FEDERAL RESERVE statistical release

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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	0.4	0.0	F. C	40.5	40.0	00.7	446	0.0	00.4	4.0	40.4	40.0	44.0	40.0	447
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

A	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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		100.2	00.0	00.0	100.1	100.0	101.0	101.0	101.0	101.0	101.0	10111
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	417.7	421.5	422.1	424.0	420.5	430.2	402.4	400.7	400.0	430.0	430.4	400.0
nonresidential properties ¹³	1 500 0	1 501 5	1 505 4	1 500 7	1 500 0	1 5 4 1 0	1 5 40 7	1 550 7	1.556.0	1 557 0	1 550 5	1 504 0
	1,506.0	1,521.5	1,525.4	1,528.7	1,536.6	1,541.8	1,549.7	1,556.7		1,557.9	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	7.40.0	745.0	7.45.0	740.0	755.0	704.4	700.4	700.0	707.4	700.4	770.4	775.0
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
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
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	,	21,495.3	21,559.7	,	21,969.4	, -	,	22,195.0	22,269.0	22,310.5
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	22,3

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

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

Seasonally adjusted, billions of dollars (continued)

A	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

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

Assets		Account	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
1 Bank credit		Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
2 Securities in bank credit ¹⁶ 4.470 4.986.1 5.076.5 5.173.9 5.235.5 5.288.8 5.340.8 5.340.5 5.382.1 5.400.6 5.447.7 5.48 3 Treasury and agency securities (MBS) ⁴ 3.535.0 3.988.1 4.055.5 4.158.8 4.185.4 4.328.8 4.307.9 4.205.8 2.880.2 2.890.5 5 Non-MBS ⁵ 1.207.4 1.292.8 1.315.1 1.346.1 1.382.9 1.483.8 1.650.0 1.047.7 1.074.2 1.074.8 1.081.9 1.00 1.048.3 1.057.7 1.074.2 1.074.8 1.081.9 1.0 3.0 9.84.8 8.66.6 1.083.9 1.048.3 1.057.7 1.074.2 1.074.8 1.081.6 1.081.9 1.00 3.0 1.048.3 1.080.7 1.074.2 1.074.8 1.081.6 1.081.9 1.00 3.0 1.081.8 1.050.0 1.048.3 1.081.9 1.00 9.0 9.0 9.0 9.0 9.0 9.0 1.00 9.0 9.0 9.0 1.00 1.048.3 <t< td=""><td>Ass</td><td>sets</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Ass	sets												
Treasury and agency securities 3,58.0 3,988.1 4,055.5 4,135.8 4,185.4 4,220.5 4,281.8 4,328.8 4,307.9 4,325.8 4,366.1 4,40		_												15,968.5
Mortgage-backed securities (MBS) Mortgage-backed securities (MBS) 1,2074 1,292.8 1,315.1 1,315.1 1,316.1 1,386.1 1,389.3 1,452.2 1,457.5 1,446.6 1,465.9 1,465.9 1,506.6					- ,						. ,		- /	5,489.0
5 Non-MBS° 1,207.4 1,292.8 1,315.1 1,346.1 1,386.9 1,398.3 1,425.2 1,446.5 1,466.4 1,466.4 1,466.4 1,466.4 1,466.4 1,466.7 1,466.4 1,466.4 1,466.7 1,466.4 1,466.4 1,466.7 1,466.4 1,466.4 1,466.7 1,466.4 1,466.4 1,466.7 1,466.4 1,466.4 1,466.4 1,466.7 1,466.4 1,466.4 1,466.7 1,466.4 1,466.4 1,466.4 1,466.7 4,466.9 4,69.9 4,69.9 3,60.3 80.8 86.6 86.9 90.0 90.0 90.17				,	,	,	,	,	,	,	,	,	,	4,404.9
6 Other securities (MBS) ⁶ 83.6 83.3 83.9 84.8 86.6 88.9 91.0 91.0 93.0 92.5 92.4 94.2 98.8 Non-MBS ⁷ Nortgage-backed securities (MBS) ⁶ 818.3 88.6 83.9 93.7 95.3 963.4 95.4 96.7 981.7 981.7 981.7 981.4 982.4 942.9 94.2 98.8 Non-MBS ⁷ Nortgage-backed securities (MBS) ⁶ 818.3 88.6 83.9 96.7 937.1 95.3 963.4 959.4 966.7 981.7 981.7 981.7 981.4 982.4 982.5 98.4 94.2 94.2 94.2 94.2 94.2 94.2 94.2 94		Mortgage-backed securities (MBS) ⁴			,	,				, -	,	,	,	2,901.0
7 Mortgage-backed securities (MBS) ⁸ 8.83.5 88.3.9 84.9.9 91.0 93.0 92.5 92.4 94.2 97.5 98.7 98.2 97.5 98.7 98.7 98.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 99.2 10.3 10.4 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>,</td> <td>,</td> <td></td> <td></td> <td>,</td> <td>1,503.8</td>									,	,			,	1,503.8
8 Non-MSS? 9 Loans and leases in bank credite 10,483	_													1,084.1
Deams and leases in bank credite 10,483.4 10,350.2 10,343.3 10,367.5 10,368.2 10,381.3 10,481.4 10,471.4 10,481.4 10,471.6 10,461.4 10,471.6 10,461.4 10,471.														97.7
Commercial and industrial loans														986.4
Real estate loans	_				,			-,		-, -	-, -	,	-, -	10,479.5
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 2,248												,		2,398.5
Revolving home equity loans 295.1 270.3 266.6 264.1 281.8 258.8 256.2 254.4 264.5 254.2 253.9 25														4,729.0
Closed-end residential loans 1,988.3 1,943.9 1,939.4 1,935.9 1,953.5 1,977.2 1,980.7 1,977.0 1,978.0 1,988.1 1,998.6 1,988.1 1,999.6 2,481.8 2,488.8 2,488.8 2,488.8 2,488.8 2,488.8 2,488.8 2,488.8 2,488.8 3,4					,		,	,		,	,		,	2,244.8
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.		0 1 7												253.6
Construction and land development loans ¹⁰ 374.0 376.2 376.4 379.5 382.0 381.0 383.6 385.3 385.6 385.5 386.3 385.6 385.5														
development loans 0 374.0 376.2 376.4 379.5 382.0 381.0 383.6 385.3 385.6 385.5 386.3 388.3 385.6 385.5 386.3 388.5 386.5 386.3 388.5 386.3 388.5 386.3 388.5 386.3 388.5 386.3 388.5 386.5 386.3 388.5 386.5 386.5 386.5 386.3 388.5 386.5 386.5 386.3 388.5 386.			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
17	16													
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 43 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 1,56 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 1,594.4 1,602.2 1,618.2 1,61 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 77 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 83 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 50 24 All other consumer loans 305.4 312.0 311.3 315.2 319.2 321.9 324.2 329.2 328.2 329.5 332.2 33 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 1,73 27 Cash assets 18 221.3 212.4 194.8 193.6 190.9 177.3 176.8 176.0 176.5 176.4 175.7 16 29 Cash assets 18 221.3 212.4 194.8 193.6 190.9 177.3 176.8 176.0 176.5 176.4 175.7 16 20 Cash assets 18 847.2 596.8 614.5 598.4 604.9 576.6 603.0 607.3 620.9 605.6 584.2 61 31 Loans to commercial banks 20 6.8 8.6 5.5 54 60.0 6.1 6.3 6.3 6.6 6.1 6.1 6.1 32 Other assets including trading assets 1 1,658.8 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 1,755														383.4
properties 12			102.0	99.8	99.6	99.5	100.0	100.9	101.5	101.9	101.9	101.9	102.1	102.2
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 1,56 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 1,594.4 1,602.2 1,618.2 1	18													
nonresidential properties 1,504.9 1,504.9 1,504.2 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 1,561.			417.7	420.3	421.9	423.4	426.0	430.8	432.1	436.0	435.3	436.9	437.2	435.3
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	19													
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 77 782.0 T69.7														1,563.2
plans 752.0 726.2 726.9 738.6 753.3 761.6 770.4 773.9 769.7 770.7 781.9 77.2 781.9 781.0 781.9 77.2 781.9 781.9 77.2 781.9 781.9 77.2 781.9 7			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
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 83 23 Automobile loans 4 461.2 470.1 477.4 483.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 50 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 33 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 1,73 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 76 27 All loans not elsewhere classified 7 907.1 925.8 927.1 938.3 951.0 952.2 961.5 971.4 973.6 967.9 973.6 97. 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 16 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 4,10 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 61 31 Loans to commercial banks 20 6.8 8.6 5.5 5.4 6.0 6.1 6.3 6.3 6.3 6.6 6.1 6.1 6.1 6.1 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 1,750.	21	Credit cards and other revolving												
Automobile loans 14 461.2 470.1 477.4 483.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 502.4 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 32 32 32 32 32 32 32 32 32 32 32 32 32		Programme and the second secon												775.2
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 32 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 1,73 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 76 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 97 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 16 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 4,10 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 61 31 Loans to commercial banks ²⁰ 6.8 8.6 5.5 5.4 6.0 6.1 6.3 6.3 6.3 6.6 6.1 6.1 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 1,75														836.9
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 1,73 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 76 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 97.2 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 16 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 4,10 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 61 31 Loans to commercial banks 20 6.8 8.6 5.5 5.4 6.0 6.1 6.3 6.3 6.3 6.6 6.1 6.1 32 Other assets including trading assets 1 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 1,75														504.6
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 76 27 All loans not elsewhere classified 7 907.1 925.8 927.1 938.3 951.0 952.2 961.5 971.4 973.6 967.9 973.6 97.2 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 16 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 4,10 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 61 31 Loans to commercial banks 20 6.8 8.6 5.5 5.4 6.0 6.1 6.3 6.3 6.3 6.6 6.1 6.1 32 Other assets including trading assets 1 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 1,750.														332.3
institutions 16 641.7 677.2 680.9 692.9 708.6 720.0 736.5 758.7 761.1 755.9 764.0 76 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 97 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 16 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 4,10 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 61 31 Loans to commercial banks 20 6.8 8.6 5.5 5.4 6.0 6.1 6.3 6.3 6.3 6.6 6.1 6.1 32 Other assets including trading assets 1 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 1,750.			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
27 All loans not elsewhere classified 17 907.1 925.8 927.1 938.3 951.0 952.2 961.5 971.4 973.6 967.9 973.6 972.2 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 16 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 4,10 30 Total federal funds sold and reverse RPs 19	26													
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 16 29 Cash assets 18 2,891.6 3,674.6 3,807.8 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 4,10 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 61 32 Other assets including trading assets 1 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 1,750.1														767.1
losses 221.3 212.4 194.8 193.6 190.9 177.3 176.8 176.0 176.5 176.4 175.7 16 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 4,10 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 61 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 32 Other assets including trading assets 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 1,750.			907.1	925.8	927.1	938.3	951.0	952.2	961.5	971.4	973.6	967.9	973.6	972.8
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 4,10 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 61 31 Loans to commercial banks 20 68 8.6 5.5 5.4 6.0 6.1 6.3 6.3 6.6 6.1 6.1 6.1 32 Other assets including trading assets 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 1,750.	28	LESS: Allowance for loan and lease												
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 61 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 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 1,750.					194.8					176.0	176.5		175.7	168.4
RPs ¹⁹ 847.2 596.8 614.5 598.4 604.9 576.6 603.0 607.3 620.9 605.6 584.2 61 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 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 1,750.1	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
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 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 1,750.1 1,730.2 1,750.1 1,730.2 1,750.1 1,749.8 1,766.5 1,750.1 1,7	30													
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 1,75.			847.2	596.8	614.5	598.4	604.9	576.6	603.0	607.3	620.9	605.6	584.2	615.3
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 1,75	31	Loans to commercial banks ²⁰	6.8	8.6	5.5	5.4	6.0		6.3	6.3	6.6	6.1	6.1	5.8
AN WILL I AND AN AND AND	32	Other assets including trading assets ²¹	1,659.8											1,752.5
33 lotal 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 22,27	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

