

# FEDERAL RESERVE statistical release



H.8

## Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time  
February 2, 2018

Account	2013	2014	2015	2016	2017	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2017 Sep	2017 Oct	2017 Nov	2017 Dec
<b>ASSETS</b>															
1 Bank credit	1.6	6.6	7.4	6.9	2.9	7.2	5.6	2.0	3.1	3.3	3.0	3.4	3.5	2.2	2.6
2 Securities in bank credit <sup>2</sup>	-1.8	6.8	6.1	7.9	2.0	10.8	6.6	1.8	2.1	1.9	2.1	0.7	3.0	1.4	3.3
3 Treasury and agency securities <sup>3</sup>	-5.7	11.3	9.0	10.1	2.8	13.0	10.1	2.2	2.2	3.4	3.4	1.5	6.0	1.8	3.5
6 Other securities	6.9	-2.2	-0.5	2.4	-0.4	5.3	-2.4	0.7	1.7	-2.2	-1.7	-1.4	-5.3	0.0	2.8
9 Loans and leases in bank credit <sup>6</sup>	3.0	6.4	7.8	6.5	3.2	5.8	5.2	2.0	3.5	3.9	3.4	4.4	3.7	2.6	2.4
10 Commercial and industrial loans	6.9	12.0	10.6	6.7	1.1	4.0	5.4	-1.1	1.0	2.7	1.7	6.4	1.1	-2.1	0.1
11 Real estate loans	-1.0	2.5	5.3	6.5	3.4	7.1	5.6	3.0	3.8	3.9	2.8	1.7	4.0	2.4	2.3
12 Residential real estate loans	-4.6	-0.7	1.3	3.3	1.2	4.2	2.5	-0.7	0.9	2.7	1.9	1.9	3.1	0.3	2.8
13 Revolving home equity loans	-8.3	-4.1	-5.0	-6.3	-7.2	-6.4	-8.1	-8.5	-7.0	-7.1	-7.2	-6.8	-7.5	-8.2	-4.1
14 Closed-end residential loans <sup>9</sup>	-3.4	0.3	3.1	5.8	3.2	6.9	5.1	1.1	2.7	4.9	3.9	3.7	5.3	2.1	4.2
15 Commercial real estate loans	4.5	6.8	10.4	10.4	5.8	10.3	9.1	7.0	6.8	5.1	3.8	1.6	5.0	4.6	1.7
20 Consumer loans	3.2	4.9	6.0	7.0	4.1	6.7	5.5	3.7	2.5	4.0	6.2	6.9	5.3	9.5	2.9
21 Credit cards and other revolving plans	1.1	3.3	5.7	6.3	5.1	6.1	4.8	3.9	3.6	5.2	7.1	7.6	5.0	13.9	3.3
22 Other consumer loans	5.8	6.9	6.4	7.7	3.1	7.5	6.2	3.5	1.3	2.5	5.1	6.1	5.8	4.5	2.4
25 All other loans and leases	13.7	14.8	14.5	5.7	5.4	3.8	3.4	2.4	7.9	5.9	5.0	7.6	5.4	3.0	6.2
28 LESS: Allowance for loan and lease losses	-15.4	-12.4	-3.8	2.8	0.5	2.2	1.5	0.0	-2.6	1.1	3.3	5.5	9.9	-1.1	-4.4
29 Cash assets <sup>18</sup>	54.5	12.4	-7.8	-14.3	7.9	-15.0	-22.8	16.8	-6.9	11.3	9.8	-2.9	-0.1	22.4	20.8
30 Total federal funds sold and reverse RPs <sup>19</sup>	-12.1	6.3	-0.5	4.2	6.7	12.8	-6.0	-18.6	9.6	16.2	20.1	6.8	18.7	28.1	21.3
31 Loans to commercial banks <sup>20</sup>	8.7	-17.6	9.7	17.7	-3.8	45.5	-11.7	15.0	-5.8	-8.8	-15.0	-9.1	-9.2	-36.9	9.5
32 Other assets including trading assets <sup>21</sup>	-9.0	2.3	-1.7	2.2	1.3	5.7	-2.3	-9.3	7.7	2.1	4.9	7.8	-1.4	16.0	-6.7
33 TOTAL ASSETS	<b>6.7</b>	<b>7.3</b>	<b>3.5</b>	<b>2.9</b>	<b>3.6</b>	<b>3.8</b>	<b>0.4</b>	<b>2.6</b>	<b>2.2</b>	<b>4.7</b>	<b>4.6</b>	<b>2.9</b>	<b>2.9</b>	<b>7.0</b>	<b>5.0</b>
<b>LIABILITIES</b>															
34 Deposits	6.5	6.4	4.9	4.4	4.4	5.3	2.8	5.1	4.5	4.6	3.2	3.3	5.9	-0.3	0.6
35 Large time deposits	5.6	5.7	0.5	-10.9	6.7	-17.1	-16.2	5.4	8.8	8.2	4.0	11.8	1.6	5.9	-19.4
36 Other deposits	6.7	6.6	5.8	7.2	4.1	9.2	5.8	5.1	3.8	4.1	3.1	2.0	6.6	-1.3	3.8
37 Borrowings	-0.4	15.1	6.4	4.7	2.7	1.6	1.2	1.9	-1.0	8.7	1.2	-6.1	-8.8	7.4	12.3
39 Other liabilities including trading liabilities <sup>22</sup>	-15.1	3.4	-5.9	-0.6	-8.7	9.0	-21.0	-29.9	8.6	-5.8	-7.8	10.0	-15.9	0.8	-23.4
40 TOTAL LIABILITIES	<b>8.1</b>	<b>7.6</b>	<b>3.2</b>	<b>2.8</b>	<b>3.4</b>	<b>3.4</b>	<b>-0.3</b>	<b>2.7</b>	<b>2.2</b>	<b>4.5</b>	<b>4.2</b>	<b>1.2</b>	<b>3.7</b>	<b>6.5</b>	<b>2.0</b>

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](http://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 States<sup>1</sup>**

Seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS</b>													
1	Bank credit	12,109.2	12,289.2	12,331.6	12,358.9	12,405.3	12,470.2	12,504.5	12,550.9	12,562.1	12,558.0	12,570.2	12,577.7
2	Securities in bank credit <sup>2</sup>	3,330.6	3,375.5	3,381.4	3,387.2	3,396.8	3,413.5	3,423.4	3,451.7	3,453.0	3,447.3	3,449.0	3,449.1
3	Treasury and agency securities <sup>3</sup>	2,427.1	2,464.1	2,474.1	2,479.7	2,487.9	2,506.5	2,516.4	2,542.6	2,543.6	2,538.5	2,536.4	2,535.3
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,685.6	1,755.3	1,770.6	1,778.1	1,788.6	1,799.8	1,809.5	1,833.8	1,830.5	1,823.6	1,825.8	1,819.4
5	Non-MBS <sup>5</sup>	741.5	708.8	703.4	701.6	699.2	706.7	706.9	708.8	713.2	714.9	710.6	715.9
6	Other securities	903.6	911.5	907.4	907.6	909.0	907.0	907.0	909.1	909.3	908.8	912.5	913.8
7	Mortgage-backed securities (MBS) <sup>6</sup>	97.5	89.1	88.3	87.2	86.7	86.0	83.6	82.3	84.5	85.6	85.9	86.0
8	Non-MBS <sup>7</sup>	806.1	822.3	819.0	820.4	822.3	821.0	823.5	826.8	824.8	823.2	826.7	827.8
9	Loans and leases in bank credit <sup>8</sup>	8,778.6	8,913.7	8,950.2	8,971.7	9,008.4	9,056.7	9,081.1	9,099.1	9,109.1	9,110.7	9,121.2	9,128.7
10	Commercial and industrial loans	2,100.3	2,105.7	2,108.4	2,113.7	2,125.2	2,127.3	2,123.6	2,123.8	2,133.6	2,128.8	2,130.4	2,124.1
11	Real estate loans	4,119.3	4,192.9	4,211.8	4,222.0	4,231.3	4,256.4	4,264.9	4,272.9	4,268.0	4,273.5	4,280.5	4,291.3
12	Residential real estate loans	2,155.3	2,160.3	2,168.9	2,170.9	2,176.8	2,188.8	2,189.4	2,194.5	2,192.1	2,192.5	2,196.4	2,204.9
13	Revolving home equity loans	406.5	391.8	389.5	386.9	384.7	382.6	380.0	378.7	377.4	376.8	376.1	375.1
14	Closed-end residential loans <sup>9</sup>	1,748.8	1,768.5	1,779.4	1,784.0	1,792.1	1,806.2	1,809.4	1,815.8	1,814.7	1,815.7	1,820.3	1,829.8
15	Commercial real estate loans	1,964.0	2,032.5	2,042.9	2,051.1	2,054.5	2,067.6	2,075.5	2,078.4	2,075.9	2,080.9	2,084.1	2,086.4
16	Construction and land development loans <sup>10</sup>	297.7	310.3	311.4	314.4	316.7	319.7	321.3	319.9	318.9	321.2	322.2	323.3
17	Secured by farmland <sup>11</sup>	93.0	95.6	96.2	96.8	97.1	97.6	97.8	98.0	97.9	98.0	98.0	98.1
18	Secured by multifamily properties <sup>12</sup>	309.8	320.9	323.7	323.2	323.2	327.5	328.7	329.1	329.1	329.4	331.1	331.2
19	Secured by nonfarm nonresidential properties <sup>13</sup>	1,263.5	1,305.7	1,311.7	1,316.9	1,317.6	1,322.8	1,327.7	1,331.4	1,330.1	1,332.3	1,332.8	1,333.8
20	Consumer loans	1,356.4	1,374.4	1,380.0	1,384.6	1,392.4	1,407.7	1,423.8	1,427.2	1,429.5	1,431.1	1,431.6	1,430.9
21	Credit cards and other revolving plans	711.6	725.2	728.7	730.5	735.0	747.1	760.7	762.8	764.7	765.8	766.0	765.0
22	Other consumer loans	644.9	649.2	651.2	654.1	657.4	660.6	663.1	664.4	664.9	665.3	665.6	665.9
23	Automobile loans <sup>14</sup>	410.3	412.9	414.5	415.7	417.4	419.2	419.5	420.0	420.3	420.5	420.5	420.8
24	All other consumer loans <sup>15</sup>	234.6	236.3	236.8	238.3	240.0	241.4	243.6	244.4	244.6	244.7	245.0	245.1
25	All other loans and leases	1,202.5	1,240.8	1,250.0	1,251.4	1,259.5	1,265.4	1,268.7	1,275.3	1,278.0	1,277.4	1,278.7	1,282.3
26	Loans to nondepository financial institutions <sup>16</sup>	406.1	424.0	427.4	429.2	434.9	440.4	443.5	440.9	440.4	442.6	438.8	438.6
27	All loans not elsewhere classified <sup>17</sup>	796.4	816.7	822.6	822.3	824.6	825.0	825.2	834.4	837.5	834.8	839.9	843.7
28	LESS: Allowance for loan and lease losses	109.5	108.7	109.1	108.9	109.3	110.3	110.2	109.8	109.8	109.9	109.9	109.9

