

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
August 30, 2024

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2019	2020	2021	2022	2023	2023 Q1	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Apr	2024 May	2024 Jun	2024 Jul
Assets															
1 Bank credit	6.0	8.3	8.1	6.9	-0.3	1.4	-1.3	-1.2	-0.3	3.7	3.0	-1.2	2.9	6.3	4.3
2 Securities in bank credit ²	10.3	20.7	21.8	-2.3	-7.3	-6.4	-10.6	-7.4	-5.6	6.9	3.5	-11.0	2.8	14.5	9.5
3 Treasury and agency securities ³	14.5	23.2	22.8	-2.3	-6.2	-7.5	-10.3	-5.1	-2.5	9.0	6.9	-9.7	3.5	19.4	11.6
6 Other securities	-1.6	12.8	18.2	-2.3	-11.3	-2.5	-11.7	-15.6	-17.3	-1.5	-10.2	-16.3	-0.1	-5.9	0.5
9 Loans and leases in bank credit ⁸	4.4	3.6	2.0	11.7	2.9	5.0	2.9	1.5	2.0	2.4	2.8	2.9	3.0	2.8	2.1
10 Commercial and industrial loans	3.7	11.3	-7.4	14.1	-0.3	2.3	-2.3	-1.2	0.2	-1.4	0.9	2.0	3.1	5.9	-2.2
11 Real estate loans	3.3	1.1	2.0	10.2	4.0	7.2	4.8	1.6	2.3	3.9	2.4	2.8	0.9	-0.6	1.5
12 Residential real estate loans	2.0	-1.8	-0.4	8.9	3.3	6.4	4.4	0.0	2.4	3.9	2.1	2.2	0.5	1.9	1.2
13 Revolving home equity loans	-8.8	-11.7	-12.5	1.4	-0.7	0.0	-2.0	-1.9	0.9	1.7	1.1	2.8	-1.4	0.5	6.1
14 Closed-end residential loans ⁹	4.0	-0.2	1.4	9.9	3.8	7.1	5.1	0.3	2.6	4.1	2.2	2.2	0.7	2.1	0.6
15 Commercial real estate loans	4.7	3.9	4.3	11.3	4.6	7.9	5.1	2.9	2.3	3.9	2.7	3.3	1.3	-2.7	1.8
20 Consumer loans	5.1	-4.3	7.7	11.4	4.5	5.8	5.9	3.2	2.7	3.6	1.6	-1.6	2.0	0.8	-0.3
21 Credit cards and other revolving plans	3.5	-10.9	5.8	17.3	10.0	12.1	11.2	8.0	7.4	8.2	5.6	0.9	4.9	2.6	1.5
22 Other consumer loans	7.1	3.3	9.5	5.8	-1.4	-0.9	0.1	-2.1	-2.8	-1.8	-3.3	-4.8	-1.5	-1.4	-2.5
25 All other loans and leases	8.6	7.3	12.2	12.7	2.6	2.4	2.0	3.2	2.8	2.5	7.7	8.5	9.4	9.5	11.2
28 LESS: Allowance for loan and lease losses	1.1	60.0	-23.6	-0.1	15.5	20.8	18.6	11.7	7.8	8.7	2.4	8.5	-4.2	0.0	4.8
29 Cash assets ²¹	-12.8	77.9	33.9	-23.4	9.4	3.2	19.2	-1.9	16.4	10.5	-10.7	-12.2	7.1	19.5	-33.6
30 Total federal funds sold and reverse RPs ²²	25.5	8.0	-25.8	-9.4	8.9	24.1	29.2	-19.1	2.0	1.3	2.3	22.0	-11.2	7.8	60.2
31 Loans to commercial banks ²³	-52.9	41.2	-44.5	-40.5	18.8	63.8	50.0	4.4	-39.6	-87.8	-43.8	58.1	-221.5	0.0	90.6
32 Other assets including trading assets ²⁴	1.5	9.3	6.0	10.0	0.0	-5.0	-4.5	6.2	3.5	-3.2	7.0	24.7	5.5	-13.3	6.0
33 Total assets	4.0	14.8	10.7	1.1	1.2	1.6	2.0	-1.3	2.4	4.1	1.2	-0.3	3.4	6.7	0.3
Liabilities															
34 Deposits	6.1	20.8	11.8	-0.7	-2.7	-4.9	-7.2	0.7	0.6	2.8	1.9	-1.0	3.0	1.5	-0.2
35 Large time deposits	8.6	-17.0	-6.4	11.8	40.2	41.4	31.6	38.2	30.0	12.9	2.7	-1.3	8.3	-10.1	-8.4
36 Other deposits	5.7	26.9	13.7	-1.8	-7.0	-9.5	-11.5	-4.0	-3.5	1.2	1.8	-0.9	2.2	3.3	1.1
37 Borrowings	-1.9	-13.2	-1.3	8.0	27.7	49.3	66.0	-17.6	8.4	6.0	0.0	8.2	-10.0	12.6	-22.4
39 Other liabilities including trading liabilities ²⁵	2.9	12.6	4.2	15.8	4.7	-11.0	-7.2	24.5	13.3	3.2	7.0	29.2	-17.8	-17.3	-2.3
40 Total liabilities	3.6	16.5	11.3	1.6	0.3	0.7	-1.1	-0.9	2.4	3.6	1.9	0.0	4.1	3.4	-0.8

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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	17,277.8	17,390.7	17,434.0	17,549.8	17,531.9	17,569.7	17,656.4	17,719.2	17,748.9	17,754.7	17,803.6	17,803.7
2 Securities in bank credit ²	5,160.6	5,112.6	5,112.4	5,208.4	5,160.8	5,171.9	5,233.6	5,275.1	5,282.3	5,300.0	5,339.1	5,328.3
3 Treasury and agency securities ³	4,064.8	4,082.2	4,086.2	4,196.1	4,162.2	4,173.8	4,240.8	4,281.8	4,284.7	4,308.4	4,345.3	4,329.1
4 Mortgage-backed securities (MBS) ⁴	2,547.0	2,531.8	2,534.2	2,541.1	2,537.1	2,534.7	2,568.3	2,584.1	2,586.4	2,595.4	2,616.9	2,614.1
5 Non-MBS ⁵	1,517.8	1,550.4	1,552.0	1,655.0	1,625.1	1,639.1	1,672.5	1,697.7	1,698.2	1,713.1	1,728.5	1,715.0
6 Other securities	1,095.7	1,030.5	1,026.1	1,012.3	998.6	998.1	992.9	993.3	997.6	991.6	993.8	999.2
7 Mortgage-backed securities (MBS) ⁶	105.4	103.3	101.2	99.8	98.7	95.3	94.5	94.4	94.6	94.6	94.9	95.2
8 Non-MBS ⁷	990.3	927.2	925.0	912.6	899.8	902.8	898.4	898.9	903.0	897.0	898.8	904.0
9 Loans and leases in bank credit ⁸	12,117.2	12,278.1	12,321.7	12,341.4	12,371.1	12,397.8	12,422.8	12,444.1	12,466.6	12,454.6	12,464.5	12,475.4
10 Commercial and industrial loans	2,754.7	2,756.0	2,763.0	2,748.3	2,752.8	2,759.6	2,772.8	2,767.7	2,768.9	2,772.7	2,768.7	2,771.0
11 Real estate loans	5,449.0	5,547.2	5,567.1	5,585.4	5,598.3	5,598.6	5,592.3	5,599.4	5,602.9	5,596.2	5,604.5	5,604.9
12 Residential real estate loans	2,526.5	2,578.0	2,586.3	2,591.9	2,596.8	2,597.0	2,600.3	2,602.8	2,605.0	2,600.0	2,604.7	2,609.8
13 Revolving home equity loans	253.3	254.8	255.3	255.5	256.1	255.8	255.7	257.0	257.6	257.7	257.9	258.1
14 Closed-end residential loans ⁹	2,273.2	2,323.1	2,330.9	2,336.4	2,340.6	2,341.2	2,344.7	2,345.8	2,347.4	2,342.3	2,346.9	2,351.6
15 Commercial real estate loans	2,922.5	2,969.2	2,980.8	2,993.5	3,001.5	3,001.7	2,992.0	2,996.6	2,997.9	2,996.1	2,999.7	2,995.1
16 Construction and land development loans ¹⁰	475.6	487.4	489.1	490.3	490.0	486.7	483.1	483.5	483.7	482.9	482.4	481.8
17 Secured by farmland ¹¹	112.7	114.4	114.5	115.0	115.4	115.4	115.3	115.2	115.1	115.2	115.2	115.2
18 Secured by multifamily properties ¹²	568.7	582.7	586.0	589.8	593.2	595.4	594.9	595.0	595.6	595.4	595.8	595.2
19 Secured by nonfarm nonresidential properties ¹³	1,765.5	1,784.7	1,791.1	1,798.4	1,803.0	1,804.1	1,798.7	1,803.0	1,803.5	1,802.7	1,806.4	1,803.0
20 Consumer loans	1,881.6	1,899.0	1,907.4	1,914.6	1,912.0	1,915.2	1,916.5	1,916.0	1,918.8	1,919.4	1,920.7	1,921.2
21 Credit cards and other revolving plans	998.1	1,035.8	1,045.3	1,055.9	1,056.7	1,061.0	1,063.3	1,064.6	1,068.1	1,068.5	1,070.0	1,071.0
22 Other consumer loans	883.5	863.1	862.2	858.7	855.4	854.2	853.2	851.4	850.7	850.9	850.7	850.2
23 Automobile loans ¹⁴	508.7	498.7	497.5	495.4	493.2	490.5	489.1	486.4	485.3	484.7	484.4	484.5
24 All other consumer loans ^{15, 16}	374.8	364.4	364.6	363.3	362.2	363.7	364.1	365.0	365.4	366.2	366.3	365.7
25 All other loans and leases	2,031.9	2,076.0	2,084.2	2,093.1	2,108.0	2,124.3	2,141.1	2,161.0	2,176.1	2,166.4	2,170.6	2,178.2
26 Loans to nondepositary financial institutions ¹⁷	959.3	1,003.4	1,010.8	1,014.6	1,024.3	1,037.6	1,053.8	1,066.5	1,076.4	1,068.1	1,072.6	1,075.2
27 All loans not elsewhere classified ^{18, 19}	1,072.7	1,072.5	1,073.4	1,078.5	1,083.7	1,086.7	1,087.3	1,094.5	1,099.6	1,098.3	1,098.0	1,103.0
28 LESS: Allowance for loan and lease losses ²⁰	188.9	197.4	197.8	197.8	199.3	198.5	198.5	199.3	199.2	199.9	200.0	199.9
29 Cash assets ²¹	3,293.5	3,569.0	3,587.7	3,441.2	3,406.0	3,438.3	3,494.4	3,396.7	3,304.4	3,428.9	3,404.2	3,431.9
30 Total federal funds sold and reverse RPs ²²	625.4	617.9	619.3	610.7	621.9	616.1	620.1	651.2	704.3	612.2	636.1	595.2
31 Loans to commercial banks ²³	9.1	6.6	6.3	6.2	6.5	5.3	5.3	5.7	5.4	5.6	5.8	5.9
32 Other assets including trading assets ²⁴	1,853.4	1,857.0	1,858.9	1,851.5	1,889.6	1,890.3	1,868.7	1,878.1	1,889.2	1,864.8	1,868.0	1,885.2
33 Total assets	22,870.3	23,243.8	23,308.4	23,261.6	23,256.6	23,321.2	23,446.4	23,451.5	23,453.0	23,466.3	23,517.8	23,522.0

