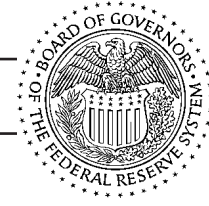

FEDERAL RESERVE statistical release



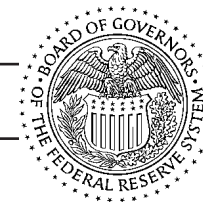
H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

For release at 4:15 p.m. Eastern Time
October 2, 2020

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the June 2020 Call Report. Data on the previous release were benchmarked through the March 2020 Call Report. The data also incorporate new seasonal adjustment factors. In addition, the data reflect a modification to the methodology used to account for shifts between large and small domestically chartered commercial banks. This modification only affects data series for large and small domestically chartered commercial banks (data in H.8 release tables 6 through 9); the modification does not affect data series for all domestically chartered commercial banks, foreign-related institutions, or all commercial banks. The Technical Q&As page has been updated with an entry that describes this modification.

FEDERAL RESERVE statistical release



H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES

Table 1. Selected Assets and Liabilities of Commercial Banks in the United States¹

For release at 4:15 p.m. Eastern Time
October 2, 2020

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2015	2016	2017	2018	2019	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 May	2020 Jun	2020 Jul	2020 Aug
Assets															
1 Bank credit	7.7	6.8	3.0	3.5	6.0	6.6	5.0	6.5	5.3	6.9	21.3	6.9	0.2	3.7	0.7
2 Securities in bank credit ²	6.1	7.8	1.8	0.8	10.4	10.6	9.1	9.6	10.6	8.6	16.6	9.5	41.4	34.0	15.2
3 Treasury and agency securities ³	8.9	10.0	2.7	3.6	14.3	16.0	11.4	14.2	12.7	9.5	18.0	12.0	45.2	36.1	20.5
6 Other securities	-0.5	2.3	-0.5	-7.0	-1.9	-6.2	1.5	-5.8	3.0	5.6	11.4	0.1	27.3	26.0	-4.8
9 Loans and leases in bank credit ⁸	8.3	6.4	3.4	4.5	4.4	5.2	3.6	5.3	3.3	6.3	23.1	5.9	-15.1	-8.1	-5.1
10 Commercial and industrial loans	10.5	5.8	1.0	6.5	3.6	9.7	1.7	4.6	-1.4	10.3	89.7	44.4	-42.8	-25.9	-18.1
11 Real estate loans	6.0	6.5	3.7	3.6	3.4	2.2	3.1	3.6	4.4	3.4	2.8	-1.3	-0.3	3.4	0.4
12 Residential real estate loans	1.3	3.2	1.4	2.2	2.1	0.9	2.5	2.5	2.5	1.0	-0.1	-5.7	-2.6	3.3	-3.8
13 Revolving home equity loans	-4.1	-6.8	-6.8	-8.2	-8.7	-8.9	-9.7	-7.9	-9.4	-9.2	-9.3	-14.9	-14.7	-12.1	-14.6
14 Closed-end residential loans ⁹	2.9	5.9	3.4	4.4	4.1	2.7	4.7	4.3	4.5	2.7	1.3	-4.2	-0.7	5.7	-2.2
15 Commercial real estate loans	12.0	10.3	6.1	5.0	4.6	3.5	3.7	4.7	6.3	5.7	5.6	3.0	1.9	3.5	4.4
20 Consumer loans	6.2	7.0	4.2	4.1	5.3	3.3	6.7	6.6	3.9	3.5	-17.5	-22.5	-2.1	3.3	-1.3
21 Credit cards and other revolving plans	5.8	6.4	5.1	4.2	3.6	2.0	4.6	5.5	2.0	2.0	-33.7	-41.6	-8.3	-0.8	-6.3
22 Other consumer loans	6.7	7.7	3.1	3.9	7.3	5.0	9.1	7.9	6.2	5.2	0.9	-2.4	4.3	7.5	3.5
25 All other loans and leases	15.1	6.1	5.7	4.9	8.3	9.7	4.8	11.0	6.9	12.1	21.8	-16.0	-18.3	-20.6	-1.4
28 LESS: Allowance for loan and lease losses	-3.7	2.9	0.4	-0.6	1.3	9.7	-6.1	-7.3	8.9	15.5	111.8	29.1	34.3	173.8	9.5
29 Cash assets ¹⁸	-7.9	-14.2	7.4	-19.2	-12.8	-32.1	-27.1	-9.0	16.4	40.4	258.6	72.9	-71.5	-103.4	31.4
30 Total federal funds sold and reverse RPs ¹⁹	-0.2	2.6	9.5	36.8	25.3	53.4	49.0	11.0	-16.6	-5.1	-24.3	-8.5	208.4	183.6	-99.4
31 Loans to commercial banks ²⁰	10.6	19.1	-2.9	10.5	-47.6	38.1	-106.8	-128.8	-15.0	-31.2	-28.2	-118.3	0.0	56.3	0.0
32 Other assets including trading assets ²¹	-1.6	1.6	1.6	0.2	1.5	-8.5	5.3	11.3	-1.8	28.7	20.9	-9.0	-9.7	10.6	-10.0
33 Total assets	3.7	2.7	3.6	0.9	4.1	2.5	3.4	5.6	4.7	11.4	43.4	14.9	-5.5	-6.5	-0.6
Liabilities															
34 Deposits	5.0	4.4	4.5	2.7	6.3	4.7	6.0	5.4	8.4	10.1	49.3	49.0	15.5	1.9	2.7
35 Large time deposits	0.5	-10.9	7.1	4.5	9.1	12.5	8.1	4.7	9.8	-6.1	-13.4	-13.3	-22.3	-14.3	-25.5
36 Other deposits	5.8	7.2	4.2	2.4	5.8	3.4	5.6	5.6	8.2	12.7	59.1	57.6	20.5	4.0	6.2
37 Borrowings	6.3	3.9	3.5	-5.2	-1.4	-1.5	-5.8	5.2	-3.4	11.3	-4.1	-105.5	-105.8	-24.2	5.6
39 Other liabilities including trading liabilities ²²	-5.8	-2.1	-9.0	6.3	8.7	-16.0	19.7	22.2	9.0	59.8	38.5	-6.9	-10.5	5.5	-31.4
40 Total liabilities	3.2	2.6	3.6	0.7	4.1	2.4	2.6	5.5	5.6	12.2	48.0	17.7	-8.3	-9.8	1.0

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.

Table 2. Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	13,609.0	13,935.9	14,401.0	14,769.8	14,854.5	14,858.6	14,910.4	14,919.6	14,942.7	14,933.2	14,911.2	14,909.8
2 Securities in bank credit ²	3,714.5	3,875.4	3,995.6	3,999.7	4,031.3	4,170.8	4,290.2	4,344.7	4,392.6	4,388.9	4,383.6	4,395.9
3 Treasury and agency securities ³	2,894.4	3,040.4	3,155.1	3,147.4	3,179.0	3,298.9	3,398.5	3,456.6	3,508.2	3,503.5	3,495.5	3,504.2
4 Mortgage-backed securities (MBS) ⁴	2,007.7	2,120.6	2,179.5	2,225.1	2,223.2	2,226.0	2,264.9	2,328.6	2,351.8	2,324.6	2,310.7	2,317.8
5 Non-MBS ⁵	886.7	919.8	975.6	922.3	955.9	1,072.9	1,133.6	1,128.0	1,156.4	1,178.9	1,184.7	1,186.5
6 Other securities	820.1	834.9	840.5	852.2	852.3	871.9	891.7	888.1	884.4	885.4	888.1	891.6
7 Mortgage-backed securities (MBS) ⁶	78.2	79.5	81.0	81.3	81.8	83.1	84.1	83.0	82.5	83.1	83.6	84.6
8 Non-MBS ⁷	741.9	755.4	759.5	771.0	770.5	788.8	807.5	805.1	801.9	802.2	804.6	807.1
9 Loans and leases in bank credit ⁸	9,894.6	10,060.5	10,405.3	10,770.2	10,823.2	10,687.8	10,620.2	10,574.9	10,550.1	10,544.3	10,527.6	10,513.9
10 Commercial and industrial loans	2,373.4	2,348.4	2,567.9	2,932.7	3,041.2	2,932.7	2,869.7	2,826.5	2,806.3	2,800.0	2,777.3	2,763.0
11 Real estate loans	4,525.6	4,641.1	4,663.0	4,681.2	4,676.2	4,675.9	4,693.1	4,694.6	4,685.0	4,683.4	4,687.8	4,686.5
12 Residential real estate loans	2,266.9	2,295.0	2,303.4	2,305.6	2,294.7	2,290.4	2,299.3	2,292.0	2,280.4	2,277.7	2,282.2	2,284.2
13 Revolving home equity loans	332.3	317.0	316.1	314.2	310.2	306.4	303.4	299.7	298.1	297.4	296.3	295.3
14 Closed-end residential loans ⁹	1,934.6	1,978.0	1,987.3	1,991.5	1,984.5	1,984.0	1,995.9	1,992.3	1,982.3	1,980.4	1,985.8	1,988.9
15 Commercial real estate loans	2,258.7	2,346.1	2,359.6	2,375.5	2,381.5	2,385.5	2,393.8	2,402.6	2,404.6	2,405.7	2,405.6	2,402.2
16 Construction and land development loans ¹⁰	347.5	355.0	358.1	361.0	363.8	367.0	369.0	371.4	371.7	372.0	372.2	371.4
17 Secured by farmland ¹¹	102.2	102.6	102.6	102.7	102.5	102.2	102.4	102.2	102.2	102.1	102.2	101.9
18 Secured by multifamily properties ¹²	377.6	403.9	407.4	410.3	412.7	414.0	414.9	417.3	418.3	418.4	418.6	418.9
19 Secured by nonfarm nonresidential properties ¹³	1,431.4	1,484.6	1,491.5	1,501.6	1,502.5	1,502.3	1,507.6	1,511.7	1,512.4	1,513.1	1,512.7	1,510.0
20 Consumer loans	1,562.1	1,599.7	1,603.1	1,549.7	1,520.6	1,518.0	1,522.2	1,520.5	1,520.5	1,521.7	1,521.0	1,521.3
21 Credit cards and other revolving plans	832.5	848.1	848.4	796.0	768.4	763.1	762.6	758.6	756.3	757.0	755.4	755.4
22 Other consumer loans	729.6	751.7	754.7	753.6	752.2	754.9	759.6	761.8	764.2	764.7	765.7	766.0
23 Automobile loans ¹⁴	442.5	454.6	456.8	455.3	453.7	456.1	458.2	459.0	459.6	459.5	459.4	460.4
24 All other consumer loans ¹⁵	287.0	297.0	297.8	298.3	298.5	298.8	301.3	302.9	304.7	305.2	306.3	305.6
25 All other loans and leases	1,433.5	1,471.3	1,571.3	1,606.7	1,585.2	1,561.2	1,535.1	1,533.3	1,538.3	1,539.2	1,541.5	1,543.1
26 Loans to nondepository financial institutions ¹⁶	555.6	584.7	641.1	676.1	657.8	641.2	622.7	625.6	631.9	630.6	634.7	633.0
27 All loans not elsewhere classified ¹⁷	877.9	886.6	930.2	930.6	927.4	919.9	912.4	907.7	906.4	908.7	906.7	910.1
28 LESS: Allowance for loan and lease losses	109.2	116.3	118.7	146.4	181.9	187.0	214.2	215.9	217.2	217.7	218.6	219.7
29 Cash assets ¹⁸	1,676.2	1,747.9	2,177.1	3,065.6	3,251.8	3,058.3	2,795.2	2,868.3	2,884.2	2,905.5	2,963.2	2,976.3
30 Total federal funds sold and reverse RPs ¹⁹	803.4	786.1	752.7	680.8	676.0	793.4	914.8	839.0	825.8	835.1	866.1	847.9
31 Loans to commercial banks ²⁰	8.1	6.9	7.3	7.1	6.4	6.4	6.7	6.7	6.3	6.3	6.3	6.2
32 Other assets including trading assets ²¹	1,523.0	1,568.9	1,699.6	1,695.5	1,684.3	1,670.8	1,685.9	1,671.8	1,655.4	1,680.2	1,724.4	1,705.5
33 Total assets	17,510.6	17,929.4	18,919.0	20,072.6	20,291.2	20,200.4	20,098.8	20,089.4	20,097.3	20,142.6	20,252.7	20,226.0

