

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
March 19, 2021

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2016	2017	2018	2019	2020	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2020 Nov	2020 Dec	2021 Jan	2021 Feb
Assets															
1 Bank credit	6.8	3.0	3.5	6.0	8.3	6.6	5.4	6.9	21.1	2.4	2.2	5.1	3.0	5.6	5.7
2 Securities in bank credit ²	7.8	1.8	0.7	10.3	20.2	10.5	8.7	8.9	17.4	28.5	20.9	30.3	16.6	24.8	15.7
3 Treasury and agency securities ³	10.0	2.6	3.5	14.2	22.3	15.2	10.8	9.7	18.7	31.7	22.6	33.1	17.2	31.3	17.3
6 Other securities	2.2	-0.5	-7.0	-1.9	12.9	-5.3	1.5	6.1	12.4	16.5	14.4	19.3	13.9	-1.1	9.4
9 Loans and leases in bank credit ⁸	6.4	3.4	4.5	4.5	3.8	5.1	4.1	6.1	22.6	-7.5	-5.5	-5.7	-3.1	-3.0	1.1
10 Commercial and industrial loans	5.9	1.1	6.6	3.7	12.0	4.3	0.4	9.8	88.2	-20.3	-22.4	-22.5	-15.5	-18.8	6.8
11 Real estate loans	6.5	3.7	3.6	3.4	1.3	3.4	4.9	3.3	2.5	0.6	-1.2	-3.5	-2.5	4.3	-5.1
12 Residential real estate loans	3.2	1.4	2.2	2.1	-1.6	2.3	2.9	0.9	-0.5	-1.4	-5.3	-10.3	-7.2	4.4	-7.4
13 Revolving home equity loans	-6.8	-6.8	-8.2	-8.6	-11.4	-8.2	-8.8	-9.1	-9.7	-14.2	-14.6	-14.4	-15.8	-14.8	-21.8
14 Closed-end residential loans ⁹	5.9	3.4	4.4	4.1	0.1	4.2	4.9	2.6	0.9	0.6	-3.9	-9.7	-6.0	7.2	-5.3
15 Commercial real estate loans	10.3	6.1	5.0	4.7	4.1	4.4	6.9	5.6	5.4	2.6	2.7	3.0	1.9	4.3	-3.0
20 Consumer loans	7.0	4.2	4.1	5.3	-4.1	6.6	4.4	3.4	-17.8	-2.8	0.8	1.7	0.7	-3.2	2.0
21 Credit cards and other revolving plans	6.4	5.1	4.3	3.6	-10.8	5.6	2.5	1.8	-34.1	-9.3	-2.5	-0.8	-5.2	-12.9	-1.6
22 Other consumer loans	7.7	3.1	3.9	7.3	3.5	7.8	6.5	5.1	0.7	3.9	4.0	4.4	6.4	6.4	5.4
25 All other loans and leases	6.1	5.7	4.9	8.3	6.9	10.7	7.3	12.0	21.7	-12.1	6.1	9.8	12.6	1.7	9.5
28 LESS: Allowance for loan and lease losses	2.9	0.4	-0.7	1.2	59.9	-1.8	2.1	7.9	119.5	82.3	0.5	0.5	-3.3	-19.2	7.2
29 Cash assets ¹⁸	-14.2	7.4	-19.3	-12.8	80.0	-9.9	14.7	41.8	261.2	-32.0	28.7	30.9	55.8	-4.7	50.2
30 Total federal funds sold and reverse RPs ¹⁹	2.6	9.5	36.9	25.4	6.9	9.9	-14.1	-6.1	-24.9	80.6	-14.6	9.0	-8.1	-61.3	-153.4
31 Loans to commercial banks ²⁰	18.4	-2.2	10.6	-47.9	25.0	-131.1	-20.0	-26.3	-22.5	6.0	158.8	-71.3	-88.4	-13.6	-137.9
32 Other assets including trading assets ²¹	1.6	1.6	0.2	1.5	11.7	11.2	-1.9	28.7	21.2	-1.7	-2.3	-14.8	17.6	26.1	13.9
33 Total assets	2.7	3.6	0.9	4.1	15.1	5.5	4.7	11.5	43.5	-1.3	5.0	7.5	11.7	3.3	7.2
Liabilities															
34 Deposits	4.4	4.5	2.7	6.3	20.7	5.3	8.4	10.1	49.4	10.8	8.0	14.1	9.7	11.3	13.1
35 Large time deposits	-10.9	7.1	4.6	9.2	-16.6	3.9	12.8	-6.7	-14.5	-21.9	-27.5	-22.1	-22.8	-23.7	-9.0
36 Other deposits	7.2	4.1	2.4	5.8	26.8	5.5	7.7	12.9	59.4	15.1	12.3	18.2	13.3	14.9	15.4
37 Borrowings	3.9	3.6	-5.1	-1.8	-13.1	5.4	-3.2	10.1	-5.3	-46.6	-11.3	-20.1	-17.5	-33.3	32.9
39 Other liabilities including trading liabilities ²²	-2.1	-8.9	6.3	10.3	21.8	22.3	15.8	58.3	37.5	-14.1	2.9	28.8	40.7	43.9	-15.0
40 Total liabilities	2.6	3.6	0.7	4.1	16.4	5.3	6.1	12.1	47.9	-2.5	6.0	10.6	14.4	7.5	11.6

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.

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

Page 2

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

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	13,937.6	14,918.4	14,930.1	14,946.0	15,010.3	15,047.3	15,117.8	15,189.6	15,172.8	15,218.6	15,248.2	15,297.2
2 Securities in bank credit ²	3,870.9	4,362.9	4,417.4	4,492.1	4,605.6	4,669.2	4,765.6	4,827.9	4,820.4	4,841.1	4,851.0	4,859.4
3 Treasury and agency securities ³	3,036.6	3,468.8	3,516.5	3,576.5	3,675.3	3,728.1	3,825.3	3,880.3	3,873.9	3,889.0	3,899.8	3,897.6
4 Mortgage-backed securities (MBS) ⁴	2,117.9	2,334.4	2,333.0	2,391.2	2,469.9	2,520.8	2,588.1	2,647.4	2,648.1	2,662.4	2,683.5	2,687.4
5 Non-MBS ⁵	918.7	1,134.5	1,183.5	1,185.3	1,205.5	1,207.3	1,237.2	1,233.0	1,225.8	1,226.6	1,216.3	1,210.2
6 Other securities	834.3	894.1	900.9	915.6	930.3	941.1	940.2	947.6	946.5	952.2	951.2	961.8
7 Mortgage-backed securities (MBS) ⁶	79.8	84.3	84.5	84.3	83.9	84.5	83.6	82.9	83.2	82.9	83.9	84.7
8 Non-MBS ⁷	754.6	809.8	816.4	831.3	846.4	856.6	856.7	864.7	863.3	869.2	867.2	877.1
9 Loans and leases in bank credit ⁸	10,066.7	10,555.6	10,512.7	10,453.9	10,404.7	10,378.1	10,352.2	10,361.7	10,352.4	10,377.5	10,397.2	10,437.8
10 Commercial and industrial loans	2,351.9	2,816.6	2,764.2	2,701.3	2,650.6	2,616.4	2,575.5	2,590.0	2,587.4	2,603.9	2,613.5	2,639.0
11 Real estate loans	4,643.3	4,689.2	4,687.3	4,686.2	4,672.6	4,662.9	4,679.8	4,659.8	4,656.4	4,653.1	4,652.9	4,654.3
12 Residential real estate loans	2,295.6	2,290.4	2,283.2	2,277.4	2,257.9	2,244.3	2,252.5	2,238.6	2,236.1	2,231.5	2,232.5	2,233.8
13 Revolving home equity loans	317.1	299.3	295.7	292.0	288.5	284.7	281.2	276.1	276.0	274.9	273.7	272.5
14 Closed-end residential loans ⁹	1,978.4	1,991.1	1,987.5	1,985.4	1,969.4	1,959.6	1,971.3	1,962.6	1,960.0	1,956.5	1,958.7	1,961.2
15 Commercial real estate loans	2,347.7	2,398.9	2,404.2	2,408.7	2,414.7	2,418.6	2,427.2	2,421.2	2,420.3	2,421.6	2,420.4	2,420.5
16 Construction and land development loans ¹⁰	355.8	370.2	371.6	373.1	373.9	377.0	379.1	379.6	379.2	379.2	378.7	378.8
17 Secured by farmland ¹¹	102.6	101.9	101.8	101.6	101.5	101.5	101.4	101.1	101.0	101.2	101.1	101.2
18 Secured by multifamily properties ¹²	404.1	416.6	418.2	419.2	420.9	419.3	421.3	417.0	417.8	417.0	416.6	416.6
19 Secured by nonfarm nonresidential properties ¹³	1,485.3	1,510.2	1,512.6	1,514.8	1,518.3	1,520.8	1,525.4	1,523.5	1,522.4	1,524.3	1,523.9	1,523.9
20 Consumer loans	1,600.1	1,516.8	1,517.7	1,520.1	1,522.6	1,523.5	1,519.5	1,522.0	1,520.4	1,523.1	1,528.8	1,532.3
21 Credit cards and other revolving plans	848.3	756.3	754.8	755.0	754.8	751.5	743.4	742.4	741.8	743.2	745.4	747.8
22 Other consumer loans	751.8	760.5	762.9	765.1	767.9	772.0	776.1	779.6	778.7	779.9	783.4	784.5
23 Automobile loans ¹⁴	454.6	458.8	459.8	461.2	462.7	464.7	467.3	469.0	468.9	468.8	469.9	469.7
24 All other consumer loans ¹⁵	297.1	301.8	303.1	303.8	305.2	307.3	308.8	310.6	309.8	311.0	313.4	314.7
25 All other loans and leases	1,471.4	1,532.9	1,543.5	1,546.3	1,558.9	1,575.3	1,577.5	1,590.0	1,588.2	1,597.4	1,602.1	1,612.2
26 Loans to nondepository financial institutions ¹⁶	584.8	626.5	636.1	638.5	645.2	653.8	670.3	675.1	671.4	680.0	682.9	685.8
27 All loans not elsewhere classified ¹⁷	886.6	906.4	907.3	907.8	913.7	921.5	907.2	914.8	916.7	917.4	919.2	926.4
28 LESS: Allowance for loan and lease losses	113.9	219.5	220.0	219.5	219.6	219.0	215.5	216.8	217.0	216.8	214.2	212.9
29 Cash assets ¹⁸	1,747.5	2,887.3	2,956.1	2,999.3	3,078.5	3,221.7	3,209.2	3,343.4	3,384.4	3,380.0	3,505.5	3,589.5
30 Total federal funds sold and reverse RPs ¹⁹	785.2	832.6	838.3	826.9	833.1	827.5	785.2	684.8	678.4	655.3	587.6	585.2
31 Loans to commercial banks ²⁰	6.9	6.7	6.9	10.1	9.5	8.8	8.7	7.7	7.1	7.3	7.4	7.5
32 Other assets including trading assets ²¹	1,568.4	1,670.9	1,676.2	1,674.1	1,653.5	1,677.7	1,714.2	1,734.0	1,731.4	1,760.4	1,728.8	1,747.9
33 Total assets	17,931.6	20,096.4	20,187.6	20,237.0	20,365.2	20,563.9	20,619.6	20,742.8	20,757.1	20,804.8	20,863.3	21,014.4