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

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

Not seasonally adjusted, billions of dollars (continued)

Asservet	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

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

	Account	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
	Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
Ass	sets												
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 1.953.2	266.9	264.1	261.6	258.8	256.1	253.8	254.0 1.969.6	253.5 1,975.1	253.3 1,972.8	253.4 1,970.9
14 15	Closed-end residential loans ⁹ Commercial real estate loans	1,980.0 2,316.9	2,341.4	1,951.6 2,346.8	1,944.7 2,353.1	1,941.3 2,364.0	1,949.0 2,374.5	1,966.3 2,384.6	1,971.6 2,395.5	2,393.8	2,397.0	2,401.4	2,402.0
16	Construction and land	2,310.9	2,341.4	2,340.0	2,333.1	2,304.0	2,374.5	2,364.0	2,395.5	2,393.0	2,397.0	2,401.4	2,402.0
10	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	367.8 99.7	369.2 100.1	100.5	100.9	372.6 101.2	101.2	372.5 101.2	374.3 101.4	372.4 101.3
18	Secured by multifamily	101.5	100.1	99.0	99.1	100.1	100.5	100.9	101.2	101.2	101.2	101.4	101.5
10	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	400.4	409.5	410.4	412.2	414.5	410.3	420.3	423.0	422.0	423.9	423.7	421.1
19		1 440 0	1 400 0	1 400 0	1 470 0	1 400 0	1 405 0	1 400 1	1 400 5	1 407 0	1 400 4	1 500 0	1 507 0
20	nonresidential properties ¹³	1,448.8	1,466.2 1,527.8	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 21	Consumer loans Credit cards and other revolving	1,507.5	1,327.6	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
۷ ا	S .	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	plans Other consumer loans	749.0 758.5	745.2 782.6	745.3 788.8	749.6 798.3	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	1,200.7	1,010.0	1,010.7	1,002.1	1,001.0	1,000.5	1,000.0	1,400.0	1,717.7	1,407.0	1,400.5	1,400.2
20	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
	LESS: Allowance for loan and lease	7-10.0	701.2	700.2	771.0	7.70.0	, 0 ,	707.0	702.0	704.0	701.0	, 00.0	100.2
	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
	Total federal funds sold and reverse	2,101.7	2,001.0	2,7 00.0	2,707.0	2,700.0	2,020.0	2,000.4	2,0 10.7	2,0.0.0	2,070.4	2,0 10.4	2,0 .0.0
	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
		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
		•	•	•	•	•	•	•	•	•	•	•	•

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

Seasonally adjusted, billions of dollars (continued)

