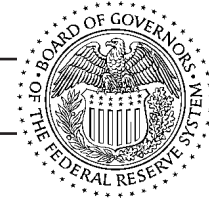

FEDERAL RESERVE statistical release

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



For release at 4:15 p.m. Eastern Time
July 2, 2026

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the March 2026 Call Report. Data on the previous release were benchmarked through the December 2025 Call Report. The release also incorporates updated seasonal factors and revisions to underlying data.

Data released on July 2, 2026, include revised historical growth rates for three aggregate series that were introduced January 7, 2015, on the H.8 release. These revised series were: total commercial real estate loans (CRE), other consumer loans including auto loans, and all other loans and leases.

For background, in January 2015, several changes to line items shown on the H.8 release were announced. Some of the changes involved the breakdown of series that had previously been reported as totals. Three such changes were:

1. Total commercial real estate loans were split into four subcategories: commercial real estate loans, construction and land development loans; commercial real estate loans, secured by farmland; commercial real estate loans, secured by multifamily properties; and commercial real estate loans, secured by nonfarm nonresidential properties;
2. Other consumer loans were split into auto loans and all other consumer loans;
3. Other loans and leases were split into all other loans and leases, loans to nondepository financial institutions and all other loans and leases, all loans not elsewhere classified.

Starting January 2015, because these three series are no longer reported series, non-published historical level data used to calculate the growth rates of these series had not been adjusted for nonbank structure activities. Now that these level series have been adjusted for nonbank structure activities, growth rates of these series have changed and are more realistic for commercial banks and domestically chartered commercial banks. No other historical data have been revised due to these changes.

Notes on Data

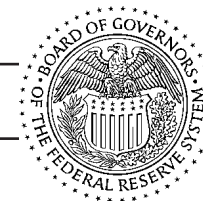
Because of a [clarification of reporting instructions](#) for the December 31, 2024, Reports of Condition and Income (FFIEC 031, FFIEC 041, and FFIEC 051), assets of some domestically chartered commercial banks were reclassified during the second quarter of 2026. These changes provided greater granularity in reporting loans to nondepository financial institutions (NDFIs) and directed that all purpose and non-purpose securities-based margin loans would be included in all other loans and leases, all loans not elsewhere classified. Based on these modifications in instructions, as of the week ending April 1, 2026, domestically chartered commercial banks reclassified \$1.4 billion commercial and industrial loans; \$4.7 billion consumer loans, credit cards and other related plans; \$6.1 billion consumer loans, all other consumer loans; and \$0.6 billion all other loans and leases, loans to nondepository institutions to all other loans and leases, all loans not elsewhere classified, \$12.8 billion.

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

Page 2

These effects on the assets of domestically chartered commercial banks and foreign-related institutions due to the definitional clarifications were estimated from data reported weekly by FR 2644 sample banks. For more information on the construction of the H.8 data, please see the [About page](#).

FEDERAL RESERVE statistical release



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

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

For release at 4:15 p.m. Eastern Time
July 2, 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 Feb | 2026 Mar | 2026 Apr | 2026 May |
|--|-------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|-------------|-------------|-------------|
| Assets | | | | | | | | | | | | | | | |
| 1 Bank credit | 8.3 | 6.7 | -0.2 | 4.0 | 5.3 | 4.0 | 2.9 | 6.9 | 6.0 | 5.0 | 7.1 | 9.6 | 6.9 | 5.7 | 5.5 |
| 2 Securities in bank credit ² | 21.6 | -2.3 | -7.5 | 6.7 | 5.0 | 5.3 | 0.9 | 10.0 | 6.4 | 2.2 | 4.3 | 8.2 | 4.6 | -1.8 | 3.9 |
| 3 Treasury and agency securities ³ | 22.7 | -2.7 | -5.9 | 9.2 | 6.3 | 7.4 | 2.2 | 12.1 | 7.0 | 3.3 | 3.9 | 9.7 | 7.1 | -2.4 | 1.0 |
| 6 Other securities | 17.8 | -0.9 | -13.3 | -3.0 | -1.0 | -3.9 | -5.1 | 0.6 | 3.4 | -3.0 | 6.5 | 1.0 | -7.5 | 1.0 | 17.8 |
| 9 Loans and leases in bank credit ⁸ | 2.4 | 11.4 | 3.2 | 2.9 | 5.4 | 3.5 | 3.8 | 5.6 | 5.8 | 6.1 | 8.3 | 10.3 | 8.0 | 8.9 | 6.1 |
| 10 Commercial and industrial loans | -7.5 | 13.9 | -0.2 | 0.9 | 4.3 | 3.8 | -0.1 | 4.4 | 8.6 | 4.1 | 12.2 | 20.7 | 16.5 | 15.9 | 10.9 |
| 11 Real estate loans | 2.0 | 10.2 | 4.1 | 1.9 | 1.8 | 0.6 | 1.3 | 1.7 | 1.5 | 2.7 | 2.4 | 2.9 | 0.8 | 2.2 | 2.6 |
| 12 Residential real estate loans | -0.4 | 9.0 | 3.4 | 2.0 | 2.1 | 0.9 | 2.3 | 3.1 | 1.0 | 2.1 | 1.8 | 2.9 | -0.9 | 0.6 | 0.3 |
| 13 Revolving home equity loans | -12.6 | 1.4 | -0.7 | 2.7 | 6.1 | 3.4 | 4.9 | 7.3 | 5.8 | 5.9 | 5.2 | 6.4 | 6.4 | 2.6 | 3.8 |
| 14 Closed-end residential loans ⁹ | 1.3 | 9.9 | 3.8 | 2.0 | 1.7 | 0.6 | 2.0 | 2.6 | 0.5 | 1.7 | 1.4 | 2.4 | -1.8 | 0.3 | -0.1 |
| 15 Commercial real estate loans | 4.3 | 11.3 | 4.8 | 1.8 | 1.6 | 0.3 | 0.5 | 0.6 | 1.9 | 3.2 | 3.0 | 2.9 | 2.3 | 3.6 | 4.6 |
| 20 Consumer loans | 8.1 | 11.3 | 4.3 | 1.9 | 3.9 | 2.4 | 3.3 | 3.6 | 3.3 | 5.2 | 5.3 | 3.2 | 7.8 | 8.5 | 3.1 |
| 21 Credit cards and other revolving plans | 6.9 | 16.7 | 9.4 | 4.7 | 3.4 | 2.9 | 3.0 | 2.9 | 2.8 | 4.6 | 5.2 | 2.8 | 8.1 | 9.5 | 0.6 |
| 22 Other consumer loans | 9.3 | 5.8 | -1.6 | -1.6 | 4.6 | 1.7 | 3.6 | 4.4 | 4.0 | 6.1 | 5.4 | 3.6 | 7.4 | 7.2 | 6.4 |
| 25 All other loans and leases | 12.4 | 11.2 | 4.1 | 7.9 | 15.4 | 10.2 | 13.3 | 16.1 | 13.4 | 15.4 | 17.8 | 19.0 | 13.6 | 15.1 | 10.1 |
| 28 LESS: Allowance for credit losses on loans and leases | -23.6 | -0.1 | 15.5 | 4.5 | 0.3 | 3.4 | 0.0 | 2.2 | -0.4 | -0.6 | -4.0 | -4.2 | 3.0 | 9.0 | 1.2 |
| 29 Cash assets ²¹ | 34.1 | -23.2 | 9.9 | -7.0 | -8.3 | -7.9 | 7.1 | -3.8 | -4.5 | -32.2 | 1.9 | -1.4 | -11.8 | 23.6 | 29.2 |
| 30 Total federal funds sold and reverse RPs ²² | -25.9 | -9.5 | 8.7 | 4.6 | 19.4 | 1.1 | 11.3 | 22.1 | 13.5 | 25.6 | -13.0 | 8.0 | 47.1 | 11.9 | -9.0 |
| 31 Loans to commercial banks ²³ | -44.2 | -41.4 | -16.2 | 29.8 | -25.7 | 77.4 | -86.5 | 34.5 | -19.0 | -33.3 | 356.4 | 1,087.5 | 49.2 | -198.4 | -226.4 |
| 32 Other assets including trading assets ²⁴ | 6.0 | 9.8 | 0.6 | 3.0 | 8.1 | 10.4 | 9.7 | 7.3 | 7.5 | 6.8 | 10.9 | 9.1 | 15.5 | 20.5 | 17.2 |
| 33 Total assets | 10.9 | 1.0 | 1.4 | 2.2 | 4.0 | 2.8 | 4.3 | 5.9 | 4.9 | 0.8 | 6.3 | 8.6 | 6.6 | 9.2 | 8.9 |
| Liabilities | | | | | | | | | | | | | | | |
| 34 Deposits | 11.8 | -0.7 | -2.7 | 2.8 | 3.8 | 4.1 | 3.1 | 3.8 | 4.3 | 3.9 | 6.1 | 9.7 | 8.6 | 8.3 | 11.8 |
| 35 Large time deposits | -6.7 | 12.1 | 38.1 | 6.7 | 2.5 | 4.6 | -2.9 | 2.5 | 6.0 | 4.4 | 5.9 | 5.4 | 7.5 | 18.0 | 10.4 |
| 36 Other deposits | 13.7 | -1.8 | -6.7 | 2.2 | 4.0 | 4.0 | 4.0 | 4.0 | 4.1 | 3.9 | 6.1 | 10.3 | 8.7 | 6.9 | 12.0 |
| 37 Borrowings | -1.4 | 8.5 | 28.2 | -6.7 | -2.7 | -15.0 | -6.9 | 9.1 | 10.1 | -22.1 | 12.2 | 18.2 | -6.2 | 9.9 | 29.7 |
| 39 Other liabilities including trading liabilities ²⁵ | 3.9 | 15.8 | 4.6 | 3.5 | 8.4 | 9.9 | 2.8 | 10.5 | 8.0 | 11.6 | 16.3 | 7.7 | 12.5 | 1.8 | 30.4 |
| 40 Total liabilities | 11.2 | 1.7 | 0.4 | 1.7 | 3.7 | 2.2 | 4.4 | 6.1 | 4.1 | 0.1 | 6.4 | 8.4 | 9.3 | 11.3 | 10.3 |

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.

