

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
May 30, 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	2025 Jan	2025 Feb	2025 Mar	2025 Apr
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	0.3	4.5	7.0	10.4
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	-4.1	4.3	9.5	15.0
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	-5.0	2.8	10.3	19.1
6 Other securities	12.8	18.1	-2.3	-11.2	-4.2	-17.3	-1.4	-10.1	-0.1	-5.6	-5.9	0.4	10.9	5.8	-3.3
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	3.7	2.2	4.6	6.0	8.5
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	-0.5	-2.9	1.3	2.0	9.1
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	1.7	3.1	1.3	1.8
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	2.6	1.8	3.5	3.2	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	4.8	5.5	4.1	3.6	8.6
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	2.4	1.4	3.5	3.2	2.3
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	1.6	2.8	-0.3	0.9
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	4.4	3.0	4.1	5.3
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	5.6	4.0	2.8	3.4
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	2.7	2.0	5.6	7.9
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	13.8	8.0	13.6	23.9	26.3
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	-3.6	-3.6	1.2	7.7
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	71.3	-7.3	8.6	-18.5
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	-25.0	16.9	54.9	81.6
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	-76.7	-37.5	-58.1	-81.4	-43.6
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	7.7	-5.0	2.1	32.1
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	9.7	2.5	8.2	10.2
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	6.2	0.8	6.8	4.7
35 Large time deposits	-17.0	-6.7	12.1	38.2	6.8	26.5	11.9	5.9	4.0	4.8	-5.1	-14.1	1.4	5.4	-7.0
36 Other deposits	26.9	13.7	-1.8	-6.8	2.2	-3.1	1.4	1.8	2.1	3.3	4.1	9.3	0.7	7.1	6.4
37 Borrowings	-13.1	-1.7	8.3	27.8	-7.0	7.8	5.9	0.6	-9.2	-25.4	-5.6	11.3	-2.3	20.8	2.1
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	-4.9	-24.5	5.9	66.2
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	10.5	1.5	11.3	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

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

Seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	17,528.9	17,931.9	17,931.9	17,958.0	17,963.1	18,030.7	18,136.5	18,294.3	18,361.9	18,362.8	18,369.4	18,388.6
2 Securities in bank credit ²	5,160.1	5,407.9	5,381.5	5,366.3	5,348.1	5,367.4	5,409.9	5,477.7	5,509.4	5,519.7	5,514.2	5,507.8
3 Treasury and agency securities ³	4,161.0	4,405.4	4,396.1	4,403.9	4,379.3	4,389.7	4,427.5	4,498.0	4,527.5	4,536.9	4,529.0	4,526.9
4 Mortgage-backed securities (MBS) ⁴	2,536.2	2,658.5	2,646.4	2,639.2	2,625.8	2,628.9	2,659.5	2,664.9	2,666.1	2,666.6	2,671.5	2,667.4
5 Non-MBS ⁵	1,624.8	1,746.9	1,749.7	1,764.8	1,753.4	1,760.8	1,768.0	1,833.1	1,861.4	1,870.3	1,857.5	1,859.5
6 Other securities	999.0	1,002.5	985.3	962.3	968.9	977.7	982.4	979.7	982.0	982.7	985.2	980.8
7 Mortgage-backed securities (MBS) ⁶	99.3	95.9	95.4	94.3	93.2	90.3	90.5	90.2	89.5	91.3	91.9	92.8
8 Non-MBS ⁷	899.8	906.6	889.9	868.0	875.6	887.4	891.9	889.5	892.4	891.4	893.3	888.0
9 Loans and leases in bank credit ⁸	12,368.9	12,524.0	12,550.5	12,591.8	12,615.0	12,663.3	12,726.6	12,816.5	12,852.5	12,843.1	12,855.2	12,880.8
10 Commercial and industrial loans	2,748.4	2,786.2	2,787.8	2,786.7	2,779.9	2,782.9	2,787.6	2,808.8	2,809.7	2,805.0	2,814.0	2,819.3
11 Real estate loans	5,602.2	5,614.9	5,618.7	5,620.4	5,628.4	5,643.1	5,649.4	5,658.0	5,664.8	5,664.3	5,665.8	5,668.2
12 Residential real estate loans	2,596.4	2,606.8	2,612.0	2,617.9	2,621.9	2,629.5	2,636.6	2,643.0	2,646.1	2,645.2	2,646.6	2,650.0
13 Revolving home equity loans	256.1	259.9	260.7	261.8	263.0	263.9	264.7	266.6	267.1	267.2	267.1	267.1
14 Closed-end residential loans ⁹	2,340.3	2,346.8	2,351.3	2,356.1	2,358.8	2,365.6	2,371.9	2,376.4	2,379.0	2,378.0	2,379.4	2,382.9
15 Commercial real estate loans	3,005.8	3,008.2	3,006.7	3,002.5	3,006.6	3,013.6	3,012.8	3,015.0	3,018.8	3,019.1	3,019.2	3,018.2
16 Construction and land development loans ¹⁰	490.7	479.5	477.0	476.5	475.9	473.5	474.8	473.8	471.1	470.0	469.1	467.5
17 Secured by farmland ¹¹	115.4	115.7	115.9	116.0	116.3	116.6	116.8	117.0	117.0	117.1	117.1	117.1
18 Secured by multifamily properties ¹²	594.5	597.4	599.8	599.1	601.0	603.0	606.8	611.1	613.7	614.6	615.3	615.7
19 Secured by nonfarm nonresidential properties ¹³	1,805.1	1,815.6	1,814.0	1,810.8	1,813.4	1,820.4	1,814.4	1,813.1	1,816.9	1,817.4	1,817.6	1,817.8
20 Consumer loans	1,910.6	1,923.5	1,917.3	1,927.5	1,934.5	1,939.3	1,945.9	1,954.5	1,956.4	1,962.4	1,961.6	1,962.3
21 Credit cards and other revolving plans	1,056.4	1,075.2	1,072.7	1,078.8	1,083.8	1,087.4	1,089.9	1,093.0	1,092.2	1,096.1	1,096.1	1,096.1
22 Other consumer loans	854.2	848.3	844.6	848.7	850.6	852.0	856.0	861.6	864.2	866.2	865.4	866.2
23 Automobile loans ¹⁴	492.9	484.3	485.6	486.6	487.6	486.1	485.5	488.6	489.7	489.9	489.7	490.2
24 All other consumer loans ^{15, 16}	361.3	364.0	359.1	362.1	363.0	365.9	370.5	373.0	374.5	376.4	375.7	376.0
25 All other loans and leases	2,107.7	2,199.3	2,226.7	2,257.2	2,272.2	2,298.0	2,343.7	2,395.1	2,421.5	2,411.5	2,414.0	2,431.0
26 Loans to nondepositary financial institutions ¹⁷	1,029.2	1,118.7	1,133.6	1,152.7	1,165.5	1,184.5	1,219.3	1,255.9	1,276.5	1,269.3	1,273.4	1,287.7
27 All loans not elsewhere classified ^{18, 19}	1,078.5	1,080.6	1,093.1	1,104.4	1,106.7	1,113.5	1,124.5	1,139.2	1,145.0	1,142.3	1,140.6	1,143.4
28 LESS: Allowance for loan and lease losses ²⁰	199.4	202.0	202.1	202.4	201.8	201.2	201.4	202.7	202.6	202.7	202.5	202.1
29 Cash assets ²¹	3,405.7	3,274.1	3,202.6	3,131.0	3,317.1	3,296.8	3,320.3	3,269.0	3,138.3	3,290.4	3,275.1	3,330.4
30 Total federal funds sold and reverse RPs ²²	622.1	639.0	632.9	658.6	644.9	654.0	683.9	730.4	709.4	682.4	705.2	695.5
31 Loans to commercial banks ²³	6.5	7.8	7.6	6.4	6.2	5.9	5.5	5.3	5.0	5.3	5.6	6.0
32 Other assets including trading assets ²⁴	1,888.0	1,893.4	1,930.3	1,963.2	1,975.8	1,967.5	1,970.9	2,023.6	2,029.2	1,984.1	2,027.8	2,001.0
33 Total assets	23,251.8	23,544.2	23,503.2	23,514.8	23,705.4	23,753.8	23,915.8	24,119.8	24,041.3	24,122.4	24,180.7	24,219.3

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

Seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	17,534.0	17,822.7	17,841.9	17,824.4	17,917.1	17,929.2	18,031.4	18,101.5	18,107.7	18,152.2	18,156.9	18,185.7
35 Large time deposits	2,303.5	2,382.4	2,371.5	2,365.4	2,337.6	2,340.4	2,350.9	2,337.1	2,346.3	2,366.3	2,382.5	2,381.9
36 Other deposits	15,230.6	15,440.2	15,470.4	15,459.1	15,579.4	15,588.8	15,680.5	15,764.4	15,761.4	15,785.9	15,774.4	15,803.8
37 Borrowings	2,394.5	2,245.8	2,187.0	2,125.6	2,145.7	2,141.5	2,178.7	2,182.5	2,129.1	2,236.3	2,255.9	2,271.0
38 Net due to related foreign offices	280.4	301.4	290.1	339.7	414.9	451.2	509.0	590.1	572.9	514.2	543.7	549.4
39 Other liabilities including trading liabilities ²⁵	873.0	843.6	876.3	880.3	876.7	858.8	863.0	910.6	894.6	880.2	909.3	868.9
40 Total liabilities	21,082.0	21,213.4	21,195.4	21,170.0	21,354.4	21,380.7	21,582.1	21,784.7	21,704.3	21,782.8	21,865.8	21,874.9
41 Residual (Assets LESS Liabilities)²⁶	2,169.9	2,330.8	2,307.9	2,344.8	2,351.0	2,373.1	2,333.7	2,335.1	2,337.0	2,339.6	2,314.9	2,344.4

Footnotes appear on the last page.

