

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
December 2, 2016

Account	2011	2012	2013	2014	2015	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Jul	2016 Aug	2016 Sep	2016 Oct
ASSETS															
1 Bank credit	1.6	4.1	1.3	6.9	7.1	7.1	5.4	6.1	7.3	6.6	7.7	10.4	4.8	7.0	7.7
2 Securities in bank credit ²	1.9	7.6	-1.5	7.1	5.8	6.3	1.8	4.6	6.9	6.5	10.7	15.8	6.8	11.0	11.6
3 Treasury and agency securities ³	3.2	8.4	-5.2	11.8	8.7	7.9	4.3	8.0	7.9	7.2	13.2	19.9	11.0	15.0	18.5
6 Other securities	-0.9	5.8	6.8	-2.3	-0.8	2.5	-4.0	-3.9	4.2	4.6	4.4	5.3	-4.2	0.8	-6.5
9 Loans and leases in bank credit ⁶	1.5	2.9	2.3	6.8	7.6	7.4	6.8	6.7	7.5	6.7	6.6	8.4	4.0	5.5	6.3
10 Commercial and industrial loans	8.6	11.6	6.9	12.0	10.3	10.4	8.1	9.1	8.2	8.7	3.5	4.6	-3.4	9.7	12.4
11 Real estate loans	-3.7	-1.1	-1.0	2.5	5.0	4.3	5.3	5.5	6.3	6.4	7.3	8.9	6.5	5.4	8.4
12 Residential real estate loans	-1.9	-0.9	-4.6	-0.7	1.1	1.2	1.0	1.4	2.4	3.1	4.9	7.4	4.3	2.7	6.5
13 Revolving home equity loans	-5.9	-7.2	-8.3	-4.1	-5.2	-5.5	-6.0	-5.0	-5.2	-5.8	-5.8	-5.1	-6.8	-8.6	-8.7
14 Closed-end residential loans ⁹	-0.4	1.2	-3.4	0.4	2.9	3.1	2.9	3.1	4.3	5.4	7.6	10.4	6.9	5.5	10.1
15 Commercial real estate loans	-6.3	-1.2	4.5	6.8	9.9	8.1	10.6	10.4	11.0	10.3	10.2	10.7	9.0	8.4	10.5
20 Consumer loans	-1.8	0.6	3.2	5.3	5.7	5.0	6.9	8.2	8.1	7.2	6.8	7.3	6.9	3.8	7.4
21 Credit cards and other revolving plans	-3.3	-0.7	0.9	4.0	5.4	4.4	6.9	7.3	7.6	7.5	6.8	7.1	5.4	5.9	5.1
22 Other consumer loans	0.0	2.2	5.8	6.7	6.0	5.7	6.9	9.2	8.8	6.8	6.9	7.6	8.6	1.5	9.9
25 Other loans and leases	18.6	8.1	6.0	14.6	13.1	13.7	8.8	5.3	9.1	4.1	8.4	13.2	5.1	1.9	-8.2
30 LESS: Allowance for loan and lease losses	-18.0	-16.4	-15.5	-12.3	-3.8	-5.2	-0.4	-1.5	0.8	6.4	1.1	7.7	-7.7	-2.2	11.1
31 Interbank loans	-37.0	4.9	-10.7	-16.7	-32.4	-36.8	-61.0	-13.6	-14.8	32.7	-4.9	11.6	65.1	-50.8	-75.8
34 Cash assets ²¹	48.1	-2.2	54.5	12.2	-8.1	-12.8	-11.5	-2.0	-15.3	-0.9	-15.8	-13.1	-3.4	-40.6	-77.3
35 Trading assets ²²	4.0	-1.6	-33.2	6.1	-2.2	-50.0	-2.6	-7.2	-2.9	20.9	32.2	44.7	-47.0	-59.1	-81.4
36 Other assets ²³	-3.5	-5.0	-0.2	1.6	-0.8	1.4	-1.0	-5.0	5.0	-5.8	0.7	3.0	-4.5	-0.8	11.8
37 TOTAL ASSETS	5.2	2.6	7.1	7.4	3.4	2.0	1.6	3.7	3.2	4.8	3.8	6.7	2.4	-1.9	-6.0
LIABILITIES															
38 Deposits	6.7	7.2	6.4	6.4	4.9	3.4	4.8	2.8	3.5	6.0	5.2	4.0	8.9	-2.4	-0.6
39 Large time deposits	-13.5	-1.1	5.4	5.5	0.3	-2.8	1.2	-5.8	-1.9	-4.7	-20.1	-27.9	-23.4	-58.0	-23.0
40 Other deposits	12.4	9.0	6.7	6.5	5.8	4.6	5.5	4.4	4.5	7.9	9.6	9.5	14.3	6.6	2.8
41 Borrowings	-14.7	-5.8	-0.3	15.2	6.8	7.7	1.1	12.1	8.3	7.5	6.7	14.5	0.5	4.3	-22.1
44 Trading liabilities ²⁴	0.7	-8.7	-26.9	9.9	-3.0	-44.2	-4.6	-20.9	6.1	20.2	34.2	66.0	-56.0	-77.4	-70.2
46 Other liabilities ²⁵	-1.4	-0.7	-7.0	0.4	-5.8	-8.1	-14.7	-11.3	-5.6	6.8	5.9	13.0	-3.5	5.6	-10.2
47 TOTAL LIABILITIES	5.5	2.3	8.2	7.6	3.3	2.2	1.6	3.4	2.8	5.5	4.1	5.4	3.7	-2.1	-9.3

