

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
January 17, 2025

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2020	2021	2022	2023	2024	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2024 Sep	2024 Oct	2024 Nov	2024 Dec
Assets															
1 Bank credit	8.3	8.1	6.9	-0.3	3.8	-1.2	-0.2	3.8	3.1	4.7	3.5	3.7	5.3	0.6	2.3
2 Securities in bank credit ²	20.7	21.8	-2.3	-7.3	6.5	-7.4	-5.6	6.9	3.7	10.4	4.5	9.2	8.6	-5.9	-2.6
3 Treasury and agency securities ³	23.2	22.8	-2.3	-6.2	9.3	-5.1	-2.5	9.1	7.1	12.9	6.8	11.2	9.4	-2.6	3.1
6 Other securities	12.7	18.2	-2.3	-11.3	-4.2	-15.6	-17.3	-1.4	-10.0	-0.2	-5.3	0.4	5.2	-20.2	-28.4
9 Loans and leases in bank credit ⁸	3.6	2.0	11.7	2.9	2.7	1.5	2.0	2.5	2.8	2.3	3.1	1.3	3.9	3.4	4.4
10 Commercial and industrial loans	11.3	-7.4	14.1	-0.3	0.8	-1.0	0.0	-1.4	0.2	1.6	2.9	4.6	4.1	1.1	0.2
11 Real estate loans	1.1	2.0	10.2	4.1	2.0	1.6	2.7	3.8	2.4	0.7	0.8	-0.1	1.6	0.9	1.2
12 Residential real estate loans	-1.8	-0.4	8.9	3.4	2.1	0.1	2.4	4.0	2.2	1.1	1.1	0.4	0.0	2.5	3.4
13 Revolving home equity loans	-11.7	-12.5	1.4	-0.7	2.8	-1.9	0.9	1.7	1.4	4.1	3.7	4.6	2.3	3.7	5.1
14 Closed-end residential loans ⁹	-0.2	1.4	9.9	3.8	2.0	0.3	2.6	4.2	2.3	0.8	0.7	-0.1	-0.2	2.4	3.1
15 Commercial real estate loans	3.9	4.3	11.3	4.8	1.8	2.9	2.9	3.7	2.6	0.3	0.6	-0.6	2.9	-0.5	-0.6
20 Consumer loans	-4.4	7.6	11.9	4.5	2.2	3.4	2.9	3.9	1.0	0.8	3.2	1.1	3.8	2.4	7.6
21 Credit cards and other revolving plans	-10.9	5.8	17.6	10.0	5.1	8.2	7.8	8.8	4.6	2.8	3.9	2.5	5.5	-0.3	8.8
22 Other consumer loans	3.3	9.3	6.5	-1.4	-1.2	-2.0	-2.8	-1.9	-3.5	-1.8	2.2	-0.6	1.6	6.0	6.1
25 All other loans and leases	7.4	12.2	12.3	2.3	7.6	2.9	2.1	2.9	8.9	8.9	8.9	1.1	9.6	13.4	14.6
28 LESS: Allowance for loan and lease losses	60.0	-23.6	-0.1	15.5	4.6	11.9	7.6	8.9	2.4	2.8	3.8	4.2	6.0	0.6	1.8
29 Cash assets ²¹	77.9	34.0	-23.5	9.4	-7.5	-1.9	16.3	10.5	-10.7	-11.6	-18.8	-37.2	-2.2	-29.4	-27.3
30 Total federal funds sold and reverse RPs ²²	8.0	-25.8	-9.4	8.9	4.9	-19.1	1.9	1.2	3.1	15.3	-0.2	26.6	-13.9	-10.1	49.5
31 Loans to commercial banks ²³	41.2	-44.5	-40.5	18.8	-4.9	4.4	-39.6	-87.8	-37.5	27.6	103.2	38.7	281.2	30.4	-118.5
32 Other assets including trading assets ²⁴	9.3	6.0	9.9	0.0	3.7	6.2	3.3	-3.2	7.3	-0.5	11.2	3.2	9.1	23.8	20.6
33 Total assets	14.8	10.7	1.1	1.2	2.1	-1.3	2.4	4.1	1.3	2.2	0.8	-1.6	4.1	-2.0	1.0
Liabilities															
34 Deposits	20.8	11.8	-0.8	-2.7	2.7	0.7	0.6	2.8	2.2	2.4	3.4	6.8	4.1	1.1	-1.1
35 Large time deposits	-17.0	-6.4	11.8	38.2	6.6	35.1	27.0	12.0	5.6	4.0	4.3	13.9	4.2	-6.9	-2.2
36 Other deposits	26.9	13.7	-1.8	-6.8	2.2	-3.6	-3.1	1.4	1.7	2.1	3.2	5.7	4.0	2.3	-0.9
37 Borrowings	-13.2	-1.3	8.0	27.8	-6.9	-17.5	8.4	6.0	0.3	-9.2	-24.7	-35.2	-21.6	-30.0	-32.3
39 Other liabilities including trading liabilities ²⁵	12.6	4.2	15.8	4.7	3.6	24.5	13.3	3.2	7.0	-10.0	14.5	-11.9	21.1	46.2	6.0
40 Total liabilities	16.5	11.3	1.6	0.3	1.6	-0.9	2.4	3.6	2.0	0.8	0.1	-2.9	3.4	-1.2	-1.4

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.

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

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

Seasonally adjusted, billions of dollars

Account	2023 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	17,351.7	17,664.7	17,728.1	17,797.5	17,852.5	17,929.0	17,931.3	17,965.0	17,969.2	17,970.6	17,946.1	18,018.3
2 Securities in bank credit ²	5,092.1	5,237.1	5,278.4	5,327.6	5,368.6	5,407.4	5,382.4	5,370.6	5,368.6	5,365.5	5,361.7	5,383.0
3 Treasury and agency securities ³	4,070.5	4,243.0	4,284.2	4,330.0	4,370.6	4,405.1	4,397.0	4,408.5	4,411.8	4,406.3	4,398.7	4,419.6
4 Mortgage-backed securities (MBS) ⁴	2,518.4	2,569.6	2,585.5	2,611.2	2,639.1	2,658.2	2,647.1	2,642.3	2,643.2	2,639.1	2,632.0	2,638.6
5 Non-MBS ⁵	1,552.1	1,673.4	1,698.7	1,718.8	1,731.4	1,746.9	1,750.0	1,766.2	1,768.6	1,767.3	1,766.7	1,781.0
6 Other securities	1,021.5	994.0	994.1	997.7	998.0	1,002.3	985.4	962.1	956.8	959.1	963.0	963.4
7 Mortgage-backed securities (MBS) ⁶	103.4	95.0	94.8	95.3	95.8	95.8	95.0	93.9	93.5	93.7	93.4	93.9
8 Non-MBS ⁷	918.1	899.0	899.4	902.3	902.2	906.5	890.4	868.2	863.3	865.4	869.6	869.4
9 Loans and leases in bank credit ⁸	12,259.6	12,427.6	12,449.8	12,469.9	12,483.9	12,521.6	12,548.9	12,594.4	12,600.7	12,605.2	12,584.4	12,635.3
10 Commercial and industrial loans	2,761.2	2,767.1	2,761.0	2,765.5	2,776.2	2,785.8	2,788.4	2,788.9	2,786.5	2,791.0	2,770.4	2,791.6
11 Real estate loans	5,532.2	5,598.0	5,607.8	5,607.6	5,607.6	5,614.4	5,618.6	5,624.3	5,630.0	5,623.3	5,621.1	5,639.1
12 Residential real estate loans	2,567.5	2,602.0	2,605.1	2,605.7	2,606.5	2,606.6	2,612.0	2,619.3	2,622.4	2,620.0	2,620.8	2,622.4
13 Revolving home equity loans	254.4	255.9	257.3	258.5	259.5	260.0	260.8	261.9	261.8	262.0	262.9	263.5
14 Closed-end residential loans ⁹	2,313.1	2,346.1	2,347.8	2,347.1	2,346.9	2,346.6	2,351.3	2,357.3	2,360.7	2,358.0	2,357.9	2,359.0
15 Commercial real estate loans	2,964.6	2,995.9	3,002.7	3,001.9	3,000.5	3,007.8	3,006.6	3,005.0	3,007.6	3,003.3	3,000.3	3,016.6
16 Construction and land development loans ¹⁰	486.1	482.8	483.1	482.2	480.9	479.4	476.4	475.6	476.4	475.9	474.0	476.6
17 Secured by farmland ¹¹	114.2	115.5	115.4	115.5	115.7	115.6	115.7	115.9	115.9	115.8	116.0	116.0
18 Secured by multifamily properties ¹²	580.4	596.3	595.7	595.2	595.7	597.7	601.3	602.3	602.2	601.4	601.8	605.2
19 Secured by nonfarm nonresidential properties ¹³	1,784.0	1,801.3	1,808.6	1,809.0	1,808.2	1,815.1	1,813.2	1,811.3	1,813.0	1,810.2	1,808.5	1,818.8
20 Consumer loans	1,900.1	1,917.0	1,915.2	1,919.0	1,920.9	1,924.1	1,920.0	1,932.2	1,929.7	1,938.6	1,936.6	1,942.5
21 Credit cards and other revolving plans	1,031.8	1,064.0	1,064.1	1,069.0	1,071.2	1,076.1	1,075.8	1,083.7	1,081.1	1,088.6	1,086.5	1,089.6
22 Other consumer loans	868.3	852.9	851.1	850.1	849.7	848.0	844.2	848.5	848.6	849.9	850.1	852.9
23 Automobile loans ¹⁴	499.6	489.0	486.2	484.0	484.0	484.2	485.4	486.4	486.0	487.0	487.4	488.8
24 All other consumer loans ^{15, 16}	368.7	363.9	364.9	366.1	365.7	363.8	358.8	362.1	362.6	362.9	362.7	364.0
25 All other loans and leases	2,066.2	2,145.6	2,165.8	2,177.8	2,179.8	2,197.3	2,221.9	2,249.0	2,254.5	2,252.3	2,256.3	2,262.2
26 Loans to nondepositary financial institutions ¹⁷	994.5	1,081.8	1,096.1	1,103.0	1,106.1	1,118.6	1,135.7	1,156.8	1,161.2	1,159.3	1,157.1	1,168.8
27 All loans not elsewhere classified ^{18, 19}	1,071.7	1,063.7	1,069.7	1,074.7	1,073.6	1,078.7	1,086.2	1,092.2	1,093.3	1,093.0	1,099.2	1,093.3
28 LESS: Allowance for loan and lease losses ²⁰	195.1	198.7	199.6	200.3	201.0	202.0	202.1	202.4	202.3	202.5	202.4	201.5
29 Cash assets ²¹	3,485.8	3,494.6	3,393.9	3,381.5	3,275.9	3,272.2	3,198.6	3,125.8	3,174.2	3,194.5	2,951.5	3,333.9
30 Total federal funds sold and reverse RPs ²²	639.6	622.0	654.2	632.2	646.2	638.7	633.3	659.4	653.9	655.0	674.1	627.4
31 Loans to commercial banks ²³	7.5	5.5	5.9	6.2	6.4	7.9	8.1	7.3	7.1	7.2	7.0	7.1
32 Other assets including trading assets ²⁴	1,872.7	1,868.7	1,877.7	1,874.3	1,879.3	1,893.6	1,931.1	1,964.3	1,986.3	1,980.8	1,938.2	2,018.0
33 Total assets	23,162.1	23,456.7	23,460.1	23,491.4	23,459.3	23,539.5	23,500.4	23,519.5	23,588.5	23,605.7	23,314.4	23,803.2

