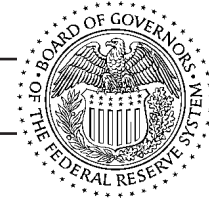

FEDERAL RESERVE statistical release

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



For release at 4:15 p.m. Eastern Time
March 25, 2022

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the December 2021 Call Report. Data on the previous release were benchmarked through the September 2021 Call Report. The data also incorporate new seasonal adjustment factors.

Notes on the Data have been redesigned and revised to simplify their interpretation by users. The major changes are:

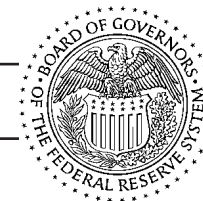
1. The Notes on the Data are now in chronological order by the Wednesday-as-of-date corresponding to the activity, from the latest date to the earliest. Previously the notes were arranged by publication date. Notes reflecting activity on the same as-of date have been consolidated.
2. Notes have been revised to reflect additional information that became available after publication, including revisions in either Reports of Condition and Income (Call Reports) or data submitted by panel respondents. Several new notes have been added for activity between 1999 and 2013.
3. The line items listed in the notes correspond to the current line items of the H.8 release. For line items that have been discontinued since the original note publication, the discontinued items and associated structure change amounts are presented in parentheses following the current line items.

Effective with the forthcoming release dated April 15, 2022 with data as of April 6, 2022, several changes will be made to line items shown on the H.8 release. These changes relate to reporting changes proposed by the Federal Reserve Board on [October 5, 2021](#) and finalized on [January 27, 2022](#).

The following line item changes will be made on the release:

1. The two Memoranda items covering net unrealized gains (losses) on available-for-sale securities will be discontinued: previous line item 42, Net unrealized gains (losses) on available-for-sale securities; and previous line item 43, Net unrealized gains (losses) on available-for-sale securities, U.S. Treasury and agency securities, MBS.
2. As of April 6, 2022, line item 24, All other consumer loans, will no longer include any such loans held by foreign-related institutions. These loans are now included in line item 27, All loans not elsewhere classified.
3. As of April 6, 2022, line item 27, All loans not elsewhere classified, will include all other consumer loans at foreign-related institutions, currently included in line item 24.
4. As of April 6, 2022, line item 28, Allowance for loan and lease losses, will no longer include any allowances held by foreign-related institutions. Any allowances will be included in line item 38, Net due to related foreign offices.

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
March 25, 2022

Percent change at break adjusted, seasonally adjusted, annual rate

| Account | 2017 | 2018 | 2019 | 2020 | 2021 | 2020 Q3 | 2020 Q4 | 2021 Q1 | 2021 Q2 | 2021 Q3 | 2021 Q4 | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb |
|--|------------|------------|------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Assets | | | | | | | | | | | | | | | |
| 1 Bank credit | 2.9 | 3.5 | 6.0 | 8.4 | 8.1 | 2.8 | 1.5 | 6.0 | 8.1 | 6.7 | 10.6 | 11.2 | 13.4 | 7.7 | 6.6 |
| 2 Securities in bank credit ² | 1.7 | 0.7 | 10.3 | 20.7 | 21.5 | 31.0 | 21.0 | 22.5 | 24.5 | 14.3 | 18.4 | 16.9 | 14.7 | 11.3 | 6.9 |
| 3 Treasury and agency securities ³ | 2.7 | 3.5 | 14.2 | 22.9 | 22.5 | 34.5 | 22.8 | 25.1 | 22.7 | 15.7 | 19.7 | 17.4 | 13.6 | 13.3 | 9.7 |
| 6 Other securities | -0.8 | -7.2 | -1.8 | 12.6 | 17.6 | 17.9 | 14.2 | 12.5 | 32.0 | 8.9 | 13.0 | 14.7 | 19.4 | 3.2 | -4.6 |
| 9 Loans and leases in bank credit ⁸ | 3.4 | 4.5 | 4.4 | 3.6 | 2.1 | -7.9 | -6.7 | -1.4 | 0.2 | 2.9 | 6.5 | 8.2 | 12.7 | 5.8 | 6.5 |
| 10 Commercial and industrial loans | 1.0 | 6.7 | 3.7 | 11.8 | -7.7 | -19.6 | -23.8 | -10.7 | -8.4 | -13.9 | 1.4 | 9.3 | 19.5 | 1.3 | 1.5 |
| 11 Real estate loans | 3.7 | 3.4 | 3.3 | 1.2 | 2.1 | 0.2 | -2.4 | -0.9 | -0.6 | 4.1 | 5.7 | 5.6 | 6.2 | 5.0 | 6.4 |
| 12 Residential real estate loans | 1.4 | 2.2 | 2.0 | -1.6 | -0.5 | -2.0 | -6.2 | -3.9 | -4.8 | 1.8 | 5.2 | 5.2 | 4.1 | 2.1 | 6.0 |
| 13 Revolving home equity loans | -6.8 | -8.3 | -8.8 | -11.6 | -12.5 | -14.7 | -16.6 | -17.0 | -15.4 | -10.9 | -9.0 | -5.7 | -9.1 | -9.1 | -5.8 |
| 14 Closed-end residential loans ⁹ | 3.4 | 4.4 | 4.0 | 0.0 | 1.3 | -0.1 | -4.7 | -2.0 | -3.3 | 3.5 | 7.0 | 6.6 | 5.8 | 3.5 | 7.4 |
| 15 Commercial real estate loans | 6.1 | 4.7 | 4.7 | 4.0 | 4.4 | 2.4 | 1.4 | 1.9 | 3.3 | 6.2 | 6.1 | 5.8 | 8.1 | 7.6 | 6.8 |
| 20 Consumer loans | 4.2 | 4.0 | 5.2 | -4.2 | 7.5 | -4.3 | 0.1 | 1.8 | 7.1 | 10.5 | 9.9 | 10.8 | 9.9 | 8.5 | 15.0 |
| 21 Credit cards and other revolving plans | 5.0 | 4.1 | 3.4 | -10.9 | 5.4 | -12.4 | -3.7 | -3.3 | 3.4 | 10.3 | 10.9 | 12.4 | 10.9 | 10.4 | 18.5 |
| 22 Other consumer loans | 3.1 | 3.9 | 7.2 | 3.4 | 9.6 | 4.1 | 4.0 | 6.8 | 10.7 | 10.6 | 9.0 | 9.3 | 9.0 | 6.8 | 11.8 |
| 25 All other loans and leases | 5.9 | 4.9 | 8.5 | 6.5 | 13.3 | -13.3 | 4.4 | 9.7 | 9.9 | 18.2 | 13.0 | 11.4 | 23.4 | 11.6 | 5.4 |
| 28 LESS: Allowance for loan and lease losses | 0.4 | -0.7 | 1.1 | 59.8 | -23.6 | 81.8 | -0.7 | -5.1 | -41.7 | -36.0 | -20.2 | -4.3 | -2.9 | -31.7 | -3.0 |
| 29 Cash assets ¹⁸ | 7.4 | -19.3 | -12.9 | 78.0 | 33.8 | -35.3 | 29.6 | 44.8 | 44.7 | 27.5 | 5.0 | -0.9 | -7.8 | -52.1 | -41.4 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 9.4 | 36.6 | 25.1 | 7.8 | -26.2 | 82.7 | -17.6 | -65.4 | -39.2 | -15.6 | 6.9 | 41.1 | -48.9 | 6.0 | -26.8 |
| 31 Loans to commercial banks ²⁰ | -4.7 | 19.1 | -52.9 | 39.5 | -44.9 | -20.6 | 235.7 | -19.5 | -164.1 | 27.8 | -32.5 | 0.0 | -10.5 | -74.3 | -509.4 |
| 32 Other assets including trading assets ²¹ | 1.6 | 0.9 | 2.1 | 10.4 | 8.3 | -18.6 | -3.2 | 11.2 | 1.0 | 9.1 | 10.9 | 12.0 | -19.0 | 13.3 | 14.4 |
| 33 Total assets | 3.6 | 0.9 | 4.1 | 14.9 | 10.8 | -2.8 | 4.4 | 9.4 | 12.2 | 10.3 | 9.7 | 10.0 | 5.3 | -2.4 | -2.1 |
| Liabilities | | | | | | | | | | | | | | | |
| 34 Deposits | 4.6 | 2.8 | 6.3 | 20.7 | 11.8 | 11.1 | 8.3 | 13.0 | 14.1 | 8.8 | 9.3 | 10.9 | 8.5 | 2.2 | 4.2 |
| 35 Large time deposits | 7.1 | 4.5 | 8.9 | -16.4 | -6.5 | -22.7 | -27.7 | -14.8 | -8.6 | -4.3 | 1.1 | 14.3 | -22.8 | -1.4 | 6.7 |
| 36 Other deposits | 4.2 | 2.5 | 5.8 | 26.7 | 13.7 | 15.5 | 12.5 | 16.0 | 16.4 | 10.0 | 10.1 | 10.6 | 11.3 | 2.6 | 4.0 |
| 37 Borrowings | 3.7 | -5.3 | -1.9 | -13.0 | -1.6 | -45.4 | -14.6 | -7.5 | -2.6 | -2.0 | 5.7 | 9.8 | -20.8 | -6.2 | -30.1 |
| 39 Other liabilities including trading liabilities ²² | -9.0 | 7.4 | 10.9 | 18.9 | 15.9 | -12.4 | 0.1 | 25.8 | 2.9 | 14.1 | 17.5 | 18.0 | -25.5 | 16.6 | -24.4 |
| 40 Total liabilities | 3.6 | 0.8 | 4.1 | 16.7 | 11.6 | -2.0 | 4.2 | 10.5 | 12.9 | 10.1 | 11.1 | 12.5 | 5.5 | -0.8 | -0.3 |

