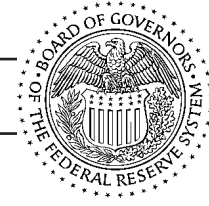

FEDERAL RESERVE statistical release



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

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

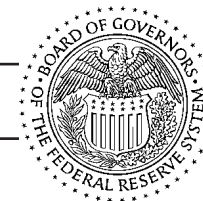
Changes to Items Reported on the H.8 Release as of April 6, 2022

Effective with this release dated April 15, 2022 with data as of April 6, 2022, several changes have been 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 have been made on the release:

1. The two Memoranda items covering net unrealized gains (losses) on available-for-sale securities have been 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, no longer includes 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, includes all other consumer loans at foreign-related institutions, previously included in line item 24.
4. As of April 6, 2022, line item 28, Allowance for loan and lease losses, no longer includes any allowances held by foreign-related institutions. Any allowances are 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
April 15, 2022

Percent change at break adjusted, seasonally adjusted, annual rate

Account	2017	2018	2019	2020	2021	2020 Q4	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2021 Dec	2022 Jan	2022 Feb	2022 Mar
Assets															
1 Bank credit	2.9	3.5	6.0	8.4	8.1	1.5	6.0	8.1	6.7	10.6	9.3	13.4	7.5	6.6	9.0
2 Securities in bank credit ²	1.7	0.7	10.3	20.7	21.5	21.0	22.5	24.5	14.3	18.4	10.3	14.7	11.3	6.9	-2.0
3 Treasury and agency securities ³	2.7	3.5	14.2	22.9	22.5	22.8	25.1	22.7	15.7	19.7	11.2	13.6	13.3	9.7	-4.1
6 Other securities	-0.8	-7.2	-1.8	12.6	17.6	14.2	12.5	32.0	8.9	13.0	6.7	19.4	3.2	-4.6	6.6
9 Loans and leases in bank credit ⁸	3.4	4.5	4.4	3.6	2.1	-6.7	-1.4	0.2	2.9	6.5	8.7	12.7	5.5	6.5	14.9
10 Commercial and industrial loans	1.0	6.7	3.7	11.8	-7.7	-23.8	-10.7	-8.4	-13.9	1.4	7.6	19.3	-0.5	1.5	19.2
11 Real estate loans	3.7	3.4	3.3	1.2	2.1	-2.4	-0.9	-0.6	4.1	5.7	6.0	6.2	5.0	6.4	8.4
12 Residential real estate loans	1.4	2.2	2.0	-1.6	-0.5	-6.2	-3.9	-4.8	1.8	5.2	4.3	4.1	2.1	5.9	6.8
13 Revolving home equity loans	-6.8	-8.3	-8.8	-11.6	-12.5	-16.6	-17.0	-15.4	-10.9	-9.0	-7.3	-9.1	-9.1	-5.8	-3.4
14 Closed-end residential loans ⁹	3.4	4.4	4.0	0.0	1.3	-4.7	-2.0	-3.3	3.5	7.0	5.8	5.8	3.5	7.4	8.0
15 Commercial real estate loans	6.1	4.7	4.7	4.0	4.4	1.4	1.9	3.3	6.2	6.1	7.6	8.1	7.5	6.9	9.8
20 Consumer loans	4.2	4.0	5.2	-4.2	7.5	0.1	1.8	7.1	10.5	9.9	12.7	9.9	9.5	15.0	23.4
21 Credit cards and other revolving plans	5.0	4.1	3.4	-10.9	5.4	-3.7	-3.3	3.4	10.3	10.9	15.4	10.9	10.4	18.6	34.1
22 Other consumer loans	3.1	3.9	7.2	3.4	9.6	4.0	6.8	10.7	10.6	9.0	10.1	9.1	8.6	11.7	13.4
25 All other loans and leases	5.8	4.9	8.4	6.5	13.3	4.4	9.6	9.9	18.2	13.0	13.7	23.4	11.6	5.4	18.4
28 LESS: Allowance for loan and lease losses	0.4	-0.7	1.1	59.8	-23.6	-0.7	-5.1	-41.7	-36.0	-20.2	-12.4	-2.9	-31.7	-3.0	-3.0
29 Cash assets ²¹	7.4	-19.3	-12.9	78.0	33.8	29.6	44.8	44.7	27.5	5.0	-29.2	-7.8	-52.3	-41.4	-11.9
30 Total federal funds sold and reverse RPs ²²	9.4	36.6	25.1	7.8	-26.2	-17.6	-65.4	-39.2	-15.6	6.9	-9.0	-48.9	5.8	-27.0	15.0
31 Loans to commercial banks ²³	-4.7	19.1	-52.9	39.5	-44.9	235.7	-19.5	-164.1	27.8	-32.5	-123.9	-10.5	-74.3	-509.4	118.0
32 Other assets including trading assets ²⁴	1.6	0.9	2.1	10.4	8.3	-3.2	11.2	1.0	9.1	10.9	8.5	-19.0	13.2	14.4	34.4
33 Total assets	3.6	0.9	4.1	14.9	10.8	4.4	9.4	12.2	10.3	9.7	1.8	5.3	-2.6	-2.1	7.8
Liabilities															
34 Deposits	4.6	2.8	6.3	20.7	11.8	8.3	13.0	14.1	8.8	9.3	4.9	8.5	2.2	4.2	1.6
35 Large time deposits	7.1	4.5	8.9	-16.4	-6.5	-27.7	-14.8	-8.6	-4.3	1.1	-3.1	-22.8	-2.0	6.7	-3.1
36 Other deposits	4.2	2.5	5.8	26.7	13.7	12.5	16.0	16.4	10.0	10.1	5.7	11.3	2.5	4.0	2.0
37 Borrowings	3.7	-5.3	-1.9	-13.0	-1.6	-14.6	-7.5	-2.6	-2.0	5.7	-12.6	-20.9	-8.3	-30.1	3.0
39 Other liabilities including trading liabilities ²⁵	-9.0	7.4	10.9	18.9	15.9	0.1	25.8	2.9	14.1	17.5	-0.2	-25.5	16.5	-24.4	32.2
40 Total liabilities	3.6	0.8	4.1	16.7	11.6	4.2	10.5	12.9	10.1	11.1	3.0	5.5	-1.0	-0.3	6.9

