5,369.7	5,379.1	5,403.3	5,437.2	5,434.0	5,430.5	5,458.5	5,464.0
2 Securities in bank credit ²	995.1	1,156.3	1,192.0	1,228.6	1,256.6	1,274.5	1,295.3	1,320.0	1,319.2	1,319.6	1,328.2	1,339.8
3 Treasury and agency securities ³	693.0	807.5	835.9	862.9	882.9	895.3	906.5	924.6	924.2	925.4	929.9	941.2
4 Mortgage-backed securities (MBS) ⁴	530.3	625.9	644.8	662.6	673.9	682.7	693.1	706.3	706.8	706.9	707.2	719.8
5 Non-MBS ⁵	162.7	181.7	191.2	200.3	208.9	212.7	213.4	218.4	217.5	218.5	222.7	221.4
6 Other securities	302.0	348.8	356.0	365.8	373.7	379.1	388.8	395.3	394.9	394.3	398.3	398.6
7 Mortgage-backed securities (MBS) ⁶	22.8	25.5	26.5	27.4	28.7	30.4	32.3	33.7	33.4	33.7	34.7	36.2
8 Non-MBS ⁷	279.2	323.3	329.5	338.3	345.0	348.7	356.5	361.6	361.6	360.5	363.7	362.4
9 Loans and leases in bank credit ⁸	4,083.4	4,108.2	4,117.2	4,125.3	4,113.1	4,104.7	4,107.9	4,117.3	4,114.8	4,110.9	4,130.3	4,124.2
10 Commercial and industrial loans	947.5	934.9	930.1	920.8	881.8	851.2	828.4	812.5	813.7	809.4	811.0	807.7
11 Real estate loans	2,343.8	2,370.3	2,386.6	2,396.4	2,410.7	2,423.9	2,442.3	2,459.0	2,457.8	2,458.0	2,465.6	2,466.0
12 Residential real estate loans	786.7	782.4	791.6	792.6	796.1	799.9	808.6	816.9	816.8	815.2	818.4	819.6
13 Revolving home equity loans	100.8	95.4	94.6	94.2	94.0	93.5	93.2	93.4	93.4	93.4	93.6	93.8
14 Closed-end residential loans ⁹	685.8	687.0	697.0	698.5	702.1	706.4	715.4	723.4	723.4	721.8	724.8	725.8
15 Commercial real estate loans	1,557.2	1,587.9	1,595.0	1,603.7	1,614.6	1,624.0	1,633.7	1,642.1	1,641.0	1,642.8	1,647.2	1,646.3
16 Construction and land development loans ¹⁰	243.1	243.5	243.8	246.4	248.2	248.2	251.5	253.8	253.9	254.2	254.7	253.4
17 Secured by farmland ¹¹	94.1	92.6	92.6	92.5	93.2	94.1	94.7	95.2	95.2	95.2	95.5	95.3
18 Secured by multifamily properties ¹²	232.7	237.6	239.3	240.4	242.3	245.6	246.2	246.1	246.0	246.3	246.6	246.4
19 Secured by nonfarm nonresidential properties ¹³	987.3	1,014.2	1,019.3	1,024.4	1,030.9	1,036.1	1,041.3	1,046.9	1,045.9	1,047.2	1,050.4	1,051.2
20 Consumer loans	487.9	490.3	490.8	495.9	503.4	510.9	516.8	521.0	518.4	520.6	526.6	522.7
21 Credit cards and other revolving plans	277.1	268.7	265.4	267.1	272.2	278.1	281.9	282.7	280.5	281.9	286.8	282.8
22 Other consumer loans	210.9	221.6	225.4	228.8	231.2	232.8	234.8	238.3	237.9	238.7	239.8	239.9
23 Automobile loans ¹⁴	70.2	70.6	71.4	72.3	72.6	72.7	72.8	73.1	73.2	73.1	73.3	72.9
24 All other consumer loans ¹⁵	140.6	150.9	154.0	156.5	158.6	160.1	162.1	165.2	164.8	165.6	166.5	167.0
25 All other loans and leases	304.2	312.7	309.6	312.2	317.2	318.6	320.5	324.9	324.9	322.9	327.1	327.7
