

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time

May 6, 2016

Account	2011	2012	2013	2014	2015	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2015 Dec	2016 Jan	2016 Feb	2016 Mar
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.1	6.0	9.1	7.2	5.5	6.1	7.1	8.0	8.8	5.8	3.7
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.9	6.5	10.1	6.5	1.8	4.5	6.4	9.0	10.7	0.1	0.1
3 Treasury and agency securities ³	3.2	8.4	-5.1	11.8	8.7	12.4	13.5	8.3	4.3	7.9	7.5	12.0	12.3	-0.9	-2.2
6 Other securities	-0.9	5.8	6.8	-2.3	-0.7	-6.3	2.6	2.3	-4.0	-3.8	3.9	1.4	6.5	2.6	5.9
9 Loans and leases in bank credit ⁶	1.5	2.9	2.3	6.8	7.6	5.8	8.7	7.4	6.8	6.7	7.4	7.6	8.1	7.8	4.9
10 Commercial and industrial loans	8.6	11.7	6.9	12.0	10.4	9.6	12.1	11.0	8.1	8.9	8.0	5.0	6.1	11.5	7.9
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.0	1.6	4.3	4.6	5.3	5.4	6.0	6.3	5.3	7.2	5.9
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	-2.0	0.9	1.4	1.1	1.2	2.1	2.2	0.1	4.1	4.5
13 Revolving home equity loans	-5.9	-7.2	-8.3	-4.1	-5.2	-3.2	-4.6	-5.5	-6.0	-5.1	-5.3	-4.1	-6.6	-5.8	-5.0
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	3.0	-1.6	2.4	3.3	3.0	2.9	4.1	3.9	1.8	6.7	7.0
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	9.9	6.2	8.6	8.7	10.6	10.4	10.6	11.2	11.4	10.9	7.5
20 Consumer loans	-1.7	1.0	3.5	5.1	5.7	3.4	2.3	5.5	6.8	7.7	8.0	8.2	7.8	6.2	12.8
21 Credit cards and other revolving plans	-3.0	-0.7	0.9	3.8	5.4	3.7	2.9	5.1	6.7	6.6	7.7	6.1	8.1	4.7	17.5
22 Other consumer loans	0.0	3.0	6.4	6.5	5.9	3.1	1.8	5.8	6.9	8.7	8.2	10.2	7.4	7.7	8.1
25 Other loans and leases	18.6	7.6	5.7	14.8	13.0	15.3	22.4	12.0	9.3	6.3	9.8	14.2	18.2	5.7	-8.1
30 LESS: Allowance for loan and lease losses	-17.8	-16.4	-15.5	-12.3	-3.7	-11.2	-9.0	-4.1	0.0	-1.9	-0.4	3.4	1.1	-3.4	2.3
31 Interbank loans	-37.0	4.9	-10.8	-16.7	-32.5	-78.3	-39.5	-30.4	-62.1	-16.0	-14.8	-43.3	-17.6	-29.8	24.4
34 Cash assets ²¹	48.0	-2.3	54.3	12.0	-8.1	-0.1	-7.4	-14.7	-10.6	-0.7	-16.0	-37.7	-14.0	8.9	-11.0
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-1.7	24.1	55.5	-47.2	-2.1	-6.4	-8.0	-63.8	33.7	22.3	-41.4
36 Other assets ²³	-3.5	-5.0	-0.1	1.7	-0.8	1.2	1.9	0.4	-0.8	-4.6	5.2	4.7	21.4	-10.9	-8.8
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.4	4.2	5.9	1.7	1.8	3.9	2.9	-1.1	6.2	5.2	-0.1
LIABILITIES															
38 Deposits	6.7	7.2	6.4	6.4	4.9	4.3	8.4	3.4	4.8	2.8	3.5	-4.0	5.4	6.2	8.4
39 Large time deposits	-13.5	-1.1	5.4	5.6	0.2	5.5	8.5	-4.4	1.6	-4.9	-2.1	-25.2	8.3	14.6	-3.6
40 Other deposits	12.4	9.0	6.7	6.5	5.8	4.1	8.3	4.9	5.4	4.3	4.5	-0.1	4.9	4.7	10.5
41 Borrowings	-14.7	-5.7	-0.3	15.3	6.8	8.1	5.4	7.1	1.7	12.5	8.3	4.5	7.6	18.9	-0.2
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-2.6	56.6	65.5	-44.2	-4.6	-19.3	4.4	-40.0	23.9	50.3	-41.1
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.4	-5.8	15.1	10.5	-7.2	-15.1	-11.4	-6.8	-39.8	7.3	2.7	-3.3
47 TOTAL LIABILITIES	5.5	2.4	8.2	7.6	3.3	3.9	5.7	2.1	1.7	3.5	2.4	-4.3	7.7	4.3	0.8

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

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending			
									Apr 6	Apr 13	Apr 20	Apr 27
ASSETS												
1 Bank credit	11,116.6	11,442.2	11,518.6	11,604.5	11,682.0	11,766.9	11,830.1	11,900.7	11,932.0	11,965.0	11,969.5	12,025.0
2 Securities in bank credit ²	2,991.4	3,044.2	3,059.8	3,086.1	3,109.2	3,136.8	3,137.1	3,137.9	3,145.2	3,169.2	3,161.8	3,175.1
3 Treasury and agency securities ³	2,096.0	2,160.8	2,179.7	2,205.0	2,227.1	2,249.9	2,248.2	2,244.4	2,250.6	2,274.1	2,271.3	2,280.5
4 Mortgage-backed securities (MBS) ⁴	1,451.0	1,522.7	1,539.1	1,552.4	1,563.3	1,568.3	1,568.6	1,569.0	1,578.6	1,590.5	1,593.0	1,596.0
5 Non-MBS ⁵	645.1	638.1	640.6	652.6	663.8	681.6	679.6	675.4	672.0	683.6	678.3	684.5
6 Other securities	895.4	883.4	880.2	881.1	882.1	886.9	888.9	893.5	894.7	895.1	890.5	894.7
7 Mortgage-backed securities ⁶	129.3	123.9	123.4	122.6	122.6	120.0	118.3	116.5	115.7	115.1	113.5	113.0
8 Non-MBS ⁷	766.1	759.5	756.8	758.5	759.6	766.9	770.6	777.0	778.9	780.0	777.0	781.6
9 Loans and leases in bank credit ⁸	8,125.2	8,398.0	8,458.8	8,518.3	8,572.7	8,630.1	8,693.1	8,762.8	8,786.8	8,795.8	8,807.7	8,849.8
10 Commercial and industrial loans	1,832.4	1,908.5	1,927.6	1,946.5	1,954.8	1,964.4	1,987.8	2,023.1	2,042.6	2,044.1	2,046.1	2,052.0
11 Real estate loans	3,701.5	3,792.0	3,811.8	3,844.3	3,864.5	3,881.4	3,906.2	3,932.5	3,937.7	3,941.9	3,955.5	3,964.7
12 Residential real estate loans	2,051.8	2,059.9	2,063.9	2,083.8	2,087.6	2,087.7	2,095.2	2,104.7	2,101.2	2,098.6	2,107.5	2,109.5
13 Revolving home equity loans	452.5	439.4	437.3	436.1	434.6	432.2	430.2	428.5	427.1	426.2	425.8	425.5
14 Closed-end residential loans ⁹	1,599.3	1,620.5	1,626.6	1,647.7	1,653.0	1,655.5	1,665.0	1,676.2	1,674.1	1,672.4	1,681.7	1,683.9
15 Commercial real estate loans	1,649.8	1,732.1	1,747.9	1,760.4	1,776.9	1,793.7	1,811.0	1,827.8	1,836.5	1,843.3	1,848.0	1,855.2
16 Construction and land development loans ¹⁰	232.5	250.1	252.9	256.2	259.7	262.4	265.5	269.9	270.3	271.3	271.9	273.3
17 Secured by farmland ¹¹	82.8	85.8	86.3	86.7	87.4	88.0	88.6	89.7	90.4	90.3	90.4	90.7
18 Secured by multifamily properties ¹²	240.7	260.5	264.1	267.5	271.6	274.8	278.4	279.5	280.9	281.6	283.0	283.9
19 Secured by nonfarm nonresidential properties ¹³	1,093.8	1,135.7	1,144.7	1,150.0	1,158.2	1,168.4	1,178.5	1,188.7	1,194.9	1,200.1	1,202.7	1,207.2
20 Consumer loans	1,204.5	1,246.6	1,255.4	1,262.0	1,270.5	1,278.8	1,285.4	1,299.2	1,304.0	1,303.1	1,305.1	1,306.9
21 Credit cards and other revolving plans	621.7	642.3	646.2	649.2	652.5	656.9	659.5	669.1	672.3	671.1	672.4	672.9
22 Other consumer loans	582.9	604.3	609.2	612.8	618.0	621.9	625.9	630.1	631.7	632.0	632.7	634.0
23 Automobile loans ¹⁴	361.0	375.3	379.0	382.0	384.6	387.0	389.8	392.6	394.0	394.6	395.1	395.9
24 All other consumer loans ¹⁵	221.8	228.9	230.2	230.8	233.4	234.9	236.1	237.6	237.7	237.4	237.6	238.1
25 Other loans and leases	1,386.7	1,451.0	1,464.0	1,465.5	1,482.9	1,505.5	1,513.6	1,508.0	1,502.5	1,506.8	1,500.9	1,526.3
26 Fed funds and reverse RPs with nonbanks ¹⁶	343.2	344.0	347.9	346.3	351.9	362.0	360.4	353.0	352.2	349.8	341.8	367.3
27 All other loans and leases ¹⁷	1,043.5	1,107.0	1,116.1	1,119.3	1,131.0	1,143.4	1,153.3	1,155.0	1,150.3	1,157.0	1,159.2	1,159.1
28 Loans to nondepository financial institutions ¹⁸	338.3	370.5	378.1	376.2	384.5	391.0	395.1	396.3	397.8	398.1	399.0	397.9
29 Other loans not elsewhere classified ¹⁹	705.2	736.5	737.9	743.1	746.5	752.5	758.2	758.7	752.5	758.9	760.1	761.2
30 LESS: Allowance for loan and lease losses	107.1	106.6	106.7	106.3	106.6	106.7	106.4	106.6	109.1	108.8	109.1	109.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending				
									Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	79.4	60.3	61.5	63.7	61.4	60.5	59.0	60.2	63.3	65.9	70.9	72.6
32	Fed funds and reverse RPs with banks ¹⁶	68.8	49.9	50.6	52.7	50.1	49.7	48.3	48.5	50.0	52.3	57.5	59.4
33	Loans to commercial banks ²⁰	10.5	10.4	10.8	11.0	11.3	10.9	10.8	11.7	13.3	13.6	13.4	13.2
34	Cash assets ²¹	2,842.4	2,634.4	2,742.8	2,669.3	2,586.8	2,555.2	2,567.5	2,512.4	2,529.1	2,545.4	2,550.7	2,543.0
35	Trading assets ²²	238.0	211.7	217.7	210.5	199.3	204.9	208.7	201.5	217.0	211.1	206.6	199.8
36	Other assets ²³	1,155.8	1,147.7	1,131.3	1,136.3	1,140.7	1,161.0	1,151.5	1,147.9	1,141.0	1,156.9	1,145.3	1,141.2
37	TOTAL ASSETS	15,325.0	15,389.8	15,565.1	15,578.0	15,563.6	15,641.8	15,710.4	15,716.1	15,773.4	15,835.4	15,834.0	15,872.6
LIABILITIES													
38	Deposits	10,678.9	10,862.7	10,918.1	10,951.7	10,915.7	10,965.0	11,022.2	11,101.7	11,120.0	11,143.4	11,179.6	11,164.4
39	Large time deposits	1,713.0	1,683.5	1,710.0	1,688.3	1,653.0	1,664.4	1,684.7	1,680.0	1,664.1	1,664.8	1,658.9	1,634.6
40	Other deposits	8,965.9	9,179.1	9,208.1	9,263.5	9,262.7	9,300.6	9,337.5	9,421.7	9,455.8	9,478.6	9,520.7	9,529.8
41	Borrowings	1,806.9	1,818.9	1,886.6	1,894.7	1,901.8	1,913.8	1,944.0	1,943.7	1,942.2	1,946.9	1,953.4	1,985.6
42	Borrowings from banks in the U.S.	104.1	99.5	103.9	107.5	108.4	113.6	116.1	117.0	118.2	118.9	124.5	122.3
43	Borrowings from others	1,702.8	1,719.4	1,782.7	1,787.1	1,793.4	1,800.2	1,828.0	1,826.8	1,823.9	1,828.0	1,828.9	1,863.3
44	Trading liabilities ²⁴	249.4	214.3	214.4	213.1	206.0	210.1	218.9	211.4	226.5	219.9	216.8	209.7
45	Net due to related foreign offices	514.2	427.6	479.6	429.5	429.4	449.8	402.9	341.7	366.5	381.5	379.1	399.5
46	Other liabilities ²⁵	432.9	411.2	407.1	405.8	392.5	394.8	395.9	395.7	396.8	413.8	396.1	407.1
47	TOTAL LIABILITIES	13,682.4	13,734.7	13,905.8	13,894.8	13,845.4	13,933.5	13,983.9	13,994.2	14,051.9	14,105.4	14,125.0	14,166.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,642.6	1,655.0	1,659.3	1,683.2	1,718.2	1,708.3	1,726.6	1,721.9	1,721.5	1,730.0	1,709.0	1,706.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	22.9	13.2	16.7	8.9	5.8	13.4	18.6	14.1	20.3	20.8	19.0	18.5
50	U.S. Treasury and agency securities, MBS ²⁸	17.1	9.8	12.2	6.2	3.0	7.9	14.6	13.5	17.0	16.7	15.5	14.9
51	Loans with original amounts of \$1,000,000 or less	539.2	542.9	542.6	543.6	545.5	545.0	544.9	547.5	548.5	547.1	546.1	547.9
52	Loans secured by nonfarm nonresidential properties ²⁹	266.2	263.9	263.5	263.2	262.8	262.4	261.5	261.9	261.9	261.6	261.4	262.2
53	Commercial and industrial loans to U.S. addressees ³⁰	273.0	279.0	279.1	280.4	282.6	282.6	283.4	285.6	286.6	285.5	284.7	285.7

