

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
June 7, 2019

Account	2014	2015	2016	2017	2018	2017 Q4	2018 Q1	2018 Q2	2018 Q3	2018 Q4	2019 Q1	2019 Jan	2019 Feb	2019 Mar	2019 Apr
ASSETS															
1 Bank credit	6.5	7.5	6.9	2.9	3.4	3.1	1.6	3.1	4.3	4.7	6.3	5.4	3.9	6.1	5.4
2 Securities in bank credit ²	6.8	6.1	8.0	1.8	0.9	1.6	-3.5	-2.0	4.6	4.4	8.0	8.1	0.3	7.9	16.5
3 Treasury and agency securities ³	11.3	9.0	10.1	2.7	3.7	3.0	-3.8	3.3	7.0	8.2	12.8	11.3	1.2	10.4	16.6
6 Other securities	-2.3	-0.5	2.6	-0.8	-7.0	-2.2	-2.5	-16.9	-2.4	-6.9	-6.8	-2.0	-2.7	-0.1	16.2
9 Loans and leases in bank credit ⁶	6.4	8.0	6.5	3.3	4.4	3.6	3.5	4.9	4.2	4.7	5.7	4.4	5.2	5.4	1.3
10 Commercial and industrial loans	12.0	10.5	6.3	0.8	6.5	1.7	1.9	8.4	6.2	8.9	9.6	6.6	5.0	7.8	-0.8
11 Real estate loans	2.5	5.5	6.5	3.7	3.4	3.3	4.0	3.3	3.3	2.8	2.7	2.0	3.9	4.6	1.4
12 Residential real estate loans	-0.7	1.3	3.2	1.5	2.0	2.9	2.5	1.9	2.4	1.1	1.5	0.6	2.7	4.9	0.3
13 Revolving home equity loans	-4.0	-4.2	-6.2	-7.5	-8.4	-7.9	-8.1	-9.6	-9.1	-7.8	-7.8	-7.8	-7.6	-8.6	-7.7
14 Closed-end residential loans ⁹	0.4	2.9	5.8	3.6	4.2	5.2	4.8	4.2	4.7	2.8	3.3	2.2	4.6	7.3	1.8
15 Commercial real estate loans	6.8	11.0	10.4	6.1	4.9	3.7	5.6	4.9	4.3	4.6	3.9	3.5	5.2	4.3	2.6
20 Consumer loans	4.6	6.1	7.0	4.1	4.0	5.7	4.6	4.0	3.2	3.8	4.4	3.4	8.0	5.8	8.1
21 Credit cards and other revolving plans	2.7	5.8	6.4	5.0	4.1	6.6	5.5	4.0	3.3	3.3	4.1	2.1	10.0	5.5	6.8
22 Other consumer loans	6.9	6.6	7.7	3.1	3.9	4.6	3.6	3.9	3.2	4.5	4.9	5.0	5.7	6.2	9.9
25 All other loans and leases	14.8	15.0	6.1	5.6	4.7	5.9	3.5	5.6	4.4	4.9	10.1	9.1	6.8	3.6	-3.2
28 LESS: Allowance for loan and lease losses	-12.4	-3.8	2.8	0.5	-0.6	4.0	0.0	1.4	-2.2	-1.8	2.9	7.6	1.1	1.1	10.8
29 Cash assets ¹⁸	12.2	-7.9	-14.3	7.6	-19.2	5.0	-15.2	-28.3	-21.4	-18.1	-26.3	-43.2	-26.8	-1.9	-70.4
30 Total federal funds sold and reverse RPs ¹⁹	6.4	-0.3	2.5	9.5	36.8	17.0	22.1	27.8	25.7	55.4	53.8	15.6	21.3	76.0	68.2
31 Loans to commercial banks ²⁰	-16.9	9.7	18.6	-2.2	11.5	-3.0	6.1	51.1	8.0	-18.3	57.5	94.1	7.3	36.1	-133.3
32 Other assets including trading assets ²¹	2.3	-1.7	2.0	1.3	0.3	7.0	4.9	3.5	-6.4	-0.7	-6.8	-24.4	14.7	20.6	0.0
33 TOTAL ASSETS	7.3	3.6	2.8	3.6	0.8	4.1	0.0	-0.6	0.7	3.0	3.2	-2.2	2.1	9.3	-0.7
LIABILITIES															
34 Deposits	6.4	5.0	4.4	4.6	2.7	3.8	1.3	2.6	3.3	3.7	4.2	1.7	3.5	5.5	5.3
35 Large time deposits	5.7	0.5	-11.0	7.1	4.5	4.6	-4.9	3.1	7.7	11.8	13.6	16.8	19.2	17.6	16.5
36 Other deposits	6.5	5.8	7.2	4.2	2.5	3.7	2.2	2.5	2.6	2.4	2.7	-0.7	1.0	3.5	3.4
37 Borrowings	15.0	6.4	4.3	3.2	-5.2	-1.9	-0.1	-8.1	-10.6	-2.5	-4.8	-2.3	-20.9	21.9	0.4
39 Other liabilities including trading liabilities ²²	3.4	-5.8	-0.6	-9.1	5.8	-10.9	17.5	1.9	-3.7	7.4	-9.3	-28.3	25.2	33.7	14.9
40 TOTAL LIABILITIES	7.6	3.2	2.7	3.5	0.7	3.6	-0.2	-0.1	0.4	2.7	2.1	-3.6	0.6	8.4	0.4

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

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	12,655.0	12,895.5	12,958.1	13,073.8	13,157.8	13,200.6	13,268.2	13,333.5	13,365.0	13,390.8	13,398.1	13,388.9
2 Securities in bank credit ²	3,367.5	3,431.2	3,453.7	3,500.2	3,533.5	3,534.5	3,557.9	3,607.4	3,622.4	3,624.8	3,621.1	3,616.3
3 Treasury and agency securities ³	2,501.9	2,581.3	2,607.3	2,669.2	2,703.3	2,706.1	2,729.7	2,767.9	2,783.0	2,788.2	2,788.0	2,786.5
4 Mortgage-backed securities (MBS) ⁴	1,799.6	1,828.1	1,839.7	1,873.1	1,905.2	1,916.3	1,933.6	1,960.7	1,966.5	1,963.2	1,966.2	1,964.4
5 Non-MBS ⁵	702.4	753.2	767.7	796.1	798.1	789.8	796.0	807.2	816.5	825.0	821.9	822.1
6 Other securities	865.6	849.9	846.4	831.0	830.2	828.4	828.2	839.5	839.4	836.6	833.1	829.8
7 Mortgage-backed securities (MBS) ⁶	77.2	73.4	73.3	72.6	73.4	76.0	77.2	77.8	79.2	79.3	79.9	79.9
8 Non-MBS ⁷	788.4	776.5	773.1	758.4	756.8	752.4	751.0	761.7	760.2	757.3	753.2	749.9
9 Loans and leases in bank credit ⁸	9,287.5	9,464.3	9,504.4	9,573.6	9,624.2	9,666.1	9,710.4	9,726.1	9,742.6	9,766.1	9,776.9	9,772.6
10 Commercial and industrial loans	2,179.8	2,244.7	2,272.1	2,304.9	2,322.5	2,332.1	2,347.3	2,345.9	2,344.1	2,353.0	2,348.9	2,342.5
11 Real estate loans	4,344.6	4,401.0	4,405.1	4,415.2	4,431.2	4,445.8	4,463.4	4,473.9	4,482.3	4,487.4	4,496.1	4,493.6
12 Residential real estate loans	2,220.5	2,226.0	2,223.2	2,226.9	2,233.0	2,238.0	2,247.4	2,250.6	2,251.0	2,253.9	2,260.3	2,255.0
13 Revolving home equity loans	369.9	352.6	350.4	348.6	349.2	347.0	344.5	342.5	340.6	340.1	339.6	339.1
14 Closed-end residential loans ⁹	1,850.6	1,873.4	1,872.8	1,878.3	1,883.8	1,891.0	1,902.9	1,908.1	1,910.4	1,913.8	1,920.7	1,915.9
15 Commercial real estate loans	2,124.1	2,175.0	2,181.9	2,188.4	2,198.2	2,207.8	2,216.0	2,223.3	2,231.3	2,233.5	2,235.8	2,238.6
16 Construction and land development loans ¹⁰	333.9	340.1	340.9	341.3	343.4	344.9	346.7	347.8	347.9	348.1	348.3	348.1
17 Secured by farmland ¹¹	99.7	101.7	101.9	102.1	102.6	102.8	103.1	103.5	103.7	103.7	103.8	103.8
18 Secured by multifamily properties ¹²	340.6	354.4	356.4	356.5	358.4	361.5	361.6	362.4	367.7	368.8	369.5	370.2
19 Secured by nonfarm nonresidential properties ¹³	1,349.9	1,378.9	1,382.8	1,388.4	1,393.8	1,398.5	1,404.7	1,409.5	1,412.0	1,413.0	1,414.2	1,416.5
20 Consumer loans	1,461.2	1,487.6	1,493.2	1,495.6	1,502.0	1,512.0	1,519.3	1,529.6	1,537.3	1,537.0	1,539.1	1,542.5
21 Credit cards and other revolving plans	787.0	801.4	804.4	804.5	805.9	812.6	816.3	820.9	823.6	822.4	823.6	826.3
22 Other consumer loans	674.2	686.2	688.8	691.1	696.1	699.4	703.0	708.8	713.7	714.6	715.5	716.2
23 Automobile loans ¹⁴	421.9	422.4	422.9	423.6	425.2	426.8	428.9	432.1	434.8	435.1	435.5	436.3
24 All other consumer loans ¹⁵	252.3	263.9	265.8	267.5	270.9	272.6	274.2	276.7	279.0	279.5	280.0	279.9
25 All other loans and leases	1,301.9	1,331.0	1,334.0	1,357.9	1,368.5	1,376.2	1,380.4	1,376.7	1,378.9	1,388.7	1,392.9	1,394.1
26 Loans to nondepository financial institutions ¹⁶	454.1	485.3	485.9	498.8	513.9	523.6	523.2	520.1	527.8	534.7	536.6	536.5
27 All loans not elsewhere classified ¹⁷	847.7	845.7	848.1	859.1	854.6	852.7	857.2	856.6	851.1	854.1	856.3	857.6
28 LESS: Allowance for loan and lease losses	111.1	110.4	110.0	110.2	111.1	111.2	111.3	112.3	112.0	112.0	111.6	111.8