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

Seasonally adjusted, billions of dollars

| Account | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 18,380.7 | 18,909.2 | 18,947.2 | 19,100.5 | 19,253.6 | 19,365.1 | 19,457.6 | 19,546.7 | 19,567.7 | 19,619.6 | 19,620.8 | 19,643.3 |
| 2 Securities in bank credit ² | 5,531.8 | 5,664.7 | 5,631.5 | 5,682.6 | 5,721.2 | 5,743.0 | 5,734.3 | 5,753.1 | 5,756.4 | 5,768.8 | 5,767.8 | 5,782.1 |
| 3 Treasury and agency securities ³ | 4,551.4 | 4,674.9 | 4,655.1 | 4,679.7 | 4,717.6 | 4,745.7 | 4,736.2 | 4,740.2 | 4,745.2 | 4,762.8 | 4,759.1 | 4,770.5 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,682.5 | 2,712.3 | 2,709.6 | 2,699.6 | 2,713.3 | 2,726.3 | 2,725.5 | 2,733.5 | 2,732.0 | 2,739.4 | 2,731.0 | 2,739.4 |
| 5 Non-MBS ⁵ | 1,868.9 | 1,962.6 | 1,945.5 | 1,980.1 | 2,004.3 | 2,019.4 | 2,010.7 | 2,006.7 | 2,013.2 | 2,023.5 | 2,028.1 | 2,031.1 |
| 6 Other securities | 980.4 | 989.9 | 976.4 | 1,002.8 | 1,003.6 | 997.3 | 998.1 | 1,012.9 | 1,011.3 | 1,006.0 | 1,008.8 | 1,011.5 |
| 7 Mortgage-backed securities (MBS) ⁶ | 90.7 | 88.6 | 88.7 | 88.3 | 89.1 | 88.1 | 87.7 | 86.6 | 85.8 | 85.8 | 86.3 | 86.4 |
| 8 Non-MBS ⁷ | 889.7 | 901.3 | 887.8 | 914.5 | 914.5 | 909.2 | 910.3 | 926.3 | 925.5 | 920.2 | 922.4 | 925.1 |
| 9 Loans and leases in bank credit ⁸ | 12,848.9 | 13,244.5 | 13,315.7 | 13,417.9 | 13,532.5 | 13,622.1 | 13,723.3 | 13,793.6 | 13,811.3 | 13,850.7 | 13,853.0 | 13,861.2 |
| 10 Commercial and industrial loans | 2,673.3 | 2,703.6 | 2,711.3 | 2,738.4 | 2,785.6 | 2,823.6 | 2,860.0 | 2,885.9 | 2,896.4 | 2,898.5 | 2,895.0 | 2,901.0 |
| 11 Real estate loans | 5,659.0 | 5,718.0 | 5,735.0 | 5,747.5 | 5,761.3 | 5,765.2 | 5,775.7 | 5,788.2 | 5,791.8 | 5,798.5 | 5,800.9 | 5,798.6 |
| 12 Residential real estate loans | 2,648.4 | 2,668.9 | 2,674.0 | 2,680.6 | 2,687.0 | 2,684.9 | 2,686.2 | 2,686.8 | 2,688.9 | 2,689.7 | 2,692.7 | 2,692.4 |
| 13 Revolving home equity loans | 268.7 | 276.6 | 277.7 | 279.2 | 280.7 | 282.2 | 282.8 | 283.7 | 284.1 | 284.5 | 284.8 | 285.4 |
| 14 Closed-end residential loans ⁹ | 2,379.8 | 2,392.4 | 2,396.4 | 2,401.4 | 2,406.3 | 2,402.7 | 2,403.4 | 2,403.2 | 2,404.8 | 2,405.2 | 2,407.8 | 2,407.0 |
| 15 Commercial real estate loans | 3,010.5 | 3,049.1 | 3,060.9 | 3,066.9 | 3,074.3 | 3,080.3 | 3,089.5 | 3,101.4 | 3,102.9 | 3,108.7 | 3,108.2 | 3,106.2 |
| 16 Construction and land development loans ¹⁰ | 466.1 | 456.3 | 455.5 | 455.1 | 453.8 | 453.1 | 452.4 | 452.9 | 451.7 | 451.1 | 450.3 | 449.5 |
| 17 Secured by farmland ¹¹ | 117.2 | 119.0 | 119.4 | 120.1 | 120.5 | 120.9 | 121.4 | 121.7 | 122.0 | 121.9 | 121.8 | 121.4 |
| 18 Secured by multifamily properties ¹² | 610.5 | 621.5 | 625.2 | 626.2 | 628.3 | 630.4 | 632.0 | 635.3 | 637.4 | 639.4 | 637.3 | 636.0 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,816.8 | 1,852.3 | 1,860.8 | 1,865.6 | 1,871.7 | 1,875.9 | 1,883.7 | 1,891.5 | 1,891.9 | 1,896.4 | 1,898.9 | 1,899.2 |
| 20 Consumer loans | 1,826.8 | 1,852.2 | 1,860.5 | 1,867.9 | 1,872.8 | 1,882.8 | 1,887.6 | 1,892.4 | 1,894.0 | 1,896.3 | 1,894.6 | 1,896.8 |
| 21 Credit cards and other revolving plans | 1,042.6 | 1,058.9 | 1,064.2 | 1,067.3 | 1,069.8 | 1,076.0 | 1,080.7 | 1,081.2 | 1,081.3 | 1,083.0 | 1,082.0 | 1,082.0 |
| 22 Other consumer loans | 784.2 | 793.2 | 796.3 | 800.6 | 803.0 | 806.8 | 806.9 | 811.2 | 812.7 | 813.3 | 812.6 | 814.8 |
| 23 Automobile loans ¹⁴ | 490.0 | 500.6 | 503.1 | 506.3 | 507.5 | 510.2 | 513.5 | 515.7 | 516.8 | 517.0 | 517.7 | 517.9 |
| 24 All other consumer loans ^{15, 16} | 294.2 | 292.6 | 293.2 | 294.3 | 295.5 | 296.6 | 293.5 | 295.5 | 296.0 | 296.3 | 294.8 | 296.9 |
| 25 All other loans and leases | 2,689.9 | 2,970.6 | 3,008.8 | 3,064.2 | 3,112.8 | 3,150.5 | 3,200.0 | 3,227.0 | 3,229.1 | 3,257.5 | 3,262.5 | 3,264.8 |
| 26 Loans to nondepository financial institutions ¹⁷ | 1,570.0 | 1,794.6 | 1,826.6 | 1,880.0 | 1,913.0 | 1,940.5 | 1,969.0 | 1,983.1 | 1,982.4 | 2,000.0 | 1,997.6 | 1,988.9 |
| 27 All loans not elsewhere classified ^{18, 19} | 1,119.9 | 1,176.0 | 1,182.2 | 1,184.2 | 1,199.8 | 1,210.0 | 1,231.1 | 1,243.9 | 1,246.6 | 1,257.5 | 1,265.0 | 1,275.9 |
| 28 LESS: Allowance for credit losses on loans and leases ²⁰ | 203.0 | 202.8 | 202.0 | 200.8 | 200.1 | 200.6 | 202.1 | 202.3 | 202.5 | 202.4 | 202.5 | 203.2 |
| 29 Cash assets ²¹ | 3,271.8 | 2,945.3 | 2,984.5 | 3,015.2 | 3,011.8 | 2,982.1 | 3,040.8 | 3,114.7 | 3,023.9 | 3,040.7 | 2,963.6 | 3,019.9 |
| 30 Total federal funds sold and reverse RPs ²² | 688.6 | 764.8 | 784.3 | 732.1 | 737.0 | 765.9 | 773.5 | 767.7 | 786.0 | 763.3 | 757.5 | 752.6 |
| 31 Loans to commercial banks ²³ | 6.4 | 5.4 | 5.5 | 6.4 | 12.2 | 12.7 | 10.6 | 8.6 | 11.5 | 15.1 | 19.1 | 11.3 |
| 32 Other assets including trading assets ²⁴ | 1,998.7 | 2,068.7 | 2,097.6 | 2,116.6 | 2,132.6 | 2,160.1 | 2,197.0 | 2,228.4 | 2,239.4 | 2,224.9 | 2,244.4 | 2,308.5 |
| 33 Total assets | 24,143.2 | 24,490.5 | 24,617.1 | 24,770.0 | 24,947.1 | 25,085.3 | 25,277.2 | 25,463.8 | 25,426.1 | 25,461.1 | 25,403.0 | 25,532.4 |

(continued on next page)

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

| Account | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 | |
| Liabilities | | | | | | | | | | | | | |
| 34 Deposits | 18,139.2 | 18,505.7 | 18,587.5 | 18,667.0 | 18,817.6 | 18,951.8 | 19,083.4 | 19,270.8 | 19,283.2 | 19,339.0 | 19,304.0 | 19,374.1 | |
| 35 Large time deposits | 2,366.6 | 2,422.6 | 2,447.9 | 2,451.0 | 2,462.0 | 2,477.3 | 2,514.4 | 2,536.1 | 2,508.9 | 2,510.8 | 2,510.5 | 2,517.9 | |
| 36 Other deposits | 15,772.5 | 16,083.1 | 16,139.7 | 16,216.0 | 16,355.6 | 16,474.5 | 16,569.0 | 16,734.7 | 16,774.2 | 16,828.2 | 16,793.5 | 16,856.2 | |
| 37 Borrowings | 2,229.9 | 2,144.8 | 2,162.1 | 2,212.8 | 2,246.3 | 2,234.7 | 2,253.1 | 2,308.8 | 2,253.8 | 2,268.1 | 2,273.0 | 2,315.7 | |
| 38 Net due to related foreign offices | 529.3 | 429.5 | 435.1 | 410.3 | 375.9 | 416.1 | 477.8 | 405.1 | 413.6 | 369.1 | 337.8 | 311.1 | |
| 39 Other liabilities including trading liabilities ²⁵ | 876.2 | 922.4 | 953.0 | 965.2 | 971.4 | 981.5 | 983.0 | 1,007.9 | 1,011.5 | 997.5 | 995.8 | 1,044.4 | |
| 40 Total liabilities | 21,774.6 | 22,002.4 | 22,137.7 | 22,255.3 | 22,411.2 | 22,584.2 | 22,797.3 | 22,992.6 | 22,962.0 | 22,973.7 | 22,910.6 | 23,045.3 | |
| 41 Residual (Assets LESS Liabilities)²⁶ | 2,368.6 | 2,488.1 | 2,479.4 | 2,514.7 | 2,535.9 | 2,501.1 | 2,479.9 | 2,471.3 | 2,464.1 | 2,487.4 | 2,492.4 | 2,487.1 | |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

| Account | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 18,366.8 | 18,926.9 | 19,028.9 | 19,095.6 | 19,218.6 | 19,336.9 | 19,458.9 | 19,539.2 | 19,584.6 | 19,592.0 | 19,618.7 | 19,652.8 |
| 2 Securities in bank credit ² | 5,521.9 | 5,674.9 | 5,634.3 | 5,673.4 | 5,727.8 | 5,759.1 | 5,740.1 | 5,745.1 | 5,747.3 | 5,749.6 | 5,756.2 | 5,774.1 |
| 3 Treasury and agency securities ³ | 4,538.2 | 4,689.7 | 4,666.3 | 4,678.6 | 4,725.1 | 4,762.1 | 4,737.9 | 4,729.6 | 4,733.5 | 4,738.9 | 4,742.0 | 4,758.2 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,679.3 | 2,715.2 | 2,708.5 | 2,700.0 | 2,716.4 | 2,735.3 | 2,730.2 | 2,730.5 | 2,732.2 | 2,727.4 | 2,726.5 | 2,734.4 |
| 5 Non-MBS ⁵ | 1,858.9 | 1,974.6 | 1,957.8 | 1,978.6 | 2,008.6 | 2,026.8 | 2,007.7 | 1,999.1 | 2,001.3 | 2,011.5 | 2,015.5 | 2,023.8 |
| 6 Other securities | 983.7 | 985.2 | 968.0 | 994.8 | 1,002.7 | 997.0 | 1,002.2 | 1,015.5 | 1,013.8 | 1,010.7 | 1,014.2 | 1,015.9 |
| 7 Mortgage-backed securities (MBS) ⁶ | 91.0 | 88.6 | 88.4 | 87.8 | 89.3 | 88.5 | 88.3 | 86.8 | 86.0 | 85.9 | 86.1 | 86.1 |
| 8 Non-MBS ⁷ | 892.7 | 896.6 | 879.6 | 907.0 | 913.4 | 908.5 | 913.9 | 928.6 | 927.8 | 924.8 | 928.1 | 929.8 |
| 9 Loans and leases in bank credit ⁸ | 12,844.9 | 13,251.9 | 13,394.6 | 13,422.2 | 13,490.8 | 13,577.9 | 13,718.9 | 13,794.1 | 13,837.4 | 13,842.4 | 13,862.5 | 13,878.8 |
| 10 Commercial and industrial loans | 2,693.9 | 2,689.2 | 2,704.9 | 2,721.8 | 2,784.1 | 2,834.4 | 2,888.8 | 2,909.4 | 2,921.7 | 2,908.0 | 2,910.8 | 2,916.0 |
| 11 Real estate loans | 5,653.9 | 5,729.0 | 5,747.1 | 5,748.6 | 5,751.0 | 5,747.1 | 5,762.8 | 5,783.4 | 5,788.0 | 5,799.2 | 5,801.5 | 5,798.3 |
| 12 Residential real estate loans | 2,642.0 | 2,678.3 | 2,681.8 | 2,682.7 | 2,680.1 | 2,672.9 | 2,676.2 | 2,680.1 | 2,683.3 | 2,687.1 | 2,690.0 | 2,689.0 |
| 13 Revolving home equity loans | 268.4 | 277.3 | 278.7 | 279.5 | 280.5 | 281.1 | 282.4 | 283.2 | 283.8 | 284.2 | 284.8 | 285.7 |
| 14 Closed-end residential loans ⁹ | 2,373.6 | 2,401.0 | 2,403.1 | 2,403.1 | 2,399.6 | 2,391.8 | 2,393.8 | 2,396.9 | 2,399.5 | 2,402.9 | 2,405.3 | 2,403.3 |
| 15 Commercial real estate loans | 3,011.8 | 3,050.7 | 3,065.3 | 3,066.0 | 3,070.8 | 3,074.1 | 3,086.6 | 3,103.2 | 3,104.7 | 3,112.0 | 3,111.5 | 3,109.3 |
| 16 Construction and land development loans ¹⁰ | 466.7 | 457.4 | 456.6 | 454.7 | 453.2 | 451.4 | 450.7 | 453.9 | 453.3 | 453.6 | 453.3 | 451.9 |
| 17 Secured by farmland ¹¹ | 116.9 | 119.1 | 119.7 | 120.1 | 120.3 | 120.6 | 121.0 | 121.5 | 121.8 | 121.8 | 121.8 | 121.4 |
| 18 Secured by multifamily properties ¹² | 609.7 | 622.0 | 625.9 | 625.1 | 626.1 | 628.7 | 631.8 | 634.6 | 636.9 | 639.2 | 637.1 | 635.8 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,818.5 | 1,852.1 | 1,863.1 | 1,866.1 | 1,871.3 | 1,873.6 | 1,883.0 | 1,893.3 | 1,892.7 | 1,897.4 | 1,899.3 | 1,900.2 |
| 20 Consumer loans | 1,814.3 | 1,858.5 | 1,895.8 | 1,884.2 | 1,867.0 | 1,859.3 | 1,871.2 | 1,880.1 | 1,888.8 | 1,887.7 | 1,886.0 | 1,897.0 |
| 21 Credit cards and other revolving plans | 1,032.0 | 1,063.4 | 1,098.6 | 1,082.5 | 1,065.6 | 1,055.9 | 1,066.6 | 1,070.7 | 1,077.1 | 1,075.0 | 1,073.8 | 1,081.4 |
| 22 Other consumer loans | 782.2 | 795.1 | 797.2 | 801.7 | 801.4 | 803.3 | 804.6 | 809.4 | 811.8 | 812.7 | 812.2 | 815.6 |
| 23 Automobile loans ¹⁴ | 489.4 | 501.4 | 503.4 | 506.4 | 506.0 | 508.0 | 512.3 | 515.3 | 517.0 | 517.4 | 518.0 | 519.0 |
| 24 All other consumer loans ^{15, 16} | 292.8 | 293.7 | 293.8 | 295.3 | 295.4 | 295.3 | 292.3 | 294.2 | 294.7 | 295.3 | 294.2 | 296.7 |
| 25 All other loans and leases | 2,682.9 | 2,975.2 | 3,046.8 | 3,067.5 | 3,088.7 | 3,137.1 | 3,196.0 | 3,221.2 | 3,238.8 | 3,247.6 | 3,264.2 | 3,267.4 |
| 26 Loans to nondepository financial institutions ¹⁷ | 1,568.7 | 1,795.6 | 1,849.6 | 1,878.0 | 1,893.3 | 1,928.7 | 1,967.4 | 1,982.5 | 1,992.1 | 1,994.8 | 1,998.0 | 1,991.0 |
| 27 All loans not elsewhere classified ^{18, 19} | 1,114.2 | 1,179.6 | 1,197.2 | 1,189.5 | 1,195.4 | 1,208.4 | 1,228.7 | 1,238.7 | 1,246.7 | 1,252.7 | 1,266.2 | 1,276.5 |
| 28 LESS: Allowance for credit losses on loans and leases ²⁰ | 202.7 | 203.7 | 202.3 | 200.2 | 200.2 | 200.2 | 201.3 | 202.1 | 202.7 | 202.8 | 202.5 | 202.0 |
| 29 Cash assets ²¹ | 3,278.4 | 2,922.2 | 2,970.6 | 3,023.9 | 3,015.9 | 3,050.5 | 3,029.6 | 3,131.5 | 3,082.9 | 3,153.8 | 3,020.7 | 3,027.9 |
| 30 Total federal funds sold and reverse RPs ²² | 679.0 | 773.0 | 813.3 | 738.5 | 739.8 | 765.9 | 769.5 | 756.2 | 785.1 | 746.9 | 742.5 | 736.2 |
| 31 Loans to commercial banks ²³ | 6.6 | 5.2 | 5.3 | 6.4 | 12.3 | 12.5 | 11.0 | 8.8 | 12.4 | 15.3 | 18.3 | 10.9 |
| 32 Other assets including trading assets ²⁴ | 1,995.0 | 2,077.8 | 2,086.7 | 2,106.1 | 2,132.7 | 2,151.2 | 2,207.6 | 2,226.0 | 2,230.4 | 2,244.7 | 2,259.1 | 2,325.7 |
| 33 Total assets | 24,123.1 | 24,501.5 | 24,702.5 | 24,770.3 | 24,919.1 | 25,116.8 | 25,275.4 | 25,459.6 | 25,492.7 | 25,549.8 | 25,456.7 | 25,551.5 |