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

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS													
1	Bank credit	11,516.0	11,982.7	12,062.2	12,132.3	12,242.5	12,291.1	12,362.7	12,442.2	12,457.3	12,466.4	12,459.8	12,445.8
2	Securities in bank credit ²	3,058.8	3,168.9	3,193.2	3,212.2	3,254.4	3,272.8	3,302.9	3,334.9	3,347.6	3,346.0	3,338.3	3,321.9
3	Treasury and agency securities ³	2,178.8	2,273.2	2,294.8	2,303.6	2,341.8	2,363.3	2,392.9	2,429.8	2,447.1	2,444.9	2,441.6	2,425.3
4	Mortgage-backed securities (MBS) ⁴	1,539.0	1,591.5	1,603.5	1,609.1	1,626.8	1,645.8	1,662.4	1,678.1	1,684.1	1,677.2	1,680.8	1,678.8
5	Non-MBS ⁵	639.8	681.8	691.3	694.5	715.0	717.6	730.5	751.7	763.0	767.7	760.9	746.5
6	Other securities	880.0	895.7	898.4	908.6	912.6	909.4	910.0	905.1	900.5	901.1	896.7	896.6
7	Mortgage-backed securities ⁶	123.3	114.3	113.0	114.3	110.1	105.4	102.4	100.2	99.5	98.9	98.4	97.3
8	Non-MBS ⁷	756.8	781.4	785.3	794.3	802.5	804.0	807.6	804.9	801.0	802.2	798.3	799.3
9	Loans and leases in bank credit ⁸	8,457.2	8,813.8	8,869.1	8,920.1	8,988.0	9,018.3	9,059.8	9,107.2	9,109.7	9,120.5	9,121.4	9,123.9
10	Commercial and industrial loans	1,923.3	2,037.0	2,051.5	2,056.8	2,064.6	2,058.8	2,075.5	2,096.9	2,102.8	2,102.3	2,103.4	2,099.7
11	Real estate loans	3,810.7	3,952.1	3,980.5	4,000.4	4,030.1	4,051.8	4,069.9	4,098.4	4,105.3	4,108.0	4,105.3	4,109.6
12	Residential real estate loans	2,063.3	2,105.5	2,117.3	2,120.4	2,133.4	2,141.0	2,145.8	2,157.4	2,155.6	2,156.4	2,152.4	2,158.6
13	Revolving home equity loans	437.3	426.2	424.5	422.6	420.8	418.4	415.4	412.4	410.4	409.9	409.3	408.6
14	Closed-end residential loans ⁹	1,626.0	1,679.3	1,692.8	1,697.9	1,712.6	1,722.5	1,730.4	1,745.0	1,745.2	1,746.5	1,743.1	1,750.1
15	Commercial real estate loans	1,747.3	1,846.6	1,863.1	1,879.9	1,896.6	1,910.8	1,924.1	1,941.0	1,949.7	1,951.6	1,952.8	1,950.9
16	Construction and land development loans ¹⁰	253.0	272.4	276.3	278.3	282.1	284.5	286.3	290.5	291.7	292.7	293.0	293.7
17	Secured by farmland ¹¹	86.3	90.1	90.7	90.9	91.4	91.6	91.9	92.4	92.7	92.6	92.6	92.4
18	Secured by multifamily properties ¹²	263.8	284.2	288.3	292.1	295.6	296.5	300.1	304.1	304.9	305.5	306.2	306.1
19	Secured by nonfarm nonresidential properties ¹³	1,144.2	1,200.0	1,207.9	1,218.6	1,227.6	1,238.2	1,245.8	1,254.0	1,260.4	1,260.8	1,261.0	1,258.7
20	Consumer loans	1,249.0	1,298.4	1,305.3	1,318.8	1,332.2	1,339.9	1,344.1	1,352.4	1,355.9	1,356.6	1,355.9	1,359.4
21	Credit cards and other revolving plans	646.5	671.0	674.2	684.2	693.6	696.7	700.1	703.1	704.5	704.8	703.8	706.4
22	Other consumer loans	602.6	627.3	631.1	634.6	638.6	643.2	644.0	649.3	651.4	651.9	652.1	653.0
23	Automobile loans ¹⁴	378.9	394.8	397.6	400.0	402.5	405.5	404.9	407.8	409.2	409.4	409.6	409.7
24	All other consumer loans ¹⁵	223.6	232.5	233.5	234.7	236.2	237.7	239.1	241.4	242.3	242.4	242.5	243.3
25	Other loans and leases	1,474.3	1,526.3	1,531.8	1,544.2	1,561.2	1,567.8	1,570.3	1,559.6	1,545.7	1,553.6	1,556.8	1,555.2
26	Fed funds and reverse RPs with nonbanks ¹⁶	348.0	354.1	349.5	351.9	370.9	384.7	381.8	371.0	354.9	362.9	361.8	363.4
27	All other loans and leases ¹⁷	1,126.3	1,172.3	1,182.3	1,192.3	1,190.3	1,183.1	1,188.5	1,188.5	1,190.9	1,190.7	1,195.0	1,191.9
28	Loans to nondepository financial institutions ¹⁸	378.9	403.0	408.3	415.5	418.6	414.3	413.5	411.7	414.3	412.2	414.6	414.9
29	Other loans not elsewhere classified ¹⁹	747.4	769.2	774.0	776.8	771.7	768.8	774.9	776.8	776.5	778.5	780.4	776.9
30	LESS: Allowance for loan and lease losses	106.5	108.7	108.3	108.6	109.3	108.6	108.4	109.4	109.5	109.3	109.2	109.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	61.5	66.5	66.0	62.1	62.7	66.1	63.3	59.3	58.1	59.0	63.7	64.0
32	Fed funds and reverse RPs with banks ¹⁶	50.6	54.1	53.9	49.4	49.1	52.2	49.9	47.0	45.6	46.6	51.4	52.1
33	Loans to commercial banks ²⁰	10.9	12.4	12.2	12.7	13.6	13.9	13.4	12.3	12.4	12.5	12.2	11.9
34	Cash assets ²¹	2,739.5	2,545.1	2,525.2	2,470.3	2,437.4	2,430.4	2,348.2	2,196.9	2,220.7	2,210.8	2,237.8	2,178.0
35	Trading assets ²²	216.7	208.3	207.8	236.4	245.2	235.6	224.0	208.8	202.6	191.5	197.8	201.9
36	Other assets ²³	1,131.1	1,145.4	1,130.6	1,142.1	1,145.6	1,141.3	1,140.5	1,151.7	1,146.9	1,161.8	1,161.2	1,178.9
37	TOTAL ASSETS	15,558.3	15,839.3	15,883.6	15,934.6	16,024.1	16,056.0	16,030.3	15,949.5	15,976.0	15,980.2	16,011.0	15,959.5
LIABILITIES													
38	Deposits	10,917.1	11,148.6	11,190.4	11,258.0	11,295.7	11,379.7	11,356.9	11,350.8	11,357.1	11,368.2	11,412.7	11,389.6
39	Large time deposits	1,708.5	1,656.1	1,653.4	1,657.9	1,619.4	1,587.8	1,511.0	1,482.0	1,495.6	1,498.1	1,486.6	1,471.7
40	Other deposits	9,208.6	9,492.5	9,536.9	9,600.1	9,676.3	9,791.9	9,845.8	9,868.7	9,861.5	9,870.1	9,926.1	9,917.9
41	Borrowings	1,884.7	1,955.1	1,973.5	1,973.8	1,997.7	1,998.5	2,005.7	1,968.7	1,959.5	1,931.9	1,980.5	1,983.7
42	Borrowings from banks in the U.S.	107.8	124.7	125.3	123.6	123.9	127.7	124.1	116.4	107.7	105.7	116.0	115.7
43	Borrowings from others	1,776.9	1,830.4	1,848.2	1,850.1	1,873.8	1,870.7	1,881.6	1,852.3	1,851.8	1,826.2	1,864.6	1,868.0
44	Trading liabilities ²⁴	213.9	216.5	213.4	243.6	257.0	245.0	229.2	215.8	203.9	202.8	204.3	209.9
45	Net due to related foreign offices	469.6	391.6	383.5	346.1	330.8	303.5	307.6	256.9	296.1	306.3	265.4	252.3
46	Other liabilities ²⁵	407.1	403.9	402.6	406.3	410.9	409.7	411.6	408.1	410.4	408.8	408.3	395.4
47	TOTAL LIABILITIES	13,892.4	14,115.8	14,163.4	14,227.7	14,292.1	14,336.3	14,311.0	14,200.3	14,227.1	14,218.1	14,271.2	14,230.9
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,665.8	1,723.4	1,720.2	1,706.9	1,732.0	1,719.6	1,719.3	1,749.2	1,748.9	1,762.2	1,739.8	1,728.6
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.7	20.0	20.5	26.4	30.7	29.5	26.9	22.4	21.6	12.5	0.7	-6.5
50	U.S. Treasury and agency securities, MBS ²⁸	12.2	16.2	15.8	18.7	23.0	22.0	20.1	18.1	16.6	10.4	2.0	-3.2
51	Loans with original amounts of \$1,000,000 or less	542.5	547.8	548.9	550.0	553.0	553.2	553.2	554.0	554.0	554.5	554.2	553.2
52	Loans secured by nonfarm nonresidential properties ²⁹	263.6	261.5	261.2	261.3	261.2	260.2	259.9	259.7	259.4	259.4	259.3	258.9
53	Commercial and industrial loans to U.S. addressees ³⁰	279.0	286.3	287.7	288.8	291.8	293.0	293.3	294.3	294.5	295.2	294.9	294.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS													
1	Bank credit	11,507.5	11,981.2	12,057.7	12,128.4	12,206.9	12,264.6	12,350.2	12,432.5	12,479.9	12,466.5	12,467.8	12,462.0
2	Securities in bank credit ²	3,050.5	3,180.6	3,204.2	3,209.9	3,237.6	3,259.6	3,290.1	3,325.8	3,352.8	3,347.9	3,343.9	3,333.2
3	Treasury and agency securities ³	2,165.8	2,284.9	2,306.3	2,304.7	2,329.4	2,351.2	2,378.8	2,415.8	2,447.1	2,440.9	2,441.9	2,431.7
4	Mortgage-backed securities (MBS) ⁴	1,537.0	1,595.8	1,609.7	1,608.7	1,619.9	1,638.4	1,654.9	1,676.2	1,694.9	1,681.6	1,684.7	1,685.5
5	Non-MBS ⁵	628.8	689.1	696.5	696.0	709.5	712.8	723.9	739.6	752.1	759.3	757.2	746.3
6	Other securities	884.7	895.7	897.9	905.2	908.2	908.4	911.4	910.1	905.8	907.0	902.0	901.4
7	Mortgage-backed securities ⁶	123.7	114.5	113.4	113.8	109.4	105.3	102.3	100.5	99.6	99.3	98.7	98.0
8	Non-MBS ⁷	761.0	781.2	784.5	791.4	798.9	803.0	809.0	809.6	806.2	807.7	803.2	803.5
9	Loans and leases in bank credit ⁸	8,457.0	8,800.5	8,853.5	8,918.5	8,969.3	9,005.0	9,060.1	9,106.6	9,127.0	9,118.6	9,123.9	9,128.8
10	Commercial and industrial loans	1,916.0	2,051.3	2,064.7	2,065.7	2,061.1	2,049.4	2,065.5	2,088.9	2,093.8	2,089.7	2,097.6	2,096.0
11	Real estate loans	3,811.5	3,941.5	3,973.8	4,004.1	4,033.3	4,057.2	4,074.6	4,098.9	4,112.9	4,120.9	4,110.1	4,105.2
12	Residential real estate loans	2,065.1	2,099.0	2,114.6	2,125.1	2,137.3	2,147.4	2,150.2	2,158.9	2,163.6	2,170.2	2,156.9	2,153.6
13	Revolving home equity loans	437.7	425.8	424.1	422.3	419.9	417.7	415.3	412.6	411.0	410.3	410.1	409.2
14	Closed-end residential loans ⁹	1,627.4	1,673.2	1,690.5	1,702.8	1,717.4	1,729.7	1,734.9	1,746.2	1,752.6	1,759.8	1,746.8	1,744.4
15	Commercial real estate loans	1,746.4	1,842.5	1,859.1	1,878.9	1,896.0	1,909.7	1,924.3	1,940.0	1,949.2	1,950.7	1,953.2	1,951.6
16	Construction and land development loans ¹⁰	252.9	270.8	275.5	278.3	282.1	284.8	286.8	290.1	292.1	293.8	294.9	295.8
17	Secured by farmland ¹¹	86.5	89.7	90.5	91.1	91.6	91.9	92.2	92.5	92.8	92.7	92.6	92.4
18	Secured by multifamily properties ¹²	264.0	283.2	287.5	291.8	295.3	296.6	301.0	304.5	305.1	305.2	306.0	306.1
19	Secured by nonfarm nonresidential properties ¹³	1,143.1	1,198.8	1,205.7	1,217.7	1,227.0	1,236.4	1,244.4	1,252.9	1,259.2	1,259.0	1,259.7	1,257.3
20	Consumer loans	1,249.8	1,286.8	1,296.9	1,315.4	1,329.6	1,341.8	1,348.8	1,353.2	1,357.5	1,355.9	1,357.0	1,360.8
21	Credit cards and other revolving plans	644.9	662.1	667.2	680.6	690.4	696.9	700.7	701.4	704.1	702.3	703.0	706.4
22	Other consumer loans	604.9	624.8	629.7	634.8	639.2	644.8	648.0	651.8	653.3	653.6	654.0	654.4
23	Automobile loans ¹⁴	379.8	393.6	396.7	399.7	402.6	406.1	406.8	408.8	409.9	410.1	410.4	410.6
24	All other consumer loans ¹⁵	225.2	231.2	233.0	235.1	236.6	238.7	241.2	243.0	243.4	243.5	243.6	243.8
25	Other loans and leases	1,479.6	1,520.8	1,518.2	1,533.3	1,545.3	1,556.7	1,571.2	1,565.7	1,562.9	1,552.1	1,559.3	1,566.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	348.8	352.5	345.4	346.6	359.7	376.7	382.2	371.5	364.9	360.6	362.5	372.6
27	All other loans and leases ¹⁷	1,130.8	1,168.3	1,172.8	1,186.7	1,185.6	1,180.0	1,189.0	1,194.2	1,197.9	1,191.5	1,196.8	1,194.2
28	Loans to nondepository financial institutions ¹⁸	382.3	400.4	402.1	410.3	414.7	411.6	414.2	416.2	420.0	415.9	416.8	419.1
29	Other loans not elsewhere classified ¹⁹	748.5	768.0	770.7	776.4	770.9	768.4	774.8	778.0	778.0	775.6	780.0	775.1
30	LESS: Allowance for loan and lease losses	106.3	108.2	108.4	108.6	109.2	108.9	108.8	109.3	109.7	109.8	109.5	109.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	61.2	66.7	66.0	62.1	62.4	65.2	62.8	58.8	57.7	59.9	64.3	63.9
32	Fed funds and reverse RPs with banks ¹⁶	50.2	54.2	53.5	49.4	49.3	51.7	49.5	46.4	45.4	47.7	52.2	51.8
33	Loans to commercial banks ²⁰	11.0	12.5	12.6	12.7	13.1	13.5	13.3	12.5	12.3	12.3	12.1	12.1
34	Cash assets ²¹	2,769.6	2,522.5	2,507.2	2,452.2	2,444.2	2,458.2	2,354.4	2,223.7	2,248.4	2,279.6	2,274.5	2,215.2
35	Trading assets ²²	213.2	209.9	207.1	228.4	235.1	232.6	221.0	206.9	203.4	190.6	196.4	201.9
36	Other assets ²³	1,131.5	1,142.9	1,126.1	1,139.9	1,141.2	1,137.7	1,144.4	1,152.3	1,141.4	1,164.6	1,164.6	1,173.4
37	TOTAL ASSETS	15,576.8	15,814.9	15,855.7	15,902.4	15,980.6	16,049.4	16,024.1	15,964.9	16,021.1	16,051.5	16,058.1	16,007.2
LIABILITIES													
38	Deposits	10,904.0	11,185.8	11,137.1	11,209.0	11,246.8	11,335.0	11,336.4	11,338.1	11,388.3	11,418.7	11,450.6	11,380.3
39	Large time deposits	1,702.3	1,655.5	1,658.5	1,661.3	1,619.4	1,585.6	1,509.6	1,478.2	1,486.0	1,482.7	1,474.4	1,472.1
40	Other deposits	9,201.7	9,530.4	9,478.6	9,547.7	9,627.3	9,749.4	9,826.8	9,859.9	9,902.4	9,935.9	9,976.2	9,908.2
41	Borrowings	1,880.0	1,948.0	2,003.3	1,981.0	1,996.6	1,988.7	1,986.6	1,964.8	1,954.3	1,957.1	1,976.9	1,997.8
42	Borrowings from banks in the U.S.	108.6	125.6	124.5	123.8	122.5	126.1	124.2	117.0	109.7	110.4	116.0	112.3
43	Borrowings from others	1,771.4	1,822.4	1,878.8	1,857.2	1,874.1	1,862.5	1,862.4	1,847.8	1,844.6	1,846.7	1,860.9	1,885.5
44	Trading liabilities ²⁴	207.2	220.7	211.8	230.7	241.5	236.4	220.2	208.9	202.5	199.3	202.3	207.4
45	Net due to related foreign offices	500.4	357.1	385.1	346.2	353.9	339.6	316.5	285.4	307.7	311.1	266.9	279.1
46	Other liabilities ²⁵	412.7	398.2	400.5	401.8	404.6	408.0	414.9	414.1	418.8	420.5	416.5	401.7
47	TOTAL LIABILITIES	13,904.3	14,109.9	14,137.8	14,168.7	14,243.4	14,307.7	14,274.6	14,211.4	14,271.7	14,306.6	14,313.1	14,266.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,672.5	1,705.0	1,717.9	1,733.7	1,737.2	1,741.6	1,749.5	1,753.5	1,749.3	1,744.8	1,744.9	1,740.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.7	20.0	20.5	26.4	30.7	29.5	26.9	22.4	21.6	12.5	0.7	-6.5
50	U.S. Treasury and agency securities, MBS ²⁸	12.2	16.2	15.8	18.7	23.0	22.0	20.1	18.1	16.6	10.4	2.0	-3.2
51	Loans with original amounts of \$1,000,000 or less	540.6	549.7	550.3	551.3	553.4	553.3	552.3	551.8	551.4	551.0	551.1	550.3
52	Loans secured by nonfarm nonresidential properties ²⁹	263.4	261.5	260.8	261.1	260.9	260.4	260.0	259.6	259.4	259.3	259.4	258.9
53	Commercial and industrial loans to U.S. addressees ³⁰	277.2	288.2	289.5	290.3	292.5	293.0	292.2	292.2	292.1	291.7	291.7	291.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS													
1	Bank credit	10,465.4	10,858.3	10,924.2	10,987.4	11,070.7	11,112.7	11,185.3	11,261.2	11,269.7	11,280.3	11,276.7	11,278.1
2	Securities in bank credit ²	2,875.0	2,963.0	2,981.9	2,993.8	3,032.3	3,046.9	3,076.9	3,105.5	3,115.9	3,111.9	3,111.2	3,101.1
3	Treasury and agency securities ³	2,096.3	2,164.7	2,183.0	2,185.8	2,219.9	2,236.3	2,264.1	2,295.2	2,310.2	2,305.1	2,305.7	2,296.2
4	Mortgage-backed securities (MBS) ⁴	1,526.3	1,577.3	1,590.1	1,595.3	1,613.7	1,632.1	1,648.3	1,663.5	1,669.4	1,661.9	1,666.2	1,664.7
5	Non-MBS ⁵	570.0	587.4	592.9	590.5	606.2	604.2	615.8	631.6	640.8	643.2	639.4	631.5
6	Other securities	778.7	798.3	798.9	807.9	812.3	810.6	812.8	810.3	805.7	806.8	805.5	804.8
7	Mortgage-backed securities ⁶	120.4	112.0	111.2	112.3	108.0	103.7	100.8	98.4	97.4	97.0	96.6	95.5
8	Non-MBS ⁷	658.3	686.3	687.7	695.6	704.3	706.9	712.0	711.9	708.3	709.9	708.9	709.3
9	Loans and leases in bank credit ⁸	7,590.3	7,895.3	7,942.3	7,993.6	8,038.4	8,065.8	8,108.4	8,155.8	8,153.8	8,168.4	8,165.5	8,177.0
10	Commercial and industrial loans	1,574.0	1,659.1	1,668.8	1,675.3	1,680.5	1,676.2	1,685.6	1,699.8	1,704.1	1,705.0	1,707.3	1,705.5
11	Real estate loans	3,764.7	3,895.3	3,922.2	3,940.7	3,967.8	3,987.9	4,005.6	4,031.2	4,035.6	4,038.7	4,035.7	4,040.5
12	Residential real estate loans	2,061.9	2,104.3	2,114.8	2,118.4	2,132.4	2,140.7	2,145.8	2,156.6	2,154.5	2,155.1	2,151.0	2,157.5
13	Revolving home equity loans	437.0	425.8	424.1	422.2	420.5	418.1	415.1	412.1	410.1	409.5	408.9	408.1
14	Closed-end residential loans ⁹	1,624.9	1,678.4	1,690.8	1,696.2	1,711.9	1,722.5	1,730.7	1,744.5	1,744.5	1,745.6	1,742.1	1,749.4
15	Commercial real estate loans	1,702.8	1,791.0	1,807.3	1,822.4	1,835.5	1,847.3	1,859.8	1,874.6	1,881.0	1,883.6	1,884.7	1,883.0
16	Construction and land development loans ¹⁰	249.1	266.2	270.5	272.4	275.7	278.1	279.5	283.4	284.4	285.3	285.6	286.2
17	Secured by farmland ¹¹	86.1	89.9	90.5	90.7	91.2	91.5	91.8	92.2	92.6	92.5	92.5	92.3
18	Secured by multifamily properties ¹²	261.9	281.9	285.9	289.2	292.3	293.6	296.6	300.3	300.9	301.5	302.5	301.9
19	Secured by nonfarm nonresidential properties ¹³	1,105.6	1,153.0	1,160.4	1,170.0	1,176.2	1,184.1	1,191.9	1,198.8	1,203.2	1,204.3	1,204.1	1,202.6
20	Consumer loans	1,246.5	1,296.2	1,303.1	1,316.5	1,330.0	1,337.5	1,341.3	1,349.7	1,353.2	1,353.9	1,353.2	1,356.6
21	Credit cards and other revolving plans	646.5	671.0	674.2	684.2	693.6	696.7	700.1	703.1	704.5	704.8	703.8	706.4
22	Other consumer loans	600.0	625.1	628.9	632.3	636.4	640.8	641.2	646.6	648.7	649.2	649.4	650.2
23	Automobile loans ¹⁴	378.9	394.8	397.6	400.0	402.5	405.5	404.9	407.8	409.2	409.4	409.6	409.7
24	All other consumer loans ¹⁵	221.0	230.3	231.3	232.4	233.9	235.3	236.4	238.7	239.5	239.7	239.8	240.5
25	Other loans and leases	1,005.3	1,044.8	1,048.2	1,061.1	1,060.1	1,064.1	1,075.9	1,075.1	1,060.9	1,070.7	1,069.3	1,074.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	127.5	118.7	116.6	126.1	124.2	130.2	138.2	135.6	121.4	133.3	127.3	134.2
27	All other loans and leases ¹⁷	877.8	926.0	931.6	935.0	936.0	934.0	937.6	939.5	939.5	937.4	942.0	940.2
28	Loans to nondepository financial institutions ¹⁸	268.9	287.4	292.1	297.5	302.2	301.1	302.4	304.5	305.0	301.8	302.7	304.2
29	Other loans not elsewhere classified ¹⁹	608.9	638.6	639.5	637.5	633.8	632.9	635.2	635.0	634.5	635.6	639.3	636.1
30	LESS: Allowance for loan and lease losses	105.9	107.3	106.7	107.1	108.3	107.3	107.1	108.2	108.2	108.0	107.9	107.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	45.4	46.9	47.2	48.1	48.4	46.2	47.4	43.3	43.4	43.2	48.1	49.0
32	Fed funds and reverse RPs with banks ¹⁶	37.6	37.2	37.7	38.0	37.2	34.7	36.3	32.9	33.1	33.1	37.8	39.0
33	Loans to commercial banks ²⁰	7.7	9.7	9.5	10.0	11.2	11.5	11.2	10.5	10.2	10.2	10.3	10.0
34	Cash assets ²¹	1,477.3	1,492.8	1,505.7	1,518.1	1,481.2	1,515.7	1,496.8	1,440.0	1,414.8	1,428.3	1,469.0	1,404.4
35	Trading assets ²²	143.8	129.8	128.2	150.6	154.3	146.9	139.1	133.2	129.4	119.3	126.4	130.0
36	Other assets ²³	1,073.8	1,081.4	1,080.2	1,086.6	1,085.0	1,086.7	1,087.5	1,095.5	1,090.9	1,101.8	1,100.3	1,113.3
37	TOTAL ASSETS	13,099.7	13,501.9	13,578.8	13,683.7	13,731.2	13,800.9	13,849.1	13,865.1	13,840.0	13,865.0	13,912.6	13,867.0
LIABILITIES													
38	Deposits	9,790.7	10,098.5	10,157.6	10,237.6	10,268.5	10,380.3	10,418.2	10,460.6	10,464.1	10,479.2	10,530.6	10,498.6
39	Large time deposits	844.3	875.9	872.7	885.1	874.2	873.1	857.0	846.7	850.8	860.1	849.8	835.1
40	Other deposits	8,946.4	9,222.7	9,285.0	9,352.5	9,394.3	9,507.2	9,561.2	9,613.9	9,613.3	9,619.1	9,680.8	9,663.4
41	Borrowings	1,067.1	1,090.3	1,104.9	1,116.9	1,123.0	1,114.0	1,132.2	1,117.2	1,105.0	1,104.4	1,108.9	1,114.7
42	Borrowings from banks in the U.S.	71.8	78.9	77.8	78.1	78.0	74.6	73.6	74.0	67.4	67.0	76.2	78.6
43	Borrowings from others	995.3	1,011.4	1,027.0	1,038.9	1,045.0	1,039.4	1,058.7	1,043.3	1,037.6	1,037.4	1,032.7	1,036.0
44	Trading liabilities ²⁴	143.4	134.4	130.6	151.8	158.7	149.0	138.3	131.7	124.0	119.8	123.4	129.4
45	Net due to related foreign offices	76.9	108.8	113.2	92.4	77.5	58.7	69.0	51.8	50.8	71.8	68.9	64.1
46	Other liabilities ²⁵	351.9	356.6	355.4	356.7	360.0	364.0	361.2	359.6	362.5	357.0	360.9	349.4
47	TOTAL LIABILITIES	11,430.1	11,788.7	11,861.6	11,955.5	11,987.6	12,066.0	12,118.9	12,120.9	12,106.3	12,132.2	12,192.7	12,156.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,669.7	1,713.2	1,717.2	1,728.2	1,743.6	1,734.9	1,730.2	1,744.2	1,733.6	1,732.8	1,719.9	1,710.9
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.1	18.6	18.9	24.3	28.2	27.2	24.9	20.7	20.0	11.5	0.5	-6.3
50	U.S. Treasury and agency securities, MBS ²⁸	11.7	14.7	14.3	16.6	20.5	19.7	18.0	16.3	14.9	9.3	1.7	-3.1
51	Loans with original amounts of \$1,000,000 or less	542.5	547.8	548.9	550.0	553.0	553.2	553.2	554.0	553.9	554.5	554.2	553.2
52	Loans secured by nonfarm nonresidential properties ²⁹	263.6	261.5	261.2	261.3	261.2	260.2	259.9	259.7	259.4	259.4	259.3	258.9
53	Commercial and industrial loans to U.S. addressees ³⁰	279.0	286.3	287.7	288.8	291.8	293.0	293.3	294.3	294.5	295.1	294.9	294.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending			
									Nov 2	Nov 9	Nov 16	Nov 23
ASSETS												
1 Bank credit	10,460.3	10,849.2	10,920.5	10,988.3	11,044.6	11,092.1	11,178.5	11,255.2	11,294.2	11,285.1	11,290.3	11,290.1
2 Securities in bank credit ²	2,868.9	2,975.3	2,993.2	2,991.8	3,013.4	3,032.5	3,063.9	3,098.7	3,124.0	3,115.0	3,117.2	3,112.4
3 Treasury and agency securities ³	2,086.6	2,175.9	2,193.4	2,186.2	2,206.2	2,223.6	2,251.4	2,284.9	2,314.2	2,303.7	2,308.3	2,304.5
4 Mortgage-backed securities (MBS) ⁴	1,524.2	1,582.1	1,595.7	1,594.5	1,605.9	1,624.6	1,640.6	1,661.4	1,679.8	1,666.2	1,670.5	1,671.7
5 Non-MBS ⁵	562.4	593.8	597.7	591.7	600.3	599.0	610.9	623.5	634.3	637.4	637.8	632.8
6 Other securities	782.4	799.4	799.8	805.5	807.3	808.9	812.5	813.8	809.8	811.3	808.9	807.8
7 Mortgage-backed securities ⁶	120.7	112.2	111.5	111.9	107.2	103.3	100.4	98.6	97.7	97.5	97.0	96.2
8 Non-MBS ⁷	661.7	687.2	688.2	693.6	700.1	705.6	712.0	715.2	712.1	713.8	712.0	711.6
9 Loans and leases in bank credit ⁸	7,591.3	7,873.9	7,927.3	7,996.5	8,031.2	8,059.6	8,114.6	8,156.5	8,170.2	8,170.1	8,173.1	8,177.7
10 Commercial and industrial loans	1,570.5	1,670.6	1,681.7	1,682.2	1,677.4	1,668.2	1,678.4	1,696.0	1,700.8	1,698.7	1,704.3	1,705.1
11 Real estate loans	3,765.3	3,884.9	3,916.7	3,944.6	3,971.2	3,992.9	4,009.5	4,031.5	4,043.6	4,052.2	4,040.8	4,036.4
12 Residential real estate loans	2,063.3	2,097.7	2,113.3	2,123.6	2,136.1	2,146.3	2,148.9	2,157.5	2,162.4	2,169.0	2,155.5	2,152.5
13 Revolving home equity loans	437.3	425.4	423.7	421.9	419.5	417.3	414.9	412.2	410.6	410.0	409.7	408.8
14 Closed-end residential loans ⁹	1,626.0	1,672.3	1,689.6	1,701.7	1,716.5	1,729.0	1,734.0	1,745.3	1,751.8	1,759.0	1,745.8	1,743.7
15 Commercial real estate loans	1,702.0	1,787.2	1,803.4	1,821.0	1,835.1	1,846.6	1,860.6	1,874.0	1,881.2	1,883.3	1,885.3	1,883.9
16 Construction and land development loans ¹⁰	249.3	264.9	269.5	272.3	275.7	278.4	280.1	283.5	285.2	286.7	287.7	288.6
17 Secured by farmland ¹¹	86.3	89.5	90.3	90.9	91.5	91.8	92.1	92.3	92.6	92.5	92.5	92.2
18 Secured by multifamily properties ¹²	262.1	280.8	285.0	288.6	291.9	293.5	297.3	300.6	301.1	301.2	302.3	301.9
19 Secured by nonfarm nonresidential properties ¹³	1,104.4	1,152.0	1,158.5	1,169.2	1,176.1	1,183.0	1,191.1	1,197.6	1,202.3	1,202.8	1,202.9	1,201.1
20 Consumer loans	1,247.2	1,284.6	1,294.7	1,313.2	1,327.4	1,339.3	1,346.0	1,350.5	1,354.7	1,353.1	1,354.2	1,358.0
21 Credit cards and other revolving plans	644.9	662.1	667.2	680.6	690.4	696.9	700.7	701.4	704.1	702.3	703.0	706.4
22 Other consumer loans	602.3	622.6	627.5	632.6	637.0	642.4	645.3	649.0	650.5	650.8	651.1	651.6
23 Automobile loans ¹⁴	379.8	393.6	396.7	399.7	402.6	406.1	406.8	408.8	409.9	410.1	410.4	410.6
24 All other consumer loans ¹⁵	222.6	228.9	230.8	232.9	234.4	236.3	238.5	240.3	240.6	240.6	240.8	241.0
25 Other loans and leases	1,008.3	1,033.8	1,034.3	1,056.5	1,055.2	1,059.1	1,080.6	1,078.6	1,071.2	1,066.1	1,073.8	1,078.2
26 Fed funds and reverse RPs with nonbanks ¹⁶	128.0	115.3	111.5	123.8	120.9	126.7	141.5	136.2	125.2	127.6	128.5	135.1
27 All other loans and leases ¹⁷	880.3	918.5	922.8	932.7	934.3	932.5	939.2	942.4	945.9	938.5	945.3	943.1
28 Loans to nondepository financial institutions ¹⁸	267.5	284.6	289.2	297.8	303.0	300.5	301.9	303.5	306.4	302.5	303.4	305.8
29 Other loans not elsewhere classified ¹⁹	612.8	633.9	633.5	635.0	631.3	631.9	637.2	638.9	639.6	636.0	641.9	637.3
30 LESS: Allowance for loan and lease losses	105.5	106.9	107.1	107.3	107.8	107.5	107.3	107.8	108.3	108.4	108.1	107.8

