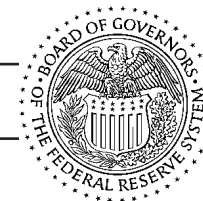


FEDERAL RESERVE statistical release



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 22, 2026

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2021	2022	2023	2024	2025	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	2026 Jan	2026 Feb	2026 Mar	2026 Apr
Assets															
1 Bank credit	8.3	6.7	-0.2	4.0	5.3	3.8	3.2	6.9	5.9	4.7	7.5	9.7	10.3	7.2	5.7
2 Securities in bank credit ²	21.6	-2.3	-7.5	6.7	5.0	4.9	1.1	9.7	6.9	1.9	4.5	10.5	9.8	4.5	-3.3
3 Treasury and agency securities ³	22.7	-2.7	-5.9	9.2	6.3	7.3	2.3	11.6	7.6	3.3	4.2	5.7	11.7	8.2	-4.4
6 Other securities	17.8	-0.9	-13.4	-3.1	-1.1	-5.6	-4.4	1.3	3.7	-4.9	6.2	33.3	1.0	-13.2	2.3
9 Loans and leases in bank credit ⁸	2.4	11.4	3.2	2.9	5.4	3.3	4.2	5.8	5.4	6.0	8.7	9.4	10.6	8.3	9.4
10 Commercial and industrial loans	-7.6	13.9	-0.3	0.9	4.3	2.8	0.6	5.5	7.9	2.9	12.9	13.7	22.7	18.2	18.0
11 Real estate loans	2.0	10.2	4.1	1.9	1.8	0.7	1.2	1.7	1.5	2.8	2.3	1.0	2.5	0.1	2.1
12 Residential real estate loans	-0.4	9.0	3.4	2.0	2.2	1.1	2.3	2.7	1.1	2.4	1.8	1.2	2.8	-1.4	-0.2
13 Revolving home equity loans	-12.6	1.4	-0.7	2.8	6.2	4.2	5.2	6.2	5.5	7.2	5.3	3.4	7.7	7.7	-2.1
14 Closed-end residential loans ⁹	1.3	9.9	3.8	2.0	1.7	0.8	2.0	2.3	0.6	1.9	1.4	0.9	2.3	-2.5	0.0
15 Commercial real estate loans	4.3	11.3	4.8	1.7	1.5	0.3	0.3	0.9	1.9	3.1	2.7	0.9	2.3	1.4	4.2
20 Consumer loans	8.0	11.4	4.3	1.9	3.9	2.4	3.4	4.0	3.0	5.2	5.4	5.6	2.7	9.3	7.7
21 Credit cards and other revolving plans	6.7	16.7	9.5	4.7	3.4	2.7	3.2	3.4	2.7	4.3	5.4	5.1	2.6	9.7	8.3
22 Other consumer loans	9.3	5.8	-1.6	-1.6	4.6	2.0	3.6	4.8	3.5	6.4	5.3	6.3	2.8	8.7	6.8
25 All other loans and leases	12.4	11.2	4.1	7.9	15.6	10.3	14.8	15.9	12.6	15.7	19.5	24.1	19.5	14.2	16.0
28 LESS: Allowance for credit losses on loans and leases	-23.6	-0.1	15.4	4.6	0.2	3.4	-0.6	2.6	0.0	-1.0	-4.3	-8.3	-4.2	2.4	11.4
29 Cash assets ²¹	34.0	-23.3	9.6	-7.3	-8.6	-13.5	9.2	1.6	-5.4	-39.1	4.1	22.8	-9.2	-12.4	33.4
30 Total federal funds sold and reverse RPs ²²	-25.9	-9.3	8.9	4.8	19.6	2.0	10.0	24.8	10.8	27.8	-15.0	-91.8	4.4	59.0	25.0
31 Loans to commercial banks ²³	-44.2	-42.2	-16.4	30.4	-26.0	71.0	-76.7	33.9	-31.2	-33.9	140.7	244.4	664.6	-594.1	-611.8
32 Other assets including trading assets ²⁴	6.0	9.8	0.6	3.0	8.0	9.8	9.2	9.4	6.5	6.0	10.6	9.0	8.2	17.2	26.5
33 Total assets	10.9	1.0	1.3	2.2	4.0	1.8	4.7	6.9	4.5	-0.3	6.7	8.2	7.9	7.0	11.1
Liabilities															
34 Deposits	11.7	-0.7	-2.7	2.7	3.8	3.5	3.2	4.5	4.3	3.1	6.1	4.9	9.9	9.8	9.0
35 Large time deposits	-6.7	12.0	38.1	6.7	2.5	4.1	-2.7	3.7	5.1	3.9	5.6	-1.0	5.3	7.7	21.1
36 Other deposits	13.7	-1.8	-6.7	2.2	4.0	3.4	4.1	4.6	4.1	3.0	6.2	5.8	10.6	10.1	7.2
37 Borrowings	-1.5	8.3	27.8	-7.0	-2.9	-20.1	-4.0	14.4	7.6	-28.3	16.9	43.2	26.3	-7.3	14.5
39 Other liabilities including trading liabilities ²⁵	4.0	15.8	4.6	3.5	8.4	9.5	1.0	10.8	10.2	10.8	14.6	14.1	3.0	6.3	4.1
40 Total liabilities	11.2	1.7	0.3	1.7	3.7	1.0	4.8	7.5	3.7	-1.3	6.9	7.2	9.4	10.7	13.0

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

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

Seasonally adjusted, billions of dollars

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	18,309.1	18,821.1	18,895.9	18,937.0	19,098.8	19,263.4	19,378.8	19,470.1	19,465.3	19,462.0	19,498.7	19,533.4
2 Securities in bank credit ²	5,500.0	5,662.3	5,661.6	5,627.8	5,678.9	5,725.4	5,746.7	5,731.1	5,721.0	5,710.8	5,733.5	5,746.6
3 Treasury and agency securities ³	4,519.4	4,678.8	4,674.7	4,654.3	4,678.0	4,723.8	4,756.1	4,738.7	4,727.1	4,715.5	4,730.3	4,735.6
4 Mortgage-backed securities (MBS) ⁴	2,671.2	2,713.5	2,714.9	2,709.8	2,699.0	2,712.6	2,727.2	2,723.0	2,721.7	2,708.5	2,723.7	2,730.8
5 Non-MBS ⁵	1,848.2	1,965.4	1,959.9	1,944.5	1,979.0	2,011.2	2,028.9	2,015.7	2,005.4	2,006.9	2,006.6	2,004.7
6 Other securities	980.6	983.5	986.9	973.5	1,000.8	1,001.6	990.6	992.5	993.9	995.4	1,003.1	1,011.1
7 Mortgage-backed securities (MBS) ⁶	90.6	89.0	88.3	88.6	88.0	88.0	86.4	86.6	86.6	86.2	86.7	86.8
8 Non-MBS ⁷	890.0	894.4	898.6	884.8	912.8	913.5	904.2	905.9	907.3	909.2	916.4	924.3
9 Loans and leases in bank credit ⁸	12,809.0	13,158.9	13,234.3	13,309.2	13,420.0	13,538.0	13,632.1	13,739.0	13,744.3	13,751.2	13,765.2	13,786.7
10 Commercial and industrial loans	2,669.0	2,692.5	2,698.2	2,706.8	2,737.3	2,789.0	2,831.2	2,873.6	2,873.7	2,884.4	2,884.4	2,889.9
11 Real estate loans	5,646.9	5,699.8	5,718.7	5,737.8	5,748.1	5,760.3	5,760.8	5,771.1	5,774.0	5,773.1	5,781.0	5,781.2
12 Residential real estate loans	2,640.5	2,662.8	2,670.1	2,675.7	2,682.0	2,688.3	2,685.1	2,684.7	2,687.4	2,685.9	2,683.1	2,679.1
13 Revolving home equity loans	267.0	275.6	277.0	278.0	279.4	281.2	283.0	282.5	282.3	282.7	282.1	282.2
14 Closed-end residential loans ⁹	2,373.4	2,387.2	2,393.0	2,397.7	2,402.6	2,407.2	2,402.2	2,402.2	2,405.1	2,403.3	2,400.9	2,396.9
15 Commercial real estate loans	3,006.4	3,037.0	3,048.7	3,062.1	3,066.1	3,072.0	3,075.6	3,086.4	3,086.6	3,087.2	3,098.0	3,102.1
16 Construction and land development loans ¹⁰	469.9	457.2	455.9	454.7	454.6	452.7	450.7	452.0	452.4	453.5	455.7	456.4
17 Secured by farmland ¹¹	116.9	118.2	118.9	119.3	120.0	120.5	120.8	121.2	121.3	121.3	121.5	121.2
18 Secured by multifamily properties ¹²	606.9	617.6	621.4	625.8	626.2	628.4	630.6	632.0	632.1	632.1	633.5	635.0
19 Secured by nonfarm nonresidential properties ¹³	1,812.7	1,844.0	1,852.4	1,862.3	1,865.3	1,870.4	1,873.6	1,881.2	1,880.9	1,880.2	1,887.2	1,889.6
20 Consumer loans	1,820.6	1,845.4	1,852.5	1,861.8	1,870.6	1,874.8	1,889.3	1,901.4	1,898.2	1,901.5	1,900.0	1,901.2
21 Credit cards and other revolving plans	1,040.1	1,055.8	1,059.3	1,065.6	1,070.1	1,072.4	1,081.1	1,088.6	1,086.0	1,090.2	1,086.4	1,086.8
22 Other consumer loans	780.5	789.6	793.2	796.2	800.5	802.4	808.2	812.8	812.1	811.3	813.7	814.4
23 Automobile loans ¹⁴	488.7	498.3	500.6	503.1	506.5	507.6	510.6	514.2	514.0	515.8	516.3	516.4
24 All other consumer loans ^{15, 16}	291.9	291.3	292.7	293.1	293.9	294.8	297.6	298.5	298.2	295.5	297.3	298.0
25 All other loans and leases	2,672.5	2,921.1	2,964.8	3,002.7	3,064.0	3,113.9	3,150.8	3,192.9	3,198.3	3,192.2	3,199.8	3,214.5
26 Loans to nondepository financial institutions ¹⁷	1,559.3	1,762.3	1,797.4	1,830.3	1,886.1	1,919.9	1,946.9	1,972.4	1,973.2	1,970.1	1,971.8	1,988.8
27 All loans not elsewhere classified ^{18, 19}	1,113.3	1,158.8	1,167.4	1,172.4	1,177.9	1,194.1	1,203.9	1,220.6	1,225.1	1,222.1	1,228.0	1,225.7
28 LESS: Allowance for credit losses on loans and leases ²⁰	202.6	202.6	203.0	201.9	200.6	199.9	200.3	202.2	202.1	202.5	202.5	202.7
29 Cash assets ²¹	3,268.5	3,000.3	2,903.8	2,951.8	3,008.2	2,985.2	2,954.4	3,036.6	3,032.6	3,115.7	3,168.5	3,181.8
30 Total federal funds sold and reverse RPs ²²	721.0	762.1	764.2	789.6	729.2	731.9	767.9	783.9	765.6	812.2	786.7	747.8
31 Loans to commercial banks ²³	6.0	5.4	5.2	5.4	6.5	10.1	5.1	2.5	1.1	3.1	8.2	6.2
32 Other assets including trading assets ²⁴	2,012.0	2,069.9	2,062.6	2,095.1	2,111.6	2,126.1	2,156.6	2,204.3	2,187.6	2,246.8	2,233.5	2,207.2
33 Total assets	24,114.0	24,456.3	24,428.8	24,577.0	24,753.7	24,916.8	25,062.6	25,295.3	25,250.2	25,437.3	25,493.1	25,473.7