26 Loans to nondepository financial institutions ¹⁶	100.3	104.6	98.6	97.5	100.4	101.6	101.7	104.5	104.8	102.5	105.8	106.1
27 All loans not elsewhere classified ¹⁷	203.8	208.1	211.0	214.8	216.8	217.0	218.8	220.4	220.0	220.3	221.3	221.7
28 LESS: Allowance for loan and lease losses	76.2	78.4	75.2	75.0	76.0	73.7	73.5	73.4	73.6	73.5	73.3	71.1
29 Cash assets ¹⁸	604.9	812.3	827.6	817.6	842.5	860.8	903.8	912.0	918.7	904.7	894.9	898.6
30 Total federal funds sold and reverse RPs ¹⁹	53.5	52.8	54.2	49.3	46.9	46.9	49.6	48.3	48.4	48.7	47.7	48.4
31 Loans to commercial banks ²⁰	0.7	0.9	1.0	1.1	1.2	1.3	1.3	1.2	1.3	1.3	1.2	1.3
32 Other assets including trading assets ²¹	398.1	396.0	396.2	397.6	400.4	401.3	403.6	407.4	410.1	407.2	407.4	405.2
33 Total assets	6,059.4	6,448.1	6,512.9	6,544.4	6,584.6	6,615.8	6,687.9	6,732.8	6,738.8	6,718.8	6,736.4	6,746.3

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	4,897.9	5,309.2	5,379.1	5,403.1	5,441.7	5,465.9	5,524.9	5,566.4	5,571.5	5,538.8	5,579.2	5,587.2
35 Large time deposits	515.0	473.8	464.7	457.2	454.9	452.1	445.3	440.4	439.8	439.0	442.6	435.2
36 Other deposits	4,382.9	4,835.4	4,914.4	4,946.0	4,986.8	5,013.8	5,079.6	5,126.0	5,131.7	5,099.8	5,136.7	5,152.0
37 Borrowings	325.3	279.5	277.4	276.9	270.0	263.2	265.3	261.9	264.1	263.1	258.7	258.0
38 Net due to related foreign offices	24.6	27.6	26.3	30.8	34.0	38.1	38.6	43.0	41.3	52.8	39.0	41.9
39 Other liabilities including trading liabilities ²²	112.3	107.4	103.9	105.5	103.5	105.5	109.8	109.6	108.9	110.6	108.9	109.7
40 Total liabilities	5,360.1	5,723.7	5,786.7	5,816.3	5,849.1	5,872.7	5,938.6	5,980.9	5,985.8	5,965.4	5,985.8	5,996.8
41 Residual (Assets LESS Liabilities)²³	699.4	724.4	726.2	728.1	735.4	743.1	749.3	751.9	753.0	753.5	750.7	749.4
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	16.1	9.3	6.6	8.5	8.5	8.9	10.9	9.1	9.5	9.3	8.4	5.4
43 U.S. Treasury and agency securities, MBS ²⁵	9.7	4.4	2.8	3.8	3.8	3.8	4.9	4.0	4.2	4.1	3.6	1.6

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	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	1,084.3	1,041.9	1,014.7	1,013.2	1,008.5	1,013.4	1,024.6	1,037.9	1,036.5	1,031.8	1,044.4	1,049.7
2 Securities in bank credit ²	270.6	260.5	245.8	241.6	242.4	238.3	238.6	244.0	241.5	242.0	248.3	247.1
3 Treasury and agency securities ³	172.8	162.2	150.1	144.0	142.2	140.0	139.8	144.4	141.6	141.4	148.8	148.3
4 Mortgage-backed securities (MBS) ⁴	41.5	51.6	50.8	48.8	46.9	47.3	48.4	48.3	47.2	46.9	47.5	50.4
5 Non-MBS ⁵	131.3	110.6	99.2	95.2	95.3	92.8	91.5	96.2	94.4	94.6	101.3	97.9
6 Other securities	97.8	98.3	95.7	97.6	100.2	98.3	98.8	99.6	99.9	100.5	99.5	98.8
7 Mortgage-backed securities (MBS) ⁶	1.9	2.2	2.0	1.9	2.0	1.8	1.9	1.7	1.7	1.7	1.7	1.7
