

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
August 5, 2016

Account	2011	2012	2013	2014	2015	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Mar	2016 Apr	2016 May	2016 Jun
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.1	9.1	7.1	5.5	6.1	7.3	6.3	3.8	7.4	7.4	6.0
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.8	10.2	6.3	1.8	4.6	6.8	6.4	0.8	10.0	9.0	7.0
3 Treasury and agency securities ³	3.2	8.4	-5.2	11.8	8.7	13.6	7.9	4.3	8.0	7.9	7.2	-1.4	13.5	11.5	4.8
6 Other securities	-0.9	5.8	6.8	-2.3	-0.8	2.3	2.5	-4.0	-3.8	4.2	4.2	6.2	1.5	2.7	12.8
9 Loans and leases in bank credit ⁸	1.5	2.9	2.3	6.8	7.6	8.7	7.4	6.8	6.7	7.5	6.3	4.9	6.5	6.8	5.6
10 Commercial and industrial loans	8.6	11.6	6.9	12.0	10.3	12.0	10.4	8.2	9.0	8.2	8.7	6.6	10.7	8.5	3.6
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.0	4.5	4.3	5.3	5.5	6.4	6.2	6.3	4.4	8.3	5.8
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	0.9	1.2	1.0	1.4	2.4	2.9	4.0	-0.3	6.5	1.5
13 Revolving home equity loans	-5.9	-7.2	-8.3	-4.1	-5.2	-4.7	-5.5	-6.0	-5.1	-5.2	-5.8	-5.6	-6.4	-5.3	-5.7
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	3.0	2.5	3.1	2.9	3.2	4.3	5.2	6.4	1.4	9.4	3.3
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	9.9	9.0	8.1	10.6	10.5	11.1	10.0	9.0	9.8	10.3	10.6
20 Consumer loans	-1.8	0.6	3.2	5.3	5.7	2.2	5.1	6.9	8.2	8.1	7.3	8.5	6.7	6.6	8.1
21 Credit cards and other revolving plans	-3.3	-0.7	0.9	4.0	5.4	2.6	4.5	6.9	7.2	7.5	7.6	9.3	7.6	5.6	9.5
22 Other consumer loans	0.0	2.2	5.8	6.7	6.0	1.7	5.7	6.9	9.2	8.8	7.0	7.5	5.8	7.5	6.8
25 Other loans and leases	18.6	8.1	6.0	14.6	13.1	22.2	13.6	8.8	5.4	9.0	2.4	-4.1	6.0	0.7	5.5
30 LESS: Allowance for loan and lease losses	-18.0	-16.4	-15.5	-12.3	-3.8	-8.3	-5.2	-0.4	-1.5	0.8	6.4	1.1	20.2	-4.4	2.2
31 Interbank loans	-37.0	4.9	-10.7	-16.7	-32.4	-36.4	-36.8	-61.0	-13.6	-15.4	33.4	12.2	141.2	-7.2	-70.8
34 Cash assets ²¹	48.1	-2.2	54.5	12.2	-8.1	-7.0	-12.8	-11.5	-2.0	-15.3	1.5	-4.6	12.7	-4.4	-18.4
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-2.2	58.5	-50.0	-2.6	-7.2	-2.9	20.7	-24.5	13.4	-2.9	164.7
36 Other assets ²³	-3.5	-5.0	-0.2	1.6	-0.8	1.5	1.4	-1.0	-5.1	5.0	-6.0	-7.7	-2.2	-15.9	11.2
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.4	6.0	2.0	1.6	3.7	3.2	4.9	1.3	8.1	3.7	4.2
LIABILITIES															
38 Deposits	6.7	7.2	6.4	6.4	4.9	8.4	3.4	4.8	2.8	3.5	5.9	7.9	5.2	4.3	7.0
39 Large time deposits	-13.6	-1.1	5.4	5.5	0.2	8.6	-2.8	1.2	-5.9	-2.0	-4.4	-1.6	-17.4	-1.7	3.6
40 Other deposits	12.4	9.0	6.7	6.5	5.8	8.3	4.6	5.5	4.4	4.5	7.8	9.6	9.2	5.3	7.6
41 Borrowings	-14.7	-5.7	-0.3	15.2	6.8	5.6	7.7	1.1	12.2	8.3	6.1	4.6	5.4	8.6	-2.2
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-3.0	65.8	-44.2	-4.6	-20.9	6.1	19.8	-28.5	16.9	-18.3	168.9
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.4	-5.8	10.8	-8.1	-14.7	-11.3	-5.6	6.8	0.3	18.4	-3.9	10.1
47 TOTAL LIABILITIES	5.5	2.3	8.2	7.6	3.3	5.9	2.2	1.6	3.3	2.8	5.6	2.6	8.9	4.3	5.7

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

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	11,306.8	11,680.3	11,768.0	11,833.7	11,905.6	11,979.2	12,052.7	12,117.8	12,199.4	12,232.3	12,216.4	12,241.1
2	Securities in bank credit ²	3,042.6	3,109.4	3,138.4	3,139.5	3,142.0	3,168.3	3,192.1	3,210.8	3,237.6	3,251.6	3,257.4	3,263.6
3	Treasury and agency securities ³	2,144.7	2,227.2	2,250.9	2,249.9	2,247.6	2,272.8	2,294.5	2,303.7	2,328.7	2,339.2	2,345.3	2,352.2
4	Mortgage-backed securities (MBS) ⁴	1,487.6	1,563.4	1,568.8	1,569.9	1,570.4	1,591.2	1,602.7	1,607.9	1,617.7	1,622.4	1,624.8	1,632.2
5	Non-MBS ⁵	657.1	663.7	682.1	680.0	677.2	681.6	691.8	695.7	711.0	716.8	720.5	720.0
6	Other securities	897.8	882.2	887.5	889.6	894.4	895.5	897.5	907.1	908.9	912.4	912.2	911.4
7	Mortgage-backed securities ⁶	127.5	122.3	119.5	117.5	115.8	114.2	113.2	114.8	113.4	112.2	110.3	108.7
8	Non-MBS ⁷	770.3	759.9	767.9	772.2	778.6	781.3	784.3	792.4	795.5	800.2	801.8	802.7
9	Loans and leases in bank credit ⁸	8,264.2	8,570.9	8,629.6	8,694.2	8,763.5	8,810.9	8,860.6	8,907.0	8,961.8	8,980.7	8,959.0	8,977.5
10	Commercial and industrial loans	1,875.9	1,950.3	1,961.4	1,985.3	2,018.4	2,036.4	2,050.9	2,057.0	2,070.5	2,070.8	2,065.0	2,063.4
11	Real estate loans	3,739.4	3,864.6	3,883.1	3,909.2	3,936.9	3,951.4	3,978.6	3,997.8	4,013.9	4,027.6	4,027.2	4,033.2
12	Residential real estate loans	2,055.0	2,088.0	2,088.5	2,096.9	2,105.6	2,105.1	2,116.5	2,119.2	2,125.2	2,134.0	2,132.6	2,136.0
13	Revolving home equity loans	445.8	434.6	432.3	430.3	428.5	426.2	424.3	422.3	421.7	420.9	420.1	419.8
14	Closed-end residential loans ⁹	1,609.2	1,653.4	1,656.2	1,666.6	1,677.0	1,679.0	1,692.2	1,696.9	1,703.5	1,713.0	1,712.4	1,716.2
15	Commercial real estate loans	1,684.4	1,776.6	1,794.6	1,812.3	1,831.4	1,846.3	1,862.1	1,878.6	1,888.8	1,893.6	1,894.6	1,897.2
16	Construction and land development loans ¹⁰	241.2	259.7	262.7	266.0	269.8	272.6	276.3	278.3	279.4	280.7	281.3	282.1
17	Secured by farmland ¹¹	84.6	87.4	88.1	88.6	89.5	90.1	90.7	91.1	91.4	91.5	91.6	91.8
18	Secured by multifamily properties ¹²	248.1	271.2	274.7	278.4	281.1	284.1	288.0	291.8	293.7	295.8	296.3	295.4
19	Secured by nonfarm nonresidential properties ¹³	1,110.5	1,158.3	1,169.1	1,179.3	1,191.0	1,199.5	1,207.0	1,217.4	1,224.2	1,225.6	1,225.4	1,227.9
20	Consumer loans	1,216.8	1,265.7	1,274.7	1,281.9	1,291.0	1,298.2	1,305.4	1,319.5	1,330.9	1,330.9	1,334.2	1,335.2
21	Credit cards and other revolving plans	630.3	653.6	658.3	661.5	666.6	670.8	674.0	684.6	693.4	693.1	694.7	694.6
22	Other consumer loans	586.5	612.2	616.4	620.4	624.4	627.4	631.3	634.9	637.5	637.8	639.6	640.5
23	Automobile loans ¹⁴	368.0	384.5	386.9	389.8	392.4	394.9	397.8	400.4	401.7	402.0	403.5	404.2
24	All other consumer loans ¹⁵	218.5	227.6	229.5	230.7	232.0	232.5	233.5	234.5	235.8	235.8	236.1	236.3
25	Other loans and leases	1,432.1	1,490.3	1,510.4	1,517.8	1,517.2	1,524.8	1,525.7	1,532.7	1,546.5	1,551.5	1,532.5	1,545.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	344.0	350.9	361.2	358.6	352.8	352.3	343.4	341.3	354.5	361.4	351.5	358.3
27	All other loans and leases ¹⁷	1,088.1	1,139.5	1,149.1	1,159.2	1,164.4	1,172.6	1,182.4	1,191.3	1,192.0	1,190.1	1,180.9	1,187.4
28	Loans to nondepository financial institutions ¹⁸	357.4	384.3	389.9	394.2	397.6	402.1	406.5	411.4	413.1	410.9	405.5	407.8
29	Other loans not elsewhere classified ¹⁹	730.7	755.1	759.3	765.0	766.8	770.5	775.9	779.9	779.0	779.2	775.4	779.6
30	LESS: Allowance for loan and lease losses	106.3	106.5	106.8	106.7	106.9	108.7	108.3	108.5	109.8	109.3	109.3	109.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	72.3	61.7	61.4	58.9	59.5	66.5	66.1	62.2	59.5	57.2	66.3	67.9
32	Fed funds and reverse RPs with banks ¹⁶	60.5	50.4	50.5	48.4	48.3	54.1	53.9	49.5	45.7	44.1	52.1	53.9
33	Loans to commercial banks ²⁰	11.8	11.3	10.9	10.4	11.2	12.4	12.2	12.7	13.8	13.1	14.2	13.9
34	Cash assets ²¹	2,672.9	2,576.9	2,543.9	2,563.0	2,522.3	2,549.4	2,539.9	2,495.7	2,487.9	2,440.4	2,441.8	2,468.0
35	Trading assets ²²	204.4	198.4	204.1	210.2	205.9	208.2	207.7	236.2	261.5	248.6	235.9	238.0
36	Other assets ²³	1,155.5	1,139.4	1,159.6	1,149.8	1,147.3	1,145.2	1,129.9	1,141.2	1,154.0	1,153.8	1,145.8	1,135.3
37	TOTAL ASSETS	15,305.7	15,550.2	15,630.2	15,708.9	15,733.6	15,839.8	15,888.1	15,944.5	16,052.4	16,023.0	15,996.8	16,041.2
LIABILITIES													
38	Deposits	10,754.1	10,914.4	10,966.2	11,024.6	11,100.0	11,147.8	11,187.8	11,253.0	11,259.7	11,248.6	11,247.8	11,265.9
39	Large time deposits	1,700.4	1,649.3	1,661.1	1,682.4	1,680.5	1,656.2	1,653.9	1,658.8	1,646.3	1,626.9	1,618.5	1,595.9
40	Other deposits	9,053.6	9,265.1	9,305.1	9,342.2	9,419.6	9,491.6	9,533.9	9,594.2	9,613.4	9,621.7	9,629.3	9,670.0
41	Borrowings	1,835.6	1,899.7	1,914.0	1,937.2	1,944.6	1,953.4	1,967.4	1,963.8	1,993.8	1,984.6	2,025.0	2,008.4
42	Borrowings from banks in the U.S.	106.9	117.0	122.4	123.2	122.3	125.1	125.9	124.4	124.8	123.9	129.1	128.8
43	Borrowings from others	1,728.7	1,782.7	1,791.7	1,814.0	1,822.3	1,828.3	1,841.6	1,839.5	1,869.0	1,860.6	1,895.8	1,879.6
44	Trading liabilities ²⁴	214.8	205.1	209.1	218.7	213.5	216.5	213.2	243.2	274.0	259.4	247.3	251.8
45	Net due to related foreign offices	438.6	429.9	451.1	404.8	357.1	395.6	397.2	369.8	369.4	372.1	335.5	386.0
46	Other liabilities ²⁵	434.3	392.7	395.3	396.9	397.8	403.9	402.6	406.3	423.9	414.9	409.2	401.8
47	TOTAL LIABILITIES	13,677.3	13,841.7	13,935.7	13,982.1	14,013.1	14,117.2	14,168.3	14,236.2	14,320.8	14,279.6	14,264.8	14,314.0
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,628.3	1,708.5	1,694.5	1,726.8	1,720.4	1,722.6	1,719.8	1,708.3	1,731.6	1,743.4	1,732.1	1,727.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	10.0	5.8	13.4	18.6	14.2	20.0	20.3	26.1	33.4	31.5	28.7	28.8
50	U.S. Treasury and agency securities, MBS ²⁸	7.0	3.0	7.9	14.7	13.6	16.1	15.7	18.5	24.3	23.5	22.0	21.6
51	Loans with original amounts of \$1,000,000 or less	540.6	545.8	545.5	545.4	547.6	547.7	548.8	549.9	550.4	551.2	551.8	554.1
52	Loans secured by nonfarm nonresidential properties ²⁹	264.9	262.9	262.7	261.8	261.8	261.5	261.1	261.3	261.6	261.4	261.5	261.3
53	Commercial and industrial loans to U.S. addressees ³⁰	275.7	282.8	282.8	283.6	285.8	286.2	287.7	288.6	288.8	289.7	290.2	292.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 5, 2016