(continued on next page)

Table 2. Assets and Liabilities of Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	12,879.8	13,386.0	13,868.0	14,724.8	15,325.7	15,525.4	15,556.2	15,590.8	15,629.1	15,680.0	15,787.5	15,745.6
35 Large time deposits	1,807.9	1,838.8	1,787.8	1,787.9	1,768.1	1,735.2	1,714.6	1,678.1	1,641.9	1,630.6	1,625.2	1,620.0
36 Other deposits	11,071.9	11,547.2	12,080.2	12,936.9	13,557.6	13,790.2	13,841.6	13,912.7	13,987.1	14,049.5	14,162.4	14,125.6
37 Borrowings	2,014.8	1,973.2	2,205.5	2,221.1	2,025.8	1,847.4	1,810.6	1,819.0	1,815.9	1,811.9	1,756.9	1,783.7
38 Net due to related foreign offices	-10.2	-143.1	-3.0	278.0	143.4	4.5	-134.8	-141.6	-172.9	-149.7	-126.2	-125.8
39 Other liabilities including trading liabilities ²²	653.7	720.5	842.4	824.3	810.0	803.0	807.0	785.9	774.0	744.5	769.3	766.0
40 Total liabilities	15,538.1	15,936.6	16,912.9	18,048.2	18,304.8	18,180.2	18,039.0	18,054.0	18,046.1	18,086.7	18,187.6	18,169.5
41 Residual (Assets LESS Liabilities)²³	1,972.4	1,992.8	2,006.1	2,024.4	1,986.4	2,020.2	2,059.8	2,035.4	2,051.2	2,055.9	2,065.1	2,056.6
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	24.3	36.3	44.3	53.3	60.1	63.2	66.1	66.3	68.2	66.6	65.4	64.0
43 U.S. Treasury and agency securities, MBS ²⁵	17.5	25.3	35.9	47.2	49.6	48.3	49.1	47.3	46.5	44.4	42.8	42.3

Footnotes appear on the last page.

Table 3. Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	13,590.1	13,916.1	14,368.4	14,771.3	14,851.8	14,861.1	14,889.4	14,897.3	14,942.4	14,912.9	14,885.3	14,883.7
2 Securities in bank credit ²	3,720.4	3,867.6	3,980.1	3,990.3	4,016.9	4,155.9	4,277.2	4,355.7	4,421.1	4,404.7	4,397.3	4,405.1
3 Treasury and agency securities ³	2,898.5	3,035.3	3,144.1	3,139.8	3,167.5	3,285.8	3,386.6	3,465.4	3,534.3	3,514.1	3,504.2	3,511.6
4 Mortgage-backed securities (MBS) ⁴	2,009.8	2,111.9	2,172.3	2,224.6	2,220.4	2,225.5	2,261.5	2,331.0	2,369.9	2,331.9	2,314.6	2,321.8
5 Non-MBS ⁵	888.6	923.4	971.8	915.2	947.1	1,060.3	1,125.1	1,134.4	1,164.4	1,182.2	1,189.6	1,189.8
6 Other securities	822.0	832.3	836.0	850.5	849.4	870.2	890.6	890.3	886.8	890.5	893.1	893.5
7 Mortgage-backed securities (MBS) ⁶	78.6	79.6	81.0	81.9	82.8	84.4	85.1	83.5	82.8	83.4	83.5	83.8
8 Non-MBS ⁷	743.3	752.8	754.9	768.5	766.6	785.8	805.5	806.8	804.0	807.2	809.6	809.7
9 Loans and leases in bank credit ⁸	9,869.6	10,048.5	10,388.3	10,781.0	10,834.8	10,705.2	10,612.2	10,541.6	10,521.3	10,508.2	10,488.0	10,478.6
10 Commercial and industrial loans	2,356.9	2,351.5	2,583.5	2,960.7	3,065.2	2,948.5	2,864.5	2,806.4	2,781.0	2,769.6	2,755.2	2,742.6
11 Real estate loans	4,528.4	4,629.3	4,651.4	4,673.6	4,674.8	4,679.4	4,699.3	4,696.0	4,682.4	4,687.5	4,682.4	4,682.2
12 Residential real estate loans	2,274.1	2,285.9	2,293.1	2,295.7	2,289.7	2,290.6	2,305.4	2,298.8	2,284.5	2,287.4	2,280.8	2,280.3
13 Revolving home equity loans	331.8	316.7	316.6	315.4	311.4	306.9	303.4	299.0	297.2	296.4	295.6	294.7
14 Closed-end residential loans ⁹	1,942.4	1,969.2	1,976.6	1,980.3	1,978.3	1,983.7	2,002.1	1,999.8	1,987.4	1,991.0	1,985.2	1,985.6
15 Commercial real estate loans	2,254.3	2,343.5	2,358.3	2,377.8	2,385.1	2,388.8	2,393.8	2,397.1	2,397.8	2,400.1	2,401.6	2,401.9
16 Construction and land development loans ¹⁰	348.2	353.0	356.2	358.9	364.2	369.2	370.3	372.8	372.8	373.8	374.6	374.2
17 Secured by farmland ¹¹	102.3	102.2	102.3	102.8	102.7	102.5	102.7	102.3	102.2	102.1	102.2	101.9
18 Secured by multifamily properties ¹²	376.3	403.4	407.6	411.5	413.1	413.8	414.4	415.6	416.6	416.7	417.4	417.9
19 Secured by nonfarm nonresidential properties ¹³	1,427.5	1,484.9	1,492.2	1,504.7	1,505.2	1,503.4	1,506.4	1,506.4	1,506.2	1,507.4	1,507.4	1,507.9
20 Consumer loans	1,560.1	1,601.7	1,585.1	1,536.5	1,509.1	1,510.8	1,516.4	1,518.1	1,523.5	1,522.8	1,519.5	1,521.4
21 Credit cards and other revolving plans	829.7	850.1	833.5	786.3	761.5	759.5	758.4	755.5	757.1	755.4	750.5	752.0
22 Other consumer loans	730.4	751.6	751.6	750.2	747.5	751.3	758.0	762.6	766.4	767.4	769.1	769.4
23 Automobile loans ¹⁴	443.2	454.1	455.4	453.8	451.6	454.5	457.8	459.6	460.7	460.8	461.2	461.9
24 All other consumer loans ¹⁵	287.2	297.5	296.2	296.4	295.9	296.9	300.2	303.0	305.8	306.6	307.9	307.5
25 All other loans and leases	1,424.2	1,466.0	1,568.3	1,610.2	1,585.8	1,566.4	1,532.1	1,521.2	1,534.4	1,528.2	1,530.8	1,532.5
26 Loans to nondepository financial institutions ¹⁶	552.8	578.4	634.6	677.2	656.2	640.5	622.3	621.6	635.4	630.1	631.1	630.3
27 All loans not elsewhere classified ¹⁷	871.4	887.6	933.6	933.0	929.6	926.0	909.9	899.6	899.0	898.1	899.7	902.1
28 LESS: Allowance for loan and lease losses	111.6	113.5	116.0	144.8	182.1	190.3	219.8	222.0	223.2	223.4	223.3	222.7
29 Cash assets ¹⁸	1,678.2	1,784.9	2,218.3	3,042.4	3,260.9	3,052.0	2,756.9	2,860.1	2,879.5	2,949.2	2,902.1	2,890.3
30 Total federal funds sold and reverse RPs ¹⁹	810.4	791.7	752.6	662.2	660.1	775.0	893.8	845.1	860.6	861.5	878.2	823.4
31 Loans to commercial banks ²⁰	7.7	7.3	7.6	7.5	6.5	6.3	6.4	6.4	6.0	6.0	6.1	6.2
32 Other assets including trading assets ²¹	1,524.7	1,571.4	1,704.7	1,689.6	1,681.8	1,676.0	1,686.5	1,674.1	1,648.2	1,689.2	1,732.6	1,707.7
33 Total assets	17,499.5	17,957.8	18,935.6	20,028.1	20,278.9	20,180.0	20,013.3	20,061.0	20,113.5	20,195.4	20,180.9	20,088.6