8 Non-MBS ⁷	95.8	96.1	93.7	95.7	98.1	96.4	96.9	97.9	98.2	98.8	97.8	97.1
9 Loans and leases in bank credit ⁸	813.8	781.3	768.9	771.6	766.2	775.1	786.0	793.8	794.9	789.8	796.1	802.6
10 Commercial and industrial loans	439.4	398.5	388.0	383.8	375.1	378.4	380.7	383.3	382.2	381.9	388.0	391.5
11 Real estate loans	82.5	79.9	79.9	79.7	80.8	80.6	82.3	84.0	84.4	84.2	83.2	82.6
12 Residential real estate loans	1.2	0.8	0.8	0.7	0.6	0.9	1.2	1.5	1.5	1.5	1.5	1.5
13 Revolving home equity loans	0.3	-0.0	-0.1	-0.1	-0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
14 Closed-end residential loans ⁹	1.0	0.8	0.9	0.8	0.6	0.9	1.2	1.4	1.4	1.4	1.4	1.4
15 Commercial real estate loans	81.3	79.1	79.1	79.0	80.2	79.6	81.1	82.5	82.9	82.7	81.7	81.1
16 Construction and land development loans ¹⁰	12.7	12.0	11.8	11.8	11.7	11.4	11.4	11.3	11.3	11.2	11.4	11.3
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2
18 Secured by multifamily properties ¹²	11.3	11.7	11.7	11.7	12.0	11.9	12.0	12.8	12.7	12.9	12.7	12.7
19 Secured by nonfarm nonresidential properties ¹³	57.2	55.3	55.5	55.4	56.4	56.3	57.6	58.3	58.7	58.5	57.5	56.9
20 Consumer loans	3.5	3.8	4.4	4.1	4.3	4.4	4.5	4.6	4.7	4.7	4.6	4.6
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	3.8	4.4	4.1	4.3	4.4	4.5	4.6	4.7	4.7	4.6	4.6
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	3.8	4.4	4.1	4.3	4.4	4.5	4.6	4.7	4.7	4.6	4.6
25 All other loans and leases	288.4	299.2	296.5	304.1	306.0	311.7	318.5	321.9	323.6	319.0	320.3	324.0
26 Loans to nondepository financial institutions ¹⁶	127.9	134.7	131.8	136.0	134.8	137.2	139.2	140.5	141.5	140.5	140.3	140.4
27 All loans not elsewhere classified ¹⁷	160.4	164.4	164.8	168.1	171.2	174.5	179.3	181.4	182.1	178.5	180.0	183.6
28 LESS: Allowance for loan and lease losses	2.0	1.5	1.5	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
29 Cash assets ¹⁸	717.2	944.8	1,067.0	1,041.9	1,049.8	1,120.9	1,139.4	1,202.3	1,209.6	1,168.2	1,226.8	1,231.8
30 Total federal funds sold and reverse RPs ¹⁹	349.9	325.0	351.2	346.1	329.4	317.4	312.9	319.7	316.7	326.7	318.4	311.4
31 Loans to commercial banks ²⁰	1.3	0.6	0.4	0.6	0.7	0.8	1.3	1.0	1.2	0.7	0.8	0.6
32 Other assets including trading assets ²¹	144.6	136.2	136.6	130.8	133.3	132.2	129.0	128.9	122.8	120.6	140.4	131.0
33 Total assets	2,295.4	2,447.0	2,568.4	2,531.4	2,520.5	2,583.4	2,605.8	2,688.4	2,685.3	2,646.7	2,729.4	2,723.3

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

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	1,162.0	1,213.5	1,254.2	1,256.5	1,256.0	1,249.9	1,259.2	1,257.5	1,276.8	1,240.3	1,236.5	1,261.6