(continued on next page)

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

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	13,385.0	15,585.7	15,700.3	15,770.0	15,958.0	16,087.6	16,238.9	16,416.5	16,451.1	16,457.7	16,512.4	16,615.2
35 Large time deposits	1,841.4	1,671.0	1,620.3	1,583.7	1,555.1	1,525.5	1,495.4	1,484.2	1,482.9	1,484.8	1,477.8	1,469.5
36 Other deposits	11,543.7	13,914.7	14,080.0	14,186.3	14,402.9	14,562.1	14,743.5	14,932.3	14,968.2	14,972.9	15,034.6	15,145.6
37 Borrowings	1,964.9	1,791.5	1,763.5	1,760.5	1,731.0	1,705.8	1,658.5	1,704.0	1,705.3	1,722.7	1,738.8	1,763.8
38 Net due to related foreign offices	-141.3	-123.7	-101.4	-134.9	-148.7	-60.2	-77.8	-109.7	-108.0	-117.7	-132.0	-108.9
39 Other liabilities including trading liabilities ²²	730.3	790.3	761.5	773.8	792.4	819.3	849.3	838.7	820.2	858.4	862.9	861.1
40 Total liabilities	15,939.0	18,043.8	18,124.0	18,169.3	18,332.6	18,552.5	18,668.9	18,849.5	18,868.5	18,921.1	18,982.1	19,131.2
41 Residual (Assets LESS Liabilities)²³	1,992.6	2,052.7	2,063.6	2,067.7	2,032.6	2,011.4	1,950.7	1,893.4	1,888.6	1,883.7	1,881.2	1,883.2
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	36.3	66.9	66.3	61.3	58.4	60.3	59.8	51.0	51.2	45.2	39.1	36.1
43 U.S. Treasury and agency securities, MBS ²⁵	25.3	48.2	44.5	41.9	39.6	39.4	39.7	34.8	34.9	31.7	28.6	25.4

Footnotes appear on the last page.

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

Page 4

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

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	13,916.3	14,898.0	14,909.1	14,939.4	15,050.7	15,112.5	15,126.6	15,167.6	15,153.1	15,179.4	15,206.0	15,208.7
2 Securities in bank credit ²	3,867.6	4,358.2	4,419.6	4,510.6	4,658.0	4,694.5	4,769.3	4,822.6	4,813.9	4,832.4	4,847.2	4,849.4
3 Treasury and agency securities ³	3,035.1	3,464.8	3,516.1	3,587.2	3,717.8	3,750.2	3,829.9	3,877.7	3,869.8	3,884.9	3,901.4	3,894.5
4 Mortgage-backed securities (MBS) ⁴	2,111.7	2,329.5	2,329.5	2,391.6	2,492.4	2,529.7	2,588.5	2,640.9	2,639.6	2,652.7	2,678.2	2,671.8
5 Non-MBS ⁵	923.4	1,135.4	1,186.6	1,195.5	1,225.4	1,220.5	1,241.4	1,236.8	1,230.2	1,232.2	1,223.2	1,222.6
6 Other securities	832.5	893.4	903.5	923.4	940.3	944.3	939.4	944.9	944.1	947.5	945.8	954.9
7 Mortgage-backed securities (MBS) ⁶	79.7	84.5	84.3	84.1	83.1	83.1	82.2	82.8	83.1	82.7	83.7	84.7
8 Non-MBS ⁷	752.8	808.9	819.1	839.4	857.2	861.2	857.2	862.1	861.0	864.8	862.1	870.2
9 Loans and leases in bank credit ⁸	10,048.6	10,539.7	10,489.6	10,428.8	10,392.7	10,418.0	10,357.3	10,344.9	10,339.2	10,346.9	10,358.8	10,359.3
10 Commercial and industrial loans	2,351.6	2,805.8	2,743.2	2,678.2	2,633.4	2,605.9	2,562.2	2,590.1	2,596.1	2,602.3	2,605.5	2,606.3
11 Real estate loans	4,629.5	4,696.6	4,688.9	4,689.4	4,677.5	4,667.6	4,674.4	4,645.8	4,638.2	4,634.1	4,638.2	4,644.5
12 Residential real estate loans	2,285.9	2,299.0	2,286.3	2,282.3	2,264.1	2,248.9	2,250.7	2,229.5	2,222.6	2,218.7	2,224.0	2,228.4
13 Revolving home equity loans	316.7	299.2	295.6	291.3	287.4	284.1	280.6	275.5	275.5	274.6	273.3	272.2
14 Closed-end residential loans ⁹	1,969.2	1,999.8	1,990.6	1,991.0	1,976.6	1,964.7	1,970.2	1,954.0	1,947.1	1,944.1	1,950.7	1,956.2
15 Commercial real estate loans	2,343.7	2,397.7	2,402.6	2,407.0	2,413.5	2,418.7	2,423.6	2,416.3	2,415.6	2,415.5	2,414.2	2,416.0
16 Construction and land development loans ¹⁰	353.1	372.6	373.6	374.2	375.7	376.2	375.2	375.9	375.5	376.0	375.2	375.9
17 Secured by farmland ¹¹	102.2	102.1	102.0	101.7	101.2	101.3	101.1	100.7	100.7	100.8	100.8	100.9
18 Secured by multifamily properties ¹²	403.4	415.6	417.4	419.2	420.7	420.0	420.4	416.4	416.9	416.2	416.0	416.3
19 Secured by nonfarm nonresidential properties ¹³	1,485.0	1,507.3	1,509.5	1,511.9	1,515.9	1,521.3	1,526.9	1,523.3	1,522.5	1,522.4	1,522.3	1,522.9
20 Consumer loans	1,601.7	1,515.5	1,519.3	1,518.9	1,526.6	1,550.5	1,536.9	1,524.1	1,522.7	1,522.8	1,520.9	1,517.1
21 Credit cards and other revolving plans	850.1	754.0	752.4	749.7	755.8	776.4	758.6	744.4	743.8	743.5	739.0	735.4
22 Other consumer loans	751.6	761.5	766.9	769.2	770.7	774.1	778.3	779.7	778.9	779.3	781.9	781.7
23 Automobile loans ¹⁴	454.1	459.5	461.5	463.3	464.1	465.6	468.2	468.5	468.1	468.2	468.8	468.3
24 All other consumer loans ¹⁵	297.5	302.0	305.4	305.9	306.6	308.5	310.1	311.2	310.8	311.2	313.0	313.4
25 All other loans and leases	1,465.8	1,521.9	1,538.2	1,542.3	1,555.2	1,594.0	1,583.8	1,584.9	1,582.2	1,587.7	1,594.2	1,591.5
26 Loans to nondepository financial institutions ¹⁶	578.4	623.3	637.8	643.0	649.0	663.2	668.7	668.8	664.4	671.0	676.8	670.3
27 All loans not elsewhere classified ¹⁷	887.5	898.5	900.4	899.3	906.1	930.8	915.1	916.2	917.9	916.8	917.4	921.2
28 LESS: Allowance for loan and lease losses	113.5	220.5	221.3	219.8	220.0	218.7	213.6	215.9	215.9	215.9	215.1	215.2
29 Cash assets ¹⁸	1,784.8	2,877.4	2,910.2	2,980.7	3,117.3	3,228.3	3,223.6	3,413.9	3,454.3	3,437.9	3,574.7	3,649.9
30 Total federal funds sold and reverse RPs ¹⁹	791.6	843.3	846.9	826.8	847.2	849.3	802.5	692.7	691.3	663.0	612.3	608.4
31 Loans to commercial banks ²⁰	7.3	6.3	6.8	9.8	9.4	9.0	9.0	8.0	7.4	7.6	7.6	7.7
32 Other assets including trading assets ²¹	1,571.4	1,672.2	1,682.2	1,672.2	1,653.8	1,669.4	1,713.5	1,739.3	1,741.3	1,762.3	1,717.3	1,757.4
33 Total assets	17,957.9	20,076.6	20,133.9	20,209.1	20,458.4	20,649.7	20,661.6	20,805.7	20,831.5	20,834.2	20,902.8	21,016.8

(continued on next page)

Table 3. Assets and Liabilities of Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars *(continued)*