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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			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	17,386.3	17,606.8	17,606.7	17,658.4	17,758.3	17,818.3	17,834.6	17,818.6	17,807.0	17,864.8	17,748.2	17,912.7
35 Large time deposits	2,246.4	2,329.2	2,317.2	2,344.8	2,372.0	2,380.3	2,366.7	2,362.3	2,345.9	2,384.2	2,366.5	2,356.3
36 Other deposits	15,139.9	15,277.6	15,289.5	15,313.6	15,386.3	15,438.0	15,467.9	15,456.2	15,461.1	15,480.6	15,381.7	15,556.4
37 Borrowings	2,364.7	2,400.7	2,356.8	2,357.7	2,288.5	2,247.3	2,191.2	2,132.3	2,167.7	2,159.4	2,009.1	2,156.9
38 Net due to related foreign offices	343.0	356.9	388.3	348.2	275.1	301.5	287.1	333.2	337.7	325.4	376.7	412.5
39 Other liabilities including trading liabilities ²⁵	869.0	845.5	843.2	837.6	829.3	843.9	876.4	880.8	924.4	900.9	820.8	893.8
40 Total liabilities	20,962.9	21,210.0	21,195.1	21,201.9	21,151.2	21,211.0	21,189.2	21,164.8	21,236.7	21,250.5	20,954.8	21,376.0
41 Residual (Assets LESS Liabilities)²⁶	2,199.2	2,246.7	2,265.1	2,289.5	2,308.1	2,328.5	2,311.2	2,354.7	2,351.9	2,355.1	2,359.6	2,427.2

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 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	17,439.5	17,654.6	17,701.8	17,774.8	17,828.4	17,903.2	17,964.8	18,057.3	18,064.6	18,099.0	18,063.3	18,068.6
2 Securities in bank credit ²	5,101.6	5,224.4	5,256.0	5,316.3	5,342.2	5,378.3	5,393.7	5,380.3	5,377.9	5,371.5	5,368.8	5,386.6
3 Treasury and agency securities ³	4,084.7	4,225.0	4,260.4	4,317.8	4,346.7	4,381.7	4,411.8	4,422.1	4,426.4	4,417.2	4,408.5	4,421.7
4 Mortgage-backed securities (MBS) ⁴	2,519.1	2,562.0	2,576.6	2,611.2	2,628.4	2,642.2	2,646.4	2,643.4	2,641.1	2,633.5	2,635.0	2,635.0
5 Non-MBS ⁵	1,565.5	1,663.0	1,683.9	1,706.6	1,718.4	1,739.5	1,765.5	1,778.7	1,785.2	1,783.7	1,773.5	1,786.7
6 Other securities	1,017.0	999.5	995.6	998.4	995.4	996.6	981.9	958.3	951.5	954.3	960.3	964.9
7 Mortgage-backed securities (MBS) ⁶	102.7	95.4	95.0	95.3	95.4	95.4	94.8	93.3	93.0	93.1	92.7	93.1
8 Non-MBS ⁷	914.3	904.0	900.6	903.2	900.1	901.2	887.1	865.0	858.5	861.2	867.6	871.8
9 Loans and leases in bank credit ⁸	12,337.9	12,430.2	12,445.8	12,458.5	12,486.2	12,524.8	12,571.1	12,677.0	12,686.7	12,727.5	12,694.5	12,682.0
10 Commercial and industrial loans	2,761.1	2,780.9	2,760.6	2,750.4	2,755.7	2,768.3	2,777.4	2,789.6	2,789.3	2,807.4	2,781.8	2,781.0
11 Real estate loans	5,543.2	5,596.8	5,611.0	5,617.8	5,617.6	5,626.3	5,631.6	5,634.9	5,639.1	5,634.8	5,627.4	5,647.8
12 Residential real estate loans	2,575.1	2,598.5	2,607.8	2,612.6	2,614.2	2,616.7	2,622.5	2,626.5	2,626.9	2,626.9	2,624.6	2,631.9
13 Revolving home equity loans	255.3	256.6	257.2	258.1	259.3	260.2	261.2	262.8	262.8	263.1	263.8	263.8
14 Closed-end residential loans ⁹	2,319.9	2,341.9	2,350.6	2,354.5	2,354.8	2,356.4	2,361.3	2,363.7	2,364.2	2,363.8	2,360.8	2,368.0
15 Commercial real estate loans	2,968.1	2,998.3	3,003.3	3,005.2	3,003.5	3,009.7	3,009.1	3,008.4	3,012.1	3,007.9	3,002.8	3,016.0
16 Construction and land development loans ¹⁰	488.0	484.0	481.6	483.3	481.9	480.3	480.0	477.7	479.1	477.9	473.0	475.1
17 Secured by farmland ¹¹	114.5	115.4	115.5	115.7	116.1	116.0	115.9	116.2	116.2	116.4	116.6	116.2
18 Secured by multifamily properties ¹²	580.9	595.2	597.2	597.2	597.6	599.5	601.7	602.7	602.8	602.5	602.2	604.6
19 Secured by nonfarm nonresidential properties ¹³	1,784.7	1,803.7	1,809.0	1,809.1	1,808.0	1,813.8	1,811.5	1,811.7	1,814.1	1,811.1	1,811.1	1,820.1
20 Consumer loans	1,935.3	1,911.7	1,913.5	1,922.6	1,927.2	1,927.9	1,930.4	1,968.7	1,965.1	1,984.4	1,977.3	1,967.5
21 Credit cards and other revolving plans	1,065.9	1,060.7	1,063.2	1,071.3	1,072.9	1,075.1	1,083.3	1,118.9	1,115.0	1,133.3	1,126.9	1,113.8
22 Other consumer loans	869.4	851.0	850.3	851.4	854.4	852.8	847.0	849.8	850.1	851.1	850.4	853.7
23 Automobile loans ¹⁴	499.8	488.4	486.9	485.7	486.3	486.3	486.5	486.6	486.4	487.1	486.9	488.7
24 All other consumer loans ^{15, 16}	369.7	362.5	363.4	365.6	368.1	366.5	360.5	363.1	363.7	364.0	363.6	365.0
25 All other loans and leases	2,098.3	2,140.7	2,160.6	2,167.7	2,185.7	2,202.3	2,231.7	2,283.8	2,293.2	2,301.0	2,308.0	2,285.7
26 Loans to nondepositary financial institutions ¹⁷	1,012.2	1,077.7	1,095.1	1,099.0	1,112.8	1,123.4	1,143.0	1,177.3	1,184.1	1,186.9	1,187.6	1,181.3
27 All loans not elsewhere classified ^{18, 19}	1,086.1	1,063.0	1,065.6	1,068.7	1,072.8	1,079.0	1,088.7	1,106.5	1,109.1	1,114.1	1,120.5	1,104.4
28 LESS: Allowance for loan and lease losses ²⁰	195.1	198.4	199.8	200.7	201.2	202.0	202.7	202.5	202.7	202.0	201.6	201.8
29 Cash assets ²¹	3,562.4	3,414.2	3,326.6	3,357.8	3,229.4	3,230.0	3,248.6	3,192.6	3,263.9	3,210.4	2,955.1	3,371.9
30 Total federal funds sold and reverse RPs ²²	658.0	614.0	639.1	628.8	646.1	634.1	644.9	678.1	672.1	671.6	708.6	657.4
31 Loans to commercial banks ²³	7.3	5.7	6.2	6.5	6.8	8.1	8.0	7.2	7.1	7.0	6.8	6.8
32 Other assets including trading assets ²⁴	1,854.5	1,868.4	1,878.0	1,876.9	1,881.7	1,907.4	1,943.7	1,947.9	1,975.3	1,966.1	1,887.4	1,990.1
33 Total assets	23,326.7	23,358.4	23,351.9	23,444.1	23,391.1	23,480.7	23,607.3	23,680.6	23,780.3	23,752.1	23,419.6	23,893.1