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

Seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	17,319.2	17,436.8	17,455.3	17,538.8	17,524.8	17,565.7	17,583.7	17,580.7	17,668.4	17,593.0	17,629.3	17,630.2
35 Large time deposits	2,036.0	2,312.2	2,333.4	2,343.8	2,341.3	2,356.7	2,336.3	2,320.0	2,333.2	2,337.4	2,327.0	2,350.4
36 Other deposits	15,283.2	15,124.6	15,122.0	15,195.1	15,183.5	15,209.0	15,247.3	15,260.7	15,335.3	15,255.5	15,302.3	15,279.8
37 Borrowings	2,286.2	2,390.9	2,396.3	2,376.7	2,393.1	2,372.7	2,397.3	2,352.6	2,327.6	2,341.9	2,362.2	2,334.5
38 Net due to related foreign offices	283.7	345.5	349.8	306.4	283.8	344.9	369.5	404.1	356.8	417.4	378.5	387.9
39 Other liabilities including trading liabilities ²⁵	812.3	838.1	845.2	851.9	872.7	857.9	845.4	843.8	832.0	820.0	845.7	860.1
40 Total liabilities	20,701.4	21,011.3	21,046.7	21,073.8	21,074.4	21,141.2	21,196.0	21,181.2	21,184.9	21,172.3	21,215.7	21,212.7
41 Residual (Assets LESS Liabilities)²⁶	2,168.9	2,232.4	2,261.8	2,187.8	2,182.2	2,180.0	2,250.4	2,270.3	2,268.2	2,294.0	2,302.1	2,309.2

Footnotes appear on the last page.

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

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

Not seasonally adjusted, billions of dollars

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	17,256.4	17,425.1	17,427.8	17,533.8	17,527.2	17,546.9	17,646.4	17,692.8	17,740.2	17,734.9	17,769.7	17,762.1
2 Securities in bank credit ²	5,139.8	5,129.9	5,130.7	5,229.6	5,178.9	5,170.6	5,221.0	5,252.7	5,262.5	5,281.7	5,319.7	5,321.2
3 Treasury and agency securities ³	4,042.3	4,102.1	4,107.3	4,216.4	4,171.8	4,168.8	4,222.7	4,258.0	4,265.0	4,287.5	4,324.7	4,319.9
4 Mortgage-backed securities (MBS) ⁴	2,537.2	2,539.1	2,546.1	2,552.4	2,547.1	2,537.2	2,560.7	2,575.2	2,584.1	2,589.1	2,608.9	2,618.1
5 Non-MBS ⁵	1,505.1	1,563.0	1,561.1	1,664.0	1,624.7	1,631.6	1,662.1	1,682.9	1,680.9	1,698.4	1,715.8	1,701.8
6 Other securities	1,097.5	1,027.9	1,023.5	1,013.2	1,007.1	1,001.9	998.3	994.7	997.5	994.2	995.0	1,001.4
7 Mortgage-backed securities (MBS) ⁶	105.8	102.2	101.4	100.4	99.3	95.9	94.9	94.7	94.7	95.0	95.2	94.9
8 Non-MBS ⁷	991.7	925.6	922.0	912.9	907.8	906.0	903.4	900.0	902.8	899.2	899.8	906.5
9 Loans and leases in bank credit ⁸	12,116.6	12,295.2	12,297.1	12,304.2	12,348.3	12,376.3	12,425.4	12,440.0	12,477.6	12,453.2	12,450.0	12,440.8
10 Commercial and industrial loans	2,758.1	2,746.3	2,766.2	2,763.3	2,778.0	2,780.4	2,786.7	2,767.4	2,766.9	2,762.8	2,756.3	2,755.8
11 Real estate loans	5,452.3	5,547.9	5,555.0	5,564.7	5,580.7	5,588.7	5,591.2	5,602.6	5,610.7	5,612.6	5,614.9	5,608.8
12 Residential real estate loans	2,529.5	2,578.8	2,577.2	2,577.6	2,584.4	2,589.1	2,596.8	2,605.5	2,610.3	2,612.8	2,611.9	2,610.7
13 Revolving home equity loans	253.1	255.1	254.9	254.3	255.6	256.2	256.3	256.8	257.3	257.1	257.5	257.7
14 Closed-end residential loans ⁹	2,276.3	2,323.7	2,322.3	2,323.3	2,328.8	2,332.9	2,340.5	2,348.6	2,353.0	2,355.6	2,354.4	2,353.0
15 Commercial real estate loans	2,922.8	2,969.1	2,977.8	2,987.1	2,996.4	2,999.5	2,994.4	2,997.2	3,000.4	2,999.8	3,003.0	2,998.1
16 Construction and land development loans ¹⁰	474.4	486.7	489.4	487.9	485.4	485.7	484.2	482.0	483.0	483.2	483.4	483.3
17 Secured by farmland ¹¹	112.8	114.4	114.2	114.6	114.9	115.0	115.3	115.3	115.3	115.4	115.5	115.4
18 Secured by multifamily properties ¹²	570.1	582.1	584.5	587.9	592.3	593.6	593.9	596.5	597.3	597.4	597.8	596.9
19 Secured by nonfarm nonresidential properties ¹³	1,765.4	1,785.9	1,789.7	1,796.6	1,803.8	1,805.2	1,801.1	1,803.4	1,804.8	1,803.9	1,806.4	1,802.5
20 Consumer loans	1,880.3	1,914.2	1,902.5	1,889.1	1,891.1	1,897.4	1,911.3	1,914.4	1,923.4	1,918.4	1,920.7	1,920.0
21 Credit cards and other revolving plans	997.4	1,049.8	1,040.9	1,034.6	1,040.3	1,047.8	1,060.0	1,063.7	1,072.8	1,067.7	1,069.5	1,068.7
22 Other consumer loans	882.9	864.4	861.6	854.5	850.8	849.6	851.3	850.7	850.6	850.7	851.2	851.3
23 Automobile loans ¹⁴	509.6	498.5	496.3	493.3	490.9	488.6	488.5	487.1	486.5	486.0	486.0	486.0
24 All other consumer loans ^{15, 16}	373.3	365.9	365.3	361.2	359.9	361.0	362.8	363.6	364.0	364.6	365.3	365.2
25 All other loans and leases	2,025.9	2,086.8	2,073.4	2,087.1	2,098.4	2,109.7	2,136.3	2,155.6	2,176.6	2,159.5	2,158.1	2,156.3
26 Loans to nondepositary financial institutions ¹⁷	957.9	1,006.6	1,002.2	1,009.2	1,018.4	1,028.3	1,049.8	1,065.5	1,079.8	1,065.6	1,066.2	1,063.3
27 All loans not elsewhere classified ^{18, 19}	1,068.0	1,080.2	1,071.2	1,078.0	1,080.0	1,081.4	1,086.4	1,090.2	1,096.8	1,093.8	1,091.9	1,093.0
28 LESS: Allowance for loan and lease losses ²⁰	189.3	197.1	198.3	197.9	198.0	198.2	198.2	199.5	199.0	200.5	200.4	200.4
29 Cash assets ²¹	3,237.5	3,577.6	3,608.1	3,558.1	3,411.2	3,417.0	3,413.9	3,329.4	3,244.7	3,407.9	3,386.2	3,398.1
30 Total federal funds sold and reverse RPs ²²	609.2	632.4	631.1	610.0	607.4	606.9	612.1	636.1	698.4	607.8	636.7	589.8
31 Loans to commercial banks ²³	9.5	6.2	6.0	5.9	6.2	5.4	5.5	5.9	5.7	5.8	6.0	6.2
32 Other assets including trading assets ²⁴	1,852.9	1,847.5	1,868.1	1,856.9	1,884.4	1,877.8	1,868.5	1,878.5	1,873.9	1,868.8	1,873.9	1,887.3
33 Total assets	22,776.2	23,291.8	23,342.8	23,366.8	23,238.5	23,255.9	23,348.2	23,343.2	23,363.9	23,424.8	23,472.0	23,443.0