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	13,363.0	15,552.2	15,678.0	15,773.5	16,008.7	16,237.7	16,249.6	16,380.9	16,412.9	16,378.1	16,523.2	16,599.9
35 Large time deposits	1,859.7	1,667.5	1,602.0	1,558.8	1,532.9	1,509.6	1,505.0	1,499.3	1,494.2	1,501.7	1,490.8	1,479.4
36 Other deposits	11,503.3	13,884.7	14,076.0	14,214.7	14,475.9	14,728.1	14,744.7	14,881.6	14,918.7	14,876.4	15,032.3	15,120.5
37 Borrowings	1,986.3	1,798.5	1,741.7	1,733.9	1,727.2	1,688.2	1,671.7	1,721.6	1,729.5	1,727.0	1,733.6	1,739.2
38 Net due to related foreign offices	-131.5	-108.7	-111.9	-135.4	-146.0	-63.5	-79.0	-99.0	-86.1	-101.1	-138.3	-111.2
39 Other liabilities including trading liabilities ²²	730.6	799.6	771.2	782.2	802.8	804.8	841.4	840.2	816.1	863.8	857.4	866.6
40 Total liabilities	15,948.3	18,041.6	18,079.0	18,154.2	18,392.7	18,667.2	18,683.8	18,843.6	18,872.4	18,867.8	18,975.9	19,094.5
41 Residual (Assets LESS Liabilities)²³	2,009.5	2,035.0	2,054.9	2,054.9	2,065.7	1,982.5	1,977.9	1,962.1	1,959.1	1,966.4	1,926.9	1,922.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	36.3	66.9	66.3	61.3	58.4	60.3	59.8	51.0	51.2	45.2	39.1	36.1
43 U.S. Treasury and agency securities, MBS ²⁵	25.3	48.2	44.5	41.9	39.6	39.4	39.7	34.8	34.9	31.7	28.6	25.4

Footnotes appear on the last page.

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

Page 6

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

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	12,915.2	13,817.0	13,838.8	13,891.1	13,961.6	14,003.6	14,068.0	14,157.3	14,150.5	14,187.5	14,211.0	14,246.8
2 Securities in bank credit ²	3,604.2	4,095.6	4,144.0	4,232.4	4,340.7	4,405.6	4,498.0	4,568.3	4,565.4	4,586.1	4,594.1	4,600.2
3 Treasury and agency securities ³	2,862.9	3,298.5	3,341.3	3,414.8	3,509.1	3,563.1	3,655.5	3,720.8	3,718.0	3,733.0	3,742.1	3,737.5
4 Mortgage-backed securities (MBS) ⁴	2,077.9	2,292.7	2,292.8	2,351.9	2,424.6	2,473.9	2,538.4	2,593.8	2,594.3	2,608.7	2,630.2	2,632.6
5 Non-MBS ⁵	785.0	1,005.9	1,048.5	1,062.9	1,084.5	1,089.2	1,117.1	1,127.0	1,123.7	1,124.3	1,111.9	1,104.9
6 Other securities	741.3	797.1	802.7	817.6	831.5	842.5	842.5	847.5	847.5	853.2	852.0	862.7
7 Mortgage-backed securities (MBS) ⁶	78.1	82.4	82.6	82.3	81.6	82.2	81.3	80.5	80.9	80.7	81.6	82.4
8 Non-MBS ⁷	663.2	714.7	720.1	735.4	749.9	760.3	761.2	766.9	766.6	772.5	770.4	780.3
9 Loans and leases in bank credit ⁸	9,311.0	9,721.4	9,694.8	9,658.7	9,621.0	9,597.9	9,570.0	9,589.0	9,585.0	9,601.3	9,616.8	9,646.5
10 Commercial and industrial loans	1,964.9	2,364.9	2,325.2	2,281.4	2,242.4	2,212.0	2,174.5	2,197.8	2,198.6	2,208.5	2,216.8	2,232.7
11 Real estate loans	4,555.8	4,602.5	4,600.6	4,600.1	4,585.9	4,575.9	4,594.2	4,575.0	4,571.9	4,568.6	4,567.4	4,570.9
12 Residential real estate loans	2,294.3	2,288.9	2,281.8	2,276.2	2,256.9	2,243.1	2,250.9	2,237.6	2,235.1	2,230.5	2,231.4	2,232.5
13 Revolving home equity loans	316.7	298.8	295.2	291.6	288.1	284.1	280.6	275.6	275.7	274.5	273.3	272.0
14 Closed-end residential loans ⁹	1,977.7	1,990.2	1,986.6	1,984.6	1,968.8	1,959.0	1,970.3	1,962.0	1,959.4	1,956.0	1,958.2	1,960.5
15 Commercial real estate loans	2,261.5	2,313.5	2,318.7	2,323.9	2,329.0	2,332.9	2,343.3	2,337.4	2,336.8	2,338.1	2,336.0	2,338.4
16 Construction and land development loans ¹⁰	342.9	358.2	359.6	361.2	362.2	365.2	367.7	367.2	366.7	366.7	366.7	367.1
17 Secured by farmland ¹¹	102.3	101.7	101.6	101.5	101.4	101.3	101.3	100.9	100.9	101.0	101.0	101.1
18 Secured by multifamily properties ¹²	394.1	405.4	406.9	407.7	409.2	407.7	409.3	404.9	405.5	404.8	404.5	404.8
19 Secured by nonfarm nonresidential properties ¹³	1,422.2	1,448.2	1,450.7	1,453.6	1,456.2	1,458.6	1,465.0	1,464.4	1,463.7	1,465.6	1,463.8	1,465.4
20 Consumer loans	1,596.6	1,513.6	1,514.3	1,516.7	1,518.9	1,519.7	1,515.6	1,518.1	1,516.6	1,519.2	1,524.9	1,528.5
21 Credit cards and other revolving plans	848.3	756.3	754.8	755.0	754.8	751.5	743.4	742.4	741.8	743.2	745.4	747.8
22 Other consumer loans	748.3	757.3	759.5	761.7	764.2	768.2	772.2	775.7	774.8	776.0	779.5	780.7
23 Automobile loans ¹⁴	454.6	458.8	459.8	461.2	462.7	464.7	467.3	469.0	468.9	468.8	469.9	469.7
24 All other consumer loans ¹⁵	293.6	298.5	299.7	300.4	301.5	303.5	304.9	306.7	305.9	307.2	309.6	310.9
25 All other loans and leases	1,193.8	1,240.5	1,254.8	1,260.6	1,273.8	1,290.3	1,285.7	1,298.1	1,298.0	1,305.1	1,307.7	1,314.4
26 Loans to nondepository financial institutions ¹⁶	469.9	495.6	506.5	510.1	520.4	526.8	538.6	545.6	544.4	550.7	550.5	549.5
27 All loans not elsewhere classified ¹⁷	723.9	744.9	748.3	750.5	753.5	763.5	747.1	752.5	753.7	754.4	757.3	765.0
28 LESS: Allowance for loan and lease losses	113.5	215.7	216.8	216.8	218.0	219.1	215.2	217.1	217.5	217.4	214.8	213.4
29 Cash assets ¹⁸	1,137.1	2,191.9	2,187.7	2,233.8	2,295.9	2,384.8	2,460.6	2,502.7	2,520.4	2,488.0	2,595.6	2,671.1
30 Total federal funds sold and reverse RPs ¹⁹	339.8	476.2	479.0	465.8	481.1	493.1	486.1	393.7	385.4	358.8	305.9	288.4
31 Loans to commercial banks ²⁰	5.3	4.9	5.5	8.5	8.3	8.1	8.3	8.4	8.5	8.3	8.4	8.4
32 Other assets including trading assets ²¹	1,443.0	1,515.3	1,522.0	1,521.9	1,510.0	1,524.1	1,559.2	1,586.6	1,588.6	1,599.8	1,584.5	1,601.6
33 Total assets	15,726.9	17,789.6	17,816.2	17,904.2	18,038.9	18,194.5	18,367.0	18,431.6	18,435.9	18,425.0	18,490.5	18,602.9

(continued on next page)

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

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	12,300.3	14,430.6	14,542.8	14,617.7	14,798.5	14,928.3	15,096.6	15,241.4	15,279.5	15,268.4	15,319.7	15,428.1
35 Large time deposits	1,062.5	901.0	864.7	844.2	825.5	802.0	781.1	763.2	764.6	758.5	755.7	753.9
36 Other deposits	11,237.8	13,529.5	13,678.1	13,773.5	13,973.0	14,126.3	14,315.6	14,478.2	14,514.9	14,509.9	14,563.9	14,674.2
37 Borrowings	1,054.4	919.6	889.6	863.1	851.6	835.1	791.6	779.8	778.5	776.0	793.2	800.6
38 Net due to related foreign offices	-243.6	-270.8	-282.3	-286.0	-311.1	-214.3	-218.2	-230.2	-230.6	-239.1	-246.9	-239.6
39 Other liabilities including trading liabilities ²²	620.4	661.9	631.2	649.0	666.6	683.2	714.1	706.8	693.4	711.4	736.1	731.8
40 Total liabilities	13,731.6	15,741.2	15,781.4	15,843.9	16,005.6	16,232.4	16,384.2	16,497.8	16,520.9	16,516.6	16,602.1	16,720.8
41 Residual (Assets LESS Liabilities)²³	1,995.3	2,048.4	2,034.8	2,060.4	2,033.3	1,962.1	1,982.9	1,933.8	1,915.1	1,908.4	1,888.4	1,882.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	34.5	64.0	63.5	58.7	55.9	57.8	57.4	49.1	49.3	43.5	37.5	34.6
43 U.S. Treasury and agency securities, MBS ²⁵	23.4	45.3	41.7	39.3	37.1	36.8	37.3	32.9	33.0	29.9	27.0	23.9

Footnotes appear on the last page.