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

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

Seasonally adjusted, billions of dollars

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 15,217.6 | 15,791.1 | 15,888.6 | 16,047.2 | 16,200.3 | 16,385.3 | 16,532.1 | 16,623.4 | 16,656.5 | 16,695.3 | 16,743.4 | 16,747.9 |
| 2 Securities in bank credit ² | 4,864.6 | 5,354.4 | 5,418.2 | 5,529.2 | 5,607.1 | 5,679.0 | 5,777.3 | 5,810.7 | 5,826.9 | 5,810.3 | 5,801.1 | 5,794.5 |
| 3 Treasury and agency securities ³ | 3,912.4 | 4,295.6 | 4,348.2 | 4,449.6 | 4,514.6 | 4,568.1 | 4,651.3 | 4,689.0 | 4,710.1 | 4,686.8 | 4,676.7 | 4,661.4 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,647.2 | 2,863.3 | 2,882.3 | 2,909.8 | 2,907.9 | 2,928.4 | 2,974.6 | 2,989.4 | 3,001.0 | 2,985.5 | 2,979.2 | 2,966.4 |
| 5 Non-MBS ⁵ | 1,265.3 | 1,432.3 | 1,465.9 | 1,539.8 | 1,606.6 | 1,639.7 | 1,676.7 | 1,699.7 | 1,709.1 | 1,701.3 | 1,697.5 | 1,695.1 |
| 6 Other securities | 952.2 | 1,058.8 | 1,070.0 | 1,079.6 | 1,092.5 | 1,110.8 | 1,126.0 | 1,121.7 | 1,116.8 | 1,123.5 | 1,124.4 | 1,133.1 |
| 7 Mortgage-backed securities (MBS) ⁶ | 81.6 | 91.6 | 93.6 | 98.0 | 101.6 | 105.3 | 117.8 | 118.7 | 118.3 | 120.3 | 119.8 | 120.3 |
| 8 Non-MBS ⁷ | 870.6 | 967.2 | 976.4 | 981.6 | 990.9 | 1,005.5 | 1,008.2 | 1,003.0 | 998.5 | 1,003.3 | 1,004.5 | 1,012.8 |
| 9 Loans and leases in bank credit ⁸ | 10,353.0 | 10,436.7 | 10,470.4 | 10,518.0 | 10,593.1 | 10,706.4 | 10,754.8 | 10,812.7 | 10,829.6 | 10,885.0 | 10,942.3 | 10,953.4 |
| 10 Commercial and industrial loans | 2,583.6 | 2,433.8 | 2,420.0 | 2,419.8 | 2,438.7 | 2,478.2 | 2,480.6 | 2,483.7 | 2,485.9 | 2,516.2 | 2,538.3 | 2,537.9 |
| 11 Real estate loans | 4,646.2 | 4,696.4 | 4,714.7 | 4,737.1 | 4,761.9 | 4,787.8 | 4,804.9 | 4,830.7 | 4,836.9 | 4,840.4 | 4,853.3 | 4,857.8 |
| 12 Residential real estate loans | 2,232.1 | 2,224.2 | 2,229.4 | 2,241.0 | 2,251.1 | 2,258.9 | 2,262.2 | 2,273.5 | 2,275.8 | 2,277.0 | 2,281.5 | 2,285.6 |
| 13 Revolving home equity loans | 274.5 | 256.8 | 254.7 | 252.5 | 251.3 | 249.4 | 247.4 | 246.2 | 246.0 | 245.9 | 246.0 | 246.5 |
| 14 Closed-end residential loans ⁹ | 1,957.6 | 1,967.4 | 1,974.7 | 1,988.4 | 1,999.7 | 2,009.5 | 2,014.9 | 2,027.3 | 2,029.9 | 2,031.1 | 2,035.5 | 2,039.2 |
| 15 Commercial real estate loans | 2,414.0 | 2,472.2 | 2,485.3 | 2,496.1 | 2,510.8 | 2,528.9 | 2,542.7 | 2,557.2 | 2,561.1 | 2,563.4 | 2,571.8 | 2,572.2 |
| 16 Construction and land development loans ¹⁰ | 376.4 | 383.6 | 384.9 | 385.8 | 387.2 | 388.5 | 389.3 | 392.7 | 393.6 | 394.5 | 395.6 | 395.6 |
| 17 Secured by farmland ¹¹ | 100.1 | 101.2 | 101.5 | 102.0 | 102.7 | 103.5 | 103.6 | 103.9 | 104.0 | 103.9 | 103.8 | 104.0 |
| 18 Secured by multifamily properties ¹² | 420.0 | 432.7 | 436.1 | 435.5 | 439.0 | 445.3 | 451.0 | 453.4 | 453.6 | 454.6 | 456.3 | 457.6 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,517.5 | 1,554.8 | 1,562.8 | 1,572.9 | 1,582.0 | 1,591.6 | 1,598.8 | 1,607.2 | 1,610.0 | 1,610.4 | 1,616.1 | 1,614.9 |
| 20 Consumer loans | 1,524.7 | 1,593.8 | 1,603.2 | 1,617.9 | 1,632.5 | 1,646.0 | 1,657.7 | 1,678.4 | 1,684.3 | 1,690.3 | 1,698.0 | 1,703.4 |
| 21 Credit cards and other revolving plans | 743.6 | 770.3 | 774.5 | 782.7 | 790.8 | 798.0 | 804.9 | 817.3 | 821.0 | 825.4 | 830.4 | 835.2 |
| 22 Other consumer loans | 781.1 | 823.4 | 828.7 | 835.1 | 841.6 | 847.9 | 852.7 | 861.1 | 863.2 | 864.9 | 867.6 | 868.2 |
| 23 Automobile loans ¹⁴ | 469.8 | 498.2 | 500.3 | 502.7 | 505.7 | 508.6 | 510.9 | 514.8 | 516.2 | 516.4 | 517.7 | 518.1 |
| 24 All other consumer loans ¹⁵ | 311.3 | 325.2 | 328.4 | 332.5 | 336.0 | 339.4 | 341.9 | 346.3 | 347.0 | 348.5 | 349.9 | 350.1 |
| 25 All other loans and leases | 1,598.5 | 1,712.7 | 1,732.5 | 1,743.3 | 1,760.1 | 1,794.4 | 1,811.6 | 1,819.8 | 1,822.6 | 1,838.2 | 1,852.7 | 1,854.2 |
| 26 Loans to nondepository financial institutions ¹⁶ | 680.6 | 751.5 | 764.0 | 766.6 | 778.5 | 805.1 | 817.2 | 820.2 | 821.8 | 829.6 | 836.8 | 840.1 |
| 27 All loans not elsewhere classified ¹⁷ | 917.9 | 961.2 | 968.5 | 976.7 | 981.5 | 989.3 | 994.5 | 999.6 | 1,000.8 | 1,008.5 | 1,015.9 | 1,014.1 |
| 28 LESS: Allowance for loan and lease losses | 216.8 | 176.0 | 174.9 | 167.7 | 167.2 | 166.8 | 162.4 | 162.0 | 162.2 | 161.1 | 160.5 | 160.7 |
| 29 Cash assets ¹⁸ | 3,377.5 | 4,065.4 | 4,135.0 | 4,112.2 | 4,109.8 | 4,083.6 | 3,909.0 | 3,774.0 | 3,745.8 | 3,835.7 | 3,846.1 | 3,796.0 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 692.5 | 602.0 | 605.4 | 606.9 | 627.7 | 602.1 | 605.1 | 591.6 | 582.8 | 607.1 | 592.6 | 611.3 |
| 31 Loans to commercial banks ²⁰ | 9.0 | 6.5 | 6.3 | 5.6 | 5.5 | 5.9 | 10.6 | 6.1 | 6.0 | 6.1 | 5.1 | 5.3 |
| 32 Other assets including trading assets ²¹ | 1,715.2 | 1,757.0 | 1,772.1 | 1,803.6 | 1,821.7 | 1,793.0 | 1,813.0 | 1,834.8 | 1,830.6 | 1,849.9 | 1,888.4 | 1,856.4 |
| 33 Total assets | 20,795.0 | 22,046.0 | 22,232.6 | 22,407.7 | 22,597.9 | 22,703.1 | 22,707.5 | 22,667.9 | 22,659.6 | 22,833.0 | 22,915.2 | 22,856.1 |

(continued on next page)

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

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 16,455.4 | 17,452.0 | 17,566.3 | 17,682.7 | 17,845.9 | 17,978.1 | 18,069.4 | 18,132.8 | 18,182.8 | 18,191.8 | 18,205.4 | 18,180.9 |
| 35 Large time deposits | 1,494.3 | 1,448.9 | 1,445.6 | 1,448.5 | 1,466.0 | 1,438.3 | 1,436.5 | 1,444.5 | 1,442.1 | 1,428.5 | 1,432.4 | 1,420.4 |
| 36 Other deposits | 14,961.1 | 16,003.1 | 16,120.7 | 16,234.3 | 16,379.9 | 16,539.8 | 16,633.0 | 16,688.2 | 16,740.7 | 16,763.3 | 16,773.0 | 16,760.4 |
| 37 Borrowings | 1,698.0 | 1,674.0 | 1,681.2 | 1,701.1 | 1,714.8 | 1,683.9 | 1,659.0 | 1,617.4 | 1,604.5 | 1,662.9 | 1,654.8 | 1,634.0 |
| 38 Net due to related foreign offices | -130.4 | -6.0 | 45.2 | 66.7 | 90.7 | 107.6 | 56.6 | 47.9 | 17.2 | 100.2 | 151.5 | 107.8 |
| 39 Other liabilities including trading liabilities ²² | 828.8 | 872.3 | 885.7 | 908.9 | 922.6 | 903.0 | 915.5 | 896.9 | 888.7 | 899.1 | 910.6 | 912.1 |
| 40 Total liabilities | 18,851.8 | 19,992.3 | 20,178.4 | 20,359.4 | 20,574.0 | 20,672.6 | 20,700.6 | 20,695.0 | 20,693.2 | 20,854.0 | 20,922.4 | 20,834.7 |
| 41 Residual (Assets LESS Liabilities)²³ | 1,943.3 | 2,053.7 | 2,054.2 | 2,048.4 | 2,023.9 | 2,030.5 | 2,007.0 | 1,972.9 | 1,966.4 | 1,979.0 | 1,992.8 | 2,021.3 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 52.1 | 40.1 | 34.4 | 18.4 | 9.5 | 5.5 | -16.3 | -43.8 | -47.3 | -46.9 | -54.8 | -73.8 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 35.5 | 22.9 | 19.4 | 9.7 | 3.9 | 0.5 | -16.2 | -28.7 | -30.4 | -31.1 | -34.9 | -44.6 |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 15,206.0 | 15,754.8 | 15,851.6 | 16,044.7 | 16,259.9 | 16,479.9 | 16,581.9 | 16,617.9 | 16,632.1 | 16,676.9 | 16,684.0 | 16,681.5 |
| 2 Securities in bank credit ² | 4,857.8 | 5,339.5 | 5,402.2 | 5,544.9 | 5,666.4 | 5,706.7 | 5,790.3 | 5,805.5 | 5,814.4 | 5,809.6 | 5,796.2 | 5,778.7 |
| 3 Treasury and agency securities ³ | 3,911.2 | 4,282.7 | 4,331.3 | 4,459.6 | 4,564.1 | 4,590.9 | 4,668.2 | 4,690.8 | 4,706.8 | 4,696.9 | 4,681.1 | 4,657.2 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,641.1 | 2,857.8 | 2,873.6 | 2,907.3 | 2,922.9 | 2,926.9 | 2,971.3 | 2,984.0 | 2,995.8 | 2,988.3 | 2,972.7 | 2,958.0 |
| 5 Non-MBS ⁵ | 1,270.2 | 1,424.9 | 1,457.7 | 1,552.3 | 1,641.2 | 1,664.0 | 1,697.0 | 1,706.7 | 1,711.0 | 1,708.5 | 1,708.4 | 1,699.2 |
| 6 Other securities | 946.6 | 1,056.8 | 1,070.9 | 1,085.3 | 1,102.2 | 1,115.8 | 1,122.0 | 1,114.8 | 1,107.6 | 1,112.8 | 1,115.1 | 1,121.4 |
| 7 Mortgage-backed securities (MBS) ⁶ | 81.8 | 91.5 | 93.1 | 97.8 | 101.3 | 105.1 | 116.9 | 119.0 | 118.1 | 120.3 | 120.2 | 120.8 |
| 8 Non-MBS ⁷ | 864.8 | 965.3 | 977.8 | 987.5 | 1,001.0 | 1,010.7 | 1,005.1 | 995.8 | 989.4 | 992.5 | 994.9 | 1,000.6 |
| 9 Loans and leases in bank credit ⁸ | 10,348.2 | 10,415.2 | 10,449.4 | 10,499.8 | 10,593.6 | 10,773.2 | 10,791.6 | 10,812.4 | 10,817.8 | 10,867.3 | 10,887.8 | 10,902.9 |
| 10 Commercial and industrial loans | 2,590.3 | 2,418.2 | 2,392.7 | 2,391.3 | 2,417.5 | 2,471.6 | 2,474.9 | 2,492.8 | 2,497.6 | 2,522.6 | 2,526.9 | 2,541.2 |
| 11 Real estate loans | 4,639.1 | 4,700.4 | 4,718.7 | 4,748.1 | 4,774.2 | 4,800.8 | 4,813.5 | 4,825.0 | 4,822.4 | 4,828.7 | 4,846.2 | 4,841.9 |
| 12 Residential real estate loans | 2,224.9 | 2,231.5 | 2,234.5 | 2,251.4 | 2,261.4 | 2,268.4 | 2,267.1 | 2,267.0 | 2,262.6 | 2,268.1 | 2,277.4 | 2,272.3 |
| 13 Revolving home equity loans | 274.8 | 256.2 | 254.4 | 252.1 | 251.5 | 250.3 | 248.0 | 246.5 | 246.4 | 246.0 | 245.7 | 246.3 |
| 14 Closed-end residential loans ⁹ | 1,950.1 | 1,975.4 | 1,980.0 | 1,999.3 | 2,009.9 | 2,018.1 | 2,019.1 | 2,020.4 | 2,016.2 | 2,022.1 | 2,031.6 | 2,026.0 |
| 15 Commercial real estate loans | 2,414.1 | 2,468.9 | 2,484.3 | 2,496.7 | 2,512.8 | 2,532.4 | 2,546.5 | 2,558.1 | 2,559.9 | 2,560.6 | 2,568.8 | 2,569.6 |
| 16 Construction and land development loans ¹⁰ | 376.2 | 384.1 | 386.5 | 386.8 | 389.6 | 389.4 | 388.2 | 392.6 | 393.5 | 393.5 | 394.3 | 394.6 |
| 17 Secured by farmland ¹¹ | 99.8 | 101.4 | 101.8 | 102.3 | 102.8 | 103.7 | 103.7 | 103.6 | 103.6 | 103.5 | 103.5 | 103.6 |
| 18 Secured by multifamily properties ¹² | 419.8 | 432.0 | 435.9 | 435.4 | 438.9 | 445.3 | 451.4 | 453.4 | 453.2 | 454.3 | 456.2 | 457.4 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,518.3 | 1,551.3 | 1,560.1 | 1,572.3 | 1,581.6 | 1,594.0 | 1,603.1 | 1,608.5 | 1,609.5 | 1,609.3 | 1,614.8 | 1,613.9 |
| 20 Consumer loans | 1,524.4 | 1,594.2 | 1,605.9 | 1,620.2 | 1,643.6 | 1,681.9 | 1,679.0 | 1,678.5 | 1,682.5 | 1,681.2 | 1,679.2 | 1,678.3 |
| 21 Credit cards and other revolving plans | 743.8 | 769.9 | 773.3 | 780.9 | 798.7 | 830.8 | 823.2 | 817.7 | 820.4 | 818.2 | 814.9 | 814.1 |
| 22 Other consumer loans | 780.6 | 824.3 | 832.6 | 839.3 | 844.8 | 851.0 | 855.8 | 860.9 | 862.1 | 863.0 | 864.3 | 864.2 |
| 23 Automobile loans ¹⁴ | 468.2 | 500.0 | 502.7 | 504.9 | 506.8 | 509.3 | 511.0 | 512.9 | 513.9 | 513.8 | 514.5 | 514.7 |
| 24 All other consumer loans ¹⁵ | 312.4 | 324.4 | 329.9 | 334.4 | 338.0 | 341.8 | 344.8 | 348.0 | 348.2 | 349.2 | 349.8 | 349.5 |
| 25 All other loans and leases | 1,594.4 | 1,702.5 | 1,732.1 | 1,740.2 | 1,758.3 | 1,819.0 | 1,824.2 | 1,816.0 | 1,815.2 | 1,834.8 | 1,835.5 | 1,841.6 |
| 26 Loans to nondepository financial institutions ¹⁶ | 676.4 | 746.8 | 766.3 | 770.4 | 782.4 | 818.3 | 820.9 | 815.9 | 815.1 | 828.0 | 824.8 | 826.4 |
| 27 All loans not elsewhere classified ¹⁷ | 918.0 | 955.7 | 965.8 | 969.9 | 975.9 | 1,000.7 | 1,003.3 | 1,000.1 | 1,000.2 | 1,006.8 | 1,010.7 | 1,015.1 |
| 28 LESS: Allowance for loan and lease losses | 216.1 | 176.8 | 176.1 | 168.2 | 168.1 | 167.0 | 161.1 | 161.6 | 161.8 | 161.0 | 161.4 | 161.0 |
| 29 Cash assets ¹⁸ | 3,373.8 | 4,076.8 | 4,112.2 | 4,085.5 | 4,153.2 | 4,129.8 | 3,827.3 | 3,754.1 | 3,714.1 | 3,856.3 | 3,894.9 | 3,822.4 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 704.4 | 605.2 | 611.1 | 609.8 | 648.4 | 626.2 | 620.9 | 604.5 | 595.2 | 624.6 | 619.0 | 615.9 |
| 31 Loans to commercial banks ²⁰ | 9.2 | 6.4 | 6.4 | 5.6 | 5.6 | 6.1 | 10.9 | 6.2 | 6.2 | 6.2 | 5.1 | 5.3 |
| 32 Other assets including trading assets ²¹ | 1,734.5 | 1,744.3 | 1,765.5 | 1,799.6 | 1,820.9 | 1,768.6 | 1,818.1 | 1,856.8 | 1,854.7 | 1,848.8 | 1,900.6 | 1,894.7 |
| 33 Total assets | 20,811.9 | 22,010.7 | 22,170.7 | 22,377.0 | 22,719.9 | 22,843.5 | 22,698.1 | 22,677.9 | 22,640.6 | 22,851.8 | 22,942.2 | 22,858.9 |

