

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
July 8, 2016

Account	2011	2012	2013	2014	2015	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Feb	2016 Mar	2016 Apr	2016 May
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.1	6.1	9.1	7.1	5.5	6.1	7.3	6.0	3.8	7.4	7.3
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.8	6.6	10.2	6.3	1.8	4.6	6.8	0.4	0.8	10.1	8.9
3 Treasury and agency securities ³	3.2	8.4	-5.2	11.8	8.7	12.5	13.6	7.9	4.3	8.0	7.9	-0.5	-1.4	13.5	11.5
6 Other securities	-0.9	5.8	6.8	-2.3	-0.8	-6.3	2.3	2.5	-4.0	-3.8	4.2	2.8	6.2	1.5	2.7
9 Loans and leases in bank credit ⁶	1.5	2.9	2.3	6.8	7.6	5.9	8.7	7.4	6.8	6.7	7.5	8.0	4.9	6.5	6.7
10 Commercial and industrial loans	8.6	11.6	6.9	12.0	10.3	9.8	12.0	10.4	8.2	9.0	8.2	11.9	6.6	10.5	8.7
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.0	1.7	4.5	4.3	5.3	5.5	6.4	7.6	6.3	4.6	8.1
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	-1.9	0.9	1.2	1.0	1.4	2.4	4.6	4.0	-0.3	6.4
13 Revolving home equity loans	-5.9	-7.2	-8.3	-4.1	-5.2	-3.2	-4.7	-5.5	-6.0	-5.1	-5.2	-5.5	-5.6	-6.4	-5.3
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	3.0	-1.4	2.5	3.1	2.9	3.2	4.3	7.3	6.4	1.4	9.4
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	9.9	6.3	9.0	8.1	10.6	10.5	11.1	11.1	9.0	10.1	10.1
20 Consumer loans	-1.7	0.6	3.2	5.2	5.7	4.1	2.2	5.1	6.9	8.2	8.1	6.8	8.5	6.8	6.6
21 Credit cards and other revolving plans	-3.0	-0.7	1.0	3.9	5.5	4.1	2.7	4.5	6.9	7.3	7.5	5.8	9.3	7.6	5.7
22 Other consumer loans	0.0	2.2	5.8	6.7	6.0	4.1	1.7	5.7	6.9	9.2	8.8	8.0	7.5	5.8	7.5
25 Other loans and leases	18.6	8.1	6.0	14.6	13.1	14.4	22.2	13.6	8.8	5.4	9.0	5.1	-4.1	6.2	0.6
30 LESS: Allowance for loan and lease losses	-18.0	-16.4	-15.5	-12.3	-3.8	-10.5	-8.3	-5.2	-0.4	-1.5	0.8	0.0	1.1	20.2	-4.4
31 Interbank loans	-37.0	4.9	-10.7	-16.7	-32.4	-77.1	-36.4	-36.8	-61.0	-13.6	-15.4	-48.9	12.2	141.2	-7.2
34 Cash assets ²¹	48.0	-2.1	54.6	12.2	-8.1	-1.4	-6.9	-12.8	-11.5	-2.0	-15.3	12.2	-4.3	12.9	-4.5
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-2.2	24.1	58.5	-50.0	-2.6	-7.2	-2.9	35.9	-24.5	13.4	-2.9
36 Other assets ²³	-3.5	-5.0	-0.2	1.6	-0.8	0.8	1.5	1.5	-1.0	-5.1	5.1	-11.2	-7.7	-2.1	-16.1
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.4	4.0	6.0	2.0	1.6	3.7	3.2	5.9	1.3	8.1	3.6
LIABILITIES															
38 Deposits	6.7	7.2	6.4	6.4	4.9	4.2	8.4	3.4	4.8	2.8	3.5	6.3	7.9	5.2	4.3
39 Large time deposits	-13.6	-1.1	5.4	5.5	0.2	4.6	8.6	-2.8	1.2	-5.9	-2.0	15.3	-1.6	-17.4	-1.7
40 Other deposits	12.4	9.0	6.7	6.5	5.8	4.2	8.3	4.6	5.5	4.4	4.5	4.7	9.6	9.2	5.3
41 Borrowings	-14.7	-5.7	-0.3	15.2	6.8	8.0	5.6	7.7	1.1	12.2	8.3	14.5	4.6	5.5	8.5
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-3.0	56.6	65.8	-44.2	-4.6	-20.9	6.1	55.1	-28.5	16.3	-17.7
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.4	-5.8	15.3	10.8	-8.1	-14.7	-11.3	-5.8	4.2	0.0	18.4	-3.9
47 TOTAL LIABILITIES	5.5	2.3	8.2	7.6	3.3	3.7	5.9	2.2	1.6	3.3	2.8	4.0	2.6	8.9	4.3