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending			
									Apr 6	Apr 13	Apr 20	Apr 27
ASSETS												
1 Bank credit	11,111.1	11,429.5	11,509.4	11,616.5	11,742.4	11,791.3	11,835.6	11,895.8	11,940.3	11,962.0	11,965.8	12,021.3
2 Securities in bank credit ²	3,003.3	3,031.6	3,051.0	3,091.7	3,118.4	3,136.6	3,145.2	3,150.4	3,161.2	3,178.2	3,174.0	3,187.6
3 Treasury and agency securities ³	2,110.5	2,147.2	2,166.2	2,205.9	2,233.4	2,249.4	2,258.4	2,259.7	2,268.7	2,283.8	2,283.3	2,291.5
4 Mortgage-backed securities (MBS) ⁴	1,455.7	1,516.0	1,537.3	1,557.7	1,565.4	1,566.8	1,571.7	1,574.2	1,586.0	1,591.8	1,594.4	1,599.1
5 Non-MBS ⁵	654.8	631.2	628.9	648.2	668.0	682.6	686.6	685.4	682.7	691.9	688.8	692.3
6 Other securities	892.9	884.4	884.9	885.8	884.9	887.2	886.8	890.8	892.5	894.4	890.8	896.1
7 Mortgage-backed securities ⁶	128.7	124.1	123.7	123.2	122.4	119.6	117.6	116.0	116.2	115.6	114.0	113.7
8 Non-MBS ⁷	764.1	760.3	761.1	762.6	762.5	767.6	769.3	774.7	776.3	778.8	776.8	782.5
9 Loans and leases in bank credit ⁸	8,107.7	8,397.8	8,458.3	8,524.8	8,624.0	8,654.7	8,690.4	8,745.3	8,779.1	8,783.8	8,791.8	8,833.7
10 Commercial and industrial loans	1,843.3	1,898.0	1,920.0	1,937.9	1,953.3	1,958.6	1,991.3	2,035.3	2,049.4	2,057.7	2,065.0	2,065.8
11 Real estate loans	3,693.6	3,795.6	3,812.3	3,848.0	3,871.8	3,886.7	3,905.6	3,925.3	3,938.6	3,936.4	3,936.2	3,950.3
12 Residential real estate loans	2,042.8	2,063.7	2,065.4	2,087.1	2,089.6	2,087.7	2,091.2	2,095.7	2,101.8	2,096.1	2,093.2	2,101.7
13 Revolving home equity loans	451.7	439.4	437.7	436.8	435.7	432.9	430.7	427.8	425.8	425.6	425.8	425.9
14 Closed-end residential loans ⁹	1,591.1	1,624.4	1,627.7	1,650.3	1,653.9	1,654.7	1,660.5	1,667.9	1,676.0	1,670.5	1,667.4	1,675.8
15 Commercial real estate loans	1,650.8	1,731.9	1,746.9	1,760.8	1,782.1	1,799.0	1,814.4	1,829.6	1,836.8	1,840.3	1,843.0	1,848.6
16 Construction and land development loans ¹⁰	231.8	250.7	253.0	257.5	260.6	262.2	265.2	268.8	268.5	269.6	270.3	272.0
17 Secured by farmland ¹¹	82.3	86.1	86.5	86.8	87.6	88.1	88.5	89.2	89.8	89.8	89.9	90.3
18 Secured by multifamily properties ¹²	240.4	261.0	264.1	267.3	272.9	275.5	277.8	279.3	281.4	281.8	282.9	283.6
19 Secured by nonfarm nonresidential properties ¹³	1,096.3	1,134.0	1,143.4	1,149.2	1,161.1	1,173.2	1,182.9	1,192.3	1,197.1	1,199.1	1,199.9	1,202.7
20 Consumer loans	1,189.0	1,250.6	1,256.3	1,265.1	1,292.0	1,295.2	1,284.3	1,281.9	1,287.4	1,290.1	1,293.5	1,299.6
21 Credit cards and other revolving plans	609.4	643.0	645.0	651.1	673.9	673.0	660.0	655.4	658.9	660.1	662.3	667.0
22 Other consumer loans	579.6	607.6	611.2	614.0	618.1	622.1	624.2	626.5	628.5	630.0	631.1	632.6
23 Automobile loans ¹⁴	359.5	377.0	379.8	382.4	385.1	387.3	388.8	390.8	392.6	393.4	393.9	395.1
24 All other consumer loans ¹⁵	220.1	230.6	231.4	231.6	233.0	234.8	235.5	235.6	235.9	236.6	237.2	237.6
25 Other loans and leases	1,381.9	1,453.6	1,469.8	1,473.8	1,507.0	1,514.4	1,509.3	1,502.8	1,503.8	1,499.6	1,497.1	1,518.0
26 Fed funds and reverse RPs with nonbanks ¹⁶	344.6	345.5	348.8	351.6	360.4	364.4	364.5	354.6	347.8	345.9	343.4	363.5
27 All other loans and leases ¹⁷	1,037.3	1,108.1	1,120.9	1,122.2	1,146.6	1,150.0	1,144.7	1,148.2	1,155.9	1,153.7	1,153.7	1,154.5
28 Loans to nondepository financial institutions ¹⁸	334.7	371.4	381.7	380.1	394.4	394.0	391.4	392.3	400.0	395.1	395.6	394.4
29 Other loans not elsewhere classified ¹⁹	702.6	736.7	739.2	742.1	752.2	756.0	753.3	755.9	755.9	758.6	758.1	760.1
30 LESS: Allowance for loan and lease losses	107.4	106.9	106.3	106.5	106.7	106.3	106.7	106.9	108.4	108.2	108.4	108.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending				
									Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	80.2	59.8	61.2	63.8	61.7	61.6	60.8	60.7	64.4	67.6	69.9	70.8
32	Fed funds and reverse RPs with banks ¹⁶	69.6	49.4	50.2	52.8	50.3	50.4	49.9	49.0	50.9	54.3	56.7	57.4
33	Loans to commercial banks ²⁰	10.6	10.4	11.0	11.0	11.5	11.2	10.9	11.7	13.5	13.3	13.3	13.4
34	Cash assets ²¹	2,842.6	2,640.0	2,769.8	2,708.4	2,528.4	2,528.1	2,572.7	2,511.8	2,559.0	2,597.0	2,509.0	2,466.1
35	Trading assets ²²	247.4	207.3	213.2	209.2	196.6	211.1	223.1	211.8	217.4	216.8	204.2	203.4
36	Other assets ²³	1,159.8	1,151.8	1,131.6	1,134.1	1,139.9	1,161.7	1,154.2	1,152.3	1,140.2	1,152.3	1,142.4	1,141.9
37	TOTAL ASSETS	15,333.7	15,381.4	15,578.9	15,625.5	15,562.4	15,647.6	15,739.7	15,725.4	15,813.0	15,887.5	15,783.0	15,795.3
LIABILITIES													
38	Deposits	10,724.5	10,841.7	10,903.7	10,979.7	11,008.4	10,974.4	11,031.0	11,151.5	11,248.9	11,289.3	11,150.9	11,098.4
39	Large time deposits	1,714.7	1,682.1	1,701.6	1,673.9	1,643.0	1,667.5	1,691.4	1,682.4	1,665.8	1,665.3	1,657.1	1,642.6
40	Other deposits	9,009.8	9,159.6	9,202.1	9,305.8	9,365.5	9,306.9	9,339.6	9,469.1	9,583.1	9,624.0	9,493.8	9,455.8
41	Borrowings	1,801.1	1,804.4	1,879.9	1,897.0	1,876.9	1,926.0	1,961.5	1,938.8	1,920.2	1,924.5	1,957.2	2,001.5
42	Borrowings from banks in the U.S.	104.2	99.8	104.4	106.8	106.6	115.2	118.4	117.3	119.5	121.6	124.3	121.6
43	Borrowings from others	1,696.9	1,704.6	1,775.5	1,790.2	1,770.3	1,810.8	1,843.1	1,821.5	1,800.7	1,802.9	1,832.8	1,879.9
44	Trading liabilities ²⁴	263.3	206.0	207.2	211.3	205.7	224.7	235.2	226.0	231.4	227.8	216.1	211.1
45	Net due to related foreign offices	475.2	442.9	500.4	438.7	381.7	438.3	406.5	310.5	321.2	338.9	365.6	374.7
46	Other liabilities ²⁵	430.9	415.0	412.7	415.0	398.2	390.9	399.1	394.3	390.5	402.0	386.6	405.9
47	TOTAL LIABILITIES	13,694.9	13,710.1	13,904.0	13,941.7	13,870.8	13,954.3	14,033.3	14,021.3	14,112.1	14,182.6	14,076.4	14,091.7
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,638.8	1,671.4	1,675.0	1,683.8	1,691.6	1,693.3	1,706.4	1,704.2	1,700.9	1,704.8	1,706.5	1,703.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	22.9	13.2	16.7	8.9	5.8	13.4	18.6	14.1	20.3	20.8	19.0	18.5
50	U.S. Treasury and agency securities, MBS ²⁸	17.1	9.8	12.2	6.2	3.0	7.9	14.6	13.5	17.0	16.7	15.5	14.9
51	Loans with original amounts of \$1,000,000 or less	539.7	541.8	540.6	541.2	545.3	545.5	545.5	548.0	549.1	549.0	548.7	549.9
52	Loans secured by nonfarm nonresidential properties ²⁹	266.1	264.1	263.4	263.3	263.2	263.0	261.7	261.8	261.7	261.5	261.3	261.8
53	Commercial and industrial loans to U.S. addressees ³⁰	273.6	277.7	277.2	277.9	282.1	282.5	283.7	286.2	287.4	287.5	287.4	288.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending			
									Apr 6	Apr 13	Apr 20	Apr 27
ASSETS												
1 Bank credit	10,120.7	10,412.3	10,468.3	10,541.7	10,606.7	10,659.4	10,713.3	10,793.9	10,824.6	10,850.5	10,852.1	10,884.1
2 Securities in bank credit ²	2,814.7	2,863.3	2,876.0	2,898.9	2,914.3	2,937.0	2,935.5	2,935.6	2,944.2	2,964.8	2,958.0	2,968.3
3 Treasury and agency securities ³	2,023.4	2,082.4	2,096.9	2,116.4	2,129.6	2,146.6	2,143.1	2,138.3	2,144.1	2,164.5	2,161.6	2,169.6
4 Mortgage-backed securities (MBS) ⁴	1,439.3	1,509.2	1,526.4	1,538.1	1,549.1	1,553.9	1,553.7	1,554.9	1,564.5	1,576.3	1,578.5	1,582.6
5 Non-MBS ⁵	584.0	573.2	570.4	578.3	580.4	592.8	589.3	583.4	579.6	588.2	583.2	587.1
6 Other securities	791.4	780.9	779.2	782.4	784.8	790.4	792.5	797.4	800.1	800.2	796.3	798.6
7 Mortgage-backed securities ⁶	125.6	121.2	120.6	119.7	119.3	117.0	115.5	114.1	113.4	112.8	111.3	110.9
8 Non-MBS ⁷	665.8	659.7	658.6	662.7	665.4	673.4	677.0	683.3	686.6	687.4	685.0	687.8
9 Loans and leases in bank credit ⁸	7,306.0	7,549.0	7,592.2	7,642.8	7,692.4	7,722.3	7,777.8	7,858.3	7,880.4	7,885.7	7,894.2	7,915.8
10 Commercial and industrial loans	1,507.0	1,566.7	1,576.2	1,590.2	1,593.8	1,601.2	1,624.0	1,651.4	1,662.0	1,659.5	1,661.7	1,666.6
11 Real estate loans	3,662.3	3,748.4	3,766.2	3,796.1	3,815.2	3,830.3	3,853.2	3,875.0	3,879.6	3,884.1	3,897.6	3,906.9
12 Residential real estate loans	2,048.6	2,058.9	2,062.5	2,082.3	2,086.2	2,086.3	2,093.4	2,102.2	2,099.5	2,097.2	2,106.2	2,108.5
13 Revolving home equity loans	452.1	439.1	437.0	435.8	434.2	431.9	429.9	428.1	426.7	425.8	425.4	425.1
14 Closed-end residential loans ⁹	1,596.6	1,619.8	1,625.5	1,646.5	1,652.0	1,654.4	1,663.5	1,674.1	1,672.8	1,671.4	1,680.8	1,683.4
15 Commercial real estate loans	1,613.6	1,689.6	1,703.7	1,713.8	1,728.9	1,744.0	1,759.8	1,772.8	1,780.1	1,786.8	1,791.4	1,798.4