(continued on next page)

Table 3. Assets and Liabilities of Commercial Banks in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	12,854.0	13,363.1	13,908.5	14,737.6	15,252.3	15,487.2	15,528.9	15,558.7	15,666.1	15,723.7	15,730.5	15,622.4
35 Large time deposits	1,795.5	1,859.7	1,798.7	1,811.7	1,786.2	1,738.6	1,707.3	1,663.8	1,621.8	1,609.4	1,602.3	1,603.1
36 Other deposits	11,058.5	11,503.4	12,109.8	12,926.0	13,466.1	13,748.6	13,821.6	13,894.9	14,044.3	14,114.3	14,128.2	14,019.3
37 Borrowings	2,008.2	1,995.6	2,170.3	2,204.5	2,060.8	1,864.8	1,806.9	1,813.3	1,799.5	1,799.8	1,765.9	1,783.9
38 Net due to related foreign offices	-2.5	-131.5	-11.8	253.8	157.4	13.8	-128.1	-135.4	-193.6	-149.4	-148.6	-147.9
39 Other liabilities including trading liabilities ²²	657.7	721.2	839.1	814.2	810.5	803.8	797.7	789.5	783.3	768.3	775.9	768.4
40 Total liabilities	15,517.3	15,948.4	16,906.2	18,010.2	18,281.1	18,169.6	18,005.4	18,026.0	18,055.3	18,142.4	18,123.7	18,026.8
41 Residual (Assets LESS Liabilities)²³	1,982.1	2,009.5	2,029.4	2,018.0	1,997.9	2,010.4	2,007.9	2,035.0	2,058.2	2,053.1	2,057.2	2,061.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	24.3	36.3	44.3	53.3	60.1	63.2	66.1	66.3	68.2	66.6	65.4	64.0
43 U.S. Treasury and agency securities, MBS ²⁵	17.5	25.3	35.9	47.2	49.6	48.3	49.1	47.3	46.5	44.4	42.8	42.3

Footnotes appear on the last page.

Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	12,557.3	12,922.8	13,275.1	13,556.2	13,670.7	13,703.8	13,782.1	13,807.2	13,834.9	13,828.4	13,824.9	13,825.5
2 Securities in bank credit ²	3,426.4	3,608.7	3,708.3	3,727.2	3,762.5	3,899.4	4,021.0	4,076.2	4,124.0	4,118.6	4,118.3	4,129.8
3 Treasury and agency securities ³	2,707.9	2,866.8	2,963.0	2,971.7	3,009.1	3,124.6	3,226.3	3,286.0	3,339.1	3,332.0	3,328.8	3,336.1
4 Mortgage-backed securities (MBS) ⁴	1,974.4	2,080.6	2,135.6	2,179.0	2,179.7	2,182.3	2,221.7	2,287.1	2,312.2	2,285.1	2,272.2	2,277.8
5 Non-MBS ⁵	733.5	786.2	827.4	792.7	829.4	942.3	1,004.6	998.8	1,027.0	1,046.9	1,056.6	1,058.3
6 Other securities	718.5	741.8	745.4	755.5	753.5	774.8	794.7	790.2	784.8	786.7	789.5	793.7
7 Mortgage-backed securities (MBS) ⁶	76.4	77.9	79.4	79.5	80.0	81.2	82.4	81.1	80.6	81.3	81.7	82.7
8 Non-MBS ⁷	642.1	664.0	666.0	676.0	673.4	693.6	712.3	709.1	704.2	705.3	707.7	711.0
9 Loans and leases in bank credit ⁸	9,130.9	9,314.1	9,566.7	9,829.0	9,908.1	9,804.4	9,761.1	9,731.0	9,711.0	9,709.7	9,706.6	9,695.8
10 Commercial and industrial loans	1,975.2	1,969.4	2,122.1	2,397.1	2,527.2	2,441.7	2,394.5	2,366.2	2,348.2	2,346.4	2,336.5	2,321.0
11 Real estate loans	4,443.3	4,554.4	4,575.7	4,592.5	4,588.2	4,589.3	4,606.0	4,607.2	4,597.9	4,596.3	4,600.8	4,600.6
12 Residential real estate loans	2,265.1	2,293.7	2,301.9	2,303.9	2,293.1	2,288.9	2,297.7	2,290.5	2,279.0	2,276.4	2,280.9	2,282.9
13 Revolving home equity loans	332.1	316.5	315.4	313.4	309.6	305.8	302.8	299.2	297.7	297.0	295.9	294.9
14 Closed-end residential loans ⁹	1,933.1	1,977.2	1,986.5	1,990.5	1,983.5	1,983.1	1,994.9	1,991.3	1,981.3	1,979.4	1,984.9	1,988.0
15 Commercial real estate loans	2,178.2	2,260.7	2,273.8	2,288.6	2,295.0	2,300.3	2,308.3	2,316.7	2,318.9	2,319.9	2,319.9	2,317.7
16 Construction and land development loans ¹⁰	335.0	342.7	346.0	348.7	351.5	354.5	356.7	359.2	359.9	360.1	360.3	359.6
17 Secured by farmland ¹¹	102.0	102.3	102.4	102.5	102.3	102.0	102.2	102.0	102.0	101.9	102.0	101.8
18 Secured by multifamily properties ¹²	369.4	393.9	397.4	400.0	402.3	403.4	404.1	406.2	407.2	407.3	407.5	407.8
19 Secured by nonfarm nonresidential properties ¹³	1,371.8	1,421.8	1,428.0	1,437.4	1,439.0	1,440.4	1,445.2	1,449.2	1,449.7	1,450.5	1,450.1	1,448.5
20 Consumer loans	1,558.7	1,596.3	1,599.5	1,546.2	1,517.2	1,514.7	1,519.0	1,517.2	1,517.2	1,518.3	1,517.5	1,517.8
21 Credit cards and other revolving plans	832.5	848.1	848.4	796.0	768.4	763.1	762.6	758.6	756.3	757.0	755.4	755.4
22 Other consumer loans	726.2	748.2	751.1	750.2	748.8	751.6	756.4	758.6	760.9	761.2	762.1	762.4
23 Automobile loans ¹⁴	442.5	454.6	456.8	455.3	453.7	456.1	458.2	459.0	459.6	459.5	459.4	460.4
24 All other consumer loans ¹⁵	283.7	293.6	294.3	294.9	295.0	295.5	298.1	299.7	301.3	301.7	302.7	302.0
25 All other loans and leases	1,153.6	1,194.0	1,269.4	1,293.2	1,275.6	1,258.8	1,241.6	1,240.3	1,247.7	1,248.9	1,251.8	1,256.4
26 Loans to nondepository financial institutions ¹⁶	436.1	470.0	510.2	536.6	520.4	504.6	492.0	495.5	502.2	501.6	506.4	506.0
27 All loans not elsewhere classified ¹⁷	717.6	724.0	759.2	756.6	755.2	754.2	749.6	744.9	745.4	747.3	745.4	750.3
28 LESS: Allowance for loan and lease losses	108.2	115.2	117.5	145.0	179.9	185.0	212.1	213.9	215.2	215.7	216.5	217.6
29 Cash assets ¹⁸	1,102.4	1,137.6	1,398.2	1,976.2	2,317.1	2,304.2	2,117.6	2,188.9	2,193.5	2,195.5	2,248.0	2,143.1
30 Total federal funds sold and reverse RPs ¹⁹	340.3	339.4	332.4	317.9	323.3	442.1	578.2	478.8	458.5	479.3	520.2	493.0
31 Loans to commercial banks ²⁰	5.4	5.3	5.7	5.9	5.5	5.2	5.0	4.9	4.9	4.9	4.8	4.6
32 Other assets including trading assets ²¹	1,383.3	1,443.4	1,531.7	1,526.9	1,518.1	1,511.3	1,523.2	1,515.7	1,506.6	1,522.5	1,571.7	1,542.6
33 Total assets	15,280.6	15,733.3	16,425.6	17,238.1	17,654.8	17,781.7	17,793.9	17,781.6	17,783.3	17,814.9	17,953.0	17,791.2

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Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	11,863.8	12,299.2	12,813.9	13,601.4	14,175.0	14,369.8	14,397.3	14,429.2	14,455.5	14,524.2	14,625.0	14,561.5
35 Large time deposits	1,075.6	1,060.8	1,066.5	1,046.9	1,008.1	974.1	945.1	907.9	878.0	877.4	869.4	865.2
36 Other deposits	10,788.2	11,238.3	11,747.4	12,554.5	13,166.9	13,395.7	13,452.2	13,521.3	13,577.6	13,646.8	13,755.7	13,696.3
37 Borrowings	1,103.8	1,062.3	1,181.3	1,180.5	1,050.1	979.1	960.8	954.0	946.5	953.0	908.3	865.1
38 Net due to related foreign offices	-166.6	-243.8	-276.7	-231.0	-216.0	-249.2	-271.6	-269.2	-280.2	-285.0	-263.4	-291.6
39 Other liabilities including trading liabilities ²²	532.4	610.1	701.8	687.4	674.8	669.7	671.2	655.6	648.2	611.1	642.8	630.3
40 Total liabilities	13,333.4	13,727.8	14,420.3	15,238.3	15,683.8	15,769.4	15,757.7	15,769.5	15,770.0	15,803.2	15,912.7	15,765.4
41 Residual (Assets LESS Liabilities)²³	1,947.1	2,005.5	2,005.3	1,999.8	1,971.0	2,012.3	2,036.2	2,012.1	2,013.3	2,011.6	2,040.3	2,025.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	21.9	34.5	41.8	50.5	57.1	60.2	63.1	63.4	65.3	63.7	62.6	61.2
43 U.S. Treasury and agency securities, MBS ²⁵	15.2	23.4	33.4	44.4	46.6	45.3	46.0	44.4	43.5	41.5	40.0	39.5

Footnotes appear on the last page.

Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	12,545.2	12,893.8	13,242.5	13,558.1	13,673.4	13,706.6	13,763.5	13,792.2	13,843.4	13,816.6	13,805.6	13,808.4
2 Securities in bank credit ²	3,430.4	3,597.7	3,699.0	3,723.5	3,748.5	3,881.9	4,004.3	4,084.3	4,149.7	4,131.1	4,129.7	4,138.6
3 Treasury and agency securities ³	2,710.1	2,858.2	2,958.1	2,969.1	2,996.4	3,108.5	3,211.2	3,291.8	3,361.6	3,339.4	3,334.6	3,342.8
4 Mortgage-backed securities (MBS) ⁴	1,975.9	2,073.8	2,130.5	2,179.6	2,175.2	2,179.9	2,216.7	2,288.6	2,329.1	2,290.7	2,275.1	2,279.8
5 Non-MBS ⁵	734.2	784.4	827.6	789.5	821.2	928.6	994.5	1,003.2	1,032.5	1,048.6	1,059.4	1,062.9
6 Other securities	720.4	739.5	741.0	754.3	752.2	773.4	793.1	792.5	788.1	791.8	795.2	795.8
7 Mortgage-backed securities (MBS) ⁶	76.8	78.0	79.4	80.2	80.9	82.6	83.3	81.5	80.8	81.3	81.5	81.8
8 Non-MBS ⁷	643.6	661.5	661.5	674.1	671.2	690.9	709.9	711.0	707.3	710.4	713.7	714.0
9 Loans and leases in bank credit ⁸	9,114.7	9,296.2	9,543.5	9,834.7	9,924.8	9,824.7	9,759.1	9,707.9	9,693.6	9,685.5	9,675.8	9,669.8
10 Commercial and industrial loans	1,963.8	1,968.5	2,128.4	2,418.0	2,552.4	2,460.1	2,393.1	2,352.2	2,330.4	2,324.6	2,321.2	2,309.9
11 Real estate loans	4,447.0	4,542.4	4,563.6	4,584.4	4,586.0	4,591.7	4,612.3	4,609.8	4,596.9	4,601.9	4,596.9	4,596.9
12 Residential real estate loans	2,272.4	2,284.4	2,291.7	2,294.2	2,288.2	2,289.1	2,303.9	2,297.4	2,283.1	2,285.9	2,279.3	2,278.8
13 Revolving home equity loans	331.5	316.1	316.0	314.8	310.8	306.3	302.8	298.5	296.7	296.0	295.1	294.3
14 Closed-end residential loans ⁹	1,940.9	1,968.2	1,975.6	1,979.4	1,977.4	1,982.8	2,001.1	1,998.9	1,986.4	1,990.0	1,984.2	1,984.6
15 Commercial real estate loans	2,174.7	2,258.0	2,271.9	2,290.1	2,297.8	2,302.6	2,308.4	2,312.4	2,313.8	2,316.0	2,317.6	2,318.1
16 Construction and land development loans ¹⁰	335.8	340.8	344.2	346.5	351.7	356.5	358.0	360.7	361.1	362.0	362.8	362.4
17 Secured by farmland ¹¹	102.2	102.0	102.1	102.5	102.5	102.3	102.5	102.1	102.0	102.0	102.1	101.8
18 Secured by multifamily properties ¹²	368.3	393.4	397.3	400.8	402.4	403.1	403.7	404.8	405.8	405.9	406.6	407.1
19 Secured by nonfarm nonresidential properties ¹³	1,368.4	1,421.8	1,428.4	1,440.2	1,441.2	1,440.8	1,444.3	1,444.8	1,444.9	1,446.1	1,446.2	1,446.8
20 Consumer loans	1,556.6	1,598.4	1,581.8	1,533.0	1,505.6	1,507.4	1,513.0	1,514.7	1,520.1	1,519.4	1,516.1	1,517.9
21 Credit cards and other revolving plans	829.7	850.1	833.5	786.3	761.5	759.5	758.4	755.5	757.1	755.4	750.5	752.0
22 Other consumer loans	726.9	748.3	748.2	746.8	744.1	748.0	754.6	759.3	763.0	763.9	765.6	765.9
23 Automobile loans ¹⁴	443.2	454.1	455.4	453.8	451.6	454.5	457.8	459.6	460.7	460.8	461.2	461.9
24 All other consumer loans ¹⁵	283.7	294.2	292.8	292.9	292.5	293.5	296.8	299.7	302.4	303.2	304.4	304.0
25 All other loans and leases	1,147.3	1,187.0	1,269.7	1,299.3	1,280.8	1,265.4	1,240.8	1,231.1	1,246.3	1,239.6	1,241.7	1,245.1
26 Loans to nondepository financial institutions ¹⁶	432.8	462.9	509.1	543.3	524.3	505.8	492.5	490.4	504.0	498.9	500.6	500.4
27 All loans not elsewhere classified ¹⁷	714.5	724.0	760.6	756.0	756.5	759.6	748.3	740.7	742.3	740.7	741.1	744.7
28 LESS: Allowance for loan and lease losses	110.6	112.3	114.8	143.4	180.1	188.3	217.6	219.9	221.1	221.3	221.2	220.6
29 Cash assets ¹⁸	1,097.7	1,136.3	1,443.5	1,980.9	2,283.2	2,277.2	2,082.6	2,170.9	2,202.8	2,272.3	2,225.0	2,083.2
30 Total federal funds sold and reverse RPs ¹⁹	350.6	324.6	332.0	295.6	308.7	449.4	570.9	493.4	513.4	509.1	531.4	492.6
31 Loans to commercial banks ²⁰	5.3	5.3	5.8	5.8	5.7	5.2	4.9	4.8	4.8	4.7	4.7	4.5
32 Other assets including trading assets ²¹	1,383.6	1,444.7	1,535.7	1,523.9	1,514.9	1,514.7	1,527.6	1,517.0	1,498.7	1,526.6	1,579.5	1,541.3
33 Total assets	15,271.8	15,692.5	16,444.7	17,220.9	17,605.8	17,764.8	17,731.8	17,758.5	17,841.8	17,908.0	17,925.1	17,709.3

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Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	11,837.4	12,261.7	12,853.8	13,614.9	14,092.5	14,339.3	14,373.9	14,397.5	14,498.0	14,573.0	14,579.8	14,441.7
35 Large time deposits	1,065.1	1,071.2	1,080.4	1,064.5	1,015.7	974.6	940.6	896.1	863.6	860.6	855.5	854.1
36 Other deposits	10,772.2	11,190.4	11,773.4	12,550.5	13,076.8	13,364.6	13,433.3	13,501.4	13,634.4	13,712.4	13,724.3	13,587.6
37 Borrowings	1,086.1	1,068.7	1,164.3	1,171.0	1,075.5	997.1	956.7	935.4	920.1	927.8	909.8	876.8
38 Net due to related foreign offices	-160.1	-248.7	-293.6	-248.8	-217.6	-240.0	-261.4	-258.4	-285.2	-269.3	-263.7	-292.1
39 Other liabilities including trading liabilities ²²	535.3	610.2	701.0	676.1	667.9	669.6	666.2	658.5	658.9	631.6	650.2	629.3
40 Total liabilities	13,298.6	13,691.9	14,425.6	15,213.3	15,618.3	15,765.9	15,735.4	15,733.0	15,791.8	15,863.2	15,876.1	15,655.7
41 Residual (Assets LESS Liabilities)²³	1,973.2	2,000.6	2,019.1	2,007.6	1,987.5	1,998.9	1,996.4	2,025.4	2,050.0	2,044.8	2,049.0	2,053.6
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	21.9	34.5	41.8	50.5	57.1	60.2	63.1	63.4	65.3	63.7	62.6	61.2
43 U.S. Treasury and agency securities, MBS ²⁵	15.2	23.4	33.4	44.4	46.6	45.3	46.0	44.4	43.5	41.5	40.0	39.5

Footnotes appear on the last page.

Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	8,007.5	8,212.9	8,507.4	8,657.5	8,639.3	8,636.7	8,683.0	8,684.8	8,704.1	8,692.8	8,681.1	8,671.6
2 Securities in bank credit ²	2,513.0	2,661.5	2,757.3	2,770.2	2,796.0	2,897.9	2,994.4	3,036.5	3,079.3	3,071.5	3,066.0	3,066.3
3 Treasury and agency securities ³	2,035.5	2,170.0	2,270.0	2,279.8	2,313.3	2,406.7	2,493.1	2,540.5	2,589.7	2,582.1	2,575.9	2,576.1
4 Mortgage-backed securities (MBS) ⁴	1,473.7	1,547.8	1,597.0	1,637.9	1,636.7	1,630.5	1,662.0	1,716.5	1,736.3	1,709.6	1,695.1	1,694.7
5 Non-MBS ⁵	561.7	622.2	673.0	641.9	676.6	776.2	831.1	824.0	853.4	872.5	880.8	881.4
6 Other securities	477.6	491.5	487.4	490.4	482.7	491.2	501.3	495.9	489.6	489.4	490.1	490.2
7 Mortgage-backed securities (MBS) ⁶	58.3	60.3	61.4	61.6	62.3	62.9	63.6	62.3	61.5	61.8	62.0	62.2
8 Non-MBS ⁷	419.3	431.2	426.0	428.8	420.4	428.4	437.7	433.6	428.0	427.6	428.1	428.0
9 Loans and leases in bank credit ⁸	5,494.5	5,551.4	5,750.1	5,887.3	5,843.2	5,738.7	5,688.6	5,648.3	5,624.8	5,621.3	5,615.0	5,605.3
10 Commercial and industrial loans	1,330.1	1,304.6	1,434.6	1,596.8	1,596.6	1,510.2	1,462.5	1,431.9	1,415.2	1,414.5	1,405.1	1,391.4
11 Real estate loans	2,206.9	2,233.8	2,236.8	2,238.4	2,231.4	2,232.7	2,242.6	2,240.2	2,229.2	2,224.4	2,225.8	2,227.0
12 Residential real estate loans	1,470.9	1,478.2	1,477.7	1,474.6	1,467.5	1,469.0	1,479.5	1,474.6	1,465.3	1,462.5	1,464.2	1,467.1
13 Revolving home equity loans	223.5	209.8	208.5	206.8	203.9	201.3	198.9	196.3	195.0	194.4	193.6	193.0
14 Closed-end residential loans ⁹	1,247.4	1,268.4	1,269.2	1,267.8	1,263.6	1,267.7	1,280.5	1,278.4	1,270.3	1,268.1	1,270.6	1,274.1
15 Commercial real estate loans	736.0	755.6	759.1	763.9	763.9	763.7	763.1	765.6	763.9	761.9	761.6	759.9
16 Construction and land development loans ¹⁰	106.9	108.8	110.1	111.1	112.5	114.2	115.6	116.3	117.0	116.9	117.2	117.3
17 Secured by farmland ¹¹	8.2	7.7	7.6	7.6	7.4	7.3	7.3	7.2	7.1	7.2	7.1	7.0
18 Secured by multifamily properties ¹²	167.6	174.7	176.6	177.3	178.2	178.1	177.3	178.5	178.3	177.8	178.1	178.2
19 Secured by nonfarm nonresidential properties ¹³	453.3	464.4	464.7	467.8	465.8	464.1	463.0	463.5	461.5	460.0	459.1	457.4
20 Consumer loans	1,102.0	1,130.7	1,134.9	1,091.5	1,070.4	1,070.4	1,077.4	1,073.6	1,072.0	1,072.4	1,072.3	1,072.2
21 Credit cards and other revolving plans	594.5	608.2	608.7	566.8	546.7	544.1	548.4	543.2	540.9	541.6	540.8	540.8
22 Other consumer loans	507.5	522.6	526.1	524.7	523.8	526.3	529.0	530.4	531.1	530.8	531.5	531.3
23 Automobile loans ¹⁴	373.1	383.8	385.9	384.3	383.0	385.4	387.4	388.4	389.1	389.1	389.0	390.0
24 All other consumer loans ¹⁵	134.4	138.8	140.2	140.4	140.7	141.0	141.6	142.0	142.0	141.8	142.5	141.4
25 All other loans and leases	855.5	882.2	943.8	960.6	944.8	925.5	906.2	902.7	908.4	909.9	911.8	914.7
26 Loans to nondepository financial institutions ¹⁶	364.0	391.7	426.2	446.8	434.0	417.3	402.5	404.1	410.3	409.3	412.9	412.9
27 All loans not elsewhere classified ¹⁷	491.4	490.5	517.6	513.8	510.8	508.2	503.7	498.6	498.1	500.6	498.9	501.7
28 LESS: Allowance for loan and lease losses	69.2	70.6	72.7	96.1	120.1	125.0	140.8	141.4	141.8	141.8	141.9	142.3
29 Cash assets ¹⁸	793.8	806.5	1,004.7	1,476.5	1,729.1	1,695.2	1,534.3	1,607.7	1,608.6	1,595.4	1,643.1	1,542.8
30 Total federal funds sold and reverse RPs ¹⁹	298.6	280.3	269.2	258.2	260.2	385.1	518.2	416.7	402.9	420.3	462.0	440.1
31 Loans to commercial banks ²⁰	4.6	4.5	4.8	5.0	4.7	4.5	4.2	4.1	4.1	4.1	4.2	3.9
32 Other assets including trading assets ²¹	1,034.9	1,071.0	1,148.3	1,138.1	1,127.2	1,120.8	1,131.2	1,120.2	1,113.7	1,124.5	1,174.5	1,150.9
33 Total assets	10,070.4	10,304.7	10,861.8	11,439.2	11,640.4	11,717.2	11,730.2	11,692.0	11,691.5	11,695.3	11,823.1	11,666.9

(continued on next page)

Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	7,752.3	8,015.9	8,447.0	9,002.2	9,336.0	9,478.6	9,476.9	9,495.6	9,518.5	9,553.4	9,636.6	9,572.5
35 Large time deposits	513.2	499.7	505.8	488.1	457.7	430.0	405.3	378.2	357.1	357.2	352.6	349.6
36 Other deposits	7,239.1	7,516.2	7,941.2	8,514.0	8,878.3	9,048.6	9,071.7	9,117.4	9,161.4	9,196.1	9,283.9	9,222.9
37 Borrowings	771.3	712.8	790.5	787.3	695.4	643.1	626.8	621.4	620.3	628.5	596.8	562.8
38 Net due to related foreign offices	-177.9	-266.8	-312.6	-272.2	-246.7	-268.3	-287.4	-282.3	-307.7	-293.1	-284.5	-312.5
39 Other liabilities including trading liabilities ²²	451.2	519.9	605.8	585.4	569.2	560.9	563.1	548.5	542.2	503.3	533.9	524.3
40 Total liabilities	8,796.9	8,981.8	9,530.6	10,102.7	10,354.0	10,414.3	10,379.4	10,383.2	10,373.4	10,392.0	10,482.8	10,347.1
41 Residual (Assets LESS Liabilities)²³	1,273.4	1,322.9	1,331.2	1,336.5	1,286.4	1,302.9	1,350.8	1,308.8	1,318.2	1,303.3	1,340.3	1,319.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	17.9	25.8	30.0	38.8	43.7	45.5	47.5	47.0	49.2	47.8	46.8	45.4
43 U.S. Treasury and agency securities, MBS ²⁵	13.6	18.5	25.6	34.5	35.8	35.2	35.8	34.1	33.5	31.9	30.5	30.0

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	7,998.5	8,202.7	8,487.2	8,653.2	8,629.8	8,631.7	8,658.9	8,678.0	8,715.8	8,685.5	8,667.9	8,661.0
2 Securities in bank credit ²	2,521.8	2,650.2	2,742.5	2,758.0	2,780.2	2,884.6	2,981.9	3,051.6	3,110.3	3,087.4	3,081.7	3,080.7
3 Treasury and agency securities ³	2,042.8	2,159.3	2,258.1	2,268.5	2,298.8	2,395.4	2,483.2	2,554.4	2,618.7	2,594.8	2,587.5	2,589.3
4 Mortgage-backed securities (MBS) ⁴	1,477.2	1,540.0	1,588.0	1,633.8	1,631.4	1,627.4	1,657.7	1,720.2	1,754.4	1,716.1	1,699.6	1,700.5
5 Non-MBS ⁵	565.6	619.3	670.1	634.7	667.4	768.0	825.5	834.3	864.4	878.7	887.9	888.8
6 Other securities	478.9	490.9	484.4	489.5	481.4	489.3	498.8	497.2	491.6	492.5	494.2	491.4
7 Mortgage-backed securities (MBS) ⁶	58.5	60.1	61.4	62.4	63.3	64.5	64.3	62.5	61.7	61.8	61.8	61.6
8 Non-MBS ⁷	420.5	430.9	423.0	427.0	418.1	424.8	434.4	434.7	429.9	430.7	432.3	429.7
9 Loans and leases in bank credit ⁸	5,476.7	5,552.6	5,744.7	5,895.2	5,849.6	5,747.1	5,677.0	5,626.4	5,605.5	5,598.1	5,586.2	5,580.3
10 Commercial and industrial loans	1,316.9	1,307.6	1,446.4	1,618.1	1,615.4	1,519.3	1,455.9	1,417.2	1,397.9	1,393.8	1,389.7	1,379.2
11 Real estate loans	2,211.7	2,226.8	2,226.7	2,227.6	2,224.9	2,232.6	2,247.7	2,244.7	2,230.3	2,232.3	2,225.9	2,226.8
12 Residential real estate loans	1,478.1	1,473.0	1,468.8	1,464.7	1,461.4	1,468.3	1,484.4	1,481.5	1,468.5	1,470.7	1,463.9	1,464.8
13 Revolving home equity loans	223.3	209.4	209.0	207.6	204.6	201.7	199.0	195.9	194.5	193.9	193.2	192.7
14 Closed-end residential loans ⁹	1,254.8	1,263.6	1,259.8	1,257.1	1,256.8	1,266.6	1,285.3	1,285.5	1,274.0	1,276.8	1,270.7	1,272.1
15 Commercial real estate loans	733.7	753.8	757.8	762.9	763.5	764.2	763.4	763.2	761.8	761.6	762.0	762.0
16 Construction and land development loans ¹⁰	107.8	107.6	109.1	110.1	111.9	115.0	116.7	117.8	118.5	118.7	119.0	119.2
17 Secured by farmland ¹¹	8.2	7.7	7.7	7.6	7.4	7.3	7.3	7.2	7.1	7.1	7.1	7.0
18 Secured by multifamily properties ¹²	166.9	174.0	176.1	177.0	177.6	177.6	177.1	177.7	177.8	177.7	178.4	178.4
19 Secured by nonfarm nonresidential properties ¹³	450.8	464.5	464.9	468.2	466.6	464.3	462.2	460.6	458.4	458.1	457.5	457.4
20 Consumer loans	1,101.0	1,132.0	1,122.1	1,082.9	1,062.9	1,066.2	1,071.3	1,072.3	1,075.2	1,074.1	1,070.9	1,071.9
21 Credit cards and other revolving plans	592.8	610.2	597.8	559.7	541.7	541.7	543.0	541.2	542.8	541.5	537.2	538.4
22 Other consumer loans	508.2	521.7	524.3	523.1	521.3	524.4	528.3	531.1	532.4	532.6	533.7	533.5
23 Automobile loans ¹⁴	373.6	383.5	384.8	383.0	380.9	383.8	387.0	389.0	390.1	390.2	390.6	391.3
24 All other consumer loans ¹⁵	134.5	138.3	139.4	140.2	140.3	140.7	141.4	142.1	142.3	142.4	143.1	142.2
25 All other loans and leases	847.0	886.2	949.5	966.6	946.3	929.0	902.0	892.1	902.1	897.8	899.7	902.3
26 Loans to nondepository financial institutions ¹⁶	359.5	392.6	428.6	451.8	435.0	416.1	400.2	398.3	408.1	404.6	406.3	407.1
27 All loans not elsewhere classified ¹⁷	487.5	493.6	520.9	514.9	511.3	512.9	501.8	493.8	494.0	493.3	493.4	495.2
28 LESS: Allowance for loan and lease losses	69.8	70.1	72.2	94.8	119.6	125.4	141.7	142.8	143.7	143.7	143.5	143.1
29 Cash assets ¹⁸	790.2	802.0	1,040.1	1,487.4	1,719.9	1,687.4	1,511.7	1,592.2	1,599.3	1,651.1	1,623.5	1,511.0
30 Total federal funds sold and reverse RPs ¹⁹	308.3	263.6	271.6	237.1	245.3	384.1	504.2	430.4	451.1	446.4	467.6	431.3
31 Loans to commercial banks ²⁰	4.6	4.6	4.9	5.0	4.7	4.4	4.1	4.1	4.0	4.0	4.1	3.8
32 Other assets including trading assets ²¹	1,034.6	1,072.9	1,155.6	1,135.7	1,122.9	1,124.1	1,135.5	1,120.5	1,106.6	1,127.2	1,178.8	1,148.6
33 Total assets	10,066.3	10,275.7	10,887.2	11,423.5	11,603.1	11,706.4	11,672.8	11,682.4	11,733.2	11,770.5	11,798.5	11,612.6