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

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

Not seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	17,524.1	17,906.1	17,965.4	18,050.3	17,997.0	18,026.2	18,122.3	18,288.2	18,380.9	18,341.2	18,336.0	18,337.1
2 Securities in bank credit ²	5,178.2	5,378.8	5,392.8	5,376.0	5,364.2	5,389.0	5,436.2	5,498.8	5,532.9	5,525.0	5,514.3	5,502.5
3 Treasury and agency securities ³	4,170.6	4,382.0	4,410.9	4,417.5	4,396.3	4,412.6	4,452.9	4,513.0	4,546.3	4,538.3	4,525.1	4,520.9
4 Mortgage-backed securities (MBS) ⁴	2,546.3	2,642.5	2,645.7	2,640.3	2,632.9	2,640.1	2,670.7	2,675.3	2,682.1	2,672.2	2,671.1	2,670.2
5 Non-MBS ⁵	1,624.3	1,739.6	1,765.2	1,777.2	1,763.5	1,772.5	1,782.2	1,837.7	1,864.3	1,866.1	1,854.1	1,850.7
6 Other securities	1,007.6	996.8	981.8	958.5	967.9	976.4	983.4	985.8	986.5	986.7	989.2	981.6
7 Mortgage-backed securities (MBS) ⁶	99.9	95.5	95.2	93.7	92.4	90.5	91.0	90.7	90.4	91.8	92.5	93.3
8 Non-MBS ⁷	907.7	901.3	886.6	864.8	875.5	885.9	892.4	895.1	896.1	894.8	896.6	888.3
9 Loans and leases in bank credit ⁸	12,345.9	12,527.2	12,572.6	12,674.3	12,632.8	12,637.2	12,686.1	12,789.3	12,848.0	12,816.2	12,821.7	12,834.6
10 Commercial and industrial loans	2,773.5	2,768.7	2,776.8	2,787.4	2,770.8	2,786.4	2,800.6	2,830.9	2,841.2	2,831.0	2,831.8	2,835.3
11 Real estate loans	5,584.6	5,626.9	5,631.7	5,631.0	5,629.1	5,631.3	5,629.0	5,640.4	5,649.4	5,654.2	5,655.8	5,655.8
12 Residential real estate loans	2,584.0	2,616.8	2,622.5	2,625.1	2,623.0	2,620.7	2,622.4	2,630.6	2,634.6	2,638.6	2,639.4	2,639.8
13 Revolving home equity loans	255.6	260.2	261.1	262.6	263.3	263.5	263.4	266.2	267.4	267.3	267.6	267.8
14 Closed-end residential loans ⁹	2,328.4	2,356.7	2,361.3	2,362.5	2,359.8	2,357.1	2,359.0	2,364.5	2,367.2	2,371.3	2,371.7	2,372.0
15 Commercial real estate loans	3,000.6	3,010.0	3,009.2	3,005.9	3,006.1	3,010.6	3,006.6	3,009.8	3,014.8	3,015.6	3,016.4	3,016.0
16 Construction and land development loans ¹⁰	486.2	480.4	480.6	478.7	475.4	474.1	472.4	468.9	467.3	467.0	467.3	466.9
17 Secured by farmland ¹¹	115.0	116.1	116.1	116.4	116.3	116.2	116.3	116.5	116.6	116.6	116.7	116.7
18 Secured by multifamily properties ¹²	593.6	599.2	600.2	599.5	600.2	601.4	605.0	610.2	612.3	612.7	613.4	613.9
19 Secured by nonfarm nonresidential properties ¹³	1,805.9	1,814.3	1,812.3	1,811.3	1,814.1	1,818.9	1,812.8	1,814.2	1,818.6	1,819.2	1,818.9	1,818.6
20 Consumer loans	1,890.4	1,927.3	1,927.7	1,963.7	1,950.5	1,934.4	1,920.5	1,933.4	1,940.9	1,936.9	1,939.6	1,938.8
21 Credit cards and other revolving plans	1,040.0	1,074.2	1,080.2	1,113.8	1,098.5	1,082.8	1,068.7	1,076.0	1,080.8	1,076.8	1,079.3	1,078.0
22 Other consumer loans	850.3	853.1	847.4	849.9	852.1	851.6	851.8	857.4	860.1	860.1	860.3	860.8
23 Automobile loans ¹⁴	490.6	486.4	486.7	486.8	487.5	485.0	483.4	486.2	487.5	487.1	487.5	488.0
24 All other consumer loans ^{15, 16}	359.7	366.6	360.8	363.1	364.6	366.6	368.4	371.1	372.7	373.0	372.9	372.8
25 All other loans and leases	2,097.5	2,204.4	2,236.5	2,292.1	2,282.4	2,285.0	2,336.0	2,384.6	2,416.5	2,394.1	2,394.6	2,404.7
26 Loans to nondepositary financial institutions ¹⁷	1,023.3	1,123.5	1,141.0	1,173.1	1,167.9	1,174.3	1,212.5	1,249.5	1,272.5	1,260.1	1,259.0	1,269.5
27 All loans not elsewhere classified ^{18, 19}	1,074.2	1,080.9	1,095.5	1,118.9	1,114.5	1,110.7	1,123.5	1,135.2	1,144.1	1,133.9	1,135.5	1,135.2
28 LESS: Allowance for loan and lease losses ²⁰	198.1	202.0	202.7	202.6	201.4	201.7	201.6	201.6	201.3	202.6	202.1	202.1
29 Cash assets ²¹	3,410.9	3,231.9	3,252.7	3,198.0	3,335.4	3,325.2	3,425.2	3,272.7	3,061.4	3,213.9	3,280.2	3,304.0
30 Total federal funds sold and reverse RPs ²²	607.6	634.4	644.4	677.3	659.2	666.3	682.0	713.4	680.7	673.7	693.2	678.9
31 Loans to commercial banks ²³	6.3	7.9	7.4	6.3	5.9	5.6	5.3	5.2	5.0	5.3	5.8	6.0
32 Other assets including trading assets ²⁴	1,882.8	1,907.2	1,942.9	1,946.8	1,964.3	1,975.2	1,974.8	2,017.6	2,012.5	1,963.4	2,038.1	1,984.3
33 Total assets	23,233.7	23,485.5	23,610.1	23,676.0	23,760.3	23,796.7	24,007.9	24,095.4	23,939.2	23,995.0	24,151.2	24,108.2

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	17,556.4	17,755.9	17,871.0	18,000.9	17,958.8	17,932.0	18,114.6	18,119.8	18,054.8	18,027.6	18,081.9	18,012.5
35 Large time deposits	2,321.7	2,358.6	2,353.8	2,347.1	2,350.8	2,372.5	2,361.9	2,354.2	2,365.5	2,377.5	2,386.7	2,389.3
36 Other deposits	15,234.7	15,397.3	15,517.2	15,653.8	15,608.0	15,559.6	15,752.7	15,765.6	15,689.4	15,650.1	15,695.2	15,623.3
37 Borrowings	2,396.1	2,229.5	2,185.1	2,107.8	2,172.1	2,186.0	2,172.3	2,186.8	2,141.6	2,283.6	2,300.8	2,342.9
38 Net due to related foreign offices	220.8	319.3	350.1	378.3	440.7	485.9	497.7	529.8	489.1	459.0	499.4	516.8
39 Other liabilities including trading liabilities ²⁵	855.0	864.4	901.8	875.2	868.7	858.1	857.0	891.4	878.0	858.7	909.3	856.8
40 Total liabilities	21,028.2	21,169.1	21,307.9	21,362.2	21,440.3	21,462.1	21,641.5	21,727.8	21,563.5	21,628.9	21,791.4	21,729.1
41 Residual (Assets LESS Liabilities)²⁶	2,205.4	2,316.4	2,302.2	2,313.8	2,320.0	2,334.6	2,366.4	2,367.6	2,375.8	2,366.1	2,359.8	2,379.1