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	46.1	46.6	45.5	47.1	47.4	45.4	47.5	43.7	44.2	45.2	49.7	48.5
32	Fed funds and reverse RPs with banks ¹⁶	38.3	36.6	35.6	37.1	36.8	34.5	36.5	33.3	34.0	35.1	39.6	38.4
33	Loans to commercial banks ²⁰	7.7	9.9	9.9	10.0	10.6	10.9	11.0	10.4	10.2	10.1	10.1	10.1
34	Cash assets ²¹	1,469.9	1,500.2	1,464.6	1,487.1	1,466.8	1,504.8	1,496.3	1,434.9	1,432.8	1,471.8	1,505.4	1,414.6
35	Trading assets ²²	140.7	130.4	127.3	145.5	148.9	146.4	138.2	131.7	130.8	119.4	125.9	129.8
36	Other assets ²³	1,073.6	1,077.4	1,074.9	1,084.2	1,083.3	1,084.4	1,089.4	1,095.4	1,085.5	1,105.4	1,104.7	1,109.5
37	TOTAL ASSETS	13,085.1	13,496.9	13,525.7	13,644.9	13,683.1	13,765.6	13,842.5	13,853.2	13,879.2	13,918.6	13,967.8	13,884.7
LIABILITIES													
38	Deposits	9,776.5	10,134.0	10,102.0	10,196.0	10,234.6	10,341.3	10,395.0	10,443.9	10,492.4	10,524.2	10,564.8	10,484.2
39	Large time deposits	837.2	873.9	871.3	890.5	885.9	877.4	852.1	839.3	842.4	846.3	840.3	832.6
40	Other deposits	8,939.3	9,260.2	9,230.7	9,305.5	9,348.6	9,463.9	9,542.9	9,604.6	9,650.0	9,677.8	9,724.5	9,651.6
41	Borrowings	1,059.8	1,083.0	1,120.4	1,130.1	1,124.1	1,104.2	1,125.5	1,109.4	1,096.5	1,102.6	1,098.7	1,103.6
42	Borrowings from banks in the U.S.	71.6	79.1	77.2	78.9	77.3	72.7	73.7	73.8	68.1	69.9	76.2	74.6
43	Borrowings from others	988.2	1,004.0	1,043.2	1,051.2	1,046.7	1,031.5	1,051.8	1,035.7	1,028.4	1,032.8	1,022.6	1,028.9
44	Trading liabilities ²⁴	138.5	136.1	127.9	141.6	149.4	143.5	131.9	127.9	125.1	119.2	123.2	128.0
45	Net due to related foreign offices	83.8	92.0	109.4	95.8	87.3	75.9	78.7	56.3	47.5	63.7	69.8	77.1
46	Other liabilities ²⁵	357.7	350.4	352.1	351.9	354.8	363.1	365.4	365.7	371.8	367.4	369.8	354.3
47	TOTAL LIABILITIES	11,416.3	11,795.6	11,811.8	11,915.4	11,950.1	12,028.0	12,096.6	12,103.2	12,133.2	12,177.3	12,226.3	12,147.2
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,668.8	1,701.3	1,714.0	1,729.5	1,733.0	1,737.6	1,745.9	1,750.0	1,745.9	1,741.4	1,741.6	1,737.5
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	16.1	18.6	18.9	24.3	28.2	27.2	24.9	20.7	20.0	11.5	0.5	-6.3
50	U.S. Treasury and agency securities, MBS ²⁸	11.7	14.7	14.3	16.6	20.5	19.7	18.0	16.3	14.9	9.3	1.7	-3.1
51	Loans with original amounts of \$1,000,000 or less	540.6	549.7	550.3	551.3	553.3	553.3	552.3	551.8	551.4	551.0	551.1	550.3
52	Loans secured by nonfarm nonresidential properties ²⁹	263.4	261.5	260.8	261.1	260.9	260.4	260.0	259.6	259.4	259.3	259.4	258.9
53	Commercial and industrial loans to U.S. addressees ³⁰	277.2	288.2	289.5	290.3	292.5	293.0	292.2	292.2	292.1	291.7	291.7	291.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 2, 2016