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

Page 8

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

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	12,893.8	13,789.6	13,823.9	13,890.0	14,001.0	14,064.6	14,079.4	14,133.2	14,122.2	14,147.9	14,178.3	14,185.9
2 Securities in bank credit ²	3,597.7	4,086.5	4,150.3	4,251.3	4,390.8	4,432.5	4,506.3	4,559.0	4,552.2	4,572.4	4,587.7	4,593.5
3 Treasury and agency securities ³	2,858.0	3,290.5	3,344.7	3,426.9	3,550.2	3,586.5	3,665.7	3,713.9	3,706.8	3,723.3	3,741.1	3,737.7
4 Mortgage-backed securities (MBS) ⁴	2,073.6	2,287.0	2,288.3	2,352.3	2,448.5	2,482.8	2,539.8	2,590.3	2,589.5	2,601.6	2,627.1	2,620.5
5 Non-MBS ⁵	784.4	1,003.5	1,056.4	1,074.6	1,101.7	1,103.7	1,125.9	1,123.6	1,117.3	1,121.7	1,114.0	1,117.2
6 Other securities	739.7	795.9	805.6	824.4	840.6	846.0	840.7	845.1	845.4	849.1	846.5	855.8
7 Mortgage-backed securities (MBS) ⁶	78.2	82.5	82.3	82.0	80.8	80.8	80.0	80.6	80.9	80.5	81.5	82.5
8 Non-MBS ⁷	661.5	713.4	723.3	742.4	759.8	765.1	760.6	764.5	764.5	768.6	765.0	773.3
9 Loans and leases in bank credit ⁸	9,296.1	9,703.1	9,673.6	9,638.6	9,610.2	9,632.1	9,573.0	9,574.2	9,570.0	9,575.5	9,590.6	9,592.4
10 Commercial and industrial loans	1,968.5	2,349.0	2,305.0	2,263.0	2,227.4	2,201.2	2,163.8	2,202.2	2,208.7	2,212.6	2,217.9	2,218.6
11 Real estate loans	4,542.3	4,610.2	4,603.0	4,603.7	4,591.4	4,580.9	4,588.6	4,561.5	4,554.0	4,550.2	4,553.6	4,560.8
12 Residential real estate loans	2,284.4	2,297.5	2,284.8	2,281.0	2,262.7	2,247.5	2,249.4	2,228.2	2,221.3	2,217.4	2,222.7	2,227.2
13 Revolving home equity loans	316.1	298.6	295.1	290.7	286.8	283.5	279.9	275.0	275.1	274.2	272.9	271.8
14 Closed-end residential loans ⁹	1,968.2	1,998.9	1,989.8	1,990.2	1,975.9	1,964.0	1,969.5	1,953.2	1,946.2	1,943.2	1,949.8	1,955.4
15 Commercial real estate loans	2,258.0	2,312.7	2,318.2	2,322.7	2,328.7	2,333.4	2,339.2	2,333.3	2,332.7	2,332.8	2,330.9	2,333.6
16 Construction and land development loans ¹⁰	340.8	360.4	361.7	362.4	363.9	364.3	363.5	364.4	364.0	364.4	363.7	364.4
17 Secured by farmland ¹¹	102.0	101.9	101.8	101.6	101.1	101.2	101.0	100.6	100.5	100.7	100.7	100.8
18 Secured by multifamily properties ¹²	393.4	404.8	406.4	407.8	409.0	408.3	408.5	404.2	404.7	404.0	403.8	404.3
19 Secured by nonfarm nonresidential properties ¹³	1,421.8	1,445.6	1,448.2	1,451.0	1,454.7	1,459.6	1,466.2	1,464.1	1,463.5	1,463.6	1,462.8	1,464.2
20 Consumer loans	1,598.4	1,512.1	1,515.8	1,515.2	1,522.9	1,546.8	1,533.1	1,520.4	1,519.1	1,519.2	1,517.3	1,513.4
21 Credit cards and other revolving plans	850.1	754.0	752.4	749.7	755.8	776.4	758.6	744.4	743.8	743.5	739.0	735.4
22 Other consumer loans	748.3	758.1	763.4	765.5	767.1	770.4	774.5	776.0	775.3	775.7	778.2	778.1
23 Automobile loans ¹⁴	454.1	459.5	461.5	463.3	464.1	465.6	468.2	468.5	468.1	468.2	468.8	468.3
24 All other consumer loans ¹⁵	294.2	298.7	301.9	302.2	303.0	304.8	306.3	307.6	307.2	307.5	309.4	309.8
25 All other loans and leases	1,187.0	1,231.8	1,249.8	1,256.6	1,268.4	1,303.3	1,287.5	1,290.1	1,288.2	1,293.6	1,301.8	1,299.6
26 Loans to nondepository financial institutions ¹⁶	462.9	491.5	505.9	510.9	519.6	531.9	534.3	537.2	534.0	540.7	546.6	540.2
27 All loans not elsewhere classified ¹⁷	724.0	740.3	743.8	745.7	748.8	771.4	753.2	752.9	754.1	752.8	755.3	759.4
28 LESS: Allowance for loan and lease losses	112.3	218.4	219.3	217.9	218.2	217.0	211.9	214.2	214.3	214.3	213.5	213.7
29 Cash assets ¹⁸	1,136.3	2,168.5	2,174.8	2,220.8	2,338.3	2,459.8	2,421.7	2,504.6	2,545.8	2,496.0	2,630.7	2,695.4
30 Total federal funds sold and reverse RPs ¹⁹	324.6	493.3	507.2	473.0	484.5	513.9	480.6	375.2	373.6	348.5	311.7	293.1
31 Loans to commercial banks ²⁰	5.3	4.8	5.5	8.4	8.3	8.3	8.6	8.5	8.4	8.4	8.4	8.3
32 Other assets including trading assets ²¹	1,444.7	1,515.1	1,526.4	1,521.2	1,507.1	1,518.8	1,561.3	1,590.5	1,598.5	1,598.7	1,576.4	1,606.6
33 Total assets	15,692.5	17,752.9	17,818.5	17,895.3	18,121.0	18,348.5	18,339.7	18,397.8	18,434.3	18,385.2	18,491.9	18,575.7

(continued on next page)

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

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	12,261.7	14,393.4	14,528.8	14,629.6	14,854.0	15,085.0	15,089.0	15,188.0	15,230.2	15,172.1	15,315.3	15,396.4
35 Large time deposits	1,071.2	894.2	852.4	829.1	811.2	797.3	783.8	770.0	770.8	766.0	765.1	761.2
36 Other deposits	11,190.4	13,499.2	13,676.4	13,800.5	14,042.8	14,287.7	14,305.2	14,418.0	14,459.5	14,406.1	14,550.2	14,635.2
37 Borrowings	1,059.4	923.5	884.6	853.2	834.4	818.4	789.7	782.2	789.2	776.1	779.6	778.7
38 Net due to related foreign offices	-248.7	-258.5	-283.7	-292.0	-301.1	-207.3	-218.7	-234.8	-229.8	-235.0	-255.6	-246.8
39 Other liabilities including trading liabilities ²²	619.6	668.5	641.1	656.6	675.0	676.8	708.7	707.1	692.3	712.4	732.4	731.9
40 Total liabilities	13,691.9	15,726.8	15,770.8	15,847.4	16,062.3	16,372.9	16,368.7	16,442.5	16,481.9	16,425.6	16,571.7	16,660.2
41 Residual (Assets LESS Liabilities)²³	2,000.6	2,026.1	2,047.7	2,047.9	2,058.8	1,975.6	1,971.0	1,955.3	1,952.3	1,959.6	1,920.2	1,915.5
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	34.5	64.0	63.5	58.7	55.9	57.8	57.4	49.1	49.3	43.5	37.5	34.6
43 U.S. Treasury and agency securities, MBS ²⁵	23.4	45.3	41.7	39.3	37.1	36.8	37.3	32.9	33.0	29.9	27.0	23.9

Footnotes appear on the last page.