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	16,202.2	16,550.8	16,553.2	16,566.6	16,578.2	16,637.4	16,720.3	16,862.3	16,926.6	16,926.7	16,927.7	16,929.5
2 Securities in bank credit ²	4,929.6	5,159.6	5,139.6	5,123.7	5,104.1	5,121.5	5,154.2	5,222.5	5,256.7	5,266.6	5,260.9	5,249.3
3 Treasury and agency securities ³	4,011.4	4,237.6	4,234.2	4,242.4	4,217.6	4,226.9	4,256.5	4,328.1	4,361.2	4,368.8	4,360.3	4,353.4
4 Mortgage-backed securities (MBS) ⁴	2,506.7	2,621.1	2,606.7	2,599.4	2,586.3	2,587.8	2,617.5	2,623.4	2,625.2	2,625.1	2,629.0	2,625.0
5 Non-MBS ⁵	1,504.7	1,616.4	1,627.5	1,643.0	1,631.3	1,639.0	1,639.0	1,704.7	1,736.0	1,743.7	1,731.2	1,728.4
6 Other securities	918.3	922.0	905.4	881.2	886.5	894.6	897.7	894.4	895.6	897.9	900.6	895.9
7 Mortgage-backed securities (MBS) ⁶	98.1	94.8	94.2	93.1	92.1	89.3	89.4	89.1	88.4	90.2	90.7	91.6
8 Non-MBS ⁷	820.2	827.3	811.1	788.1	794.4	805.3	808.4	805.3	807.1	807.7	809.9	804.3
9 Loans and leases in bank credit ⁸	11,272.6	11,391.2	11,413.7	11,442.9	11,474.1	11,515.9	11,566.1	11,639.8	11,669.9	11,660.1	11,666.8	11,680.3
10 Commercial and industrial loans	2,237.5	2,273.6	2,275.6	2,274.5	2,275.1	2,279.7	2,280.4	2,293.7	2,295.2	2,290.1	2,296.0	2,300.1
11 Real estate loans	5,484.5	5,499.1	5,501.4	5,504.0	5,512.9	5,527.3	5,534.8	5,545.5	5,552.5	5,552.3	5,553.0	5,555.4
12 Residential real estate loans	2,595.9	2,606.3	2,611.6	2,617.3	2,621.1	2,628.7	2,635.8	2,642.2	2,645.3	2,644.4	2,645.8	2,649.3
13 Revolving home equity loans	256.1	259.9	260.7	261.6	262.7	263.6	264.4	266.3	266.9	267.0	267.0	267.0
14 Closed-end residential loans ⁹	2,339.8	2,346.4	2,350.8	2,355.6	2,358.3	2,365.1	2,371.4	2,375.9	2,378.4	2,377.4	2,378.8	2,382.3
15 Commercial real estate loans	2,888.6	2,892.8	2,889.9	2,886.8	2,891.9	2,898.6	2,899.0	2,903.3	2,907.3	2,907.9	2,907.2	2,906.1
16 Construction and land development loans ¹⁰	477.5	464.8	461.9	460.8	459.2	456.6	457.3	456.9	454.4	453.4	452.3	450.5
17 Secured by farmland ¹¹	115.3	115.5	115.6	115.8	116.1	116.4	116.6	116.8	116.9	116.9	117.0	116.9
18 Secured by multifamily properties ¹²	572.6	576.7	579.5	579.3	581.1	583.3	586.8	590.8	593.5	594.5	595.3	595.6
19 Secured by nonfarm nonresidential properties ¹³	1,723.2	1,735.8	1,732.9	1,730.9	1,735.4	1,742.3	1,738.4	1,738.8	1,742.5	1,743.2	1,742.6	1,743.0
20 Consumer loans	1,910.6	1,923.5	1,917.3	1,927.5	1,934.5	1,939.3	1,945.9	1,954.5	1,956.4	1,962.4	1,961.6	1,962.3
21 Credit cards and other revolving plans	1,056.4	1,075.2	1,072.7	1,078.8	1,083.8	1,087.4	1,089.9	1,093.0	1,092.2	1,096.1	1,096.1	1,096.1
22 Other consumer loans	854.2	848.3	844.6	848.7	850.6	852.0	856.0	861.6	864.2	866.2	865.4	866.2
23 Automobile loans ¹⁴	492.9	484.3	485.6	486.6	487.6	486.1	485.5	488.6	489.7	489.9	489.7	490.2
24 All other consumer loans ¹⁵	361.3	364.0	359.1	362.1	363.0	365.9	370.5	373.0	374.5	376.4	375.7	376.0
25 All other loans and leases	1,639.9	1,695.1	1,719.3	1,736.9	1,751.6	1,769.6	1,805.1	1,846.0	1,865.7	1,855.3	1,856.2	1,862.5
26 Loans to nondepositary financial institutions ¹⁷	796.3	873.1	888.7	902.1	911.5	926.1	952.5	980.1	993.6	987.5	990.9	995.5
27 All loans not elsewhere classified ¹⁸	843.6	821.9	830.6	834.8	840.1	843.5	852.6	865.9	872.1	867.7	865.4	867.0
28 LESS: Allowance for loan and lease losses	199.2	202.0	202.2	202.5	201.8	201.2	201.5	202.6	202.5	202.6	202.4	202.0
29 Cash assets ²¹	2,095.3	2,038.5	1,993.1	1,964.9	1,969.5	1,920.5	1,925.7	1,891.2	1,871.0	1,854.4	1,818.5	1,834.1
30 Total federal funds sold and reverse RPs ²²	245.0	285.7	281.1	288.7	296.3	312.6	305.6	320.0	314.1	291.8	310.4	299.5
31 Loans to commercial banks ²³	5.7	5.9	5.7	5.2	4.8	4.7	4.8	4.7	4.4	4.6	5.0	5.3
32 Other assets including trading assets ²⁴	1,741.1	1,759.2	1,771.6	1,807.3	1,806.0	1,804.2	1,805.9	1,838.7	1,849.7	1,806.5	1,820.2	1,849.3
33 Total assets	20,090.1	20,438.1	20,402.6	20,430.2	20,452.9	20,478.2	20,560.8	20,714.3	20,763.3	20,681.5	20,679.4	20,715.8

(continued on next page)

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

Seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	16,212.2	16,481.0	16,488.6	16,493.6	16,531.1	16,562.0	16,631.2	16,732.5	16,750.8	16,729.5	16,731.3	16,759.7
35 Large time deposits	1,496.8	1,585.6	1,578.4	1,560.4	1,530.8	1,520.9	1,512.1	1,515.9	1,514.1	1,522.7	1,534.1	1,533.2
36 Other deposits	14,715.4	14,895.4	14,910.2	14,933.2	15,000.3	15,041.1	15,119.1	15,216.6	15,236.7	15,206.8	15,197.2	15,226.5
37 Borrowings	1,370.6	1,353.9	1,322.6	1,277.9	1,259.2	1,278.9	1,278.9	1,284.6	1,308.3	1,307.2	1,299.5	1,313.1
38 Net due to related foreign offices	-367.1	-430.2	-436.3	-396.8	-371.8	-386.8	-386.4	-352.9	-344.6	-385.8	-375.1	-404.6
39 Other liabilities including trading liabilities ²⁵	703.3	700.4	709.5	720.0	703.4	692.7	692.0	722.0	712.4	701.1	704.3	714.4
40 Total liabilities	17,918.9	18,105.1	18,084.5	18,094.7	18,121.9	18,146.8	18,215.7	18,386.1	18,426.8	18,352.0	18,360.0	18,382.6
41 Residual (Assets LESS Liabilities)²⁶	2,171.2	2,332.9	2,318.1	2,335.5	2,331.0	2,331.4	2,345.1	2,328.2	2,336.5	2,329.5	2,319.4	2,333.2

Footnotes appear on the last page.