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	17,560.8	17,547.5	17,553.9	17,630.3	17,718.7	17,751.6	17,863.7	17,995.0	18,014.1	18,044.9	17,954.0	18,025.0
35 Large time deposits	2,228.0	2,327.2	2,312.9	2,343.5	2,357.1	2,356.6	2,349.0	2,344.1	2,330.2	2,359.9	2,335.7	2,359.2
36 Other deposits	15,332.9	15,220.3	15,241.0	15,286.7	15,361.6	15,395.0	15,514.6	15,650.9	15,683.8	15,685.0	15,618.3	15,665.8
37 Borrowings	2,343.2	2,408.9	2,338.5	2,323.7	2,247.1	2,231.0	2,189.2	2,114.4	2,159.2	2,134.5	1,974.7	2,177.7
38 Net due to related foreign offices	382.8	313.3	371.2	360.8	266.0	319.3	346.8	371.6	371.6	358.9	383.9	422.4
39 Other liabilities including trading liabilities ²⁵	862.6	842.8	833.8	839.1	835.8	864.7	901.8	875.7	907.6	891.4	797.1	889.7
40 Total liabilities	21,149.4	21,112.5	21,097.4	21,153.9	21,067.6	21,166.6	21,301.5	21,356.7	21,452.4	21,429.8	21,109.7	21,514.7
41 Residual (Assets LESS Liabilities)²⁶	2,177.3	2,245.9	2,254.5	2,290.2	2,323.6	2,314.1	2,305.8	2,323.9	2,327.9	2,322.3	2,310.0	2,378.3

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 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	16,064.8	16,318.7	16,384.1	16,442.4	16,490.8	16,548.2	16,554.1	16,575.6	16,578.5	16,569.0	16,565.4	16,627.0
2 Securities in bank credit ²	4,867.9	5,002.1	5,043.2	5,085.6	5,121.9	5,158.8	5,140.6	5,128.1	5,124.1	5,119.7	5,123.1	5,136.1
3 Treasury and agency securities ³	3,927.5	4,089.1	4,129.8	4,172.0	4,205.6	4,237.1	4,235.3	4,247.3	4,249.4	4,243.1	4,241.0	4,253.5
4 Mortgage-backed securities (MBS) ⁴	2,488.0	2,538.3	2,555.0	2,577.6	2,603.6	2,620.9	2,607.2	2,602.2	2,602.2	2,599.5	2,594.8	2,599.1
5 Non-MBS ⁵	1,439.5	1,550.7	1,574.8	1,594.4	1,602.0	1,616.3	1,628.2	1,645.1	1,647.2	1,643.5	1,646.2	1,654.3
6 Other securities	940.3	913.0	913.4	913.7	916.3	921.7	905.3	880.8	874.8	876.7	882.1	882.7
7 Mortgage-backed securities (MBS) ⁶	101.6	93.7	93.6	94.2	94.7	94.6	93.8	92.7	92.3	92.6	92.3	92.8
8 Non-MBS ⁷	838.8	819.3	819.8	819.5	821.6	827.1	811.4	788.1	782.4	784.1	789.9	789.9
9 Loans and leases in bank credit ⁸	11,197.0	11,316.6	11,340.9	11,356.8	11,368.9	11,389.4	11,413.5	11,447.5	11,454.4	11,449.3	11,442.3	11,490.9
10 Commercial and industrial loans	2,255.6	2,255.1	2,256.7	2,261.8	2,273.5	2,273.2	2,276.3	2,276.6	2,276.9	2,273.3	2,259.9	2,279.2
11 Real estate loans	5,420.6	5,482.8	5,491.0	5,490.6	5,491.6	5,498.3	5,500.8	5,507.0	5,512.5	5,505.7	5,505.2	5,522.9
12 Residential real estate loans	2,567.0	2,601.5	2,604.5	2,605.1	2,606.0	2,606.1	2,611.5	2,618.6	2,621.8	2,619.4	2,619.9	2,621.6
13 Revolving home equity loans	254.4	255.9	257.2	258.4	259.4	259.9	260.7	261.7	261.6	261.8	262.5	263.1
14 Closed-end residential loans ⁹	2,312.6	2,345.6	2,347.3	2,346.7	2,346.6	2,346.2	2,350.8	2,356.9	2,360.2	2,357.6	2,357.4	2,358.5
15 Commercial real estate loans	2,853.6	2,881.3	2,886.5	2,885.6	2,885.6	2,892.3	2,889.2	2,888.4	2,890.7	2,886.4	2,885.3	2,901.3
16 Construction and land development loans ¹⁰	473.5	469.8	469.4	468.1	466.3	464.6	461.2	459.7	460.7	459.9	457.8	460.3
17 Secured by farmland ¹¹	114.1	115.4	115.2	115.3	115.5	115.4	115.5	115.7	115.7	115.6	115.8	115.8
18 Secured by multifamily properties ¹²	560.0	574.5	573.4	573.5	574.8	577.1	581.0	582.5	582.4	581.6	582.0	585.5
19 Secured by nonfarm nonresidential properties ¹³	1,706.0	1,721.6	1,728.5	1,728.6	1,728.9	1,735.2	1,731.6	1,730.4	1,731.9	1,729.3	1,729.6	1,739.7
20 Consumer loans	1,900.1	1,917.0	1,915.2	1,919.0	1,920.9	1,924.1	1,920.0	1,932.2	1,929.7	1,938.6	1,936.6	1,942.5
21 Credit cards and other revolving plans	1,031.8	1,064.0	1,064.1	1,069.0	1,071.2	1,076.1	1,075.8	1,083.7	1,081.1	1,088.6	1,086.5	1,089.6
22 Other consumer loans	868.3	852.9	851.1	850.1	849.7	848.0	844.2	848.5	848.6	849.9	850.1	852.9
23 Automobile loans ¹⁴	499.6	489.0	486.2	484.0	484.0	484.2	485.4	486.4	486.0	487.0	487.4	488.8
24 All other consumer loans ¹⁵	368.7	363.9	364.9	366.1	365.7	363.8	358.8	362.1	362.6	362.9	362.7	364.0
25 All other loans and leases	1,620.7	1,661.8	1,678.1	1,685.3	1,682.9	1,693.7	1,716.4	1,731.6	1,735.4	1,731.7	1,740.5	1,746.3
26 Loans to nondepositary financial institutions ¹⁷	782.3	838.5	852.0	859.7	862.2	872.1	888.1	901.9	905.5	903.6	901.7	912.7
27 All loans not elsewhere classified ¹⁸	838.5	823.3	826.1	825.6	820.7	821.6	828.3	829.7	829.9	828.2	838.9	833.7
28 LESS: Allowance for loan and lease losses	195.1	198.7	199.6	200.3	201.0	202.0	202.1	202.4	202.3	202.5	202.5	201.6
29 Cash assets ²¹	2,148.1	2,135.1	2,100.3	2,050.5	2,052.7	2,040.1	1,998.7	1,974.7	1,962.6	2,012.8	1,932.1	2,001.8
30 Total federal funds sold and reverse RPs ²²	262.3	248.4	270.9	270.5	272.5	285.5	281.5	289.5	285.7	284.2	297.0	274.6
31 Loans to commercial banks ²³	6.7	4.6	5.1	5.6	5.9	6.0	6.1	5.9	5.7	5.8	5.8	5.8
32 Other assets including trading assets ²⁴	1,726.6	1,732.0	1,739.0	1,738.4	1,750.7	1,759.4	1,772.5	1,808.6	1,817.1	1,835.8	1,794.7	1,836.4
33 Total assets	20,013.4	20,240.0	20,299.7	20,307.2	20,371.5	20,437.1	20,410.8	20,452.0	20,447.2	20,505.1	20,392.5	20,544.1

(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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	16,099.1	16,280.1	16,301.6	16,342.3	16,427.6	16,479.8	16,486.8	16,495.1	16,477.8	16,523.3	16,466.6	16,533.4
35 Large time deposits	1,442.5	1,533.6	1,523.7	1,539.0	1,566.9	1,584.4	1,575.3	1,559.5	1,557.1	1,567.0	1,550.3	1,548.9
36 Other deposits	14,656.6	14,746.5	14,777.9	14,803.3	14,860.7	14,895.4	14,911.5	14,935.6	14,920.6	14,956.3	14,916.3	14,984.5
37 Borrowings	1,360.7	1,399.1	1,399.7	1,381.9	1,343.4	1,356.2	1,328.9	1,288.2	1,279.4	1,282.3	1,272.0	1,279.3
38 Net due to related foreign offices	-331.6	-374.0	-369.4	-387.2	-412.2	-430.1	-436.4	-397.2	-398.9	-398.8	-370.3	-385.8
39 Other liabilities including trading liabilities ²⁵	697.9	693.8	693.9	688.0	689.0	700.5	709.8	720.9	744.2	751.5	675.5	708.9
40 Total liabilities	17,826.1	17,999.0	18,025.9	18,025.1	18,047.7	18,106.4	18,089.1	18,107.0	18,102.5	18,158.3	18,043.7	18,135.8
41 Residual (Assets LESS Liabilities)²⁶	2,187.3	2,240.9	2,273.9	2,282.0	2,323.8	2,330.8	2,321.6	2,344.9	2,344.8	2,346.8	2,348.7	2,408.2

Footnotes appear on the last page.