Account	2015	2016	2016	2016	2016	2016	2016	2016	2016	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS													
1	Bank credit	6,741.7	6,988.7	7,027.1	7,071.3	7,134.0	7,163.6	7,227.3	7,277.0	7,280.0	7,285.6	7,283.6	7,282.2
2	Securities in bank credit ²	2,016.1	2,082.0	2,095.9	2,107.6	2,143.4	2,166.8	2,197.0	2,220.1	2,229.6	2,225.4	2,223.8	2,207.5
3	Treasury and agency securities ³	1,494.6	1,548.0	1,562.5	1,567.9	1,601.1	1,623.8	1,650.9	1,677.1	1,691.2	1,686.4	1,686.0	1,672.0
4	Mortgage-backed securities (MBS) ⁴	1,109.8	1,144.8	1,154.0	1,157.8	1,171.8	1,192.8	1,208.7	1,220.5	1,224.4	1,216.9	1,221.8	1,216.2
5	Non-MBS ⁵	384.8	403.2	408.5	410.2	429.2	431.1	442.3	456.6	466.8	469.5	464.2	455.8
6	Other securities	521.4	534.0	533.5	539.6	542.3	542.9	546.0	543.0	538.5	539.0	537.8	535.6
7	Mortgage-backed securities ⁶	105.9	96.9	96.5	97.7	93.7	90.1	87.7	85.1	84.2	83.8	83.4	82.4
8	Non-MBS ⁷	415.6	437.1	437.0	442.0	448.6	452.8	458.3	457.9	454.2	455.3	454.4	453.2
9	Loans and leases in bank credit ⁸	4,725.6	4,906.7	4,931.2	4,963.7	4,990.6	4,996.8	5,030.3	5,056.9	5,050.4	5,060.1	5,059.8	5,074.6
10	Commercial and industrial loans	1,025.5	1,100.6	1,107.4	1,110.4	1,114.0	1,111.0	1,120.6	1,131.4	1,134.5	1,135.9	1,137.6	1,136.2
11	Real estate loans	2,006.7	2,056.6	2,067.8	2,071.2	2,085.6	2,090.4	2,096.3	2,109.7	2,113.3	2,112.8	2,108.5	2,112.7
12	Residential real estate loans	1,380.4	1,402.4	1,409.9	1,408.9	1,419.5	1,422.3	1,423.1	1,427.6	1,427.6	1,428.2	1,424.2	1,430.1
13	Revolving home equity loans	321.8	308.3	306.1	303.8	301.4	298.7	295.9	292.5	290.7	290.2	289.5	289.1
14	Closed-end residential loans ⁹	1,058.7	1,094.0	1,103.8	1,105.1	1,118.0	1,123.6	1,127.2	1,135.1	1,136.9	1,138.1	1,134.6	1,141.0
15	Commercial real estate loans	626.2	654.2	657.9	662.4	666.1	668.1	673.2	682.2	685.7	684.6	684.4	682.6
16	Construction and land development loans ¹⁰	93.8	97.9	98.9	99.7	100.9	100.7	100.9	102.5	103.0	102.8	102.8	103.2
17	Secured by farmland ¹¹	8.7	9.3	9.3	9.1	8.9	8.8	8.8	9.0	9.0	9.0	8.9	8.9
18	Secured by multifamily properties ¹²	122.8	128.7	129.8	131.8	134.1	135.0	136.0	138.2	138.0	137.9	138.8	138.1
19	Secured by nonfarm nonresidential properties ¹³	400.9	418.3	419.9	421.8	422.2	423.7	427.5	432.5	435.7	434.8	433.9	432.4
20	Consumer loans	921.7	951.3	955.0	965.5	976.4	981.2	984.1	991.2	993.3	993.7	992.9	995.0
21	Credit cards and other revolving plans	494.9	510.6	512.2	520.8	529.2	531.3	534.4	536.7	537.5	537.7	536.7	538.2
22	Other consumer loans	426.7	440.6	442.8	444.8	447.2	449.9	449.6	454.5	455.8	456.0	456.2	456.8
23	Automobile loans ¹⁴	309.2	322.2	324.6	326.3	328.7	331.1	330.2	332.7	333.9	334.1	334.2	334.3
24	All other consumer loans ¹⁵	117.5	118.5	118.2	118.5	118.5	118.9	119.4	121.8	121.8	121.9	122.0	122.5
25	Other loans and leases	771.7	798.3	801.0	816.6	814.6	814.1	829.4	824.5	809.3	817.8	820.8	830.7
26	Fed funds and reverse RPs with nonbanks ¹⁶	114.9	110.1	108.9	122.4	120.6	124.3	135.1	130.2	118.4	126.7	124.6	134.3
27	All other loans and leases ¹⁷	656.8	688.2	692.1	694.3	694.0	689.8	694.3	694.3	690.9	691.0	696.2	696.4
28	Loans to nondepository financial institutions ¹⁸	228.8	242.4	245.6	250.8	254.2	252.4	255.2	255.0	254.9	253.3	255.1	257.3
29	Other loans not elsewhere classified ¹⁹	428.0	445.8	446.5	443.5	439.8	437.3	439.1	439.3	436.0	437.7	441.1	439.1
30	LESS: Allowance for loan and lease losses	68.8	69.9	69.4	69.5	70.2	69.7	69.4	70.1	70.1	69.9	69.8	69.7