Account	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

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

Assets Bank credit		Account	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
Bank credit		Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
2 Securities in bank credit ² 4,167,8 4,713,9 4,849,9 4,929,4 4,909,8 5,021,1 5,098,8 5,161,6 5,142,6 5,164,6 5,264,2 5,224,2 4,259,3 4 Mortgage-backed securities (MBS) ⁴ 2,286,4 2,684,3 2,684,3 2,688,5 2,737,8 2,734,3 2,774,2 2,809,3 2,823,3 2,815,9 2,829,9 2,881,6 2,865,1 6 Other securities 1,077,0 1,167,8 1,127,3 1,520,2 1,286,5 1,304,0 1,329,9 1,363,0 1,365,0 1,365,6 1,365,6 1,365,0 1,365,0 1,365,0 1,365,6 1,365,0 1,365,0 1,365,0 1,365,6 1,363,0 1,365,0 1,365,6 1,369,7 9,601,0 9,601,0 9,601,0 9,602,0 9,608,0 9,603,0	Ass	sets												
Treasury and agency securities 3,383,4 3,892,1 3,908,8 3,987,9 4,040,8 4,074,2 2,908,2 4,186,3 4,167,9 4,188,3 4,224,4 4,259,5	-						,				,			14,922.0
4 Mortgage-backed securities (MES)* 2,886.4 2,684.3 2,689.5 2,775.4 2,774.2 2,809.3 2,823.3 2,815.9 2,822.9 2,831.6 2,830.8 6 Non-MBS** 1,077.0 1,187.8 1,221.3 1,252.0 1,286.0 1,352.0 1,366.4 1,380.8 1,498.9 7 Mortgage-backed securities (MBS)** 81.5 81.1 81.9 82.9 84.6 86.0 86.3 86.0 870.0 89.0 975.3 974.7 974.8 991.8 994.9 8 Non-MBS** 1,080.0 9,670.0 9,678.9 9,600.0 9,601.2 9,681.0 9,686.2 9,686.8 9,677.1 9,670.0 9,678.9 9,600.0 9,601.2 9,681.0 9,686.2 9,686.8 9,677.1 9,678.0 9,678.0 9,685.0 2,986.8 9,677.1 9,678.0 9,685.0 2,986.8 9,677.1 9,678.0 9,685.0 2,986.8 9,677.1 9,678.0 9,678.0 9,678.0 9,678.0 9,678.0 9,678.0														5,244.4
5 Non-MBSS 1,077.0 1,187.8 1,221.3 1,250.2 1,286.5 1,304.0 1,329.9 1,362.0 1,352.0 1,365.4 1,390.8 1,409.4 6 Other securities 804.4 881.8 925.1 915.5 980.0 950.0 950.6 957.3 974.7 974.8 981.8 984.4 8 Non-MBS7 272.9 800.7 843.2 885.6 865.3 863.0 807.0 9,655.2 9,660.2 9,680.2 9,681.0 9,655.2 9,680.2 9,680.2 9,681.0 9,655.2 9,680.2 9,680.2 9,677.1 10 Commercial and industrial loans 4,601.0 4,550.5 4,550.1 4,549.1 4,561.8 4,565.7 4,617.2 4,625.8 4,625.8 2,602.2 9,688.6 9,677.1 11 Real estate loans 2,282.4 2,231.3 2,220.7 2,210.8 2,196.8 2,196.2 2,183.2 2,231.3 2,223.4 2,233.7 2,230.1 2,230.2 2,234.2 2,331.3 3,200.0 2,234.2 2,234.2 2,				,	,		,	,	,	,	,		,	
6 Other securities (MBS) ⁸ 81.5 81.1 181.9 181.9 95.0 95.0 95.0 95.0 95.6 975.3 974.7 974.8 981.8 984.4 981.7 Mortgage-backed securities (MBS) ⁸ 81.5 81.1 181.9 82.9 84.6 87.0 882. 912. 90.6 90.6 90.6 92.3 95.5 8 Non-MBS ⁷ 722.9 800.7 843.2 888.6 865.3 880.0 870.4 884.1 884.1 884.3 889.5 888.1 94.0 96.0 90.0 95.78.6 95.0 95.79 96.0 96.0 96.0 96.0 96.0 96.0 96.0 96.														
Mortgage-backed securities (MBS) ⁶			,	,	,	,	,	,		,	,	,	,	,
8 Non-MBS7 7229 800.7 843.2 886.6 865.3 863.0 870.4 884.1 884.1 884.3 889.5 888.9 Loans and leases in bank Credit* 9,670.0 9,578.6 9,578.9 9,604.0 9,602. 9,601.2 9,	_													
9 Loans and leases in bank credit ⁸ 9,670.0 9,678.6 9,578.9 9,660.1 9,600.2 9,601.2 9,601.2 9,601.0 9,602.3 9,652.2 9,680.8 9,677.1 0 Commercial and industrial loans 2,286.0 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 2,027.5 2,010.1 1 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 4,648.1 Recidential real estate loans 2,284.2 2,213.3 2,205.7 2,196.8 2,196.9 2,211.3 2,232.4 2,233.7 2,230.1 2,230.1 2,230.8 2,235.7 2,243.1 Revolving home equity loans 294.9 270.2 266.6 264.1 2,196.8 2,196.9 2,211.3 2,232.4 2,233.7 2,230.1 2,230.1 2,230.8 2,235.7 2,243.1 Closed-end residential loans 2,316.6 2,337.2 2,344.4 2,196.9 2,211.3 2,232.4 2,233.7 2,230.1 2,230.1 2,230.8 2,235.7 2,243.1 Closed-end residential loans 2,316.6 2,337.2 2,344.4 2,362.9 2,384.0 2,398.0 2,398.0 2,309.5 2,400.3 2,404.1 2,404.1 Closed-end residential loans 3,863.9 364.4 367.6 370.1 369.5 372.5 374.5 374.9 3,78.8 375.4 375.1 Secured by farmiand 11 101.8 99.7 99.5 99.4 100.0 100.8 101.4 101.8 101.8 101.8 101.8 102.0 102.1 Secured by farmiand 11 101.8 99.7 99.5 99.4 100.0 100.8 101.4 101.8 101.8 101.8 101.8 102.0 102.1 Secured by mortarm nornesidential properties 12 406.7 408.3 410.0 411.6 413.8 418.9 420.4 423.5 422.9 424.4 424.8 422.8 423.1 Secured by mortarm nornesidential properties 13 1,485.3 1,465.3 1,470.5 1,473.8 1,481.1 1,485.1 1,490.6 1,491.1 1,496.0 1,499.4 1,503.1 1,506.1 Consumer loans 752.0 752.0 752.0 752.0 752.0 753.0 753.0 753.0 753.0 753.0 753.0 753.0 753.0 753.0 753.0 754.5 753.0 759.														
Commercial and industrial loans														
Real estate loans	-													
2 Residential real estate loans 2,282.4 2,213.3 2,205.7 2,196.8 2,196.8 2,196.8 2,211.3 2,223.4 2,233.7 2,220.1 2,230.8 2,235.7 2,235.1 3 Revolving home equity loans 2,949 2,722 2,66 264.1 2,549 2,518.8 2,562 2,544 2,545 2,542 2,539 2,331.4 4 Closed-end residential loans 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 5 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 2,398.6 2,400.3 2,405.4 2,404.9 6 Construction and land development loans 10 361.8 363.9 364.4 367.6 370.1 369.5 372.5 374.5 374.9 374.8 375.4 372.1 7 Secured by multifamily 2 2 2 2 2 2 2 2 2													,	
Revolving home equity loans 294.9 270.2 266.6 264.1 261.8 258.8 256.2 254.4 254.5 254.2 253.9 253.1														2,243.5
Closed-end residential loans 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					,		,			,				253.6
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.	14		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
development loans	15	Commercial real estate loans	2,318.6	2,337.2	2,344.4		2,364.9	2,374.4	2,384.9	2,398.0		2,400.3	2,405.4	2,404.5
17	16	Construction and land												
Secured by multifamily properties Year		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
properties 12 406.7 408.3 410.0 411.6 413.8 418.9 420.4 423.5 422.9 424.4 424.8 422.8 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 1,506.2 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 1,607.2 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 Other consumer loans 763.0 778.4 784.8 794.2 803.7 812.2 819.7 827.2 824.9 826.7 831.5 832.2 Automobile loans 14 461.2 470.1 477.4 483.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.4 All other consumer loans 15 301.8 308.4 307.5 311.1 314.9 317.4 319.6 324.4 323.4 324.7 327.4 327.3 25.4 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 1,411.2 ESS: Allowance for loan and lease losses 21.2 St. All other loans and lease 10sses 21.3 21.0 193.4 192.3 189.6 175.9 175.4 174.6 175.1 175.0 174.3 167.0 104.1 105.0 104.1 10	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