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 16,400.8 | 17,414.6 | 17,531.8 | 17,646.0 | 17,907.7 | 18,135.8 | 18,049.1 | 18,067.5 | 18,072.5 | 18,185.7 | 18,200.4 | 18,231.5 |
| 35 Large time deposits | 1,509.7 | 1,446.3 | 1,430.8 | 1,429.8 | 1,452.1 | 1,424.2 | 1,442.0 | 1,458.9 | 1,456.1 | 1,441.6 | 1,440.8 | 1,427.2 |
| 36 Other deposits | 14,891.2 | 15,968.3 | 16,101.1 | 16,216.2 | 16,455.5 | 16,711.5 | 16,607.0 | 16,608.7 | 16,616.3 | 16,744.1 | 16,759.6 | 16,804.3 |
| 37 Borrowings | 1,725.0 | 1,674.3 | 1,658.7 | 1,691.8 | 1,721.6 | 1,658.9 | 1,656.1 | 1,643.4 | 1,627.5 | 1,676.8 | 1,662.9 | 1,626.3 |
| 38 Net due to related foreign offices | -141.4 | 3.7 | 53.7 | 90.7 | 126.2 | 144.8 | 47.5 | 32.9 | 4.0 | 55.9 | 128.6 | 59.0 |
| 39 Other liabilities including trading liabilities ²² | 836.3 | 875.9 | 887.5 | 918.0 | 940.2 | 890.9 | 910.8 | 905.8 | 906.1 | 911.5 | 926.8 | 919.1 |
| 40 Total liabilities | 18,820.8 | 19,968.5 | 20,131.7 | 20,346.5 | 20,695.8 | 20,830.4 | 20,663.5 | 20,649.6 | 20,610.1 | 20,829.9 | 20,918.8 | 20,835.9 |
| 41 Residual (Assets LESS Liabilities)²³ | 1,991.1 | 2,042.2 | 2,039.0 | 2,030.5 | 2,024.1 | 2,013.2 | 2,034.6 | 2,028.3 | 2,030.5 | 2,021.9 | 2,023.4 | 2,023.0 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 52.1 | 40.1 | 34.4 | 18.4 | 9.5 | 5.5 | -16.3 | -43.8 | -47.3 | -46.9 | -54.8 | -73.8 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 35.5 | 22.9 | 19.4 | 9.7 | 3.9 | 0.5 | -16.2 | -28.7 | -30.4 | -31.1 | -34.9 | -44.6 |

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 | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 14,189.6 | 14,755.2 | 14,839.2 | 14,989.2 | 15,133.3 | 15,292.9 | 15,439.0 | 15,528.6 | 15,557.7 | 15,582.4 | 15,605.4 | 15,615.3 |
| 2 Securities in bank credit ² | 4,603.3 | 5,115.9 | 5,174.2 | 5,285.4 | 5,358.2 | 5,437.5 | 5,538.8 | 5,576.5 | 5,590.5 | 5,571.0 | 5,558.8 | 5,555.9 |
| 3 Treasury and agency securities ³ | 3,752.8 | 4,155.5 | 4,203.7 | 4,304.2 | 4,364.5 | 4,424.4 | 4,508.7 | 4,551.4 | 4,571.2 | 4,544.0 | 4,530.2 | 4,518.6 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,594.3 | 2,815.4 | 2,834.3 | 2,861.9 | 2,861.7 | 2,884.4 | 2,931.2 | 2,948.7 | 2,962.0 | 2,946.2 | 2,941.5 | 2,930.6 |
| 5 Non-MBS ⁵ | 1,158.5 | 1,340.1 | 1,369.3 | 1,442.3 | 1,502.8 | 1,540.0 | 1,577.4 | 1,602.8 | 1,609.2 | 1,597.8 | 1,588.7 | 1,588.0 |
| 6 Other securities | 850.5 | 960.4 | 970.5 | 981.2 | 993.7 | 1,013.2 | 1,030.1 | 1,025.1 | 1,019.3 | 1,027.0 | 1,028.6 | 1,037.3 |
| 7 Mortgage-backed securities (MBS) ⁶ | 79.3 | 89.8 | 91.9 | 96.0 | 99.6 | 103.2 | 115.6 | 116.6 | 116.2 | 118.1 | 117.7 | 118.3 |
| 8 Non-MBS ⁷ | 771.2 | 870.6 | 878.6 | 885.2 | 894.1 | 909.9 | 914.5 | 908.5 | 903.0 | 908.8 | 910.9 | 918.9 |
| 9 Loans and leases in bank credit ⁸ | 9,586.3 | 9,639.3 | 9,665.0 | 9,703.9 | 9,775.2 | 9,855.3 | 9,900.2 | 9,952.1 | 9,967.2 | 10,011.4 | 10,046.6 | 10,059.4 |
| 10 Commercial and industrial loans | 2,195.8 | 2,044.2 | 2,029.3 | 2,021.4 | 2,041.3 | 2,061.1 | 2,068.4 | 2,068.5 | 2,070.2 | 2,093.6 | 2,103.6 | 2,107.7 |
| 11 Real estate loans | 4,566.5 | 4,613.7 | 4,630.4 | 4,653.2 | 4,677.0 | 4,700.3 | 4,715.2 | 4,740.0 | 4,745.8 | 4,750.6 | 4,762.4 | 4,767.7 |
| 12 Residential real estate loans | 2,231.3 | 2,223.3 | 2,228.3 | 2,239.9 | 2,249.8 | 2,257.7 | 2,261.0 | 2,272.4 | 2,274.7 | 2,275.9 | 2,280.4 | 2,284.6 |
| 13 Revolving home equity loans | 274.4 | 256.8 | 254.7 | 252.6 | 251.3 | 249.3 | 247.2 | 246.1 | 245.9 | 245.9 | 245.9 | 246.5 |
| 14 Closed-end residential loans ⁹ | 1,956.9 | 1,966.4 | 1,973.6 | 1,987.2 | 1,998.6 | 2,008.4 | 2,013.9 | 2,026.3 | 2,028.8 | 2,030.1 | 2,034.5 | 2,038.2 |
| 15 Commercial real estate loans | 2,335.2 | 2,390.4 | 2,402.1 | 2,413.4 | 2,427.1 | 2,442.6 | 2,454.1 | 2,467.6 | 2,471.1 | 2,474.7 | 2,481.9 | 2,483.0 |
| 16 Construction and land development loans ¹⁰ | 364.3 | 372.1 | 373.5 | 374.5 | 376.0 | 377.5 | 378.3 | 382.2 | 383.1 | 384.0 | 385.0 | 385.1 |
| 17 Secured by farmland ¹¹ | 100.0 | 101.1 | 101.4 | 101.8 | 102.6 | 103.3 | 103.5 | 103.8 | 103.8 | 103.8 | 103.7 | 103.9 |
| 18 Secured by multifamily properties ¹² | 408.2 | 420.5 | 423.4 | 422.4 | 426.2 | 431.9 | 437.2 | 439.7 | 439.8 | 441.3 | 442.8 | 444.0 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,462.7 | 1,496.7 | 1,503.8 | 1,514.6 | 1,522.3 | 1,529.8 | 1,535.1 | 1,541.9 | 1,544.3 | 1,545.7 | 1,550.5 | 1,550.0 |
| 20 Consumer loans | 1,520.7 | 1,589.3 | 1,598.7 | 1,613.3 | 1,627.7 | 1,641.2 | 1,653.1 | 1,673.2 | 1,679.0 | 1,685.2 | 1,693.1 | 1,698.4 |
| 21 Credit cards and other revolving plans | 743.6 | 770.3 | 774.5 | 782.7 | 790.8 | 798.0 | 804.9 | 817.3 | 821.0 | 825.4 | 830.4 | 835.2 |
| 22 Other consumer loans | 777.0 | 819.0 | 824.1 | 830.5 | 836.9 | 843.2 | 848.2 | 855.9 | 857.9 | 859.8 | 862.6 | 863.2 |
| 23 Automobile loans ¹⁴ | 469.8 | 498.2 | 500.3 | 502.7 | 505.7 | 508.6 | 510.9 | 514.8 | 516.2 | 516.4 | 517.7 | 518.1 |
| 24 All other consumer loans ¹⁵ | 307.3 | 320.8 | 323.9 | 327.8 | 331.2 | 334.6 | 337.3 | 341.1 | 341.7 | 343.4 | 345.0 | 345.1 |
| 25 All other loans and leases | 1,303.3 | 1,392.1 | 1,406.7 | 1,415.9 | 1,429.1 | 1,452.7 | 1,463.5 | 1,470.3 | 1,472.2 | 1,482.0 | 1,487.6 | 1,485.7 |
| 26 Loans to nondepository financial institutions ¹⁶ | 549.9 | 609.4 | 619.7 | 623.5 | 632.7 | 652.7 | 662.3 | 666.0 | 667.3 | 672.2 | 674.5 | 677.5 |
| 27 All loans not elsewhere classified ¹⁷ | 753.4 | 782.7 | 786.9 | 792.5 | 796.5 | 800.0 | 801.2 | 804.3 | 804.9 | 809.9 | 813.0 | 808.2 |
| 28 LESS: Allowance for loan and lease losses | 215.3 | 174.6 | 173.5 | 166.4 | 165.8 | 165.4 | 161.1 | 160.7 | 160.9 | 159.8 | 159.2 | 159.4 |
| 29 Cash assets ¹⁸ | 2,538.5 | 2,891.2 | 2,909.1 | 2,859.9 | 2,821.3 | 2,812.3 | 2,685.3 | 2,565.5 | 2,560.4 | 2,583.6 | 2,599.1 | 2,512.3 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 390.8 | 284.7 | 280.4 | 293.4 | 303.0 | 302.1 | 312.2 | 310.7 | 305.4 | 311.2 | 302.8 | 315.1 |
| 31 Loans to commercial banks ²⁰ | 8.5 | 5.3 | 5.2 | 5.1 | 5.2 | 5.4 | 9.9 | 5.2 | 5.1 | 5.2 | 4.1 | 4.2 |
| 32 Other assets including trading assets ²¹ | 1,579.3 | 1,627.3 | 1,643.1 | 1,671.6 | 1,694.4 | 1,662.1 | 1,685.6 | 1,709.2 | 1,703.8 | 1,727.3 | 1,740.8 | 1,721.3 |
| 33 Total assets | 18,491.4 | 19,389.1 | 19,503.4 | 19,652.8 | 19,791.4 | 19,909.4 | 19,971.0 | 19,958.6 | 19,971.5 | 20,049.8 | 20,093.1 | 20,008.7 |

(continued on next page)

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

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 15,262.0 | 16,184.4 | 16,301.1 | 16,409.0 | 16,560.2 | 16,725.3 | 16,816.2 | 16,863.6 | 16,915.1 | 16,935.9 | 16,979.2 | 16,940.7 |
| 35 Large time deposits | 761.7 | 714.3 | 708.7 | 706.1 | 708.7 | 700.4 | 695.6 | 687.2 | 688.0 | 679.2 | 691.6 | 691.2 |
| 36 Other deposits | 14,500.3 | 15,470.0 | 15,592.4 | 15,702.9 | 15,851.5 | 16,024.8 | 16,120.6 | 16,176.5 | 16,227.1 | 16,256.7 | 16,287.6 | 16,249.5 |
| 37 Borrowings | 758.2 | 659.6 | 655.3 | 664.9 | 656.3 | 640.7 | 621.3 | 608.0 | 599.7 | 631.0 | 621.0 | 590.0 |
| 38 Net due to related foreign offices | -222.3 | -275.2 | -265.6 | -268.0 | -261.3 | -274.5 | -302.3 | -301.1 | -303.8 | -312.4 | -292.5 | -312.3 |
| 39 Other liabilities including trading liabilities ²² | 711.8 | 760.6 | 772.2 | 793.7 | 802.6 | 785.1 | 797.1 | 785.9 | 774.6 | 799.0 | 787.3 | 799.1 |
| 40 Total liabilities | 16,509.7 | 17,329.4 | 17,463.1 | 17,599.6 | 17,757.9 | 17,876.6 | 17,932.3 | 17,956.4 | 17,985.6 | 18,053.5 | 18,095.0 | 18,017.4 |
| 41 Residual (Assets LESS Liabilities)²³ | 1,981.7 | 2,059.7 | 2,040.3 | 2,053.2 | 2,033.5 | 2,032.8 | 2,038.7 | 2,002.1 | 1,985.9 | 1,996.4 | 1,998.1 | 1,991.2 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 50.2 | 38.8 | 33.3 | 17.9 | 9.3 | 5.5 | -15.6 | -42.4 | -45.8 | -45.7 | -53.2 | -71.6 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 33.5 | 21.6 | 18.3 | 9.2 | 3.7 | 0.5 | -15.5 | -27.4 | -28.8 | -29.9 | -33.3 | -42.4 |