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

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

Not seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	16,200.4	16,536.8	16,582.6	16,643.8	16,596.8	16,618.6	16,705.6	16,859.5	16,947.7	16,907.5	16,899.4	16,890.4
2 Securities in bank credit ²	4,951.8	5,135.7	5,147.7	5,134.0	5,118.7	5,138.7	5,183.4	5,247.1	5,283.8	5,270.8	5,259.0	5,244.1
3 Treasury and agency securities ³	4,024.2	4,220.7	4,248.2	4,257.9	4,233.9	4,245.1	4,283.7	4,345.2	4,381.4	4,368.0	4,353.3	4,346.7
4 Mortgage-backed securities (MBS) ⁴	2,517.0	2,606.7	2,607.6	2,600.5	2,592.2	2,599.8	2,629.4	2,633.8	2,640.3	2,629.4	2,627.8	2,626.8
5 Non-MBS ⁵	1,507.2	1,614.0	1,640.5	1,657.4	1,641.8	1,645.3	1,654.4	1,711.4	1,741.1	1,738.6	1,725.5	1,719.9
6 Other securities	927.6	915.0	899.5	876.1	884.8	893.6	899.7	901.8	902.4	902.9	905.7	897.4
7 Mortgage-backed securities (MBS) ⁶	98.7	94.3	94.0	92.6	91.3	89.4	89.9	89.6	89.3	90.7	91.4	92.2
8 Non-MBS ⁷	829.0	820.6	805.5	783.6	793.5	804.2	809.8	812.3	813.2	812.1	814.3	805.2
9 Loans and leases in bank credit ⁸	11,248.6	11,401.1	11,434.9	11,509.8	11,478.1	11,479.9	11,522.2	11,612.5	11,663.8	11,636.7	11,640.4	11,646.3
10 Commercial and industrial loans	2,262.3	2,261.7	2,264.8	2,267.2	2,260.8	2,278.4	2,292.7	2,316.7	2,325.7	2,316.9	2,317.9	2,320.1
11 Real estate loans	5,465.8	5,511.1	5,516.2	5,516.0	5,513.9	5,515.6	5,514.7	5,526.6	5,535.4	5,540.3	5,541.6	5,542.1
12 Residential real estate loans	2,583.5	2,616.4	2,622.0	2,624.5	2,622.3	2,619.9	2,621.6	2,629.8	2,633.8	2,637.8	2,638.6	2,639.0
13 Revolving home equity loans	255.6	260.1	261.1	262.5	263.0	263.2	263.2	265.8	267.1	267.1	267.4	267.6
14 Closed-end residential loans ⁹	2,328.0	2,356.2	2,360.9	2,362.0	2,359.3	2,356.6	2,358.4	2,363.9	2,366.7	2,370.7	2,371.2	2,371.5
15 Commercial real estate loans	2,882.2	2,894.8	2,894.1	2,891.5	2,891.7	2,895.7	2,893.1	2,896.8	2,901.6	2,902.5	2,903.0	2,903.0
16 Construction and land development loans ¹⁰	472.7	465.7	465.4	463.0	459.2	457.5	455.5	451.8	449.8	449.7	449.9	449.4
17 Secured by farmland ¹¹	114.8	115.9	115.9	116.2	116.1	116.0	116.1	116.4	116.5	116.5	116.6	116.5
18 Secured by multifamily properties ¹²	571.8	578.2	579.6	579.7	580.3	581.6	585.0	590.0	592.3	592.6	593.6	594.0
19 Secured by nonfarm nonresidential properties ¹³	1,722.9	1,735.0	1,733.2	1,732.7	1,736.0	1,740.6	1,736.5	1,738.6	1,743.1	1,743.7	1,742.9	1,743.1
20 Consumer loans	1,890.4	1,927.3	1,927.7	1,963.7	1,950.5	1,934.4	1,920.5	1,933.4	1,940.9	1,936.9	1,939.6	1,938.8
21 Credit cards and other revolving plans	1,040.0	1,074.2	1,080.2	1,113.8	1,098.5	1,082.8	1,068.7	1,076.0	1,080.8	1,076.8	1,079.3	1,078.0
22 Other consumer loans	850.3	853.1	847.4	849.9	852.1	851.6	851.8	857.4	860.1	860.1	860.3	860.8
23 Automobile loans ¹⁴	490.6	486.4	486.7	486.8	487.5	485.0	483.4	486.2	487.5	487.1	487.5	488.0
24 All other consumer loans ¹⁵	359.7	366.6	360.8	363.1	364.6	366.6	368.4	371.1	372.7	373.0	372.9	372.8
25 All other loans and leases	1,630.2	1,701.0	1,726.3	1,762.9	1,752.8	1,751.4	1,794.3	1,835.8	1,861.8	1,842.5	1,841.4	1,845.3
26 Loans to nondepositary financial institutions ¹⁷	792.6	875.9	892.2	916.3	909.9	912.7	945.4	975.8	991.7	981.9	981.0	984.2
27 All loans not elsewhere classified ¹⁸	837.6	825.1	834.1	846.5	842.9	838.7	848.9	860.0	870.0	860.7	860.4	861.2
28 LESS: Allowance for loan and lease losses	198.1	202.0	202.7	202.6	201.4	201.7	201.6	201.6	201.3	202.6	202.1	202.1
29 Cash assets ²¹	2,100.2	2,019.9	2,028.0	2,074.3	1,981.5	1,920.7	1,988.5	1,897.6	1,832.3	1,770.8	1,806.1	1,763.3
30 Total federal funds sold and reverse RPs ²²	236.6	289.2	287.3	308.9	305.5	310.2	302.0	307.0	297.5	282.4	299.9	281.7
31 Loans to commercial banks ²³	5.4	6.0	5.6	5.0	4.5	4.5	4.5	4.5	4.5	4.7	5.2	5.3
32 Other assets including trading assets ²⁴	1,741.3	1,769.9	1,780.5	1,791.8	1,796.9	1,812.1	1,810.5	1,837.6	1,837.2	1,794.1	1,827.6	1,840.3
33 Total assets	20,085.8	20,419.7	20,481.4	20,621.3	20,483.7	20,464.4	20,609.6	20,704.7	20,718.0	20,557.0	20,636.1	20,578.9

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	16,236.2	16,433.6	16,521.4	16,678.8	16,557.4	16,529.8	16,715.0	16,749.2	16,697.5	16,605.0	16,657.1	16,579.2
35 Large time deposits	1,514.0	1,571.0	1,564.9	1,548.5	1,531.1	1,531.4	1,525.7	1,530.8	1,529.7	1,532.8	1,536.9	1,532.8
36 Other deposits	14,722.1	14,862.5	14,956.5	15,130.4	15,026.2	14,998.4	15,189.3	15,218.4	15,167.8	15,072.2	15,120.3	15,046.3
37 Borrowings	1,373.3	1,368.4	1,323.1	1,265.5	1,276.6	1,300.8	1,268.7	1,286.2	1,335.0	1,338.3	1,332.6	1,348.9
38 Net due to related foreign offices	-413.3	-412.4	-390.6	-349.6	-364.3	-390.4	-422.8	-399.8	-383.5	-430.1	-407.0	-428.8
39 Other liabilities including trading liabilities ²⁵	688.9	718.1	729.7	717.1	698.5	694.0	686.7	706.0	697.7	682.2	698.1	705.0
40 Total liabilities	17,885.0	18,107.7	18,183.6	18,311.9	18,168.2	18,134.2	18,247.6	18,341.6	18,346.7	18,195.4	18,280.8	18,204.3
41 Residual (Assets LESS Liabilities)²⁶	2,200.8	2,312.0	2,297.8	2,309.4	2,315.6	2,330.2	2,361.9	2,363.1	2,371.2	2,361.6	2,355.3	2,374.6

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	10,571.9	10,841.4	10,845.5	10,867.0	10,862.6	10,905.7	10,975.1	11,096.7	11,145.6	11,139.6	11,142.1	11,149.8
2 Securities in bank credit ²	3,699.0	3,904.7	3,888.3	3,891.8	3,876.6	3,888.0	3,920.1	3,989.5	4,018.3	4,025.0	4,021.6	4,016.4
3 Treasury and agency securities ³	3,158.8	3,355.3	3,352.2	3,376.6	3,358.1	3,359.9	3,389.8	3,461.2	3,488.7	3,493.9	3,487.8	3,486.8
4 Mortgage-backed securities (MBS) ⁴	1,916.8	2,001.8	1,991.5	1,988.0	1,981.2	1,979.8	2,005.7	2,006.3	2,004.8	2,003.1	2,005.9	2,005.8
5 Non-MBS ⁵	1,241.9	1,353.5	1,360.7	1,388.7	1,376.9	1,380.1	1,384.1	1,454.9	1,483.9	1,490.8	1,482.0	1,481.0
6 Other securities	540.3	549.3	536.1	515.2	518.5	528.1	530.3	528.2	529.6	531.1	533.7	529.6
7 Mortgage-backed securities (MBS) ⁶	60.6	58.2	58.1	56.9	57.3	56.1	56.3	56.4	55.8	57.2	57.7	58.3
8 Non-MBS ⁷	479.6	491.1	478.0	458.3	461.2	472.0	474.1	471.9	473.8	473.9	476.1	471.3
9 Loans and leases in bank credit ⁸	6,872.9	6,936.8	6,957.2	6,975.2	6,986.0	7,017.7	7,055.0	7,107.2	7,127.3	7,114.5	7,120.5	7,133.4
10 Commercial and industrial loans	1,521.1	1,543.2	1,544.0	1,541.9	1,541.3	1,547.6	1,549.7	1,559.4	1,557.4	1,552.2	1,556.8	1,560.1
11 Real estate loans	2,496.9	2,475.1	2,473.3	2,471.1	2,469.1	2,474.3	2,470.9	2,472.0	2,475.1	2,472.0	2,472.9	2,475.6
12 Residential real estate loans	1,623.3	1,618.0	1,619.9	1,622.1	1,622.0	1,626.0	1,629.5	1,632.2	1,634.1	1,631.1	1,631.6	1,635.4
13 Revolving home equity loans	151.3	150.7	150.8	151.0	151.4	151.4	151.1	151.9	152.0	151.9	151.8	151.8
14 Closed-end residential loans ⁹	1,472.0	1,467.3	1,469.1	1,471.1	1,470.6	1,474.6	1,478.4	1,480.3	1,482.1	1,479.2	1,479.8	1,483.6
15 Commercial real estate loans	873.5	857.1	853.4	849.1	847.1	848.3	841.4	839.8	841.1	840.9	841.3	840.2
16 Construction and land development loans ¹⁰	134.1	130.3	129.6	128.9	129.3	128.7	128.4	128.6	128.2	127.6	127.3	126.5
17 Secured by farmland ¹¹	6.6	6.6	6.5	6.4	6.2	6.2	6.0	6.0	6.1	6.1	6.1	6.1
18 Secured by multifamily properties ¹²	228.9	227.6	228.8	228.1	226.6	225.8	225.9	226.2	226.5	227.3	228.3	228.5
19 Secured by nonfarm nonresidential properties ¹³	503.9	492.6	488.4	485.6	485.0	487.6	481.0	478.9	480.4	480.0	479.6	479.0
20 Consumer loans	1,561.7	1,576.3	1,577.9	1,587.9	1,594.8	1,597.6	1,600.1	1,607.1	1,608.6	1,613.2	1,613.0	1,613.1
21 Credit cards and other revolving plans	963.7	982.5	981.2	989.0	995.2	996.9	997.1	1,000.6	1,000.4	1,003.6	1,003.5	1,003.5
22 Other consumer loans	598.1	593.8	596.7	598.8	599.6	600.7	603.0	606.5	608.2	609.6	609.5	609.6
23 Automobile loans ¹⁴	415.1	407.7	409.1	410.3	411.5	410.1	409.5	412.4	413.5	413.9	413.9	414.5
24 All other consumer loans ¹⁵	183.0	186.1	187.5	188.6	188.0	190.7	193.5	194.1	194.7	195.7	195.5	195.1
25 All other loans and leases	1,293.2	1,342.2	1,362.0	1,374.2	1,380.8	1,398.2	1,434.3	1,468.7	1,486.2	1,477.1	1,477.7	1,484.5
26 Loans to nondepositary financial institutions ¹⁷	681.7	753.7	765.7	776.9	783.1	797.2	825.6	848.8	860.5	855.5	859.1	864.3
27 All loans not elsewhere classified ¹⁸	611.5	588.5	596.4	597.4	597.7	601.0	608.8	619.9	625.7	621.6	618.6	620.3
28 LESS: Allowance for loan and lease losses	137.3	140.4	140.6	140.5	140.3	139.9	139.8	140.3	140.2	140.3	140.6	140.0
29 Cash assets ²¹	1,633.0	1,536.3	1,493.0	1,476.7	1,493.6	1,437.4	1,389.4	1,363.3	1,343.0	1,346.4	1,304.5	1,322.2
30 Total federal funds sold and reverse RPs ²²	215.5	251.5	246.5	254.6	259.2	280.6	274.8	287.7	280.3	260.7	278.5	268.4
31 Loans to commercial banks ²³	5.0	4.5	4.5	4.2	4.0	4.0	4.1	4.0	3.7	3.9	3.8	3.9
32 Other assets including trading assets ²⁴	1,304.3	1,333.0	1,342.5	1,374.1	1,366.9	1,365.7	1,374.0	1,399.2	1,405.7	1,372.4	1,384.7	1,413.1
33 Total assets	13,592.4	13,826.3	13,791.3	13,836.2	13,846.0	13,853.6	13,877.6	14,010.5	14,038.0	13,982.7	13,973.0	14,017.5