Account		2015	2015	2016	2016	2016	2016	2016	2016	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	11,302.9	11,740.9	11,791.1	11,835.9	11,894.7	11,977.8	12,048.3	12,113.6	12,192.4	12,187.4	12,159.7	12,191.0
2	Securities in bank credit ²	3,039.0	3,117.9	3,136.9	3,146.7	3,152.7	3,180.1	3,203.1	3,208.5	3,225.1	3,228.7	3,237.5	3,244.1
3	Treasury and agency securities ³	2,145.0	2,233.1	2,249.4	2,259.2	2,260.2	2,284.5	2,306.0	2,304.8	2,320.5	2,321.7	2,330.8	2,336.3
4	Mortgage-backed securities (MBS) ⁴	1,487.5	1,565.1	1,566.9	1,572.7	1,575.1	1,595.6	1,609.0	1,607.5	1,615.4	1,611.1	1,617.8	1,622.4
5	Non-MBS ⁵	657.5	667.9	682.5	686.5	685.0	688.9	697.0	697.3	705.1	710.5	713.0	713.9
6	Other securities	894.1	884.9	887.5	887.5	892.5	895.6	897.1	903.8	904.7	907.0	906.7	907.8
7	Mortgage-backed securities ⁶	126.9	122.4	119.5	117.3	115.6	114.4	113.6	114.3	112.6	111.3	109.7	108.2
8	Non-MBS ⁷	767.1	762.4	768.0	770.2	777.0	781.2	783.5	789.5	792.1	795.7	797.0	799.6
9	Loans and leases in bank credit ⁸	8,263.9	8,622.9	8,654.1	8,689.2	8,742.0	8,797.7	8,845.2	8,905.1	8,967.3	8,958.7	8,922.2	8,946.9
10	Commercial and industrial loans	1,884.6	1,947.9	1,954.6	1,986.9	2,028.0	2,050.7	2,064.1	2,066.0	2,076.7	2,068.2	2,059.7	2,052.2
11	Real estate loans	3,743.0	3,871.5	3,886.9	3,906.1	3,925.2	3,940.8	3,971.9	4,001.5	4,026.0	4,036.6	4,018.5	4,030.2
12	Residential real estate loans	2,059.3	2,089.5	2,087.7	2,091.6	2,095.7	2,098.7	2,113.8	2,123.9	2,138.5	2,143.9	2,124.6	2,132.8
13	Revolving home equity loans	445.6	435.7	433.0	430.9	428.0	425.7	423.9	422.0	420.9	420.2	419.2	418.9
14	Closed-end residential loans ⁹	1,613.7	1,653.8	1,654.8	1,660.7	1,667.7	1,672.9	1,689.9	1,701.8	1,717.6	1,723.7	1,705.4	1,713.9
15	Commercial real estate loans	1,683.8	1,782.1	1,799.2	1,814.5	1,829.5	1,842.2	1,858.1	1,877.6	1,887.5	1,892.7	1,893.9	1,897.4
16	Construction and land development loans ¹⁰	241.2	260.9	262.5	265.6	269.5	271.0	275.6	278.3	279.0	280.5	281.4	282.4
17	Secured by farmland ¹¹	84.7	87.6	88.1	88.3	89.0	89.7	90.5	91.2	91.7	91.8	91.9	92.1
18	Secured by multifamily properties ¹²	248.1	272.6	275.6	278.2	279.8	283.1	287.3	291.6	293.8	295.3	295.6	295.4
19	Secured by nonfarm nonresidential properties ¹³	1,109.8	1,161.0	1,173.0	1,182.3	1,191.1	1,198.4	1,204.8	1,216.5	1,223.0	1,225.1	1,225.0	1,227.5
20	Consumer loans	1,213.3	1,285.7	1,289.1	1,278.4	1,275.9	1,286.9	1,297.0	1,315.6	1,326.3	1,326.8	1,328.1	1,335.5
21	Credit cards and other revolving plans	626.7	673.8	672.9	660.0	655.3	662.0	667.1	680.5	688.9	688.2	688.2	694.1
22	Other consumer loans	586.6	611.9	616.1	618.4	620.6	624.9	629.9	635.1	637.4	638.6	639.9	641.4
23	Automobile loans ¹⁴	367.7	385.0	387.3	388.7	390.7	393.7	396.9	400.1	401.6	402.4	403.3	404.4
24	All other consumer loans ¹⁵	218.9	226.9	228.9	229.7	229.9	231.2	233.1	235.0	235.8	236.2	236.6	237.0
25	Other loans and leases	1,423.0	1,517.8	1,523.6	1,517.8	1,512.9	1,519.4	1,512.2	1,522.0	1,538.3	1,527.1	1,515.9	1,529.0
26	Fed funds and reverse RPs with nonbanks ¹⁶	339.1	360.3	364.5	365.0	355.3	350.7	339.3	336.2	345.1	343.5	341.0	351.7
27	All other loans and leases ¹⁷	1,083.8	1,157.5	1,159.0	1,152.8	1,157.6	1,168.7	1,172.9	1,185.8	1,193.2	1,183.6	1,174.9	1,177.3
28	Loans to nondepository financial institutions ¹⁸	353.2	395.2	394.0	392.2	394.3	399.4	400.2	406.3	411.1	406.4	401.6	401.4
29	Other loans not elsewhere classified ¹⁹	730.6	762.4	765.0	760.6	763.3	769.2	772.7	779.5	782.1	777.2	773.2	775.9
30	LESS: Allowance for loan and lease losses	106.4	106.7	106.3	106.8	106.9	108.2	108.4	108.6	109.3	109.1	109.1	108.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	72.5	61.7	61.4	60.1	59.5	66.7	66.1	62.2	58.3	58.2	66.2	67.2
32	Fed funds and reverse RPs with banks ¹⁶	60.7	50.3	50.4	49.6	48.5	54.2	53.5	49.5	45.7	45.6	52.5	53.4
33	Loans to commercial banks ²⁰	11.7	11.5	11.0	10.5	11.0	12.5	12.6	12.7	12.6	12.5	13.7	13.7
34	Cash assets ²¹	2,657.1	2,527.8	2,528.7	2,574.9	2,514.8	2,526.7	2,521.8	2,477.4	2,469.9	2,466.5	2,449.9	2,481.5
35	Trading assets ²²	199.7	196.5	211.1	222.9	211.4	209.9	207.0	228.2	249.7	240.2	225.0	228.1
36	Other assets ²³	1,153.8	1,139.7	1,161.9	1,154.9	1,153.1	1,142.7	1,125.5	1,139.0	1,147.3	1,150.6	1,140.7	1,132.6
37	TOTAL ASSETS	15,279.6	15,559.9	15,647.8	15,742.0	15,726.6	15,815.5	15,860.3	15,911.8	16,008.5	15,993.6	15,932.3	15,991.6
LIABILITIES													
38	Deposits	10,706.3	11,008.0	10,975.0	11,031.4	11,151.1	11,185.0	11,134.5	11,204.0	11,261.6	11,228.7	11,152.6	11,173.0
39	Large time deposits	1,705.4	1,642.8	1,667.8	1,692.1	1,682.7	1,655.6	1,659.0	1,662.2	1,646.5	1,625.5	1,619.4	1,600.5
40	Other deposits	9,000.9	9,365.2	9,307.1	9,339.3	9,468.5	9,529.4	9,475.5	9,541.7	9,615.2	9,603.1	9,533.1	9,572.6
41	Borrowings	1,840.9	1,876.4	1,925.7	1,959.2	1,933.7	1,946.3	1,997.2	1,971.1	1,982.4	1,986.6	2,027.5	2,018.8
42	Borrowings from banks in the U.S.	107.1	115.5	123.7	125.0	122.4	126.0	125.1	124.5	122.1	125.1	128.1	126.5
43	Borrowings from others	1,733.8	1,760.9	1,802.0	1,834.1	1,811.3	1,820.3	1,872.1	1,846.6	1,860.2	1,861.5	1,899.4	1,892.3
44	Trading liabilities ²⁴	206.6	205.6	224.6	235.1	225.7	220.6	211.7	230.4	257.9	244.7	232.3	235.0
45	Net due to related foreign offices	447.2	381.3	439.9	411.3	318.3	361.1	398.9	369.9	356.4	386.3	382.3	420.7
46	Other liabilities ²⁵	429.6	398.1	391.1	399.8	395.4	398.3	400.5	401.8	413.3	407.4	397.1	403.0
47	TOTAL LIABILITIES	13,630.5	13,869.4	13,956.3	14,036.7	14,024.3	14,111.2	14,142.8	14,177.2	14,271.7	14,253.7	14,191.7	14,250.5
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,649.1	1,690.5	1,691.5	1,705.3	1,702.3	1,704.3	1,717.5	1,734.6	1,736.8	1,740.0	1,740.6	1,741.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	10.0	5.8	13.4	18.6	14.2	20.0	20.3	26.1	33.4	31.5	28.7	28.8
50	U.S. Treasury and agency securities, MBS ²⁸	7.0	3.0	7.9	14.7	13.6	16.1	15.7	18.5	24.3	23.5	22.0	21.6
51	Loans with original amounts of \$1,000,000 or less	541.9	545.3	545.6	545.6	548.4	549.6	550.2	551.1	551.4	551.2	551.8	554.1
52	Loans secured by nonfarm nonresidential properties ²⁹	264.7	263.2	263.0	261.8	262.0	261.4	260.8	261.0	261.1	261.0	261.2	261.2
53	Commercial and industrial loans to U.S. addressees ³⁰	277.2	282.1	282.5	283.8	286.4	288.2	289.5	290.1	290.3	290.2	290.6	293.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	10,285.2	10,606.2	10,661.2	10,717.2	10,796.1	10,856.5	10,920.6	10,983.2	11,046.4	11,069.0	11,061.5	11,085.2
2	Securities in bank credit ²	2,859.3	2,914.2	2,937.8	2,936.7	2,938.1	2,962.5	2,981.0	2,992.7	3,014.8	3,030.9	3,034.8	3,040.9
3	Treasury and agency securities ³	2,066.0	2,129.4	2,147.6	2,144.7	2,141.7	2,164.6	2,183.1	2,186.2	2,205.9	2,219.4	2,222.2	2,229.5
4	Mortgage-backed securities (MBS) ⁴	1,473.3	1,549.2	1,554.3	1,555.0	1,556.0	1,577.0	1,589.4	1,594.3	1,604.7	1,609.4	1,611.7	1,619.2
5	Non-MBS ⁵	592.6	580.2	593.3	589.7	585.7	587.6	593.7	591.9	601.2	610.0	610.5	610.3
6	Other securities	793.3	784.8	790.2	792.0	796.4	797.9	797.9	806.5	808.9	811.5	812.6	811.4
7	Mortgage-backed securities ⁶	124.1	119.3	116.5	114.8	113.5	112.0	111.3	112.8	111.3	110.1	108.3	106.6
8	Non-MBS ⁷	669.2	665.5	673.7	677.1	682.9	685.9	686.6	693.7	697.6	701.4	704.3	704.8
9	Loans and leases in bank credit ⁸	7,425.9	7,692.0	7,723.4	7,780.5	7,858.1	7,893.9	7,939.6	7,990.5	8,031.7	8,038.1	8,026.7	8,044.3
10	Commercial and industrial loans	1,543.2	1,591.4	1,599.6	1,622.7	1,648.4	1,658.5	1,668.3	1,675.5	1,683.5	1,685.2	1,682.3	1,680.9
11	Real estate loans	3,699.0	3,815.3	3,831.5	3,855.8	3,880.7	3,894.7	3,920.6	3,938.8	3,953.5	3,966.4	3,965.6	3,971.7
12	Residential real estate loans	2,052.7	2,086.6	2,087.3	2,095.3	2,103.4	2,103.9	2,114.2	2,117.4	2,124.0	2,133.0	2,131.7	2,135.6
13	Revolving home equity loans	445.5	434.1	431.9	429.9	428.1	425.7	423.9	421.9	421.3	420.6	419.8	419.5
14	Closed-end residential loans ⁹	1,607.2	1,652.5	1,655.4	1,665.3	1,675.3	1,678.2	1,690.3	1,695.5	1,702.7	1,712.4	1,711.9	1,716.1
15	Commercial real estate loans	1,646.4	1,728.7	1,744.2	1,760.5	1,777.3	1,790.7	1,806.5	1,821.4	1,829.5	1,833.4	1,833.9	1,836.1
16	Construction and land development loans ¹⁰	238.0	255.4	257.9	260.9	264.5	266.4	270.7	272.5	273.1	274.3	275.0	275.7
17	Secured by farmland ¹¹	84.4	87.2	87.9	88.4	89.3	89.9	90.5	90.9	91.2	91.4	91.4	91.7
18	Secured by multifamily properties ¹²	247.2	269.2	272.5	276.2	278.8	281.8	285.4	288.6	289.9	291.9	292.3	291.9
19	Secured by nonfarm nonresidential properties ¹³	1,076.8	1,116.8	1,125.8	1,135.0	1,144.8	1,152.7	1,159.9	1,169.5	1,175.2	1,175.8	1,175.1	1,176.8
20	Consumer loans	1,214.0	1,263.3	1,272.4	1,279.7	1,288.8	1,296.0	1,303.1	1,317.2	1,328.6	1,328.7	1,332.0	1,333.0
21	Credit cards and other revolving plans	630.3	653.6	658.3	661.5	666.6	670.8	674.0	684.6	693.4	693.1	694.7	694.6
22	Other consumer loans	583.7	609.7	614.1	618.2	622.2	625.2	629.1	632.6	635.2	635.6	637.4	638.3
23	Automobile loans ¹⁴	368.0	384.5	386.9	389.8	392.4	394.9	397.8	400.4	401.7	402.0	403.5	404.2
24	All other consumer loans ¹⁵	215.8	225.2	227.2	228.4	229.8	230.3	231.3	232.3	233.6	233.5	233.9	234.1
25	Other loans and leases	969.7	1,021.9	1,020.0	1,022.4	1,040.1	1,044.7	1,047.5	1,059.0	1,066.1	1,057.8	1,046.8	1,058.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	129.6	131.6	118.3	111.8	119.5	118.7	116.6	126.2	134.8	125.8	116.5	126.3
27	All other loans and leases ¹⁷	840.0	890.3	901.6	910.6	920.6	926.0	930.9	932.8	931.4	932.0	930.3	932.4
28	Loans to nondepository financial institutions ¹⁸	245.8	271.5	274.6	279.2	284.0	286.5	290.4	293.7	294.1	294.3	291.7	292.6
29	Other loans not elsewhere classified ¹⁹	594.3	618.8	627.0	631.4	636.7	639.5	640.5	639.2	637.2	637.8	638.6	639.8
30	LESS: Allowance for loan and lease losses	105.6	105.7	105.8	105.6	105.6	107.3	106.6	107.1	108.7	108.3	108.4	108.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	53.2	46.0	45.6	44.5	44.7	46.9	47.2	48.1	47.4	44.1	51.5	51.6
32	Fed funds and reverse RPs with banks ¹⁶	43.9	37.6	37.7	36.9	36.3	37.2	37.8	38.1	36.2	33.7	39.7	40.4
33	Loans to commercial banks ²⁰	9.3	8.4	7.9	7.6	8.4	9.7	9.5	9.9	11.2	10.5	11.7	11.2
34	Cash assets ²¹	1,486.3	1,400.6	1,433.5	1,460.7	1,455.6	1,492.8	1,505.7	1,518.2	1,512.5	1,446.7	1,471.9	1,471.0
35	Trading assets ²²	133.1	128.1	131.5	135.2	130.0	129.8	128.2	150.6	166.5	156.6	148.1	148.9
36	Other assets ²³	1,082.9	1,077.1	1,092.6	1,083.4	1,080.3	1,081.0	1,079.2	1,085.2	1,089.5	1,094.7	1,080.9	1,076.9
37	TOTAL ASSETS	12,935.3	13,152.4	13,258.6	13,335.4	13,401.2	13,499.7	13,574.3	13,678.2	13,753.6	13,702.8	13,705.6	13,725.4
LIABILITIES													
38	Deposits	9,634.0	9,857.8	9,910.7	9,961.7	10,026.8	10,097.6	10,154.6	10,232.4	10,249.3	10,229.5	10,247.1	10,284.4
39	Large time deposits	825.1	854.5	863.0	882.1	879.7	875.9	872.7	885.2	881.5	872.4	871.1	868.7
40	Other deposits	8,808.9	9,003.3	9,047.7	9,079.6	9,147.1	9,221.7	9,281.9	9,347.2	9,367.8	9,357.1	9,376.0	9,415.6
41	Borrowings	1,061.5	1,080.5	1,089.0	1,096.2	1,096.9	1,090.2	1,104.7	1,116.6	1,133.1	1,117.3	1,124.5	1,119.5
42	Borrowings from banks in the U.S.	76.1	78.4	77.9	75.3	74.4	78.9	77.8	78.1	76.4	73.9	81.0	80.8
43	Borrowings from others	985.5	1,002.1	1,011.1	1,020.9	1,022.6	1,011.3	1,026.9	1,038.6	1,056.7	1,043.4	1,043.6	1,038.7
44	Trading liabilities ²⁴	140.4	132.5	132.8	135.3	133.3	134.4	130.6	151.9	173.6	161.3	149.3	155.1
45	Net due to related foreign offices	79.7	76.3	87.0	83.7	87.1	108.9	113.2	92.5	85.6	78.3	78.3	77.1
46	Other liabilities ²⁵	373.2	334.9	344.5	347.7	347.1	356.5	355.0	356.0	368.4	365.6	355.0	351.0
47	TOTAL LIABILITIES	11,288.7	11,482.0	11,564.0	11,624.5	11,691.1	11,787.6	11,858.1	11,949.4	12,010.0	11,952.0	11,954.3	11,987.1
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,646.5	1,670.4	1,694.6	1,710.8	1,710.0	1,712.1	1,716.2	1,728.9	1,743.5	1,750.8	1,751.3	1,738.4
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	9.7	5.4	12.6	17.4	13.1	18.5	18.8	24.0	30.6	28.8	26.2	26.6
50	U.S. Treasury and agency securities, MBS ²⁸	6.8	2.6	7.1	13.5	12.5	14.7	14.1	16.4	21.5	20.8	19.5	19.4
51	Loans with original amounts of \$1,000,000 or less	540.6	545.8	545.5	545.4	547.6	547.7	548.8	549.8	550.4	551.2	551.8	554.1
52	Loans secured by nonfarm nonresidential properties ²⁹	264.9	262.9	262.7	261.8	261.8	261.5	261.1	261.2	261.6	261.4	261.5	261.3
53	Commercial and industrial loans to U.S. addressees ³⁰	275.7	282.8	282.8	283.6	285.8	286.2	287.7	288.6	288.8	289.7	290.2	292.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	10,284.1	10,663.8	10,684.2	10,712.7	10,778.4	10,847.5	10,917.0	10,983.5	11,049.2	11,038.5	11,011.7	11,044.2
2	Securities in bank credit ²	2,855.8	2,922.0	2,937.6	2,943.8	2,948.7	2,974.8	2,992.3	2,990.7	3,001.0	3,006.9	3,013.2	3,019.9
3	Treasury and agency securities ³	2,065.4	2,134.9	2,147.4	2,152.4	2,152.5	2,175.9	2,193.5	2,186.6	2,197.0	2,201.2	2,207.1	2,212.7
4	Mortgage-backed securities (MBS) ⁴	1,472.7	1,550.9	1,552.6	1,558.4	1,561.5	1,581.8	1,594.9	1,593.4	1,601.2	1,597.1	1,604.1	1,608.7
5	Non-MBS ⁵	592.7	584.0	594.8	594.1	591.0	594.1	598.5	593.1	595.9	604.1	603.0	604.0
6	Other securities	790.3	787.1	790.2	791.4	796.2	798.9	798.8	804.1	804.0	805.7	806.1	807.2
7	Mortgage-backed securities ⁶	123.6	119.7	116.7	114.8	113.3	112.1	111.7	112.4	110.3	109.1	107.5	106.0
8	Non-MBS ⁷	666.8	667.4	673.5	676.5	682.9	686.8	687.1	691.7	693.7	696.6	698.6	701.1
9	Loans and leases in bank credit ⁸	7,428.4	7,741.8	7,746.6	7,768.9	7,829.7	7,872.7	7,924.7	7,992.9	8,048.2	8,031.6	7,998.5	8,024.2
10	Commercial and industrial loans	1,549.8	1,589.4	1,592.6	1,621.3	1,653.4	1,670.1	1,681.2	1,682.5	1,688.6	1,682.0	1,677.6	1,671.9
11	Real estate loans	3,702.7	3,821.8	3,834.7	3,852.6	3,869.5	3,884.3	3,915.2	3,942.6	3,965.5	3,975.4	3,957.2	3,968.7
12	Residential real estate loans	2,057.3	2,088.0	2,086.4	2,090.2	2,094.4	2,097.4	2,112.6	2,122.6	2,137.5	2,142.9	2,123.6	2,131.9
13	Revolving home equity loans	445.2	435.3	432.6	430.5	427.6	425.3	423.6	421.7	420.5	419.8	418.8	418.5
14	Closed-end residential loans ⁹	1,612.1	1,652.7	1,653.8	1,659.7	1,666.8	1,672.0	1,689.1	1,701.0	1,717.0	1,723.1	1,704.8	1,713.4
15	Commercial real estate loans	1,645.4	1,733.8	1,748.3	1,762.3	1,775.2	1,786.9	1,802.6	1,820.0	1,828.0	1,832.6	1,833.6	1,836.8
16	Construction and land development loans ¹⁰	237.9	256.8	257.5	260.3	263.8	265.1	269.6	272.3	272.6	274.1	275.1	276.0
17	Secured by farmland ¹¹	84.5	87.4	87.9	88.2	88.8	89.5	90.3	91.1	91.5	91.6	91.7	91.9
18	Secured by multifamily properties ¹²	247.0	270.9	273.7	276.3	277.6	280.7	284.6	287.9	289.7	291.2	291.5	291.8
19	Secured by nonfarm nonresidential properties ¹³	1,076.0	1,118.7	1,129.1	1,137.5	1,145.0	1,151.6	1,158.0	1,168.7	1,174.1	1,175.7	1,175.3	1,177.1
20	Consumer loans	1,210.7	1,283.4	1,286.8	1,276.1	1,273.7	1,284.7	1,294.8	1,313.4	1,324.1	1,324.7	1,325.9	1,333.3
21	Credit cards and other revolving plans	626.7	673.8	672.9	660.0	655.3	662.0	667.1	680.5	688.9	688.2	688.2	694.1
22	Other consumer loans	584.0	609.6	613.8	616.2	618.4	622.6	627.7	632.9	635.2	636.4	637.7	639.3
23	Automobile loans ¹⁴	367.7	385.0	387.3	388.7	390.7	393.7	396.9	400.1	401.6	402.4	403.3	404.4
24	All other consumer loans ¹⁵	216.2	224.5	226.6	227.5	227.6	228.9	230.8	232.8	233.6	234.1	234.4	234.8
25	Other loans and leases	965.2	1,047.3	1,032.5	1,018.9	1,033.1	1,033.7	1,033.6	1,054.4	1,069.9	1,049.6	1,037.9	1,050.3
26	Fed funds and reverse RPs with nonbanks ¹⁶	126.7	138.5	121.7	114.9	122.3	115.3	111.5	123.8	132.7	120.4	113.0	123.8
27	All other loans and leases ¹⁷	838.5	908.8	910.8	904.0	910.8	918.5	922.1	930.6	937.2	929.2	924.9	926.5
28	Loans to nondepository financial institutions ¹⁸	246.4	279.0	278.4	276.8	279.5	283.7	287.6	293.9	298.9	294.6	290.6	291.1
29	Other loans not elsewhere classified ¹⁹	592.1	629.8	632.5	627.2	631.3	634.8	634.5	636.7	638.3	634.7	634.3	635.4
30	LESS: Allowance for loan and lease losses	105.8	105.7	105.3	105.7	105.9	106.9	107.1	107.3	107.9	107.8	107.7	107.4