Secured by nonfarm	18													
nonresidential properties 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 1,516.0 1,515.		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
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 1,501.1 1,501.1 1,501.1 1,504.6 1,597.4 1,613.4 1,607.3 1,501.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.3 1,607.3 1,607.3 1,607.3 1,601.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.3 1,607.3 1,607.3 1,601.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.1 1,501.3 1,607.3 1,601.1 1,501.1	19	Secured by nonfarm												
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 Other consumer loans 763.0 778.4 784.8 794.2 803.7 812.2 819.7 827.2 824.9 826.7 831.5 832.2 Automobile loans 4 461.2 470.1 477.4 483.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.0 401.1		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
plans 752.0 726.2 726.9 738.6 753.3 761.6 770.4 773.9 769.7 770.7 781.9 775.2 769.9 738.6 753.3 761.6 770.4 773.9 769.7 770.7 781.9 775.2 775.2 Other consumer loans 763.0 778.4 784.8 794.2 803.7 812.2 819.7 827.2 824.9 826.7 831.5 832.2 Automobile loans 14 461.2 470.1 477.4 483.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.1 504.4 All other consumer loans 15 301.8 308.4 307.5 311.1 314.9 317.4 319.6 324.4 323.4 324.7 327.4 327.4 51.4 10.4 10.4 10.4 10.4 10.4 10.4 10.4 1	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
22 Other consumer loans 763.0 778.4 784.8 794.2 803.7 812.2 819.7 827.2 824.9 826.7 831.5 832.2 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 48.1 48.1 48.8 494.8 500.1 502.8 501.5 501.9 504.1 504.6 48.1 48.1 48.8 494.8 500.1 502.8 501.5 501.9 504.1 504.6 48.1 504.6 48.1 502.8 48.1 500.1 502.8 501.5 501.9 504.1 504.8 504.1 504.8 500.1 502.8 501.5 501.9 504.1 504.8 502.8 501.5 501.9 504.1 504.8 504.8 500.1 502.8 501.5 501.9 504.1 504.8 502.8 5	21	Credit cards and other revolving												
Automobile loans 14 461.2 470.1 477.4 483.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 488.8 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 502.8 501.5 501.9 504.1 504.0 488.1 494.8 500.1 498.		plans									769.7			775.2
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 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 1,411.3 1,4			763.0	778.4	784.8	794.2	803.7		819.7			826.7	831.5	832.1
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 16 511.1 546.3 550.6 561.9 576.4 584.4 596.3 614.8 616.4 611.8 619.4 622.8 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 5.2 5.3 32 Other assets including trading assets 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 34 Loans to commercial banks 20 5.5 5.2 5.2 5.2 5.2 5.3 35 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 36 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														504.6
Loans to nondepository financial institutions in institutions														
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 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 EESS: 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 19.9 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 5.2 5.3 2 Other assets including trading assets 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 3.5 3 5.4 5.5 3 5.5 5.2 5.2 5.2 5.2 5.2 5.2 5.2 5.2 5.2			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
27 All loans not elsewhere classified 7 746.9 761.3 762.0 770.2 779.9 778.7 784.0 790.9 792.3 790.2 793.2 789.2 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 8 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 19 506.9 283.6 291.6 281.4 293.1 274.6 289.0 287.3 294.1 284.7 279.6 294.8 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 5.2 5.2 32 Other assets including trading assets 1 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 35 Total federal funds sold and reverse RPs 19 5.3 5.4 5.3 5.3 5.5 5.2 5.2 5.2 5.2 5.2 5.2 5.2 5.2 5.2	26													
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 2,725.0 2,726.5 2,881.0 2,904.3 2,904.3 2,968.6 2,838.6 2,850.7 2,867.8 2,867.8 30 Total federal funds sold and reverse RPs 19 506.9 283.6 291.6 281.4 293.1 274.6 289.0 287.3 294.1 284.7 279.6 294.8 31 Loans to commercial banks 20 32 Other assets including trading assets 1 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														
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 5.2 5.2 32 Other assets including trading assets 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			746.9	761.3	762.0	770.2	779.9	778.7	784.0	790.9	792.3	790.2	793.2	789.2
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 5.2 5.3 2 Other assets including trading assets 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 1,601.4 1,620.6 1,645.1 1,626.2 1,591.9 1,624.5 1	28													
30 Total federal funds sold and reverse RPs ¹⁹ 506.9 283.6 291.6 281.4 293.1 274.6 289.0 287.3 294.1 284.7 279.6 294.8 31 Loans to commercial banks ²⁰ 5.5 7.8 4.9 4.9 5.3 5.4 5.3 5.5 5.2 5.2 5.2 5.3 20ther 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 1,624.8	0.0													167.0
RPs ¹⁹ 506.9 283.6 291.6 281.4 293.1 274.6 289.0 287.3 294.1 284.7 279.6 294.6 281.4 293.1 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 5.2 5.3 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 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,626.2 1,591.9 1,624.5 1,626.2 1,591.9 1,626.2 1,591.			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
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 2 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	30			000.5	00.5	004	000	0=	000.5	00-5			0=0.5	
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	0.1													
		Loans to commercial banks ²⁰												5.3
05 Tutal assets 17,013.1 10,122.0 10,013.4 10,341.1 13,023.0 13,032.4 13,331.1 13,400.0 13,330.1 19,393.0 19,440.0 19,341.1			,	,		,	,	,	,	,	,	,	,	,
	33	10141 455615	11,019.1	10,122.0	10,019.4	10,941.1	19,023.8	13,032.4	19,001.1	19,400.6	19,030.1	19,393.0	13,440.0	19,041.2