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending				
									May 8	May 15	May 22	May 29	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,184.0	2,021.2	1,971.4	1,950.6	1,882.9	1,840.9	1,838.0	1,730.2	1,730.6	1,762.6	1,703.3	1,728.9
30	Total federal funds sold and reverse RPs ¹⁹	489.2	571.3	608.6	667.5	676.2	688.2	731.8	773.4	775.7	806.8	752.5	750.9
31	Loans to commercial banks ²⁰	13.8	14.8	13.8	15.3	16.5	16.6	17.1	15.2	14.7	14.8	9.3	9.3
32	Other assets including trading assets ²¹	1,444.0	1,443.5	1,419.0	1,409.5	1,382.5	1,399.6	1,427.9	1,458.2	1,449.2	1,442.3	1,441.3	1,452.1
33	TOTAL ASSETS	16,674.9	16,835.9	16,860.9	17,006.5	17,004.8	17,034.7	17,171.7	17,198.2	17,223.3	17,305.3	17,192.7	17,218.2
LIABILITIES													
34	Deposits	12,095.0	12,314.5	12,318.4	12,426.2	12,469.0	12,505.3	12,562.9	12,623.0	12,660.9	12,737.7	12,679.6	12,678.7
35	Large time deposits	1,608.0	1,691.8	1,683.2	1,698.2	1,724.9	1,752.5	1,778.3	1,803.8	1,821.0	1,817.2	1,758.6	1,750.5
36	Other deposits	10,487.0	10,622.6	10,635.2	10,727.9	10,744.1	10,752.8	10,784.6	10,819.3	10,839.9	10,920.4	10,921.1	10,928.2
37	Borrowings	2,037.4	1,978.6	1,978.3	1,966.1	1,963.3	1,928.9	1,968.8	2,001.3	1,986.8	1,999.8	1,979.1	1,992.5
38	Net due to related foreign offices	117.0	67.6	85.4	130.2	85.2	79.5	76.4	17.9	20.9	7.1	-6.3	3.0
39	Other liabilities including trading liabilities ²²	593.1	615.3	603.6	588.8	575.2	587.2	603.8	611.8	620.1	607.1	614.1	611.7
40	TOTAL LIABILITIES	14,842.5	14,976.0	14,985.6	15,111.3	15,092.6	15,100.9	15,211.9	15,253.9	15,288.7	15,351.7	15,266.5	15,285.8
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,832.5	1,859.9	1,875.2	1,895.2	1,912.2	1,933.8	1,959.8	1,944.3	1,934.6	1,953.6	1,926.3	1,932.4
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-35.6	-49.1	-47.5	-35.1	-26.8	-21.9	-14.1	-9.4	-7.1	-3.0	-4.6	0.2
43	U.S. Treasury and agency securities, MBS ²⁵	-30.1	-41.3	-40.5	-27.9	-20.2	-16.6	-10.7	-7.3	-6.2	-3.2	-4.2	-0.5

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	12,632.5	12,898.9	12,988.0	13,137.9	13,193.5	13,194.6	13,227.5	13,310.2	13,351.2	13,359.0	13,364.1	13,393.5
2 Securities in bank credit ²	3,366.8	3,426.6	3,467.2	3,509.0	3,545.6	3,545.3	3,559.9	3,607.2	3,621.4	3,619.1	3,620.6	3,623.9
3 Treasury and agency securities ³	2,502.9	2,571.1	2,617.2	2,677.8	2,716.6	2,717.9	2,733.9	2,770.2	2,784.7	2,786.0	2,790.2	2,796.9
4 Mortgage-backed securities (MBS) ⁴	1,796.6	1,825.9	1,847.3	1,878.4	1,907.3	1,916.3	1,928.7	1,958.2	1,967.9	1,963.2	1,967.1	1,967.9
5 Non-MBS ⁵	706.2	745.2	769.9	799.3	809.3	801.6	805.2	812.0	816.7	822.8	823.1	829.0
6 Other securities	863.9	855.5	850.1	831.2	829.0	827.4	826.0	837.0	836.8	833.1	830.4	827.0
7 Mortgage-backed securities (MBS) ⁶	77.6	73.5	73.2	72.2	72.9	75.8	76.8	78.3	80.0	79.8	80.6	80.3
8 Non-MBS ⁷	786.3	782.0	776.9	759.0	756.1	751.6	749.3	758.7	756.7	753.3	749.8	746.8
9 Loans and leases in bank credit ⁸	9,265.7	9,472.3	9,520.7	9,629.0	9,647.9	9,649.3	9,667.6	9,703.0	9,729.8	9,739.9	9,743.4	9,769.6
10 Commercial and industrial loans	2,194.7	2,238.2	2,269.2	2,304.7	2,317.8	2,335.5	2,354.7	2,361.6	2,361.4	2,364.3	2,359.9	2,355.1
11 Real estate loans	4,328.3	4,411.2	4,414.7	4,423.2	4,432.1	4,434.1	4,443.9	4,456.6	4,479.7	4,476.7	4,481.2	4,486.2
12 Residential real estate loans	2,208.2	2,233.8	2,231.0	2,232.6	2,234.1	2,229.9	2,233.1	2,238.0	2,252.2	2,245.7	2,247.9	2,249.1
13 Revolving home equity loans	369.0	353.4	351.2	350.0	350.0	347.0	343.4	341.7	339.9	339.5	338.9	338.8
14 Closed-end residential loans ⁹	1,839.2	1,880.4	1,879.8	1,882.7	1,884.1	1,882.9	1,889.7	1,896.3	1,912.3	1,906.2	1,909.0	1,910.4
15 Commercial real estate loans	2,120.1	2,177.4	2,183.6	2,190.5	2,198.0	2,204.2	2,210.8	2,218.6	2,227.5	2,231.0	2,233.3	2,237.1
16 Construction and land development loans ¹⁰	332.4	340.5	342.8	342.6	342.4	344.7	346.0	346.1	346.2	347.5	348.1	348.3
17 Secured by farmland ¹¹	99.4	101.9	101.8	102.2	102.4	102.5	102.6	103.2	103.5	103.5	103.6	103.7
18 Secured by multifamily properties ¹²	340.8	355.2	357.1	357.2	358.1	360.1	360.4	362.6	367.4	368.0	368.5	369.2
19 Secured by nonfarm nonresidential properties ¹³	1,347.5	1,379.7	1,382.0	1,388.5	1,395.0	1,397.0	1,401.7	1,406.8	1,410.4	1,411.9	1,413.1	1,415.9
20 Consumer loans	1,445.0	1,490.1	1,502.7	1,527.8	1,522.8	1,510.9	1,498.4	1,512.4	1,517.6	1,518.4	1,520.9	1,535.8
21 Credit cards and other revolving plans	773.4	800.1	811.2	835.0	825.3	812.2	798.7	806.3	807.4	807.5	808.7	822.2
22 Other consumer loans	671.5	690.0	691.5	692.8	697.5	698.7	699.7	706.1	710.1	711.0	712.2	713.6
23 Automobile loans ¹⁴	420.7	423.8	423.8	424.3	426.1	426.3	427.4	431.0	433.6	433.8	434.2	434.9
24 All other consumer loans ¹⁵	250.8	266.2	267.7	268.5	271.4	272.4	272.3	275.1	276.5	277.2	277.9	278.7
25 All other loans and leases	1,297.7	1,332.7	1,334.1	1,373.2	1,375.3	1,368.7	1,370.6	1,372.4	1,371.1	1,380.5	1,381.5	1,392.4
26 Loans to nondepository financial institutions ¹⁶	452.2	489.0	490.3	506.8	514.9	518.1	515.9	518.2	523.3	527.7	528.3	534.5
27 All loans not elsewhere classified ¹⁷	845.5	843.7	843.8	866.4	860.4	850.6	854.6	854.3	847.8	852.8	853.3	858.0
28 LESS: Allowance for loan and lease losses	110.8	110.4	110.1	110.3	110.8	111.3	111.5	111.9	112.1	111.9	111.7	111.4