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)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	52.0	47.5	46.5	44.9	44.8	46.6	45.5	47.1	45.2	44.4	50.5	50.5
32	Fed funds and reverse RPs with banks ¹⁶	42.7	39.1	38.4	37.0	36.4	36.7	35.6	37.2	35.1	34.5	39.4	39.5
33	Loans to commercial banks ²⁰	9.3	8.4	8.2	7.9	8.3	9.9	9.9	9.9	10.0	9.9	11.1	11.0
34	Cash assets ²¹	1,457.3	1,452.9	1,411.9	1,459.1	1,480.7	1,500.2	1,464.6	1,487.3	1,502.8	1,454.5	1,431.4	1,443.3
35	Trading assets ²²	130.4	126.0	136.2	142.8	132.7	130.4	127.3	145.6	159.3	153.2	142.6	143.4
36	Other assets ²³	1,080.6	1,079.0	1,097.0	1,088.9	1,082.9	1,077.1	1,073.9	1,082.7	1,085.6	1,093.4	1,080.7	1,075.2
37	TOTAL ASSETS	12,898.5	13,263.5	13,270.6	13,342.6	13,413.5	13,494.9	13,521.3	13,638.9	13,734.2	13,676.3	13,609.3	13,649.2
LIABILITIES													
38	Deposits	9,592.3	9,958.2	9,912.0	9,959.2	10,068.6	10,133.1	10,099.0	10,190.8	10,270.1	10,227.2	10,166.4	10,197.9
39	Large time deposits	831.5	854.8	863.6	884.7	877.2	873.9	871.3	890.6	894.4	883.9	883.5	880.0
40	Other deposits	8,760.9	9,103.4	9,048.4	9,074.6	9,191.4	9,259.2	9,227.6	9,300.2	9,375.6	9,343.3	9,282.9	9,317.9
41	Borrowings	1,073.0	1,076.6	1,099.2	1,106.4	1,092.1	1,083.0	1,120.3	1,129.8	1,137.1	1,122.4	1,123.1	1,122.5
42	Borrowings from banks in the U.S.	76.7	78.9	79.6	75.7	74.8	79.1	77.3	78.9	75.4	75.5	80.3	78.9
43	Borrowings from others	996.3	997.7	1,019.6	1,030.7	1,017.3	1,003.9	1,043.0	1,050.9	1,061.7	1,047.0	1,042.8	1,043.6
44	Trading liabilities ²⁴	133.7	133.5	144.8	147.5	140.6	136.1	127.9	141.6	161.3	153.2	142.4	144.1
45	Net due to related foreign offices	86.1	69.5	84.5	77.3	70.4	92.0	109.4	95.9	74.0	81.7	94.8	98.5
46	Other liabilities ²⁵	368.4	339.5	342.2	350.7	343.5	350.3	351.7	351.2	360.3	357.0	347.2	350.1
47	TOTAL LIABILITIES	11,253.7	11,577.3	11,582.7	11,641.1	11,715.1	11,794.6	11,808.3	11,909.3	12,002.8	11,941.5	11,873.8	11,913.2
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,644.9	1,686.2	1,687.9	1,701.5	1,698.4	1,700.3	1,713.0	1,729.6	1,731.5	1,734.7	1,735.5	1,736.0
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	9.7	5.4	12.6	17.4	13.1	18.5	18.8	24.0	30.6	28.8	26.2	26.6
50	U.S. Treasury and agency securities, MBS ²⁸	6.8	2.6	7.1	13.5	12.5	14.7	14.1	16.4	21.5	20.8	19.5	19.4
51	Loans with original amounts of \$1,000,000 or less	541.9	545.3	545.6	545.6	548.4	549.6	550.2	551.1	551.4	551.2	551.8	554.1
52	Loans secured by nonfarm nonresidential properties ²⁹	264.7	263.2	263.0	261.8	262.0	261.4	260.7	261.0	261.1	261.0	261.1	261.2
53	Commercial and industrial loans to U.S. addressees ³⁰	277.2	282.1	282.5	283.8	286.4	288.2	289.5	290.1	290.3	290.2	290.6	293.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2016