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

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending				
									Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS													
1	Bank credit	11,254.9	11,602.2	11,680.3	11,768.0	11,833.7	11,905.6	11,979.5	12,052.7	12,077.7	12,093.6	12,118.6	12,158.4
2	Securities in bank credit ²	3,038.6	3,085.8	3,109.4	3,138.4	3,139.5	3,142.0	3,168.4	3,192.0	3,202.5	3,208.4	3,212.1	3,217.9
3	Treasury and agency securities ³	2,141.0	2,204.7	2,227.2	2,250.9	2,249.9	2,247.6	2,272.9	2,294.6	2,295.1	2,300.8	2,304.2	2,311.2
4	Mortgage-backed securities (MBS) ⁴	1,476.7	1,552.5	1,563.4	1,568.8	1,569.9	1,570.4	1,591.2	1,602.7	1,606.0	1,603.8	1,608.8	1,612.2
5	Non-MBS ⁵	664.3	652.2	663.7	682.1	680.0	677.2	681.6	691.9	689.1	697.1	695.4	699.0
6	Other securities	897.6	881.0	882.2	887.5	889.6	894.4	895.5	897.5	907.4	907.5	907.9	906.7
7	Mortgage-backed securities ⁶	129.3	122.4	122.3	119.5	117.5	115.8	114.1	113.1	115.6	115.1	113.4	114.7
8	Non-MBS ⁷	768.3	758.6	759.9	767.9	772.2	778.6	781.4	784.3	791.7	792.4	794.5	792.0
9	Loans and leases in bank credit ⁸	8,216.3	8,516.4	8,570.9	8,629.6	8,694.2	8,763.6	8,811.2	8,860.6	8,875.3	8,885.3	8,906.5	8,940.5
10	Commercial and industrial loans	1,856.9	1,942.8	1,950.3	1,961.4	1,985.3	2,018.4	2,036.1	2,050.9	2,057.5	2,053.0	2,055.6	2,060.1
11	Real estate loans	3,723.1	3,843.7	3,864.6	3,883.1	3,909.2	3,936.9	3,951.9	3,978.7	3,981.4	3,990.9	4,004.9	4,015.2
12	Residential real estate loans	2,052.3	2,083.7	2,088.0	2,088.5	2,096.9	2,105.6	2,105.1	2,116.4	2,110.3	2,113.7	2,123.7	2,129.3
13	Revolving home equity loans	448.5	436.1	434.6	432.3	430.3	428.5	426.2	424.3	423.0	422.6	421.8	421.8
14	Closed-end residential loans ⁹	1,603.8	1,647.7	1,653.4	1,656.2	1,666.6	1,677.0	1,678.9	1,692.1	1,687.2	1,691.1	1,702.0	1,707.4
15	Commercial real estate loans	1,670.8	1,760.0	1,776.6	1,794.6	1,812.3	1,831.4	1,846.8	1,862.3	1,871.1	1,877.2	1,881.2	1,885.9
16	Construction and land development loans ¹⁰	238.4	256.6	259.7	262.7	266.0	269.8	272.6	276.4	277.5	278.2	278.4	278.8
17	Secured by farmland ¹¹	83.9	86.8	87.4	88.1	88.6	89.5	90.1	90.7	91.0	91.0	91.1	91.3
18	Secured by multifamily properties ¹²	245.9	267.1	271.2	274.7	278.4	281.1	284.1	288.0	290.4	292.2	292.3	292.6
19	Secured by nonfarm nonresidential properties ¹³	1,102.5	1,149.6	1,158.3	1,169.1	1,179.3	1,191.0	1,199.9	1,207.2	1,212.2	1,215.8	1,219.4	1,223.2
20	Consumer loans	1,210.9	1,256.2	1,265.7	1,274.7	1,281.9	1,291.0	1,298.3	1,305.4	1,311.3	1,314.0	1,315.3	1,319.4
21	Credit cards and other revolving plans	627.2	649.8	653.6	658.3	661.5	666.6	670.8	674.0	677.9	679.4	680.2	682.9
22	Other consumer loans	583.6	606.4	612.2	616.4	620.4	624.4	627.4	631.3	633.4	634.6	635.1	636.5
23	Automobile loans ¹⁴	365.9	381.7	384.5	386.9	389.8	392.4	394.9	397.8	399.4	400.2	400.7	401.3
24	All other consumer loans ¹⁵	217.7	224.7	227.6	229.5	230.7	232.0	232.5	233.5	234.0	234.4	234.4	235.2
25	Other loans and leases	1,425.4	1,473.7	1,490.3	1,510.4	1,517.8	1,517.2	1,525.0	1,525.7	1,525.1	1,527.3	1,530.7	1,545.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	346.7	345.7	350.9	361.2	358.6	352.8	352.3	343.4	334.7	339.7	342.0	347.2
27	All other loans and leases ¹⁷	1,078.7	1,128.0	1,139.5	1,149.1	1,159.2	1,164.4	1,172.7	1,182.4	1,190.5	1,187.6	1,188.7	1,198.7
28	Loans to nondepository financial institutions ¹⁸	350.7	375.7	384.3	389.9	394.2	397.6	401.9	406.3	410.9	407.3	409.8	416.4
29	Other loans not elsewhere classified ¹⁹	728.0	752.2	755.1	759.3	765.0	766.8	770.7	776.1	779.6	780.3	779.0	782.3
30	LESS: Allowance for loan and lease losses	106.6	106.3	106.5	106.8	106.7	106.9	108.7	108.3	108.6	108.6	108.4	108.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending				
									Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	78.5	63.7	61.7	61.4	58.9	59.5	66.5	66.1	60.8	62.2	64.4	61.5
32	Fed funds and reverse RPs with banks ¹⁶	67.6	52.6	50.4	50.5	48.4	48.3	54.1	53.9	47.8	49.0	52.0	49.4
33	Loans to commercial banks ²⁰	10.9	11.0	11.3	10.9	10.4	11.2	12.4	12.2	13.0	13.2	12.3	12.2
34	Cash assets ²¹	2,750.3	2,661.8	2,576.9	2,543.9	2,563.0	2,522.3	2,549.4	2,539.9	2,538.2	2,543.8	2,502.7	2,395.6
35	Trading assets ²²	212.9	209.7	198.4	204.1	210.2	205.9	208.2	207.7	222.2	226.4	237.8	258.9
36	Other assets ²³	1,152.4	1,135.3	1,139.4	1,159.6	1,149.8	1,147.3	1,145.3	1,129.9	1,139.9	1,145.4	1,130.9	1,148.8
37	TOTAL ASSETS	15,342.5	15,566.3	15,550.2	15,630.2	15,708.9	15,733.6	15,840.2	15,888.0	15,930.2	15,962.9	15,946.0	15,914.7
LIABILITIES													
38	Deposits	10,709.6	10,951.7	10,914.4	10,966.2	11,024.6	11,100.0	11,147.7	11,187.8	11,244.1	11,287.5	11,271.7	11,214.3
39	Large time deposits	1,697.9	1,686.6	1,649.3	1,661.1	1,682.4	1,680.5	1,656.2	1,653.9	1,654.4	1,675.6	1,661.3	1,646.2
40	Other deposits	9,011.7	9,265.1	9,265.1	9,305.1	9,342.2	9,419.6	9,491.6	9,533.9	9,589.7	9,611.9	9,610.4	9,568.1
41	Borrowings	1,833.4	1,893.4	1,899.7	1,914.0	1,937.2	1,944.6	1,953.5	1,967.4	1,975.6	1,971.1	1,971.1	1,933.1
42	Borrowings from banks in the U.S.	106.7	115.7	117.0	122.4	123.2	122.3	125.1	125.9	125.5	122.7	127.1	121.7
43	Borrowings from others	1,726.7	1,777.8	1,782.7	1,791.7	1,814.0	1,822.3	1,828.3	1,841.6	1,850.1	1,848.4	1,844.0	1,811.5
44	Trading liabilities ²⁴	225.6	212.4	205.1	209.1	218.7	213.5	216.4	213.2	229.2	240.7	232.5	270.3
45	Net due to related foreign offices	500.3	430.2	429.9	451.1	404.8	357.1	395.6	397.2	369.1	354.8	379.2	373.4
46	Other liabilities ²⁵	421.1	406.0	392.7	395.3	396.9	397.8	403.9	402.6	404.3	407.3	394.8	416.4
47	TOTAL LIABILITIES	13,689.9	13,893.8	13,841.7	13,935.7	13,982.1	14,013.1	14,117.2	14,168.3	14,222.3	14,261.4	14,249.4	14,207.5
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,652.5	1,672.5	1,708.5	1,694.5	1,726.8	1,720.5	1,723.0	1,719.8	1,707.9	1,701.5	1,696.6	1,707.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.3	8.9	5.8	13.4	18.6	14.2	20.0	20.3	23.2	26.8	24.3	30.0
50	U.S. Treasury and agency securities, MBS ²⁸	12.7	6.2	3.0	7.9	14.7	13.6	16.1	15.7	16.9	18.9	17.0	20.8
51	Loans with original amounts of \$1,000,000 or less	539.9	543.8	545.8	545.5	545.4	547.6	547.8	548.8	550.0	549.4	549.4	548.8
52	Loans secured by nonfarm nonresidential properties ²⁹	265.2	263.3	262.9	262.7	261.8	261.8	261.5	261.1	261.0	260.9	261.0	261.2
53	Commercial and industrial loans to U.S. addressees ³⁰	274.7	280.5	282.8	282.8	283.6	285.8	286.3	287.7	288.9	288.6	288.3	287.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending				
									Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS													
1	Bank credit	11,251.9	11,615.2	11,740.9	11,791.1	11,835.9	11,894.7	11,978.2	12,048.3	12,082.5	12,088.9	12,092.3	12,165.0
2	Securities in bank credit ²	3,049.6	3,091.3	3,117.9	3,136.9	3,146.7	3,152.7	3,180.1	3,203.1	3,206.6	3,208.0	3,206.4	3,209.9
3	Treasury and agency securities ³	2,152.5	2,205.6	2,233.1	2,249.4	2,259.2	2,260.2	2,284.6	2,306.0	2,302.4	2,303.4	2,302.7	2,306.6
4	Mortgage-backed securities (MBS) ⁴	1,483.2	1,557.5	1,565.1	1,566.9	1,572.7	1,575.1	1,595.6	1,609.0	1,606.8	1,605.2	1,607.0	1,608.8
5	Non-MBS ⁵	669.3	648.1	667.9	682.5	686.5	685.0	689.0	697.0	695.6	698.2	695.6	697.9
6	Other securities	897.1	885.7	884.9	887.5	887.5	892.5	895.6	897.0	904.2	904.6	903.7	903.3
7	Mortgage-backed securities ⁶	129.6	123.1	122.4	119.5	117.3	115.6	114.3	113.5	115.3	114.2	113.3	114.1
8	Non-MBS ⁷	767.4	762.5	762.4	768.0	770.2	777.0	781.2	783.5	788.9	790.4	790.5	789.2
9	Loans and leases in bank credit ⁸	8,202.4	8,523.9	8,622.9	8,654.1	8,689.2	8,742.0	8,798.0	8,845.2	8,875.9	8,880.9	8,885.9	8,955.1
10	Commercial and industrial loans	1,868.1	1,934.2	1,947.9	1,954.6	1,986.9	2,028.0	2,050.4	2,064.1	2,061.6	2,062.1	2,062.9	2,074.7
11	Real estate loans	3,717.1	3,847.6	3,871.5	3,886.9	3,906.1	3,925.2	3,941.3	3,972.0	3,995.7	3,997.2	3,997.5	4,016.2
12	Residential real estate loans	2,049.7	2,086.8	2,089.5	2,087.7	2,091.6	2,095.7	2,098.6	2,113.7	2,126.7	2,119.9	2,117.2	2,130.9
13	Revolving home equity loans	448.2	436.7	435.7	433.0	430.9	428.0	425.7	423.9	422.6	422.4	421.8	421.7
14	Closed-end residential loans ⁹	1,601.5	1,650.1	1,653.8	1,654.8	1,660.7	1,667.7	1,672.9	1,689.8	1,704.2	1,697.5	1,695.4	1,709.3
15	Commercial real estate loans	1,667.5	1,760.8	1,782.1	1,799.2	1,814.5	1,829.5	1,842.7	1,858.3	1,869.0	1,877.3	1,880.2	1,885.3
16	Construction and land development loans ¹⁰	237.9	257.8	260.9	262.5	265.6	269.5	271.0	275.6	277.5	278.5	278.5	278.7
17	Secured by farmland ¹¹	83.7	86.8	87.6	88.1	88.3	89.0	89.7	90.5	91.0	91.1	91.2	91.6
18	Secured by multifamily properties ¹²	245.4	267.0	272.6	275.6	278.2	279.8	283.2	287.3	290.0	292.0	291.9	292.5
19	Secured by nonfarm nonresidential properties ¹³	1,100.4	1,149.1	1,161.0	1,173.0	1,182.3	1,191.2	1,198.8	1,204.9	1,210.5	1,215.6	1,218.5	1,222.5
20	Consumer loans	1,203.2	1,258.8	1,285.7	1,289.1	1,278.4	1,275.9	1,286.9	1,297.0	1,305.5	1,308.7	1,311.7	1,318.5
21	Credit cards and other revolving plans	620.9	651.0	673.8	672.9	660.0	655.3	662.0	667.1	672.1	674.1	676.1	681.7
22	Other consumer loans	582.3	607.8	611.9	616.1	618.4	620.6	624.9	629.9	633.5	634.6	635.6	636.8
23	Automobile loans ¹⁴	365.1	382.4	385.0	387.3	388.7	390.7	393.7	396.9	399.2	399.8	400.4	401.2
24	All other consumer loans ¹⁵	217.3	225.4	226.9	228.9	229.7	229.9	231.2	233.1	234.3	234.8	235.3	235.6
25	Other loans and leases	1,414.0	1,483.4	1,517.8	1,523.6	1,517.8	1,512.9	1,519.5	1,512.2	1,513.1	1,512.9	1,513.8	1,545.6
26	Fed funds and reverse RPs with nonbanks ¹⁶	343.0	351.6	360.3	364.5	365.0	355.3	350.7	339.3	331.3	332.5	336.4	343.2
27	All other loans and leases ¹⁷	1,070.9	1,131.8	1,157.5	1,159.0	1,152.8	1,157.6	1,168.8	1,172.9	1,181.8	1,180.5	1,177.4	1,202.4
28	Loans to nondepository financial institutions ¹⁸	345.7	380.0	395.2	394.0	392.2	394.3	399.3	400.0	405.3	402.3	401.5	414.1
29	Other loans not elsewhere classified ¹⁹	725.3	751.7	762.4	765.0	760.6	763.3	769.5	772.9	776.5	778.2	775.9	788.3
30	LESS: Allowance for loan and lease losses	106.9	106.5	106.7	106.3	106.8	106.9	108.2	108.4	109.0	108.9	108.6	107.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending				
									Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	78.2	63.8	61.7	61.4	60.1	59.5	66.7	66.1	63.0	63.1	62.7	60.4
32	Fed funds and reverse RPs with banks ¹⁶	66.9	52.8	50.3	50.4	49.6	48.5	54.2	53.5	50.3	50.4	50.0	47.6
33	Loans to commercial banks ²⁰	11.3	11.0	11.5	11.0	10.5	11.0	12.5	12.6	12.7	12.7	12.7	12.8
34	Cash assets ²¹	2,732.1	2,708.3	2,527.8	2,528.7	2,574.9	2,514.8	2,526.7	2,521.8	2,576.3	2,533.9	2,441.3	2,350.5
35	Trading assets ²²	212.9	209.2	196.5	211.1	222.9	211.4	209.9	207.0	218.3	220.5	231.8	242.5
36	Other assets ²³	1,148.2	1,134.0	1,139.7	1,161.9	1,154.9	1,153.1	1,142.7	1,125.4	1,136.8	1,150.1	1,127.2	1,143.9
37	TOTAL ASSETS	15,316.5	15,624.0	15,559.9	15,647.8	15,742.0	15,726.6	15,816.0	15,860.2	15,967.9	15,947.6	15,846.7	15,854.6
LIABILITIES													
38	Deposits	10,655.0	10,980.1	11,008.0	10,975.0	11,031.4	11,151.1	11,184.9	11,134.5	11,235.8	11,251.9	11,124.6	11,194.8
39	Large time deposits	1,702.9	1,674.5	1,642.8	1,667.8	1,692.1	1,682.7	1,655.5	1,659.0	1,666.9	1,679.2	1,660.0	1,644.9
40	Other deposits	8,952.0	9,305.7	9,365.2	9,307.1	9,339.3	9,468.5	9,529.4	9,475.5	9,568.9	9,572.7	9,464.7	9,549.8
41	Borrowings	1,860.2	1,897.3	1,876.4	1,925.7	1,959.2	1,933.7	1,946.3	1,997.2	2,002.9	1,976.4	1,980.0	1,920.8
42	Borrowings from banks in the U.S.	106.0	115.4	115.5	123.7	125.0	122.4	126.0	125.1	126.5	125.9	125.0	120.6
43	Borrowings from others	1,754.3	1,781.9	1,760.9	1,802.0	1,834.1	1,811.3	1,820.4	1,872.1	1,876.4	1,850.5	1,855.0	1,800.3
44	Trading liabilities ²⁴	225.1	211.3	205.6	224.6	235.1	225.7	220.6	211.7	222.0	230.8	220.4	247.9
45	Net due to related foreign offices	505.5	438.9	381.3	439.9	411.3	318.3	361.1	398.9	378.5	352.5	397.7	350.1
46	Other liabilities ²⁵	418.7	415.0	398.1	391.1	399.8	395.4	398.3	400.5	405.6	405.5	381.9	412.5
47	TOTAL LIABILITIES	13,664.6	13,942.7	13,869.4	13,956.3	14,036.7	14,024.3	14,111.2	14,142.8	14,244.8	14,217.1	14,104.6	14,126.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,652.0	1,681.3	1,690.5	1,691.5	1,705.3	1,702.3	1,704.7	1,717.5	1,723.1	1,730.5	1,742.1	1,728.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	17.3	8.9	5.8	13.4	18.6	14.2	20.0	20.3	23.2	26.8	24.3	30.0
50	U.S. Treasury and agency securities, MBS ²⁸	12.7	6.2	3.0	7.9	14.7	13.6	16.1	15.7	16.9	18.9	17.0	20.8
51	Loans with original amounts of \$1,000,000 or less	541.3	541.2	545.3	545.6	545.6	548.4	549.7	550.3	550.6	550.8	550.6	550.8
52	Loans secured by nonfarm nonresidential properties ²⁹	264.8	263.3	263.2	263.0	261.8	262.0	261.5	260.8	260.8	260.7	260.9	260.9
53	Commercial and industrial loans to U.S. addressees ³⁰	276.5	277.8	282.1	282.5	283.8	286.4	288.2	289.5	289.8	290.0	289.7	289.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending			
									Jun 8	Jun 15	Jun 22	Jun 29
ASSETS												
1 Bank credit	10,230.4	10,540.1	10,606.2	10,661.2	10,717.2	10,796.2	10,856.8	10,920.6	10,949.0	10,954.6	10,981.4	11,027.2
2 Securities in bank credit ²	2,855.9	2,898.4	2,914.2	2,937.8	2,936.7	2,938.1	2,962.6	2,981.0	2,990.0	2,987.6	2,993.4	2,997.7
3 Treasury and agency securities ³	2,061.5	2,116.1	2,129.4	2,147.6	2,144.7	2,141.7	2,164.7	2,183.1	2,183.8	2,180.9	2,185.8	2,191.4
4 Mortgage-backed securities (MBS) ⁴	1,462.5	1,538.1	1,549.2	1,554.3	1,555.0	1,556.0	1,577.1	1,589.4	1,592.5	1,589.9	1,594.9	1,598.5
5 Non-MBS ⁵	599.0	578.0	580.2	593.3	589.7	585.7	587.7	593.7	591.3	591.1	590.9	592.9
6 Other securities	794.4	782.2	784.8	790.2	792.0	796.4	797.9	797.9	806.2	806.7	807.5	806.2
7 Mortgage-backed securities ⁶	125.8	119.5	119.3	116.5	114.8	113.5	111.9	111.2	113.9	113.4	111.1	112.5
8 Non-MBS ⁷	668.6	662.7	665.5	673.7	677.1	682.9	685.9	686.6	692.3	693.3	696.4	693.7
9 Loans and leases in bank credit ⁸	7,374.5	7,641.7	7,692.0	7,723.4	7,780.5	7,858.1	7,894.2	7,939.7	7,959.0	7,967.0	7,988.0	8,029.5
10 Commercial and industrial loans	1,525.1	1,587.7	1,591.4	1,599.6	1,622.7	1,648.3	1,658.2	1,668.2	1,676.1	1,674.0	1,676.2	1,674.8
11 Real estate loans	3,683.2	3,795.7	3,815.3	3,831.5	3,855.8	3,880.8	3,895.2	3,920.8	3,924.1	3,931.6	3,945.2	3,955.4
12 Residential real estate loans	2,049.6	2,082.2	2,086.6	2,087.3	2,095.3	2,103.4	2,103.9	2,114.0	2,108.2	2,111.7	2,121.7	2,128.2
13 Revolving home equity loans	448.1	435.7	434.1	431.9	429.9	428.1	425.7	423.9	422.7	422.3	421.4	421.5
14 Closed-end residential loans ⁹	1,601.5	1,646.5	1,652.5	1,655.4	1,665.3	1,675.3	1,678.1	1,690.2	1,685.5	1,689.4	1,700.3	1,706.7
15 Commercial real estate loans	1,633.6	1,713.5	1,728.7	1,744.2	1,760.5	1,777.4	1,791.3	1,806.7	1,815.9	1,819.9	1,823.5	1,827.2
16 Construction and land development loans ¹⁰	235.4	252.6	255.4	257.9	260.9	264.5	266.4	270.7	272.0	272.4	272.5	272.7
17 Secured by farmland ¹¹	83.7	86.6	87.2	87.9	88.4	89.3	89.9	90.5	90.7	90.8	90.9	91.1
18 Secured by multifamily properties ¹²	245.0	265.2	269.2	272.5	276.2	278.8	281.8	285.4	288.0	288.8	288.8	288.8
19 Secured by nonfarm nonresidential properties ¹³	1,069.5	1,109.1	1,116.8	1,125.8	1,135.0	1,144.8	1,153.1	1,160.1	1,165.2	1,168.0	1,171.3	1,174.5
20 Consumer loans	1,208.3	1,253.7	1,263.3	1,272.4	1,279.7	1,288.8	1,296.0	1,303.1	1,309.1	1,311.7	1,313.0	1,317.1
21 Credit cards and other revolving plans	627.2	649.8	653.6	658.3	661.5	666.6	670.8	674.0	677.9	679.4	680.2	682.9
22 Other consumer loans	581.0	603.9	609.7	614.1	618.2	622.2	625.2	629.1	631.2	632.3	632.8	634.2
23 Automobile loans ¹⁴	365.9	381.7	384.5	386.9	389.8	392.4	394.9	397.8	399.4	400.2	400.7	401.3
24 All other consumer loans ¹⁵	215.1	222.2	225.2	227.2	228.4	229.8	230.3	231.3	231.8	232.1	232.1	232.9
25 Other loans and leases	958.0	1,004.7	1,021.9	1,020.0	1,022.4	1,040.1	1,044.8	1,047.5	1,049.7	1,049.6	1,053.6	1,082.2
26 Fed funds and reverse RPs with nonbanks ¹⁶	125.3	125.2	131.6	118.3	111.8	119.5	118.7	116.6	116.2	116.5	120.9	150.4
27 All other loans and leases ¹⁷	832.7	879.5	890.3	901.6	910.6	920.6	926.1	930.9	933.4	933.1	932.7	931.8
28 Loans to nondepository financial institutions ¹⁸	240.5	265.6	271.5	274.6	279.2	284.0	286.3	290.2	293.6	291.6	294.2	294.1
29 Other loans not elsewhere classified ¹⁹	592.3	613.8	618.8	627.0	631.4	636.7	639.7	640.7	639.8	641.5	638.5	637.7
30 LESS: Allowance for loan and lease losses	105.8	105.5	105.7	105.8	105.6	105.6	107.3	106.6	107.0	107.1	107.0	107.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending				
									Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	55.5	45.8	46.0	45.6	44.5	44.7	46.9	47.2	45.4	48.3	50.2	48.8
32	Fed funds and reverse RPs with banks ¹⁶	46.7	37.8	37.6	37.7	36.9	36.3	37.2	37.8	35.2	37.9	40.6	39.3
33	Loans to commercial banks ²⁰	8.9	8.0	8.4	7.9	7.6	8.4	9.7	9.5	10.2	10.4	9.6	9.4
34	Cash assets ²¹	1,524.5	1,464.1	1,400.6	1,433.5	1,460.7	1,455.6	1,492.8	1,505.7	1,548.6	1,560.0	1,543.7	1,423.5
35	Trading assets ²²	140.1	136.7	128.1	131.5	135.2	130.0	129.7	128.2	140.4	142.1	153.9	166.9
36	Other assets ²³	1,082.7	1,076.7	1,077.1	1,092.6	1,083.4	1,080.3	1,081.1	1,079.2	1,088.3	1,090.6	1,076.6	1,085.7
37	TOTAL ASSETS	12,927.5	13,157.8	13,152.4	13,258.6	13,335.4	13,401.2	13,500.1	13,574.3	13,664.7	13,688.6	13,698.8	13,644.8
LIABILITIES													
38	Deposits	9,594.4	9,851.7	9,857.8	9,910.7	9,961.7	10,026.8	10,097.6	10,154.6	10,214.6	10,252.6	10,257.4	10,209.7
39	Large time deposits	822.4	852.7	854.5	863.0	882.1	879.7	875.9	872.7	880.1	885.7	889.9	886.4
40	Other deposits	8,772.0	8,999.1	9,003.3	9,047.7	9,079.6	9,147.1	9,221.7	9,281.9	9,334.5	9,366.9	9,367.5	9,323.3
41	Borrowings	1,058.3	1,073.4	1,080.5	1,089.0	1,096.2	1,096.9	1,090.3	1,104.7	1,110.6	1,112.9	1,126.9	1,114.8
42	Borrowings from banks in the U.S.	74.9	76.0	78.4	77.9	75.3	74.4	78.9	77.8	76.7	76.4	80.0	79.2
43	Borrowings from others	983.5	997.4	1,002.1	1,011.1	1,020.9	1,022.6	1,011.3	1,026.9	1,033.9	1,036.5	1,046.9	1,035.6
44	Trading liabilities ²⁴	150.1	141.5	132.5	132.8	135.3	133.3	134.4	130.6	142.9	148.9	142.0	173.3
45	Net due to related foreign offices	109.6	86.8	76.3	87.0	83.7	87.1	108.9	113.2	115.4	96.8	92.1	64.4
46	Other liabilities ²⁵	363.1	349.4	334.9	344.5	347.7	347.1	356.5	355.0	360.3	357.7	344.4	359.4
47	TOTAL LIABILITIES	11,275.5	11,502.7	11,482.0	11,564.0	11,624.5	11,691.1	11,787.6	11,858.1	11,943.7	11,968.9	11,962.8	11,921.6
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,651.9	1,655.1	1,670.4	1,694.6	1,710.8	1,710.0	1,712.5	1,716.2	1,721.0	1,719.6	1,736.0	1,723.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.6	8.6	5.4	12.6	17.4	13.1	18.5	18.8	21.3	24.7	22.4	27.7
50	U.S. Treasury and agency securities, MBS ²⁸	12.1	5.9	2.6	7.1	13.5	12.5	14.7	14.1	15.1	16.7	15.1	18.5
51	Loans with original amounts of \$1,000,000 or less	539.9	543.8	545.8	545.5	545.4	547.6	547.8	548.8	549.9	549.4	549.4	548.8
52	Loans secured by nonfarm nonresidential properties ²⁹	265.2	263.3	262.9	262.7	261.8	261.8	261.5	261.1	261.0	260.9	261.0	261.2
53	Commercial and industrial loans to U.S. addressees ³⁰	274.7	280.5	282.8	282.8	283.6	285.8	286.3	287.7	288.9	288.6	288.3	287.6