(continued on next page)

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

Seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	10,951.0	11,082.2	11,081.6	11,081.6	11,099.9	11,127.6	11,163.7	11,241.2	11,245.6	11,226.7	11,221.9	11,247.3
35 Large time deposits	807.0	825.9	821.6	807.9	790.7	787.4	778.6	780.9	775.5	781.0	792.8	791.3
36 Other deposits	10,143.9	10,256.2	10,260.0	10,273.7	10,309.2	10,340.2	10,385.2	10,460.4	10,470.1	10,445.6	10,429.1	10,456.0
37 Borrowings	975.9	1,019.8	987.7	945.9	938.4	959.4	960.8	973.6	996.4	998.3	993.1	1,006.1
38 Net due to related foreign offices	-400.2	-463.2	-470.6	-431.8	-404.5	-423.2	-423.5	-397.5	-391.6	-419.9	-418.5	-440.6
39 Other liabilities including trading liabilities ²⁵	578.3	588.2	598.6	606.0	587.9	579.1	579.9	607.0	597.3	586.9	590.5	599.4
40 Total liabilities	12,105.1	12,226.9	12,197.3	12,201.7	12,221.7	12,243.0	12,281.0	12,424.3	12,447.7	12,392.0	12,387.0	12,412.1
41 Residual (Assets LESS Liabilities)²⁶	1,487.4	1,599.3	1,594.1	1,634.5	1,624.3	1,610.6	1,596.6	1,586.3	1,590.3	1,590.7	1,586.1	1,605.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar					
Assets												
1 Bank credit	10,567.8	10,825.3	10,876.8	10,927.6	10,882.3	10,905.7	10,971.9	11,092.6	11,167.9	11,125.0	11,116.2	11,110.3
2 Securities in bank credit ²	3,713.0	3,886.8	3,907.4	3,897.1	3,887.0	3,905.2	3,946.0	4,006.0	4,044.7	4,028.4	4,015.6	4,005.0
3 Treasury and agency securities ³	3,164.8	3,343.6	3,374.7	3,386.9	3,371.2	3,378.3	3,413.3	3,470.9	3,508.0	3,491.2	3,476.1	3,473.4
4 Mortgage-backed securities (MBS) ⁴	1,922.2	1,993.9	1,997.8	1,989.7	1,987.1	1,989.1	2,012.7	2,011.2	2,017.8	2,004.4	2,001.4	2,004.9
5 Non-MBS ⁵	1,242.6	1,349.7	1,376.9	1,397.2	1,384.1	1,389.2	1,400.6	1,459.7	1,490.2	1,486.8	1,474.6	1,468.5
6 Other securities	548.3	543.2	532.7	510.2	515.7	527.0	532.7	535.0	536.8	537.2	539.5	531.6
7 Mortgage-backed securities (MBS) ⁶	61.2	57.6	57.7	56.8	56.6	56.2	56.6	56.9	56.6	57.8	58.3	59.0
8 Non-MBS ⁷	487.1	485.5	475.0	453.4	459.2	470.7	476.1	478.2	480.2	479.4	481.2	472.6
9 Loans and leases in bank credit ⁸	6,854.7	6,938.5	6,969.4	7,030.4	6,995.3	7,000.5	7,026.0	7,086.6	7,123.2	7,096.6	7,100.6	7,105.3
10 Commercial and industrial loans	1,538.0	1,534.5	1,537.9	1,537.6	1,529.7	1,546.5	1,557.4	1,574.7	1,580.5	1,573.6	1,573.8	1,575.0
11 Real estate loans	2,486.8	2,482.5	2,480.2	2,476.3	2,469.6	2,468.5	2,460.4	2,462.2	2,466.1	2,467.2	2,467.8	2,468.2
12 Residential real estate loans	1,614.1	1,625.0	1,626.8	1,627.3	1,624.5	1,622.0	1,620.6	1,623.3	1,625.3	1,626.3	1,626.2	1,627.4
13 Revolving home equity loans	151.0	150.8	151.1	151.5	151.5	151.3	150.4	151.6	152.3	152.1	152.2	152.3
14 Closed-end residential loans ⁹	1,463.2	1,474.2	1,475.7	1,475.8	1,473.0	1,470.8	1,470.2	1,471.7	1,473.0	1,474.3	1,474.0	1,475.1
15 Commercial real estate loans	872.6	857.5	853.5	849.0	845.1	846.5	839.9	838.8	840.8	840.8	841.5	840.8
16 Construction and land development loans ¹⁰	132.7	130.5	129.9	128.5	128.5	128.4	127.8	127.3	127.2	127.2	127.1	126.6
17 Secured by farmland ¹¹	6.7	6.5	6.5	6.5	6.2	6.2	6.0	6.0	6.1	6.0	6.1	6.1
18 Secured by multifamily properties ¹²	228.6	228.4	229.1	228.3	225.8	224.8	225.2	225.9	225.9	226.4	227.7	228.0
19 Secured by nonfarm nonresidential properties ¹³	504.6	492.0	488.0	485.7	484.5	487.1	480.8	479.6	481.6	481.2	480.7	480.1
20 Consumer loans	1,543.9	1,578.1	1,585.7	1,618.7	1,605.2	1,590.5	1,577.6	1,588.8	1,595.8	1,592.6	1,595.4	1,593.8
21 Credit cards and other revolving plans	948.2	981.3	987.5	1,019.4	1,005.6	991.2	977.9	984.9	989.6	986.2	988.4	987.2
22 Other consumer loans	595.7	596.8	598.2	599.3	599.6	599.3	599.7	603.9	606.1	606.4	607.0	606.7
23 Automobile loans ¹⁴	413.1	409.5	409.9	410.2	411.2	409.1	407.7	410.4	411.6	411.6	412.0	412.5
24 All other consumer loans ¹⁵	182.6	187.3	188.3	189.1	188.4	190.2	192.0	193.6	194.6	194.8	195.1	194.2
25 All other loans and leases	1,286.0	1,343.5	1,365.4	1,397.9	1,390.9	1,394.9	1,430.5	1,461.0	1,480.9	1,463.3	1,463.6	1,468.3
26 Loans to nondepositary financial institutions ¹⁷	678.2	753.2	768.0	792.0	788.2	793.6	821.9	844.7	856.4	847.7	849.1	853.3
27 All loans not elsewhere classified ¹⁸	607.8	590.3	597.4	605.9	602.7	601.3	608.6	616.3	624.5	615.5	614.6	615.0
28 LESS: Allowance for loan and lease losses	136.8	140.4	140.9	140.8	140.1	140.1	140.0	139.7	139.3	140.4	140.2	140.1
29 Cash assets ²¹	1,653.6	1,520.5	1,508.7	1,549.7	1,474.1	1,418.7	1,456.3	1,379.2	1,327.6	1,291.5	1,311.3	1,284.5
30 Total federal funds sold and reverse RPs ²²	204.4	257.3	254.2	275.6	272.1	275.9	267.7	272.1	262.7	249.8	267.6	249.0
31 Loans to commercial banks ²³	4.9	4.6	4.5	4.2	3.9	3.9	3.9	3.9	3.8	3.9	3.9	3.9
32 Other assets including trading assets ²⁴	1,307.9	1,340.1	1,347.4	1,358.6	1,360.5	1,377.0	1,381.8	1,401.4	1,394.9	1,360.5	1,391.7	1,404.7
33 Total assets	13,601.8	13,807.4	13,850.7	13,974.9	13,852.9	13,841.1	13,941.6	14,009.4	14,017.6	13,890.3	13,950.5	13,912.4