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS (CONTINUED)												
29 Cash assets ¹⁸	2,183.6	2,021.6	1,996.0	1,915.8	1,855.1	1,861.3	1,845.4	1,726.4	1,709.2	1,744.3	1,687.3	1,714.0
30 Total federal funds sold and reverse RPs ¹⁹	481.0	561.6	618.5	698.2	700.5	697.8	733.6	759.8	777.2	807.4	738.6	757.4
31 Loans to commercial banks ²⁰	13.8	14.5	13.4	15.2	16.6	16.8	16.8	15.2	15.0	15.0	9.6	9.6
32 Other assets including trading assets ²¹	1,432.1	1,447.1	1,428.1	1,406.9	1,384.1	1,400.9	1,421.2	1,444.8	1,444.3	1,449.1	1,442.0	1,452.5
33 TOTAL ASSETS	16,632.3	16,833.4	16,933.9	17,063.8	17,039.0	17,060.0	17,133.0	17,144.5	17,184.7	17,262.9	17,129.8	17,215.6
LIABILITIES												
34 Deposits	12,121.4	12,296.2	12,338.1	12,518.9	12,476.6	12,482.1	12,611.2	12,651.0	12,614.5	12,711.8	12,559.0	12,651.3
35 Large time deposits	1,615.7	1,674.4	1,665.3	1,677.6	1,734.2	1,762.0	1,781.6	1,812.4	1,831.1	1,831.9	1,769.9	1,767.6
36 Other deposits	10,505.7	10,621.8	10,672.8	10,841.3	10,742.4	10,720.0	10,829.6	10,838.6	10,783.3	10,880.0	10,789.1	10,883.7
37 Borrowings	2,012.9	1,963.0	1,979.0	1,946.9	1,998.3	1,988.6	1,944.0	1,973.9	2,019.0	2,019.4	2,016.8	2,006.3
38 Net due to related foreign offices	93.7	75.8	107.7	118.1	99.0	95.2	58.6	-7.2	4.2	-12.7	2.3	-7.8
39 Other liabilities including trading liabilities ²²	580.4	624.5	618.6	589.2	572.4	586.1	594.0	597.1	617.2	601.6	610.4	617.3
40 TOTAL LIABILITIES	14,808.4	14,959.6	15,043.3	15,173.2	15,146.3	15,152.1	15,207.9	15,214.9	15,254.9	15,320.1	15,188.5	15,267.1
41 RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,823.9	1,873.8	1,890.6	1,890.6	1,892.7	1,907.9	1,925.1	1,929.7	1,929.8	1,942.7	1,941.3	1,948.5
MEMORANDA												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	-35.6	-49.1	-47.5	-35.1	-26.8	-21.9	-14.1	-9.4	-7.1	-3.0	-4.6	0.2
43 U.S. Treasury and agency securities, MBS ²⁵	-30.1	-41.3	-40.5	-27.9	-20.2	-16.6	-10.7	-7.3	-6.2	-3.2	-4.2	-0.5

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	11,685.2	11,903.4	11,952.0	12,053.4	12,130.6	12,170.0	12,238.7	12,306.1	12,336.4	12,348.5	12,352.7	12,348.8
2 Securities in bank credit ²	3,113.1	3,167.8	3,182.8	3,226.8	3,261.3	3,258.1	3,283.6	3,329.3	3,340.6	3,335.8	3,331.6	3,333.2
3 Treasury and agency securities ³	2,353.7	2,423.7	2,441.5	2,496.9	2,533.2	2,532.3	2,559.1	2,594.5	2,606.6	2,604.5	2,603.9	2,607.1
4 Mortgage-backed securities (MBS) ⁴	1,765.7	1,804.6	1,815.0	1,845.4	1,879.8	1,890.9	1,908.1	1,934.3	1,940.3	1,934.5	1,933.5	1,935.9
5 Non-MBS ⁵	588.0	619.1	626.5	651.5	653.4	641.4	651.1	660.2	666.4	669.9	670.4	671.2
6 Other securities	759.3	744.1	741.3	729.9	728.1	725.8	724.5	734.9	734.0	731.3	727.7	726.1
7 Mortgage-backed securities (MBS) ⁶	75.8	72.0	71.6	70.7	71.6	74.5	75.5	76.0	77.3	77.3	77.9	77.9
8 Non-MBS ⁷	683.5	672.1	669.7	659.2	656.5	651.4	649.0	658.9	656.7	654.0	649.8	648.2
9 Loans and leases in bank credit ⁸	8,572.2	8,735.6	8,769.1	8,826.6	8,869.3	8,911.9	8,955.0	8,976.7	8,995.8	9,012.7	9,021.0	9,015.6
10 Commercial and industrial loans	1,798.6	1,858.2	1,882.8	1,909.6	1,924.5	1,933.0	1,949.1	1,946.1	1,946.8	1,952.2	1,951.0	1,947.6
11 Real estate loans	4,266.0	4,320.9	4,325.2	4,334.2	4,349.8	4,364.7	4,382.4	4,393.8	4,402.5	4,407.7	4,416.2	4,412.0
12 Residential real estate loans	2,219.7	2,224.5	2,222.0	2,225.6	2,231.5	2,236.5	2,245.5	2,249.2	2,249.7	2,252.6	2,258.9	2,253.5
13 Revolving home equity loans	369.5	352.3	350.1	348.3	348.8	346.6	344.3	342.3	340.4	339.9	339.5	339.0
14 Closed-end residential loans ⁹	1,850.1	1,872.2	1,871.9	1,877.4	1,882.6	1,889.9	1,901.2	1,907.0	1,909.3	1,912.7	1,919.4	1,914.6
15 Commercial real estate loans	2,046.3	2,096.4	2,103.3	2,108.6	2,118.3	2,128.2	2,136.9	2,144.6	2,152.8	2,155.1	2,157.3	2,158.5
16 Construction and land development loans ¹⁰	323.0	328.3	328.9	329.5	330.9	332.3	333.5	334.9	335.2	335.2	335.6	335.4
17 Secured by farmland ¹¹	99.6	101.6	101.8	102.1	102.5	102.8	103.0	103.4	103.6	103.6	103.6	103.6
18 Secured by multifamily properties ¹²	334.8	348.0	349.9	349.9	351.4	354.0	354.0	355.2	360.2	361.0	362.0	362.6
19 Secured by nonfarm nonresidential properties ¹³	1,288.9	1,318.4	1,322.7	1,327.1	1,333.6	1,339.2	1,346.4	1,351.1	1,353.8	1,355.3	1,356.2	1,356.8
20 Consumer loans	1,458.3	1,484.5	1,490.2	1,492.6	1,499.0	1,508.8	1,515.8	1,525.8	1,533.8	1,533.6	1,535.8	1,539.2
21 Credit cards and other revolving plans	787.0	801.4	804.4	804.5	805.9	812.6	816.3	820.9	823.6	822.4	823.6	826.3
22 Other consumer loans	671.3	683.2	685.8	688.1	693.1	696.2	699.6	704.9	710.2	711.2	712.2	712.9
23 Automobile loans ¹⁴	421.9	422.4	422.9	423.6	425.2	426.8	428.9	432.1	434.8	435.1	435.5	436.3
24 All other consumer loans ¹⁵	249.3	260.8	262.9	264.6	267.9	269.4	270.7	272.9	275.4	276.1	276.7	276.7
25 All other loans and leases	1,049.3	1,072.0	1,070.8	1,090.2	1,096.0	1,105.4	1,107.7	1,111.0	1,112.8	1,119.2	1,118.0	1,116.7
26 Loans to nondepository financial institutions ¹⁶	348.6	375.8	377.4	387.4	398.9	409.0	409.2	407.0	412.2	416.0	416.2	414.6
27 All loans not elsewhere classified ¹⁷	700.6	696.2	693.5	702.8	697.1	696.4	698.5	704.0	700.6	703.2	701.8	702.1
28 LESS: Allowance for loan and lease losses	109.6	108.8	108.8	108.9	109.9	109.8	109.8	110.9	110.7	110.7	110.4	110.7

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS (CONTINUED)												
29 Cash assets ¹⁸	1,352.3	1,297.3	1,238.9	1,192.8	1,152.7	1,138.7	1,178.0	1,144.0	1,132.4	1,203.7	1,126.1	1,123.6
30 Total federal funds sold and reverse RPs ¹⁹	159.7	224.6	254.6	313.7	308.9	307.7	315.1	363.7	378.9	388.0	324.1	332.3
31 Loans to commercial banks ²⁰	10.6	11.8	11.7	12.9	14.1	14.4	14.3	12.4	12.0	12.1	6.8	6.8
32 Other assets including trading assets ²¹	1,292.5	1,310.7	1,285.0	1,278.7	1,257.1	1,269.8	1,296.8	1,329.6	1,319.4	1,323.8	1,322.3	1,319.6
33 TOTAL ASSETS	14,390.8	14,639.0	14,633.3	14,742.7	14,753.6	14,790.8	14,933.1	15,045.0	15,068.6	15,165.3	15,021.5	15,020.4
LIABILITIES												
34 Deposits	11,085.5	11,302.0	11,309.1	11,422.7	11,437.8	11,465.6	11,549.6	11,630.1	11,669.3	11,757.7	11,676.9	11,679.4
35 Large time deposits	892.2	973.9	974.7	989.1	1,001.6	1,024.3	1,058.4	1,086.0	1,105.2	1,109.3	1,048.8	1,044.5
36 Other deposits	10,193.3	10,328.1	10,334.4	10,433.6	10,436.2	10,441.4	10,491.3	10,544.1	10,564.1	10,648.4	10,628.1	10,635.0
37 Borrowings	1,133.7	1,128.3	1,119.8	1,108.9	1,104.9	1,087.4	1,096.5	1,130.4	1,125.9	1,123.7	1,125.2	1,115.9
38 Net due to related foreign offices	-124.1	-134.8	-126.7	-123.7	-140.0	-145.2	-153.2	-161.8	-158.5	-152.7	-187.8	-179.4
39 Other liabilities including trading liabilities ²²	453.6	483.4	467.8	462.4	450.0	459.6	480.8	483.8	485.3	482.3	487.8	478.9
40 TOTAL LIABILITIES	12,548.7	12,778.9	12,770.0	12,870.3	12,852.7	12,867.4	12,973.7	13,082.4	13,121.9	13,210.9	13,102.2	13,094.7
41 RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,842.0	1,860.1	1,863.3	1,872.4	1,900.9	1,923.3	1,959.4	1,962.5	1,946.6	1,954.4	1,919.3	1,925.6
MEMORANDA												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	-34.8	-47.9	-46.5	-34.6	-26.7	-22.1	-14.7	-10.3	-8.1	-4.3	-5.8	-1.2
43 U.S. Treasury and agency securities, MBS ²⁵	-29.3	-40.1	-39.5	-27.5	-20.2	-16.9	-11.3	-8.1	-7.2	-4.4	-5.3	-1.9