(continued on next page)

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

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	18,092.7	18,467.7	18,479.0	18,554.3	18,638.0	18,791.1	18,944.2	19,086.1	19,073.3	19,105.5	19,217.3	19,280.4
35 Large time deposits	2,346.6	2,404.9	2,418.4	2,447.2	2,445.5	2,456.2	2,472.0	2,515.5	2,535.1	2,563.2	2,531.3	2,541.3
36 Other deposits	15,746.1	16,062.8	16,060.6	16,107.1	16,192.5	16,334.9	16,472.2	16,570.5	16,538.2	16,542.4	16,686.0	16,739.1
37 Borrowings	2,196.3	2,163.0	2,120.8	2,124.5	2,201.0	2,249.2	2,235.5	2,262.5	2,252.9	2,318.4	2,367.1	2,373.7
38 Net due to related foreign offices	583.9	422.9	419.7	431.3	400.4	370.0	424.8	497.0	495.3	533.7	440.8	374.8
39 Other liabilities including trading liabilities ²⁵	900.9	929.2	922.6	955.3	966.7	969.1	974.2	977.5	967.4	1,021.9	1,010.1	991.0
40 Total liabilities	21,773.9	21,982.8	21,942.1	22,065.4	22,206.1	22,379.3	22,578.8	22,823.0	22,788.8	22,979.5	23,035.3	23,020.0
41 Residual (Assets LESS Liabilities)²⁶	2,340.1	2,473.4	2,486.7	2,511.6	2,547.6	2,537.5	2,483.8	2,472.2	2,461.3	2,457.7	2,457.8	2,453.7

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 3. Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	18,297.5	18,811.9	18,927.4	19,029.9	19,098.4	19,219.5	19,336.1	19,456.5	19,448.5	19,488.0	19,502.9	19,510.3
2 Securities in bank credit ²	5,507.5	5,650.9	5,675.9	5,634.8	5,673.4	5,726.9	5,757.6	5,739.1	5,731.3	5,727.5	5,744.5	5,747.1
3 Treasury and agency securities ³	4,520.7	4,667.1	4,690.9	4,666.8	4,679.5	4,727.4	4,765.9	4,742.2	4,733.0	4,729.0	4,738.4	4,732.1
4 Mortgage-backed securities (MBS) ⁴	2,679.1	2,703.6	2,715.7	2,708.8	2,700.5	2,717.2	2,736.5	2,731.3	2,729.6	2,721.0	2,731.7	2,729.1
5 Non-MBS ⁵	1,841.6	1,963.6	1,975.2	1,958.0	1,979.0	2,010.2	2,029.4	2,010.9	2,003.3	2,007.9	2,006.6	2,002.9
6 Other securities	986.8	983.8	985.0	968.1	993.9	999.5	991.7	996.9	998.4	998.5	1,006.1	1,015.0
7 Mortgage-backed securities (MBS) ⁶	91.1	89.0	88.5	88.4	87.4	88.0	86.6	86.9	86.8	86.7	87.1	87.1
8 Non-MBS ⁷	895.7	894.7	896.5	879.7	906.5	911.5	905.1	910.0	911.6	911.9	919.0	927.9
9 Loans and leases in bank credit ⁸	12,790.0	13,161.0	13,251.6	13,395.1	13,425.0	13,492.6	13,578.5	13,717.4	13,717.2	13,760.5	13,758.4	13,763.2
10 Commercial and industrial loans	2,688.6	2,681.9	2,691.8	2,708.0	2,726.5	2,788.5	2,837.9	2,892.2	2,894.6	2,910.3	2,908.2	2,903.3
11 Real estate loans	5,636.2	5,708.5	5,728.6	5,746.8	5,748.3	5,750.0	5,745.0	5,760.3	5,762.4	5,764.5	5,775.2	5,776.8
12 Residential real estate loans	2,630.6	2,669.8	2,678.1	2,681.7	2,682.4	2,679.6	2,672.0	2,674.9	2,677.3	2,677.1	2,678.0	2,675.2
13 Revolving home equity loans	266.5	275.9	277.3	278.7	279.5	280.4	280.9	282.0	282.4	283.1	282.2	282.4
14 Closed-end residential loans ⁹	2,364.1	2,393.9	2,400.8	2,403.0	2,402.9	2,399.2	2,391.1	2,392.9	2,394.9	2,394.0	2,395.8	2,392.8
15 Commercial real estate loans	3,005.6	3,038.8	3,050.5	3,065.1	3,065.8	3,070.4	3,073.0	3,085.4	3,085.1	3,087.4	3,097.2	3,101.6
16 Construction and land development loans ¹⁰	469.2	457.0	457.4	456.5	454.7	453.5	451.9	451.5	452.3	452.6	454.3	455.3
17 Secured by farmland ¹¹	116.5	118.5	119.1	119.7	120.1	120.1	120.3	120.8	120.8	121.0	121.1	121.0
18 Secured by multifamily properties ¹²	606.9	618.9	621.9	625.9	625.1	626.3	629.0	632.1	632.1	632.3	632.9	634.4
19 Secured by nonfarm nonresidential properties ¹³	1,813.0	1,844.4	1,852.0	1,863.1	1,865.9	1,870.4	1,871.8	1,881.1	1,879.9	1,881.6	1,888.9	1,890.9
20 Consumer loans	1,802.7	1,846.9	1,859.8	1,897.6	1,887.3	1,870.0	1,864.5	1,882.7	1,881.2	1,890.1	1,879.9	1,884.3
21 Credit cards and other revolving plans	1,024.9	1,054.4	1,064.7	1,100.4	1,085.8	1,068.9	1,060.2	1,072.8	1,071.4	1,080.7	1,070.0	1,072.9
22 Other consumer loans	777.8	792.6	795.1	797.2	801.5	801.1	804.3	809.9	809.8	809.3	809.9	811.4
23 Automobile loans ¹⁴	487.2	499.6	501.4	503.4	506.5	506.2	508.3	512.7	512.7	514.7	514.7	515.1
24 All other consumer loans ^{15, 16}	290.6	292.9	293.7	293.8	295.0	294.9	296.0	297.1	297.2	294.6	295.2	296.3
25 All other loans and leases	2,662.5	2,923.7	2,971.3	3,042.7	3,062.9	3,084.0	3,131.0	3,182.2	3,179.0	3,195.6	3,195.1	3,198.7
26 Loans to nondepository financial institutions ¹⁷	1,552.2	1,765.8	1,801.5	1,854.4	1,878.7	1,894.0	1,927.9	1,964.6	1,961.1	1,972.4	1,972.8	1,979.9
27 All loans not elsewhere classified ^{18, 19}	1,110.3	1,157.9	1,169.8	1,188.3	1,184.2	1,190.1	1,203.1	1,217.5	1,217.9	1,223.1	1,222.2	1,218.8
28 LESS: Allowance for credit losses on loans and leases ²⁰	201.7	202.9	203.7	202.3	200.2	200.2	200.3	201.3	201.2	201.1	202.3	202.3
29 Cash assets ²¹	3,254.7	2,955.8	2,919.3	2,969.9	3,022.6	3,010.7	3,042.1	3,020.9	2,931.9	2,988.9	3,069.6	3,173.8
30 Total federal funds sold and reverse RPs ²²	709.7	757.2	773.5	813.6	738.7	740.2	766.8	770.4	745.2	775.3	767.2	737.5
31 Loans to commercial banks ²³	6.0	5.6	5.2	5.3	6.3	9.7	4.9	2.5	1.2	3.1	8.2	6.3
32 Other assets including trading assets ²⁴	2,016.1	2,077.3	2,077.7	2,086.7	2,106.1	2,133.1	2,151.7	2,208.2	2,188.4	2,246.6	2,197.0	2,224.5
33 Total assets	24,082.3	24,404.9	24,499.4	24,703.1	24,772.0	24,913.0	25,101.2	25,257.3	25,114.0	25,300.7	25,342.6	25,450.1