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

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

Not seasonally adjusted, billions of dollars

Account	2023 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	16,137.2	16,315.9	16,362.6	16,427.8	16,473.1	16,534.2	16,583.5	16,653.0	16,660.5	16,676.2	16,659.6	16,661.7
2 Securities in bank credit ²	4,877.5	4,989.1	5,018.8	5,072.7	5,096.7	5,134.9	5,148.7	5,138.5	5,136.6	5,128.7	5,134.4	5,141.5
3 Treasury and agency securities ³	3,942.8	4,069.7	4,103.0	4,157.5	4,183.7	4,220.2	4,249.3	4,262.8	4,268.1	4,257.6	4,256.0	4,258.7
4 Mortgage-backed securities (MBS) ⁴	2,488.4	2,530.2	2,545.1	2,576.7	2,592.4	2,606.4	2,608.1	2,603.3	2,601.4	2,593.9	2,595.5	2,593.4
5 Non-MBS ⁵	1,454.4	1,539.4	1,557.8	1,580.8	1,591.3	1,613.8	1,641.2	1,659.5	1,666.7	1,663.7	1,660.5	1,665.3
6 Other securities	934.7	919.4	915.9	915.2	913.0	914.7	899.5	875.7	868.5	871.0	878.4	882.8
7 Mortgage-backed securities (MBS) ⁶	100.9	94.2	93.8	94.1	94.2	94.2	93.7	92.2	91.9	92.0	91.6	92.0
8 Non-MBS ⁷	833.8	825.2	822.1	821.1	818.8	820.5	805.8	783.5	776.6	779.0	786.8	790.8
9 Loans and leases in bank credit ⁸	11,259.7	11,326.8	11,343.8	11,355.1	11,376.4	11,399.3	11,434.7	11,514.5	11,523.9	11,547.6	11,525.2	11,520.2
10 Commercial and industrial loans	2,247.4	2,270.4	2,256.8	2,250.6	2,256.9	2,261.3	2,265.5	2,269.3	2,271.7	2,276.9	2,258.9	2,262.7
11 Real estate loans	5,432.6	5,480.0	5,493.7	5,501.1	5,502.8	5,510.4	5,515.5	5,518.9	5,522.7	5,518.9	5,511.6	5,531.6
12 Residential real estate loans	2,574.6	2,598.0	2,607.1	2,612.0	2,613.6	2,616.2	2,622.0	2,625.9	2,626.3	2,626.3	2,623.8	2,631.0
13 Revolving home equity loans	255.3	256.5	257.0	258.0	259.2	260.2	261.2	262.6	262.6	263.0	263.4	263.5
14 Closed-end residential loans ⁹	2,319.3	2,341.4	2,350.1	2,354.0	2,354.4	2,356.0	2,360.8	2,363.3	2,363.7	2,363.3	2,360.3	2,367.6
15 Commercial real estate loans	2,858.0	2,882.0	2,886.5	2,889.1	2,889.2	2,894.3	2,893.5	2,893.0	2,896.4	2,892.6	2,887.8	2,900.5
16 Construction and land development loans ¹⁰	475.5	470.6	467.8	469.0	467.4	465.5	464.7	461.9	463.3	462.0	457.0	459.1
17 Secured by farmland ¹¹	114.4	115.3	115.3	115.6	115.9	115.8	115.7	116.0	116.0	116.2	116.3	116.0
18 Secured by multifamily properties ¹²	560.3	573.5	575.0	575.6	576.6	578.6	581.1	582.8	582.8	582.7	582.3	584.8
19 Secured by nonfarm nonresidential properties ¹³	1,707.8	1,722.6	1,728.4	1,728.9	1,729.3	1,734.3	1,732.0	1,732.3	1,734.3	1,731.8	1,732.1	1,740.6
20 Consumer loans	1,935.3	1,911.7	1,913.5	1,922.6	1,927.2	1,927.9	1,930.4	1,968.7	1,965.1	1,984.4	1,977.3	1,967.5
21 Credit cards and other revolving plans	1,065.9	1,060.7	1,063.2	1,071.3	1,072.9	1,075.1	1,083.3	1,118.9	1,115.0	1,133.3	1,126.9	1,113.8
22 Other consumer loans	869.4	851.0	850.3	851.4	854.4	852.8	847.0	849.8	850.1	851.1	850.4	853.7
23 Automobile loans ¹⁴	499.8	488.4	486.9	485.7	486.3	486.3	486.5	486.6	486.4	487.1	486.9	488.7
24 All other consumer loans ¹⁵	369.7	362.5	363.4	365.6	368.1	366.5	360.5	363.1	363.7	364.0	363.6	365.0
25 All other loans and leases	1,644.5	1,664.8	1,679.8	1,680.7	1,689.4	1,699.6	1,723.4	1,757.5	1,764.3	1,767.4	1,777.5	1,758.5
26 Loans to nondepositary financial institutions ¹⁷	794.1	840.6	855.7	858.6	867.2	874.8	891.6	916.1	921.4	923.2	923.1	919.4
27 All loans not elsewhere classified ¹⁸	850.4	824.2	824.1	822.1	822.2	824.8	831.7	841.4	842.9	844.2	854.4	839.1
28 LESS: Allowance for loan and lease losses	195.1	198.4	199.8	200.7	201.2	202.0	202.7	202.5	202.7	202.0	201.6	201.8
29 Cash assets ²¹	2,266.7	2,077.9	2,029.3	2,019.1	2,027.9	2,021.4	2,033.7	2,084.7	2,094.2	2,104.9	2,041.1	2,050.2
30 Total federal funds sold and reverse RPs ²²	280.6	247.2	264.2	265.5	274.6	289.0	287.8	309.8	303.7	309.0	342.1	300.1
31 Loans to commercial banks ²³	6.4	4.8	5.4	6.0	6.2	6.1	6.0	5.7	5.6	5.5	5.5	5.5
32 Other assets including trading assets ²⁴	1,709.3	1,729.5	1,740.8	1,740.0	1,751.1	1,770.1	1,781.5	1,793.1	1,816.8	1,810.8	1,746.9	1,812.2
33 Total assets	20,205.1	20,176.8	20,202.5	20,257.6	20,331.6	20,418.8	20,489.7	20,643.7	20,678.1	20,704.4	20,593.6	20,627.9

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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			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	16,281.2	16,229.4	16,257.8	16,309.5	16,396.4	16,432.4	16,519.7	16,680.4	16,691.8	16,722.9	16,705.1	16,644.4
35 Large time deposits	1,429.5	1,533.9	1,528.4	1,537.9	1,559.5	1,569.9	1,561.8	1,547.6	1,546.2	1,555.7	1,542.4	1,546.6
36 Other deposits	14,851.8	14,695.4	14,729.4	14,771.6	14,836.9	14,862.5	14,957.9	15,132.8	15,145.6	15,167.2	15,162.8	15,097.8
37 Borrowings	1,346.9	1,401.3	1,378.1	1,347.9	1,329.1	1,370.7	1,329.3	1,275.7	1,265.0	1,274.5	1,267.9	1,285.7
38 Net due to related foreign offices	-290.9	-385.2	-368.1	-376.8	-407.9	-412.3	-390.7	-349.9	-346.3	-341.5	-342.2	-386.0
39 Other liabilities including trading liabilities ²⁵	694.0	690.1	684.7	691.2	694.8	718.2	730.1	718.0	744.1	730.6	657.4	709.9
40 Total liabilities	18,031.1	17,935.6	17,952.4	17,971.8	18,012.4	18,109.0	18,188.3	18,324.2	18,354.6	18,386.5	18,288.2	18,254.0
41 Residual (Assets LESS Liabilities)²⁶	2,174.0	2,241.3	2,250.1	2,285.9	2,319.2	2,309.8	2,301.4	2,319.5	2,323.5	2,317.9	2,305.5	2,373.9