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS (CONTINUED)</b>													
29	Cash assets <sup>18</sup>	2,284.4	2,308.1	2,349.1	2,404.7	2,399.0	2,399.3	2,444.0	2,486.3	2,523.9	2,405.0	2,405.5	2,369.9
30	Total federal funds sold and reverse RPs <sup>19</sup>	415.0	416.0	414.9	425.6	427.9	434.6	445.0	453.7	466.4	454.6	481.2	475.3
31	Loans to commercial banks <sup>20</sup>	13.4	13.9	13.8	13.2	13.1	13.0	12.6	12.7	12.5	12.3	12.4	13.1
32	Other assets including trading assets <sup>21</sup>	1,378.9	1,375.4	1,371.4	1,379.0	1,388.1	1,387.4	1,408.8	1,411.7	1,388.1	1,417.6	1,409.9	1,437.3
33	<b>TOTAL ASSETS</b>	<b>16,091.5</b>	<b>16,294.0</b>	<b>16,371.7</b>	<b>16,472.5</b>	<b>16,524.1</b>	<b>16,594.1</b>	<b>16,704.7</b>	<b>16,805.5</b>	<b>16,843.2</b>	<b>16,737.5</b>	<b>16,769.3</b>	<b>16,763.4</b>
<b>LIABILITIES</b>													
34	Deposits	11,469.0	11,736.0	11,802.1	11,844.0	11,886.3	11,960.7	11,958.1	11,965.2	11,954.2	11,956.0	11,994.5	12,009.2
35	Large time deposits	1,511.5	1,569.2	1,579.2	1,599.1	1,614.9	1,617.4	1,625.7	1,600.3	1,592.7	1,608.0	1,613.5	1,614.5
36	Other deposits	9,957.5	10,166.8	10,222.9	10,244.9	10,271.4	10,343.2	10,332.4	10,364.9	10,361.5	10,348.0	10,381.0	10,394.7
37	Borrowings	2,000.1	2,002.1	2,015.7	2,053.9	2,044.2	2,041.2	2,064.5	2,102.9	2,125.8	2,093.1	2,109.4	2,125.9
38	Net due to related foreign offices	239.9	179.8	165.4	199.0	187.1	197.3	268.9	281.1	321.5	246.2	231.9	190.9
39	Other liabilities including trading liabilities <sup>22</sup>	598.7	578.3	571.6	561.7	566.2	559.1	563.1	563.6	552.9	571.7	582.6	612.7
40	<b>TOTAL LIABILITIES</b>	<b>14,307.7</b>	<b>14,496.2</b>	<b>14,554.8</b>	<b>14,658.6</b>	<b>14,683.9</b>	<b>14,758.2</b>	<b>14,854.6</b>	<b>14,912.8</b>	<b>14,954.4</b>	<b>14,867.0</b>	<b>14,918.5</b>	<b>14,938.7</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>1,783.8</b>	<b>1,797.8</b>	<b>1,816.9</b>	<b>1,814.0</b>	<b>1,840.2</b>	<b>1,836.0</b>	<b>1,850.1</b>	<b>1,892.6</b>	<b>1,888.8</b>	<b>1,870.5</b>	<b>1,850.9</b>	<b>1,824.7</b>
<b>MEMORANDA</b>													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-12.5	4.2	1.9	6.6	5.5	0.2	-1.5	-6.1	-6.8	-12.1	-14.2	-17.9
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-11.0	0.0	-3.3	0.7	1.0	-4.2	-5.0	-8.5	-9.6	-13.6	-15.0	-18.1

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS</b>													
1	Bank credit	12,156.1	12,286.0	12,315.8	12,344.1	12,395.7	12,472.3	12,526.1	12,598.6	12,631.9	12,589.8	12,583.1	12,559.8
2	Securities in bank credit <sup>2</sup>	3,336.4	3,368.5	3,366.3	3,376.5	3,388.0	3,411.1	3,435.2	3,454.6	3,456.3	3,444.8	3,443.9	3,439.7
3	Treasury and agency securities <sup>3</sup>	2,434.1	2,457.0	2,459.8	2,467.5	2,475.3	2,500.4	2,526.5	2,547.0	2,550.7	2,539.4	2,535.6	2,528.7
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,686.8	1,753.1	1,764.6	1,774.4	1,785.4	1,800.9	1,817.9	1,835.3	1,837.3	1,822.3	1,821.5	1,811.9
5	Non-MBS <sup>5</sup>	747.3	703.9	695.2	693.1	689.9	699.5	708.5	711.7	713.4	717.1	714.1	716.8
6	Other securities	902.3	911.5	906.5	909.1	912.8	910.7	908.7	907.6	905.6	905.4	908.4	911.0
7	Mortgage-backed securities (MBS) <sup>6</sup>	97.4	89.5	88.4	87.2	86.5	85.8	83.5	82.2	84.4	85.5	85.4	85.4
8	Non-MBS <sup>7</sup>	804.9	821.9	818.0	821.9	826.3	824.9	825.2	825.4	821.2	819.9	823.0	825.6
9	Loans and leases in bank credit <sup>8</sup>	8,819.7	8,917.5	8,949.5	8,967.5	9,007.6	9,061.2	9,090.9	9,144.1	9,175.6	9,145.0	9,139.1	9,120.1
10	Commercial and industrial loans	2,098.6	2,113.1	2,102.3	2,101.7	2,113.3	2,122.0	2,121.0	2,123.5	2,136.6	2,118.2	2,125.2	2,114.1
11	Real estate loans	4,124.0	4,195.5	4,219.7	4,231.1	4,235.1	4,259.7	4,270.2	4,277.4	4,277.7	4,286.7	4,280.4	4,284.8
12	Residential real estate loans	2,158.5	2,160.9	2,173.5	2,178.9	2,182.6	2,195.5	2,197.4	2,198.7	2,199.7	2,203.9	2,194.5	2,195.7
13	Revolving home equity loans	406.8	392.0	389.6	386.9	385.2	383.2	380.4	378.9	377.6	376.7	376.1	375.2
14	Closed-end residential loans <sup>9</sup>	1,751.7	1,768.9	1,784.0	1,792.0	1,797.4	1,812.3	1,817.0	1,819.8	1,822.1	1,827.2	1,818.3	1,820.4
15	Commercial real estate loans	1,965.5	2,034.6	2,046.2	2,052.2	2,052.5	2,064.3	2,072.8	2,078.7	2,078.0	2,082.8	2,086.0	2,089.2
16	Construction and land development loans <sup>10</sup>	298.9	309.9	310.0	312.6	315.2	318.5	321.9	321.4	319.4	321.6	322.8	324.3
17	Secured by farmland <sup>11</sup>	93.1	95.7	96.6	97.1	97.5	97.8	97.7	98.1	98.2	98.0	98.0	97.9
18	Secured by multifamily properties <sup>12</sup>	310.5	321.8	324.9	323.5	323.2	326.8	327.9	329.7	329.5	329.9	330.4	330.8
19	Secured by nonfarm nonresidential properties <sup>13</sup>	1,263.0	1,307.2	1,314.7	1,318.9	1,316.6	1,321.1	1,325.3	1,329.5	1,330.9	1,333.3	1,334.8	1,336.1
20	Consumer loans	1,382.7	1,367.4	1,375.1	1,384.8	1,396.9	1,410.1	1,428.9	1,456.1	1,464.5	1,456.9	1,451.3	1,447.2
21	Credit cards and other revolving plans	736.5	719.7	724.7	729.8	736.6	746.8	764.3	790.1	798.4	789.4	783.5	779.2
22	Other consumer loans	646.2	647.7	650.4	655.0	660.3	663.3	664.7	666.0	666.1	667.5	667.8	668.1
23	Automobile loans <sup>14</sup>	411.1	412.3	414.5	416.8	418.8	420.2	420.2	420.8	420.8	421.8	421.5	421.6
24	All other consumer loans <sup>15</sup>	235.1	235.4	235.9	238.2	241.5	243.1	244.5	245.2	245.3	245.7	246.3	246.5
25	All other loans and leases	1,214.5	1,241.5	1,252.4	1,250.0	1,262.3	1,269.3	1,270.7	1,287.0	1,296.8	1,283.2	1,282.2	1,274.0
26	Loans to nondepository financial institutions <sup>16</sup>	414.3	422.7	429.1	427.9	436.9	444.2	447.5	449.0	449.4	444.4	439.9	432.9
27	All loans not elsewhere classified <sup>17</sup>	800.1	818.8	823.3	822.1	825.4	825.1	823.3	838.0	847.4	838.7	842.4	841.1
28	LESS: Allowance for loan and lease losses	109.9	108.6	108.6	108.8	109.3	110.2	110.6	110.3	109.5	109.7	109.7	109.6

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS (CONTINUED)</b>													
29	Cash assets <sup>18</sup>	2,210.5	2,282.7	2,362.1	2,462.7	2,410.0	2,390.5	2,447.9	2,404.9	2,353.8	2,396.5	2,379.4	2,337.5
30	Total federal funds sold and reverse RPs <sup>19</sup>	427.2	405.6	407.9	432.6	437.6	438.8	458.3	467.2	478.3	467.6	482.9	471.8
31	Loans to commercial banks <sup>20</sup>	13.5	14.1	13.6	13.2	13.0	12.9	12.5	12.8	13.3	12.6	12.7	13.0
32	Other assets including trading assets <sup>21</sup>	1,380.7	1,374.7	1,366.6	1,379.9	1,393.1	1,385.2	1,414.0	1,414.6	1,389.8	1,428.3	1,423.7	1,452.6
33	<b>TOTAL ASSETS</b>	<b>16,078.1</b>	<b>16,254.4</b>	<b>16,357.5</b>	<b>16,523.7</b>	<b>16,540.0</b>	<b>16,589.5</b>	<b>16,748.3</b>	<b>16,787.9</b>	<b>16,757.5</b>	<b>16,785.2</b>	<b>16,772.1</b>	<b>16,725.0</b>
<b>LIABILITIES</b>													
34	Deposits	11,555.3	11,689.4	11,761.0	11,816.4	11,865.2	11,932.3	11,978.1	12,054.4	12,087.5	12,023.9	12,017.8	11,908.1
35	Large time deposits	1,495.1	1,581.9	1,586.8	1,605.1	1,607.6	1,599.3	1,603.9	1,583.0	1,579.6	1,605.5	1,612.3	1,618.4
36	Other deposits	10,060.2	10,107.5	10,174.3	10,211.4	10,257.6	10,333.1	10,374.3	10,471.3	10,507.9	10,418.5	10,405.5	10,289.7
37	Borrowings	1,972.6	1,991.4	2,025.0	2,072.0	2,059.7	2,028.3	2,063.6	2,074.8	2,067.6	2,111.6	2,113.0	2,146.9
38	Net due to related foreign offices	199.4	168.9	176.4	227.5	190.8	223.6	284.0	242.2	218.8	239.5	227.4	228.0
39	Other liabilities including trading liabilities <sup>22</sup>	600.9	577.4	566.8	565.7	576.1	563.2	573.6	565.3	548.2	572.6	583.5	609.5
40	<b>TOTAL LIABILITIES</b>	<b>14,328.2</b>	<b>14,427.2</b>	<b>14,529.2</b>	<b>14,681.6</b>	<b>14,691.8</b>	<b>14,747.4</b>	<b>14,899.3</b>	<b>14,936.7</b>	<b>14,922.2</b>	<b>14,947.7</b>	<b>14,941.7</b>	<b>14,892.5</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>1,749.9</b>	<b>1,827.2</b>	<b>1,828.3</b>	<b>1,842.1</b>	<b>1,848.2</b>	<b>1,842.1</b>	<b>1,848.9</b>	<b>1,851.3</b>	<b>1,835.3</b>	<b>1,837.5</b>	<b>1,830.4</b>	<b>1,832.5</b>
<b>MEMORANDA</b>													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-12.5	4.2	1.9	6.6	5.5	0.2	-1.5	-6.1	-6.8	-12.1	-14.2	-17.9
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-11.0	0.0	-3.3	0.7	1.0	-4.2	-5.0	-8.5	-9.6	-13.6	-15.0	-18.1