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	17,268.0	17,473.4	17,455.7	17,623.6	17,547.4	17,463.0	17,524.5	17,528.0	17,637.2	17,564.0	17,636.2	17,551.2
35 Large time deposits	2,033.6	2,323.9	2,366.9	2,356.7	2,359.8	2,364.4	2,334.4	2,315.7	2,322.1	2,331.6	2,328.9	2,350.9
36 Other deposits	15,234.4	15,149.5	15,088.8	15,266.8	15,187.6	15,098.7	15,190.1	15,212.3	15,315.1	15,232.4	15,307.4	15,200.3
37 Borrowings	2,269.8	2,419.4	2,444.0	2,371.2	2,394.7	2,425.1	2,405.5	2,334.3	2,283.9	2,327.2	2,320.5	2,312.7
38 Net due to related foreign offices	271.0	365.1	376.6	294.2	224.2	300.3	325.7	386.7	355.7	430.1	379.5	421.4
39 Other liabilities including trading liabilities ²⁵	802.8	830.1	846.0	846.7	854.6	851.6	842.7	834.4	821.3	820.7	840.7	853.6
40 Total liabilities	20,611.5	21,088.0	21,122.2	21,135.7	21,021.1	21,040.1	21,098.5	21,083.4	21,098.1	21,141.9	21,176.9	21,138.9
41 Residual (Assets LESS Liabilities)²⁶	2,164.6	2,203.8	2,220.5	2,231.1	2,217.4	2,215.8	2,249.8	2,259.8	2,265.8	2,282.9	2,295.1	2,304.0

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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	16,026.2	16,098.7	16,137.6	16,237.6	16,206.2	16,241.0	16,313.4	16,379.6	16,409.0	16,403.4	16,452.6	16,453.6
2 Securities in bank credit ²	4,937.5	4,883.2	4,889.5	4,979.8	4,930.5	4,942.2	4,998.8	5,040.1	5,045.7	5,057.5	5,094.9	5,082.7
3 Treasury and agency securities ³	3,929.9	3,935.0	3,949.4	4,049.6	4,012.7	4,025.2	4,087.2	4,127.8	4,130.5	4,149.8	4,184.7	4,171.0
4 Mortgage-backed securities (MBS) ⁴	2,521.9	2,504.9	2,503.3	2,510.3	2,507.5	2,503.7	2,537.1	2,553.5	2,556.3	2,564.0	2,582.1	2,578.9
5 Non-MBS ⁵	1,407.9	1,430.1	1,446.1	1,539.3	1,505.2	1,521.5	1,550.1	1,574.3	1,574.2	1,585.8	1,602.6	1,592.2
6 Other securities	1,007.6	948.2	940.1	930.2	917.8	917.0	911.6	912.3	915.2	907.7	910.2	911.6
7 Mortgage-backed securities (MBS) ⁶	103.5	101.4	99.4	98.1	97.5	94.0	93.2	93.2	93.4	93.3	93.8	94.2
8 Non-MBS ⁷	904.1	846.8	840.7	832.1	820.3	823.0	818.5	819.1	821.7	814.3	816.4	817.5
9 Loans and leases in bank credit ⁸	11,088.7	11,215.5	11,248.1	11,257.8	11,275.7	11,298.8	11,314.6	11,339.5	11,363.4	11,345.9	11,357.7	11,370.9
10 Commercial and industrial loans	2,262.1	2,250.7	2,251.2	2,238.6	2,240.6	2,251.2	2,261.0	2,265.3	2,269.1	2,269.0	2,267.2	2,275.2
11 Real estate loans	5,343.4	5,439.1	5,456.8	5,473.1	5,484.4	5,483.9	5,479.5	5,484.4	5,487.1	5,479.9	5,488.0	5,488.9
12 Residential real estate loans	2,525.9	2,577.4	2,585.7	2,591.4	2,596.3	2,596.5	2,599.9	2,602.2	2,604.4	2,599.4	2,604.2	2,609.2
13 Revolving home equity loans	253.3	254.8	255.3	255.5	256.1	255.8	255.7	256.9	257.5	257.6	257.8	258.0
14 Closed-end residential loans ⁹	2,272.6	2,322.6	2,330.5	2,335.9	2,340.1	2,340.7	2,344.2	2,345.3	2,346.9	2,341.8	2,346.4	2,351.2
15 Commercial real estate loans	2,817.5	2,861.7	2,871.0	2,881.8	2,888.1	2,887.4	2,879.6	2,882.1	2,882.7	2,880.5	2,883.9	2,879.6
16 Construction and land development loans ¹⁰	464.2	475.0	476.8	477.5	477.3	473.7	469.6	469.3	469.2	468.4	467.6	467.0
17 Secured by farmland ¹¹	112.6	114.3	114.4	114.9	115.3	115.3	115.2	115.0	115.0	115.0	115.1	115.0
18 Secured by multifamily properties ¹²	549.1	563.2	566.1	569.4	572.4	574.7	574.3	574.0	575.0	574.7	575.3	574.7
19 Secured by nonfarm nonresidential properties ¹³	1,691.6	1,709.3	1,713.7	1,719.9	1,723.1	1,723.8	1,720.4	1,723.9	1,723.5	1,722.5	1,725.8	1,723.0
20 Consumer loans	1,881.7	1,899.0	1,907.4	1,914.5	1,911.4	1,915.3	1,916.6	1,916.0	1,918.9	1,919.5	1,920.8	1,921.3
21 Credit cards and other revolving plans	998.1	1,035.8	1,045.3	1,055.9	1,056.7	1,061.0	1,063.3	1,064.6	1,068.1	1,068.5	1,070.0	1,071.0
22 Other consumer loans	883.6	863.2	862.2	858.6	854.7	854.3	853.3	851.4	850.7	851.0	850.8	850.3
23 Automobile loans ¹⁴	508.7	498.7	497.5	495.4	493.2	490.5	489.1	486.4	485.3	484.7	484.4	484.5
24 All other consumer loans ¹⁵	374.9	364.5	364.6	363.2	361.5	363.7	364.2	365.1	365.5	366.3	366.4	365.8
25 All other loans and leases	1,601.5	1,626.6	1,632.7	1,631.6	1,639.4	1,648.5	1,657.5	1,673.8	1,688.2	1,677.5	1,681.7	1,685.6
26 Loans to nondepositary financial institutions ¹⁷	764.9	784.8	788.0	784.7	789.7	799.2	809.5	821.7	831.7	825.0	828.7	830.8
27 All loans not elsewhere classified ¹⁸	836.6	841.8	844.6	846.9	849.7	849.4	848.0	852.1	856.5	852.5	853.0	854.8
28 LESS: Allowance for loan and lease losses	188.8	197.5	197.9	197.9	199.1	198.4	198.5	199.2	199.1	199.9	200.0	199.8
29 Cash assets ²¹	2,019.3	2,197.8	2,149.5	2,095.0	2,095.0	2,069.1	2,129.2	2,093.9	2,072.1	2,065.4	2,028.4	2,023.6
30 Total federal funds sold and reverse RPs ²²	249.2	250.1	250.6	235.1	245.5	247.5	248.9	271.1	322.3	271.7	276.4	266.2
31 Loans to commercial banks ²³	8.3	5.5	5.1	5.5	5.6	5.0	4.6	5.0	5.1	4.9	5.1	5.2
32 Other assets including trading assets ²⁴	1,711.0	1,714.2	1,714.7	1,716.6	1,742.9	1,747.1	1,732.7	1,740.3	1,767.5	1,734.2	1,727.2	1,753.2
33 Total assets	19,825.1	20,068.7	20,059.5	20,091.9	20,096.1	20,111.2	20,230.4	20,290.6	20,376.9	20,279.7	20,289.8	20,302.0

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

Seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	16,034.1	16,142.0	16,148.8	16,218.7	16,207.3	16,227.8	16,264.4	16,283.4	16,368.7	16,300.0	16,313.6	16,302.0
35 Large time deposits	1,218.4	1,508.5	1,528.3	1,531.4	1,535.7	1,547.7	1,540.7	1,527.6	1,531.5	1,538.6	1,532.5	1,541.6
36 Other deposits	14,815.6	14,633.5	14,620.5	14,687.3	14,671.6	14,680.0	14,723.7	14,755.7	14,837.2	14,761.4	14,781.1	14,760.4
37 Borrowings	1,292.6	1,373.5	1,377.2	1,363.4	1,371.1	1,380.8	1,401.5	1,403.2	1,416.3	1,411.7	1,396.1	1,382.6
38 Net due to related foreign offices	-332.2	-327.6	-360.2	-380.9	-367.5	-367.0	-374.5	-370.4	-374.5	-387.0	-395.0	-384.2
39 Other liabilities including trading liabilities ²⁵	654.5	670.1	672.9	687.3	703.2	695.0	694.0	695.1	696.3	670.2	687.6	708.4
40 Total liabilities	17,648.9	17,858.0	17,838.7	17,888.4	17,914.1	17,936.6	17,985.4	18,011.3	18,106.9	17,994.9	18,002.2	18,008.8
41 Residual (Assets LESS Liabilities)²⁶	2,176.3	2,210.8	2,220.8	2,203.5	2,181.9	2,174.6	2,244.9	2,279.3	2,270.0	2,284.8	2,287.5	2,293.2