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

Not seasonally adjusted, billions of dollars (continued)

A	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

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

Account		Account	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
1 Bank credit		Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
2 Securities in bank credit ¹² 3,561,4 3,651,3 3,712,7 3,749,9 3,772,3 3,798,3 3,282,1 3,832,2 3,807,1 3,802,5 3 Teasury and agency securities (MBS) ⁴ 1,700,2 2,017,6 2,040,6 2,071,2 2,028,3 2,102,6 2,120,7 2,122,2 2,128,2 2,122,7 2,132,1 6 Other securities (MBS) ⁴ 501,3 1,013,7 1,043,5 1,068,3 1,087,0 570,3 577,3 575,4 579,1 580,6 581,0 1,072,4 1,014,1 1,114,1	Ass	sets												
Teasury and agency securities 1,760 2,017 3,031 3,094 3,137 5,169 3,210 3,226 3,2		_												
Mortgage-backed securities (MBS) Mortgage-backed securities (MBS) Mortgage-backed securities (MBS) Mortgage-backed securities (MBS) Solo Solo Solo Solo Solo Solo Solo Sol				. ,	- ,		-,							
Non-MBS Non-MBS Solit				,	- ,	,	,	,				,	,	,
6 Other securities (MBS) 6 500.2 537.1 567.2 575.2 576.5 570.6 570.6 570.3 577.3 575.4 579.1 580.8 581.0 70 Mortgage-backed securities (MBS) 6 58.6 55.6 55.1 56.9 54.9 55.9 58.0 55.6 57.3 57.0 56.9 58.0 59.6 Non-MBS? 441.6 481.5 512.1 520.2 521.7 514.7 513.9 520.0 518.3 522.3 522.9 521.4 51.0 51.0 51.0 51.0 51.0 51.0 59.6 Non-MBS? 55.9 7 5.40 7 5.40 7 5.40 7 513.9 520.0 518.3 522.3 522.9 521.4 51.0 51.0 51.0 51.0 51.0 51.0 51.0 51.0					,		,					,	, -	,
Mortgage-backed securities (MBS) ⁶ 58.6 55.6 51.1 54.9 54.9 54.9 55.9 56.4 57.3 57.0 56.9 58.0 59.6 521.4 Loans and leases in bank credit ⁸ 5.97.0 5.48.7 5.47.7 5.47.7 5.48.7 5.48.7 5.59.0 5.58.8 5.55.4 5.55.0 5.55.9 Ocmmericial and industrial loans 1.384.5 1.270.0 1.255.2 1.250.9 1.237.1 1.230.1 1.224.4 1.225.9 1.225.8 1.223.8 1.225.0 1.236.1 Real estate loans 1.384.5 1.270.0 1.255.2 1.250.9 1.237.1 1.230.1 1.224.4 1.225.9 1.225.8 1.223.8 1.225.0 1.236.1 Real estate loans 1.384.5 1.270.0 1.255.2 1.255.8 1.259.9 2.167.3 2.166.8 2.163.6 2.170.8 2.168.0 2.169.0 Residential real estate loans 1.384.5 1.75.3 172.1 1.618.8 1.675.7 1.651.1 1.629 1.07.7 1.608.8 1.675.3 1.261.4 Residential real estate loans 1.384.5 1.254.8 1.254.8 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 1.261.4 Closed-end residential loans 761.0 750.8 750.8 750.8 750.8 750.2 755.4 754.6 756.3 757.1 757.7 Construction and land 1.200.1										,				
Non-MSS														
Deams and leases in bank credite 5,597.0 5,484.7 5,480.9 5,481.7 5,480.9 5,592.4 5,550.0 5,552.8 5,554.2 5,554.0 5,559.0 5,549.7	-													
Commercial and industrial loans														
Real estate loans 2,251.3 2,190.9 2,177.1 1,638 2,158.8 2,159.9 2,167.3 2,168.6 2,163.6 2,170.8 2,168.6 2,169.0	_													
Residential real estate loans														
Revolving home equity loans 193.8 175.3 172.1 169.8 167.5 162.1 162.9 160.7 160.8 160.4 160.0 159.8									,			,		
Closed-end residential loans				,	,	,	,	,		,	,	,	,	,
Commercial real estate loans Construction and land		0 1 7												
Construction and land development loans					, -									
development loans 1			701.0	750.0	750.0	7 43.0	750.1	750.0	102.2	700.4	754.0	750.0	757.1	101.1
Secured by farmland11	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
Recured by multifamily properties Part	17													
properties 12 173.5 171.5 171.6 172.0 172.3 173.3 174.3 176.8 176.8 176.3 177.5 177.7 175.2 179 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 1,070.0 1,079.0 1,07														
Secured by nonfarm			173.5	171.5	171.6	172.0	172.3	173.3	174.3	176.8	176.3	177.5	177.7	175.2
Nonresidential properties 1461.5 451.5 451.1 449.4 449.9 449.5 450.3 451.6 451.1 452.3 452.6 456.7 450.7 450.2 450.7 450.2 450.7 450.2 450.8	19													
Consumer loans Credit cards and other revolving plans plans			461.5	451.5	451.1	449.4	449.9	449.5	450.3	451.6	451.1	452.3	452.6	456.7
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 4 388.9 401.7 407.8 412.5 417.1 421.7 425.7 427.3 425.8 426.7 428.0 428.8 24 All other consumer loans 5 160.2 158.7 154.4 155.5 156.7 157.2 157.0 158.2 157.5 158.0 160.0 159.8 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 6 411.9 441.7 450.2 464.2 477.4 485.8 500.3 511.6 515.7 512.9 511.3 513.4 27 All loans not elsewhere classified 7 548.1 549.6 551.8 556.4 560.3 565.5 570.5 575.2 577.5 574.2 576.1 571.6 28 LESS: Allowance for loan and lease 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 1 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 29 Cash assets 1 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 29 Cash assets 1 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 29 Cash assets 1 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 29 Cash assets 1 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 29 Cash assets 1 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 29 Cash assets 1 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 29 Cash assets 1 142.4 132.9 14.7 1.9 14.7 1.8 1.8 1.8 1.8 1.8 1.8 1.8 1.8 1.8 1.8	20			1,032.5	1,036.5	1,045.7	1,053.8	1,061.2	1,067.4	1,073.2	1,070.7			1,079.0
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 3 Automobile loans 4 388.9 401.7 407.8 412.5 417.1 421.7 425.7 425.7 427.3 425.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 All other consumer loans 15 160.2 158.7 154.4 155.5 156.7 157.2 157.0 158.2 157.5 158.0 160.0 159.8 425.8 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 1,085.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 428.0 428.8 426.7 427.0 425.7 428.0 428.0 428.8 426.7 428.0 428.0 428.8 426.7 428.0 428	21	Credit cards and other revolving	•	•	ŕ	,	ŕ	•	,	•	•	,	,	•
Automobile loans 14 388.9 401.7 407.8 412.5 417.1 421.7 425.7 427.3 425.8 426.7 428.0 428.8 426 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 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 Loans to nondepository financial institutions 16 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 Less: Allowance for loan and lease losses 18 142.4 132.9 119.7 118.0 113.8 102.7 101.9 100.8 101.1 101.6 100.4 95.0 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 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 3.7 3.0 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		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
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 3.7 3.7 3.0 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	22		549.1	560.4	562.2	568.1	573.9	578.9	582.7	585.5	583.3	584.7	588.0	588.6
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 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 7 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 8 8 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 95.0 104.1 10.4 10.5 10.5 10.5 10.5 10.5 10.5 10.5 10.5	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
Loans to nondepository financial institutions institution			160.2											
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 3.7 3.9 Other assets including trading assets 11,121.0 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			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
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 3.7 3.9 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	26													
28 LESS: Allowance for loan and lease losses														
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 3.7 3.2 Other assets including trading assets 1 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			548.1	549.6	551.8	556.4	560.3	565.5	570.5	575.2	577.5	574.2	576.1	571.6
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	28													
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 3.7 3.0 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														
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			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
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 3.2 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	30													
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 IOTAI ASSETS 11,750.5 12,212.3 12,343.9 12,402.8 12,439.2 12,544.2 12,000.0 12,747.6 12,780.4 12,765.9 12,770.2 12,832.6					,			,						
	33	iotai assets	11,/50.5	12,212.3	12,343.9	12,402.8	12,439.2	12,544.2	12,000.0	12,747.6	12,780.4	12,705.9	12,770.2	12,832.6

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

Seasonally adjusted, billions of dollars (continued)

Assessed	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
Liabilities	0.044.4	10 105 0	10.005.0	10 415 0	10 440 7	10.515.0	10.007.1	10.710.0	10 705 0	10 700 0	10 701 4	10 700 0
34 Deposits35 Large time deposits	9,641.1 341.6	10,195.2 278.9	10,305.3	10,415.8 267.8	10,443.7 266.4	10,515.9	10,637.1	10,710.0 264.7	10,735.8 268.0	10,729.0 263.1	10,731.4 263.3	10,729.6 260.5
36 Other deposits37 Borrowings	9,299.5 566.6	9,916.2 476.3	10,032.6 454.7	10,148.0 436.1	10,177.3 421.7	10,251.7 410.8	10,369.0 406.2	10,445.3 409.6	10,467.8 402.7	10,465.9 397.2	10,468.1 428.9	10,469.2 434.3
38 Net due to related foreign offices 39 Other liabilities including trading	-186.7	-296.9	-269.7	-267.3	-277.5	-314.4	-296.1	-302.3	-292.8	-289.6	-339.2	-317.1
liabilities ²² 40 Total liabilities	518.6 10,539.7	602.7 10.977.2	604.9 11.095.3	610.9 11,195.5	623.1 11.211.0	627.8 11,240.1	636.0 11,383.1	650.9 11,468.2	651.5 11.497.2	657.4 11,494.0	654.5 11,475.6	661.3 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