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)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	22.3	22.0	21.3	22.9	22.8	22.1	22.8	21.2	20.6	19.9	21.3	20.9
32	Fed funds and reverse RPs with banks ¹⁶	15.4	13.0	12.6	13.7	12.8	11.7	12.4	11.4	10.8	10.5	11.8	11.8
33	Loans to commercial banks ²⁰	6.9	9.0	8.8	9.2	10.1	10.4	10.4	9.8	9.7	9.4	9.6	9.2
34	Cash assets ²¹	1,144.4	1,173.8	1,172.9	1,167.1	1,127.4	1,146.0	1,122.5	1,077.3	1,050.3	1,069.0	1,099.1	1,038.2
35	Trading assets ²²	139.8	125.6	123.8	145.3	148.0	141.5	134.3	129.0	125.5	115.4	122.3	125.7
36	Other assets ²³	800.3	805.1	802.6	807.8	804.9	808.0	807.4	815.0	811.4	821.1	818.9	833.5
37	TOTAL ASSETS	8,779.6	9,045.4	9,078.3	9,144.9	9,167.0	9,211.4	9,244.9	9,249.3	9,217.7	9,241.2	9,275.5	9,230.9
LIABILITIES													
38	Deposits	6,369.9	6,570.5	6,598.0	6,650.9	6,667.8	6,739.3	6,772.3	6,788.5	6,785.8	6,800.8	6,838.4	6,806.1
39	Large time deposits	455.6	485.5	478.7	490.1	475.6	472.2	453.5	440.5	443.7	451.6	441.0	428.1
40	Other deposits	5,914.4	6,085.0	6,119.3	6,160.8	6,192.2	6,267.1	6,318.8	6,348.0	6,342.1	6,349.3	6,397.5	6,378.0
41	Borrowings	775.2	785.7	799.6	805.8	811.9	809.4	831.0	815.6	802.3	804.2	807.9	812.0
42	Borrowings from banks in the U.S.	31.9	39.6	38.5	38.2	39.0	37.2	36.8	38.3	31.4	30.5	39.1	41.1
43	Borrowings from others	743.3	746.1	761.1	767.6	772.9	772.1	794.2	777.4	770.9	773.6	768.8	771.0
44	Trading liabilities ²⁴	139.0	129.9	126.0	146.6	152.6	143.2	133.3	126.9	119.2	115.1	118.6	124.5
45	Net due to related foreign offices	33.5	63.7	69.6	54.9	35.6	21.4	35.8	17.3	15.1	36.2	35.1	24.0
46	Other liabilities ²⁵	290.3	293.8	291.7	290.8	293.9	297.8	295.2	293.8	294.6	290.6	293.2	285.0
47	TOTAL LIABILITIES	7,608.0	7,843.6	7,884.9	7,949.1	7,961.8	8,010.9	8,067.7	8,042.1	8,017.0	8,046.9	8,093.2	8,051.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,171.6	1,201.8	1,193.5	1,195.8	1,205.2	1,200.5	1,177.2	1,207.2	1,200.7	1,194.3	1,182.2	1,179.1
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.6	14.8	15.1	20.6	22.3	21.7	19.9	16.2	16.5	8.2	-1.1	-9.0
50	U.S. Treasury and agency securities, MBS ²⁸	9.5	11.9	11.7	14.3	16.4	15.8	14.8	13.3	12.6	7.2	-0.3	-4.9
51	Loans with original amounts of \$1,000,000 or less	186.2	191.2	191.4	192.0	195.2	194.9	194.9	194.3	194.6	195.1	194.6	194.3
52	Loans secured by nonfarm nonresidential properties ²⁹	59.8	57.7	57.1	56.7	56.5	55.8	55.4	54.8	54.7	54.6	54.5	54.4
53	Commercial and industrial loans to U.S. addressees ³⁰	126.4	133.5	134.3	135.3	138.7	139.1	139.5	139.5	140.0	140.6	140.1	139.9

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

December 2, 2016

Account	2015	2016	2016	2016	2016	2016	2016	2016	2016	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS													
1	Bank credit	6,739.5	6,982.9	7,024.0	7,066.3	7,108.0	7,145.6	7,218.9	7,274.1	7,299.8	7,291.0	7,293.9	7,287.0
2	Securities in bank credit ²	2,011.8	2,090.3	2,105.3	2,104.7	2,130.3	2,154.6	2,186.2	2,215.0	2,237.4	2,226.5	2,227.4	2,216.2
3	Treasury and agency securities ³	1,488.5	1,555.3	1,571.5	1,567.4	1,591.6	1,613.4	1,641.9	1,670.6	1,696.8	1,685.3	1,688.2	1,679.6
4	Mortgage-backed securities (MBS) ⁴	1,111.2	1,145.5	1,156.5	1,155.3	1,167.2	1,188.1	1,205.1	1,221.7	1,236.4	1,222.6	1,226.7	1,224.1
5	Non-MBS ⁵	377.3	409.8	414.9	412.1	424.4	425.3	436.8	448.9	460.3	462.7	461.5	455.5
6	Other securities	523.3	535.1	533.8	537.3	538.7	541.2	544.3	544.5	540.6	541.2	539.2	536.7
7	Mortgage-backed securities ⁶	106.1	97.1	96.6	97.0	93.1	89.7	87.3	85.3	84.5	84.1	83.6	82.9
8	Non-MBS ⁷	417.1	438.0	437.3	440.3	445.6	451.4	456.9	459.2	456.1	457.1	455.6	453.7
9	Loans and leases in bank credit ⁸	4,727.7	4,892.6	4,918.8	4,961.5	4,977.8	4,991.0	5,032.7	5,059.0	5,062.4	5,064.5	5,066.4	5,070.8
10	Commercial and industrial loans	1,024.0	1,109.3	1,116.7	1,114.7	1,110.3	1,104.2	1,113.8	1,129.6	1,133.6	1,131.9	1,136.5	1,136.7
11	Real estate loans	2,005.9	2,051.3	2,065.0	2,074.1	2,087.3	2,094.8	2,100.1	2,108.6	2,115.6	2,122.0	2,111.6	2,107.2
12	Residential real estate loans	1,381.7	1,398.4	1,408.9	1,412.5	1,421.7	1,425.9	1,425.3	1,428.4	1,432.0	1,438.2	1,427.9	1,425.6
13	Revolving home equity loans	322.1	308.0	305.8	303.4	300.6	298.0	295.6	292.7	291.2	290.5	290.2	289.4
14	Closed-end residential loans ⁹	1,059.6	1,090.4	1,103.1	1,109.1	1,121.1	1,128.0	1,129.7	1,135.7	1,140.8	1,147.7	1,137.7	1,136.2
15	Commercial real estate loans	624.2	652.8	656.0	661.6	665.6	668.9	674.8	680.2	683.6	683.8	683.7	681.6
16	Construction and land development loans ¹⁰	93.8	97.1	98.4	99.7	101.2	101.2	101.8	102.5	103.1	103.4	103.4	103.9
17	Secured by farmland ¹¹	8.6	9.2	9.2	9.0	8.9	8.8	8.8	8.9	9.0	9.0	8.9	8.9
18	Secured by multifamily properties ¹²	122.2	128.8	130.2	132.1	133.8	134.7	136.0	137.6	137.6	137.8	138.6	138.0
19	Secured by nonfarm nonresidential properties ¹³	399.5	417.7	418.3	420.7	421.6	424.1	428.2	431.1	434.0	433.6	432.7	430.8
20	Consumer loans	921.0	942.3	948.6	963.3	975.7	984.4	988.5	990.4	992.6	991.6	992.1	994.5
21	Credit cards and other revolving plans	493.7	503.4	506.7	518.0	527.6	532.7	535.8	535.3	536.8	535.6	535.8	537.9
22	Other consumer loans	427.3	438.9	441.9	445.2	448.1	451.7	452.7	455.1	455.8	456.0	456.2	456.5
23	Automobile loans ¹⁴	310.1	321.0	323.6	326.1	328.7	331.7	332.0	333.7	334.7	334.8	335.0	335.2
24	All other consumer loans ¹⁵	117.2	117.9	118.3	119.1	119.4	120.0	120.7	121.4	121.1	121.1	121.2	121.4
25	Other loans and leases	776.8	789.7	788.5	809.5	804.5	807.6	830.3	830.4	820.6	819.0	826.3	832.4
26	Fed funds and reverse RPs with nonbanks ¹⁶	116.9	107.2	104.3	120.1	115.5	120.9	137.5	132.3	122.8	125.3	126.0	132.8
27	All other loans and leases ¹⁷	659.9	682.5	684.2	689.5	689.0	686.7	692.8	698.1	697.8	693.7	700.3	699.6
28	Loans to nondepository financial institutions ¹⁸	229.3	240.3	242.7	249.2	253.9	251.8	254.2	256.3	257.1	254.9	256.4	258.2
29	Other loans not elsewhere classified ¹⁹	430.6	442.2	441.4	440.2	435.1	434.9	438.6	441.8	440.7	438.8	443.9	441.3
30	LESS: Allowance for loan and lease losses	68.6	69.6	69.5	69.5	69.8	69.7	69.5	69.9	70.2	70.2	70.1	69.9