(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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 | |
| Liabilities | | | | | | | | | | | | | |
| 34 Deposits | 18,057.6 | 18,514.9 | 18,724.9 | 18,674.9 | 18,773.9 | 19,028.4 | 19,114.4 | 19,194.7 | 19,290.4 | 19,324.3 | 19,286.1 | 19,283.8 | |
| 35 Large time deposits | 2,382.5 | 2,404.2 | 2,428.8 | 2,452.2 | 2,481.5 | 2,479.6 | 2,529.2 | 2,554.0 | 2,518.7 | 2,523.3 | 2,521.0 | 2,521.3 | |
| 36 Other deposits | 15,675.0 | 16,110.7 | 16,296.0 | 16,222.7 | 16,292.3 | 16,548.8 | 16,585.2 | 16,640.7 | 16,771.7 | 16,801.0 | 16,765.2 | 16,762.5 | |
| 37 Borrowings | 2,311.5 | 2,108.6 | 2,089.4 | 2,203.8 | 2,264.9 | 2,207.7 | 2,243.4 | 2,395.3 | 2,331.4 | 2,355.9 | 2,360.9 | 2,383.2 | |
| 38 Net due to related foreign offices | 503.6 | 453.5 | 452.6 | 426.7 | 403.0 | 404.5 | 451.3 | 382.2 | 390.2 | 370.5 | 318.0 | 326.7 | |
| 39 Other liabilities including trading liabilities ²⁵ | 871.1 | 955.2 | 956.0 | 961.7 | 967.5 | 969.3 | 966.5 | 1,002.2 | 1,002.4 | 1,009.0 | 991.7 | 1,044.1 | |
| 40 Total liabilities | 21,743.7 | 22,032.3 | 22,222.9 | 22,267.1 | 22,409.3 | 22,609.9 | 22,775.6 | 22,974.4 | 23,014.3 | 23,059.8 | 22,956.7 | 23,037.9 | |
| 41 Residual (Assets LESS Liabilities)²⁶ | 2,379.4 | 2,469.2 | 2,479.6 | 2,503.2 | 2,509.8 | 2,506.9 | 2,499.8 | 2,485.3 | 2,478.4 | 2,490.1 | 2,500.0 | 2,513.7 | |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 16,934.9 | 17,374.1 | 17,388.9 | 17,525.9 | 17,654.2 | 17,727.3 | 17,802.7 | 17,871.5 | 17,891.7 | 17,941.1 | 17,939.0 | 17,953.2 |
| 2 Securities in bank credit ² | 5,273.5 | 5,384.8 | 5,344.6 | 5,395.1 | 5,429.5 | 5,437.7 | 5,434.6 | 5,448.1 | 5,455.7 | 5,469.3 | 5,467.5 | 5,481.2 |
| 3 Treasury and agency securities ³ | 4,377.8 | 4,484.5 | 4,458.2 | 4,482.0 | 4,516.5 | 4,531.6 | 4,526.2 | 4,527.4 | 4,534.6 | 4,553.3 | 4,547.4 | 4,558.4 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,639.4 | 2,659.3 | 2,655.7 | 2,644.0 | 2,656.9 | 2,666.8 | 2,667.1 | 2,671.3 | 2,672.1 | 2,680.1 | 2,671.2 | 2,678.7 |
| 5 Non-MBS ⁵ | 1,738.4 | 1,825.2 | 1,802.5 | 1,838.0 | 1,859.6 | 1,864.8 | 1,859.1 | 1,856.0 | 1,862.4 | 1,873.2 | 1,876.1 | 1,879.6 |
| 6 Other securities | 895.8 | 900.3 | 886.4 | 913.1 | 913.0 | 906.1 | 908.4 | 920.8 | 921.1 | 916.0 | 920.2 | 922.9 |
| 7 Mortgage-backed securities (MBS) ⁶ | 89.6 | 87.5 | 87.6 | 87.2 | 87.9 | 86.9 | 86.5 | 85.3 | 84.6 | 84.6 | 85.1 | 85.2 |
| 8 Non-MBS ⁷ | 806.2 | 812.8 | 798.8 | 825.9 | 825.1 | 819.3 | 821.8 | 835.4 | 836.6 | 831.5 | 835.1 | 837.7 |
| 9 Loans and leases in bank credit ⁸ | 11,661.4 | 11,989.3 | 12,044.3 | 12,130.8 | 12,224.7 | 12,289.6 | 12,368.1 | 12,423.4 | 12,436.0 | 12,471.8 | 12,471.5 | 12,471.9 |
| 10 Commercial and industrial loans | 2,157.1 | 2,159.6 | 2,163.5 | 2,176.9 | 2,207.9 | 2,232.5 | 2,255.5 | 2,272.4 | 2,278.6 | 2,285.6 | 2,281.3 | 2,283.4 |
| 11 Real estate loans | 5,544.6 | 5,601.7 | 5,617.6 | 5,629.4 | 5,642.2 | 5,644.7 | 5,655.4 | 5,667.0 | 5,671.1 | 5,677.4 | 5,680.6 | 5,679.2 |
| 12 Residential real estate loans | 2,647.5 | 2,668.0 | 2,673.2 | 2,679.7 | 2,686.0 | 2,684.0 | 2,685.2 | 2,685.6 | 2,687.7 | 2,688.7 | 2,691.6 | 2,691.5 |
| 13 Revolving home equity loans | 268.2 | 276.2 | 277.2 | 278.7 | 280.2 | 281.7 | 282.2 | 282.8 | 283.3 | 283.9 | 284.2 | 284.9 |
| 14 Closed-end residential loans ⁹ | 2,379.3 | 2,391.9 | 2,395.9 | 2,401.0 | 2,405.8 | 2,402.3 | 2,403.0 | 2,402.9 | 2,404.4 | 2,404.8 | 2,407.4 | 2,406.6 |
| 15 Commercial real estate loans | 2,897.1 | 2,933.6 | 2,944.4 | 2,949.7 | 2,956.2 | 2,960.7 | 2,970.2 | 2,981.3 | 2,983.4 | 2,988.8 | 2,989.0 | 2,987.7 |
| 16 Construction and land development loans ¹⁰ | 448.1 | 435.0 | 433.8 | 432.6 | 431.4 | 430.5 | 429.5 | 429.3 | 428.7 | 428.4 | 427.7 | 427.0 |
| 17 Secured by farmland ¹¹ | 116.9 | 118.5 | 118.9 | 119.5 | 120.0 | 120.4 | 120.8 | 121.1 | 121.4 | 121.3 | 121.3 | 120.8 |
| 18 Secured by multifamily properties ¹² | 590.9 | 603.1 | 606.7 | 607.6 | 609.6 | 611.3 | 612.6 | 615.7 | 617.6 | 620.0 | 617.9 | 617.2 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,741.3 | 1,777.0 | 1,785.1 | 1,790.0 | 1,795.3 | 1,798.5 | 1,807.3 | 1,815.2 | 1,815.7 | 1,819.1 | 1,822.2 | 1,822.7 |
| 20 Consumer loans | 1,826.8 | 1,852.2 | 1,860.5 | 1,867.9 | 1,872.8 | 1,882.8 | 1,887.6 | 1,892.4 | 1,894.0 | 1,896.3 | 1,894.6 | 1,896.8 |
| 21 Credit cards and other revolving plans | 1,042.6 | 1,058.9 | 1,064.2 | 1,067.3 | 1,069.8 | 1,076.0 | 1,080.7 | 1,081.2 | 1,081.3 | 1,083.0 | 1,082.0 | 1,082.0 |
| 22 Other consumer loans | 784.2 | 793.2 | 796.3 | 800.6 | 803.0 | 806.8 | 806.9 | 811.2 | 812.7 | 813.3 | 812.6 | 814.8 |
| 23 Automobile loans ¹⁴ | 490.0 | 500.6 | 503.1 | 506.3 | 507.5 | 510.2 | 513.5 | 515.7 | 516.8 | 517.0 | 517.7 | 517.9 |
| 24 All other consumer loans ¹⁵ | 294.2 | 292.6 | 293.2 | 294.3 | 295.5 | 296.6 | 293.5 | 295.5 | 296.0 | 296.3 | 294.8 | 296.9 |
| 25 All other loans and leases | 2,132.9 | 2,375.8 | 2,402.7 | 2,456.6 | 2,501.8 | 2,529.6 | 2,569.6 | 2,591.6 | 2,592.1 | 2,612.5 | 2,614.9 | 2,612.6 |
| 26 Loans to nondepository financial institutions ¹⁷ | 1,149.4 | 1,315.8 | 1,340.1 | 1,391.4 | 1,421.7 | 1,440.9 | 1,462.3 | 1,475.5 | 1,472.7 | 1,484.1 | 1,479.9 | 1,469.4 |
| 27 All loans not elsewhere classified ¹⁸ | 983.5 | 1,060.0 | 1,062.7 | 1,065.2 | 1,080.1 | 1,088.6 | 1,107.3 | 1,116.1 | 1,119.4 | 1,128.4 | 1,135.0 | 1,143.2 |
| 28 LESS: Allowance for credit losses on loans and leases | 203.0 | 202.8 | 202.0 | 200.8 | 200.2 | 200.6 | 202.1 | 202.3 | 202.4 | 202.4 | 202.4 | 203.2 |
| 29 Cash assets ²¹ | 1,839.9 | 1,835.6 | 1,800.0 | 1,861.3 | 1,912.4 | 1,890.1 | 1,887.4 | 1,925.5 | 1,852.7 | 1,892.6 | 1,891.0 | 1,883.3 |
| 30 Total federal funds sold and reverse RPs ²² | 298.6 | 319.1 | 356.1 | 308.4 | 304.5 | 336.9 | 342.2 | 338.1 | 342.8 | 332.9 | 305.6 | 316.2 |
| 31 Loans to commercial banks ²³ | 5.4 | 4.9 | 4.9 | 5.6 | 11.4 | 11.4 | 9.3 | 7.1 | 9.7 | 13.4 | 16.9 | 9.9 |
| 32 Other assets including trading assets ²⁴ | 1,829.3 | 1,890.6 | 1,917.6 | 1,934.6 | 1,929.1 | 1,959.8 | 2,010.3 | 2,051.0 | 2,073.2 | 2,049.8 | 2,070.2 | 2,131.4 |
| 33 Total assets | 20,705.1 | 21,221.5 | 21,265.5 | 21,435.0 | 21,611.5 | 21,724.8 | 21,849.8 | 21,990.8 | 21,967.6 | 22,027.4 | 22,020.3 | 22,090.8 |