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

	Account	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
	Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
Ass	sets												
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 7	Other securities Mortgage-backed securities (MBS) ⁶	502.4 58.7	533.1 55.6	569.1 55.4	575.7 55.5	576.3 56.0	570.9 56.6	570.8 56.9	580.0 57.4	579.8 57.3	580.6 56.8	583.5 57.7	586.1 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 loans9	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 25	All other consumer loans ¹⁵	161.2 953.9	157.4 994.9	153.4	154.6	156.3 1,039.1	157.3	157.5 1,059.8	159.2 1,080.8	158.7 1,083.9	159.1 1,079.2	160.9	160.5 1,083.9
26	All other loans and leases Loans to nondepository financial	955.9	994.9	1,003.0	1,019.9	1,039.1	1,044.6	1,059.6	1,000.0	1,063.9	1,079.2	1,085.5	1,063.9
20	institutions ¹⁶	410.0	441.7	450.0	464.4	476.0	400.0	404.6	510.3	E11 G	509.3	E10 E	E16 E
27	All loans not elsewhere classified ¹⁷	410.8 543.1	553.2	452.0 550.9	464.4 555.5	563.1	482.8 561.8	494.6 565.2	570.5	511.6 572.3	569.9	513.5 572.0	516.5 567.5
	LESS: Allowance for loan and lease	343.1	555.2	550.9	555.5	303.1	301.0	303.2	570.5	372.3	309.9	372.0	307.3
20	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
20	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
	Total federal funds sold and reverse	1,000.0	1,000.7	1,000.1	1,007.0	1,002.0	1,000.0	1,077.0	1,002.0	2,040.0	1,000.9	1,000.9	1,000.2
00	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
		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
		•	•	•	•	•	•	•	•	•	•	•	,

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

Not seasonally adjusted, billions of dollars (continued)

A	2020	2021	2021	2021	2021	2021		2021		Week	ending	
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

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

Account		ending	Week		2021	2021	2021	2021	2021	2021	2021	2020	Account
1 Bank credit	Oct 06	Sep 29	Sep 22	Sep 15	Sep	Aug	Jul	Jun	May	Apr	Mar	Sep	Account
2 Securities in bank credit ² 1,005.6 1,151.3 1,180.5 1,257.4 1,278.9 1,301.7 1,331.5 1,332.6 1,333.6 1,335.6 1,335.6 1,353.6 1,335.6 1,335.6 1,335.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,333.6 1,41.7 4,11.3 1,11.6 4,11.5 4,11.6 4,11.1 1,11.1 1,11.1 1,11.1 1,11.1 1,11.1 1,11.1 1,11.1 1,11.1 1,11.1													Assets
Treasury and agency securities 704,2 800,7 824,4 858,8 858,8 856,4 898,0 912,8 937,4 939,3 940,2 941,7	5,463.1		5,444.8			5,411.3				5,294.1	5,262.1		1 Bank credit
Mortgage-backed securities (MBS) ⁴ 534.3 621.8 638.5 659.3 671.0 682.8 665.4 711.3 712.4 713.8 713.4	1,345.5		,			,	,			,	, -		
Non-MBS	947.7	941.7	940.2	939.3	937.4	912.8	898.0	885.4	858.8	824.4	800.7	704.2	
6 Other securities 301.4 35.6 356.1 365.6 372.0 380.9 387.9 384.1 393.3 393.4 397.5 393.3 393.4 32.9 33.3 34.6 7 Mortgage-backed securities (MBS) ⁶ 278.8 325.0 329.3 338.0 343.3 350.8 350.8 350.0 360.7 360.3 360.2 362.9 9 Loans and leases in bank credit ⁶ 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 4,118.7 4,119.2 4,108.3 4,105.6 4,110.5 4,114.0 4,113.7 4,111.2 4,121.4 4,118.7 4,111.2 4,121.4 4,12	723.9												
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 9 Loans and leases in bank credit ⁹ 4,082.4 4,110.8 4,113.7 4,119.2 4,108.3 4,105.6 4,110.0 4,113.7 4,111.2 4,121.4 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 11 Real estate loans 2,340.0 2,374.7 2,388.2 2,382.2 2,410.0 2,425.2 2,453.8 2,454.9 2,458.8 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 13 Revolving home equily loans 100.6 95.7 94.8 94.3 94.1 39.7 93.3 93.1 93.1 93.1 93.1 93.1 93.1 93.1 <	223.8												
Non-MIBST A	397.8												
Decimination of the configuration of the configur	36.1												3.3.
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 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 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 Residential real estate loans 100.6 95.7 94.8 94.3 94.1 93.7 93.3 93.1 93.1 93.1 93.1 Closed-end residential loans 683.5 688.4 697.2 700.1 703.0 704.9 714.0 720.8 721.5 721.1 721.3 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 Construction and land development loans 242.1 244.8 245.7 246.7 248.0 249.0 250.3 252.5 252.1 252.5 254.0 Secured by farmland 93.6 93.1 92.9 92.8 93.3 93.8 94.3 94.7 94.6 94.6 94.8 Secured by multifamily 93.6 93.1 92.9 92.8 93.3 93.8 94.3 94.7 94.6 94.6 94.8 Secured by monfarm 100.7 100.7 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 Consumer loans 276.8 273.2 271.0 272.1 275.3 278.8 281.4 282.2 280.1 281.5 286.1 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 24	361.7												
Real estate loans	4,117.6	,	,		,								
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	816.6												
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 Closed-end residential loans 683.5 688.4 697.2 700.1 703.0 704.9 714.0 720.8 721.5 721.1 721.3 Commercial real estate loans 1,555.9 1,590.6 1,590.2 1,603.8 1,613.9 1,623.9 1,632.4 1,640.1 1,639.2 1,640.7 1,644.2 Construction and land development loans 0 242.1 244.8 245.7 246.7 248.0 249.0 250.3 252.5 252.1 252.5 254.0 Secured by farmland 11 93.6 93.1 92.9 92.8 93.8 93.3 93.8 94.3 94.7 94.6 94.6 94.8 Secured by multifamily properties 12 232.9 238.0 238.9 240.3 242.2 245.0 246.0 246.0 246.2 246.3 246.0 Secured by nonfarm nonresidential properties 98.7 49.6 502.3 507.2 512.0 516.2 519.0 516.3 518.5 524.5 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 Qher consumer loans 299.5 222.2 226.6 230.2 231.8 233.2 234.8 236.8 236.2 237.0 238.4 All other consumer loans 299.5 222.2 226.6 230.2 231.8 233.2 234.8 236.8 236.2 237.0 238.4 All other consumer loans 299.7 319.0 313.7 311.5 313.8 315.6 318.0 320.0 321.2 320.7 319.4 Loans to nondepository financial institutions 98.5 107.4 100.3 96.9 98.7 99.5 100.9 102.7 104.1 103.6 101.9 Loans to lesewhere classified 201.2 211.6 213.4 214.6 215.1 216.2 217.1 217.3 217.1 217.1 217.5 Less: Allowance for loan and lease 211.4 221.6 213.4 214.6 215.1 216.2 217.1 217.3 217.1 217.1 217.5 Less: Allowance for loan and lease 211.4 211.6 213.4 214.6 215.1 216.2 217.1 217.3 217.1 217.1 217.5 21	2,457.2	,			,			,			,		
Closed-end residential loans 683.5 688.4 697.2 700.1 703.0 704.9 714.0 720.8 721.5 721.1 721.3	813.0												
Commercial real estate loans 1,555.9 1,590.6 1,590.2 1,603.8 1,613.9 1,623.9 1,632.4 1,640.1 1,639.2 1,640.7 1,640.2 1,6	93.5												
Construction and land development loans Construction and land Constructi	719.4												
development loans	1,644.2	1,644.2	1,640.7	1,639.2	1,640.1	1,632.4	1,623.9	1,613.9	1,603.8	1,596.2	1,590.6	1,555.9	
Secured by farmland													
Secured by multifamily properties 232.9 238.0 238.9 240.3 242.2 245.0 246.0 246.2 246.3 246.4 246.0	253.2												
properties 12	94.6	94.8	94.6	94.6	94.7	94.3	93.8	93.3	92.8	92.9	93.1	93.6	
Secured by nonfarm nonresidential properties 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					2.42.2								
nonresidential properties 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	245.9	246.0	246.4	246.3	246.2	246.0	245.0	242.2	240.3	238.9	238.0	232.9	
Consumer loans 486.3 495.3 497.6 502.3 507.2 512.0 516.2 519.0 516.3 518.5 524.5 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 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 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 24 All other consumer loans 5 139.5 151.1 155.1 158.1 159.4 160.7 162.3 163.9 163.3 164.0 165.2 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 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 27 All loans not elsewhere classified 7 201.2 211.6 213.4 214.6 215.1 216.2 217.1 217.3 217.1 217.1 217.6 28 LESS: Allowance for loan and lease													
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 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 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 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 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 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 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 28 LESS: Allowance for loan and lease	1,050.5	,	,		,	,				,			
plans 276.8 273.2 271.0 272.1 275.3 278.8 281.4 282.2 280.1 281.5 286.1 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 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 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 25 All other loans and leases 299.7 319.0 313.7 311.5 313.8 315.6 318.0 320.0 321.2 320.7 319.4 160.7 162.3 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.0 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.3 164.0 165.2 163.9 163.0 163.9 163.0 163.9 163.3 163.9 163.0 163.9 163.0 163.9 163.3 163.9 163.0 163	523.6	524.5	518.5	516.3	519.0	516.2	512.0	507.2	502.3	497.6	495.3	486.3	
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 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 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 25 All other loans and leases 299.7 319.0 313.7 311.5 313.8 315.6 318.0 320.0 321.2 320.7 319.4 160.7 162.3 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.3 164.0 165.2 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.3 164.0 165.2 163.9 163.3 163.9 163.3 164.0 165.2 163.9 163.9 163.3 163.9 163.9 163.3 164.0 165.2 163.9 163.9 163.3 163.9 163.9 163.9 163.3 164.0 165.2 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163.9 163													9
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 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 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 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 27 All loans not elsewhere classified ¹⁷ 201.2 211.6 213.4 214.6 215.1 216.2 217.1 217.3 217.1 217.1 217.6 217.6 218.5 Allowance for loan and lease	284.8												
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 25 All other loans and leases 299.7 319.0 313.7 311.5 313.8 315.6 318.0 320.0 321.2 320.7 319.4 160.7 162.3 163.9 163.3 164.0 165.2 162.0 163.0 163.0 163.0 163.0 163.0 164.0 165.2 162.0 163.0 163.0 163.0 163.0 163.0 164.0 165.2 162.0 163.0 163.0 163.0 163.0 164.0 165.2 162.0 163.0 163.0 163.0 163.0 163.0 163.0 163.0 164.0 165.2 162.0 163.0 163.0 163.0 163.0 163.0 164.0 165.2 162.0 163.	238.7												
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 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 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 28 LESS: Allowance for loan and lease	72.8												
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 All loans not elsewhere classified 17 201.2 211.6 213.4 214.6 215.1 216.2 217.1 217.3 217.1 217.1 217.6 217.6 217.1 217.0 217.6 217.1 217.0	166.0												
institutions ¹⁶ 98.5 107.4 100.3 96.9 98.7 99.5 100.9 102.7 104.1 103.6 101.9 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 28 LESS: Allowance for loan and lease	320.2	319.4	320.7	321.2	320.0	318.0	315.6	313.8	311.5	313.7	319.0	299.7	
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 28 LESS: Allowance for loan and lease													
28 LESS: Allowance for loan and lease	101.6												
	218.6	217.6	217.1	217.1	217.3	217.1	216.2	215.1	214.6	213.4	211.6	201.2	
108888 761 781 746 743 754 736 733 730 730 744													
	71.9	74.4	72.9	73.0	73.2	73.3	73.6	75.4	74.3	74.6	78.1	76.1	losses
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	927.3	955.4	918.2	924.2	912.3	880.8	861.8	843.1	822.4	768.9	611.2	
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												32 Other assets including trading assets ²¹
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	6,769.4	6,782.4	6,745.9	6,751.0	6,703.6	6,641.6	6,600.0	6,561.1	6,496.9	6,402.7	6,074.3	33 Total assets