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending			
									Jun 8	Jun 15	Jun 22	Jun 29
ASSETS												
1 Bank credit	10,227.4	10,551.9	10,663.8	10,684.2	10,712.7	10,778.4	10,847.9	10,917.0	10,952.7	10,954.6	10,961.5	11,042.2
2 Securities in bank credit ²	2,867.4	2,904.7	2,922.0	2,937.6	2,943.8	2,948.7	2,974.9	2,992.3	2,993.4	2,988.5	2,988.7	2,989.7
3 Treasury and agency securities ³	2,072.6	2,119.1	2,134.9	2,147.4	2,152.4	2,152.5	2,176.0	2,193.5	2,188.8	2,183.2	2,184.5	2,186.5
4 Mortgage-backed securities (MBS) ⁴	1,468.5	1,543.4	1,550.9	1,552.6	1,558.4	1,561.5	1,581.9	1,595.0	1,592.8	1,591.1	1,593.1	1,594.6
5 Non-MBS ⁵	604.1	575.7	584.0	594.8	594.1	591.0	594.1	598.6	596.0	592.1	591.4	591.9
6 Other securities	794.8	785.6	787.1	790.2	791.4	796.2	798.9	798.7	804.6	805.3	804.2	803.2
7 Mortgage-backed securities ⁶	126.2	120.3	119.7	116.7	114.8	113.3	112.1	111.6	113.7	112.6	111.0	111.9
8 Non-MBS ⁷	668.6	665.3	667.4	673.5	676.5	682.9	686.8	687.1	690.9	692.7	693.2	691.3
9 Loans and leases in bank credit ⁸	7,360.0	7,647.2	7,741.8	7,746.6	7,768.9	7,829.7	7,873.0	7,924.7	7,959.3	7,966.1	7,972.8	8,052.5
10 Commercial and industrial loans	1,536.4	1,583.4	1,589.4	1,592.6	1,621.3	1,653.4	1,669.8	1,681.1	1,679.8	1,681.1	1,680.9	1,686.3
11 Real estate loans	3,678.2	3,799.7	3,821.8	3,834.7	3,852.6	3,869.6	3,884.7	3,915.3	3,939.0	3,937.9	3,938.1	3,956.1
12 Residential real estate loans	2,047.8	2,085.2	2,088.0	2,086.4	2,090.2	2,094.4	2,097.3	2,112.5	2,125.5	2,118.5	2,115.9	2,129.9
13 Revolving home equity loans	447.8	436.4	435.3	432.6	430.5	427.6	425.3	423.5	422.2	422.0	421.4	421.3
14 Closed-end residential loans ⁹	1,600.0	1,648.9	1,652.7	1,653.8	1,659.7	1,666.8	1,672.0	1,689.0	1,703.3	1,696.5	1,694.4	1,708.6
15 Commercial real estate loans	1,630.4	1,714.4	1,733.8	1,748.3	1,762.3	1,775.2	1,787.4	1,802.8	1,813.5	1,819.3	1,822.2	1,826.3
16 Construction and land development loans ¹⁰	234.7	254.1	256.8	257.5	260.3	263.8	265.2	269.7	271.6	272.5	272.4	272.5
17 Secured by farmland ¹¹	83.5	86.6	87.4	87.9	88.2	88.8	89.5	90.3	90.8	91.0	91.1	91.5
18 Secured by multifamily properties ¹²	244.5	265.2	270.9	273.7	276.3	277.6	280.7	284.6	287.3	288.1	288.0	288.4
19 Secured by nonfarm nonresidential properties ¹³	1,067.7	1,108.5	1,118.7	1,129.1	1,137.5	1,145.0	1,152.1	1,158.2	1,163.8	1,167.7	1,170.7	1,173.9
20 Consumer loans	1,200.6	1,256.2	1,283.4	1,286.8	1,276.1	1,273.7	1,284.7	1,294.8	1,303.3	1,306.4	1,309.5	1,316.3
21 Credit cards and other revolving plans	620.9	651.0	673.8	672.9	660.0	655.3	662.0	667.1	672.1	674.1	676.1	681.7
22 Other consumer loans	579.7	605.2	609.6	613.8	616.2	618.4	622.7	627.7	631.2	632.4	633.4	634.6
23 Automobile loans ¹⁴	365.1	382.4	385.0	387.3	388.7	390.7	393.7	396.9	399.2	399.8	400.4	401.2
24 All other consumer loans ¹⁵	214.6	222.8	224.5	226.6	227.5	227.6	229.0	230.8	232.1	232.6	233.0	233.4
25 Other loans and leases	944.8	1,007.9	1,047.3	1,032.5	1,018.9	1,033.1	1,033.8	1,033.6	1,037.2	1,040.7	1,044.4	1,093.7
26 Fed funds and reverse RPs with nonbanks ¹⁶	119.7	124.8	138.5	121.7	114.9	122.3	115.3	111.5	110.1	112.2	119.2	153.4
27 All other loans and leases ¹⁷	825.1	883.1	908.8	910.8	904.0	910.8	918.6	922.1	927.0	928.5	925.2	940.3
28 Loans to nondepository financial institutions ¹⁸	238.4	266.9	279.0	278.4	276.8	279.5	283.6	287.3	292.8	290.8	291.7	298.6
29 Other loans not elsewhere classified ¹⁹	586.7	616.2	629.8	632.5	627.2	631.3	635.0	634.7	634.2	637.7	633.5	641.7
30 LESS: Allowance for loan and lease losses	106.3	105.6	105.7	105.3	105.7	105.9	106.9	107.1	107.6	107.6	107.3	106.5