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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	16,007.0	16,117.2	16,119.0	16,221.1	16,204.5	16,224.5	16,310.7	16,357.9	16,403.7	16,391.8	16,425.8	16,423.3
2 Securities in bank credit ²	4,914.8	4,898.8	4,904.7	5,003.5	4,952.7	4,940.8	4,985.8	5,015.8	5,023.8	5,038.2	5,074.0	5,075.9
3 Treasury and agency securities ³	3,904.4	3,953.8	3,966.5	4,071.7	4,025.5	4,019.3	4,067.8	4,101.0	4,107.5	4,126.3	4,161.4	4,161.8
4 Mortgage-backed securities (MBS) ⁴	2,511.3	2,511.2	2,516.0	2,522.3	2,517.8	2,505.7	2,529.0	2,543.6	2,552.3	2,556.0	2,573.4	2,582.5
5 Non-MBS ⁵	1,393.1	1,442.6	1,450.6	1,549.4	1,507.7	1,513.7	1,538.8	1,557.3	1,555.2	1,570.4	1,588.0	1,579.3
6 Other securities	1,010.4	945.1	938.2	931.8	927.2	921.5	918.0	914.8	916.3	911.9	912.6	914.1
7 Mortgage-backed securities (MBS) ⁶	103.9	100.3	99.5	98.7	98.1	94.7	93.7	93.5	93.5	93.9	94.0	93.7
8 Non-MBS ⁷	906.5	844.7	838.6	833.1	829.0	826.8	824.4	821.4	822.8	818.0	818.6	820.4
9 Loans and leases in bank credit ⁸	11,092.2	11,218.4	11,214.3	11,217.6	11,251.8	11,283.6	11,324.9	11,342.1	11,379.8	11,353.5	11,351.8	11,347.5
10 Commercial and industrial loans	2,263.1	2,236.2	2,250.3	2,252.9	2,265.4	2,273.8	2,276.4	2,265.3	2,267.8	2,263.0	2,258.3	2,263.2
11 Real estate loans	5,346.3	5,439.9	5,444.7	5,452.9	5,465.7	5,472.8	5,476.7	5,487.0	5,494.5	5,496.3	5,498.6	5,493.2
12 Residential real estate loans	2,528.8	2,578.2	2,576.7	2,577.1	2,583.9	2,588.7	2,596.3	2,604.9	2,609.7	2,612.2	2,611.3	2,610.1
13 Revolving home equity loans	253.1	255.1	254.9	254.3	255.6	256.2	256.3	256.7	257.2	257.0	257.4	257.5
14 Closed-end residential loans ⁹	2,275.7	2,323.2	2,321.8	2,322.9	2,328.3	2,332.5	2,340.0	2,348.1	2,352.5	2,355.2	2,354.0	2,352.6
15 Commercial real estate loans	2,817.5	2,861.7	2,867.9	2,875.8	2,881.8	2,884.1	2,880.3	2,882.1	2,884.8	2,884.1	2,887.3	2,883.0
16 Construction and land development loans ¹⁰	462.8	474.7	477.3	475.8	472.5	472.1	470.4	467.6	468.2	468.4	468.5	468.3
17 Secured by farmland ¹¹	112.7	114.3	114.1	114.5	114.8	114.9	115.1	115.1	115.2	115.2	115.3	115.3
18 Secured by multifamily properties ¹²	550.7	562.5	564.5	567.6	571.6	573.0	573.4	575.6	577.0	577.1	577.5	576.6
19 Secured by nonfarm nonresidential properties ¹³	1,691.3	1,710.2	1,712.1	1,717.9	1,722.8	1,724.0	1,721.4	1,723.8	1,724.4	1,723.4	1,726.0	1,722.9
20 Consumer loans	1,880.3	1,914.2	1,902.5	1,889.1	1,891.1	1,897.4	1,911.3	1,914.4	1,923.4	1,918.4	1,920.7	1,920.0
21 Credit cards and other revolving plans	997.4	1,049.8	1,040.9	1,034.6	1,040.3	1,047.8	1,060.0	1,063.7	1,072.8	1,067.7	1,069.5	1,068.7
22 Other consumer loans	882.9	864.4	861.6	854.5	850.8	849.6	851.3	850.7	850.6	850.7	851.2	851.3
23 Automobile loans ¹⁴	509.6	498.5	496.3	493.3	490.9	488.6	488.5	487.1	486.5	486.0	486.0	486.0
24 All other consumer loans ¹⁵	373.3	365.9	365.3	361.2	359.9	361.0	362.8	363.6	364.0	364.6	365.3	365.2
25 All other loans and leases	1,602.4	1,628.1	1,616.8	1,622.7	1,629.6	1,639.7	1,660.5	1,675.4	1,694.1	1,675.9	1,674.2	1,671.1
26 Loans to nondepositary financial institutions ¹⁷	767.9	783.6	777.1	779.4	786.0	794.4	811.4	825.3	837.8	825.5	825.5	823.0
27 All loans not elsewhere classified ¹⁸	834.5	844.5	839.7	843.3	843.6	845.2	849.0	850.1	856.3	850.3	848.7	848.2
28 LESS: Allowance for loan and lease losses	189.3	197.1	198.3	197.9	198.0	198.2	198.2	199.5	199.0	200.5	200.4	200.4
29 Cash assets ²¹	1,952.7	2,208.1	2,144.5	2,169.7	2,099.9	2,034.1	2,072.1	2,023.2	2,014.5	2,019.2	2,021.7	1,963.1
30 Total federal funds sold and reverse RPs ²²	243.5	258.5	248.8	231.8	237.0	238.1	247.7	264.5	317.5	265.1	273.3	258.5
31 Loans to commercial banks ²³	8.8	5.2	4.9	5.1	5.4	5.1	4.8	5.2	5.4	5.2	5.3	5.6
32 Other assets including trading assets ²⁴	1,711.8	1,706.5	1,723.8	1,722.6	1,743.1	1,736.1	1,730.2	1,742.1	1,755.1	1,735.8	1,735.1	1,756.2
33 Total assets	19,734.4	20,098.3	20,042.8	20,152.5	20,091.8	20,039.7	20,167.4	20,193.4	20,297.1	20,216.6	20,260.8	20,206.2

(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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	15,991.4	16,162.8	16,113.7	16,305.5	16,231.7	16,121.2	16,213.8	16,239.6	16,343.6	16,267.4	16,313.6	16,219.8
35 Large time deposits	1,223.6	1,507.4	1,539.1	1,547.8	1,553.4	1,549.9	1,541.1	1,532.3	1,533.4	1,535.1	1,533.4	1,543.2
36 Other deposits	14,767.8	14,655.4	14,574.6	14,757.7	14,678.3	14,571.3	14,672.7	14,707.3	14,810.2	14,732.3	14,780.3	14,676.6
37 Borrowings	1,272.4	1,392.3	1,400.3	1,351.0	1,373.8	1,412.1	1,403.7	1,381.6	1,373.1	1,375.2	1,355.1	1,348.9
38 Net due to related foreign offices	-331.9	-323.4	-364.0	-414.0	-413.7	-390.8	-385.7	-369.1	-368.4	-377.1	-383.5	-371.4
39 Other liabilities including trading liabilities ²⁵	645.0	665.7	675.1	683.2	688.8	686.0	690.3	685.8	687.3	672.5	684.7	709.2
40 Total liabilities	17,576.8	17,897.4	17,825.1	17,925.7	17,880.6	17,828.5	17,922.0	17,937.8	18,035.6	17,938.0	17,970.0	17,906.4
41 Residual (Assets LESS Liabilities)²⁶	2,157.6	2,200.9	2,217.7	2,226.8	2,211.2	2,211.1	2,245.4	2,255.6	2,261.5	2,278.7	2,290.9	2,299.8