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

Seasonally adjusted, billions of dollars (continued)

A	2020	2021	2021 2021	2021	2021	2021		2021	Week ending			
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

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

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 5,403,5 5,405,5 5,403,2 5,403,6 5,405,5 5,403,2 5,403,6 5,405,5 5,403,5		Account	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
1 Bank credit		Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
2 Securities in bank credit ⁸ 995.1 1,156.3 1,192.0 1,286.6 1,274.5 1,296.3 1,320.0 1,319.2 1,319.6 1,328.2 1,3 3 Treasury and agency securities 693.0 807.5 635.9 882.9 882.9 895.3 906.5 992.6 924.6 924.2 925.4 929.9 1,3 4 Mortgage-backed securities (MBS) ⁶ 162.7 181.7 191.2 20.03 208.9 212.7 213.4 211.5 218.5 222.7 2 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 37 Mortgage-backed securities (MBS) ⁶ 22.8 25.5 26.5 27.4 28.7 30.4 32.3 33.7 33.7 33.4 33.7 34.7 3.7 Mortgage-backed securities (MBS) ⁶ 22.8 25.5 26.5 27.4 28.7 30.4 32.3 33.7 33.7 33.4 33.7 34.7 Mortgage-backed securities (MBS) ⁶ 22.8 25.5 26.5 27.4 28.7 30.4 32.3 33.7 33.7 33.4 33.7 34.7 Mortgage-backed securities (MBS) ⁶ 22.8 25.5 26.5 27.4 28.7 30.4 32.3 33.7 33.7 33.7 33.7 Mortgage-backed securities (MBS) ⁶ 22.8 25.5 26.5 27.4 28.7 30.4 32.3 33.7 33.7 33.7 33.7 33.7 Mortgage-backed securities (MBS) ⁶ 22.8 25.5 26.5 27.4 28.7 30.4 32.3 33.7 33.7 33.7 33.7 33.7 33.7 33.7	Ass	ets												
Treasury and agency securities (MBS) ⁴ 530.3 625.9 644.8 662.6 673.0 882.9 882.9 695.3 906.5 924.6 924.2 925.4 929.9 929.9 94 Mortgage-backed securities (MBS) ⁴ 530.3 625.9 644.8 662.6 673.0 682.7 693.1 705.3 706.8 706.9 707.2 75.5 Non-MBS ⁵ 162.7 1817 191.2 200.3 208.9 212.7 213.4 218.4 217.5 218.5 222.7 22.7 6 0ther securities (MBS) ⁴ 320.0 348.8 356.0 365.8 373.7 379.1 388.8 395.3 394.9 394.3 398.3 394.7 34.7 34.7 34.7 34.7 34.7 34.7 34.7 3	1	Bank credit		5,264.5	5,309.2						5,434.0			5,464.0
4 Mortgiage-backed securities (MBS) ⁴ 520,3 (25.9) 644,8 (662.6) 673.9 (682.7) 683.1 (706.3) 706.8 (706.9) 707.2 (7.5) Non-MBS ⁵ 162.7 (81.7) 191.2 (200.3) 208.9 (212.7) 213.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.7 (2.3) 2.4 (218.4) 217.5 (218.5) 22.8 (218.5) 2.5 (,	, -			,			,			1,339.8
5 Non-MBS ⁹ 162.7 181.7 191.2 200.3 208.9 212.7 213.4 218.4 217.5 218.5 222.7 2 6 Other securities 302.0 348.8 356.0 365.8 373.7 379.1 388.8 395.3 394.9 394.3 383.3 3 7 Mortugage-backed securities (MBS) ⁶ 22.8 25.5 26.6 27.4 28.7 30.4 32.3 33.7 33.4 33.7 34.7 8 Non-MBS ⁷ 279.2 323.3 329.5 388.3 345.0 348.7 361.6 361.6 361.6 361.6 361.6 361.5 361.6 361.7 361.1 361.1	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
6 Other securities of Other securities (MBS) ⁶ 228 255 265 265 27.4 28.7 30.4 32.3 33.7 398.3 394.9 394.3 398.3 398.7 Mortgage-backed securities (MBS) ⁶ 279.2 323.3 33.95 33.8 34.5 34.7 28.7 30.4 32.3 33.7 33.4 33.4		Mortgage-backed securities (MBS) ⁴												719.8
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 8 Non-MBS ⁷ 22.2 32.33 38.5 38.6 38.7 36.5 36.6 36.16 36.0 36.3 38.3 38.7 39.7 39.7 39.7 39.7 39.7 39.7 39.7 39.7 39.7 39.7 39.8 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 4,130.3 4,11 10 Commercial real estate loans 2,43.8 2,370.8 2,386.6 2,396.4 2,410.7 2,423.9 2,445.8 815.5 2,455.8 2,456.0 2,465.6 2,48 12 Residential real estate loans 76.7 782.4 791.6 792.6 790.1 799.9 808.6 816.9 818.8 815.2 818.4 8 14 Closed-end residential loans 685.8 687.0														221.4
8 Non-MBS' 279.2 323.3 329.5 338.3 345.0 348.7 356.5 361.6 361.6 360.5 363.7 3 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 4,110.3 4,114.1 1 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 8 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 2,4 1 12 Residential real estate loans 78.7 782.4 791.6 792.6 796.1 799.9 808.6 816.9 816.8 815.2 818.4 8 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 93.4 93.6 1 14 Closed-end residential loans ⁹ 685.8 687.0 697.0 698.5 702.1 706.4 715.4 723.4 723.4 723.4 723.8 724.8														398.6
Deals and leases in bank credit 4,083,4 4,108,2 4,117,2 4,125,3 4,114,5 4,107,4 4,107,9 4,117,3 4,114,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,10,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,130,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,144,8 4,110,9 4,140,3 4,140,4 4,100,4 4,140,4 4,100,4 4														36.2
Commercial and industrial loans														362.4
Real estate loans	-						, -							4,124.2
Residential real estate loans														807.7
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 14 Closed-end residential loans 1,557.2 1,587.9 1,595.0 1,693.7 1,614.6 1,624.0 1,633.7 1,642.1 1,641.0 1,642.8 1,647.2 1,661.0					,					,			,	2,466.0
Closed-end residential loans 685.8 687.0 697.0 698.5 702.1 706.4 715.4 723.4 723.4 721.8 724.8														819.6
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 1,667.2		0 1 ,												93.8
Construction and land development loans 0														725.8
Description Consumer Consum			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
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 95.5 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 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	16													
Secured by multifamily properties 232.7 237.6 239.3 240.4 242.3 245.6 246.2 246.1 246.0 246.3 246.6 246.6 246.2 246.1 246.0 246.3 246.6 246.1 246.0 246.1 246.0 246.3 246.6 246.1 246.0	47													253.4
properties¹² 232.7 237.6 239.3 240.4 242.3 245.6 246.2 246.1 246.0 246.3 246.6 2 19 Secured by nonfarm			94.1	92.6	92.6	92.5	93.2	94.1	94.7	95.2	95.2	95.2	95.5	95.3
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 1,0 20 Consumer loans 487.9 490.3 490.8 495.9 503.4 510.9 516.8 521.0 518.4 520.6 526.6 526.6 5 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 2 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 2 23 Automobile loans 14 70.2 70.6 71.4 72.3 72.6 72.7 72.8 73.1 73.2 73.1 73.2 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 1 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 3 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 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 2 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 73.4 73.6 73.5 73.3 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 8 30 Total federal funds sold and reverse	18						2.42.2							
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 1,020	40		232.7	237.6	239.3	240.4	242.3	245.6	246.2	246.1	246.0	246.3	246.6	246.4
Consumer loans 487.9 490.3 490.8 495.9 503.4 510.9 516.8 521.0 518.4 520.6 526	19													
21 Credit cards and other revolving					,	,	,		,	,			,	1,051.2
