

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
October 23, 2020

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2015	2016	2017	2018	2019	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Q3	2020 Jun	2020 Jul	2020 Aug	2020 Sep
Assets															
1 Bank credit	7.7	6.8	3.0	3.5	6.0	5.0	6.5	5.3	6.9	21.3	2.2	0.2	3.7	0.8	-0.1
2 Securities in bank credit ²	6.1	7.8	1.8	0.8	10.4	9.1	9.6	10.6	8.6	16.6	27.1	41.4	34.0	15.3	14.4
3 Treasury and agency securities ³	8.9	10.0	2.7	3.6	14.3	11.4	14.2	12.7	9.5	18.0	30.6	45.3	36.2	20.5	17.3
6 Other securities	-0.5	2.3	-0.5	-7.0	-1.9	1.5	-5.8	3.0	5.6	11.4	14.0	27.3	25.6	-4.7	2.7
9 Loans and leases in bank credit ⁸	8.3	6.4	3.4	4.5	4.4	3.6	5.3	3.3	6.3	23.1	-7.2	-15.1	-8.1	-5.0	-6.1
10 Commercial and industrial loans	10.5	5.8	1.0	6.5	3.6	1.7	4.6	-1.4	10.3	89.8	-19.7	-42.8	-25.6	-18.4	-23.8
11 Real estate loans	6.0	6.5	3.7	3.6	3.4	3.1	3.6	4.4	3.4	2.8	0.8	-0.4	3.3	0.7	-1.9
12 Residential real estate loans	1.3	3.2	1.4	2.2	2.1	2.5	2.5	2.5	1.0	-0.1	-1.5	-2.7	3.2	-3.5	-4.9
13 Revolving home equity loans	-4.1	-6.8	-6.8	-8.2	-8.7	-9.7	-7.9	-9.4	-9.2	-9.3	-13.7	-15.1	-12.1	-14.2	-14.4
14 Closed-end residential loans ⁹	2.9	5.9	3.4	4.4	4.1	4.7	4.3	4.5	2.7	1.3	0.4	-0.8	5.6	-1.9	-3.4
15 Commercial real estate loans	12.0	10.3	6.1	5.0	4.6	3.7	4.7	6.3	5.7	5.6	3.0	1.8	3.3	4.7	0.9
20 Consumer loans	6.2	7.0	4.2	4.1	5.3	6.7	6.6	3.9	3.5	-17.5	-2.0	-2.1	3.3	-1.3	1.2
21 Credit cards and other revolving plans	5.8	6.4	5.1	4.2	3.6	4.6	5.5	2.0	2.0	-33.7	-8.5	-8.3	-0.8	-6.1	-3.2
22 Other consumer loans	6.7	7.7	3.1	3.9	7.3	9.1	7.9	6.2	5.2	0.9	4.6	4.3	7.5	3.6	5.5
25 All other loans and leases	15.1	6.1	5.7	4.9	8.3	4.8	11.0	6.9	12.1	21.8	-12.2	-18.3	-20.6	-1.3	6.5
28 LESS: Allowance for loan and lease losses	-3.7	2.9	0.4	-0.6	1.3	-6.1	-7.3	8.9	15.5	111.8	74.9	34.3	173.8	9.5	16.1
29 Cash assets ¹⁸	-7.9	-14.2	7.4	-19.2	-12.8	-27.1	-9.0	16.4	40.4	258.6	-33.3	-71.5	-103.4	31.4	26.7
30 Total federal funds sold and reverse RPs ¹⁹	-0.2	2.6	9.5	36.8	25.3	49.0	11.0	-16.6	-5.1	-24.3	83.3	208.4	183.6	-99.4	7.4
31 Loans to commercial banks ²⁰	10.6	19.1	-2.9	10.5	-47.6	-106.8	-128.8	-15.0	-31.2	-28.2	18.2	0.0	56.3	0.0	89.6
32 Other assets including trading assets ²¹	-1.6	1.6	1.6	0.2	1.5	5.3	11.3	-1.8	28.7	20.9	-0.6	-9.7	10.6	-10.0	11.2
33 Total assets	3.7	2.7	3.6	0.9	4.1	3.4	5.6	4.7	11.4	43.4	-1.3	-5.5	-6.4	-0.5	4.8
Liabilities															
34 Deposits	5.0	4.4	4.5	2.7	6.3	6.0	5.4	8.4	10.1	49.3	11.1	15.5	1.9	2.7	9.7
35 Large time deposits	0.5	-10.9	7.1	4.5	9.1	8.1	4.7	9.8	-6.1	-13.4	-21.2	-22.4	-14.5	-25.5	-42.4
36 Other deposits	5.8	7.2	4.2	2.4	5.8	5.6	5.6	8.2	12.7	59.1	15.4	20.5	4.0	6.2	16.0
37 Borrowings	6.3	3.9	3.5	-5.2	-1.4	-5.8	5.2	-3.4	11.3	-4.1	-45.5	-105.7	-24.0	5.6	-31.1
39 Other liabilities including trading liabilities ²²	-5.8	-2.1	-9.0	6.3	8.7	19.7	22.2	9.0	59.8	38.5	-14.4	-10.5	5.4	-31.5	-56.8
40 Total liabilities	3.2	2.6	3.6	0.7	4.1	2.6	5.5	5.6	12.2	48.0	-2.6	-8.3	-9.7	1.0	3.3

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	13,698.6	14,401.0	14,769.8	14,854.5	14,858.6	14,910.5	14,920.6	14,918.9	14,911.3	14,909.4	14,897.9	14,898.9
2 Securities in bank credit ²	3,777.2	3,995.6	3,999.7	4,031.3	4,170.8	4,290.1	4,344.8	4,396.8	4,396.2	4,419.2	4,440.8	4,464.7
3 Treasury and agency securities ³	2,956.1	3,155.1	3,147.4	3,179.0	3,298.9	3,398.7	3,456.9	3,506.8	3,505.0	3,522.0	3,543.1	3,565.9
4 Mortgage-backed securities (MBS) ⁴	2,034.8	2,179.5	2,225.1	2,223.2	2,226.0	2,264.9	2,328.7	2,324.7	2,318.3	2,336.9	2,353.5	2,373.9
5 Non-MBS ⁵	921.3	975.6	922.3	955.9	1,072.9	1,133.8	1,128.2	1,182.2	1,186.7	1,185.1	1,189.6	1,191.9
6 Other securities	821.1	840.5	852.2	852.3	871.9	891.4	887.9	889.9	891.1	897.2	897.7	898.9
7 Mortgage-backed securities (MBS) ⁶	77.8	81.0	81.3	81.8	83.1	84.2	83.0	83.7	84.5	83.9	83.5	83.9
8 Non-MBS ⁷	743.3	759.5	771.0	770.5	788.8	807.3	804.9	806.2	806.6	813.3	814.1	815.0
9 Loans and leases in bank credit ⁸	9,921.3	10,405.3	10,770.2	10,823.2	10,687.8	10,620.4	10,575.8	10,522.2	10,515.2	10,490.2	10,457.1	10,434.2
10 Commercial and industrial loans	2,370.0	2,567.9	2,932.7	3,041.2	2,932.9	2,870.7	2,826.8	2,770.8	2,763.4	2,731.4	2,717.3	2,703.8
11 Real estate loans	4,541.0	4,663.0	4,681.2	4,676.2	4,675.7	4,692.4	4,695.0	4,687.5	4,687.2	4,690.3	4,686.3	4,672.9
12 Residential real estate loans	2,270.5	2,303.4	2,305.6	2,294.7	2,290.3	2,299.0	2,292.2	2,282.9	2,284.7	2,286.5	2,281.5	2,270.6
13 Revolving home equity loans	330.2	316.1	314.2	310.2	306.4	303.3	299.7	296.1	295.3	294.8	293.9	292.6
14 Closed-end residential loans ⁹	1,940.3	1,987.3	1,991.5	1,984.5	1,983.9	1,995.6	1,992.5	1,986.8	1,989.4	1,991.8	1,987.6	1,978.0
15 Commercial real estate loans	2,270.5	2,359.6	2,375.5	2,381.5	2,385.4	2,393.4	2,402.8	2,404.6	2,402.5	2,403.7	2,404.8	2,402.3
16 Construction and land development loans ¹⁰	347.2	358.1	361.0	363.8	367.0	368.9	371.4	371.8	371.5	371.4	372.3	372.5
17 Secured by farmland ¹¹	102.3	102.6	102.7	102.5	102.2	102.4	102.2	102.0	101.9	101.6	101.7	101.5
18 Secured by multifamily properties ¹²	380.4	407.4	410.3	412.7	414.0	414.9	417.3	418.7	419.0	418.9	418.6	419.0
19 Secured by nonfarm nonresidential properties ¹³	1,440.6	1,491.5	1,501.6	1,502.5	1,502.3	1,507.3	1,511.9	1,512.1	1,510.2	1,511.9	1,512.2	1,509.4
20 Consumer loans	1,567.3	1,603.1	1,549.7	1,520.6	1,518.0	1,522.2	1,520.6	1,522.1	1,521.3	1,525.1	1,521.9	1,522.0
21 Credit cards and other revolving plans	833.1	848.4	796.0	768.4	763.1	762.6	758.7	756.7	755.5	758.9	755.4	755.3
22 Other consumer loans	734.2	754.7	753.6	752.2	754.9	759.6	761.9	765.4	765.8	766.2	766.5	766.7
23 Automobile loans ¹⁴	445.3	456.8	455.3	453.7	456.1	458.2	459.0	460.1	460.4	461.1	461.1	461.5
24 All other consumer loans ¹⁵	289.0	297.8	298.3	298.5	298.8	301.3	302.9	305.4	305.4	305.1	305.3	305.2
25 All other loans and leases	1,443.0	1,571.3	1,606.7	1,585.2	1,561.2	1,535.1	1,533.4	1,541.7	1,543.2	1,543.4	1,531.6	1,535.4
26 Loans to nondepository financial institutions ¹⁶	562.8	641.1	676.1	657.8	641.2	622.7	625.6	633.8	633.1	637.5	631.9	632.4
27 All loans not elsewhere classified ¹⁷	880.2	930.2	930.6	927.4	919.9	912.4	907.7	907.8	910.2	906.0	899.7	903.0
28 LESS: Allowance for loan and lease losses	110.0	118.7	146.4	181.9	187.0	214.2	215.9	218.8	219.7	219.5	218.2	218.9
29 Cash assets ¹⁸	1,634.5	2,177.1	3,065.6	3,251.8	3,058.3	2,795.2	2,868.4	2,932.3	2,976.5	2,896.9	2,906.0	2,965.0
30 Total federal funds sold and reverse RPs ¹⁹	803.4	752.7	680.8	676.0	793.4	914.8	839.0	844.2	847.8	833.0	866.6	809.0
31 Loans to commercial banks ²⁰	8.2	7.3	7.1	6.4	6.4	6.7	6.7	6.7	7.2	6.2	10.3	10.6
32 Other assets including trading assets ²¹	1,489.3	1,699.6	1,695.5	1,684.3	1,670.8	1,685.8	1,671.8	1,687.4	1,705.6	1,648.4	1,673.3	1,729.1
33 Total assets	17,524.0	18,919.0	20,072.6	20,291.2	20,200.4	20,098.9	20,090.6	20,171.2	20,227.7	20,078.5	20,136.0	20,193.7