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	18,109.8	18,417.7	18,513.4	18,725.1	18,673.7	18,768.1	19,018.6	19,104.3	18,938.9	19,039.8	19,110.3	19,199.8
35 Large time deposits	2,353.2	2,392.6	2,404.4	2,428.9	2,451.3	2,478.1	2,473.5	2,522.5	2,546.1	2,577.6	2,544.5	2,552.0
36 Other deposits	15,756.6	16,025.0	16,109.0	16,296.1	16,222.5	16,290.0	16,545.1	16,581.8	16,392.8	16,462.2	16,565.8	16,647.8
37 Borrowings	2,184.5	2,150.8	2,108.8	2,089.6	2,205.0	2,268.8	2,213.2	2,249.7	2,272.7	2,295.3	2,397.2	2,422.6
38 Net due to related foreign offices	528.2	422.2	453.6	452.6	425.7	399.4	409.8	445.0	458.9	463.9	375.7	345.8
39 Other liabilities including trading liabilities ²⁵	890.8	946.1	955.2	956.1	961.6	967.3	969.1	966.1	946.6	1,011.9	978.8	1,005.1
40 Total liabilities	21,713.3	21,936.7	22,031.0	22,223.3	22,266.0	22,403.6	22,610.7	22,765.1	22,617.0	22,810.9	22,862.0	22,973.3
41 Residual (Assets LESS Liabilities)²⁶	2,369.1	2,468.1	2,468.4	2,479.8	2,506.0	2,509.4	2,490.6	2,492.1	2,496.9	2,489.8	2,480.6	2,476.8

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	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	16,875.2	17,309.4	17,365.1	17,380.1	17,526.4	17,664.7	17,736.5	17,811.2	17,809.9	17,802.8	17,838.9	17,860.2
2 Securities in bank credit ²	5,244.7	5,388.0	5,381.1	5,341.4	5,393.3	5,435.1	5,440.6	5,433.2	5,425.1	5,415.8	5,436.5	5,445.1
3 Treasury and agency securities ³	4,347.5	4,488.8	4,483.8	4,458.1	4,481.5	4,523.6	4,539.4	4,528.7	4,518.3	4,509.0	4,522.3	4,524.1
4 Mortgage-backed securities (MBS) ⁴	2,629.1	2,662.1	2,659.6	2,655.6	2,643.6	2,656.7	2,667.6	2,665.7	2,664.3	2,654.1	2,663.3	2,668.2
5 Non-MBS ⁵	1,718.4	1,826.7	1,824.2	1,802.5	1,837.9	1,866.8	1,871.7	1,863.0	1,854.0	1,854.9	1,859.1	1,855.9
6 Other securities	897.2	899.2	897.3	883.3	911.8	911.5	901.2	904.5	906.8	906.8	914.1	921.1
7 Mortgage-backed securities (MBS) ⁶	89.6	87.9	87.2	87.5	86.8	86.8	85.2	85.4	85.4	85.1	85.6	85.6
8 Non-MBS ⁷	807.6	811.2	810.1	795.9	825.0	824.7	816.0	819.1	821.4	821.7	828.5	835.5
9 Loans and leases in bank credit ⁸	11,630.5	11,921.3	11,984.0	12,038.7	12,133.1	12,229.6	12,296.0	12,378.0	12,384.8	12,387.0	12,402.4	12,415.0
10 Commercial and industrial loans	2,156.0	2,148.9	2,155.4	2,157.8	2,174.8	2,208.7	2,237.2	2,264.1	2,261.9	2,272.3	2,276.0	2,275.4
11 Real estate loans	5,533.3	5,583.3	5,602.5	5,620.1	5,630.1	5,641.1	5,639.9	5,650.8	5,654.4	5,652.7	5,660.5	5,660.3
12 Residential real estate loans	2,639.8	2,661.7	2,668.9	2,674.7	2,681.0	2,687.2	2,684.1	2,684.0	2,686.8	2,685.0	2,682.2	2,678.3
13 Revolving home equity loans	266.8	275.0	276.4	277.4	278.9	280.5	282.3	282.1	282.1	282.1	281.6	281.7
14 Closed-end residential loans ⁹	2,373.0	2,386.7	2,392.5	2,397.2	2,402.1	2,406.7	2,401.8	2,401.9	2,404.7	2,402.9	2,400.6	2,396.6
15 Commercial real estate loans	2,893.5	2,921.6	2,933.6	2,945.4	2,949.1	2,953.9	2,955.9	2,966.9	2,967.6	2,967.7	2,978.3	2,982.1
16 Construction and land development loans ¹⁰	452.6	436.1	434.4	432.7	431.5	430.2	427.9	428.7	428.8	429.7	432.0	432.2
17 Secured by farmland ¹¹	116.6	117.7	118.4	118.8	119.5	119.9	120.2	120.6	120.7	120.7	120.9	120.7
18 Secured by multifamily properties ¹²	587.0	598.9	603.3	607.3	607.9	610.0	611.7	612.8	613.2	613.0	614.3	615.4
19 Secured by nonfarm nonresidential properties ¹³	1,737.3	1,768.9	1,777.5	1,786.6	1,790.2	1,793.8	1,796.0	1,804.7	1,804.9	1,804.2	1,811.2	1,813.8
20 Consumer loans	1,820.6	1,845.4	1,852.5	1,861.8	1,870.6	1,874.8	1,889.3	1,901.4	1,898.2	1,901.5	1,900.0	1,901.2
21 Credit cards and other revolving plans	1,040.1	1,055.8	1,059.3	1,065.6	1,070.1	1,072.4	1,081.1	1,088.6	1,086.0	1,090.2	1,086.4	1,086.8
22 Other consumer loans	780.5	789.6	793.2	796.2	800.5	802.4	808.2	812.8	812.1	811.3	813.7	814.4
23 Automobile loans ¹⁴	488.7	498.3	500.6	503.1	506.5	507.6	510.6	514.2	514.0	515.8	516.3	516.4
24 All other consumer loans ¹⁵	291.9	291.3	292.7	293.1	293.9	294.8	297.6	298.5	298.2	295.5	297.3	298.0
25 All other loans and leases	2,120.5	2,343.8	2,373.7	2,399.0	2,457.7	2,505.0	2,529.5	2,561.7	2,570.3	2,560.5	2,565.9	2,578.1
26 Loans to nondepository financial institutions ¹⁷	1,140.2	1,299.6	1,320.0	1,345.3	1,396.8	1,427.2	1,444.1	1,463.3	1,467.3	1,461.8	1,462.9	1,478.1
27 All loans not elsewhere classified ¹⁸	980.3	1,044.2	1,053.7	1,053.6	1,060.9	1,077.9	1,085.5	1,098.4	1,103.0	1,098.7	1,103.0	1,100.1
28 LESS: Allowance for credit losses on loans and leases	202.5	202.6	203.0	201.9	200.6	199.9	200.3	202.1	202.0	202.5	202.5	202.7
29 Cash assets ²¹	1,904.2	1,874.6	1,814.1	1,783.3	1,854.6	1,909.0	1,881.6	1,883.8	1,911.1	1,908.1	1,973.9	1,985.5
30 Total federal funds sold and reverse RPs ²²	318.7	320.8	318.6	357.1	308.2	304.1	339.9	348.0	318.9	350.0	339.4	326.7
31 Loans to commercial banks ²³	5.1	4.8	4.9	4.9	5.7	9.6	4.1	1.4	-0.0	1.9	6.9	5.2
32 Other assets including trading assets ²⁴	1,833.9	1,893.5	1,884.8	1,915.8	1,928.5	1,921.7	1,955.7	2,016.2	2,020.4	2,032.1	2,051.3	2,044.8
33 Total assets	20,734.5	21,200.5	21,184.6	21,239.4	21,422.9	21,609.2	21,717.5	21,858.5	21,858.2	21,892.4	22,007.9	22,019.7

(continued on next page)

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

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	16,729.4	17,083.1	17,105.4	17,155.9	17,236.8	17,391.3	17,535.5	17,640.5	17,641.0	17,630.6	17,751.1	17,801.2
35 Large time deposits	1,523.9	1,565.0	1,576.9	1,584.2	1,593.9	1,601.1	1,612.3	1,643.0	1,665.6	1,689.3	1,664.0	1,666.4
36 Other deposits	15,205.5	15,518.1	15,528.5	15,571.6	15,643.0	15,790.2	15,923.2	15,997.5	15,975.4	15,941.3	16,087.2	16,134.9
37 Borrowings	1,298.9	1,254.2	1,242.2	1,258.8	1,315.9	1,343.3	1,339.0	1,353.9	1,365.6	1,377.5	1,387.2	1,390.4
38 Net due to related foreign offices	-359.7	-356.4	-379.7	-439.4	-432.4	-410.5	-414.1	-404.7	-411.6	-391.4	-417.7	-446.2
39 Other liabilities including trading liabilities ²⁵	720.5	748.9	744.0	766.3	780.4	763.3	777.9	798.7	809.1	816.9	838.4	828.1
40 Total liabilities	18,389.0	18,729.7	18,712.0	18,741.5	18,900.6	19,087.3	19,238.3	19,388.4	19,404.1	19,433.6	19,559.1	19,573.4
41 Residual (Assets LESS Liabilities)²⁶	2,345.5	2,470.7	2,472.6	2,497.8	2,522.2	2,521.8	2,479.2	2,470.1	2,454.1	2,458.9	2,448.8	2,446.3