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	11,662.0	11,913.3	11,983.3	12,116.0	12,158.1	12,157.2	12,194.0	12,280.8	12,321.7	12,317.5	12,320.0	12,355.5
2 Securities in bank credit ²	3,117.1	3,165.2	3,195.4	3,235.2	3,268.0	3,265.8	3,285.6	3,333.3	3,341.5	3,333.0	3,332.3	3,340.5
3 Treasury and agency securities ³	2,358.4	2,416.2	2,450.5	2,505.1	2,542.6	2,541.4	2,563.2	2,599.9	2,608.1	2,603.3	2,605.6	2,615.5
4 Mortgage-backed securities (MBS) ⁴	1,764.5	1,803.5	1,823.6	1,851.0	1,881.3	1,891.6	1,904.3	1,933.1	1,940.6	1,933.5	1,933.6	1,938.0
5 Non-MBS ⁵	593.9	612.7	626.9	654.1	661.3	649.8	658.8	666.8	667.5	669.8	672.0	677.5
6 Other securities	758.7	749.0	744.9	730.1	725.4	724.4	722.4	733.4	733.4	729.8	726.7	725.0
7 Mortgage-backed securities (MBS) ⁶	76.2	72.1	71.6	70.5	71.1	74.2	75.0	76.5	78.0	77.8	78.6	78.3
8 Non-MBS ⁷	682.5	676.9	673.4	659.6	654.3	650.2	647.4	657.0	655.4	652.0	648.1	646.7
9 Loans and leases in bank credit ⁸	8,545.0	8,748.1	8,787.8	8,880.8	8,890.1	8,891.4	8,908.4	8,947.6	8,980.3	8,984.4	8,987.7	9,015.0
10 Commercial and industrial loans	1,811.5	1,853.9	1,880.3	1,908.3	1,917.8	1,935.0	1,953.8	1,959.8	1,963.5	1,964.0	1,962.6	1,961.9
11 Real estate loans	4,249.9	4,331.4	4,334.6	4,340.9	4,350.0	4,353.3	4,363.5	4,376.7	4,400.0	4,396.3	4,401.1	4,404.9
12 Residential real estate loans	2,207.3	2,232.5	2,229.7	2,231.4	2,232.5	2,228.4	2,231.6	2,236.5	2,250.9	2,244.3	2,246.5	2,247.6
13 Revolving home equity loans	368.7	353.0	350.9	349.6	349.7	346.8	343.2	341.5	339.7	339.3	338.7	338.6
14 Closed-end residential loans ⁹	1,838.6	1,879.5	1,878.8	1,881.7	1,882.9	1,881.6	1,888.4	1,895.0	1,911.2	1,905.0	1,907.8	1,909.1
15 Commercial real estate loans	2,042.6	2,098.9	2,104.9	2,109.6	2,117.5	2,124.9	2,131.9	2,140.2	2,149.1	2,152.0	2,154.5	2,157.3
16 Construction and land development loans ¹⁰	321.4	329.0	330.6	330.0	329.7	331.9	332.8	332.9	333.5	334.6	335.4	335.7
17 Secured by farmland ¹¹	99.3	101.9	101.7	102.1	102.3	102.4	102.6	103.1	103.4	103.4	103.4	103.5
18 Secured by multifamily properties ¹²	334.9	348.8	350.7	350.7	351.1	352.6	352.9	355.4	359.8	360.2	360.9	361.6
19 Secured by nonfarm nonresidential properties ¹³	1,287.0	1,319.3	1,321.9	1,326.8	1,334.3	1,338.0	1,343.7	1,348.8	1,352.4	1,353.7	1,354.8	1,356.5
20 Consumer loans	1,442.4	1,487.1	1,499.7	1,524.7	1,519.6	1,507.8	1,495.2	1,509.1	1,514.2	1,515.1	1,517.6	1,532.5
21 Credit cards and other revolving plans	773.4	800.1	811.2	835.0	825.3	812.2	798.7	806.3	807.4	807.5	808.7	822.2
22 Other consumer loans	669.0	686.9	688.5	689.6	694.4	695.6	696.5	702.8	706.8	707.7	708.9	710.3
23 Automobile loans ¹⁴	420.7	423.8	423.8	424.3	426.1	426.3	427.4	431.0	433.6	433.8	434.2	434.9
24 All other consumer loans ¹⁵	248.3	263.2	264.7	265.4	268.3	269.3	269.1	271.8	273.2	273.9	274.6	275.3
25 All other loans and leases	1,041.1	1,075.8	1,073.3	1,106.8	1,102.6	1,095.3	1,095.8	1,102.0	1,102.5	1,108.9	1,106.5	1,115.8
26 Loans to nondepository financial institutions ¹⁶	344.4	379.1	380.4	395.1	400.2	402.3	401.2	402.1	406.7	409.4	409.2	414.4
27 All loans not elsewhere classified ¹⁷	696.7	696.7	692.8	711.8	702.4	693.1	694.6	699.9	695.8	699.6	697.3	701.4
28 LESS: Allowance for loan and lease losses	109.4	108.7	109.0	109.1	109.6	110.1	110.2	110.7	111.0	110.8	110.6	110.3

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)

June 7, 2019

Account	2018 Apr	2018 Oct	2018 Nov	2018 Dec	2019 Jan	2019 Feb	2019 Mar	2019 Apr	Week ending			
									May 8	May 15	May 22	May 29
ASSETS (CONTINUED)												
29 Cash assets ¹⁸	1,349.4	1,293.1	1,261.5	1,223.4	1,123.0	1,131.3	1,190.4	1,138.2	1,090.0	1,185.4	1,073.2	1,106.1
30 Total federal funds sold and reverse RPs ¹⁹	148.5	225.5	259.0	340.1	311.3	293.3	321.5	336.7	341.8	364.9	300.3	334.8
31 Loans to commercial banks ²⁰	10.6	11.5	11.5	13.1	14.2	14.4	14.1	12.4	12.4	12.4	6.9	6.9
32 Other assets including trading assets ²¹	1,282.6	1,316.4	1,290.7	1,278.0	1,261.2	1,269.5	1,291.0	1,318.3	1,314.4	1,328.0	1,320.7	1,313.3
33 TOTAL ASSETS	14,343.7	14,651.2	14,697.0	14,861.5	14,758.2	14,755.6	14,900.6	14,975.8	14,969.4	15,097.4	14,910.4	15,006.2
LIABILITIES												
34 Deposits	11,102.7	11,299.9	11,344.2	11,542.8	11,446.4	11,436.3	11,589.2	11,646.7	11,603.1	11,709.5	11,539.2	11,630.0
35 Large time deposits	890.1	968.0	969.8	992.7	1,013.6	1,029.8	1,054.2	1,082.5	1,095.9	1,100.2	1,040.8	1,042.1
36 Other deposits	10,212.6	10,331.9	10,374.4	10,550.2	10,432.8	10,406.5	10,535.0	10,564.2	10,507.2	10,609.3	10,498.5	10,588.0
37 Borrowings	1,115.2	1,131.8	1,110.0	1,093.3	1,113.3	1,110.1	1,084.7	1,111.9	1,138.2	1,139.6	1,146.3	1,131.9
38 Net due to related foreign offices	-135.0	-140.2	-117.6	-120.5	-137.1	-149.5	-163.4	-174.4	-171.7	-161.9	-188.9	-174.3
39 Other liabilities including trading liabilities ²²	441.3	493.9	478.5	463.3	450.1	457.7	471.9	469.3	477.2	474.6	479.6	477.3
40 TOTAL LIABILITIES	12,524.2	12,785.3	12,815.0	12,978.9	12,872.7	12,854.6	12,982.3	13,053.4	13,046.8	13,161.9	12,976.3	13,064.9
41 RESIDUAL (ASSETS LESS LIABILITIES)²³	1,819.6	1,865.8	1,881.9	1,882.6	1,885.5	1,901.0	1,918.3	1,922.4	1,922.6	1,935.5	1,934.2	1,941.3
MEMORANDA												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	-34.8	-47.9	-46.5	-34.6	-26.7	-22.1	-14.7	-10.3	-8.1	-4.3	-5.8	-1.2
43 U.S. Treasury and agency securities, MBS ²⁵	-29.3	-40.1	-39.5	-27.5	-20.2	-16.9	-11.3	-8.1	-7.2	-4.4	-5.3	-1.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	7,357.5	7,466.6	7,504.7	7,585.1	7,652.0	7,669.9	7,711.7	7,754.2	7,771.8	7,774.6	7,771.8	7,767.0
2	Securities in bank credit ²	2,199.0	2,253.3	2,271.6	2,310.2	2,336.8	2,336.6	2,359.8	2,399.8	2,412.4	2,405.4	2,400.6	2,403.2
3	Treasury and agency securities ³	1,705.9	1,769.2	1,790.3	1,841.8	1,871.9	1,871.9	1,893.9	1,921.3	1,933.7	1,929.8	1,927.6	1,931.2
4	Mortgage-backed securities (MBS) ⁴	1,284.2	1,319.8	1,332.9	1,360.1	1,389.2	1,398.9	1,413.1	1,434.8	1,440.4	1,434.9	1,432.2	1,434.9
5	Non-MBS ⁵	421.8	449.3	457.5	481.7	482.7	473.0	480.8	486.5	493.3	494.8	495.4	496.3
6	Other securities	493.0	484.1	481.3	468.4	464.9	464.6	465.9	478.5	478.6	475.7	473.0	472.0
7	Mortgage-backed securities (MBS) ⁶	62.8	57.7	56.9	55.5	55.5	56.5	57.2	58.1	59.5	59.4	59.9	59.7
8	Non-MBS ⁷	430.2	426.4	424.3	412.9	409.4	408.1	408.7	420.4	419.1	416.3	413.2	412.2
9	Loans and leases in bank credit ⁸	5,158.5	5,213.4	5,233.1	5,274.9	5,315.2	5,333.3	5,351.9	5,354.4	5,359.4	5,369.1	5,371.2	5,363.8
10	Commercial and industrial loans	1,188.2	1,225.2	1,246.0	1,265.3	1,276.2	1,284.3	1,294.1	1,288.6	1,288.1	1,292.7	1,290.8	1,287.6
11	Real estate loans	2,118.4	2,108.6	2,105.0	2,103.6	2,108.9	2,110.3	2,115.3	2,113.1	2,115.2	2,117.9	2,120.7	2,115.5
12	Residential real estate loans	1,425.1	1,410.8	1,406.8	1,405.5	1,407.3	1,405.5	1,408.6	1,406.3	1,406.8	1,407.6	1,410.5	1,405.9
13	Revolving home equity loans	247.2	231.7	229.8	228.2	228.9	227.0	225.0	223.2	221.6	221.1	220.7	220.2
14	Closed-end residential loans ⁹	1,177.9	1,179.0	1,177.0	1,177.3	1,178.4	1,178.5	1,183.6	1,183.1	1,185.2	1,186.4	1,189.8	1,185.6
15	Commercial real estate loans	693.3	697.8	698.2	698.1	701.7	704.8	706.7	706.7	708.4	710.3	710.2	709.7
16	Construction and land development loans ¹⁰	111.2	109.1	108.5	107.9	108.3	107.6	107.0	107.3	107.7	107.1	107.4	106.9
17	Secured by farmland ¹¹	8.5	8.3	8.2	8.2	8.2	8.2	8.1	8.1	8.1	8.1	8.1	8.1
18	Secured by multifamily properties ¹²	145.0	149.9	150.4	150.3	150.0	151.6	150.7	150.0	151.3	152.2	152.6	152.9
19	Secured by nonfarm nonresidential properties ¹³	428.5	430.5	431.1	431.7	435.1	437.4	440.9	441.3	441.4	442.9	442.1	441.7
20	Consumer loans	1,078.7	1,089.3	1,092.7	1,097.3	1,117.1	1,123.7	1,129.1	1,137.8	1,143.5	1,142.7	1,144.2	1,146.8
21	Credit cards and other revolving plans	625.5	632.0	634.0	637.7	653.9	658.2	660.6	664.4	666.0	664.6	665.6	667.6
22	Other consumer loans	453.2	457.3	458.7	459.6	463.2	465.4	468.5	473.4	477.5	478.1	478.7	479.2
23	Automobile loans ¹⁴	344.2	343.9	343.9	344.2	345.6	347.1	349.0	352.1	354.7	355.0	355.3	356.1
24	All other consumer loans ¹⁵	109.0	113.4	114.7	115.3	117.7	118.4	119.5	121.2	122.8	123.1	123.3	123.1
25	All other loans and leases	773.2	790.2	789.4	808.7	812.9	815.0	813.4	814.9	812.6	815.9	815.4	813.8
26	Loans to nondepository financial institutions ¹⁶	293.1	319.5	321.7	331.0	344.0	349.0	347.5	344.5	346.9	349.8	350.5	348.9
27	All loans not elsewhere classified ¹⁷	480.0	470.6	467.7	477.7	469.0	466.0	465.9	470.4	465.7	466.1	465.0	465.0
28	LESS: Allowance for loan and lease losses	68.7	67.7	67.6	67.5	67.5	67.5	67.4	68.3	68.1	68.1	70.0	70.0