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	10,368.7	10,357.1	10,386.0	10,479.3	10,439.4	10,474.4	10,536.8	10,585.4	10,610.4	10,600.0	10,643.8	10,645.5
2 Securities in bank credit ²	3,642.4	3,619.0	3,630.5	3,728.2	3,681.4	3,700.7	3,756.2	3,794.8	3,801.0	3,809.0	3,844.6	3,832.7
3 Treasury and agency securities ³	3,037.2	3,060.4	3,075.2	3,180.8	3,143.3	3,160.7	3,217.6	3,254.3	3,257.5	3,271.8	3,304.5	3,291.9
4 Mortgage-backed securities (MBS) ⁴	1,922.3	1,918.6	1,918.7	1,925.4	1,917.6	1,915.1	1,946.0	1,957.5	1,959.2	1,964.8	1,980.7	1,978.6
5 Non-MBS ⁵	1,114.9	1,141.8	1,156.4	1,255.4	1,225.7	1,245.6	1,271.5	1,296.8	1,298.3	1,307.0	1,323.8	1,313.2
6 Other securities	605.2	558.6	555.3	547.4	538.1	540.1	538.6	540.5	543.6	537.2	540.1	540.8
7 Mortgage-backed securities (MBS) ⁶	64.2	63.4	62.2	61.4	60.6	57.4	57.5	57.5	57.8	57.8	58.1	58.3
8 Non-MBS ⁷	541.0	495.2	493.2	486.0	477.5	482.6	481.1	483.0	485.8	479.4	482.0	482.6
9 Loans and leases in bank credit ⁸	6,726.2	6,738.1	6,755.5	6,751.1	6,758.1	6,773.6	6,780.7	6,790.6	6,809.3	6,791.0	6,799.2	6,812.8
10 Commercial and industrial loans	1,540.2	1,529.2	1,531.9	1,521.2	1,522.8	1,530.3	1,534.5	1,534.3	1,538.1	1,537.3	1,534.8	1,541.0
11 Real estate loans	2,478.8	2,484.5	2,488.2	2,489.4	2,490.3	2,487.7	2,481.5	2,479.1	2,480.0	2,471.7	2,476.2	2,479.4
12 Residential real estate loans	1,591.0	1,608.5	1,611.8	1,614.0	1,616.3	1,615.2	1,615.4	1,614.3	1,616.1	1,609.8	1,611.9	1,619.9
13 Revolving home equity loans	154.6	152.3	152.0	151.3	151.4	150.8	150.2	150.7	151.0	150.9	151.0	151.0
14 Closed-end residential loans ⁹	1,436.4	1,456.2	1,459.8	1,462.7	1,464.9	1,464.3	1,465.2	1,463.6	1,465.1	1,458.8	1,460.9	1,468.9
15 Commercial real estate loans	887.8	875.9	876.4	875.3	874.0	872.6	866.1	864.8	863.9	861.9	864.3	859.5
16 Construction and land development loans ¹⁰	132.2	133.8	133.8	133.9	134.1	132.4	130.3	129.8	130.3	129.7	130.2	130.1
17 Secured by farmland ¹¹	7.0	6.7	6.6	6.6	6.6	6.6	6.7	6.7	6.6	6.6	6.6	6.5
18 Secured by multifamily properties ¹²	229.5	228.1	229.4	228.9	229.1	229.2	229.4	230.0	230.3	229.8	229.7	228.2
19 Secured by nonfarm nonresidential properties ¹³	519.1	507.4	506.6	505.9	504.2	504.4	499.7	498.3	496.7	495.8	497.9	494.6
20 Consumer loans	1,429.0	1,441.0	1,447.5	1,451.7	1,451.3	1,453.6	1,454.7	1,454.0	1,456.2	1,456.8	1,458.4	1,458.9
21 Credit cards and other revolving plans	810.2	844.6	850.7	859.2	862.2	866.0	868.0	869.6	872.7	873.5	875.6	876.0
22 Other consumer loans	618.8	596.4	596.8	592.5	589.1	587.6	586.7	584.4	583.5	583.3	582.8	582.9
23 Automobile loans ¹⁴	430.2	419.9	418.9	416.8	415.3	412.7	410.8	408.0	406.9	406.4	406.2	406.3
24 All other consumer loans ¹⁵	188.6	176.5	177.9	175.7	173.7	175.0	175.9	176.4	176.6	176.9	176.6	176.5
25 All other loans and leases	1,278.1	1,283.4	1,287.8	1,288.8	1,293.7	1,301.9	1,310.0	1,323.3	1,335.0	1,325.2	1,329.8	1,333.6
26 Loans to nondepositary financial institutions ¹⁷	665.1	672.8	674.8	673.2	676.4	684.4	694.0	704.6	712.6	706.4	709.4	710.8
27 All loans not elsewhere classified ¹⁸	613.1	610.7	613.0	615.6	617.3	617.5	616.0	618.6	622.5	618.8	620.5	622.7
28 LESS: Allowance for loan and lease losses	124.1	128.9	129.0	128.8	129.3	129.1	129.5	130.9	130.4	131.1	131.3	131.1
29 Cash assets ²¹	1,567.2	1,763.4	1,694.2	1,603.2	1,623.0	1,603.6	1,646.2	1,623.1	1,593.3	1,584.4	1,556.1	1,534.9
30 Total federal funds sold and reverse RPs ²²	218.1	217.6	221.6	206.2	215.6	216.9	219.0	242.3	292.3	241.0	244.9	233.3
31 Loans to commercial banks ²³	8.1	4.9	4.5	4.9	5.0	4.6	4.2	4.6	4.7	4.6	4.7	4.8
32 Other assets including trading assets ²⁴	1,277.6	1,277.5	1,276.0	1,278.2	1,300.8	1,302.3	1,292.1	1,298.7	1,324.0	1,294.3	1,288.2	1,314.8
33 Total assets	13,315.6	13,491.6	13,453.3	13,442.9	13,454.6	13,472.7	13,569.0	13,623.2	13,694.2	13,593.1	13,606.5	13,602.2

(continued on next page)

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

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

Seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	10,803.4	10,832.6	10,827.5	10,870.0	10,842.0	10,840.5	10,877.4	10,897.7	10,971.4	10,897.5	10,916.3	10,895.7
35 Large time deposits	632.0	834.6	844.7	838.2	832.6	832.8	820.3	798.2	797.4	799.1	790.3	792.7
36 Other deposits	10,171.4	9,998.0	9,982.7	10,031.8	10,009.3	10,007.7	10,057.1	10,099.5	10,174.0	10,098.4	10,126.1	10,102.9
37 Borrowings	830.0	939.5	941.7	940.9	962.9	980.9	1,003.4	1,003.2	1,012.7	1,016.4	999.9	986.8
38 Net due to related foreign offices	-364.4	-361.1	-395.4	-415.2	-400.5	-398.3	-406.8	-406.3	-417.4	-421.6	-427.3	-420.7
39 Other liabilities including trading liabilities ²⁵	531.5	541.0	544.8	554.2	571.9	564.6	565.5	568.2	571.8	547.4	563.3	586.0
40 Total liabilities	11,800.5	11,951.9	11,918.6	11,949.9	11,976.3	11,987.6	12,039.5	12,062.9	12,138.4	12,039.6	12,052.2	12,047.7
41 Residual (Assets LESS Liabilities)²⁶	1,515.1	1,539.7	1,534.7	1,493.1	1,478.3	1,485.1	1,529.5	1,560.3	1,555.8	1,553.4	1,554.3	1,554.4

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	10,351.2	10,375.1	10,385.0	10,475.2	10,436.9	10,459.3	10,530.8	10,562.5	10,597.4	10,584.3	10,617.1	10,620.3
2 Securities in bank credit ²	3,623.4	3,630.6	3,645.1	3,748.5	3,695.4	3,696.4	3,743.4	3,772.5	3,780.1	3,787.6	3,822.8	3,827.0
3 Treasury and agency securities ³	3,015.2	3,075.7	3,091.9	3,198.9	3,149.3	3,151.3	3,198.8	3,229.9	3,236.0	3,248.0	3,282.4	3,285.3
4 Mortgage-backed securities (MBS) ⁴	1,912.6	1,923.9	1,929.0	1,933.2	1,923.0	1,915.0	1,936.4	1,948.1	1,955.8	1,954.5	1,970.9	1,982.4
5 Non-MBS ⁵	1,102.5	1,151.8	1,162.9	1,265.7	1,226.3	1,236.3	1,262.5	1,281.8	1,280.2	1,293.5	1,311.4	1,302.8
6 Other securities	608.2	554.9	553.2	549.6	546.1	545.1	544.6	542.7	544.1	539.6	540.4	541.7
7 Mortgage-backed securities (MBS) ⁶	64.6	62.5	62.2	61.9	61.2	58.1	58.0	57.7	57.8	58.1	58.1	57.8
8 Non-MBS ⁷	543.7	492.4	491.0	487.7	484.9	487.0	486.7	484.9	486.3	481.4	482.3	483.9
9 Loans and leases in bank credit ⁸	6,727.8	6,744.6	6,739.9	6,726.7	6,741.5	6,762.9	6,787.3	6,789.9	6,817.3	6,796.7	6,794.3	6,793.3
10 Commercial and industrial loans	1,542.3	1,516.6	1,530.7	1,530.9	1,539.7	1,547.1	1,546.6	1,534.6	1,537.1	1,533.6	1,529.0	1,533.8
11 Real estate loans	2,481.5	2,484.8	2,482.1	2,478.6	2,480.3	2,482.0	2,479.1	2,481.2	2,484.3	2,485.1	2,484.8	2,481.7
12 Residential real estate loans	1,592.6	1,610.8	1,607.7	1,605.1	1,607.2	1,608.9	1,611.6	1,615.3	1,618.3	1,620.0	1,618.3	1,620.3
13 Revolving home equity loans	154.5	152.4	151.8	150.7	151.1	151.2	150.5	150.6	150.8	150.6	150.8	150.8
14 Closed-end residential loans ⁹	1,438.1	1,458.4	1,455.9	1,454.4	1,456.1	1,457.8	1,461.2	1,464.8	1,467.4	1,469.4	1,467.5	1,469.5
15 Commercial real estate loans	888.8	874.0	874.4	873.6	873.1	873.0	867.4	865.9	866.0	865.0	866.5	861.4
16 Construction and land development loans ¹⁰	133.0	132.9	133.4	133.2	132.8	132.4	131.1	130.6	131.2	130.9	131.3	131.0
17 Secured by farmland ¹¹	6.9	6.7	6.6	6.6	6.7	6.6	6.6	6.6	6.6	6.6	6.6	6.6
18 Secured by multifamily properties ¹²	230.1	227.4	228.3	228.1	228.7	228.6	229.2	230.6	231.0	230.9	230.6	228.9
19 Secured by nonfarm nonresidential properties ¹³	518.8	507.0	506.1	505.6	504.9	505.4	500.5	498.1	497.2	496.7	498.1	494.9
20 Consumer loans	1,430.6	1,449.7	1,441.5	1,431.2	1,435.1	1,441.2	1,453.4	1,455.1	1,462.1	1,458.7	1,460.3	1,459.2
21 Credit cards and other revolving plans	811.3	853.3	846.3	841.8	848.4	855.8	867.1	870.4	877.9	874.5	876.3	875.0
22 Other consumer loans	619.3	596.4	595.2	589.4	586.8	585.3	586.3	584.8	584.3	584.2	584.0	584.3
23 Automobile loans ¹⁴	431.3	419.5	417.9	415.0	413.4	410.9	410.4	409.0	408.3	407.9	407.9	408.0
24 All other consumer loans ¹⁵	188.0	176.9	177.3	174.4	173.4	174.4	175.9	175.8	176.0	176.3	176.2	176.3
25 All other loans and leases	1,273.5	1,293.6	1,285.7	1,286.1	1,286.4	1,292.7	1,308.2	1,319.0	1,333.7	1,319.3	1,320.2	1,318.6
26 Loans to nondepositary financial institutions ¹⁷	663.9	677.6	672.1	670.4	672.9	678.7	692.4	703.8	713.1	703.6	704.8	703.3
27 All loans not elsewhere classified ¹⁸	609.6	615.9	613.6	615.7	613.5	614.0	615.8	615.2	620.6	615.7	615.4	615.3
28 LESS: Allowance for loan and lease losses	124.2	128.6	129.1	128.9	128.7	128.9	129.1	130.9	130.5	131.7	131.7	131.5
29 Cash assets ²¹	1,513.3	1,733.9	1,670.8	1,685.9	1,643.4	1,592.6	1,612.3	1,567.9	1,544.8	1,552.5	1,558.8	1,495.8
30 Total federal funds sold and reverse RPs ²²	211.0	229.6	217.8	199.9	204.5	206.7	217.4	233.7	286.0	234.3	242.0	227.5
31 Loans to commercial banks ²³	8.2	4.7	4.4	4.6	4.9	4.6	4.3	4.7	4.8	4.7	4.8	5.0
32 Other assets including trading assets ²⁴	1,278.6	1,272.4	1,288.2	1,286.7	1,304.4	1,291.9	1,288.5	1,300.3	1,312.0	1,297.8	1,295.4	1,317.6
33 Total assets	13,238.0	13,487.2	13,437.1	13,523.4	13,465.4	13,426.1	13,524.1	13,538.3	13,614.6	13,541.9	13,586.5	13,534.8