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

Page 10

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

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	8,232.4	8,692.2	8,693.7	8,720.2	8,778.7	8,805.8	8,851.7	8,877.6	8,870.0	8,881.0	8,901.1	8,926.5
2 Securities in bank credit ²	2,656.3	3,048.7	3,082.9	3,150.9	3,229.6	3,272.7	3,340.6	3,380.3	3,376.0	3,388.7	3,391.4	3,391.4
3 Treasury and agency securities ³	2,167.5	2,551.3	2,584.2	2,644.4	2,718.2	2,762.0	2,841.5	2,883.7	2,879.2	2,889.6	2,894.4	2,886.7
4 Mortgage-backed securities (MBS) ⁴	1,529.2	1,703.9	1,693.5	1,740.8	1,797.8	1,829.2	1,877.4	1,921.2	1,919.8	1,933.2	1,950.7	1,952.5
5 Non-MBS ⁵	638.3	847.4	890.7	903.6	920.4	932.8	964.1	962.5	959.4	956.4	943.8	934.2
6 Other securities	488.8	497.4	498.7	506.4	511.4	510.7	499.1	496.6	496.9	499.0	496.9	504.6
7 Mortgage-backed securities (MBS) ⁶	60.4	62.2	61.7	61.3	60.4	61.1	59.6	58.1	58.5	57.8	58.7	58.7
8 Non-MBS ⁷	428.4	435.2	437.0	445.2	451.0	449.6	439.5	438.5	438.4	441.2	438.3	446.0
9 Loans and leases in bank credit ⁸	5,576.1	5,643.5	5,610.8	5,569.3	5,549.1	5,533.1	5,511.2	5,497.3	5,494.0	5,492.4	5,509.7	5,535.1
10 Commercial and industrial loans	1,288.0	1,399.2	1,366.0	1,327.8	1,310.5	1,300.1	1,282.5	1,280.5	1,280.7	1,283.3	1,289.4	1,306.6
11 Real estate loans	2,204.1	2,207.4	2,196.9	2,189.6	2,172.1	2,157.2	2,165.6	2,148.5	2,145.4	2,138.4	2,140.0	2,142.2
12 Residential real estate loans	1,458.4	1,453.7	1,446.2	1,440.9	1,423.8	1,411.0	1,417.9	1,404.0	1,400.9	1,395.1	1,397.9	1,399.9
13 Revolving home equity loans	202.3	188.5	185.7	182.8	179.9	176.7	174.3	170.8	170.9	170.0	169.0	168.1
14 Closed-end residential loans ⁹	1,256.1	1,265.2	1,260.4	1,258.0	1,243.9	1,234.3	1,243.5	1,233.2	1,230.0	1,225.1	1,228.9	1,231.8
15 Commercial real estate loans	745.7	753.8	750.7	748.7	748.3	746.3	747.7	744.5	744.5	743.3	742.1	742.3
16 Construction and land development loans ¹⁰	107.6	115.6	116.4	117.4	117.8	118.8	120.4	120.6	120.3	120.3	120.6	120.6
17 Secured by farmland ¹¹	7.6	7.0	6.9	6.8	6.7	6.6	6.6	6.5	6.5	6.4	6.4	6.3
18 Secured by multifamily properties ¹²	173.6	176.6	176.2	175.7	177.0	176.1	176.7	174.8	175.4	174.4	173.6	174.0
19 Secured by nonfarm nonresidential properties ¹³	456.8	454.6	451.2	448.8	446.8	444.8	444.0	442.7	442.3	442.2	441.5	441.4
20 Consumer loans	1,206.7	1,138.9	1,139.0	1,140.9	1,142.9	1,141.3	1,138.8	1,138.7	1,137.4	1,138.5	1,142.7	1,143.7
21 Credit cards and other revolving plans	684.6	609.4	608.4	609.0	609.2	605.7	599.6	598.3	597.5	598.5	600.1	602.9
22 Other consumer loans	522.1	529.5	530.6	531.9	533.8	535.6	539.2	540.4	539.9	540.0	542.6	540.8
23 Automobile loans ¹⁴	370.8	375.5	376.6	378.0	379.9	381.8	384.5	386.0	385.9	385.7	386.9	386.3
24 All other consumer loans ¹⁵	151.2	154.0	154.0	153.9	153.9	153.8	154.7	154.5	154.0	154.3	155.8	154.5
25 All other loans and leases	877.3	897.9	908.9	911.0	923.5	934.4	924.4	929.5	930.5	932.3	937.5	942.6
26 Loans to nondepository financial institutions ¹⁶	391.5	403.3	411.6	412.2	420.6	424.7	433.7	436.5	435.6	439.5	439.6	441.2
27 All loans not elsewhere classified ¹⁷	485.8	494.6	497.4	498.9	502.9	509.7	490.6	493.0	494.9	492.8	497.9	501.4
28 LESS: Allowance for loan and lease losses	70.3	140.7	142.4	145.5	144.5	143.9	141.6	142.9	143.3	142.7	140.8	139.9
29 Cash assets ¹⁸	808.1	1,612.9	1,592.7	1,625.7	1,663.2	1,722.9	1,735.7	1,775.9	1,790.6	1,780.8	1,873.8	1,949.9
30 Total federal funds sold and reverse RPs ¹⁹	275.9	421.5	425.2	392.5	407.1	416.4	405.2	324.4	314.8	294.4	245.9	225.2
31 Loans to commercial banks ²⁰	4.6	4.1	4.7	7.8	7.6	7.5	7.7	7.7	7.9	7.6	7.7	7.7
32 Other assets including trading assets ²¹	1,065.1	1,113.1	1,119.5	1,119.8	1,111.5	1,124.6	1,158.5	1,186.4	1,187.6	1,196.2	1,186.4	1,199.1
33 Total assets	10,315.7	11,703.1	11,693.4	11,720.5	11,823.6	11,933.3	12,017.2	12,029.1	12,027.6	12,017.3	12,074.0	12,168.5

(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	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	8,002.3	9,481.1	9,545.1	9,579.0	9,702.8	9,780.9	9,866.1	9,941.1	9,973.4	9,959.1	9,989.0	10,081.9
35 Large time deposits	510.8	384.9	359.6	346.7	333.7	318.6	304.4	294.2	295.1	291.1	291.9	291.1
36 Other deposits	7,491.5	9,096.3	9,185.5	9,232.3	9,369.0	9,462.3	9,561.7	9,646.8	9,678.3	9,668.0	9,697.1	9,790.8
37 Borrowings	725.5	610.3	585.4	561.8	559.7	553.4	527.1	514.6	512.5	510.8	524.1	527.2
38 Net due to related foreign offices	-265.9	-283.0	-306.0	-316.2	-321.5	-222.8	-244.4	-254.5	-248.1	-253.7	-268.4	-256.5
39 Other liabilities including trading liabilities ²²	531.1	554.8	525.6	539.5	561.0	578.1	603.0	599.7	586.1	601.7	631.8	626.9
40 Total liabilities	8,992.9	10,363.3	10,350.0	10,364.1	10,502.0	10,689.6	10,751.8	10,800.8	10,823.9	10,817.9	10,876.5	10,979.4
41 Residual (Assets LESS Liabilities)²³	1,322.8	1,339.8	1,343.3	1,356.4	1,321.6	1,243.7	1,265.4	1,228.3	1,203.7	1,199.4	1,197.5	1,189.0
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	25.8	47.3	47.4	43.4	42.0	42.8	41.9	35.5	35.4	29.8	28.1	25.7
43 U.S. Treasury and agency securities, MBS ²⁵	18.5	34.9	32.0	30.4	29.1	28.4	28.6	25.1	24.9	22.0	21.7	19.1

Footnotes appear on the last page.

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

Page 12

Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	8,221.9	8,681.3	8,686.4	8,722.7	8,823.1	8,853.8	8,860.6	8,864.4	8,856.4	8,856.9	8,871.9	8,875.9
2 Securities in bank credit ²	2,647.5	3,050.8	3,095.1	3,170.5	3,281.7	3,291.2	3,340.7	3,368.2	3,359.5	3,375.9	3,382.2	3,380.6
3 Treasury and agency securities ³	2,159.0	2,553.4	2,594.4	2,660.0	2,764.2	2,778.1	2,842.1	2,871.8	2,862.7	2,878.0	2,887.2	2,879.7
4 Mortgage-backed securities (MBS) ⁴	1,523.2	1,702.2	1,693.2	1,743.9	1,822.9	1,837.1	1,878.3	1,915.6	1,912.3	1,925.6	1,943.6	1,935.7
5 Non-MBS ⁵	635.8	851.1	901.1	916.1	941.3	941.0	963.8	956.2	950.4	952.4	943.6	944.0
6 Other securities	488.5	497.4	500.7	510.5	517.5	513.1	498.6	496.4	496.8	497.9	495.0	501.0
7 Mortgage-backed securities (MBS) ⁶	60.0	62.5	61.6	61.0	59.6	59.7	58.2	57.9	58.1	57.3	58.5	58.6
8 Non-MBS ⁷	428.4	434.9	439.1	449.5	457.9	453.4	440.4	438.6	438.7	440.6	436.5	442.4
9 Loans and leases in bank credit ⁸	5,574.4	5,630.4	5,591.4	5,552.2	5,541.5	5,562.6	5,519.8	5,496.1	5,496.9	5,481.1	5,489.7	5,495.2
10 Commercial and industrial loans	1,289.1	1,390.3	1,352.3	1,315.2	1,300.7	1,293.0	1,272.2	1,281.5	1,286.9	1,283.4	1,285.4	1,289.7
11 Real estate loans	2,196.5	2,214.5	2,199.7	2,194.0	2,179.6	2,161.9	2,164.0	2,141.1	2,136.7	2,125.7	2,129.4	2,135.8
12 Residential real estate loans	1,452.9	1,461.5	1,448.2	1,444.4	1,429.4	1,414.8	1,418.2	1,399.2	1,395.0	1,385.6	1,390.1	1,395.4
13 Revolving home equity loans	201.8	188.6	185.7	182.2	179.2	176.2	173.7	170.3	170.4	169.7	168.7	168.0
14 Closed-end residential loans ⁹	1,251.2	1,272.9	1,262.5	1,262.2	1,250.3	1,238.5	1,244.5	1,228.9	1,224.6	1,215.9	1,221.4	1,227.4
15 Commercial real estate loans	743.6	753.1	751.5	749.6	750.1	747.1	745.7	742.0	741.8	740.1	739.3	740.4
16 Construction and land development loans ¹⁰	106.5	116.6	117.8	118.4	119.0	118.6	118.6	118.9	118.6	118.8	119.0	119.2
17 Secured by farmland ¹¹	7.6	7.0	6.9	6.8	6.7	6.6	6.6	6.5	6.5	6.4	6.4	6.4
18 Secured by multifamily properties ¹²	172.8	176.4	176.6	176.5	177.7	176.8	175.8	174.0	174.5	173.5	172.8	173.6
19 Secured by nonfarm nonresidential properties ¹³	456.7	453.0	450.1	447.9	446.7	445.2	444.7	442.7	442.2	441.3	441.0	441.3
20 Consumer loans	1,207.4	1,138.1	1,139.1	1,138.7	1,144.8	1,162.6	1,151.6	1,139.8	1,138.5	1,137.7	1,136.5	1,132.6
21 Credit cards and other revolving plans	686.2	607.5	606.2	604.5	609.4	625.8	611.8	600.2	599.7	598.8	595.4	593.5
22 Other consumer loans	521.2	530.5	532.9	534.2	535.4	536.7	539.8	539.6	538.9	538.9	541.1	539.0
23 Automobile loans ¹⁴	370.5	376.0	378.1	379.8	381.1	382.8	385.4	385.7	385.3	385.3	386.2	385.4
24 All other consumer loans ¹⁵	150.7	154.5	154.8	154.4	154.4	154.0	154.4	153.9	153.5	153.6	154.9	153.6
25 All other loans and leases	881.3	887.6	900.3	904.3	916.3	945.1	932.1	933.7	934.7	934.3	938.5	937.1
26 Loans to nondepository financial institutions ¹⁶	392.2	398.1	408.8	410.7	418.2	429.6	435.1	437.1	436.0	438.8	440.1	438.0
27 All loans not elsewhere classified ¹⁷	489.2	489.5	491.5	493.6	498.1	515.5	497.0	496.6	498.8	495.5	498.3	499.2
28 LESS: Allowance for loan and lease losses	70.1	141.2	143.0	146.1	145.8	144.6	140.6	142.6	142.7	142.6	141.6	141.8
29 Cash assets ¹⁸	803.7	1,596.6	1,582.9	1,610.1	1,680.1	1,770.2	1,700.7	1,768.2	1,810.1	1,768.4	1,877.5	1,942.9
30 Total federal funds sold and reverse RPs ¹⁹	263.6	430.4	447.9	413.8	413.7	441.9	406.3	309.3	304.7	287.9	251.8	233.0
31 Loans to commercial banks ²⁰	4.6	4.1	4.8	7.7	7.6	7.7	7.8	7.8	7.7	7.7	7.7	7.7
32 Other assets including trading assets ²¹	1,066.9	1,111.9	1,122.3	1,118.1	1,108.2	1,118.8	1,160.6	1,190.4	1,195.4	1,196.7	1,181.9	1,205.4
33 Total assets	10,290.6	11,683.0	11,701.3	11,726.3	11,886.9	12,047.6	11,995.4	11,997.4	12,031.5	11,975.0	12,049.2	12,123.0