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,045.8	997.3	944.9	892.6	853.1	847.1	877.1	852.7	843.5	910.5	837.1	832.2
30	Total federal funds sold and reverse RPs ¹⁹	128.3	189.0	221.3	278.4	270.2	271.2	279.5	324.7	337.0	348.1	283.7	296.1
31	Loans to commercial banks ²⁰	9.7	11.2	11.2	12.4	13.6	13.8	13.6	11.9	11.5	11.6	6.3	6.3
32	Other assets including trading assets ²¹	976.2	981.8	956.4	949.7	928.9	937.8	962.8	984.7	972.2	979.6	978.4	974.4
33	TOTAL ASSETS	9,448.8	9,578.3	9,570.9	9,650.8	9,650.2	9,672.3	9,777.4	9,859.9	9,867.8	9,956.2	9,807.3	9,806.1
LIABILITIES													
34	Deposits	7,184.8	7,309.9	7,314.5	7,400.1	7,402.8	7,418.2	7,476.2	7,537.0	7,554.2	7,628.9	7,540.9	7,548.3
35	Large time deposits	463.8	511.4	508.4	516.4	521.4	543.0	568.6	588.6	602.7	605.3	542.7	537.5
36	Other deposits	6,721.0	6,798.5	6,806.1	6,883.8	6,881.5	6,875.2	6,907.6	6,948.4	6,951.5	7,023.7	6,998.3	7,010.8
37	Borrowings	790.9	784.5	774.4	764.4	761.9	751.1	754.1	784.8	787.0	787.7	789.8	779.4
38	Net due to related foreign offices	-146.8	-161.4	-152.1	-149.6	-168.5	-176.0	-183.2	-188.7	-186.3	-179.7	-214.2	-208.7
39	Other liabilities including trading liabilities ²²	388.7	413.4	399.5	393.3	379.7	388.5	408.9	410.8	413.4	409.9	412.1	406.9
40	TOTAL LIABILITIES	8,217.6	8,346.3	8,336.3	8,408.3	8,375.9	8,381.8	8,456.1	8,543.9	8,568.4	8,646.7	8,528.7	8,526.0
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,231.2	1,232.0	1,234.6	1,242.5	1,274.3	1,290.5	1,321.3	1,316.0	1,299.4	1,309.5	1,278.6	1,280.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-25.6	-35.4	-32.9	-23.4	-19.3	-15.8	-9.4	-7.8	-5.4	-1.8	-3.2	0.9
43	U.S. Treasury and agency securities, MBS ²⁵	-21.7	-28.5	-26.9	-16.9	-13.5	-11.2	-7.1	-6.0	-4.8	-2.1	-3.0	0.2

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

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	7,339.3	7,475.7	7,531.0	7,631.1	7,677.1	7,668.4	7,683.0	7,735.4	7,759.7	7,750.5	7,749.9	7,773.6
2	Securities in bank credit ²	2,198.5	2,254.3	2,283.9	2,319.4	2,345.6	2,342.3	2,358.5	2,399.1	2,408.8	2,399.1	2,398.1	2,408.3
3	Treasury and agency securities ³	1,705.8	1,766.8	1,800.2	1,850.6	1,881.3	1,878.3	1,893.5	1,921.7	1,930.8	1,925.0	1,926.4	1,938.0
4	Mortgage-backed securities (MBS) ⁴	1,279.4	1,322.1	1,342.3	1,366.7	1,391.2	1,397.7	1,406.2	1,429.9	1,436.8	1,430.7	1,429.8	1,435.3
5	Non-MBS ⁵	426.5	444.6	457.9	483.9	490.1	480.5	487.4	491.8	494.0	494.3	496.7	502.7
6	Other securities	492.7	487.5	483.8	468.8	464.3	464.1	465.0	477.4	478.0	474.0	471.7	470.2
7	Mortgage-backed securities (MBS) ⁶	63.0	57.9	57.0	55.2	55.1	56.3	57.0	58.3	59.9	59.6	60.2	59.9
8	Non-MBS ⁷	429.7	429.6	426.8	413.6	409.2	407.7	407.9	419.1	418.1	414.4	411.4	410.3
9	Loans and leases in bank credit ⁸	5,140.8	5,221.3	5,247.1	5,311.7	5,331.5	5,326.1	5,324.5	5,336.3	5,350.9	5,351.4	5,351.8	5,365.3
10	Commercial and industrial loans	1,198.6	1,223.4	1,245.8	1,265.2	1,272.0	1,284.6	1,298.2	1,299.7	1,301.7	1,301.5	1,299.9	1,298.6
11	Real estate loans	2,107.4	2,116.4	2,112.7	2,105.9	2,106.7	2,103.6	2,103.3	2,101.9	2,113.4	2,109.6	2,111.0	2,109.5
12	Residential real estate loans	1,416.4	1,416.6	1,412.6	1,407.0	1,406.4	1,400.6	1,398.8	1,397.8	1,407.3	1,401.8	1,403.2	1,401.7
13	Revolving home equity loans	246.5	232.3	230.5	229.2	229.3	227.0	224.3	222.6	221.1	220.7	220.2	219.9
14	Closed-end residential loans ⁹	1,169.8	1,184.3	1,182.1	1,177.8	1,177.1	1,173.6	1,174.5	1,175.2	1,186.2	1,181.2	1,183.0	1,181.8
15	Commercial real estate loans	691.0	699.9	700.1	698.9	700.3	703.0	704.5	704.1	706.1	707.8	707.8	707.8
16	Construction and land development loans ¹⁰	110.6	109.6	109.4	108.0	107.3	107.4	106.9	106.6	106.6	106.5	107.0	106.6
17	Secured by farmland ¹¹	8.5	8.4	8.2	8.2	8.3	8.2	8.2	8.1	8.1	8.1	8.1	8.1
18	Secured by multifamily properties ¹²	144.7	150.9	151.2	151.3	149.7	150.3	149.8	149.6	150.6	151.2	151.5	151.7
19	Secured by nonfarm nonresidential properties ¹³	427.2	431.0	431.3	431.4	435.0	437.1	439.6	439.9	440.7	442.0	441.3	441.3
20	Consumer loans	1,066.5	1,089.8	1,099.4	1,121.8	1,134.0	1,124.0	1,113.7	1,125.0	1,130.0	1,130.3	1,132.1	1,143.8
21	Credit cards and other revolving plans	614.8	630.4	639.0	661.0	669.7	658.9	646.9	653.1	654.8	654.5	655.6	666.4
22	Other consumer loans	451.7	459.4	460.4	460.9	464.3	465.1	466.8	472.0	475.2	475.8	476.5	477.4
23	Automobile loans ¹⁴	343.2	345.1	344.8	345.0	346.5	346.8	347.9	351.2	353.6	353.7	354.0	354.6
24	All other consumer loans ¹⁵	108.5	114.4	115.5	115.8	117.8	118.3	118.9	120.8	121.6	122.1	122.5	122.9
25	All other loans and leases	768.3	791.7	789.2	818.7	818.8	813.9	809.3	809.6	805.8	810.0	808.8	813.4
26	Loans to nondepository financial institutions ¹⁶	290.0	322.0	323.8	337.2	344.8	347.1	343.4	341.0	342.0	344.4	345.1	347.2
27	All loans not elsewhere classified ¹⁷	478.2	469.7	465.4	481.6	474.0	466.8	465.9	468.7	463.8	465.7	463.7	466.2
28	LESS: Allowance for loan and lease losses	68.3	67.8	67.9	67.8	67.3	67.5	67.5	68.0	68.0	67.9	69.9	69.6