Account		2015	2015	2016	2016	2016	2016	2016	2016	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	6,606.3	6,799.9	6,823.9	6,873.8	6,920.2	6,960.5	6,998.8	7,044.0	7,094.5	7,112.6	7,106.8	7,119.2
2	Securities in bank credit ²	1,997.6	2,037.5	2,056.0	2,060.6	2,054.7	2,076.5	2,090.5	2,102.2	2,120.8	2,133.8	2,141.1	2,150.2
3	Treasury and agency securities ³	1,458.6	1,514.0	1,527.9	1,530.0	1,522.4	1,542.5	1,557.0	1,562.5	1,580.5	1,591.7	1,598.2	1,606.3
4	Mortgage-backed securities (MBS) ⁴	1,058.6	1,123.5	1,125.9	1,123.9	1,122.6	1,139.4	1,148.7	1,152.5	1,159.6	1,162.3	1,166.6	1,173.8
5	Non-MBS ⁵	400.0	390.4	402.1	406.1	399.8	403.1	408.3	410.0	420.9	429.4	431.6	432.5
6	Other securities	539.1	523.5	528.1	530.6	532.3	534.0	533.5	539.7	540.3	542.1	543.0	543.9
7	Mortgage-backed securities ⁶	110.5	103.9	101.7	100.4	99.0	96.9	96.5	97.7	95.9	94.9	93.1	92.2
8	Non-MBS ⁷	428.6	419.6	426.3	430.2	433.3	437.1	437.0	442.0	444.3	447.2	449.8	451.7
9	Loans and leases in bank credit ⁸	4,608.6	4,762.4	4,767.9	4,813.2	4,865.5	4,884.0	4,908.3	4,941.8	4,973.7	4,978.8	4,965.7	4,969.0
10	Commercial and industrial loans	1,000.6	1,036.6	1,040.6	1,064.5	1,088.4	1,096.5	1,103.5	1,107.4	1,113.8	1,115.2	1,112.5	1,111.4
11	Real estate loans	1,968.4	2,012.9	2,020.0	2,034.2	2,041.6	2,043.0	2,054.3	2,058.3	2,067.9	2,074.3	2,072.9	2,077.0
12	Residential real estate loans	1,379.5	1,394.4	1,391.2	1,397.1	1,400.6	1,396.5	1,404.0	1,403.0	1,407.7	1,414.1	1,414.1	1,417.7
13	Revolving home equity loans	329.3	315.7	313.1	310.8	308.4	305.8	303.6	301.2	300.1	299.5	298.5	298.1
14	Closed-end residential loans ⁹	1,050.2	1,078.6	1,078.0	1,086.3	1,092.2	1,090.7	1,100.4	1,101.8	1,107.6	1,114.6	1,115.5	1,119.5
15	Commercial real estate loans	588.9	618.6	628.8	637.2	641.0	646.5	650.2	655.3	660.2	660.2	658.8	659.3
16	Construction and land development loans ¹⁰	88.6	93.5	94.2	94.9	95.7	96.5	97.5	98.4	98.8	99.2	99.0	99.0
17	Secured by farmland ¹¹	7.6	8.2	8.6	8.7	8.7	9.3	9.3	9.2	9.2	9.2	9.1	9.2
18	Secured by multifamily properties ¹²	113.3	123.6	125.8	127.2	126.2	127.2	128.4	130.4	132.4	132.9	133.0	132.8
19	Secured by nonfarm nonresidential properties ¹³	379.4	393.3	400.2	406.4	410.4	413.5	415.1	417.2	419.8	418.9	417.7	418.3
20	Consumer loans	899.1	926.0	932.6	937.1	943.1	947.8	951.5	962.6	971.7	973.2	975.4	975.9
21	Credit cards and other revolving plans	486.5	499.2	501.4	503.3	507.1	509.7	511.2	520.5	528.7	529.2	530.0	529.8
22	Other consumer loans	412.6	426.8	431.2	433.8	436.0	438.1	440.3	442.2	443.1	444.0	445.4	446.1
23	Automobile loans ¹⁴	297.5	311.1	313.1	315.4	317.4	319.7	322.2	324.1	325.5	325.9	327.0	327.7
24	All other consumer loans ¹⁵	115.1	115.7	118.2	118.5	118.6	118.4	118.1	118.1	117.6	118.1	118.3	118.4
25	Other loans and leases	740.6	786.9	774.6	777.4	792.4	796.7	799.1	813.5	820.3	816.1	804.9	804.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	115.5	120.7	104.9	100.9	109.6	110.1	108.9	122.4	130.9	125.0	116.4	116.4
27	All other loans and leases ¹⁷	625.1	666.1	669.7	676.5	682.8	686.6	690.2	691.1	689.4	691.1	688.5	688.4
28	Loans to nondepository financial institutions ¹⁸	208.0	231.7	235.5	240.1	241.0	242.2	244.9	248.1	247.1	247.8	245.4	245.5
29	Other loans not elsewhere classified ¹⁹	417.1	434.4	434.2	436.4	441.8	444.4	445.3	443.0	442.3	443.3	443.1	442.9
30	LESS: Allowance for loan and lease losses	68.8	68.3	68.7	68.6	68.5	69.9	69.4	69.5	70.5	70.1	70.3	70.2

