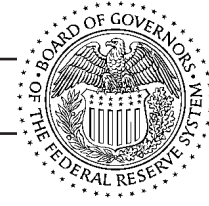

FEDERAL RESERVE statistical release

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



For release at 4:15 p.m. Eastern Time
April 11, 2025

Notice to Users of the H.8 Release

Effective with this release dated April 11, 2025 (with data as of April 2, 2025), a change has been made to the data collection supporting the H.8 release.

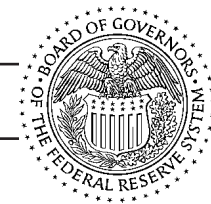
These changes relate to a Final Federal Register Notice published on March 27, 2025.

Respondent banks on the FR 2644 reporting panel with assets less than \$5 billion as of June 30, 2024, now have the option to report monthly, rather than weekly. Estimated data for intervening weeks will be obtained by interpolation for these respondent banks.

There will be no changes to the line items shown on the release.

For more information on the construction of the H.8 release and the relationship between the FR 2644 reporting form and the H.8 release, please see the H.8 release's [About page](#).

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
April 11, 2025

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2020	2021	2022	2023	2024	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2024 Dec	2025 Jan	2025 Feb	2025 Mar
Assets															
1 Bank credit	8.2	8.0	6.9	-0.3	3.8	-0.3	3.7	3.0	4.8	3.4	2.3	1.8	0.5	4.3	6.5
2 Securities in bank credit ²	20.7	21.7	-2.3	-7.3	6.4	-5.6	6.9	3.6	10.5	4.3	-0.8	-3.3	-3.7	3.9	8.7
3 Treasury and agency securities ³	23.1	22.8	-2.3	-6.2	9.2	-2.5	9.0	7.0	13.0	6.6	0.3	2.5	-5.0	2.8	10.2
6 Other securities	12.8	18.1	-2.3	-11.2	-4.2	-17.3	-1.4	-10.1	-0.1	-5.6	-6.0	-29.2	2.1	9.1	1.6
9 Loans and leases in bank credit ⁸	3.5	1.9	11.7	2.9	2.7	2.0	2.4	2.8	2.4	3.0	3.6	3.9	2.2	4.5	5.6
10 Commercial and industrial loans	11.2	-7.5	14.1	-0.2	0.8	0.1	-1.5	0.3	1.6	2.7	-0.9	-0.6	-3.7	1.3	0.6
11 Real estate loans	1.0	2.0	10.2	4.1	1.9	2.6	3.8	2.4	0.8	0.7	1.6	0.4	1.6	3.1	1.4
12 Residential real estate loans	-1.8	-0.5	8.9	3.4	2.1	2.4	3.9	2.1	1.2	0.9	2.5	2.7	1.7	3.3	2.9
13 Revolving home equity loans	-11.7	-12.6	1.4	-0.7	2.7	0.9	1.6	1.4	4.1	3.6	4.6	5.1	5.5	3.7	3.6
14 Closed-end residential loans ⁹	-0.2	1.3	9.9	3.8	2.0	2.6	4.1	2.2	0.9	0.6	2.3	2.4	1.3	3.3	2.8
15 Commercial real estate loans	3.9	4.3	11.3	4.8	1.8	2.8	3.7	2.6	0.4	0.5	0.7	-1.7	1.6	2.9	0.1
20 Consumer loans	-4.5	7.5	11.9	4.6	2.0	3.0	3.6	0.8	0.9	2.6	4.1	6.4	4.5	2.9	4.0
21 Credit cards and other revolving plans	-11.0	5.8	17.6	10.1	4.7	8.0	8.2	4.5	2.9	2.7	4.2	6.8	5.6	3.8	2.9
22 Other consumer loans	3.2	9.3	6.4	-1.3	-1.2	-2.7	-2.0	-3.6	-1.7	2.4	4.0	5.8	3.1	1.8	5.2
25 All other loans and leases	7.4	12.1	12.3	2.3	7.9	1.9	2.9	8.8	9.1	9.7	14.1	16.6	9.0	13.1	23.4
28 LESS: Allowance for loan and lease losses	60.0	-23.6	-0.1	15.5	4.6	7.6	8.9	2.4	2.8	3.8	-1.6	1.8	-3.6	-3.6	1.2
29 Cash assets ²¹	77.9	33.8	-23.4	9.4	-7.4	16.1	10.4	-10.6	-11.5	-18.4	13.3	-26.8	71.3	-7.1	8.3
30 Total federal funds sold and reverse RPs ²²	8.0	-25.9	-9.3	8.9	4.8	1.5	1.2	3.1	15.5	-0.6	10.8	48.7	-25.0	16.9	54.9
31 Loans to commercial banks ²³	40.5	-44.2	-40.5	20.3	-12.0	-35.2	-91.6	-37.5	27.6	71.0	-82.2	-189.5	-37.5	-77.4	-82.8
32 Other assets including trading assets ²⁴	9.3	5.9	9.9	0.0	3.6	3.1	-3.3	7.2	-0.3	10.9	8.8	20.2	6.6	-4.1	4.0
33 Total assets	14.7	10.6	1.1	1.2	2.1	2.3	4.0	1.3	2.3	0.8	4.6	0.6	9.7	2.4	7.9
Liabilities															
34 Deposits	20.8	11.7	-0.7	-2.7	2.8	0.5	2.8	2.3	2.3	3.5	2.9	-1.2	6.3	0.8	6.8
35 Large time deposits	-17.0	-6.7	12.1	38.2	6.8	26.5	11.9	5.9	4.0	4.8	-5.2	-3.1	-13.9	1.3	4.2
36 Other deposits	26.9	13.7	-1.8	-6.8	2.2	-3.1	1.4	1.8	2.1	3.3	4.2	-0.9	9.4	0.8	7.2
37 Borrowings	-13.1	-1.7	8.3	27.8	-7.0	7.8	5.9	0.6	-9.2	-25.4	-5.8	-33.8	11.0	-2.4	20.6
39 Other liabilities including trading liabilities ²⁵	12.5	4.1	15.9	4.7	3.6	13.0	3.2	7.2	-10.0	14.3	-0.2	5.5	-4.9	-24.5	6.4
40 Total liabilities	16.5	11.2	1.7	0.3	1.7	2.2	3.6	2.1	0.8	0.2	4.6	-1.4	10.5	1.5	11.3

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

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

Page 3

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

Seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	17,549.4	17,857.2	17,931.9	17,931.9	17,958.5	17,965.5	18,030.1	18,128.1	18,096.6	18,128.0	18,154.4	18,171.1
2 Securities in bank credit ²	5,208.1	5,370.2	5,407.9	5,381.5	5,366.7	5,350.3	5,367.8	5,406.5	5,384.2	5,411.3	5,417.2	5,427.9
3 Treasury and agency securities ³	4,195.3	4,371.9	4,405.4	4,396.1	4,404.0	4,379.6	4,389.7	4,427.1	4,403.4	4,431.1	4,439.7	4,453.6
4 Mortgage-backed securities (MBS) ⁴	2,540.6	2,639.9	2,658.5	2,646.4	2,639.2	2,626.1	2,628.9	2,659.3	2,650.2	2,668.0	2,664.3	2,670.2
5 Non-MBS ⁵	1,654.7	1,732.0	1,746.9	1,749.7	1,764.8	1,753.5	1,760.8	1,767.8	1,753.3	1,763.1	1,775.4	1,783.4
6 Other securities	1,012.8	998.3	1,002.5	985.3	962.7	970.7	978.1	979.4	980.8	980.3	977.6	974.3
7 Mortgage-backed securities (MBS) ⁶	100.4	95.9	95.9	95.4	94.3	93.2	90.3	90.6	90.5	90.1	90.9	91.2
8 Non-MBS ⁷	912.4	902.5	906.6	889.9	868.4	877.5	887.8	888.8	890.3	890.2	886.7	883.0
9 Loans and leases in bank credit ⁸	12,341.3	12,487.0	12,524.0	12,550.5	12,591.8	12,615.2	12,662.3	12,721.6	12,712.3	12,716.6	12,737.1	12,743.2
10 Commercial and industrial loans	2,746.5	2,776.9	2,786.2	2,787.8	2,786.4	2,777.9	2,780.8	2,782.3	2,787.2	2,775.3	2,779.8	2,784.7
11 Real estate loans	5,589.0	5,608.2	5,614.9	5,618.7	5,620.4	5,628.1	5,642.7	5,649.3	5,649.3	5,651.3	5,652.8	5,646.2
12 Residential real estate loans	2,591.8	2,606.9	2,606.8	2,612.0	2,617.9	2,621.6	2,628.9	2,635.3	2,634.6	2,638.1	2,638.5	2,633.9
13 Revolving home equity loans	255.5	259.6	259.9	260.7	261.8	263.0	263.8	264.6	264.6	264.2	265.1	264.9
14 Closed-end residential loans ⁹	2,336.3	2,347.3	2,346.8	2,351.3	2,356.1	2,358.7	2,365.1	2,370.6	2,369.9	2,373.9	2,373.3	2,368.9
15 Commercial real estate loans	2,997.2	3,001.3	3,008.2	3,006.7	3,002.5	3,006.5	3,013.8	3,014.0	3,014.7	3,013.2	3,014.4	3,012.3
16 Construction and land development loans ¹⁰	490.6	480.9	479.5	477.0	476.5	475.6	473.2	474.4	474.0	473.8	474.8	475.8
17 Secured by farmland ¹¹	115.1	115.7	115.7	115.9	116.0	116.3	116.6	116.9	116.8	117.0	116.9	117.0
18 Secured by multifamily properties ¹²	591.0	596.0	597.4	599.8	599.1	600.9	603.1	606.8	606.1	606.4	607.8	608.4
19 Secured by nonfarm nonresidential properties ¹³	1,800.5	1,808.7	1,815.6	1,814.0	1,810.9	1,813.6	1,820.9	1,815.9	1,817.8	1,815.9	1,814.9	1,811.1
20 Consumer loans	1,914.6	1,921.4	1,923.5	1,917.3	1,927.5	1,934.7	1,939.4	1,945.8	1,942.1	1,946.9	1,950.0	1,950.8
21 Credit cards and other revolving plans	1,056.1	1,071.6	1,075.2	1,072.7	1,078.8	1,083.8	1,087.2	1,089.8	1,087.8	1,090.9	1,091.8	1,092.1
22 Other consumer loans	858.4	849.8	848.3	844.6	848.7	850.9	852.2	855.9	854.3	856.0	858.2	858.7
23 Automobile loans ¹⁴	495.2	484.2	484.3	485.6	486.6	487.6	486.0	485.4	484.7	485.0	485.8	487.1
24 All other consumer loans ^{15, 16}	363.2	365.7	364.0	359.1	362.1	363.3	366.1	370.6	369.5	371.0	372.4	371.6
25 All other loans and leases	2,091.2	2,180.5	2,199.3	2,226.7	2,257.5	2,274.5	2,299.4	2,344.3	2,333.8	2,343.1	2,354.6	2,361.6
26 Loans to nondepository financial institutions ¹⁷	1,013.1	1,107.3	1,118.7	1,133.6	1,153.0	1,167.0	1,185.5	1,220.9	1,210.4	1,220.2	1,231.1	1,235.7
27 All loans not elsewhere classified ^{18, 19}	1,078.2	1,073.3	1,080.6	1,093.1	1,104.5	1,107.5	1,113.9	1,123.4	1,123.4	1,123.0	1,123.4	1,125.9
28 LESS: Allowance for loan and lease losses ²⁰	197.9	201.0	202.0	202.1	202.4	201.8	201.2	201.4	201.0	201.3	201.8	201.9
29 Cash assets ²¹	3,440.1	3,276.7	3,274.1	3,202.6	3,131.0	3,317.1	3,297.5	3,320.4	3,325.7	3,300.4	3,352.5	3,293.7
30 Total federal funds sold and reverse RPs ²²	610.3	646.5	639.0	632.9	658.6	644.9	654.0	683.9	657.3	671.9	698.4	740.1
31 Loans to commercial banks ²³	6.2	6.4	7.8	7.6	6.4	6.2	5.8	5.4	5.4	5.3	5.1	5.7
32 Other assets including trading assets ²⁴	1,849.8	1,879.8	1,893.4	1,930.3	1,962.8	1,973.6	1,966.9	1,973.5	1,963.3	1,968.1	1,958.2	1,996.2
33 Total assets	23,257.8	23,465.7	23,544.2	23,503.2	23,514.8	23,705.6	23,753.1	23,909.8	23,847.2	23,872.4	23,966.7	24,005.0