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)

July 8, 2016

Account	2015 May	2015 Nov	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	Week ending				
									Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	53.0	46.5	47.5	46.5	44.9	44.8	46.6	45.5	45.0	47.3	48.3	48.4
32	Fed funds and reverse RPs with banks ¹⁶	43.7	38.6	39.1	38.4	37.0	36.4	36.7	35.6	35.1	37.4	38.4	38.4
33	Loans to commercial banks ²⁰	9.3	7.9	8.4	8.2	7.9	8.3	9.9	9.9	9.9	9.9	9.9	10.0
34	Cash assets ²¹	1,477.9	1,504.2	1,452.9	1,411.9	1,459.1	1,480.7	1,500.2	1,464.6	1,548.7	1,549.8	1,436.9	1,407.8
35	Trading assets ²²	139.9	136.5	126.0	136.2	142.8	132.7	130.4	127.3	137.6	139.1	151.4	154.8
36	Other assets ²³	1,077.4	1,076.2	1,079.0	1,097.0	1,088.9	1,082.9	1,077.2	1,073.9	1,084.8	1,095.4	1,071.4	1,081.1
37	TOTAL ASSETS	12,869.4	13,209.7	13,263.5	13,270.6	13,342.6	13,413.6	13,495.3	13,521.3	13,661.1	13,678.6	13,562.2	13,627.8
LIABILITIES													
38	Deposits	9,537.5	9,881.8	9,958.2	9,912.0	9,959.2	10,068.6	10,133.1	10,099.0	10,205.6	10,221.4	10,120.9	10,204.8
39	Large time deposits	821.4	845.3	854.8	863.6	884.7	877.2	873.9	871.3	884.9	887.7	892.9	897.4
40	Other deposits	8,716.1	9,036.5	9,103.4	9,048.4	9,074.6	9,191.4	9,259.2	9,227.6	9,320.7	9,333.8	9,228.0	9,307.4
41	Borrowings	1,072.3	1,063.3	1,076.6	1,099.2	1,106.4	1,092.1	1,083.0	1,120.3	1,121.0	1,124.5	1,142.1	1,131.8
42	Borrowings from banks in the U.S.	74.1	75.1	78.9	79.6	75.7	74.8	79.1	77.3	77.7	78.4	79.3	80.5
43	Borrowings from others	998.2	988.2	997.7	1,019.6	1,030.7	1,017.3	1,003.9	1,043.0	1,043.3	1,046.1	1,062.8	1,051.4
44	Trading liabilities ²⁴	148.6	141.6	133.5	144.8	147.5	140.6	136.1	127.9	136.5	141.3	132.8	155.3
45	Net due to related foreign offices	103.7	88.8	69.5	84.5	77.3	70.4	92.0	109.4	118.6	107.6	99.5	59.2
46	Other liabilities ²⁵	359.5	357.7	339.5	342.2	350.7	343.5	350.3	351.7	361.1	358.2	330.0	353.5
47	TOTAL LIABILITIES	11,221.6	11,533.2	11,577.3	11,582.7	11,641.1	11,715.1	11,794.6	11,808.3	11,942.8	11,953.0	11,825.3	11,904.6
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,647.7	1,676.6	1,686.2	1,687.9	1,701.5	1,698.5	1,700.7	1,713.0	1,718.3	1,725.5	1,736.9	1,723.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.6	8.6	5.4	12.6	17.4	13.1	18.5	18.8	21.3	24.7	22.4	27.7
50	U.S. Treasury and agency securities, MBS ²⁸	12.1	5.9	2.6	7.1	13.5	12.5	14.7	14.1	15.1	16.7	15.1	18.5
51	Loans with original amounts of \$1,000,000 or less	541.3	541.2	545.3	545.6	545.6	548.4	549.7	550.2	550.6	550.8	550.6	550.8
52	Loans secured by nonfarm nonresidential properties ²⁹	264.8	263.3	263.2	263.0	261.8	262.0	261.5	260.8	260.8	260.7	260.9	260.9
53	Commercial and industrial loans to U.S. addressees ³⁰	276.5	277.8	282.1	282.5	283.8	286.4	288.2	289.5	289.8	290.0	289.7	289.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS													
1	Bank credit	6,571.6	6,764.8	6,799.9	6,823.9	6,873.8	6,920.2	6,960.5	6,998.8	7,016.9	7,021.8	7,039.1	7,078.3
2	Securities in bank credit ²	1,997.1	2,030.3	2,037.5	2,056.0	2,060.6	2,054.7	2,076.5	2,090.5	2,099.5	2,098.9	2,102.3	2,107.0
3	Treasury and agency securities ³	1,456.9	1,507.2	1,514.0	1,527.9	1,530.0	1,522.4	1,542.5	1,557.0	1,558.8	1,557.8	1,562.2	1,569.2
4	Mortgage-backed securities (MBS) ⁴	1,051.1	1,116.4	1,123.5	1,125.9	1,123.9	1,122.6	1,139.4	1,148.7	1,150.9	1,148.7	1,153.4	1,156.2
5	Non-MBS ⁵	405.8	390.8	390.4	402.1	406.1	399.8	403.1	408.3	407.9	409.1	408.8	413.0
6	Other securities	540.2	523.1	523.5	528.1	530.6	532.3	534.0	533.5	540.7	541.1	540.2	537.9
7	Mortgage-backed securities ⁶	112.3	104.8	103.9	101.7	100.4	99.0	96.9	96.5	99.0	98.4	96.3	97.3
8	Non-MBS ⁷	428.0	418.4	419.6	426.3	430.2	433.3	437.1	437.0	441.7	442.8	443.9	440.6
9	Loans and leases in bank credit ⁸	4,574.5	4,734.5	4,762.4	4,767.9	4,813.2	4,865.5	4,884.0	4,908.3	4,917.4	4,922.9	4,936.8	4,971.3
10	Commercial and industrial loans	986.8	1,034.7	1,036.6	1,040.6	1,064.5	1,088.4	1,096.4	1,103.4	1,108.2	1,105.3	1,108.7	1,106.2
11	Real estate loans	1,961.6	2,007.9	2,012.9	2,020.0	2,034.2	2,041.6	2,043.1	2,054.4	2,050.1	2,054.1	2,060.0	2,068.8
12	Residential real estate loans	1,379.7	1,394.2	1,394.4	1,391.2	1,397.1	1,400.6	1,396.5	1,404.0	1,397.7	1,398.7	1,405.0	1,410.3
13	Revolving home equity loans	332.2	317.9	315.7	313.1	310.8	308.4	305.8	303.6	302.1	301.6	300.7	300.4
14	Closed-end residential loans ⁹	1,047.4	1,076.4	1,078.6	1,078.0	1,086.3	1,092.2	1,090.7	1,100.4	1,095.6	1,097.2	1,104.2	1,109.8
15	Commercial real estate loans	582.0	613.7	618.6	628.8	637.2	641.0	646.6	650.4	652.3	655.4	655.1	658.6
16	Construction and land development loans ¹⁰	87.4	92.7	93.5	94.2	94.9	95.7	96.5	97.5	98.0	98.3	98.2	99.1
17	Secured by farmland ¹¹	7.5	8.1	8.2	8.6	8.7	8.7	9.3	9.3	9.3	9.3	9.2	9.2
18	Secured by multifamily properties ¹²	111.9	121.5	123.6	125.8	127.2	126.2	127.2	128.4	129.9	130.5	130.2	130.9
19	Secured by nonfarm nonresidential properties ¹³	375.2	391.4	393.3	400.2	406.4	410.4	413.6	415.2	415.2	417.3	417.4	419.4
20	Consumer loans	895.1	920.8	926.0	932.6	937.1	943.1	947.8	951.5	955.4	957.2	958.4	961.8
21	Credit cards and other revolving plans	484.6	496.6	499.2	501.4	503.3	507.1	509.7	511.2	514.1	515.2	515.9	518.7
22	Other consumer loans	410.5	424.2	426.8	431.2	433.8	436.0	438.1	440.3	441.2	442.0	442.5	443.1
23	Automobile loans ¹⁴	295.5	309.1	311.1	313.1	315.4	317.4	319.7	322.2	323.2	323.9	324.1	325.1
24	All other consumer loans ¹⁵	115.1	115.2	115.7	118.2	118.5	118.6	118.4	118.1	118.0	118.1	118.3	118.0
25	Other loans and leases	730.9	771.0	786.9	774.6	777.4	792.4	796.7	799.1	803.7	806.2	809.6	834.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	112.3	112.6	120.7	104.9	100.9	109.6	110.1	108.9	111.1	113.8	118.4	146.6
27	All other loans and leases ¹⁷	618.6	658.4	666.1	669.7	676.5	682.8	686.6	690.2	692.6	692.4	691.2	687.8
28	Loans to nondepository financial institutions ¹⁸	202.6	227.1	231.7	235.5	240.1	241.0	242.2	244.9	247.9	246.8	249.2	248.4
29	Other loans not elsewhere classified ¹⁹	416.0	431.3	434.4	434.2	436.4	441.8	444.4	445.3	444.7	445.6	442.0	439.5
30	LESS: Allowance for loan and lease losses	69.2	68.3	68.3	68.7	68.6	68.5	69.9	69.4	69.4	69.5	69.3	69.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	30.0	20.2	21.8	20.9	19.2	19.9	22.0	21.3	21.9	22.9	22.7	24.0
32	Fed funds and reverse RPs with banks ¹⁶	21.8	13.1	14.2	13.7	12.4	12.3	13.0	12.6	12.4	13.3	13.9	15.4
33	Loans to commercial banks ²⁰	8.2	7.1	7.5	7.2	6.9	7.6	9.0	8.8	9.4	9.6	8.8	8.6
34	Cash assets ²¹	1,200.2	1,124.7	1,062.8	1,079.8	1,123.3	1,141.7	1,173.4	1,172.5	1,195.4	1,200.1	1,194.5	1,076.7
35	Trading assets ²²	136.2	132.7	124.0	127.9	131.3	126.0	125.4	123.6	135.2	137.1	148.5	160.4
36	Other assets ²³	808.6	799.7	798.9	812.5	808.9	802.8	801.8	799.2	808.4	812.1	794.9	804.2
37	TOTAL ASSETS	8,677.4	8,773.8	8,739.0	8,796.3	8,887.9	8,942.1	9,013.2	9,046.1	9,108.4	9,124.6	9,130.4	9,074.1
LIABILITIES													
38	Deposits	6,243.4	6,385.1	6,377.3	6,399.5	6,437.3	6,481.3	6,544.4	6,571.7	6,620.3	6,642.3	6,642.9	6,593.5
39	Large time deposits	440.3	460.9	463.2	463.2	487.7	484.7	484.6	477.8	485.7	490.4	494.5	487.6
40	Other deposits	5,803.2	5,924.1	5,914.2	5,936.4	5,949.6	5,996.6	6,059.9	6,093.9	6,134.6	6,151.9	6,148.5	6,105.9
41	Borrowings	777.4	779.9	781.9	784.3	796.8	798.0	785.4	799.3	799.4	802.9	814.2	804.2
42	Borrowings from banks in the U.S.	29.8	35.7	37.2	37.6	37.4	37.5	39.6	38.5	36.1	36.5	39.7	41.0
43	Borrowings from others	747.5	744.2	744.6	746.8	759.5	760.5	745.8	760.8	763.2	766.4	774.5	763.2
44	Trading liabilities ²⁴	145.9	136.9	128.0	128.4	130.4	128.6	129.7	125.8	137.7	143.9	136.6	167.3
45	Net due to related foreign offices	64.2	42.7	34.1	50.0	46.9	47.1	63.7	69.5	74.9	62.2	52.6	29.4
46	Other liabilities ²⁵	303.7	287.6	273.8	283.2	284.8	284.3	293.4	291.3	295.6	292.5	278.6	293.4
47	TOTAL LIABILITIES	7,534.6	7,632.2	7,595.0	7,645.4	7,696.2	7,739.3	7,816.6	7,857.6	7,927.8	7,943.9	7,924.9	7,887.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,142.8	1,141.6	1,144.0	1,150.9	1,191.7	1,202.8	1,196.6	1,188.5	1,180.6	1,180.8	1,205.4	1,186.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.7	6.6	4.6	12.1	14.5	9.7	14.8	14.9	17.8	21.1	18.9	23.7
50	U.S. Treasury and agency securities, MBS ²⁸	9.3	4.4	2.2	6.9	11.3	9.8	11.9	11.6	12.9	14.5	12.8	16.0
51	Loans with original amounts of \$1,000,000 or less	180.6	182.5	184.8	187.6	186.8	188.3	189.2	189.4	189.7	189.5	189.6	189.8
52	Loans secured by nonfarm nonresidential properties ²⁹	58.8	57.4	57.1	57.8	56.9	56.6	56.8	56.3	55.9	55.9	55.7	55.9
53	Commercial and industrial loans to U.S. addressees ³⁰	121.7	125.1	127.7	129.8	129.9	131.6	132.4	133.1	133.8	133.6	133.8	133.9