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 | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 14,167.8 | 14,722.8 | 14,810.7 | 14,994.0 | 15,192.6 | 15,379.8 | 15,476.2 | 15,508.9 | 15,519.3 | 15,557.6 | 15,555.4 | 15,557.8 |
| 2 Securities in bank credit ² | 4,592.7 | 5,097.4 | 5,160.1 | 5,300.6 | 5,417.1 | 5,465.7 | 5,553.2 | 5,566.3 | 5,572.2 | 5,566.7 | 5,556.5 | 5,546.7 |
| 3 Treasury and agency securities ³ | 3,746.4 | 4,138.8 | 4,188.8 | 4,315.1 | 4,415.4 | 4,448.4 | 4,526.7 | 4,546.5 | 4,560.1 | 4,549.6 | 4,536.7 | 4,520.4 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,590.4 | 2,809.2 | 2,825.4 | 2,858.5 | 2,878.2 | 2,883.9 | 2,929.0 | 2,946.1 | 2,959.5 | 2,951.0 | 2,936.8 | 2,925.4 |
| 5 Non-MBS ⁵ | 1,156.0 | 1,329.6 | 1,363.3 | 1,456.6 | 1,537.1 | 1,564.4 | 1,597.8 | 1,600.4 | 1,600.6 | 1,598.5 | 1,599.8 | 1,595.0 |
| 6 Other securities | 846.3 | 958.6 | 971.4 | 985.6 | 1,001.7 | 1,017.3 | 1,026.4 | 1,019.8 | 1,012.1 | 1,017.1 | 1,019.8 | 1,026.2 |
| 7 Mortgage-backed securities (MBS) ⁶ | 79.5 | 89.6 | 91.3 | 95.8 | 99.2 | 103.1 | 114.8 | 116.9 | 116.1 | 118.3 | 118.2 | 118.8 |
| 8 Non-MBS ⁷ | 766.8 | 868.9 | 880.1 | 889.8 | 902.5 | 914.3 | 911.6 | 902.9 | 896.0 | 898.8 | 901.6 | 907.4 |
| 9 Loans and leases in bank credit ⁸ | 9,575.1 | 9,625.4 | 9,650.5 | 9,693.3 | 9,775.6 | 9,914.1 | 9,923.0 | 9,942.6 | 9,947.0 | 9,990.9 | 9,998.8 | 10,011.2 |
| 10 Commercial and industrial loans | 2,199.4 | 2,031.9 | 2,006.6 | 1,999.7 | 2,020.4 | 2,052.1 | 2,056.8 | 2,074.0 | 2,078.8 | 2,099.5 | 2,098.1 | 2,112.5 |
| 11 Real estate loans | 4,558.3 | 4,619.0 | 4,635.7 | 4,665.6 | 4,690.7 | 4,712.9 | 4,722.6 | 4,733.0 | 4,729.9 | 4,737.8 | 4,753.9 | 4,750.2 |
| 12 Residential real estate loans | 2,224.1 | 2,230.6 | 2,233.3 | 2,250.3 | 2,260.3 | 2,267.3 | 2,266.0 | 2,265.9 | 2,261.5 | 2,267.1 | 2,276.3 | 2,271.2 |
| 13 Revolving home equity loans | 274.8 | 256.2 | 254.4 | 252.1 | 251.5 | 250.3 | 248.0 | 246.5 | 246.4 | 246.0 | 245.7 | 246.3 |
| 14 Closed-end residential loans ⁹ | 1,949.4 | 1,974.4 | 1,978.8 | 1,998.1 | 2,008.8 | 2,017.0 | 2,018.0 | 2,019.3 | 2,015.1 | 2,021.0 | 2,030.6 | 2,024.9 |
| 15 Commercial real estate loans | 2,334.2 | 2,388.4 | 2,402.4 | 2,415.3 | 2,430.3 | 2,445.6 | 2,456.6 | 2,467.1 | 2,468.4 | 2,470.8 | 2,477.6 | 2,479.0 |
| 16 Construction and land development loans ¹⁰ | 363.7 | 372.8 | 375.3 | 375.9 | 378.8 | 378.5 | 377.2 | 381.6 | 382.5 | 382.4 | 383.1 | 383.6 |
| 17 Secured by farmland ¹¹ | 99.7 | 101.3 | 101.7 | 102.1 | 102.6 | 103.5 | 103.5 | 103.5 | 103.5 | 103.4 | 103.4 | 103.5 |
| 18 Secured by multifamily properties ¹² | 407.8 | 420.4 | 423.5 | 422.5 | 426.1 | 432.0 | 437.5 | 439.5 | 439.3 | 440.6 | 442.3 | 443.3 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 1,463.0 | 1,494.0 | 1,501.9 | 1,514.8 | 1,522.9 | 1,531.5 | 1,538.3 | 1,542.5 | 1,543.1 | 1,544.4 | 1,548.8 | 1,548.5 |
| 20 Consumer loans | 1,520.7 | 1,589.6 | 1,601.1 | 1,615.3 | 1,638.6 | 1,677.0 | 1,674.2 | 1,673.7 | 1,677.6 | 1,676.4 | 1,674.4 | 1,673.4 |
| 21 Credit cards and other revolving plans | 743.8 | 769.9 | 773.3 | 780.9 | 798.7 | 830.8 | 823.2 | 817.7 | 820.4 | 818.2 | 814.9 | 814.1 |
| 22 Other consumer loans | 776.9 | 819.7 | 827.8 | 834.4 | 839.8 | 846.2 | 851.0 | 856.0 | 857.3 | 858.2 | 859.4 | 859.3 |
| 23 Automobile loans ¹⁴ | 468.2 | 500.0 | 502.7 | 504.9 | 506.8 | 509.3 | 511.0 | 512.9 | 513.9 | 513.8 | 514.5 | 514.7 |
| 24 All other consumer loans ¹⁵ | 308.7 | 319.7 | 325.1 | 329.5 | 333.0 | 336.9 | 339.9 | 343.1 | 343.3 | 344.4 | 344.9 | 344.6 |
| 25 All other loans and leases | 1,296.7 | 1,384.9 | 1,407.1 | 1,412.8 | 1,425.9 | 1,472.0 | 1,469.4 | 1,462.0 | 1,460.7 | 1,477.2 | 1,472.5 | 1,475.1 |
| 26 Loans to nondepository financial institutions ¹⁶ | 544.5 | 605.0 | 620.5 | 623.5 | 633.0 | 662.8 | 663.2 | 659.3 | 658.7 | 670.5 | 665.7 | 667.4 |
| 27 All loans not elsewhere classified ¹⁷ | 752.2 | 780.0 | 786.6 | 789.2 | 792.9 | 809.2 | 806.2 | 802.7 | 801.9 | 806.8 | 806.8 | 807.7 |
| 28 LESS: Allowance for loan and lease losses | 214.5 | 175.4 | 174.7 | 166.9 | 166.8 | 165.7 | 159.8 | 160.3 | 160.5 | 159.8 | 160.1 | 159.7 |
| 29 Cash assets ¹⁸ | 2,499.7 | 2,882.0 | 2,907.3 | 2,827.6 | 2,851.0 | 2,893.7 | 2,610.6 | 2,522.2 | 2,516.6 | 2,598.7 | 2,625.7 | 2,603.2 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 376.4 | 290.0 | 289.1 | 293.6 | 307.6 | 319.0 | 313.0 | 301.3 | 298.3 | 312.5 | 309.9 | 309.1 |
| 31 Loans to commercial banks ²⁰ | 8.6 | 5.2 | 5.1 | 5.1 | 5.2 | 5.6 | 10.3 | 5.3 | 5.3 | 5.4 | 4.1 | 4.2 |
| 32 Other assets including trading assets ²¹ | 1,596.7 | 1,614.0 | 1,635.6 | 1,667.2 | 1,689.6 | 1,639.1 | 1,690.3 | 1,729.9 | 1,721.2 | 1,729.4 | 1,752.5 | 1,758.6 |
| 33 Total assets | 18,434.7 | 19,338.6 | 19,473.2 | 19,620.5 | 19,879.2 | 20,071.6 | 19,940.7 | 19,907.4 | 19,900.2 | 20,043.8 | 20,087.5 | 20,073.2 |

(continued on next page)

Table 5. Assets and Liabilities of Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|--|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 | |
| Liabilities | | | | | | | | | | | | | |
| 34 Deposits | 15,189.8 | 16,144.4 | 16,276.6 | 16,384.3 | 16,626.5 | 16,890.2 | 16,793.0 | 16,783.2 | 16,789.7 | 16,913.3 | 16,955.9 | 16,994.6 | |
| 35 Large time deposits | 767.2 | 710.2 | 701.6 | 698.4 | 703.3 | 699.0 | 697.8 | 691.9 | 692.7 | 685.6 | 696.7 | 697.1 | |
| 36 Other deposits | 14,422.5 | 15,434.2 | 15,575.1 | 15,685.9 | 15,923.2 | 16,191.2 | 16,095.1 | 16,091.3 | 16,097.0 | 16,227.6 | 16,259.2 | 16,297.5 | |
| 37 Borrowings | 775.1 | 647.9 | 644.0 | 664.0 | 653.1 | 635.6 | 627.4 | 622.6 | 613.9 | 638.1 | 626.0 | 595.8 | |
| 38 Net due to related foreign offices | -235.1 | -256.5 | -258.5 | -257.6 | -237.9 | -240.6 | -306.6 | -316.3 | -311.6 | -336.4 | -314.8 | -342.0 | |
| 39 Other liabilities including trading liabilities ²² | 716.9 | 764.0 | 775.3 | 802.5 | 816.8 | 776.8 | 796.1 | 792.5 | 780.5 | 809.8 | 799.8 | 804.5 | |
| 40 Total liabilities | 16,446.7 | 17,299.8 | 17,437.5 | 17,593.2 | 17,858.4 | 18,062.0 | 17,909.8 | 17,882.0 | 17,872.5 | 18,024.8 | 18,066.9 | 18,052.9 | |
| 41 Residual (Assets LESS Liabilities)²³ | 1,988.0 | 2,038.8 | 2,035.7 | 2,027.3 | 2,020.9 | 2,009.6 | 2,030.9 | 2,025.4 | 2,027.7 | 2,019.0 | 2,020.6 | 2,020.3 | |
| Memoranda | | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 50.2 | 38.8 | 33.3 | 17.9 | 9.3 | 5.5 | -15.6 | -42.4 | -45.8 | -45.7 | -53.2 | -71.6 | |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 33.5 | 21.6 | 18.3 | 9.2 | 3.7 | 0.5 | -15.5 | -27.4 | -28.8 | -29.9 | -33.3 | -42.4 | |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 9,048.8 | 9,414.1 | 9,472.5 | 9,579.0 | 9,667.7 | 9,773.8 | 9,889.5 | 9,925.7 | 9,938.8 | 9,964.8 | 9,967.1 | 9,966.8 |
| 2 Securities in bank credit ² | 3,501.4 | 3,821.1 | 3,859.2 | 3,942.4 | 3,989.9 | 4,043.9 | 4,124.2 | 4,132.8 | 4,136.6 | 4,123.3 | 4,103.9 | 4,098.7 |
| 3 Treasury and agency securities ³ | 2,993.8 | 3,250.1 | 3,284.4 | 3,361.8 | 3,404.1 | 3,450.4 | 3,520.7 | 3,537.6 | 3,548.7 | 3,528.1 | 3,508.1 | 3,494.2 |
| 4 Mortgage-backed securities (MBS) ⁴ | 2,001.3 | 2,125.1 | 2,129.5 | 2,139.7 | 2,129.9 | 2,143.1 | 2,178.3 | 2,189.2 | 2,198.0 | 2,190.7 | 2,184.0 | 2,175.5 |
| 5 Non-MBS ⁵ | 992.6 | 1,125.0 | 1,154.8 | 1,222.1 | 1,274.3 | 1,307.3 | 1,342.4 | 1,348.4 | 1,350.6 | 1,337.4 | 1,324.1 | 1,318.7 |
| 6 Other securities | 507.6 | 571.0 | 574.9 | 580.6 | 585.8 | 593.5 | 603.5 | 595.2 | 587.9 | 595.2 | 595.7 | 604.5 |
| 7 Mortgage-backed securities (MBS) ⁶ | 55.2 | 57.1 | 57.9 | 60.0 | 62.3 | 64.8 | 75.6 | 75.5 | 75.2 | 75.8 | 74.7 | 75.1 |
| 8 Non-MBS ⁷ | 452.4 | 513.9 | 517.0 | 520.5 | 523.5 | 528.7 | 527.9 | 519.7 | 512.8 | 519.3 | 521.0 | 529.4 |
| 9 Loans and leases in bank credit ⁸ | 5,547.4 | 5,593.0 | 5,613.3 | 5,636.6 | 5,677.7 | 5,729.9 | 5,765.3 | 5,792.9 | 5,802.3 | 5,841.5 | 5,863.2 | 5,868.1 |
| 10 Commercial and industrial loans | 1,286.7 | 1,238.0 | 1,237.6 | 1,234.9 | 1,256.7 | 1,274.0 | 1,284.6 | 1,289.0 | 1,292.0 | 1,313.6 | 1,320.8 | 1,324.9 |
| 11 Real estate loans | 2,234.3 | 2,198.9 | 2,200.9 | 2,210.7 | 2,210.4 | 2,216.6 | 2,221.7 | 2,224.6 | 2,225.6 | 2,226.3 | 2,231.5 | 2,232.5 |
| 12 Residential real estate loans | 1,463.4 | 1,430.8 | 1,430.3 | 1,437.9 | 1,440.9 | 1,445.7 | 1,448.1 | 1,448.6 | 1,448.7 | 1,450.1 | 1,451.8 | 1,454.4 |
| 13 Revolving home equity loans | 180.5 | 165.3 | 163.2 | 161.0 | 159.6 | 157.7 | 155.9 | 154.6 | 154.3 | 154.1 | 154.0 | 154.4 |
| 14 Closed-end residential loans ⁹ | 1,282.9 | 1,265.5 | 1,267.1 | 1,276.9 | 1,281.4 | 1,288.0 | 1,292.2 | 1,294.0 | 1,294.4 | 1,296.0 | 1,297.9 | 1,300.0 |
| 15 Commercial real estate loans | 770.9 | 768.1 | 770.5 | 772.8 | 769.5 | 771.0 | 773.6 | 776.1 | 776.9 | 776.2 | 779.7 | 778.1 |
| 16 Construction and land development loans ¹⁰ | 124.1 | 121.7 | 121.0 | 119.9 | 118.7 | 117.6 | 116.5 | 117.1 | 117.4 | 116.8 | 116.7 | 115.9 |
| 17 Secured by farmland ¹¹ | 7.2 | 6.7 | 6.7 | 6.9 | 6.9 | 6.9 | 6.9 | 6.8 | 6.8 | 6.7 | 6.7 | 6.7 |
| 18 Secured by multifamily properties ¹² | 173.9 | 176.2 | 178.6 | 176.4 | 177.4 | 180.0 | 183.3 | 184.0 | 183.8 | 184.2 | 184.9 | 185.8 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 465.8 | 463.5 | 464.3 | 469.6 | 466.5 | 466.5 | 466.9 | 468.1 | 468.9 | 468.5 | 471.4 | 469.7 |
| 20 Consumer loans | 1,037.2 | 1,077.2 | 1,083.8 | 1,092.1 | 1,100.6 | 1,109.2 | 1,117.4 | 1,132.0 | 1,136.3 | 1,140.0 | 1,145.4 | 1,148.9 |
| 21 Credit cards and other revolving plans | 472.6 | 488.9 | 492.3 | 496.5 | 501.1 | 505.2 | 510.6 | 519.0 | 521.7 | 524.1 | 527.6 | 531.5 |
| 22 Other consumer loans | 564.6 | 588.2 | 591.4 | 595.6 | 599.5 | 604.0 | 606.8 | 613.0 | 614.6 | 615.9 | 617.8 | 617.4 |
| 23 Automobile loans ¹⁴ | 403.2 | 429.1 | 430.9 | 433.0 | 435.5 | 438.1 | 440.2 | 444.0 | 445.4 | 445.3 | 446.4 | 446.8 |
| 24 All other consumer loans ¹⁵ | 161.5 | 159.1 | 160.5 | 162.6 | 164.0 | 165.9 | 166.5 | 169.0 | 169.2 | 170.6 | 171.4 | 170.6 |
| 25 All other loans and leases | 989.2 | 1,078.9 | 1,091.1 | 1,098.9 | 1,110.0 | 1,130.0 | 1,141.7 | 1,147.3 | 1,148.4 | 1,161.7 | 1,165.5 | 1,161.8 |
| 26 Loans to nondepository financial institutions ¹⁶ | 440.9 | 509.1 | 517.7 | 521.8 | 530.5 | 547.9 | 557.1 | 559.1 | 559.9 | 568.1 | 569.1 | 571.2 |
| 27 All loans not elsewhere classified ¹⁷ | 548.2 | 569.9 | 573.4 | 577.1 | 579.6 | 582.2 | 584.6 | 588.2 | 588.4 | 593.6 | 596.4 | 590.6 |
| 28 LESS: Allowance for loan and lease losses | 137.5 | 101.3 | 100.5 | 96.4 | 96.1 | 95.3 | 92.9 | 92.5 | 92.6 | 91.8 | 91.2 | 91.5 |
| 29 Cash assets ¹⁸ | 1,796.0 | 1,992.5 | 2,000.1 | 1,954.7 | 1,921.4 | 1,913.7 | 1,802.9 | 1,734.4 | 1,743.9 | 1,787.6 | 1,803.4 | 1,741.5 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 332.6 | 233.6 | 229.4 | 239.1 | 248.6 | 245.5 | 253.2 | 253.8 | 247.7 | 253.8 | 243.6 | 256.8 |
| 31 Loans to commercial banks ²⁰ | 7.6 | 4.1 | 4.0 | 4.0 | 4.0 | 4.3 | 8.9 | 4.1 | 4.0 | 4.1 | 4.1 | 4.2 |
| 32 Other assets including trading assets ²¹ | 1,188.6 | 1,229.2 | 1,242.3 | 1,269.9 | 1,294.4 | 1,254.6 | 1,271.5 | 1,293.5 | 1,288.2 | 1,306.1 | 1,320.2 | 1,308.5 |
| 33 Total assets | 12,236.2 | 12,772.2 | 12,847.9 | 12,950.2 | 13,040.0 | 13,096.6 | 13,133.2 | 13,119.0 | 13,130.1 | 13,224.6 | 13,247.2 | 13,186.2 |