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)

August 5, 2016

Account		2015	2015	2016	2016	2016	2016	2016	2016	Week ending				
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27	
ASSETS (CONTINUED)														
31	Interbank loans	30.2	21.8	20.9	19.2	19.9	22.0	21.3	22.8	22.9	22.0	23.1	23.4	
32	Fed funds and reverse RPs with banks ¹⁶	21.8	14.2	13.7	12.4	12.3	13.0	12.6	13.7	12.7	12.5	13.0	13.7	
33	Loans to commercial banks ²⁰	8.5	7.5	7.2	6.9	7.6	9.0	8.8	9.1	10.2	9.6	10.1	9.8	
34	Cash assets ²¹	1,152.4	1,062.8	1,079.8	1,123.3	1,141.7	1,173.4	1,172.5	1,166.8	1,162.7	1,096.1	1,120.4	1,119.7	
35	Trading assets ²²	128.9	124.0	127.9	131.3	126.0	125.4	123.6	145.1	159.6	150.0	141.6	142.8	
36	Other assets ²³	805.7	798.9	812.5	808.9	802.8	801.8	799.2	804.6	807.9	810.8	799.3	795.2	
37	TOTAL ASSETS	8,654.8	8,739.0	8,796.3	8,887.9	8,942.1	9,013.2	9,046.1	9,113.9	9,177.2	9,121.4	9,121.0	9,130.2	
LIABILITIES														
38	Deposits	6,265.1	6,377.3	6,399.5	6,437.3	6,481.3	6,544.4	6,571.7	6,624.4	6,641.9	6,622.4	6,629.9	6,649.2	
39	Large time deposits	445.1	463.2	463.2	487.7	484.7	484.6	477.8	489.1	482.2	472.8	471.1	468.9	
40	Other deposits	5,820.0	5,914.2	5,936.4	5,949.6	5,996.6	6,059.9	6,093.9	6,135.3	6,159.7	6,149.6	6,158.8	6,180.3	
41	Borrowings	773.9	781.9	784.3	796.8	798.0	785.4	799.3	805.5	820.2	805.3	813.9	809.6	
42	Borrowings from banks in the U.S.	30.6	37.2	37.6	37.4	37.5	39.6	38.5	38.2	36.4	35.0	42.4	41.6	
43	Borrowings from others	743.4	744.6	746.8	759.5	760.5	745.8	760.8	767.3	783.8	770.3	771.6	768.0	
44	Trading liabilities ²⁴	136.4	128.0	128.4	130.4	128.6	129.7	125.8	146.4	167.0	155.2	142.9	149.0	
45	Net due to related foreign offices	37.4	34.1	50.0	46.9	47.1	63.7	69.5	54.9	45.4	35.4	35.0	36.3	
46	Other liabilities ²⁵	312.1	273.8	283.2	284.8	284.3	293.4	291.3	290.5	301.7	301.1	288.6	286.1	
47	TOTAL LIABILITIES	7,524.9	7,595.0	7,645.4	7,696.2	7,739.3	7,816.6	7,857.6	7,921.7	7,976.2	7,919.3	7,910.3	7,930.2	
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	1,129.9	1,144.0	1,150.9	1,191.7	1,202.8	1,196.6	1,188.5	1,192.2	1,201.0	1,202.0	1,210.7	1,200.0	
MEMORANDA														
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	7.8	4.6	12.1	14.5	9.7	14.8	14.9	20.3	24.6	22.8	20.3	20.7	
50	U.S. Treasury and agency securities, MBS ²⁸	4.6	2.2	6.9	11.3	9.8	11.9	11.6	14.1	17.6	16.6	15.4	15.2	
51	Loans with original amounts of \$1,000,000 or less	181.2	184.8	187.6	186.8	188.3	189.2	189.4	189.6	190.2	190.9	191.1	194.0	
52	Loans secured by nonfarm nonresidential properties ²⁹	58.8	57.1	57.8	56.9	56.6	56.8	56.3	55.9	56.0	55.8	55.6	55.6	
53	Commercial and industrial loans to U.S. addressees ³⁰	122.4	127.7	129.8	129.9	131.6	132.4	133.1	133.8	134.2	135.0	135.4	138.4	

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

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	6,601.2	6,839.6	6,849.8	6,877.3	6,911.2	6,955.3	6,996.4	7,039.0	7,086.9	7,083.9	7,065.4	7,080.4
2	Securities in bank credit ²	1,994.2	2,044.0	2,059.5	2,065.3	2,061.4	2,084.8	2,099.8	2,099.4	2,110.9	2,116.6	2,126.6	2,135.4
3	Treasury and agency securities ³	1,458.4	1,517.6	1,530.1	1,534.2	1,528.7	1,549.8	1,565.9	1,562.0	1,574.3	1,578.9	1,588.0	1,594.5
4	Mortgage-backed securities (MBS) ⁴	1,056.3	1,125.1	1,125.2	1,125.6	1,123.9	1,140.2	1,151.2	1,150.1	1,157.0	1,153.7	1,162.6	1,167.7
5	Non-MBS ⁵	402.1	392.5	404.9	408.6	404.8	409.6	414.7	412.0	417.3	425.2	425.4	426.8
6	Other securities	535.8	526.4	529.4	531.1	532.7	535.1	533.8	537.3	536.6	537.7	538.6	540.8
7	Mortgage-backed securities ⁶	109.7	104.5	102.1	100.6	99.0	97.1	96.6	97.0	95.1	94.1	92.5	91.7
8	Non-MBS ⁷	426.1	421.9	427.3	430.5	433.7	438.0	437.3	440.3	441.5	443.6	446.1	449.1
9	Loans and leases in bank credit ⁸	4,607.0	4,795.6	4,790.3	4,812.0	4,849.8	4,870.5	4,896.6	4,939.6	4,976.0	4,967.3	4,938.8	4,945.0
10	Commercial and industrial loans	1,004.6	1,035.2	1,036.6	1,063.9	1,093.2	1,105.2	1,112.8	1,111.7	1,116.5	1,111.3	1,107.4	1,103.3
11	Real estate loans	1,971.5	2,014.1	2,023.1	2,033.4	2,034.2	2,037.7	2,051.5	2,061.1	2,073.7	2,081.6	2,067.4	2,073.1
12	Residential real estate loans	1,383.0	1,393.5	1,391.8	1,394.9	1,393.8	1,392.6	1,403.0	1,406.7	1,416.4	1,422.1	1,408.5	1,413.8
13	Revolving home equity loans	328.9	316.6	313.8	311.5	308.2	305.5	303.3	300.9	299.4	298.8	297.7	297.3
14	Closed-end residential loans ⁹	1,054.1	1,076.9	1,078.1	1,083.5	1,085.6	1,087.0	1,099.8	1,105.8	1,117.1	1,123.3	1,110.8	1,116.5
15	Commercial real estate loans	588.6	620.5	631.3	638.4	640.3	645.2	648.4	654.5	657.3	659.6	658.9	659.3
16	Construction and land development loans ¹⁰	88.6	94.0	94.0	94.4	95.1	95.7	97.0	98.4	98.7	99.3	99.4	99.5
17	Secured by farmland ¹¹	7.6	8.3	8.7	8.7	8.7	9.2	9.2	9.2	9.2	9.2	9.2	9.2
18	Secured by multifamily properties ¹²	113.6	123.9	125.9	127.2	126.1	127.4	128.7	130.7	131.9	132.7	132.7	132.7
19	Secured by nonfarm nonresidential properties ¹³	378.7	394.3	402.8	408.2	410.4	412.9	413.5	416.1	417.5	418.3	417.6	418.0
20	Consumer loans	897.1	940.2	943.3	934.9	932.0	939.5	945.8	960.4	969.9	971.4	971.8	976.5
21	Credit cards and other revolving plans	484.1	513.5	512.1	502.6	498.5	503.1	506.3	517.7	525.8	526.3	525.8	529.7
22	Other consumer loans	413.0	426.7	431.2	432.4	433.5	436.4	439.4	442.6	444.1	445.1	445.9	446.9
23	Automobile loans ¹⁴	297.4	311.7	313.2	314.4	315.8	318.5	321.2	324.0	325.5	326.1	326.8	327.7
24	All other consumer loans ¹⁵	115.7	115.0	118.0	118.0	117.7	117.8	118.2	118.6	118.6	119.0	119.1	119.2
25	Other loans and leases	733.8	806.1	787.4	779.8	790.4	788.1	786.6	806.4	815.9	803.0	792.2	792.2
26	Fed funds and reverse RPs with nonbanks ¹⁶	112.8	125.5	108.7	103.8	112.5	107.2	104.3	120.1	126.6	118.3	110.8	111.7
27	All other loans and leases ¹⁷	621.0	680.6	678.7	676.0	678.0	680.9	682.2	686.3	689.2	684.6	681.4	680.5
28	Loans to nondepository financial institutions ¹⁸	207.0	236.6	238.5	239.7	238.5	240.1	242.0	246.5	249.0	247.0	244.2	243.8
29	Other loans not elsewhere classified ¹⁹	414.1	444.0	440.2	436.3	439.4	440.8	440.2	439.8	440.2	437.6	437.1	436.7
30	LESS: Allowance for loan and lease losses	68.9	68.5	68.5	68.7	68.6	69.6	69.5	69.5	69.9	69.8	69.8	69.7