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 (continued)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	22.3	22.0	21.2	22.7	22.5	21.9	22.8	21.0	20.4	20.5	21.3	20.9
32	Fed funds and reverse RPs with banks ¹⁶	15.5	12.8	12.0	13.4	12.8	11.7	12.7	11.4	11.0	11.2	12.0	11.7
33	Loans to commercial banks ²⁰	6.8	9.2	9.2	9.3	9.7	10.1	10.2	9.6	9.4	9.3	9.2	9.2
34	Cash assets ²¹	1,132.8	1,169.0	1,144.3	1,155.1	1,121.8	1,134.3	1,125.8	1,068.5	1,058.9	1,087.0	1,115.6	1,033.0
35	Trading assets ²²	136.8	125.9	123.1	141.0	143.4	141.3	133.7	127.1	126.6	115.3	121.7	125.6
36	Other assets ²³	800.3	802.1	798.6	806.1	804.6	805.3	807.6	814.9	807.0	824.2	823.2	830.2
37	TOTAL ASSETS	8,763.1	9,032.4	9,041.8	9,121.7	9,130.5	9,178.6	9,239.3	9,235.7	9,242.6	9,267.8	9,305.6	9,226.9
LIABILITIES													
38	Deposits	6,360.1	6,594.8	6,560.7	6,627.7	6,647.8	6,706.3	6,739.4	6,778.7	6,810.3	6,824.9	6,855.4	6,785.4
39	Large time deposits	450.3	478.5	473.4	490.3	484.2	473.8	447.6	435.3	439.3	442.4	436.3	430.4
40	Other deposits	5,909.8	6,116.3	6,087.2	6,137.4	6,163.6	6,232.5	6,291.7	6,343.4	6,371.0	6,382.5	6,419.1	6,355.1
41	Borrowings	770.3	782.6	812.6	812.3	805.8	798.0	824.8	810.6	799.6	808.3	804.1	807.2
42	Borrowings from banks in the U.S.	31.5	39.7	38.3	38.7	37.9	35.5	36.2	37.7	32.2	32.9	39.2	38.3
43	Borrowings from others	738.8	742.9	774.3	773.5	767.9	762.6	788.6	772.9	767.4	775.5	764.8	768.9
44	Trading liabilities ²⁴	134.1	131.4	123.3	136.6	143.7	138.2	127.3	123.1	120.4	114.6	118.5	123.2
45	Net due to related foreign offices	38.6	52.8	67.4	57.9	45.7	36.8	43.1	20.5	10.5	26.1	32.9	33.4
46	Other liabilities ²⁵	295.9	289.4	288.6	287.7	290.0	297.3	298.8	299.5	303.2	299.0	300.2	287.9
47	TOTAL LIABILITIES	7,599.1	7,851.0	7,852.5	7,922.2	7,933.0	7,976.6	8,033.4	8,032.4	8,044.0	8,073.0	8,111.0	8,037.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	1,164.0	1,181.4	1,189.3	1,199.5	1,197.5	1,202.0	1,205.9	1,203.3	1,198.6	1,194.8	1,194.7	1,189.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	13.6	14.8	15.1	20.6	22.3	21.7	19.9	16.2	16.5	8.2	-1.1	-9.0
50	U.S. Treasury and agency securities, MBS ²⁸	9.5	11.9	11.7	14.3	16.4	15.8	14.8	13.3	12.6	7.2	-0.3	-4.9
51	Loans with original amounts of \$1,000,000 or less	185.0	192.8	192.8	192.9	194.5	194.2	193.5	192.9	192.8	192.5	192.5	192.3
52	Loans secured by nonfarm nonresidential properties ²⁹	59.6	57.9	57.2	56.6	56.2	55.7	55.4	54.6	54.6	54.5	54.4	54.4
53	Commercial and industrial loans to U.S. addressees ³⁰	125.4	134.9	135.6	136.3	138.3	138.5	138.1	138.2	138.3	138.1	138.1	138.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending			
									Nov 2	Nov 9	Nov 16	Nov 23
ASSETS												
1 Bank credit	3,723.7	3,869.6	3,897.1	3,916.1	3,936.7	3,949.1	3,958.1	3,984.2	3,989.7	3,994.8	3,993.1	3,995.9
2 Securities in bank credit ²	859.0	881.0	886.0	886.2	888.9	880.1	879.9	885.3	886.3	886.5	887.4	893.5
3 Treasury and agency securities ³	601.7	616.7	620.6	617.9	618.9	612.5	613.2	618.1	619.0	618.7	619.6	624.3
4 Mortgage-backed securities (MBS) ⁴	416.5	432.5	436.1	437.6	441.9	439.3	439.7	443.1	444.9	445.0	444.4	448.6
5 Non-MBS ⁵	185.2	184.2	184.5	180.3	177.0	173.1	173.6	175.0	174.1	173.7	175.2	175.7
6 Other securities	257.3	264.4	265.4	268.3	270.0	267.7	266.7	267.3	267.2	267.8	267.7	269.3
7 Mortgage-backed securities ⁶	14.6	15.2	14.6	14.7	14.3	13.6	13.1	13.3	13.2	13.2	13.2	13.1
8 Non-MBS ⁷	242.7	249.2	250.8	253.6	255.7	254.1	253.6	254.0	254.1	254.6	254.5	256.2
9 Loans and leases in bank credit ⁸	2,864.7	2,988.5	3,011.1	3,029.9	3,047.8	3,069.0	3,078.1	3,098.9	3,103.4	3,108.3	3,105.7	3,102.4
10 Commercial and industrial loans	548.4	558.4	561.5	564.9	566.5	565.2	565.0	568.5	569.6	569.1	569.7	569.2
11 Real estate loans	1,758.0	1,838.7	1,854.4	1,869.5	1,882.2	1,897.5	1,909.4	1,921.4	1,922.3	1,925.9	1,927.2	1,927.8
12 Residential real estate loans	681.4	701.9	704.9	709.5	712.9	718.4	722.7	729.0	726.9	726.9	726.9	727.4
13 Revolving home equity loans	115.2	117.5	117.9	118.4	119.0	119.5	119.3	119.5	119.4	119.4	119.4	119.1
14 Closed-end residential loans ⁹	566.2	584.4	587.0	591.1	593.9	598.9	603.4	609.4	607.5	607.5	607.5	608.3
15 Commercial real estate loans	1,076.6	1,136.8	1,149.5	1,160.0	1,169.3	1,179.1	1,186.7	1,192.4	1,195.4	1,199.0	1,200.3	1,200.4
16 Construction and land development loans ¹⁰	155.3	168.3	171.7	172.7	174.8	177.4	178.6	180.9	181.4	182.5	182.8	183.1
17 Secured by farmland ¹¹	77.4	80.6	81.2	81.6	82.3	82.7	83.0	83.2	83.5	83.5	83.5	83.4
18 Secured by multifamily properties ¹²	139.1	153.3	156.0	157.4	158.2	158.6	160.6	162.1	162.9	163.6	163.7	163.8
19 Secured by nonfarm nonresidential properties ¹³	704.7	734.7	740.5	748.2	754.0	760.4	764.4	766.3	767.5	769.5	770.2	770.2
20 Consumer loans	324.8	344.9	348.1	351.0	353.5	356.3	357.3	358.4	359.9	360.2	360.2	361.6
21 Credit cards and other revolving plans	151.5	160.4	162.0	163.4	164.3	165.4	165.7	166.4	166.9	167.1	167.1	168.2
22 Other consumer loans	173.3	184.5	186.1	187.6	189.2	190.9	191.6	192.1	193.0	193.2	193.2	193.4
23 Automobile loans ¹⁴	69.7	72.7	73.1	73.7	73.8	74.4	74.6	75.1	75.3	75.3	75.3	75.4
24 All other consumer loans ¹⁵	103.5	111.8	113.0	113.9	115.4	116.4	117.0	116.9	117.7	117.9	117.8	118.0
25 Other loans and leases	233.5	246.5	247.2	244.5	245.6	250.1	246.5	250.6	251.6	253.0	248.5	243.7
26 Fed funds and reverse RPs with nonbanks ¹⁶	12.6	8.7	7.7	3.8	3.6	5.8	3.2	5.4	3.0	6.6	2.8	-0.1
27 All other loans and leases ¹⁷	221.0	237.8	239.5	240.7	242.0	244.2	243.3	245.2	248.6	246.4	245.8	243.8
28 Loans to nondepository financial institutions ¹⁸	40.1	45.0	46.5	46.7	48.0	48.6	47.2	49.5	50.1	48.5	47.6	46.8
29 Other loans not elsewhere classified ¹⁹	180.9	192.8	193.0	194.0	194.0	195.6	196.1	195.7	198.5	197.8	198.2	197.0
30 LESS: Allowance for loan and lease losses	37.0	37.4	37.3	37.7	38.1	37.6	37.7	38.0	38.2	38.1	38.0	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)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	23.0	25.0	25.9	25.2	25.5	24.1	24.6	22.2	22.8	23.3	26.8	28.1
32	Fed funds and reverse RPs with banks ¹⁶	22.2	24.2	25.1	24.3	24.4	23.0	23.9	21.5	22.3	22.5	26.1	27.2
33	Loans to commercial banks ²⁰	0.8	0.7	0.7	0.9	1.1	1.1	0.8	0.7	0.5	0.8	0.7	0.8
34	Cash assets ²¹	332.9	319.1	332.8	351.0	353.8	369.7	374.3	362.7	364.5	359.3	369.9	366.2
35	Trading assets ²²	4.0	4.1	4.4	5.3	6.3	5.4	4.8	4.3	3.9	3.8	4.1	4.3
36	Other assets ²³	273.5	276.2	277.6	278.8	280.1	278.7	280.1	280.5	279.6	280.7	281.4	279.7
37	TOTAL ASSETS	4,320.1	4,456.5	4,500.5	4,538.7	4,564.2	4,589.5	4,604.2	4,615.8	4,622.3	4,623.8	4,637.2	4,636.2
LIABILITIES													
38	Deposits	3,420.8	3,528.0	3,559.7	3,586.7	3,600.7	3,641.0	3,645.9	3,672.1	3,678.3	3,678.4	3,692.2	3,692.5
39	Large time deposits	388.7	390.3	393.9	395.0	398.5	401.0	403.5	406.2	407.1	408.5	408.9	407.1
40	Other deposits	3,032.0	3,137.7	3,165.7	3,191.7	3,202.2	3,240.1	3,242.4	3,265.9	3,271.2	3,269.9	3,283.4	3,285.4
41	Borrowings	291.9	304.6	305.2	311.1	311.1	304.7	301.2	301.6	302.7	300.2	301.1	302.6
42	Borrowings from banks in the U.S.	39.9	39.3	39.3	39.8	39.0	37.4	36.7	35.7	36.1	36.4	37.1	37.6
43	Borrowings from others	252.0	265.2	265.9	271.3	272.1	267.3	264.5	265.9	266.6	263.8	264.0	265.1
44	Trading liabilities ²⁴	4.4	4.5	4.6	5.2	6.1	5.8	4.9	4.8	4.7	4.6	4.8	4.8
45	Net due to related foreign offices	43.4	45.1	43.6	37.4	41.9	37.3	33.1	34.5	35.7	35.6	33.7	40.0
46	Other liabilities ²⁵	61.6	62.9	63.7	65.9	66.0	66.3	66.0	65.8	67.9	66.4	67.6	64.4
47	TOTAL LIABILITIES	3,822.0	3,945.1	3,976.8	4,006.3	4,025.8	4,055.1	4,051.2	4,078.8	4,089.3	4,085.2	4,099.5	4,104.3
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	498.1	511.4	523.7	532.4	538.4	534.4	553.0	537.0	532.9	538.5	537.7	531.8
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	2.5	3.7	3.8	3.7	5.9	5.5	4.9	4.5	3.4	3.2	1.6	2.7
50	U.S. Treasury and agency securities, MBS ²⁸	2.2	2.8	2.6	2.4	4.1	3.9	3.2	3.1	2.4	2.2	2.0	1.9
51	Loans with original amounts of \$1,000,000 or less	356.4	356.6	357.4	358.0	357.8	358.3	358.3	359.6	359.3	359.4	359.7	358.9
52	Loans secured by nonfarm nonresidential properties ²⁹	203.8	203.8	204.1	204.5	204.6	204.4	204.5	204.9	204.7	204.8	204.9	204.4
53	Commercial and industrial loans to U.S. addressees ³⁰	152.6	152.8	153.4	153.5	153.1	153.9	153.8	154.8	154.6	154.6	154.8	154.5