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS</b>													
1	Bank credit	11,176.2	11,361.6	11,409.1	11,436.6	11,476.1	11,543.1	11,558.6	11,576.6	11,579.9	11,581.2	11,601.2	11,603.1
2	Securities in bank credit <sup>2</sup>	3,109.7	3,156.5	3,167.1	3,174.0	3,183.5	3,200.5	3,189.2	3,192.4	3,190.6	3,185.5	3,191.1	3,185.2
3	Treasury and agency securities <sup>3</sup>	2,303.0	2,346.3	2,361.0	2,368.5	2,375.6	2,392.9	2,387.9	2,391.6	2,388.6	2,384.4	2,388.0	2,381.0
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,673.0	1,742.8	1,758.3	1,765.3	1,776.5	1,787.4	1,790.1	1,795.0	1,790.9	1,786.3	1,789.3	1,782.4
5	Non-MBS <sup>5</sup>	630.1	603.5	602.8	603.1	599.1	605.5	597.9	596.6	597.7	598.1	598.7	598.7
6	Other securities	806.6	810.2	806.1	805.6	807.9	807.6	801.3	800.8	802.0	801.1	803.1	804.2
7	Mortgage-backed securities (MBS) <sup>6</sup>	95.5	87.7	86.9	85.8	85.2	84.5	82.2	80.8	83.1	84.1	84.4	84.4
8	Non-MBS <sup>7</sup>	711.1	722.5	719.2	719.7	722.7	723.1	719.0	720.0	719.0	716.9	718.7	719.8
9	Loans and leases in bank credit <sup>8</sup>	8,066.5	8,205.2	8,241.9	8,262.6	8,292.6	8,342.6	8,369.4	8,384.2	8,389.3	8,395.7	8,410.1	8,417.9
10	Commercial and industrial loans	1,711.4	1,727.9	1,730.5	1,734.6	1,740.6	1,745.2	1,745.0	1,749.6	1,758.4	1,757.3	1,758.5	1,752.1
11	Real estate loans	4,052.3	4,120.6	4,138.9	4,148.2	4,158.0	4,183.0	4,190.6	4,198.3	4,193.4	4,196.7	4,203.9	4,214.5
12	Residential real estate loans	2,154.3	2,159.3	2,167.8	2,169.7	2,175.7	2,187.6	2,188.4	2,193.7	2,191.3	2,191.8	2,195.5	2,204.1
13	Revolving home equity loans	406.2	391.4	389.1	386.5	384.3	382.2	379.6	378.4	377.0	376.5	375.8	374.8
14	Closed-end residential loans <sup>9</sup>	1,748.1	1,767.8	1,778.7	1,783.2	1,791.4	1,805.4	1,808.8	1,815.3	1,814.3	1,815.3	1,819.7	1,829.3
15	Commercial real estate loans	1,898.0	1,961.4	1,971.1	1,978.5	1,982.3	1,995.4	2,002.3	2,004.7	2,002.1	2,004.9	2,008.4	2,010.4
16	Construction and land development loans <sup>10</sup>	290.5	301.9	302.7	305.5	307.5	310.2	312.2	310.6	309.2	311.1	311.8	312.8
17	Secured by farmland <sup>11</sup>	92.8	95.4	96.1	96.6	97.0	97.5	97.7	97.9	97.8	97.9	97.9	98.0
18	Secured by multifamily properties <sup>12</sup>	305.9	316.5	319.1	318.7	318.5	322.7	323.7	324.0	323.8	324.0	325.6	325.9
19	Secured by nonfarm nonresidential properties <sup>13</sup>	1,208.9	1,247.5	1,253.3	1,257.7	1,259.3	1,265.1	1,268.7	1,272.2	1,271.3	1,272.0	1,273.0	1,273.7
20	Consumer loans	1,353.1	1,371.8	1,377.7	1,382.3	1,390.1	1,405.5	1,421.6	1,424.8	1,426.9	1,428.4	1,429.0	1,428.3
21	Credit cards and other revolving plans	711.6	725.2	728.7	730.5	735.0	747.1	760.7	762.8	764.7	765.8	766.0	765.0
22	Other consumer loans	641.5	646.6	649.0	651.8	655.1	658.3	660.9	662.0	662.2	662.5	662.9	663.2
23	Automobile loans <sup>14</sup>	410.3	412.9	414.5	415.7	417.4	419.2	419.5	420.0	420.3	420.5	420.5	420.8
24	All other consumer loans <sup>15</sup>	231.2	233.7	234.5	236.0	237.7	239.1	241.4	242.0	241.9	242.0	242.4	242.4
25	All other loans and leases	949.7	984.8	994.9	997.5	1,003.9	1,008.9	1,012.1	1,011.5	1,010.6	1,013.3	1,018.7	1,023.0
26	Loans to nondepository financial institutions <sup>16</sup>	294.1	304.0	310.0	313.4	320.0	325.7	327.6	324.8	320.8	324.3	326.0	326.7
27	All loans not elsewhere classified <sup>17</sup>	655.6	680.8	684.9	684.1	683.9	683.1	684.6	686.7	689.8	689.1	692.7	696.4
28	LESS: Allowance for loan and lease losses	108.1	107.4	107.8	107.6	108.0	109.0	108.9	108.6	108.4	108.5	108.5	108.6

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS (CONTINUED)</b>													
29	Cash assets <sup>18</sup>	1,426.6	1,454.0	1,465.9	1,461.0	1,461.3	1,452.3	1,449.5	1,479.8	1,464.9	1,448.3	1,439.9	1,427.7
30	Total federal funds sold and reverse RPs <sup>19</sup>	172.1	156.1	152.7	154.4	146.1	145.2	142.1	137.1	142.8	135.0	153.4	151.2
31	Loans to commercial banks <sup>20</sup>	10.6	10.4	10.3	10.2	10.1	10.1	9.9	9.8	9.6	9.8	9.9	10.4
32	Other assets including trading assets <sup>21</sup>	1,245.4	1,250.2	1,245.9	1,251.0	1,259.4	1,248.0	1,256.3	1,251.3	1,229.7	1,263.5	1,253.7	1,270.9
33	<b>TOTAL ASSETS</b>	<b>13,922.7</b>	<b>14,125.0</b>	<b>14,176.1</b>	<b>14,205.5</b>	<b>14,245.0</b>	<b>14,289.8</b>	<b>14,307.5</b>	<b>14,346.1</b>	<b>14,318.6</b>	<b>14,329.2</b>	<b>14,349.7</b>	<b>14,354.6</b>
<b>LIABILITIES</b>													
34	Deposits	10,532.9	10,715.0	10,767.2	10,795.1	10,834.5	10,900.9	10,891.6	10,927.7	10,926.8	10,918.3	10,945.6	10,952.6
35	Large time deposits	846.0	847.1	843.1	857.3	872.2	880.2	883.6	887.2	892.8	895.4	897.3	892.6
36	Other deposits	9,686.8	9,867.9	9,924.1	9,937.8	9,962.3	10,020.7	10,008.0	10,040.5	10,033.9	10,022.9	10,048.3	10,060.0
37	Borrowings	1,102.7	1,097.7	1,098.4	1,110.6	1,104.7	1,111.5	1,113.9	1,123.3	1,129.5	1,118.5	1,121.4	1,138.2
38	Net due to related foreign offices	61.6	48.9	32.1	26.1	16.5	3.1	27.6	14.7	-15.4	-11.9	-16.5	-43.3
39	Other liabilities including trading liabilities <sup>22</sup>	475.1	463.1	449.6	441.6	444.9	437.4	435.4	431.4	422.7	445.1	454.1	473.3
40	<b>TOTAL LIABILITIES</b>	<b>12,172.3</b>	<b>12,324.7</b>	<b>12,347.3</b>	<b>12,373.5</b>	<b>12,400.5</b>	<b>12,452.9</b>	<b>12,468.6</b>	<b>12,497.0</b>	<b>12,463.6</b>	<b>12,469.9</b>	<b>12,504.5</b>	<b>12,520.7</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>1,750.4</b>	<b>1,800.2</b>	<b>1,828.8</b>	<b>1,832.0</b>	<b>1,844.5</b>	<b>1,836.9</b>	<b>1,838.9</b>	<b>1,849.0</b>	<b>1,855.0</b>	<b>1,859.3</b>	<b>1,845.1</b>	<b>1,833.9</b>
<b>MEMORANDA</b>													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-12.0	3.5	1.3	5.7	4.6	-0.4	-2.0	-6.5	-7.0	-12.0	-14.2	-17.7
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-10.5	-0.6	-3.9	-0.1	0.1	-4.8	-5.6	-8.9	-9.8	-13.6	-15.0	-17.9