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

Seasonally adjusted, billions of dollars (continued)

Account	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	12,965.7	13,868.0	14,724.8	15,325.7	15,525.4	15,556.3	15,590.8	15,717.1	15,742.2	15,683.3	15,664.8	15,788.7
35 Large time deposits	1,821.8	1,787.8	1,787.9	1,768.1	1,735.1	1,714.3	1,677.8	1,618.5	1,620.1	1,591.3	1,582.0	1,585.6
36 Other deposits	11,143.9	12,080.2	12,936.9	13,557.6	13,790.3	13,842.0	13,913.0	14,098.6	14,122.1	14,091.9	14,082.7	14,203.1
37 Borrowings	2,000.0	2,205.5	2,221.1	2,025.8	1,847.4	1,810.9	1,819.3	1,772.1	1,787.4	1,718.9	1,793.9	1,755.4
38 Net due to related foreign offices	-50.3	-3.0	278.0	143.4	4.5	-134.8	-141.6	-134.3	-125.8	-124.4	-164.6	-187.1
39 Other liabilities including trading liabilities ²²	644.0	842.4	824.3	810.0	803.0	806.9	785.7	748.5	765.9	707.9	754.5	747.8
40 Total liabilities	15,559.4	16,912.9	18,048.2	18,304.8	18,180.3	18,039.3	18,054.3	18,103.4	18,169.7	17,985.6	18,048.7	18,104.9
41 Residual (Assets LESS Liabilities)²³	1,964.6	2,006.1	2,024.4	1,986.4	2,020.1	2,059.6	2,036.3	2,067.9	2,058.1	2,092.8	2,087.3	2,088.9
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	20.8	44.3	53.3	60.1	63.2	66.1	66.3	65.5	64.0	65.3	61.1	61.7
43 U.S. Treasury and agency securities, MBS ²⁵	15.2	35.9	47.2	49.6	48.3	49.1	47.3	43.3	42.3	42.8	41.4	40.9

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	13,683.6	14,368.4	14,771.3	14,851.8	14,861.1	14,889.5	14,898.3	14,902.5	14,885.3	14,911.5	14,906.8	14,893.0
2 Securities in bank credit ²	3,785.2	3,980.1	3,990.3	4,016.9	4,155.9	4,277.1	4,355.8	4,411.1	4,405.4	4,433.7	4,458.0	4,474.0
3 Treasury and agency securities ³	2,961.3	3,144.1	3,139.8	3,167.5	3,285.8	3,386.7	3,465.7	3,517.4	3,512.4	3,533.0	3,554.9	3,569.8
4 Mortgage-backed securities (MBS) ⁴	2,040.4	2,172.3	2,224.6	2,220.4	2,225.5	2,261.5	2,331.1	2,332.0	2,322.3	2,347.9	2,360.4	2,375.1
5 Non-MBS ⁵	920.9	971.8	915.2	947.1	1,060.3	1,125.3	1,134.6	1,185.4	1,190.1	1,185.2	1,194.5	1,194.7
6 Other securities	823.9	836.0	850.5	849.4	870.1	890.4	890.1	893.7	893.0	900.7	903.0	904.3
7 Mortgage-backed securities (MBS) ⁶	77.6	81.0	81.9	82.8	84.4	85.1	83.6	83.5	83.8	83.3	83.2	83.6
8 Non-MBS ⁷	746.3	754.9	768.5	766.6	785.7	805.3	806.6	810.2	809.2	817.4	819.8	820.6
9 Loans and leases in bank credit ⁸	9,898.4	10,388.3	10,781.0	10,834.8	10,705.2	10,612.4	10,542.5	10,491.4	10,479.9	10,477.8	10,448.9	10,419.0
10 Commercial and industrial loans	2,350.0	2,583.5	2,960.7	3,065.2	2,948.7	2,865.5	2,806.7	2,747.8	2,743.0	2,712.6	2,698.6	2,689.0
11 Real estate loans	4,541.2	4,651.4	4,673.6	4,674.8	4,679.2	4,698.5	4,696.4	4,686.2	4,683.0	4,691.1	4,695.8	4,678.6
12 Residential real estate loans	2,272.9	2,293.1	2,295.7	2,289.7	2,290.5	2,305.1	2,299.0	2,284.4	2,280.8	2,287.6	2,292.6	2,274.7
13 Revolving home equity loans	329.8	316.6	315.4	311.4	306.9	303.3	299.0	295.4	294.8	294.0	292.9	291.9
14 Closed-end residential loans ⁹	1,943.1	1,976.6	1,980.3	1,978.3	1,983.6	2,001.8	2,000.0	1,989.0	1,986.0	1,993.5	1,999.7	1,982.7
15 Commercial real estate loans	2,268.4	2,358.3	2,377.8	2,385.1	2,388.8	2,393.4	2,397.4	2,401.8	2,402.2	2,403.6	2,403.2	2,403.9
16 Construction and land development loans ¹⁰	348.6	356.2	358.9	364.2	369.2	370.2	372.9	373.9	374.2	372.8	372.9	374.2
17 Secured by farmland ¹¹	102.5	102.3	102.8	102.7	102.5	102.7	102.3	102.0	101.9	101.8	101.9	101.7
18 Secured by multifamily properties ¹²	379.7	407.6	411.5	413.1	413.8	414.4	415.6	417.7	418.0	419.0	419.1	419.3
19 Secured by nonfarm nonresidential properties ¹³	1,437.6	1,492.2	1,504.7	1,505.2	1,503.3	1,506.2	1,506.6	1,508.2	1,508.0	1,509.9	1,509.2	1,508.7
20 Consumer loans	1,568.7	1,585.1	1,536.5	1,509.1	1,510.8	1,516.3	1,518.2	1,522.8	1,521.3	1,527.3	1,520.2	1,520.8
21 Credit cards and other revolving plans	831.1	833.5	786.3	761.5	759.5	758.4	755.5	754.0	752.1	757.0	749.5	749.9
22 Other consumer loans	737.6	751.6	750.2	747.5	751.3	758.0	762.6	768.7	769.2	770.3	770.6	770.9
23 Automobile loans ¹⁴	446.9	455.4	453.8	451.6	454.5	457.8	459.6	461.8	461.9	463.4	463.5	463.7
24 All other consumer loans ¹⁵	290.7	296.2	296.4	295.9	296.9	300.2	303.0	307.0	307.3	306.9	307.1	307.2
25 All other loans and leases	1,438.4	1,568.3	1,610.2	1,585.8	1,566.4	1,532.1	1,521.2	1,534.7	1,532.6	1,546.9	1,534.3	1,530.5
26 Loans to nondepository financial institutions ¹⁶	563.9	634.6	677.2	656.2	640.5	622.3	621.6	634.2	630.4	644.6	638.7	636.3
27 All loans not elsewhere classified ¹⁷	874.5	933.6	933.0	929.6	926.0	909.8	899.6	900.5	902.2	902.2	895.5	894.3
28 LESS: Allowance for loan and lease losses	111.9	116.0	144.8	182.1	190.3	219.8	222.0	222.8	222.7	221.5	220.9	220.9
29 Cash assets ¹⁸	1,613.8	2,218.3	3,042.4	3,260.9	3,052.0	2,756.9	2,860.2	2,883.4	2,890.4	2,792.4	2,888.9	2,952.8
30 Total federal funds sold and reverse RPs ¹⁹	806.1	752.6	662.2	660.1	775.0	893.8	845.1	849.9	823.4	833.8	864.2	833.0
31 Loans to commercial banks ²⁰	8.0	7.6	7.5	6.5	6.3	6.4	6.4	7.0	6.2	10.0	9.9	10.2
32 Other assets including trading assets ²¹	1,492.5	1,704.7	1,689.6	1,681.8	1,676.0	1,686.4	1,674.2	1,691.5	1,707.8	1,648.6	1,680.5	1,740.4
33 Total assets	17,492.1	18,935.6	20,028.1	20,278.9	20,180.0	20,013.4	20,062.2	20,111.7	20,090.3	19,975.0	20,129.5	20,208.4