(continued on next page)

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

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 10,128.0 | 10,710.1 | 10,783.6 | 10,847.7 | 10,933.5 | 11,038.7 | 11,112.6 | 11,147.1 | 11,190.7 | 11,221.8 | 11,249.8 | 11,223.8 |
| 35 Large time deposits | 285.5 | 269.6 | 267.6 | 268.0 | 269.1 | 264.1 | 262.6 | 260.4 | 261.7 | 256.5 | 265.8 | 268.1 |
| 36 Other deposits | 9,842.5 | 10,440.5 | 10,516.0 | 10,579.7 | 10,664.4 | 10,774.6 | 10,850.1 | 10,886.7 | 10,929.0 | 10,965.4 | 10,984.0 | 10,955.7 |
| 37 Borrowings | 477.8 | 401.0 | 401.3 | 416.1 | 410.2 | 393.7 | 381.8 | 379.4 | 373.4 | 402.6 | 392.7 | 370.6 |
| 38 Net due to related foreign offices | -250.0 | -312.3 | -307.0 | -308.6 | -300.8 | -315.9 | -345.5 | -341.1 | -340.1 | -353.3 | -338.1 | -355.4 |
| 39 Other liabilities including trading liabilities ²² | 602.0 | 654.6 | 667.9 | 686.5 | 696.2 | 672.2 | 677.8 | 671.9 | 663.3 | 685.3 | 676.1 | 687.7 |
| 40 Total liabilities | 10,957.7 | 11,453.4 | 11,545.8 | 11,641.6 | 11,739.1 | 11,788.7 | 11,826.7 | 11,857.4 | 11,887.3 | 11,956.5 | 11,980.5 | 11,926.7 |
| 41 Residual (Assets LESS Liabilities)²³ | 1,278.5 | 1,318.8 | 1,302.1 | 1,308.6 | 1,300.9 | 1,307.8 | 1,306.5 | 1,261.7 | 1,242.8 | 1,268.1 | 1,266.7 | 1,259.5 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 35.9 | 27.9 | 24.2 | 13.5 | 7.8 | 4.4 | -13.2 | -30.2 | -33.8 | -28.5 | -34.7 | -51.2 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 25.5 | 16.7 | 14.3 | 8.4 | 4.7 | 2.3 | -10.6 | -16.0 | -17.5 | -15.1 | -17.7 | -25.4 |

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 9,036.3 | 9,395.9 | 9,451.7 | 9,589.8 | 9,725.5 | 9,838.5 | 9,915.8 | 9,916.9 | 9,915.0 | 9,945.9 | 9,932.6 | 9,922.1 |
| 2 Securities in bank credit ² | 3,487.8 | 3,816.3 | 3,853.3 | 3,961.9 | 4,045.2 | 4,063.4 | 4,130.2 | 4,121.3 | 4,119.9 | 4,118.9 | 4,100.9 | 4,085.1 |
| 3 Treasury and agency securities ³ | 2,983.1 | 3,246.9 | 3,277.1 | 3,376.6 | 3,453.9 | 3,466.7 | 3,529.5 | 3,529.4 | 3,537.2 | 3,530.4 | 3,511.4 | 3,489.0 |
| 4 Mortgage-backed securities (MBS) ⁴ | 1,995.9 | 2,125.1 | 2,126.6 | 2,140.1 | 2,147.2 | 2,142.1 | 2,175.9 | 2,185.1 | 2,195.3 | 2,192.5 | 2,176.3 | 2,164.1 |
| 5 Non-MBS ⁵ | 987.2 | 1,121.8 | 1,150.4 | 1,236.5 | 1,306.8 | 1,324.7 | 1,353.6 | 1,344.2 | 1,342.0 | 1,337.9 | 1,335.1 | 1,324.9 |
| 6 Other securities | 504.7 | 569.4 | 576.2 | 585.4 | 591.3 | 596.7 | 600.7 | 591.9 | 582.7 | 588.5 | 589.6 | 596.1 |
| 7 Mortgage-backed securities (MBS) ⁶ | 54.9 | 56.9 | 57.4 | 59.9 | 62.0 | 64.9 | 74.9 | 75.2 | 74.3 | 75.7 | 74.9 | 75.4 |
| 8 Non-MBS ⁷ | 449.8 | 512.5 | 518.8 | 525.5 | 529.2 | 531.8 | 525.7 | 516.6 | 508.4 | 512.8 | 514.6 | 520.7 |
| 9 Loans and leases in bank credit ⁸ | 5,548.5 | 5,579.6 | 5,598.4 | 5,627.8 | 5,680.3 | 5,775.1 | 5,785.6 | 5,795.7 | 5,795.1 | 5,827.0 | 5,831.7 | 5,837.0 |
| 10 Commercial and industrial loans | 1,292.0 | 1,226.0 | 1,219.3 | 1,221.6 | 1,247.1 | 1,273.6 | 1,277.9 | 1,295.4 | 1,300.8 | 1,318.3 | 1,315.9 | 1,329.2 |
| 11 Real estate loans | 2,229.1 | 2,205.3 | 2,205.4 | 2,220.1 | 2,220.9 | 2,224.8 | 2,225.1 | 2,220.1 | 2,212.8 | 2,215.3 | 2,226.8 | 2,219.3 |
| 12 Residential real estate loans | 1,460.4 | 1,437.7 | 1,433.3 | 1,445.3 | 1,448.9 | 1,452.9 | 1,452.5 | 1,446.4 | 1,439.4 | 1,442.6 | 1,449.6 | 1,443.6 |
| 13 Revolving home equity loans | 180.6 | 165.2 | 163.1 | 160.5 | 159.7 | 158.0 | 156.1 | 154.7 | 154.6 | 154.2 | 153.8 | 154.3 |
| 14 Closed-end residential loans ⁹ | 1,279.8 | 1,272.6 | 1,270.1 | 1,284.8 | 1,289.3 | 1,294.9 | 1,296.5 | 1,291.6 | 1,284.9 | 1,288.5 | 1,295.7 | 1,289.3 |
| 15 Commercial real estate loans | 768.7 | 767.6 | 772.1 | 774.9 | 772.0 | 771.9 | 772.6 | 773.7 | 773.4 | 772.7 | 777.2 | 775.7 |
| 16 Construction and land development loans ¹⁰ | 122.2 | 123.3 | 123.1 | 121.2 | 119.2 | 116.6 | 114.2 | 114.9 | 115.2 | 114.8 | 114.8 | 114.4 |
| 17 Secured by farmland ¹¹ | 7.2 | 6.7 | 6.7 | 6.9 | 6.9 | 6.9 | 6.9 | 6.9 | 6.9 | 6.7 | 6.8 | 6.7 |
| 18 Secured by multifamily properties ¹² | 173.4 | 176.0 | 179.0 | 176.8 | 178.4 | 180.8 | 183.2 | 183.6 | 183.2 | 183.4 | 184.6 | 185.3 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 465.9 | 461.6 | 463.4 | 469.9 | 467.5 | 467.6 | 468.2 | 468.3 | 468.1 | 467.8 | 471.0 | 469.3 |
| 20 Consumer loans | 1,035.5 | 1,078.8 | 1,086.2 | 1,094.2 | 1,107.8 | 1,132.1 | 1,130.4 | 1,130.5 | 1,132.7 | 1,131.3 | 1,131.3 | 1,129.3 |
| 21 Credit cards and other revolving plans | 472.3 | 489.2 | 491.9 | 495.5 | 505.8 | 526.0 | 522.0 | 519.1 | 520.4 | 518.1 | 517.3 | 515.9 |
| 22 Other consumer loans | 563.2 | 589.6 | 594.3 | 598.7 | 602.0 | 606.2 | 608.3 | 611.4 | 612.3 | 613.2 | 614.0 | 613.4 |
| 23 Automobile loans ¹⁴ | 401.9 | 430.7 | 433.1 | 435.1 | 436.6 | 439.0 | 440.7 | 442.5 | 443.4 | 443.2 | 443.7 | 443.8 |
| 24 All other consumer loans ¹⁵ | 161.3 | 158.9 | 161.2 | 163.6 | 165.3 | 167.2 | 167.7 | 168.9 | 168.9 | 170.0 | 170.2 | 169.6 |
| 25 All other loans and leases | 991.9 | 1,069.5 | 1,087.5 | 1,092.0 | 1,104.4 | 1,144.5 | 1,152.2 | 1,149.7 | 1,148.7 | 1,162.0 | 1,157.7 | 1,159.2 |
| 26 Loans to nondepository financial institutions ¹⁶ | 441.9 | 503.5 | 516.0 | 519.1 | 528.4 | 555.4 | 561.6 | 559.7 | 559.4 | 568.4 | 564.3 | 566.1 |
| 27 All loans not elsewhere classified ¹⁷ | 550.0 | 566.1 | 571.5 | 572.9 | 576.0 | 589.2 | 590.6 | 590.0 | 589.3 | 593.7 | 593.4 | 593.1 |
| 28 LESS: Allowance for loan and lease losses | 136.3 | 101.9 | 101.2 | 97.1 | 97.4 | 96.4 | 91.9 | 91.8 | 92.0 | 91.4 | 91.6 | 91.6 |
| 29 Cash assets ¹⁸ | 1,753.5 | 1,986.3 | 2,001.9 | 1,931.7 | 1,932.6 | 1,973.5 | 1,737.4 | 1,690.7 | 1,700.7 | 1,778.7 | 1,802.9 | 1,794.6 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 315.8 | 239.3 | 239.0 | 242.1 | 252.9 | 261.3 | 252.5 | 243.0 | 239.9 | 252.6 | 249.2 | 248.7 |
| 31 Loans to commercial banks ²⁰ | 7.8 | 4.0 | 4.0 | 4.0 | 4.1 | 4.5 | 9.2 | 4.2 | 4.2 | 4.2 | 4.0 | 4.2 |
| 32 Other assets including trading assets ²¹ | 1,207.2 | 1,215.9 | 1,234.2 | 1,266.3 | 1,285.2 | 1,234.0 | 1,278.8 | 1,315.5 | 1,306.5 | 1,313.3 | 1,334.3 | 1,344.4 |
| 33 Total assets | 12,184.3 | 12,739.6 | 12,829.6 | 12,936.8 | 13,102.9 | 13,215.3 | 13,101.8 | 13,078.4 | 13,074.2 | 13,203.3 | 13,231.5 | 13,222.3 |