(continued on next page)

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	17,541.1	17,758.7	17,822.7	17,841.9	17,824.6	17,917.8	17,930.4	18,032.3	17,989.3	18,023.9	18,083.3	18,120.9
35 Large time deposits	2,300.8	2,372.7	2,382.4	2,371.5	2,365.4	2,338.0	2,340.5	2,348.6	2,348.6	2,361.6	2,353.0	2,343.1
36 Other deposits	15,240.3	15,386.0	15,440.2	15,470.4	15,459.1	15,579.9	15,589.9	15,683.7	15,640.7	15,662.3	15,730.4	15,777.8
37 Borrowings	2,376.2	2,288.4	2,245.8	2,187.0	2,125.4	2,144.9	2,140.6	2,177.3	2,163.0	2,183.3	2,204.1	2,171.2
38 Net due to related foreign offices	304.6	274.6	301.4	290.1	339.7	414.9	451.2	509.0	495.3	531.9	511.0	517.4
39 Other liabilities including trading liabilities ²⁵	851.9	829.4	843.6	876.3	880.3	876.7	858.8	863.4	849.1	865.6	862.1	874.6
40 Total liabilities	21,073.9	21,151.1	21,213.4	21,195.4	21,170.0	21,354.4	21,381.0	21,582.1	21,496.6	21,604.7	21,660.5	21,684.1
41 Residual (Assets LESS Liabilities)²⁶	2,184.0	2,314.6	2,330.8	2,307.9	2,344.9	2,351.2	2,372.0	2,327.7	2,350.6	2,267.8	2,306.2	2,320.9

Footnotes appear on the last page.

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

Page 5

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

Not seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending				
									Mar 12	Mar 19	Mar 26	Apr 02	
Assets													
1 Bank credit	17,533.3	17,833.2	17,906.1	17,965.4	18,050.7	17,999.4	18,025.5	18,113.8	18,068.7	18,103.3	18,147.1	18,182.5	
2 Securities in bank credit ²	5,229.2	5,343.8	5,378.8	5,392.8	5,376.4	5,366.4	5,389.3	5,432.8	5,409.5	5,436.0	5,447.4	5,456.2	
3 Treasury and agency securities ³	4,215.5	4,348.0	4,382.0	4,410.9	4,417.6	4,396.6	4,412.5	4,452.5	4,429.2	4,456.6	4,466.2	4,476.0	
4 Mortgage-backed securities (MBS) ⁴	2,551.8	2,629.1	2,642.5	2,645.7	2,640.4	2,633.2	2,640.1	2,670.5	2,654.2	2,675.9	2,677.1	2,687.6	
5 Non-MBS ⁵	1,663.7	1,718.9	1,739.6	1,765.2	1,777.2	1,763.5	1,772.4	1,782.0	1,775.0	1,780.7	1,789.1	1,788.5	
6 Other securities	1,013.7	995.8	996.8	981.8	958.8	969.8	976.8	980.3	980.3	979.4	981.2	980.2	
7 Mortgage-backed securities (MBS) ⁶	101.0	95.5	95.5	95.2	93.7	92.4	90.5	91.1	91.1	90.7	91.2	91.6	
8 Non-MBS ⁷	912.7	900.3	901.3	886.6	865.1	877.4	886.3	889.2	889.2	888.7	889.9	888.6	
9 Loans and leases in bank credit ⁸	12,304.1	12,489.4	12,527.2	12,572.6	12,674.3	12,633.0	12,636.1	12,681.0	12,659.1	12,667.3	12,699.8	12,726.3	
10 Commercial and industrial loans	2,761.5	2,756.4	2,768.7	2,776.8	2,787.0	2,768.8	2,784.4	2,795.2	2,791.1	2,792.0	2,795.1	2,806.4	
11 Real estate loans	5,568.3	5,618.8	5,626.9	5,631.7	5,631.0	5,628.8	5,630.9	5,628.9	5,632.2	5,628.6	5,629.7	5,625.3	
12 Residential real estate loans	2,577.5	2,614.6	2,616.8	2,622.5	2,625.1	2,622.8	2,620.1	2,621.1	2,623.0	2,621.5	2,621.8	2,619.3	
13 Revolving home equity loans	254.2	259.4	260.2	261.1	262.6	263.2	263.4	263.3	263.3	262.9	263.7	263.7	
14 Closed-end residential loans ⁹	2,323.3	2,355.2	2,356.7	2,361.3	2,362.5	2,359.6	2,356.7	2,357.7	2,359.7	2,358.6	2,358.1	2,355.6	
15 Commercial real estate loans	2,990.8	3,004.2	3,010.0	3,009.2	3,005.9	3,006.0	3,010.9	3,007.8	3,009.2	3,007.1	3,007.9	3,006.0	
16 Construction and land development loans ¹⁰	488.3	481.9	480.4	480.6	478.7	475.2	473.8	472.0	473.1	472.5	471.6	469.6	
17 Secured by farmland ¹¹	114.6	116.1	116.1	116.1	116.4	116.3	116.2	116.4	116.3	116.4	116.5	116.5	
18 Secured by multifamily properties ¹²	589.1	597.8	599.2	600.2	599.5	600.2	601.4	605.0	604.2	604.1	606.2	607.9	
19 Secured by nonfarm nonresidential properties ¹³	1,798.8	1,808.5	1,814.3	1,812.3	1,811.3	1,814.3	1,819.4	1,814.3	1,815.6	1,814.1	1,813.6	1,812.0	
20 Consumer loans	1,889.1	1,927.8	1,927.3	1,927.7	1,963.8	1,950.8	1,934.5	1,920.3	1,917.7	1,913.6	1,925.7	1,926.8	
21 Credit cards and other revolving plans	1,034.9	1,073.2	1,074.2	1,080.2	1,113.8	1,098.4	1,082.6	1,068.6	1,066.5	1,062.9	1,073.1	1,073.4	
22 Other consumer loans	854.3	854.5	853.1	847.4	850.0	852.4	851.8	851.7	851.2	850.8	852.7	853.4	
23 Automobile loans ¹⁴	493.1	486.5	486.4	486.7	486.8	487.5	485.0	483.3	482.7	482.7	483.8	484.9	
24 All other consumer loans ^{15, 16}	361.1	368.1	366.6	360.8	363.1	364.9	366.8	368.4	368.5	368.1	368.8	368.6	
25 All other loans and leases	2,085.2	2,186.4	2,204.4	2,236.5	2,292.5	2,284.7	2,286.4	2,336.6	2,318.1	2,333.1	2,349.2	2,367.8	
26 Loans to nondepository financial institutions ¹⁷	1,007.6	1,113.9	1,123.5	1,141.0	1,173.5	1,169.4	1,175.3	1,214.2	1,197.7	1,210.1	1,225.2	1,240.4	
27 All loans not elsewhere classified ^{18, 19}	1,077.6	1,072.5	1,080.9	1,095.5	1,119.0	1,115.3	1,111.0	1,122.4	1,120.4	1,123.0	1,124.0	1,127.4	
28 LESS: Allowance for loan and lease losses ²⁰	198.0	201.2	202.0	202.7	202.6	201.4	201.7	201.6	202.0	201.7	201.3	201.1	
29 Cash assets ²¹	3,556.9	3,230.1	3,231.9	3,252.7	3,198.0	3,335.4	3,325.9	3,425.3	3,461.3	3,422.6	3,446.9	3,392.8	
30 Total federal funds sold and reverse RPs ²²	609.5	646.4	634.4	644.4	677.3	659.2	666.3	681.9	662.4	665.0	686.1	734.8	
31 Loans to commercial banks ²³	5.9	6.8	7.9	7.4	6.3	5.9	5.6	5.1	5.1	5.0	5.0	5.2	
32 Other assets including trading assets ²⁴	1,855.2	1,882.2	1,907.2	1,942.9	1,946.3	1,962.1	1,974.5	1,977.4	1,984.3	1,972.4	1,975.8	1,963.7	
33 Total assets	23,362.9	23,397.5	23,485.5	23,610.1	23,676.0	23,760.6	23,796.0	24,001.9	23,979.8	23,966.6	24,059.5	24,077.9	