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	12,938.0	13,908.5	14,737.6	15,252.3	15,487.2	15,529.0	15,558.7	15,687.6	15,619.1	15,683.1	15,705.9	15,842.4
35 Large time deposits	1,801.0	1,798.7	1,811.7	1,786.2	1,738.6	1,707.0	1,663.5	1,598.9	1,603.2	1,574.1	1,567.0	1,563.8
36 Other deposits	11,137.1	12,109.8	12,926.0	13,466.1	13,748.7	13,822.0	13,895.2	14,088.8	14,015.9	14,109.0	14,138.9	14,278.6
37 Borrowings	1,989.3	2,170.3	2,204.5	2,060.8	1,864.9	1,807.3	1,813.6	1,761.2	1,787.5	1,679.8	1,772.2	1,735.9
38 Net due to related foreign offices	-68.5	-11.8	253.8	157.4	13.8	-128.1	-135.4	-155.7	-147.9	-166.2	-180.5	-192.8
39 Other liabilities including trading liabilities ²²	654.7	839.1	814.2	810.5	803.7	797.6	789.4	760.1	768.2	722.2	776.8	765.7
40 Total liabilities	15,513.6	16,906.2	18,010.2	18,281.1	18,169.6	18,005.7	18,026.3	18,053.2	18,027.0	17,918.9	18,074.5	18,151.3
41 Residual (Assets LESS Liabilities)²³	1,978.5	2,029.4	2,018.0	1,997.9	2,010.4	2,007.7	2,035.9	2,058.5	2,063.3	2,056.1	2,055.0	2,057.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	20.8	44.3	53.3	60.1	63.2	66.1	66.3	65.5	64.0	65.3	61.1	61.7
43 U.S. Treasury and agency securities, MBS ²⁵	15.2	35.9	47.2	49.6	48.3	49.1	47.3	43.3	42.3	42.8	41.4	40.9

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	12,648.1	13,275.1	13,556.2	13,670.7	13,703.8	13,782.2	13,808.3	13,830.7	13,827.1	13,837.4	13,845.1	13,849.8
2 Securities in bank credit ²	3,489.3	3,708.3	3,727.2	3,762.5	3,899.3	4,020.9	4,076.3	4,129.5	4,130.0	4,151.9	4,181.3	4,208.2
3 Treasury and agency securities ³	2,766.2	2,963.0	2,971.7	3,009.1	3,124.6	3,226.4	3,286.3	3,338.2	3,336.9	3,353.7	3,381.2	3,407.7
4 Mortgage-backed securities (MBS) ⁴	2,000.2	2,135.6	2,179.0	2,179.7	2,182.3	2,221.7	2,287.2	2,285.2	2,278.3	2,297.1	2,313.7	2,338.0
5 Non-MBS ⁵	766.0	827.4	792.7	829.4	942.3	1,004.8	999.0	1,053.0	1,058.6	1,056.6	1,067.5	1,069.7
6 Other securities	723.1	745.4	755.5	753.5	774.7	794.5	790.0	791.3	793.2	798.2	800.1	800.5
7 Mortgage-backed securities (MBS) ⁶	76.1	79.4	79.5	80.0	81.2	82.5	81.1	81.8	82.6	82.0	81.5	81.9
8 Non-MBS ⁷	647.0	666.0	676.0	673.4	693.6	712.0	708.9	709.4	710.5	716.2	718.6	718.6
9 Loans and leases in bank credit ⁸	9,158.8	9,566.7	9,829.0	9,908.1	9,804.5	9,761.3	9,731.9	9,701.2	9,697.0	9,685.4	9,663.8	9,641.6
10 Commercial and industrial loans	1,975.6	2,122.1	2,397.1	2,527.2	2,441.9	2,395.4	2,366.6	2,328.4	2,321.4	2,302.7	2,297.5	2,286.0
11 Real estate loans	4,458.6	4,575.7	4,592.5	4,588.2	4,589.1	4,605.2	4,607.6	4,600.8	4,601.4	4,603.5	4,599.4	4,587.5
12 Residential real estate loans	2,269.0	2,301.9	2,303.9	2,293.1	2,288.8	2,297.3	2,290.7	2,281.5	2,283.4	2,285.2	2,280.1	2,269.2
13 Revolving home equity loans	329.9	315.4	313.4	309.6	305.8	302.8	299.3	295.7	294.9	294.3	293.5	292.2
14 Closed-end residential loans ⁹	1,939.1	1,986.5	1,990.5	1,983.5	1,983.0	1,994.6	1,991.5	1,985.8	1,988.5	1,990.9	1,986.6	1,977.0
15 Commercial real estate loans	2,189.6	2,273.8	2,288.6	2,295.0	2,300.2	2,307.9	2,316.9	2,319.2	2,318.0	2,318.3	2,319.3	2,318.4
16 Construction and land development loans ¹⁰	334.9	346.0	348.7	351.5	354.5	356.6	359.2	359.9	359.7	359.3	360.1	360.5
17 Secured by farmland ¹¹	102.1	102.4	102.5	102.3	102.0	102.2	102.0	101.8	101.8	101.5	101.6	101.4
18 Secured by multifamily properties ¹²	372.1	397.4	400.0	402.3	403.4	404.1	406.3	407.6	407.9	407.8	407.5	407.6
19 Secured by nonfarm nonresidential properties ¹³	1,380.5	1,428.0	1,437.4	1,439.0	1,440.3	1,445.0	1,449.4	1,449.8	1,448.7	1,449.6	1,450.1	1,448.9
20 Consumer loans	1,563.8	1,599.5	1,546.2	1,517.2	1,514.7	1,519.0	1,517.3	1,518.6	1,517.7	1,521.4	1,518.2	1,518.4
21 Credit cards and other revolving plans	833.1	848.4	796.0	768.4	763.1	762.6	758.7	756.7	755.5	758.9	755.4	755.3
22 Other consumer loans	730.7	751.1	750.2	748.8	751.5	756.3	758.6	761.9	762.2	762.5	762.8	763.1
23 Automobile loans ¹⁴	445.3	456.8	455.3	453.7	456.1	458.2	459.0	460.1	460.4	461.1	461.1	461.5
24 All other consumer loans ¹⁵	285.4	294.3	294.9	295.0	295.5	298.1	299.6	301.8	301.8	301.4	301.7	301.6
25 All other loans and leases	1,160.9	1,269.4	1,293.2	1,275.6	1,258.8	1,241.6	1,240.4	1,253.4	1,256.5	1,257.9	1,248.7	1,249.8
26 Loans to nondepository financial institutions ¹⁶	443.6	510.2	536.6	520.4	504.6	492.0	495.5	505.7	506.1	509.9	505.4	504.2
27 All loans not elsewhere classified ¹⁷	717.3	759.2	756.6	755.2	754.2	749.6	744.9	747.7	750.5	748.0	743.4	745.5
28 LESS: Allowance for loan and lease losses	109.0	117.5	145.0	179.9	185.0	212.1	213.9	216.7	217.6	217.4	216.3	217.2
29 Cash assets ¹⁸	1,063.3	1,398.2	1,976.2	2,317.1	2,304.2	2,117.6	2,189.0	2,187.8	2,143.2	2,162.3	2,153.2	2,196.3
30 Total federal funds sold and reverse RPs ¹⁹	335.9	332.4	317.9	323.3	442.1	578.2	478.8	484.5	493.0	453.3	499.1	448.9
31 Loans to commercial banks ²⁰	5.6	5.7	5.9	5.5	5.2	5.0	4.9	5.6	4.6	8.4	8.6	8.7
32 Other assets including trading assets ²¹	1,350.9	1,531.7	1,526.9	1,518.1	1,511.3	1,523.1	1,515.8	1,533.9	1,542.7	1,506.2	1,518.9	1,578.2
33 Total assets	15,294.8	16,425.6	17,238.1	17,654.8	17,781.7	17,794.0	17,782.8	17,825.8	17,792.9	17,750.2	17,808.6	17,864.7

(continued on next page)

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

Account	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	11,945.5	12,813.9	13,601.4	14,175.0	14,369.8	14,397.4	14,429.3	14,555.3	14,558.1	14,542.0	14,520.4	14,628.6
35 Large time deposits	1,090.0	1,066.5	1,046.9	1,008.1	974.0	944.9	907.6	866.9	865.3	852.7	845.0	847.5
36 Other deposits	10,855.6	11,747.4	12,554.5	13,166.9	13,395.8	13,452.5	13,521.7	13,688.4	13,692.9	13,689.3	13,675.4	13,781.0
37 Borrowings	1,093.7	1,181.3	1,180.5	1,050.1	979.2	961.1	954.3	903.8	868.7	872.2	874.3	870.4
38 Net due to related foreign offices	-211.5	-276.7	-231.0	-216.0	-249.2	-271.6	-269.2	-281.4	-291.6	-285.9	-286.5	-314.1
39 Other liabilities including trading liabilities ²²	522.7	701.8	687.4	674.8	669.7	671.1	655.4	619.7	630.2	587.7	633.4	623.3
40 Total liabilities	13,350.4	14,420.3	15,238.3	15,683.8	15,769.5	15,758.0	15,769.8	15,797.5	15,765.5	15,716.0	15,741.7	15,808.2
41 Residual (Assets LESS Liabilities)²³	1,944.4	2,005.3	1,999.8	1,971.0	2,012.2	2,036.0	2,013.0	2,028.4	2,027.3	2,034.1	2,066.9	2,056.6
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	18.7	41.8	50.5	57.1	60.2	63.1	63.4	62.7	61.2	62.6	58.5	59.1
43 U.S. Treasury and agency securities, MBS ²⁵	13.1	33.4	44.4	46.6	45.3	46.0	44.4	40.5	39.5	40.0	38.8	38.2