(continued on next page)

Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	7,973.1	9,454.5	9,535.9	9,587.9	9,731.1	9,892.6	9,860.1	9,896.4	9,941.3	9,872.6	9,967.6	10,039.2
35 Large time deposits	520.4	378.3	349.3	335.8	325.2	317.0	308.2	300.0	300.4	297.2	298.8	295.9
36 Other deposits	7,452.7	9,076.3	9,186.6	9,252.1	9,405.9	9,575.7	9,551.9	9,596.4	9,640.8	9,575.4	9,668.8	9,743.3
37 Borrowings	733.7	609.7	583.7	559.6	552.8	544.3	524.9	519.2	522.2	514.9	520.1	517.7
38 Net due to related foreign offices	-268.1	-280.2	-305.1	-315.3	-319.7	-227.1	-246.6	-257.3	-251.3	-255.9	-275.0	-262.4
39 Other liabilities including trading liabilities ²²	530.5	561.4	532.1	546.0	565.7	568.9	601.4	600.7	585.5	602.1	629.2	627.1
40 Total liabilities	8,969.2	10,345.5	10,346.6	10,378.2	10,529.9	10,778.7	10,739.8	10,759.0	10,797.7	10,733.6	10,842.0	10,921.6
41 Residual (Assets LESS Liabilities)²³	1,321.4	1,337.5	1,354.7	1,348.1	1,356.9	1,268.9	1,255.6	1,238.4	1,233.8	1,241.4	1,207.2	1,201.4
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	25.8	47.3	47.4	43.4	42.0	42.8	41.9	35.5	35.4	29.8	28.1	25.7
43 U.S. Treasury and agency securities, MBS ²⁵	18.5	34.9	32.0	30.4	29.1	28.4	28.6	25.1	24.9	22.0	21.7	19.1

Footnotes appear on the last page.

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

Page 14

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

Seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	4,682.8	5,124.9	5,145.1	5,170.9	5,183.0	5,197.8	5,216.2	5,279.7	5,280.4	5,306.4	5,309.9	5,320.2
2 Securities in bank credit ²	947.8	1,047.0	1,061.1	1,081.5	1,111.1	1,132.9	1,157.4	1,188.0	1,189.4	1,197.5	1,202.8	1,208.9
3 Treasury and agency securities ³	695.4	747.3	757.1	770.3	790.9	801.2	814.0	837.1	838.8	843.3	847.7	850.8
4 Mortgage-backed securities (MBS) ⁴	548.7	588.8	599.2	611.0	626.8	644.7	660.9	672.6	674.5	675.5	679.5	680.1
5 Non-MBS ⁵	146.7	158.5	157.9	159.3	164.1	156.5	153.1	164.5	164.3	167.8	168.1	170.7
6 Other securities	252.4	299.7	304.0	311.2	320.1	331.8	343.4	350.9	350.6	354.2	355.1	358.1
7 Mortgage-backed securities (MBS) ⁶	17.7	20.1	20.9	21.0	21.2	21.0	21.7	22.4	22.4	22.9	22.9	23.7
8 Non-MBS ⁷	234.7	279.6	283.1	290.2	298.9	310.7	321.7	328.4	328.2	331.3	332.1	334.3
9 Loans and leases in bank credit ⁸	3,734.9	4,077.9	4,084.0	4,089.4	4,071.9	4,064.8	4,058.8	4,091.8	4,091.0	4,109.0	4,107.2	4,111.4
10 Commercial and industrial loans	676.8	965.7	959.2	953.6	931.8	911.9	892.0	917.3	917.9	925.2	927.4	926.1
11 Real estate loans	2,351.7	2,395.0	2,403.7	2,410.5	2,413.7	2,418.7	2,428.6	2,426.5	2,426.5	2,430.2	2,427.3	2,428.6
12 Residential real estate loans	835.9	835.3	835.7	835.3	833.0	832.1	833.0	833.6	834.2	835.5	833.5	832.6
13 Revolving home equity loans	114.4	110.3	109.5	108.8	108.2	107.4	106.3	104.8	104.8	104.5	104.2	103.9
14 Closed-end residential loans ⁹	721.5	725.0	726.2	726.6	724.8	724.7	726.8	728.8	729.4	730.9	729.3	728.7
15 Commercial real estate loans	1,515.8	1,559.8	1,568.0	1,575.2	1,580.7	1,586.6	1,595.6	1,592.9	1,592.3	1,594.8	1,593.9	1,596.0
16 Construction and land development loans ¹⁰	235.3	242.6	243.2	243.8	244.4	246.4	247.3	246.6	246.4	246.3	246.0	246.5
17 Secured by farmland ¹¹	94.8	94.7	94.7	94.7	94.7	94.7	94.7	94.5	94.4	94.6	94.6	94.7
18 Secured by multifamily properties ¹²	220.4	228.8	230.6	232.0	232.2	231.6	232.6	230.1	230.1	230.4	230.9	230.9
19 Secured by nonfarm nonresidential properties ¹³	965.3	993.7	999.5	1,004.8	1,009.4	1,013.9	1,021.0	1,021.7	1,021.4	1,023.4	1,022.3	1,024.0
20 Consumer loans	389.9	374.7	375.3	375.7	376.0	378.4	376.8	379.4	379.1	380.7	382.2	384.7
21 Credit cards and other revolving plans	163.7	146.8	146.4	146.0	145.6	145.8	143.8	144.1	144.2	144.7	145.3	144.9
22 Other consumer loans	226.2	227.8	228.9	229.8	230.4	232.6	233.0	235.2	234.9	236.0	236.8	239.8
23 Automobile loans ¹⁴	83.8	83.3	83.2	83.2	82.8	82.9	82.8	83.0	83.0	83.2	83.1	83.4
24 All other consumer loans ¹⁵	142.4	144.5	145.7	146.5	147.6	149.7	150.2	152.2	151.9	152.8	153.8	156.4
25 All other loans and leases	316.5	342.6	345.8	349.6	350.3	355.9	361.3	368.6	367.6	372.8	370.2	371.9
26 Loans to nondepository financial institutions ¹⁶	78.4	92.3	94.9	98.0	99.7	102.1	104.9	109.1	108.8	111.2	110.9	108.3
27 All loans not elsewhere classified ¹⁷	238.1	250.3	250.9	251.6	250.6	253.8	256.5	259.5	258.7	261.6	259.3	263.6
28 LESS: Allowance for loan and lease losses	43.2	75.0	74.4	71.4	73.5	75.3	73.5	74.2	74.2	74.7	74.0	73.4
29 Cash assets ¹⁸	329.0	579.0	595.0	608.1	632.7	661.9	724.9	726.8	729.8	707.2	721.8	721.2
30 Total federal funds sold and reverse RPs ¹⁹	63.8	54.7	53.8	73.3	73.9	76.8	80.9	69.2	70.6	64.4	60.0	63.2
31 Loans to commercial banks ²⁰	0.8	0.8	0.7	0.7	0.7	0.6	0.6	0.7	0.7	0.7	0.7	0.7
32 Other assets including trading assets ²¹	378.0	402.2	402.5	402.1	398.5	399.5	400.8	400.2	401.0	403.6	398.1	402.5
33 Total assets	5,411.1	6,086.5	6,122.8	6,183.7	6,215.2	6,261.2	6,349.8	6,402.5	6,408.3	6,407.7	6,416.5	6,434.4

(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	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	4,298.0	4,949.4	4,997.7	5,038.8	5,095.7	5,147.4	5,230.5	5,300.3	5,306.1	5,309.3	5,330.6	5,346.2
35 Large time deposits	551.7	516.2	505.1	497.5	491.7	483.4	476.7	469.0	469.5	467.4	463.8	462.8
36 Other deposits	3,746.3	4,433.2	4,492.6	4,541.2	4,604.0	4,664.0	4,753.9	4,831.4	4,836.6	4,841.9	4,866.8	4,883.4
37 Borrowings	328.9	309.2	304.2	301.3	291.9	281.7	264.5	265.2	266.0	265.2	269.1	273.4
38 Net due to related foreign offices	22.4	12.2	23.8	30.2	10.3	8.6	26.2	24.3	17.6	14.5	21.6	16.9
39 Other liabilities including trading liabilities ²²	89.4	107.0	105.6	109.5	105.6	105.1	111.1	107.1	107.2	109.7	104.3	104.9
40 Total liabilities	4,738.7	5,377.9	5,431.3	5,479.8	5,503.5	5,542.8	5,632.4	5,696.9	5,697.0	5,698.7	5,725.6	5,741.3
41 Residual (Assets LESS Liabilities)²³	672.5	708.6	691.5	704.0	711.7	718.4	717.4	705.5	711.4	709.1	690.9	693.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	8.6	16.6	16.1	15.3	13.9	15.0	15.5	13.6	13.8	13.6	9.4	8.9
43 U.S. Treasury and agency securities, MBS ²⁵	4.9	10.4	9.7	8.9	7.9	8.4	8.7	7.7	8.1	7.9	5.2	4.8

Footnotes appear on the last page.