(continued on next page)

Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	7,731.9	7,987.1	8,474.7	9,013.3	9,277.5	9,459.0	9,469.7	9,473.3	9,544.1	9,585.6	9,596.5	9,477.0
35 Large time deposits	503.2	510.4	517.6	503.0	462.0	429.0	401.5	368.9	345.8	343.3	339.9	339.8
36 Other deposits	7,228.7	7,476.6	7,957.1	8,510.2	8,815.5	9,030.0	9,068.2	9,104.5	9,198.3	9,242.3	9,256.7	9,137.2
37 Borrowings	752.7	728.6	797.9	790.4	708.8	646.3	618.6	605.1	597.5	606.3	592.9	565.6
38 Net due to related foreign offices	-176.0	-268.1	-315.6	-276.9	-244.5	-265.6	-285.2	-280.2	-308.2	-290.5	-283.8	-308.9
39 Other liabilities including trading liabilities ²²	453.2	519.8	607.9	577.7	564.0	561.0	558.5	550.3	550.5	517.6	537.6	521.8
40 Total liabilities	8,761.8	8,967.3	9,564.8	10,104.4	10,305.9	10,400.7	10,361.7	10,348.6	10,383.8	10,419.0	10,443.2	10,255.5
41 Residual (Assets LESS Liabilities)²³	1,304.5	1,308.3	1,322.4	1,319.1	1,297.2	1,305.7	1,311.1	1,333.8	1,349.5	1,351.4	1,355.3	1,357.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	17.9	25.8	30.0	38.8	43.7	45.5	47.5	47.0	49.2	47.8	46.8	45.4
43 U.S. Treasury and agency securities, MBS ²⁵	13.6	18.5	25.6	34.5	35.8	35.2	35.8	34.1	33.5	31.9	30.5	30.0

Footnotes appear on the last page.

Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	4,549.8	4,709.9	4,767.7	4,898.7	5,031.4	5,067.1	5,099.0	5,122.4	5,130.9	5,135.6	5,143.8	5,154.0
2 Securities in bank credit ²	913.4	947.1	951.0	957.0	966.5	1,001.4	1,026.6	1,039.7	1,044.7	1,047.1	1,052.3	1,063.5
3 Treasury and agency securities ³	672.4	696.8	693.0	691.9	695.7	717.9	733.2	745.4	749.4	749.9	752.9	760.0
4 Mortgage-backed securities (MBS) ⁴	500.6	532.8	538.6	541.1	543.0	551.8	559.7	570.6	575.9	575.5	577.1	583.0
5 Non-MBS ⁵	171.8	164.0	154.4	150.8	152.8	166.0	173.5	174.8	173.6	174.4	175.8	177.0
6 Other securities	240.9	250.3	258.0	265.1	270.7	283.6	293.4	294.3	295.3	297.3	299.4	303.5
7 Mortgage-backed securities (MBS) ⁶	18.2	17.6	18.0	17.9	17.7	18.3	18.8	18.8	19.1	19.6	19.8	20.5
8 Non-MBS ⁷	222.8	232.8	240.0	247.2	253.1	265.2	274.6	275.5	276.2	277.7	279.6	282.9
9 Loans and leases in bank credit ⁸	3,636.5	3,762.7	3,816.7	3,941.7	4,064.9	4,065.7	4,072.4	4,082.7	4,086.2	4,088.5	4,091.6	4,090.5
10 Commercial and industrial loans	645.1	664.8	687.5	800.3	930.6	931.5	932.0	934.4	933.1	931.9	931.3	929.5
11 Real estate loans	2,236.5	2,320.6	2,338.9	2,354.1	2,356.7	2,356.6	2,363.4	2,367.0	2,368.7	2,371.9	2,375.1	2,373.6
12 Residential real estate loans	794.2	815.5	824.1	829.4	825.6	819.9	818.3	815.9	813.7	813.9	816.7	815.8
13 Revolving home equity loans	108.5	106.7	106.9	106.6	105.7	104.6	103.9	103.0	102.7	102.6	102.4	101.9
14 Closed-end residential loans ⁹	685.7	708.8	717.3	722.8	719.9	715.3	714.4	712.9	711.0	711.3	714.3	713.9
15 Commercial real estate loans	1,442.3	1,505.1	1,514.8	1,524.7	1,531.1	1,536.6	1,545.1	1,551.1	1,555.0	1,558.0	1,558.4	1,557.8
16 Construction and land development loans ¹⁰	228.1	233.9	235.9	237.6	239.0	240.3	241.2	242.9	242.9	243.2	243.1	242.4
17 Secured by farmland ¹¹	93.8	94.7	94.7	94.9	94.8	94.7	94.9	94.8	94.9	94.8	94.9	94.7
18 Secured by multifamily properties ¹²	201.8	219.2	220.8	222.6	224.1	225.3	226.8	227.7	228.9	229.5	229.4	229.6
19 Secured by nonfarm nonresidential properties ¹³	918.5	957.4	963.3	969.6	973.1	976.3	982.3	985.7	988.2	990.5	991.0	991.1
20 Consumer loans	456.7	465.5	464.7	454.7	446.7	444.3	441.6	443.7	445.2	445.8	445.2	445.6
21 Credit cards and other revolving plans	238.0	239.9	239.7	229.2	221.7	219.1	214.2	215.5	215.4	215.4	214.5	214.5
22 Other consumer loans	218.7	225.6	225.0	225.5	225.0	225.2	227.4	228.2	229.8	230.4	230.6	231.1
23 Automobile loans ¹⁴	69.4	70.8	70.9	71.0	70.7	70.7	70.9	70.5	70.5	70.4	70.4	70.4
24 All other consumer loans ¹⁵	149.3	154.8	154.1	154.4	154.3	154.5	156.5	157.7	159.3	160.0	160.2	160.6
25 All other loans and leases	298.2	311.8	325.6	332.6	330.8	333.4	335.4	337.7	339.3	338.9	340.0	341.7
26 Loans to nondepository financial institutions ¹⁶	72.0	78.3	84.0	89.7	86.5	87.3	89.5	91.4	91.9	92.3	93.5	93.1
27 All loans not elsewhere classified ¹⁷	226.1	233.5	241.5	242.8	244.4	246.0	245.9	246.3	247.4	246.7	246.5	248.6
28 LESS: Allowance for loan and lease losses	39.0	44.6	44.8	48.9	59.8	60.0	71.3	72.5	73.4	73.9	74.6	75.3
29 Cash assets ¹⁸	308.6	331.1	393.5	499.7	588.0	609.0	583.3	581.2	584.9	600.0	604.9	600.3
30 Total federal funds sold and reverse RPs ¹⁹	41.7	59.1	63.1	59.8	63.1	57.0	59.9	62.1	55.6	59.0	58.2	52.9
31 Loans to commercial banks ²⁰	0.7	0.8	0.9	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.6	0.6
32 Other assets including trading assets ²¹	348.4	372.3	383.4	388.7	390.9	390.5	391.9	395.6	392.9	398.1	397.2	391.7
33 Total assets	5,210.2	5,428.6	5,563.7	5,798.9	6,014.4	6,064.5	6,063.7	6,089.6	6,091.7	6,119.5	6,130.0	6,124.2

(continued on next page)

Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	4,111.5	4,283.2	4,366.9	4,599.2	4,839.0	4,891.2	4,920.4	4,933.6	4,937.0	4,970.8	4,988.4	4,989.0
35 Large time deposits	562.4	561.1	560.7	558.7	550.4	544.1	539.9	529.7	520.8	520.1	516.7	515.5
36 Other deposits	3,549.1	3,722.2	3,806.2	4,040.4	4,288.6	4,347.1	4,380.5	4,403.9	4,416.2	4,450.7	4,471.7	4,473.5
37 Borrowings	332.5	349.5	390.8	393.2	354.7	336.0	333.9	332.5	326.2	324.5	311.5	302.3
38 Net due to related foreign offices	11.3	23.1	35.9	41.2	30.7	19.1	15.9	13.1	27.4	8.1	21.1	21.0
39 Other liabilities including trading liabilities ²²	81.1	90.2	96.0	102.0	105.5	108.8	108.1	107.1	106.0	107.8	108.9	106.0
40 Total liabilities	4,536.5	4,746.0	4,889.6	5,135.6	5,329.9	5,355.1	5,378.3	5,386.3	5,396.6	5,411.3	5,429.9	5,418.3
41 Residual (Assets LESS Liabilities)²³	673.7	682.6	674.1	663.3	684.6	709.3	685.4	703.3	695.1	708.3	700.0	705.9
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	4.0	8.6	11.8	11.7	13.4	14.7	15.6	16.4	16.0	15.9	15.8	15.8
43 U.S. Treasury and agency securities, MBS ²⁵	1.6	4.9	7.8	9.9	10.8	10.0	10.2	10.2	10.0	9.6	9.6	9.5