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	16,868.3	17,304.9	17,399.8	17,463.6	17,523.0	17,613.2	17,702.2	17,802.7	17,796.1	17,832.0	17,844.0	17,840.7
2 Securities in bank credit ²	5,254.3	5,379.9	5,399.7	5,354.1	5,390.7	5,432.7	5,455.6	5,442.3	5,435.4	5,435.8	5,446.1	5,442.8
3 Treasury and agency securities ³	4,351.7	4,482.3	4,503.9	4,475.4	4,486.0	4,522.5	4,553.3	4,534.0	4,525.4	4,525.3	4,529.0	4,517.0
4 Mortgage-backed securities (MBS) ⁴	2,637.4	2,653.9	2,664.3	2,655.1	2,646.4	2,661.9	2,676.9	2,673.8	2,671.7	2,666.0	2,669.7	2,665.2
5 Non-MBS ⁵	1,714.3	1,828.4	1,839.5	1,820.3	1,839.6	1,860.6	1,876.4	1,860.2	1,853.7	1,859.3	1,859.2	1,851.8
6 Other securities	902.6	897.6	895.9	878.6	904.7	910.3	902.3	908.3	910.0	910.5	917.2	925.8
7 Mortgage-backed securities (MBS) ⁶	89.9	87.9	87.4	87.2	86.3	86.9	85.4	85.7	85.6	85.5	85.9	85.9
8 Non-MBS ⁷	812.7	809.7	808.5	791.4	818.5	823.4	816.9	822.6	824.4	825.0	831.3	839.8
9 Loans and leases in bank credit ⁸	11,614.0	11,925.0	12,000.0	12,109.5	12,132.3	12,180.5	12,246.6	12,360.3	12,360.7	12,396.3	12,397.8	12,397.9
10 Commercial and industrial loans	2,175.9	2,141.3	2,147.8	2,150.7	2,160.3	2,205.7	2,245.2	2,283.6	2,283.9	2,297.7	2,300.1	2,293.1
11 Real estate loans	5,521.7	5,592.4	5,612.9	5,629.7	5,629.4	5,629.9	5,624.2	5,639.3	5,641.8	5,643.6	5,654.5	5,656.0
12 Residential real estate loans	2,629.8	2,668.8	2,677.1	2,680.7	2,681.5	2,678.5	2,670.9	2,674.0	2,676.6	2,676.0	2,677.1	2,674.4
13 Revolving home equity loans	266.2	275.5	276.8	278.2	279.0	279.7	280.2	281.5	282.1	282.4	281.5	281.8
14 Closed-end residential loans ⁹	2,363.6	2,393.4	2,400.3	2,402.5	2,402.4	2,398.8	2,390.7	2,392.5	2,394.5	2,393.6	2,395.5	2,392.6
15 Commercial real estate loans	2,891.9	2,923.6	2,935.7	2,949.0	2,948.0	2,951.4	2,953.2	2,965.3	2,965.2	2,967.6	2,977.4	2,981.6
16 Construction and land development loans ¹⁰	452.2	435.9	435.9	434.5	431.8	431.1	429.4	428.6	429.2	429.4	431.2	431.9
17 Secured by farmland ¹¹	116.2	118.0	118.6	119.1	119.5	119.5	119.7	120.2	120.3	120.4	120.6	120.4
18 Secured by multifamily properties ¹²	587.1	600.0	603.7	607.4	606.8	608.0	610.2	612.9	613.1	613.1	613.5	614.9
19 Secured by nonfarm nonresidential properties ¹³	1,736.4	1,769.6	1,777.5	1,787.9	1,790.0	1,792.8	1,793.9	1,803.5	1,802.6	1,804.7	1,812.1	1,814.4
20 Consumer loans	1,802.7	1,846.9	1,859.8	1,897.6	1,887.3	1,870.0	1,864.5	1,882.7	1,881.2	1,890.1	1,879.9	1,884.3
21 Credit cards and other revolving plans	1,024.9	1,054.4	1,064.7	1,100.4	1,085.8	1,068.9	1,060.2	1,072.8	1,071.4	1,080.7	1,070.0	1,072.9
22 Other consumer loans	777.8	792.6	795.1	797.2	801.5	801.1	804.3	809.9	809.8	809.3	809.9	811.4
23 Automobile loans ¹⁴	487.2	499.6	501.4	503.4	506.5	506.2	508.3	512.7	512.7	514.7	514.7	515.1
24 All other consumer loans ¹⁵	290.6	292.9	293.7	293.8	295.0	294.9	296.0	297.1	297.2	294.6	295.2	296.3
25 All other loans and leases	2,113.7	2,344.4	2,379.6	2,431.6	2,455.2	2,474.8	2,512.7	2,554.8	2,553.9	2,564.9	2,563.3	2,564.5
26 Loans to nondepository financial institutions ¹⁷	1,136.6	1,300.7	1,323.6	1,364.2	1,390.0	1,401.9	1,429.1	1,459.6	1,458.3	1,464.8	1,464.6	1,470.8
27 All loans not elsewhere classified ¹⁸	977.1	1,043.7	1,056.0	1,067.4	1,065.3	1,072.9	1,083.6	1,095.1	1,095.6	1,100.1	1,098.7	1,093.7
28 LESS: Allowance for credit losses on loans and leases	201.7	202.9	203.7	202.3	200.2	200.2	200.3	201.3	201.2	201.1	202.3	202.3
29 Cash assets ²¹	1,894.9	1,870.7	1,846.0	1,875.8	1,868.8	1,895.7	1,934.7	1,872.5	1,783.7	1,847.7	1,864.9	1,930.5
30 Total federal funds sold and reverse RPs ²²	306.5	327.3	324.9	381.0	316.9	303.5	336.3	333.8	301.4	328.7	322.3	315.4
31 Loans to commercial banks ²³	5.2	4.9	4.9	4.8	5.4	8.7	3.7	1.4	-0.0	1.9	7.1	5.4
32 Other assets including trading assets ²⁴	1,836.2	1,903.2	1,893.6	1,907.8	1,922.2	1,928.2	1,953.5	2,016.5	2,013.9	2,024.4	2,024.5	2,043.7
33 Total assets	20,709.5	21,208.0	21,265.4	21,430.5	21,436.1	21,549.1	21,730.1	21,825.5	21,693.9	21,833.6	21,860.3	21,933.4

(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	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	16,750.8	17,050.0	17,145.1	17,339.1	17,253.5	17,340.8	17,611.5	17,660.7	17,497.1	17,568.3	17,632.0	17,703.0
35 Large time deposits	1,532.1	1,559.6	1,572.6	1,576.1	1,590.7	1,605.1	1,615.9	1,649.4	1,672.6	1,697.0	1,670.5	1,668.9
36 Other deposits	15,218.7	15,490.4	15,572.4	15,763.1	15,662.8	15,735.8	15,995.6	16,011.3	15,824.5	15,871.4	15,961.4	16,034.1
37 Borrowings	1,287.2	1,279.5	1,244.6	1,235.9	1,319.4	1,352.9	1,314.1	1,340.8	1,367.7	1,399.1	1,407.3	1,414.8
38 Net due to related foreign offices	-399.1	-354.2	-355.2	-388.9	-415.2	-412.4	-451.0	-444.2	-443.4	-414.6	-462.0	-474.4
39 Other liabilities including trading liabilities ²⁵	706.1	769.4	767.3	769.4	777.2	763.4	769.8	781.0	780.5	795.9	807.3	818.1
40 Total liabilities	18,344.9	18,744.8	18,801.9	18,955.6	18,935.0	19,044.6	19,244.4	19,338.3	19,201.9	19,348.8	19,384.6	19,461.5
41 Residual (Assets LESS Liabilities)²⁶	2,364.5	2,463.3	2,463.5	2,474.9	2,501.1	2,504.5	2,485.7	2,487.2	2,492.0	2,484.9	2,475.7	2,471.9