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	12,641.0	13,242.5	13,558.1	13,673.4	13,706.6	13,763.6	13,793.2	13,822.5	13,809.9	13,848.2	13,857.4	13,849.8
2 Securities in bank credit ²	3,496.9	3,699.0	3,723.5	3,748.5	3,881.9	4,004.3	4,084.4	4,142.5	4,138.8	4,167.7	4,197.3	4,218.0
3 Treasury and agency securities ³	2,770.5	2,958.1	2,969.1	2,996.4	3,108.5	3,211.3	3,292.1	3,347.2	3,343.5	3,366.1	3,392.6	3,412.7
4 Mortgage-backed securities (MBS) ⁴	2,004.7	2,130.5	2,179.6	2,175.2	2,179.9	2,216.7	2,288.7	2,290.8	2,280.3	2,305.7	2,319.4	2,338.4
5 Non-MBS ⁵	765.8	827.6	789.5	821.2	928.6	994.7	1,003.5	1,056.4	1,063.2	1,060.4	1,073.2	1,074.4
6 Other securities	726.3	741.0	754.3	752.2	773.4	792.9	792.3	795.3	795.3	801.7	804.6	805.3
7 Mortgage-backed securities (MBS) ⁶	75.7	79.4	80.2	80.9	82.5	83.3	81.6	81.4	81.8	81.2	81.2	81.5
8 Non-MBS ⁷	650.6	661.5	674.1	671.2	690.8	709.6	710.8	713.9	713.6	720.4	723.4	723.8
9 Loans and leases in bank credit ⁸	9,144.1	9,543.5	9,834.7	9,924.8	9,824.8	9,759.3	9,708.7	9,680.0	9,671.1	9,680.5	9,660.1	9,631.7
10 Commercial and industrial loans	1,962.8	2,128.4	2,418.0	2,552.4	2,460.4	2,394.1	2,352.5	2,313.8	2,310.4	2,293.2	2,285.3	2,278.1
11 Real estate loans	4,459.7	4,563.6	4,584.4	4,586.0	4,591.5	4,611.5	4,610.2	4,600.7	4,597.7	4,605.4	4,610.2	4,592.9
12 Residential real estate loans	2,271.2	2,291.7	2,294.2	2,288.2	2,289.0	2,303.5	2,297.6	2,282.9	2,279.3	2,286.1	2,291.1	2,273.3
13 Revolving home equity loans	329.4	316.0	314.8	310.8	306.3	302.7	298.5	294.9	294.3	293.6	292.4	291.5
14 Closed-end residential loans ⁹	1,941.8	1,975.6	1,979.4	1,977.4	1,982.7	2,000.8	1,999.1	1,988.1	1,985.0	1,992.5	1,998.7	1,981.8
15 Commercial real estate loans	2,188.5	2,271.9	2,290.1	2,297.8	2,302.6	2,308.0	2,312.7	2,317.8	2,318.4	2,319.3	2,319.0	2,319.7
16 Construction and land development loans ¹⁰	336.5	344.2	346.5	351.7	356.5	357.9	360.7	362.0	362.4	360.9	361.0	362.4
17 Secured by farmland ¹¹	102.3	102.1	102.5	102.5	102.3	102.5	102.1	101.9	101.8	101.7	101.8	101.6
18 Secured by multifamily properties ¹²	371.5	397.3	400.8	402.4	403.1	403.7	404.9	406.9	407.2	408.2	408.4	408.1
19 Secured by nonfarm nonresidential properties ¹³	1,378.3	1,428.4	1,440.2	1,441.2	1,440.7	1,444.0	1,445.0	1,446.9	1,447.0	1,448.5	1,447.9	1,447.6
20 Consumer loans	1,565.2	1,581.8	1,533.0	1,505.6	1,507.4	1,512.9	1,514.8	1,519.2	1,517.8	1,523.6	1,516.5	1,517.1
21 Credit cards and other revolving plans	831.1	833.5	786.3	761.5	759.5	758.4	755.5	754.0	752.1	757.0	749.5	749.9
22 Other consumer loans	734.1	748.2	746.8	744.1	747.9	754.6	759.3	765.2	765.7	766.6	766.9	767.2
23 Automobile loans ¹⁴	446.9	455.4	453.8	451.6	454.5	457.8	459.6	461.8	461.9	463.4	463.5	463.7
24 All other consumer loans ¹⁵	287.2	292.8	292.9	292.5	293.5	296.8	299.7	303.5	303.8	303.2	303.4	303.6
25 All other loans and leases	1,156.4	1,269.7	1,299.3	1,280.8	1,265.4	1,240.8	1,231.2	1,246.3	1,245.3	1,258.3	1,248.2	1,243.6
26 Loans to nondepository financial institutions ¹⁶	442.6	509.1	543.3	524.3	505.8	492.5	490.5	503.4	500.4	513.6	508.4	504.2
27 All loans not elsewhere classified ¹⁷	713.7	760.6	756.0	756.5	759.6	748.3	740.7	742.8	744.8	744.7	739.8	739.4
28 LESS: Allowance for loan and lease losses	110.9	114.8	143.4	180.1	188.3	217.6	219.9	220.7	220.6	219.4	219.0	219.2
29 Cash assets ¹⁸	1,064.4	1,443.5	1,980.9	2,283.2	2,277.2	2,082.6	2,171.0	2,179.8	2,083.3	2,131.4	2,163.8	2,232.2
30 Total federal funds sold and reverse RPs ¹⁹	353.8	332.0	295.6	308.7	449.4	570.9	493.5	507.5	492.6	495.5	501.2	489.0
31 Loans to commercial banks ²⁰	5.5	5.8	5.8	5.7	5.2	4.9	4.8	5.5	4.5	8.3	8.5	8.5
32 Other assets including trading assets ²¹	1,353.3	1,535.7	1,523.9	1,514.9	1,514.7	1,527.5	1,517.1	1,535.9	1,541.3	1,506.3	1,525.6	1,587.8
33 Total assets	15,307.1	16,444.7	17,220.9	17,605.8	17,764.9	17,731.9	17,759.6	17,830.6	17,711.0	17,770.4	17,837.4	17,948.2

(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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	11,925.6	12,853.8	13,614.9	14,092.5	14,339.3	14,373.9	14,397.6	14,534.7	14,438.4	14,557.9	14,572.3	14,692.6
35 Large time deposits	1,076.4	1,080.4	1,064.5	1,015.7	974.6	940.3	895.8	854.5	854.2	845.3	839.8	835.9
36 Other deposits	10,849.2	11,773.4	12,550.5	13,076.8	13,364.7	13,433.6	13,501.8	13,680.2	13,584.2	13,712.6	13,732.5	13,856.7
37 Borrowings	1,092.6	1,164.3	1,171.0	1,075.5	997.2	957.1	935.7	899.2	880.5	871.8	874.3	875.2
38 Net due to related foreign offices	-213.4	-293.6	-248.8	-217.6	-240.0	-261.4	-258.4	-283.7	-292.1	-309.4	-308.8	-308.0
39 Other liabilities including trading liabilities ²²	532.7	701.0	676.1	667.9	669.6	666.1	658.4	630.1	629.2	602.3	652.9	639.5
40 Total liabilities	13,337.5	14,425.6	15,213.3	15,618.3	15,766.0	15,735.7	15,733.3	15,780.3	15,655.9	15,722.6	15,790.7	15,899.4
41 Residual (Assets LESS Liabilities)²³	1,969.6	2,019.1	2,007.6	1,987.5	1,998.9	1,996.2	2,026.3	2,050.2	2,055.1	2,047.8	2,046.7	2,048.8
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	18.7	41.8	50.5	57.1	60.2	63.1	63.4	62.7	61.2	62.6	58.5	59.1
43 U.S. Treasury and agency securities, MBS ²⁵	13.1	33.4	44.4	46.6	45.3	46.0	44.4	40.5	39.5	40.0	38.8	38.2