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	4,546.7	4,691.1	4,755.3	4,905.0	5,043.6	5,074.9	5,104.5	5,114.2	5,127.5	5,131.1	5,137.7	5,147.4
2 Securities in bank credit ²	908.7	947.5	956.5	965.5	968.3	997.2	1,022.4	1,032.7	1,039.4	1,043.8	1,048.0	1,057.9
3 Treasury and agency securities ³	667.2	698.9	699.9	700.6	697.5	713.1	728.0	737.4	742.9	744.6	747.0	753.4
4 Mortgage-backed securities (MBS) ⁴	498.7	533.8	542.4	545.9	543.7	552.5	559.0	568.4	574.7	574.6	575.5	579.3
5 Non-MBS ⁵	168.5	165.2	157.5	154.8	153.8	160.6	169.0	169.0	168.2	169.9	171.5	174.1
6 Other securities	241.4	248.6	256.6	264.8	270.8	284.2	294.4	295.3	296.5	299.2	301.0	304.4
7 Mortgage-backed securities (MBS) ⁶	18.3	17.9	18.0	17.8	17.6	18.1	18.9	19.0	19.1	19.5	19.6	20.2
8 Non-MBS ⁷	223.1	230.6	238.6	247.1	253.2	266.1	275.4	276.3	277.4	279.7	281.4	284.3
9 Loans and leases in bank credit ⁸	3,638.0	3,743.6	3,798.8	3,939.5	4,075.2	4,077.6	4,082.2	4,081.5	4,088.1	4,087.3	4,089.6	4,089.5
10 Commercial and industrial loans	646.8	660.9	682.0	799.9	937.0	940.8	937.2	935.0	932.5	930.8	931.5	930.7
11 Real estate loans	2,235.3	2,315.6	2,336.9	2,356.8	2,361.1	2,359.2	2,364.6	2,365.1	2,366.6	2,369.6	2,371.0	2,370.1
12 Residential real estate loans	794.3	811.4	822.8	829.6	826.8	820.8	819.5	815.9	814.5	815.2	815.4	814.1
13 Revolving home equity loans	108.2	106.7	107.0	107.3	106.2	104.7	103.8	102.5	102.1	102.0	101.9	101.5
14 Closed-end residential loans ⁹	686.1	704.7	715.8	722.3	720.6	716.1	715.8	713.4	712.4	713.2	713.5	712.5
15 Commercial real estate loans	1,441.0	1,504.2	1,514.1	1,527.2	1,534.3	1,538.4	1,545.1	1,549.2	1,552.1	1,554.4	1,555.6	1,556.1
16 Construction and land development loans ¹⁰	228.0	233.2	235.0	236.5	239.7	241.5	241.2	242.8	242.6	243.3	243.7	243.2
17 Secured by farmland ¹¹	94.0	94.3	94.4	94.9	95.1	95.0	95.2	95.0	94.9	94.8	95.0	94.8
18 Secured by multifamily properties ¹²	201.4	219.4	221.2	223.8	224.9	225.5	226.5	227.1	227.9	228.3	228.2	228.7
19 Secured by nonfarm nonresidential properties ¹³	917.6	957.3	963.5	972.0	974.6	976.5	982.1	984.2	986.6	988.0	988.7	989.4
20 Consumer loans	455.6	466.4	459.7	450.2	442.7	441.3	441.6	442.4	444.9	445.2	445.2	445.9
21 Credit cards and other revolving plans	236.9	239.8	235.7	226.6	219.9	217.8	215.4	214.3	214.3	213.9	213.2	213.6
22 Other consumer loans	218.7	226.6	224.0	223.6	222.8	223.5	226.3	228.1	230.6	231.3	231.9	232.4
23 Automobile loans ¹⁴	69.6	70.6	70.6	70.9	70.7	70.7	70.8	70.6	70.6	70.6	70.6	70.6
24 All other consumer loans ¹⁵	149.2	156.0	153.4	152.7	152.2	152.8	155.4	157.6	160.0	160.8	161.4	161.8
25 All other loans and leases	300.3	300.8	320.2	332.6	334.4	336.4	338.8	339.0	344.2	341.8	342.0	342.8
26 Loans to nondepository financial institutions ¹⁶	73.3	70.4	80.5	91.6	89.3	89.7	92.3	92.2	95.9	94.3	94.2	93.3
27 All loans not elsewhere classified ¹⁷	226.9	230.4	239.7	241.1	245.1	246.7	246.5	246.9	248.3	247.4	247.8	249.5
28 LESS: Allowance for loan and lease losses	40.8	42.2	42.6	48.6	60.5	62.8	76.0	77.1	77.4	77.7	77.7	77.5
29 Cash assets ¹⁸	307.6	334.3	403.4	493.5	563.3	589.8	570.9	578.7	603.5	621.2	601.5	572.2
30 Total federal funds sold and reverse RPs ¹⁹	42.3	61.0	60.4	58.5	63.4	65.3	66.8	63.0	62.2	62.7	63.8	61.4
31 Loans to commercial banks ²⁰	0.7	0.8	0.8	0.9	0.9	0.7	0.8	0.7	0.7	0.7	0.6	0.6
32 Other assets including trading assets ²¹	349.0	371.8	380.2	388.2	392.0	390.6	392.0	396.5	392.1	399.5	400.7	392.6
33 Total assets	5,205.4	5,416.8	5,557.5	5,797.5	6,002.7	6,058.4	6,059.0	6,076.1	6,108.6	6,137.6	6,126.6	6,096.7

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Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	4,105.5	4,274.6	4,379.2	4,601.7	4,815.0	4,880.2	4,904.1	4,924.2	4,953.9	4,987.4	4,983.3	4,964.7
35 Large time deposits	561.9	560.8	562.8	561.4	553.7	545.6	539.1	527.2	517.8	517.3	515.6	514.3
36 Other deposits	3,543.6	3,713.8	3,816.4	4,040.3	4,261.3	4,334.6	4,365.0	4,397.0	4,436.1	4,470.1	4,467.7	4,450.4
37 Borrowings	333.3	340.1	366.5	380.6	366.7	350.8	338.1	330.2	322.6	321.5	316.9	311.2
38 Net due to related foreign offices	15.8	19.4	22.0	28.1	26.9	25.6	23.8	21.8	23.0	21.2	20.1	16.8
39 Other liabilities including trading liabilities ²²	82.1	90.5	93.1	98.4	103.9	108.6	107.7	108.2	108.5	114.0	112.7	107.5
40 Total liabilities	4,536.8	4,724.6	4,860.8	5,108.9	5,312.4	5,365.2	5,373.8	5,384.4	5,408.0	5,444.2	5,432.9	5,400.2
41 Residual (Assets LESS Liabilities)²³	668.7	692.2	696.7	688.6	690.3	693.2	685.3	691.7	700.5	693.4	693.7	696.5
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	4.0	8.6	11.8	11.7	13.4	14.7	15.6	16.4	16.0	15.9	15.8	15.8
43 U.S. Treasury and agency securities, MBS ²⁵	1.6	4.9	7.8	9.9	10.8	10.0	10.2	10.2	10.0	9.6	9.6	9.5

Footnotes appear on the last page.

Table 10. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	1,051.7	1,013.1	1,125.9	1,213.6	1,183.9	1,154.8	1,128.3	1,112.4	1,107.8	1,104.8	1,086.3	1,084.3
2 Securities in bank credit ²	288.1	266.7	287.3	272.4	268.8	271.5	269.2	268.5	268.6	270.2	265.3	266.1
3 Treasury and agency securities ³	186.5	173.6	192.1	175.8	170.0	174.3	172.2	170.6	169.0	171.5	166.6	168.1
4 Mortgage-backed securities (MBS) ⁴	33.3	40.0	43.9	46.1	43.5	43.7	43.2	41.5	39.6	39.6	38.5	40.0
5 Non-MBS ⁵	153.1	133.5	148.2	129.6	126.5	130.6	129.0	129.2	129.4	131.9	128.1	128.1
6 Other securities	101.6	93.1	95.2	96.7	98.9	97.1	97.0	97.9	99.6	98.7	98.7	98.0
7 Mortgage-backed securities (MBS) ⁶	1.7	1.7	1.6	1.7	1.8	1.9	1.7	1.9	1.9	1.8	1.8	1.9
8 Non-MBS ⁷	99.8	91.4	93.5	94.9	97.1	95.2	95.3	96.0	97.7	96.9	96.8	96.1
9 Loans and leases in bank credit ⁸	763.7	746.4	838.6	941.2	915.0	883.3	859.1	843.9	839.2	834.6	821.0	818.1
10 Commercial and industrial loans	398.1	379.0	445.8	535.6	514.0	491.0	475.2	460.3	458.1	453.6	440.8	442.0
11 Real estate loans	82.3	86.7	87.3	88.7	88.1	86.7	87.2	87.4	87.1	87.1	87.0	85.8
12 Residential real estate loans	1.8	1.3	1.5	1.7	1.6	1.5	1.6	1.4	1.4	1.4	1.3	1.3
13 Revolving home equity loans	0.3	0.5	0.7	0.8	0.6	0.6	0.6	0.4	0.4	0.4	0.4	0.4
14 Closed-end residential loans ⁹	1.5	0.8	0.8	0.9	1.0	0.9	1.1	1.0	1.0	1.0	0.9	0.9
15 Commercial real estate loans	80.5	85.4	85.8	86.9	86.4	85.2	85.5	85.9	85.7	85.8	85.7	84.5
16 Construction and land development loans ¹⁰	12.4	12.3	12.1	12.2	12.3	12.5	12.2	12.2	11.8	11.9	11.9	11.8
17 Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
18 Secured by multifamily properties ¹²	8.2	10.0	10.0	10.3	10.4	10.5	10.8	11.1	11.1	11.1	11.1	11.1
19 Secured by nonfarm nonresidential properties ¹³	59.6	62.9	63.5	64.2	63.5	62.0	62.3	62.5	62.6	62.6	62.5	61.5
20 Consumer loans	3.4	3.4	3.5	3.5	3.4	3.3	3.2	3.2	3.4	3.5	3.5	3.6
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	3.4	3.4	3.5	3.5	3.4	3.3	3.2	3.2	3.4	3.5	3.5	3.6
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	3.4	3.4	3.5	3.5	3.4	3.3	3.2	3.2	3.4	3.5	3.5	3.6
25 All other loans and leases	279.9	277.3	302.0	313.5	309.5	302.3	293.5	293.0	290.6	290.4	289.7	286.7
26 Loans to nondepository financial institutions ¹⁶	119.6	114.7	130.9	139.5	137.4	136.6	130.7	130.1	129.7	129.0	128.3	127.0
27 All loans not elsewhere classified ¹⁷	160.3	162.6	171.1	174.0	172.2	165.7	162.7	162.8	161.0	161.4	161.3	159.7
28 LESS: Allowance for loan and lease losses	1.0	1.2	1.2	1.3	2.0	2.0	2.1	2.1	2.0	2.0	2.0	2.1
29 Cash assets ¹⁸	573.7	610.4	779.0	1,089.4	934.7	754.0	677.7	679.4	690.7	710.1	715.2	833.2
30 Total federal funds sold and reverse RPs ¹⁹	463.0	446.6	420.4	362.9	352.7	351.3	336.6	360.2	367.3	355.8	346.0	354.9
31 Loans to commercial banks ²⁰	2.8	1.6	1.5	1.3	0.9	1.2	1.7	1.8	1.5	1.4	1.5	1.6
32 Other assets including trading assets ²¹	139.7	125.6	167.9	168.7	166.2	159.4	162.7	156.0	148.8	157.7	152.6	163.0
33 Total assets	2,230.0	2,196.1	2,493.4	2,834.5	2,636.4	2,418.7	2,304.9	2,307.8	2,314.0	2,327.7	2,299.6	2,434.9