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)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	29.8	22.1	21.3	19.3	19.6	22.0	21.2	22.7	21.8	21.6	22.8	23.5
32	Fed funds and reverse RPs with banks ¹⁶	21.2	14.7	14.1	12.3	12.0	12.8	12.0	13.4	12.7	12.4	13.0	13.6
33	Loans to commercial banks ²⁰	8.6	7.5	7.2	7.0	7.6	9.2	9.2	9.2	9.1	9.2	9.8	9.9
34	Cash assets ²¹	1,140.5	1,109.5	1,088.9	1,115.0	1,138.4	1,168.6	1,144.0	1,154.8	1,163.5	1,108.6	1,088.8	1,106.1
35	Trading assets ²²	126.8	122.0	132.2	138.0	128.1	125.7	122.9	140.8	153.4	147.4	137.0	138.1
36	Other assets ²³	804.1	800.4	816.6	811.4	806.3	798.8	795.3	802.9	805.4	811.7	801.2	794.2
37	TOTAL ASSETS	8,633.5	8,825.1	8,840.4	8,892.3	8,934.9	9,000.8	9,010.2	9,090.7	9,161.1	9,103.3	9,045.4	9,072.7
LIABILITIES													
38	Deposits	6,242.3	6,452.1	6,411.0	6,436.1	6,511.5	6,568.6	6,534.5	6,601.3	6,664.1	6,625.0	6,574.1	6,590.0
39	Large time deposits	446.5	468.5	473.4	491.1	480.7	477.6	472.5	489.3	492.0	480.9	480.2	477.0
40	Other deposits	5,795.8	5,983.6	5,937.5	5,945.0	6,030.8	6,091.0	6,062.0	6,112.0	6,172.1	6,144.1	6,093.9	6,113.1
41	Borrowings	779.7	778.7	791.1	807.1	799.8	782.3	812.3	811.9	816.5	802.4	804.7	805.8
42	Borrowings from banks in the U.S.	30.9	38.3	39.3	37.7	37.8	39.7	38.3	38.7	35.2	35.5	41.4	39.6
43	Borrowings from others	748.7	740.4	751.7	769.3	762.0	742.6	773.9	773.2	781.3	766.8	763.3	766.2
44	Trading liabilities ²⁴	129.8	129.0	140.2	142.1	135.6	131.3	123.1	136.4	155.2	147.4	136.7	138.6
45	Net due to related foreign offices	43.5	25.7	47.3	41.5	33.1	52.8	67.4	57.9	35.6	39.3	51.4	57.3
46	Other liabilities ²⁵	308.7	276.3	281.8	286.2	281.2	289.0	288.2	287.3	295.4	293.4	282.4	285.7
47	TOTAL LIABILITIES	7,503.9	7,661.9	7,671.4	7,712.9	7,761.2	7,823.9	7,825.5	7,894.9	7,966.8	7,907.5	7,849.3	7,877.4
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,129.6	1,163.2	1,169.0	1,179.4	1,173.7	1,176.9	1,184.8	1,195.8	1,194.3	1,195.9	1,196.2	1,195.3
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	7.8	4.6	12.1	14.5	9.7	14.8	14.9	20.3	24.6	22.8	20.3	20.7
50	U.S. Treasury and agency securities, MBS ²⁸	4.6	2.2	6.9	11.3	9.8	11.9	11.6	14.1	17.6	16.6	15.4	15.2
51	Loans with original amounts of \$1,000,000 or less	182.0	185.1	187.3	187.6	189.4	190.9	190.7	190.5	190.2	190.0	190.0	192.7
52	Loans secured by nonfarm nonresidential properties ²⁹	58.6	57.2	57.9	57.1	56.8	57.1	56.3	55.7	55.5	55.5	55.3	55.2
53	Commercial and industrial loans to U.S. addressees ³⁰	123.3	127.9	129.4	130.4	132.6	133.8	134.4	134.8	134.6	134.5	134.7	137.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2016

Account		2015	2015	2016	2016	2016	2016	2016	2016	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	3,678.9	3,806.4	3,837.3	3,843.3	3,876.0	3,896.0	3,921.8	3,939.1	3,951.9	3,956.4	3,954.7	3,965.9
2	Securities in bank credit ²	861.6	876.8	881.8	876.0	883.4	886.1	890.6	890.4	894.0	897.2	893.6	890.7
3	Treasury and agency securities ³	607.4	615.5	619.6	614.7	619.3	622.2	626.1	623.6	625.4	627.8	624.0	623.2
4	Mortgage-backed securities (MBS) ⁴	414.7	425.7	428.4	431.1	433.4	437.6	440.7	441.7	445.1	447.1	445.2	445.5
5	Non-MBS ⁵	192.7	189.8	191.2	183.6	185.9	184.6	185.5	181.9	180.3	180.7	178.9	177.7
6	Other securities	254.2	261.3	262.1	261.4	264.1	263.9	264.4	266.8	268.6	269.4	269.6	267.5
7	Mortgage-backed securities ⁶	13.6	15.4	14.8	14.4	14.5	15.1	14.8	15.1	15.3	15.2	15.1	14.4
8	Non-MBS ⁷	240.6	245.9	247.4	247.0	249.6	248.8	249.6	251.7	253.2	254.2	254.5	253.1
9	Loans and leases in bank credit ⁸	2,817.3	2,929.6	2,955.5	2,967.3	2,992.6	3,009.9	3,031.3	3,048.7	3,058.0	3,059.3	3,061.1	3,075.2
10	Commercial and industrial loans	542.6	554.8	558.9	558.2	560.0	562.0	564.8	568.1	569.7	570.0	569.7	569.4
11	Real estate loans	1,730.6	1,802.4	1,811.5	1,821.5	1,839.2	1,851.7	1,866.4	1,880.5	1,885.6	1,892.1	1,892.7	1,894.8
12	Residential real estate loans	673.2	692.3	696.2	698.2	702.8	707.5	710.2	714.4	716.3	718.9	717.6	718.0
13	Revolving home equity loans	116.2	118.4	118.8	119.1	119.7	119.9	120.3	120.7	121.2	121.1	121.2	121.4
14	Closed-end residential loans ⁹	557.0	573.9	577.4	579.0	583.1	587.5	589.9	593.6	595.1	597.8	596.4	596.6
15	Commercial real estate loans	1,057.5	1,110.1	1,115.3	1,123.3	1,136.4	1,144.2	1,156.2	1,166.1	1,169.3	1,173.2	1,175.1	1,176.8
16	Construction and land development loans ¹⁰	149.4	161.9	163.7	166.0	168.8	169.9	173.2	174.0	174.3	175.1	176.0	176.7
17	Secured by farmland ¹¹	76.7	79.0	79.3	79.8	80.6	80.6	81.2	81.6	82.0	82.2	82.3	82.5
18	Secured by multifamily properties ¹²	133.9	145.6	146.7	149.0	152.6	154.6	157.0	158.1	157.5	159.0	159.4	159.2
19	Secured by nonfarm nonresidential properties ¹³	697.4	723.6	725.6	728.6	734.4	739.2	744.9	752.3	755.4	756.9	757.4	758.4
20	Consumer loans	315.0	337.3	339.7	342.5	345.7	348.2	351.6	354.6	356.9	355.4	356.6	357.1
21	Credit cards and other revolving plans	143.8	154.4	156.9	158.2	159.5	161.1	162.8	164.1	164.7	163.9	164.6	164.9
22	Other consumer loans	171.2	182.9	182.8	184.4	186.2	187.1	188.8	190.4	192.1	191.6	192.0	192.2
23	Automobile loans ¹⁴	70.5	73.4	73.9	74.4	75.0	75.2	75.6	76.3	76.1	76.1	76.4	76.6
24	All other consumer loans ¹⁵	100.7	109.5	109.0	110.0	111.1	111.9	113.2	114.2	116.0	115.4	115.6	115.7
25	Other loans and leases	229.1	235.1	245.4	245.1	247.8	248.0	248.5	245.6	245.8	241.7	242.0	253.9
26	Fed funds and reverse RPs with nonbanks ¹⁶	14.1	10.9	13.4	11.0	9.9	8.7	7.7	3.8	3.9	0.8	0.2	10.0
27	All other loans and leases ¹⁷	215.0	224.2	231.9	234.1	237.9	239.3	240.8	241.8	242.0	240.9	241.8	244.0
28	Loans to nondepository financial institutions ¹⁸	37.8	39.8	39.1	39.1	43.0	44.2	45.6	45.6	47.0	46.4	46.3	47.1
29	Other loans not elsewhere classified ¹⁹	177.1	184.3	192.8	195.0	194.9	195.1	195.2	196.2	195.0	194.5	195.5	196.9
30	LESS: Allowance for loan and lease losses	36.8	37.3	37.2	37.0	37.1	37.4	37.3	37.6	38.2	38.2	38.1	38.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	23.0	24.3	24.8	25.3	24.8	25.0	25.9	25.2	24.5	22.1	28.3	28.2
32	Fed funds and reverse RPs with banks ¹⁶	22.2	23.4	24.0	24.6	24.1	24.2	25.2	24.4	23.5	21.2	26.7	26.7
33	Loans to commercial banks ²⁰	0.8	0.9	0.8	0.8	0.7	0.7	0.7	0.8	1.0	0.9	1.6	1.5
34	Cash assets ²¹	333.9	337.8	353.6	337.3	313.9	319.4	333.2	351.5	349.7	350.6	351.5	351.3
35	Trading assets ²²	4.2	4.2	3.6	3.9	3.9	4.3	4.6	5.5	6.9	6.6	6.5	6.0
36	Other assets ²³	277.2	278.2	280.2	274.6	277.6	279.2	279.9	280.6	281.5	283.9	281.5	281.7
37	TOTAL ASSETS	4,280.5	4,413.4	4,462.3	4,447.5	4,459.0	4,486.5	4,528.2	4,564.3	4,576.4	4,581.4	4,584.6	4,595.2
LIABILITIES													
38	Deposits	3,368.9	3,480.5	3,511.1	3,524.4	3,545.5	3,553.2	3,582.9	3,608.0	3,607.4	3,607.1	3,617.3	3,635.2
39	Large time deposits	380.0	391.3	399.9	394.4	394.9	391.3	395.0	396.1	399.3	399.6	400.0	399.8
40	Other deposits	2,988.9	3,089.2	3,111.3	3,130.0	3,150.6	3,161.9	3,188.0	3,211.9	3,208.1	3,207.5	3,217.2	3,235.4
41	Borrowings	287.6	298.6	304.7	299.4	298.9	304.9	305.4	311.1	312.9	312.0	310.6	309.9
42	Borrowings from banks in the U.S.	45.5	41.2	40.3	37.9	36.8	39.4	39.3	39.8	40.0	38.9	38.6	39.2
43	Borrowings from others	242.1	257.4	264.3	261.4	262.1	265.5	266.1	271.3	272.9	273.1	272.0	270.7
44	Trading liabilities ²⁴	4.0	4.5	4.5	4.9	4.6	4.7	4.8	5.4	6.6	6.1	6.3	6.0
45	Net due to related foreign offices	42.3	42.2	37.0	36.7	40.0	45.1	43.7	37.6	40.2	42.9	43.3	40.8
46	Other liabilities ²⁵	61.1	61.2	61.3	63.0	62.8	63.1	63.6	65.5	66.7	64.4	66.5	64.9
47	TOTAL LIABILITIES	3,763.9	3,887.0	3,918.6	3,928.3	3,951.8	3,971.0	4,000.5	4,027.7	4,033.8	4,032.6	4,044.0	4,056.8
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	516.6	526.4	543.7	519.2	507.2	515.5	527.7	536.7	542.6	548.8	540.6	538.4
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.9	0.8	0.4	2.9	3.4	3.7	3.9	3.7	6.0	6.1	5.9	5.9
50	U.S. Treasury and agency securities, MBS ²⁸	2.2	0.4	0.1	2.2	2.7	2.8	2.6	2.3	3.9	4.2	4.1	4.1
51	Loans with original amounts of \$1,000,000 or less	359.4	360.9	357.9	358.6	359.3	358.5	359.4	360.2	360.2	360.3	360.7	360.2
52	Loans secured by nonfarm nonresidential properties ²⁹	206.1	205.8	204.9	204.9	205.2	204.6	204.8	205.4	205.6	205.6	205.9	205.7
53	Commercial and industrial loans to U.S. addressees ³⁰	153.3	155.1	153.0	153.7	154.1	153.9	154.6	154.8	154.6	154.7	154.8	154.4