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)

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,043.3	992.2	956.0	910.8	827.2	836.2	880.3	847.4	811.8	904.8	800.4	823.4
30	Total federal funds sold and reverse RPs ¹⁹	118.7	194.0	229.2	306.5	276.2	256.2	283.1	298.6	306.0	325.9	259.0	292.8
31	Loans to commercial banks ²⁰	9.7	10.9	10.9	12.5	13.6	13.8	13.5	11.9	11.9	11.9	6.4	6.4
32	Other assets including trading assets ²¹	967.5	986.9	961.5	948.1	931.7	937.8	959.4	975.1	967.3	982.9	977.0	967.3
33	TOTAL ASSETS	9,410.2	9,592.0	9,620.8	9,741.2	9,658.5	9,644.9	9,751.6	9,800.5	9,788.6	9,908.1	9,722.8	9,794.0
LIABILITIES													
34	Deposits	7,193.2	7,310.4	7,333.6	7,489.4	7,413.9	7,394.6	7,502.6	7,545.7	7,506.3	7,603.0	7,441.9	7,513.2
35	Large time deposits	459.5	506.3	505.9	523.1	536.1	546.9	563.1	583.1	592.7	595.3	534.5	534.2
36	Other deposits	6,733.6	6,804.2	6,827.7	6,966.2	6,877.8	6,847.7	6,939.5	6,962.6	6,913.6	7,007.7	6,907.4	6,978.9
37	Borrowings	776.6	789.3	773.7	755.8	766.2	770.0	751.1	770.4	791.7	796.4	802.7	786.3
38	Net due to related foreign offices	-156.5	-166.7	-143.8	-146.7	-168.5	-181.0	-192.5	-199.8	-198.3	-188.7	-215.6	-203.6
39	Other liabilities including trading liabilities ²²	378.7	422.9	407.4	392.6	380.8	386.3	401.5	398.9	406.8	403.6	404.8	404.8
40	TOTAL LIABILITIES	8,191.9	8,355.9	8,370.9	8,491.2	8,392.3	8,369.9	8,462.7	8,515.2	8,506.4	8,614.2	8,433.7	8,500.7
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,218.3	1,236.1	1,249.8	1,250.0	1,266.2	1,275.0	1,289.0	1,285.3	1,282.2	1,293.9	1,289.1	1,293.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-25.6	-35.4	-32.9	-23.4	-19.3	-15.8	-9.4	-7.8	-5.4	-1.8	-3.2	0.9
43	U.S. Treasury and agency securities, MBS ²⁵	-21.7	-28.5	-26.9	-16.9	-13.5	-11.2	-7.1	-6.0	-4.8	-2.1	-3.0	0.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	4,327.8	4,436.8	4,447.3	4,468.3	4,478.6	4,500.1	4,527.0	4,551.9	4,564.7	4,573.9	4,580.8	4,581.8
2	Securities in bank credit ²	914.1	914.5	911.3	916.6	924.5	921.6	923.9	929.6	928.2	930.3	931.0	930.0
3	Treasury and agency securities ³	647.8	654.5	651.2	655.1	661.3	660.4	665.2	673.2	672.9	674.7	676.3	675.9
4	Mortgage-backed securities (MBS) ⁴	481.5	484.8	482.2	485.3	490.6	492.0	494.9	499.5	499.8	499.6	501.3	501.0
5	Non-MBS ⁵	166.3	169.8	169.0	169.9	170.7	168.4	170.3	173.7	173.1	175.1	175.1	174.9
6	Other securities	266.3	259.9	260.1	261.5	263.2	261.2	258.6	256.4	255.3	255.6	254.7	254.1
7	Mortgage-backed securities (MBS) ⁶	13.0	14.3	14.7	15.3	16.1	18.0	18.4	17.9	17.8	18.0	18.0	18.1
8	Non-MBS ⁷	253.3	245.7	245.4	246.2	247.2	243.2	240.2	238.5	237.6	237.7	236.6	236.0
9	Loans and leases in bank credit ⁸	3,413.7	3,522.3	3,536.0	3,551.7	3,554.1	3,578.6	3,603.1	3,622.3	3,636.4	3,643.5	3,649.8	3,651.8
10	Commercial and industrial loans	610.4	633.0	636.8	644.3	648.2	648.7	655.0	657.5	658.7	659.4	660.1	660.0
11	Real estate loans	2,147.6	2,212.3	2,220.3	2,230.6	2,240.9	2,254.4	2,267.1	2,280.8	2,287.3	2,289.9	2,295.5	2,296.5
12	Residential real estate loans	794.6	813.7	815.2	820.1	824.2	830.9	836.9	842.9	842.9	845.0	848.4	847.7
13	Revolving home equity loans	122.3	120.6	120.3	120.0	120.0	119.6	119.3	119.1	118.8	118.7	118.7	118.7
14	Closed-end residential loans ⁹	672.2	693.2	694.9	700.1	704.2	711.3	717.6	723.8	724.1	726.3	729.7	728.9
15	Commercial real estate loans	1,353.0	1,398.5	1,405.0	1,410.5	1,416.7	1,423.5	1,430.2	1,437.9	1,444.4	1,444.8	1,447.1	1,448.8
16	Construction and land development loans ¹⁰	211.8	219.2	220.3	221.6	222.7	224.7	226.5	227.5	227.5	228.1	228.2	228.5
17	Secured by farmland ¹¹	91.1	93.2	93.5	93.8	94.3	94.6	94.8	95.3	95.6	95.5	95.5	95.5
18	Secured by multifamily properties ¹²	189.8	198.2	199.5	199.7	201.3	202.4	203.3	205.2	208.9	208.8	209.4	209.7
19	Secured by nonfarm nonresidential properties ¹³	860.4	887.9	891.6	895.4	898.4	901.8	905.5	909.8	912.4	912.4	914.1	915.1
20	Consumer loans	379.6	395.2	397.5	395.3	381.9	385.2	386.7	388.0	390.3	390.9	391.6	392.4
21	Credit cards and other revolving plans	161.5	169.3	170.4	166.7	152.0	154.4	155.7	156.4	157.6	157.8	158.0	158.7
22	Other consumer loans	218.0	225.9	227.1	228.6	229.9	230.7	231.0	231.6	232.7	233.1	233.6	233.7
23	Automobile loans ¹⁴	77.7	78.5	79.0	79.3	79.6	79.7	79.8	79.9	80.1	80.1	80.2	80.2
24	All other consumer loans ¹⁵	140.3	147.4	148.1	149.3	150.3	151.0	151.2	151.6	152.6	153.0	153.4	153.5
25	All other loans and leases	276.1	281.8	281.5	281.6	283.1	290.4	294.3	296.1	300.2	303.3	302.6	302.9
26	Loans to nondepository financial institutions ¹⁶	55.5	56.3	55.7	56.4	54.9	60.0	61.7	62.5	65.3	66.2	65.7	65.8
27	All loans not elsewhere classified ¹⁷	220.6	225.6	225.8	225.1	228.2	230.4	232.6	233.6	234.9	237.1	236.8	237.1
28	LESS: Allowance for loan and lease losses	40.9	41.1	41.2	41.4	42.4	42.4	42.4	42.5	42.6	42.6	40.4	40.7

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)

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	306.5	299.9	294.0	300.2	299.6	291.5	300.8	291.3	289.0	293.2	289.0	291.5
30	Total federal funds sold and reverse RPs ¹⁹	31.4	35.6	33.2	35.3	38.8	36.5	35.6	39.0	42.0	40.0	40.4	36.1
31	Loans to commercial banks ²⁰	0.9	0.5	0.5	0.5	0.5	0.6	0.7	0.5	0.5	0.5	0.5	0.4
32	Other assets including trading assets ²¹	316.3	328.9	328.6	329.0	328.3	332.1	334.0	344.9	347.3	344.2	343.9	345.1
33	TOTAL ASSETS	4,942.0	5,060.7	5,062.4	5,091.9	5,103.4	5,118.4	5,155.7	5,185.1	5,200.8	5,209.1	5,214.2	5,214.3
LIABILITIES													
34	Deposits	3,900.7	3,992.1	3,994.6	4,022.6	4,034.9	4,047.4	4,073.4	4,093.1	4,115.0	4,128.7	4,136.0	4,131.1
35	Large time deposits	428.4	462.5	466.3	472.7	480.2	481.3	489.7	497.3	502.5	504.0	506.1	507.0
36	Other deposits	3,472.3	3,529.6	3,528.2	3,549.9	3,554.7	3,566.1	3,583.7	3,595.7	3,612.6	3,624.8	3,629.9	3,624.1
37	Borrowings	342.8	343.8	345.4	344.4	343.1	336.4	342.4	345.5	338.9	336.0	335.4	336.5
38	Net due to related foreign offices	22.8	26.6	25.4	26.0	28.5	30.8	29.9	27.0	27.8	27.0	26.3	29.3
39	Other liabilities including trading liabilities ²²	64.9	70.0	68.3	69.0	70.3	71.0	72.0	73.0	71.9	72.4	75.7	71.9
40	TOTAL LIABILITIES	4,331.2	4,432.6	4,433.7	4,462.0	4,476.8	4,485.6	4,517.7	4,538.6	4,553.6	4,564.2	4,573.5	4,568.8
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	610.8	628.1	628.7	629.9	626.6	632.8	638.1	646.5	647.3	645.0	640.7	645.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-9.2	-12.5	-13.5	-11.2	-7.5	-6.3	-5.3	-2.5	-2.7	-2.5	-2.5	-2.1
43	U.S. Treasury and agency securities, MBS ²⁵	-7.6	-11.6	-12.6	-10.6	-6.6	-5.7	-4.2	-2.1	-2.4	-2.3	-2.3	-2.1