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	15,343.7	15,888.6	16,047.2	16,200.3	16,385.2	16,529.2	16,620.5	16,744.8	16,744.4	16,742.4	16,761.1	16,791.9
2 Securities in bank credit ²	4,976.9	5,418.2	5,529.2	5,607.1	5,679.0	5,777.2	5,810.6	5,800.8	5,794.6	5,803.2	5,803.1	5,793.0
3 Treasury and agency securities ³	3,990.9	4,348.2	4,449.6	4,514.6	4,568.1	4,651.2	4,688.9	4,672.9	4,661.6	4,672.8	4,676.7	4,673.1
4 Mortgage-backed securities (MBS) ⁴	2,692.3	2,882.3	2,909.8	2,907.9	2,928.4	2,974.6	2,989.3	2,966.5	2,966.3	2,964.2	2,953.1	2,951.6
5 Non-MBS ⁵	1,298.6	1,465.9	1,539.8	1,606.6	1,639.7	1,676.7	1,699.6	1,706.4	1,695.3	1,708.6	1,723.6	1,721.5
6 Other securities	986.0	1,070.0	1,079.6	1,092.5	1,110.8	1,126.0	1,121.7	1,127.9	1,133.0	1,130.5	1,126.4	1,120.0
7 Mortgage-backed securities (MBS) ⁶	83.4	93.6	98.0	101.6	105.4	117.8	118.7	121.2	120.4	121.6	122.9	122.7
8 Non-MBS ⁷	902.5	976.4	981.6	990.9	1,005.5	1,008.2	1,002.9	1,006.7	1,012.6	1,008.9	1,003.4	997.3
9 Loans and leases in bank credit ⁸	10,366.8	10,470.4	10,518.0	10,593.1	10,706.2	10,752.0	10,809.9	10,944.0	10,949.8	10,939.2	10,958.1	10,998.9
10 Commercial and industrial loans	2,587.6	2,420.0	2,419.8	2,438.7	2,478.0	2,476.6	2,479.7	2,519.3	2,533.5	2,503.3	2,508.0	2,523.2
11 Real estate loans	4,641.1	4,714.7	4,737.1	4,761.9	4,787.8	4,804.9	4,830.7	4,864.5	4,857.5	4,870.1	4,880.0	4,895.2
12 Residential real estate loans	2,223.1	2,229.4	2,241.0	2,251.1	2,258.9	2,262.3	2,273.5	2,285.4	2,285.6	2,288.8	2,291.6	2,293.2
13 Revolving home equity loans	270.5	254.7	252.5	251.3	249.4	247.4	246.2	245.5	245.7	245.4	245.1	244.9
14 Closed-end residential loans ⁹	1,952.6	1,974.7	1,988.4	1,999.7	2,009.5	2,014.9	2,027.4	2,040.9	2,039.9	2,043.4	2,046.4	2,048.2
15 Commercial real estate loans	2,418.0	2,485.3	2,496.1	2,510.8	2,528.9	2,542.6	2,557.2	2,578.1	2,571.9	2,581.4	2,588.5	2,602.0
16 Construction and land development loans ¹⁰	377.2	384.9	385.8	387.2	388.5	389.3	392.8	397.0	395.7	396.7	399.7	402.2
17 Secured by farmland ¹¹	100.1	101.5	102.0	102.7	103.5	103.6	103.9	104.0	104.0	104.2	104.2	104.2
18 Secured by multifamily properties ¹²	420.3	436.1	435.5	439.0	445.3	450.9	453.3	458.3	457.5	459.7	460.2	462.8
19 Secured by nonfarm nonresidential properties ¹³	1,520.3	1,562.8	1,572.9	1,582.0	1,591.6	1,598.7	1,607.2	1,618.8	1,614.7	1,620.7	1,624.3	1,632.8
20 Consumer loans	1,531.0	1,603.2	1,617.9	1,632.5	1,646.0	1,659.0	1,679.8	1,712.6	1,704.6	1,717.3	1,733.1	1,725.9
21 Credit cards and other revolving plans	745.1	774.5	782.7	790.8	798.0	804.9	817.4	840.6	835.2	844.5	854.5	854.1
22 Other consumer loans	785.9	828.7	835.1	841.6	848.0	854.1	862.4	872.0	869.5	872.8	878.6	871.8
23 Automobile loans ¹⁴	472.8	500.3	502.7	505.7	508.6	510.9	514.8	518.2	518.1	518.3	519.2	518.5
24 All other consumer loans ^{15, 16}	313.1	328.4	332.5	336.0	339.5	343.2	347.6	353.8	351.3	354.6	359.4	353.3
25 All other loans and leases	1,607.2	1,732.5	1,743.3	1,760.1	1,794.4	1,811.6	1,819.7	1,847.6	1,854.2	1,848.4	1,836.9	1,854.7
26 Loans to nondepository financial institutions ¹⁷	688.5	764.0	766.6	778.5	805.1	817.9	820.9	834.1	840.7	835.4	825.5	825.6
27 All loans not elsewhere classified ^{18, 19}	918.6	968.5	976.7	981.5	989.3	993.7	998.8	1,013.4	1,013.5	1,013.0	1,011.4	1,029.0
28 LESS: Allowance for loan and lease losses ²⁰	213.3	174.9	167.7	167.2	166.8	162.4	162.0	161.6	160.7	162.0	164.0	158.7
29 Cash assets ²¹	3,612.2	4,135.0	4,112.2	4,109.8	4,083.5	3,908.4	3,773.5	3,736.2	3,795.2	3,620.6	3,657.2	3,719.8
30 Total federal funds sold and reverse RPs ²²	597.6	605.4	606.9	627.7	602.1	605.0	591.4	598.8	611.0	605.6	582.9	606.0
31 Loans to commercial banks ²³	8.5	6.3	5.6	5.5	5.9	10.6	6.1	6.7	6.4	7.0	7.2	7.1
32 Other assets including trading assets ²⁴	1,714.0	1,772.1	1,803.6	1,821.7	1,793.0	1,812.9	1,834.7	1,887.3	1,855.4	1,913.7	1,899.4	1,908.6
33 Total assets	21,062.7	22,232.6	22,407.7	22,597.9	22,702.9	22,703.8	22,664.3	22,812.1	22,851.7	22,727.4	22,743.8	22,874.7