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

Account	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	8,078.0	8,507.4	8,657.5	8,639.3	8,636.7	8,683.0	8,684.8	8,677.8	8,671.6	8,658.5	8,667.1	8,666.2
2 Securities in bank credit ²	2,572.0	2,757.3	2,770.2	2,796.0	2,897.9	2,994.4	3,036.5	3,069.7	3,066.3	3,072.2	3,098.1	3,118.2
3 Treasury and agency securities ³	2,089.4	2,270.0	2,279.8	2,313.3	2,406.7	2,493.1	2,540.5	2,578.9	2,576.1	2,578.4	2,604.2	2,626.1
4 Mortgage-backed securities (MBS) ⁴	1,495.5	1,597.0	1,637.9	1,636.7	1,630.5	1,662.0	1,716.5	1,701.6	1,694.7	1,697.0	1,712.6	1,731.8
5 Non-MBS ⁵	593.8	673.0	641.9	676.6	776.2	831.1	824.0	877.3	881.4	881.5	891.6	894.3
6 Other securities	482.6	487.4	490.4	482.7	491.2	501.3	495.9	490.8	490.2	493.8	493.9	492.1
7 Mortgage-backed securities (MBS) ⁶	58.1	61.4	61.6	62.3	62.9	63.6	62.3	61.9	62.2	61.6	60.9	61.0
8 Non-MBS ⁷	424.6	426.0	428.8	420.4	428.4	437.7	433.6	428.9	428.0	432.1	432.9	431.1
9 Loans and leases in bank credit ⁸	5,505.9	5,750.1	5,887.3	5,843.2	5,738.7	5,688.6	5,648.3	5,608.2	5,605.3	5,586.3	5,568.9	5,548.0
10 Commercial and industrial loans	1,328.1	1,434.6	1,596.7	1,596.6	1,510.2	1,462.5	1,431.9	1,397.3	1,391.4	1,372.8	1,366.7	1,357.0
11 Real estate loans	2,211.9	2,236.8	2,238.4	2,231.4	2,232.7	2,242.6	2,240.2	2,225.9	2,227.0	2,225.6	2,224.7	2,211.3
12 Residential real estate loans	1,471.0	1,477.8	1,474.6	1,467.5	1,469.0	1,479.5	1,474.6	1,465.4	1,467.1	1,467.9	1,466.8	1,454.4
13 Revolving home equity loans	221.5	208.6	206.8	203.9	201.3	198.9	196.3	193.5	193.0	192.5	191.9	190.9
14 Closed-end residential loans ⁹	1,249.5	1,269.2	1,267.8	1,263.6	1,267.7	1,280.5	1,278.4	1,271.9	1,274.1	1,275.4	1,274.9	1,263.5
15 Commercial real estate loans	740.9	759.1	763.9	763.9	763.7	763.1	765.6	760.5	759.9	757.8	757.8	756.9
16 Construction and land development loans ¹⁰	106.5	110.1	111.1	112.5	114.2	115.6	116.3	117.2	117.3	117.5	118.2	118.6
17 Secured by farmland ¹¹	8.1	7.6	7.6	7.4	7.3	7.3	7.2	7.1	7.0	7.0	6.9	6.9
18 Secured by multifamily properties ¹²	169.0	176.6	177.3	178.2	178.1	177.3	178.5	177.9	178.2	177.2	176.8	177.0
19 Secured by nonfarm nonresidential properties ¹³	457.3	464.7	467.8	465.8	464.1	463.0	463.5	458.4	457.4	456.1	455.8	454.5
20 Consumer loans	1,105.5	1,134.9	1,091.5	1,070.4	1,070.4	1,077.4	1,073.6	1,072.7	1,072.2	1,074.1	1,072.7	1,073.4
21 Credit cards and other revolving plans	595.0	608.7	566.8	546.7	544.1	548.4	543.2	541.3	540.8	542.1	540.6	541.0
22 Other consumer loans	510.5	526.1	524.7	523.8	526.3	529.0	530.4	531.4	531.3	532.0	532.1	532.4
23 Automobile loans ¹⁴	375.4	385.9	384.3	383.0	385.4	387.4	388.4	389.6	390.0	390.6	390.8	391.2
24 All other consumer loans ¹⁵	135.1	140.2	140.4	140.7	141.0	141.6	142.0	141.8	141.4	141.3	141.3	141.2
25 All other loans and leases	860.5	943.8	960.6	944.8	925.5	906.2	902.7	912.2	914.7	913.7	904.9	906.3
26 Loans to nondepository financial institutions ¹⁶	370.1	426.2	446.8	434.0	417.3	402.5	404.1	411.6	412.9	411.8	408.9	408.7
27 All loans not elsewhere classified ¹⁷	490.4	517.6	513.8	510.8	508.2	503.7	498.6	500.6	501.7	501.9	496.0	497.7
28 LESS: Allowance for loan and lease losses	69.3	72.7	96.1	120.1	125.0	140.8	141.4	141.9	142.3	141.6	140.3	140.7
29 Cash assets ¹⁸	754.7	1,004.7	1,476.5	1,729.1	1,695.2	1,534.3	1,607.7	1,582.4	1,542.8	1,541.0	1,539.8	1,576.4
30 Total federal funds sold and reverse RPs ¹⁹	292.8	269.2	258.2	260.2	385.1	518.2	416.7	429.3	440.1	402.4	418.9	371.1
31 Loans to commercial banks ²⁰	4.8	4.8	5.0	4.7	4.5	4.2	4.1	4.9	3.9	7.8	7.9	8.1
32 Other assets including trading assets ²¹	998.0	1,148.3	1,138.1	1,127.2	1,120.8	1,131.2	1,120.2	1,137.9	1,150.9	1,108.8	1,121.2	1,180.3
33 Total assets	10,059.0	10,861.8	11,439.2	11,640.4	11,717.2	11,730.2	11,692.0	11,690.6	11,666.9	11,576.9	11,614.5	11,661.5

(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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	7,811.2	8,447.0	9,002.2	9,336.0	9,478.6	9,476.9	9,495.6	9,574.7	9,572.5	9,552.2	9,520.7	9,604.5
35 Large time deposits	528.5	505.8	488.1	457.6	429.9	405.3	378.2	350.9	349.6	342.5	336.1	338.6
36 Other deposits	7,282.7	7,941.2	8,514.0	8,878.3	9,048.6	9,071.7	9,117.4	9,223.7	9,222.9	9,209.8	9,184.6	9,265.8
37 Borrowings	773.2	790.5	787.3	695.4	643.1	626.8	621.4	585.6	562.8	544.4	546.4	547.1
38 Net due to related foreign offices	-229.7	-312.6	-272.2	-246.7	-268.3	-287.4	-282.3	-306.5	-312.5	-335.4	-333.7	-337.1
39 Other liabilities including trading liabilities ²²	438.7	605.8	585.4	569.2	560.9	563.1	548.5	512.8	524.3	481.2	524.6	515.1
40 Total liabilities	8,793.5	9,530.6	10,102.7	10,353.9	10,414.3	10,379.4	10,383.2	10,366.6	10,347.1	10,242.4	10,258.1	10,329.6
41 Residual (Assets LESS Liabilities)²³	1,265.5	1,331.2	1,336.5	1,286.5	1,303.0	1,350.8	1,308.8	1,324.1	1,319.8	1,334.5	1,356.4	1,331.9
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	12.2	30.0	38.8	43.7	45.5	47.5	47.0	46.9	45.4	47.0	43.3	43.8
43 U.S. Treasury and agency securities, MBS ²⁵	9.7	25.6	34.5	35.8	35.2	35.8	34.1	30.9	30.0	30.6	29.7	29.1

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	8,071.1	8,487.2	8,653.2	8,629.8	8,631.7	8,658.9	8,678.0	8,673.1	8,661.0	8,666.0	8,676.8	8,668.2
2 Securities in bank credit ²	2,583.2	2,742.5	2,758.0	2,780.2	2,884.6	2,981.9	3,051.6	3,087.0	3,080.7	3,091.5	3,116.0	3,130.7
3 Treasury and agency securities ³	2,098.2	2,258.1	2,268.5	2,298.8	2,395.4	2,483.2	2,554.4	2,593.6	2,589.3	2,595.6	2,618.9	2,635.4
4 Mortgage-backed securities (MBS) ⁴	1,502.5	1,588.0	1,633.8	1,631.4	1,627.4	1,657.7	1,720.2	1,709.4	1,700.5	1,708.5	1,719.9	1,735.1
5 Non-MBS ⁵	595.6	670.1	634.7	667.4	768.0	825.5	834.3	884.2	888.8	887.1	899.0	900.2
6 Other securities	485.0	484.4	489.5	481.4	489.3	498.8	497.2	493.4	491.4	495.9	497.1	495.4
7 Mortgage-backed securities (MBS) ⁶	57.9	61.4	62.4	63.3	64.5	64.3	62.5	61.6	61.6	61.1	60.9	60.8
8 Non-MBS ⁷	427.2	423.0	427.0	418.1	424.8	434.4	434.7	431.8	429.7	434.8	436.2	434.6
9 Loans and leases in bank credit ⁸	5,487.9	5,744.7	5,895.2	5,849.6	5,747.1	5,677.0	5,626.4	5,586.1	5,580.3	5,574.4	5,560.8	5,537.5
10 Commercial and industrial loans	1,314.1	1,446.4	1,618.1	1,615.4	1,519.3	1,455.9	1,417.2	1,382.4	1,379.2	1,362.3	1,355.8	1,350.3
11 Real estate loans	2,214.6	2,226.7	2,227.6	2,225.0	2,232.6	2,247.7	2,244.7	2,228.3	2,226.8	2,227.7	2,233.1	2,217.0
12 Residential real estate loans	1,472.9	1,468.9	1,464.7	1,461.4	1,468.3	1,484.4	1,481.5	1,466.9	1,464.8	1,467.7	1,473.7	1,457.7
13 Revolving home equity loans	221.3	209.0	207.6	204.6	201.7	199.0	195.9	193.1	192.7	192.0	191.0	190.3
14 Closed-end residential loans ⁹	1,251.6	1,259.8	1,257.1	1,256.8	1,266.7	1,285.3	1,285.5	1,273.8	1,272.1	1,275.7	1,282.7	1,267.5
15 Commercial real estate loans	741.6	757.8	762.9	763.5	764.2	763.4	763.2	761.4	762.0	760.0	759.4	759.2
16 Construction and land development loans ¹⁰	107.8	109.1	110.1	111.9	115.0	116.7	117.8	118.9	119.2	118.9	119.0	119.3
17 Secured by farmland ¹¹	8.0	7.7	7.6	7.4	7.3	7.3	7.2	7.0	7.0	7.0	6.9	6.9
18 Secured by multifamily properties ¹²	169.3	176.1	177.0	177.6	177.6	177.1	177.7	178.1	178.4	178.1	178.5	178.3
19 Secured by nonfarm nonresidential properties ¹³	456.5	464.9	468.2	466.6	464.3	462.2	460.6	457.3	457.4	456.0	454.9	454.8
20 Consumer loans	1,106.7	1,122.1	1,082.9	1,062.9	1,066.1	1,071.3	1,072.3	1,073.5	1,071.9	1,076.6	1,072.3	1,072.5
21 Credit cards and other revolving plans	594.2	597.8	559.7	541.7	541.7	543.0	541.2	540.0	538.4	542.0	537.5	537.5
22 Other consumer loans	512.6	524.3	523.1	521.3	524.4	528.3	531.1	533.5	533.5	534.6	534.8	535.0
23 Automobile loans ¹⁴	376.9	384.8	383.0	380.9	383.8	387.0	389.0	391.2	391.3	392.8	393.0	393.1
24 All other consumer loans ¹⁵	135.7	139.4	140.2	140.3	140.7	141.4	142.1	142.4	142.2	141.9	141.9	141.9
25 All other loans and leases	852.5	949.5	966.6	946.3	929.0	902.0	892.1	901.9	902.3	907.8	899.6	897.7
26 Loans to nondepository financial institutions ¹⁶	367.1	428.6	451.8	435.0	416.1	400.2	398.3	407.4	407.1	411.5	408.6	407.1
27 All loans not elsewhere classified ¹⁷	485.3	520.9	514.9	511.3	512.9	501.8	493.8	494.5	495.2	496.3	491.0	490.6
28 LESS: Allowance for loan and lease losses	69.9	72.2	94.8	119.6	125.4	141.7	142.8	143.1	143.1	142.1	141.3	141.3
29 Cash assets ¹⁸	757.1	1,040.1	1,487.4	1,719.9	1,687.4	1,511.7	1,592.2	1,578.9	1,511.0	1,524.0	1,543.8	1,605.5
30 Total federal funds sold and reverse RPs ¹⁹	306.8	271.6	237.1	245.3	384.1	504.2	430.4	448.0	431.3	446.0	447.6	431.5
31 Loans to commercial banks ²⁰	4.8	4.9	5.0	4.7	4.4	4.1	4.1	4.9	3.8	7.7	7.8	7.9
32 Other assets including trading assets ²¹	999.4	1,155.6	1,135.7	1,122.9	1,124.1	1,135.5	1,120.5	1,138.7	1,148.6	1,109.4	1,127.3	1,185.6
33 Total assets	10,069.4	10,887.2	11,423.5	11,603.1	11,706.4	11,672.8	11,682.4	11,700.5	11,612.6	11,611.1	11,662.0	11,757.5