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

Account	2023 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	10,360.1	10,534.7	10,581.4	10,627.6	10,663.1	10,700.1	10,710.2	10,739.1	10,735.0	10,732.4	10,740.1	10,783.1
2 Securities in bank credit ²	3,617.3	3,755.5	3,793.9	3,830.6	3,857.6	3,883.8	3,869.8	3,876.8	3,868.9	3,870.7	3,883.2	3,894.6
3 Treasury and agency securities ³	3,063.8	3,217.0	3,253.6	3,289.0	3,314.7	3,337.2	3,336.0	3,362.8	3,361.9	3,359.8	3,364.5	3,374.1
4 Mortgage-backed securities (MBS) ⁴	1,909.6	1,945.7	1,957.1	1,974.3	1,990.6	2,001.0	1,991.8	1,989.6	1,988.7	1,986.4	1,985.8	1,990.3
5 Non-MBS ⁵	1,154.2	1,271.3	1,296.5	1,314.7	1,324.1	1,336.2	1,344.2	1,373.2	1,373.2	1,373.4	1,378.7	1,383.8
6 Other securities	553.5	538.5	540.4	541.6	542.9	546.6	533.7	514.0	507.0	510.9	518.6	520.5
7 Mortgage-backed securities (MBS) ⁶	62.9	57.5	57.5	58.1	58.5	58.2	58.1	56.9	56.4	56.8	57.1	57.6
8 Non-MBS ⁷	490.7	481.0	482.9	483.5	484.4	488.4	475.6	457.1	450.6	454.1	461.5	462.9
9 Loans and leases in bank credit ⁸	6,742.8	6,779.2	6,787.4	6,797.0	6,805.6	6,816.4	6,840.4	6,862.3	6,866.1	6,861.6	6,856.9	6,888.5
10 Commercial and industrial loans	1,532.7	1,530.7	1,529.8	1,532.9	1,543.6	1,542.6	1,544.2	1,543.0	1,543.5	1,539.8	1,525.8	1,545.0
11 Real estate loans	2,481.3	2,481.2	2,478.2	2,473.5	2,469.6	2,466.7	2,466.0	2,466.2	2,468.8	2,463.6	2,466.2	2,469.6
12 Residential real estate loans	1,604.4	1,615.1	1,613.9	1,612.4	1,613.1	1,609.8	1,612.3	1,615.9	1,617.5	1,615.0	1,618.5	1,618.0
13 Revolving home equity loans	152.6	150.2	150.6	151.0	151.2	150.7	150.9	151.2	151.0	151.3	151.8	152.2
14 Closed-end residential loans ⁹	1,451.9	1,464.9	1,463.3	1,461.5	1,461.9	1,459.1	1,461.3	1,464.7	1,466.5	1,463.7	1,466.7	1,465.8
15 Commercial real estate loans	876.9	866.1	864.9	861.0	856.5	856.9	853.8	850.3	851.3	848.6	847.7	851.6
16 Construction and land development loans ¹⁰	133.7	130.0	129.5	129.8	130.5	130.3	129.6	128.8	128.8	128.8	129.1	129.7
17 Secured by farmland ¹¹	6.7	6.7	6.7	6.6	6.6	6.6	6.5	6.4	6.4	6.4	6.4	6.3
18 Secured by multifamily properties ¹²	227.2	229.4	230.0	228.7	227.8	227.6	229.1	229.1	228.9	228.4	227.6	229.1
19 Secured by nonfarm nonresidential properties ¹³	509.3	500.1	498.7	495.9	491.6	492.5	488.5	485.9	487.1	484.9	484.6	486.5
20 Consumer loans	1,444.0	1,455.1	1,453.2	1,456.2	1,457.5	1,465.2	1,468.8	1,480.3	1,477.8	1,486.3	1,485.3	1,491.2
21 Credit cards and other revolving plans	841.5	868.6	868.9	873.9	875.1	881.2	881.7	890.7	888.7	895.8	894.2	897.7
22 Other consumer loans	602.5	586.6	584.3	582.3	582.4	584.1	587.0	589.6	589.2	590.5	591.1	593.5
23 Automobile loans ¹⁴	420.9	410.7	407.9	406.0	406.7	407.6	409.1	410.1	409.6	410.6	411.2	412.8
24 All other consumer loans ¹⁵	181.6	175.8	176.3	176.3	175.7	176.4	178.0	179.5	179.6	179.9	179.9	180.6
25 All other loans and leases	1,284.8	1,312.1	1,325.7	1,334.5	1,334.9	1,341.8	1,361.5	1,372.8	1,376.0	1,371.9	1,379.6	1,382.7
26 Loans to nondepositary financial institutions ¹⁷	673.5	721.7	733.6	741.2	745.5	753.5	765.6	777.0	779.9	777.7	778.2	786.6
27 All loans not elsewhere classified ¹⁸	611.4	590.4	592.0	593.2	589.4	588.3	595.9	595.8	596.0	594.3	601.5	596.0
28 LESS: Allowance for loan and lease losses	127.1	129.5	130.9	131.2	131.6	132.4	132.5	132.4	132.2	132.5	132.7	132.3
29 Cash assets ²¹	1,707.7	1,645.9	1,622.8	1,554.6	1,534.7	1,523.3	1,480.5	1,465.5	1,446.9	1,519.0	1,437.1	1,487.3
30 Total federal funds sold and reverse RPs ²²	230.5	219.0	242.2	238.3	239.9	251.5	246.6	254.9	251.7	249.8	261.2	237.5
31 Loans to commercial banks ²³	6.0	4.2	4.6	4.8	4.8	4.5	4.5	4.3	4.1	4.1	4.1	4.2
32 Other assets including trading assets ²⁴	1,286.5	1,291.9	1,298.4	1,300.8	1,319.6	1,328.5	1,337.9	1,369.2	1,377.4	1,395.3	1,352.3	1,391.0
33 Total assets	13,463.7	13,566.2	13,618.5	13,594.9	13,630.5	13,675.4	13,647.2	13,700.6	13,682.9	13,768.1	13,662.1	13,770.8

(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	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	10,803.6	10,877.4	10,897.8	10,911.5	10,958.3	10,969.8	10,969.0	10,969.4	10,941.9	11,009.9	10,937.7	10,965.6
35 Large time deposits	779.3	816.0	797.8	795.7	806.2	812.1	807.8	796.7	792.1	808.1	788.7	786.7
36 Other deposits	10,024.3	10,061.5	10,100.0	10,115.7	10,152.2	10,157.7	10,161.3	10,172.7	10,149.7	10,201.9	10,149.0	10,178.9
37 Borrowings	924.6	1,003.4	1,003.2	992.3	968.6	1,008.6	976.9	935.2	924.5	933.9	925.7	938.0
38 Net due to related foreign offices	-361.0	-406.7	-406.2	-422.4	-445.2	-463.1	-470.7	-432.2	-433.0	-431.3	-402.5	-419.9
39 Other liabilities including trading liabilities ²⁵	565.0	565.5	568.2	565.3	569.2	582.1	592.4	600.2	623.8	628.4	554.5	587.8
40 Total liabilities	11,932.3	12,039.6	12,063.0	12,046.7	12,050.9	12,097.4	12,067.6	12,072.7	12,057.1	12,140.9	12,015.3	12,071.6
41 Residual (Assets LESS Liabilities)²⁶	1,531.5	1,526.7	1,555.5	1,548.2	1,579.7	1,578.0	1,579.6	1,627.9	1,625.8	1,627.2	1,646.8	1,699.2

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 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	10,412.7	10,528.5	10,558.6	10,611.7	10,641.6	10,684.1	10,740.6	10,796.6	10,797.9	10,811.5	10,804.3	10,804.1
2 Securities in bank credit ²	3,621.8	3,742.8	3,771.7	3,818.4	3,837.7	3,866.0	3,888.7	3,882.1	3,875.4	3,874.0	3,886.2	3,890.7
3 Treasury and agency securities ³	3,073.9	3,198.3	3,229.2	3,276.8	3,298.1	3,325.6	3,358.3	3,373.0	3,373.7	3,369.3	3,372.2	3,372.0
4 Mortgage-backed securities (MBS) ⁴	1,910.1	1,936.0	1,947.7	1,973.3	1,983.4	1,993.2	1,998.1	1,991.4	1,987.1	1,984.0	1,986.3	1,983.0
5 Non-MBS ⁵	1,163.9	1,262.2	1,281.5	1,303.5	1,314.7	1,332.4	1,360.2	1,381.6	1,386.6	1,385.3	1,385.8	1,389.0
6 Other securities	547.9	544.5	542.6	541.6	539.6	540.4	530.4	509.0	501.7	504.8	514.1	518.8
7 Mortgage-backed securities (MBS) ⁶	62.8	57.9	57.7	58.0	58.0	57.6	57.7	56.8	56.4	56.6	56.7	57.0
8 Non-MBS ⁷	485.1	486.6	484.8	483.6	481.5	482.9	472.7	452.3	445.3	448.2	457.4	461.8
9 Loans and leases in bank credit ⁸	6,790.9	6,785.7	6,786.8	6,793.3	6,803.9	6,818.1	6,851.9	6,914.5	6,922.6	6,937.5	6,918.1	6,913.4
10 Commercial and industrial loans	1,527.3	1,542.8	1,530.1	1,525.5	1,530.7	1,533.9	1,538.2	1,538.6	1,541.6	1,543.5	1,524.9	1,531.1
11 Real estate loans	2,486.7	2,478.8	2,480.9	2,480.3	2,474.6	2,474.1	2,472.9	2,471.3	2,472.5	2,468.7	2,466.9	2,474.9
12 Residential real estate loans	1,609.9	1,611.4	1,615.0	1,617.3	1,617.0	1,616.7	1,619.1	1,621.1	1,620.3	1,620.2	1,621.1	1,626.6
13 Revolving home equity loans	153.1	150.5	150.6	150.7	150.9	150.9	151.2	151.8	151.6	151.9	152.2	152.4
14 Closed-end residential loans ⁹	1,456.9	1,460.9	1,464.4	1,466.6	1,466.1	1,465.9	1,467.9	1,469.3	1,468.7	1,468.3	1,468.9	1,474.2
15 Commercial real estate loans	876.8	867.5	865.9	863.0	857.6	857.3	853.9	850.2	852.1	848.5	845.8	848.3
16 Construction and land development loans ¹⁰	133.1	130.8	130.2	130.9	130.9	130.5	129.9	128.4	128.3	128.1	127.9	128.5
17 Secured by farmland ¹¹	6.8	6.6	6.6	6.6	6.6	6.5	6.5	6.5	6.5	6.4	6.4	6.3
18 Secured by multifamily properties ¹²	227.5	229.1	230.6	229.6	228.8	228.4	229.3	229.4	229.3	229.1	227.4	228.2
19 Secured by nonfarm nonresidential properties ¹³	509.4	500.9	498.5	496.0	491.3	491.9	488.1	486.0	488.0	484.8	484.1	485.3
20 Consumer loans	1,470.4	1,453.8	1,454.3	1,460.9	1,463.3	1,467.1	1,475.9	1,508.1	1,504.9	1,520.8	1,515.8	1,509.0
21 Credit cards and other revolving plans	867.5	867.6	869.7	877.0	878.1	880.1	887.4	918.0	915.0	929.9	924.8	915.5
22 Other consumer loans	602.9	586.2	584.6	583.9	585.3	587.0	588.5	590.1	589.9	590.9	591.0	593.6
23 Automobile loans ¹⁴	420.8	410.3	408.9	407.8	408.8	409.4	409.8	410.0	409.8	410.4	410.5	412.4
24 All other consumer loans ¹⁵	182.1	175.8	175.8	176.1	176.5	177.6	178.7	180.0	180.1	180.5	180.5	181.1
25 All other loans and leases	1,306.5	1,310.3	1,321.5	1,326.6	1,335.2	1,343.1	1,364.9	1,396.5	1,403.7	1,404.4	1,410.6	1,398.4
26 Loans to nondepositary financial institutions ¹⁷	686.3	720.0	732.8	738.0	747.2	753.0	768.0	792.2	797.3	798.9	797.6	795.4
27 All loans not elsewhere classified ¹⁸	620.2	590.2	588.8	588.7	587.9	590.1	596.9	604.3	606.3	605.5	612.9	603.0
28 LESS: Allowance for loan and lease losses	127.2	129.1	130.9	131.6	131.8	132.4	132.8	132.7	132.6	132.2	132.4	132.5
29 Cash assets ²¹	1,790.1	1,612.0	1,567.6	1,535.2	1,519.7	1,507.6	1,496.1	1,538.0	1,539.6	1,578.2	1,496.5	1,491.7
30 Total federal funds sold and reverse RPs ²²	250.0	217.4	233.7	234.3	243.3	257.3	254.3	275.9	269.1	276.2	310.4	266.5
31 Loans to commercial banks ²³	6.0	4.3	4.7	5.0	4.9	4.6	4.5	4.3	4.1	4.0	4.1	4.1
32 Other assets including trading assets ²⁴	1,269.8	1,288.3	1,300.0	1,302.4	1,316.1	1,335.5	1,342.8	1,353.7	1,376.3	1,368.6	1,306.9	1,370.5
33 Total assets	13,601.4	13,521.3	13,533.7	13,557.1	13,593.9	13,656.8	13,705.6	13,835.7	13,854.5	13,906.3	13,789.8	13,804.5