35 Large time deposits	756.5	735.0	735.6	738.1	742.6	729.4	732.3	729.7	736.3	726.2	721.1	735.2
36 Other deposits	405.5	478.5	518.7	518.4	513.4	520.6	526.9	527.8	540.5	514.2	515.4	526.4
37 Borrowings	866.5	952.9	988.6	988.5	971.7	1,004.6	1,013.2	1,033.0	1,041.9	1,020.2	1,030.6	1,064.1
38 Net due to related foreign offices	157.4	91.7	116.7	130.7	153.6	222.8	252.2	310.1	287.4	332.6	337.9	305.6
39 Other liabilities including trading liabilities ²²	116.5	117.6	114.5	107.2	110.6	112.5	110.9	110.0	103.8	96.0	123.2	109.2
40 Total liabilities	2,302.3	2,375.7	2,474.0	2,482.9	2,491.9	2,589.8	2,635.5	2,710.6	2,709.9	2,689.1	2,728.2	2,740.5
41 Residual (Assets LESS Liabilities)²³	-7.0	71.3	94.4	48.5	28.6	-6.4	-29.7	-22.2	-24.6	-42.4	1.2	-17.2
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.8	1.4	1.2	1.2	1.1	1.3	1.3	1.1	1.3	1.2	0.9	0.8
43 U.S. Treasury and agency securities, MBS ²⁵	2.8	1.4	1.2	1.2	1.1	1.3	1.3	1.1	1.3	1.2	0.9	0.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Assets												
1 Bank credit	1,082.5	1,025.8	1,006.0	1,008.1	1,012.6	1,020.7	1,029.2	1,036.7	1,035.3	1,028.6	1,039.3	1,046.5
2 Securities in bank credit ²	269.1	254.2	241.7	244.5	244.7	240.7	242.0	241.9	239.4	237.5	243.5	244.5
3 Treasury and agency securities ³	171.6	156.0	145.7	147.9	144.7	142.4	143.9	142.5	140.0	137.5	143.7	145.2
4 Mortgage-backed securities (MBS) ⁴	41.2	51.1	51.9	51.9	48.2	48.0	48.5	48.0	45.4	46.4	48.5	51.0
5 Non-MBS ⁵	130.4	105.0	93.8	96.0	96.5	94.3	95.4	94.5	94.6	91.0	95.1	94.3
6 Other securities	97.5	98.2	95.9	96.6	100.0	98.3	98.1	99.4	99.4	100.0	99.8	99.3
7 Mortgage-backed securities (MBS) ⁶	2.0	2.2	2.0	1.9	2.0	1.9	1.9	1.8	1.9	1.8	1.8	1.8
8 Non-MBS ⁷	95.5	95.9	93.9	94.8	98.1	96.4	96.3	97.6	97.6	98.2	98.0	97.5
9 Loans and leases in bank credit ⁸	813.4	771.6	764.4	763.6	767.9	780.0	787.2	794.8	795.8	791.1	795.8	801.9
10 Commercial and industrial loans	438.1	392.1	385.3	380.2	378.5	386.0	383.7	382.9	382.5	381.7	384.3	388.0
11 Real estate loans	81.1	80.4	79.8	80.1	81.9	80.4	81.2	82.5	82.7	82.9	81.8	81.0
12 Residential real estate loans	1.1	0.9	0.8	0.7	0.7	1.0	1.1	1.4	1.4	1.3	1.3	1.3
13 Revolving home equity loans	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14 Closed-end residential loans ⁹	0.9	0.9	0.8	0.7	0.7	1.0	1.1	1.4	1.4	1.3	1.3	1.3
15 Commercial real estate loans	80.0	79.6	79.0	79.4	81.2	79.4	80.1	81.2	81.3	81.5	80.5	79.6
16 Construction and land development loans ¹⁰	12.2	12.3	12.0	11.9	11.8	11.5	11.1	10.8	10.7	10.8	10.8	10.7
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2
18 Secured by multifamily properties ¹²	11.0	12.1	11.9	11.9	12.2	11.8	11.7	12.4	12.4	12.5	12.4	12.4