(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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 16,742.0 | 17,124.8 | 17,180.4 | 17,260.0 | 17,408.2 | 17,526.4 | 17,638.2 | 17,780.2 | 17,778.2 | 17,820.4 | 17,786.1 | 17,849.2 |
| 35 Large time deposits | 1,528.8 | 1,577.0 | 1,586.3 | 1,596.5 | 1,604.7 | 1,613.9 | 1,642.8 | 1,659.8 | 1,625.4 | 1,622.1 | 1,607.9 | 1,619.5 |
| 36 Other deposits | 15,213.2 | 15,547.7 | 15,594.1 | 15,663.4 | 15,803.5 | 15,912.5 | 15,995.3 | 16,120.4 | 16,152.8 | 16,198.3 | 16,178.2 | 16,229.7 |
| 37 Borrowings | 1,305.2 | 1,260.6 | 1,278.0 | 1,315.3 | 1,336.4 | 1,332.2 | 1,342.1 | 1,358.4 | 1,335.2 | 1,368.4 | 1,376.4 | 1,368.8 |
| 38 Net due to related foreign offices | -389.7 | -388.9 | -435.4 | -426.2 | -409.6 | -421.2 | -410.0 | -428.9 | -450.7 | -470.4 | -480.2 | -495.8 |
| 39 Other liabilities including trading liabilities ²⁵ | 701.3 | 744.0 | 765.0 | 780.6 | 766.7 | 785.9 | 798.6 | 827.0 | 850.5 | 822.5 | 825.0 | 865.9 |
| 40 Total liabilities | 18,358.8 | 18,740.5 | 18,788.0 | 18,929.7 | 19,101.8 | 19,223.4 | 19,368.8 | 19,536.7 | 19,513.1 | 19,540.9 | 19,507.4 | 19,588.2 |
| 41 Residual (Assets LESS Liabilities)²⁶ | 2,346.3 | 2,481.0 | 2,477.5 | 2,505.3 | 2,509.7 | 2,501.3 | 2,481.0 | 2,454.1 | 2,454.4 | 2,486.6 | 2,512.9 | 2,502.6 |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 16,923.1 | 17,399.2 | 17,462.6 | 17,519.8 | 17,610.5 | 17,700.1 | 17,801.7 | 17,863.6 | 17,905.4 | 17,916.7 | 17,934.9 | 17,959.6 |
| 2 Securities in bank credit ² | 5,263.4 | 5,398.8 | 5,353.6 | 5,390.3 | 5,432.3 | 5,454.7 | 5,440.5 | 5,438.6 | 5,445.4 | 5,446.0 | 5,450.1 | 5,467.3 |
| 3 Treasury and agency securities ³ | 4,363.8 | 4,502.7 | 4,475.0 | 4,485.0 | 4,519.7 | 4,548.7 | 4,528.8 | 4,514.7 | 4,521.1 | 4,525.2 | 4,525.2 | 4,540.6 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,635.6 | 2,663.8 | 2,654.8 | 2,646.0 | 2,661.2 | 2,675.9 | 2,673.0 | 2,667.5 | 2,671.5 | 2,666.3 | 2,665.4 | 2,672.6 |
| 5 Non-MBS ⁵ | 1,728.2 | 1,838.9 | 1,820.1 | 1,839.0 | 1,858.5 | 1,872.8 | 1,855.8 | 1,847.1 | 1,849.5 | 1,858.9 | 1,859.9 | 1,868.0 |
| 6 Other securities | 899.6 | 896.1 | 878.6 | 905.3 | 912.6 | 906.0 | 911.7 | 923.9 | 924.3 | 920.8 | 924.9 | 926.7 |
| 7 Mortgage-backed securities (MBS) ⁶ | 89.9 | 87.5 | 87.3 | 86.6 | 88.1 | 87.3 | 87.1 | 85.6 | 84.8 | 84.7 | 84.9 | 84.9 |
| 8 Non-MBS ⁷ | 809.7 | 808.6 | 791.3 | 818.7 | 824.5 | 818.7 | 824.6 | 838.3 | 839.5 | 836.1 | 840.0 | 841.8 |
| 9 Loans and leases in bank credit ⁸ | 11,659.8 | 12,000.4 | 12,109.0 | 12,129.5 | 12,178.3 | 12,245.4 | 12,361.1 | 12,425.0 | 12,460.1 | 12,470.7 | 12,484.8 | 12,492.4 |
| 10 Commercial and industrial loans | 2,179.2 | 2,146.8 | 2,149.3 | 2,157.5 | 2,203.4 | 2,243.7 | 2,282.2 | 2,297.0 | 2,303.1 | 2,298.3 | 2,297.3 | 2,297.4 |
| 11 Real estate loans | 5,539.7 | 5,613.3 | 5,630.0 | 5,629.8 | 5,631.0 | 5,626.4 | 5,642.0 | 5,662.7 | 5,667.5 | 5,677.9 | 5,681.2 | 5,678.5 |
| 12 Residential real estate loans | 2,641.3 | 2,677.3 | 2,680.9 | 2,681.7 | 2,679.0 | 2,671.9 | 2,675.3 | 2,679.3 | 2,682.5 | 2,686.3 | 2,689.2 | 2,688.1 |
| 13 Revolving home equity loans | 268.2 | 276.9 | 278.3 | 279.1 | 279.8 | 280.5 | 281.9 | 282.7 | 283.2 | 283.7 | 284.2 | 285.1 |
| 14 Closed-end residential loans ⁹ | 2,373.1 | 2,400.5 | 2,402.6 | 2,402.6 | 2,399.1 | 2,391.4 | 2,393.4 | 2,396.6 | 2,399.3 | 2,402.6 | 2,405.0 | 2,403.0 |
| 15 Commercial real estate loans | 2,898.4 | 2,935.9 | 2,949.1 | 2,948.2 | 2,952.0 | 2,954.5 | 2,966.7 | 2,983.4 | 2,985.0 | 2,991.6 | 2,992.0 | 2,990.4 |
| 16 Construction and land development loans ¹⁰ | 449.3 | 435.9 | 434.5 | 431.7 | 430.9 | 429.2 | 428.2 | 431.1 | 430.5 | 430.9 | 430.8 | 429.3 |
| 17 Secured by farmland ¹¹ | 116.6 | 118.6 | 119.2 | 119.5 | 119.7 | 120.0 | 120.5 | 120.9 | 121.3 | 121.3 | 121.2 | 120.8 |
| 18 Secured by multifamily properties ¹² | 590.0 | 603.8 | 607.5 | 606.7 | 607.7 | 609.8 | 612.4 | 614.9 | 617.1 | 619.5 | 617.5 | 616.9 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,742.5 | 1,777.6 | 1,788.0 | 1,790.2 | 1,793.7 | 1,795.6 | 1,805.7 | 1,816.5 | 1,816.1 | 1,819.9 | 1,822.5 | 1,823.4 |
| 20 Consumer loans | 1,814.3 | 1,858.5 | 1,895.8 | 1,884.2 | 1,867.0 | 1,859.3 | 1,871.2 | 1,880.1 | 1,888.8 | 1,887.7 | 1,886.0 | 1,897.0 |
| 21 Credit cards and other revolving plans | 1,032.0 | 1,063.4 | 1,098.6 | 1,082.5 | 1,065.6 | 1,055.9 | 1,066.6 | 1,070.7 | 1,077.1 | 1,075.0 | 1,073.8 | 1,081.4 |
| 22 Other consumer loans | 782.2 | 795.1 | 797.2 | 801.7 | 801.4 | 803.3 | 804.6 | 809.4 | 811.8 | 812.7 | 812.2 | 815.6 |
| 23 Automobile loans ¹⁴ | 489.4 | 501.4 | 503.4 | 506.4 | 506.0 | 508.0 | 512.3 | 515.3 | 517.0 | 517.4 | 518.0 | 519.0 |
| 24 All other consumer loans ¹⁵ | 292.8 | 293.7 | 293.8 | 295.3 | 295.4 | 295.3 | 292.3 | 294.2 | 294.7 | 295.3 | 294.2 | 296.7 |
| 25 All other loans and leases | 2,126.6 | 2,381.8 | 2,434.0 | 2,457.9 | 2,477.0 | 2,516.0 | 2,565.7 | 2,585.3 | 2,600.7 | 2,606.9 | 2,620.2 | 2,619.4 |
| 26 Loans to nondepository financial institutions ¹⁷ | 1,147.2 | 1,317.7 | 1,359.4 | 1,389.1 | 1,400.7 | 1,428.9 | 1,461.2 | 1,472.8 | 1,480.2 | 1,482.2 | 1,483.4 | 1,476.1 |
| 27 All loans not elsewhere classified ¹⁸ | 979.4 | 1,064.1 | 1,074.5 | 1,068.8 | 1,076.3 | 1,087.1 | 1,104.5 | 1,112.5 | 1,120.6 | 1,124.7 | 1,136.8 | 1,143.4 |
| 28 LESS: Allowance for credit losses on loans and leases | 202.7 | 203.7 | 202.3 | 200.2 | 200.2 | 200.2 | 201.2 | 202.1 | 202.7 | 202.8 | 202.5 | 202.0 |
| 29 Cash assets ²¹ | 1,800.1 | 1,848.9 | 1,876.4 | 1,869.0 | 1,897.1 | 1,936.7 | 1,873.3 | 1,881.3 | 1,850.0 | 1,890.3 | 1,874.8 | 1,824.9 |
| 30 Total federal funds sold and reverse RPs ²² | 285.0 | 324.5 | 380.6 | 316.4 | 302.3 | 333.9 | 331.2 | 322.8 | 338.9 | 320.6 | 304.6 | 306.0 |
| 31 Loans to commercial banks ²³ | 5.6 | 4.9 | 4.8 | 5.4 | 11.2 | 11.2 | 9.7 | 7.3 | 10.6 | 13.7 | 16.7 | 9.6 |
| 32 Other assets including trading assets ²⁴ | 1,823.0 | 1,893.7 | 1,907.9 | 1,922.2 | 1,928.1 | 1,953.5 | 2,016.5 | 2,046.4 | 2,063.4 | 2,058.0 | 2,082.8 | 2,129.8 |
| 33 Total assets | 20,634.1 | 21,267.5 | 21,429.9 | 21,432.5 | 21,549.1 | 21,735.1 | 21,831.1 | 21,919.3 | 21,965.6 | 21,996.5 | 22,011.2 | 22,027.9 |