plans 277.1 268.7 265.4 267.1 272.2 278.1 281.9 282.7 280.5 281.9 286.8 2 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 2 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 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 1 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 3 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 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 2 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 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 8 30 Total federal funds sold and reverse			487.9	490.3	490.8	495.9	503.4	510.9	516.8	521.0	518.4	520.6	526.6	522.7
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 2 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 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 1 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 3 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 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 2 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 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 8 30 Total federal funds sold and reverse	21	8												
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 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 1 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 3 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 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 2 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 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 8 30 Total federal funds sold and reverse														282.8
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 1 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 3 326 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 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 2 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 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 8 30 Total federal funds sold and reverse														239.9
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 3 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 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 2 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 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 8 30 Total federal funds sold and reverse														72.9
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 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 22 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 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 8 30 Total federal funds sold and reverse														167.0
institutions 16 100.3 104.6 98.6 97.5 100.4 101.6 101.7 104.5 104.8 102.5 105.8 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 22 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 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 8 30 Total federal funds sold and reverse			304.2	312.7	309.6	312.2	317.2	318.6	320.5	324.9	324.9	322.9	327.1	327.7
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 2 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 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 8 30 Total federal funds sold and reverse	26													
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 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 8 30 Total federal funds sold and reverse														106.1
losses 76.2 78.4 75.2 75.0 76.0 73.7 73.5 73.4 73.6 73.5 73.3 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 8 30 Total federal funds sold and reverse			203.8	208.1	211.0	214.8	216.8	217.0	218.8	220.4	220.0	220.3	221.3	221.7
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 8 30 Total federal funds sold and reverse	28													
30 Total federal funds sold and reverse														71.1
			604.9	812.3	827.6	817.6	842.5	860.8	903.8	912.0	918.7	904.7	894.9	898.6
RPs ¹⁹ 53.5 52.8 54.2 49.3 46.9 46.9 49.6 48.3 48.4 48.7 47.7	30													
			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 1.2 1.3 1.2														1.3
	32	Other assets including trading assets ²¹												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 6,7	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

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

Not seasonally adjusted, billions of dollars (continued)

Account	2020	2021	2021	2021	2021	2021	2021	2021	Week ending			
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

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

	Account	2020	2021	2021	2021	2021	2021	2021	2021	Week ending		ending		
	Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06	
Ass	sets													
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 Non-MBS ⁷	1.9	2.2	2.0 93.7	1.9	2.0 98.1	1.8 96.4	1.9	1.7 97.9	1.7	1.7 98.8	1.7	1.7 97.1	
8 9	Loans and leases in bank credit ⁸	95.8 813.8	96.1 781.3	93.7 768.9	95.7 771.6	98.1 766.2	96.4 775.1	96.9 786.0	97.9 793.8	98.2 794.9	98.8 789.8	97.8 796.1	97.1 802.6	
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													
00	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	
	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	0.10.5								0.40 =				
0.1	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	
	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	
	Other assets including trading assets ²¹	144.6 2,295.4	136.2 2,447.0	136.6 2,568.4	130.8 2,531.4	133.3 2,520.5	132.2 2,583.4	129.0 2,605.8	128.9 2,688.4	122.8 2,685.3	120.6 2,646.7	140.4 2,729.4	131.0 2,723.3	
აა	Total assets	2,293.4	2,441.U	2,000.4	2,001.4	2,020.0	2,003.4	2,000.0	2,000.4	۷,000.3	2,040.7	2,129.4	2,123.3	

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

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

Seasonally adjusted, billions of dollars (continued)

A	2020	2021	2021	2021	2021	2021		2021	Week ending			
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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	8.0

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

	A	2020	2021	2021	2021	2021	2021	2021	2021		Week	ending	
	Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 06
As	sets												
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-MBS⁵	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	0.0	0.0	0.0	7.1	7.0	4.0	4.0	7.7	7.7	4.0	4.0	7.0
21	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	230.1	233.4	233.3	233.1	303.3	303.1	317.7	024.0	320.0	021.0	324.3	020.2
20	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	140.2	180.6	181.3	177.7	180.3	183.6
	LESS: Allowance for loan and lease	160.2	164.5	165.2	100.1	171.1	173.5	177.5	160.6	101.3	177.7	160.3	103.0
20		0.0	4.5	4.4	4.0	4.0	4.4			4.4	4.4	4.4	4.4
00	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
	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
	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

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

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

Not seasonally adjusted, billions of dollars (continued)

A	2020	2021	2021	2021	2021	2021		2021	Week ending			
Account	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	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

- 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 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.