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

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS													
1	Bank credit	6,571.2	6,772.5	6,839.6	6,849.8	6,877.3	6,911.2	6,955.3	6,996.4	7,016.7	7,015.5	7,018.9	7,083.0
2	Securities in bank credit ²	2,007.6	2,035.0	2,044.0	2,059.5	2,065.3	2,061.4	2,084.8	2,099.8	2,100.2	2,096.8	2,096.9	2,101.5
3	Treasury and agency securities ³	1,467.3	1,509.9	1,517.6	1,530.1	1,534.2	1,528.7	1,549.8	1,565.9	1,561.7	1,557.5	1,559.6	1,566.1
4	Mortgage-backed securities (MBS) ⁴	1,054.0	1,122.5	1,125.1	1,125.2	1,125.6	1,123.9	1,140.2	1,151.2	1,148.2	1,147.0	1,150.0	1,153.1
5	Non-MBS ⁵	413.3	387.5	392.5	404.9	408.6	404.8	409.6	414.7	413.5	410.5	409.5	413.0
6	Other securities	540.3	525.1	526.4	529.4	531.1	532.7	535.1	533.8	538.4	539.3	537.3	535.4
7	Mortgage-backed securities ⁶	112.2	105.4	104.5	102.1	100.6	99.0	97.1	96.6	98.5	97.4	95.9	96.7
8	Non-MBS ⁷	428.1	419.7	421.9	427.3	430.5	433.7	438.0	437.3	440.0	441.9	441.5	438.7
9	Loans and leases in bank credit ⁸	4,563.6	4,737.5	4,795.6	4,790.3	4,812.0	4,849.8	4,870.5	4,896.6	4,916.6	4,918.6	4,922.0	4,981.5
10	Commercial and industrial loans	994.8	1,032.4	1,035.2	1,036.6	1,063.9	1,093.2	1,105.0	1,112.7	1,110.5	1,110.0	1,110.8	1,113.8
11	Real estate loans	1,959.7	2,009.3	2,014.1	2,023.1	2,033.4	2,034.2	2,037.8	2,051.6	2,061.2	2,059.3	2,056.9	2,067.1
12	Residential real estate loans	1,378.5	1,395.9	1,393.5	1,391.8	1,394.9	1,393.8	1,392.6	1,403.0	1,409.8	1,404.3	1,401.2	1,410.3
13	Revolving home equity loans	331.9	318.3	316.6	313.8	311.5	308.2	305.5	303.3	301.6	301.3	300.6	300.1
14	Closed-end residential loans ⁹	1,046.6	1,077.7	1,076.9	1,078.1	1,083.5	1,085.6	1,087.0	1,099.8	1,108.2	1,103.1	1,100.7	1,110.2
15	Commercial real estate loans	581.3	613.4	620.5	631.3	638.4	640.3	645.3	648.6	651.4	654.9	655.6	656.8
16	Construction and land development loans ¹⁰	87.2	93.2	94.0	94.0	94.4	95.1	95.7	97.0	98.0	98.5	98.4	99.0
17	Secured by farmland ¹¹	7.5	8.1	8.3	8.7	8.7	8.7	9.2	9.2	9.2	9.2	9.2	9.2
18	Secured by multifamily properties ¹²	112.3	121.3	123.9	125.9	127.2	126.1	127.4	128.7	130.4	130.8	130.9	130.8
19	Secured by nonfarm nonresidential properties ¹³	374.3	390.7	394.3	402.8	408.2	410.4	413.0	413.6	413.9	416.4	417.2	417.8
20	Consumer loans	889.8	921.2	940.2	943.3	934.9	932.0	939.5	945.8	951.9	953.9	955.9	961.9
21	Credit cards and other revolving plans	480.0	497.1	513.5	512.1	502.6	498.5	503.1	506.3	510.3	511.5	513.1	518.0
22	Other consumer loans	409.7	424.1	426.7	431.2	432.4	433.5	436.4	439.4	441.5	442.4	442.8	443.9
23	Automobile loans ¹⁴	294.6	309.7	311.7	313.2	314.4	315.8	318.5	321.2	323.2	323.7	324.1	325.1
24	All other consumer loans ¹⁵	115.2	114.5	115.0	118.0	118.0	117.7	117.8	118.2	118.4	118.7	118.8	118.8
25	Other loans and leases	719.3	774.5	806.1	787.4	779.8	790.4	788.1	786.6	793.0	795.4	798.4	838.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	107.5	112.2	125.5	108.7	103.8	112.5	107.2	104.3	107.9	110.0	115.7	147.7
27	All other loans and leases ¹⁷	611.8	662.4	680.6	678.7	676.0	678.0	680.9	682.2	685.1	685.4	682.8	691.0
28	Loans to nondepository financial institutions ¹⁸	200.6	228.1	236.6	238.5	239.7	238.5	240.1	242.0	245.7	244.4	245.8	249.7
29	Other loans not elsewhere classified ¹⁹	411.2	434.2	444.0	440.2	436.3	439.4	440.8	440.2	439.4	441.0	436.9	441.3
30	LESS: Allowance for loan and lease losses	69.5	68.6	68.5	68.5	68.7	68.6	69.6	69.5	69.7	69.7	69.6	69.1

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 (continued)