(continued on next page)

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	17,625.8	17,719.1	17,755.9	17,871.0	18,001.1	17,959.6	17,933.2	18,115.5	18,083.0	18,074.4	18,137.7	18,272.2
35 Large time deposits	2,313.5	2,357.9	2,358.6	2,353.8	2,347.2	2,351.1	2,372.6	2,359.5	2,361.9	2,363.6	2,361.1	2,348.5
36 Other deposits	15,312.3	15,361.2	15,397.3	15,517.2	15,653.9	15,608.5	15,560.7	15,756.0	15,721.1	15,710.8	15,776.6	15,923.7
37 Borrowings	2,370.7	2,246.9	2,229.5	2,185.1	2,107.6	2,171.3	2,185.2	2,170.9	2,183.8	2,182.8	2,165.6	2,123.2
38 Net due to related foreign offices	292.4	265.5	319.3	350.1	378.3	440.7	485.9	497.7	493.9	503.2	516.0	482.1
39 Other liabilities including trading liabilities ²⁵	846.7	835.9	864.4	901.8	875.2	868.7	858.1	857.4	859.1	841.2	875.2	840.5
40 Total liabilities	21,135.7	21,067.4	21,169.1	21,307.9	21,362.1	21,440.4	21,462.4	21,641.5	21,619.9	21,601.5	21,694.5	21,718.1
41 Residual (Assets LESS Liabilities)²⁶	2,227.3	2,330.1	2,316.4	2,302.2	2,313.9	2,320.3	2,333.6	2,360.4	2,359.9	2,365.1	2,365.0	2,359.8

Footnotes appear on the last page.

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

Page 7

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

Seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	16,236.7	16,495.5	16,550.8	16,553.2	16,567.0	16,580.5	16,636.7	16,711.9	16,685.8	16,707.5	16,733.5	16,750.2
2 Securities in bank credit ²	4,979.5	5,123.5	5,159.6	5,139.6	5,124.1	5,106.3	5,121.8	5,150.8	5,132.5	5,154.5	5,158.8	5,169.1
3 Treasury and agency securities ³	4,048.8	4,206.8	4,237.6	4,234.2	4,242.5	4,217.9	4,226.8	4,256.1	4,235.8	4,258.5	4,266.2	4,280.2
4 Mortgage-backed securities (MBS) ⁴	2,509.8	2,604.3	2,621.1	2,606.7	2,599.5	2,586.6	2,587.9	2,617.3	2,608.1	2,625.5	2,622.8	2,628.2
5 Non-MBS ⁵	1,539.0	1,602.5	1,616.4	1,627.5	1,643.0	1,631.3	1,639.0	1,638.8	1,627.7	1,633.0	1,643.4	1,652.0
6 Other securities	930.7	916.7	922.0	905.4	881.6	888.3	895.0	894.7	896.7	896.0	892.5	888.9
7 Mortgage-backed securities (MBS) ⁶	98.7	94.7	94.8	94.2	93.1	92.1	89.3	89.4	89.4	89.0	89.7	90.0
8 Non-MBS ⁷	832.0	821.9	827.3	811.1	788.5	796.3	805.7	805.3	807.3	807.0	802.9	798.9
9 Loans and leases in bank credit ⁸	11,257.2	11,372.0	11,391.2	11,413.7	11,442.9	11,474.3	11,514.9	11,561.0	11,553.3	11,553.0	11,574.7	11,581.0
10 Commercial and industrial loans	2,237.1	2,274.3	2,273.6	2,275.6	2,274.1	2,272.8	2,276.9	2,274.1	2,281.1	2,267.2	2,270.4	2,270.2
11 Real estate loans	5,473.7	5,492.7	5,499.1	5,501.4	5,504.0	5,512.6	5,526.9	5,534.7	5,534.3	5,536.9	5,538.5	5,532.6
12 Residential real estate loans	2,591.3	2,606.4	2,606.3	2,611.6	2,617.2	2,620.8	2,628.1	2,634.4	2,633.8	2,637.4	2,637.6	2,633.0
13 Revolving home equity loans	255.4	259.5	259.9	260.7	261.6	262.6	263.5	264.3	264.3	263.9	264.8	264.5
14 Closed-end residential loans ⁹	2,335.9	2,347.0	2,346.4	2,350.8	2,355.6	2,358.2	2,364.6	2,370.1	2,369.4	2,373.4	2,372.8	2,368.4
15 Commercial real estate loans	2,882.4	2,886.3	2,892.8	2,889.9	2,886.8	2,891.8	2,898.8	2,900.2	2,900.5	2,899.5	2,900.9	2,899.6
16 Construction and land development loans ¹⁰	477.8	466.3	464.8	461.9	460.8	459.0	456.3	456.9	456.4	456.4	457.2	458.1
17 Secured by farmland ¹¹	114.9	115.5	115.5	115.6	115.8	116.1	116.4	116.7	116.6	116.7	116.8	116.8
18 Secured by multifamily properties ¹²	569.5	575.1	576.7	579.5	579.3	581.1	583.3	586.7	586.4	586.3	587.5	588.2
19 Secured by nonfarm nonresidential properties ¹³	1,720.1	1,729.4	1,735.8	1,732.9	1,730.9	1,735.6	1,742.9	1,739.9	1,741.1	1,740.1	1,739.5	1,736.5
20 Consumer loans	1,914.6	1,921.4	1,923.5	1,917.3	1,927.5	1,934.7	1,939.4	1,945.8	1,942.1	1,946.9	1,950.0	1,950.8
21 Credit cards and other revolving plans	1,056.1	1,071.6	1,075.2	1,072.7	1,078.8	1,083.8	1,087.2	1,089.8	1,087.8	1,090.9	1,091.8	1,092.1
22 Other consumer loans	858.4	849.8	848.3	844.6	848.7	850.9	852.2	855.9	854.3	856.0	858.2	858.7
23 Automobile loans ¹⁴	495.2	484.2	484.3	485.6	486.6	487.6	486.0	485.4	484.7	485.0	485.8	487.1
24 All other consumer loans ¹⁵	363.2	365.7	364.0	359.1	362.1	363.3	366.1	370.6	369.5	371.0	372.4	371.6
25 All other loans and leases	1,631.8	1,683.6	1,695.1	1,719.3	1,737.2	1,754.1	1,771.6	1,806.5	1,795.8	1,802.0	1,815.8	1,827.4
26 Loans to nondepository financial institutions ¹⁷	785.6	863.3	873.1	888.7	902.4	913.1	927.4	954.5	945.1	951.0	963.6	971.5
27 All loans not elsewhere classified ¹⁸	846.2	820.2	821.9	830.6	834.8	841.0	844.2	852.0	850.7	851.0	852.2	855.9
28 LESS: Allowance for loan and lease losses	198.0	201.0	202.0	202.2	202.5	201.8	201.2	201.5	201.1	201.3	201.9	201.8
29 Cash assets ²¹	2,094.6	2,053.4	2,038.5	1,993.1	1,964.9	1,969.5	1,921.2	1,925.8	1,931.1	1,901.2	1,944.6	1,949.1
30 Total federal funds sold and reverse RPs ²²	234.8	272.9	285.7	281.1	288.7	296.3	312.6	305.6	303.0	301.8	306.1	313.2
31 Loans to commercial banks ²³	5.5	5.9	5.9	5.7	5.2	4.8	4.7	4.7	4.8	4.7	4.4	4.9
32 Other assets including trading assets ²⁴	1,715.0	1,751.2	1,759.2	1,771.6	1,806.9	1,803.8	1,803.6	1,808.4	1,804.5	1,797.2	1,797.0	1,829.8
33 Total assets	20,088.7	20,377.9	20,438.1	20,402.6	20,430.2	20,453.1	20,477.5	20,554.8	20,528.1	20,511.1	20,583.7	20,645.3

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	16,220.4	16,427.7	16,481.0	16,488.6	16,493.6	16,531.0	16,562.3	16,631.3	16,599.1	16,613.6	16,662.1	16,708.6
35 Large time deposits	1,488.7	1,567.6	1,585.6	1,578.4	1,560.3	1,530.2	1,520.0	1,509.0	1,519.2	1,515.1	1,501.2	1,492.9
36 Other deposits	14,731.7	14,860.2	14,895.4	14,910.2	14,933.3	15,000.8	15,042.3	15,122.4	15,080.0	15,098.5	15,160.9	15,215.8
37 Borrowings	1,363.4	1,343.3	1,353.9	1,322.6	1,277.9	1,259.3	1,278.9	1,278.3	1,278.7	1,280.8	1,304.7	1,247.8
38 Net due to related foreign offices	-380.8	-412.4	-430.2	-436.3	-396.8	-371.8	-386.8	-386.4	-399.1	-397.1	-391.3	-352.4
39 Other liabilities including trading liabilities ²⁵	687.3	689.0	700.4	709.5	720.0	703.4	692.6	692.4	685.0	691.1	694.3	696.8
40 Total liabilities	17,890.3	18,047.6	18,105.1	18,084.5	18,094.6	18,121.9	18,147.1	18,215.7	18,163.6	18,188.4	18,269.8	18,300.8
41 Residual (Assets LESS Liabilities)²⁶	2,198.5	2,330.3	2,332.9	2,318.1	2,335.6	2,331.2	2,330.4	2,339.1	2,364.5	2,322.6	2,314.0	2,344.6

Footnotes appear on the last page.