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending			
									Jan 3	Jan 10	Jan 17	Jan 24
<b>ASSETS</b>												
1 Bank credit	11,224.8	11,360.8	11,390.9	11,421.6	11,467.9	11,545.0	11,579.4	11,627.2	11,655.7	11,617.5	11,617.4	11,593.4
2 Securities in bank credit <sup>2</sup>	3,115.1	3,150.9	3,149.2	3,161.3	3,173.5	3,197.9	3,200.5	3,195.3	3,196.3	3,185.1	3,187.8	3,178.0
3 Treasury and agency securities <sup>3</sup>	2,309.0	2,340.6	2,345.5	2,355.8	2,363.9	2,387.4	2,397.5	2,395.5	2,397.6	2,386.5	2,388.0	2,375.7
4 Mortgage-backed securities (MBS) <sup>4</sup>	1,674.5	1,740.4	1,751.5	1,761.2	1,772.7	1,788.4	1,798.2	1,797.0	1,798.0	1,785.4	1,785.8	1,775.7
5 Non-MBS <sup>5</sup>	634.5	600.2	593.9	594.6	591.2	599.0	599.3	598.6	599.6	601.1	602.1	600.0
6 Other securities	806.1	810.3	803.8	805.4	809.6	810.5	803.0	799.7	798.8	798.6	799.8	802.3
7 Mortgage-backed securities (MBS) <sup>6</sup>	95.7	88.2	87.0	85.6	84.7	84.2	82.2	80.9	83.1	84.2	84.1	84.1
8 Non-MBS <sup>7</sup>	710.4	722.2	716.8	719.8	724.9	726.3	720.9	718.9	715.7	714.4	715.7	718.2
9 Loans and leases in bank credit <sup>8</sup>	8,109.7	8,209.9	8,241.6	8,260.4	8,294.5	8,347.1	8,378.9	8,431.9	8,459.3	8,432.4	8,429.6	8,415.4
10 Commercial and industrial loans	1,709.0	1,736.0	1,726.0	1,724.4	1,731.1	1,741.5	1,743.1	1,747.8	1,759.7	1,745.5	1,751.5	1,742.6
11 Real estate loans	4,056.8	4,123.0	4,146.2	4,156.3	4,162.0	4,186.4	4,195.1	4,202.9	4,203.4	4,210.0	4,203.5	4,207.9
12 Residential real estate loans	2,157.4	2,159.8	2,172.4	2,177.8	2,181.5	2,194.4	2,196.4	2,197.8	2,198.8	2,203.1	2,193.6	2,194.8
13 Revolving home equity loans	406.4	391.6	389.2	386.5	384.9	382.8	380.0	378.5	377.3	376.4	375.8	374.9
14 Closed-end residential loans <sup>9</sup>	1,751.0	1,768.2	1,783.3	1,791.3	1,796.7	1,811.6	1,816.3	1,819.3	1,821.6	1,826.7	1,817.8	1,819.9
15 Commercial real estate loans	1,899.4	1,963.2	1,973.8	1,978.5	1,980.5	1,992.0	1,998.7	2,005.1	2,004.6	2,006.9	2,009.9	2,013.1
16 Construction and land development loans <sup>10</sup>	291.5	301.6	301.4	304.0	306.2	309.0	312.2	311.8	309.5	311.3	312.3	313.8
17 Secured by farmland <sup>11</sup>	92.9	95.5	96.4	97.0	97.4	97.6	97.6	98.0	98.1	97.9	97.8	97.8
18 Secured by multifamily properties <sup>12</sup>	306.5	317.2	320.3	318.8	318.6	322.0	322.8	324.4	324.2	324.5	325.0	325.5
19 Secured by nonfarm nonresidential properties <sup>13</sup>	1,208.6	1,248.7	1,255.6	1,258.7	1,258.3	1,263.4	1,266.1	1,270.8	1,272.8	1,273.2	1,274.7	1,275.9
20 Consumer loans	1,379.3	1,365.0	1,372.7	1,382.4	1,394.5	1,407.7	1,426.4	1,453.6	1,461.9	1,454.3	1,448.7	1,444.8
21 Credit cards and other revolving plans	736.5	719.7	724.7	729.8	736.6	746.8	764.3	790.1	798.4	789.4	783.5	779.2
22 Other consumer loans	642.8	645.3	648.0	652.6	657.9	660.9	662.2	663.5	663.5	664.9	665.2	665.6
23 Automobile loans <sup>14</sup>	411.1	412.3	414.5	416.8	418.8	420.2	420.2	420.8	420.8	421.8	421.5	421.6
24 All other consumer loans <sup>15</sup>	231.7	233.0	233.5	235.9	239.1	240.6	242.0	242.7	242.7	243.0	243.8	244.0
25 All other loans and leases	964.6	985.8	996.7	997.3	1,006.8	1,011.5	1,014.2	1,027.6	1,034.3	1,022.6	1,025.9	1,020.2
26 Loans to nondepository financial institutions <sup>16</sup>	301.1	304.6	312.5	313.3	320.5	327.1	330.5	332.9	332.3	328.3	328.8	324.1
27 All loans not elsewhere classified <sup>17</sup>	663.5	681.2	684.2	683.9	686.3	684.4	683.7	694.7	702.0	694.3	697.1	696.1
28 LESS: Allowance for loan and lease losses	108.5	107.3	107.3	107.5	108.0	108.9	109.3	109.0	108.2	108.4	108.3	108.3

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS (CONTINUED)</b>													
29	Cash assets <sup>18</sup>	1,452.0	1,436.6	1,458.1	1,472.1	1,470.4	1,430.9	1,465.3	1,502.0	1,461.3	1,429.9	1,424.8	1,354.3
30	Total federal funds sold and reverse RPs <sup>19</sup>	190.1	156.7	153.4	154.7	154.5	149.2	143.6	152.8	166.8	142.7	153.1	144.4
31	Loans to commercial banks <sup>20</sup>	10.9	10.5	10.3	10.3	10.0	10.0	9.8	10.1	10.4	10.1	10.2	10.2
32	Other assets including trading assets <sup>21</sup>	1,247.7	1,248.7	1,243.0	1,251.4	1,261.4	1,248.7	1,260.4	1,254.3	1,230.7	1,268.8	1,267.8	1,285.1
33	<b>TOTAL ASSETS</b>	<b>14,017.0</b>	<b>14,105.9</b>	<b>14,148.4</b>	<b>14,202.6</b>	<b>14,256.3</b>	<b>14,274.9</b>	<b>14,349.2</b>	<b>14,437.3</b>	<b>14,416.7</b>	<b>14,360.6</b>	<b>14,364.9</b>	<b>14,279.1</b>
<b>LIABILITIES</b>													
34	Deposits	10,636.8	10,666.5	10,724.7	10,761.1	10,811.9	10,885.5	10,926.9	11,035.1	11,077.9	10,987.2	10,974.7	10,855.9
35	Large time deposits	844.6	852.6	852.7	862.4	867.6	872.7	876.6	886.1	897.1	894.8	900.3	896.5
36	Other deposits	9,792.2	9,813.9	9,872.0	9,898.6	9,944.3	10,012.8	10,050.3	10,149.0	10,180.8	10,092.4	10,074.4	9,959.5
37	Borrowings	1,093.8	1,098.3	1,104.5	1,113.9	1,122.4	1,111.5	1,108.4	1,112.8	1,123.8	1,121.6	1,124.2	1,158.1
38	Net due to related foreign offices	53.1	54.9	41.2	39.2	21.1	-2.4	27.5	8.1	-37.8	-23.4	-12.7	-31.1
39	Other liabilities including trading liabilities <sup>22</sup>	480.1	457.8	447.8	445.5	452.4	443.9	444.3	434.2	425.3	445.6	456.3	471.6
40	<b>TOTAL LIABILITIES</b>	<b>12,263.7</b>	<b>12,277.4</b>	<b>12,318.2</b>	<b>12,359.6</b>	<b>12,407.8</b>	<b>12,438.4</b>	<b>12,507.1</b>	<b>12,590.2</b>	<b>12,589.3</b>	<b>12,531.0</b>	<b>12,542.5</b>	<b>12,454.6</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>1,753.2</b>	<b>1,828.4</b>	<b>1,830.3</b>	<b>1,842.9</b>	<b>1,848.5</b>	<b>1,836.4</b>	<b>1,842.1</b>	<b>1,847.1</b>	<b>1,827.5</b>	<b>1,829.6</b>	<b>1,822.4</b>	<b>1,824.5</b>
<b>MEMORANDA</b>													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-12.0	3.5	1.3	5.7	4.6	-0.4	-2.0	-6.5	-7.0	-12.0	-14.2	-17.7
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-10.5	-0.6	-3.9	-0.1	0.1	-4.8	-5.6	-8.9	-9.8	-13.6	-15.0	-17.9

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS</b>													
1	Bank credit	7,147.8	7,231.6	7,254.0	7,263.5	7,282.0	7,310.6	7,308.6	7,320.2	7,318.7	7,305.0	7,319.3	7,305.6
2	Securities in bank credit <sup>2</sup>	2,207.3	2,239.0	2,246.0	2,251.5	2,260.0	2,276.8	2,270.0	2,272.8	2,270.5	2,263.4	2,267.7	2,257.4
3	Treasury and agency securities <sup>3</sup>	1,675.7	1,703.3	1,713.9	1,719.5	1,724.4	1,741.0	1,739.9	1,745.2	1,743.8	1,738.5	1,741.7	1,730.7
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,219.5	1,274.3	1,286.7	1,290.8	1,299.3	1,309.2	1,312.7	1,318.6	1,316.0	1,311.0	1,313.3	1,303.8
5	Non-MBS <sup>5</sup>	456.2	429.0	427.3	428.7	425.0	431.8	427.2	426.6	427.8	427.4	428.4	426.9
6	Other securities	531.6	535.7	532.0	532.0	535.6	535.8	530.1	527.6	526.7	524.9	525.9	526.7
7	Mortgage-backed securities (MBS) <sup>6</sup>	82.2	74.5	73.5	72.2	71.5	70.9	68.9	66.7	66.4	66.1	66.3	66.2
8	Non-MBS <sup>7</sup>	449.4	461.1	458.5	459.8	464.2	464.9	461.2	460.9	460.3	458.8	459.7	460.5
9	Loans and leases in bank credit <sup>8</sup>	4,940.6	4,992.7	5,008.0	5,012.0	5,022.0	5,033.8	5,038.6	5,047.5	5,048.2	5,041.6	5,051.7	5,048.1
10	Commercial and industrial loans	1,140.9	1,147.5	1,146.5	1,147.9	1,151.9	1,152.9	1,152.0	1,154.1	1,161.3	1,157.0	1,157.4	1,150.5
11	Real estate loans	2,103.4	2,107.2	2,113.5	2,113.5	2,111.8	2,116.3	2,112.7	2,119.4	2,111.9	2,108.6	2,113.2	2,116.0
12	Residential real estate loans	1,421.7	1,412.7	1,416.7	1,417.0	1,417.2	1,421.1	1,419.1	1,427.3	1,424.0	1,420.7	1,423.5	1,427.0
13	Revolving home equity loans	286.4	270.5	268.0	265.3	262.9	260.4	257.9	256.2	254.8	254.3	253.7	252.7
14	Closed-end residential loans <sup>9</sup>	1,135.4	1,142.2	1,148.7	1,151.6	1,154.2	1,160.7	1,161.2	1,171.0	1,169.2	1,166.4	1,169.8	1,174.3
15	Commercial real estate loans	681.6	694.5	696.7	696.5	694.7	695.2	693.6	692.1	687.8	687.9	689.7	689.0
16	Construction and land development loans <sup>10</sup>	105.2	107.5	107.9	108.2	108.8	109.4	109.9	109.0	107.6	108.2	108.3	108.2
17	Secured by farmland <sup>11</sup>	8.9	8.8	8.8	8.8	8.8	8.8	8.7	8.6	8.6	8.6	8.6	8.5
18	Secured by multifamily properties <sup>12</sup>	138.9	142.6	144.0	143.1	143.1	143.0	142.4	142.7	142.2	142.1	143.3	143.2
19	Secured by nonfarm nonresidential properties <sup>13</sup>	428.6	435.6	436.1	436.4	434.0	434.0	432.6	431.9	429.4	429.1	429.5	429.1
20	Consumer loans	989.0	1,005.7	1,008.1	1,011.0	1,014.3	1,019.1	1,023.9	1,024.9	1,025.5	1,025.5	1,025.7	1,025.6
21	Credit cards and other revolving plans	544.1	563.4	565.1	566.7	569.0	572.3	575.9	576.7	577.4	577.1	577.0	576.7
22	Other consumer loans	444.9	442.3	443.1	444.2	445.3	446.8	448.0	448.2	448.1	448.4	448.7	448.9
23	Automobile loans <sup>14</sup>	335.4	337.3	338.6	339.6	340.3	341.8	342.0	342.4	342.8	343.2	343.4	343.7
24	All other consumer loans <sup>15</sup>	109.4	105.0	104.5	104.6	105.0	105.0	106.0	105.8	105.3	105.2	105.4	105.2
25	All other loans and leases	707.3	732.3	739.9	739.7	743.9	745.6	749.9	749.1	749.5	750.5	755.4	756.0
26	Loans to nondepository financial institutions <sup>16</sup>	247.7	257.8	261.8	264.3	269.7	273.8	277.9	275.0	272.0	274.6	275.7	276.1
27	All loans not elsewhere classified <sup>17</sup>	459.6	474.5	478.2	475.4	474.2	471.8	472.1	474.1	477.5	475.9	479.7	479.9
28	LESS: Allowance for loan and lease losses	69.5	68.9	69.1	68.9	68.9	69.6	69.2	69.2	69.2	69.1	69.1	69.1