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	29.3	20.4	22.1	21.3	19.3	19.6	22.0	21.2	21.4	22.0	22.8	24.9
32	Fed funds and reverse RPs with banks ¹⁶	20.7	13.4	14.7	14.1	12.3	12.0	12.8	12.0	12.1	12.8	13.6	15.6
33	Loans to commercial banks ²⁰	8.5	7.0	7.5	7.2	7.0	7.6	9.2	9.2	9.2	9.2	9.2	9.3
34	Cash assets ²¹	1,163.5	1,146.2	1,109.5	1,088.9	1,115.0	1,138.4	1,168.6	1,144.0	1,208.0	1,209.4	1,117.6	1,077.2
35	Trading assets ²²	136.1	132.5	122.0	132.2	138.0	128.1	125.7	122.9	133.0	134.7	146.9	149.4
36	Other assets ²³	804.6	799.5	800.4	816.6	811.4	806.3	798.8	795.3	806.0	816.1	791.1	801.0
37	TOTAL ASSETS	8,635.2	8,802.5	8,825.1	8,840.4	8,892.3	8,934.9	9,000.8	9,010.2	9,115.4	9,128.0	9,027.8	9,066.4
LIABILITIES													
38	Deposits	6,204.7	6,398.9	6,452.1	6,411.0	6,436.1	6,511.5	6,568.6	6,534.5	6,614.6	6,625.0	6,550.9	6,605.3
39	Large time deposits	435.7	458.3	468.5	473.4	491.1	480.7	477.6	472.5	484.4	486.4	492.0	494.7
40	Other deposits	5,769.0	5,940.6	5,983.6	5,937.5	5,945.0	6,030.8	6,091.0	6,062.0	6,130.2	6,138.6	6,059.0	6,110.6
41	Borrowings	789.4	775.6	778.7	791.1	807.1	799.8	782.3	812.3	808.5	808.8	820.3	810.2
42	Borrowings from banks in the U.S.	29.6	35.4	38.3	39.3	37.7	37.8	39.7	38.3	37.3	38.0	38.9	41.4
43	Borrowings from others	759.7	740.2	740.4	751.7	769.3	762.0	742.6	773.9	771.3	770.8	781.4	768.8
44	Trading liabilities ²⁴	144.3	136.9	129.0	140.2	142.1	135.6	131.3	123.1	131.3	136.3	127.7	149.8
45	Net due to related foreign offices	60.1	41.7	25.7	47.3	41.5	33.1	52.8	67.4	77.3	72.0	59.4	24.6
46	Other liabilities ²⁵	300.2	294.2	276.3	281.8	286.2	281.2	289.0	288.2	297.0	293.8	267.2	289.8
47	TOTAL LIABILITIES	7,498.6	7,647.4	7,661.9	7,671.4	7,712.9	7,761.2	7,823.9	7,825.5	7,928.6	7,935.9	7,825.5	7,879.6
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,136.6	1,155.1	1,163.2	1,169.0	1,179.4	1,173.7	1,176.9	1,184.8	1,186.7	1,192.1	1,202.4	1,186.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.7	6.6	4.6	12.1	14.5	9.7	14.8	14.9	17.8	21.1	18.9	23.7
50	U.S. Treasury and agency securities, MBS ²⁸	9.3	4.4	2.2	6.9	11.3	9.8	11.9	11.6	12.9	14.5	12.8	16.0
51	Loans with original amounts of \$1,000,000 or less	181.8	180.9	185.1	187.3	187.6	189.4	190.9	190.7	190.5	190.5	190.4	190.7
52	Loans secured by nonfarm nonresidential properties ²⁹	58.9	57.4	57.2	57.9	57.1	56.8	57.1	56.3	55.8	55.7	55.7	55.7
53	Commercial and industrial loans to U.S. addressees ³⁰	122.9	123.5	127.9	129.4	130.4	132.6	133.8	134.4	134.6	134.8	134.8	135.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29
ASSETS												
1 Bank credit	3,658.8	3,775.3	3,806.4	3,837.3	3,843.3	3,876.0	3,896.3	3,921.8	3,932.1	3,932.8	3,942.3	3,948.9
2 Securities in bank credit ²	858.8	868.1	876.8	881.8	876.0	883.4	886.1	890.5	890.5	888.7	891.0	890.7
3 Treasury and agency securities ³	604.6	609.0	615.5	619.6	614.7	619.3	622.2	626.2	625.0	623.1	623.7	622.3
4 Mortgage-backed securities (MBS) ⁴	411.4	421.8	425.7	428.4	431.1	433.4	437.6	440.7	441.6	441.2	441.5	442.4
5 Non-MBS ⁵	193.2	187.2	189.8	191.2	183.6	185.9	184.6	185.5	183.4	181.9	182.1	179.9
6 Other securities	254.2	259.1	261.3	262.1	261.4	264.1	263.9	264.4	265.5	265.6	267.4	268.4
7 Mortgage-backed securities ⁶	13.5	14.8	15.4	14.8	14.4	14.5	15.0	14.7	14.9	15.0	14.9	15.2
8 Non-MBS ⁷	240.7	244.3	245.9	247.4	247.0	249.6	248.9	249.6	250.6	250.6	252.5	253.2
9 Loans and leases in bank credit ⁸	2,800.0	2,907.2	2,929.6	2,955.5	2,967.3	2,992.6	3,010.2	3,031.3	3,041.6	3,044.1	3,051.2	3,058.2
10 Commercial and industrial loans	538.3	553.0	554.8	558.9	558.2	559.9	561.8	564.8	567.8	568.7	567.5	568.6
11 Real estate loans	1,721.5	1,787.8	1,802.4	1,811.5	1,821.5	1,839.2	1,852.1	1,866.4	1,874.1	1,877.4	1,885.1	1,886.6
12 Residential real estate loans	669.9	687.9	692.3	696.2	698.2	702.8	707.4	710.0	710.5	712.9	716.8	718.0
13 Revolving home equity loans	115.9	117.8	118.4	118.8	119.1	119.7	119.9	120.3	120.6	120.7	120.7	121.1
14 Closed-end residential loans ⁹	554.1	570.1	573.9	577.4	579.0	583.1	587.5	589.8	589.9	592.2	596.1	596.9
15 Commercial real estate loans	1,051.6	1,099.8	1,110.1	1,115.3	1,123.3	1,136.4	1,144.7	1,156.3	1,163.6	1,164.5	1,168.4	1,168.6
16 Construction and land development loans ¹⁰	148.0	159.9	161.9	163.7	166.0	168.8	169.9	173.2	174.0	174.1	174.3	173.7
17 Secured by farmland ¹¹	76.2	78.5	79.0	79.3	79.8	80.6	80.6	81.2	81.5	81.5	81.6	81.9
18 Secured by multifamily properties ¹²	133.1	143.7	145.6	146.7	149.0	152.6	154.6	157.0	158.1	158.2	158.6	158.0
19 Secured by nonfarm nonresidential properties ¹³	694.3	717.7	723.6	725.6	728.6	734.4	739.5	744.9	750.0	750.7	753.9	755.1
20 Consumer loans	313.1	332.9	337.3	339.7	342.5	345.7	348.2	351.6	353.8	354.5	354.6	355.3
21 Credit cards and other revolving plans	142.6	153.2	154.4	156.9	158.2	159.5	161.1	162.8	163.8	164.3	164.3	164.2
22 Other consumer loans	170.5	179.6	182.9	182.8	184.4	186.2	187.1	188.8	189.9	190.3	190.3	191.1
23 Automobile loans ¹⁴	70.5	72.6	73.4	73.9	74.4	75.0	75.2	75.6	76.1	76.3	76.6	76.2
24 All other consumer loans ¹⁵	100.0	107.0	109.5	109.0	110.0	111.1	111.9	113.2	113.8	114.0	113.8	114.9
25 Other loans and leases	227.1	233.6	235.1	245.4	245.1	247.8	248.1	248.5	246.0	243.4	244.0	247.8
26 Fed funds and reverse RPs with nonbanks ¹⁶	12.9	12.6	10.9	13.4	11.0	9.9	8.7	7.7	5.1	2.7	2.5	3.8
27 All other loans and leases ¹⁷	214.1	221.0	224.2	231.9	234.1	237.9	239.4	240.7	240.8	240.7	241.5	244.0
28 Loans to nondepository financial institutions ¹⁸	37.9	38.5	39.8	39.1	39.1	43.0	44.1	45.3	45.7	44.8	45.0	45.7
29 Other loans not elsewhere classified ¹⁹	176.2	182.5	184.3	192.8	195.0	194.9	195.3	195.4	195.2	195.9	196.5	198.2
30 LESS: Allowance for loan and lease losses	36.5	37.1	37.3	37.2	37.0	37.1	37.4	37.3	37.6	37.6	37.7	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)