(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 | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 16,638.9 | 17,146.5 | 17,338.9 | 17,253.5 | 17,342.5 | 17,614.3 | 17,662.6 | 17,678.6 | 17,766.4 | 17,788.6 | 17,762.4 | 17,757.0 |
| 35 Large time deposits | 1,534.6 | 1,572.4 | 1,576.0 | 1,590.9 | 1,606.1 | 1,617.9 | 1,651.4 | 1,665.3 | 1,622.1 | 1,624.0 | 1,619.4 | 1,623.2 |
| 36 Other deposits | 15,104.4 | 15,574.1 | 15,762.9 | 15,662.6 | 15,736.5 | 15,996.5 | 16,011.2 | 16,013.3 | 16,144.3 | 16,164.6 | 16,143.0 | 16,133.8 |
| 37 Borrowings | 1,343.9 | 1,244.5 | 1,235.8 | 1,318.6 | 1,350.5 | 1,311.1 | 1,337.5 | 1,401.1 | 1,365.1 | 1,393.8 | 1,411.1 | 1,406.3 |
| 38 Net due to related foreign offices | -416.9 | -355.2 | -388.9 | -415.2 | -412.4 | -462.3 | -445.0 | -458.4 | -483.3 | -494.6 | -482.6 | -493.0 |
| 39 Other liabilities including trading liabilities ²⁵ | 693.4 | 767.3 | 769.4 | 777.3 | 763.5 | 770.0 | 781.2 | 817.6 | 844.0 | 823.6 | 825.4 | 848.9 |
| 40 Total liabilities | 18,259.3 | 18,803.1 | 18,955.2 | 18,934.3 | 19,044.2 | 19,233.2 | 19,336.3 | 19,439.0 | 19,492.2 | 19,511.4 | 19,516.3 | 19,519.2 |
| 41 Residual (Assets LESS Liabilities)²⁶ | 2,374.8 | 2,464.3 | 2,474.7 | 2,498.3 | 2,504.9 | 2,501.9 | 2,494.8 | 2,480.3 | 2,473.4 | 2,485.1 | 2,495.0 | 2,508.7 |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 11,270.3 | 11,586.6 | 11,585.0 | 11,694.9 | 11,788.9 | 11,844.9 | 11,909.7 | 11,959.6 | 11,977.4 | 12,012.1 | 12,011.6 | 12,016.8 |
| 2 Securities in bank credit ² | 4,046.7 | 4,139.2 | 4,101.5 | 4,152.0 | 4,179.9 | 4,182.5 | 4,182.7 | 4,189.4 | 4,199.2 | 4,210.1 | 4,212.7 | 4,220.5 |
| 3 Treasury and agency securities ³ | 3,516.0 | 3,599.1 | 3,571.9 | 3,596.3 | 3,625.4 | 3,636.6 | 3,632.7 | 3,627.6 | 3,634.7 | 3,650.7 | 3,648.6 | 3,653.2 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,027.1 | 2,021.7 | 2,015.7 | 1,999.9 | 2,012.1 | 2,017.7 | 2,017.0 | 2,014.6 | 2,016.5 | 2,023.9 | 2,020.4 | 2,022.2 |
| 5 Non-MBS ⁵ | 1,488.8 | 1,577.4 | 1,556.2 | 1,596.4 | 1,613.4 | 1,618.9 | 1,615.7 | 1,613.0 | 1,618.2 | 1,626.8 | 1,628.2 | 1,631.0 |
| 6 Other securities | 530.8 | 540.1 | 529.6 | 555.8 | 554.4 | 545.9 | 549.9 | 561.8 | 564.5 | 559.4 | 564.1 | 567.3 |
| 7 Mortgage-backed securities (MBS) ⁶ | 56.2 | 54.3 | 54.2 | 54.1 | 54.1 | 52.7 | 52.0 | 52.1 | 52.0 | 51.8 | 52.1 | 52.1 |
| 8 Non-MBS ⁷ | 474.5 | 485.8 | 475.4 | 501.7 | 500.4 | 493.3 | 498.0 | 509.7 | 512.5 | 507.6 | 512.0 | 515.2 |
| 9 Loans and leases in bank credit ⁸ | 7,223.5 | 7,447.4 | 7,483.5 | 7,542.8 | 7,609.0 | 7,662.4 | 7,727.0 | 7,770.2 | 7,778.3 | 7,802.0 | 7,798.9 | 7,796.3 |
| 10 Commercial and industrial loans | 1,464.7 | 1,457.0 | 1,459.4 | 1,473.0 | 1,500.0 | 1,521.9 | 1,540.1 | 1,551.1 | 1,556.8 | 1,559.7 | 1,552.2 | 1,553.6 |
| 11 Real estate loans | 2,537.7 | 2,545.1 | 2,553.7 | 2,551.8 | 2,553.2 | 2,549.6 | 2,554.4 | 2,559.8 | 2,559.4 | 2,565.3 | 2,568.4 | 2,567.0 |
| 12 Residential real estate loans | 1,656.3 | 1,657.6 | 1,659.3 | 1,659.7 | 1,662.5 | 1,659.1 | 1,658.7 | 1,657.5 | 1,657.2 | 1,658.4 | 1,660.8 | 1,661.9 |
| 13 Revolving home equity loans | 155.8 | 157.7 | 157.8 | 157.9 | 158.2 | 158.7 | 158.6 | 158.4 | 158.6 | 159.0 | 159.2 | 159.8 |
| 14 Closed-end residential loans ⁹ | 1,500.4 | 1,499.9 | 1,501.5 | 1,501.8 | 1,504.2 | 1,500.4 | 1,500.1 | 1,499.1 | 1,498.5 | 1,499.4 | 1,501.6 | 1,502.1 |
| 15 Commercial real estate loans | 881.4 | 887.5 | 894.4 | 892.1 | 890.8 | 890.6 | 895.7 | 902.3 | 902.2 | 907.0 | 907.6 | 905.1 |
| 16 Construction and land development loans ¹⁰ | 134.0 | 126.9 | 127.3 | 126.9 | 125.8 | 124.6 | 124.6 | 125.8 | 126.0 | 125.7 | 125.5 | 124.7 |
| 17 Secured by farmland ¹¹ | 6.6 | 6.5 | 6.4 | 6.4 | 6.3 | 6.3 | 6.3 | 6.3 | 6.4 | 6.4 | 6.4 | 6.0 |
| 18 Secured by multifamily properties ¹² | 233.9 | 241.3 | 243.9 | 243.3 | 243.4 | 245.3 | 247.5 | 249.2 | 250.8 | 253.0 | 251.8 | 250.4 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 507.0 | 512.9 | 516.8 | 515.5 | 515.2 | 514.4 | 517.3 | 521.0 | 519.1 | 522.0 | 524.0 | 524.0 |
| 20 Consumer loans | 1,519.6 | 1,535.2 | 1,541.3 | 1,546.8 | 1,548.5 | 1,556.1 | 1,561.8 | 1,567.3 | 1,568.3 | 1,568.5 | 1,567.9 | 1,568.9 |
| 21 Credit cards and other revolving plans | 948.5 | 961.7 | 966.3 | 969.5 | 970.9 | 975.8 | 982.2 | 986.9 | 987.2 | 987.9 | 986.9 | 987.6 |
| 22 Other consumer loans | 571.1 | 573.5 | 575.0 | 577.3 | 577.6 | 580.3 | 579.7 | 580.4 | 581.0 | 580.6 | 581.0 | 581.3 |
| 23 Automobile loans ¹⁴ | 413.4 | 423.8 | 425.9 | 428.8 | 429.7 | 431.6 | 433.6 | 434.9 | 435.3 | 435.1 | 435.6 | 435.4 |
| 24 All other consumer loans ¹⁵ | 157.7 | 149.6 | 149.1 | 148.5 | 147.8 | 148.7 | 146.1 | 145.5 | 145.7 | 145.5 | 145.4 | 145.9 |
| 25 All other loans and leases | 1,701.6 | 1,910.1 | 1,929.2 | 1,971.2 | 2,007.3 | 2,034.8 | 2,070.7 | 2,092.0 | 2,093.8 | 2,108.4 | 2,110.4 | 2,106.7 |
| 26 Loans to nondepository financial institutions ¹⁷ | 1,005.7 | 1,144.0 | 1,162.2 | 1,205.1 | 1,229.3 | 1,248.7 | 1,268.8 | 1,282.0 | 1,280.8 | 1,288.4 | 1,283.6 | 1,272.2 |
| 27 All loans not elsewhere classified ¹⁸ | 695.8 | 766.1 | 767.0 | 766.1 | 778.0 | 786.1 | 801.9 | 809.9 | 813.0 | 820.1 | 826.8 | 834.5 |
| 28 LESS: Allowance for credit losses on loans and leases | 142.1 | 140.6 | 139.7 | 138.3 | 137.9 | 138.4 | 139.5 | 139.6 | 139.7 | 139.5 | 139.3 | 139.9 |
| 29 Cash assets ²¹ | 1,363.8 | 1,347.2 | 1,313.4 | 1,370.9 | 1,409.4 | 1,395.6 | 1,399.8 | 1,423.8 | 1,348.7 | 1,399.0 | 1,405.3 | 1,391.6 |
| 30 Total federal funds sold and reverse RPs ²² | 268.6 | 282.2 | 317.9 | 268.4 | 270.7 | 304.1 | 307.3 | 303.9 | 308.7 | 297.8 | 270.5 | 281.3 |
| 31 Loans to commercial banks ²³ | 4.1 | 4.0 | 3.9 | 4.5 | 10.2 | 10.1 | 8.9 | 5.7 | 8.3 | 10.8 | 14.4 | 7.1 |
| 32 Other assets including trading assets ²⁴ | 1,411.0 | 1,468.5 | 1,490.8 | 1,505.3 | 1,496.8 | 1,524.2 | 1,571.2 | 1,611.6 | 1,633.9 | 1,612.5 | 1,633.8 | 1,693.6 |
| 33 Total assets | 14,175.7 | 14,547.8 | 14,571.3 | 14,705.7 | 14,838.1 | 14,940.6 | 15,057.3 | 15,165.0 | 15,137.4 | 15,192.6 | 15,196.3 | 15,250.5 |

(continued on next page)

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

| Account | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 | |
| Liabilities | | | | | | | | | | | | | |
| 34 Deposits | 11,366.1 | 11,646.1 | 11,686.6 | 11,749.7 | 11,866.1 | 11,966.2 | 12,048.7 | 12,158.0 | 12,153.9 | 12,192.7 | 12,175.2 | 12,227.6 | |
| 35 Large time deposits | 796.6 | 831.1 | 841.0 | 854.2 | 864.4 | 876.7 | 907.1 | 923.8 | 890.0 | 889.1 | 876.0 | 887.0 | |
| 36 Other deposits | 10,569.5 | 10,815.1 | 10,845.7 | 10,895.5 | 11,001.7 | 11,089.5 | 11,141.6 | 11,234.2 | 11,263.9 | 11,303.6 | 11,299.2 | 11,340.6 | |
| 37 Borrowings | 1,003.6 | 969.0 | 990.5 | 1,027.6 | 1,045.2 | 1,039.2 | 1,050.7 | 1,066.6 | 1,049.5 | 1,080.5 | 1,087.2 | 1,079.3 | |
| 38 Net due to related foreign offices | -428.7 | -426.5 | -472.9 | -462.6 | -457.6 | -459.1 | -447.3 | -468.3 | -492.6 | -502.0 | -515.9 | -531.1 | |
| 39 Other liabilities including trading liabilities ²⁵ | 594.0 | 638.6 | 655.8 | 670.0 | 659.3 | 674.4 | 688.3 | 718.0 | 739.3 | 712.9 | 718.2 | 756.2 | |
| 40 Total liabilities | 12,535.0 | 12,827.2 | 12,860.0 | 12,984.6 | 13,113.0 | 13,220.6 | 13,340.4 | 13,474.3 | 13,450.1 | 13,484.0 | 13,464.7 | 13,531.9 | |
| 41 Residual (Assets LESS Liabilities)²⁶ | 1,640.7 | 1,720.6 | 1,711.3 | 1,721.1 | 1,725.1 | 1,719.9 | 1,717.0 | 1,690.7 | 1,687.2 | 1,708.5 | 1,731.6 | 1,718.6 | |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 11,259.2 | 11,606.3 | 11,644.9 | 11,691.1 | 11,770.0 | 11,832.2 | 11,904.1 | 11,949.1 | 11,981.0 | 11,982.8 | 12,003.8 | 12,024.0 |
| 2 Securities in bank credit ² | 4,037.0 | 4,154.1 | 4,104.7 | 4,143.4 | 4,185.2 | 4,201.4 | 4,184.8 | 4,179.3 | 4,187.8 | 4,185.2 | 4,196.6 | 4,211.9 |
| 3 Treasury and agency securities ³ | 3,501.7 | 3,618.3 | 3,585.3 | 3,596.0 | 3,631.2 | 3,654.7 | 3,631.5 | 3,613.2 | 3,618.4 | 3,619.9 | 3,626.3 | 3,639.9 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,023.8 | 2,028.4 | 2,015.0 | 2,001.1 | 2,016.6 | 2,024.7 | 2,019.4 | 2,010.8 | 2,014.0 | 2,007.3 | 2,010.5 | 2,016.2 |
| 5 Non-MBS ⁵ | 1,477.9 | 1,590.0 | 1,570.3 | 1,594.8 | 1,614.6 | 1,630.1 | 1,612.0 | 1,602.4 | 1,604.4 | 1,612.6 | 1,615.8 | 1,623.7 |
| 6 Other securities | 535.3 | 535.8 | 519.4 | 547.4 | 554.0 | 546.7 | 553.4 | 566.1 | 569.5 | 565.3 | 570.3 | 572.0 |
| 7 Mortgage-backed securities (MBS) ⁶ | 56.5 | 54.1 | 54.1 | 53.9 | 54.2 | 52.9 | 52.4 | 52.2 | 52.2 | 52.1 | 52.1 | 52.1 |
| 8 Non-MBS ⁷ | 478.9 | 481.6 | 465.3 | 493.5 | 499.8 | 493.7 | 501.0 | 513.9 | 517.3 | 513.3 | 518.2 | 519.9 |
| 9 Loans and leases in bank credit ⁸ | 7,222.1 | 7,452.2 | 7,540.2 | 7,547.8 | 7,584.8 | 7,630.8 | 7,719.3 | 7,769.8 | 7,793.2 | 7,797.6 | 7,807.2 | 7,812.1 |
| 10 Commercial and industrial loans | 1,482.1 | 1,447.8 | 1,448.5 | 1,456.8 | 1,497.6 | 1,531.3 | 1,560.8 | 1,570.5 | 1,575.0 | 1,568.9 | 1,565.5 | 1,564.8 |
| 11 Real estate loans | 2,535.9 | 2,550.7 | 2,560.3 | 2,552.5 | 2,548.2 | 2,538.6 | 2,545.5 | 2,558.1 | 2,557.4 | 2,566.7 | 2,568.8 | 2,566.4 |
| 12 Residential real estate loans | 1,651.6 | 1,663.5 | 1,664.7 | 1,662.5 | 1,659.7 | 1,651.7 | 1,651.7 | 1,652.7 | 1,652.2 | 1,655.7 | 1,657.8 | 1,658.6 |
| 13 Revolving home equity loans | 155.8 | 158.1 | 158.4 | 158.1 | 158.2 | 158.2 | 158.4 | 158.2 | 158.5 | 158.7 | 159.0 | 159.7 |
| 14 Closed-end residential loans ⁹ | 1,495.9 | 1,505.5 | 1,506.3 | 1,504.3 | 1,501.5 | 1,493.5 | 1,493.3 | 1,494.5 | 1,493.8 | 1,497.0 | 1,498.8 | 1,498.9 |
| 15 Commercial real estate loans | 884.3 | 887.2 | 895.6 | 890.0 | 888.5 | 886.9 | 893.8 | 905.4 | 905.2 | 911.0 | 911.0 | 907.8 |
| 16 Construction and land development loans ¹⁰ | 134.9 | 126.4 | 126.8 | 126.7 | 125.8 | 124.0 | 123.8 | 126.9 | 127.0 | 126.8 | 126.7 | 125.9 |
| 17 Secured by farmland ¹¹ | 6.6 | 6.5 | 6.5 | 6.4 | 6.3 | 6.3 | 6.3 | 6.2 | 6.4 | 6.4 | 6.4 | 6.0 |
| 18 Secured by multifamily properties ¹² | 233.6 | 242.1 | 244.7 | 242.2 | 242.0 | 243.9 | 247.0 | 249.0 | 250.8 | 253.5 | 252.1 | 250.4 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 509.2 | 512.3 | 517.7 | 514.7 | 514.5 | 512.7 | 516.7 | 523.3 | 521.0 | 524.3 | 525.8 | 525.5 |
| 20 Consumer loans | 1,510.2 | 1,540.2 | 1,572.8 | 1,559.9 | 1,542.2 | 1,533.4 | 1,547.4 | 1,558.1 | 1,565.8 | 1,562.8 | 1,561.8 | 1,570.2 |
| 21 Credit cards and other revolving plans | 939.9 | 965.5 | 997.3 | 982.5 | 965.8 | 955.7 | 968.7 | 978.5 | 985.0 | 982.4 | 981.1 | 988.6 |
| 22 Other consumer loans | 570.3 | 574.8 | 575.5 | 577.4 | 576.4 | 577.8 | 578.6 | 579.6 | 580.8 | 580.4 | 580.7 | 581.6 |
| 23 Automobile loans ¹⁴ | 412.6 | 424.6 | 426.3 | 429.2 | 428.9 | 429.9 | 432.5 | 434.0 | 435.0 | 435.0 | 435.2 | 435.8 |
| 24 All other consumer loans ¹⁵ | 157.7 | 150.2 | 149.2 | 148.3 | 147.5 | 147.8 | 146.2 | 145.6 | 145.8 | 145.4 | 145.5 | 145.8 |
| 25 All other loans and leases | 1,693.9 | 1,913.5 | 1,958.6 | 1,978.6 | 1,996.7 | 2,027.5 | 2,065.7 | 2,083.2 | 2,095.0 | 2,099.1 | 2,111.0 | 2,110.7 |
| 26 Loans to nondepository financial institutions ¹⁷ | 1,002.0 | 1,143.6 | 1,181.4 | 1,207.3 | 1,218.5 | 1,241.1 | 1,267.4 | 1,277.5 | 1,282.5 | 1,283.5 | 1,284.4 | 1,277.9 |
| 27 All loans not elsewhere classified ¹⁸ | 691.9 | 769.9 | 777.2 | 771.4 | 778.2 | 786.4 | 798.3 | 805.6 | 812.5 | 815.7 | 826.6 | 832.8 |
| 28 LESS: Allowance for credit losses on loans and leases | 141.7 | 141.3 | 140.1 | 137.9 | 137.8 | 138.0 | 138.8 | 139.4 | 139.8 | 139.7 | 139.4 | 139.1 |
| 29 Cash assets ²¹ | 1,340.2 | 1,351.2 | 1,369.5 | 1,376.6 | 1,390.7 | 1,425.0 | 1,386.6 | 1,397.5 | 1,347.6 | 1,406.4 | 1,400.5 | 1,356.3 |
| 30 Total federal funds sold and reverse RPs ²² | 253.8 | 287.6 | 343.0 | 278.9 | 265.5 | 297.3 | 294.7 | 287.8 | 305.2 | 285.8 | 270.3 | 272.5 |
| 31 Loans to commercial banks ²³ | 4.0 | 4.0 | 4.0 | 4.6 | 10.3 | 10.2 | 8.8 | 5.7 | 8.9 | 10.8 | 13.7 | 6.7 |
| 32 Other assets including trading assets ²⁴ | 1,404.2 | 1,469.8 | 1,480.9 | 1,494.4 | 1,497.9 | 1,522.2 | 1,578.0 | 1,606.1 | 1,621.0 | 1,618.9 | 1,641.6 | 1,686.5 |
| 33 Total assets | 14,119.6 | 14,577.7 | 14,702.3 | 14,707.6 | 14,796.7 | 14,948.9 | 15,033.4 | 15,106.7 | 15,123.9 | 15,165.0 | 15,190.5 | 15,206.8 |