16 Construction and land development loans ¹⁰	229.2	246.5	249.1	252.3	255.2	257.9	260.8	264.1	264.6	265.5	266.2	267.3
17 Secured by farmland ¹¹	82.6	85.7	86.1	86.5	87.2	87.8	88.4	89.5	90.2	90.1	90.2	90.5
18 Secured by multifamily properties ¹²	240.1	258.7	262.2	265.7	269.9	272.8	276.3	277.4	278.7	279.3	280.6	281.3
19 Secured by nonfarm nonresidential properties ¹³	1,061.8	1,098.7	1,106.2	1,109.3	1,116.6	1,125.4	1,134.3	1,141.8	1,146.6	1,151.9	1,154.4	1,159.3
20 Consumer loans	1,201.9	1,243.9	1,252.8	1,259.4	1,268.1	1,276.5	1,283.1	1,297.0	1,301.8	1,300.9	1,302.9	1,304.6
21 Credit cards and other revolving plans	621.7	642.3	646.2	649.2	652.5	656.9	659.5	669.1	672.3	671.1	672.4	672.9
22 Other consumer loans	580.2	601.7	606.6	610.3	615.6	619.6	623.6	627.9	629.5	629.8	630.5	631.7
23 Automobile loans ¹⁴	361.0	375.3	379.0	382.0	384.6	387.0	389.8	392.6	394.0	394.6	395.1	395.9
24 All other consumer loans ¹⁵	219.2	226.3	227.6	228.2	231.0	232.6	233.9	235.4	235.6	235.2	235.4	235.8
25 Other loans and leases	934.8	990.0	997.1	997.0	1,015.4	1,014.4	1,017.5	1,034.9	1,037.0	1,041.2	1,031.9	1,037.7
26 Fed funds and reverse RPs with nonbanks ¹⁶	128.0	133.6	127.0	124.8	131.3	118.4	112.0	121.3	124.7	123.3	114.0	120.4
27 All other loans and leases ¹⁷	806.7	856.4	870.1	872.3	884.0	896.0	905.5	913.6	912.3	918.0	918.0	917.2
28 Loans to nondepository financial institutions ¹⁸	231.7	258.3	268.4	265.8	272.0	275.2	279.7	283.2	285.1	285.0	283.0	283.0
29 Other loans not elsewhere classified ¹⁹	575.1	598.1	601.6	606.4	612.1	620.8	625.8	630.4	627.2	633.0	634.9	634.3
30 LESS: Allowance for loan and lease losses	106.5	105.7	105.8	105.3	105.6	105.7	105.4	105.6	107.8	107.6	107.8	107.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending				
									Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	55.3	45.6	45.4	45.8	46.0	45.5	44.6	44.8	44.5	45.8	49.5	50.7
32	Fed funds and reverse RPs with banks ¹⁶	47.2	37.9	37.7	37.9	37.6	37.6	36.9	36.4	34.6	35.6	39.6	40.7
33	Loans to commercial banks ²⁰	8.1	7.7	7.7	7.9	8.4	7.8	7.7	8.4	9.8	10.2	9.9	10.0
34	Cash assets ²¹	1,595.6	1,479.4	1,476.2	1,461.5	1,398.7	1,428.0	1,451.9	1,456.7	1,488.5	1,488.7	1,535.9	1,494.4
35	Trading assets ²²	152.0	138.1	144.5	137.6	128.9	133.1	135.2	128.0	138.0	132.8	127.7	121.7
36	Other assets ²³	1,076.7	1,079.3	1,074.2	1,077.6	1,078.4	1,094.0	1,085.8	1,079.9	1,074.3	1,091.6	1,079.4	1,073.9
37	TOTAL ASSETS	12,893.7	13,048.9	13,102.6	13,158.8	13,153.2	13,254.2	13,325.4	13,397.8	13,462.0	13,501.8	13,536.8	13,517.0
LIABILITIES													
38	Deposits	9,548.2	9,762.1	9,790.5	9,850.6	9,854.4	9,907.6	9,954.5	10,023.4	10,058.5	10,077.0	10,118.3	10,120.3
39	Large time deposits	816.6	836.0	844.3	853.0	855.2	865.3	881.7	878.9	873.5	876.3	873.2	866.5
40	Other deposits	8,731.5	8,926.1	8,946.2	8,997.6	8,999.2	9,042.3	9,072.7	9,144.5	9,185.0	9,200.7	9,245.1	9,253.8
41	Borrowings	1,039.1	1,045.4	1,068.1	1,074.0	1,080.5	1,088.9	1,096.4	1,093.9	1,082.9	1,087.5	1,086.3	1,091.4
42	Borrowings from banks in the U.S.	72.8	65.1	67.1	67.7	69.3	69.0	67.3	68.3	70.0	70.9	76.2	76.2
43	Borrowings from others	966.3	980.3	1,001.1	1,006.3	1,011.2	1,019.9	1,029.1	1,025.6	1,012.9	1,016.6	1,010.1	1,015.1
44	Trading liabilities ²⁴	162.8	140.4	143.5	141.8	133.3	134.1	136.3	132.5	143.5	138.1	133.7	128.3
45	Net due to related foreign offices	135.6	87.4	76.7	86.0	73.6	83.3	79.0	85.5	107.7	109.5	122.7	106.9
46	Other liabilities ²⁵	371.1	355.3	352.1	349.4	335.0	344.4	347.5	345.3	350.3	366.5	349.4	357.2
47	TOTAL LIABILITIES	11,256.8	11,390.6	11,431.0	11,501.7	11,476.8	11,558.2	11,613.7	11,680.7	11,742.9	11,778.6	11,810.4	11,804.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,636.9	1,658.4	1,671.6	1,657.0	1,676.4	1,696.0	1,711.7	1,717.1	1,719.2	1,723.3	1,726.4	1,713.0
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	21.6	13.1	16.1	8.6	5.4	12.6	17.4	13.1	18.8	19.3	17.5	17.1
50	U.S. Treasury and agency securities, MBS ²⁸	15.8	9.6	11.7	5.9	2.6	7.1	13.5	12.5	15.5	15.2	14.1	13.5
51	Loans with original amounts of \$1,000,000 or less	539.2	542.9	542.5	543.6	545.5	545.0	544.9	547.5	548.5	547.1	546.1	547.9
52	Loans secured by nonfarm nonresidential properties ²⁹	266.2	263.9	263.5	263.2	262.8	262.4	261.5	261.9	261.9	261.6	261.4	262.2
53	Commercial and industrial loans to U.S. addressees ³⁰	273.0	279.0	279.1	280.4	282.6	282.6	283.4	285.6	286.6	285.5	284.7	285.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending			
									Apr 6	Apr 13	Apr 20	Apr 27
ASSETS												
1 Bank credit	10,107.3	10,404.2	10,462.1	10,553.3	10,665.1	10,684.9	10,713.1	10,780.0	10,820.9	10,836.9	10,834.7	10,877.5
2 Securities in bank credit ²	2,826.1	2,850.0	2,869.5	2,905.1	2,922.4	2,937.5	2,942.8	2,947.1	2,959.7	2,974.5	2,968.9	2,980.7
3 Treasury and agency securities ³	2,035.7	2,069.9	2,087.0	2,119.5	2,135.2	2,147.3	2,151.1	2,151.0	2,161.2	2,174.7	2,172.6	2,179.8
4 Mortgage-backed securities (MBS) ⁴	1,445.0	1,502.3	1,524.5	1,543.6	1,551.2	1,552.6	1,557.6	1,560.8	1,572.5	1,578.4	1,581.0	1,585.7
5 Non-MBS ⁵	590.8	567.6	562.5	575.8	584.0	594.7	593.5	590.2	588.7	596.3	591.6	594.1
6 Other securities	790.3	780.1	782.5	785.7	787.2	790.2	791.7	796.1	798.5	799.8	796.3	800.9
7 Mortgage-backed securities ⁶	125.1	120.8	120.7	120.4	119.7	116.8	115.1	113.7	113.9	113.3	111.7	111.4
8 Non-MBS ⁷	665.2	659.2	661.8	665.3	667.5	673.4	676.6	682.4	684.5	686.5	684.6	689.5
9 Loans and leases in bank credit ⁸	7,281.2	7,554.2	7,592.6	7,648.2	7,742.7	7,747.4	7,770.3	7,832.9	7,861.2	7,862.4	7,865.8	7,896.8
10 Commercial and industrial loans	1,513.3	1,559.0	1,572.2	1,585.4	1,591.4	1,594.7	1,623.9	1,658.7	1,665.7	1,669.9	1,678.0	1,680.3
11 Real estate loans	3,655.9	3,751.2	3,766.1	3,800.0	3,822.0	3,834.7	3,852.2	3,869.6	3,881.8	3,879.6	3,879.0	3,893.2
12 Residential real estate loans	2,040.5	2,061.7	2,063.6	2,085.5	2,088.2	2,086.4	2,090.0	2,094.4	2,100.5	2,094.8	2,092.0	2,100.6
13 Revolving home equity loans	451.3	439.0	437.3	436.4	435.4	432.6	430.4	427.4	425.4	425.2	425.5	425.5
14 Closed-end residential loans ⁹	1,589.2	1,622.8	1,626.3	1,649.1	1,652.8	1,653.8	1,659.6	1,667.0	1,675.1	1,669.6	1,666.5	1,675.1
15 Commercial real estate loans	1,615.4	1,689.4	1,702.4	1,714.5	1,733.9	1,748.3	1,762.2	1,775.2	1,781.3	1,784.8	1,787.0	1,792.6
16 Construction and land development loans ¹⁰	228.7	247.0	249.4	253.8	256.5	257.5	260.1	263.3	262.9	264.0	264.6	266.0
17 Secured by farmland ¹¹	82.1	86.0	86.3	86.6	87.4	87.9	88.3	89.0	89.6	89.6	89.7	90.1
18 Secured by multifamily properties ¹²	239.6	259.1	262.2	265.5	271.2	273.6	275.9	277.1	279.0	279.4	280.4	281.0
19 Secured by nonfarm nonresidential properties ¹³	1,065.0	1,097.3	1,104.6	1,108.6	1,118.8	1,129.3	1,137.9	1,145.8	1,149.8	1,151.9	1,152.3	1,155.5
20 Consumer loans	1,186.3	1,247.9	1,253.7	1,262.5	1,289.7	1,292.9	1,282.0	1,279.6	1,285.2	1,287.8	1,291.2	1,297.4
21 Credit cards and other revolving plans	609.4	643.0	645.0	651.1	673.9	673.0	660.0	655.4	658.9	660.1	662.3	667.0
22 Other consumer loans	576.8	604.9	608.6	611.4	615.8	619.8	622.0	624.2	626.3	627.7	628.9	630.4
23 Automobile loans ¹⁴	359.5	377.0	379.8	382.4	385.1	387.3	388.8	390.8	392.6	393.4	393.9	395.1
24 All other consumer loans ¹⁵	217.4	228.0	228.8	229.0	230.7	232.5	233.2	233.4	233.7	234.4	235.0	235.3
25 Other loans and leases	925.7	996.2	1,000.7	1,000.2	1,039.6	1,025.1	1,012.3	1,025.0	1,028.4	1,025.1	1,017.6	1,025.9
26 Fed funds and reverse RPs with nonbanks ¹⁶	129.2	137.2	128.0	124.8	138.6	121.7	114.9	122.3	119.1	116.3	110.7	117.4
27 All other loans and leases ¹⁷	796.5	859.0	872.7	875.4	901.1	903.4	897.4	902.7	909.3	908.8	906.9	908.5
28 Loans to nondepository financial institutions ¹⁸	227.0	258.1	267.1	267.0	279.0	278.4	276.3	278.0	283.9	280.5	279.1	280.1
29 Other loans not elsewhere classified ¹⁹	569.5	600.9	605.6	608.5	622.1	625.0	621.1	624.7	625.5	628.3	627.8	628.4
30 LESS: Allowance for loan and lease losses	106.8	106.1	105.5	105.6	105.7	105.3	105.7	105.9	107.1	106.9	107.1	106.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending				
									Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	55.9	45.8	46.1	46.5	47.5	46.6	45.2	45.3	45.6	47.4	48.0	48.2
32	Fed funds and reverse RPs with banks ¹⁶	47.6	38.3	38.3	38.6	39.1	38.4	37.2	36.7	35.3	37.2	38.1	38.0