(continued on next page)

Table 7. Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United StatesNot seasonally adjusted, billions of dollars (*continued*)

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 10,064.4 | 10,684.5 | 10,771.5 | 10,837.1 | 10,982.3 | 11,174.9 | 11,099.2 | 11,075.5 | 11,079.7 | 11,178.4 | 11,209.4 | 11,246.2 |
| 35 Large time deposits | 289.8 | 265.9 | 262.2 | 263.1 | 266.4 | 263.9 | 264.9 | 263.9 | 265.0 | 260.9 | 268.9 | 271.6 |
| 36 Other deposits | 9,774.6 | 10,418.7 | 10,509.3 | 10,574.0 | 10,715.9 | 10,911.0 | 10,834.3 | 10,811.7 | 10,814.7 | 10,917.5 | 10,940.6 | 10,974.6 |
| 37 Borrowings | 489.6 | 391.0 | 394.7 | 418.9 | 411.8 | 393.4 | 384.2 | 389.3 | 383.4 | 408.9 | 398.0 | 373.6 |
| 38 Net due to related foreign offices | -260.3 | -295.1 | -301.5 | -299.7 | -276.0 | -281.0 | -349.9 | -353.5 | -344.7 | -372.4 | -355.8 | -381.0 |
| 39 Other liabilities including trading liabilities ²² | 609.7 | 655.7 | 667.1 | 692.4 | 705.8 | 664.8 | 685.2 | 681.0 | 669.6 | 698.3 | 690.4 | 695.0 |
| 40 Total liabilities | 10,903.4 | 11,436.1 | 11,531.9 | 11,648.8 | 11,823.9 | 11,952.1 | 11,818.7 | 11,792.3 | 11,787.9 | 11,913.2 | 11,942.0 | 11,933.8 |
| 41 Residual (Assets LESS Liabilities)²³ | 1,280.8 | 1,303.5 | 1,297.7 | 1,288.0 | 1,279.0 | 1,263.2 | 1,283.0 | 1,286.1 | 1,286.3 | 1,290.1 | 1,289.5 | 1,288.4 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 35.9 | 27.9 | 24.2 | 13.5 | 7.8 | 4.4 | -13.2 | -30.2 | -33.8 | -28.5 | -34.7 | -51.2 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 25.5 | 16.7 | 14.3 | 8.4 | 4.7 | 2.3 | -10.6 | -16.0 | -17.5 | -15.1 | -17.7 | -25.4 |

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 | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 5,140.8 | 5,341.1 | 5,366.6 | 5,410.3 | 5,465.7 | 5,519.1 | 5,549.5 | 5,602.9 | 5,618.8 | 5,617.6 | 5,638.3 | 5,648.5 |
| 2 Securities in bank credit ² | 1,101.9 | 1,294.8 | 1,315.0 | 1,343.0 | 1,368.3 | 1,393.6 | 1,414.6 | 1,443.7 | 1,453.9 | 1,447.7 | 1,454.9 | 1,457.2 |
| 3 Treasury and agency securities ³ | 758.9 | 905.4 | 919.3 | 942.4 | 960.3 | 974.0 | 987.9 | 1,013.8 | 1,022.5 | 1,015.9 | 1,022.1 | 1,024.4 |
| 4 Mortgage-backed securities (MBS) ⁴ | 593.0 | 690.3 | 704.8 | 722.3 | 731.8 | 741.3 | 752.9 | 759.4 | 764.0 | 755.5 | 757.5 | 755.1 |
| 5 Non-MBS ⁵ | 165.9 | 215.1 | 214.5 | 220.1 | 228.5 | 232.7 | 235.0 | 254.4 | 258.6 | 260.4 | 264.6 | 269.3 |
| 6 Other securities | 342.9 | 389.4 | 395.6 | 400.6 | 407.9 | 419.6 | 426.6 | 429.8 | 431.4 | 431.8 | 432.8 | 432.8 |
| 7 Mortgage-backed securities (MBS) ⁶ | 24.1 | 32.7 | 34.1 | 36.0 | 37.3 | 38.4 | 40.0 | 41.1 | 41.1 | 42.3 | 43.0 | 43.2 |
| 8 Non-MBS ⁷ | 318.9 | 356.7 | 361.6 | 364.6 | 370.6 | 381.2 | 386.6 | 388.8 | 390.3 | 389.5 | 389.9 | 389.5 |
| 9 Loans and leases in bank credit ⁸ | 4,038.9 | 4,046.3 | 4,051.7 | 4,067.3 | 4,097.4 | 4,125.4 | 4,134.9 | 4,159.2 | 4,164.9 | 4,169.9 | 4,183.4 | 4,191.3 |
| 10 Commercial and industrial loans | 909.1 | 806.2 | 791.7 | 786.5 | 784.6 | 787.1 | 783.9 | 779.5 | 778.1 | 780.0 | 782.8 | 782.9 |
| 11 Real estate loans | 2,332.2 | 2,414.8 | 2,429.5 | 2,442.5 | 2,466.5 | 2,483.6 | 2,493.5 | 2,515.4 | 2,520.2 | 2,524.3 | 2,530.9 | 2,535.2 |
| 12 Residential real estate loans | 767.9 | 792.5 | 798.0 | 802.0 | 808.9 | 812.0 | 813.0 | 823.8 | 826.0 | 825.8 | 828.6 | 830.2 |
| 13 Revolving home equity loans | 93.9 | 91.5 | 91.5 | 91.6 | 91.7 | 91.6 | 91.3 | 91.6 | 91.6 | 91.7 | 92.0 | 92.1 |
| 14 Closed-end residential loans ⁹ | 674.0 | 701.0 | 706.5 | 710.3 | 717.2 | 720.4 | 721.7 | 732.3 | 734.5 | 734.1 | 736.6 | 738.1 |
| 15 Commercial real estate loans | 1,564.3 | 1,622.3 | 1,631.5 | 1,640.6 | 1,657.6 | 1,671.6 | 1,680.5 | 1,691.5 | 1,694.2 | 1,698.6 | 1,702.3 | 1,705.0 |
| 16 Construction and land development loans ¹⁰ | 240.3 | 250.4 | 252.4 | 254.6 | 257.3 | 259.9 | 261.8 | 265.1 | 265.7 | 267.2 | 268.3 | 269.3 |
| 17 Secured by farmland ¹¹ | 92.8 | 94.3 | 94.7 | 94.9 | 95.6 | 96.5 | 96.6 | 96.9 | 97.0 | 97.1 | 97.0 | 97.2 |
| 18 Secured by multifamily properties ¹² | 234.3 | 244.4 | 244.8 | 246.0 | 248.8 | 251.9 | 253.9 | 255.7 | 256.0 | 257.1 | 257.9 | 258.1 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 996.9 | 1,033.2 | 1,039.6 | 1,045.1 | 1,055.9 | 1,063.4 | 1,068.2 | 1,073.8 | 1,075.4 | 1,077.2 | 1,079.1 | 1,080.3 |
| 20 Consumer loans | 483.5 | 512.1 | 514.9 | 521.2 | 527.2 | 532.0 | 535.7 | 541.2 | 542.7 | 545.2 | 547.6 | 549.4 |
| 21 Credit cards and other revolving plans | 271.1 | 281.4 | 282.2 | 286.2 | 289.8 | 292.8 | 294.3 | 298.3 | 299.4 | 301.3 | 302.8 | 303.7 |
| 22 Other consumer loans | 212.4 | 230.7 | 232.7 | 234.9 | 237.4 | 239.2 | 241.4 | 242.9 | 243.3 | 243.9 | 244.9 | 245.8 |
| 23 Automobile loans ¹⁴ | 66.6 | 69.1 | 69.4 | 69.7 | 70.1 | 70.5 | 70.6 | 70.8 | 70.8 | 71.1 | 71.3 | 71.3 |
| 24 All other consumer loans ¹⁵ | 145.8 | 161.7 | 163.3 | 165.3 | 167.2 | 168.7 | 170.8 | 172.2 | 172.5 | 172.9 | 173.6 | 174.5 |
| 25 All other loans and leases | 314.1 | 313.2 | 315.6 | 317.1 | 319.1 | 322.6 | 321.8 | 323.1 | 323.9 | 320.4 | 322.0 | 323.9 |
| 26 Loans to nondepository financial institutions ¹⁶ | 109.0 | 100.3 | 102.1 | 101.7 | 102.2 | 104.9 | 105.2 | 106.9 | 107.4 | 104.1 | 105.4 | 106.3 |
| 27 All loans not elsewhere classified ¹⁷ | 205.1 | 212.9 | 213.5 | 215.3 | 216.9 | 217.8 | 216.7 | 216.1 | 216.5 | 216.3 | 216.6 | 217.6 |
| 28 LESS: Allowance for loan and lease losses | 77.8 | 73.3 | 73.1 | 70.0 | 69.6 | 70.1 | 68.2 | 68.2 | 68.3 | 68.1 | 68.0 | 67.9 |
| 29 Cash assets ¹⁸ | 742.5 | 898.7 | 909.0 | 905.2 | 899.9 | 898.6 | 882.4 | 831.2 | 816.5 | 796.0 | 795.6 | 770.8 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 58.1 | 51.0 | 51.1 | 54.2 | 54.4 | 56.6 | 59.1 | 56.9 | 57.7 | 57.4 | 59.2 | 58.3 |
| 31 Loans to commercial banks ²⁰ | 0.8 | 1.3 | 1.2 | 1.1 | 1.1 | 1.1 | 1.0 | 1.1 | 1.1 | 1.1 | 0.1 | 0.0 |
| 32 Other assets including trading assets ²¹ | 390.7 | 398.1 | 400.8 | 401.8 | 399.9 | 407.5 | 414.1 | 415.6 | 415.6 | 421.2 | 420.7 | 412.8 |
| 33 Total assets | 6,255.2 | 6,616.9 | 6,655.6 | 6,702.6 | 6,751.4 | 6,812.8 | 6,837.8 | 6,839.5 | 6,841.4 | 6,825.2 | 6,845.9 | 6,822.5 |

(continued on next page)

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

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 5,134.0 | 5,474.3 | 5,517.5 | 5,561.3 | 5,626.7 | 5,686.6 | 5,703.6 | 5,716.5 | 5,724.4 | 5,714.1 | 5,729.4 | 5,716.8 |
| 35 Large time deposits | 476.2 | 444.8 | 441.1 | 438.2 | 439.6 | 436.4 | 433.1 | 426.7 | 426.3 | 422.8 | 425.8 | 423.1 |
| 36 Other deposits | 4,657.8 | 5,029.6 | 5,076.4 | 5,123.1 | 5,187.1 | 5,250.2 | 5,270.5 | 5,289.8 | 5,298.1 | 5,291.3 | 5,303.6 | 5,293.8 |
| 37 Borrowings | 280.4 | 258.6 | 254.1 | 248.9 | 246.2 | 247.0 | 239.5 | 228.6 | 226.4 | 228.3 | 228.2 | 219.4 |
| 38 Net due to related foreign offices | 27.7 | 37.0 | 41.4 | 40.6 | 39.5 | 41.4 | 43.2 | 40.0 | 36.3 | 40.9 | 45.6 | 43.0 |
| 39 Other liabilities including trading liabilities ²² | 109.8 | 106.1 | 104.3 | 107.2 | 106.4 | 113.0 | 119.4 | 113.9 | 111.3 | 113.7 | 111.2 | 111.4 |
| 40 Total liabilities | 5,552.0 | 5,876.0 | 5,917.3 | 5,958.0 | 6,018.8 | 6,087.9 | 6,105.6 | 6,099.1 | 6,098.3 | 6,097.0 | 6,114.5 | 6,090.7 |
| 41 Residual (Assets LESS Liabilities)²³ | 703.2 | 740.9 | 738.3 | 744.6 | 732.6 | 724.9 | 732.2 | 740.5 | 743.2 | 728.2 | 731.4 | 731.8 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 14.3 | 10.9 | 9.0 | 4.3 | 1.5 | 1.1 | -2.4 | -12.2 | -12.0 | -17.2 | -18.5 | -20.4 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 8.0 | 5.0 | 4.0 | 0.8 | -1.0 | -1.8 | -4.9 | -11.4 | -11.3 | -14.8 | -15.7 | -17.1 |