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

Not seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	10,776.1	10,844.2	10,795.5	10,941.4	10,870.7	10,777.1	10,845.7	10,869.3	10,950.8	10,869.0	10,914.7	10,829.0
35 Large time deposits	632.5	832.6	850.2	847.9	844.4	833.3	817.4	798.7	795.7	793.2	788.3	794.4
36 Other deposits	10,143.7	10,011.6	9,945.3	10,093.5	10,026.3	9,943.9	10,028.3	10,070.6	10,155.2	10,075.9	10,126.4	10,034.6
37 Borrowings	804.8	958.3	972.4	945.5	964.4	997.7	992.8	973.4	968.0	978.3	959.2	954.4
38 Net due to related foreign offices	-365.1	-358.0	-398.7	-447.9	-446.6	-422.4	-418.3	-405.5	-412.5	-411.6	-414.9	-405.9
39 Other liabilities including trading liabilities ²⁵	523.8	538.3	546.5	552.1	564.3	558.8	564.0	561.1	564.1	550.6	561.0	586.0
40 Total liabilities	11,739.7	11,982.7	11,915.7	11,991.2	11,952.7	11,911.2	11,984.2	11,998.3	12,070.4	11,986.4	12,020.0	11,963.5
41 Residual (Assets LESS Liabilities)²⁶	1,498.3	1,504.4	1,521.4	1,532.2	1,512.7	1,514.9	1,539.9	1,540.0	1,544.2	1,555.5	1,566.5	1,571.3

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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	5,657.5	5,741.6	5,751.6	5,758.3	5,766.8	5,766.6	5,776.6	5,794.2	5,798.7	5,803.4	5,808.8	5,808.1
2 Securities in bank credit ²	1,295.0	1,264.2	1,258.9	1,251.6	1,249.1	1,241.4	1,242.6	1,245.4	1,244.6	1,248.5	1,250.3	1,250.0
3 Treasury and agency securities ³	892.6	874.6	874.2	868.8	869.4	864.5	869.6	873.5	873.0	878.0	880.2	879.2
4 Mortgage-backed securities (MBS) ⁴	599.6	586.3	584.6	584.9	589.9	588.6	591.0	596.0	597.1	599.2	601.3	600.2
5 Non-MBS ⁵	293.0	288.3	289.7	283.9	279.5	275.9	278.5	277.5	275.9	278.8	278.8	278.9
6 Other securities	402.4	389.6	384.7	382.8	379.7	376.9	373.1	371.8	371.6	370.5	370.1	370.8
7 Mortgage-backed securities (MBS) ⁶	39.3	38.0	37.2	36.7	36.9	36.6	35.7	35.7	35.7	35.5	35.7	35.9
8 Non-MBS ⁷	363.0	351.7	347.5	346.1	342.8	340.4	337.4	336.1	335.9	335.0	334.5	334.9
9 Loans and leases in bank credit ⁸	4,362.5	4,477.4	4,492.7	4,506.7	4,517.6	4,525.2	4,533.9	4,548.8	4,554.0	4,554.9	4,558.5	4,558.1
10 Commercial and industrial loans	721.9	721.6	719.4	717.4	717.8	720.8	726.5	731.0	731.1	731.7	732.5	734.2
11 Real estate loans	2,864.6	2,954.7	2,968.6	2,983.8	2,994.0	2,996.1	2,998.0	3,005.2	3,007.1	3,008.3	3,011.8	3,009.5
12 Residential real estate loans	934.9	968.9	973.9	977.4	980.0	981.3	984.5	988.0	988.3	989.6	992.3	989.3
13 Revolving home equity loans	98.7	102.5	103.3	104.1	104.7	104.9	105.5	106.2	106.5	106.6	106.8	107.0
14 Closed-end residential loans ⁹	836.2	866.4	870.6	873.2	875.3	876.3	879.0	881.7	881.8	883.0	885.5	882.3
15 Commercial real estate loans	1,929.7	1,985.8	1,994.7	2,006.4	2,014.1	2,014.9	2,013.5	2,017.3	2,018.8	2,018.6	2,019.5	2,020.2
16 Construction and land development loans ¹⁰	332.0	341.2	342.9	343.7	343.1	341.3	339.3	339.4	339.0	338.7	337.4	336.9
17 Secured by farmland ¹¹	105.6	107.6	107.9	108.3	108.6	108.7	108.5	108.3	108.3	108.4	108.5	108.5
18 Secured by multifamily properties ¹²	319.6	335.1	336.7	340.5	343.4	345.5	344.9	343.9	344.7	344.9	345.7	346.5
19 Secured by nonfarm nonresidential properties ¹³	1,172.5	1,201.8	1,207.1	1,213.9	1,219.0	1,219.5	1,220.7	1,225.6	1,226.8	1,226.6	1,227.9	1,228.3
20 Consumer loans	452.7	458.0	459.9	462.8	460.1	461.7	461.9	462.1	462.7	462.7	462.4	462.4
21 Credit cards and other revolving plans	187.9	191.2	194.5	196.7	194.5	195.0	195.3	195.0	195.4	195.0	194.4	195.0
22 Other consumer loans	264.7	266.7	265.4	266.1	265.6	266.7	266.6	267.0	267.3	267.7	268.0	267.4
23 Automobile loans ¹⁴	78.4	78.8	78.6	78.6	77.8	77.9	78.3	78.3	78.4	78.3	78.2	78.1
24 All other consumer loans ¹⁵	186.3	187.9	186.7	187.5	187.8	188.8	188.3	188.7	188.9	189.4	189.8	189.3
25 All other loans and leases	323.4	343.2	344.9	342.7	345.7	346.6	347.6	350.6	353.2	352.3	351.9	352.1
26 Loans to nondepositary financial institutions ¹⁷	99.9	112.0	113.2	111.5	113.3	114.8	115.5	117.1	119.1	118.6	119.3	120.0
27 All loans not elsewhere classified ¹⁸	223.5	231.2	231.6	231.3	232.4	231.8	232.1	233.5	234.0	233.7	232.6	232.1
28 LESS: Allowance for loan and lease losses	64.8	68.6	68.9	69.1	69.8	69.3	69.0	68.4	68.7	68.7	68.6	68.7
29 Cash assets ²¹	452.0	434.4	455.2	491.8	472.0	465.4	483.0	470.8	478.8	481.0	472.3	488.7
30 Total federal funds sold and reverse RPs ²²	31.1	32.5	29.0	29.0	29.9	30.6	29.9	28.9	30.0	30.7	31.5	33.0
31 Loans to commercial banks ²³	0.3	0.6	0.6	0.6	0.6	0.4	0.4	0.3	0.4	0.4	0.4	0.4
32 Other assets including trading assets ²⁴	433.4	436.6	438.7	438.4	442.1	444.8	440.6	441.6	443.5	439.9	439.0	438.4
33 Total assets	6,509.6	6,577.1	6,606.2	6,648.9	6,641.5	6,638.5	6,661.4	6,667.4	6,682.6	6,686.6	6,683.3	6,699.8

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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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	5,230.7	5,309.4	5,321.3	5,348.8	5,365.3	5,387.3	5,387.0	5,385.6	5,397.3	5,402.5	5,397.3	5,406.3
35 Large time deposits	586.5	673.9	683.6	693.3	703.1	715.0	720.4	729.4	734.1	739.5	742.2	748.8
36 Other deposits	4,644.2	4,635.6	4,637.7	4,655.5	4,662.2	4,672.3	4,666.6	4,656.2	4,663.3	4,663.0	4,655.1	4,657.5
37 Borrowings	462.6	434.0	435.4	422.5	408.2	400.0	398.1	400.0	403.7	395.3	396.2	395.8
38 Net due to related foreign offices	32.2	33.5	35.2	34.2	33.0	31.3	32.3	35.9	42.9	34.6	32.3	36.5
39 Other liabilities including trading liabilities ²⁵	123.0	129.1	128.1	133.1	131.2	130.4	128.5	126.8	124.6	122.8	124.3	122.5
40 Total liabilities	5,848.4	5,906.1	5,920.1	5,938.6	5,937.8	5,949.0	5,945.9	5,948.3	5,968.4	5,955.3	5,950.0	5,961.1
41 Residual (Assets LESS Liabilities)²⁶	661.2	671.0	686.1	710.4	703.7	689.5	715.5	719.0	714.2	731.3	733.3	738.8

Footnotes appear on the last page.

Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	5,655.8	5,742.1	5,734.0	5,745.9	5,767.5	5,765.2	5,779.9	5,795.4	5,806.3	5,807.5	5,808.7	5,803.0
2 Securities in bank credit ²	1,291.4	1,268.3	1,259.6	1,255.0	1,257.3	1,244.4	1,242.4	1,243.3	1,243.7	1,250.7	1,251.2	1,248.9
3 Treasury and agency securities ³	889.3	878.1	874.7	872.8	876.2	868.0	869.0	871.1	871.5	878.3	879.0	876.5
4 Mortgage-backed securities (MBS) ⁴	598.7	587.3	587.0	589.1	594.8	590.6	592.6	595.6	596.5	601.4	602.5	600.1
5 Non-MBS ⁵	290.6	290.8	287.7	283.7	281.4	277.4	276.3	275.6	275.0	276.9	276.6	276.5
6 Other securities	402.1	390.2	384.9	382.2	381.1	376.4	373.4	372.2	372.2	372.3	372.2	372.3
7 Mortgage-backed securities (MBS) ⁶	39.4	37.8	37.3	36.8	37.0	36.6	35.7	35.7	35.7	35.7	35.9	35.9
8 Non-MBS ⁷	362.8	352.4	347.6	345.4	344.1	339.8	337.7	336.4	336.6	336.6	336.3	336.5
9 Loans and leases in bank credit ⁸	4,364.4	4,473.8	4,474.4	4,490.9	4,510.3	4,520.7	4,537.6	4,552.2	4,562.6	4,556.8	4,557.5	4,554.1
10 Commercial and industrial loans	720.8	719.6	719.7	722.1	725.7	726.7	729.8	730.7	730.7	729.4	729.3	729.4
11 Real estate loans	2,864.9	2,955.2	2,962.6	2,974.3	2,985.4	2,990.8	2,997.6	3,005.8	3,010.2	3,011.3	3,013.8	3,011.5
12 Residential real estate loans	936.2	967.4	969.0	972.1	976.7	979.7	984.7	989.5	991.4	992.2	993.1	989.9
13 Revolving home equity loans	98.6	102.7	103.1	103.6	104.5	105.0	105.8	106.2	106.4	106.4	106.6	106.7
14 Closed-end residential loans ⁹	837.6	864.8	865.9	868.5	872.2	874.7	878.9	883.4	885.0	885.8	886.5	883.1
15 Commercial real estate loans	1,928.7	1,987.7	1,993.6	2,002.3	2,008.6	2,011.1	2,012.9	2,016.2	2,018.8	2,019.1	2,020.7	2,021.6
16 Construction and land development loans ¹⁰	329.8	341.8	343.9	342.5	339.7	339.7	339.3	337.1	337.1	337.5	337.2	337.2
17 Secured by farmland ¹¹	105.8	107.5	107.5	107.9	108.1	108.3	108.5	108.5	108.6	108.6	108.7	108.7
18 Secured by multifamily properties ¹²	320.6	335.1	336.2	339.5	342.9	344.4	344.2	344.9	346.0	346.2	347.0	347.6
19 Secured by nonfarm nonresidential properties ¹³	1,172.5	1,203.2	1,206.0	1,212.3	1,218.0	1,218.6	1,220.9	1,225.7	1,227.2	1,226.8	1,227.9	1,228.1
20 Consumer loans	449.7	464.6	461.0	457.9	456.0	456.3	457.9	459.3	461.3	459.7	460.4	460.7
21 Credit cards and other revolving plans	186.1	196.5	194.6	192.8	192.0	192.0	192.9	193.3	195.0	193.2	193.2	193.7
22 Other consumer loans	263.6	268.0	266.4	265.1	264.0	264.3	265.1	265.9	266.3	266.5	267.2	267.0
23 Automobile loans ¹⁴	78.3	79.0	78.5	78.3	77.5	77.7	78.1	78.2	78.3	78.1	78.1	78.1
24 All other consumer loans ¹⁵	185.3	189.1	188.0	186.8	186.5	186.6	187.0	187.8	188.0	188.4	189.1	188.9
25 All other loans and leases	329.0	334.5	331.1	336.6	343.2	347.0	352.3	356.4	360.4	356.5	354.0	352.5
26 Loans to nondepositary financial institutions ¹⁷	104.0	105.9	105.0	109.0	113.1	115.7	119.0	121.5	124.7	121.9	120.7	119.7
27 All loans not elsewhere classified ¹⁸	224.9	228.6	226.2	227.6	230.1	231.3	233.2	234.9	235.7	234.6	233.3	232.8
28 LESS: Allowance for loan and lease losses	65.1	68.5	69.2	69.0	69.3	69.3	69.1	68.6	68.5	68.7	68.8	68.9
29 Cash assets ²¹	439.4	474.1	473.7	483.9	456.4	441.5	459.9	455.2	469.7	466.7	462.9	467.3
30 Total federal funds sold and reverse RPs ²²	32.5	28.9	31.0	31.9	32.5	31.5	30.3	30.7	31.5	30.8	31.3	31.0
31 Loans to commercial banks ²³	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.5
32 Other assets including trading assets ²⁴	433.2	434.1	435.6	435.9	438.7	444.2	441.7	441.8	443.1	438.0	439.7	438.5
33 Total assets	6,496.3	6,611.2	6,605.7	6,629.1	6,626.4	6,613.6	6,643.2	6,655.1	6,682.5	6,674.7	6,674.4	6,671.4

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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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	5,215.2	5,318.7	5,318.3	5,364.1	5,361.0	5,344.0	5,368.0	5,370.3	5,392.7	5,398.4	5,398.9	5,390.8
35 Large time deposits	591.1	674.8	688.9	699.9	709.0	716.6	723.7	733.6	737.7	742.0	745.0	748.8
36 Other deposits	4,624.1	4,643.9	4,629.3	4,664.2	4,652.0	4,627.4	4,644.4	4,636.7	4,655.0	4,656.4	4,653.9	4,642.0
37 Borrowings	467.6	434.0	427.9	405.5	409.4	414.5	410.8	408.2	405.1	396.9	395.9	394.6
38 Net due to related foreign offices	33.2	34.6	34.7	33.8	33.0	31.7	32.7	36.3	44.2	34.5	31.5	34.4
39 Other liabilities including trading liabilities ²⁵	121.1	127.4	128.5	131.1	124.5	127.2	126.3	124.7	123.2	121.9	123.8	123.2
40 Total liabilities	5,837.1	5,914.7	5,909.4	5,934.6	5,927.9	5,917.3	5,937.8	5,939.5	5,965.2	5,951.6	5,950.0	5,942.9
41 Residual (Assets LESS Liabilities)²⁶	659.2	696.5	696.2	694.6	698.5	696.2	705.4	715.6	717.3	723.1	724.3	728.5

Footnotes appear on the last page.