33	Loans to commercial banks ²⁰	8.3	7.6	7.7	8.0	8.4	8.2	8.0	8.5	10.2	10.2	10.0	10.2
34	Cash assets ²¹	1,622.3	1,479.7	1,470.2	1,504.5	1,453.1	1,411.8	1,458.4	1,479.9	1,555.9	1,572.6	1,478.0	1,426.3
35	Trading assets ²²	156.2	136.6	140.7	136.6	126.1	136.3	142.8	132.8	136.2	136.3	125.2	125.5
36	Other assets ²³	1,079.5	1,080.6	1,073.7	1,076.3	1,079.1	1,097.0	1,088.7	1,082.8	1,073.4	1,088.3	1,076.3	1,071.1
37	TOTAL ASSETS	12,914.4	13,040.9	13,087.3	13,211.7	13,265.2	13,271.3	13,342.5	13,414.9	13,524.8	13,574.5	13,455.2	13,441.7
LIABILITIES													
38	Deposits	9,586.0	9,737.8	9,776.4	9,881.6	9,957.8	9,911.4	9,958.0	10,066.7	10,185.4	10,220.2	10,091.0	10,047.5
39	Large time deposits	811.1	832.0	837.2	845.3	854.5	863.1	883.4	875.1	872.5	875.1	870.3	867.4
40	Other deposits	8,774.9	8,905.8	8,939.2	9,036.3	9,103.3	9,048.2	9,074.7	9,191.6	9,312.9	9,345.1	9,220.7	9,180.1
41	Borrowings	1,037.3	1,039.7	1,059.7	1,063.3	1,076.4	1,099.0	1,106.6	1,092.7	1,066.2	1,067.0	1,081.6	1,107.2
42	Borrowings from banks in the U.S.	72.6	65.6	67.3	66.5	70.0	70.9	68.1	68.1	70.3	72.1	74.3	73.7
43	Borrowings from others	964.7	974.1	992.4	996.7	1,006.5	1,028.1	1,038.4	1,024.6	995.9	994.9	1,007.3	1,033.5
44	Trading liabilities ²⁴	171.4	134.5	138.5	141.6	133.5	144.8	147.5	140.6	144.7	142.0	130.9	128.7
45	Net due to related foreign offices	116.8	100.8	83.8	88.8	69.5	84.6	77.4	70.5	80.2	83.0	102.2	100.2
46	Other liabilities ²⁵	368.5	359.5	357.7	357.7	339.5	342.2	350.7	343.4	345.7	355.9	341.2	353.1
47	TOTAL LIABILITIES	11,279.8	11,372.4	11,416.1	11,532.9	11,576.8	11,581.9	11,640.1	11,713.9	11,822.2	11,868.1	11,746.9	11,736.6
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,634.6	1,668.5	1,671.2	1,678.8	1,688.4	1,689.4	1,702.4	1,701.0	1,702.6	1,706.4	1,708.3	1,705.0
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	21.6	13.1	16.1	8.6	5.4	12.6	17.4	13.1	18.8	19.3	17.5	17.1
50	U.S. Treasury and agency securities, MBS ²⁸	15.8	9.6	11.7	5.9	2.6	7.1	13.5	12.5	15.5	15.2	14.1	13.5
51	Loans with original amounts of \$1,000,000 or less	539.7	541.8	540.6	541.2	545.3	545.5	545.5	548.0	549.1	549.0	548.7	549.9
52	Loans secured by nonfarm nonresidential properties ²⁹	266.1	264.1	263.4	263.3	263.2	263.0	261.7	261.8	261.7	261.5	261.3	261.8
53	Commercial and industrial loans to U.S. addressees ³⁰	273.6	277.7	277.2	277.9	282.1	282.5	283.7	286.2	287.4	287.5	287.4	288.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS													
1	Bank credit	6,511.3	6,676.4	6,711.5	6,771.4	6,805.4	6,829.0	6,875.8	6,921.7	6,941.8	6,961.6	6,959.2	6,974.6
2	Securities in bank credit ²	1,967.0	2,000.0	2,012.0	2,031.1	2,038.3	2,056.5	2,060.1	2,053.4	2,060.5	2,078.6	2,075.1	2,083.0
3	Treasury and agency securities ³	1,427.2	1,475.3	1,490.2	1,507.7	1,514.4	1,528.1	1,529.3	1,520.5	1,525.4	1,543.6	1,542.4	1,547.6
4	Mortgage-backed securities (MBS) ⁴	1,031.5	1,088.4	1,105.1	1,116.5	1,123.6	1,125.9	1,123.8	1,122.4	1,129.9	1,138.7	1,141.4	1,144.5
5	Non-MBS ⁵	395.6	386.9	385.1	391.2	390.8	402.2	405.5	398.1	395.5	404.8	401.0	403.1
6	Other securities	539.8	524.7	521.8	523.4	523.9	528.4	530.8	532.9	535.1	535.0	532.7	535.4
7	Mortgage-backed securities ⁶	111.8	106.5	106.0	105.0	104.2	102.2	100.8	99.2	97.9	97.4	96.1	95.4
8	Non-MBS ⁷	428.0	418.2	415.8	418.5	419.7	426.2	430.0	433.6	437.2	437.6	436.7	440.0
9	Loans and leases in bank credit ⁸	4,544.3	4,676.4	4,699.6	4,740.3	4,767.0	4,772.6	4,815.7	4,868.3	4,881.3	4,883.0	4,884.1	4,891.6
10	Commercial and industrial loans	976.4	1,019.5	1,026.9	1,040.8	1,041.8	1,045.5	1,067.6	1,092.7	1,101.1	1,098.4	1,100.4	1,103.0
11	Real estate loans	1,961.2	1,984.2	1,987.4	2,009.4	2,014.0	2,020.4	2,033.8	2,038.3	2,036.0	2,036.0	2,045.1	2,050.0
12	Residential real estate loans	1,381.4	1,375.5	1,375.5	1,394.7	1,394.5	1,390.9	1,396.3	1,400.3	1,395.3	1,391.6	1,397.5	1,399.7
13	Revolving home equity loans	336.8	321.7	319.5	318.1	315.9	313.4	311.1	308.6	306.9	306.0	305.6	305.1
14	Closed-end residential loans ⁹	1,044.6	1,053.8	1,056.1	1,076.7	1,078.6	1,077.5	1,085.3	1,091.6	1,088.4	1,085.6	1,091.9	1,094.7
15	Commercial real estate loans	579.7	608.7	611.8	614.6	619.5	629.5	637.5	638.0	640.7	644.4	647.6	650.3
16	Construction and land development loans ¹⁰	84.8	91.2	91.8	92.6	93.5	94.5	95.0	95.7	95.7	96.0	96.0	96.1
17	Secured by farmland ¹¹	7.4	8.0	8.0	8.1	8.2	8.6	8.7	8.8	9.3	9.3	9.3	9.3
18	Secured by multifamily properties ¹²	110.7	119.1	119.9	121.9	124.0	125.9	127.4	126.1	126.6	126.5	127.2	127.4
19	Secured by nonfarm nonresidential properties ¹³	376.8	390.4	392.1	392.0	393.7	400.5	406.4	407.5	409.0	412.6	415.0	417.5
20	Consumer loans	893.6	918.0	922.2	926.7	930.9	937.6	942.3	952.0	953.7	954.5	956.1	957.2
21	Credit cards and other revolving plans	481.7	493.0	494.8	496.1	498.4	500.3	502.1	509.3	510.0	510.5	511.6	511.9
22	Other consumer loans	411.9	425.0	427.5	430.6	432.5	437.2	440.2	442.7	443.7	444.1	444.5	445.3
23	Automobile loans ¹⁴	291.7	303.4	306.6	309.3	311.3	313.1	315.3	317.3	318.7	319.2	319.7	320.4
24	All other consumer loans ¹⁵	120.2	121.6	120.9	121.3	121.2	124.2	124.9	125.4	125.0	124.8	124.8	124.9
25	Other loans and leases	713.2	754.7	763.0	763.3	780.4	769.1	772.0	785.4	790.5	794.0	782.5	781.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	117.6	117.6	114.3	112.0	120.1	105.0	100.8	111.0	118.9	117.1	104.7	106.5
27	All other loans and leases ¹⁷	595.5	637.1	648.7	651.3	660.3	664.1	671.2	674.4	671.6	676.9	677.9	674.9
28	Loans to nondepository financial institutions ¹⁸	194.8	219.1	227.3	227.5	232.4	236.5	240.5	239.9	239.4	239.7	238.4	238.1
29	Other loans not elsewhere classified ¹⁹	400.7	418.1	421.4	423.8	427.8	427.6	430.6	434.5	432.2	437.2	439.5	436.8
30	LESS: Allowance for loan and lease losses	70.1	69.1	68.9	68.3	68.3	68.6	68.5	68.6	70.2	69.9	70.2	70.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	29.0	24.0	22.3	20.1	21.4	20.7	19.4	19.8	20.5	21.6	22.9	24.5
32	Fed funds and reverse RPs with banks ¹⁶	21.8	17.2	15.4	13.1	14.2	13.6	12.4	12.2	11.4	12.1	13.7	15.3
33	Loans to commercial banks ²⁰	7.2	6.9	6.9	7.0	7.2	7.1	7.0	7.6	9.0	9.4	9.2	9.1
34	Cash assets ²¹	1,297.1	1,138.7	1,137.4	1,116.5	1,053.7	1,071.3	1,109.6	1,144.5	1,165.6	1,160.1	1,204.3	1,171.3
35	Trading assets ²²	149.0	133.6	140.0	133.5	124.9	129.0	131.5	124.2	133.3	128.3	123.0	117.3
36	Other assets ²³	803.8	803.1	798.1	801.3	800.9	814.5	810.8	803.0	796.9	812.5	798.9	796.7
37	TOTAL ASSETS	8,720.0	8,706.8	8,740.4	8,774.6	8,738.0	8,795.9	8,878.7	8,944.7	8,987.9	9,014.1	9,038.2	9,014.3
LIABILITIES													
38	Deposits	6,226.6	6,348.0	6,345.4	6,385.1	6,377.3	6,402.1	6,431.7	6,476.3	6,516.9	6,530.6	6,562.4	6,555.6
39	Large time deposits	433.3	449.6	455.9	464.0	468.1	472.5	487.5	482.7	482.1	485.3	483.6	475.4
40	Other deposits	5,793.3	5,898.4	5,889.4	5,921.1	5,909.2	5,929.6	5,944.2	5,993.6	6,034.9	6,045.2	6,078.9	6,080.2
41	Borrowings	766.0	753.1	775.8	780.5	782.4	784.5	796.5	795.5	777.3	785.8	777.8	782.3
42	Borrowings from banks in the U.S.	26.2	26.4	27.2	27.4	28.6	29.1	29.4	30.9	30.9	32.6	35.2	35.3
43	Borrowings from others	739.8	726.7	748.5	753.0	753.8	755.4	767.1	764.7	746.4	753.2	742.6	747.0
44	Trading liabilities ²⁴	158.8	135.9	138.6	136.8	128.8	129.5	131.6	128.1	138.6	133.7	129.2	124.0
45	Net due to related foreign offices	90.5	47.1	33.4	42.0	32.2	47.5	43.5	45.4	62.9	65.8	74.9	63.4
46	Other liabilities ²⁵	310.4	294.0	290.2	287.9	273.7	283.7	284.5	282.9	288.2	303.6	287.0	295.5
47	TOTAL LIABILITIES	7,552.2	7,578.0	7,583.3	7,632.3	7,594.3	7,647.3	7,687.7	7,728.2	7,783.9	7,819.4	7,831.4	7,820.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,167.9	1,128.7	1,157.1	1,142.3	1,143.7	1,148.5	1,191.0	1,216.5	1,204.0	1,194.7	1,206.8	1,193.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	19.2	11.5	13.6	6.6	4.6	12.1	14.5	9.7	15.2	15.7	13.9	13.4
50	U.S. Treasury and agency securities, MBS ²⁸	13.5	7.7	9.5	4.4	2.2	6.9	11.3	9.8	12.7	12.4	11.3	10.7
51	Loans with original amounts of \$1,000,000 or less	179.8	183.1	180.9	182.4	184.6	187.2	186.4	187.9	189.6	188.6	188.7	189.1
52	Loans secured by nonfarm nonresidential properties ²⁹	59.5	58.2	57.7	57.4	57.1	57.8	56.9	56.6	57.0	57.0	57.0	57.0
53	Commercial and industrial loans to U.S. addressees ³⁰	120.3	124.9	123.2	125.0	127.5	129.4	129.5	131.4	132.6	131.6	131.7	132.1