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	10,942.2	10,845.7	10,869.3	10,881.6	10,927.1	10,925.1	10,978.1	11,109.8	11,107.1	11,163.9	11,125.1	11,043.7
35 Large time deposits	772.7	813.1	798.2	794.0	802.0	807.2	802.1	792.1	788.9	802.1	788.4	789.7
36 Other deposits	10,169.5	10,032.7	10,071.1	10,087.6	10,125.1	10,117.9	10,176.0	10,317.7	10,318.3	10,361.8	10,336.8	10,254.0
37 Borrowings	923.4	992.8	973.4	958.8	952.9	1,016.8	983.6	934.0	923.0	933.2	923.2	947.5
38 Net due to related foreign offices	-319.9	-418.3	-405.4	-411.3	-440.6	-445.7	-424.1	-384.3	-379.6	-373.7	-377.5	-419.7
39 Other liabilities including trading liabilities ²⁵	560.3	564.0	561.1	568.0	572.2	595.1	605.0	595.9	622.5	606.8	539.3	591.3
40 Total liabilities	12,106.0	11,984.3	11,998.4	11,997.1	12,011.7	12,091.3	12,142.6	12,255.4	12,273.0	12,330.2	12,210.1	12,162.8
41 Residual (Assets LESS Liabilities)²⁶	1,495.4	1,537.1	1,535.3	1,560.0	1,582.2	1,565.5	1,563.0	1,580.3	1,581.5	1,576.2	1,579.7	1,641.7

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			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	5,704.7	5,784.0	5,802.7	5,814.8	5,827.6	5,848.0	5,843.9	5,836.4	5,843.6	5,836.7	5,825.3	5,843.9
2 Securities in bank credit ²	1,250.5	1,246.6	1,249.2	1,255.1	1,264.3	1,275.1	1,270.8	1,251.3	1,255.2	1,249.0	1,239.9	1,241.5
3 Treasury and agency securities ³	863.8	872.0	876.2	883.0	890.9	899.9	899.3	884.5	887.5	883.2	876.4	879.4
4 Mortgage-backed securities (MBS) ⁴	578.5	592.6	597.9	603.3	613.0	619.9	615.4	612.6	613.5	613.1	609.0	608.9
5 Non-MBS ⁵	285.3	279.4	278.3	279.7	277.9	280.1	283.9	271.9	274.0	270.1	267.5	270.5
6 Other securities	386.8	374.5	373.0	372.1	373.5	375.1	371.6	366.8	367.8	365.8	363.5	362.1
7 Mortgage-backed securities (MBS) ⁶	38.7	36.2	36.1	36.1	36.2	36.4	35.7	35.8	35.9	35.8	35.2	35.1
8 Non-MBS ⁷	348.1	338.3	336.9	336.0	337.2	338.7	335.8	331.0	331.9	330.0	328.3	327.0
9 Loans and leases in bank credit ⁸	4,454.2	4,537.4	4,553.5	4,559.7	4,563.3	4,573.0	4,573.0	4,585.2	4,588.3	4,587.7	4,585.4	4,602.4
10 Commercial and industrial loans	722.9	724.4	726.9	728.9	729.9	730.6	732.1	733.6	733.4	734.1	734.1	734.2
11 Real estate loans	2,939.3	3,001.5	3,012.2	3,017.2	3,022.0	3,031.6	3,034.7	3,040.8	3,043.6	3,042.1	3,039.0	3,053.3
12 Residential real estate loans	962.6	986.4	990.6	992.6	992.9	996.3	999.3	1,002.7	1,004.3	1,004.4	1,001.5	1,003.6
13 Revolving home equity loans	101.9	105.8	106.6	107.4	108.3	109.2	109.8	110.5	110.6	110.5	110.7	110.8
14 Closed-end residential loans ⁹	860.7	880.6	884.0	885.2	884.6	887.1	889.5	892.2	893.7	893.9	890.7	892.7
15 Commercial real estate loans	1,976.7	2,015.1	2,021.6	2,024.5	2,029.1	2,035.3	2,035.5	2,038.1	2,039.3	2,037.8	2,037.6	2,049.7
16 Construction and land development loans ¹⁰	339.9	339.8	339.9	338.3	335.8	334.4	331.6	330.9	331.8	331.1	328.7	330.6
17 Secured by farmland ¹¹	107.3	108.7	108.5	108.7	108.9	108.8	109.0	109.2	109.3	109.2	109.4	109.5
18 Secured by multifamily properties ¹²	332.8	345.1	343.4	344.8	347.0	349.5	351.8	353.4	353.4	353.2	354.4	356.4
19 Secured by nonfarm nonresidential properties ¹³	1,196.8	1,221.5	1,229.8	1,232.7	1,237.4	1,242.6	1,243.1	1,244.5	1,244.8	1,244.4	1,245.1	1,253.2
20 Consumer loans	456.1	461.8	462.0	462.9	463.4	458.9	451.2	451.9	451.9	452.3	451.4	451.3
21 Credit cards and other revolving plans	190.3	195.5	195.2	195.1	196.1	194.9	194.0	193.0	192.5	192.9	192.4	191.9
22 Other consumer loans	265.8	266.3	266.8	267.8	267.3	263.9	257.2	258.9	259.4	259.4	259.0	259.4
23 Automobile loans ¹⁴	78.7	78.3	78.2	78.0	77.3	76.6	76.4	76.3	76.4	76.4	76.2	76.0
24 All other consumer loans ¹⁵	187.1	188.1	188.6	189.8	190.0	187.4	180.8	182.6	183.0	183.0	182.8	183.4
25 All other loans and leases	335.9	349.7	352.4	350.8	348.0	351.9	354.9	358.8	359.4	359.8	360.9	363.7
26 Loans to nondepositary financial institutions ¹⁷	108.8	116.8	118.4	118.4	116.7	118.6	122.5	124.9	125.6	125.9	123.5	126.0
27 All loans not elsewhere classified ¹⁸	227.1	232.9	234.0	232.4	231.3	233.3	232.5	233.9	233.9	233.9	237.4	237.6
28 LESS: Allowance for loan and lease losses	68.0	69.3	68.7	69.1	69.4	69.6	69.6	70.0	70.2	70.1	69.8	69.3
29 Cash assets ²¹	440.4	489.1	477.5	495.9	518.0	516.8	518.1	509.2	515.6	493.8	495.0	514.4
30 Total federal funds sold and reverse RPs ²²	31.7	29.4	28.6	32.2	32.6	34.0	34.9	34.6	34.0	34.4	35.7	37.1
31 Loans to commercial banks ²³	0.7	0.4	0.5	0.8	1.1	1.5	1.6	1.6	1.6	1.6	1.6	1.6
32 Other assets including trading assets ²⁴	440.1	440.1	440.6	437.6	431.1	430.9	434.6	439.4	439.7	440.5	442.4	445.5
33 Total assets	6,549.7	6,673.7	6,681.2	6,712.3	6,741.0	6,761.7	6,763.5	6,751.4	6,764.4	6,737.0	6,730.3	6,773.3

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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			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	5,295.5	5,402.7	5,403.9	5,430.9	5,469.2	5,510.0	5,517.8	5,525.7	5,535.9	5,513.4	5,528.9	5,567.8
35 Large time deposits	663.2	717.6	726.0	743.3	760.7	772.3	767.5	762.8	765.0	758.9	761.6	762.2
36 Other deposits	4,632.3	4,685.0	4,677.9	4,687.5	4,708.5	4,737.7	4,750.3	4,762.9	4,770.9	4,754.4	4,767.3	4,805.6
37 Borrowings	436.1	395.8	396.5	389.6	374.8	347.6	352.0	352.9	354.9	348.4	346.2	341.3
38 Net due to related foreign offices	29.3	32.7	36.8	35.2	33.0	33.0	34.3	35.0	34.1	32.5	32.2	34.1
39 Other liabilities including trading liabilities ²⁵	132.9	128.3	125.7	122.8	119.7	118.4	117.4	120.7	120.5	123.2	121.0	121.1
40 Total liabilities	5,893.8	5,959.5	5,962.8	5,978.4	5,996.8	6,009.0	6,021.5	6,034.3	6,045.3	6,017.4	6,028.4	6,064.3
41 Residual (Assets LESS Liabilities)²⁶	655.8	714.3	718.4	733.8	744.2	752.7	742.0	717.0	719.0	719.6	701.9	709.0