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

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	4,322.7	4,437.6	4,452.3	4,484.9	4,480.9	4,488.7	4,511.0	4,545.4	4,562.1	4,567.0	4,570.1	4,581.9
2	Securities in bank credit ²	918.5	910.9	911.5	915.8	922.4	923.5	927.1	934.1	932.6	934.0	934.2	932.2
3	Treasury and agency securities ³	652.5	649.4	650.3	654.5	661.3	663.1	669.7	678.1	677.3	678.2	679.2	677.5
4	Mortgage-backed securities (MBS) ⁴	485.1	481.3	481.4	484.3	490.1	493.9	498.2	503.2	503.7	502.8	503.8	502.7
5	Non-MBS ⁵	167.4	168.1	169.0	170.2	171.1	169.3	171.5	174.9	173.5	175.5	175.4	174.7
6	Other securities	266.0	261.4	261.1	261.3	261.1	260.3	257.4	256.0	255.4	255.7	255.0	254.8
7	Mortgage-backed securities (MBS) ⁶	13.2	14.2	14.6	15.2	16.0	17.9	18.0	18.1	18.2	18.2	18.4	18.3
8	Non-MBS ⁷	252.8	247.3	246.6	246.1	245.1	242.4	239.4	237.9	237.2	237.5	236.6	236.4
9	Loans and leases in bank credit ⁸	3,404.2	3,526.8	3,540.8	3,569.1	3,558.6	3,565.3	3,583.9	3,611.3	3,629.4	3,633.0	3,635.9	3,649.7
10	Commercial and industrial loans	612.9	630.5	634.5	643.2	645.8	650.4	655.6	660.1	661.9	662.5	662.6	663.2
11	Real estate loans	2,142.5	2,215.0	2,221.9	2,235.0	2,243.3	2,249.7	2,260.3	2,274.8	2,286.6	2,286.7	2,290.0	2,295.4
12	Residential real estate loans	790.9	815.9	817.1	824.4	826.2	827.7	832.8	838.8	843.6	842.5	843.3	845.9
13	Revolving home equity loans	122.1	120.8	120.4	120.4	120.4	119.8	118.9	118.9	118.6	118.6	118.6	118.7
14	Closed-end residential loans ⁹	668.8	695.2	696.7	703.9	705.8	708.0	713.9	719.8	724.9	723.8	724.8	727.3
15	Commercial real estate loans	1,351.6	1,399.1	1,404.8	1,410.6	1,417.2	1,421.9	1,427.4	1,436.0	1,443.0	1,444.2	1,446.7	1,449.5
16	Construction and land development loans ¹⁰	210.8	219.4	221.3	222.0	222.4	224.6	225.9	226.4	226.8	228.1	228.5	229.0
17	Secured by farmland ¹¹	90.8	93.5	93.5	93.9	94.0	94.2	94.4	95.0	95.3	95.3	95.3	95.4
18	Secured by multifamily properties ¹²	190.3	197.9	199.4	199.4	201.5	202.2	203.0	205.7	209.2	209.0	209.4	209.9
19	Secured by nonfarm nonresidential properties ¹³	859.8	888.3	890.6	895.4	899.3	901.0	904.1	908.9	911.7	911.8	913.5	915.1
20	Consumer loans	376.0	397.2	400.3	402.8	385.6	383.8	381.5	384.1	384.2	384.9	385.5	388.6
21	Credit cards and other revolving plans	158.6	169.7	172.2	174.0	155.6	153.4	151.8	153.2	152.6	153.0	153.2	155.8
22	Other consumer loans	217.4	227.5	228.1	228.8	230.0	230.4	229.7	230.9	231.6	231.9	232.4	232.8
23	Automobile loans ¹⁴	77.6	78.7	79.0	79.3	79.6	79.5	79.4	79.8	80.0	80.1	80.2	80.4
24	All other consumer loans ¹⁵	139.8	148.8	149.1	149.5	150.5	151.0	150.3	151.1	151.6	151.8	152.1	152.4
25	All other loans and leases	272.9	284.1	284.1	288.1	283.8	281.4	286.5	292.3	296.7	298.9	297.7	302.4
26	Loans to nondepository financial institutions ¹⁶	54.4	57.1	56.6	57.9	55.4	55.2	57.8	61.1	64.7	65.0	64.1	67.2
27	All loans not elsewhere classified ¹⁷	218.5	227.0	227.4	230.2	228.4	226.3	228.7	231.2	232.0	233.9	233.6	235.1
28	LESS: Allowance for loan and lease losses	41.1	40.9	41.1	41.3	42.3	42.5	42.7	42.7	43.1	42.9	40.7	40.7

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	306.1	300.9	305.4	312.6	295.8	295.1	310.1	290.8	278.3	280.6	272.8	282.7
30	Total federal funds sold and reverse RPs ¹⁹	29.9	31.5	29.8	33.6	35.2	37.2	38.4	38.1	35.8	39.0	41.3	42.0
31	Loans to commercial banks ²⁰	0.9	0.6	0.6	0.6	0.6	0.5	0.6	0.5	0.5	0.5	0.5	0.5
32	Other assets including trading assets ²¹	315.1	329.5	329.2	329.9	329.4	331.7	331.6	343.2	347.2	345.2	343.6	346.0
33	TOTAL ASSETS	4,933.6	5,059.2	5,076.2	5,120.3	5,099.7	5,110.6	5,149.0	5,175.3	5,180.7	5,189.3	5,187.6	5,212.3
LIABILITIES													
34	Deposits	3,909.6	3,989.5	4,010.5	4,053.5	4,032.5	4,041.6	4,086.6	4,101.0	4,096.9	4,106.6	4,097.4	4,116.8
35	Large time deposits	430.6	461.7	463.9	469.5	477.5	482.9	491.1	499.4	503.2	504.9	506.3	507.8
36	Other deposits	3,479.0	3,527.8	3,546.7	3,584.0	3,555.0	3,558.7	3,595.6	3,601.6	3,593.6	3,601.7	3,591.1	3,609.0
37	Borrowings	338.6	342.5	336.3	337.5	347.1	340.1	333.6	341.5	346.5	343.3	343.6	345.6
38	Net due to related foreign offices	21.5	26.5	26.1	26.1	31.4	31.5	29.1	25.4	26.6	26.8	26.8	29.3
39	Other liabilities including trading liabilities ²²	62.6	70.9	71.1	70.7	69.4	71.4	70.4	70.3	70.4	71.1	74.8	72.5
40	TOTAL LIABILITIES	4,332.3	4,429.4	4,444.1	4,487.7	4,480.4	4,484.7	4,519.7	4,538.1	4,540.4	4,547.7	4,542.5	4,564.2
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	601.3	629.8	632.1	632.6	619.3	626.0	629.3	637.2	640.3	641.6	645.1	648.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-9.2	-12.5	-13.5	-11.2	-7.5	-6.3	-5.3	-2.5	-2.7	-2.5	-2.5	-2.1
43	U.S. Treasury and agency securities, MBS ²⁵	-7.6	-11.6	-12.6	-10.6	-6.6	-5.7	-4.2	-2.1	-2.4	-2.3	-2.3	-2.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS													
1	Bank credit	969.8	992.1	1,006.1	1,020.4	1,027.1	1,030.6	1,029.6	1,027.4	1,028.5	1,042.4	1,045.4	1,040.1
2	Securities in bank credit ²	254.5	263.4	270.9	273.4	272.2	276.4	274.2	278.0	281.8	289.0	289.5	283.1
3	Treasury and agency securities ³	148.2	157.6	165.8	172.3	170.1	173.8	170.5	173.4	176.4	183.7	184.1	179.4
4	Mortgage-backed securities (MBS) ⁴	33.9	23.5	24.6	27.7	25.4	25.4	25.6	26.3	26.2	28.7	32.7	28.5
5	Non-MBS ⁵	114.4	134.1	141.2	144.6	144.7	148.4	144.9	147.0	150.2	155.1	151.4	150.9
6	Other securities	106.3	105.8	105.1	101.1	102.1	102.5	103.7	104.7	105.4	105.2	105.4	103.7
7	Mortgage-backed securities (MBS) ⁶	1.3	1.4	1.7	1.9	1.8	1.6	1.7	1.8	1.9	2.0	2.0	2.0
8	Non-MBS ⁷	104.9	104.4	103.4	99.2	100.3	101.0	102.0	102.9	103.5	103.3	103.4	101.7
9	Loans and leases in bank credit ⁸	715.3	728.7	735.2	747.0	754.9	754.2	755.3	749.4	746.7	753.4	755.9	757.0
10	Commercial and industrial loans	381.2	386.5	389.2	395.3	398.1	399.1	398.2	399.9	397.3	400.8	397.9	394.9
11	Real estate loans	78.7	80.1	79.9	81.0	81.4	81.0	81.0	80.1	79.8	79.7	79.9	81.6
12	Residential real estate loans	0.9	1.5	1.2	1.2	1.5	1.5	1.9	1.4	1.3	1.3	1.5	1.5
13	Revolving home equity loans	0.4	0.3	0.3	0.3	0.4	0.3	0.2	0.2	0.2	0.2	0.2	0.2
14	Closed-end residential loans ⁹	0.5	1.2	0.9	0.9	1.2	1.2	1.6	1.1	1.1	1.1	1.3	1.3
15	Commercial real estate loans	77.8	78.7	78.6	79.8	79.9	79.5	79.1	78.7	78.5	78.4	78.4	80.1
16	Construction and land development loans ¹⁰	10.9	11.7	12.0	11.8	12.5	12.6	13.2	13.0	12.7	12.8	12.7	12.7
17	Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
18	Secured by multifamily properties ¹²	5.8	6.4	6.5	6.6	7.0	7.5	7.6	7.2	7.5	7.7	7.5	7.6
19	Secured by nonfarm nonresidential properties ¹³	61.0	60.5	60.1	61.3	60.3	59.3	58.3	58.4	58.2	57.7	58.0	59.7
20	Consumer loans	2.9	3.0	3.0	2.9	3.0	3.2	3.4	3.8	3.5	3.4	3.3	3.2
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.9	3.0	3.0	2.9	3.0	3.2	3.4	3.8	3.5	3.4	3.3	3.2
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.9	3.0	3.0	2.9	3.0	3.2	3.4	3.8	3.5	3.4	3.3	3.2
25	All other loans and leases	252.6	259.0	263.1	267.7	272.5	270.8	272.7	265.6	266.1	269.5	274.9	277.3
26	Loans to nondepository financial institutions ¹⁶	105.5	109.5	108.5	111.4	115.0	114.6	113.9	113.1	115.6	118.7	120.4	121.9
27	All loans not elsewhere classified ¹⁷	147.1	149.5	154.6	156.4	157.5	156.3	158.8	152.6	150.5	150.9	154.4	155.4
28	LESS: Allowance for loan and lease losses	1.5	1.5	1.2	1.3	1.2	1.4	1.5	1.4	1.3	1.3	1.3	1.2