(continued on next page)

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

Seasonally adjusted, billions of dollars (continued)

Account	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	16,695.8	17,566.3	17,682.7	17,845.9	17,978.1	18,068.1	18,131.4	18,155.6	18,179.7	18,109.6	18,110.5	18,214.6
35 Large time deposits	1,483.4	1,445.6	1,448.5	1,466.0	1,438.3	1,435.8	1,443.8	1,440.1	1,419.8	1,453.5	1,453.5	1,480.2
36 Other deposits	15,212.3	16,120.7	16,234.3	16,379.9	16,539.8	16,632.4	16,687.6	16,715.5	16,759.9	16,656.2	16,657.0	16,734.3
37 Borrowings	1,709.8	1,681.2	1,701.1	1,714.8	1,683.7	1,655.8	1,614.3	1,618.3	1,631.0	1,582.2	1,601.8	1,579.4
38 Net due to related foreign offices	-146.3	45.2	66.7	90.7	107.6	56.1	47.4	114.2	107.2	119.8	86.3	90.7
39 Other liabilities including trading liabilities ²⁵	839.3	885.7	908.9	922.6	903.0	915.4	896.8	920.9	911.1	930.0	932.5	960.4
40 Total liabilities	19,098.5	20,178.4	20,359.4	20,574.0	20,672.3	20,695.5	20,689.9	20,808.9	20,829.0	20,741.7	20,731.2	20,845.0
41 Residual (Assets LESS Liabilities)²⁶	1,964.2	2,054.2	2,048.4	2,023.9	2,030.5	2,008.4	1,974.4	2,003.2	2,022.7	1,985.7	2,012.6	2,029.7

Footnotes appear on the last page.