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	10,979.6	11,037.0	11,090.7	11,223.4	11,117.9	11,096.2	11,234.5	11,264.9	11,231.7	11,146.8	11,189.4	11,126.1
35 Large time deposits	818.4	821.0	815.9	803.2	792.1	793.3	785.4	789.6	787.3	788.2	793.0	788.6
36 Other deposits	10,161.2	10,216.0	10,274.9	10,420.2	10,325.8	10,302.9	10,449.2	10,475.3	10,444.4	10,358.5	10,396.3	10,337.5
37 Borrowings	977.4	1,028.0	994.5	944.7	957.1	989.1	966.3	972.7	1,006.1	1,017.0	1,012.7	1,028.0
38 Net due to related foreign offices	-446.3	-445.7	-424.0	-384.0	-398.5	-427.1	-459.5	-444.0	-432.5	-464.7	-451.2	-464.7
39 Other liabilities including trading liabilities ²⁵	570.6	601.4	611.3	601.6	584.5	580.3	576.6	597.0	588.5	572.6	587.6	593.7
40 Total liabilities	12,081.3	12,220.6	12,272.5	12,385.7	12,261.0	12,238.4	12,317.9	12,390.7	12,393.8	12,271.7	12,338.5	12,283.0
41 Residual (Assets LESS Liabilities)²⁶	1,520.5	1,586.8	1,578.2	1,589.3	1,591.9	1,602.6	1,623.6	1,618.8	1,623.8	1,618.6	1,612.0	1,629.4

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar		Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	5,630.3	5,709.4	5,707.8	5,699.6	5,715.5	5,731.6	5,745.2	5,765.6	5,781.0	5,787.2	5,785.6	5,779.7
2 Securities in bank credit ²	1,230.6	1,255.0	1,251.3	1,231.9	1,227.4	1,233.4	1,234.1	1,233.0	1,238.5	1,241.6	1,239.3	1,232.9
3 Treasury and agency securities ³	852.6	882.3	882.0	865.8	859.4	867.0	866.7	866.8	872.5	874.9	872.4	866.6
4 Mortgage-backed securities (MBS) ⁴	589.9	619.4	615.2	611.4	605.0	608.0	611.8	617.1	620.5	622.0	623.2	619.2
5 Non-MBS ⁵	262.7	262.9	266.8	254.3	254.4	259.0	255.0	249.8	252.0	252.9	249.3	247.4
6 Other securities	378.0	372.7	369.3	366.1	368.0	366.4	367.4	366.2	366.0	366.7	366.9	366.2
7 Mortgage-backed securities (MBS) ⁶	37.5	36.5	36.1	36.2	34.8	33.1	33.1	32.7	32.6	33.0	33.1	33.3
8 Non-MBS ⁷	340.6	336.1	333.2	329.8	333.2	333.3	334.3	333.5	333.4	333.7	333.8	333.0
9 Loans and leases in bank credit ⁸	4,399.6	4,454.4	4,456.5	4,467.7	4,488.1	4,498.2	4,511.1	4,532.6	4,542.6	4,545.6	4,546.3	4,546.9
10 Commercial and industrial loans	716.4	730.4	731.6	732.6	733.8	732.2	730.7	734.3	737.8	737.9	739.1	739.9
11 Real estate loans	2,987.6	3,024.0	3,028.2	3,032.9	3,043.8	3,053.0	3,063.9	3,073.5	3,077.4	3,080.3	3,080.1	3,079.8
12 Residential real estate loans	972.6	988.3	991.7	995.2	999.1	1,002.7	1,006.3	1,009.9	1,011.2	1,013.3	1,014.2	1,013.9
13 Revolving home equity loans	104.8	109.2	109.9	110.6	111.3	112.2	113.3	114.4	114.9	115.1	115.2	115.2
14 Closed-end residential loans ⁹	867.8	879.1	881.8	884.6	887.8	890.5	893.0	895.6	896.3	898.2	899.0	898.7
15 Commercial real estate loans	2,015.0	2,035.7	2,036.5	2,037.7	2,044.7	2,050.3	2,057.6	2,063.6	2,066.2	2,067.0	2,065.9	2,065.9
16 Construction and land development loans ¹⁰	343.4	334.5	332.3	331.9	329.9	327.9	328.8	328.3	326.2	325.8	325.0	324.0
17 Secured by farmland ¹¹	108.7	108.9	109.1	109.4	109.9	110.2	110.6	110.8	110.8	110.9	110.9	110.8
18 Secured by multifamily properties ¹²	343.7	349.1	350.6	351.3	354.5	357.4	360.9	364.6	367.0	367.2	367.0	367.1
19 Secured by nonfarm nonresidential properties ¹³	1,219.3	1,243.2	1,244.4	1,245.2	1,250.4	1,254.7	1,257.3	1,259.9	1,262.1	1,263.2	1,263.0	1,264.0
20 Consumer loans	348.9	347.2	339.4	339.6	339.7	341.7	345.8	347.5	347.8	349.2	348.6	349.1
21 Credit cards and other revolving plans	92.7	92.7	91.5	89.7	88.6	90.5	92.8	92.4	91.9	92.5	92.6	92.5
22 Other consumer loans	256.2	254.5	247.9	249.9	251.1	251.2	253.0	255.1	256.0	256.6	256.0	256.6
23 Automobile loans ¹⁴	77.8	76.6	76.4	76.4	76.1	76.0	75.9	76.2	76.2	75.9	75.8	75.7
24 All other consumer loans ¹⁵	178.3	177.9	171.5	173.5	175.0	175.2	177.1	178.9	179.8	180.7	180.2	180.9
25 All other loans and leases	346.7	352.8	357.3	362.6	370.7	371.3	370.7	377.3	379.5	378.1	378.5	378.0
26 Loans to nondepositary financial institutions ¹⁷	114.6	119.4	123.0	125.2	128.4	128.9	127.0	131.3	133.0	132.0	131.7	131.2
27 All loans not elsewhere classified ¹⁸	232.1	233.4	234.3	237.4	242.4	242.4	243.8	245.9	246.5	246.1	246.8	246.7
28 LESS: Allowance for loan and lease losses	61.9	61.6	61.6	61.9	61.5	61.3	61.7	62.3	62.3	62.2	61.8	62.0
29 Cash assets ²¹	462.3	502.2	500.1	488.2	476.0	483.0	536.2	527.9	528.0	508.0	514.0	511.9
30 Total federal funds sold and reverse RPs ²²	29.6	34.2	34.6	34.0	37.1	32.0	30.9	32.3	33.8	31.1	31.9	31.2
31 Loans to commercial banks ²³	0.6	1.4	1.2	1.0	0.8	0.7	0.7	0.7	0.7	0.7	1.2	1.3
32 Other assets including trading assets ²⁴	436.8	426.2	429.1	433.1	439.0	438.5	431.9	439.5	444.0	434.1	435.5	436.2
33 Total assets	6,497.7	6,611.8	6,611.2	6,594.0	6,606.9	6,624.6	6,683.3	6,703.8	6,725.3	6,698.9	6,706.4	6,698.3

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

Seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	5,261.2	5,398.8	5,407.0	5,411.9	5,431.2	5,434.4	5,467.5	5,491.3	5,505.2	5,502.8	5,509.4	5,512.5
35 Large time deposits	689.8	759.7	756.8	752.5	740.1	733.5	733.6	735.0	738.6	741.6	741.3	741.9
36 Other deposits	4,571.4	4,639.1	4,650.2	4,659.4	4,691.1	4,700.9	4,733.9	4,756.2	4,766.6	4,761.2	4,768.1	4,770.5
37 Borrowings	394.7	334.2	335.0	332.0	320.9	319.5	318.1	311.0	311.9	308.9	306.4	307.0
38 Net due to related foreign offices	33.0	33.0	34.3	35.0	32.7	36.3	37.1	44.6	47.0	34.1	43.4	36.0
39 Other liabilities including trading liabilities ²⁵	124.9	112.2	110.9	114.0	115.5	113.6	112.1	115.0	115.1	114.1	113.8	115.0
40 Total liabilities	5,813.9	5,878.2	5,887.2	5,893.0	5,900.2	5,903.8	5,934.7	5,961.8	5,979.1	5,960.0	5,973.0	5,970.5
41 Residual (Assets LESS Liabilities)²⁶	683.8	733.6	724.0	701.0	706.7	720.8	748.5	741.9	746.2	738.9	733.3	727.8