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

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

Seasonally adjusted, billions of dollars

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	1,251.6	1,292.0	1,296.4	1,312.2	1,325.7	1,328.7	1,343.0	1,339.6	1,339.9	1,351.3	1,351.0	1,350.0
2 Securities in bank credit ²	223.1	229.4	222.9	228.6	230.3	229.7	234.8	235.0	236.6	242.5	244.2	245.6
3 Treasury and agency securities ³	134.9	147.1	136.8	146.5	149.5	148.6	153.6	154.0	154.2	158.6	160.7	158.0
4 Mortgage-backed securities (MBS) ⁴	25.1	26.9	30.9	30.8	29.5	31.0	31.2	30.6	30.2	31.4	34.8	35.2
5 Non-MBS ⁵	109.9	120.2	105.9	115.7	120.0	117.6	122.4	123.4	124.0	127.3	125.9	122.8
6 Other securities	88.2	82.3	86.1	82.2	80.8	81.1	81.2	81.0	82.4	83.9	83.6	87.6
7 Mortgage-backed securities (MBS) ⁶	1.9	1.9	1.8	1.7	1.2	1.3	1.3	1.2	1.2	1.2	1.1	1.1
8 Non-MBS ⁷	86.2	80.4	84.2	80.5	79.6	79.8	79.9	79.8	81.2	82.7	82.4	86.5
9 Loans and leases in bank credit ⁸	1,028.5	1,062.6	1,073.5	1,083.6	1,095.4	1,098.9	1,108.2	1,104.6	1,103.2	1,108.8	1,106.8	1,104.4
10 Commercial and industrial loans	492.5	505.3	511.7	509.7	512.3	508.4	511.8	502.5	499.7	503.7	501.5	495.9
11 Real estate loans	105.6	108.1	110.3	112.2	113.9	114.8	112.9	115.1	115.8	116.2	116.5	116.1
12 Residential real estate loans	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.6
13 Revolving home equity loans	-0.0	0.0	0.0	0.1	0.0	-0.0	-0.0	0.1	0.1	0.1	0.1	0.1
14 Closed-end residential loans ⁹	0.7	0.5	0.5	0.5	0.5	0.6	0.5	0.5	0.5	0.5	0.5	0.4
15 Commercial real estate loans	105.0	107.5	109.8	111.7	113.4	114.2	112.4	114.5	115.2	115.6	115.9	115.5
16 Construction and land development loans ¹⁰	11.4	12.4	12.4	12.7	12.7	13.1	13.5	14.2	14.5	14.5	14.8	14.9
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily properties ¹²	19.6	19.5	19.9	20.3	20.8	20.7	20.6	21.0	20.6	20.7	20.4	20.5
19 Secured by nonfarm nonresidential properties ¹³	73.9	75.5	77.4	78.5	79.8	80.3	78.3	79.1	80.0	80.2	80.5	80.0
20 Consumer loans	-0.1	-0.1	-0.0	0.1	0.7	-0.0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
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	-0.1	-0.1	-0.0	0.1	0.7	-0.0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
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}	-0.1	-0.1	-0.0	0.1	0.7	-0.0	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
25 All other loans and leases	430.5	449.3	451.5	461.5	468.6	475.8	483.5	487.2	487.8	488.9	488.9	492.6
26 Loans to nondepository financial institutions ¹⁷	194.3	218.6	222.7	229.9	234.6	238.5	244.3	244.8	244.7	243.1	244.0	244.4
27 All loans not elsewhere classified ^{18, 19}	236.1	230.7	228.8	231.6	234.0	237.3	239.2	242.4	243.1	245.8	245.0	248.1
28 LESS: Allowance for loan and lease losses ²⁰	0.1	-0.1	-0.1	-0.0	0.2	0.1	0.0	0.1	0.1	0.0	0.0	0.0
29 Cash assets ²¹	1,274.2	1,371.3	1,438.3	1,346.3	1,311.0	1,369.3	1,365.2	1,302.8	1,232.3	1,363.5	1,375.8	1,408.3
30 Total federal funds sold and reverse RPs ²²	376.2	367.8	368.7	375.6	376.4	368.6	371.2	380.1	382.0	340.5	359.8	329.0
31 Loans to commercial banks ²³	0.8	1.0	1.2	0.8	0.8	0.3	0.7	0.7	0.4	0.7	0.7	0.7
32 Other assets including trading assets ²⁴	142.4	142.9	144.2	134.8	146.7	143.2	136.0	137.8	121.7	130.6	140.8	132.0
33 Total assets	3,045.1	3,175.0	3,248.9	3,169.8	3,160.5	3,210.0	3,216.0	3,160.9	3,076.2	3,186.6	3,228.0	3,220.0

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

Seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	1,285.1	1,294.8	1,306.6	1,320.1	1,317.5	1,338.0	1,319.3	1,297.3	1,299.7	1,293.0	1,315.7	1,328.2
35 Large time deposits	817.6	803.7	805.1	812.3	805.6	809.0	795.6	792.4	801.7	798.8	794.5	808.8
36 Other deposits	467.5	491.1	501.5	507.8	511.9	529.0	523.7	505.0	498.0	494.1	521.2	519.4
37 Borrowings	993.6	1,017.4	1,019.2	1,013.4	1,022.0	991.8	995.8	949.4	911.2	930.2	966.2	951.9
38 Net due to related foreign offices	615.9	673.1	710.0	687.3	651.3	711.9	744.0	774.5	731.3	804.4	773.5	772.1
39 Other liabilities including trading liabilities ²⁵	157.8	168.1	172.3	164.7	169.5	162.9	151.4	148.7	135.7	149.7	158.1	151.7
40 Total liabilities	3,052.5	3,153.4	3,208.0	3,185.4	3,160.3	3,204.6	3,210.6	3,170.0	3,078.0	3,177.4	3,213.4	3,204.0
41 Residual (Assets LESS Liabilities)²⁶	-7.4	21.7	40.9	-15.7	0.2	5.4	5.4	-9.0	-1.8	9.2	14.6	16.0

Footnotes appear on the last page.

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

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

Not seasonally adjusted, billions of dollars

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Assets												
1 Bank credit	1,249.4	1,307.9	1,308.8	1,312.6	1,322.7	1,322.4	1,335.7	1,334.9	1,336.5	1,343.2	1,343.9	1,338.7
2 Securities in bank credit ²	225.0	231.1	226.0	226.1	226.3	229.8	235.2	236.9	238.7	243.5	245.7	245.4
3 Treasury and agency securities ³	137.8	148.3	140.7	144.7	146.3	149.4	154.9	157.1	157.5	161.1	163.3	158.1
4 Mortgage-backed securities (MBS) ⁴	25.8	27.9	30.2	30.0	29.3	31.5	31.6	31.5	31.8	33.1	35.5	35.6
5 Non-MBS ⁵	112.0	120.4	110.6	114.6	117.0	117.9	123.3	125.5	125.7	128.0	127.8	122.5
6 Other securities	87.1	82.8	85.3	81.4	79.9	80.4	80.2	79.9	81.2	82.3	82.4	87.3
7 Mortgage-backed securities (MBS) ⁶	1.9	1.9	1.9	1.7	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
8 Non-MBS ⁷	85.2	80.9	83.4	79.7	78.7	79.1	79.0	78.7	80.0	81.2	81.2	86.1
9 Loans and leases in bank credit ⁸	1,024.4	1,076.8	1,082.8	1,086.5	1,096.5	1,092.6	1,100.6	1,097.9	1,097.8	1,099.7	1,098.2	1,093.4
10 Commercial and industrial loans	495.0	510.1	515.8	510.4	512.6	506.7	510.2	502.1	499.1	499.8	498.0	492.6
11 Real estate loans	106.0	107.9	110.3	111.7	115.1	115.9	114.6	115.6	116.2	116.3	116.3	115.6
12 Residential real estate loans	0.7	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.5
13 Revolving home equity loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
14 Closed-end residential loans ⁹	0.7	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.4
15 Commercial real estate loans	105.3	107.4	109.8	111.2	114.6	115.4	114.1	115.0	115.6	115.7	115.7	115.1
16 Construction and land development loans ¹⁰	11.7	12.0	12.1	12.2	13.0	13.6	13.8	14.4	14.7	14.8	14.9	15.0
17 Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily properties ¹²	19.4	19.6	20.0	20.3	20.6	20.5	20.5	20.9	20.3	20.2	20.2	20.3
19 Secured by nonfarm nonresidential properties ¹³	74.1	75.7	77.6	78.7	80.9	81.2	79.7	79.6	80.4	80.5	80.4	79.6
20 Consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21 Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Other consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23 Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24 All other consumer loans ^{15, 16}	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
25 All other loans and leases	423.4	458.7	456.6	464.5	468.8	470.1	475.8	480.2	482.5	483.6	483.9	485.2
26 Loans to nondepositary financial institutions ¹⁷	189.9	223.1	225.1	229.7	232.5	233.9	238.4	240.2	242.0	240.1	240.7	240.4
27 All loans not elsewhere classified ^{18, 19}	233.5	235.7	231.5	234.7	236.4	236.2	237.4	240.1	240.5	243.5	243.2	244.8
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	1,284.8	1,369.6	1,463.5	1,388.4	1,311.3	1,382.9	1,341.8	1,306.2	1,230.2	1,388.7	1,364.5	1,435.0
30 Total federal funds sold and reverse RPs ²²	365.7	373.9	382.3	378.2	370.5	368.8	364.4	371.7	381.0	342.8	363.4	331.3
31 Loans to commercial banks ²³	0.8	1.0	1.1	0.8	0.8	0.3	0.6	0.7	0.4	0.6	0.6	0.6
32 Other assets including trading assets ²⁴	141.1	141.0	144.2	134.3	141.3	141.8	138.3	136.4	118.8	132.9	138.7	131.1
33 Total assets	3,041.8	3,193.4	3,300.0	3,214.3	3,146.7	3,216.3	3,180.8	3,149.8	3,066.9	3,208.2	3,211.2	3,236.8

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

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

Not seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 31	Aug 07	Aug 14	Aug 21
Liabilities												
34 Deposits	1,276.6	1,310.6	1,341.9	1,318.0	1,315.7	1,341.9	1,310.8	1,288.4	1,293.6	1,296.5	1,322.6	1,331.4
35 Large time deposits	810.0	816.5	827.7	808.9	806.4	814.5	793.3	783.4	788.7	796.5	795.5	807.7
36 Other deposits	466.6	494.1	514.2	509.1	509.3	527.4	517.4	504.9	504.9	500.1	527.1	523.7
37 Borrowings	997.4	1,027.1	1,043.7	1,020.3	1,020.9	1,012.9	1,001.9	952.7	910.8	952.0	965.4	963.8
38 Net due to related foreign offices	602.9	688.5	740.6	708.2	637.9	691.1	711.4	755.9	724.1	807.2	763.0	792.9
39 Other liabilities including trading liabilities ²⁵	157.8	164.4	170.9	163.5	165.9	165.7	152.4	148.6	134.0	148.2	155.9	144.4
40 Total liabilities	3,034.7	3,190.6	3,297.1	3,210.0	3,140.5	3,211.6	3,176.4	3,145.6	3,062.6	3,204.0	3,206.9	3,232.5
41 Residual (Assets LESS Liabilities)²⁶	7.1	2.8	2.9	4.3	6.2	4.7	4.4	4.2	4.3	4.2	4.3	4.2

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.