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS													
1	Bank credit	6,505.0	6,667.8	6,709.1	6,777.3	6,844.5	6,854.2	6,881.2	6,916.3	6,942.6	6,956.0	6,949.5	6,969.3
2	Securities in bank credit ²	1,975.2	1,989.1	2,007.2	2,035.5	2,044.5	2,059.8	2,065.5	2,062.0	2,070.8	2,084.9	2,083.4	2,093.4
3	Treasury and agency securities ³	1,435.6	1,466.0	1,483.8	1,510.3	1,517.9	1,530.3	1,534.3	1,529.1	1,536.3	1,549.6	1,549.8	1,555.9
4	Mortgage-backed securities (MBS) ⁴	1,033.2	1,085.4	1,106.5	1,122.7	1,125.3	1,125.3	1,125.7	1,124.2	1,132.6	1,137.2	1,140.4	1,145.2
5	Non-MBS ⁵	402.4	380.6	377.3	387.6	392.6	405.0	408.6	404.9	403.7	412.4	409.4	410.8
6	Other securities	539.6	523.0	523.4	525.2	526.6	529.5	531.1	532.9	534.4	535.3	533.6	537.4
7	Mortgage-backed securities ⁶	111.5	106.2	106.2	105.4	104.5	102.1	100.6	99.0	98.5	97.9	96.4	95.9
8	Non-MBS ⁷	428.1	416.8	417.3	419.8	422.1	427.4	430.5	433.9	436.0	437.4	437.2	441.5
9	Loans and leases in bank credit ⁸	4,529.7	4,678.8	4,701.9	4,741.8	4,800.0	4,794.4	4,815.7	4,854.4	4,871.8	4,871.1	4,866.1	4,875.9
10	Commercial and industrial loans	981.5	1,012.9	1,025.2	1,037.5	1,040.4	1,041.5	1,068.0	1,098.8	1,104.3	1,106.7	1,112.7	1,112.9
11	Real estate loans	1,957.0	1,986.7	1,985.9	2,009.8	2,014.6	2,023.5	2,033.7	2,035.1	2,039.4	2,036.3	2,035.2	2,041.6
12	Residential real estate loans	1,375.6	1,377.3	1,376.4	1,396.3	1,393.9	1,392.1	1,395.2	1,394.5	1,395.6	1,391.5	1,389.5	1,394.6
13	Revolving home equity loans	336.5	321.5	319.8	318.3	316.7	313.8	311.5	308.3	306.3	305.8	305.7	305.4
14	Closed-end residential loans ⁹	1,039.1	1,055.7	1,056.6	1,078.0	1,077.2	1,078.3	1,083.7	1,086.2	1,089.3	1,085.7	1,083.7	1,089.1
15	Commercial real estate loans	581.4	609.5	609.5	613.5	620.7	631.4	638.5	640.5	643.8	644.8	645.8	647.0
16	Construction and land development loans ¹⁰	84.3	91.8	91.8	92.9	93.8	94.0	94.4	94.9	95.0	95.4	95.4	95.6
17	Secured by farmland ¹¹	7.3	8.1	8.0	8.1	8.3	8.7	8.6	8.7	9.2	9.2	9.2	9.2
18	Secured by multifamily properties ¹²	110.8	119.0	119.2	121.7	124.2	125.9	127.2	126.3	127.3	127.2	127.7	127.9
19	Secured by nonfarm nonresidential properties ¹³	379.0	390.6	390.5	390.8	394.4	402.8	408.3	410.7	412.3	413.0	413.4	414.4
20	Consumer loans	881.3	921.9	921.5	927.6	946.5	949.5	941.2	938.7	942.3	944.6	946.5	950.8
21	Credit cards and other revolving plans	471.8	493.9	493.5	497.2	513.6	512.2	502.6	498.6	500.6	502.0	503.3	506.6
22	Other consumer loans	409.5	428.0	428.0	430.4	432.9	437.4	438.6	440.0	441.7	442.6	443.1	444.2
23	Automobile loans ¹⁴	290.5	305.2	307.5	309.7	311.7	313.3	314.4	315.9	317.6	318.2	318.6	319.5
24	All other consumer loans ¹⁵	119.0	122.8	120.5	120.6	121.2	124.1	124.2	124.1	124.1	124.4	124.5	124.7
25	Other loans and leases	709.9	757.3	769.3	766.9	798.5	779.9	772.8	781.8	785.9	783.6	771.7	770.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	119.3	120.3	116.9	112.2	125.6	108.7	103.8	112.5	115.1	112.1	101.4	102.5
27	All other loans and leases ¹⁷	590.6	637.0	652.4	654.7	672.9	671.2	669.0	669.3	670.8	671.4	670.3	668.1
28	Loans to nondepository financial institutions ¹⁸	192.1	218.6	227.8	228.2	236.7	238.6	239.1	236.9	238.9	237.6	236.7	236.4
29	Other loans not elsewhere classified ¹⁹	398.5	418.4	424.6	426.5	436.3	432.6	429.9	432.4	431.9	433.8	433.5	431.7
30	LESS: Allowance for loan and lease losses	70.1	69.4	68.6	68.6	68.5	68.5	68.7	68.6	69.7	69.5	69.7	69.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	28.9	24.4	22.3	20.4	22.2	21.3	19.3	19.6	20.7	21.0	22.1	24.0
32	Fed funds and reverse RPs with banks ¹⁶	21.5	17.6	15.5	13.4	14.7	14.1	12.3	12.0	11.4	11.8	13.0	14.8
33	Loans to commercial banks ²⁰	7.4	6.8	6.8	7.0	7.5	7.2	7.0	7.6	9.3	9.2	9.0	9.2
34	Cash assets ²¹	1,284.1	1,144.9	1,127.5	1,140.9	1,104.5	1,083.8	1,109.4	1,133.0	1,195.3	1,217.1	1,146.9	1,122.4
35	Trading assets ²²	152.2	132.7	136.4	132.5	122.0	132.2	138.0	128.1	131.4	131.6	120.7	121.0
36	Other assets ²³	807.8	803.0	797.7	800.1	801.0	817.2	811.9	806.9	797.3	809.4	797.1	793.7
37	TOTAL ASSETS	8,707.8	8,703.5	8,724.4	8,802.8	8,825.6	8,840.2	8,891.1	8,935.3	9,017.6	9,065.6	8,966.6	8,960.8
LIABILITIES													
38	Deposits	6,259.5	6,313.9	6,335.2	6,399.0	6,452.1	6,411.0	6,436.1	6,511.5	6,605.2	6,634.0	6,537.1	6,507.4
39	Large time deposits	430.2	444.3	449.7	458.6	468.8	473.7	491.4	481.0	479.1	481.6	477.2	473.5
40	Other deposits	5,829.3	5,869.6	5,885.5	5,940.4	5,983.3	5,937.3	5,944.7	6,030.6	6,126.1	6,152.4	6,059.9	6,034.0
41	Borrowings	768.5	748.0	769.8	775.4	778.5	790.9	806.9	799.6	769.6	772.5	777.9	798.5
42	Borrowings from banks in the U.S.	26.3	26.0	27.2	26.8	29.3	30.5	30.1	31.1	31.4	33.5	34.1	33.7
43	Borrowings from others	742.2	722.0	742.6	748.6	749.2	760.3	776.7	768.5	738.2	739.0	743.8	764.8
44	Trading liabilities ²⁴	166.8	130.2	133.6	136.9	129.0	140.2	142.1	135.6	139.6	137.1	126.3	124.0
45	Net due to related foreign offices	74.0	58.0	38.6	41.7	25.7	47.3	41.5	33.1	40.9	45.3	60.9	61.4
46	Other liabilities ²⁵	308.3	297.6	295.6	294.3	276.4	281.9	286.4	281.3	284.5	294.1	280.8	293.0
47	TOTAL LIABILITIES	7,577.0	7,547.7	7,572.9	7,647.3	7,661.8	7,671.3	7,712.9	7,761.1	7,839.8	7,883.0	7,783.0	7,784.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,130.8	1,155.8	1,151.4	1,155.5	1,163.8	1,168.9	1,178.3	1,174.2	1,177.8	1,182.6	1,183.5	1,176.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	19.2	11.5	13.6	6.6	4.6	12.1	14.5	9.7	15.2	15.7	13.9	13.4
50	U.S. Treasury and agency securities, MBS ²⁸	13.5	7.7	9.5	4.4	2.2	6.9	11.3	9.8	12.7	12.4	11.3	10.7
51	Loans with original amounts of \$1,000,000 or less	181.0	181.7	179.9	180.9	185.1	187.3	187.5	189.2	190.3	190.2	190.5	190.6
52	Loans secured by nonfarm nonresidential properties ²⁹	59.7	58.3	57.5	57.4	57.2	57.9	57.1	56.8	57.2	57.1	57.1	57.0
53	Commercial and industrial loans to U.S. addressees ³⁰	121.3	123.4	122.3	123.5	127.9	129.4	130.4	132.4	133.1	133.0	133.4	133.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS													
1	Bank credit	3,609.5	3,735.8	3,756.7	3,770.3	3,801.4	3,830.4	3,837.6	3,872.3	3,882.8	3,888.9	3,892.9	3,909.5
2	Securities in bank credit ²	847.8	863.2	864.1	867.7	876.0	880.6	875.4	882.3	883.7	886.2	882.9	885.3
3	Treasury and agency securities ³	596.2	607.1	606.6	608.7	615.2	618.5	613.8	617.8	618.8	620.9	619.3	622.0
4	Mortgage-backed securities (MBS) ⁴	407.8	420.8	421.3	421.7	425.5	428.0	429.9	432.5	434.7	437.5	437.1	438.1
5	Non-MBS ⁵	188.4	186.3	185.3	187.1	189.7	190.6	183.8	185.3	184.1	183.4	182.2	183.9
6	Other securities	251.6	256.1	257.4	259.0	260.8	262.0	261.7	264.5	264.9	265.3	263.6	263.2
7	Mortgage-backed securities ⁶	13.8	14.6	14.6	14.8	15.1	14.8	14.7	14.8	15.5	15.5	15.2	15.4
8	Non-MBS ⁷	237.8	241.5	242.8	244.2	245.7	247.2	247.0	249.7	249.4	249.8	248.4	247.8
9	Loans and leases in bank credit ⁸	2,761.7	2,872.6	2,892.7	2,902.5	2,925.4	2,949.8	2,962.1	2,990.0	2,999.1	3,002.7	3,010.0	3,024.2
10	Commercial and industrial loans	530.7	547.2	549.2	549.4	552.0	555.7	556.4	558.7	561.0	561.1	561.3	563.6
11	Real estate loans	1,701.1	1,764.2	1,778.8	1,786.8	1,801.2	1,809.9	1,819.4	1,836.7	1,843.6	1,848.0	1,852.5	1,856.9
12	Residential real estate loans	667.2	683.3	687.0	687.5	691.7	695.4	697.0	702.0	704.2	705.6	708.7	708.8
13	Revolving home equity loans	115.3	117.4	117.5	117.7	118.3	118.5	118.8	119.5	119.7	119.8	119.8	120.0
14	Closed-end residential loans ⁹	552.0	566.0	569.4	569.8	573.4	576.9	578.2	582.5	584.4	585.9	588.9	588.8