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	2024	2024	2024	2025	2025	2025	Week ending	Apr 30	May 07	May 14	May 21
	Apr	Oct	Nov	Dec	Jan	Feb	Mar					
Assets												
1 Bank credit	5,632.7	5,711.5	5,705.8	5,716.3	5,714.5	5,712.9	5,733.7	5,767.0	5,779.8	5,782.5	5,783.3	5,780.1
2 Securities in bank credit ²	1,238.7	1,248.9	1,240.3	1,236.9	1,231.8	1,233.5	1,237.5	1,241.1	1,239.1	1,242.4	1,243.4	1,239.1
3 Treasury and agency securities ³	859.4	877.1	873.5	871.0	862.7	866.8	870.5	874.3	873.5	876.7	877.3	873.3
4 Mortgage-backed securities (MBS) ⁴	594.8	612.7	609.8	610.8	605.0	610.8	616.7	622.6	622.5	625.0	626.4	621.9
5 Non-MBS ⁵	264.6	264.3	263.7	260.2	257.7	256.1	253.8	251.6	250.9	251.8	250.9	251.4
6 Other securities	379.4	371.8	366.8	365.9	369.1	366.7	367.0	366.8	365.7	365.7	366.1	365.8
7 Mortgage-backed securities (MBS) ⁶	37.5	36.7	36.3	35.8	34.7	33.2	33.2	32.7	32.7	33.0	33.1	33.2
8 Non-MBS ⁷	341.9	335.1	330.5	330.1	334.4	333.5	333.8	334.1	333.0	332.7	333.0	332.6
9 Loans and leases in bank credit ⁸	4,393.9	4,462.6	4,465.5	4,479.3	4,482.7	4,479.4	4,496.2	4,525.9	4,540.6	4,540.1	4,539.8	4,540.9
10 Commercial and industrial loans	724.3	727.2	726.9	729.6	731.2	731.9	735.3	742.0	745.2	743.3	744.1	745.1
11 Real estate loans	2,979.0	3,028.7	3,035.9	3,039.8	3,044.4	3,047.1	3,054.3	3,064.4	3,069.4	3,073.2	3,073.8	3,073.9
12 Residential real estate loans	969.4	991.4	995.2	997.3	997.8	997.8	1,001.0	1,006.4	1,008.5	1,011.5	1,012.4	1,011.7
13 Revolving home equity loans	104.6	109.3	110.0	111.0	111.5	112.0	112.8	114.2	114.9	115.0	115.2	115.3
14 Closed-end residential loans ⁹	864.8	882.1	885.2	886.3	886.3	885.9	888.3	892.2	893.6	896.5	897.2	896.4
15 Commercial real estate loans	2,009.6	2,037.3	2,040.7	2,042.5	2,046.6	2,049.2	2,053.3	2,058.0	2,060.9	2,061.7	2,061.4	2,062.2
16 Construction and land development loans ¹⁰	339.9	335.1	335.5	334.5	330.7	329.2	327.7	324.5	322.6	322.6	322.8	322.8
17 Secured by farmland ¹¹	108.2	109.4	109.4	109.7	109.9	109.8	110.1	110.3	110.4	110.4	110.6	110.4
18 Secured by multifamily properties ¹²	343.2	349.8	350.6	351.3	354.5	356.8	359.8	364.2	366.4	366.2	365.9	366.0
19 Secured by nonfarm nonresidential properties ¹³	1,218.3	1,243.0	1,245.2	1,247.0	1,251.5	1,253.5	1,255.7	1,259.0	1,261.5	1,262.5	1,262.2	1,263.0
20 Consumer loans	346.4	349.2	341.9	345.1	345.3	343.9	342.8	344.6	345.2	344.3	344.2	345.0
21 Credit cards and other revolving plans	91.8	92.9	92.7	94.4	92.8	91.6	90.7	91.2	91.2	90.6	90.9	90.8
22 Other consumer loans	254.6	256.3	249.2	250.6	252.5	252.3	252.1	253.4	254.0	253.7	253.3	254.2
23 Automobile loans ¹⁴	77.5	77.0	76.8	76.6	76.3	75.9	75.7	75.9	75.9	75.5	75.5	75.5
24 All other consumer loans ¹⁵	177.1	179.3	172.5	174.0	176.2	176.4	176.4	177.6	178.1	178.2	177.8	178.7
25 All other loans and leases	344.2	357.5	360.8	364.9	361.9	356.5	363.8	374.8	380.8	379.3	377.8	377.0
26 Loans to nondepositary financial institutions ¹⁷	114.4	122.7	124.2	124.3	121.8	119.1	123.5	131.1	135.3	134.1	131.9	130.9
27 All loans not elsewhere classified ¹⁸	229.8	234.8	236.6	240.7	240.1	237.5	240.3	243.7	245.5	245.2	245.9	246.2
28 LESS: Allowance for loan and lease losses	61.4	61.6	61.8	61.8	61.4	61.6	61.6	61.9	62.0	62.1	61.9	62.0
29 Cash assets ²¹	446.6	499.4	519.3	524.6	507.4	502.0	532.3	518.4	504.7	479.3	494.8	478.9
30 Total federal funds sold and reverse RPs ²²	32.2	31.9	33.1	33.3	33.4	34.2	34.2	34.9	34.9	32.6	32.3	32.7
31 Loans to commercial banks ²³	0.5	1.3	1.1	0.8	0.7	0.6	0.6	0.7	0.7	0.7	1.3	1.4
32 Other assets including trading assets ²⁴	433.4	429.8	433.2	433.2	436.3	435.2	428.8	436.2	442.3	433.6	435.9	435.5
33 Total assets	6,484.0	6,612.3	6,630.7	6,646.3	6,630.9	6,623.3	6,668.0	6,695.3	6,700.4	6,666.6	6,685.6	6,666.5

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	5,256.6	5,396.6	5,430.7	5,455.5	5,439.5	5,433.6	5,480.4	5,484.3	5,465.8	5,458.2	5,467.8	5,453.1
35 Large time deposits	695.6	750.1	749.0	745.3	739.1	738.2	740.3	741.1	742.4	744.5	743.9	744.3
36 Other deposits	4,561.0	4,646.5	4,681.7	4,710.2	4,700.4	4,695.5	4,740.1	4,743.2	4,723.4	4,713.6	4,723.9	4,708.8
37 Borrowings	395.8	340.4	328.6	320.8	319.5	311.7	302.4	313.4	328.9	321.3	319.8	320.9
38 Net due to related foreign offices	33.0	33.3	33.4	34.4	34.2	36.7	36.7	44.2	49.0	34.6	44.2	35.9
39 Other liabilities including trading liabilities ²⁵	118.3	116.7	118.4	115.5	114.1	113.7	110.1	109.0	109.2	109.6	110.5	111.3
40 Total liabilities	5,803.7	5,887.1	5,911.1	5,926.2	5,907.2	5,895.8	5,929.7	5,950.9	5,952.9	5,923.7	5,942.3	5,921.3
41 Residual (Assets LESS Liabilities)²⁶	680.3	725.2	719.6	720.1	723.7	727.6	738.3	744.4	747.5	742.9	743.3	745.2

Footnotes appear on the last page.