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

Page 9

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

Not seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	16,220.3	16,477.8	16,536.8	16,582.6	16,644.3	16,599.2	16,617.9	16,697.1	16,659.2	16,684.8	16,726.9	16,759.0
2 Securities in bank credit ²	5,003.3	5,098.3	5,135.7	5,147.7	5,134.5	5,120.9	5,139.1	5,180.0	5,158.6	5,183.5	5,194.6	5,201.9
3 Treasury and agency securities ³	4,070.9	4,185.0	4,220.7	4,248.2	4,258.0	4,234.2	4,245.1	4,283.3	4,261.9	4,287.5	4,297.1	4,305.8
4 Mortgage-backed securities (MBS) ⁴	2,521.8	2,593.1	2,606.7	2,607.6	2,600.6	2,592.5	2,599.9	2,629.2	2,613.5	2,634.8	2,635.9	2,644.8
5 Non-MBS ⁵	1,549.1	1,591.9	1,614.0	1,640.5	1,657.4	1,641.8	1,645.2	1,654.1	1,648.4	1,652.7	1,661.2	1,661.0
6 Other securities	932.4	913.4	915.0	899.5	876.5	886.7	894.0	896.7	896.7	896.0	897.5	896.1
7 Mortgage-backed securities (MBS) ⁶	99.4	94.3	94.3	94.0	92.6	91.3	89.4	89.9	90.0	89.6	90.1	90.4
8 Non-MBS ⁷	833.0	819.1	820.6	805.5	783.9	795.4	804.6	806.7	806.7	806.4	807.4	805.7
9 Loans and leases in bank credit ⁸	11,217.0	11,379.5	11,401.1	11,434.9	11,509.8	11,478.3	11,478.8	11,517.1	11,500.6	11,501.2	11,532.3	11,557.2
10 Commercial and industrial loans	2,251.4	2,257.7	2,261.7	2,264.8	2,266.8	2,258.6	2,275.7	2,286.4	2,287.7	2,284.0	2,283.5	2,288.6
11 Real estate loans	5,453.5	5,504.0	5,511.1	5,516.2	5,516.0	5,513.6	5,515.2	5,514.7	5,517.6	5,514.7	5,515.7	5,511.7
12 Residential real estate loans	2,577.0	2,614.1	2,616.4	2,622.0	2,624.5	2,622.1	2,619.3	2,620.3	2,622.2	2,620.8	2,620.9	2,618.4
13 Revolving home equity loans	254.2	259.3	260.1	261.1	262.5	262.9	263.1	263.1	263.1	262.7	263.4	263.3
14 Closed-end residential loans ⁹	2,322.8	2,354.8	2,356.2	2,360.9	2,362.0	2,359.2	2,356.2	2,357.2	2,359.1	2,358.1	2,357.5	2,355.1
15 Commercial real estate loans	2,876.5	2,889.9	2,894.8	2,894.1	2,891.5	2,891.5	2,895.9	2,894.4	2,895.4	2,894.0	2,894.8	2,893.3
16 Construction and land development loans ¹⁰	476.0	467.4	465.7	465.4	463.0	459.0	457.2	455.2	456.2	455.8	454.7	452.4
17 Secured by farmland ¹¹	114.5	115.9	115.9	115.9	116.2	116.1	116.0	116.2	116.1	116.2	116.4	116.4
18 Secured by multifamily properties ¹²	567.7	576.9	578.2	579.6	579.7	580.3	581.6	585.0	584.4	584.0	586.0	587.7
19 Secured by nonfarm nonresidential properties ¹³	1,718.2	1,729.8	1,735.0	1,733.2	1,732.7	1,736.2	1,741.1	1,738.0	1,738.6	1,738.0	1,737.8	1,736.7
20 Consumer loans	1,889.1	1,927.8	1,927.3	1,927.7	1,963.8	1,950.8	1,934.5	1,920.3	1,917.7	1,913.6	1,925.7	1,926.8
21 Credit cards and other revolving plans	1,034.9	1,073.2	1,074.2	1,080.2	1,113.8	1,098.4	1,082.6	1,068.6	1,066.5	1,062.9	1,073.1	1,073.4
22 Other consumer loans	854.3	854.5	853.1	847.4	850.0	852.4	851.8	851.7	851.2	850.8	852.7	853.4
23 Automobile loans ¹⁴	493.1	486.5	486.4	486.7	486.8	487.5	485.0	483.3	482.7	482.7	483.8	484.9
24 All other consumer loans ¹⁵	361.1	368.1	366.6	360.8	363.1	364.9	366.8	368.4	368.5	368.1	368.8	368.6
25 All other loans and leases	1,622.9	1,690.1	1,701.0	1,726.3	1,763.2	1,755.3	1,753.4	1,795.8	1,777.6	1,788.8	1,807.4	1,830.1
26 Loans to nondepository financial institutions ¹⁷	780.3	868.3	875.9	892.2	916.6	911.5	914.0	947.3	931.0	940.9	958.4	976.8
27 All loans not elsewhere classified ¹⁸	842.6	821.8	825.1	834.1	846.6	843.8	839.4	848.4	846.6	847.9	849.0	853.3
28 LESS: Allowance for loan and lease losses	198.0	201.2	202.0	202.7	202.6	201.4	201.7	201.6	202.0	201.7	201.3	201.1
29 Cash assets ²¹	2,169.4	2,028.6	2,019.9	2,028.0	2,074.3	1,981.5	1,921.4	1,988.6	2,003.0	1,946.1	1,997.2	2,044.6
30 Total federal funds sold and reverse RPs ²²	231.6	274.9	289.2	287.3	308.9	305.5	310.1	301.9	298.3	297.1	299.5	311.0
31 Loans to commercial banks ²³	5.1	6.2	6.0	5.6	5.0	4.5	4.5	4.4	4.5	4.4	4.4	4.5
32 Other assets including trading assets ²⁴	1,720.9	1,751.6	1,769.9	1,780.5	1,791.3	1,794.8	1,811.5	1,813.1	1,819.9	1,809.3	1,804.8	1,807.4
33 Total assets	20,149.3	20,338.0	20,419.7	20,481.4	20,621.3	20,484.0	20,463.6	20,603.6	20,583.0	20,539.9	20,631.4	20,725.4

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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	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	16,306.9	16,396.6	16,433.6	16,521.4	16,678.8	16,557.3	16,530.0	16,715.1	16,673.7	16,671.6	16,736.0	16,887.2
35 Large time deposits	1,504.6	1,560.2	1,571.0	1,564.9	1,548.4	1,530.6	1,530.5	1,522.5	1,524.8	1,526.2	1,521.5	1,513.4
36 Other deposits	14,802.4	14,836.4	14,862.5	14,956.5	15,130.4	15,026.7	14,999.5	15,192.6	15,148.9	15,145.5	15,214.6	15,373.8
37 Borrowings	1,350.9	1,329.0	1,368.4	1,323.1	1,265.5	1,276.6	1,300.9	1,268.2	1,278.2	1,264.9	1,283.8	1,224.1
38 Net due to related foreign offices	-413.8	-408.0	-412.4	-390.6	-349.6	-364.3	-390.4	-422.7	-411.9	-435.5	-442.2	-414.4
39 Other liabilities including trading liabilities ²⁵	683.3	694.8	718.1	729.7	717.1	698.5	694.0	687.1	687.6	678.2	693.3	673.1
40 Total liabilities	17,927.3	18,012.3	18,107.7	18,183.6	18,311.9	18,168.2	18,134.5	18,247.6	18,227.6	18,179.3	18,270.8	18,370.1
41 Residual (Assets LESS Liabilities)²⁶	2,222.0	2,325.7	2,312.0	2,297.8	2,309.4	2,315.8	2,329.1	2,355.9	2,355.4	2,360.6	2,360.5	2,355.3

Footnotes appear on the last page.