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 9. Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 5,131.5 | 5,326.9 | 5,359.0 | 5,404.2 | 5,467.2 | 5,541.3 | 5,560.4 | 5,592.0 | 5,604.3 | 5,611.7 | 5,622.8 | 5,635.8 |
| 2 Securities in bank credit ² | 1,104.9 | 1,281.1 | 1,306.8 | 1,338.7 | 1,371.9 | 1,402.3 | 1,423.0 | 1,445.0 | 1,452.3 | 1,447.8 | 1,455.6 | 1,461.6 |
| 3 Treasury and agency securities ³ | 763.3 | 891.9 | 911.7 | 938.5 | 961.4 | 981.7 | 997.2 | 1,017.1 | 1,022.9 | 1,019.2 | 1,025.3 | 1,031.4 |
| 4 Mortgage-backed securities (MBS) ⁴ | 594.5 | 684.1 | 698.8 | 718.4 | 731.1 | 741.9 | 753.1 | 760.9 | 764.3 | 758.6 | 760.5 | 761.3 |
| 5 Non-MBS ⁵ | 168.8 | 207.8 | 212.9 | 220.1 | 230.3 | 239.8 | 244.1 | 256.2 | 258.6 | 260.6 | 264.8 | 270.1 |
| 6 Other securities | 341.6 | 389.2 | 395.1 | 400.2 | 410.4 | 420.6 | 425.8 | 427.9 | 429.4 | 428.6 | 430.3 | 430.2 |
| 7 Mortgage-backed securities (MBS) ⁶ | 24.6 | 32.8 | 33.8 | 35.9 | 37.2 | 38.1 | 39.9 | 41.7 | 41.8 | 42.6 | 43.3 | 43.4 |
| 8 Non-MBS ⁷ | 317.0 | 356.4 | 361.3 | 364.3 | 373.2 | 382.5 | 385.9 | 386.2 | 387.6 | 386.0 | 387.0 | 386.8 |
| 9 Loans and leases in bank credit ⁸ | 4,026.6 | 4,045.8 | 4,052.2 | 4,065.5 | 4,095.3 | 4,139.0 | 4,137.4 | 4,147.0 | 4,152.0 | 4,163.9 | 4,167.2 | 4,174.2 |
| 10 Commercial and industrial loans | 907.4 | 806.0 | 787.3 | 778.1 | 773.3 | 778.5 | 778.9 | 778.6 | 778.0 | 781.2 | 782.2 | 783.3 |
| 11 Real estate loans | 2,329.2 | 2,413.7 | 2,430.3 | 2,445.5 | 2,469.7 | 2,488.1 | 2,497.5 | 2,512.9 | 2,517.1 | 2,522.5 | 2,527.2 | 2,530.9 |
| 12 Residential real estate loans | 763.7 | 792.8 | 800.0 | 805.0 | 811.4 | 814.4 | 813.5 | 819.5 | 822.1 | 824.4 | 826.7 | 827.6 |
| 13 Revolving home equity loans | 94.2 | 91.0 | 91.3 | 91.6 | 91.8 | 92.2 | 91.9 | 91.8 | 91.8 | 91.8 | 91.9 | 92.0 |
| 14 Closed-end residential loans ⁹ | 669.6 | 701.8 | 708.7 | 713.4 | 719.6 | 722.1 | 721.6 | 727.7 | 730.3 | 732.6 | 734.8 | 735.6 |
| 15 Commercial real estate loans | 1,565.4 | 1,620.9 | 1,630.3 | 1,640.5 | 1,658.3 | 1,673.7 | 1,684.0 | 1,693.3 | 1,695.0 | 1,698.1 | 1,700.4 | 1,703.3 |
| 16 Construction and land development loans ¹⁰ | 241.6 | 249.5 | 252.2 | 254.7 | 259.6 | 261.9 | 263.1 | 266.7 | 267.3 | 267.7 | 268.3 | 269.3 |
| 17 Secured by farmland ¹¹ | 92.5 | 94.6 | 95.0 | 95.2 | 95.7 | 96.6 | 96.6 | 96.6 | 96.6 | 96.7 | 96.6 | 96.8 |
| 18 Secured by multifamily properties ¹² | 234.3 | 244.4 | 244.5 | 245.7 | 247.6 | 251.2 | 254.3 | 255.9 | 256.1 | 257.2 | 257.7 | 258.0 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 997.1 | 1,032.4 | 1,038.6 | 1,044.8 | 1,055.4 | 1,064.0 | 1,070.0 | 1,074.2 | 1,075.0 | 1,076.6 | 1,077.8 | 1,079.3 |
| 20 Consumer loans | 485.1 | 510.7 | 514.9 | 521.1 | 530.8 | 544.9 | 543.8 | 543.2 | 544.9 | 545.0 | 543.1 | 544.1 |
| 21 Credit cards and other revolving plans | 271.4 | 280.6 | 281.4 | 285.4 | 292.9 | 304.9 | 301.2 | 298.6 | 300.0 | 300.1 | 297.6 | 298.2 |
| 22 Other consumer loans | 213.7 | 230.1 | 233.5 | 235.7 | 237.9 | 240.0 | 242.7 | 244.6 | 244.9 | 245.0 | 245.5 | 245.9 |
| 23 Automobile loans ¹⁴ | 66.3 | 69.3 | 69.6 | 69.8 | 70.2 | 70.3 | 70.4 | 70.5 | 70.5 | 70.6 | 70.8 | 70.9 |
| 24 All other consumer loans ¹⁵ | 147.4 | 160.8 | 163.9 | 165.9 | 167.7 | 169.7 | 172.3 | 174.2 | 174.4 | 174.3 | 174.7 | 174.9 |
| 25 All other loans and leases | 304.9 | 315.4 | 319.6 | 320.8 | 321.5 | 327.5 | 317.2 | 312.3 | 312.0 | 315.2 | 314.8 | 315.9 |
| 26 Loans to nondepository financial institutions ¹⁶ | 102.6 | 101.5 | 104.5 | 104.4 | 104.6 | 107.5 | 101.6 | 99.6 | 99.4 | 102.1 | 101.4 | 101.3 |
| 27 All loans not elsewhere classified ¹⁷ | 202.3 | 213.9 | 215.1 | 216.4 | 216.9 | 220.1 | 215.6 | 212.7 | 212.6 | 213.1 | 213.4 | 214.6 |
| 28 LESS: Allowance for loan and lease losses | 78.2 | 73.6 | 73.5 | 69.8 | 69.4 | 69.2 | 67.9 | 68.5 | 68.5 | 68.4 | 68.5 | 68.1 |
| 29 Cash assets ¹⁸ | 746.2 | 895.7 | 905.4 | 895.9 | 918.4 | 920.3 | 873.3 | 831.5 | 815.9 | 819.9 | 822.8 | 808.6 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 60.6 | 50.7 | 50.2 | 51.5 | 54.6 | 57.6 | 60.4 | 58.3 | 58.4 | 59.9 | 60.7 | 60.4 |
| 31 Loans to commercial banks ²⁰ | 0.9 | 1.2 | 1.1 | 1.1 | 1.1 | 1.2 | 1.1 | 1.2 | 1.1 | 1.1 | 0.0 | -0.0 |
| 32 Other assets including trading assets ²¹ | 389.4 | 398.1 | 401.4 | 400.8 | 404.3 | 405.1 | 411.6 | 414.5 | 414.7 | 416.1 | 418.1 | 414.2 |
| 33 Total assets | 6,250.4 | 6,599.0 | 6,643.6 | 6,683.7 | 6,776.3 | 6,856.3 | 6,838.9 | 6,828.9 | 6,825.9 | 6,840.4 | 6,856.0 | 6,850.9 |

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 5,125.4 | 5,459.9 | 5,505.2 | 5,547.1 | 5,644.2 | 5,715.3 | 5,693.7 | 5,707.7 | 5,710.0 | 5,734.8 | 5,746.4 | 5,748.4 |
| 35 Large time deposits | 477.5 | 444.3 | 439.3 | 435.3 | 436.9 | 435.1 | 432.9 | 428.0 | 427.7 | 424.7 | 427.8 | 425.4 |
| 36 Other deposits | 4,647.9 | 5,015.6 | 5,065.8 | 5,111.9 | 5,207.3 | 5,280.2 | 5,260.8 | 5,279.6 | 5,282.3 | 5,310.2 | 5,318.6 | 5,322.9 |
| 37 Borrowings | 285.5 | 256.9 | 249.3 | 245.0 | 241.3 | 242.2 | 243.2 | 233.3 | 230.5 | 229.2 | 228.0 | 222.3 |
| 38 Net due to related foreign offices | 25.2 | 38.6 | 43.0 | 42.1 | 38.0 | 40.4 | 43.3 | 37.1 | 33.1 | 36.0 | 41.0 | 39.0 |
| 39 Other liabilities including trading liabilities ²² | 107.1 | 108.3 | 108.1 | 110.1 | 110.9 | 112.0 | 110.9 | 111.5 | 111.0 | 111.5 | 109.4 | 109.4 |
| 40 Total liabilities | 5,543.3 | 5,863.7 | 5,905.6 | 5,944.4 | 6,034.4 | 6,109.9 | 6,091.1 | 6,089.6 | 6,084.5 | 6,111.6 | 6,124.9 | 6,119.1 |
| 41 Residual (Assets LESS Liabilities)²³ | 707.1 | 735.3 | 738.0 | 739.3 | 741.9 | 746.4 | 747.8 | 739.3 | 741.4 | 728.9 | 731.1 | 731.9 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 14.3 | 10.9 | 9.0 | 4.3 | 1.5 | 1.1 | -2.4 | -12.2 | -12.0 | -17.2 | -18.5 | -20.4 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 8.0 | 5.0 | 4.0 | 0.8 | -1.0 | -1.8 | -4.9 | -11.4 | -11.3 | -14.8 | -15.7 | -17.1 |

Footnotes appear on the last page.

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

Seasonally adjusted, billions of dollars

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 1,028.0 | 1,035.9 | 1,049.4 | 1,057.9 | 1,066.9 | 1,092.5 | 1,093.2 | 1,094.8 | 1,098.9 | 1,112.9 | 1,138.0 | 1,132.6 |
| 2 Securities in bank credit ² | 261.3 | 238.5 | 244.0 | 243.8 | 248.9 | 241.4 | 238.5 | 234.2 | 236.4 | 239.4 | 242.3 | 238.7 |
| 3 Treasury and agency securities ³ | 159.7 | 140.1 | 144.5 | 145.4 | 150.1 | 143.8 | 142.6 | 137.6 | 138.9 | 142.8 | 146.5 | 142.8 |
| 4 Mortgage-backed securities (MBS) ⁴ | 52.9 | 47.9 | 48.0 | 47.9 | 46.2 | 44.0 | 43.3 | 40.7 | 39.0 | 39.3 | 37.7 | 35.8 |
| 5 Non-MBS ⁵ | 106.8 | 92.2 | 96.5 | 97.5 | 103.9 | 99.8 | 99.3 | 96.9 | 99.9 | 103.5 | 108.8 | 107.1 |
| 6 Other securities | 101.6 | 98.4 | 99.5 | 98.4 | 98.8 | 97.6 | 95.9 | 96.7 | 97.5 | 96.6 | 95.8 | 95.8 |
| 7 Mortgage-backed securities (MBS) ⁶ | 2.3 | 1.9 | 1.7 | 2.0 | 2.0 | 2.1 | 2.2 | 2.1 | 2.0 | 2.1 | 2.1 | 2.0 |
| 8 Non-MBS ⁷ | 99.4 | 96.6 | 97.8 | 96.4 | 96.8 | 95.5 | 93.8 | 94.6 | 95.5 | 94.4 | 93.7 | 93.8 |
| 9 Loans and leases in bank credit ⁸ | 766.7 | 797.4 | 805.4 | 814.1 | 818.0 | 851.1 | 854.6 | 860.5 | 862.4 | 873.6 | 895.6 | 894.0 |
| 10 Commercial and industrial loans | 387.8 | 389.6 | 390.7 | 398.4 | 397.4 | 417.1 | 412.2 | 415.2 | 415.7 | 422.6 | 434.7 | 430.2 |
| 11 Real estate loans | 79.7 | 82.7 | 84.3 | 83.8 | 84.9 | 87.5 | 89.7 | 90.7 | 91.1 | 89.7 | 90.9 | 90.2 |
| 12 Residential real estate loans | 0.8 | 0.9 | 1.1 | 1.1 | 1.2 | 1.2 | 1.2 | 1.1 | 1.1 | 1.1 | 1.1 | 1.0 |
| 13 Revolving home equity loans | 0.1 | -0.1 | -0.0 | -0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 |
| 14 Closed-end residential loans ⁹ | 0.7 | 1.0 | 1.2 | 1.2 | 1.2 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 |
| 15 Commercial real estate loans | 78.8 | 81.8 | 83.2 | 82.7 | 83.7 | 86.3 | 88.5 | 89.6 | 90.0 | 88.7 | 89.9 | 89.2 |
| 16 Construction and land development loans ¹⁰ | 12.1 | 11.5 | 11.4 | 11.3 | 11.1 | 11.0 | 11.0 | 10.6 | 10.5 | 10.5 | 10.6 | 10.5 |
| 17 Secured by farmland ¹¹ | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 18 Secured by multifamily properties ¹² | 11.8 | 12.1 | 12.7 | 13.0 | 12.8 | 13.4 | 13.8 | 13.7 | 13.7 | 13.3 | 13.5 | 13.7 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 54.8 | 58.0 | 59.0 | 58.2 | 59.6 | 61.8 | 63.6 | 65.3 | 65.7 | 64.7 | 65.6 | 64.9 |
| 20 Consumer loans | 4.1 | 4.5 | 4.6 | 4.6 | 4.7 | 4.7 | 4.6 | 5.2 | 5.3 | 5.1 | 4.9 | 5.0 |
| 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 | 4.1 | 4.5 | 4.6 | 4.6 | 4.7 | 4.7 | 4.6 | 5.2 | 5.3 | 5.1 | 4.9 | 5.0 |
| 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 | 4.1 | 4.5 | 4.6 | 4.6 | 4.7 | 4.7 | 4.6 | 5.2 | 5.3 | 5.1 | 4.9 | 5.0 |
| 25 All other loans and leases | 295.2 | 320.6 | 325.8 | 327.3 | 330.9 | 341.7 | 348.1 | 349.5 | 350.4 | 356.1 | 365.1 | 368.6 |
| 26 Loans to nondepository financial institutions ¹⁶ | 130.7 | 142.1 | 144.3 | 143.1 | 145.9 | 152.4 | 154.9 | 154.1 | 154.5 | 157.5 | 162.2 | 162.6 |
| 27 All loans not elsewhere classified ¹⁷ | 164.5 | 178.5 | 181.5 | 184.2 | 185.0 | 189.3 | 193.2 | 195.3 | 195.9 | 198.7 | 202.8 | 205.9 |
| 28 LESS: Allowance for loan and lease losses | 1.5 | 1.4 | 1.3 | 1.3 | 1.4 | 1.4 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 |
| 29 Cash assets ¹⁸ | 839.0 | 1,174.2 | 1,225.9 | 1,252.2 | 1,288.5 | 1,271.3 | 1,223.7 | 1,208.5 | 1,185.4 | 1,252.1 | 1,247.0 | 1,283.7 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 301.8 | 317.3 | 325.0 | 313.5 | 324.7 | 299.9 | 292.9 | 280.8 | 277.3 | 295.9 | 289.8 | 296.2 |
| 31 Loans to commercial banks ²⁰ | 0.6 | 1.2 | 1.1 | 0.6 | 0.4 | 0.5 | 0.7 | 0.9 | 0.9 | 0.8 | 1.0 | 1.1 |
| 32 Other assets including trading assets ²¹ | 135.8 | 129.6 | 129.1 | 131.9 | 127.3 | 130.9 | 127.4 | 125.6 | 126.8 | 122.6 | 147.6 | 135.0 |
| 33 Total assets | 2,303.6 | 2,656.9 | 2,729.1 | 2,754.9 | 2,806.4 | 2,793.7 | 2,736.6 | 2,709.3 | 2,688.0 | 2,783.1 | 2,822.1 | 2,847.4 |