15	Commercial real estate loans	1,033.9	1,080.9	1,091.9	1,099.2	1,109.4	1,114.5	1,122.3	1,134.8	1,139.4	1,142.4	1,143.8	1,148.1
16	Construction and land development loans ¹⁰	144.4	155.2	157.3	159.7	161.8	163.5	165.8	168.4	168.9	169.5	170.2	171.3
17	Secured by farmland ¹¹	75.2	77.7	78.1	78.4	78.9	79.2	79.7	80.7	80.8	80.8	80.9	81.2
18	Secured by multifamily properties ¹²	129.4	139.6	142.3	143.7	145.8	146.9	149.0	151.3	152.1	152.8	153.4	153.9
19	Secured by nonfarm nonresidential properties ¹³	684.9	708.3	714.2	717.4	722.9	724.9	727.9	734.3	737.6	739.3	739.3	741.7
20	Consumer loans	308.3	325.9	330.6	332.7	337.3	338.9	340.8	345.0	348.1	346.4	346.8	347.4
21	Credit cards and other revolving plans	140.0	149.3	151.4	153.0	154.1	156.6	157.4	159.8	162.3	160.6	160.8	161.1
22	Other consumer loans	168.3	176.7	179.1	179.7	183.1	182.3	183.4	185.2	185.8	185.8	186.0	186.4
23	Automobile loans ¹⁴	69.3	72.0	72.4	72.7	73.3	73.9	74.4	75.2	75.2	75.3	75.4	75.5
24	All other consumer loans ¹⁵	99.0	104.7	106.7	107.0	109.8	108.4	109.0	110.0	110.6	110.4	110.6	110.9
25	Other loans and leases	221.6	235.2	234.0	233.7	235.0	245.3	245.5	249.5	246.5	247.2	249.4	256.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	10.4	16.0	12.7	12.8	11.2	13.4	11.2	10.3	5.8	6.2	9.3	14.0
27	All other loans and leases ¹⁷	211.2	219.3	221.4	220.9	223.8	231.9	234.3	239.2	240.7	241.1	240.1	242.3
28	Loans to nondepository financial institutions ¹⁸	36.8	39.3	41.1	38.3	39.5	38.7	39.2	43.3	45.7	45.2	44.6	44.8
29	Other loans not elsewhere classified ¹⁹	174.3	180.0	180.3	182.6	184.2	193.2	195.1	195.9	195.0	195.9	195.5	197.5
30	LESS: Allowance for loan and lease losses	36.4	36.7	37.0	37.0	37.3	37.1	37.0	37.0	37.7	37.6	37.6	37.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	26.3	21.6	23.1	25.7	24.6	24.8	25.2	25.1	24.0	24.2	26.6	26.2
32	Fed funds and reverse RPs with banks ¹⁶	25.4	20.7	22.3	24.8	23.4	24.0	24.6	24.2	23.2	23.5	25.9	25.4
33	Loans to commercial banks ²⁰	0.9	0.8	0.9	0.9	1.1	0.8	0.7	0.9	0.8	0.7	0.7	0.8
34	Cash assets ²¹	298.5	340.8	338.8	345.0	345.0	356.7	342.3	312.2	322.9	328.6	331.6	323.1
35	Trading assets ²²	3.0	4.5	4.5	4.0	4.0	4.1	3.7	3.8	4.7	4.5	4.6	4.4
36	Other assets ²³	272.9	276.2	276.0	276.3	277.5	279.5	275.0	276.9	277.4	279.2	280.5	277.2
37	TOTAL ASSETS	4,173.7	4,342.2	4,362.2	4,384.2	4,415.1	4,458.3	4,446.8	4,453.2	4,474.2	4,487.7	4,498.6	4,502.7
LIABILITIES													
38	Deposits	3,321.6	3,414.1	3,445.2	3,465.5	3,477.1	3,505.5	3,522.7	3,547.1	3,541.6	3,546.4	3,555.8	3,564.7
39	Large time deposits	383.4	386.5	388.3	389.0	387.1	392.8	394.2	396.2	391.5	390.9	389.6	391.1
40	Other deposits	2,938.2	3,027.7	3,056.8	3,076.5	3,090.0	3,112.7	3,128.5	3,150.9	3,150.1	3,155.5	3,166.2	3,173.6
41	Borrowings	273.2	292.3	292.4	293.5	298.1	304.4	299.9	298.4	305.5	301.8	308.5	309.1
42	Borrowings from banks in the U.S.	46.6	38.7	39.9	40.2	40.7	39.9	37.9	37.4	39.1	38.3	41.0	40.9
43	Borrowings from others	226.5	253.6	252.5	253.3	257.4	264.5	262.1	261.0	266.5	263.5	267.5	268.2
44	Trading liabilities ²⁴	4.0	4.5	5.0	4.9	4.6	4.5	4.8	4.5	4.9	4.4	4.5	4.3
45	Net due to related foreign offices	45.2	40.3	43.3	44.0	41.4	35.8	35.5	40.1	44.8	43.6	47.8	43.4
46	Other liabilities ²⁵	60.8	61.3	61.9	61.6	61.3	60.7	63.0	62.5	62.1	62.9	62.4	61.7
47	TOTAL LIABILITIES	3,704.7	3,812.5	3,847.7	3,869.4	3,882.5	3,910.9	3,926.0	3,952.5	3,959.0	3,959.2	3,979.1	3,983.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	469.0	529.6	514.5	514.8	532.6	547.4	520.8	500.6	515.2	528.6	519.6	519.4
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.5	1.5	2.5	2.0	0.8	0.4	2.9	3.4	3.6	3.7	3.6	3.7
50	U.S. Treasury and agency securities, MBS ²⁸	2.3	1.9	2.2	1.5	0.4	0.1	2.2	2.7	2.8	2.8	2.8	2.8
51	Loans with original amounts of \$1,000,000 or less	359.4	359.9	361.6	361.2	360.8	357.8	358.5	359.6	358.9	358.5	357.4	358.7
52	Loans secured by nonfarm nonresidential properties ²⁹	206.7	205.7	205.8	205.8	205.7	204.6	204.6	205.3	204.9	204.7	204.4	205.2
53	Commercial and industrial loans to U.S. addressees ³⁰	152.7	154.1	155.8	155.4	155.2	153.1	153.9	154.3	154.0	153.9	153.0	153.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS													
1	Bank credit	3,602.3	3,736.4	3,753.0	3,776.0	3,820.6	3,830.7	3,831.9	3,863.7	3,878.3	3,880.9	3,885.2	3,908.2
2	Securities in bank credit ²	850.8	860.9	862.3	869.7	877.9	877.7	877.3	885.1	888.9	889.6	885.5	887.3
3	Treasury and agency securities ³	600.1	603.9	603.2	609.2	617.3	617.0	616.8	621.9	624.9	625.1	622.8	623.8
4	Mortgage-backed securities (MBS) ⁴	411.7	417.0	417.9	420.9	425.9	427.3	431.9	436.6	439.9	441.2	440.6	440.5
5	Non-MBS ⁵	188.4	186.9	185.3	188.3	191.4	189.7	184.8	185.3	185.0	183.9	182.2	183.3
6	Other securities	250.7	257.0	259.1	260.5	260.6	260.7	260.6	263.2	264.0	264.5	262.7	263.5
7	Mortgage-backed securities ⁶	13.6	14.6	14.6	15.0	15.2	14.7	14.5	14.7	15.5	15.4	15.3	15.5
8	Non-MBS ⁷	237.1	242.4	244.5	245.5	245.4	246.0	246.1	248.5	248.6	249.1	247.4	248.0
9	Loans and leases in bank credit ⁸	2,751.5	2,875.4	2,890.7	2,906.4	2,942.8	2,953.0	2,954.6	2,978.6	2,989.3	2,991.3	2,999.7	3,020.8
10	Commercial and industrial loans	531.8	546.1	547.0	547.9	551.0	553.3	555.9	559.9	561.4	563.1	565.3	567.5
11	Real estate loans	1,698.9	1,764.4	1,780.1	1,790.2	1,807.4	1,811.2	1,818.5	1,834.5	1,842.4	1,843.3	1,843.8	1,851.5
12	Residential real estate loans	664.8	684.5	687.2	689.2	694.2	694.3	694.8	699.9	704.9	703.3	702.5	706.0
13	Revolving home equity loans	114.8	117.5	117.6	118.1	118.7	118.8	118.9	119.1	119.1	119.4	119.7	120.1
14	Closed-end residential loans ⁹	550.0	567.0	569.6	571.1	575.5	575.5	575.9	580.8	585.8	583.9	582.8	585.9
15	Commercial real estate loans	1,034.0	1,080.0	1,092.9	1,101.0	1,113.2	1,116.9	1,123.7	1,134.7	1,137.6	1,140.0	1,141.3	1,145.5
16	Construction and land development loans ¹⁰	144.4	155.2	157.5	160.9	162.8	163.5	165.7	168.4	167.9	168.6	169.2	170.4
17	Secured by farmland ¹¹	74.8	77.9	78.3	78.5	79.1	79.3	79.6	80.3	80.4	80.4	80.5	80.9
18	Secured by multifamily properties ¹²	128.8	140.1	142.9	143.9	146.9	147.7	148.7	150.8	151.7	152.1	152.7	153.1
19	Secured by nonfarm nonresidential properties ¹³	686.0	706.7	714.2	717.8	724.4	726.4	729.7	735.1	737.5	738.9	738.8	741.1
20	Consumer loans	305.0	326.1	332.2	334.9	343.2	343.3	340.8	341.0	342.9	343.3	344.8	346.6
21	Credit cards and other revolving plans	137.6	149.1	151.6	153.9	160.3	160.9	157.4	156.8	158.3	158.1	159.0	160.3
22	Other consumer loans	167.3	177.0	180.6	181.1	182.9	182.5	183.3	184.2	184.6	185.1	185.8	186.2
23	Automobile loans ¹⁴	69.0	71.8	72.4	72.7	73.4	74.0	74.3	74.9	75.0	75.2	75.3	75.6
24	All other consumer loans ¹⁵	98.3	105.2	108.3	108.4	109.5	108.4	109.0	109.3	109.6	110.0	110.4	110.7
25	Other loans and leases	215.9	238.9	231.4	233.3	241.1	245.2	239.5	243.2	242.5	241.6	245.9	255.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	10.0	16.9	11.1	12.6	13.0	13.0	11.1	9.8	4.0	4.1	9.3	14.9
27	All other loans and leases ¹⁷	205.9	222.0	220.3	220.7	228.2	232.2	228.4	233.5	238.6	237.4	236.6	240.4
28	Loans to nondepository financial institutions ¹⁸	34.9	39.5	39.3	38.8	42.3	39.9	37.2	41.2	45.0	42.9	42.4	43.7
29	Other loans not elsewhere classified ¹⁹	171.0	182.5	181.0	182.0	185.8	192.3	191.2	192.3	193.6	194.5	194.3	196.7
30	LESS: Allowance for loan and lease losses	36.7	36.8	36.9	37.0	37.2	36.8	37.1	37.2	37.4	37.4	37.4	37.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	27.0	21.4	23.8	26.1	25.3	25.3	25.9	25.7	24.9	26.4	26.0	24.2