19 Secured by nonfarm nonresidential properties ¹³	56.6	55.1	55.0	55.6	57.1	55.9	57.2	57.9	58.0	58.2	57.1	56.4
20 Consumer loans	3.5	3.6	3.8	4.1	4.3	4.6	4.6	4.7	4.7	4.8	4.8	4.8
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	3.6	3.8	4.1	4.3	4.6	4.6	4.7	4.7	4.8	4.8	4.8
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	3.6	3.8	4.1	4.3	4.6	4.6	4.7	4.7	4.8	4.8	4.8
25 All other loans and leases	290.7	295.4	295.5	299.1	303.3	309.1	317.7	324.5	326.0	321.8	324.9	328.2
26 Loans to nondepository financial institutions ¹⁶	130.6	130.9	130.3	131.1	132.2	135.6	140.2	143.9	144.7	144.1	144.6	144.6
27 All loans not elsewhere classified ¹⁷	160.2	164.5	165.2	168.1	171.1	173.5	177.5	180.6	181.3	177.7	180.3	183.6
28 LESS: Allowance for loan and lease losses	2.0	1.5	1.4	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4
29 Cash assets ¹⁸	718.7	903.5	1,017.1	1,069.3	1,022.5	1,141.0	1,198.8	1,212.0	1,199.9	1,231.9	1,194.4	1,232.6
30 Total federal funds sold and reverse RPs ¹⁹	340.3	313.2	322.9	317.0	311.8	302.0	314.0	320.0	326.8	321.0	304.6	320.7
31 Loans to commercial banks ²⁰	1.3	0.8	0.6	0.5	0.7	0.7	1.1	1.0	1.1	1.0	0.9	0.5
32 Other assets including trading assets ²¹	144.6	136.6	135.8	133.9	136.8	128.1	129.8	129.2	121.4	123.8	138.3	128.0
33 Total assets	2,285.4	2,378.5	2,481.0	2,527.6	2,483.1	2,591.2	2,671.5	2,697.4	2,683.1	2,704.9	2,676.1	2,726.9

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2020 Sep	2021 Mar	2021 Apr	2021 May	2021 Jun	2021 Jul	2021 Aug	2021 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 06
Liabilities												
34 Deposits	1,151.1	1,219.3	1,253.6	1,273.3	1,243.3	1,247.4	1,265.6	1,246.8	1,260.2	1,240.6	1,215.0	1,238.1
35 Large time deposits	749.5	734.1	742.8	750.0	748.0	728.1	733.2	723.3	729.0	722.0	711.0	723.4
36 Other deposits	401.6	485.2	510.8	523.3	495.3	519.4	532.4	523.4	531.1	518.7	504.0	514.7
37 Borrowings	856.0	937.1	996.4	1,014.3	975.8	1,010.1	1,029.5	1,020.7	1,033.0	1,022.2	980.8	1,045.8
38 Net due to related foreign offices	156.4	101.5	111.3	122.8	148.3	221.2	260.3	313.9	282.3	336.7	351.4	331.6
39 Other liabilities including trading liabilities ²²	117.4	116.0	115.2	112.6	111.3	107.8	111.5	111.6	103.2	100.8	124.3	107.0
40 Total liabilities	2,280.9	2,374.0	2,476.5	2,523.0	2,478.6	2,586.5	2,666.9	2,692.9	2,678.6	2,700.3	2,671.5	2,722.4
41 Residual (Assets LESS Liabilities)²³	4.5	4.5	4.5	4.5	4.6	4.6	4.6	4.5	4.5	4.5	4.5	4.4
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.8	1.4	1.2	1.2	1.1	1.3	1.3	1.1	1.3	1.2	0.9	0.8
43 U.S. Treasury and agency securities, MBS ²⁵	2.8	1.4	1.2	1.2	1.1	1.3	1.3	1.1	1.3	1.2	0.9	0.8

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.