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	1,070.3	1,115.8	1,136.4	1,139.5	1,134.7	1,124.6	1,128.2	1,148.9	1,111.7	1,108.1	1,107.9	1,075.6
30	Total federal funds sold and reverse RPs <sup>19</sup>	145.0	118.7	117.8	115.8	112.1	111.3	112.2	107.1	116.5	108.0	123.1	124.6
31	Loans to commercial banks <sup>20</sup>	9.4	9.4	9.4	9.2	9.0	9.1	8.9	9.0	8.7	9.0	9.2	9.6
32	Other assets including trading assets <sup>21</sup>	957.9	953.7	948.8	950.4	955.2	940.5	947.2	942.5	919.9	951.7	944.7	960.4
33	<b>TOTAL ASSETS</b>	<b>9,260.9</b>	<b>9,360.3</b>	<b>9,397.4</b>	<b>9,409.6</b>	<b>9,424.1</b>	<b>9,426.6</b>	<b>9,435.9</b>	<b>9,458.5</b>	<b>9,406.2</b>	<b>9,412.8</b>	<b>9,435.2</b>	<b>9,406.6</b>
LIABILITIES													
34	Deposits	6,822.5	6,935.6	6,982.6	6,992.9	7,019.3	7,047.9	7,046.4	7,063.2	7,043.9	7,043.9	7,074.9	7,046.8
35	Large time deposits	437.2	443.2	436.5	446.3	456.9	459.9	460.9	462.6	465.8	467.1	468.4	463.3
36	Other deposits	6,385.3	6,492.5	6,546.1	6,546.7	6,562.3	6,587.9	6,585.5	6,600.6	6,578.1	6,576.8	6,606.5	6,583.5
37	Borrowings	797.4	777.8	777.1	787.4	780.4	777.4	775.8	784.0	787.8	778.7	779.7	796.0
38	Net due to related foreign offices	25.2	11.2	-8.4	-9.7	-18.8	-30.5	-6.1	-14.8	-43.4	-43.4	-44.4	-72.8
39	Other liabilities including trading liabilities <sup>22</sup>	405.8	395.7	384.4	375.4	378.9	371.0	366.5	364.1	355.3	376.5	385.5	404.4
40	<b>TOTAL LIABILITIES</b>	<b>8,050.8</b>	<b>8,120.4</b>	<b>8,135.7</b>	<b>8,146.0</b>	<b>8,159.8</b>	<b>8,165.8</b>	<b>8,182.6</b>	<b>8,196.5</b>	<b>8,143.7</b>	<b>8,155.7</b>	<b>8,195.7</b>	<b>8,174.3</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>1,210.0</b>	<b>1,240.0</b>	<b>1,261.7</b>	<b>1,263.6</b>	<b>1,264.3</b>	<b>1,260.8</b>	<b>1,253.3</b>	<b>1,262.0</b>	<b>1,262.5</b>	<b>1,257.1</b>	<b>1,239.5</b>	<b>1,232.2</b>
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-9.5	3.6	2.1	6.0	4.1	0.7	-0.1	-3.3	-3.7	-8.6	-10.6	-13.9
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-8.6	0.2	-2.4	1.2	0.6	-3.0	-3.2	-5.5	-6.1	-9.6	-10.9	-13.8

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending			
									Jan 3	Jan 10	Jan 17	Jan 24
<b>ASSETS</b>												
1 Bank credit	7,183.4	7,223.4	7,231.3	7,245.7	7,272.1	7,316.5	7,330.7	7,356.8	7,368.9	7,334.5	7,338.2	7,307.7
2 Securities in bank credit <sup>2</sup>	2,213.3	2,230.9	2,230.4	2,241.2	2,253.8	2,278.9	2,282.3	2,277.2	2,278.6	2,266.4	2,269.5	2,256.5
3 Treasury and agency securities <sup>3</sup>	1,680.7	1,696.2	1,700.9	1,709.9	1,717.8	1,740.4	1,750.9	1,748.8	1,752.2	1,741.9	1,744.4	1,729.6
4 Mortgage-backed securities (MBS) <sup>4</sup>	1,221.2	1,270.4	1,281.3	1,289.5	1,299.9	1,313.3	1,322.4	1,320.5	1,322.1	1,310.3	1,310.9	1,299.6
5 Non-MBS <sup>5</sup>	459.5	425.8	419.6	420.4	417.9	427.1	428.5	428.3	430.1	431.6	433.6	430.1
6 Other securities	532.6	534.7	529.5	531.3	536.0	538.5	531.4	528.4	526.4	524.4	525.1	526.9
7 Mortgage-backed securities (MBS) <sup>6</sup>	82.3	74.8	73.5	71.8	70.9	70.6	68.7	66.7	66.5	66.3	66.2	66.1
8 Non-MBS <sup>7</sup>	450.3	459.9	455.9	459.4	465.2	467.9	462.7	461.7	460.0	458.1	458.9	460.8
9 Loans and leases in bank credit <sup>8</sup>	4,970.1	4,992.5	5,000.9	5,004.5	5,018.2	5,037.6	5,048.5	5,079.6	5,090.3	5,068.2	5,068.7	5,051.1
10 Commercial and industrial loans	1,138.8	1,152.9	1,141.2	1,138.6	1,143.6	1,151.2	1,151.2	1,152.7	1,161.0	1,147.5	1,152.0	1,143.8
11 Real estate loans	2,104.6	2,107.4	2,117.5	2,119.5	2,114.6	2,119.4	2,118.9	2,120.6	2,113.5	2,117.2	2,112.8	2,112.1
12 Residential real estate loans	1,422.0	1,413.0	1,420.8	1,423.7	1,420.7	1,425.2	1,425.1	1,428.2	1,425.8	1,428.3	1,422.6	1,421.3
13 Revolving home equity loans	286.4	270.6	268.0	265.3	263.2	260.7	258.1	256.2	254.8	254.1	253.6	252.8
14 Closed-end residential loans <sup>9</sup>	1,135.6	1,142.3	1,152.8	1,158.5	1,157.5	1,164.5	1,167.0	1,172.0	1,171.0	1,174.2	1,169.0	1,168.5
15 Commercial real estate loans	682.6	694.4	696.7	695.8	693.9	694.2	693.7	692.4	687.6	688.9	690.3	690.8
16 Construction and land development loans <sup>10</sup>	105.1	107.8	107.0	107.3	107.9	108.6	109.7	108.8	107.4	108.4	108.7	109.2
17 Secured by farmland <sup>11</sup>	9.0	8.8	8.8	8.8	8.8	8.8	8.7	8.6	8.7	8.6	8.6	8.6
18 Secured by multifamily properties <sup>12</sup>	139.7	142.6	144.5	143.3	143.5	142.9	142.6	143.4	142.4	142.4	142.7	142.8
19 Secured by nonfarm nonresidential properties <sup>13</sup>	428.9	435.2	436.4	436.4	433.7	433.8	432.7	431.6	429.2	429.5	430.3	430.3
20 Consumer loans	1,008.7	1,000.7	1,004.1	1,009.5	1,016.6	1,020.4	1,027.8	1,046.2	1,051.1	1,045.7	1,040.7	1,037.7
21 Credit cards and other revolving plans	562.0	559.6	562.0	565.1	569.7	571.8	578.1	595.9	601.6	595.2	590.1	587.1
22 Other consumer loans	446.7	441.1	442.2	444.4	446.9	448.6	449.7	450.2	449.6	450.5	450.6	450.5
23 Automobile loans <sup>14</sup>	336.9	336.3	338.0	339.7	341.4	343.0	343.5	344.0	344.0	344.9	344.7	344.8
24 All other consumer loans <sup>15</sup>	109.8	104.8	104.2	104.7	105.5	105.7	106.2	106.2	105.6	105.6	105.9	105.8
25 All other loans and leases	717.9	731.5	738.1	736.9	743.3	746.6	750.6	760.1	764.7	757.9	763.1	757.6
26 Loans to nondepository financial institutions <sup>16</sup>	253.0	256.7	262.5	263.3	269.5	274.9	279.4	280.9	279.2	277.6	279.2	276.0
27 All loans not elsewhere classified <sup>17</sup>	465.0	474.9	475.7	473.6	473.8	471.8	471.2	479.2	485.5	480.2	483.9	481.5
28 LESS: Allowance for loan and lease losses	69.8	68.8	68.8	68.8	68.9	69.5	69.6	69.6	69.1	69.0	69.0	68.9