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	7,790.9	8,474.6	9,013.2	9,277.5	9,459.0	9,469.7	9,473.3	9,555.5	9,477.0	9,566.0	9,566.7	9,663.0
35 Large time deposits	513.5	517.6	503.0	462.0	429.0	401.5	368.9	340.2	339.8	336.1	331.9	330.1
36 Other deposits	7,277.4	7,957.1	8,510.2	8,815.5	9,030.0	9,068.2	9,104.5	9,215.3	9,137.2	9,230.0	9,234.8	9,332.9
37 Borrowings	763.9	797.9	790.4	708.9	646.3	618.6	605.1	577.2	565.6	538.2	540.3	546.2
38 Net due to related foreign offices	-228.8	-315.6	-276.9	-244.5	-265.6	-285.2	-280.2	-305.4	-308.9	-337.6	-337.6	-332.2
39 Other liabilities including trading liabilities ²²	446.1	607.9	577.7	564.0	561.0	558.5	550.3	520.1	521.8	494.6	542.4	528.4
40 Total liabilities	8,772.0	9,564.8	10,104.4	10,305.9	10,400.7	10,361.7	10,348.6	10,347.3	10,255.5	10,261.2	10,311.8	10,405.4
41 Residual (Assets LESS Liabilities)²³	1,297.4	1,322.5	1,319.1	1,297.2	1,305.7	1,311.1	1,333.8	1,353.2	1,357.1	1,349.8	1,350.2	1,352.1
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	12.2	30.0	38.8	43.7	45.5	47.5	47.0	46.9	45.4	47.0	43.3	43.8
43 U.S. Treasury and agency securities, MBS ²⁵	9.7	25.6	34.5	35.8	35.2	35.8	34.1	30.9	30.0	30.6	29.7	29.1

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	4,570.2	4,767.7	4,898.7	5,031.4	5,067.1	5,099.2	5,123.5	5,152.8	5,155.5	5,178.9	5,178.0	5,183.6
2 Securities in bank credit ²	917.3	951.0	957.0	966.5	1,001.4	1,026.6	1,039.9	1,059.8	1,063.8	1,079.8	1,083.2	1,090.0
3 Treasury and agency securities ³	676.8	693.0	691.9	695.7	717.9	733.3	745.7	759.3	760.8	775.3	776.9	781.6
4 Mortgage-backed securities (MBS) ⁴	504.6	538.6	541.1	543.0	551.8	559.6	570.7	583.6	583.5	600.2	601.1	606.1
5 Non-MBS ⁵	172.1	154.4	150.8	152.8	166.1	173.7	175.0	175.6	177.3	175.1	175.8	175.5
6 Other securities	240.5	258.0	265.1	270.7	283.5	293.2	294.1	300.5	303.0	304.5	306.2	308.4
7 Mortgage-backed securities (MBS) ⁶	18.0	18.0	17.9	17.7	18.3	18.9	18.9	20.0	20.5	20.4	20.6	20.9
8 Non-MBS ⁷	222.5	240.0	247.2	253.1	265.2	274.4	275.3	280.5	282.5	284.1	285.6	287.4
9 Loans and leases in bank credit ⁸	3,652.9	3,816.7	3,941.7	4,064.9	4,065.8	4,072.6	4,083.6	4,093.0	4,091.7	4,099.1	4,094.9	4,093.6
10 Commercial and industrial loans	647.5	687.5	800.3	930.6	931.8	933.0	934.7	931.2	930.0	929.9	930.8	929.0
11 Real estate loans	2,246.7	2,338.9	2,354.1	2,356.7	2,356.3	2,362.6	2,367.4	2,374.8	2,374.4	2,377.9	2,374.7	2,376.3
12 Residential real estate loans	798.0	824.1	829.4	825.6	819.8	817.9	816.1	816.1	816.3	817.4	813.3	814.8
13 Revolving home equity loans	108.4	106.9	106.6	105.7	104.6	103.8	103.0	102.2	102.0	101.8	101.6	101.3
14 Closed-end residential loans ⁹	689.6	717.3	722.8	719.9	715.2	714.0	713.1	713.9	714.3	715.5	711.7	713.5
15 Commercial real estate loans	1,448.7	1,514.8	1,524.7	1,531.1	1,536.5	1,544.7	1,551.3	1,558.7	1,558.1	1,560.5	1,561.5	1,561.5
16 Construction and land development loans ¹⁰	228.4	235.9	237.6	239.0	240.3	241.1	242.9	242.7	242.4	241.8	241.8	241.9
17 Secured by farmland ¹¹	94.0	94.7	94.9	94.8	94.7	94.9	94.9	94.7	94.7	94.5	94.6	94.5
18 Secured by multifamily properties ¹²	203.1	220.8	222.6	224.1	225.3	226.7	227.8	229.8	229.7	230.6	230.7	230.6
19 Secured by nonfarm nonresidential properties ¹³	923.2	963.3	969.6	973.1	976.2	982.0	985.8	991.5	991.3	993.5	994.3	994.5
20 Consumer loans	458.3	464.7	454.7	446.7	444.3	441.6	443.8	445.9	445.5	447.3	445.5	445.0
21 Credit cards and other revolving plans	238.1	239.7	229.2	221.7	219.1	214.2	215.5	215.4	214.6	216.7	214.9	214.3
22 Other consumer loans	220.2	225.0	225.5	225.0	225.2	227.4	228.2	230.5	230.9	230.5	230.7	230.7
23 Automobile loans ¹⁴	69.9	70.9	71.0	70.7	70.7	70.9	70.6	70.5	70.5	70.5	70.3	70.3
24 All other consumer loans ¹⁵	150.4	154.1	154.4	154.3	154.5	156.5	157.6	160.0	160.4	160.1	160.3	160.3
25 All other loans and leases	300.4	325.6	332.6	330.8	333.4	335.4	337.7	341.2	341.9	344.1	343.8	343.4
26 Loans to nondepository financial institutions ¹⁶	73.5	84.0	89.7	86.5	87.3	89.5	91.4	94.1	93.1	98.1	96.5	95.5
27 All loans not elsewhere classified ¹⁷	226.9	241.5	242.8	244.4	246.0	245.9	246.3	247.1	248.7	246.0	247.3	247.9
28 LESS: Allowance for loan and lease losses	39.7	44.8	48.9	59.8	60.0	71.3	72.5	74.8	75.3	75.9	76.0	76.6
29 Cash assets ¹⁸	308.6	393.5	499.7	588.0	609.0	583.3	581.3	605.4	600.4	621.3	613.4	619.9
30 Total federal funds sold and reverse RPs ¹⁹	43.1	63.1	59.8	63.1	57.0	59.9	62.2	55.2	52.9	50.9	80.2	77.8
31 Loans to commercial banks ²⁰	0.7	0.9	0.9	0.9	0.8	0.8	0.8	0.7	0.6	0.7	0.7	0.6
32 Other assets including trading assets ²¹	352.9	383.4	388.7	390.9	390.5	391.9	395.6	396.0	391.8	397.4	397.7	397.9
33 Total assets	5,235.8	5,563.7	5,798.9	6,014.5	6,064.5	6,063.8	6,090.8	6,135.2	6,126.0	6,173.3	6,194.1	6,203.2

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

Account	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	4,134.3	4,367.0	4,599.2	4,839.0	4,891.3	4,920.4	4,933.7	4,980.6	4,985.6	4,989.8	4,999.7	5,024.1
35 Large time deposits	561.5	560.8	558.8	550.4	544.1	539.6	529.4	516.0	515.6	510.2	508.9	508.9
36 Other deposits	3,572.9	3,806.2	4,040.4	4,288.6	4,347.2	4,380.8	4,404.2	4,464.6	4,470.0	4,479.6	4,490.8	4,515.2
37 Borrowings	320.4	390.8	393.2	354.7	336.1	334.3	332.9	318.2	306.0	327.8	327.9	323.3
38 Net due to related foreign offices	18.1	35.9	41.2	30.7	19.1	15.9	13.1	25.1	21.0	49.5	47.2	22.9
39 Other liabilities including trading liabilities ²²	84.0	96.0	102.0	105.5	108.8	108.0	106.9	107.0	105.9	106.5	108.9	108.2
40 Total liabilities	4,556.9	4,889.7	5,135.6	5,329.9	5,355.2	5,378.6	5,386.6	5,430.9	5,418.4	5,473.6	5,483.6	5,478.5
41 Residual (Assets LESS Liabilities)²³	678.9	674.0	663.3	684.5	709.3	685.2	704.2	704.3	707.5	699.7	710.5	724.7
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	6.4	11.8	11.7	13.4	14.7	15.6	16.4	15.8	15.8	15.6	15.2	15.3
43 U.S. Treasury and agency securities, MBS ²⁵	3.4	7.8	9.9	10.8	10.0	10.2	10.2	9.6	9.5	9.4	9.1	9.1