(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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 | |
| Liabilities | | | | | | | | | | | | | |
| 34 Deposits | 11,308.8 | 11,640.5 | 11,803.1 | 11,737.5 | 11,807.9 | 12,036.6 | 12,082.7 | 12,102.1 | 12,156.1 | 12,175.2 | 12,171.4 | 12,172.7 | |
| 35 Large time deposits | 803.9 | 829.4 | 834.7 | 850.5 | 864.4 | 878.2 | 915.5 | 931.8 | 889.8 | 893.6 | 889.0 | 892.1 | |
| 36 Other deposits | 10,505.0 | 10,811.2 | 10,968.4 | 10,887.0 | 10,943.5 | 11,158.4 | 11,167.2 | 11,170.3 | 11,266.2 | 11,281.6 | 11,282.4 | 11,280.5 | |
| 37 Borrowings | 1,027.9 | 966.4 | 956.0 | 1,028.2 | 1,065.7 | 1,027.4 | 1,041.8 | 1,094.6 | 1,070.3 | 1,098.9 | 1,106.7 | 1,097.7 | |
| 38 Net due to related foreign offices | -456.3 | -390.0 | -426.1 | -453.7 | -462.3 | -500.7 | -482.5 | -498.4 | -527.2 | -525.3 | -518.9 | -528.5 | |
| 39 Other liabilities including trading liabilities ²⁵ | 587.6 | 655.6 | 658.9 | 668.4 | 655.7 | 661.5 | 675.1 | 709.8 | 733.5 | 713.8 | 719.7 | 741.2 | |
| 40 Total liabilities | 12,468.0 | 12,872.6 | 12,992.0 | 12,980.4 | 13,067.0 | 13,224.8 | 13,317.2 | 13,408.2 | 13,432.7 | 13,462.6 | 13,479.0 | 13,483.0 | |
| 41 Residual (Assets LESS Liabilities)²⁶ | 1,651.6 | 1,705.1 | 1,710.3 | 1,727.2 | 1,729.7 | 1,724.1 | 1,716.2 | 1,698.5 | 1,691.2 | 1,702.4 | 1,711.5 | 1,723.8 | |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 5,664.7 | 5,787.5 | 5,803.9 | 5,831.1 | 5,865.3 | 5,882.4 | 5,893.0 | 5,912.0 | 5,914.2 | 5,929.0 | 5,927.4 | 5,936.4 |
| 2 Securities in bank credit ² | 1,226.8 | 1,245.6 | 1,243.1 | 1,243.1 | 1,249.6 | 1,255.2 | 1,251.9 | 1,258.7 | 1,256.5 | 1,259.2 | 1,254.8 | 1,260.8 |
| 3 Treasury and agency securities ³ | 861.8 | 885.4 | 886.3 | 885.7 | 891.0 | 895.0 | 893.5 | 899.8 | 899.9 | 902.6 | 898.7 | 905.2 |
| 4 Mortgage-backed securities (MBS) ⁴ | 612.2 | 637.6 | 640.1 | 644.1 | 644.8 | 649.1 | 650.1 | 656.7 | 655.7 | 656.2 | 650.8 | 656.5 |
| 5 Non-MBS ⁵ | 249.6 | 247.8 | 246.3 | 241.6 | 246.2 | 246.0 | 243.4 | 243.1 | 244.2 | 246.4 | 247.9 | 248.6 |
| 6 Other securities | 365.0 | 360.2 | 356.7 | 357.4 | 358.6 | 360.2 | 358.4 | 359.0 | 356.6 | 356.6 | 356.1 | 355.6 |
| 7 Mortgage-backed securities (MBS) ⁶ | 33.3 | 33.1 | 33.3 | 33.1 | 33.9 | 34.2 | 34.5 | 33.3 | 32.6 | 32.7 | 33.0 | 33.1 |
| 8 Non-MBS ⁷ | 331.7 | 327.0 | 323.4 | 324.3 | 324.7 | 326.0 | 323.9 | 325.7 | 324.0 | 323.9 | 323.1 | 322.5 |
| 9 Loans and leases in bank credit ⁸ | 4,437.8 | 4,541.9 | 4,560.8 | 4,588.0 | 4,615.7 | 4,627.2 | 4,641.1 | 4,653.2 | 4,657.7 | 4,669.8 | 4,672.6 | 4,675.7 |
| 10 Commercial and industrial loans | 692.4 | 702.7 | 704.1 | 704.0 | 707.9 | 710.7 | 715.4 | 721.3 | 721.9 | 725.9 | 729.1 | 729.8 |
| 11 Real estate loans | 3,006.9 | 3,056.5 | 3,063.9 | 3,077.6 | 3,088.9 | 3,095.0 | 3,101.0 | 3,107.2 | 3,111.7 | 3,112.1 | 3,112.2 | 3,112.2 |
| 12 Residential real estate loans | 991.3 | 1,010.4 | 1,013.9 | 1,019.9 | 1,023.5 | 1,024.9 | 1,026.5 | 1,028.1 | 1,030.5 | 1,030.3 | 1,030.9 | 1,029.6 |
| 13 Revolving home equity loans | 112.4 | 118.5 | 119.4 | 120.8 | 121.9 | 123.0 | 123.6 | 124.4 | 124.7 | 124.9 | 125.1 | 125.1 |
| 14 Closed-end residential loans ⁹ | 878.9 | 892.0 | 894.4 | 899.2 | 901.6 | 901.9 | 902.9 | 903.8 | 905.9 | 905.4 | 905.8 | 904.5 |
| 15 Commercial real estate loans | 2,015.7 | 2,046.1 | 2,050.1 | 2,057.7 | 2,065.4 | 2,070.1 | 2,074.5 | 2,079.1 | 2,081.2 | 2,081.8 | 2,081.3 | 2,082.6 |
| 16 Construction and land development loans ¹⁰ | 314.1 | 308.1 | 306.5 | 305.7 | 305.5 | 305.9 | 304.9 | 303.5 | 302.7 | 302.8 | 302.2 | 302.3 |
| 17 Secured by farmland ¹¹ | 110.3 | 112.0 | 112.4 | 113.1 | 113.7 | 114.1 | 114.5 | 114.9 | 115.0 | 114.9 | 114.9 | 114.8 |
| 18 Secured by multifamily properties ¹² | 357.1 | 361.8 | 362.8 | 364.3 | 366.1 | 366.1 | 365.1 | 366.6 | 366.9 | 367.0 | 366.1 | 366.8 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,234.3 | 1,264.1 | 1,268.3 | 1,274.6 | 1,280.1 | 1,284.1 | 1,290.0 | 1,294.2 | 1,296.6 | 1,297.1 | 1,298.2 | 1,298.7 |
| 20 Consumer loans | 307.2 | 317.0 | 319.3 | 321.0 | 324.3 | 326.7 | 325.7 | 325.2 | 325.8 | 327.7 | 326.7 | 327.8 |
| 21 Credit cards and other revolving plans | 94.1 | 97.2 | 98.0 | 97.8 | 98.9 | 100.2 | 98.5 | 94.3 | 94.1 | 95.1 | 95.1 | 94.4 |
| 22 Other consumer loans | 213.1 | 219.8 | 221.3 | 223.3 | 225.5 | 226.5 | 227.2 | 230.9 | 231.7 | 232.6 | 231.6 | 233.5 |
| 23 Automobile loans ¹⁴ | 76.6 | 76.8 | 77.2 | 77.5 | 77.8 | 78.6 | 79.9 | 80.9 | 81.4 | 81.8 | 82.2 | 82.5 |
| 24 All other consumer loans ¹⁵ | 136.6 | 143.0 | 144.2 | 145.8 | 147.7 | 147.9 | 147.3 | 150.0 | 150.2 | 150.8 | 149.4 | 151.0 |
| 25 All other loans and leases | 431.4 | 465.7 | 473.5 | 485.4 | 494.5 | 494.7 | 498.9 | 499.6 | 498.3 | 504.1 | 504.6 | 505.8 |
| 26 Loans to nondepository financial institutions ¹⁷ | 143.7 | 171.8 | 177.8 | 186.3 | 192.4 | 192.2 | 193.5 | 193.5 | 191.9 | 195.8 | 196.3 | 197.2 |
| 27 All loans not elsewhere classified ¹⁸ | 287.7 | 293.9 | 295.7 | 299.1 | 302.1 | 302.5 | 305.4 | 306.1 | 306.4 | 308.3 | 308.3 | 308.7 |
| 28 LESS: Allowance for credit losses on loans and leases | 60.9 | 62.2 | 62.3 | 62.5 | 62.2 | 62.2 | 62.6 | 62.6 | 62.7 | 62.9 | 63.1 | 63.3 |
| 29 Cash assets ²¹ | 476.1 | 488.4 | 486.6 | 490.4 | 503.0 | 494.4 | 487.6 | 501.6 | 503.9 | 493.7 | 485.7 | 491.7 |
| 30 Total federal funds sold and reverse RPs ²² | 29.9 | 36.9 | 38.2 | 40.1 | 33.8 | 32.8 | 34.9 | 34.1 | 34.0 | 35.1 | 35.2 | 34.9 |
| 31 Loans to commercial banks ²³ | 1.3 | 0.9 | 1.0 | 1.0 | 1.2 | 1.3 | 0.4 | 1.3 | 1.4 | 2.6 | 2.5 | 2.8 |
| 32 Other assets including trading assets ²⁴ | 418.3 | 422.1 | 426.8 | 429.3 | 432.3 | 435.6 | 439.0 | 439.4 | 439.3 | 437.3 | 436.4 | 437.7 |
| 33 Total assets | 6,529.4 | 6,673.7 | 6,694.2 | 6,729.3 | 6,773.4 | 6,784.2 | 6,792.5 | 6,825.8 | 6,830.2 | 6,834.9 | 6,824.0 | 6,840.2 |

(continued on next page)