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

August 5, 2016

Account		2015	2015	2016	2016	2016	2016	2016	2016	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	3,682.9	3,824.2	3,834.4	3,835.4	3,867.2	3,892.3	3,920.6	3,944.5	3,962.3	3,954.6	3,946.3	3,963.7
2	Securities in bank credit ²	861.6	878.0	878.2	878.5	887.2	890.0	892.5	891.3	890.1	890.3	886.6	884.5
3	Treasury and agency securities ³	607.1	617.3	617.4	618.2	623.8	626.1	627.5	624.5	622.8	622.3	619.1	618.2
4	Mortgage-backed securities (MBS) ⁴	416.4	425.9	427.5	432.8	437.6	441.6	443.7	443.4	444.2	443.3	441.5	441.0
5	Non-MBS ⁵	190.6	191.5	189.9	185.5	186.2	184.5	183.8	181.2	178.6	178.9	177.6	177.2
6	Other securities	254.5	260.7	260.8	260.3	263.4	263.9	265.0	266.8	267.4	268.0	267.5	266.3
7	Mortgage-backed securities ⁶	13.8	15.3	14.6	14.2	14.2	15.1	15.2	15.3	15.2	15.0	15.0	14.3
8	Non-MBS ⁷	240.7	245.4	246.2	246.1	249.2	248.8	249.8	251.4	252.2	253.0	252.5	252.0
9	Loans and leases in bank credit ⁸	2,821.3	2,946.2	2,956.2	2,956.9	2,980.0	3,002.3	3,028.1	3,053.2	3,072.1	3,064.3	3,059.8	3,079.2
10	Commercial and industrial loans	545.2	554.2	556.0	557.4	560.3	564.9	568.4	570.7	572.1	570.7	570.2	568.7
11	Real estate loans	1,731.2	1,807.7	1,811.6	1,819.2	1,835.4	1,846.5	1,863.7	1,881.5	1,891.8	1,893.8	1,889.8	1,895.6
12	Residential real estate loans	674.3	694.4	694.6	695.3	700.5	704.8	709.6	716.0	721.0	720.8	715.1	718.1
13	Revolving home equity loans	116.3	118.7	118.9	119.1	119.4	119.8	120.3	120.8	121.1	121.0	121.1	121.3
14	Closed-end residential loans ⁹	558.0	575.7	575.8	576.3	581.2	585.0	589.3	595.2	599.9	599.8	593.9	596.9
15	Commercial real estate loans	1,056.9	1,113.3	1,117.0	1,123.9	1,134.8	1,141.7	1,154.1	1,165.5	1,170.8	1,173.0	1,174.7	1,177.5
16	Construction and land development loans ¹⁰	149.3	162.8	163.6	165.9	168.6	169.4	172.6	173.9	174.0	174.7	175.7	176.5
17	Secured by farmland ¹¹	76.9	79.1	79.3	79.5	80.1	80.3	81.1	81.9	82.3	82.5	82.5	82.7
18	Secured by multifamily properties ¹²	133.4	147.0	147.8	149.1	151.5	153.3	155.9	157.2	157.9	158.4	158.8	159.2
19	Secured by nonfarm nonresidential properties ¹³	697.3	724.4	726.4	729.4	734.6	738.7	744.5	752.6	756.6	757.3	757.7	759.1
20	Consumer loans	313.6	343.2	343.5	341.2	341.7	345.2	349.0	353.0	354.2	353.3	354.1	356.8
21	Credit cards and other revolving plans	142.7	160.3	160.8	157.4	156.9	158.9	160.7	162.8	163.1	162.0	162.4	164.4
22	Other consumer loans	170.9	182.9	182.6	183.8	184.8	186.3	188.3	190.2	191.1	191.3	191.8	192.4
23	Automobile loans ¹⁴	70.4	73.4	74.0	74.3	74.9	75.2	75.7	76.1	76.1	76.3	76.5	76.7
24	All other consumer loans ¹⁵	100.5	109.5	108.6	109.5	109.9	111.1	112.6	114.1	115.0	115.0	115.3	115.7
25	Other loans and leases	231.4	241.2	245.2	239.1	242.6	245.6	247.0	248.0	254.0	246.6	245.7	258.1
26	Fed funds and reverse RPs with nonbanks ¹⁶	13.9	13.0	13.0	11.1	9.8	8.1	7.2	3.7	6.1	2.0	2.2	12.1
27	All other loans and leases ¹⁷	217.5	228.2	232.1	228.0	232.8	237.5	239.8	244.3	247.9	244.6	243.5	246.0
28	Loans to nondepository financial institutions ¹⁸	39.4	42.4	39.8	37.1	41.0	43.6	45.5	47.4	49.8	47.6	46.4	47.3
29	Other loans not elsewhere classified ¹⁹	178.1	185.8	192.3	190.9	191.9	194.0	194.3	196.9	198.1	197.0	197.2	198.7
30	LESS: Allowance for loan and lease losses	36.9	37.2	36.8	37.1	37.2	37.3	37.6	37.7	38.0	37.9	37.9	37.7

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 (continued)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	22.2	25.3	25.2	25.6	25.2	24.6	24.3	24.4	23.4	22.8	27.7	27.0
32	Fed funds and reverse RPs with banks ¹⁶	21.4	24.4	24.3	24.8	24.4	23.9	23.6	23.7	22.5	22.1	26.4	25.9
33	Loans to commercial banks ²⁰	0.7	0.9	0.9	0.8	0.7	0.7	0.7	0.7	0.9	0.7	1.3	1.1
34	Cash assets ²¹	316.7	343.4	322.9	344.0	342.3	331.6	320.7	332.5	339.3	345.9	342.6	337.2
35	Trading assets ²²	3.6	4.1	4.1	4.9	4.7	4.7	4.4	4.7	5.9	5.8	5.6	5.3
36	Other assets ²³	276.5	278.6	280.3	277.5	276.6	278.4	278.7	279.8	280.3	281.7	279.5	281.0
37	TOTAL ASSETS	4,265.1	4,438.5	4,430.2	4,450.3	4,478.6	4,494.0	4,511.1	4,548.2	4,573.1	4,572.9	4,563.8	4,576.5
LIABILITIES													
38	Deposits	3,350.0	3,506.1	3,501.0	3,523.1	3,557.1	3,564.5	3,564.5	3,589.5	3,606.0	3,602.2	3,592.2	3,607.9
39	Large time deposits	385.0	386.3	390.1	393.6	396.5	396.4	398.8	401.4	402.5	403.1	403.3	403.0
40	Other deposits	2,965.0	3,119.8	3,110.9	3,129.6	3,160.6	3,168.2	3,165.7	3,188.1	3,203.5	3,199.2	3,189.0	3,204.9
41	Borrowings	293.4	297.8	308.1	299.4	292.3	300.7	308.0	317.9	320.6	320.1	318.4	316.8
42	Borrowings from banks in the U.S.	45.8	40.6	40.3	38.0	37.0	39.3	38.9	40.1	40.2	39.9	38.9	39.3
43	Borrowings from others	247.6	257.2	267.8	261.4	255.3	261.3	269.1	277.7	280.4	280.1	279.5	277.4
44	Trading liabilities ²⁴	4.0	4.5	4.5	5.4	5.0	4.9	4.9	5.2	6.1	5.8	5.7	5.5
45	Net due to related foreign offices	42.6	43.8	37.2	35.8	37.3	39.3	42.0	38.0	38.4	42.4	43.4	41.2
46	Other liabilities ²⁵	59.8	63.2	60.4	64.5	62.3	61.3	63.4	63.9	64.9	63.6	64.8	64.4
47	TOTAL LIABILITIES	3,749.8	3,915.5	3,911.3	3,928.2	3,953.9	3,970.6	3,982.8	4,014.4	4,036.0	4,034.1	4,024.5	4,035.7
48	RESIDUAL (ASSETS LESS LIABILITIES) ²⁶	515.3	523.0	518.9	522.1	524.7	523.4	528.2	533.8	537.2	538.8	539.3	540.8
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	1.9	0.8	0.4	2.9	3.4	3.7	3.9	3.7	6.0	6.1	5.9	5.9
50	U.S. Treasury and agency securities, MBS ²⁸	2.2	0.4	0.1	2.2	2.7	2.8	2.6	2.3	3.9	4.2	4.1	4.1
51	Loans with original amounts of \$1,000,000 or less	359.9	360.3	358.3	358.0	359.0	358.7	359.5	360.6	361.3	361.2	361.8	361.4
52	Loans secured by nonfarm nonresidential properties ²⁹	206.1	206.1	205.1	204.7	205.1	204.4	204.5	205.3	205.6	205.5	205.9	205.9
53	Commercial and industrial loans to U.S. addressees ³⁰	153.8	154.2	153.2	153.4	153.8	154.4	155.0	155.3	155.7	155.7	156.0	155.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