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 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	5,724.5	5,787.4	5,804.0	5,816.1	5,831.5	5,850.1	5,842.8	5,856.4	5,862.5	5,864.7	5,855.3	5,857.6
2 Securities in bank credit ²	1,255.7	1,246.3	1,247.1	1,254.3	1,259.0	1,268.9	1,260.0	1,256.4	1,261.2	1,254.6	1,248.2	1,250.8
3 Treasury and agency securities ³	868.8	871.4	873.8	880.8	885.6	894.7	891.0	889.8	894.5	888.4	883.9	886.7
4 Mortgage-backed securities (MBS) ⁴	578.3	594.2	597.5	603.5	609.0	613.2	610.0	611.9	614.3	610.0	609.2	610.4
5 Non-MBS ⁵	290.5	277.2	276.3	277.3	276.6	281.4	281.0	277.9	280.1	278.4	274.7	276.3
6 Other securities	386.8	374.9	373.3	373.5	373.5	374.2	369.1	366.6	366.8	366.2	364.3	364.1
7 Mortgage-backed securities (MBS) ⁶	38.1	36.3	36.1	36.1	36.2	36.6	35.9	35.4	35.5	35.4	34.9	35.0
8 Non-MBS ⁷	348.8	338.7	337.3	337.4	337.3	337.7	333.1	331.3	331.3	330.9	329.4	329.0
9 Loans and leases in bank credit ⁸	4,468.8	4,541.1	4,556.9	4,561.8	4,572.5	4,581.2	4,582.8	4,600.0	4,601.3	4,610.1	4,607.1	4,606.8
10 Commercial and industrial loans	720.1	727.6	726.7	725.1	726.2	727.5	727.4	730.7	730.1	733.4	734.0	731.6
11 Real estate loans	2,945.8	3,001.1	3,012.7	3,020.8	3,028.2	3,036.3	3,042.5	3,047.7	3,050.3	3,050.2	3,044.6	3,056.7
12 Residential real estate loans	964.7	986.6	992.1	994.7	996.6	999.4	1,002.9	1,004.8	1,006.0	1,006.0	1,002.6	1,004.5
13 Revolving home equity loans	102.2	106.1	106.5	107.3	108.3	109.3	110.0	110.9	111.0	111.0	111.2	111.1
14 Closed-end residential loans ⁹	862.4	880.5	885.6	887.5	888.3	890.1	892.9	894.0	895.0	895.0	891.4	893.4
15 Commercial real estate loans	1,981.2	2,014.5	2,020.6	2,026.1	2,031.5	2,036.9	2,039.6	2,042.8	2,044.3	2,044.2	2,042.0	2,052.2
16 Construction and land development loans ¹⁰	342.4	339.8	337.6	338.2	336.4	335.0	334.8	333.6	335.0	333.9	329.1	330.6
17 Secured by farmland ¹¹	107.6	108.7	108.7	109.0	109.3	109.2	109.2	109.6	109.5	109.7	109.9	109.7
18 Secured by multifamily properties ¹²	332.8	344.3	344.4	346.1	347.8	350.2	351.8	353.5	353.5	353.6	354.9	356.7
19 Secured by nonfarm nonresidential properties ¹³	1,198.4	1,221.7	1,229.9	1,232.9	1,238.0	1,242.4	1,243.9	1,246.2	1,246.3	1,246.9	1,248.0	1,255.2
20 Consumer loans	464.9	457.9	459.2	461.7	463.9	460.8	454.4	460.6	460.3	463.6	461.5	458.4
21 Credit cards and other revolving plans	198.4	193.1	193.5	194.3	194.8	195.0	195.9	200.9	200.0	203.4	202.1	198.3
22 Other consumer loans	266.5	264.8	265.7	267.4	269.1	265.8	258.5	259.7	260.3	260.2	259.4	260.1
23 Automobile loans ¹⁴	78.9	78.1	78.1	77.9	77.5	76.9	76.7	76.6	76.7	76.6	76.4	76.3
24 All other consumer loans ¹⁵	187.6	186.7	187.6	189.5	191.6	188.9	181.8	183.1	183.6	183.5	183.0	183.9
25 All other loans and leases	337.9	354.5	358.3	354.1	354.2	356.6	358.5	361.1	360.6	363.0	366.9	360.0
26 Loans to nondepositary financial institutions ¹⁷	107.8	120.5	122.9	120.6	120.0	121.9	123.6	124.0	124.0	124.3	125.4	123.9
27 All loans not elsewhere classified ¹⁸	230.1	234.0	235.4	233.5	234.3	234.7	234.8	237.1	236.6	238.6	241.4	236.1
28 LESS: Allowance for loan and lease losses	67.9	69.3	68.9	69.1	69.4	69.6	69.9	69.9	70.1	69.8	69.2	69.3
29 Cash assets ²¹	476.6	465.9	461.7	483.9	508.2	513.8	537.6	546.8	554.7	526.7	544.6	558.5
30 Total federal funds sold and reverse RPs ²²	30.6	29.8	30.5	31.1	31.3	31.7	33.5	33.9	34.5	32.8	31.7	33.6
31 Loans to commercial banks ²³	0.5	0.5	0.6	1.0	1.3	1.5	1.5	1.4	1.4	1.4	1.4	1.4
32 Other assets including trading assets ²⁴	439.5	441.2	440.8	437.6	434.9	434.6	438.6	439.3	440.5	442.2	440.0	441.7
33 Total assets	6,603.8	6,655.5	6,668.8	6,700.6	6,737.8	6,762.0	6,784.2	6,808.0	6,823.6	6,798.1	6,803.8	6,823.4

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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			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	5,339.0	5,383.7	5,388.4	5,427.9	5,469.3	5,507.3	5,541.5	5,570.6	5,584.7	5,559.0	5,580.0	5,600.7
35 Large time deposits	656.8	720.9	730.1	743.9	757.5	762.6	759.6	755.5	757.3	753.7	754.0	756.9
36 Other deposits	4,682.3	4,662.8	4,658.3	4,684.0	4,711.8	4,744.7	4,781.9	4,815.1	4,827.4	4,805.4	4,826.0	4,843.8
37 Borrowings	423.5	408.5	404.7	389.0	376.2	353.9	345.7	341.6	342.1	341.3	344.8	338.2
38 Net due to related foreign offices	28.9	33.0	37.2	34.5	32.7	33.3	33.4	34.4	33.2	32.2	35.2	33.7
39 Other liabilities including trading liabilities ²⁵	133.7	126.1	123.6	123.2	122.5	123.1	125.1	122.1	121.6	123.8	118.1	118.6
40 Total liabilities	5,925.1	5,951.3	5,954.0	5,974.7	6,000.7	6,017.7	6,045.8	6,068.9	6,081.6	6,056.3	6,078.0	6,091.2
41 Residual (Assets LESS Liabilities)²⁶	678.6	704.2	714.8	725.9	737.1	744.4	738.4	739.1	742.0	741.7	725.8	732.2

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			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	1,286.8	1,346.0	1,344.0	1,355.1	1,361.7	1,380.8	1,377.2	1,389.4	1,390.7	1,401.6	1,380.7	1,391.3
2 Securities in bank credit ²	224.2	235.0	235.2	242.0	246.7	248.6	241.8	242.5	244.4	245.7	238.6	246.9
3 Treasury and agency securities ³	143.0	154.0	154.4	158.0	165.0	168.0	161.7	161.2	162.4	163.3	157.7	166.1
4 Mortgage-backed securities (MBS) ⁴	30.4	31.3	30.5	33.6	35.6	37.4	39.9	40.0	41.0	39.5	37.2	39.4
5 Non-MBS ⁵	112.6	122.7	123.8	124.4	129.5	130.6	121.8	121.1	121.4	123.7	120.5	126.7
6 Other securities	81.2	81.0	80.8	84.0	81.7	80.5	80.1	81.3	82.0	82.5	80.9	80.7
7 Mortgage-backed securities (MBS) ⁶	1.9	1.3	1.2	1.1	1.1	1.2	1.2	1.1	1.2	1.1	1.1	1.1
8 Non-MBS ⁷	79.3	79.7	79.6	82.9	80.6	79.3	78.9	80.2	80.9	81.3	79.8	79.6
9 Loans and leases in bank credit ⁸	1,062.6	1,111.0	1,108.8	1,113.1	1,115.0	1,132.2	1,135.4	1,146.9	1,146.2	1,155.9	1,142.1	1,144.4
10 Commercial and industrial loans	505.6	512.1	504.2	503.7	502.7	512.6	512.1	512.3	509.6	517.7	510.5	512.4
11 Real estate loans	111.6	115.2	116.8	117.0	115.4	116.1	117.9	117.3	117.5	117.6	115.8	116.2
12 Residential real estate loans	0.5	0.5	0.6	0.6	0.4	0.5	0.5	0.7	0.6	0.7	0.8	0.8
13 Revolving home equity loans	-0.0	-0.0	0.1	0.1	0.1	0.1	0.0	0.2	0.2	0.2	0.4	0.4
14 Closed-end residential loans ⁹	0.5	0.5	0.5	0.5	0.3	0.4	0.4	0.4	0.4	0.5	0.5	0.5
15 Commercial real estate loans	111.1	114.7	116.2	116.3	115.0	115.6	117.4	116.7	116.9	116.9	115.0	115.3
16 Construction and land development loans ¹⁰	12.5	13.1	13.7	14.1	14.6	14.8	15.2	15.8	15.7	16.0	16.2	16.3
17 Secured by farmland ¹¹	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily properties ¹²	20.5	21.8	22.3	21.7	20.9	20.7	20.4	19.8	19.9	19.8	19.8	19.7
19 Secured by nonfarm nonresidential properties ¹³	78.0	79.7	80.1	80.4	79.3	79.9	81.6	80.8	81.1	80.9	78.9	79.1
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	445.5	483.7	487.8	492.5	496.9	503.6	505.5	517.3	519.1	520.6	515.8	515.8
26 Loans to nondepositary financial institutions ¹⁷	212.3	243.3	244.1	243.3	243.9	246.5	247.6	254.9	255.7	255.7	255.4	256.1
27 All loans not elsewhere classified ^{18, 19}	233.2	240.4	243.6	249.2	253.0	257.0	257.9	262.4	263.4	264.8	260.4	259.7
28 LESS: Allowance for loan and lease losses ²⁰	-0.1	0.0	0.1	0.0	-0.0	-0.0	-0.0	-0.0	-0.1	-0.0	-0.1	-0.1
29 Cash assets ²¹	1,337.7	1,359.6	1,293.6	1,331.0	1,223.3	1,232.1	1,199.9	1,151.0	1,211.7	1,181.7	1,019.4	1,332.1
30 Total federal funds sold and reverse RPs ²²	377.3	373.6	383.3	361.7	373.7	353.2	351.8	369.9	368.3	370.8	377.1	352.8
31 Loans to commercial banks ²³	0.8	0.9	0.8	0.6	0.5	1.9	2.1	1.4	1.4	1.5	1.2	1.3
32 Other assets including trading assets ²⁴	146.0	136.7	138.7	135.9	128.6	134.2	158.6	155.7	169.2	145.1	143.5	181.6
33 Total assets	3,148.8	3,216.7	3,160.4	3,184.2	3,087.8	3,102.3	3,089.7	3,067.5	3,141.3	3,100.6	2,921.9	3,259.1