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

Page 16

Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	4,671.9	5,108.3	5,137.4	5,167.2	5,177.9	5,210.9	5,218.8	5,268.9	5,265.8	5,291.0	5,306.4	5,310.0
2 Securities in bank credit ²	950.2	1,035.6	1,055.2	1,080.8	1,109.2	1,141.3	1,165.6	1,190.8	1,192.7	1,196.5	1,205.4	1,212.9
3 Treasury and agency securities ³	699.0	737.2	750.3	766.9	786.0	808.4	823.6	842.1	844.1	845.3	854.0	858.0
4 Mortgage-backed securities (MBS) ⁴	550.4	584.8	595.1	608.5	625.7	645.7	661.5	674.7	677.2	676.0	683.5	684.8
5 Non-MBS ⁵	148.6	152.4	155.2	158.5	160.4	162.7	162.1	167.5	166.9	169.3	170.5	173.2
6 Other securities	251.2	298.5	304.9	313.9	323.1	332.9	342.0	348.7	348.6	351.2	351.5	354.8
7 Mortgage-backed securities (MBS) ⁶	18.1	20.0	20.7	21.0	21.2	21.2	21.8	22.8	22.8	23.2	23.0	24.0
8 Non-MBS ⁷	233.1	278.5	284.2	292.9	301.9	311.7	320.3	325.9	325.8	328.0	328.5	330.9
9 Loans and leases in bank credit ⁸	3,721.8	4,072.7	4,082.2	4,086.4	4,068.7	4,069.6	4,053.2	4,078.1	4,073.1	4,094.4	4,100.9	4,097.2
10 Commercial and industrial loans	679.3	958.7	952.7	947.8	926.7	908.2	891.7	920.7	921.9	929.2	932.5	928.8
11 Real estate loans	2,345.8	2,395.7	2,403.3	2,409.8	2,411.8	2,419.0	2,424.6	2,420.3	2,417.2	2,424.5	2,424.2	2,425.0
12 Residential real estate loans	831.4	836.1	836.6	836.6	833.2	832.7	831.2	829.1	826.3	831.8	832.6	831.8
13 Revolving home equity loans	114.4	110.1	109.4	108.6	107.6	107.2	106.2	104.7	104.7	104.5	104.2	103.8
14 Closed-end residential loans ⁹	717.1	726.0	727.3	728.0	725.6	725.5	725.0	724.3	721.5	727.3	728.5	728.0
15 Commercial real estate loans	1,514.4	1,559.7	1,566.7	1,573.1	1,578.6	1,586.3	1,593.5	1,591.3	1,591.0	1,592.7	1,591.6	1,593.2
16 Construction and land development loans ¹⁰	234.3	243.7	243.9	244.0	244.9	245.7	244.8	245.5	245.5	245.6	244.6	245.1
17 Secured by farmland ¹¹	94.4	94.9	94.9	94.8	94.4	94.5	94.4	94.1	94.1	94.3	94.3	94.4
18 Secured by multifamily properties ¹²	220.6	228.4	229.8	231.3	231.3	231.5	232.7	230.2	230.2	230.5	230.9	230.7
19 Secured by nonfarm nonresidential properties ¹³	965.1	992.7	998.1	1,003.1	1,008.0	1,014.4	1,021.6	1,021.4	1,021.2	1,022.3	1,021.8	1,023.0
20 Consumer loans	391.0	374.0	376.7	376.5	378.1	384.2	381.5	380.6	380.6	381.5	380.8	380.9
21 Credit cards and other revolving plans	163.9	146.4	146.2	145.2	146.5	150.6	146.9	144.2	144.2	144.7	143.7	141.9
22 Other consumer loans	227.1	227.6	230.5	231.3	231.7	233.7	234.6	236.4	236.4	236.8	237.1	239.0
23 Automobile loans ¹⁴	83.5	83.4	83.4	83.5	83.0	82.8	82.8	82.7	82.7	82.8	82.7	82.9
24 All other consumer loans ¹⁵	143.6	144.2	147.1	147.8	148.6	150.8	151.8	153.7	153.6	154.0	154.5	156.2
25 All other loans and leases	305.6	344.2	349.5	352.3	352.1	358.2	355.4	356.5	353.4	359.3	363.4	362.4
26 Loans to nondepository financial institutions ¹⁶	70.8	93.3	97.1	100.2	101.3	102.3	99.2	100.1	98.1	101.9	106.4	102.2
27 All loans not elsewhere classified ¹⁷	234.9	250.9	252.3	252.1	250.7	255.9	256.2	256.3	255.4	257.4	257.0	260.3
28 LESS: Allowance for loan and lease losses	42.2	77.2	76.2	71.8	72.4	72.3	71.3	71.6	71.6	71.7	71.9	71.8
29 Cash assets ¹⁸	332.6	571.9	591.9	610.6	658.1	689.6	721.0	736.4	735.7	727.6	753.2	752.5
30 Total federal funds sold and reverse RPs ¹⁹	61.0	63.0	59.4	59.2	70.9	72.0	74.3	65.9	68.9	60.7	59.9	60.1
31 Loans to commercial banks ²⁰	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
32 Other assets including trading assets ²¹	377.8	403.2	404.1	403.1	399.0	400.0	400.7	400.2	403.2	402.0	394.5	401.2
33 Total assets	5,401.9	6,069.9	6,117.2	6,169.0	6,234.2	6,300.8	6,344.3	6,400.4	6,402.8	6,410.2	6,442.7	6,452.7

(continued on next page)

Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars *(continued)*

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	4,288.6	4,938.8	4,992.9	5,041.7	5,122.9	5,192.3	5,228.9	5,291.6	5,289.0	5,299.5	5,347.7	5,357.3
35 Large time deposits	550.9	515.9	503.1	493.3	486.0	480.3	475.7	470.0	470.3	468.8	466.2	465.3
36 Other deposits	3,737.7	4,422.9	4,489.8	4,548.5	4,636.9	4,712.0	4,753.3	4,821.6	4,818.6	4,830.7	4,881.4	4,892.0
37 Borrowings	325.6	313.8	300.9	293.6	281.6	274.2	264.7	263.0	267.0	261.2	259.5	261.0
38 Net due to related foreign offices	19.4	21.6	21.4	23.3	18.6	19.8	27.9	22.5	21.5	21.0	19.4	15.6
39 Other liabilities including trading liabilities ²²	89.1	107.0	109.0	110.7	109.3	107.8	107.3	106.4	106.7	110.3	103.2	104.8
40 Total liabilities	4,722.7	5,381.3	5,424.2	5,469.3	5,532.3	5,594.1	5,628.9	5,683.4	5,684.2	5,692.0	5,729.7	5,738.6
41 Residual (Assets LESS Liabilities)²³	679.2	688.6	693.0	699.8	701.8	706.7	715.4	717.0	718.5	718.2	712.9	714.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	8.6	16.6	16.1	15.3	13.9	15.0	15.5	13.6	13.8	13.6	9.4	8.9
43 U.S. Treasury and agency securities, MBS ²⁵	4.9	10.4	9.7	8.9	7.9	8.4	8.7	7.7	8.1	7.9	5.2	4.8

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	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	1,022.4	1,101.4	1,091.3	1,054.9	1,048.7	1,043.7	1,049.8	1,032.3	1,022.3	1,031.1	1,037.2	1,050.4
2 Securities in bank credit ²	266.8	267.3	273.4	259.7	265.0	263.6	267.6	259.6	254.9	255.0	256.8	259.2
3 Treasury and agency securities ³	173.7	170.3	175.2	161.7	166.2	165.0	169.8	159.5	155.9	156.0	157.7	160.1
4 Mortgage-backed securities (MBS) ⁴	39.9	41.7	40.2	39.3	45.3	46.9	49.7	53.6	53.8	53.7	53.3	54.7
5 Non-MBS ⁵	133.8	128.6	135.0	122.4	120.9	118.1	120.1	106.0	102.1	102.3	104.4	105.4
6 Other securities	93.1	97.0	98.2	98.0	98.8	98.6	97.7	100.1	99.0	99.0	99.1	99.1
7 Mortgage-backed securities (MBS) ⁶	1.7	1.9	1.9	2.0	2.2	2.3	2.3	2.3	2.3	2.3	2.3	2.3
8 Non-MBS ⁷	91.4	95.0	96.3	96.0	96.5	96.2	95.5	97.8	96.7	96.7	96.8	96.8
9 Loans and leases in bank credit ⁸	755.6	834.2	817.8	795.2	783.7	780.1	782.3	772.7	767.4	776.1	780.4	791.3
10 Commercial and industrial loans	387.0	451.7	439.0	419.9	408.2	404.4	401.0	392.2	388.9	395.4	396.7	406.3
11 Real estate loans	87.5	86.8	86.8	86.1	86.7	87.0	85.6	84.8	84.5	84.5	85.5	83.4
12 Residential real estate loans	1.2	1.4	1.3	1.3	1.0	1.2	1.6	1.0	1.0	0.9	1.1	1.3
13 Revolving home equity loans	0.5	0.5	0.5	0.4	0.4	0.6	0.6	0.5	0.4	0.4	0.5	0.6
14 Closed-end residential loans ⁹	0.8	0.9	0.9	0.8	0.6	0.6	1.0	0.6	0.6	0.5	0.6	0.7
15 Commercial real estate loans	86.3	85.3	85.4	84.8	85.6	85.7	83.9	83.7	83.6	83.6	84.4	82.2
16 Construction and land development loans ¹⁰	12.9	12.1	12.0	12.0	11.7	11.8	11.4	12.4	12.5	12.5	12.1	11.8
17 Secured by farmland ¹¹	0.2	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	10.0	11.2	11.3	11.6	11.7	11.6	11.9	12.2	12.3	12.2	12.1	11.8
19 Secured by nonfarm nonresidential properties ¹³	63.2	62.0	61.9	61.2	62.1	62.1	60.5	59.1	58.7	58.7	60.2	58.5
20 Consumer loans	3.5	3.3	3.4	3.4	3.7	3.8	3.9	3.9	3.9	3.9	3.9	3.8
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.5	3.3	3.4	3.4	3.7	3.8	3.9	3.9	3.9	3.9	3.9	3.8
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.5	3.3	3.4	3.4	3.7	3.8	3.9	3.9	3.9	3.9	3.9	3.8
25 All other loans and leases	277.7	292.4	288.7	285.7	285.1	285.0	291.8	291.9	290.1	292.4	294.4	297.7
26 Loans to nondepository financial institutions ¹⁶	114.9	131.0	129.6	128.4	124.9	127.0	131.7	129.6	127.0	129.3	132.4	136.3
27 All loans not elsewhere classified ¹⁷	162.7	161.5	159.1	157.4	160.2	158.0	160.1	162.3	163.1	163.1	162.0	161.5
28 LESS: Allowance for loan and lease losses	0.4	3.8	3.3	2.6	1.6	-0.1	0.3	-0.4	-0.5	-0.6	-0.6	-0.5
29 Cash assets ¹⁸	610.4	695.4	768.5	765.6	782.6	836.9	748.6	840.7	864.1	892.0	909.9	918.3
30 Total federal funds sold and reverse RPs ¹⁹	445.4	356.4	359.3	361.1	352.0	334.4	299.1	291.1	292.9	296.5	281.7	296.9
31 Loans to commercial banks ²⁰	1.6	1.8	1.4	1.6	1.2	0.7	0.4	-0.7	-1.4	-1.0	-1.0	-0.9
32 Other assets including trading assets ²¹	125.3	155.6	154.2	152.2	143.5	153.6	155.0	147.5	142.8	160.6	144.3	146.3
33 Total assets	2,204.8	2,306.8	2,371.4	2,332.7	2,326.4	2,369.4	2,252.6	2,311.2	2,321.2	2,379.7	2,372.8	2,411.5