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	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	11,216.7	11,537.2	11,561.1	11,561.7	11,677.0	11,780.0	11,839.7	11,902.0	11,896.4	11,890.4	11,919.7	11,933.9
2 Securities in bank credit ²	4,021.1	4,149.1	4,134.8	4,097.9	4,150.2	4,185.2	4,184.6	4,179.5	4,172.7	4,159.3	4,174.1	4,180.5
3 Treasury and agency securities ³	3,489.9	3,609.8	3,597.2	3,571.4	3,594.6	3,629.5	3,640.2	3,631.2	3,622.1	3,609.7	3,619.2	3,618.2
4 Mortgage-backed securities (MBS) ⁴	2,023.3	2,026.9	2,021.8	2,014.5	1,997.9	2,011.1	2,018.2	2,015.5	2,014.1	2,002.9	2,008.4	2,010.6
5 Non-MBS ⁵	1,466.6	1,582.9	1,575.4	1,556.9	1,596.7	1,618.3	1,621.9	1,615.7	1,608.0	1,606.8	1,610.8	1,607.6
6 Other securities	531.2	539.2	537.6	526.5	555.6	555.7	544.5	548.3	550.6	549.6	554.9	562.3
7 Mortgage-backed securities (MBS) ⁶	56.3	54.4	54.3	54.3	54.4	54.1	52.6	51.9	51.9	51.7	52.1	52.2
8 Non-MBS ⁷	474.8	484.8	483.3	472.2	501.2	501.6	491.9	496.4	498.7	497.9	502.7	510.1
9 Loans and leases in bank credit ⁸	7,195.6	7,388.2	7,426.3	7,463.7	7,526.9	7,594.8	7,655.1	7,722.5	7,723.7	7,731.1	7,745.7	7,753.4
10 Commercial and industrial loans	1,467.4	1,448.1	1,451.9	1,453.3	1,468.9	1,499.6	1,525.4	1,546.9	1,543.5	1,552.4	1,553.6	1,552.6
11 Real estate loans	2,523.3	2,523.6	2,531.6	2,542.1	2,538.8	2,539.0	2,534.8	2,538.9	2,540.9	2,537.7	2,544.5	2,545.3
12 Residential real estate loans	1,647.2	1,648.5	1,650.9	1,653.0	1,653.1	1,656.0	1,652.5	1,651.4	1,653.4	1,651.2	1,648.6	1,646.9
13 Revolving home equity loans	154.9	157.1	157.2	157.3	157.3	157.9	158.8	158.2	158.2	158.1	157.3	157.5
14 Closed-end residential loans ⁹	1,492.2	1,491.4	1,493.6	1,495.6	1,495.8	1,498.1	1,493.6	1,493.2	1,495.2	1,493.1	1,491.3	1,489.4
15 Commercial real estate loans	876.1	875.1	880.7	889.1	885.7	883.1	882.3	887.5	887.6	886.5	895.9	898.4
16 Construction and land development loans ¹⁰	134.4	125.6	125.2	126.2	125.6	124.1	122.2	122.1	122.5	122.7	124.9	124.9
17 Secured by farmland ¹¹	6.6	6.3	6.4	6.4	6.4	6.3	6.3	6.3	6.3	6.4	6.4	6.3
18 Secured by multifamily properties ¹²	231.0	237.1	240.1	242.7	241.9	242.0	243.8	246.3	246.4	246.4	247.1	247.6
19 Secured by nonfarm nonresidential properties ¹³	504.1	506.1	509.0	513.8	511.8	510.7	510.0	512.8	512.3	511.1	517.5	519.6
20 Consumer loans	1,515.5	1,530.4	1,535.5	1,542.1	1,548.8	1,549.8	1,560.2	1,572.7	1,566.6	1,579.0	1,577.0	1,576.9
21 Credit cards and other revolving plans	946.7	959.3	962.1	967.2	971.5	972.2	978.9	989.5	985.5	996.5	993.2	993.6
22 Other consumer loans	568.7	571.2	573.4	574.9	577.3	577.6	581.3	583.1	581.0	582.5	583.8	583.3
23 Automobile loans ¹⁴	411.8	421.8	423.8	426.0	429.2	430.1	432.1	434.0	433.6	434.9	435.2	435.0
24 All other consumer loans ¹⁵	156.9	149.4	149.6	148.8	148.1	147.5	149.2	149.2	147.4	147.5	148.6	148.3
25 All other loans and leases	1,689.4	1,886.0	1,907.4	1,926.3	1,970.3	2,006.4	2,034.7	2,064.1	2,072.6	2,062.1	2,070.5	2,078.5
26 Loans to nondepository financial institutions ¹⁷	995.2	1,134.7	1,147.9	1,167.6	1,209.6	1,233.2	1,252.8	1,271.3	1,274.8	1,271.8	1,274.2	1,286.0
27 All loans not elsewhere classified ¹⁸	694.2	751.3	759.5	758.7	760.7	773.2	781.9	792.8	797.8	790.3	796.4	792.5
28 LESS: Allowance for credit losses on loans and leases	141.6	140.5	140.5	139.4	137.9	137.4	137.8	139.2	139.0	139.6	139.5	139.7
29 Cash assets ²¹	1,398.9	1,381.4	1,330.5	1,299.9	1,371.5	1,406.2	1,369.3	1,386.4	1,424.8	1,402.8	1,458.7	1,481.7
30 Total federal funds sold and reverse RPs ²²	286.2	285.6	281.8	320.1	268.8	267.8	302.1	310.4	280.7	313.3	302.6	289.8
31 Loans to commercial banks ²³	3.9	4.0	4.0	3.9	4.6	8.2	3.0	0.7	-0.8	1.2	6.3	4.7
32 Other assets including trading assets ²⁴	1,410.2	1,468.9	1,459.3	1,487.0	1,495.8	1,485.3	1,515.1	1,571.9	1,576.3	1,586.1	1,607.8	1,600.7
33 Total assets	14,174.2	14,536.6	14,496.1	14,533.2	14,679.8	14,810.2	14,891.5	15,032.1	15,038.2	15,054.3	15,155.6	15,171.1

(continued on next page)

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

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending				
									Apr 22	Apr 29	May 06	May 13	
Liabilities													
34 Deposits	11,353.8	11,598.2	11,608.9	11,642.9	11,707.9	11,834.4	11,953.7	12,034.3	12,034.2	12,011.9	12,124.1	12,175.8	
35 Large time deposits	795.7	813.9	828.1	835.5	848.4	858.7	874.5	908.7	931.0	953.0	931.0	932.7	
36 Other deposits	10,558.0	10,784.3	10,780.9	10,807.4	10,859.5	10,975.7	11,079.1	11,125.7	11,103.2	11,058.9	11,193.1	11,243.1	
37 Borrowings	991.8	966.4	952.3	972.1	1,025.9	1,048.8	1,040.5	1,058.8	1,071.7	1,089.8	1,085.3	1,092.9	
38 Net due to related foreign offices	-404.4	-392.6	-417.2	-476.4	-469.9	-459.8	-452.2	-441.1	-444.3	-431.7	-453.3	-477.5	
39 Other liabilities including trading liabilities ²⁵	610.2	643.7	636.8	657.1	670.8	656.2	667.6	687.2	696.9	705.2	728.3	719.7	
40 Total liabilities	12,551.3	12,815.7	12,780.9	12,795.7	12,934.6	13,079.6	13,209.5	13,339.2	13,358.4	13,375.2	13,484.3	13,511.0	
41 Residual (Assets LESS Liabilities)²⁶	1,622.8	1,720.9	1,715.2	1,737.5	1,745.2	1,730.6	1,681.9	1,692.9	1,679.8	1,679.0	1,671.2	1,660.1	

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	11,208.6	11,528.8	11,591.5	11,630.7	11,679.4	11,758.3	11,821.3	11,892.6	11,883.9	11,916.9	11,924.0	11,915.7
2 Securities in bank credit ²	4,026.9	4,142.5	4,154.1	4,104.7	4,143.3	4,185.2	4,201.4	4,184.8	4,178.3	4,179.7	4,184.2	4,176.9
3 Treasury and agency securities ³	3,489.6	3,604.8	3,618.3	3,585.2	3,595.9	3,631.2	3,654.7	3,631.5	3,623.6	3,624.5	3,624.0	3,608.3
4 Mortgage-backed securities (MBS) ⁴	2,027.7	2,022.4	2,028.4	2,015.0	2,001.1	2,016.6	2,024.7	2,019.4	2,018.2	2,014.0	2,012.9	2,005.7
5 Non-MBS ⁵	1,461.9	1,582.4	1,590.0	1,570.3	1,594.8	1,614.6	1,630.1	1,612.0	1,605.4	1,610.6	1,611.1	1,602.6
6 Other securities	537.3	537.7	535.8	519.4	547.4	554.0	546.7	553.4	554.7	555.1	560.2	568.5
7 Mortgage-backed securities (MBS) ⁶	56.9	54.1	54.1	54.1	53.9	54.2	52.9	52.4	52.3	52.2	52.5	52.5
8 Non-MBS ⁷	480.5	483.6	481.6	465.3	493.5	499.8	493.7	501.0	502.4	502.9	507.7	516.0
9 Loans and leases in bank credit ⁸	7,181.7	7,386.2	7,437.4	7,526.0	7,536.1	7,573.1	7,619.9	7,707.7	7,705.5	7,737.3	7,739.8	7,738.8
10 Commercial and industrial loans	1,481.7	1,442.9	1,448.2	1,448.9	1,457.4	1,498.2	1,531.4	1,560.8	1,560.0	1,571.7	1,573.5	1,566.6
11 Real estate loans	2,516.2	2,528.9	2,537.1	2,546.6	2,538.8	2,534.5	2,524.9	2,531.7	2,533.2	2,532.1	2,541.8	2,543.9
12 Residential real estate loans	1,640.0	1,653.0	1,656.3	1,657.4	1,655.2	1,652.4	1,644.4	1,644.4	1,646.1	1,644.6	1,644.9	1,644.1
13 Revolving home equity loans	154.6	157.2	157.5	157.8	157.6	157.7	157.6	157.8	158.1	158.3	157.3	157.5
14 Closed-end residential loans ⁹	1,485.4	1,495.8	1,498.8	1,499.6	1,497.6	1,494.8	1,486.8	1,486.6	1,488.0	1,486.4	1,487.6	1,486.5
15 Commercial real estate loans	876.2	875.9	880.8	889.2	883.6	882.1	880.6	887.3	887.1	887.4	896.9	899.8
16 Construction and land development loans ¹⁰	135.0	125.8	125.3	125.7	125.6	124.7	122.9	122.8	123.2	123.4	125.7	125.6
17 Secured by farmland ¹¹	6.6	6.3	6.5	6.5	6.4	6.3	6.3	6.3	6.3	6.4	6.4	6.2
18 Secured by multifamily properties ¹²	230.5	237.8	240.7	243.3	240.8	240.6	242.5	245.5	246.0	245.6	246.0	247.2
19 Secured by nonfarm nonresidential properties ¹³	504.2	506.0	508.3	513.7	510.8	510.5	508.8	512.7	511.6	512.1	518.8	520.8
20 Consumer loans	1,500.0	1,530.9	1,541.4	1,574.4	1,563.0	1,545.3	1,538.2	1,556.5	1,552.0	1,569.4	1,560.3	1,563.3
21 Credit cards and other revolving plans	932.8	957.7	966.7	999.0	985.7	969.0	959.9	975.1	972.1	987.8	978.5	981.2
22 Other consumer loans	567.2	573.3	574.7	575.5	577.3	576.3	578.3	581.4	579.9	581.6	581.7	582.1
23 Automobile loans ¹⁴	410.5	423.1	424.6	426.3	429.2	428.9	429.9	432.5	432.3	433.8	433.6	433.8
24 All other consumer loans ¹⁵	156.7	150.2	150.1	149.1	148.1	147.4	148.3	149.0	147.6	147.8	148.1	148.3
25 All other loans and leases	1,683.7	1,883.4	1,910.7	1,956.0	1,976.9	1,995.0	2,025.5	2,058.7	2,060.4	2,064.1	2,064.2	2,065.1
26 Loans to nondepository financial institutions ¹⁷	992.2	1,132.2	1,149.5	1,186.6	1,210.1	1,221.3	1,243.2	1,268.7	1,269.0	1,273.0	1,272.5	1,278.6
27 All loans not elsewhere classified ¹⁸	691.5	751.2	761.2	769.4	766.8	773.7	782.2	790.0	791.4	791.1	791.7	786.5
28 LESS: Allowance for credit losses on loans and leases	140.9	140.7	141.1	139.8	137.7	137.5	137.8	138.6	138.4	138.5	139.4	139.3
29 Cash assets ²¹	1,394.6	1,375.0	1,344.0	1,362.2	1,369.4	1,383.4	1,417.6	1,379.5	1,321.2	1,362.3	1,383.1	1,453.0
30 Total federal funds sold and reverse RPs ²²	272.2	293.5	287.6	343.0	278.9	265.5	297.3	294.7	262.1	291.2	285.0	279.2
31 Loans to commercial banks ²³	3.9	4.0	4.0	4.0	4.6	8.0	2.9	0.7	-0.8	1.2	6.3	4.7
32 Other assets including trading assets ²⁴	1,414.3	1,477.2	1,465.7	1,476.8	1,490.3	1,493.8	1,518.0	1,573.8	1,571.3	1,577.8	1,580.8	1,599.6
33 Total assets	14,152.6	14,537.8	14,551.7	14,676.8	14,684.9	14,771.4	14,919.4	15,002.7	14,899.2	15,010.9	15,039.8	15,112.9