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	1,080.5	1,117.7	1,142.2	1,152.6	1,145.9	1,101.0	1,121.5	1,156.8	1,115.0	1,095.5	1,102.8	1,024.1
30	Total federal funds sold and reverse RPs <sup>19</sup>	161.7	118.4	114.9	115.4	118.0	116.1	114.7	120.8	135.9	117.5	124.2	117.9
31	Loans to commercial banks <sup>20</sup>	9.5	9.5	9.4	9.4	9.0	9.0	8.8	9.1	9.3	9.2	9.3	9.2
32	Other assets including trading assets <sup>21</sup>	958.7	952.5	946.2	950.8	956.7	941.2	951.0	943.7	919.0	954.8	955.5	971.8
33	<b>TOTAL ASSETS</b>	<b>9,323.9</b>	<b>9,352.6</b>	<b>9,375.2</b>	<b>9,405.0</b>	<b>9,432.9</b>	<b>9,414.4</b>	<b>9,457.2</b>	<b>9,517.6</b>	<b>9,479.0</b>	<b>9,442.5</b>	<b>9,460.9</b>	<b>9,361.9</b>
LIABILITIES													
34	Deposits	6,898.0	6,903.4	6,958.8	6,970.7	6,997.5	7,040.7	7,062.2	7,139.6	7,166.7	7,099.8	7,102.3	6,981.3
35	Large time deposits	439.6	444.1	445.7	450.8	451.5	453.3	456.2	464.8	474.7	472.0	477.1	472.5
36	Other deposits	6,458.5	6,459.3	6,513.0	6,519.9	6,546.1	6,587.4	6,606.0	6,674.8	6,692.0	6,627.7	6,625.2	6,508.8
37	Borrowings	790.5	776.6	771.8	782.1	794.1	779.8	775.4	776.7	776.2	777.8	777.8	803.9
38	Net due to related foreign offices	15.6	17.7	0.2	3.8	-15.3	-35.7	-7.5	-22.4	-66.4	-55.7	-41.4	-61.7
39	Other liabilities including trading liabilities <sup>22</sup>	408.5	391.6	384.2	378.9	385.2	377.3	372.3	364.9	358.0	377.7	386.8	403.6
40	<b>TOTAL LIABILITIES</b>	<b>8,112.6</b>	<b>8,089.4</b>	<b>8,115.0</b>	<b>8,135.5</b>	<b>8,161.5</b>	<b>8,162.1</b>	<b>8,202.4</b>	<b>8,258.7</b>	<b>8,234.5</b>	<b>8,199.7</b>	<b>8,225.4</b>	<b>8,127.1</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>1,211.3</b>	<b>1,263.2</b>	<b>1,260.2</b>	<b>1,269.5</b>	<b>1,271.3</b>	<b>1,252.3</b>	<b>1,254.8</b>	<b>1,258.9</b>	<b>1,244.5</b>	<b>1,242.8</b>	<b>1,235.5</b>	<b>1,234.8</b>
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-9.5	3.6	2.1	6.0	4.1	0.7	-0.1	-3.3	-3.7	-8.6	-10.6	-13.9
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-8.6	0.2	-2.4	1.2	0.6	-3.0	-3.2	-5.5	-6.1	-9.6	-10.9	-13.8

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
<b>ASSETS</b>													
1	Bank credit	4,028.4	4,130.0	4,155.1	4,173.1	4,194.2	4,232.5	4,250.0	4,256.4	4,261.2	4,276.2	4,281.9	4,297.5
2	Securities in bank credit <sup>2</sup>	902.4	917.5	921.2	922.5	923.6	923.7	919.2	919.7	920.1	922.1	923.4	927.8
3	Treasury and agency securities <sup>3</sup>	627.3	643.0	647.1	648.9	651.3	651.9	648.0	646.4	644.8	646.0	646.2	650.3
4	Mortgage-backed securities (MBS) <sup>4</sup>	453.5	468.5	471.6	474.5	477.2	478.2	477.4	476.4	474.9	475.3	476.0	478.5
5	Non-MBS <sup>5</sup>	173.9	174.5	175.5	174.4	174.1	173.7	170.6	170.0	169.9	170.7	170.2	171.7
6	Other securities	275.1	274.5	274.1	273.6	272.3	271.9	271.2	273.3	275.4	276.2	277.2	277.5
7	Mortgage-backed securities (MBS) <sup>6</sup>	13.4	13.2	13.4	13.6	13.8	13.6	13.4	14.1	16.7	18.1	18.1	18.2
8	Non-MBS <sup>7</sup>	261.7	261.3	260.7	259.9	258.5	258.2	257.8	259.1	258.6	258.1	259.0	259.3
9	Loans and leases in bank credit <sup>8</sup>	3,126.0	3,212.5	3,233.9	3,250.6	3,270.6	3,308.8	3,330.8	3,336.8	3,341.1	3,354.0	3,358.5	3,369.7
10	Commercial and industrial loans	570.5	580.4	584.0	586.8	588.6	592.3	593.0	595.5	597.0	600.3	601.1	601.5
11	Real estate loans	1,948.9	2,013.5	2,025.4	2,034.8	2,046.1	2,066.8	2,077.9	2,079.0	2,081.6	2,088.1	2,090.7	2,098.4
12	Residential real estate loans	732.5	746.6	751.0	752.7	758.5	766.6	769.2	766.4	767.3	771.1	772.0	777.1
13	Revolving home equity loans	119.8	120.9	121.1	121.1	121.4	121.8	121.6	122.1	122.2	122.2	122.2	122.1
14	Closed-end residential loans <sup>9</sup>	612.7	625.7	630.0	631.6	637.1	644.8	647.6	644.3	645.1	648.9	649.9	655.0
15	Commercial real estate loans	1,216.3	1,266.9	1,274.4	1,282.1	1,287.6	1,300.2	1,308.7	1,312.6	1,314.3	1,317.0	1,318.7	1,321.4
16	Construction and land development loans <sup>10</sup>	185.2	194.4	194.8	197.3	198.7	200.8	202.3	201.6	201.6	202.9	203.6	204.6
17	Secured by farmland <sup>11</sup>	83.9	86.6	87.2	87.8	88.2	88.7	89.0	89.3	89.2	89.3	89.3	89.4
18	Secured by multifamily properties <sup>12</sup>	167.0	173.9	175.2	175.6	175.4	179.7	181.3	181.3	181.6	181.9	182.3	182.7
19	Secured by nonfarm nonresidential properties <sup>13</sup>	780.2	811.9	817.2	821.3	825.3	831.0	836.1	840.3	841.9	842.9	843.5	844.6
20	Consumer loans	364.1	366.1	369.6	371.3	375.8	386.4	397.7	399.9	401.4	402.9	403.3	402.7
21	Credit cards and other revolving plans	167.5	161.8	163.7	163.7	166.1	174.8	184.8	186.1	187.3	188.8	189.1	188.4
22	Other consumer loans	196.7	204.3	205.9	207.6	209.8	211.6	212.9	213.9	214.1	214.1	214.2	214.3
23	Automobile loans <sup>14</sup>	74.9	75.6	75.9	76.2	77.1	77.5	77.5	77.6	77.5	77.4	77.2	77.1
24	All other consumer loans <sup>15</sup>	121.8	128.7	130.0	131.4	132.7	134.1	135.4	136.2	136.6	136.7	137.0	137.2
25	All other loans and leases	242.4	252.5	255.0	257.7	260.0	263.2	262.2	262.4	261.1	262.8	263.3	267.1
26	Loans to nondepository financial institutions <sup>16</sup>	46.4	46.3	48.2	49.1	50.3	51.9	49.7	49.8	48.8	49.7	50.3	50.6
27	All loans not elsewhere classified <sup>17</sup>	196.1	206.3	206.8	208.7	209.7	211.3	212.5	212.6	212.3	213.1	213.0	216.5
28	LESS: Allowance for loan and lease losses	38.6	38.5	38.8	38.7	39.0	39.4	39.7	39.4	39.2	39.5	39.4	39.6

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	356.3	338.2	329.5	321.4	326.6	327.7	321.3	330.9	353.3	340.2	332.0	352.1
30	Total federal funds sold and reverse RPs <sup>19</sup>	27.1	37.3	34.8	38.6	33.9	33.9	29.9	30.0	26.3	27.0	30.3	26.7
31	Loans to commercial banks <sup>20</sup>	1.2	1.0	1.0	1.0	1.0	1.0	1.0	0.8	0.9	0.7	0.7	0.8
32	Other assets including trading assets <sup>21</sup>	287.5	296.5	297.1	300.6	304.2	307.5	309.0	308.8	309.9	311.8	309.0	310.6
33	<b>TOTAL ASSETS</b>	<b>4,661.9</b>	<b>4,764.6</b>	<b>4,778.7</b>	<b>4,795.9</b>	<b>4,820.9</b>	<b>4,863.2</b>	<b>4,871.5</b>	<b>4,887.6</b>	<b>4,912.3</b>	<b>4,916.4</b>	<b>4,914.5</b>	<b>4,948.1</b>
LIABILITIES													
34	Deposits	3,710.4	3,779.3	3,784.6	3,802.2	3,815.2	3,853.1	3,845.3	3,864.5	3,882.8	3,874.4	3,870.7	3,905.8
35	Large time deposits	408.9	403.9	406.6	411.0	415.3	420.3	422.7	424.6	427.0	428.3	428.9	429.2
36	Other deposits	3,301.5	3,375.4	3,378.0	3,391.2	3,399.9	3,432.8	3,422.5	3,439.9	3,455.8	3,446.1	3,441.8	3,476.6
37	Borrowings	305.4	320.0	321.3	323.3	324.3	334.1	338.1	339.3	341.6	339.8	341.7	342.3
38	Net due to related foreign offices	36.4	37.7	40.5	35.7	35.3	33.6	33.7	29.5	28.0	31.5	27.9	29.5
39	Other liabilities including trading liabilities <sup>22</sup>	69.3	67.4	65.2	66.3	65.9	66.3	68.9	67.3	67.4	68.6	68.6	68.9
40	<b>TOTAL LIABILITIES</b>	<b>4,121.5</b>	<b>4,204.4</b>	<b>4,211.6</b>	<b>4,227.5</b>	<b>4,240.8</b>	<b>4,287.1</b>	<b>4,286.0</b>	<b>4,300.5</b>	<b>4,319.9</b>	<b>4,314.2</b>	<b>4,308.8</b>	<b>4,346.4</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>540.4</b>	<b>560.3</b>	<b>567.1</b>	<b>568.5</b>	<b>580.1</b>	<b>576.1</b>	<b>585.6</b>	<b>587.0</b>	<b>592.4</b>	<b>602.2</b>	<b>605.7</b>	<b>601.7</b>
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-2.5	-0.1	-0.8	-0.3	0.6	-1.1	-1.9	-3.1	-3.3	-3.4	-3.5	-3.8
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-2.0	-0.9	-1.5	-1.2	-0.5	-1.8	-2.4	-3.4	-3.7	-4.0	-4.1	-4.1