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

| Account | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 5,375.9 | 5,478.6 | 5,493.8 | 5,510.3 | 5,542.1 | 5,560.3 | 5,589.5 | 5,622.2 | 5,624.3 | 5,627.7 | 5,610.9 | 5,621.6 |
| 35 Large time deposits | 732.2 | 746.0 | 745.4 | 742.3 | 740.3 | 737.2 | 735.7 | 736.0 | 735.5 | 733.1 | 731.9 | 732.4 |
| 36 Other deposits | 4,643.7 | 4,732.7 | 4,748.4 | 4,768.0 | 4,801.9 | 4,823.0 | 4,853.8 | 4,886.2 | 4,888.9 | 4,894.7 | 4,879.0 | 4,889.2 |
| 37 Borrowings | 301.6 | 291.6 | 287.4 | 287.7 | 291.2 | 293.1 | 291.3 | 291.8 | 285.6 | 287.9 | 289.2 | 289.5 |
| 38 Net due to related foreign offices | 39.0 | 37.6 | 37.6 | 36.5 | 48.1 | 37.9 | 37.3 | 39.4 | 41.9 | 31.6 | 35.8 | 35.3 |
| 39 Other liabilities including trading liabilities ²⁵ | 107.3 | 105.5 | 109.2 | 110.7 | 107.4 | 111.6 | 110.3 | 109.0 | 111.2 | 109.6 | 106.8 | 109.8 |
| 40 Total liabilities | 5,823.8 | 5,913.3 | 5,928.0 | 5,945.1 | 5,988.8 | 6,002.8 | 6,028.4 | 6,062.4 | 6,063.0 | 6,056.8 | 6,042.7 | 6,056.2 |
| 41 Residual (Assets LESS Liabilities)²⁶ | 705.7 | 760.4 | 766.2 | 784.2 | 784.6 | 781.4 | 764.0 | 763.4 | 767.2 | 778.0 | 781.3 | 784.0 |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 5,664.0 | 5,792.9 | 5,817.7 | 5,828.7 | 5,840.6 | 5,867.8 | 5,897.5 | 5,914.5 | 5,924.4 | 5,933.9 | 5,931.1 | 5,935.7 |
| 2 Securities in bank credit ² | 1,226.4 | 1,244.7 | 1,248.9 | 1,246.9 | 1,247.1 | 1,253.3 | 1,255.7 | 1,259.3 | 1,257.5 | 1,260.8 | 1,253.6 | 1,255.4 |
| 3 Treasury and agency securities ³ | 862.1 | 884.4 | 889.7 | 889.0 | 888.4 | 894.0 | 897.4 | 901.5 | 902.7 | 905.3 | 898.9 | 900.6 |
| 4 Mortgage-backed securities (MBS) ⁴ | 611.8 | 635.4 | 639.8 | 644.8 | 644.6 | 651.2 | 653.6 | 656.8 | 657.6 | 659.0 | 654.8 | 656.4 |
| 5 Non-MBS ⁵ | 250.3 | 249.0 | 249.8 | 244.2 | 243.8 | 242.8 | 243.8 | 244.8 | 245.1 | 246.3 | 244.1 | 244.3 |
| 6 Other securities | 364.2 | 360.3 | 359.2 | 357.9 | 358.6 | 359.3 | 358.3 | 357.8 | 354.8 | 355.5 | 354.7 | 354.7 |
| 7 Mortgage-backed securities (MBS) ⁶ | 33.4 | 33.3 | 33.2 | 32.8 | 33.9 | 34.4 | 34.7 | 33.4 | 32.6 | 32.7 | 32.8 | 32.8 |
| 8 Non-MBS ⁷ | 330.9 | 327.0 | 326.0 | 325.1 | 324.7 | 324.9 | 323.6 | 324.4 | 322.2 | 322.8 | 321.8 | 321.9 |
| 9 Loans and leases in bank credit ⁸ | 4,437.6 | 4,548.2 | 4,568.8 | 4,581.7 | 4,593.5 | 4,614.6 | 4,641.8 | 4,655.2 | 4,666.9 | 4,673.1 | 4,677.6 | 4,680.3 |
| 10 Commercial and industrial loans | 697.1 | 699.1 | 700.8 | 700.7 | 705.7 | 712.4 | 721.5 | 726.5 | 728.1 | 729.4 | 731.8 | 732.6 |
| 11 Real estate loans | 3,003.8 | 3,062.5 | 3,069.7 | 3,077.4 | 3,082.7 | 3,087.8 | 3,096.6 | 3,104.6 | 3,110.1 | 3,111.2 | 3,112.4 | 3,112.1 |
| 12 Residential real estate loans | 989.7 | 1,013.8 | 1,016.2 | 1,019.2 | 1,019.3 | 1,020.2 | 1,023.6 | 1,026.6 | 1,030.3 | 1,030.6 | 1,031.4 | 1,029.5 |
| 13 Revolving home equity loans | 112.4 | 118.8 | 119.9 | 120.9 | 121.6 | 122.3 | 123.5 | 124.4 | 124.7 | 125.0 | 125.2 | 125.4 |
| 14 Closed-end residential loans ⁹ | 877.2 | 895.0 | 896.3 | 898.3 | 897.7 | 897.9 | 900.1 | 902.2 | 905.5 | 905.6 | 906.2 | 904.1 |
| 15 Commercial real estate loans | 2,014.2 | 2,048.7 | 2,053.5 | 2,058.1 | 2,063.5 | 2,067.6 | 2,073.0 | 2,078.0 | 2,079.8 | 2,080.6 | 2,081.0 | 2,082.6 |
| 16 Construction and land development loans ¹⁰ | 314.4 | 309.6 | 307.7 | 305.1 | 305.1 | 305.2 | 304.4 | 304.2 | 303.5 | 304.1 | 304.0 | 303.4 |
| 17 Secured by farmland ¹¹ | 110.1 | 112.1 | 112.7 | 113.1 | 113.4 | 113.7 | 114.2 | 114.7 | 114.9 | 114.9 | 114.9 | 114.8 |
| 18 Secured by multifamily properties ¹² | 356.4 | 361.7 | 362.8 | 364.5 | 365.7 | 365.8 | 365.4 | 366.0 | 366.2 | 366.0 | 365.4 | 366.4 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,233.2 | 1,265.3 | 1,270.2 | 1,275.5 | 1,279.2 | 1,282.9 | 1,289.0 | 1,293.2 | 1,295.1 | 1,295.6 | 1,296.7 | 1,297.9 |
| 20 Consumer loans | 304.1 | 318.2 | 323.0 | 324.4 | 324.8 | 325.8 | 323.8 | 322.1 | 323.0 | 324.8 | 324.2 | 326.8 |
| 21 Credit cards and other revolving plans | 92.2 | 97.9 | 101.3 | 100.1 | 99.8 | 100.3 | 97.8 | 92.2 | 92.1 | 92.6 | 92.7 | 92.8 |
| 22 Other consumer loans | 211.9 | 220.3 | 221.6 | 224.3 | 224.9 | 225.5 | 226.0 | 229.9 | 231.0 | 232.3 | 231.5 | 234.0 |
| 23 Automobile loans ¹⁴ | 76.8 | 76.8 | 77.1 | 77.2 | 77.1 | 78.0 | 79.9 | 81.3 | 82.0 | 82.4 | 82.8 | 83.2 |
| 24 All other consumer loans ¹⁵ | 135.1 | 143.5 | 144.5 | 147.0 | 147.9 | 147.5 | 146.1 | 148.6 | 149.0 | 149.9 | 148.7 | 150.8 |
| 25 All other loans and leases | 432.7 | 468.4 | 475.4 | 479.3 | 480.2 | 488.5 | 500.0 | 502.1 | 505.7 | 507.7 | 509.2 | 508.8 |
| 26 Loans to nondepository financial institutions ¹⁷ | 145.2 | 174.1 | 178.0 | 181.8 | 182.2 | 187.7 | 193.7 | 195.2 | 197.7 | 198.7 | 198.9 | 198.2 |
| 27 All loans not elsewhere classified ¹⁸ | 287.5 | 294.2 | 297.3 | 297.5 | 298.1 | 300.7 | 306.2 | 306.8 | 308.1 | 309.0 | 310.3 | 310.6 |
| 28 LESS: Allowance for credit losses on loans and leases | 61.0 | 62.4 | 62.3 | 62.3 | 62.4 | 62.2 | 62.4 | 62.7 | 63.0 | 63.1 | 63.1 | 62.9 |
| 29 Cash assets ²¹ | 459.9 | 497.6 | 506.8 | 492.4 | 506.4 | 511.7 | 486.8 | 483.8 | 502.3 | 483.9 | 474.3 | 468.6 |
| 30 Total federal funds sold and reverse RPs ²² | 31.2 | 36.9 | 37.6 | 37.5 | 36.8 | 36.6 | 36.4 | 35.0 | 33.7 | 34.9 | 34.3 | 33.5 |
| 31 Loans to commercial banks ²³ | 1.6 | 0.8 | 0.8 | 0.8 | 0.9 | 1.0 | 1.0 | 1.6 | 1.7 | 3.0 | 2.9 | 2.9 |
| 32 Other assets including trading assets ²⁴ | 418.8 | 423.9 | 426.9 | 427.8 | 430.2 | 431.3 | 438.4 | 440.4 | 442.5 | 439.1 | 441.2 | 443.3 |
| 33 Total assets | 6,514.5 | 6,689.8 | 6,727.6 | 6,724.9 | 6,752.4 | 6,786.1 | 6,797.7 | 6,812.5 | 6,841.7 | 6,831.5 | 6,820.7 | 6,821.1 |

(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 | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 5,330.1 | 5,505.9 | 5,535.8 | 5,516.1 | 5,534.6 | 5,577.7 | 5,579.8 | 5,576.5 | 5,610.3 | 5,613.4 | 5,591.0 | 5,584.4 |
| 35 Large time deposits | 730.7 | 743.0 | 741.3 | 740.4 | 741.7 | 739.7 | 735.8 | 733.5 | 732.3 | 730.4 | 730.4 | 731.1 |
| 36 Other deposits | 4,599.4 | 4,762.9 | 4,794.5 | 4,775.7 | 4,793.0 | 4,838.0 | 4,844.0 | 4,843.0 | 4,878.0 | 4,882.9 | 4,860.6 | 4,853.3 |
| 37 Borrowings | 316.0 | 278.0 | 279.7 | 290.4 | 284.7 | 283.7 | 295.6 | 306.5 | 294.8 | 294.9 | 304.4 | 308.7 |
| 38 Net due to related foreign offices | 39.4 | 34.9 | 37.2 | 38.5 | 49.9 | 38.4 | 37.4 | 40.0 | 43.9 | 30.7 | 36.3 | 35.5 |
| 39 Other liabilities including trading liabilities ²⁵ | 105.8 | 111.7 | 110.5 | 108.9 | 107.9 | 108.5 | 106.1 | 107.8 | 110.5 | 109.9 | 105.7 | 107.6 |
| 40 Total liabilities | 5,791.3 | 5,930.5 | 5,963.2 | 5,953.9 | 5,977.2 | 6,008.3 | 6,019.1 | 6,030.8 | 6,059.5 | 6,048.8 | 6,037.3 | 6,036.2 |
| 41 Residual (Assets LESS Liabilities)²⁶ | 723.2 | 759.2 | 764.4 | 771.0 | 775.2 | 777.8 | 778.7 | 781.8 | 782.2 | 782.7 | 783.4 | 784.9 |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 1,445.8 | 1,535.1 | 1,558.3 | 1,574.6 | 1,599.4 | 1,637.8 | 1,654.9 | 1,675.2 | 1,676.1 | 1,678.4 | 1,681.8 | 1,690.1 |
| 2 Securities in bank credit ² | 258.3 | 280.0 | 287.0 | 287.4 | 291.7 | 305.3 | 299.7 | 305.0 | 300.7 | 299.5 | 300.3 | 300.8 |
| 3 Treasury and agency securities ³ | 173.6 | 190.4 | 196.9 | 197.7 | 201.1 | 214.1 | 210.0 | 212.9 | 210.6 | 209.5 | 211.7 | 212.2 |
| 4 Mortgage-backed securities (MBS) ⁴ | 43.2 | 53.0 | 53.9 | 55.7 | 56.4 | 59.6 | 58.4 | 62.2 | 59.8 | 59.3 | 59.8 | 60.7 |
| 5 Non-MBS ⁵ | 130.5 | 137.4 | 143.0 | 142.1 | 144.7 | 154.5 | 151.6 | 150.7 | 150.8 | 150.2 | 151.9 | 151.5 |
| 6 Other securities | 84.6 | 89.6 | 90.1 | 89.7 | 90.6 | 91.2 | 89.7 | 92.1 | 90.1 | 90.0 | 88.6 | 88.7 |
| 7 Mortgage-backed securities (MBS) ⁶ | 1.1 | 1.1 | 1.1 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 |
| 8 Non-MBS ⁷ | 83.5 | 88.5 | 88.9 | 88.5 | 89.4 | 90.0 | 88.5 | 90.9 | 88.9 | 88.7 | 87.4 | 87.4 |
| 9 Loans and leases in bank credit ⁸ | 1,187.5 | 1,255.1 | 1,271.3 | 1,287.1 | 1,307.8 | 1,332.5 | 1,355.2 | 1,370.2 | 1,375.3 | 1,378.9 | 1,381.5 | 1,389.3 |
| 10 Commercial and industrial loans | 516.2 | 543.9 | 547.8 | 561.4 | 577.7 | 591.1 | 604.5 | 613.5 | 617.7 | 612.9 | 613.7 | 617.6 |
| 11 Real estate loans | 114.3 | 116.4 | 117.4 | 118.1 | 119.1 | 120.5 | 120.3 | 121.2 | 120.7 | 121.0 | 120.3 | 119.4 |
| 12 Residential real estate loans | 0.9 | 0.9 | 0.9 | 0.9 | 1.0 | 0.9 | 1.0 | 1.2 | 1.2 | 1.1 | 1.0 | 0.9 |
| 13 Revolving home equity loans | 0.4 | 0.4 | 0.4 | 0.5 | 0.6 | 0.5 | 0.6 | 0.9 | 0.8 | 0.7 | 0.6 | 0.5 |
| 14 Closed-end residential loans ⁹ | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.4 | 0.4 | 0.3 | 0.4 | 0.4 | 0.4 | 0.4 |
| 15 Commercial real estate loans | 113.4 | 115.5 | 116.5 | 117.2 | 118.1 | 119.6 | 119.3 | 120.1 | 119.5 | 120.0 | 119.2 | 118.5 |
| 16 Construction and land development loans ¹⁰ | 18.1 | 21.3 | 21.7 | 22.4 | 22.4 | 22.5 | 22.9 | 23.6 | 23.0 | 22.7 | 22.6 | 22.5 |
| 17 Secured by farmland ¹¹ | 0.3 | 0.5 | 0.5 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 |
| 18 Secured by multifamily properties ¹² | 19.6 | 18.3 | 18.6 | 18.6 | 18.7 | 19.0 | 19.4 | 19.6 | 19.7 | 19.5 | 19.4 | 18.8 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 75.5 | 75.3 | 75.6 | 75.6 | 76.4 | 77.4 | 76.4 | 76.3 | 76.2 | 77.2 | 76.7 | 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 | 557.0 | 594.8 | 606.1 | 607.6 | 611.0 | 620.9 | 630.4 | 635.5 | 636.9 | 645.0 | 647.6 | 652.2 |
| 26 Loans to nondepository financial institutions ¹⁷ | 420.5 | 478.8 | 486.5 | 488.6 | 491.3 | 499.5 | 506.7 | 507.6 | 509.7 | 515.9 | 517.7 | 519.5 |
| 27 All loans not elsewhere classified ^{18, 19} | 136.4 | 116.0 | 119.6 | 119.0 | 119.7 | 121.4 | 123.7 | 127.9 | 127.2 | 129.2 | 129.9 | 132.7 |
| 28 LESS: Allowance for credit losses on loans and leases ²⁰ | 0.0 | -0.0 | -0.0 | -0.0 | -0.0 | -0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 29 Cash assets ²¹ | 1,431.9 | 1,109.7 | 1,184.5 | 1,153.9 | 1,099.5 | 1,092.1 | 1,153.3 | 1,189.2 | 1,171.2 | 1,148.1 | 1,072.6 | 1,136.5 |
| 30 Total federal funds sold and reverse RPs ²² | 390.0 | 445.7 | 428.2 | 423.6 | 432.4 | 429.0 | 431.3 | 429.7 | 443.2 | 430.3 | 451.9 | 436.5 |
| 31 Loans to commercial banks ²³ | 1.0 | 0.4 | 0.6 | 0.8 | 0.8 | 1.3 | 1.3 | 1.6 | 1.8 | 1.7 | 2.2 | 1.4 |
| 32 Other assets including trading assets ²⁴ | 169.4 | 178.0 | 180.0 | 181.9 | 203.5 | 200.3 | 186.7 | 177.5 | 166.2 | 175.1 | 174.2 | 177.1 |
| 33 Total assets | 3,438.1 | 3,269.0 | 3,351.6 | 3,334.9 | 3,335.6 | 3,360.5 | 3,427.4 | 3,473.0 | 3,458.5 | 3,433.7 | 3,382.7 | 3,441.6 |