(continued on next page)

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

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	1,084.8	1,155.2	1,157.5	1,152.3	1,159.5	1,159.3	1,142.3	1,175.1	1,171.6	1,189.3	1,192.8	1,187.1
35 Large time deposits	778.9	770.0	755.5	739.5	729.6	723.5	714.3	721.0	718.3	726.4	722.0	715.6
36 Other deposits	305.9	385.2	401.9	412.8	429.8	435.8	428.0	454.1	453.2	463.0	470.7	471.5
37 Borrowings	910.5	871.9	873.9	897.3	879.4	870.7	866.9	924.2	926.8	946.7	945.6	963.2
38 Net due to related foreign offices	102.3	147.1	180.9	151.0	162.4	154.1	140.4	120.5	122.6	121.5	114.8	130.7
39 Other liabilities including trading liabilities ²²	109.9	128.4	130.3	124.8	125.8	136.1	135.2	131.8	126.8	147.0	126.9	129.4
40 Total liabilities	2,207.5	2,302.6	2,342.6	2,325.5	2,327.0	2,320.1	2,284.8	2,351.7	2,347.7	2,404.4	2,380.0	2,410.4
41 Residual (Assets LESS Liabilities)²³	-2.7	4.2	28.8	7.3	-0.7	49.2	-32.2	-40.5	-26.5	-24.7	-7.2	1.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.9	1.8	1.6	1.5
43 U.S. Treasury and agency securities, MBS ²⁵	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.9	1.8	1.6	1.5

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	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Assets												
1 Bank credit	1,022.4	1,108.4	1,085.2	1,049.4	1,049.7	1,047.9	1,047.3	1,034.3	1,030.9	1,031.5	1,027.7	1,022.8
2 Securities in bank credit ²	269.9	271.8	269.2	259.3	267.2	262.0	263.0	263.6	261.7	260.1	259.5	255.9
3 Treasury and agency securities ³	177.1	174.3	171.4	160.2	167.5	163.7	164.3	163.8	163.1	161.6	160.2	156.8
4 Mortgage-backed securities (MBS) ⁴	38.1	42.5	41.2	39.3	43.8	46.9	48.8	50.7	50.1	51.1	51.1	51.4
5 Non-MBS ⁵	139.0	131.8	130.2	120.9	123.7	116.8	115.5	113.2	113.0	110.5	109.1	105.4
6 Other securities	92.8	97.5	97.9	99.0	99.7	98.3	98.7	99.7	98.7	98.4	99.3	99.0
7 Mortgage-backed securities (MBS) ⁶	1.6	2.0	2.0	2.1	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.2
8 Non-MBS ⁷	91.3	95.5	95.8	97.0	97.4	96.1	96.6	97.6	96.5	96.2	97.1	96.8
9 Loans and leases in bank credit ⁸	752.5	836.6	816.0	790.1	782.5	785.8	784.3	770.7	769.2	771.4	768.1	766.9
10 Commercial and industrial loans	383.1	456.8	438.2	415.1	406.0	404.7	398.4	388.0	387.3	389.7	387.6	387.8
11 Real estate loans	87.2	86.4	85.8	85.6	86.1	86.7	85.8	84.3	84.2	83.9	84.6	83.6
12 Residential real estate loans	1.5	1.5	1.5	1.4	1.4	1.4	1.3	1.3	1.3	1.3	1.3	1.3
13 Revolving home equity loans	0.5	0.6	0.6	0.6	0.7	0.7	0.7	0.5	0.4	0.4	0.4	0.4
14 Closed-end residential loans ⁹	0.9	0.9	0.9	0.8	0.7	0.7	0.7	0.8	0.9	0.8	0.8	0.8
15 Commercial real estate loans	85.7	84.9	84.4	84.3	84.7	85.3	84.4	83.0	82.8	82.7	83.3	82.4
16 Construction and land development loans ¹⁰	12.4	12.3	11.9	11.8	11.8	11.9	11.7	11.5	11.4	11.5	11.5	11.5
17 Secured by farmland ¹¹	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	10.0	10.8	11.0	11.4	11.7	11.7	11.9	12.2	12.2	12.2	12.2	12.0
19 Secured by nonfarm nonresidential properties ¹³	63.2	61.6	61.3	61.0	61.2	61.7	60.7	59.2	59.1	58.8	59.5	58.7
20 Consumer loans	3.3	3.4	3.5	3.7	3.6	3.7	3.8	3.7	3.6	3.6	3.6	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	3.3	3.4	3.5	3.7	3.6	3.7	3.8	3.7	3.6	3.6	3.6	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	3.3	3.4	3.5	3.7	3.6	3.7	3.8	3.7	3.6	3.6	3.6	3.6
25 All other loans and leases	278.9	290.1	288.4	285.7	286.7	290.7	296.3	294.8	294.1	294.2	292.3	291.9
26 Loans to nondepository financial institutions ¹⁶	115.4	131.9	131.9	132.2	129.4	131.4	134.4	131.5	130.3	130.3	130.2	130.1
27 All loans not elsewhere classified ¹⁷	163.5	158.2	156.5	153.5	157.3	159.4	161.9	163.3	163.7	163.9	162.1	161.8
28 LESS: Allowance for loan and lease losses	1.2	2.1	2.1	1.8	1.8	1.8	1.7	1.7	1.6	1.6	1.6	1.6
29 Cash assets ¹⁸	648.5	708.9	735.4	759.9	779.0	768.5	801.8	909.4	908.5	941.9	944.0	954.4
30 Total federal funds sold and reverse RPs ¹⁹	467.0	349.9	339.6	353.8	362.6	335.4	321.8	317.5	317.6	314.4	300.6	315.3
31 Loans to commercial banks ²⁰	1.9	1.5	1.3	1.4	1.1	0.6	0.4	-0.4	-1.0	-0.8	-0.8	-0.7
32 Other assets including trading assets ²¹	126.7	157.1	155.8	151.1	146.6	150.6	152.2	148.8	142.8	163.6	140.9	150.8
33 Total assets	2,265.4	2,323.7	2,315.3	2,313.8	2,337.3	2,301.2	2,321.9	2,407.9	2,397.2	2,449.0	2,410.9	2,441.1

(continued on next page)

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

Account	2020 Feb	2020 Aug	2020 Sep	2020 Oct	2020 Nov	2020 Dec	2021 Jan	2021 Feb	Week ending			
									Feb 17	Feb 24	Mar 03	Mar 10
Liabilities												
34 Deposits	1,101.3	1,158.8	1,149.1	1,143.9	1,154.8	1,152.7	1,160.6	1,192.9	1,182.7	1,206.0	1,207.8	1,203.5
35 Large time deposits	788.4	773.3	749.6	729.7	721.7	712.3	721.1	729.3	723.4	735.7	725.7	718.2
36 Other deposits	312.9	385.5	399.5	414.2	433.1	440.4	439.4	463.6	459.2	470.3	482.1	485.3
37 Borrowings	926.9	875.1	857.1	880.7	892.9	869.8	882.1	939.4	940.3	950.9	953.9	960.5
38 Net due to related foreign offices	117.2	149.8	171.8	156.6	155.0	143.8	139.7	135.8	143.7	133.9	117.3	135.6
39 Other liabilities including trading liabilities ²²	111.0	131.1	130.1	125.6	127.8	128.0	132.6	133.1	123.8	151.5	125.1	134.7
40 Total liabilities	2,256.4	2,314.8	2,308.2	2,306.7	2,330.4	2,294.3	2,315.0	2,401.2	2,390.5	2,442.3	2,404.2	2,434.3
41 Residual (Assets LESS Liabilities)²³	9.0	8.9	7.2	7.1	6.9	6.9	6.9	6.8	6.7	6.7	6.7	6.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.9	1.8	1.6	1.5
43 U.S. Treasury and agency securities, MBS ²⁵	1.9	2.9	2.8	2.7	2.5	2.5	2.4	2.0	1.9	1.8	1.6	1.5

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.