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending			
									Jan 3	Jan 10	Jan 17	Jan 24
<b>ASSETS</b>												
1 Bank credit	4,041.4	4,137.4	4,159.6	4,175.9	4,195.9	4,228.5	4,248.7	4,270.4	4,286.8	4,283.0	4,279.2	4,285.7
2 Securities in bank credit <sup>2</sup>	901.8	920.1	918.9	920.1	919.7	919.1	918.3	918.1	917.7	918.8	918.2	921.5
3 Treasury and agency securities <sup>3</sup>	628.3	644.4	644.6	645.9	646.1	647.0	646.6	646.7	645.4	644.6	643.5	646.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	453.3	470.1	470.2	471.7	472.8	475.1	475.9	476.4	475.9	475.1	474.9	476.1
5 Non-MBS <sup>5</sup>	175.0	174.4	174.4	174.2	173.3	171.9	170.7	170.3	169.4	169.5	168.6	169.9
6 Other securities	273.5	275.6	274.3	274.1	273.6	272.0	271.6	271.4	272.4	274.2	274.7	275.4
7 Mortgage-backed securities (MBS) <sup>6</sup>	13.4	13.4	13.4	13.7	13.9	13.7	13.5	14.2	16.6	17.9	17.9	18.0
8 Non-MBS <sup>7</sup>	260.1	262.2	260.9	260.4	259.7	258.4	258.2	257.2	255.8	256.3	256.8	257.5
9 Loans and leases in bank credit <sup>8</sup>	3,139.6	3,217.4	3,240.7	3,255.8	3,276.2	3,309.4	3,330.4	3,352.3	3,369.0	3,364.2	3,361.0	3,364.2
10 Commercial and industrial loans	570.2	583.1	584.8	585.8	587.5	590.3	592.0	595.2	598.7	598.1	599.5	598.8
11 Real estate loans	1,952.2	2,015.6	2,028.7	2,036.8	2,047.3	2,067.1	2,076.2	2,082.3	2,089.9	2,092.8	2,090.7	2,095.8
12 Residential real estate loans	735.3	746.8	751.7	754.1	760.8	769.2	771.3	769.6	773.0	774.8	771.0	773.5
13 Revolving home equity loans	120.0	121.0	121.2	121.3	121.6	122.2	121.9	122.3	122.4	122.3	122.2	122.1
14 Closed-end residential loans <sup>9</sup>	615.3	625.8	630.5	632.8	639.2	647.1	649.3	647.2	650.6	652.5	648.8	651.3
15 Commercial real estate loans	1,216.9	1,268.7	1,277.1	1,282.7	1,286.5	1,297.8	1,304.9	1,312.7	1,316.9	1,318.0	1,319.6	1,322.3
16 Construction and land development loans <sup>10</sup>	186.4	193.9	194.4	196.7	198.3	200.3	202.5	203.0	202.1	202.9	203.6	204.7
17 Secured by farmland <sup>11</sup>	83.9	86.7	87.6	88.2	88.6	88.9	88.9	89.4	89.4	89.3	89.2	89.2
18 Secured by multifamily properties <sup>12</sup>	166.8	174.6	175.8	175.6	175.0	179.0	180.2	181.0	181.9	182.1	182.3	182.8
19 Secured by nonfarm nonresidential properties <sup>13</sup>	779.7	813.5	819.2	822.2	824.6	829.6	833.4	839.3	843.6	843.7	844.5	845.7
20 Consumer loans	370.6	364.4	368.6	372.9	377.9	387.2	398.6	407.4	410.8	408.6	408.0	407.1
21 Credit cards and other revolving plans	174.5	160.1	162.8	164.7	166.9	175.0	186.2	194.1	196.8	194.3	193.4	192.1
22 Other consumer loans	196.0	204.2	205.9	208.2	211.0	212.2	212.4	213.2	213.9	214.3	214.7	215.0
23 Automobile loans <sup>14</sup>	74.1	76.0	76.5	77.1	77.4	77.3	76.7	76.8	76.8	76.9	76.8	76.8
24 All other consumer loans <sup>15</sup>	121.9	128.2	129.4	131.1	133.6	135.0	135.8	136.5	137.1	137.4	137.9	138.3
25 All other loans and leases	246.7	254.3	258.5	260.3	263.5	264.9	263.6	267.5	269.6	264.8	262.8	262.6
26 Loans to nondepository financial institutions <sup>16</sup>	48.1	47.9	50.0	50.0	51.0	52.2	51.1	52.0	53.1	50.7	49.6	48.0
27 All loans not elsewhere classified <sup>17</sup>	198.5	206.4	208.6	210.3	212.5	212.7	212.5	215.5	216.5	214.1	213.2	214.6
28 LESS: Allowance for loan and lease losses	38.6	38.5	38.5	38.6	39.0	39.5	39.7	39.5	39.1	39.4	39.4	39.4

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	371.5	318.9	316.0	319.5	324.5	329.9	343.8	345.1	346.3	334.4	322.0	330.2
30	Total federal funds sold and reverse RPs <sup>19</sup>	28.4	38.4	38.6	39.3	36.5	33.1	28.9	32.1	30.9	25.2	28.9	26.5
31	Loans to commercial banks <sup>20</sup>	1.4	1.0	0.9	0.9	1.0	1.0	1.0	1.0	1.1	0.9	0.9	0.9
32	Other assets including trading assets <sup>21</sup>	289.1	296.1	296.7	300.6	304.7	307.5	309.3	310.6	311.7	314.0	312.4	313.3
33	<b>TOTAL ASSETS</b>	<b>4,693.1</b>	<b>4,753.3</b>	<b>4,773.2</b>	<b>4,797.6</b>	<b>4,823.5</b>	<b>4,860.5</b>	<b>4,892.0</b>	<b>4,919.7</b>	<b>4,937.8</b>	<b>4,918.1</b>	<b>4,904.0</b>	<b>4,917.2</b>
LIABILITIES													
34	Deposits	3,738.7	3,763.0	3,765.9	3,790.3	3,814.4	3,844.8	3,864.6	3,895.5	3,911.2	3,887.4	3,872.4	3,874.6
35	Large time deposits	405.0	408.5	407.0	411.6	416.1	419.4	420.4	421.2	422.4	422.7	423.2	423.9
36	Other deposits	3,333.8	3,354.6	3,358.9	3,378.7	3,398.3	3,425.4	3,444.2	3,474.2	3,488.7	3,464.7	3,449.1	3,450.6
37	Borrowings	303.3	321.7	332.7	331.8	328.3	331.7	333.0	336.2	347.7	343.8	346.5	354.3
38	Net due to related foreign offices	37.6	37.2	41.1	35.4	36.4	33.2	35.0	30.5	28.6	32.3	28.7	30.6
39	Other liabilities including trading liabilities <sup>22</sup>	71.6	66.2	63.6	66.5	67.2	66.6	72.0	69.4	67.3	67.9	69.5	68.0
40	<b>TOTAL LIABILITIES</b>	<b>4,151.1</b>	<b>4,188.0</b>	<b>4,203.2</b>	<b>4,224.1</b>	<b>4,246.3</b>	<b>4,276.3</b>	<b>4,304.7</b>	<b>4,331.5</b>	<b>4,354.8</b>	<b>4,331.4</b>	<b>4,317.1</b>	<b>4,327.5</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>542.0</b>	<b>565.3</b>	<b>570.1</b>	<b>573.5</b>	<b>577.2</b>	<b>584.2</b>	<b>587.3</b>	<b>588.2</b>	<b>583.0</b>	<b>586.8</b>	<b>586.9</b>	<b>589.7</b>
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-2.5	-0.1	-0.8	-0.3	0.6	-1.1	-1.9	-3.1	-3.3	-3.4	-3.5	-3.8
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-2.0	-0.9	-1.5	-1.2	-0.5	-1.8	-2.4	-3.4	-3.7	-4.0	-4.1	-4.1

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending			
									Jan 3	Jan 10	Jan 17	Jan 24
<b>ASSETS</b>												
1 Bank credit	933.0	927.6	922.6	922.3	929.1	927.1	945.8	974.2	982.1	976.8	969.0	974.6
2 Securities in bank credit <sup>2</sup>	221.0	219.0	214.3	213.2	213.3	212.9	234.2	259.3	262.4	261.8	257.9	263.8
3 Treasury and agency securities <sup>3</sup>	124.0	117.8	113.0	111.2	112.2	113.6	128.4	151.0	155.1	154.1	148.5	154.3
4 Mortgage-backed securities (MBS) <sup>4</sup>	12.6	12.5	12.4	12.8	12.1	12.3	19.4	38.8	39.6	37.3	36.5	37.0
5 Non-MBS <sup>5</sup>	111.4	105.3	100.6	98.4	100.1	101.3	109.0	112.1	115.5	116.8	112.0	117.2
6 Other securities	96.9	101.3	101.2	102.0	101.1	99.3	105.8	108.3	107.3	107.7	109.4	109.6
7 Mortgage-backed securities (MBS) <sup>6</sup>	2.0	1.4	1.4	1.4	1.5	1.5	1.3	1.5	1.4	1.4	1.4	1.6
8 Non-MBS <sup>7</sup>	95.0	99.9	99.8	100.6	99.6	97.9	104.4	106.8	105.9	106.3	108.0	108.0
9 Loans and leases in bank credit <sup>8</sup>	712.0	708.6	708.3	709.1	715.8	714.1	711.6	714.9	719.7	715.0	711.1	710.8
10 Commercial and industrial loans	388.8	377.8	377.9	379.1	384.6	382.0	378.6	374.2	375.2	371.5	371.9	372.0
11 Real estate loans	67.0	72.3	73.0	73.8	73.3	73.3	74.3	74.6	74.5	76.8	76.6	76.9
12 Residential real estate loans	1.0	1.1	1.1	1.2	1.1	1.1	1.0	0.8	0.8	0.8	0.9	0.8
13 Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3
14 Closed-end residential loans <sup>9</sup>	0.6	0.7	0.7	0.8	0.7	0.7	0.6	0.5	0.5	0.5	0.5	0.5
15 Commercial real estate loans	66.0	71.2	71.8	72.6	72.2	72.2	73.3	73.8	73.8	76.0	75.7	76.0
16 Construction and land development loans <sup>10</sup>	7.3	8.5	8.7	8.9	9.2	9.5	9.1	9.3	9.7	10.1	10.3	10.5
17 Secured by farmland <sup>11</sup>	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties <sup>12</sup>	3.9	4.4	4.5	4.5	4.6	4.8	5.0	5.2	5.2	5.4	5.5	5.3
19 Secured by nonfarm nonresidential properties <sup>13</sup>	54.6	58.2	58.4	59.2	58.3	57.7	59.0	59.2	58.8	60.3	59.8	60.1
20 Consumer loans	3.3	2.6	2.3	2.3	2.3	2.3	2.2	2.4	2.6	2.8	2.7	2.6
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.3	2.6	2.3	2.3	2.3	2.3	2.2	2.4	2.6	2.8	2.7	2.6
23 Automobile loans <sup>14</sup>	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 <sup>15</sup>	3.3	2.6	2.3	2.3	2.3	2.3	2.2	2.4	2.6	2.8	2.7	2.6
25 All other loans and leases	252.8	255.9	255.1	254.0	255.6	256.5	256.6	263.8	267.4	264.0	260.0	259.3
26 Loans to nondepository financial institutions <sup>16</sup>	112.0	120.0	117.4	115.8	114.9	114.7	116.0	116.1	119.7	118.3	112.7	111.9
27 All loans not elsewhere classified <sup>17</sup>	140.8	135.9	137.7	138.2	140.6	141.8	140.6	147.7	147.7	145.7	147.2	147.4
28 LESS: Allowance for loan and lease losses	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.2	1.3	1.4	1.3	1.3