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars (continued)

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	831.7	723.9	732.5	757.8	730.3	702.2	660.0	586.2	598.1	558.9	577.2	605.3
30	Total federal funds sold and reverse RPs ¹⁹	329.6	346.7	354.1	353.8	367.3	380.5	416.7	409.7	396.8	418.7	428.4	418.6
31	Loans to commercial banks ²⁰	3.1	3.0	2.1	2.3	2.4	2.3	2.7	2.8	2.7	2.7	2.5	2.5
32	Other assets including trading assets ²¹	151.5	132.8	134.0	130.8	125.4	129.8	131.1	128.5	129.8	118.5	119.1	132.5
33	TOTAL ASSETS	2,284.2	2,196.9	2,227.6	2,263.8	2,251.3	2,244.0	2,238.6	2,153.2	2,154.7	2,139.9	2,171.2	2,197.9
LIABILITIES													
34	Deposits	1,009.5	1,012.4	1,009.3	1,003.5	1,031.2	1,039.6	1,013.2	992.9	991.6	980.0	1,002.7	999.3
35	Large time deposits	715.8	717.9	708.4	709.2	723.3	728.2	719.9	717.8	715.8	708.0	709.7	706.1
36	Other deposits	293.7	294.5	300.9	294.3	307.9	311.4	293.3	275.1	275.8	272.0	292.9	293.2
37	Borrowings	903.7	850.3	858.5	857.2	858.4	841.4	872.3	870.9	860.9	876.2	853.9	876.6
38	Net due to related foreign offices	241.1	202.4	212.1	253.9	225.2	224.7	229.6	179.6	179.5	159.9	181.5	182.4
39	Other liabilities including trading liabilities ²²	139.5	131.9	135.8	126.5	125.1	127.7	123.0	128.0	134.8	124.8	126.2	132.8
40	TOTAL LIABILITIES	2,293.7	2,197.1	2,215.7	2,241.0	2,239.9	2,233.5	2,238.2	2,171.5	2,166.8	2,140.8	2,164.3	2,191.1
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	-9.6	-0.2	11.9	22.8	11.3	10.5	0.4	-18.2	-12.1	-0.8	7.0	6.8
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.8	-1.2	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.0	1.3	1.1	1.4
43	U.S. Treasury and agency securities, MBS ²⁵	-0.8	-1.2	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.0	1.3	1.1	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

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29
ASSETS												
1 Bank credit	970.5	985.6	1,004.7	1,022.0	1,035.5	1,037.4	1,033.5	1,029.3	1,029.5	1,041.6	1,044.1	1,038.0
2 Securities in bank credit ²	249.7	261.4	271.8	273.8	277.6	279.5	274.3	273.9	280.0	286.1	288.3	283.4
3 Treasury and agency securities ³	144.5	154.9	166.7	172.7	174.1	176.5	170.7	170.3	176.6	182.7	184.6	181.4
4 Mortgage-backed securities (MBS) ⁴	32.1	22.5	23.7	27.4	26.0	24.7	24.3	25.1	27.4	29.7	33.5	29.9
5 Non-MBS ⁵	112.4	132.5	143.0	145.3	148.1	151.8	146.4	145.3	149.2	153.0	151.1	151.5
6 Other securities	105.2	106.5	105.2	101.1	103.5	103.0	103.6	103.6	103.4	103.4	103.7	102.0
7 Mortgage-backed securities (MBS) ⁶	1.4	1.4	1.6	1.8	1.7	1.5	1.7	1.8	2.0	2.0	2.0	2.0
8 Non-MBS ⁷	103.8	105.1	103.5	99.4	101.8	101.5	101.9	101.8	101.4	101.3	101.7	100.0
9 Loans and leases in bank credit ⁸	720.8	724.2	732.9	748.2	757.8	757.9	759.2	755.4	749.5	755.5	755.7	754.6
10 Commercial and industrial loans	383.2	384.4	389.0	396.4	400.0	400.5	400.9	401.8	397.8	400.3	397.3	393.3
11 Real estate loans	78.4	79.8	80.0	82.3	82.0	80.9	80.3	79.9	79.8	80.4	80.1	81.3
12 Residential real estate loans	0.9	1.3	1.3	1.3	1.5	1.5	1.5	1.4	1.4	1.4	1.4	1.5
13 Revolving home equity loans	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
14 Closed-end residential loans ⁹	0.6	1.0	1.0	0.9	1.2	1.3	1.3	1.2	1.2	1.2	1.2	1.3
15 Commercial real estate loans	77.5	78.5	78.7	81.0	80.5	79.3	78.8	78.5	78.4	79.0	78.7	79.8
16 Construction and land development loans ¹⁰	11.0	11.5	12.2	12.7	12.7	12.8	13.2	13.1	12.8	12.9	12.7	12.6
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
18 Secured by multifamily properties ¹²	5.8	6.4	6.4	6.5	7.0	7.5	7.6	7.3	7.6	7.8	7.5	7.6
19 Secured by nonfarm nonresidential properties ¹³	60.5	60.5	60.1	61.7	60.7	58.9	58.0	58.0	58.0	58.2	58.3	59.4
20 Consumer loans	2.5	3.0	3.0	3.1	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.3
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	2.5	3.0	3.0	3.1	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.3
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	2.5	3.0	3.0	3.1	3.1	3.1	3.2	3.3	3.3	3.3	3.3	3.3
25 All other loans and leases	256.6	257.0	260.9	266.4	272.7	273.3	274.8	270.5	268.6	271.5	275.0	276.6
26 Loans to nondepository financial institutions ¹⁶	107.8	109.9	109.9	111.7	114.7	115.9	114.7	116.1	116.6	118.3	119.0	120.0
27 All loans not elsewhere classified ¹⁷	148.8	147.0	151.0	154.7	158.0	157.5	160.0	154.4	152.0	153.2	156.0	156.6
28 LESS: Allowance for loan and lease losses	1.3	1.7	1.2	1.2	1.2	1.3	1.2	1.2	1.1	1.1	1.1	1.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars (continued)

June 7, 2019

Account	2018	2018	2018	2018	2019	2019	2019	2019	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 8	May 15	May 22	May 29	
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	834.2	728.5	734.6	692.3	732.1	729.9	655.0	588.2	619.2	558.9	614.1	607.9
30	Total federal funds sold and reverse RPs ¹⁹	332.5	336.1	359.5	358.1	389.2	404.5	412.1	423.1	435.3	442.4	438.3	422.6
31	Loans to commercial banks ²⁰	3.2	3.0	1.9	2.1	2.4	2.4	2.8	2.8	2.6	2.6	2.7	2.7
32	Other assets including trading assets ²¹	149.5	130.7	137.5	128.9	122.9	131.5	130.2	126.5	129.8	121.1	121.3	139.2
33	TOTAL ASSETS	2,288.5	2,182.2	2,236.9	2,202.3	2,280.8	2,304.4	2,232.4	2,168.7	2,215.3	2,165.5	2,219.4	2,209.4
LIABILITIES													
34	Deposits	1,018.7	996.4	993.9	976.1	1,030.2	1,045.8	1,022.0	1,004.3	1,011.3	1,002.3	1,019.8	1,021.3
35	Large time deposits	725.6	706.5	695.5	685.0	720.6	732.2	727.5	729.9	735.2	731.7	729.1	725.6
36	Other deposits	293.1	289.9	298.4	291.1	309.7	313.6	294.6	274.4	276.2	270.6	290.7	295.7
37	Borrowings	897.7	831.2	869.0	853.6	884.9	878.6	859.3	862.0	880.9	879.8	870.5	874.4
38	Net due to related foreign offices	228.7	216.0	225.4	238.7	236.1	244.7	222.0	167.3	175.9	149.2	191.2	166.5
39	Other liabilities including trading liabilities ²²	139.1	130.7	140.0	125.9	122.3	128.4	122.2	127.9	140.0	126.9	130.8	140.0
40	TOTAL LIABILITIES	2,284.2	2,174.2	2,228.3	2,194.2	2,273.6	2,297.5	2,225.5	2,161.5	2,208.1	2,158.2	2,212.2	2,202.2
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	4.4	8.0	8.6	8.0	7.2	6.9	6.9	7.2	7.2	7.2	7.2	7.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.8	-1.2	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.0	1.3	1.1	1.4
43	U.S. Treasury and agency securities, MBS ²⁵	-0.8	-1.2	-1.1	-0.5	-0.0	0.3	0.6	0.9	1.0	1.3	1.1	1.4

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 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; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. 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, other depository institutions, finance 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). "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).