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

Page 11

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

Seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	10,475.6	10,667.1	10,701.8	10,707.1	10,729.6	10,726.7	10,766.8	10,828.9	10,800.1	10,827.1	10,847.8	10,869.0
2 Securities in bank credit ²	3,726.7	3,859.0	3,884.4	3,868.5	3,872.5	3,859.2	3,869.2	3,897.8	3,874.0	3,901.0	3,909.9	3,924.0
3 Treasury and agency securities ³	3,179.5	3,315.9	3,337.6	3,334.9	3,359.5	3,341.1	3,342.9	3,372.7	3,347.9	3,375.6	3,386.8	3,400.7
4 Mortgage-backed securities (MBS) ⁴	1,924.6	1,991.3	2,001.2	1,991.0	1,987.4	1,980.7	1,979.2	2,004.9	1,995.5	2,013.7	2,011.5	2,012.5
5 Non-MBS ⁵	1,254.9	1,324.6	1,336.4	1,343.9	1,372.0	1,360.4	1,363.7	1,367.8	1,352.3	1,361.8	1,375.3	1,388.2
6 Other securities	547.2	543.1	546.8	533.6	513.1	518.2	526.3	525.1	526.1	525.5	523.1	523.3
7 Mortgage-backed securities (MBS) ⁶	61.4	58.5	58.2	58.1	56.9	57.2	56.1	56.2	55.9	55.9	56.7	56.7
8 Non-MBS ⁷	485.8	484.6	488.6	475.5	456.2	460.9	470.2	468.9	470.2	469.6	466.3	466.5
9 Loans and leases in bank credit ⁸	6,748.9	6,808.1	6,817.4	6,838.7	6,857.1	6,867.5	6,897.6	6,931.1	6,926.2	6,926.0	6,937.8	6,945.0
10 Commercial and industrial loans	1,520.6	1,544.2	1,543.1	1,543.8	1,541.4	1,539.2	1,545.1	1,543.8	1,551.2	1,538.0	1,538.7	1,539.8
11 Real estate loans	2,488.4	2,470.4	2,466.9	2,465.0	2,462.9	2,460.8	2,466.1	2,463.3	2,464.8	2,466.2	2,462.6	2,459.3
12 Residential real estate loans	1,613.3	1,613.6	1,609.8	1,611.7	1,613.8	1,613.7	1,617.4	1,620.3	1,619.7	1,622.6	1,621.9	1,619.7
13 Revolving home equity loans	151.3	151.2	150.7	150.8	151.0	151.4	151.4	151.1	151.4	150.8	151.0	151.0
14 Closed-end residential loans ⁹	1,462.1	1,462.4	1,459.1	1,460.8	1,462.8	1,462.3	1,466.0	1,469.3	1,468.4	1,471.8	1,470.9	1,468.7
15 Commercial real estate loans	875.1	856.8	857.1	853.4	849.1	847.1	848.7	843.0	845.0	843.6	840.7	839.6
16 Construction and land development loans ¹⁰	133.9	130.5	130.3	129.6	128.9	129.3	128.7	128.3	128.3	128.1	128.3	128.4
17 Secured by farmland ¹¹	6.6	6.6	6.6	6.5	6.4	6.2	6.2	6.1	6.1	6.1	6.1	6.1
18 Secured by multifamily properties ¹²	228.9	227.9	227.6	228.8	228.1	226.6	225.9	226.0	226.6	225.9	225.3	225.8
19 Secured by nonfarm nonresidential properties ¹³	505.7	491.8	492.6	488.4	485.6	485.0	488.0	482.6	484.0	483.4	481.1	479.3
20 Consumer loans	1,451.7	1,458.0	1,465.3	1,467.8	1,478.2	1,484.7	1,487.0	1,489.2	1,485.7	1,490.3	1,492.2	1,493.8
21 Credit cards and other revolving plans	859.4	875.5	881.0	880.8	889.1	894.9	896.2	896.5	894.3	897.3	898.2	899.4
22 Other consumer loans	592.3	582.6	584.2	587.0	589.1	589.8	590.8	592.7	591.4	593.1	594.0	594.4
23 Automobile loans ¹⁴	416.7	406.9	407.7	409.1	410.3	411.5	410.0	409.4	408.8	409.1	409.8	410.9
24 All other consumer loans ¹⁵	175.6	175.7	176.5	177.9	178.8	178.3	180.7	183.3	182.6	183.9	184.2	183.5
25 All other loans and leases	1,288.2	1,335.5	1,342.2	1,362.0	1,374.6	1,382.7	1,399.4	1,434.8	1,424.5	1,431.5	1,444.4	1,452.1
26 Loans to nondepository financial institutions ¹⁷	672.9	745.8	753.6	765.6	777.1	784.7	798.7	827.5	817.9	824.4	836.7	843.1
27 All loans not elsewhere classified ¹⁸	615.3	589.7	588.5	596.4	597.4	598.0	600.8	607.3	606.6	607.2	607.6	609.0
28 LESS: Allowance for loan and lease losses	128.8	131.6	132.4	132.5	132.5	132.3	131.9	131.8	131.4	131.6	132.0	132.2
29 Cash assets ²¹	1,602.5	1,535.3	1,523.5	1,480.2	1,464.2	1,480.8	1,424.7	1,376.6	1,377.6	1,328.6	1,395.1	1,379.8
30 Total federal funds sold and reverse RPs ²²	206.1	240.0	251.5	246.5	254.6	259.2	280.6	274.7	273.3	271.6	274.4	280.7
31 Loans to commercial banks ²³	4.9	4.8	4.5	4.5	4.2	4.0	4.0	4.0	4.2	4.0	3.7	4.1
32 Other assets including trading assets ²⁴	1,277.7	1,320.1	1,328.7	1,338.1	1,369.3	1,360.3	1,360.6	1,372.2	1,368.7	1,362.7	1,361.4	1,392.0
33 Total assets	13,437.9	13,635.7	13,677.6	13,643.8	13,689.5	13,698.7	13,704.9	13,724.6	13,692.5	13,662.4	13,750.4	13,793.5

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	10,870.2	10,958.3	10,969.8	10,969.0	10,969.8	10,987.3	11,014.7	11,050.8	11,030.1	11,020.2	11,069.8	11,107.7
35 Large time deposits	795.8	806.2	812.1	807.8	794.2	777.2	774.0	763.1	774.4	768.7	753.8	746.8
36 Other deposits	10,074.4	10,152.2	10,157.7	10,161.3	10,175.6	10,210.0	10,240.6	10,287.7	10,255.6	10,251.6	10,316.0	10,360.9
37 Borrowings	940.9	968.6	1,008.6	976.9	935.3	928.0	949.4	950.9	944.1	952.8	981.4	930.4
38 Net due to related foreign offices	-415.0	-445.4	-463.2	-470.6	-431.8	-404.5	-423.1	-423.4	-436.2	-435.4	-425.3	-390.6
39 Other liabilities including trading liabilities ²⁵	554.2	569.2	582.1	592.4	599.7	581.8	573.0	574.4	567.7	572.3	575.5	578.5
40 Total liabilities	11,950.3	12,050.7	12,097.3	12,067.7	12,073.0	12,092.5	12,114.0	12,152.6	12,105.7	12,110.0	12,201.4	12,226.0
41 Residual (Assets LESS Liabilities)²⁶	1,487.7	1,585.0	1,580.3	1,576.1	1,616.5	1,606.1	1,590.9	1,572.0	1,586.8	1,552.4	1,549.0	1,567.5

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

Page 13

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

Not seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	10,471.5	10,645.6	10,685.7	10,737.5	10,787.0	10,745.2	10,767.3	10,827.5	10,794.0	10,818.5	10,855.4	10,875.0
2 Securities in bank credit ²	3,747.0	3,839.1	3,866.6	3,887.4	3,877.8	3,869.5	3,886.3	3,923.4	3,901.0	3,927.7	3,940.5	3,944.4
3 Treasury and agency securities ³	3,197.6	3,299.3	3,326.0	3,357.2	3,369.6	3,354.1	3,361.2	3,396.0	3,374.3	3,401.6	3,412.7	3,414.5
4 Mortgage-backed securities (MBS) ⁴	1,932.4	1,984.1	1,993.4	1,997.3	1,989.2	1,986.6	1,988.4	2,011.8	1,996.5	2,017.8	2,021.4	2,022.5
5 Non-MBS ⁵	1,265.1	1,315.2	1,332.6	1,359.9	1,380.5	1,367.5	1,372.7	1,384.1	1,377.7	1,383.8	1,391.3	1,392.0
6 Other securities	549.4	539.8	540.6	530.2	508.1	515.4	525.1	527.4	526.7	526.2	527.8	529.9
7 Mortgage-backed securities (MBS) ⁶	61.9	58.0	57.6	57.7	56.7	56.5	56.2	56.6	56.3	56.3	57.0	57.3
8 Non-MBS ⁷	487.5	481.7	483.1	472.5	451.4	458.9	468.9	470.8	470.4	469.9	470.8	472.7
9 Loans and leases in bank credit ⁸	6,724.5	6,806.5	6,819.1	6,850.1	6,909.2	6,875.7	6,881.0	6,904.1	6,893.0	6,890.8	6,915.0	6,930.6
10 Commercial and industrial loans	1,530.2	1,531.4	1,534.3	1,537.8	1,537.1	1,527.6	1,544.1	1,551.6	1,554.6	1,548.8	1,546.8	1,551.6
11 Real estate loans	2,477.7	2,475.5	2,474.2	2,472.0	2,468.0	2,461.2	2,460.3	2,452.9	2,456.7	2,453.3	2,452.5	2,447.6
12 Residential real estate loans	1,604.4	1,617.5	1,616.7	1,618.5	1,619.0	1,616.2	1,613.5	1,611.4	1,613.1	1,611.6	1,612.3	1,609.1
13 Revolving home equity loans	150.6	150.9	150.8	151.1	151.5	151.5	151.3	150.4	150.7	150.0	150.4	150.2
14 Closed-end residential loans ⁹	1,453.8	1,466.6	1,465.9	1,467.4	1,467.5	1,464.7	1,462.2	1,461.1	1,462.4	1,461.6	1,461.9	1,458.9
15 Commercial real estate loans	873.3	858.0	857.5	853.5	849.0	845.1	846.8	841.5	843.7	841.7	840.2	838.5
16 Construction and land development loans ¹⁰	133.3	131.0	130.5	129.9	128.5	128.5	128.3	127.7	127.9	127.7	127.7	127.2
17 Secured by farmland ¹¹	6.6	6.6	6.5	6.5	6.5	6.2	6.2	6.1	6.1	6.1	6.1	6.1
18 Secured by multifamily properties ¹²	228.0	228.9	228.4	229.1	228.3	225.8	224.9	225.3	225.9	225.0	225.1	225.3
19 Secured by nonfarm nonresidential properties ¹³	505.4	491.5	492.0	488.0	485.7	484.6	487.5	482.4	483.7	482.8	481.3	479.9
20 Consumer loans	1,431.1	1,463.8	1,467.1	1,475.0	1,505.9	1,494.1	1,480.5	1,468.7	1,466.3	1,463.1	1,472.8	1,475.4
21 Credit cards and other revolving plans	842.0	878.4	880.0	886.5	916.4	904.3	891.1	879.2	877.4	874.2	882.6	884.2
22 Other consumer loans	589.1	585.5	587.1	588.5	589.6	589.8	589.4	589.5	588.9	588.9	590.1	591.2
23 Automobile loans ¹⁴	414.8	409.0	409.5	409.9	410.2	411.2	409.1	407.6	407.1	407.0	408.0	409.1
24 All other consumer loans ¹⁵	174.3	176.5	177.7	178.6	179.4	178.6	180.3	181.9	181.8	181.9	182.1	182.1
25 All other loans and leases	1,285.5	1,335.7	1,343.5	1,365.4	1,398.2	1,392.8	1,396.1	1,430.9	1,415.4	1,425.6	1,442.9	1,455.9
26 Loans to nondepository financial institutions ¹⁷	670.1	747.5	753.1	768.0	792.3	789.8	795.1	823.8	809.2	818.6	835.2	847.1
27 All loans not elsewhere classified ¹⁸	615.3	588.2	590.3	597.4	605.9	603.0	601.0	607.1	606.2	607.0	607.7	608.8
28 LESS: Allowance for loan and lease losses	128.9	131.8	132.4	132.8	132.7	132.0	132.1	132.0	132.2	132.0	131.8	131.7
29 Cash assets ²¹	1,685.2	1,520.3	1,507.9	1,495.7	1,536.7	1,461.5	1,406.1	1,442.8	1,455.4	1,405.4	1,455.3	1,482.6
30 Total federal funds sold and reverse RPs ²²	199.8	243.4	257.3	254.2	275.6	272.1	275.9	267.7	264.5	262.7	265.4	277.1
31 Loans to commercial banks ²³	4.6	4.9	4.6	4.5	4.2	3.9	3.9	3.8	3.9	3.7	3.7	3.8
32 Other assets including trading assets ²⁴	1,286.2	1,316.6	1,335.7	1,343.0	1,353.8	1,354.0	1,371.9	1,380.0	1,386.2	1,376.4	1,372.4	1,374.3
33 Total assets	13,518.3	13,599.0	13,658.9	13,702.2	13,824.5	13,704.6	13,692.9	13,789.8	13,771.7	13,734.8	13,820.5	13,880.9