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	25.5	25.6	24.3	24.8	25.3	24.8	25.0	25.9	23.5	25.4	27.5	24.8
32	Fed funds and reverse RPs with banks ¹⁶	24.8	24.8	23.4	24.0	24.6	24.1	24.2	25.2	22.8	24.6	26.7	23.9
33	Loans to commercial banks ²⁰	0.7	0.8	0.9	0.8	0.8	0.7	0.7	0.7	0.8	0.8	0.8	0.8
34	Cash assets ²¹	324.3	339.4	337.8	353.6	337.3	313.9	319.4	333.2	353.3	359.9	349.2	346.8
35	Trading assets ²²	3.9	3.9	4.2	3.6	3.9	3.9	4.3	4.6	5.1	5.0	5.4	6.4
36	Other assets ²³	274.1	277.0	278.2	280.2	274.6	277.6	279.3	279.9	279.9	278.4	281.7	281.5
37	TOTAL ASSETS	4,250.1	4,384.1	4,413.4	4,462.3	4,447.5	4,459.1	4,486.9	4,528.2	4,556.4	4,563.9	4,568.4	4,570.8
LIABILITIES													
38	Deposits	3,350.9	3,466.7	3,480.5	3,511.1	3,524.4	3,545.5	3,553.2	3,582.9	3,594.3	3,610.3	3,614.5	3,616.2
39	Large time deposits	382.1	391.7	391.3	399.9	394.4	394.9	391.3	395.0	394.4	395.3	395.5	398.7
40	Other deposits	2,968.8	3,075.0	3,089.2	3,111.3	3,130.0	3,150.6	3,161.9	3,188.0	3,199.9	3,215.0	3,219.0	3,217.5
41	Borrowings	280.9	293.5	298.6	304.7	299.4	298.9	304.9	305.4	311.2	310.0	312.6	310.6
42	Borrowings from banks in the U.S.	45.0	40.3	41.2	40.3	37.9	36.8	39.4	39.3	40.6	39.9	40.2	38.2
43	Borrowings from others	235.9	253.2	257.4	264.3	261.4	262.1	265.5	266.1	270.6	270.1	272.4	272.4
44	Trading liabilities ²⁴	4.2	4.6	4.5	4.5	4.9	4.6	4.6	4.8	5.2	5.0	5.4	6.0
45	Net due to related foreign offices	45.4	44.0	42.2	37.0	36.7	40.0	45.1	43.7	40.6	34.6	39.5	35.0
46	Other liabilities ²⁵	59.4	61.7	61.2	61.3	63.0	62.8	63.1	63.7	64.7	65.2	65.9	66.1
47	TOTAL LIABILITIES	3,740.9	3,870.6	3,887.0	3,918.6	3,928.3	3,951.8	3,971.0	4,000.5	4,015.9	4,025.1	4,037.9	4,033.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	509.1	513.5	526.4	543.7	519.2	507.3	515.9	527.7	540.4	538.9	530.5	536.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.9	2.0	0.8	0.4	2.9	3.4	3.7	3.9	3.5	3.6	3.5	4.0
50	U.S. Treasury and agency securities, MBS ²⁸	2.8	1.5	0.4	0.1	2.2	2.7	2.8	2.6	2.2	2.2	2.2	2.5
51	Loans with original amounts of \$1,000,000 or less	359.3	361.3	360.9	357.9	358.6	359.3	358.6	359.4	360.3	359.9	359.8	359.0
52	Loans secured by nonfarm nonresidential properties ²⁹	206.4	205.9	205.8	204.9	204.9	205.2	204.7	204.9	205.2	205.0	205.3	205.2
53	Commercial and industrial loans to U.S. addressees ³⁰	153.0	155.4	155.1	153.0	153.7	154.1	153.9	154.6	155.1	154.9	154.5	153.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS													
1	Bank credit	3,656.2	3,779.4	3,824.2	3,834.4	3,835.4	3,867.2	3,892.6	3,920.6	3,936.0	3,939.1	3,942.6	3,959.2
2	Securities in bank credit ²	859.8	869.7	878.0	878.2	878.5	887.2	890.1	892.5	893.2	891.6	891.8	888.2
3	Treasury and agency securities ³	605.3	609.2	617.3	617.4	618.2	623.8	626.2	627.6	627.1	625.6	624.9	620.4
4	Mortgage-backed securities (MBS) ⁴	414.5	420.9	425.9	427.5	432.8	437.6	441.7	443.7	444.6	444.1	443.0	441.5
5	Non-MBS ⁵	190.9	188.3	191.5	189.9	185.5	186.2	184.6	183.8	182.5	181.5	181.9	178.9
6	Other securities	254.5	260.5	260.7	260.8	260.3	263.4	263.8	264.9	266.1	266.0	266.9	267.8
7	Mortgage-backed securities ⁶	14.0	15.0	15.3	14.6	14.2	14.2	15.0	15.1	15.2	15.3	15.2	15.2
8	Non-MBS ⁷	240.5	245.6	245.4	246.2	246.1	249.2	248.9	249.8	250.9	250.8	251.7	252.6
9	Loans and leases in bank credit ⁸	2,796.4	2,909.7	2,946.2	2,956.2	2,956.9	2,980.0	3,002.6	3,028.1	3,042.7	3,047.5	3,050.8	3,071.0
10	Commercial and industrial loans	541.6	551.0	554.2	556.0	557.4	560.2	564.7	568.4	569.4	571.1	570.1	572.5
11	Real estate loans	1,718.5	1,790.4	1,807.7	1,811.6	1,819.2	1,835.4	1,846.9	1,863.7	1,877.8	1,878.6	1,881.2	1,889.0
12	Residential real estate loans	669.4	689.3	694.4	694.6	695.3	700.5	704.7	709.5	715.7	714.2	714.6	719.5
13	Revolving home equity loans	115.9	118.1	118.7	118.9	119.1	119.4	119.8	120.3	120.6	120.8	120.8	121.2
14	Closed-end residential loans ⁹	553.5	571.2	575.7	575.8	576.3	581.2	584.9	589.2	595.1	593.4	593.8	598.4
15	Commercial real estate loans	1,049.1	1,101.1	1,113.3	1,117.0	1,123.9	1,134.9	1,142.2	1,154.2	1,162.1	1,164.4	1,166.6	1,169.5
16	Construction and land development loans ¹⁰	147.5	160.9	162.8	163.6	165.9	168.6	169.5	172.7	173.7	174.0	174.1	173.6
17	Secured by farmland ¹¹	76.0	78.5	79.1	79.3	79.5	80.1	80.3	81.1	81.7	81.8	81.8	82.3
18	Secured by multifamily properties ¹²	132.2	143.9	147.0	147.8	149.1	151.5	153.3	155.9	156.9	157.3	157.2	157.5
19	Secured by nonfarm nonresidential properties ¹³	693.4	717.8	724.4	726.4	729.4	734.6	739.1	744.6	749.9	751.3	753.5	756.1
20	Consumer loans	310.8	334.9	343.2	343.5	341.2	341.7	345.2	349.0	351.4	352.6	353.6	354.5
21	Credit cards and other revolving plans	140.9	153.9	160.3	160.8	157.4	156.9	158.9	160.7	161.7	162.6	163.0	163.7
22	Other consumer loans	169.9	181.1	182.9	182.6	183.8	184.8	186.3	188.3	189.7	190.0	190.6	190.7
23	Automobile loans ¹⁴	70.5	72.7	73.4	74.0	74.3	74.9	75.2	75.7	76.0	76.1	76.3	76.1
24	All other consumer loans ¹⁵	99.5	108.4	109.5	108.6	109.5	109.9	111.1	112.6	113.7	113.9	114.3	114.6
25	Other loans and leases	225.5	233.3	241.2	245.2	239.1	242.6	245.7	247.0	244.1	245.2	246.0	255.0
26	Fed funds and reverse RPs with nonbanks ¹⁶	12.3	12.6	13.0	13.0	11.1	9.8	8.1	7.2	2.2	2.1	3.5	5.7
27	All other loans and leases ¹⁷	213.3	220.7	228.2	232.1	228.0	232.8	237.7	239.8	241.9	243.1	242.4	249.3
28	Loans to nondepository financial institutions ¹⁸	37.7	38.8	42.4	39.8	37.1	41.0	43.4	45.3	47.1	46.4	45.9	48.8
29	Other loans not elsewhere classified ¹⁹	175.5	182.0	185.8	192.3	190.9	191.9	194.2	194.5	194.8	196.7	196.6	200.4
30	LESS: Allowance for loan and lease losses	36.8	37.0	37.2	36.8	37.1	37.2	37.3	37.6	37.9	37.9	37.8	37.3

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)

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	23.7	26.1	25.3	25.2	25.6	25.2	24.6	24.3	23.6	25.3	25.5	23.5
32	Fed funds and reverse RPs with banks ¹⁶	23.0	25.2	24.4	24.3	24.8	24.4	23.9	23.6	22.9	24.6	24.8	22.8
33	Loans to commercial banks ²⁰	0.7	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7
34	Cash assets ²¹	314.3	358.0	343.4	322.9	344.0	342.3	331.6	320.7	340.7	340.4	319.2	330.6
35	Trading assets ²²	3.8	4.0	4.1	4.1	4.9	4.7	4.6	4.4	4.6	4.4	4.5	5.4
36	Other assets ²³	272.8	276.7	278.6	280.3	277.5	276.6	278.4	278.6	278.8	279.3	280.3	280.1
37	TOTAL ASSETS	4,234.2	4,407.2	4,438.5	4,430.2	4,450.3	4,478.7	4,494.5	4,511.0	4,545.8	4,550.6	4,534.4	4,561.4
LIABILITIES													
38	Deposits	3,332.8	3,482.8	3,506.1	3,501.0	3,523.1	3,557.1	3,564.5	3,564.5	3,591.0	3,596.5	3,570.0	3,599.5
39	Large time deposits	385.7	387.0	386.3	390.1	393.6	396.5	396.4	398.9	400.5	401.3	400.9	402.7
40	Other deposits	2,947.1	3,095.8	3,119.8	3,110.9	3,129.6	3,160.6	3,168.2	3,165.6	3,190.5	3,195.1	3,169.1	3,196.8
41	Borrowings	282.9	287.7	297.8	308.1	299.4	292.3	300.7	308.0	312.5	315.7	321.8	321.7
42	Borrowings from banks in the U.S.	44.5	39.7	40.6	40.3	38.0	37.0	39.3	38.9	40.5	40.4	40.5	39.0
43	Borrowings from others	238.4	248.0	257.2	267.8	261.4	255.3	261.3	269.1	272.0	275.3	281.4	282.6
44	Trading liabilities ²⁴	4.3	4.6	4.5	4.5	5.4	5.0	4.8	4.9	5.2	5.0	5.1	5.6
45	Net due to related foreign offices	43.6	47.2	43.8	37.2	35.8	37.3	39.3	42.0	41.3	35.6	40.1	34.6
46	Other liabilities ²⁵	59.2	63.5	63.2	60.4	64.5	62.3	61.3	63.4	64.1	64.4	62.8	63.7
47	TOTAL LIABILITIES	3,723.0	3,885.8	3,915.5	3,911.3	3,928.2	3,953.9	3,970.7	3,982.9	4,014.1	4,017.2	3,999.8	4,025.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	511.2	521.5	523.0	518.9	522.1	524.7	523.8	528.2	531.6	533.4	534.6	536.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.9	2.0	0.8	0.4	2.9	3.4	3.7	3.9	3.5	3.6	3.5	4.0
50	U.S. Treasury and agency securities, MBS ²⁸	2.8	1.5	0.4	0.1	2.2	2.7	2.8	2.6	2.2	2.2	2.2	2.5
51	Loans with original amounts of \$1,000,000 or less	359.5	360.2	360.3	358.3	358.0	359.0	358.8	359.5	360.1	360.2	360.1	360.2
52	Loans secured by nonfarm nonresidential properties ²⁹	206.0	205.9	206.1	205.1	204.7	205.1	204.4	204.5	205.0	205.0	205.2	205.2
53	Commercial and industrial loans to U.S. addressees ³⁰	153.6	154.3	154.2	153.2	153.4	153.8	154.4	155.0	155.1	155.2	154.9	154.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS													
1	Bank credit	1,024.4	1,062.1	1,074.1	1,106.8	1,116.5	1,109.4	1,122.7	1,132.1	1,128.7	1,139.0	1,137.2	1,131.2
2	Securities in bank credit ²	182.7	187.4	195.1	200.6	202.9	203.9	205.8	211.1	212.5	220.7	218.7	220.2
3	Treasury and agency securities ³	79.6	88.6	97.7	103.4	105.2	105.9	108.1	111.5	111.3	119.9	118.4	119.8
4	Mortgage-backed securities (MBS) ⁴	14.2	14.4	14.2	14.5	14.9	14.4	14.2	13.3	13.5	13.9	13.9	13.6
5	Non-MBS ⁵	65.3	74.3	83.5	88.8	90.3	91.5	94.0	98.1	97.8	106.0	104.5	106.1
6	Other securities	103.1	98.8	97.4	97.3	97.7	98.0	97.7	99.6	101.2	100.8	100.4	100.4
7	Mortgage-backed securities ⁶	3.5	2.9	3.0	3.0	2.6	2.4	2.2	1.9	1.7	1.7	2.3	2.2
8	Non-MBS ⁷	99.6	95.9	94.4	94.2	95.0	95.6	95.4	97.7	99.5	99.1	98.1	98.2
9	Loans and leases in bank credit ⁸	841.7	874.7	878.9	906.2	913.7	905.5	916.9	921.0	916.3	918.3	918.5	911.0
10	Commercial and industrial loans	331.8	355.1	358.9	361.9	362.6	370.0	377.9	382.6	381.4	378.9	379.4	385.3
11	Real estate loans	39.9	48.0	49.2	51.6	53.4	56.2	56.7	57.9	57.2	59.4	59.7	59.8
12	Residential real estate loans	2.7	1.6	1.3	1.2	1.6	2.2	1.2	2.3	2.1	2.1	2.0	1.0
13	Revolving home equity loans	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3
14	Closed-end residential loans ⁹	2.3	1.2	0.9	0.8	1.2	1.7	0.8	1.9	1.7	1.7	1.7	0.7
15	Commercial real estate loans	37.2	46.5	47.9	50.4	51.8	54.0	55.5	55.6	55.1	57.3	57.7	58.8
16	Construction and land development loans ¹⁰	3.1	3.9	4.3	4.7	5.1	5.3	6.2	5.7	5.6	5.8	5.9	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	0.9	1.9	2.0	2.2	2.2	2.3	2.3	2.6	2.4	3.5	3.5	3.7
19	Secured by nonfarm nonresidential properties ¹³	33.0	40.5	41.4	43.3	44.3	46.2	46.8	47.1	47.0	47.8	48.1	48.8
20	Consumer loans	2.6	2.5	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.3	2.3	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	2.6	2.5	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.3	2.3	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	2.6	2.5	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.3	2.3	2.3
25	Other loans and leases	467.4	469.0	468.4	490.4	495.4	477.1	480.1	478.2	475.4	477.7	477.0	463.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	221.4	220.5	219.2	242.9	246.8	233.3	233.5	226.7	218.4	223.2	221.1	196.8
27	All other loans and leases ¹⁷	246.0	248.5	249.2	247.5	248.6	243.8	246.6	251.5	257.0	254.5	256.0	266.9
28	Loans to nondepository financial institutions ¹⁸	110.3	110.1	112.8	115.2	115.0	113.7	115.6	116.0	117.3	115.8	115.6	122.3
29	Other loans not elsewhere classified ¹⁹	135.7	138.4	136.4	132.3	133.7	130.1	131.0	135.4	139.7	138.8	140.4	144.6
30	LESS: Allowance for loan and lease losses	0.8	0.9	0.9	1.0	1.1	1.3	1.5	1.6	1.6	1.5	1.4	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)