(continued on next page)

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

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending				
									Apr 22	Apr 29	May 06	May 13	
Liabilities													
34 Deposits	11,381.8	11,561.7	11,619.7	11,782.2	11,716.6	11,787.0	12,015.5	12,061.6	11,931.3	11,990.7	12,049.8	12,116.9	
35 Large time deposits	801.5	814.3	827.0	832.3	848.2	862.1	875.8	913.2	935.8	960.2	936.9	934.6	
36 Other deposits	10,580.3	10,747.4	10,792.7	10,949.8	10,868.4	10,924.9	11,139.7	11,148.4	10,995.5	11,030.5	11,112.9	11,182.3	
37 Borrowings	978.3	999.7	966.4	956.0	1,028.2	1,065.7	1,027.4	1,041.8	1,061.2	1,089.2	1,092.7	1,104.0	
38 Net due to related foreign offices	-444.3	-390.5	-390.0	-426.1	-453.7	-462.3	-489.3	-481.1	-476.8	-458.1	-496.9	-506.8	
39 Other liabilities including trading liabilities ²⁵	601.4	660.9	655.4	658.7	668.2	655.4	661.3	674.9	675.0	688.8	701.1	711.4	
40 Total liabilities	12,517.2	12,831.8	12,851.5	12,970.8	12,959.3	13,045.9	13,214.9	13,297.3	13,190.7	13,310.7	13,346.7	13,425.4	
41 Residual (Assets LESS Liabilities)²⁶	1,635.4	1,706.0	1,700.2	1,706.0	1,725.6	1,725.6	1,704.5	1,705.4	1,708.5	1,700.2	1,693.1	1,687.5	

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	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	5,658.5	5,772.1	5,804.0	5,818.5	5,849.4	5,884.7	5,896.8	5,909.2	5,913.5	5,912.4	5,919.1	5,926.3
2 Securities in bank credit ²	1,223.6	1,239.0	1,246.3	1,243.5	1,243.1	1,249.9	1,255.9	1,253.7	1,252.5	1,256.5	1,262.4	1,264.6
3 Treasury and agency securities ³	857.6	879.0	886.6	886.7	886.9	894.1	899.2	897.5	896.2	899.3	903.1	905.9
4 Mortgage-backed securities (MBS) ⁴	605.8	635.2	637.8	641.1	645.7	645.6	649.4	650.2	650.2	651.2	654.9	657.6
5 Non-MBS ⁵	251.8	243.8	248.8	245.6	241.2	248.5	249.8	247.3	246.1	248.2	248.3	248.3
6 Other securities	366.0	359.9	359.7	356.8	356.3	355.8	356.7	356.2	356.2	357.2	359.3	358.7
7 Mortgage-backed securities (MBS) ⁶	33.3	33.5	32.9	33.2	32.4	32.7	32.6	33.5	33.5	33.4	33.5	33.4
8 Non-MBS ⁷	332.8	326.5	326.8	323.6	323.8	323.1	324.2	322.7	322.7	323.8	325.8	325.4
9 Loans and leases in bank credit ⁸	4,434.9	4,533.2	4,557.6	4,575.0	4,606.3	4,634.8	4,640.9	4,655.5	4,661.1	4,655.9	4,656.7	4,661.7
10 Commercial and industrial loans	688.6	700.7	703.5	704.5	705.8	709.1	711.8	717.2	718.4	719.9	722.4	722.8
11 Real estate loans	3,010.0	3,059.7	3,070.9	3,078.0	3,091.2	3,102.0	3,105.1	3,111.9	3,113.4	3,115.0	3,116.0	3,115.0
12 Residential real estate loans	992.6	1,013.3	1,018.0	1,021.7	1,027.9	1,031.2	1,031.6	1,032.6	1,033.4	1,033.8	1,033.6	1,031.4
13 Revolving home equity loans	111.9	118.0	119.1	120.1	121.6	122.6	123.4	123.9	123.9	124.0	124.3	124.2
14 Closed-end residential loans ⁹	880.7	895.3	898.9	901.6	906.3	908.7	908.2	908.7	909.5	909.7	909.3	907.1
15 Commercial real estate loans	2,017.4	2,046.5	2,052.9	2,056.3	2,063.3	2,070.8	2,073.6	2,079.3	2,080.0	2,081.2	2,082.4	2,083.6
16 Construction and land development loans ¹⁰	318.3	310.5	309.2	306.5	305.9	306.0	305.7	306.6	306.3	307.1	307.1	307.4
17 Secured by farmland ¹¹	110.0	111.4	112.0	112.4	113.1	113.6	113.8	114.3	114.4	114.4	114.5	114.4
18 Secured by multifamily properties ¹²	355.9	361.8	363.3	364.6	366.0	368.0	368.0	366.5	366.7	366.6	367.1	367.8
19 Secured by nonfarm nonresidential properties ¹³	1,233.2	1,262.8	1,268.4	1,272.7	1,278.4	1,283.1	1,286.0	1,291.9	1,292.6	1,293.2	1,293.7	1,294.1
20 Consumer loans	305.2	314.9	317.0	319.8	321.7	325.0	329.1	328.7	331.6	322.5	323.1	324.2
21 Credit cards and other revolving plans	93.4	96.5	97.1	98.5	98.6	100.2	102.2	99.1	100.5	93.7	93.2	93.2
22 Other consumer loans	211.8	218.4	219.8	221.3	223.1	224.8	226.9	229.7	231.1	228.8	229.9	231.0
23 Automobile loans ¹⁴	76.8	76.5	76.8	77.1	77.3	77.5	78.5	80.3	80.4	80.8	81.2	81.4
24 All other consumer loans ¹⁵	135.0	141.9	143.0	144.2	145.8	147.3	148.4	149.4	150.8	148.0	148.7	149.6
25 All other loans and leases	431.1	457.8	466.3	472.7	487.5	498.7	494.9	497.6	497.7	498.4	495.3	499.6
26 Loans to nondepository financial institutions ¹⁷	145.0	164.9	172.1	177.8	187.3	194.0	191.3	192.0	192.4	190.0	188.7	192.1
27 All loans not elsewhere classified ¹⁸	286.1	292.8	294.2	294.9	300.2	304.7	303.6	305.6	305.2	308.4	306.6	307.6
28 LESS: Allowance for credit losses on loans and leases	60.9	62.1	62.5	62.5	62.7	62.5	62.5	62.9	63.0	62.9	62.9	63.0
29 Cash assets ²¹	505.3	493.2	483.6	483.4	483.1	502.8	512.2	497.5	486.3	505.3	515.2	503.8
30 Total federal funds sold and reverse RPs ²²	32.5	35.3	36.9	37.0	39.4	36.3	37.8	37.6	38.2	36.7	36.9	37.0
31 Loans to commercial banks ²³	1.2	0.8	0.9	1.0	1.1	1.4	1.1	0.7	0.8	0.7	0.6	0.4
32 Other assets including trading assets ²⁴	423.7	424.6	425.6	428.8	432.8	436.4	440.5	444.3	444.2	446.0	443.4	444.1
33 Total assets	6,560.3	6,663.9	6,688.5	6,706.2	6,743.1	6,799.0	6,826.0	6,826.4	6,820.0	6,838.2	6,852.3	6,848.6