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

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

Seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	1,326.7	1,381.1	1,378.7	1,391.5	1,385.0	1,393.4	1,416.2	1,432.0	1,435.3	1,436.1	1,441.8	1,459.0
2 Securities in bank credit ²	230.4	248.3	241.9	242.6	244.1	246.0	255.7	255.2	252.7	253.0	253.3	258.5
3 Treasury and agency securities ³	149.7	167.8	161.9	161.5	161.7	162.8	171.0	169.9	166.3	168.1	168.7	173.5
4 Mortgage-backed securities (MBS) ⁴	29.6	37.3	39.7	39.7	39.6	41.0	42.0	41.4	40.9	41.5	42.4	42.4
5 Non-MBS ⁵	120.1	130.5	122.2	121.8	122.1	121.8	129.0	128.5	125.4	126.6	126.3	131.1
6 Other securities	80.8	80.5	80.0	81.1	82.4	83.1	84.7	85.3	86.4	84.9	84.6	85.0
7 Mortgage-backed securities (MBS) ⁶	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2
8 Non-MBS ⁷	79.6	79.3	78.8	79.9	81.3	82.0	83.5	84.2	85.3	83.8	83.4	83.8
9 Loans and leases in bank credit ⁸	1,096.3	1,132.8	1,136.8	1,148.9	1,140.9	1,147.4	1,160.5	1,176.8	1,182.6	1,183.0	1,188.5	1,200.5
10 Commercial and industrial loans	510.8	512.6	512.2	512.2	504.7	503.2	507.3	515.1	514.5	514.8	518.0	519.2
11 Real estate loans	117.7	115.9	117.3	116.3	115.5	115.8	114.6	112.5	112.3	111.9	112.8	112.8
12 Residential real estate loans	0.5	0.5	0.5	0.6	0.8	0.8	0.8	0.9	0.8	0.8	0.8	0.7
13 Revolving home equity loans	0.0	0.0	0.0	0.2	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1
14 Closed-end residential loans ⁹	0.5	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6
15 Commercial real estate loans	117.2	115.4	116.8	115.7	114.7	115.0	113.8	111.7	111.5	111.1	112.0	112.1
16 Construction and land development loans ¹⁰	13.3	14.7	15.1	15.7	16.6	16.9	17.5	16.9	16.7	16.6	16.8	17.0
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	21.9	20.7	20.4	19.8	19.9	19.8	20.1	20.3	20.2	20.2	20.0	20.1
19 Secured by nonfarm nonresidential properties ¹³	81.9	79.8	81.1	80.0	78.0	78.1	76.0	74.3	74.4	74.2	75.0	74.8
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	467.7	504.3	507.3	520.3	520.7	528.5	538.7	549.1	555.8	556.3	557.7	568.5
26 Loans to nondepository financial institutions ¹⁷	232.9	245.6	244.9	250.6	254.0	258.4	266.7	275.8	283.0	281.8	282.5	292.2
27 All loans not elsewhere classified ^{18, 19}	234.9	258.7	262.4	269.7	266.7	270.1	271.9	273.4	272.9	274.5	275.2	276.3
28 LESS: Allowance for loan and lease losses ²⁰	0.2	-0.0	-0.0	-0.0	-0.0	-0.1	-0.0	0.1	0.1	0.1	0.1	0.1
29 Cash assets ²¹	1,310.3	1,235.6	1,209.5	1,166.1	1,347.6	1,376.3	1,394.7	1,377.7	1,267.3	1,436.0	1,456.6	1,496.3
30 Total federal funds sold and reverse RPs ²²	377.1	353.3	351.8	369.9	348.6	341.4	378.2	410.4	395.3	390.6	394.9	395.9
31 Loans to commercial banks ²³	0.9	1.9	1.9	1.2	1.4	1.2	0.7	0.6	0.6	0.7	0.6	0.7
32 Other assets including trading assets ²⁴	146.9	134.3	158.7	155.9	169.8	163.3	165.1	184.9	179.5	177.6	207.6	151.6
33 Total assets	3,161.7	3,106.2	3,100.7	3,084.6	3,252.5	3,275.6	3,354.9	3,405.5	3,278.0	3,440.9	3,501.3	3,503.5

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

Seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	1,321.8	1,341.7	1,353.3	1,330.8	1,386.0	1,367.2	1,400.2	1,369.0	1,356.9	1,422.7	1,425.6	1,426.0
35 Large time deposits	806.7	796.8	793.1	805.0	806.8	819.5	838.8	821.2	832.2	843.6	848.4	848.7
36 Other deposits	515.2	544.9	560.2	525.9	579.2	547.7	561.4	547.8	524.8	579.0	577.2	577.3
37 Borrowings	1,023.9	891.8	864.4	847.7	886.4	862.6	899.8	897.9	820.8	929.1	956.4	957.9
38 Net due to related foreign offices	647.6	731.6	726.3	736.5	786.7	838.0	895.4	943.0	917.5	899.9	918.8	954.0
39 Other liabilities including trading liabilities ²⁵	169.7	143.2	166.8	160.3	173.3	166.1	171.0	188.6	182.2	179.1	205.0	154.5
40 Total liabilities	3,163.0	3,108.3	3,110.9	3,075.3	3,232.5	3,233.9	3,366.4	3,398.5	3,277.4	3,430.8	3,505.8	3,492.3
41 Residual (Assets LESS Liabilities)²⁶	-1.3	-2.1	-10.2	9.3	20.0	41.7	-11.5	7.0	0.6	10.0	-4.4	11.2

Footnotes appear on the last page.

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

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

Not seasonally adjusted, billions of dollars

Account	2024	2024	2024	2024	2025	2025	2025	Week ending				
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Assets												
1 Bank credit	1,323.7	1,369.3	1,382.8	1,406.4	1,400.3	1,407.6	1,416.6	1,428.6	1,433.2	1,433.6	1,436.6	1,446.7
2 Securities in bank credit ²	226.4	243.2	245.1	241.9	245.5	250.3	252.8	251.8	249.0	254.2	255.3	258.4
3 Treasury and agency securities ³	146.5	161.3	162.8	159.6	162.4	167.5	169.2	167.8	164.9	170.4	171.8	174.2
4 Mortgage-backed securities (MBS) ⁴	29.4	35.8	38.1	39.8	40.7	40.3	41.3	41.5	41.8	42.9	43.2	43.4
5 Non-MBS ⁵	117.1	125.6	124.7	119.8	121.7	127.2	127.8	126.3	123.2	127.5	128.6	130.8
6 Other securities	79.9	81.9	82.3	82.3	83.1	82.8	83.6	84.0	84.1	83.8	83.5	84.2
7 Mortgage-backed securities (MBS) ⁶	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
8 Non-MBS ⁷	78.7	80.7	81.1	81.2	82.0	81.7	82.5	82.8	83.0	82.7	82.4	83.1
9 Loans and leases in bank credit ⁸	1,097.3	1,126.1	1,137.7	1,164.5	1,154.8	1,157.3	1,163.8	1,176.9	1,184.2	1,179.4	1,181.3	1,188.3
10 Commercial and industrial loans	511.1	507.0	512.0	520.3	509.9	508.0	507.9	514.2	515.4	514.1	513.9	515.2
11 Real estate loans	118.8	115.7	115.5	115.0	115.2	115.7	114.2	113.8	114.0	113.8	114.2	113.8
12 Residential real estate loans	0.5	0.5	0.5	0.6	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
13 Revolving home equity loans	0.0	0.1	0.0	0.1	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2
14 Closed-end residential loans ⁹	0.5	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
15 Commercial real estate loans	118.4	115.2	115.1	114.4	114.4	114.9	113.4	113.0	113.2	113.0	113.4	113.0
16 Construction and land development loans ¹⁰	13.5	14.8	15.2	15.7	16.2	16.6	16.9	17.1	17.4	17.3	17.4	17.4
17 Secured by farmland ¹¹	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	21.8	20.9	20.6	19.9	19.9	19.8	20.0	20.2	20.1	20.1	19.9	19.9
19 Secured by nonfarm nonresidential properties ¹³	83.0	79.3	79.1	78.6	78.1	78.4	76.3	75.5	75.6	75.5	76.0	75.5
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	467.3	503.4	510.3	529.2	529.6	533.6	541.7	548.9	554.8	551.5	553.2	559.3
26 Loans to nondepositary financial institutions ¹⁷	230.7	247.6	248.8	256.8	258.0	261.6	267.2	273.6	280.7	278.3	278.1	285.3
27 All loans not elsewhere classified ^{18, 19}	236.6	255.8	261.5	272.4	271.6	272.0	274.5	275.2	274.1	273.2	275.1	274.0
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	1,310.7	1,212.1	1,224.7	1,123.7	1,353.9	1,404.5	1,436.7	1,375.1	1,229.1	1,443.1	1,474.1	1,540.7
30 Total federal funds sold and reverse RPs ²²	371.1	345.1	357.1	368.4	353.7	356.1	380.0	406.4	383.1	391.3	393.3	397.1
31 Loans to commercial banks ²³	0.9	2.0	1.8	1.3	1.4	1.1	0.7	0.6	0.6	0.6	0.6	0.7
32 Other assets including trading assets ²⁴	141.5	137.3	162.4	155.0	167.4	163.0	164.3	180.0	175.3	169.3	210.5	144.1
33 Total assets	3,147.9	3,065.8	3,128.7	3,054.7	3,276.6	3,332.4	3,398.3	3,390.7	3,221.3	3,438.0	3,515.1	3,529.3

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

Not seasonally adjusted, billions of dollars (continued)

Account	2024	2024	2024	2024	2025	2025	2025	2025	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 30	May 07	May 14	May 21
Liabilities												
34 Deposits	1,320.2	1,322.4	1,349.6	1,322.1	1,401.4	1,402.2	1,399.6	1,370.6	1,357.3	1,422.6	1,424.7	1,433.4
35 Large time deposits	807.7	787.6	788.9	798.6	819.6	841.1	836.2	823.5	835.8	844.8	849.8	856.4
36 Other deposits	512.6	534.8	560.7	523.4	581.8	561.2	563.4	547.1	521.5	577.9	574.9	576.9
37 Borrowings	1,022.9	861.0	862.0	842.3	895.5	885.2	903.5	900.6	806.5	945.3	968.3	993.9
38 Net due to related foreign offices	634.0	731.7	740.7	727.8	805.0	876.3	920.4	929.6	872.6	889.1	906.4	945.6
39 Other liabilities including trading liabilities ²⁵	166.1	146.3	172.0	158.1	170.2	164.2	170.3	185.4	180.3	176.5	211.2	151.8
40 Total liabilities	3,143.2	3,061.4	3,124.3	3,050.3	3,272.2	3,327.9	3,393.9	3,386.2	3,216.8	3,433.5	3,510.6	3,524.8
41 Residual (Assets LESS Liabilities)²⁶	4.7	4.4	4.4	4.4	4.4	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.