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	23.0	17.9	15.7	15.8	14.3	14.8	19.6	18.9	15.4	13.9	14.2	12.7
32	Fed funds and reverse RPs with banks ¹⁶	20.9	14.8	12.8	12.8	11.5	12.0	16.8	16.1	12.6	11.1	11.4	10.0
33	Loans to commercial banks ²⁰	2.1	3.1	2.9	2.9	2.8	2.8	2.7	2.7	2.9	2.8	2.8	2.7
34	Cash assets ²¹	1,225.8	1,197.8	1,176.3	1,110.4	1,102.4	1,066.7	1,056.6	1,034.2	989.6	983.8	959.1	972.1
35	Trading assets ²²	72.8	73.0	70.2	72.6	75.1	75.9	78.5	79.5	81.8	84.3	83.9	92.0
36	Other assets ²³	69.8	58.6	62.4	67.0	66.3	67.0	64.2	50.8	51.5	54.8	54.2	63.1
37	TOTAL ASSETS	2,415.0	2,408.5	2,397.8	2,371.6	2,373.5	2,332.4	2,340.1	2,313.7	2,265.5	2,274.3	2,247.2	2,269.9
LIABILITIES													
38	Deposits	1,115.2	1,099.9	1,056.6	1,055.5	1,062.9	1,073.2	1,050.1	1,033.2	1,029.5	1,034.9	1,014.3	1,004.6
39	Large time deposits	875.5	833.9	794.8	798.1	800.3	800.8	780.3	781.2	774.3	789.8	771.4	759.9
40	Other deposits	239.7	266.0	261.8	257.4	262.6	272.4	269.8	252.0	255.3	245.0	243.0	244.7
41	Borrowings	775.1	820.1	819.2	825.1	841.0	847.7	863.2	862.7	865.0	858.2	844.2	818.3
42	Borrowings from banks in the U.S.	31.8	39.7	38.6	44.5	47.9	48.0	46.2	48.0	48.8	46.3	47.1	42.5
43	Borrowings from others	743.2	780.4	780.6	780.6	793.1	799.7	817.0	814.7	816.2	811.9	797.1	775.8
44	Trading liabilities ²⁴	75.5	71.0	72.6	76.2	83.4	80.2	82.1	82.6	86.3	91.8	90.5	97.0
45	Net due to related foreign offices	390.7	343.5	353.6	364.1	321.1	270.0	286.8	283.9	253.6	258.0	287.2	309.0
46	Other liabilities ²⁵	57.9	56.6	57.7	50.8	49.1	50.8	47.4	47.7	44.0	49.6	50.4	57.0
47	TOTAL LIABILITIES	2,414.4	2,391.0	2,359.6	2,371.7	2,357.6	2,322.0	2,329.5	2,310.1	2,278.6	2,292.4	2,286.6	2,285.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	0.6	17.5	38.1	-0.1	15.9	10.4	10.5	3.6	-13.1	-18.1	-39.4	-15.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.6	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.9	2.1	1.9	2.3
50	U.S. Treasury and agency securities, MBS ²⁸	0.6	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.9	2.1	1.9	2.3
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

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS													
1	Bank credit	1,024.6	1,063.4	1,077.0	1,106.8	1,123.2	1,116.3	1,130.3	1,131.3	1,129.8	1,134.3	1,130.8	1,122.9
2	Securities in bank credit ²	182.2	186.6	195.9	199.3	202.9	204.0	205.3	210.8	213.2	219.6	217.8	220.2
3	Treasury and agency securities ³	79.9	86.5	98.2	102.0	106.7	107.7	108.6	112.5	113.6	120.2	118.2	120.1
4	Mortgage-backed securities (MBS) ⁴	14.7	14.1	14.2	14.3	14.3	13.6	13.7	14.0	14.0	14.1	14.0	14.2
5	Non-MBS ⁵	65.2	72.4	83.9	87.7	92.5	94.1	94.9	98.5	99.6	106.2	104.3	106.0
6	Other securities	102.3	100.1	97.7	97.3	96.1	96.3	96.7	98.3	99.6	99.3	99.5	100.1
7	Mortgage-backed securities ⁶	3.5	2.8	2.7	2.8	2.4	2.3	2.3	1.9	1.6	1.6	2.2	2.2
8	Non-MBS ⁷	98.8	97.3	95.0	94.5	93.7	94.0	94.4	96.4	98.0	97.7	97.3	97.9
9	Loans and leases in bank credit ⁸	842.4	876.7	881.1	907.5	920.3	912.3	925.0	920.5	916.6	914.8	913.1	902.7
10	Commercial and industrial loans	331.6	350.8	358.5	362.0	365.6	374.5	380.6	383.0	381.7	381.0	382.0	388.4
11	Real estate loans	38.9	47.9	49.7	52.2	53.5	55.6	56.5	56.7	56.7	59.3	59.4	60.1
12	Residential real estate loans	1.8	1.6	1.5	1.3	1.3	1.3	1.3	1.2	1.2	1.4	1.4	1.1
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	1.5	1.2	1.1	0.9	0.9	1.0	0.9	0.8	0.8	1.0	1.0	0.7
15	Commercial real estate loans	37.0	46.3	48.3	50.9	52.2	54.3	55.2	55.5	55.5	57.9	58.0	59.1
16	Construction and land development loans ¹⁰	3.2	3.7	4.1	5.0	5.3	5.7	5.8	5.9	5.9	6.0	6.1	6.2
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	0.9	1.8	1.7	1.9	1.9	2.2	2.5	2.7	2.7	3.9	3.9	4.1
19	Secured by nonfarm nonresidential properties ¹³	32.7	40.6	42.3	43.8	44.8	46.2	46.7	46.7	46.8	47.8	47.9	48.6
20	Consumer loans	2.6	2.6	2.3	2.3	2.3	2.2	2.2	2.2	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	2.6	2.6	2.3	2.3	2.3	2.2	2.2	2.2	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	2.6	2.6	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2
25	Other loans and leases	469.2	475.5	470.5	491.0	498.9	479.8	485.6	478.6	475.9	472.3	469.4	451.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	223.3	226.8	221.8	242.8	250.1	233.0	235.4	227.8	221.1	220.3	217.2	189.8
27	All other loans and leases ¹⁷	245.9	248.7	248.8	248.2	248.8	246.8	250.2	250.8	254.8	252.0	252.2	262.2
28	Loans to nondepository financial institutions ¹⁸	107.3	113.1	116.2	115.6	115.5	114.8	115.7	112.7	112.5	111.5	109.9	115.6
29	Other loans not elsewhere classified ¹⁹	138.6	135.5	132.6	132.6	133.3	132.0	134.5	138.1	142.3	140.5	142.4	146.6
30	LESS: Allowance for loan and lease losses	0.6	0.9	1.0	1.0	1.0	1.1	1.3	1.3	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)

July 8, 2016

Account	2015	2015	2015	2016	2016	2016	2016	2016	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 8	Jun 15	Jun 22	Jun 29	
ASSETS (CONTINUED)													
31	Interbank loans	25.2	17.3	14.3	14.8	15.2	14.7	20.1	20.6	18.0	15.8	14.4	12.0
32	Fed funds and reverse RPs with banks ¹⁶	23.2	14.2	11.2	12.0	12.5	12.0	17.5	17.9	15.2	13.1	11.6	9.3
33	Loans to commercial banks ²⁰	2.1	3.0	3.1	2.8	2.7	2.7	2.6	2.7	2.8	2.8	2.8	2.8
34	Cash assets ²¹	1,254.3	1,204.1	1,074.8	1,116.9	1,115.9	1,034.2	1,026.5	1,057.2	1,027.6	984.1	1,004.5	942.7
35	Trading assets ²²	73.0	72.6	70.5	74.8	80.1	78.7	79.5	79.7	80.7	81.4	80.3	87.7
36	Other assets ²³	70.7	57.8	60.7	64.9	66.0	70.2	65.6	51.5	52.0	54.7	55.8	62.8
37	TOTAL ASSETS	2,447.2	2,414.2	2,296.4	2,377.2	2,399.4	2,313.0	2,320.7	2,339.0	2,306.8	2,269.0	2,284.5	2,226.8
LIABILITIES													
38	Deposits	1,117.5	1,098.4	1,049.8	1,063.0	1,072.2	1,082.5	1,051.8	1,035.6	1,030.2	1,030.5	1,003.7	990.0
39	Large time deposits	881.5	829.2	787.9	804.3	807.4	805.5	781.6	787.7	782.0	791.5	767.1	747.5
40	Other deposits	235.9	269.2	261.9	258.7	264.8	277.0	270.2	247.9	248.2	239.0	236.6	242.5
41	Borrowings	788.0	834.0	799.8	826.5	852.8	841.6	863.4	876.9	881.9	851.9	837.9	789.0
42	Borrowings from banks in the U.S.	31.8	40.2	36.6	44.1	49.3	47.6	46.9	47.8	48.8	47.5	45.6	40.1
43	Borrowings from others	756.1	793.7	763.2	782.4	803.4	794.0	816.4	829.1	833.1	804.5	792.2	748.9
44	Trading liabilities ²⁴	76.5	69.8	72.1	79.9	87.7	85.2	84.5	83.7	85.6	89.5	87.6	92.6
45	Net due to related foreign offices	401.8	350.1	311.8	355.4	334.0	247.9	269.0	289.4	259.9	244.9	298.2	290.9
46	Other liabilities ²⁵	59.2	57.3	58.6	48.9	49.1	52.0	48.0	48.8	44.5	47.3	51.9	59.0
47	TOTAL LIABILITIES	2,443.0	2,409.5	2,292.1	2,373.7	2,395.6	2,309.2	2,316.7	2,334.5	2,302.0	2,264.1	2,279.3	2,221.5
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	4.2	4.7	4.3	3.6	3.7	3.8	4.0	4.5	4.8	5.0	5.2	5.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.6	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.9	2.1	1.9	2.3
50	U.S. Treasury and agency securities, MBS ²⁸	0.6	0.3	0.4	0.9	1.1	1.1	1.5	1.5	1.9	2.1	1.9	2.3
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.