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

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS													
1 Bank credit	3,720.8	3,866.3	3,896.5	3,922.0	3,936.6	3,946.5	3,959.6	3,981.2	3,994.4	3,994.1	3,996.5	4,003.0	
2 Securities in bank credit ²	857.2	885.0	887.9	887.0	883.2	877.9	877.7	883.7	886.6	888.5	889.8	896.1	
3 Treasury and agency securities ³	598.1	620.6	622.0	618.8	614.6	610.2	609.5	614.4	617.4	618.4	620.1	625.0	
4 Mortgage-backed securities (MBS) ⁴	413.0	436.6	439.1	439.2	438.7	436.5	435.4	439.8	443.4	443.7	443.7	447.6	
5 Non-MBS ⁵	185.1	184.1	182.8	179.6	175.9	173.7	174.1	174.6	174.0	174.7	176.4	177.4	
6 Other securities	259.1	264.3	266.0	268.2	268.6	267.7	268.2	269.3	269.2	270.1	269.7	271.2	
7 Mortgage-backed securities ⁶	14.6	15.1	15.0	14.9	14.1	13.6	13.1	13.3	13.2	13.4	13.4	13.3	
8 Non-MBS ⁷	244.5	249.2	251.0	253.4	254.5	254.1	255.1	256.0	256.0	256.8	256.3	257.9	
9 Loans and leases in bank credit ⁸	2,863.6	2,981.3	3,008.6	3,035.0	3,053.4	3,068.6	3,081.8	3,097.5	3,107.8	3,105.6	3,106.7	3,106.9	
10 Commercial and industrial loans	546.5	561.3	565.0	567.5	567.1	564.0	564.6	566.3	567.2	566.8	567.8	568.4	
11 Real estate loans	1,759.4	1,833.6	1,851.8	1,870.5	1,883.9	1,898.1	1,909.4	1,923.0	1,927.9	1,930.3	1,929.3	1,929.2	
12 Residential real estate loans	681.6	699.2	704.4	711.1	714.3	720.4	723.6	729.1	730.4	730.8	727.6	726.9	
13 Revolving home equity loans	115.2	117.3	117.9	118.5	118.9	119.3	119.3	119.5	119.4	119.5	119.5	119.5	
14 Closed-end residential loans ⁹	566.4	581.9	586.4	592.6	595.4	601.1	604.3	609.6	610.9	611.3	608.1	607.4	
15 Commercial real estate loans	1,077.8	1,134.4	1,147.4	1,159.4	1,169.6	1,177.7	1,185.9	1,193.8	1,197.6	1,199.5	1,201.6	1,202.3	
16 Construction and land development loans ¹⁰	155.4	167.8	171.2	172.5	174.5	177.1	178.4	180.9	182.1	183.3	184.3	184.8	
17 Secured by farmland ¹¹	77.7	80.3	81.1	81.9	82.6	82.9	83.2	83.4	83.7	83.5	83.5	83.3	
18 Secured by multifamily properties ¹²	139.9	152.0	154.9	156.5	158.1	158.7	161.4	163.0	163.5	163.5	163.7	163.9	
19 Secured by nonfarm nonresidential properties ¹³	704.8	734.2	740.2	748.5	754.4	758.9	762.9	766.5	768.3	769.2	770.1	770.3	
20 Consumer loans	326.2	342.3	346.1	349.9	351.7	354.9	357.5	360.0	362.1	361.5	362.1	363.5	
21 Credit cards and other revolving plans	151.2	158.6	160.5	162.6	162.8	164.2	165.0	166.1	167.3	166.7	167.2	168.4	
22 Other consumer loans	175.0	183.7	185.6	187.4	188.9	190.6	192.5	193.9	194.8	194.8	194.9	195.1	
23 Automobile loans ¹⁴	69.7	72.6	73.1	73.5	73.9	74.4	74.7	75.0	75.3	75.3	75.4	75.4	
24 All other consumer loans ¹⁵	105.3	111.1	112.4	113.8	115.0	116.3	117.8	118.9	119.5	119.5	119.5	119.6	
25 Other loans and leases	231.5	244.1	245.8	247.0	250.7	251.6	250.3	248.2	250.6	247.0	247.5	245.8	
26 Fed funds and reverse RPs with nonbanks ¹⁶	11.1	8.1	7.2	3.7	5.4	5.8	4.0	3.9	2.5	2.2	2.5	2.3	
27 All other loans and leases ¹⁷	220.4	236.0	238.6	243.3	245.3	245.8	246.4	244.3	248.1	244.8	245.0	243.5	
28 Loans to nondepository financial institutions ¹⁸	38.2	44.3	46.5	48.5	49.1	48.8	47.7	47.3	49.3	47.6	47.0	47.5	
29 Other loans not elsewhere classified ¹⁹	182.2	191.7	192.1	194.7	196.1	197.0	198.7	197.0	198.9	197.2	198.0	196.0	
30 LESS: Allowance for loan and lease losses	36.9	37.3	37.6	37.8	37.9	37.7	37.8	37.9	38.1	38.2	38.0	37.9	

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)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31 Interbank loans	23.8	24.5	24.3	24.4	24.9	23.5	24.7	22.7	23.7	24.8	28.4	27.6	
32 Fed funds and reverse RPs with banks ¹⁶	22.8	23.8	23.5	23.6	24.0	22.7	23.8	21.9	22.9	23.9	27.5	26.7	
33 Loans to commercial banks ²⁰	1.0	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9	0.9	
34 Cash assets ²¹	337.2	331.2	320.3	332.1	344.9	370.5	370.5	366.4	373.9	384.8	389.7	381.5	
35 Trading assets ²²	3.9	4.4	4.2	4.5	5.5	5.1	4.5	4.6	4.2	4.1	4.1	4.3	
36 Other assets ²³	273.3	275.4	276.3	278.0	278.7	279.1	281.7	280.5	278.5	281.2	281.5	279.3	
37 TOTAL ASSETS	4,322.0	4,464.5	4,484.0	4,523.2	4,552.6	4,587.0	4,603.2	4,617.5	4,636.5	4,650.8	4,662.2	4,657.8	
LIABILITIES													
38 Deposits	3,416.3	3,539.3	3,541.3	3,568.3	3,586.8	3,635.0	3,655.7	3,665.2	3,682.1	3,699.3	3,709.3	3,698.8	
39 Large time deposits	386.8	395.4	397.8	400.3	401.8	403.6	404.5	404.0	403.1	403.9	404.0	402.2	
40 Other deposits	3,029.5	3,143.9	3,143.5	3,168.0	3,185.0	3,231.4	3,251.1	3,261.2	3,279.1	3,295.4	3,305.3	3,296.5	
41 Borrowings	289.5	300.4	307.8	317.8	318.3	306.2	300.7	298.8	296.9	294.3	294.7	296.4	
42 Borrowings from banks in the U.S.	40.1	39.3	38.9	40.1	39.4	37.2	37.5	36.0	35.9	37.0	37.0	36.4	
43 Borrowings from others	249.4	261.0	268.9	277.7	278.9	268.9	263.2	262.8	260.9	257.3	257.7	260.0	
44 Trading liabilities ²⁴	4.4	4.7	4.7	5.1	5.6	5.3	4.6	4.8	4.7	4.6	4.8	4.8	
45 Net due to related foreign offices	45.2	39.2	42.0	37.8	41.6	39.2	35.6	35.8	37.0	37.6	36.9	43.7	
46 Other liabilities ²⁵	61.8	61.0	63.5	64.2	64.8	65.8	66.6	66.2	68.6	68.4	69.6	66.4	
47 TOTAL LIABILITIES	3,817.2	3,944.6	3,959.3	3,993.2	4,017.1	4,051.4	4,063.2	4,070.8	4,089.2	4,104.2	4,115.3	4,110.1	
48 RESIDUAL (ASSETS LESS LIABILITIES)²⁶	504.8	519.9	524.7	530.0	535.5	535.6	540.0	546.8	547.3	546.6	546.9	547.8	
MEMORANDA													
49 Net unrealized gains (losses) on available-for-sale securities ²⁷	2.5	3.7	3.8	3.7	5.9	5.5	4.9	4.5	3.4	3.2	1.6	2.7	
50 U.S. Treasury and agency securities, MBS ²⁸	2.2	2.8	2.6	2.4	4.1	3.9	3.2	3.1	2.4	2.2	2.0	1.9	
51 Loans with original amounts of \$1,000,000 or less	355.6	356.8	357.5	358.4	358.9	359.2	358.8	358.9	358.6	358.5	358.6	358.0	
52 Loans secured by nonfarm nonresidential properties ²⁹	203.9	203.5	203.7	204.5	204.7	204.7	204.6	204.9	204.8	204.8	205.0	204.5	
53 Commercial and industrial loans to U.S. addressees ³⁰	151.8	153.3	153.8	154.0	154.2	154.5	154.1	154.0	153.8	153.7	153.7	153.4	