August 5, 2016

Account		2015	2015	2016	2016	2016	2016	2016	2016	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	1,021.6	1,074.1	1,106.8	1,116.5	1,109.4	1,122.7	1,132.1	1,134.6	1,153.0	1,163.3	1,154.9	1,156.0
2	Securities in bank credit ²	183.3	195.1	200.6	202.9	203.9	205.8	211.1	218.1	222.8	220.7	222.7	222.7
3	Treasury and agency securities ³	78.7	97.7	103.4	105.2	105.9	108.1	111.5	117.5	122.8	119.7	123.1	122.7
4	Mortgage-backed securities (MBS) ⁴	14.3	14.2	14.5	14.9	14.4	14.2	13.3	13.7	13.0	13.0	13.1	13.0
5	Non-MBS ⁵	64.5	83.5	88.8	90.3	91.5	94.0	98.1	103.8	109.8	106.8	110.0	109.7
6	Other securities	104.5	97.4	97.3	97.7	98.0	97.7	99.6	100.7	100.0	100.9	99.6	100.0
7	Mortgage-backed securities ⁶	3.4	3.0	3.0	2.6	2.4	2.2	1.9	2.0	2.1	2.1	2.1	2.1
8	Non-MBS ⁷	101.1	94.4	94.2	95.0	95.6	95.4	97.7	98.7	97.9	98.8	97.5	97.9
9	Loans and leases in bank credit ⁸	838.3	878.9	906.2	913.7	905.5	916.9	921.0	916.5	930.1	942.6	932.2	933.3
10	Commercial and industrial loans	332.7	358.9	361.9	362.6	370.0	377.9	382.6	381.5	387.0	385.5	382.8	382.6
11	Real estate loans	40.4	49.2	51.6	53.4	56.2	56.7	57.9	59.0	60.4	61.2	61.6	61.5
12	Residential real estate loans	2.3	1.3	1.2	1.6	2.2	1.2	2.3	1.8	1.2	1.0	0.9	0.4
13	Revolving home equity loans	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3
14	Closed-end residential loans ⁹	2.0	0.9	0.8	1.2	1.7	0.8	1.9	1.4	0.8	0.6	0.5	0.0
15	Commercial real estate loans	38.0	47.9	50.4	51.8	54.0	55.5	55.6	57.2	59.2	60.2	60.7	61.2
16	Construction and land development loans ¹⁰	3.2	4.3	4.7	5.1	5.3	6.2	5.7	5.9	6.3	6.4	6.3	6.4
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	2.0	2.2	2.2	2.3	2.3	2.6	3.3	3.8	3.9	4.0	3.4
19	Secured by nonfarm nonresidential properties ¹³	33.7	41.4	43.3	44.3	46.2	46.8	47.1	47.9	49.0	49.7	50.3	51.2
20	Consumer loans	2.7	2.4	2.3	2.2	2.2	2.2	2.2	2.3	2.3	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	2.4	2.3	2.2	2.2	2.2	2.2	2.3	2.3	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	2.4	2.3	2.2	2.2	2.2	2.2	2.3	2.3	2.2	2.2	2.2
25	Other loans and leases	462.4	468.4	490.4	495.4	477.1	480.1	478.2	473.7	480.4	493.7	485.6	487.0
26	Fed funds and reverse RPs with nonbanks ¹⁶	214.4	219.2	242.9	246.8	233.3	233.5	226.7	215.2	219.7	235.6	235.0	232.0
27	All other loans and leases ¹⁷	248.0	249.2	247.5	248.6	243.8	246.6	251.5	258.5	260.7	258.1	250.6	255.0
28	Loans to nondepository financial institutions ¹⁸	111.7	112.8	115.2	115.0	113.7	115.6	116.0	117.7	119.0	116.7	113.8	115.2
29	Other loans not elsewhere classified ¹⁹	136.4	136.4	132.3	133.7	130.1	131.0	135.4	140.7	141.7	141.4	136.8	139.8
30	LESS: Allowance for loan and lease losses	0.7	0.9	1.0	1.1	1.3	1.5	1.6	1.4	1.1	1.0	0.9	1.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	19.0	15.7	15.8	14.3	14.8	19.6	18.9	14.1	12.1	13.0	14.8	16.3
32	Fed funds and reverse RPs with banks ¹⁶	16.6	12.8	12.8	11.5	12.0	16.8	16.1	11.3	9.5	10.4	12.4	13.6
33	Loans to commercial banks ²⁰	2.4	2.9	2.9	2.8	2.8	2.7	2.7	2.8	2.6	2.7	2.4	2.7
34	Cash assets ²¹	1,186.6	1,176.3	1,110.4	1,102.4	1,066.7	1,056.6	1,034.2	977.4	975.4	993.7	969.9	996.9
35	Trading assets ²²	71.3	70.2	72.6	75.1	75.9	78.5	79.5	85.6	94.9	92.0	87.7	89.2
36	Other assets ²³	72.6	62.4	67.0	66.3	67.0	64.2	50.8	56.0	64.6	59.2	64.9	58.4
37	TOTAL ASSETS	2,370.4	2,397.8	2,371.6	2,373.5	2,332.4	2,340.1	2,313.7	2,266.3	2,298.9	2,320.2	2,291.3	2,315.7
LIABILITIES													
38	Deposits	1,120.1	1,056.6	1,055.5	1,062.9	1,073.3	1,050.1	1,033.2	1,020.6	1,010.4	1,019.2	1,000.7	981.5
39	Large time deposits	875.3	794.8	798.1	800.3	800.8	780.3	781.2	773.6	764.8	754.6	747.4	727.2
40	Other deposits	244.8	261.8	257.4	262.6	272.4	269.8	252.0	247.0	245.6	264.6	253.3	254.3
41	Borrowings	774.1	819.2	825.1	841.0	847.7	863.1	862.7	847.2	860.7	867.3	900.4	888.9
42	Borrowings from banks in the U.S.	30.9	38.6	44.5	47.9	48.0	46.2	48.0	46.3	48.4	50.1	48.2	48.0
43	Borrowings from others	743.2	780.6	780.6	793.1	799.7	816.9	814.7	800.9	812.3	817.2	852.3	840.9
44	Trading liabilities ²⁴	74.4	72.6	76.2	83.4	80.2	82.1	82.6	91.4	100.4	98.1	98.1	96.8
45	Net due to related foreign offices	358.9	353.6	364.1	321.1	270.0	286.8	283.9	277.3	283.7	293.8	257.1	308.9
46	Other liabilities ²⁵	61.1	57.7	50.8	49.1	50.8	47.4	47.7	50.3	55.5	49.3	54.1	50.8
47	TOTAL LIABILITIES	2,388.6	2,359.6	2,371.7	2,357.6	2,322.0	2,329.5	2,310.1	2,286.8	2,310.8	2,327.6	2,310.5	2,326.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	-18.2	38.1	-0.1	15.9	10.4	10.5	3.6	-20.5	-11.9	-7.5	-19.2	-11.2
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.2	0.4	0.9	1.1	1.1	1.5	1.5	2.0	2.7	2.7	2.5	2.2
50	U.S. Treasury and agency securities, MBS ²⁸	0.2	0.4	0.9	1.1	1.1	1.5	1.5	2.0	2.7	2.7	2.5	2.2
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

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS													
1	Bank credit	1,018.8	1,077.0	1,106.8	1,123.2	1,116.3	1,130.3	1,131.3	1,130.0	1,143.3	1,148.9	1,147.9	1,146.8
2	Securities in bank credit ²	183.3	195.9	199.3	202.9	204.0	205.3	210.8	217.8	224.1	221.8	224.3	224.2
3	Treasury and agency securities ³	79.6	98.2	102.0	106.7	107.7	108.6	112.5	118.2	123.4	120.5	123.7	123.5
4	Mortgage-backed securities (MBS) ⁴	14.8	14.2	14.3	14.3	13.6	13.7	14.0	14.1	14.2	14.1	13.7	13.7
5	Non-MBS ⁵	64.8	83.9	87.7	92.5	94.1	94.9	98.5	104.1	109.2	106.4	110.0	109.8
6	Other securities	103.7	97.7	97.3	96.1	96.3	96.7	98.3	99.6	100.7	101.3	100.6	100.6
7	Mortgage-backed securities ⁶	3.4	2.7	2.8	2.4	2.3	2.3	1.9	1.9	2.2	2.2	2.2	2.1
8	Non-MBS ⁷	100.3	95.0	94.5	93.7	94.0	94.4	96.4	97.7	98.5	99.1	98.4	98.5
9	Loans and leases in bank credit ⁸	835.5	881.1	907.5	920.3	912.3	925.0	920.5	912.2	919.1	927.1	923.6	922.6
10	Commercial and industrial loans	334.8	358.5	362.0	365.6	374.5	380.6	383.0	383.5	388.1	386.2	382.1	380.2
11	Real estate loans	40.3	49.7	52.2	53.5	55.6	56.5	56.7	58.9	60.5	61.2	61.3	61.5
12	Residential real estate loans	2.0	1.5	1.3	1.3	1.3	1.3	1.2	1.2	1.0	1.0	1.0	0.9
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	1.6	1.1	0.9	0.9	1.0	0.9	0.8	0.9	0.6	0.6	0.6	0.5
15	Commercial real estate loans	38.3	48.3	50.9	52.2	54.3	55.2	55.5	57.6	59.5	60.1	60.3	60.6
16	Construction and land development loans ¹⁰	3.3	4.1	5.0	5.3	5.7	5.8	5.9	6.0	6.4	6.4	6.3	6.5
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	1.1	1.7	1.9	1.9	2.2	2.5	2.7	3.6	4.1	4.1	4.1	3.5
19	Secured by nonfarm nonresidential properties ¹³	33.7	42.3	43.8	44.8	46.2	46.7	46.7	47.8	48.8	49.4	49.7	50.5
20	Consumer loans	2.6	2.3	2.3	2.3	2.2	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	2.3	2.3	2.3	2.2	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	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
25	Other loans and leases	457.8	470.5	491.0	498.9	479.8	485.6	478.6	467.6	468.4	477.5	478.0	478.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	212.5	221.8	242.8	250.1	233.0	235.4	227.8	212.4	212.3	223.1	228.0	227.9
27	All other loans and leases ¹⁷	245.3	248.8	248.2	248.8	246.8	250.2	250.8	255.2	256.0	254.4	250.0	250.8
28	Loans to nondepository financial institutions ¹⁸	106.8	116.2	115.6	115.5	114.8	115.7	112.7	112.4	112.3	111.9	111.0	110.3
29	Other loans not elsewhere classified ¹⁹	138.5	132.6	132.6	133.3	132.0	134.5	138.1	142.9	143.8	142.5	139.0	140.5
30	LESS: Allowance for loan and lease losses	0.6	1.0	1.0	1.0	1.1	1.3	1.3	1.3	1.4	1.4	1.4	1.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

August 5, 2016

Account		2015 Jun	2015 Dec	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	Week ending			
										Jul 6	Jul 13	Jul 20	Jul 27
ASSETS (CONTINUED)													
31	Interbank loans	20.5	14.3	14.8	15.2	14.7	20.1	20.6	15.1	13.1	13.8	15.7	16.7
32	Fed funds and reverse RPs with banks ¹⁶	18.1	11.2	12.0	12.5	12.0	17.5	17.9	12.4	10.5	11.2	13.1	14.0
33	Loans to commercial banks ²⁰	2.4	3.1	2.8	2.7	2.7	2.6	2.7	2.8	2.6	2.6	2.6	2.8
34	Cash assets ²¹	1,199.9	1,074.8	1,116.9	1,115.9	1,034.2	1,026.5	1,057.2	990.1	967.1	1,012.0	1,018.4	1,038.2
35	Trading assets ²²	69.3	70.5	74.8	80.1	78.7	79.5	79.7	82.6	90.4	87.0	82.4	84.7
36	Other assets ²³	73.2	60.7	64.9	66.0	70.2	65.6	51.5	56.3	61.7	57.2	60.0	57.5
37	TOTAL ASSETS	2,381.1	2,296.4	2,377.2	2,399.4	2,313.0	2,320.7	2,339.0	2,272.9	2,274.2	2,317.4	2,323.0	2,342.5
LIABILITIES													
38	Deposits	1,114.0	1,049.8	1,063.0	1,072.2	1,082.5	1,051.9	1,035.6	1,013.1	991.6	1,001.4	986.2	975.2
39	Large time deposits	873.9	787.9	804.3	807.4	805.5	781.7	787.7	771.6	752.1	741.6	735.9	720.5
40	Other deposits	240.1	261.9	258.7	264.8	277.0	270.2	247.9	241.6	239.5	259.9	250.3	254.6
41	Borrowings	767.8	799.8	826.5	852.8	841.6	863.3	876.9	841.3	845.3	864.1	904.4	896.2
42	Borrowings from banks in the U.S.	30.4	36.6	44.1	49.3	47.6	46.9	47.8	45.6	46.8	49.6	47.8	47.6
43	Borrowings from others	737.5	763.2	782.4	803.4	794.0	816.4	829.1	795.7	798.5	814.5	856.6	848.7
44	Trading liabilities ²⁴	72.8	72.1	79.9	87.7	85.2	84.5	83.7	88.8	96.6	91.5	89.9	90.9
45	Net due to related foreign offices	361.0	311.8	355.4	334.0	247.9	269.0	289.4	274.0	282.4	304.6	287.5	322.2
46	Other liabilities ²⁵	61.2	58.6	48.9	49.1	52.0	48.0	48.8	50.6	53.0	50.4	49.9	52.8
47	TOTAL LIABILITIES	2,376.8	2,292.1	2,373.7	2,395.6	2,309.2	2,316.7	2,334.5	2,267.8	2,268.9	2,312.1	2,317.9	2,337.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	4.2	4.3	3.6	3.7	3.8	4.0	4.5	5.0	5.3	5.3	5.1	5.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.2	0.4	0.9	1.1	1.1	1.5	1.5	2.0	2.7	2.7	2.5	2.2
50	U.S. Treasury and agency securities, MBS ²⁸	0.2	0.4	0.9	1.1	1.1	1.5	1.5	2.0	2.7	2.7	2.5	2.2
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).