32	Fed funds and reverse RPs with banks ¹⁶	26.1	20.7	22.8	25.2	24.4	24.3	24.9	24.7	23.9	25.5	25.0	23.2
33	Loans to commercial banks ²⁰	0.9	0.8	0.9	0.9	0.9	1.0	0.9	0.9	1.0	0.9	0.9	1.0
34	Cash assets ²¹	338.2	334.9	342.7	363.6	348.6	328.1	349.0	346.9	360.6	355.6	331.1	304.0
35	Trading assets ²²	4.0	3.9	4.3	4.0	4.1	4.1	4.8	4.7	4.8	4.7	4.5	4.5
36	Other assets ²³	271.7	277.6	276.0	276.2	278.1	279.8	276.8	275.9	276.0	278.8	279.2	277.4
37	TOTAL ASSETS	4,206.6	4,337.4	4,362.9	4,408.9	4,439.6	4,431.1	4,451.4	4,479.6	4,507.2	4,509.0	4,488.6	4,480.9
LIABILITIES													
38	Deposits	3,326.5	3,423.9	3,441.2	3,482.6	3,505.7	3,500.4	3,522.0	3,555.2	3,580.2	3,586.2	3,553.9	3,540.1
39	Large time deposits	380.9	387.8	387.5	386.7	385.7	389.4	392.0	394.1	393.4	393.5	393.1	393.9
40	Other deposits	2,945.6	3,036.2	3,053.7	3,095.9	3,120.0	3,110.9	3,130.0	3,161.1	3,186.8	3,192.7	3,160.9	3,146.1
41	Borrowings	268.8	291.7	289.9	287.8	297.9	308.1	299.7	293.1	296.6	294.5	303.7	308.7
42	Borrowings from banks in the U.S.	46.3	39.6	40.1	39.8	40.7	40.4	38.0	37.0	38.9	38.6	40.2	40.0
43	Borrowings from others	222.5	252.1	249.7	248.1	257.3	267.8	261.7	256.1	257.7	255.9	263.5	268.7
44	Trading liabilities ²⁴	4.6	4.3	4.9	4.6	4.5	4.5	5.4	5.0	5.1	4.9	4.6	4.7
45	Net due to related foreign offices	42.8	42.9	45.2	47.2	43.8	37.3	35.9	37.5	39.4	37.7	41.2	38.8
46	Other liabilities ²⁵	60.2	61.9	62.0	63.4	63.1	60.3	64.3	62.1	61.2	61.8	60.5	60.1
47	TOTAL LIABILITIES	3,702.8	3,824.6	3,843.2	3,885.6	3,915.0	3,910.6	3,927.2	3,952.8	3,982.4	3,985.1	3,963.8	3,952.4
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	503.8	512.8	519.8	523.3	524.6	520.5	524.1	526.8	524.7	523.9	524.7	528.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.5	1.5	2.5	2.0	0.8	0.4	2.9	3.4	3.6	3.7	3.6	3.7
50	U.S. Treasury and agency securities, MBS ²⁸	2.3	1.9	2.2	1.5	0.4	0.1	2.2	2.7	2.8	2.8	2.8	2.8
51	Loans with original amounts of \$1,000,000 or less	358.7	360.2	360.8	360.2	360.2	358.2	358.0	358.8	358.7	358.8	358.3	359.4
52	Loans secured by nonfarm nonresidential properties ²⁹	206.4	205.8	205.9	205.9	206.0	205.1	204.6	205.0	204.5	204.4	204.2	204.8
53	Commercial and industrial loans to U.S. addressees ³⁰	152.2	154.3	154.9	154.3	154.2	153.1	153.4	153.8	154.3	154.4	154.0	154.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS													
1	Bank credit	995.9	1,030.0	1,050.4	1,062.8	1,075.2	1,107.5	1,116.8	1,106.8	1,107.4	1,114.5	1,117.4	1,140.9
2	Securities in bank credit ²	176.7	180.9	183.8	187.3	194.9	199.8	201.6	202.2	201.1	204.4	203.9	206.9
3	Treasury and agency securities ³	72.7	78.4	82.8	88.6	97.5	103.3	105.2	106.2	106.5	109.6	109.7	110.8
4	Mortgage-backed securities (MBS) ⁴	11.6	13.5	12.6	14.3	14.2	14.4	14.9	14.1	14.1	14.2	14.5	13.4
5	Non-MBS ⁵	61.0	64.9	70.2	74.3	83.4	88.8	90.3	92.0	92.4	95.4	95.1	97.4
6	Other securities	104.0	102.5	101.0	98.7	97.3	96.5	96.4	96.1	94.6	94.8	94.2	96.0
7	Mortgage-backed securities ⁶	3.7	2.7	2.8	2.9	3.2	3.0	2.8	2.4	2.3	2.2	2.2	2.2
8	Non-MBS ⁷	100.3	99.8	98.2	95.8	94.1	93.5	93.6	93.7	92.3	92.6	92.0	93.8
9	Loans and leases in bank credit ⁸	819.2	849.0	866.6	875.5	880.3	907.8	915.2	904.5	906.4	910.1	913.5	934.0
10	Commercial and industrial loans	325.4	341.8	351.5	356.3	361.1	363.2	363.7	371.7	380.6	384.6	384.4	385.4
11	Real estate loans	39.2	43.6	45.6	48.1	49.3	51.1	53.1	57.5	58.1	57.8	57.9	57.7
12	Residential real estate loans	3.1	1.0	1.4	1.5	1.4	1.4	1.8	2.5	1.7	1.4	1.3	1.0
13	Revolving home equity loans	0.4	0.3	0.3	0.4	0.4	0.4	0.3	0.4	0.4	0.4	0.4	0.4
14	Closed-end residential loans ⁹	2.7	0.7	1.1	1.2	1.0	1.1	1.5	2.1	1.3	0.9	0.9	0.5
15	Commercial real estate loans	36.1	42.6	44.2	46.6	48.0	49.7	51.2	55.0	56.4	56.4	56.6	56.8
16	Construction and land development loans ¹⁰	3.3	3.7	3.8	3.9	4.5	4.4	4.7	5.8	5.7	5.7	5.6	6.0
17	Secured by farmland ¹¹	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	0.6	1.8	1.9	1.8	1.7	2.0	2.0	2.2	2.2	2.3	2.4	2.6
19	Secured by nonfarm nonresidential properties ¹³	32.0	37.0	38.5	40.7	41.6	43.0	44.3	46.8	48.3	48.2	48.4	48.0
20	Consumer loans	2.7	2.6	2.6	2.6	2.4	2.3	2.3	2.2	2.2	2.2	2.2	2.3
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.7	2.6	2.6	2.6	2.4	2.3	2.3	2.2	2.2	2.2	2.2	2.3
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.7	2.6	2.6	2.6	2.4	2.3	2.3	2.2	2.2	2.2	2.2	2.3
25	Other loans and leases	451.9	461.0	466.9	468.5	467.5	491.1	496.2	473.1	465.5	465.5	469.0	488.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	215.2	210.4	220.9	221.5	220.6	243.6	248.4	231.6	227.5	226.5	227.8	246.8
27	All other loans and leases ¹⁷	236.7	250.6	246.0	247.0	247.0	247.5	247.8	241.4	238.0	239.0	241.2	241.8
28	Loans to nondepository financial institutions ¹⁸	106.6	112.2	109.7	110.3	112.6	115.8	115.4	113.1	112.7	113.1	116.0	114.9
29	Other loans not elsewhere classified ¹⁹	130.1	138.5	136.3	136.7	134.4	131.7	132.4	128.4	125.3	125.9	125.2	126.9
30	LESS: Allowance for loan and lease losses	0.6	0.8	0.9	0.9	1.0	1.0	0.9	1.1	1.3	1.3	1.3	1.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	24.1	14.7	16.1	17.9	15.4	15.1	14.4	15.4	18.9	20.1	21.5	21.9
32	Fed funds and reverse RPs with banks ¹⁶	21.6	12.0	12.9	14.9	12.5	12.0	11.3	12.1	15.4	16.8	18.0	18.7
33	Loans to commercial banks ²⁰	2.4	2.7	3.1	3.1	2.9	3.1	3.1	3.3	3.4	3.4	3.5	3.2
34	Cash assets ²¹	1,246.8	1,155.0	1,266.6	1,207.8	1,188.1	1,127.2	1,115.6	1,055.7	1,040.6	1,056.6	1,014.7	1,048.6
35	Trading assets ²²	86.0	73.6	73.2	73.0	70.4	71.8	73.4	73.5	79.1	78.3	78.9	78.1
36	Other assets ²³	79.1	68.3	57.1	58.7	62.3	67.0	65.7	67.9	66.7	65.3	65.9	67.3
37	TOTAL ASSETS	2,431.3	2,340.8	2,462.5	2,419.3	2,410.4	2,387.6	2,385.0	2,318.2	2,311.3	2,333.6	2,297.2	2,355.6
LIABILITIES													
38	Deposits	1,130.8	1,100.6	1,127.5	1,101.2	1,061.3	1,057.4	1,067.7	1,078.3	1,061.4	1,066.4	1,061.3	1,044.1
39	Large time deposits	896.4	847.5	865.7	835.3	797.8	799.1	802.9	801.1	790.6	788.5	785.8	768.1
40	Other deposits	234.4	253.1	261.8	265.9	263.5	258.3	264.8	277.2	270.8	277.8	275.6	276.0
41	Borrowings	767.8	773.5	818.5	820.7	821.3	824.9	847.6	849.8	859.3	859.4	867.1	894.2
42	Borrowings from banks in the U.S.	31.3	34.4	36.8	39.9	39.1	44.6	48.8	48.7	48.2	48.0	48.3	46.1
43	Borrowings from others	736.5	739.1	781.7	780.8	782.2	780.3	798.8	801.1	811.1	811.4	818.8	848.1
44	Trading liabilities ²⁴	86.6	73.9	70.9	71.3	72.7	76.0	82.6	78.9	83.0	81.8	83.1	81.4
45	Net due to related foreign offices	378.6	340.2	402.9	343.5	355.8	366.6	323.8	256.1	258.8	272.1	256.4	292.6
46	Other liabilities ²⁵	61.7	56.0	55.1	56.4	57.5	50.4	48.4	50.4	46.4	47.3	46.7	49.8
47	TOTAL LIABILITIES	2,425.5	2,344.2	2,474.8	2,393.1	2,368.6	2,375.3	2,370.2	2,313.5	2,309.0	2,326.9	2,314.6	2,362.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	5.7	-3.3	-12.3	26.1	41.9	12.4	14.8	4.8	2.3	6.7	-17.4	-6.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.3	0.2	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.4	1.4
50	U.S. Treasury and agency securities, MBS ²⁸	1.3	0.2	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.4	1.4
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
52	Loans secured by nonfarm nonresidential properties ²⁹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
53	Commercial and industrial loans to U.S. addressees ³⁰	0.0	0.0	0.0	0.0	-0.0	-0.0	-0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