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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 States

Seasonally adjusted, billions of dollars (continued)

Account	2023	2024	2024	2024	2024	2024	2024	2024	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	1,287.2	1,326.7	1,305.1	1,316.1	1,330.7	1,338.5	1,347.8	1,323.5	1,329.2	1,341.5	1,281.6	1,379.3
35 Large time deposits	803.9	795.6	793.5	805.8	805.1	795.9	791.4	802.8	788.7	817.2	816.2	807.4
36 Other deposits	483.4	531.2	511.6	510.3	525.6	542.6	556.4	520.7	540.5	524.3	465.4	571.9
37 Borrowings	1,004.0	1,001.6	957.1	975.8	945.1	891.2	862.3	844.1	888.3	877.1	737.2	877.6
38 Net due to related foreign offices	674.6	731.0	757.8	735.4	687.3	731.6	723.5	730.4	736.6	724.2	747.0	798.4
39 Other liabilities including trading liabilities ²⁵	171.1	151.7	149.2	149.5	140.4	143.4	166.6	159.9	180.1	149.4	145.3	184.9
40 Total liabilities	3,136.9	3,210.9	3,169.2	3,176.8	3,103.5	3,104.6	3,100.1	3,057.8	3,134.2	3,092.3	2,911.1	3,240.2
41 Residual (Assets LESS Liabilities)²⁶	11.9	5.8	-8.8	7.4	-15.7	-2.3	-10.4	9.7	7.1	8.4	10.9	18.9

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 Dec	2024 Jun	2024 Jul	2024 Aug	2024 Sep	2024 Oct	2024 Nov	2024 Dec	Week ending			
									Dec 18	Dec 25	Jan 01	Jan 08
Assets												
1 Bank credit	1,302.4	1,338.7	1,339.2	1,347.0	1,355.3	1,369.0	1,381.3	1,404.4	1,404.1	1,422.8	1,403.7	1,406.9
2 Securities in bank credit ²	224.2	235.3	237.1	243.5	245.4	243.4	245.0	241.8	241.3	242.8	234.4	245.1
3 Treasury and agency securities ³	141.9	155.3	157.5	160.3	163.0	161.5	162.5	159.3	158.2	159.5	152.4	163.0
4 Mortgage-backed securities (MBS) ⁴	30.7	31.7	31.4	34.5	36.0	35.8	38.3	40.1	39.7	39.5	39.5	41.6
5 Non-MBS ⁵	111.2	123.6	126.0	125.8	127.0	125.7	124.3	119.2	118.5	120.0	113.0	121.4
6 Other securities	82.3	80.0	79.7	83.2	82.4	81.9	82.4	82.6	83.1	83.3	81.9	82.0
7 Mortgage-backed securities (MBS) ⁶	1.8	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1
8 Non-MBS ⁷	80.5	78.8	78.5	82.1	81.2	80.7	81.3	81.4	81.9	82.2	80.8	80.9
9 Loans and leases in bank credit ⁸	1,078.2	1,103.3	1,102.1	1,103.5	1,109.9	1,125.6	1,136.4	1,162.5	1,162.9	1,180.0	1,169.3	1,161.8
10 Commercial and industrial loans	513.7	510.5	503.9	499.8	498.8	507.0	511.9	520.3	517.6	530.5	522.9	518.3
11 Real estate loans	110.7	116.9	117.4	116.7	114.8	115.9	116.1	116.0	116.3	115.8	115.8	116.2
12 Residential real estate loans	0.6	0.5	0.6	0.6	0.5	0.5	0.5	0.6	0.6	0.6	0.8	0.8
13 Revolving home equity loans	0.0	0.1	0.1	0.2	0.1	0.1	0.0	0.2	0.1	0.1	0.3	0.3
14 Closed-end residential loans ⁹	0.6	0.5	0.5	0.4	0.4	0.4	0.5	0.5	0.5	0.5	0.5	0.5
15 Commercial real estate loans	110.1	116.3	116.7	116.1	114.3	115.4	115.6	115.4	115.7	115.2	115.0	115.4
16 Construction and land development loans ¹⁰	12.5	13.4	13.8	14.2	14.5	14.8	15.3	15.8	15.8	15.9	16.0	16.0
17 Secured by farmland ¹¹	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18 Secured by multifamily properties ¹²	20.6	21.7	22.2	21.5	21.0	20.9	20.6	19.9	20.0	19.7	19.8	19.7
19 Secured by nonfarm nonresidential properties ¹³	76.9	81.1	80.6	80.2	78.7	79.4	79.6	79.4	79.8	79.4	79.0	79.5
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	453.8	475.9	480.8	487.0	496.2	502.7	508.4	526.2	528.9	533.6	530.6	527.2
26 Loans to nondepositary financial institutions ¹⁷	218.1	237.2	239.4	240.4	245.6	248.5	251.4	261.1	262.7	263.7	264.5	261.9
27 All loans not elsewhere classified ^{18, 19}	235.7	238.7	241.5	246.6	250.6	254.2	256.9	265.1	266.2	269.9	266.1	265.3
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	1,295.7	1,336.3	1,297.3	1,338.7	1,201.4	1,208.5	1,214.9	1,107.9	1,169.7	1,105.5	914.0	1,321.7
30 Total federal funds sold and reverse RPs ²²	377.4	366.8	374.9	363.4	371.5	345.1	357.0	368.3	368.4	362.6	366.5	357.3
31 Loans to commercial banks ²³	0.9	0.8	0.8	0.5	0.6	2.0	1.9	1.5	1.5	1.5	1.3	1.4
32 Other assets including trading assets ²⁴	145.2	139.0	137.2	136.9	130.6	137.3	162.3	154.8	158.5	155.3	140.5	177.9
33 Total assets	3,121.5	3,181.6	3,149.4	3,186.5	3,059.5	3,061.9	3,117.5	3,036.9	3,102.3	3,047.7	2,826.0	3,265.2

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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			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 18	Dec 25	Jan 01	Jan 08
Liabilities												
34 Deposits	1,279.6	1,318.2	1,296.1	1,320.8	1,322.2	1,319.2	1,344.0	1,314.6	1,322.3	1,322.0	1,248.9	1,380.6
35 Large time deposits	798.5	793.3	784.5	805.6	797.6	786.7	787.2	796.5	784.1	804.2	793.4	812.6
36 Other deposits	481.1	524.9	511.6	515.1	524.7	532.5	556.8	518.1	538.2	517.8	455.5	568.0
37 Borrowings	996.3	1,007.6	960.4	975.8	918.0	860.3	859.9	838.7	894.2	860.0	706.8	892.0
38 Net due to related foreign offices	673.8	698.5	739.4	737.5	673.9	731.6	737.5	721.5	717.9	700.4	726.1	808.3
39 Other liabilities including trading liabilities ²⁵	168.6	152.7	149.1	148.0	141.1	146.5	171.8	157.7	163.5	160.8	139.7	179.8
40 Total liabilities	3,118.3	3,177.0	3,145.0	3,182.1	3,055.2	3,057.6	3,113.2	3,032.5	3,097.8	3,043.3	2,821.5	3,260.7
41 Residual (Assets LESS Liabilities)²⁶	3.3	4.6	4.4	4.3	4.3	4.3	4.4	4.5	4.5	4.4	4.5	4.5

Footnotes appear on the last page.

Footnotes

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.
6. Includes MBS not issued or guaranteed by the U.S. government.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.
9. Includes first and junior liens on closed-end loans secured by 1–4 family residential properties.
10. Includes construction, land development, and other land loans.
11. Includes loans secured by farmland, including grazing and pastureland.
12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.
13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.
14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.
15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
16. Foreign-related institutions do not report consumer loans separately. These loans are included in all other loans not elsewhere classified (line 27).
17. Includes loans to 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. Foreign-related institutions include consumer loans in all other loans not elsewhere classified (line 27), rather than reporting consumer loans separately.
20. Beginning April 6, 2022, foreign-related institutions no longer report the allowance for loan and lease losses separately. 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.