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS													
1	Bank credit	1,050.7	1,124.4	1,138.0	1,145.0	1,171.8	1,178.4	1,177.3	1,180.9	1,187.6	1,186.1	1,183.1	1,167.7
2	Securities in bank credit ²	183.8	205.9	211.3	218.4	222.2	225.8	226.0	229.5	231.7	234.0	227.2	220.8
3	Treasury and agency securities ³	82.5	108.5	111.8	117.8	121.9	127.0	128.8	134.7	136.9	139.8	136.0	129.1
4	Mortgage-backed securities (MBS) ⁴	12.6	14.2	13.4	13.8	13.1	13.7	14.1	14.6	14.8	15.2	14.5	14.1
5	Non-MBS ⁵	69.8	94.4	98.4	104.0	108.8	113.4	114.7	120.1	122.1	124.6	121.4	115.0
6	Other securities	101.3	97.3	99.5	100.7	100.3	98.8	97.2	94.8	94.8	94.2	91.2	91.7
7	Mortgage-backed securities ⁶	2.8	2.2	1.9	2.0	2.1	1.7	1.6	1.8	2.1	1.9	1.8	1.8
8	Non-MBS ⁷	98.5	95.1	97.6	98.7	98.2	97.1	95.6	93.0	92.7	92.3	89.4	89.9
9	Loans and leases in bank credit ⁸	866.9	918.6	926.8	926.5	949.6	952.5	951.3	951.5	955.9	952.1	955.9	946.9
10	Commercial and industrial loans	349.3	378.0	382.7	381.5	384.1	382.6	389.9	397.1	398.6	397.2	396.1	394.2
11	Real estate loans	46.0	56.8	58.3	59.6	62.2	63.8	64.3	67.2	69.7	69.3	69.6	69.1
12	Residential real estate loans	1.4	1.2	2.5	2.1	1.1	0.3	0.0	0.8	1.0	1.3	1.4	1.1
13	Revolving home equity loans	0.3	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4
14	Closed-end residential loans ⁹	1.1	0.8	2.1	1.7	0.7	0.0	-0.3	0.5	0.7	0.9	1.0	0.7
15	Commercial real estate loans	44.6	55.6	55.8	57.6	61.2	63.5	64.3	66.4	68.7	68.0	68.2	68.0
16	Construction and land development loans ¹⁰	3.9	6.2	5.7	5.9	6.4	6.4	6.8	7.1	7.3	7.4	7.5	7.4
17	Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties ¹²	1.9	2.2	2.4	2.9	3.2	2.9	3.5	3.9	4.0	4.0	3.7	4.3
19	Secured by nonfarm nonresidential properties ¹³	38.6	47.0	47.5	48.6	51.4	54.2	53.9	55.3	57.2	56.5	56.8	56.1
20	Consumer loans	2.6	2.2	2.2	2.3	2.2	2.4	2.7	2.7	2.7	2.7	2.7	2.8
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.6	2.2	2.2	2.3	2.2	2.4	2.7	2.7	2.7	2.7	2.7	2.8
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.6	2.2	2.2	2.3	2.2	2.4	2.7	2.7	2.7	2.7	2.7	2.8
25	Other loans and leases	469.0	481.6	483.6	483.1	501.1	503.7	494.4	484.4	484.8	482.9	487.5	480.8
26	Fed funds and reverse RPs with nonbanks ¹⁶	220.5	235.3	232.9	225.8	246.7	254.6	243.6	235.4	233.5	229.5	234.5	229.2
27	All other loans and leases ¹⁷	248.5	246.2	250.7	257.3	254.4	249.1	250.8	249.0	251.4	253.3	253.0	251.6
28	Loans to nondepository financial institutions ¹⁸	110.0	115.6	116.2	118.0	116.4	113.3	111.1	107.2	109.4	110.4	112.0	110.8
29	Other loans not elsewhere classified ¹⁹	138.5	130.6	134.5	139.3	138.0	135.9	139.7	141.8	142.0	142.9	141.1	140.9
30	LESS: Allowance for loan and lease losses	0.6	1.5	1.6	1.4	1.0	1.2	1.4	1.2	1.3	1.3	1.4	1.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	16.1	19.6	18.8	14.0	14.4	20.0	15.9	16.0	14.7	15.8	15.6	15.0
32	Fed funds and reverse RPs with banks ¹⁶	13.0	16.8	16.2	11.4	11.9	17.5	13.7	14.1	12.5	13.5	13.6	13.1
33	Loans to commercial banks ²⁰	3.1	2.7	2.7	2.7	2.5	2.4	2.2	1.9	2.2	2.3	2.0	1.9
34	Cash assets ²¹	1,262.2	1,052.2	1,019.5	952.2	956.2	914.8	851.5	756.9	805.9	782.4	768.7	773.6
35	Trading assets ²²	72.8	78.5	79.6	85.8	90.9	88.7	84.9	75.6	73.2	72.2	71.4	72.0
36	Other assets ²³	57.3	64.1	50.4	55.4	60.6	54.5	53.0	56.2	56.0	60.0	60.9	65.6
37	TOTAL ASSETS	2,458.5	2,337.4	2,304.8	2,250.9	2,292.9	2,255.1	2,181.2	2,084.4	2,136.1	2,115.3	2,098.4	2,092.5
LIABILITIES													
38	Deposits	1,126.4	1,050.1	1,032.7	1,020.4	1,027.2	999.4	938.6	890.2	893.0	889.0	882.0	891.1
39	Large time deposits	864.3	780.3	780.8	772.8	745.2	714.7	654.0	635.4	644.8	638.1	636.8	636.6
40	Other deposits	262.2	269.8	252.0	247.6	281.9	284.7	284.6	254.8	248.2	250.9	245.2	254.5
41	Borrowings	817.6	864.9	868.6	856.8	874.7	884.4	873.5	851.5	854.5	827.5	871.6	869.0
42	Borrowings from banks in the U.S.	36.0	45.8	47.5	45.6	45.8	53.1	50.5	42.5	40.3	38.8	39.8	37.0
43	Borrowings from others	781.5	819.1	821.1	811.2	828.8	831.3	823.0	809.0	814.2	788.8	831.8	832.0
44	Trading liabilities ²⁴	70.5	82.1	82.8	91.7	98.3	96.0	90.9	84.1	80.0	83.0	81.0	80.5
45	Net due to related foreign offices	392.7	282.8	270.4	253.8	253.4	244.8	238.7	205.1	245.4	234.4	196.5	188.3
46	Other liabilities ²⁵	55.2	47.3	47.2	49.6	50.9	45.6	50.4	48.5	47.9	51.8	47.4	46.0
47	TOTAL LIABILITIES	2,462.4	2,327.2	2,301.8	2,272.3	2,304.4	2,270.3	2,192.1	2,079.4	2,120.8	2,085.9	2,078.5	2,074.8
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	-3.8	10.2	3.0	-21.3	-11.6	-15.2	-10.9	5.0	15.3	29.4	19.9	17.7
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.5	1.5	1.5	2.0	2.5	2.3	2.1	1.7	1.6	1.0	0.3	-0.2
50	U.S. Treasury and agency securities, MBS ²⁸	0.5	1.5	1.5	2.0	2.5	2.3	2.1	1.7	1.6	1.0	0.3	-0.2
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

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending			
									Nov 2	Nov 9	Nov 16	Nov 23
ASSETS												
1 Bank credit	1,047.2	1,132.0	1,137.2	1,140.1	1,162.3	1,172.5	1,171.7	1,177.2	1,185.7	1,181.4	1,177.5	1,171.9
2 Securities in bank credit ²	181.6	205.3	211.0	218.1	224.2	227.1	226.2	227.1	228.8	232.9	226.7	220.8
3 Treasury and agency securities ³	79.2	109.0	112.8	118.5	123.2	127.6	127.3	130.8	132.9	137.2	133.7	127.2
4 Mortgage-backed securities (MBS) ⁴	12.8	13.7	14.1	14.1	13.9	13.8	14.3	14.7	15.1	15.3	14.3	13.8
5 Non-MBS ⁵	66.4	95.3	98.8	104.3	109.3	113.8	113.0	116.1	117.8	121.9	119.4	113.4
6 Other securities	102.4	96.3	98.1	99.7	101.0	99.5	98.9	96.3	95.9	95.7	93.0	93.6
7 Mortgage-backed securities ⁶	3.0	2.3	1.9	1.9	2.2	2.0	1.9	1.9	1.9	1.9	1.8	1.7
8 Non-MBS ⁷	99.4	94.1	96.3	97.7	98.8	97.5	97.0	94.4	94.0	93.9	91.3	91.9
9 Loans and leases in bank credit ⁸	865.7	926.7	926.2	922.0	938.1	945.4	945.5	950.1	956.8	948.5	950.8	951.1
10 Commercial and industrial loans	345.5	380.7	383.0	383.5	383.7	381.1	387.1	392.9	393.0	391.0	393.3	391.0
11 Real estate loans	46.2	56.7	57.1	59.5	62.2	64.3	65.0	67.3	69.3	68.6	69.3	68.7
12 Residential real estate loans	1.8	1.3	1.4	1.5	1.3	1.1	1.3	1.3	1.3	1.2	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	1.0	1.0	1.1	0.9	0.7	0.9	0.9	0.9	0.8	1.0	0.7
15 Commercial real estate loans	44.4	55.3	55.7	58.0	60.9	63.2	63.7	66.0	68.0	67.4	67.9	67.6
16 Construction and land development loans ¹⁰	3.6	5.9	5.9	6.1	6.4	6.4	6.6	6.7	6.9	7.1	7.1	7.1
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	1.9	2.4	2.5	3.3	3.4	3.2	3.6	3.9	4.0	4.0	3.7	4.2
19 Secured by nonfarm nonresidential properties ¹³	38.7	46.9	47.1	48.5	50.9	53.4	53.3	55.3	57.0	56.2	56.8	56.1
20 Consumer loans	2.6	2.2	2.2	2.2	2.2	2.4	2.7	2.8	2.8	2.8	2.8	2.8
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	2.6	2.2	2.2	2.2	2.2	2.4	2.7	2.8	2.8	2.8	2.8	2.8
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	2.6	2.2	2.2	2.2	2.2	2.4	2.7	2.8	2.8	2.8	2.8	2.8
25 Other loans and leases	471.4	487.1	483.9	476.8	490.1	497.6	490.6	487.1	491.7	486.0	485.4	488.6
26 Fed funds and reverse RPs with nonbanks ¹⁶	220.8	237.2	233.9	222.8	238.7	250.0	240.7	235.3	239.7	233.0	234.0	237.5
27 All other loans and leases ¹⁷	250.5	249.8	250.0	254.0	251.3	247.6	249.9	251.8	252.0	253.0	251.5	251.1
28 Loans to nondepository financial institutions ¹⁸	114.8	115.8	112.8	112.6	111.7	111.1	112.3	112.7	113.6	113.4	113.4	113.3
29 Other loans not elsewhere classified ¹⁹	135.7	134.0	137.2	141.4	139.6	136.5	137.6	139.1	138.4	139.6	138.1	137.8
30 LESS: Allowance for loan and lease losses	0.8	1.3	1.3	1.3	1.4	1.4	1.4	1.4	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)

December 2, 2016

Account	2015 Oct	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	Week ending				
									Nov 2	Nov 9	Nov 16	Nov 23	
ASSETS (CONTINUED)													
31	Interbank loans	15.1	20.1	20.5	15.0	15.0	19.8	15.3	15.1	13.6	14.7	14.6	15.4
32	Fed funds and reverse RPs with banks ¹⁶	11.9	17.5	17.9	12.4	12.5	17.2	13.0	13.1	11.5	12.6	12.6	13.4
33	Loans to commercial banks ²⁰	3.3	2.6	2.6	2.7	2.5	2.6	2.3	2.0	2.1	2.1	2.0	2.0
34	Cash assets ²¹	1,299.7	1,022.3	1,042.6	965.1	977.4	953.4	858.1	788.8	815.6	807.7	769.2	800.6
35	Trading assets ²²	72.5	79.5	79.8	82.8	86.2	86.2	82.8	75.1	72.6	71.2	70.5	72.1
36	Other assets ²³	57.9	65.5	51.2	55.7	57.9	53.3	55.0	56.9	55.9	59.2	59.9	63.8
37	TOTAL ASSETS	2,491.7	2,318.1	2,330.0	2,257.5	2,297.5	2,283.8	2,181.6	2,111.7	2,141.9	2,132.8	2,090.2	2,122.5
LIABILITIES													
38	Deposits	1,127.5	1,051.8	1,035.1	1,013.0	1,012.2	993.7	941.4	894.2	895.9	894.5	885.9	896.1
39	Large time deposits	865.1	781.6	787.3	770.8	733.5	708.2	657.5	638.9	643.6	636.4	634.1	639.4
40	Other deposits	262.4	270.2	247.8	242.2	278.7	285.5	284.0	255.3	252.3	258.1	251.8	256.7
41	Borrowings	820.2	865.0	882.9	850.9	872.5	884.4	861.1	855.4	857.8	854.5	878.1	894.2
42	Borrowings from banks in the U.S.	37.0	46.5	47.3	44.9	45.1	53.4	50.5	43.2	41.6	40.5	39.8	37.7
43	Borrowings from others	783.1	818.5	835.6	806.0	827.4	831.0	810.6	812.2	816.3	813.9	838.3	856.5
44	Trading liabilities ²⁴	68.7	84.5	83.9	89.1	92.2	92.9	88.3	81.1	77.4	80.0	79.1	79.4
45	Net due to related foreign offices	416.6	265.1	275.7	250.5	266.6	263.7	237.7	229.2	260.3	247.4	197.1	202.0
46	Other liabilities ²⁵	55.0	47.8	48.4	49.9	49.8	45.0	49.4	48.4	47.0	53.0	46.7	47.3
47	TOTAL LIABILITIES	2,488.1	2,314.3	2,326.0	2,253.3	2,293.2	2,279.8	2,178.0	2,108.2	2,138.5	2,129.4	2,086.9	2,119.1
48	RESIDUAL (ASSETS LESS LIABILITIES)²⁶	3.7	3.8	4.0	4.2	4.2	4.1	3.6	3.5	3.4	3.5	3.4	3.4
MEMORANDA													
49	Net unrealized gains (losses) on available-for-sale securities ²⁷	0.5	1.5	1.5	2.0	2.5	2.3	2.1	1.7	1.6	1.0	0.3	-0.2
50	U.S. Treasury and agency securities, MBS ²⁸	0.5	1.5	1.5	2.0	2.5	2.3	2.1	1.7	1.6	1.0	0.3	-0.2
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 45. 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).