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	4,569.9	4,755.3	4,905.0	5,043.6	5,074.9	5,104.7	5,115.2	5,149.4	5,148.9	5,182.2	5,180.6	5,181.5
2 Securities in bank credit ²	913.6	956.5	965.5	968.3	997.2	1,022.3	1,032.8	1,055.5	1,058.1	1,076.2	1,081.3	1,087.3
3 Treasury and agency securities ³	672.4	699.9	700.6	697.5	713.1	728.2	737.7	753.5	754.2	770.5	773.7	777.4
4 Mortgage-backed securities (MBS) ⁴	502.2	542.4	545.9	543.7	552.5	559.0	568.5	581.4	579.8	597.1	599.5	603.2
5 Non-MBS ⁵	170.2	157.5	154.8	153.8	160.6	169.2	169.2	172.1	174.4	173.3	174.2	174.1
6 Other securities	241.3	256.6	264.8	270.8	284.1	294.2	295.1	302.0	303.9	305.7	307.5	309.9
7 Mortgage-backed securities (MBS) ⁶	17.8	18.0	17.8	17.6	18.0	19.0	19.0	19.8	20.1	20.1	20.3	20.8
8 Non-MBS ⁷	223.5	238.6	247.1	253.2	266.0	275.2	276.1	282.2	283.8	285.6	287.2	289.2
9 Loans and leases in bank credit ⁸	3,656.2	3,798.8	3,939.5	4,075.2	4,077.7	4,082.3	4,082.4	4,093.9	4,090.8	4,106.0	4,099.3	4,094.2
10 Commercial and industrial loans	648.7	682.0	799.9	937.0	941.1	938.1	935.3	931.4	931.2	930.9	929.5	927.8
11 Real estate loans	2,245.2	2,336.9	2,356.8	2,361.1	2,359.0	2,363.8	2,365.5	2,372.4	2,370.9	2,377.7	2,377.1	2,375.9
12 Residential real estate loans	798.3	822.8	829.5	826.8	820.7	819.2	816.1	816.0	814.5	818.4	817.4	815.5
13 Revolving home equity loans	108.1	107.0	107.3	106.2	104.6	103.7	102.6	101.8	101.6	101.5	101.3	101.2
14 Closed-end residential loans ⁹	690.2	715.8	722.3	720.6	716.0	715.5	713.5	714.2	712.9	716.9	716.1	714.3
15 Commercial real estate loans	1,446.9	1,514.1	1,527.2	1,534.3	1,538.3	1,544.7	1,549.4	1,556.4	1,556.4	1,559.3	1,559.6	1,560.4
16 Construction and land development loans ¹⁰	228.7	235.0	236.5	239.7	241.4	241.1	242.9	243.1	243.2	242.0	242.0	243.1
17 Secured by farmland ¹¹	94.2	94.4	94.9	95.1	95.0	95.2	95.0	94.9	94.8	94.7	94.9	94.7
18 Secured by multifamily properties ¹²	202.2	221.2	223.8	224.9	225.5	226.5	227.2	228.8	228.8	230.1	229.8	229.9
19 Secured by nonfarm nonresidential properties ¹³	921.8	963.5	972.0	974.6	976.4	981.8	984.4	989.6	989.6	992.5	992.9	992.8
20 Consumer loans	458.5	459.7	450.2	442.7	441.3	441.6	442.5	445.7	445.8	447.0	444.2	444.7
21 Credit cards and other revolving plans	237.0	235.7	226.6	219.9	217.8	215.4	214.4	214.0	213.6	215.1	212.0	212.4
22 Other consumer loans	221.5	224.0	223.6	222.8	223.5	226.2	228.2	231.7	232.2	231.9	232.1	232.2
23 Automobile loans ¹⁴	70.1	70.6	70.9	70.7	70.7	70.8	70.6	70.6	70.6	70.6	70.6	70.6
24 All other consumer loans ¹⁵	151.4	153.4	152.7	152.2	152.8	155.4	157.6	161.1	161.6	161.3	161.5	161.6
25 All other loans and leases	303.9	320.2	332.6	334.4	336.4	338.8	339.1	344.3	342.9	350.4	348.6	345.9
26 Loans to nondepository financial institutions ¹⁶	75.5	80.5	91.6	89.3	89.7	92.3	92.2	96.0	93.3	102.1	99.8	97.1
27 All loans not elsewhere classified ¹⁷	228.4	239.7	241.1	245.1	246.7	246.5	246.9	248.3	249.6	248.3	248.7	248.8
28 LESS: Allowance for loan and lease losses	41.0	42.6	48.6	60.5	62.8	76.0	77.1	77.5	77.5	77.3	77.7	77.9
29 Cash assets ¹⁸	307.2	403.4	493.5	563.3	589.8	570.9	578.8	601.0	572.3	607.4	620.0	626.7
30 Total federal funds sold and reverse RPs ¹⁹	47.0	60.4	58.5	63.4	65.3	66.8	63.1	59.5	61.3	49.5	53.7	57.5
31 Loans to commercial banks ²⁰	0.7	0.8	0.9	0.9	0.7	0.8	0.7	0.6	0.6	0.6	0.6	0.6
32 Other assets including trading assets ²¹	353.9	380.2	388.2	392.0	390.6	392.0	396.6	397.1	392.7	396.9	398.3	402.3
33 Total assets	5,237.7	5,557.5	5,797.5	6,002.7	6,058.5	6,059.2	6,077.3	6,130.1	6,098.4	6,159.3	6,175.4	6,190.7

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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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	4,134.7	4,379.2	4,601.7	4,815.0	4,880.3	4,904.2	4,924.3	4,979.3	4,961.4	4,991.8	5,005.6	5,029.6
35 Large time deposits	562.9	562.8	561.5	553.7	545.6	538.8	526.9	514.4	514.4	509.2	507.9	505.8
36 Other deposits	3,571.8	3,816.4	4,040.3	4,261.3	4,334.7	4,365.4	4,397.3	4,464.9	4,447.0	4,482.6	4,497.7	4,523.8
37 Borrowings	328.7	366.5	380.6	366.7	350.9	338.4	330.6	322.0	314.9	333.5	334.0	329.1
38 Net due to related foreign offices	15.5	22.0	28.1	26.9	25.6	23.8	21.8	21.7	16.8	28.2	28.7	24.2
39 Other liabilities including trading liabilities ²²	86.6	93.1	98.5	103.9	108.6	107.6	108.1	110.1	107.4	107.7	110.5	111.1
40 Total liabilities	4,565.5	4,860.8	5,108.9	5,312.5	5,365.3	5,374.1	5,384.7	5,433.0	5,400.4	5,461.3	5,478.9	5,494.0
41 Residual (Assets LESS Liabilities)²³	672.2	696.7	688.6	690.3	693.2	685.1	692.5	697.1	697.9	698.0	696.5	696.7
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	6.4	11.8	11.7	13.4	14.7	15.6	16.4	15.8	15.8	15.6	15.2	15.3
43 U.S. Treasury and agency securities, MBS ²⁵	3.4	7.8	9.9	10.8	10.0	10.2	10.2	9.6	9.5	9.4	9.1	9.1

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	1,050.4	1,125.9	1,213.6	1,183.9	1,154.8	1,128.3	1,112.4	1,088.3	1,084.3	1,072.0	1,052.8	1,049.0
2 Securities in bank credit ²	287.9	287.3	272.4	268.8	271.5	269.2	268.5	267.3	266.1	267.2	259.5	256.5
3 Treasury and agency securities ³	190.0	192.1	175.8	170.0	174.3	172.2	170.6	168.7	168.1	168.3	161.9	158.2
4 Mortgage-backed securities (MBS) ⁴	34.7	43.9	46.1	43.5	43.7	43.2	41.5	39.5	40.0	39.8	39.8	36.0
5 Non-MBS ⁵	155.3	148.2	129.6	126.5	130.6	129.0	129.2	129.2	128.1	128.5	122.2	122.2
6 Other securities	98.0	95.2	96.7	98.9	97.1	97.0	97.9	98.7	98.0	99.0	97.6	98.4
7 Mortgage-backed securities (MBS) ⁶	1.7	1.6	1.7	1.8	1.9	1.7	1.9	1.9	1.9	1.9	2.0	2.0
8 Non-MBS ⁷	96.3	93.5	94.9	97.1	95.2	95.3	96.0	96.8	96.1	97.1	95.6	96.4
9 Loans and leases in bank credit ⁸	762.5	838.6	941.2	915.0	883.3	859.1	843.9	820.9	818.1	804.8	793.3	792.5
10 Commercial and industrial loans	394.5	445.8	535.6	514.0	491.0	475.2	460.3	442.4	442.0	428.7	419.8	417.8
11 Real estate loans	82.4	87.3	88.7	88.1	86.7	87.2	87.4	86.7	85.8	86.8	86.9	85.4
12 Residential real estate loans	1.5	1.5	1.7	1.6	1.5	1.6	1.4	1.3	1.3	1.3	1.4	1.4
13 Revolving home equity loans	0.3	0.7	0.8	0.6	0.6	0.6	0.4	0.4	0.4	0.4	0.4	0.5
14 Closed-end residential loans ⁹	1.3	0.8	0.9	1.0	0.9	1.1	1.0	0.9	0.9	0.9	1.0	1.0
15 Commercial real estate loans	80.9	85.8	86.9	86.4	85.2	85.5	85.9	85.4	84.5	85.5	85.5	84.0
16 Construction and land development loans ¹⁰	12.3	12.1	12.2	12.3	12.5	12.2	12.2	11.9	11.8	12.0	12.2	12.0
17 Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	8.4	10.0	10.3	10.4	10.5	10.8	11.1	11.1	11.1	11.1	11.1	11.4
19 Secured by nonfarm nonresidential properties ¹³	60.0	63.5	64.2	63.5	62.0	62.3	62.5	62.3	61.5	62.3	62.1	60.5
20 Consumer loans	3.5	3.5	3.5	3.4	3.3	3.2	3.2	3.6	3.6	3.7	3.7	3.6
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.5	3.5	3.5	3.4	3.3	3.2	3.2	3.6	3.6	3.7	3.7	3.6
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.5	3.5	3.5	3.4	3.3	3.2	3.2	3.6	3.6	3.7	3.7	3.6
25 All other loans and leases	282.1	302.0	313.5	309.5	302.3	293.5	293.0	288.3	286.7	285.6	282.9	285.7
26 Loans to nondepository financial institutions ¹⁶	119.2	130.9	139.5	137.4	136.6	130.7	130.1	128.1	127.0	127.6	126.6	128.2
27 All loans not elsewhere classified ¹⁷	162.9	171.1	174.0	172.2	165.7	162.7	162.8	160.2	159.7	158.0	156.3	157.5
28 LESS: Allowance for loan and lease losses	1.0	1.2	1.3	2.0	2.0	2.1	2.1	2.1	2.1	2.1	1.9	1.7
29 Cash assets ¹⁸	571.2	779.0	1,089.4	934.7	754.0	677.7	679.4	744.4	833.2	734.6	752.9	768.7
30 Total federal funds sold and reverse RPs ¹⁹	467.5	420.4	362.9	352.7	351.3	336.6	360.2	359.6	354.8	379.7	367.5	360.0
31 Loans to commercial banks ²⁰	2.6	1.5	1.3	0.9	1.2	1.7	1.8	1.6	1.6	1.9	1.8	2.0
32 Other assets including trading assets ²¹	138.4	167.9	168.7	166.2	159.4	162.7	156.0	153.5	163.0	142.2	154.3	150.9
33 Total assets	2,229.3	2,493.4	2,834.5	2,636.4	2,418.7	2,304.9	2,307.8	2,345.4	2,434.9	2,328.3	2,327.5	2,329.0

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

Account	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	1,020.2	1,054.1	1,123.4	1,150.7	1,155.6	1,159.0	1,161.6	1,161.8	1,184.1	1,141.2	1,144.4	1,160.1
35 Large time deposits	731.8	721.3	741.0	760.0	761.1	769.5	770.2	751.5	754.9	738.6	737.0	738.1
36 Other deposits	288.3	332.8	382.4	390.7	394.5	389.5	391.4	410.2	429.2	402.6	407.3	422.1
37 Borrowings	906.3	1,024.3	1,040.6	975.7	868.3	849.8	865.0	868.3	918.6	846.7	919.6	885.0
38 Net due to related foreign offices	161.3	273.7	508.9	359.4	253.7	136.8	127.6	147.1	165.7	161.5	121.9	127.1
39 Other liabilities including trading liabilities ²²	121.3	140.6	137.0	135.2	133.3	135.8	130.3	128.7	135.7	120.2	121.1	124.5
40 Total liabilities	2,209.1	2,492.6	2,809.9	2,621.0	2,410.8	2,281.3	2,284.5	2,305.9	2,404.1	2,269.6	2,307.0	2,296.7
41 Residual (Assets LESS Liabilities)²³	20.2	0.9	24.6	15.4	7.9	23.6	23.3	39.5	30.7	58.7	20.5	32.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.1	2.5	2.8	3.0	3.0	3.1	2.9	2.8	2.8	2.8	2.6	2.7
43 U.S. Treasury and agency securities, MBS ²⁵	2.1	2.5	2.8	3.0	3.0	3.1	2.9	2.8	2.8	2.8	2.6	2.7

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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Assets												
1 Bank credit	1,042.6	1,125.9	1,213.2	1,178.4	1,154.5	1,125.9	1,105.1	1,080.0	1,075.3	1,063.3	1,049.5	1,043.2
2 Securities in bank credit ²	288.4	281.0	266.8	268.4	274.1	272.8	271.4	268.6	266.5	266.0	260.7	256.0
3 Treasury and agency securities ³	190.8	186.0	170.7	171.1	177.3	175.4	173.6	170.2	168.8	167.0	162.3	157.0
4 Mortgage-backed securities (MBS) ⁴	35.7	41.9	44.9	45.2	45.6	44.8	42.4	41.2	42.0	42.2	41.0	36.7
5 Non-MBS ⁵	155.1	144.2	125.7	125.9	131.7	130.6	131.2	129.1	126.9	124.8	121.3	120.3
6 Other securities	97.5	95.0	96.2	97.3	96.7	97.5	97.8	98.4	97.7	99.0	98.4	98.9
7 Mortgage-backed securities (MBS) ⁶	1.8	1.6	1.7	1.8	1.8	1.8	2.0	2.0	2.0	2.0	2.1	2.1
8 Non-MBS ⁷	95.7	93.4	94.4	95.4	94.9	95.7	95.8	96.3	95.7	97.0	96.4	96.9
9 Loans and leases in bank credit ⁸	754.2	844.9	946.3	910.0	880.4	853.1	833.7	811.4	808.8	797.4	788.8	787.2
10 Commercial and industrial loans	387.2	455.1	542.7	512.8	488.4	471.4	454.2	434.0	432.6	419.4	413.3	411.0
11 Real estate loans	81.5	87.8	89.2	88.8	87.7	87.0	86.2	85.5	85.3	85.7	85.6	85.7
12 Residential real estate loans	1.6	1.5	1.5	1.5	1.5	1.6	1.5	1.5	1.5	1.5	1.5	1.4
13 Revolving home equity loans	0.3	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5
14 Closed-end residential loans ⁹	1.3	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	0.9
15 Commercial real estate loans	79.9	86.3	87.7	87.3	86.2	85.4	84.7	84.1	83.8	84.2	84.2	84.2
16 Construction and land development loans ¹⁰	12.2	12.1	12.4	12.5	12.7	12.3	12.2	11.8	11.8	11.9	11.9	11.8
17 Secured by farmland ¹¹	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	8.2	10.3	10.6	10.6	10.7	10.7	10.8	10.8	10.8	10.8	10.8	11.2
19 Secured by nonfarm nonresidential properties ¹³	59.3	63.7	64.5	63.9	62.6	62.2	61.6	61.3	61.0	61.4	61.4	61.1
20 Consumer loans	3.5	3.4	3.5	3.4	3.4	3.4	3.4	3.5	3.5	3.7	3.7	3.7
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	3.5	3.4	3.5	3.4	3.4	3.4	3.4	3.5	3.5	3.7	3.7	3.7
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ¹⁵	3.5	3.4	3.5	3.4	3.4	3.4	3.4	3.5	3.5	3.7	3.7	3.7
25 All other loans and leases	282.0	298.6	311.0	305.0	301.0	291.3	290.0	288.4	287.3	288.6	286.1	286.9
26 Loans to nondepository financial institutions ¹⁶	121.2	125.5	133.9	131.9	134.7	129.8	131.1	130.7	129.9	131.0	130.3	132.0
27 All loans not elsewhere classified ¹⁷	160.8	173.1	177.0	173.1	166.3	161.5	158.9	157.7	157.4	157.6	155.8	154.9
28 LESS: Allowance for loan and lease losses	1.0	1.2	1.3	2.0	2.1	2.1	2.1	2.1	2.1	2.1	1.9	1.7
29 Cash assets ¹⁸	549.5	774.8	1,061.4	977.8	774.8	674.3	689.2	703.6	807.1	661.0	725.1	720.6
30 Total federal funds sold and reverse RPs ¹⁹	452.3	420.6	366.6	351.4	325.6	322.9	351.6	342.4	330.8	338.4	363.0	344.0
31 Loans to commercial banks ²⁰	2.5	1.8	1.7	0.8	1.1	1.5	1.6	1.5	1.7	1.7	1.5	1.7
32 Other assets including trading assets ²¹	139.2	168.9	165.7	166.8	161.3	158.9	157.1	155.7	166.4	142.4	155.0	152.5
33 Total assets	2,185.0	2,490.9	2,807.2	2,673.1	2,415.2	2,281.4	2,302.6	2,281.1	2,379.3	2,204.6	2,292.1	2,260.2

(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	2019 Sep	2020 Mar	2020 Apr	2020 May	2020 Jun	2020 Jul	2020 Aug	2020 Sep	Week ending			
									Sep 23	Sep 30	Oct 07	Oct 14
Liabilities												
34 Deposits	1,012.4	1,054.7	1,122.7	1,159.8	1,148.0	1,155.1	1,161.1	1,152.9	1,180.7	1,125.2	1,133.6	1,149.8
35 Large time deposits	724.5	718.3	747.2	770.5	764.0	766.7	767.7	744.3	749.0	728.8	727.2	727.9
36 Other deposits	287.9	336.4	375.5	389.3	383.9	388.4	393.4	408.6	431.7	396.4	406.4	421.9
37 Borrowings	896.7	1,006.0	1,033.5	985.3	867.7	850.2	877.9	862.0	907.1	808.1	897.9	860.7
38 Net due to related foreign offices	144.9	281.9	502.6	375.0	253.8	133.2	123.0	128.0	144.1	143.2	128.4	115.2
39 Other liabilities including trading liabilities ²²	122.0	138.1	138.1	142.6	134.2	131.4	131.0	129.9	139.1	119.8	123.9	126.2
40 Total liabilities	2,176.1	2,480.6	2,796.9	2,662.7	2,403.7	2,269.9	2,293.0	2,272.9	2,371.0	2,196.3	2,283.8	2,251.9
41 Residual (Assets LESS Liabilities)²³	8.9	10.2	10.3	10.4	11.5	11.5	9.6	8.3	8.3	8.3	8.3	8.3
Memoranda												
42 Net unrealized gains (losses) on available-for-sale securities ²⁴	2.1	2.5	2.8	3.0	3.0	3.1	2.9	2.8	2.8	2.8	2.6	2.7
43 U.S. Treasury and agency securities, MBS ²⁵	2.1	2.5	2.8	3.0	3.0	3.1	2.9	2.8	2.8	2.8	2.6	2.7

Footnotes appear on the last page.

Footnotes

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.
6. Includes MBS not issued or guaranteed by the U.S. government.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.
9. Includes first and junior liens on closed-end loans secured by 1–4 family residential properties.
10. Includes construction, land development, and other land loans.
11. Includes loans secured by farmland, including grazing and pastureland.
12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.
13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.
14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.
15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
16. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other nondepository financial intermediaries.
17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).
20. Excludes loans secured by real estate, which are included in line 11.
21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.
22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.
23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.