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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	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	5,375.6	5,484.9	5,496.5	5,513.0	5,528.9	5,556.9	5,581.8	5,606.2	5,606.9	5,618.7	5,627.1	5,625.4
35 Large time deposits	728.1	751.0	748.9	748.8	745.5	742.4	737.8	734.4	734.7	736.3	733.0	733.6
36 Other deposits	4,647.5	4,733.8	4,747.6	4,764.2	4,783.5	4,814.5	4,844.1	4,871.8	4,872.2	4,882.3	4,894.0	4,891.8
37 Borrowings	307.2	287.8	289.9	286.6	290.0	294.4	298.5	295.1	293.8	287.6	301.9	297.4
38 Net due to related foreign offices	44.7	36.2	37.4	37.0	37.5	49.3	38.2	36.4	32.8	40.3	35.6	31.2
39 Other liabilities including trading liabilities ²⁵	110.3	105.2	107.2	109.2	109.6	107.1	110.3	111.5	112.2	111.7	110.2	108.4
40 Total liabilities	5,837.7	5,914.0	5,931.1	5,945.9	5,966.0	6,007.8	6,028.8	6,049.2	6,045.7	6,058.3	6,074.8	6,062.4
41 Residual (Assets LESS Liabilities)²⁶	722.6	749.9	757.4	760.3	777.1	791.2	797.3	777.2	774.3	779.9	777.5	786.2

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	5,659.7	5,776.1	5,808.3	5,832.9	5,843.6	5,854.9	5,880.9	5,910.1	5,912.2	5,915.1	5,920.0	5,925.0
2 Securities in bank credit ²	1,227.4	1,237.3	1,245.7	1,249.4	1,247.4	1,247.5	1,254.2	1,257.5	1,257.0	1,256.1	1,261.9	1,266.0
3 Treasury and agency securities ³	862.1	877.5	885.5	890.2	890.1	891.2	898.6	902.5	901.7	900.7	905.0	908.7
4 Mortgage-backed securities (MBS) ⁴	609.6	631.5	636.0	640.1	645.2	645.3	652.2	654.4	653.5	652.0	656.9	659.5
5 Non-MBS ⁵	252.4	246.0	249.6	250.0	244.8	245.9	246.4	248.1	248.2	248.8	248.1	249.2
6 Other securities	365.3	359.8	360.1	359.2	357.3	356.3	355.7	355.0	355.3	355.4	357.0	357.3
7 Mortgage-backed securities (MBS) ⁶	33.1	33.7	33.3	33.1	32.4	32.7	32.5	33.3	33.4	33.3	33.4	33.4
8 Non-MBS ⁷	332.2	326.1	326.9	326.1	324.9	323.6	323.2	321.7	321.9	322.1	323.6	323.8
9 Loans and leases in bank credit ⁸	4,432.3	4,538.8	4,562.7	4,583.5	4,596.2	4,607.3	4,626.7	4,652.6	4,655.2	4,659.0	4,658.0	4,659.1
10 Commercial and industrial loans	694.2	698.3	699.6	701.7	703.0	707.5	713.8	722.8	723.9	726.0	726.6	726.5
11 Real estate loans	3,005.5	3,063.5	3,075.8	3,083.1	3,090.7	3,095.4	3,099.2	3,107.6	3,108.6	3,111.5	3,112.7	3,112.1
12 Residential real estate loans	989.8	1,015.8	1,020.9	1,023.3	1,026.3	1,026.0	1,026.6	1,029.6	1,030.5	1,031.4	1,032.1	1,030.3
13 Revolving home equity loans	111.6	118.3	119.3	120.4	121.5	122.0	122.6	123.7	123.9	124.1	124.3	124.3
14 Closed-end residential loans ⁹	878.2	897.5	901.5	902.9	904.8	904.0	903.9	905.9	906.5	907.2	907.9	906.0
15 Commercial real estate loans	2,015.7	2,047.7	2,054.9	2,059.8	2,064.4	2,069.3	2,072.7	2,077.9	2,078.1	2,080.2	2,080.6	2,081.8
16 Construction and land development loans ¹⁰	317.2	310.2	310.6	308.8	306.2	306.4	306.5	305.9	306.0	306.0	305.6	306.4
17 Secured by farmland ¹¹	109.6	111.7	112.1	112.7	113.1	113.2	113.4	113.9	114.0	114.1	114.2	114.2
18 Secured by multifamily properties ¹²	356.6	362.2	363.0	364.2	366.0	367.4	367.7	367.4	367.1	367.6	367.6	367.7
19 Secured by nonfarm nonresidential properties ¹³	1,232.2	1,263.6	1,269.1	1,274.2	1,279.2	1,282.3	1,285.1	1,290.8	1,291.0	1,292.6	1,293.3	1,293.6
20 Consumer loans	302.6	316.0	318.4	323.2	324.3	324.7	326.4	326.1	329.2	320.7	319.6	321.1
21 Credit cards and other revolving plans	92.1	96.7	98.0	101.4	100.1	99.9	100.3	97.7	99.3	92.9	91.4	91.7
22 Other consumer loans	210.6	219.3	220.4	221.8	224.1	224.8	226.1	228.4	229.9	227.8	228.2	229.4
23 Automobile loans ¹⁴	76.8	76.5	76.8	77.1	77.3	77.3	78.4	80.3	80.4	81.0	81.1	81.4
24 All other consumer loans ¹⁵	133.8	142.8	143.6	144.7	146.8	147.5	147.7	148.2	149.5	146.8	147.1	148.0
25 All other loans and leases	430.0	461.0	468.9	475.5	478.3	479.8	487.3	496.0	493.5	500.8	499.1	499.5
26 Loans to nondepository financial institutions ¹⁷	144.4	168.5	174.1	177.6	179.9	180.6	185.8	190.9	189.3	191.8	192.1	192.2
27 All loans not elsewhere classified ¹⁸	285.6	292.5	294.8	297.9	298.4	299.2	301.4	305.1	304.2	308.9	307.0	307.2
28 LESS: Allowance for credit losses on loans and leases	60.7	62.2	62.6	62.5	62.5	62.7	62.5	62.7	62.8	62.6	62.9	63.0
29 Cash assets ²¹	500.3	495.7	502.0	513.6	499.3	512.3	517.1	493.0	462.6	485.4	481.7	477.4
30 Total federal funds sold and reverse RPs ²²	34.4	33.8	37.3	37.9	38.0	38.0	38.9	39.1	39.3	37.5	37.3	36.2
31 Loans to commercial banks ²³	1.3	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.6
32 Other assets including trading assets ²⁴	422.0	425.9	427.9	431.0	431.9	434.4	435.4	442.7	442.6	446.6	443.7	444.1
33 Total assets	6,556.9	6,670.2	6,713.7	6,753.7	6,751.2	6,777.7	6,810.7	6,822.8	6,794.7	6,822.8	6,820.6	6,820.5

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

Not seasonally adjusted, billions of dollars (continued)

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	5,369.0	5,488.3	5,525.4	5,557.0	5,536.9	5,553.8	5,596.0	5,599.0	5,565.8	5,577.6	5,582.2	5,586.1
35 Large time deposits	730.6	745.3	745.6	743.7	742.5	743.0	740.1	736.2	736.7	736.7	733.6	734.3
36 Other deposits	4,638.5	4,743.0	4,779.8	4,813.2	4,794.4	4,810.8	4,855.9	4,862.8	4,829.1	4,840.9	4,848.5	4,851.9
37 Borrowings	308.9	279.8	278.2	280.0	291.2	287.1	286.7	299.0	306.5	309.9	314.7	310.7
38 Net due to related foreign offices	45.2	36.3	34.9	37.2	38.5	49.9	38.2	36.9	33.4	43.5	34.9	32.4
39 Other liabilities including trading liabilities ²⁵	104.7	108.5	111.9	110.7	109.0	107.9	108.5	106.1	105.4	107.0	106.2	106.7
40 Total liabilities	5,827.8	5,912.9	5,950.4	5,984.8	5,975.7	5,998.8	6,029.5	6,041.0	6,011.2	6,038.1	6,038.0	6,036.0
41 Residual (Assets LESS Liabilities)²⁶	729.1	757.3	763.3	768.9	775.5	779.0	781.2	781.8	783.5	784.7	782.6	784.4