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	10,941.4	10,927.1	10,925.1	10,978.1	11,110.2	11,005.0	10,983.5	11,120.9	11,085.0	11,085.4	11,142.3	11,256.8
35 Large time deposits	805.0	802.0	807.2	802.1	789.5	778.5	779.7	769.8	772.1	773.2	768.2	760.1
36 Other deposits	10,136.4	10,125.1	10,117.9	10,176.0	10,320.7	10,226.5	10,203.7	10,351.1	10,312.9	10,312.2	10,374.1	10,496.7
37 Borrowings	945.5	952.9	1,016.8	983.6	934.1	946.6	978.8	956.3	961.2	953.3	975.9	919.9
38 Net due to related foreign offices	-447.7	-440.8	-445.7	-424.0	-384.0	-398.5	-427.1	-459.4	-446.6	-473.1	-477.5	-453.8
39 Other liabilities including trading liabilities ²⁵	552.1	572.2	595.1	605.0	595.5	578.3	574.2	571.1	571.2	562.5	575.1	559.8
40 Total liabilities	11,991.3	12,011.5	12,091.2	12,142.7	12,255.7	12,131.5	12,109.3	12,188.8	12,170.9	12,128.2	12,215.8	12,282.8
41 Residual (Assets LESS Liabilities)²⁶	1,527.0	1,587.5	1,567.7	1,559.5	1,568.8	1,573.2	1,583.6	1,601.1	1,600.8	1,606.6	1,604.7	1,598.1

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

Page 15

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

Seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	5,761.2	5,828.4	5,849.0	5,846.1	5,837.4	5,853.8	5,869.9	5,883.0	5,885.7	5,880.4	5,885.7	5,881.1
2 Securities in bank credit ²	1,252.9	1,264.5	1,275.2	1,271.1	1,251.5	1,247.0	1,252.6	1,253.0	1,258.5	1,253.5	1,248.8	1,245.1
3 Treasury and agency securities ³	869.3	890.9	900.0	899.3	883.0	876.8	884.0	883.4	887.9	883.0	879.4	879.5
4 Mortgage-backed securities (MBS) ⁴	585.2	613.0	619.9	615.7	612.1	605.9	608.7	612.4	612.5	611.8	611.3	615.6
5 Non-MBS ⁵	284.1	277.9	280.0	283.6	271.0	270.9	275.3	271.0	275.4	271.2	268.1	263.8
6 Other securities	383.5	373.6	375.2	371.8	368.5	370.2	368.7	369.6	370.6	370.5	369.4	365.6
7 Mortgage-backed securities (MBS) ⁶	37.3	36.3	36.6	36.1	36.3	34.9	33.2	33.2	33.5	33.1	32.9	33.3
8 Non-MBS ⁷	346.2	337.3	338.6	335.6	332.2	335.3	335.5	336.4	337.2	337.4	336.5	332.3
9 Loans and leases in bank credit ⁸	4,508.3	4,563.9	4,573.8	4,575.0	4,585.8	4,606.8	4,617.3	4,629.9	4,627.1	4,627.0	4,636.9	4,636.0
10 Commercial and industrial loans	716.5	730.1	730.5	731.7	732.7	733.6	731.8	730.3	730.0	729.2	731.8	730.4
11 Real estate loans	2,985.3	3,022.4	3,032.2	3,036.4	3,041.2	3,051.8	3,060.8	3,071.4	3,069.5	3,070.7	3,075.9	3,073.3
12 Residential real estate loans	977.9	992.8	996.5	999.9	1,003.4	1,007.2	1,010.7	1,014.1	1,014.0	1,014.8	1,015.7	1,013.3
13 Revolving home equity loans	104.1	108.3	109.2	109.9	110.6	111.3	112.1	113.2	113.0	113.2	113.7	113.5
14 Closed-end residential loans ⁹	873.8	884.6	887.3	890.0	892.8	895.9	898.6	900.9	901.1	901.6	902.0	899.8
15 Commercial real estate loans	2,007.3	2,029.5	2,035.7	2,036.5	2,037.7	2,044.6	2,050.1	2,057.3	2,055.5	2,056.0	2,060.2	2,060.0
16 Construction and land development loans ¹⁰	343.9	335.8	334.5	332.3	331.8	329.7	327.6	328.6	328.1	328.3	329.0	329.7
17 Secured by farmland ¹¹	108.4	109.0	108.9	109.1	109.4	109.9	110.2	110.6	110.5	110.6	110.6	110.7
18 Secured by multifamily properties ¹²	340.7	347.1	349.1	350.6	351.3	354.5	357.4	360.8	359.8	360.3	362.2	362.4
19 Secured by nonfarm nonresidential properties ¹³	1,214.4	1,237.6	1,243.2	1,244.4	1,245.3	1,250.6	1,254.9	1,257.3	1,257.1	1,256.7	1,258.4	1,257.2
20 Consumer loans	462.9	463.4	458.2	449.5	449.3	450.0	452.4	456.6	456.3	456.6	457.8	457.0
21 Credit cards and other revolving plans	196.8	196.1	194.2	191.9	189.7	188.9	191.0	193.4	193.5	193.6	193.6	192.8
22 Other consumer loans	266.1	267.3	264.1	257.6	259.6	261.1	261.4	263.2	262.8	262.9	264.2	264.2
23 Automobile loans ¹⁴	78.6	77.3	76.6	76.4	76.4	76.1	76.0	75.9	75.9	75.9	76.0	76.1
24 All other consumer loans ¹⁵	187.6	190.0	187.4	181.2	183.3	185.0	185.4	187.3	186.9	187.0	188.2	188.1
25 All other loans and leases	343.6	348.1	352.9	357.3	362.7	371.4	372.2	371.7	371.3	370.5	371.4	375.3
26 Loans to nondepository financial institutions ¹⁷	112.6	117.5	119.5	123.1	125.3	128.4	128.8	127.0	127.2	126.7	126.9	128.4
27 All loans not elsewhere classified ¹⁸	231.0	230.6	233.4	234.3	237.4	243.0	243.4	244.7	244.1	243.8	244.6	246.9
28 LESS: Allowance for loan and lease losses	69.2	69.4	69.7	69.6	70.0	69.5	69.3	69.7	69.7	69.8	69.9	69.7
29 Cash assets ²¹	492.1	518.1	515.0	512.9	500.6	488.8	496.5	549.2	553.5	572.6	549.5	569.3
30 Total federal funds sold and reverse RPs ²²	28.8	32.8	34.2	34.6	34.0	37.1	32.0	30.9	29.7	30.3	31.7	32.4
31 Loans to commercial banks ²³	0.6	1.1	1.4	1.2	1.0	0.8	0.7	0.7	0.6	0.7	0.7	0.8
32 Other assets including trading assets ²⁴	437.3	431.1	430.5	433.5	437.6	443.5	442.9	436.2	435.8	434.5	435.6	437.8
33 Total assets	6,650.8	6,742.2	6,760.5	6,758.7	6,740.7	6,754.5	6,772.6	6,830.2	6,835.6	6,848.7	6,833.3	6,851.8

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	5,350.2	5,469.4	5,511.2	5,519.6	5,523.7	5,543.8	5,547.6	5,580.5	5,569.1	5,593.4	5,592.3	5,601.0
35 Large time deposits	692.8	761.4	773.5	770.6	766.1	753.0	746.0	745.9	744.7	746.4	747.4	746.1
36 Other deposits	4,657.3	4,708.0	4,737.7	4,749.0	4,757.6	4,790.8	4,801.6	4,834.6	4,824.3	4,846.9	4,845.0	4,854.9
37 Borrowings	422.5	374.7	345.3	345.8	342.6	331.3	329.5	327.5	334.5	328.0	323.2	317.3
38 Net due to related foreign offices	34.2	33.0	33.0	34.3	35.0	32.7	36.3	37.1	37.1	38.3	34.0	38.2
39 Other liabilities including trading liabilities ²⁵	133.1	119.8	118.3	117.1	120.3	121.6	119.6	118.1	117.2	118.8	118.8	118.3
40 Total liabilities	5,940.0	5,996.9	6,007.8	6,016.8	6,021.6	6,029.4	6,033.1	6,063.2	6,057.9	6,078.5	6,068.4	6,074.8
41 Residual (Assets LESS Liabilities)²⁶	710.8	745.3	752.7	742.0	719.1	725.1	739.5	767.0	777.7	770.2	764.9	777.0