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending				
									Jan 3	Jan 10	Jan 17	Jan 24	
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	857.8	854.0	883.2	943.7	937.7	946.9	994.4	1,006.5	1,059.0	956.7	965.5	942.2
30	Total federal funds sold and reverse RPs <sup>19</sup>	242.9	259.9	262.2	271.2	281.9	289.4	302.9	316.6	323.6	319.6	327.8	324.1
31	Loans to commercial banks <sup>20</sup>	2.8	3.5	3.4	3.0	3.0	2.9	2.7	2.9	2.9	2.5	2.5	2.7
32	Other assets including trading assets <sup>21</sup>	133.5	125.2	125.5	128.0	128.7	139.4	152.5	160.4	158.4	154.0	156.2	166.4
33	<b>TOTAL ASSETS</b>	<b>2,168.7</b>	<b>2,169.0</b>	<b>2,195.6</b>	<b>2,267.0</b>	<b>2,279.1</b>	<b>2,304.4</b>	<b>2,397.2</b>	<b>2,459.4</b>	<b>2,524.7</b>	<b>2,408.3</b>	<b>2,419.7</b>	<b>2,408.7</b>
LIABILITIES													
34	Deposits	936.2	1,021.0	1,034.9	1,048.9	1,051.8	1,059.7	1,066.5	1,037.5	1,027.4	1,037.8	1,049.0	1,056.6
35	Large time deposits	665.5	722.1	736.1	741.8	742.6	737.2	742.1	713.1	699.8	712.7	716.2	721.9
36	Other deposits	270.7	298.9	298.8	307.1	309.1	322.5	324.4	324.4	327.6	325.1	332.8	334.7
37	Borrowings	897.4	904.4	917.3	943.2	939.5	929.6	950.6	979.7	996.4	974.6	988.0	987.7
38	Net due to related foreign offices	178.3	130.8	133.3	172.9	170.6	194.2	241.3	266.4	336.8	258.1	248.4	234.2
39	Other liabilities including trading liabilities <sup>22</sup>	123.5	115.2	122.0	120.0	121.4	121.7	127.7	132.2	130.2	126.7	128.5	139.4
40	<b>TOTAL LIABILITIES</b>	<b>2,135.4</b>	<b>2,171.4</b>	<b>2,207.5</b>	<b>2,285.1</b>	<b>2,283.3</b>	<b>2,305.3</b>	<b>2,386.0</b>	<b>2,415.8</b>	<b>2,490.8</b>	<b>2,397.1</b>	<b>2,413.9</b>	<b>2,418.0</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>33.3</b>	<b>-2.4</b>	<b>-11.9</b>	<b>-18.1</b>	<b>-4.3</b>	<b>-0.9</b>	<b>11.2</b>	<b>43.6</b>	<b>33.9</b>	<b>11.2</b>	<b>5.7</b>	<b>-9.2</b>
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-0.5	0.7	0.6	0.8	0.8	0.5	0.6	0.4	0.3	-0.0	-0.0	-0.2
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-0.5	0.7	0.6	0.8	0.8	0.5	0.6	0.4	0.3	-0.0	-0.0	-0.2

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending			
									Jan 3	Jan 10	Jan 17	Jan 24
<b>ASSETS</b>												
1 Bank credit	931.3	925.2	924.9	922.5	927.7	927.3	946.7	971.5	976.2	972.3	965.7	966.4
2 Securities in bank credit <sup>2</sup>	221.3	217.5	217.0	215.3	214.6	213.2	234.7	259.3	260.0	259.7	256.2	261.6
3 Treasury and agency securities <sup>3</sup>	125.1	116.4	114.3	111.6	111.4	113.0	128.9	151.5	153.2	152.9	147.6	153.0
4 Mortgage-backed securities (MBS) <sup>4</sup>	12.3	12.6	13.1	13.2	12.7	12.6	19.7	38.4	39.4	36.9	35.6	36.2
5 Non-MBS <sup>5</sup>	112.7	103.7	101.2	98.5	98.7	100.5	109.3	113.1	113.8	116.0	112.0	116.8
6 Other securities	96.2	101.2	102.7	103.7	103.1	100.2	105.7	107.8	106.8	106.8	108.6	108.6
7 Mortgage-backed securities (MBS) <sup>6</sup>	1.7	1.4	1.5	1.6	1.8	1.6	1.3	1.3	1.3	1.3	1.3	1.3
8 Non-MBS <sup>7</sup>	94.5	99.8	101.2	102.0	101.4	98.6	104.4	106.5	105.5	105.5	107.3	107.3
9 Loans and leases in bank credit <sup>8</sup>	710.0	707.7	707.9	707.2	713.2	714.1	712.0	712.2	716.2	712.6	709.5	704.7
10 Commercial and industrial loans	389.6	377.0	376.3	377.3	382.2	380.6	377.9	375.6	376.8	372.7	373.7	371.5
11 Real estate loans	67.1	72.5	73.5	74.8	73.1	73.3	75.2	74.5	74.3	76.7	76.9	77.0
12 Residential real estate loans	1.1	1.1	1.1	1.1	1.1	1.1	1.1	0.9	0.9	0.9	0.9	0.9
13 Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3
14 Closed-end residential loans <sup>9</sup>	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.5	0.5	0.5	0.5
15 Commercial real estate loans	66.0	71.4	72.4	73.7	72.0	72.3	74.1	73.6	73.4	75.9	76.1	76.1
16 Construction and land development loans <sup>10</sup>	7.5	8.3	8.6	8.6	9.0	9.6	9.7	9.6	9.9	10.3	10.4	10.5
17 Secured by farmland <sup>11</sup>	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties <sup>12</sup>	4.0	4.5	4.6	4.7	4.7	4.9	5.1	5.3	5.3	5.4	5.4	5.3
19 Secured by nonfarm nonresidential properties <sup>13</sup>	54.4	58.5	59.1	60.2	58.3	57.7	59.2	58.6	58.2	60.0	60.1	60.2
20 Consumer loans	3.4	2.4	2.4	2.4	2.4	2.4	2.5	2.6	2.6	2.6	2.5	2.5
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.4	2.4	2.4	2.4	2.4	2.4	2.5	2.6	2.6	2.6	2.5	2.5
23 Automobile loans <sup>14</sup>	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 <sup>15</sup>	3.4	2.4	2.4	2.4	2.4	2.4	2.5	2.6	2.6	2.6	2.5	2.5
25 All other loans and leases	249.9	255.7	255.7	252.7	255.5	257.8	256.5	259.4	262.5	260.6	256.3	253.8
26 Loans to nondepository financial institutions <sup>16</sup>	113.2	118.1	116.6	114.5	116.3	117.2	117.0	116.1	117.0	116.1	111.1	108.8
27 All loans not elsewhere classified <sup>17</sup>	136.7	137.5	139.1	138.2	139.1	140.6	139.5	143.3	145.5	144.4	145.3	145.0
28 LESS: Allowance for loan and lease losses	1.4	1.3	1.3	1.3	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.3

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

February 2, 2018

Account	2016 Dec	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Week ending			
									Jan 3	Jan 10	Jan 17	Jan 24
ASSETS (CONTINUED)												
29 Cash assets <sup>18</sup>	758.5	846.1	904.0	990.6	939.6	959.6	982.7	903.0	892.4	966.6	954.6	983.1
30 Total federal funds sold and reverse RPs <sup>19</sup>	237.1	248.9	254.5	277.9	283.1	289.6	314.7	314.4	311.5	325.0	329.8	327.4
31 Loans to commercial banks <sup>20</sup>	2.6	3.6	3.3	3.0	2.9	2.9	2.7	2.8	2.9	2.5	2.5	2.8
32 Other assets including trading assets <sup>21</sup>	133.0	126.0	123.7	128.5	131.7	136.5	153.6	160.3	159.1	159.5	155.9	167.5
33 TOTAL ASSETS	<b>2,061.1</b>	<b>2,148.5</b>	<b>2,209.0</b>	<b>2,321.2</b>	<b>2,283.7</b>	<b>2,314.6</b>	<b>2,399.1</b>	<b>2,350.6</b>	<b>2,340.7</b>	<b>2,424.5</b>	<b>2,407.2</b>	<b>2,445.9</b>
LIABILITIES												
34 Deposits	918.5	1,023.0	1,036.3	1,055.4	1,053.3	1,046.8	1,051.3	1,019.3	1,009.6	1,036.7	1,043.1	1,052.2
35 Large time deposits	650.5	729.3	734.1	742.7	740.0	726.6	727.3	697.0	682.5	710.7	712.0	722.0
36 Other deposits	268.0	293.7	302.3	312.7	313.3	320.3	324.0	322.3	327.2	326.0	331.2	330.2
37 Borrowings	878.9	893.1	920.5	958.1	937.3	916.8	955.2	962.0	943.7	990.0	988.8	988.8
38 Net due to related foreign offices	146.3	114.0	135.2	188.2	169.6	226.0	256.5	234.1	256.6	263.0	240.2	259.0
39 Other liabilities including trading liabilities <sup>22</sup>	120.8	119.6	119.0	120.3	123.7	119.3	129.2	131.0	122.9	127.0	127.1	137.9
40 TOTAL LIABILITIES	<b>2,064.4</b>	<b>2,149.8</b>	<b>2,211.0</b>	<b>2,322.0</b>	<b>2,284.0</b>	<b>2,308.9</b>	<b>2,392.2</b>	<b>2,346.5</b>	<b>2,332.9</b>	<b>2,416.7</b>	<b>2,399.2</b>	<b>2,437.9</b>
41 RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	<b>-3.3</b>	<b>-1.2</b>	<b>-2.0</b>	<b>-0.8</b>	<b>-0.3</b>	<b>5.7</b>	<b>6.9</b>	<b>4.1</b>	<b>7.9</b>	<b>7.9</b>	<b>8.0</b>	<b>8.0</b>
MEMORANDA												
42 Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	-0.5	0.7	0.6	0.8	0.8	0.5	0.6	0.4	0.3	-0.0	-0.0	-0.2
43 U.S. Treasury and agency securities, MBS <sup>25</sup>	-0.5	0.7	0.6	0.8	0.8	0.5	0.6	0.4	0.3	-0.0	-0.0	-0.2

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. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See [www.federalreserve.gov/releases/h8/about.htm](http://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 32) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.

6. Includes MBS not issued or guaranteed by the U.S. government.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Includes loans to real estate investment trusts, insurance companies, holding companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other nondepository financial intermediaries.

17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

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

19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).

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

21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.

22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.

23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

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](http://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](http://www.federalreserve.gov/releases/h8/h8notes.htm)).