(continued on next page)

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

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 1,193.4 | 1,267.6 | 1,265.2 | 1,273.7 | 1,285.7 | 1,252.9 | 1,253.2 | 1,269.1 | 1,267.8 | 1,255.8 | 1,226.2 | 1,240.2 |
| 35 Large time deposits | 732.5 | 734.6 | 736.9 | 742.3 | 757.3 | 737.9 | 740.8 | 757.4 | 754.1 | 749.3 | 740.8 | 729.2 |
| 36 Other deposits | 460.8 | 533.0 | 528.3 | 531.4 | 528.4 | 515.0 | 512.4 | 511.7 | 513.7 | 506.6 | 485.4 | 511.0 |
| 37 Borrowings | 939.8 | 1,014.5 | 1,025.9 | 1,036.1 | 1,058.4 | 1,043.1 | 1,037.7 | 1,009.4 | 1,004.7 | 1,032.0 | 1,033.9 | 1,044.0 |
| 38 Net due to related foreign offices | 91.9 | 269.2 | 310.7 | 334.7 | 352.0 | 382.1 | 359.0 | 349.0 | 321.0 | 412.6 | 444.0 | 420.1 |
| 39 Other liabilities including trading liabilities ²² | 116.9 | 111.6 | 113.5 | 115.3 | 119.9 | 117.9 | 118.4 | 111.0 | 114.1 | 100.1 | 123.3 | 113.0 |
| 40 Total liabilities | 2,342.0 | 2,662.9 | 2,715.3 | 2,759.8 | 2,816.1 | 2,796.0 | 2,768.3 | 2,738.6 | 2,707.6 | 2,800.5 | 2,827.4 | 2,817.3 |
| 41 Residual (Assets LESS Liabilities)²³ | -38.4 | -6.1 | 13.8 | -4.9 | -9.6 | -2.3 | -31.7 | -29.2 | -19.6 | -17.4 | -5.2 | 30.1 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 2.0 | 1.3 | 1.1 | 0.5 | 0.2 | 0.0 | -0.7 | -1.4 | -1.5 | -1.2 | -1.5 | -2.2 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 2.0 | 1.3 | 1.1 | 0.5 | 0.2 | 0.0 | -0.7 | -1.4 | -1.5 | -1.2 | -1.5 | -2.2 |

Footnotes appear on the last page.

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

Not seasonally adjusted, billions of dollars

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Assets | | | | | | | | | | | | |
| 1 Bank credit | 1,038.3 | 1,032.0 | 1,040.9 | 1,050.7 | 1,067.3 | 1,100.1 | 1,105.8 | 1,109.0 | 1,112.9 | 1,119.3 | 1,128.6 | 1,123.7 |
| 2 Securities in bank credit ² | 265.1 | 242.1 | 242.1 | 244.2 | 249.3 | 240.9 | 237.1 | 239.3 | 242.1 | 243.0 | 239.6 | 232.0 |
| 3 Treasury and agency securities ³ | 164.9 | 143.9 | 142.5 | 144.5 | 148.7 | 142.5 | 141.5 | 144.3 | 146.7 | 147.3 | 144.4 | 136.8 |
| 4 Mortgage-backed securities (MBS) ⁴ | 50.7 | 48.6 | 48.2 | 48.8 | 44.6 | 43.0 | 42.3 | 38.0 | 36.3 | 37.3 | 35.8 | 32.6 |
| 5 Non-MBS ⁵ | 114.2 | 95.2 | 94.3 | 95.7 | 104.1 | 99.6 | 99.2 | 106.3 | 110.4 | 110.0 | 108.6 | 104.2 |
| 6 Other securities | 100.3 | 98.3 | 99.6 | 99.7 | 100.5 | 98.4 | 95.6 | 94.9 | 95.5 | 95.7 | 95.2 | 95.2 |
| 7 Mortgage-backed securities (MBS) ⁶ | 2.2 | 1.9 | 1.8 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| 8 Non-MBS ⁷ | 98.1 | 96.4 | 97.7 | 97.7 | 98.5 | 96.4 | 93.6 | 92.9 | 93.4 | 93.6 | 93.2 | 93.2 |
| 9 Loans and leases in bank credit ⁸ | 773.1 | 789.8 | 798.9 | 806.5 | 818.0 | 859.1 | 868.7 | 869.7 | 870.7 | 876.3 | 889.0 | 891.7 |
| 10 Commercial and industrial loans | 391.0 | 386.2 | 386.1 | 391.6 | 397.1 | 419.5 | 418.1 | 418.8 | 418.7 | 423.2 | 428.8 | 428.6 |
| 11 Real estate loans | 80.8 | 81.4 | 83.0 | 82.5 | 83.6 | 87.9 | 90.9 | 92.1 | 92.5 | 90.8 | 92.3 | 91.7 |
| 12 Residential real estate loans | 0.8 | 1.0 | 1.2 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 |
| 13 Revolving home equity loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 14 Closed-end residential loans ⁹ | 0.8 | 1.0 | 1.2 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 |
| 15 Commercial real estate loans | 80.0 | 80.5 | 81.8 | 81.4 | 82.5 | 86.8 | 89.9 | 91.0 | 91.4 | 89.8 | 91.2 | 90.6 |
| 16 Construction and land development loans ¹⁰ | 12.5 | 11.3 | 11.2 | 10.9 | 10.8 | 10.9 | 11.0 | 11.0 | 11.0 | 11.1 | 11.1 | 11.0 |
| 17 Secured by farmland ¹¹ | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 18 Secured by multifamily properties ¹² | 12.0 | 11.7 | 12.4 | 12.9 | 12.8 | 13.3 | 13.9 | 13.9 | 13.9 | 13.7 | 13.8 | 14.1 |
| 19 Secured by nonfarm nonresidential properties ¹³ | 55.4 | 57.3 | 58.1 | 57.5 | 58.7 | 62.5 | 64.9 | 66.0 | 66.4 | 64.9 | 66.1 | 65.4 |
| 20 Consumer loans | 3.7 | 4.6 | 4.8 | 4.9 | 5.0 | 4.9 | 4.8 | 4.8 | 4.9 | 4.8 | 4.9 | 4.9 |
| 21 Credit cards and other revolving plans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 22 Other consumer loans | 3.7 | 4.6 | 4.8 | 4.9 | 5.0 | 4.9 | 4.8 | 4.8 | 4.9 | 4.8 | 4.9 | 4.9 |
| 23 Automobile loans ¹⁴ | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 24 All other consumer loans ¹⁵ | 3.7 | 4.6 | 4.8 | 4.9 | 5.0 | 4.9 | 4.8 | 4.8 | 4.9 | 4.8 | 4.9 | 4.9 |
| 25 All other loans and leases | 297.7 | 317.5 | 325.0 | 327.5 | 332.4 | 346.9 | 354.8 | 354.0 | 354.6 | 357.5 | 363.0 | 366.5 |
| 26 Loans to nondepository financial institutions ¹⁶ | 131.9 | 141.8 | 145.8 | 146.8 | 149.4 | 155.5 | 157.7 | 156.7 | 156.3 | 157.5 | 159.1 | 159.0 |
| 27 All loans not elsewhere classified ¹⁷ | 165.8 | 175.7 | 179.2 | 180.6 | 183.0 | 191.4 | 197.1 | 197.4 | 198.2 | 200.0 | 203.9 | 207.4 |
| 28 LESS: Allowance for loan and lease losses | 1.6 | 1.4 | 1.4 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 |
| 29 Cash assets ¹⁸ | 874.1 | 1,194.9 | 1,204.9 | 1,257.9 | 1,302.2 | 1,236.1 | 1,216.7 | 1,231.9 | 1,197.5 | 1,257.6 | 1,269.2 | 1,219.3 |
| 30 Total federal funds sold and reverse RPs ¹⁹ | 328.0 | 315.2 | 321.9 | 316.2 | 340.8 | 307.2 | 307.9 | 303.2 | 297.0 | 312.1 | 309.1 | 306.8 |
| 31 Loans to commercial banks ²⁰ | 0.6 | 1.2 | 1.2 | 0.5 | 0.3 | 0.4 | 0.6 | 0.9 | 0.9 | 0.8 | 1.0 | 1.1 |
| 32 Other assets including trading assets ²¹ | 137.9 | 130.2 | 129.9 | 132.5 | 131.3 | 129.4 | 127.7 | 126.9 | 133.5 | 119.4 | 148.1 | 136.1 |
| 33 Total assets | 2,377.2 | 2,672.1 | 2,697.5 | 2,756.5 | 2,840.7 | 2,771.9 | 2,757.4 | 2,770.6 | 2,740.4 | 2,808.0 | 2,854.7 | 2,785.7 |

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

| Account | 2021 Feb | 2021 Aug | 2021 Sep | 2021 Oct | 2021 Nov | 2021 Dec | 2022 Jan | 2022 Feb | Week ending | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | | | | | | | Feb 23 | Mar 02 | Mar 09 | Mar 16 |
| Liabilities | | | | | | | | | | | | |
| 34 Deposits | 1,211.1 | 1,270.2 | 1,255.2 | 1,261.7 | 1,281.2 | 1,245.6 | 1,256.1 | 1,284.3 | 1,282.8 | 1,272.4 | 1,244.6 | 1,237.0 |
| 35 Large time deposits | 742.4 | 736.1 | 729.2 | 731.4 | 748.9 | 725.2 | 744.2 | 766.9 | 763.5 | 755.9 | 744.2 | 730.1 |
| 36 Other deposits | 468.7 | 534.1 | 526.0 | 530.3 | 532.4 | 520.4 | 511.9 | 517.4 | 519.3 | 516.5 | 500.4 | 506.8 |
| 37 Borrowings | 949.9 | 1,026.4 | 1,014.7 | 1,027.8 | 1,068.6 | 1,023.3 | 1,028.7 | 1,020.8 | 1,013.6 | 1,038.7 | 1,036.9 | 1,030.5 |
| 38 Net due to related foreign offices | 93.7 | 260.2 | 312.2 | 348.3 | 364.2 | 385.5 | 354.1 | 349.3 | 315.6 | 392.3 | 443.4 | 401.0 |
| 39 Other liabilities including trading liabilities ²² | 119.4 | 111.9 | 112.2 | 115.5 | 123.5 | 114.1 | 114.7 | 113.3 | 125.6 | 101.7 | 127.0 | 114.6 |
| 40 Total liabilities | 2,374.1 | 2,668.7 | 2,694.2 | 2,753.3 | 2,837.4 | 2,768.3 | 2,753.6 | 2,767.7 | 2,737.6 | 2,805.1 | 2,851.9 | 2,783.0 |
| 41 Residual (Assets LESS Liabilities)²³ | 3.1 | 3.4 | 3.3 | 3.2 | 3.2 | 3.6 | 3.7 | 2.9 | 2.8 | 2.9 | 2.8 | 2.7 |
| Memoranda | | | | | | | | | | | | |
| 42 Net unrealized gains (losses) on available-for-sale securities ²⁴ | 2.0 | 1.3 | 1.1 | 0.5 | 0.2 | 0.0 | -0.7 | -1.4 | -1.5 | -1.2 | -1.5 | -2.2 |
| 43 U.S. Treasury and agency securities, MBS ²⁵ | 2.0 | 1.3 | 1.1 | 0.5 | 0.2 | 0.0 | -0.7 | -1.4 | -1.5 | -1.2 | -1.5 | -2.2 |

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. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks’ own trust departments, and other nondepository financial intermediaries.
17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).
20. Excludes loans secured by real estate, which are included in line 11.
21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.
22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.
23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.
25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.