(continued on next page)

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

| Account | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 1,397.2 | 1,380.9 | 1,407.1 | 1,407.0 | 1,409.4 | 1,425.4 | 1,445.2 | 1,490.5 | 1,504.9 | 1,518.6 | 1,517.9 | 1,524.9 |
| 35 Large time deposits | 837.8 | 845.5 | 861.5 | 854.5 | 857.3 | 863.4 | 871.6 | 876.2 | 883.5 | 888.7 | 902.6 | 898.5 |
| 36 Other deposits | 559.3 | 535.4 | 545.6 | 552.5 | 552.1 | 562.0 | 573.7 | 614.3 | 621.4 | 629.9 | 615.3 | 626.5 |
| 37 Borrowings | 924.8 | 884.2 | 884.1 | 897.5 | 910.0 | 902.5 | 911.0 | 950.4 | 918.7 | 899.7 | 896.6 | 946.9 |
| 38 Net due to related foreign offices | 919.0 | 818.4 | 870.5 | 836.5 | 785.4 | 837.2 | 887.9 | 834.0 | 864.3 | 839.6 | 817.9 | 806.9 |
| 39 Other liabilities including trading liabilities ²⁵ | 174.9 | 178.3 | 188.0 | 184.6 | 204.6 | 195.6 | 184.4 | 181.0 | 161.0 | 175.0 | 170.8 | 178.5 |
| 40 Total liabilities | 3,415.8 | 3,261.9 | 3,349.7 | 3,325.6 | 3,309.4 | 3,360.7 | 3,428.5 | 3,455.9 | 3,448.9 | 3,432.8 | 3,403.2 | 3,457.1 |
| 41 Residual (Assets LESS Liabilities)²⁶ | 22.3 | 7.1 | 1.9 | 9.3 | 26.2 | -0.2 | -1.1 | 17.2 | 9.7 | 0.8 | -20.4 | -15.5 |

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 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 1,443.6 | 1,527.6 | 1,566.3 | 1,575.9 | 1,608.1 | 1,636.8 | 1,657.3 | 1,675.6 | 1,679.2 | 1,675.3 | 1,683.8 | 1,693.2 |
| 2 Securities in bank credit ² | 258.5 | 276.1 | 280.8 | 283.1 | 295.5 | 304.4 | 299.5 | 306.5 | 301.9 | 303.6 | 306.0 | 306.8 |
| 3 Treasury and agency securities ³ | 174.4 | 187.0 | 191.3 | 193.6 | 205.4 | 213.4 | 209.1 | 214.9 | 212.4 | 213.7 | 216.7 | 217.6 |
| 4 Mortgage-backed securities (MBS) ⁴ | 43.7 | 51.4 | 53.7 | 54.1 | 55.2 | 59.4 | 57.2 | 63.0 | 60.7 | 61.2 | 61.2 | 61.8 |
| 5 Non-MBS ⁵ | 130.7 | 135.6 | 137.6 | 139.6 | 150.2 | 154.0 | 151.9 | 151.9 | 151.8 | 152.6 | 155.6 | 155.8 |
| 6 Other securities | 84.1 | 89.1 | 89.4 | 89.5 | 90.2 | 91.0 | 90.5 | 91.6 | 89.5 | 89.9 | 89.3 | 89.2 |
| 7 Mortgage-backed securities (MBS) ⁶ | 1.1 | 1.1 | 1.1 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 |
| 8 Non-MBS ⁷ | 83.0 | 88.0 | 88.3 | 88.3 | 89.0 | 89.8 | 89.3 | 90.4 | 88.3 | 88.7 | 88.1 | 88.0 |
| 9 Loans and leases in bank credit ⁸ | 1,185.1 | 1,251.5 | 1,285.6 | 1,292.8 | 1,312.5 | 1,332.5 | 1,357.7 | 1,369.1 | 1,377.3 | 1,371.7 | 1,377.8 | 1,386.4 |
| 10 Commercial and industrial loans | 514.7 | 542.3 | 555.6 | 564.4 | 580.8 | 590.7 | 606.6 | 612.4 | 618.6 | 609.7 | 613.4 | 618.6 |
| 11 Real estate loans | 114.1 | 115.8 | 117.1 | 118.8 | 120.0 | 120.7 | 120.8 | 120.7 | 120.5 | 121.3 | 120.3 | 119.8 |
| 12 Residential real estate loans | 0.7 | 1.0 | 0.9 | 1.0 | 1.2 | 1.0 | 0.9 | 0.9 | 0.8 | 0.8 | 0.8 | 0.8 |
| 13 Revolving home equity loans | 0.2 | 0.5 | 0.4 | 0.5 | 0.7 | 0.6 | 0.5 | 0.6 | 0.6 | 0.5 | 0.5 | 0.6 |
| 14 Closed-end residential loans ⁹ | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 |
| 15 Commercial real estate loans | 113.4 | 114.8 | 116.2 | 117.8 | 118.9 | 119.6 | 119.9 | 119.9 | 119.7 | 120.4 | 119.5 | 119.0 |
| 16 Construction and land development loans ¹⁰ | 17.4 | 21.5 | 22.0 | 22.9 | 22.2 | 22.2 | 22.5 | 22.8 | 22.8 | 22.6 | 22.6 | 22.6 |
| 17 Secured by farmland ¹¹ | 0.3 | 0.5 | 0.5 | 0.6 | 0.6 | 0.6 | 0.6 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 |
| 18 Secured by multifamily properties ¹² | 19.7 | 18.2 | 18.4 | 18.3 | 18.4 | 18.9 | 19.5 | 19.7 | 19.8 | 19.7 | 19.6 | 19.0 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 76.0 | 74.5 | 75.2 | 75.9 | 77.6 | 77.9 | 77.3 | 76.8 | 76.6 | 77.5 | 76.8 | 76.9 |
| 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 | 556.3 | 593.4 | 612.8 | 609.6 | 611.7 | 621.1 | 630.4 | 636.0 | 638.1 | 640.7 | 644.0 | 648.0 |
| 26 Loans to nondepository financial institutions ¹⁷ | 421.4 | 477.9 | 490.2 | 488.9 | 492.6 | 499.8 | 506.2 | 509.7 | 512.0 | 512.6 | 514.6 | 514.9 |
| 27 All loans not elsewhere classified ^{18, 19} | 134.8 | 115.5 | 122.6 | 120.7 | 119.1 | 121.2 | 124.2 | 126.2 | 126.1 | 128.0 | 129.4 | 133.1 |
| 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 | 1,478.3 | 1,073.4 | 1,094.2 | 1,155.0 | 1,118.8 | 1,113.9 | 1,156.3 | 1,250.3 | 1,233.0 | 1,263.5 | 1,145.9 | 1,203.0 |
| 30 Total federal funds sold and reverse RPs ²² | 394.0 | 448.5 | 432.7 | 422.1 | 437.5 | 432.0 | 438.3 | 433.5 | 446.2 | 426.3 | 437.9 | 430.3 |
| 31 Loans to commercial banks ²³ | 1.0 | 0.3 | 0.6 | 1.0 | 1.1 | 1.4 | 1.3 | 1.5 | 1.8 | 1.6 | 1.6 | 1.3 |
| 32 Other assets including trading assets ²⁴ | 172.0 | 184.2 | 178.9 | 183.9 | 204.6 | 197.7 | 191.1 | 179.6 | 167.0 | 186.7 | 176.3 | 195.9 |
| 33 Total assets | 3,488.9 | 3,234.0 | 3,272.6 | 3,337.8 | 3,370.1 | 3,381.7 | 3,444.3 | 3,540.4 | 3,527.1 | 3,553.4 | 3,445.5 | 3,523.7 |

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

| Account | 2025 May | 2025 Nov | 2025 Dec | 2026 Jan | 2026 Feb | 2026 Mar | 2026 Apr | 2026 May | Week ending | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Jun 03 | Jun 10 | Jun 17 | Jun 24 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 1,418.6 | 1,368.4 | 1,386.0 | 1,421.4 | 1,431.3 | 1,414.0 | 1,451.8 | 1,516.1 | 1,524.0 | 1,535.7 | 1,523.7 | 1,526.8 |
| 35 Large time deposits | 848.0 | 831.8 | 852.9 | 861.3 | 875.4 | 861.7 | 877.8 | 888.7 | 896.6 | 899.3 | 901.5 | 898.2 |
| 36 Other deposits | 570.7 | 536.6 | 533.1 | 560.1 | 555.9 | 552.3 | 574.0 | 627.4 | 627.4 | 636.4 | 622.2 | 628.7 |
| 37 Borrowings | 967.6 | 864.2 | 853.6 | 885.1 | 914.5 | 896.7 | 905.9 | 994.1 | 966.2 | 962.2 | 949.8 | 976.9 |
| 38 Net due to related foreign offices | 920.5 | 808.7 | 841.5 | 841.9 | 815.4 | 866.7 | 896.3 | 840.5 | 873.6 | 865.1 | 800.6 | 819.7 |
| 39 Other liabilities including trading liabilities ²⁵ | 177.7 | 187.9 | 186.6 | 184.4 | 204.0 | 199.3 | 185.3 | 184.6 | 158.3 | 185.4 | 166.3 | 195.3 |
| 40 Total liabilities | 3,484.3 | 3,229.1 | 3,267.7 | 3,332.9 | 3,365.1 | 3,376.7 | 3,439.3 | 3,535.4 | 3,522.1 | 3,548.3 | 3,440.5 | 3,518.6 |
| 41 Residual (Assets LESS Liabilities)²⁶ | 4.6 | 4.9 | 4.9 | 4.9 | 4.9 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 |

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.