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	5,748.8	5,832.3	5,851.0	5,845.1	5,857.3	5,853.9	5,850.6	5,869.6	5,865.2	5,866.2	5,871.5	5,884.1
2 Securities in bank credit ²	1,256.3	1,259.2	1,269.0	1,260.3	1,256.7	1,251.4	1,252.8	1,256.6	1,257.6	1,255.8	1,254.2	1,257.5
3 Treasury and agency securities ³	873.3	885.6	894.7	891.0	888.3	880.2	883.9	887.4	887.6	886.0	884.4	891.3
4 Mortgage-backed securities (MBS) ⁴	589.4	609.0	613.3	610.4	611.4	605.9	611.4	617.4	617.0	617.0	614.6	622.4
5 Non-MBS ⁵	283.9	276.6	281.4	280.6	276.9	274.3	272.5	270.0	270.6	269.0	269.9	269.0
6 Other securities	383.0	373.6	374.3	369.3	368.3	371.2	368.9	369.2	369.9	369.8	369.7	366.2
7 Mortgage-backed securities (MBS) ⁶	37.5	36.2	36.7	36.3	35.8	34.7	33.2	33.3	33.7	33.3	33.1	33.2
8 Non-MBS ⁷	345.5	337.4	337.6	333.0	332.5	336.5	335.7	335.9	336.3	336.5	336.6	333.0
9 Loans and leases in bank credit ⁸	4,492.5	4,573.1	4,582.0	4,584.8	4,600.6	4,602.5	4,597.8	4,613.0	4,607.7	4,610.4	4,617.3	4,626.6
10 Commercial and industrial loans	721.2	726.3	727.4	727.0	729.7	730.9	731.6	734.8	733.2	735.3	736.7	736.9
11 Real estate loans	2,975.8	3,028.5	3,036.9	3,044.2	3,048.1	3,052.4	3,054.9	3,061.7	3,060.9	3,061.4	3,063.2	3,064.1
12 Residential real estate loans	972.6	996.6	999.6	1,003.5	1,005.6	1,005.9	1,005.8	1,008.8	1,009.1	1,009.1	1,008.6	1,009.3
13 Revolving home equity loans	103.6	108.3	109.3	110.0	111.0	111.4	111.9	112.7	112.4	112.7	113.0	113.1
14 Closed-end residential loans ⁹	869.0	888.3	890.3	893.5	894.6	894.5	894.0	896.1	896.7	896.5	895.7	896.1
15 Commercial real estate loans	2,003.2	2,031.9	2,037.3	2,040.7	2,042.5	2,046.5	2,049.1	2,052.9	2,051.7	2,052.3	2,054.5	2,054.8
16 Construction and land development loans ¹⁰	342.8	336.4	335.1	335.5	334.5	330.5	328.9	327.4	328.3	328.1	326.9	325.3
17 Secured by farmland ¹¹	107.9	109.3	109.4	109.4	109.7	109.9	109.8	110.1	110.0	110.1	110.2	110.3
18 Secured by multifamily properties ¹²	339.7	348.0	349.8	350.6	351.3	354.5	356.7	359.7	358.5	358.9	360.9	362.4
19 Secured by nonfarm nonresidential properties ¹³	1,212.8	1,238.2	1,243.0	1,245.2	1,247.0	1,251.6	1,253.6	1,255.7	1,254.9	1,255.2	1,256.5	1,256.8
20 Consumer loans	458.0	463.9	460.2	452.7	457.8	456.7	454.0	451.6	451.4	450.5	452.9	451.4
21 Credit cards and other revolving plans	192.8	194.9	194.2	193.8	197.4	194.1	191.5	189.4	189.1	188.6	190.4	189.2
22 Other consumer loans	265.1	269.1	265.9	258.9	260.4	262.6	262.4	262.2	262.3	261.9	262.5	262.2
23 Automobile loans ¹⁴	78.3	77.5	77.0	76.8	76.6	76.3	75.9	75.7	75.7	75.7	75.8	75.7
24 All other consumer loans ¹⁵	186.8	191.6	189.0	182.2	183.7	186.3	186.6	186.5	186.6	186.2	186.7	186.5
25 All other loans and leases	337.5	354.3	357.6	360.9	365.0	362.6	357.3	364.9	362.2	363.2	364.5	374.2
26 Loans to nondepository financial institutions ¹⁷	110.2	120.8	122.8	124.2	124.3	121.8	118.9	123.5	121.8	122.4	123.2	129.7
27 All loans not elsewhere classified ¹⁸	227.3	233.6	234.8	236.6	240.7	240.8	238.4	241.3	240.4	240.8	241.3	244.5
28 LESS: Allowance for loan and lease losses	69.1	69.4	69.6	69.9	69.9	69.4	69.6	69.6	69.8	69.7	69.6	69.4
29 Cash assets ²¹	484.2	508.3	512.0	532.3	537.6	520.1	515.3	545.8	547.6	540.7	541.9	562.0
30 Total federal funds sold and reverse RPs ²²	31.8	31.5	31.9	33.1	33.3	33.4	34.2	34.2	33.9	34.4	34.1	34.0
31 Loans to commercial banks ²³	0.5	1.3	1.3	1.1	0.8	0.7	0.6	0.6	0.6	0.6	0.6	0.7
32 Other assets including trading assets ²⁴	434.7	435.0	434.2	437.6	437.6	440.8	439.6	433.1	433.8	432.8	432.3	433.1
33 Total assets	6,631.0	6,739.0	6,760.8	6,779.2	6,796.8	6,779.4	6,770.7	6,813.7	6,811.3	6,805.2	6,810.8	6,844.5

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	5,365.5	5,469.4	5,508.5	5,543.3	5,568.6	5,552.3	5,546.6	5,594.2	5,588.7	5,586.2	5,593.7	5,630.4
35 Large time deposits	699.5	758.2	763.8	762.7	758.8	752.0	750.8	752.8	752.7	753.0	753.3	753.3
36 Other deposits	4,666.0	4,711.3	4,744.6	4,780.6	4,809.8	4,800.2	4,795.8	4,841.5	4,836.1	4,833.2	4,840.5	4,877.1
37 Borrowings	405.5	376.1	351.7	339.4	331.4	330.1	322.1	311.9	317.0	311.6	307.8	304.2
38 Net due to related foreign offices	33.8	32.7	33.3	33.4	34.4	34.2	36.7	36.7	34.6	37.7	35.3	39.4
39 Other liabilities including trading liabilities ²⁵	131.1	122.5	123.0	124.8	121.7	120.2	119.7	116.1	116.4	115.7	118.2	113.3
40 Total liabilities	5,936.0	6,000.8	6,016.4	6,040.9	6,056.1	6,036.7	6,025.1	6,058.9	6,056.7	6,051.1	6,055.1	6,087.3
41 Residual (Assets LESS Liabilities)²⁶	695.0	738.2	744.4	738.3	740.6	742.7	745.5	754.8	754.6	754.0	755.8	757.2

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	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending				
	Mar 12	Mar 19	Mar 26	Apr 02									
Assets													
1 Bank credit	1,312.6	1,361.7	1,381.1	1,378.7	1,391.5	1,385.0	1,393.4	1,416.2	1,410.7	1,420.4	1,420.9	1,420.9	
2 Securities in bank credit ²	228.5	246.7	248.3	241.9	242.6	244.1	246.0	255.7	251.7	256.8	258.5	258.7	
3 Treasury and agency securities ³	146.4	165.0	167.8	161.9	161.5	161.7	162.8	171.0	167.7	172.6	173.4	173.4	
4 Mortgage-backed securities (MBS) ⁴	30.8	35.6	37.3	39.7	39.7	39.6	41.0	42.0	42.1	42.5	41.4	42.0	
5 Non-MBS ⁵	115.6	129.5	130.5	122.2	121.8	122.1	121.8	129.0	125.5	130.1	132.0	131.4	
6 Other securities	82.1	81.7	80.5	80.0	81.1	82.4	83.1	84.7	84.1	84.3	85.0	85.4	
7 Mortgage-backed securities (MBS) ⁶	1.7	1.1	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.2	1.2	
8 Non-MBS ⁷	80.4	80.6	79.3	78.8	79.9	81.3	82.0	83.5	83.0	83.2	83.8	84.2	
9 Loans and leases in bank credit ⁸	1,084.1	1,115.0	1,132.8	1,136.8	1,148.9	1,140.9	1,147.4	1,160.6	1,159.0	1,163.6	1,162.4	1,162.2	
10 Commercial and industrial loans	509.4	502.6	512.6	512.2	512.2	505.0	503.9	508.2	506.0	508.1	509.4	514.5	
11 Real estate loans	115.3	115.4	115.9	117.3	116.3	115.5	115.8	114.6	115.0	114.4	114.3	113.5	
12 Residential real estate loans	0.5	0.4	0.5	0.5	0.6	0.8	0.8	0.8	0.8	0.8	0.9	0.9	
13 Revolving home equity loans	0.1	0.1	0.0	0.0	0.2	0.3	0.3	0.3	0.3	0.3	0.4	0.4	
14 Closed-end residential loans ⁹	0.5	0.3	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	
15 Commercial real estate loans	114.7	115.0	115.4	116.8	115.7	114.7	115.0	113.8	114.2	113.6	113.4	112.7	
16 Construction and land development loans ¹⁰	12.8	14.6	14.7	15.1	15.7	16.6	16.9	17.5	17.6	17.4	17.5	17.6	
17 Secured by farmland ¹¹	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
18 Secured by multifamily properties ¹²	21.4	20.9	20.7	20.4	19.8	19.9	19.8	20.1	19.8	20.2	20.3	20.2	
19 Secured by nonfarm nonresidential properties ¹³	80.4	79.3	79.8	81.1	80.0	78.0	78.1	76.0	76.6	75.8	75.4	74.7	
20 Consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
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, 16}	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
25 All other loans and leases	459.4	497.0	504.3	507.3	520.3	520.4	527.8	537.8	538.0	541.1	538.8	534.1	
26 Loans to nondepository financial institutions ¹⁷	227.5	243.9	245.6	244.9	250.7	253.9	258.1	266.4	265.3	269.1	267.5	264.2	
27 All loans not elsewhere classified ^{18, 19}	231.9	253.0	258.7	262.4	269.7	266.5	269.7	271.3	272.7	272.0	271.3	270.0	
28 LESS: Allowance for loan and lease losses ²⁰	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.1	-0.0	-0.0	-0.0	-0.1	0.0	
29 Cash assets ²¹	1,345.5	1,223.3	1,235.6	1,209.5	1,166.1	1,347.6	1,376.3	1,394.7	1,394.6	1,399.2	1,407.9	1,344.7	
30 Total federal funds sold and reverse RPs ²²	375.4	373.7	353.3	351.8	369.9	348.6	341.4	378.2	354.3	370.1	392.3	426.9	
31 Loans to commercial banks ²³	0.8	0.5	1.9	1.9	1.2	1.4	1.2	0.7	0.5	0.6	0.7	0.8	
32 Other assets including trading assets ²⁴	134.8	128.6	134.3	158.7	155.9	169.8	163.3	165.1	158.8	171.0	161.1	166.4	
33 Total assets	3,169.1	3,087.8	3,106.2	3,100.7	3,084.6	3,252.5	3,275.6	3,354.9	3,319.0	3,361.3	3,383.0	3,359.7	