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	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	1,433.9	1,511.8	1,530.8	1,556.9	1,572.4	1,598.8	1,642.3	1,658.9	1,655.4	1,659.2	1,659.8	1,673.2
2 Securities in bank credit ²	255.3	274.3	280.5	286.4	285.6	290.3	306.1	297.9	295.9	295.0	297.0	301.5
3 Treasury and agency securities ³	171.9	190.0	190.9	196.3	196.6	200.2	216.8	210.0	208.8	206.4	208.0	211.5
4 Mortgage-backed securities (MBS) ⁴	42.1	51.3	55.2	54.2	55.5	55.9	59.5	57.3	57.4	54.4	60.4	62.6
5 Non-MBS ⁵	129.8	138.7	135.7	142.1	141.1	144.4	157.2	152.7	151.3	152.0	147.6	148.9
6 Other securities	83.4	84.3	89.6	90.1	89.0	90.0	89.4	88.0	87.1	88.6	89.0	90.0
7 Mortgage-backed securities (MBS) ⁶	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.2
8 Non-MBS ⁷	82.4	83.2	88.4	89.0	87.8	88.9	88.1	86.8	85.9	87.4	87.9	88.8
9 Loans and leases in bank credit ⁸	1,178.6	1,237.5	1,250.3	1,270.5	1,286.8	1,308.5	1,336.1	1,360.9	1,359.5	1,364.2	1,362.8	1,371.7
10 Commercial and industrial loans	513.0	543.7	542.9	549.0	562.5	580.3	594.0	609.4	611.8	612.1	608.4	614.5
11 Real estate loans	113.6	116.5	116.3	117.7	118.0	119.3	120.8	120.2	119.7	120.4	120.5	120.9
12 Residential real estate loans	0.7	1.1	1.2	1.0	0.9	1.1	1.1	0.8	0.6	0.9	0.9	0.8
13 Revolving home equity loans	0.2	0.6	0.7	0.6	0.4	0.7	0.7	0.4	0.2	0.6	0.6	0.5
14 Closed-end residential loans ⁹	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.3	0.3
15 Commercial real estate loans	112.8	115.4	115.1	116.7	117.1	118.1	119.8	119.5	119.1	119.4	119.6	120.1
16 Construction and land development loans ¹⁰	17.3	21.1	21.5	22.0	23.0	22.5	22.7	23.3	23.5	23.7	23.8	24.1
17 Secured by farmland ¹¹	0.3	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
18 Secured by multifamily properties ¹²	19.9	18.7	18.1	18.5	18.4	18.4	18.9	19.2	18.9	19.1	19.3	19.5
19 Secured by nonfarm nonresidential properties ¹³	75.4	75.2	74.9	75.7	75.1	76.6	77.5	76.4	76.0	76.0	76.0	75.8
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	552.0	577.3	591.2	603.8	606.3	608.9	621.3	631.2	628.1	631.7	633.9	636.4
26 Loans to nondepository financial institutions ¹⁷	419.0	462.7	477.4	484.9	489.3	492.7	502.8	509.1	506.0	508.3	508.9	510.7
27 All loans not elsewhere classified ^{18, 19}	133.0	114.6	113.8	118.8	117.0	116.2	118.5	122.2	122.1	123.4	125.0	125.6
28 LESS: Allowance for credit losses on loans and leases ²⁰	0.1	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	0.1	0.0	0.0	0.0	0.0
29 Cash assets ²¹	1,364.4	1,125.7	1,089.8	1,168.4	1,153.6	1,076.2	1,072.9	1,152.8	1,121.5	1,207.6	1,194.6	1,196.4
30 Total federal funds sold and reverse RPs ²²	402.3	441.3	445.5	432.5	421.0	427.8	428.1	436.0	446.7	462.1	447.2	421.0
31 Loans to commercial banks ²³	0.9	0.7	0.3	0.5	0.7	0.5	1.0	1.1	1.2	1.2	1.4	1.0
32 Other assets including trading assets ²⁴	178.1	176.4	177.8	179.2	183.1	204.4	200.9	188.1	167.2	214.7	182.2	162.4
33 Total assets	3,379.5	3,255.8	3,244.2	3,337.6	3,330.9	3,307.7	3,345.1	3,436.8	3,391.9	3,544.8	3,485.2	3,454.0

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

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	1,363.3	1,384.6	1,373.6	1,398.5	1,401.2	1,399.8	1,408.8	1,445.6	1,432.2	1,475.0	1,466.2	1,479.2
35 Large time deposits	822.7	840.0	841.4	863.0	851.7	855.1	859.8	872.5	869.5	873.9	867.4	874.9
36 Other deposits	540.6	544.7	532.1	535.5	549.5	544.7	549.0	573.1	562.8	601.1	598.8	604.3
37 Borrowings	897.4	908.8	878.6	865.7	885.2	905.9	896.5	908.6	887.3	940.9	979.9	983.4
38 Net due to related foreign offices	943.7	779.3	799.4	870.7	832.8	780.5	838.9	901.6	906.8	925.1	858.5	821.1
39 Other liabilities including trading liabilities ²⁵	180.5	180.4	178.6	189.0	186.3	205.8	196.4	178.8	158.3	205.0	171.6	162.9
40 Total liabilities	3,384.8	3,253.1	3,230.1	3,323.9	3,305.5	3,292.0	3,340.5	3,434.6	3,384.7	3,546.0	3,476.2	3,446.5
41 Residual (Assets LESS Liabilities)²⁶	-5.3	2.7	14.1	13.7	25.4	15.7	4.6	2.2	7.2	-1.2	9.0	7.5

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Assets												
1 Bank credit	1,429.2	1,507.1	1,527.6	1,566.3	1,575.4	1,606.3	1,633.9	1,653.9	1,652.5	1,656.0	1,658.9	1,669.5
2 Securities in bank credit ²	253.2	271.0	276.1	280.8	282.7	294.2	302.0	296.8	296.0	291.7	298.4	304.3
3 Treasury and agency securities ³	169.0	184.8	187.0	191.3	193.5	204.9	212.6	208.2	207.6	203.7	209.4	215.0
4 Mortgage-backed securities (MBS) ⁴	41.8	49.7	51.4	53.7	54.1	55.3	59.6	57.4	57.9	55.1	62.0	63.9
5 Non-MBS ⁵	127.3	135.1	135.6	137.6	139.4	149.6	153.0	150.8	149.7	148.6	147.4	151.1
6 Other securities	84.2	86.2	89.1	89.4	89.2	89.2	89.4	88.6	88.4	88.0	89.0	89.3
7 Mortgage-backed securities (MBS) ⁶	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
8 Non-MBS ⁷	83.0	85.1	88.0	88.3	88.1	88.1	88.2	87.4	87.2	86.8	87.8	88.1
9 Loans and leases in bank credit ⁸	1,176.0	1,236.1	1,251.5	1,285.6	1,292.7	1,312.1	1,331.9	1,357.1	1,356.5	1,364.2	1,360.6	1,365.3
10 Commercial and industrial loans	512.7	540.7	544.0	557.3	566.1	582.7	592.7	608.7	610.8	612.6	608.2	610.2
11 Real estate loans	114.5	116.2	115.8	117.1	118.8	120.1	120.8	121.0	120.6	120.9	120.7	120.8
12 Residential real estate loans	0.8	1.0	1.0	0.9	1.0	1.2	1.0	0.9	0.8	1.1	0.9	0.8
13 Revolving home equity loans	0.3	0.5	0.5	0.4	0.5	0.7	0.6	0.5	0.4	0.7	0.7	0.6
14 Closed-end residential loans ⁹	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.3	0.3
15 Commercial real estate loans	113.7	115.2	114.8	116.2	117.8	119.0	119.8	120.2	119.9	119.8	119.7	120.0
16 Construction and land development loans ¹⁰	17.0	21.0	21.5	22.0	23.0	22.4	22.5	22.9	23.0	23.2	23.1	23.3
17 Secured by farmland ¹¹	0.3	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5
18 Secured by multifamily properties ¹²	19.8	18.8	18.2	18.4	18.3	18.3	18.8	19.2	18.9	19.1	19.3	19.5
19 Secured by nonfarm nonresidential properties ¹³	76.6	74.8	74.5	75.2	76.0	77.6	77.9	77.6	77.3	76.9	76.8	76.6
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	548.8	579.2	591.7	611.1	607.7	609.2	618.3	627.4	625.1	630.7	631.7	634.2
26 Loans to nondepository financial institutions ¹⁷	415.7	465.1	477.9	490.2	488.8	492.1	498.8	505.0	502.8	507.6	508.2	509.1
27 All loans not elsewhere classified ^{18, 19}	133.1	114.2	113.8	120.9	118.9	117.2	119.5	122.4	122.3	123.1	123.5	125.1
28 LESS: Allowance for credit losses on loans and leases 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	1,359.8	1,085.1	1,073.4	1,094.2	1,153.8	1,115.0	1,107.4	1,148.4	1,148.1	1,141.1	1,204.8	1,243.3
30 Total federal funds sold and reverse RPs ²²	403.2	429.9	448.5	432.7	421.8	436.7	430.5	436.6	443.8	446.6	444.9	422.1
31 Loans to commercial banks ²³	0.8	0.7	0.3	0.6	0.9	1.0	1.2	1.1	1.2	1.2	1.1	0.9
32 Other assets including trading assets ²⁴	179.9	174.1	184.2	178.9	184.0	204.9	198.2	191.8	174.5	222.2	172.5	180.9
33 Total assets	3,372.9	3,196.8	3,234.0	3,272.6	3,335.9	3,363.8	3,371.2	3,431.8	3,420.1	3,467.1	3,482.3	3,516.8

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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	2025 Apr	2025 Oct	2025 Nov	2025 Dec	2026 Jan	2026 Feb	2026 Mar	2026 Apr	Week ending			
									Apr 22	Apr 29	May 06	May 13
Liabilities												
34 Deposits	1,359.0	1,367.6	1,368.4	1,386.0	1,420.2	1,427.2	1,407.1	1,443.7	1,441.8	1,471.5	1,478.3	1,496.8
35 Large time deposits	821.1	833.0	831.8	852.9	860.6	873.0	857.6	873.1	873.5	880.7	873.9	883.0
36 Other deposits	537.8	534.6	536.6	533.1	559.6	554.2	549.5	570.5	568.3	590.8	604.4	613.7
37 Borrowings	897.3	871.3	864.2	853.6	885.5	915.9	899.2	908.9	905.0	896.1	989.9	1,007.8
38 Net due to related foreign offices	927.3	776.4	808.7	841.5	840.9	811.9	860.8	889.2	902.3	878.4	837.7	820.3
39 Other liabilities including trading liabilities ²⁵	184.7	176.7	187.9	186.6	184.4	204.0	199.2	185.1	166.1	216.1	171.5	187.0
40 Total liabilities	3,368.3	3,192.0	3,229.1	3,267.7	3,331.0	3,359.0	3,366.3	3,426.9	3,415.2	3,462.2	3,477.4	3,511.8
41 Residual (Assets LESS Liabilities)²⁶	4.5	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9

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 mortgage credit intermediaries, business credit intermediaries, and consumer credit intermediaries; loans to private equity funds, insurance companies, federally-sponsored lending agencies, holding companies of other depository institutions, and banks’ own trust departments; loans to publicly-listed investment funds and private capital funds, hedge funds, pension funds, and securitization vehicles.
18. Includes loans for purchasing or carrying securities, including margin loans; loans to finance agricultural production; loans to foreign governments and 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 (currently, the allowance for credit losses on loans and leases). 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.