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Table 10. Assets and Liabilities of Foreign-Related Institutions in the United StatesSeasonally adjusted, billions of dollars (*continued*)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	1,016.1	1,086.8	1,054.1	1,123.4	1,150.7	1,155.6	1,159.0	1,161.6	1,173.5	1,155.9	1,162.5	1,184.1
35 Large time deposits	732.3	778.0	721.3	741.0	760.0	761.1	769.5	770.2	764.0	753.2	755.8	754.9
36 Other deposits	283.8	308.8	332.8	382.4	390.7	394.5	389.5	391.4	409.6	402.7	406.7	429.2
37 Borrowings	910.9	910.9	1,024.3	1,040.6	975.7	868.3	849.8	865.0	869.5	859.0	848.6	918.6
38 Net due to related foreign offices	156.4	100.7	273.7	508.9	359.4	253.7	136.8	127.6	107.3	135.3	137.3	165.7
39 Other liabilities including trading liabilities ²²	121.3	110.4	140.6	137.0	135.2	133.3	135.8	130.3	125.8	133.4	126.5	135.7
40 Total liabilities	2,204.7	2,208.8	2,492.6	2,809.9	2,621.0	2,410.8	2,281.3	2,284.5	2,276.1	2,283.5	2,274.9	2,404.1
41 Residual (Assets LESS Liabilities)²³	25.3	-12.8	0.9	24.6	15.4	7.9	23.5	23.3	37.9	44.2	24.7	30.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.3	1.9	2.5	2.8	3.0	3.0	3.1	2.9	3.0	2.9	2.8	2.8
43 U.S. Treasury and agency securities, MBS ²⁵	2.3	1.9	2.5	2.8	3.0	3.0	3.1	2.9	3.0	2.9	2.8	2.8

Footnotes appear on the last page.

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Assets												
1 Bank credit	1,044.9	1,022.3	1,125.9	1,213.2	1,178.4	1,154.5	1,125.9	1,105.1	1,099.1	1,096.3	1,079.7	1,075.3
2 Securities in bank credit ²	290.0	270.0	281.0	266.8	268.4	274.1	272.8	271.4	271.4	273.5	267.6	266.5
3 Treasury and agency securities ³	188.4	177.1	186.0	170.7	171.1	177.3	175.4	173.6	172.7	174.8	169.7	168.8
4 Mortgage-backed securities (MBS) ⁴	33.9	38.1	41.9	44.9	45.2	45.6	44.8	42.4	40.9	41.2	39.5	42.0
5 Non-MBS ⁵	154.5	139.0	144.2	125.7	125.9	131.7	130.6	131.2	131.8	133.6	130.2	126.9
6 Other securities	101.6	92.9	95.0	96.2	97.3	96.7	97.5	97.8	98.7	98.8	97.9	97.7
7 Mortgage-backed securities (MBS) ⁶	1.8	1.6	1.6	1.7	1.8	1.8	1.8	2.0	2.0	2.0	2.0	2.0
8 Non-MBS ⁷	99.7	91.3	93.4	94.4	95.4	94.9	95.7	95.8	96.7	96.7	95.9	95.7
9 Loans and leases in bank credit ⁸	754.9	752.3	844.9	946.3	910.0	880.4	853.1	833.7	827.7	822.7	812.2	808.8
10 Commercial and industrial loans	393.1	383.1	455.1	542.7	512.8	488.4	471.4	454.2	450.7	445.0	434.1	432.6
11 Real estate loans	81.4	87.0	87.8	89.2	88.8	87.7	87.0	86.2	85.5	85.6	85.6	85.3
12 Residential real estate loans	1.8	1.5	1.5	1.5	1.5	1.5	1.6	1.5	1.5	1.5	1.5	1.5
13 Revolving home equity loans	0.3	0.5	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5
14 Closed-end residential loans ⁹	1.5	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0
15 Commercial real estate loans	79.6	85.5	86.3	87.7	87.3	86.2	85.4	84.7	84.0	84.1	84.1	83.8
16 Construction and land development loans ¹⁰	12.4	12.2	12.1	12.4	12.5	12.7	12.3	12.2	11.7	11.8	11.8	11.8
17 Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
18 Secured by multifamily properties ¹²	8.0	10.0	10.3	10.6	10.6	10.7	10.7	10.8	10.8	10.8	10.8	10.8
19 Secured by nonfarm nonresidential properties ¹³	59.1	63.1	63.7	64.5	63.9	62.6	62.2	61.6	61.3	61.4	61.2	61.0
20 Consumer loans	3.5	3.3	3.4	3.5	3.4	3.4	3.4	3.4	3.4	3.5	3.4	3.5
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	3.5	3.3	3.4	3.5	3.4	3.4	3.4	3.4	3.4	3.5	3.4	3.5
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	3.5	3.3	3.4	3.5	3.4	3.4	3.4	3.4	3.4	3.5	3.4	3.5
25 All other loans and leases	276.9	279.0	298.6	311.0	305.0	301.0	291.3	290.0	288.1	288.6	289.1	287.3
26 Loans to nondepository financial institutions ¹⁶	120.0	115.4	125.5	133.9	131.9	134.7	129.8	131.1	131.4	131.2	130.5	129.9
27 All loans not elsewhere classified ¹⁷	156.9	163.6	173.1	177.0	173.1	166.3	161.5	158.9	156.7	157.4	158.5	157.4
28 LESS: Allowance for loan and lease losses	1.0	1.2	1.2	1.3	2.0	2.1	2.1	2.1	2.1	2.1	2.1	2.1
29 Cash assets ¹⁸	580.5	648.6	774.8	1,061.4	977.8	774.8	674.3	689.2	676.7	676.9	677.0	807.1
30 Total federal funds sold and reverse RPs ¹⁹	459.8	467.0	420.6	366.6	351.4	325.6	322.9	351.6	347.2	352.4	346.7	330.8
31 Loans to commercial banks ²⁰	2.5	1.9	1.8	1.7	0.8	1.1	1.5	1.6	1.3	1.3	1.4	1.7
32 Other assets including trading assets ²¹	141.1	126.7	168.9	165.7	166.8	161.3	158.9	157.1	149.5	162.6	153.1	166.4
33 Total assets	2,227.7	2,265.3	2,490.9	2,807.2	2,673.1	2,415.2	2,281.5	2,302.6	2,271.7	2,287.4	2,255.9	2,379.3

(continued on next page)

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States

Not seasonally adjusted, billions of dollars (continued)

Account	2019 Aug	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	Week ending			
									Sep 02	Sep 09	Sep 16	Sep 23
Liabilities												
34 Deposits	1,016.7	1,101.4	1,054.7	1,122.7	1,159.8	1,148.0	1,155.1	1,161.1	1,168.1	1,150.6	1,150.7	1,180.7
35 Large time deposits	730.4	788.4	718.3	747.2	770.5	764.0	766.7	767.7	758.2	748.8	746.8	749.0
36 Other deposits	286.3	313.0	336.4	375.5	389.3	383.9	388.4	393.4	409.9	401.9	403.9	431.7
37 Borrowings	922.1	926.9	1,006.0	1,033.5	985.3	867.7	850.2	877.9	879.3	872.0	856.1	907.1
38 Net due to related foreign offices	157.6	117.1	281.9	502.6	375.0	253.8	133.2	123.0	91.6	119.9	115.1	144.1
39 Other liabilities including trading liabilities ²²	122.4	111.0	138.1	138.1	142.6	134.2	131.4	131.0	124.4	136.7	125.7	139.1
40 Total liabilities	2,218.7	2,256.4	2,480.6	2,796.9	2,662.7	2,403.7	2,269.9	2,293.0	2,263.5	2,279.1	2,247.6	2,371.0
41 Residual (Assets LESS Liabilities)²³	9.0	8.9	10.2	10.3	10.4	11.5	11.5	9.6	8.3	8.2	8.2	8.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.3	1.9	2.5	2.8	3.0	3.0	3.1	2.9	3.0	2.9	2.8	2.8
43 U.S. Treasury and agency securities, MBS ²⁵	2.3	1.9	2.5	2.8	3.0	3.0	3.1	2.9	3.0	2.9	2.8	2.8

Footnotes appear on the last page.

Footnotes

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 of 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.