May 6, 2016

Account	2015 Mar	2015 Sep	2015 Oct	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	Week ending				
									Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS													
1 Bank credit	1,003.8	1,025.2	1,047.3	1,063.1	1,077.3	1,106.4	1,122.5	1,115.7	1,119.4	1,125.1	1,131.1	1,143.8	
2 Securities in bank credit ²	177.3	181.7	181.6	186.6	196.0	199.1	202.4	203.3	201.5	203.7	205.1	206.9	
3 Treasury and agency securities ³	74.7	77.3	79.2	86.5	98.2	102.2	107.3	108.7	107.4	109.1	110.6	111.7	
4 Mortgage-backed securities (MBS) ⁴	10.8	13.7	12.8	14.1	14.2	14.2	14.1	13.4	13.5	13.4	13.4	13.5	
5 Non-MBS ⁵	64.0	63.6	66.4	72.4	84.0	87.9	93.1	95.3	94.0	95.6	97.2	98.2	
6 Other securities	102.5	104.3	102.4	100.1	97.8	97.0	95.1	94.7	94.0	94.6	94.4	95.2	
7 Mortgage-backed securities ⁶	3.6	3.3	3.0	2.8	2.7	2.8	2.4	2.3	2.3	2.3	2.2	2.2	
8 Non-MBS ⁷	99.0	101.1	99.4	97.3	95.1	94.2	92.7	92.4	91.7	92.3	92.2	93.0	
9 Loans and leases in bank credit ⁸	826.6	843.6	865.8	876.6	881.3	907.3	920.1	912.4	918.0	921.4	926.0	936.9	
10 Commercial and industrial loans	330.0	339.1	347.8	352.5	361.9	363.8	367.4	376.6	383.7	387.9	387.1	385.5	
11 Real estate loans	37.7	44.4	46.2	47.9	49.7	52.0	53.4	55.7	56.7	56.8	57.2	57.2	
12 Residential real estate loans	2.3	2.0	1.8	1.6	1.5	1.3	1.3	1.3	1.3	1.3	1.3	1.2	
13 Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	
14 Closed-end residential loans ⁹	1.9	1.6	1.5	1.2	1.1	0.9	0.9	0.9	0.9	0.9	0.9	0.8	
15 Commercial real estate loans	35.4	42.5	44.4	46.3	48.2	50.7	52.2	54.4	55.4	55.6	56.0	56.0	
16 Construction and land development loans ¹⁰	3.1	3.7	3.6	3.7	4.1	4.7	5.1	5.5	5.6	5.7	5.7	6.1	
17 Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
18 Secured by multifamily properties ¹²	0.8	1.9	1.9	1.8	1.7	1.9	1.9	2.2	2.4	2.4	2.5	2.6	
19 Secured by nonfarm nonresidential properties ¹³	31.3	36.7	38.7	40.6	42.3	43.9	45.0	46.5	47.3	47.3	47.6	47.2	
20 Consumer loans	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
22 Other consumer loans	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
24 All other consumer loans ¹⁵	2.7	2.6	2.6	2.6	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	
25 Other loans and leases	456.2	457.4	469.1	473.6	467.4	489.2	497.0	477.8	475.4	474.5	479.5	492.1	
26 Fed funds and reverse RPs with nonbanks ¹⁶	215.4	208.3	220.8	226.7	221.8	242.6	249.7	232.4	228.8	229.6	232.7	246.1	
27 All other loans and leases ¹⁷	240.8	249.1	248.3	246.8	245.5	246.6	247.3	245.4	246.6	244.9	246.8	246.0	
28 Loans to nondepository financial institutions ¹⁸	107.6	113.3	114.7	113.1	115.4	115.5	115.1	114.3	116.1	114.6	116.5	114.3	
29 Other loans not elsewhere classified ¹⁹	133.2	135.8	133.6	133.7	130.1	131.1	132.2	131.1	130.5	130.3	130.3	131.7	
30 LESS: Allowance for loan and lease losses	0.6	0.8	0.8	0.9	1.0	1.0	1.0	1.1	1.3	1.3	1.3	1.3	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

May 6, 2016

Account	2015	2015	2015	2015	2015	2016	2016	2016	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 6	Apr 13	Apr 20	Apr 27	
ASSETS (CONTINUED)													
31	Interbank loans	24.3	13.9	15.1	17.3	14.3	15.0	15.6	15.5	18.8	20.2	21.9	22.6
32	Fed funds and reverse RPs with banks ¹⁶	22.0	11.1	11.9	14.2	11.2	12.0	12.7	12.3	15.5	17.0	18.6	19.4
33	Loans to commercial banks ²⁰	2.3	2.8	3.3	3.0	3.1	2.9	3.0	3.2	3.3	3.2	3.3	3.2
34	Cash assets ²¹	1,220.3	1,160.3	1,299.6	1,203.9	1,075.3	1,116.3	1,114.3	1,031.9	1,003.1	1,024.3	1,031.0	1,039.8
35	Trading assets ²²	91.1	70.7	72.5	72.6	70.6	74.9	80.3	79.0	81.2	80.6	79.0	77.9
36	Other assets ²³	80.3	71.2	57.9	57.8	60.7	64.7	65.5	69.4	66.8	64.1	66.1	70.8
37	TOTAL ASSETS	2,419.3	2,340.6	2,491.6	2,413.9	2,297.2	2,376.3	2,397.2	2,310.5	2,288.1	2,312.9	2,327.8	2,353.6
LIABILITIES													
38	Deposits	1,138.5	1,103.9	1,127.3	1,098.1	1,050.6	1,063.0	1,073.0	1,084.8	1,063.4	1,069.1	1,059.9	1,050.9
39	Large time deposits	903.6	850.1	864.4	828.6	788.4	804.3	808.1	807.3	793.3	790.2	786.8	775.2
40	Other deposits	234.9	253.8	262.9	269.5	262.2	258.7	264.9	277.5	270.2	278.9	273.0	275.7
41	Borrowings	763.8	764.7	820.2	833.7	800.4	827.0	855.0	846.1	854.0	857.5	875.6	894.3
42	Borrowings from banks in the U.S.	31.5	34.2	37.1	40.2	36.6	44.4	50.3	49.3	49.1	49.5	50.0	47.9
43	Borrowings from others	732.2	730.6	783.2	793.5	763.8	782.6	804.7	796.9	804.9	808.0	825.5	846.4
44	Trading liabilities ²⁴	91.9	71.5	68.7	69.8	72.2	79.9	87.8	85.5	86.7	85.8	85.2	82.5
45	Net due to related foreign offices	358.5	342.0	416.6	349.9	312.2	353.7	329.1	240.0	241.0	256.0	263.5	274.6
46	Other liabilities ²⁵	62.4	55.5	55.0	57.3	58.6	48.7	48.4	50.9	44.8	46.1	45.4	52.9
47	TOTAL LIABILITIES	2,415.1	2,337.7	2,487.8	2,408.8	2,294.0	2,372.4	2,393.2	2,307.4	2,289.9	2,314.5	2,329.6	2,355.0
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	4.2	2.9	3.8	5.1	3.2	3.9	4.0	3.1	-1.7	-1.6	-1.7	-1.4
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.3	0.2	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.4	1.4
50	U.S. Treasury and agency securities, MBS ²⁸	1.3	0.2	0.5	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.4	1.4
51	Loans with original amounts of \$1,000,000 or less	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
52	Loans secured by nonfarm nonresidential properties ²⁹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
53	Commercial and industrial loans to U.S. addressees ³⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (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, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two 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, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 34) 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 pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

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. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 30.

Includes all loans held in trading accounts under a fair value option.

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. Fed funds are included in lines 26 and 31 by counterparty. Line 26 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

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, loans to nondepository financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. 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 financial intermediaries.

19. Includes all loans not elsewhere classified as well as lease financing receivables.

20. Excludes loans secured by real estate, which are included in line 11.

21. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

22. 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. Also includes the fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

23. Excludes the due-from position with related foreign offices, which is included in line 44. 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, and other assets.

24. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

25. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

26. 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.

27. 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.

28. Difference between fair value and amortized cost for U.S. Treasury and Government agency obligations, mortgage-backed 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.

29. Includes the amount currently outstanding of loans secured by nonfarm nonresidential properties with original amounts of \$1,000,000 or less, included in line 19 above.

30. Includes the amount currently outstanding of commercial and industrial loans to U.S. addressees with original amounts of \$1,000,000 or less, included in line 10 above.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm).