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
October 6, 2023

Table 1. Selected Assets and Liabilities of Commercial Banks in the United States[1]

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2018	2019	2020	2021	2022	2022 Q1	2022 Q2	2022 Q3	2022 Q4	2023 Q1	2023 Q2	2023 May	2023 Jun	2023 Jul	2023 Aug
Assets															
1 Bank credit	3.5	6.0	8.2	8.0	6.9	9.8	9.0	7.0	1.1	1.6	-1.1	-0.4	-1.9	0.1	-2.5
2 Securities in bank credit[2]	0.7	10.4	20.7	21.8	-2.4	10.0	0.2	-4.9	-14.5	-5.6	-10.3	-7.7	-5.0	-5.4	-12.9
3 Treasury and agency securities[3]	3.6	14.5	23.0	22.8	-2.6	10.0	-1.1	-4.9	-14.3	-5.5	-10.0	-7.1	-3.2	-6.2	-8.2
6 Other securities	-7.0	-1.7	12.7	17.9	-1.4	9.9	5.4	-5.2	-15.4	-5.9	-11.6	-10.1	-11.7	-2.0	-31.3
9 Loans and leases in bank credit[8]	4.5	4.4	3.5	2.0	11.7	9.7	13.5	13.1	8.7	4.8	2.9	2.8	-0.6	2.5	1.9
10 Commercial and industrial loans	6.7	3.7	11.3	-7.5	14.3	10.2	17.8	17.3	9.1	2.2	-1.8	-2.6	-2.1	-0.7	-0.1
11 Real estate loans	3.5	3.3	1.1	2.0	10.1	6.8	11.0	12.0	9.3	7.0	5.0	6.0	-1.4	2.3	2.6
12 Residential real estate loans	2.2	2.0	-1.8	-0.4	8.9	5.2	10.6	10.4	8.4	6.5	4.2	6.7	-8.3	0.1	2.9
13 Revolving home equity loans	-8.2	-8.8	-11.7	-12.5	1.4	-5.2	1.3	5.4	4.3	0.2	-1.9	-1.9	-2.8	-4.7	-1.9
14 Closed-end residential loans[9]	4.5	4.0	-0.2	1.4	9.9	6.5	11.7	11.0	8.9	7.3	4.9	7.6	-8.9	0.7	3.4
15 Commercial real estate loans	4.8	4.7	3.9	4.3	11.2	8.3	11.3	13.4	10.2	7.4	5.7	5.5	4.8	4.1	2.3
20 Consumer loans	4.1	5.2	-4.2	7.6	11.6	12.2	13.9	11.0	7.4	5.9	5.9	6.0	3.1	2.5	5.8
21 Credit cards and other revolving plans	4.2	3.5	-10.9	5.7	17.4	15.1	20.6	17.8	12.3	12.0	10.8	9.2	7.2	6.5	10.6
22 Other consumer loans	3.9	7.2	3.5	9.4	6.0	9.4	7.5	4.3	2.4	-0.5	0.8	2.3	-1.5	-2.0	0.4
25 All other loans and leases	4.9	8.5	7.3	12.2	12.6	14.7	14.1	12.0	7.5	1.8	1.2	-1.6	0.2	7.4	-0.8
28 LESS: Allowance for loan and lease losses	-0.7	1.1	59.8	-23.6	-0.1	-13.1	-9.1	5.6	17.2	18.9	17.1	-2.0	3.9	28.2	0.0
29 Cash assets[21]	-19.3	-12.8	78.0	34.1	-23.2	-34.6	-41.9	-6.2	-18.6	4.4	13.8	4.7	18.7	-25.5	-1.9
30 Total federal funds sold and reverse RPs[22]	36.7	25.5	8.0	-25.9	-9.7	-14.3	-3.5	-12.1	-10.5	25.1	29.3	68.2	-31.4	-27.8	-46.5
31 Loans to commercial banks[23]	19.4	-52.9	41.2	-44.5	-39.7	-117.2	48.8	8.7	-102.1	40.0	67.5	26.7	-39.1	53.9	0.0
32 Other assets including trading assets[24]	-1.1	1.5	9.4	6.0	10.0	6.2	24.6	1.0	7.3	-5.7	-2.8	-2.4	2.0	17.3	-3.0
33 Total assets	**0.7**	**4.1**	**14.8**	**10.7**	**1.2**	**0.9**	**1.5**	**4.1**	**-1.7**	**1.8**	**1.5**	**2.1**	**0.5**	**-3.2**	**-3.7**
Liabilities															
34 Deposits	2.8	6.1	20.8	11.7	-0.8	4.2	1.5	-2.1	-6.5	-4.6	-7.0	1.8	2.9	1.5	-2.9
35 Large time deposits	5.2	8.6	-16.9	-6.4	12.2	-4.6	12.6	21.2	18.2	42.2	28.0	23.6	35.1	39.1	37.3
36 Other deposits	2.4	5.7	26.9	13.7	-1.9	4.9	0.6	-4.1	-8.8	-9.3	-10.9	-0.8	-1.1	-3.2	-8.2
37 Borrowings	-5.2	-1.9	-13.2	-1.4	8.2	-12.7	-3.1	22.5	26.3	50.0	63.8	-1.1	-20.1	-40.3	-9.9
39 Other liabilities including trading liabilities[25]	2.7	2.8	12.6	4.2	15.9	-4.1	28.8	12.8	23.3	-11.0	-6.4	-66.3	135.6	9.2	-7.8
40 Total liabilities	**0.6**	**3.6**	**16.5**	**11.2**	**1.6**	**2.0**	**3.0**	**3.6**	**-2.1**	**1.2**	**-1.4**	**-3.1**	**4.4**	**-2.8**	**-3.7**

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 States[1]

Seasonally adjusted, billions of dollars

	Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending			
										Sep 06	Sep 13	Sep 20	Sep 27
	Assets												
1	Bank credit	17,355.0	17,568.2	17,452.3	17,331.3	17,326.8	17,298.8	17,297.3	17,288.5	17,269.2	17,284.9	17,295.4	17,289.5
2	Securities in bank credit[2]	5,751.9	5,489.4	5,360.9	5,243.8	5,210.2	5,188.6	5,166.2	5,114.3	5,078.1	5,086.6	5,094.3	5,078.8
3	Treasury and agency securities[3]	4,618.2	4,379.2	4,272.2	4,170.9	4,146.3	4,135.2	4,114.4	4,089.2	4,075.1	4,099.5	4,107.7	4,098.0
4	Mortgage-backed securities (MBS)[4]	2,887.0	2,747.2	2,681.3	2,613.2	2,607.2	2,603.1	2,594.1	2,578.4	2,568.9	2,588.8	2,577.8	2,553.2
5	Non-MBS[5]	1,731.2	1,632.0	1,590.8	1,557.7	1,539.1	1,532.0	1,520.3	1,510.8	1,506.1	1,510.7	1,529.9	1,544.8
6	Other securities	1,133.7	1,110.2	1,088.7	1,072.8	1,063.9	1,053.4	1,051.8	1,025.2	1,003.1	987.1	986.6	980.8
7	Mortgage-backed securities (MBS)[6]	116.1	111.2	109.3	107.3	106.7	106.1	105.7	104.8	103.9	104.0	104.3	105.0
8	Non-MBS[7]	1,017.6	999.0	979.4	965.6	957.2	947.3	946.1	920.4	899.2	883.1	882.3	875.8
9	Loans and leases in bank credit[8]	11,603.1	12,078.8	12,091.4	12,087.6	12,116.6	12,110.2	12,131.1	12,174.2	12,191.0	12,198.3	12,201.1	12,210.7
10	Commercial and industrial loans	2,729.7	2,807.2	2,795.4	2,774.9	2,769.1	2,764.1	2,762.7	2,763.1	2,763.2	2,759.8	2,757.6	2,771.3
11	Real estate loans	5,127.1	5,403.9	5,413.5	5,421.1	5,448.7	5,442.8	5,455.9	5,483.1	5,492.5	5,498.5	5,501.5	5,495.2
12	Residential real estate loans	2,399.4	2,504.8	2,515.8	2,527.3	2,541.7	2,524.2	2,526.3	2,542.2	2,549.1	2,554.8	2,559.9	2,552.2
13	Revolving home equity loans	251.5	255.4	254.8	254.6	254.2	253.6	252.7	252.9	252.6	252.5	252.6	252.6
14	Closed-end residential loans[9]	2,147.9	2,249.4	2,260.9	2,272.7	2,287.5	2,270.6	2,273.6	2,289.3	2,296.4	2,302.3	2,307.3	2,299.7
15	Commercial real estate loans	2,727.7	2,899.1	2,897.7	2,893.8	2,907.0	2,918.6	2,929.6	2,940.8	2,943.4	2,943.7	2,941.6	2,942.9
16	Construction and land development loans[10]	423.3	460.0	463.4	467.1	471.5	475.7	480.2	482.9	485.5	485.4	486.6	486.5
17	Secured by farmland[11]	108.3	111.8	111.9	112.0	112.2	112.6	112.6	112.9	113.2	113.2	113.2	113.1
18	Secured by multifamily properties[12]	505.1	576.6	570.2	563.6	566.9	569.2	571.9	577.8	578.1	578.0	577.4	578.8
19	Secured by nonfarm nonresidential properties[13]	1,691.0	1,750.8	1,752.3	1,751.1	1,756.3	1,761.1	1,764.9	1,767.2	1,766.6	1,767.2	1,764.3	1,764.6
20	Consumer loans	1,791.3	1,856.3	1,867.8	1,876.7	1,886.1	1,890.3	1,885.6	1,894.7	1,896.7	1,899.2	1,902.2	1,902.9
21	Credit cards and other revolving plans	903.8	959.0	970.4	978.7	986.2	992.1	997.5	1,006.3	1,009.5	1,012.2	1,015.3	1,016.4
22	Other consumer loans	887.6	897.3	897.4	898.0	899.9	898.2	888.1	888.4	887.2	887.0	886.9	886.4
23	Automobile loans[14]	519.1	518.9	517.5	515.6	515.5	514.5	509.2	508.2	506.7	506.8	506.8	505.8
24	All other consumer loans[15, 16]	368.5	378.5	379.9	382.4	384.4	383.6	378.9	380.2	380.5	380.2	380.2	380.7
25	All other loans and leases	1,955.0	2,011.4	2,014.8	2,014.9	2,012.7	2,013.0	2,026.9	2,033.3	2,038.6	2,040.8	2,039.8	2,041.5
26	Loans to nondepository financial institutions[17]	866.1	904.2	918.6	932.1	942.5	950.1	958.7	963.7	964.9	966.9	966.1	965.7
27	All loans not elsewhere classified[18, 19]	1,088.9	1,107.2	1,096.2	1,082.8	1,070.2	1,062.9	1,068.2	1,069.7	1,073.7	1,073.8	1,073.8	1,075.8
28	LESS: Allowance for loan and lease losses[20]	160.0	175.4	176.3	182.5	182.2	182.8	187.1	187.3	187.6	187.9	187.9	188.2
29	Cash assets[21]	3,357.9	3,136.0	3,249.0	3,281.6	3,294.6	3,346.0	3,275.3	3,272.8	3,315.8	3,370.3	3,313.1	3,363.8
30	Total federal funds sold and reverse RPs[22]	567.2	594.3	609.3	621.1	656.4	639.2	624.4	600.2	583.7	588.7	585.4	630.1
31	Loans to commercial banks[23]	9.1	6.8	9.6	9.0	9.2	8.9	9.3	9.3	9.1	8.7	9.6	9.0
32	Other assets including trading assets[24]	1,832.0	1,843.4	1,847.0	1,834.3	1,830.6	1,833.6	1,860.0	1,856.1	1,881.0	1,839.4	1,847.0	1,866.7
33	**Total assets**	**22,961.3**	**22,973.4**	**22,991.0**	**22,894.8**	**22,935.4**	**22,943.6**	**22,879.1**	**22,839.6**	**22,871.2**	**22,904.0**	**22,862.6**	**22,971.0**

(continued on next page)

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

Seasonally adjusted, billions of dollars *(continued)*

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Liabilities												
34 Deposits	18,046.1	17,648.3	17,393.4	17,248.9	17,275.7	17,317.8	17,344.1	17,323.3	17,305.5	17,296.2	17,344.7	17,384.8
35 Large time deposits	1,539.7	1,789.7	1,837.1	1,866.0	1,902.6	1,958.3	2,022.8	2,089.3	2,124.1	2,150.8	2,174.5	2,182.8
36 Other deposits	16,506.5	15,858.6	15,556.4	15,382.9	15,373.1	15,359.5	15,321.3	15,234.0	15,181.4	15,145.4	15,170.1	15,202.0
37 Borrowings	1,686.8	1,951.6	2,332.7	2,411.6	2,409.1	2,368.5	2,285.4	2,273.2	2,298.5	2,332.1	2,303.2	2,375.4
38 Net due to related foreign offices	331.5	380.1	366.3	316.4	282.0	274.3	276.5	278.7	304.1	321.3	260.0	246.1
39 Other liabilities including trading liabilities[25]	747.6	777.3	769.0	766.7	724.4	806.2	812.5	807.5	815.9	797.8	797.4	812.0
40 Total liabilities	**20,812.0**	**20,757.1**	**20,861.4**	**20,743.6**	**20,691.1**	**20,766.9**	**20,718.6**	**20,682.7**	**20,724.1**	**20,747.4**	**20,705.2**	**20,818.3**
41 Residual (Assets LESS Liabilities)[26]	**2,149.2**	**2,216.2**	**2,129.6**	**2,151.2**	**2,244.3**	**2,176.8**	**2,160.6**	**2,156.8**	**2,147.1**	**2,156.6**	**2,157.4**	**2,152.7**

Footnotes appear on the last page.

Table 3. Assets and Liabilities of Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Sep 13	Sep 20	Sep 27
Assets												
1 Bank credit	17,321.2	17,559.0	17,434.5	17,330.2	17,308.6	17,279.6	17,251.3	17,251.8	17,247.6	17,234.5	17,247.5	17,259.4
2 Securities in bank credit[2]	5,737.8	5,502.9	5,369.9	5,253.4	5,202.3	5,165.8	5,133.7	5,100.4	5,068.9	5,057.7	5,068.3	5,051.4
3 Treasury and agency securities[3]	4,606.1	4,396.6	4,282.8	4,171.6	4,138.7	4,112.6	4,085.2	4,077.2	4,070.2	4,069.3	4,082.0	4,070.3
4 Mortgage-backed securities (MBS)[4]	2,882.0	2,755.3	2,692.7	2,624.2	2,612.7	2,593.5	2,579.1	2,574.2	2,575.3	2,569.7	2,562.9	2,537.1
5 Non-MBS[5]	1,724.1	1,641.4	1,590.1	1,547.5	1,526.0	1,519.1	1,506.1	1,502.9	1,494.9	1,499.6	1,519.1	1,533.2
6 Other securities	1,131.7	1,106.2	1,087.2	1,081.7	1,063.6	1,053.1	1,048.6	1,023.2	998.7	988.4	986.2	981.1
7 Mortgage-backed securities (MBS)[6]	116.2	111.3	110.1	108.1	107.7	106.8	105.9	104.8	103.9	103.7	103.8	103.8
8 Non-MBS[7]	1,015.4	995.0	977.0	973.7	955.9	946.4	942.6	918.4	894.8	884.6	882.4	877.3
9 Loans and leases in bank credit[8]	11,583.4	12,056.1	12,064.6	12,076.8	12,106.3	12,113.8	12,117.6	12,151.5	12,178.7	12,176.8	12,179.2	12,208.0
10 Commercial and industrial loans	2,714.9	2,810.0	2,814.8	2,804.6	2,792.6	2,778.9	2,762.0	2,746.5	2,738.7	2,734.9	2,737.8	2,745.0
11 Real estate loans	5,133.3	5,393.8	5,396.7	5,405.8	5,438.4	5,437.1	5,452.1	5,488.4	5,499.9	5,504.6	5,503.6	5,503.9
12 Residential real estate loans	2,408.2	2,494.3	2,500.7	2,514.1	2,532.4	2,519.5	2,529.3	2,550.8	2,560.3	2,563.7	2,562.4	2,560.0
13 Revolving home equity loans	251.4	254.9	253.6	253.5	254.1	254.0	252.8	252.7	252.5	252.7	252.9	253.2
14 Closed-end residential loans[9]	2,156.7	2,239.5	2,247.1	2,260.6	2,278.3	2,265.5	2,276.5	2,298.1	2,307.9	2,311.1	2,309.5	2,306.8
15 Commercial real estate loans	2,725.2	2,899.4	2,896.1	2,891.7	2,906.0	2,917.6	2,922.8	2,937.6	2,939.5	2,940.8	2,941.2	2,944.0
16 Construction and land development loans[10]	422.6	461.5	465.4	465.7	472.0	476.2	476.0	481.4	483.2	483.8	484.7	484.2
17 Secured by farmland[11]	108.5	111.5	111.5	111.6	112.0	112.6	112.8	113.1	113.4	113.4	113.4	113.4
18 Secured by multifamily properties[12]	505.6	575.4	568.4	562.6	565.5	567.6	572.5	578.5	579.0	578.5	579.2	580.6
19 Secured by nonfarm nonresidential properties[13]	1,688.5	1,751.1	1,750.7	1,751.8	1,756.6	1,761.1	1,761.5	1,764.6	1,764.0	1,765.1	1,763.9	1,765.9
20 Consumer loans	1,792.3	1,850.8	1,843.6	1,859.6	1,872.3	1,887.5	1,884.2	1,895.4	1,902.1	1,900.9	1,899.3	1,911.3
21 Credit cards and other revolving plans	905.2	954.5	949.7	963.9	975.0	990.0	997.6	1,008.0	1,013.5	1,011.7	1,009.7	1,020.8
22 Other consumer loans	887.2	896.3	894.0	895.6	897.3	897.5	886.6	887.4	888.7	889.2	889.6	890.4
23 Automobile loans[14]	520.0	517.7	515.6	514.1	514.2	514.0	509.3	509.0	508.2	508.3	507.8	507.8
24 All other consumer loans[15, 16]	367.1	378.6	378.3	381.6	383.1	383.5	377.3	378.4	380.4	380.9	381.8	382.6
25 All other loans and leases	1,942.8	2,001.6	2,009.5	2,006.9	2,003.1	2,010.4	2,019.2	2,021.2	2,038.0	2,036.4	2,038.5	2,047.8
26 Loans to nondepository financial institutions[17]	862.2	894.1	911.8	926.7	936.8	948.2	957.5	959.5	970.3	968.9	968.3	974.1
27 All loans not elsewhere classified[18, 19]	1,080.6	1,107.5	1,097.6	1,080.2	1,066.4	1,062.2	1,061.7	1,061.7	1,067.7	1,067.6	1,070.2	1,073.7
28 LESS: Allowance for loan and lease losses[20]	161.0	175.3	176.4	180.7	181.3	182.6	187.4	188.3	189.1	189.2	188.9	188.3
29 Cash assets[21]	3,371.0	3,121.3	3,357.1	3,300.0	3,292.0	3,284.8	3,242.7	3,291.0	3,380.9	3,404.6	3,236.9	3,272.1
30 Total federal funds sold and reverse RPs[22]	564.5	604.2	611.2	605.0	645.0	632.6	606.0	596.3	596.1	598.8	586.7	614.1
31 Loans to commercial banks[23]	9.3	6.8	9.5	8.8	9.2	9.1	9.5	9.6	9.4	9.5	9.5	9.3
32 Other assets including trading assets[24]	1,831.8	1,864.2	1,858.8	1,827.1	1,814.2	1,831.6	1,860.0	1,858.3	1,869.4	1,858.1	1,854.3	1,864.1
33 Total assets	**22,937.0**	**22,980.2**	**23,094.8**	**22,890.4**	**22,887.6**	**22,855.1**	**22,782.2**	**22,818.7**	**22,914.3**	**22,916.3**	**22,746.1**	**22,830.5**

(continued on next page)

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

Not seasonally adjusted, billions of dollars *(continued)*

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Sep 13	Sep 20	Sep 27
Liabilities												
34 Deposits	18,008.6	17,646.6	17,467.3	17,263.1	17,172.8	17,244.3	17,268.1	17,294.0	17,339.3	17,322.7	17,238.0	17,290.8
35 Large time deposits	1,548.7	1,807.0	1,839.3	1,883.2	1,920.0	1,970.6	2,034.1	2,105.1	2,125.1	2,145.8	2,158.5	2,168.0
36 Other deposits	16,459.9	15,839.6	15,628.0	15,379.9	15,252.8	15,273.8	15,234.0	15,188.8	15,214.2	15,177.0	15,079.5	15,122.8
37 Borrowings	1,673.6	1,980.8	2,327.4	2,414.2	2,465.5	2,386.2	2,272.2	2,249.3	2,271.0	2,288.2	2,281.0	2,303.4
38 Net due to related foreign offices	343.6	383.1	350.3	270.0	244.9	241.3	269.6	295.5	321.9	320.0	251.6	242.1
39 Other liabilities including trading liabilities[25]	750.8	781.0	767.0	751.2	716.2	802.5	802.9	810.4	817.8	810.3	796.2	823.6
40 Total liabilities	**20,776.5**	**20,791.5**	**20,912.1**	**20,698.5**	**20,599.4**	**20,674.3**	**20,612.8**	**20,649.2**	**20,750.0**	**20,741.3**	**20,566.7**	**20,659.8**
41 Residual (Assets LESS Liabilities)[26]	**2,160.4**	**2,188.7**	**2,182.7**	**2,191.9**	**2,288.2**	**2,180.8**	**2,169.3**	**2,169.5**	**2,164.2**	**2,175.1**	**2,179.4**	**2,170.7**

Footnotes appear on the last page.

Table 4. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Assets												
1 Bank credit	16,154.5	16,292.8	16,177.7	16,059.4	16,062.6	16,040.7	16,047.9	16,038.8	16,013.5	16,027.9	16,029.7	16,016.8
2 Securities in bank credit[2]	5,513.2	5,261.0	5,130.5	5,012.3	4,982.3	4,960.0	4,943.8	4,894.2	4,855.8	4,860.2	4,860.4	4,851.3
3 Treasury and agency securities[3]	4,473.0	4,241.3	4,134.8	4,034.3	4,009.5	3,996.1	3,981.2	3,959.6	3,943.8	3,964.3	3,963.5	3,959.8
4 Mortgage-backed securities (MBS)[4]	2,853.4	2,717.7	2,652.8	2,586.2	2,582.7	2,577.5	2,570.3	2,555.7	2,547.2	2,562.9	2,550.9	2,527.3
5 Non-MBS[5]	1,619.5	1,523.6	1,482.0	1,448.0	1,426.8	1,418.6	1,410.8	1,403.9	1,396.6	1,401.4	1,412.5	1,432.5
6 Other securities	1,040.3	1,019.7	995.8	978.0	972.8	963.9	962.7	934.6	912.0	895.9	896.9	891.5
7 Mortgage-backed securities (MBS)[6]	114.3	109.2	107.4	105.4	104.8	104.2	103.8	102.8	102.0	102.3	102.6	103.2
8 Non-MBS[7]	926.0	910.4	888.3	872.6	868.0	859.7	858.9	831.7	810.0	793.5	794.3	788.3
9 Loans and leases in bank credit[8]	10,641.3	11,031.8	11,047.1	11,047.2	11,080.3	11,080.7	11,104.0	11,144.6	11,157.7	11,167.8	11,169.3	11,165.5
10 Commercial and industrial loans	2,265.7	2,295.3	2,281.6	2,264.5	2,262.2	2,263.2	2,267.3	2,267.9	2,268.3	2,266.2	2,263.0	2,265.0
11 Real estate loans	5,025.7	5,298.7	5,308.1	5,315.0	5,342.2	5,336.1	5,348.7	5,376.0	5,384.8	5,391.0	5,394.7	5,386.9
12 Residential real estate loans	2,398.8	2,504.0	2,515.1	2,526.6	2,541.0	2,523.5	2,525.8	2,541.7	2,548.5	2,554.3	2,559.3	2,551.6
13 Revolving home equity loans	251.6	255.4	254.8	254.6	254.3	253.7	252.9	253.0	252.7	252.5	252.6	252.5
14 Closed-end residential loans[9]	2,147.2	2,248.6	2,260.2	2,272.0	2,286.7	2,269.8	2,272.9	2,288.7	2,295.9	2,301.7	2,306.8	2,299.1
15 Commercial real estate loans	2,626.9	2,794.8	2,793.0	2,788.3	2,801.2	2,812.6	2,822.9	2,834.3	2,836.3	2,836.8	2,835.4	2,835.3
16 Construction and land development loans[10]	411.1	447.5	451.0	454.3	458.7	462.9	467.5	469.8	471.7	471.6	472.7	472.6
17 Secured by farmland[11]	108.2	111.6	111.8	111.8	112.1	112.5	112.5	112.8	113.0	113.0	113.1	112.9
18 Secured by multifamily properties[12]	488.0	557.8	551.1	544.6	547.6	549.8	552.0	558.0	558.5	558.5	558.0	559.2
19 Secured by nonfarm nonresidential properties[13]	1,619.5	1,677.9	1,679.0	1,677.6	1,682.9	1,687.4	1,690.8	1,693.7	1,693.1	1,693.7	1,691.6	1,690.6
20 Consumer loans	1,791.3	1,856.5	1,867.8	1,876.4	1,886.1	1,890.2	1,885.6	1,894.6	1,896.7	1,899.1	1,902.1	1,902.8
21 Credit cards and other revolving plans	903.8	959.0	970.4	978.7	986.2	992.1	997.5	1,006.3	1,009.5	1,012.2	1,015.3	1,016.4
22 Other consumer loans	887.5	897.5	897.4	897.7	899.8	898.1	888.1	888.3	887.1	886.9	886.8	886.4
23 Automobile loans[14]	519.1	518.9	517.5	515.6	515.5	514.5	509.2	508.2	506.7	506.8	506.8	505.8
24 All other consumer loans[15]	368.5	378.6	379.9	382.2	384.4	383.6	378.9	380.2	380.4	380.1	380.1	380.7
25 All other loans and leases	1,558.6	1,581.3	1,589.7	1,591.3	1,589.8	1,591.1	1,602.5	1,606.1	1,607.9	1,611.5	1,609.4	1,610.7
26 Loans to nondepository financial institutions[17]	703.7	728.0	741.0	750.2	754.5	760.8	768.0	771.2	768.8	772.5	771.0	768.5
27 All loans not elsewhere classified[18]	854.8	853.3	848.7	841.1	835.3	830.3	834.4	834.9	839.0	838.9	838.4	842.3
28 LESS: Allowance for loan and lease losses	159.7	175.5	176.5	182.2	181.8	182.4	187.0	187.0	187.5	187.9	188.1	188.3
29 Cash assets[21]	1,978.0	1,740.0	1,958.1	2,029.3	2,038.5	2,038.1	1,999.6	1,980.7	2,029.6	2,016.6	2,012.0	2,101.4
30 Total federal funds sold and reverse RPs[22]	279.5	277.8	271.4	269.2	299.5	277.7	249.9	249.0	245.2	250.9	248.5	259.9
31 Loans to commercial banks[23]	9.0	5.7	8.0	7.6	8.0	8.2	8.6	8.7	8.7	8.3	9.2	8.8
32 Other assets including trading assets[24]	1,680.9	1,696.6	1,703.3	1,693.8	1,694.3	1,689.6	1,718.4	1,713.4	1,732.6	1,703.0	1,705.7	1,732.3
33 Total assets	**19,942.2**	**19,837.5**	**19,941.9**	**19,877.3**	**19,921.0**	**19,872.0**	**19,837.4**	**19,803.5**	**19,842.0**	**19,818.8**	**19,817.0**	**19,930.9**

(continued on next page)

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

Seasonally adjusted, billions of dollars *(continued)*

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Liabilities												
34 Deposits	16,730.9	16,316.4	16,090.1	15,986.9	16,034.5	16,044.9	16,055.4	16,056.1	16,054.7	16,018.6	16,053.9	16,086.7
35 Large time deposits	732.2	946.9	1,012.0	1,071.9	1,118.3	1,158.3	1,202.4	1,280.7	1,334.7	1,348.5	1,368.2	1,363.0
36 Other deposits	15,998.7	15,369.5	15,078.1	14,915.0	14,916.1	14,886.6	14,853.0	14,775.4	14,720.0	14,670.1	14,685.7	14,723.7
37 Borrowings	791.3	1,046.0	1,419.9	1,459.8	1,446.7	1,355.2	1,282.2	1,293.3	1,316.8	1,319.6	1,319.9	1,334.2
38 Net due to related foreign offices	-348.7	-330.1	-330.8	-347.2	-364.0	-343.6	-332.8	-354.0	-334.5	-341.4	-364.1	-331.0
39 Other liabilities including trading liabilities[25]	599.0	615.5	614.8	618.3	571.1	646.2	654.5	644.3	646.7	643.2	635.6	663.9
40 Total liabilities	**17,772.4**	**17,647.8**	**17,793.9**	**17,717.8**	**17,688.3**	**17,702.6**	**17,659.3**	**17,639.7**	**17,683.6**	**17,640.1**	**17,645.4**	**17,753.8**
41 Residual (Assets LESS Liabilities)[26]	**2,169.8**	**2,189.7**	**2,148.0**	**2,159.5**	**2,232.6**	**2,169.5**	**2,178.2**	**2,163.8**	**2,158.3**	**2,178.7**	**2,171.6**	**2,177.1**

Footnotes appear on the last page.

Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

	Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending			
										Sep 06	Sep 13	Sep 20	Sep 27
	Assets												
1	Bank credit	16,120.8	16,276.2	16,156.7	16,059.2	16,049.4	16,026.6	16,000.3	16,005.2	15,993.8	15,984.2	15,989.5	15,996.4
2	Securities in bank credit[2]	5,494.5	5,272.7	5,139.4	5,023.9	4,974.6	4,936.1	4,906.4	4,876.4	4,842.3	4,831.1	4,837.8	4,826.6
3	Treasury and agency securities[3]	4,455.4	4,258.2	4,144.6	4,038.1	4,001.2	3,971.7	3,947.2	3,942.8	3,933.6	3,933.0	3,940.8	3,934.4
4	Mortgage-backed securities (MBS)[4]	2,845.9	2,730.7	2,665.5	2,597.1	2,587.1	2,566.6	2,553.2	2,549.1	2,549.9	2,542.4	2,535.0	2,508.9
5	Non-MBS[5]	1,609.6	1,527.5	1,479.2	1,441.0	1,414.1	1,405.1	1,394.1	1,393.7	1,383.7	1,390.6	1,405.8	1,425.5
6	Other securities	1,039.0	1,014.5	994.7	985.8	973.4	964.4	959.2	933.6	908.7	898.0	897.0	892.2
7	Mortgage-backed securities (MBS)[6]	114.4	109.4	108.3	106.2	105.8	104.9	104.0	102.8	102.0	101.9	102.0	101.9
8	Non-MBS[7]	924.7	905.1	886.5	879.7	867.7	859.6	855.1	830.8	806.7	796.1	795.0	790.2
9	Loans and leases in bank credit[8]	10,626.3	11,003.4	11,017.3	11,035.3	11,074.8	11,090.5	11,093.9	11,128.8	11,151.5	11,153.1	11,151.7	11,169.8
10	Commercial and industrial loans	2,251.6	2,296.3	2,299.3	2,292.5	2,287.1	2,280.3	2,265.7	2,254.0	2,246.7	2,245.3	2,245.9	2,246.0
11	Real estate loans	5,032.4	5,288.4	5,290.5	5,299.3	5,331.7	5,329.7	5,345.2	5,381.8	5,392.6	5,397.9	5,397.5	5,396.7
12	Residential real estate loans	2,407.5	2,493.6	2,499.9	2,513.4	2,531.7	2,518.8	2,528.6	2,550.1	2,559.7	2,563.1	2,561.7	2,559.3
13	Revolving home equity loans	251.4	254.9	253.6	253.5	254.1	254.0	252.8	252.7	252.5	252.7	252.9	253.2
14	Closed-end residential loans[9]	2,156.0	2,238.7	2,246.3	2,259.9	2,277.6	2,264.8	2,275.8	2,297.4	2,307.2	2,310.5	2,308.8	2,306.1
15	Commercial real estate loans	2,625.0	2,794.8	2,790.6	2,785.9	2,800.1	2,810.9	2,816.6	2,831.6	2,833.0	2,834.8	2,835.8	2,837.4
16	Construction and land development loans[10]	410.3	449.3	452.7	452.6	458.6	463.0	462.9	468.1	469.6	470.5	471.3	470.8
17	Secured by farmland[11]	108.4	111.3	111.4	111.4	111.8	112.4	112.7	113.0	113.2	113.2	113.3	113.2
18	Secured by multifamily properties[12]	488.8	556.4	549.4	543.8	546.5	548.5	553.0	559.0	559.4	559.0	559.8	561.1
19	Secured by nonfarm nonresidential properties[13]	1,617.5	1,677.8	1,677.1	1,678.1	1,683.1	1,686.9	1,687.9	1,691.6	1,690.7	1,692.1	1,691.4	1,692.2
20	Consumer loans	1,792.3	1,850.8	1,843.6	1,859.6	1,872.3	1,887.5	1,884.2	1,895.4	1,902.1	1,900.9	1,899.3	1,911.3
21	Credit cards and other revolving plans	905.2	954.5	949.7	963.9	975.0	990.0	997.6	1,008.0	1,013.5	1,011.7	1,009.7	1,020.8
22	Other consumer loans	887.2	896.3	894.0	895.6	897.3	897.5	886.6	887.4	888.7	889.2	889.6	890.4
23	Automobile loans[14]	520.0	517.7	515.6	514.1	514.2	514.0	509.3	509.0	508.2	508.3	507.8	507.8
24	All other consumer loans[15]	367.1	378.6	378.3	381.6	383.1	383.5	377.3	378.4	380.4	380.9	381.8	382.6
25	All other loans and leases	1,549.9	1,568.0	1,583.9	1,583.9	1,583.7	1,593.1	1,598.8	1,597.7	1,610.1	1,609.0	1,609.0	1,615.9
26	Loans to nondepository financial institutions[17]	699.0	718.3	737.5	748.3	752.2	761.7	767.9	766.6	772.5	772.5	770.1	772.5
27	All loans not elsewhere classified[18]	850.9	849.6	846.3	835.5	831.5	831.4	830.9	831.1	837.5	836.5	838.9	843.3
28	LESS: Allowance for loan and lease losses	161.0	175.3	176.4	180.7	181.3	182.6	187.4	188.3	189.1	189.2	188.9	188.3
29	Cash assets[21]	1,963.1	1,721.7	2,042.1	2,040.4	2,021.5	1,996.5	1,953.6	1,969.6	2,069.7	2,064.5	1,947.7	2,047.6
30	Total federal funds sold and reverse RPs[22]	275.6	275.9	271.6	260.3	287.8	275.0	243.5	243.9	250.7	252.4	248.6	257.7
31	Loans to commercial banks[23]	9.2	5.7	7.9	7.4	8.0	8.4	8.8	8.9	8.9	8.9	8.9	8.7
32	Other assets including trading assets[24]	1,679.5	1,713.8	1,716.5	1,693.5	1,678.5	1,684.8	1,719.8	1,713.9	1,723.4	1,719.6	1,717.6	1,714.5
33	**Total assets**	**19,887.2**	**19,818.0**	**20,018.4**	**19,880.2**	**19,863.9**	**19,808.7**	**19,738.6**	**19,753.2**	**19,857.5**	**19,840.4**	**19,723.6**	**19,836.6**

(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	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending			
									Sep 06	Sep 13	Sep 20	Sep 27
Liabilities												
34 Deposits	16,676.7	16,287.2	16,171.4	16,007.0	15,924.2	15,980.3	15,989.3	16,011.9	16,081.5	16,041.1	15,949.0	16,013.2
35 Large time deposits	736.0	946.8	1,021.9	1,088.5	1,126.9	1,170.9	1,222.8	1,291.4	1,331.6	1,340.6	1,356.3	1,363.8
36 Other deposits	15,940.7	15,340.4	15,149.5	14,918.5	14,797.4	14,809.4	14,766.5	14,720.5	14,749.9	14,700.4	14,592.7	14,649.3
37 Borrowings	777.1	1,059.7	1,412.1	1,471.7	1,479.1	1,363.6	1,271.6	1,266.9	1,286.0	1,298.4	1,309.6	1,331.3
38 Net due to related foreign offices	-332.4	-334.6	-357.1	-389.3	-384.8	-354.4	-332.0	-337.7	-322.4	-323.9	-352.8	-343.2
39 Other liabilities including trading liabilities[25]	601.5	622.0	613.5	603.1	560.8	641.8	644.8	647.3	652.9	654.5	643.1	659.4
40 Total liabilities	**17,722.9**	**17,634.2**	**17,839.9**	**17,692.4**	**17,579.3**	**17,631.2**	**17,573.7**	**17,588.3**	**17,698.0**	**17,670.0**	**17,548.9**	**17,660.7**
41 Residual (Assets LESS Liabilities)[26]	**2,164.2**	**2,183.8**	**2,178.5**	**2,187.8**	**2,284.6**	**2,177.5**	**2,164.9**	**2,164.9**	**2,159.5**	**2,170.5**	**2,174.7**	**2,175.9**

Footnotes appear on the last page.

Table 6. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Sep 13	Sep 20	Sep 27
Assets												
1 Bank credit	10,576.9	10,505.1	10,484.4	10,458.2	10,433.7	10,391.0	10,381.9	10,349.4	10,330.9	10,346.0	10,344.1	10,341.9
2 Securities in bank credit[2]	3,964.4	3,778.9	3,732.4	3,701.5	3,670.6	3,654.6	3,644.7	3,604.7	3,575.7	3,583.9	3,588.5	3,588.7
3 Treasury and agency securities[3]	3,349.6	3,178.8	3,143.4	3,119.5	3,094.8	3,081.8	3,074.8	3,057.5	3,045.7	3,068.0	3,071.0	3,075.1
4 Mortgage-backed securities (MBS)[4]	2,054.1	1,975.8	1,966.5	1,965.8	1,962.0	1,960.6	1,958.0	1,947.4	1,941.7	1,956.4	1,947.0	1,940.1
5 Non-MBS[5]	1,295.5	1,203.0	1,177.0	1,153.7	1,132.8	1,121.2	1,116.7	1,110.1	1,104.0	1,111.5	1,123.9	1,135.0
6 Other securities	614.8	600.1	589.0	582.1	575.8	572.8	569.9	547.2	530.0	515.9	517.6	513.5
7 Mortgage-backed securities (MBS)[6]	68.7	66.2	65.4	65.2	64.8	64.4	64.2	64.0	63.4	63.7	63.8	64.0
8 Non-MBS[7]	546.1	533.9	523.6	516.8	511.0	508.4	505.7	483.2	466.6	452.2	453.7	449.6
9 Loans and leases in bank credit[8]	6,612.5	6,726.2	6,752.0	6,756.6	6,763.1	6,736.3	6,737.2	6,744.6	6,755.2	6,762.1	6,755.6	6,753.3
10 Commercial and industrial loans	1,535.3	1,557.2	1,557.2	1,553.2	1,548.4	1,544.1	1,545.8	1,546.8	1,549.0	1,548.1	1,545.4	1,547.0
11 Real estate loans	2,449.7	2,491.8	2,501.0	2,505.1	2,510.6	2,487.1	2,481.8	2,486.9	2,490.3	2,493.6	2,492.3	2,485.4
12 Residential real estate loans	1,562.9	1,600.4	1,608.0	1,613.4	1,618.3	1,595.6	1,591.9	1,598.2	1,604.9	1,609.3	1,611.3	1,604.5
13 Revolving home equity loans	160.3	158.7	157.9	157.2	156.3	155.2	154.3	153.6	153.2	153.1	153.0	153.0
14 Closed-end residential loans[9]	1,402.6	1,441.7	1,450.1	1,456.3	1,462.0	1,440.4	1,437.6	1,444.6	1,451.7	1,456.3	1,458.3	1,451.5
15 Commercial real estate loans	886.8	891.4	893.0	891.6	892.3	891.5	890.0	888.7	885.4	884.3	881.0	880.9
16 Construction and land development loans[10]	123.5	129.7	130.2	130.2	130.9	131.6	132.2	133.4	133.8	133.3	132.5	133.0
17 Secured by farmland[11]	7.7	7.4	7.3	7.2	7.1	7.1	7.0	7.0	7.0	7.0	7.0	7.0
18 Secured by multifamily properties[12]	223.0	230.0	231.1	231.4	232.3	232.3	232.4	232.7	232.0	231.7	231.2	231.7
19 Secured by nonfarm nonresidential properties[13]	532.6	524.4	524.4	522.9	522.0	520.5	518.3	515.5	512.6	512.3	510.4	509.3
20 Consumer loans	1,375.0	1,415.6	1,425.1	1,430.7	1,436.8	1,438.6	1,432.1	1,437.6	1,438.3	1,440.3	1,441.8	1,441.7
21 Credit cards and other revolving plans	734.8	778.1	788.6	796.0	800.7	805.3	809.9	816.9	819.7	821.9	824.1	824.7
22 Other consumer loans	640.2	637.5	636.5	634.7	636.1	633.3	622.2	620.6	618.5	618.4	617.8	617.0
23 Automobile loans[14]	445.4	441.3	439.9	437.8	437.9	436.7	431.3	430.1	428.6	428.7	428.5	427.5
24 All other consumer loans[15]	194.9	196.2	196.7	196.9	198.2	196.6	190.9	190.6	190.0	189.7	189.3	189.5
25 All other loans and leases	1,252.5	1,261.7	1,268.6	1,267.6	1,267.3	1,266.6	1,277.4	1,273.3	1,277.6	1,280.1	1,276.1	1,279.3
26 Loans to nondepository financial institutions[17]	606.8	626.8	639.9	646.9	652.6	659.5	667.4	664.8	664.7	667.4	664.9	664.1
27 All loans not elsewhere classified[18]	645.7	634.9	628.7	620.7	614.7	607.1	610.0	608.5	612.9	612.7	611.2	615.2
28 LESS: Allowance for loan and lease losses	104.7	114.8	116.1	119.6	119.8	120.8	124.4	123.9	124.1	124.4	124.4	124.7
29 Cash assets[21]	1,514.0	1,371.3	1,496.5	1,547.0	1,560.7	1,571.4	1,542.1	1,529.9	1,578.1	1,571.7	1,573.3	1,655.4
30 Total federal funds sold and reverse RPs[22]	236.2	239.7	234.6	236.7	265.1	241.0	216.6	209.4	206.2	213.3	210.7	221.0
31 Loans to commercial banks[23]	6.7	5.0	7.3	6.9	7.4	7.7	8.1	8.1	8.2	7.9	8.8	8.6
32 Other assets including trading assets[24]	1,296.7	1,275.5	1,277.7	1,272.0	1,268.9	1,261.5	1,286.0	1,275.8	1,295.9	1,269.8	1,270.4	1,291.5
33 Total assets	**13,525.7**	**13,281.8**	**13,384.4**	**13,401.3**	**13,416.1**	**13,351.7**	**13,310.4**	**13,248.8**	**13,295.2**	**13,284.3**	**13,282.9**	**13,393.7**

(continued on next page)

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

Seasonally adjusted, billions of dollars *(continued)*

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Liabilities												
34 Deposits	11,367.5	10,965.3	10,884.1	10,820.1	10,846.4	10,837.0	10,817.8	10,787.3	10,781.0	10,747.3	10,773.8	10,820.0
35 Large time deposits	385.6	467.9	508.8	543.7	566.8	586.6	613.2	669.0	707.9	717.8	731.5	730.5
36 Other deposits	10,981.9	10,497.5	10,375.2	10,276.4	10,279.7	10,250.4	10,204.5	10,118.3	10,073.2	10,029.6	10,042.3	10,089.5
37 Borrowings	524.2	641.1	855.5	949.2	931.2	872.5	824.7	844.0	867.7	881.8	894.1	903.5
38 Net due to related foreign offices	-382.4	-370.8	-364.7	-380.3	-395.3	-377.4	-365.3	-383.3	-362.1	-373.0	-390.5	-358.6
39 Other liabilities including trading liabilities[25]	503.3	504.0	496.6	504.6	456.8	525.4	532.4	520.2	524.5	521.3	510.4	531.7
40 Total liabilities	**12,012.6**	**11,739.7**	**11,871.5**	**11,893.7**	**11,839.1**	**11,857.4**	**11,809.5**	**11,768.2**	**11,811.1**	**11,777.4**	**11,787.9**	**11,896.6**
41 Residual (Assets LESS Liabilities)[26]	**1,513.1**	**1,542.1**	**1,512.9**	**1,507.6**	**1,577.0**	**1,494.2**	**1,500.9**	**1,480.6**	**1,484.1**	**1,506.8**	**1,495.1**	**1,497.2**

Footnotes appear on the last page.

Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Sep 13	Sep 20	Sep 27
Assets												
1 Bank credit	10,557.1	10,497.8	10,474.7	10,453.6	10,422.7	10,379.2	10,348.4	10,327.5	10,318.1	10,306.5	10,309.6	10,316.8
2 Securities in bank credit[2]	3,954.5	3,785.1	3,741.0	3,706.3	3,663.7	3,636.7	3,617.4	3,593.8	3,571.5	3,561.2	3,570.6	3,567.2
3 Treasury and agency securities[3]	3,341.0	3,190.4	3,152.6	3,117.9	3,085.2	3,062.6	3,047.3	3,047.6	3,045.0	3,044.9	3,054.0	3,054.6
4 Mortgage-backed securities (MBS)[4]	2,050.8	1,984.0	1,975.1	1,973.1	1,965.6	1,951.0	1,944.5	1,944.4	1,949.0	1,941.1	1,935.7	1,927.2
5 Non-MBS[5]	1,290.2	1,206.4	1,177.5	1,144.9	1,119.6	1,111.6	1,102.8	1,103.2	1,096.1	1,103.8	1,118.3	1,127.3
6 Other securities	613.5	594.7	588.4	588.3	578.4	574.2	570.0	546.2	526.5	516.3	516.6	512.6
7 Mortgage-backed securities (MBS)[6]	68.6	66.1	65.9	66.0	65.7	65.1	64.6	63.9	63.4	63.4	63.2	62.9
8 Non-MBS[7]	544.8	528.6	522.5	522.4	512.7	509.1	505.5	482.3	463.0	452.9	453.3	449.7
9 Loans and leases in bank credit[8]	6,602.6	6,712.7	6,733.7	6,747.3	6,759.0	6,742.5	6,731.0	6,733.6	6,746.6	6,745.3	6,739.1	6,749.7
10 Commercial and industrial loans	1,526.9	1,556.5	1,569.8	1,573.2	1,566.3	1,557.3	1,545.5	1,537.9	1,532.7	1,531.6	1,531.9	1,530.9
11 Real estate loans	2,456.6	2,485.6	2,489.4	2,494.8	2,504.3	2,482.9	2,482.9	2,493.0	2,496.3	2,497.8	2,494.5	2,491.2
12 Residential real estate loans	1,569.5	1,595.9	1,598.2	1,603.3	1,611.5	1,590.9	1,593.2	1,603.9	1,610.8	1,613.2	1,611.3	1,607.8
13 Revolving home equity loans	160.3	158.5	157.4	156.7	156.2	155.3	154.2	153.5	153.0	153.0	153.1	153.2
14 Closed-end residential loans[9]	1,409.2	1,437.4	1,440.9	1,446.6	1,455.3	1,435.6	1,439.0	1,450.4	1,457.8	1,460.2	1,458.2	1,454.6
15 Commercial real estate loans	887.1	889.7	891.2	891.5	892.8	892.0	889.6	889.1	885.5	884.6	883.2	883.4
16 Construction and land development loans[10]	124.2	129.2	129.8	129.4	131.2	132.6	133.0	134.0	134.2	133.9	132.9	133.5
17 Secured by farmland[11]	7.7	7.5	7.4	7.2	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0
18 Secured by multifamily properties[12]	223.6	228.7	229.8	230.9	231.8	231.7	232.7	233.3	232.8	232.1	232.4	232.9
19 Secured by nonfarm nonresidential properties[13]	531.7	524.3	524.2	524.0	522.7	520.7	517.0	514.7	511.4	511.6	510.9	510.0
20 Consumer loans	1,378.0	1,408.8	1,405.5	1,415.9	1,427.2	1,438.1	1,433.0	1,440.3	1,444.7	1,443.1	1,440.4	1,449.3
21 Credit cards and other revolving plans	737.4	772.8	771.4	783.2	792.6	805.4	811.5	819.6	824.7	823.1	820.7	829.4
22 Other consumer loans	640.6	636.0	634.1	632.7	634.6	632.7	621.5	620.8	620.0	620.0	619.7	619.9
23 Automobile loans[14]	446.3	440.3	438.3	436.6	436.6	436.1	431.4	430.9	430.1	429.9	429.4	429.2
24 All other consumer loans[15]	194.3	195.7	195.8	196.1	197.9	196.6	190.1	189.9	190.0	190.1	190.4	190.7
25 All other loans and leases	1,241.1	1,261.8	1,269.0	1,263.4	1,261.3	1,264.3	1,269.7	1,262.5	1,272.9	1,272.7	1,272.3	1,278.3
26 Loans to nondepository financial institutions[17]	600.7	624.8	638.9	645.8	649.8	657.6	664.3	659.1	664.1	665.2	663.6	665.6
27 All loans not elsewhere classified[18]	640.4	637.1	630.1	617.5	611.5	606.7	605.3	603.3	608.8	607.5	608.7	612.8
28 LESS: Allowance for loan and lease losses	105.4	114.7	116.0	119.1	119.5	120.6	124.2	124.7	125.2	125.2	125.0	124.8
29 Cash assets[21]	1,508.7	1,337.5	1,581.9	1,577.6	1,571.0	1,557.5	1,513.6	1,528.6	1,611.9	1,613.1	1,528.2	1,618.2
30 Total federal funds sold and reverse RPs[22]	234.3	234.4	229.6	222.2	250.9	238.2	211.0	206.4	214.1	216.9	212.7	221.2
31 Loans to commercial banks[23]	6.8	5.0	7.2	6.9	7.4	7.8	8.2	8.3	8.4	8.3	8.4	8.2
32 Other assets including trading assets[24]	1,296.0	1,294.7	1,291.5	1,273.0	1,253.5	1,256.1	1,285.7	1,277.4	1,284.3	1,280.2	1,276.9	1,270.8
33 Total assets	**13,497.5**	**13,254.6**	**13,469.0**	**13,414.1**	**13,386.0**	**13,318.4**	**13,242.7**	**13,223.5**	**13,311.6**	**13,299.8**	**13,210.7**	**13,310.4**

(continued on next page)

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

Not seasonally adjusted, billions of dollars *(continued)*

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Sep 13	Sep 20	Sep 27
Liabilities												
34 Deposits	11,327.0	10,932.1	10,947.8	10,848.9	10,779.7	10,796.4	10,776.1	10,752.1	10,796.1	10,759.7	10,693.5	10,753.8
35 Large time deposits	387.8	465.0	516.6	557.6	574.2	595.9	626.5	675.2	706.7	712.0	722.5	727.7
36 Other deposits	10,939.2	10,467.1	10,431.2	10,291.3	10,205.5	10,200.5	10,149.7	10,077.0	10,089.3	10,047.8	9,971.1	10,026.1
37 Borrowings	509.1	661.3	863.6	956.7	949.1	869.5	804.8	817.8	844.3	862.7	874.0	893.0
38 Net due to related foreign offices	-366.0	-372.8	-390.1	-422.5	-416.9	-388.7	-365.1	-367.0	-350.4	-355.0	-381.2	-371.5
39 Other liabilities including trading liabilities[25]	505.5	509.0	499.6	492.3	448.5	522.6	523.8	522.7	526.9	528.2	516.3	526.6
40 Total liabilities	**11,975.6**	**11,729.5**	**11,920.9**	**11,875.5**	**11,760.4**	**11,799.8**	**11,739.6**	**11,725.6**	**11,816.9**	**11,795.7**	**11,702.6**	**11,801.9**
41 Residual (Assets LESS Liabilities)[26]	**1,521.9**	**1,525.1**	**1,548.0**	**1,538.7**	**1,625.6**	**1,518.6**	**1,503.0**	**1,497.8**	**1,494.7**	**1,504.1**	**1,508.1**	**1,508.5**

Footnotes appear on the last page.

Table 8. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Assets												
1 Bank credit	5,577.6	5,787.7	5,693.3	5,601.3	5,628.9	5,649.8	5,666.0	5,689.4	5,682.5	5,681.9	5,685.5	5,674.9
2 Securities in bank credit[2]	1,548.8	1,482.1	1,398.1	1,310.7	1,311.7	1,305.4	1,299.1	1,289.4	1,280.0	1,276.3	1,271.8	1,262.7
3 Treasury and agency securities[3]	1,123.4	1,062.5	991.3	914.8	914.7	914.3	906.4	902.1	898.1	896.3	892.5	884.7
4 Mortgage-backed securities (MBS)[4]	799.3	741.8	686.4	620.5	620.7	616.9	612.3	608.3	605.4	606.5	603.9	587.2
5 Non-MBS[5]	324.0	320.7	305.0	294.3	294.1	297.4	294.1	293.7	292.6	289.9	288.6	297.5
6 Other securities	425.4	419.6	406.8	395.9	397.0	391.1	392.7	387.4	382.0	379.9	379.4	378.0
7 Mortgage-backed securities (MBS)[6]	45.6	43.0	42.0	40.2	40.0	39.8	39.6	38.8	38.6	38.6	38.8	39.3
8 Non-MBS[7]	379.8	376.6	364.8	355.8	357.0	351.3	353.1	348.6	343.4	341.3	340.6	338.7
9 Loans and leases in bank credit[8]	4,028.8	4,305.6	4,295.2	4,290.6	4,317.2	4,344.4	4,366.9	4,400.0	4,402.5	4,405.6	4,413.7	4,412.2
10 Commercial and industrial loans	730.5	738.2	724.4	711.3	713.8	719.2	721.5	721.1	719.3	718.1	717.7	718.0
11 Real estate loans	2,576.0	2,806.9	2,807.1	2,809.9	2,831.6	2,849.1	2,866.8	2,889.1	2,894.5	2,897.4	2,902.4	2,901.5
12 Residential real estate loans	835.9	903.6	907.1	913.2	922.7	927.9	933.9	943.5	943.7	945.0	948.1	947.1
13 Revolving home equity loans	91.3	96.7	96.9	97.5	97.9	98.5	98.6	99.4	99.5	99.5	99.6	99.6
14 Closed-end residential loans[9]	744.6	806.9	810.2	815.8	824.7	829.5	835.3	844.1	844.2	845.5	848.5	847.6
15 Commercial real estate loans	1,740.1	1,903.3	1,900.0	1,896.7	1,909.0	1,921.2	1,932.9	1,945.6	1,950.8	1,952.5	1,954.4	1,954.4
16 Construction and land development loans[10]	287.6	317.9	320.8	324.1	327.8	331.3	335.2	336.4	337.9	338.3	340.3	339.7
17 Secured by farmland[11]	100.5	104.2	104.4	104.6	105.0	105.4	105.5	105.8	106.0	106.0	106.1	105.9
18 Secured by multifamily properties[12]	265.0	327.8	320.1	313.2	315.3	317.5	319.6	325.3	326.5	326.7	326.8	327.6
19 Secured by nonfarm nonresidential properties[13]	1,087.0	1,153.5	1,154.7	1,154.8	1,160.9	1,166.9	1,172.5	1,178.1	1,180.4	1,181.5	1,181.2	1,181.3
20 Consumer loans	416.3	440.9	442.6	445.6	449.3	451.6	453.5	457.1	458.4	458.8	460.3	461.2
21 Credit cards and other revolving plans	169.0	180.9	181.8	182.7	185.5	186.8	187.6	189.4	189.8	190.2	191.2	191.7
22 Other consumer loans	247.3	260.0	260.9	263.0	263.7	264.9	265.9	267.7	268.6	268.5	269.1	269.5
23 Automobile loans[14]	73.7	77.6	77.6	77.7	77.6	77.8	77.9	78.1	78.1	78.1	78.3	78.3
24 All other consumer loans[15]	173.6	182.4	183.2	185.3	186.1	187.0	188.0	189.6	190.4	190.4	190.8	191.2
25 All other loans and leases	306.1	319.6	321.1	323.8	322.5	324.5	325.1	332.8	330.3	331.4	333.3	331.5
26 Loans to nondepository financial institutions[17]	96.9	101.2	101.1	103.3	101.9	101.4	100.7	106.4	104.2	105.2	106.1	104.4
27 All loans not elsewhere classified[18]	209.1	218.4	220.0	220.4	220.6	223.1	224.4	226.3	226.1	226.2	227.2	227.1
28 LESS: Allowance for loan and lease losses	55.0	60.6	60.5	62.6	62.1	61.5	62.6	63.2	63.4	63.5	63.6	63.7
29 Cash assets[21]	464.0	368.7	461.6	482.3	477.8	466.8	457.5	450.8	451.5	444.9	438.7	446.0
30 Total federal funds sold and reverse RPs[22]	43.3	38.1	36.7	32.4	34.4	36.8	33.3	39.5	39.0	37.6	37.8	38.9
31 Loans to commercial banks[23]	2.3	0.7	0.7	0.7	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.2
32 Other assets including trading assets[24]	384.3	421.1	425.6	421.9	425.4	428.1	432.4	437.6	436.7	433.2	435.2	440.9
33 Total assets	**6,416.4**	**6,555.7**	**6,557.5**	**6,476.0**	**6,504.9**	**6,520.3**	**6,527.0**	**6,554.7**	**6,546.8**	**6,534.6**	**6,534.0**	**6,537.2**

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

Seasonally adjusted, billions of dollars *(continued)*

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending			
									Sep 06	Sep 13	Sep 20	Sep 27
Liabilities												
34 Deposits	5,363.4	5,351.0	5,206.0	5,166.8	5,188.0	5,207.9	5,237.6	5,268.8	5,273.6	5,271.3	5,280.1	5,266.7
35 Large time deposits	346.6	479.0	503.1	528.2	551.6	571.7	589.1	611.7	626.8	630.7	636.7	632.5
36 Other deposits	5,016.8	4,872.0	4,702.8	4,638.6	4,636.5	4,636.2	4,648.5	4,657.1	4,646.8	4,640.6	4,643.5	4,634.2
37 Borrowings	267.1	405.0	564.3	510.6	515.5	482.7	457.5	449.3	449.1	437.8	425.8	430.7
38 Net due to related foreign offices	33.7	40.7	33.9	33.1	31.4	33.8	32.5	29.3	27.6	31.6	26.4	27.7
39 Other liabilities including trading liabilities[25]	95.6	111.5	118.2	113.7	114.3	120.8	122.1	124.1	122.2	122.0	125.1	132.1
40 Total liabilities	**5,759.8**	**5,908.2**	**5,922.4**	**5,824.1**	**5,849.2**	**5,845.1**	**5,849.7**	**5,871.5**	**5,872.6**	**5,862.7**	**5,857.5**	**5,857.2**
41 Residual (Assets LESS Liabilities)[26]	**656.7**	**647.6**	**635.1**	**651.9**	**655.7**	**675.2**	**677.3**	**683.2**	**674.2**	**671.9**	**676.5**	**680.0**

Footnotes appear on the last page.

Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States[1]

Not seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending			
									Sep 06	Sep 13	Sep 20	Sep 27
Assets												
1 Bank credit	5,563.7	5,778.4	5,682.0	5,605.6	5,626.7	5,647.4	5,652.0	5,677.8	5,675.7	5,677.7	5,679.9	5,679.5
2 Securities in bank credit[2]	1,540.0	1,487.7	1,398.3	1,317.6	1,310.9	1,299.4	1,289.0	1,282.6	1,270.8	1,269.8	1,267.3	1,259.4
3 Treasury and agency securities[3]	1,114.4	1,067.8	992.0	920.1	915.9	909.1	899.9	895.2	888.6	888.1	886.8	879.9
4 Mortgage-backed securities (MBS)[4]	795.0	746.7	690.4	624.0	621.5	615.6	608.6	604.7	601.0	601.3	599.3	581.7
5 Non-MBS[5]	319.4	321.1	301.7	296.1	294.4	293.5	291.3	290.5	287.6	286.8	287.5	298.2
6 Other securities	425.6	419.8	406.3	397.5	395.0	390.3	389.1	387.4	382.2	381.7	380.4	379.6
7 Mortgage-backed securities (MBS)[6]	45.7	43.3	42.3	40.2	40.1	39.8	39.5	38.9	38.5	38.5	38.7	39.0
8 Non-MBS[7]	379.9	376.5	364.0	357.3	354.9	350.5	349.7	348.5	343.7	343.3	341.7	340.6
9 Loans and leases in bank credit[8]	4,023.7	4,290.7	4,283.6	4,288.0	4,315.8	4,348.0	4,362.9	4,395.2	4,404.9	4,407.8	4,412.6	4,420.1
10 Commercial and industrial loans	724.7	739.8	729.5	719.3	720.8	723.1	720.2	716.1	714.0	713.8	714.0	715.1
11 Real estate loans	2,575.8	2,802.8	2,801.1	2,804.5	2,827.5	2,846.7	2,862.3	2,888.8	2,896.3	2,900.1	2,903.0	2,905.5
12 Residential real estate loans	838.0	897.7	901.7	910.1	920.1	927.9	935.4	946.3	948.8	949.9	950.4	951.5
13 Revolving home equity loans	91.2	96.4	96.2	96.8	97.9	98.7	98.5	99.2	99.4	99.6	99.8	100.0
14 Closed-end residential loans[9]	746.8	801.3	805.5	813.2	822.3	829.2	836.9	847.0	849.4	850.3	850.7	851.5
15 Commercial real estate loans	1,737.9	1,905.1	1,899.4	1,894.4	1,907.3	1,918.8	1,926.9	1,942.5	1,947.5	1,950.2	1,952.5	1,954.0
16 Construction and land development loans[10]	286.1	320.1	322.9	323.2	327.4	330.4	329.9	334.1	335.4	336.6	338.3	337.4
17 Secured by farmland[11]	100.7	103.9	104.0	104.2	104.8	105.5	105.7	106.0	106.2	106.2	106.3	106.2
18 Secured by multifamily properties[12]	265.3	327.7	319.6	312.9	314.8	316.8	320.3	325.6	326.6	326.8	327.4	328.2
19 Secured by nonfarm nonresidential properties[13]	1,085.8	1,153.5	1,153.0	1,154.1	1,160.4	1,166.2	1,171.0	1,176.8	1,179.3	1,180.5	1,180.5	1,182.2
20 Consumer loans	414.3	442.0	438.2	443.7	445.1	449.4	451.2	455.0	457.4	457.8	458.9	462.0
21 Credit cards and other revolving plans	167.8	181.7	178.3	180.7	182.4	184.6	186.1	188.4	188.8	188.6	189.0	191.5
22 Other consumer loans	246.5	260.2	259.9	263.0	262.7	264.8	265.1	266.6	268.6	269.2	269.9	270.5
23 Automobile loans[14]	73.7	77.4	77.3	77.5	77.6	77.9	77.9	78.1	78.2	78.4	78.4	78.6
24 All other consumer loans[15]	172.8	182.9	182.6	185.5	185.1	186.9	187.2	188.6	190.5	190.8	191.4	191.9
25 All other loans and leases	308.8	306.1	314.9	320.5	322.5	328.8	329.1	335.2	337.1	336.2	336.7	337.5
26 Loans to nondepository financial institutions[17]	98.3	93.6	98.7	102.5	102.4	104.1	103.6	107.5	108.4	107.2	106.6	107.0
27 All loans not elsewhere classified[18]	210.5	212.5	216.2	218.0	220.0	224.7	225.6	227.7	228.7	229.0	230.2	230.6
28 LESS: Allowance for loan and lease losses	55.6	60.6	60.4	61.6	61.8	62.0	63.2	63.6	63.9	63.9	63.8	63.5
29 Cash assets[21]	454.4	384.3	460.2	462.8	450.5	438.9	440.0	441.0	457.8	451.4	419.6	429.4
30 Total federal funds sold and reverse RPs[22]	41.3	41.6	42.0	38.2	36.9	36.7	32.5	37.5	36.6	35.5	36.0	36.5
31 Loans to commercial banks[23]	2.4	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5
32 Other assets including trading assets[24]	383.5	419.1	425.0	420.5	425.0	428.7	434.1	436.5	439.1	439.4	440.7	443.7
33 Total assets	**6,389.7**	**6,563.4**	**6,549.4**	**6,466.0**	**6,477.9**	**6,490.4**	**6,496.0**	**6,529.8**	**6,546.0**	**6,540.6**	**6,512.9**	**6,526.2**

(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	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Sep 13	Sep 20	Sep 27
Liabilities												
34 Deposits	5,349.7	5,355.1	5,223.6	5,158.1	5,144.5	5,183.9	5,213.2	5,259.7	5,285.4	5,281.3	5,255.5	5,259.3
35 Large time deposits	348.2	481.8	505.3	531.0	552.7	575.0	596.3	616.2	624.8	628.7	633.9	636.1
36 Other deposits	5,001.5	4,873.3	4,718.3	4,627.1	4,591.8	4,608.8	4,616.9	4,643.5	4,660.6	4,652.7	4,621.6	4,623.2
37 Borrowings	268.0	398.4	548.5	515.0	530.0	494.1	466.8	449.0	441.7	435.7	435.6	438.3
38 Net due to related foreign offices	33.6	38.2	33.0	33.2	32.1	34.3	33.2	29.3	28.0	31.0	28.4	28.3
39 Other liabilities including trading liabilities[25]	96.0	112.9	113.9	110.7	112.2	119.2	121.0	124.6	126.0	126.2	126.8	132.8
40 Total liabilities	**5,747.3**	**5,904.6**	**5,919.0**	**5,817.0**	**5,818.9**	**5,831.4**	**5,834.1**	**5,862.7**	**5,881.1**	**5,874.3**	**5,846.3**	**5,858.8**
41 Residual (Assets LESS Liabilities)[26]	**642.4**	**658.7**	**630.5**	**649.1**	**659.0**	**658.9**	**661.9**	**667.1**	**664.9**	**666.3**	**666.6**	**667.5**

Footnotes appear on the last page.

Table 10. Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending			
									Sep 06	Sep 13	Sep 20	Sep 27
Assets												
1 Bank credit	1,200.5	1,275.4	1,274.6	1,271.9	1,264.2	1,258.0	1,249.5	1,249.7	1,255.7	1,256.9	1,265.8	1,272.7
2 Securities in bank credit[2]	238.7	228.4	230.3	231.5	227.9	228.5	222.4	220.2	222.4	226.4	233.9	227.4
3 Treasury and agency securities[3]	145.2	137.9	137.4	136.7	136.8	139.1	133.2	129.6	131.3	135.2	144.3	138.2
4 Mortgage-backed securities (MBS)[4]	33.6	29.5	28.5	27.0	24.5	25.7	23.8	22.7	21.8	25.9	26.9	25.9
5 Non-MBS[5]	111.7	108.4	108.9	109.7	112.3	113.4	109.5	106.9	109.5	109.3	117.3	112.3
6 Other securities	93.4	90.5	92.9	94.8	91.1	89.5	89.1	90.6	91.1	91.2	89.7	89.2
7 Mortgage-backed securities (MBS)[6]	1.9	1.9	1.9	1.9	1.9	1.9	1.8	2.0	1.8	1.7	1.7	1.7
8 Non-MBS[7]	91.6	88.6	91.0	93.0	89.1	87.6	87.3	88.6	89.2	89.5	88.0	87.5
9 Loans and leases in bank credit[8]	961.8	1,047.0	1,044.3	1,040.4	1,036.3	1,029.5	1,027.1	1,029.6	1,033.3	1,030.5	1,031.8	1,045.3
10 Commercial and industrial loans	464.0	511.8	513.8	510.4	506.9	500.9	495.4	495.2	494.9	493.6	494.5	506.3
11 Real estate loans	101.4	105.2	105.4	106.1	106.5	106.7	107.3	107.1	107.7	107.5	106.7	108.3
12 Residential real estate loans	0.6	0.8	0.7	0.7	0.7	0.7	0.5	0.5	0.5	0.5	0.5	0.6
13 Revolving home equity loans	-0.1	0.1	-0.0	-0.0	-0.0	-0.1	-0.2	-0.1	-0.1	-0.0	-0.0	0.0
14 Closed-end residential loans[9]	0.7	0.7	0.7	0.7	0.8	0.8	0.7	0.6	0.6	0.6	0.6	0.6
15 Commercial real estate loans	100.8	104.4	104.7	105.5	105.8	106.0	106.8	106.6	107.2	106.9	106.2	107.7
16 Construction and land development loans[10]	12.1	12.4	12.3	12.8	12.9	12.8	12.7	13.1	13.8	13.8	13.9	13.9
17 Secured by farmland[11]	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
18 Secured by multifamily properties[12]	17.1	18.8	19.0	19.0	19.3	19.4	19.9	19.8	19.6	19.6	19.5	19.6
19 Secured by nonfarm nonresidential properties[13]	71.5	73.0	73.2	73.5	73.4	73.7	74.1	73.5	73.6	73.4	72.7	74.0
20 Consumer loans	0.0	-0.2	0.0	0.3	0.1	0.0	-0.0	0.0	0.1	0.1	0.1	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	-0.2	0.0	0.3	0.1	0.0	-0.0	0.0	0.1	0.1	0.1	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	-0.2	0.0	0.3	0.1	0.0	-0.0	0.0	0.1	0.1	0.1	0.0
25 All other loans and leases	396.4	430.1	425.1	423.6	422.9	421.9	424.4	427.3	430.7	429.3	430.5	430.7
26 Loans to nondepository financial institutions[17]	162.4	176.2	177.6	181.8	188.0	189.2	190.7	192.4	196.0	194.4	195.1	197.2
27 All loans not elsewhere classified[18, 19]	234.1	253.9	247.5	241.7	234.9	232.6	233.7	234.8	234.7	234.9	235.4	233.5
28 LESS: Allowance for loan and lease losses[20]	0.3	-0.1	-0.2	0.3	0.3	0.4	0.1	0.3	0.1	-0.0	-0.1	-0.2
29 Cash assets[21]	1,380.0	1,396.0	1,290.9	1,252.3	1,256.1	1,307.9	1,275.6	1,292.1	1,286.2	1,353.7	1,301.1	1,262.4
30 Total federal funds sold and reverse RPs[22]	287.7	316.5	338.0	351.9	357.0	361.5	374.5	351.2	338.6	337.8	336.9	370.2
31 Loans to commercial banks[23]	0.2	1.1	1.6	1.3	1.2	0.7	0.6	0.6	0.5	0.4	0.4	0.2
32 Other assets including trading assets[24]	151.1	146.8	143.7	140.4	136.3	144.0	141.6	142.7	148.4	136.4	141.3	134.4
33 Total assets	**3,019.1**	**3,135.8**	**3,049.1**	**3,017.5**	**3,014.4**	**3,071.6**	**3,041.7**	**3,036.1**	**3,029.2**	**3,085.2**	**3,045.6**	**3,040.1**

(continued on next page)

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

Seasonally adjusted, billions of dollars *(continued)*

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Liabilities												
34 Deposits	1,315.2	1,331.9	1,303.4	1,262.0	1,241.2	1,273.0	1,288.7	1,267.2	1,250.9	1,277.6	1,290.7	1,298.1
35 Large time deposits	807.5	842.9	825.1	794.1	784.3	800.0	820.5	808.6	789.5	802.3	806.3	819.8
36 Other deposits	507.7	489.0	478.3	467.9	456.9	472.9	468.2	458.6	461.4	475.3	484.4	478.3
37 Borrowings	895.5	905.5	912.8	951.8	962.4	1,013.4	1,003.2	979.9	981.8	1,012.4	983.3	1,041.2
38 Net due to related foreign offices	680.3	710.2	697.1	663.6	646.0	617.9	609.4	632.7	638.7	662.7	624.0	577.1
39 Other liabilities including trading liabilities[25]	148.6	161.7	154.2	148.4	153.3	160.1	158.0	163.2	169.1	154.5	161.8	148.1
40 Total liabilities	**3,039.6**	**3,109.3**	**3,067.5**	**3,025.8**	**3,002.8**	**3,064.3**	**3,059.3**	**3,043.0**	**3,040.4**	**3,107.3**	**3,059.8**	**3,064.5**
41 Residual (Assets LESS Liabilities)[26]	**-20.5**	**26.6**	**-18.4**	**-8.3**	**11.6**	**7.3**	**-17.6**	**-6.9**	**-11.2**	**-22.1**	**-14.2**	**-24.4**

Footnotes appear on the last page.

Table 11. Assets and Liabilities of Foreign-Related Institutions in the United States[1]

Not seasonally adjusted, billions of dollars

Account	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Assets												
1 Bank credit	1,200.5	1,282.8	1,277.8	1,271.0	1,259.2	1,252.9	1,251.0	1,246.6	1,253.8	1,250.3	1,258.0	1,263.0
2 Securities in bank credit[2]	243.3	230.1	230.6	229.5	227.7	229.7	227.3	224.0	226.6	226.6	230.4	224.8
3 Treasury and agency securities[3]	150.7	138.4	138.1	133.6	137.5	140.9	137.9	134.4	136.6	136.3	141.2	135.8
4 Mortgage-backed securities (MBS)[4]	36.1	24.5	27.2	27.0	25.6	27.0	25.9	25.1	25.4	27.3	28.0	28.2
5 Non-MBS[5]	114.6	113.9	110.9	106.5	111.9	114.0	112.1	109.3	111.2	109.0	113.3	107.7
6 Other securities	92.6	91.7	92.4	95.9	90.1	88.7	89.4	89.6	90.0	90.4	89.2	89.0
7 Mortgage-backed securities (MBS)[6]	1.9	1.8	1.8	1.9	1.9	1.9	1.9	2.0	2.0	1.9	1.9	1.9
8 Non-MBS[7]	90.8	89.9	90.6	94.0	88.2	86.8	87.5	87.6	88.0	88.5	87.3	87.1
9 Loans and leases in bank credit[8]	957.1	1,052.7	1,047.2	1,041.5	1,031.5	1,023.3	1,023.7	1,022.7	1,027.2	1,023.7	1,027.5	1,038.2
10 Commercial and industrial loans	463.3	513.7	515.4	512.1	505.5	498.5	496.4	492.5	492.0	489.6	492.0	499.0
11 Real estate loans	100.9	105.4	106.2	106.4	106.6	107.4	106.9	106.6	107.2	106.6	106.1	107.3
12 Residential real estate loans	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.7
13 Revolving home equity 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
14 Closed-end residential loans[9]	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.7
15 Commercial real estate loans	100.2	104.7	105.5	105.7	105.9	106.7	106.3	106.0	106.6	106.0	105.5	106.6
16 Construction and land development loans[10]	12.3	12.2	12.7	13.1	13.4	13.2	13.1	13.3	13.6	13.3	13.4	13.3
17 Secured by farmland[11]	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
18 Secured by multifamily properties[12]	16.8	19.0	19.0	18.8	19.0	19.1	19.5	19.5	19.6	19.5	19.4	19.5
19 Secured by nonfarm nonresidential properties[13]	71.0	73.3	73.6	73.7	73.5	74.2	73.6	73.0	73.3	73.0	72.5	73.7
20 Consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23 Automobile loans[14]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans[15, 16]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
25 All other loans and leases	392.9	433.6	425.6	423.0	419.4	417.3	420.4	423.5	427.9	427.5	429.5	431.9
26 Loans to nondepository financial institutions[17]	163.2	175.7	174.3	178.4	184.6	186.5	189.6	192.9	197.7	196.4	198.2	201.5
27 All loans not elsewhere classified[18, 19]	229.7	257.9	251.3	244.7	234.8	230.8	230.8	230.6	230.2	231.1	231.3	230.4
28 LESS: Allowance for loan and lease losses[20]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29 Cash assets[21]	1,407.9	1,399.6	1,315.1	1,259.6	1,270.5	1,288.3	1,289.1	1,321.4	1,311.2	1,340.1	1,289.1	1,224.4
30 Total federal funds sold and reverse RPs[22]	288.9	328.3	339.6	344.7	357.2	357.6	362.5	352.4	345.3	346.4	338.1	356.4
31 Loans to commercial banks[23]	0.2	1.1	1.7	1.3	1.2	0.7	0.7	0.7	0.5	0.6	0.6	0.6
32 Other assets including trading assets[24]	152.3	150.5	142.3	133.5	135.7	146.8	140.3	144.3	146.0	138.5	136.7	149.5
33 Total assets	**3,049.8**	**3,162.2**	**3,076.4**	**3,010.2**	**3,023.7**	**3,046.4**	**3,043.5**	**3,065.5**	**3,056.7**	**3,075.9**	**3,022.5**	**2,993.9**

(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	2022 Aug	2023 Feb	2023 Mar	2023 Apr	2023 May	2023 Jun	2023 Jul	2023 Aug	Week ending Sep 06	Week ending Sep 13	Week ending Sep 20	Week ending Sep 27
Liabilities												
34 Deposits	1,331.9	1,359.5	1,295.9	1,256.1	1,248.6	1,264.0	1,278.8	1,282.1	1,257.8	1,281.7	1,289.0	1,277.6
35 Large time deposits	812.7	860.2	817.4	794.7	793.2	799.6	811.3	813.7	793.5	805.1	802.1	804.2
36 Other deposits	519.2	499.2	478.5	461.4	455.4	464.4	467.5	468.4	464.3	476.6	486.9	473.5
37 Borrowings	896.5	921.1	915.3	942.5	986.4	1,022.6	1,000.6	982.4	985.0	989.8	971.4	972.2
38 Net due to related foreign offices	676.0	717.7	707.4	659.3	629.8	595.7	601.6	633.3	644.4	644.0	604.3	585.2
39 Other liabilities including trading liabilities[25]	149.3	159.1	153.5	148.1	155.4	160.8	158.1	163.1	164.8	155.8	153.1	164.1
40 Total liabilities	**3,053.6**	**3,157.4**	**3,072.2**	**3,006.1**	**3,020.2**	**3,043.1**	**3,039.1**	**3,060.9**	**3,052.0**	**3,071.3**	**3,017.8**	**2,999.1**
41 Residual (Assets LESS Liabilities)[26]	**-3.8**	**4.9**	**4.2**	**4.1**	**3.6**	**3.3**	**4.4**	**4.6**	**4.7**	**4.6**	**4.7**	**-5.3**

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. Beginning April 6, 2022, foreign-related institutions no longer report other consumer loans separately. These loans are included in all other loans not elsewhere classified (line 27).
17. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks’ own trust departments, and other nondepository financial intermediaries.
18. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
19. Beginning April 6, 2022, foreign-related institutions also include all other consumer loans in all other loans not elsewhere classified. Prior to April 6, 2022, all other consumer loans were reported separately by foreign-related institutions.
20. Beginning April 6, 2022, foreign-related institutions no longer report the allowance for loan and lease losses separately. Any such allowances are included in net due to related foreign offices (line 38).
21. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
22. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).
23. Excludes loans secured by real estate, which are included in line 11.
24. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.
25. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.
26. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.