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	1,320.7	1,331.0	1,341.7	1,353.3	1,331.0	1,386.8	1,368.1	1,401.0	1,390.1	1,410.2	1,421.2	1,412.2
35 Large time deposits	812.2	805.2	796.8	793.1	805.1	807.7	820.5	839.6	829.4	846.4	851.8	850.3
36 Other deposits	508.6	525.8	544.9	560.2	525.9	579.1	547.6	561.3	560.7	563.8	569.4	562.0
37 Borrowings	1,012.9	945.1	891.8	864.4	847.5	885.6	861.7	899.0	884.3	902.5	899.4	923.5
38 Net due to related foreign offices	685.4	687.0	731.6	726.3	736.5	786.7	838.0	895.4	894.4	929.0	902.3	869.8
39 Other liabilities including trading liabilities ²⁵	164.6	140.4	143.2	166.8	160.3	173.3	166.1	171.0	164.1	174.5	167.8	177.8
40 Total liabilities	3,183.6	3,103.5	3,108.3	3,110.9	3,075.3	3,232.5	3,233.9	3,366.4	3,333.0	3,416.2	3,390.8	3,383.3
41 Residual (Assets LESS Liabilities)²⁶	-14.5	-15.7	-2.1	-10.2	9.3	20.0	41.6	-11.4	-14.0	-54.9	-7.8	-23.6

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	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Assets												
1 Bank credit	1,313.1	1,355.3	1,369.3	1,382.8	1,406.4	1,400.3	1,407.6	1,416.7	1,409.5	1,418.6	1,420.2	1,423.5
2 Securities in bank credit ²	226.0	245.5	243.2	245.1	241.9	245.5	250.3	252.8	251.0	252.5	252.7	254.3
3 Treasury and agency securities ³	144.6	163.0	161.3	162.8	159.6	162.4	167.5	169.1	167.3	169.1	169.1	170.3
4 Mortgage-backed securities (MBS) ⁴	30.0	36.0	35.8	38.1	39.8	40.7	40.3	41.3	40.7	41.1	41.1	42.7
5 Non-MBS ⁵	114.6	127.0	125.6	124.7	119.8	121.7	127.2	127.8	126.7	127.9	128.0	127.5
6 Other securities	81.4	82.4	81.9	82.3	82.3	83.1	82.8	83.6	83.6	83.4	83.6	84.1
7 Mortgage-backed securities (MBS) ⁶	1.7	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
8 Non-MBS ⁷	79.7	81.2	80.7	81.1	81.2	82.0	81.7	82.5	82.5	82.3	82.5	83.0
9 Loans and leases in bank credit ⁸	1,087.1	1,109.9	1,126.1	1,137.7	1,164.5	1,154.8	1,157.4	1,163.9	1,158.5	1,166.1	1,167.5	1,169.2
10 Commercial and industrial loans	510.0	498.7	507.0	512.0	520.3	510.2	508.7	508.9	503.4	507.9	511.6	517.8
11 Real estate loans	114.8	114.8	115.7	115.5	115.0	115.2	115.7	114.2	114.6	113.8	114.0	113.6
12 Residential real estate loans	0.5	0.5	0.5	0.5	0.6	0.8	0.8	0.8	0.8	0.7	0.9	0.9
13 Revolving home equity loans	0.0	0.1	0.1	0.0	0.1	0.3	0.3	0.3	0.3	0.2	0.3	0.3
14 Closed-end residential loans ⁹	0.5	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
15 Commercial real estate loans	114.3	114.3	115.2	115.1	114.4	114.4	114.9	113.4	113.8	113.1	113.2	112.8
16 Construction and land development loans ¹⁰	12.2	14.5	14.8	15.2	15.7	16.2	16.6	16.9	16.9	16.7	17.0	17.2
17 Secured by farmland ¹¹	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
18 Secured by multifamily properties ¹²	21.4	21.0	20.9	20.6	19.9	19.9	19.8	20.0	19.8	20.1	20.2	20.2
19 Secured by nonfarm nonresidential properties ¹³	80.5	78.7	79.3	79.1	78.6	78.1	78.3	76.3	77.0	76.1	75.8	75.3
20 Consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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, 16}	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
25 All other loans and leases	462.3	496.3	503.4	510.3	529.2	529.3	532.9	540.8	540.5	544.3	541.8	537.7
26 Loans to nondepository financial institutions ¹⁷	227.3	245.6	247.6	248.8	256.8	257.9	261.3	266.9	266.7	269.2	266.8	263.6
27 All loans not elsewhere classified ^{18, 19}	235.0	250.7	255.8	261.5	272.4	271.5	271.6	274.0	273.8	275.1	275.0	274.1
28 LESS: Allowance for loan and lease losses ²⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29 Cash assets ²¹	1,387.5	1,201.5	1,212.1	1,224.7	1,123.7	1,353.9	1,404.5	1,436.7	1,458.3	1,476.5	1,449.7	1,348.3
30 Total federal funds sold and reverse RPs ²²	378.0	371.5	345.1	357.1	368.4	353.7	356.1	380.0	364.0	367.9	386.6	423.8
31 Loans to commercial banks ²³	0.8	0.6	2.0	1.8	1.3	1.4	1.1	0.7	0.7	0.7	0.7	0.7
32 Other assets including trading assets ²⁴	134.2	130.6	137.3	162.4	155.0	167.4	163.0	164.3	164.4	163.1	171.0	156.2
33 Total assets	3,213.6	3,059.5	3,065.8	3,128.7	3,054.7	3,276.6	3,332.4	3,398.3	3,396.8	3,426.7	3,428.2	3,352.5

(continued on next page)

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

Account	2024 Mar	2024 Sep	2024 Oct	2024 Nov	2024 Dec	2025 Jan	2025 Feb	2025 Mar	Week ending			
									Mar 12	Mar 19	Mar 26	Apr 02
Liabilities												
34 Deposits	1,318.9	1,322.5	1,322.4	1,349.6	1,322.2	1,402.3	1,403.2	1,400.4	1,409.3	1,402.8	1,401.7	1,385.0
35 Large time deposits	809.0	797.7	787.6	788.9	798.8	820.5	842.0	837.0	837.1	837.5	839.6	835.0
36 Other deposits	509.9	524.9	534.8	560.7	523.4	581.7	561.2	563.4	572.2	565.3	562.0	550.0
37 Borrowings	1,019.8	918.0	861.0	862.0	842.1	894.7	884.3	902.7	905.6	917.9	881.8	899.1
38 Net due to related foreign offices	706.3	673.5	731.7	740.7	727.8	805.0	876.3	920.4	905.8	938.6	958.2	896.5
39 Other liabilities including trading liabilities ²⁵	163.4	141.1	146.3	172.0	158.1	170.2	164.2	170.3	171.5	162.9	181.9	167.4
40 Total liabilities	3,208.3	3,055.1	3,061.4	3,124.3	3,050.3	3,272.2	3,327.9	3,393.9	3,392.3	3,422.2	3,423.7	3,348.0
41 Residual (Assets LESS Liabilities)²⁶	5.3	4.4	4.4	4.4	4.4	4.4	4.5	4.5	4.5	4.5	4.5	4.5

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. Foreign-related institutions do not report consumer loans separately. These loans are included in all other loans not elsewhere classified (line 27).
17. 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.
18. 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.
19. Foreign-related institutions include consumer loans in all other loans not elsewhere classified (line 27), rather than reporting consumer loans separately.
20. Beginning April 6, 2022, foreign-related institutions no longer report the allowance for loan and lease losses separately. Any such allowances are included in net due to related foreign offices (line 38).
21. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
22. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).
23. Excludes loans secured by real estate, which are included in line 11.
24. 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.
25. 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.
26. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.