H.8 ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES
Table 3. Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

Account	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	15,318.1	15,851.6	16,044.7	16,259.9	16,479.7	16,579.0	16,615.0	16,719.4	16,678.0	16,734.7	16,789.3	16,776.9
2 Securities in bank credit ²	4,968.2	5,402.2	5,544.9	5,666.4	5,706.7	5,790.2	5,805.4	5,795.5	5,778.7	5,804.5	5,801.8	5,774.5
3 Treasury and agency securities ³	3,987.6	4,331.3	4,459.6	4,564.1	4,590.9	4,668.2	4,690.7	4,673.9	4,657.4	4,680.5	4,673.5	4,651.5
4 Mortgage-backed securities (MBS) ⁴	2,694.6	2,873.6	2,907.3	2,922.9	2,926.9	2,971.2	2,984.0	2,970.4	2,958.0	2,973.9	2,973.9	2,955.8
5 Non-MBS ⁵	1,293.0	1,457.7	1,552.3	1,641.2	1,664.0	1,696.9	1,706.7	1,703.5	1,699.5	1,706.6	1,699.6	1,695.7
6 Other securities	980.6	1,070.9	1,085.3	1,102.2	1,115.8	1,122.0	1,114.7	1,121.6	1,121.3	1,124.1	1,128.3	1,123.0
7 Mortgage-backed securities (MBS) ⁶	83.7	93.1	97.8	101.3	105.1	116.9	119.0	121.6	120.9	121.8	123.3	123.5
8 Non-MBS ⁷	896.9	977.8	987.5	1,001.0	1,010.7	1,005.1	995.7	1,000.0	1,000.4	1,002.3	1,005.0	999.6
9 Loans and leases in bank credit ⁸	10,349.8	10,449.4	10,499.8	10,593.6	10,773.0	10,788.9	10,809.6	10,923.9	10,899.3	10,930.2	10,987.5	11,002.4
10 Commercial and industrial loans	2,606.8	2,392.7	2,391.3	2,417.5	2,471.3	2,470.8	2,488.8	2,539.4	2,536.7	2,544.6	2,556.8	2,559.6
11 Real estate loans	4,628.7	4,718.7	4,748.1	4,774.2	4,800.8	4,813.5	4,825.0	4,851.6	4,841.5	4,852.9	4,867.9	4,886.9
12 Residential real estate loans	2,212.9	2,234.5	2,251.4	2,261.4	2,268.4	2,267.1	2,267.0	2,275.8	2,272.2	2,274.0	2,280.3	2,287.7
13 Revolving home equity loans	270.2	254.4	252.1	251.5	250.3	248.0	246.5	245.4	245.5	245.2	245.1	244.7
14 Closed-end residential loans ⁹	1,942.6	1,980.0	1,999.3	2,009.9	2,018.1	2,019.1	2,020.5	2,030.4	2,026.7	2,028.7	2,035.1	2,042.9
15 Commercial real estate loans	2,415.8	2,484.3	2,496.7	2,512.8	2,532.4	2,546.4	2,558.1	2,575.8	2,569.3	2,578.9	2,587.6	2,599.3
16 Construction and land development loans ¹⁰	376.0	386.5	386.8	389.6	389.4	388.3	392.6	395.4	394.7	395.6	397.3	398.2
17 Secured by farmland ¹¹	99.8	101.8	102.3	102.8	103.7	103.7	103.6	103.7	103.5	103.8	104.0	104.0
18 Secured by multifamily properties ¹²	420.2	435.9	435.4	438.9	445.3	451.4	453.4	458.4	457.3	459.6	461.0	463.5
19 Secured by nonfarm nonresidential properties ¹³	1,519.9	1,560.1	1,572.3	1,581.6	1,594.0	1,603.1	1,608.4	1,618.3	1,613.8	1,620.0	1,625.3	1,633.6
20 Consumer loans	1,510.7	1,605.9	1,620.2	1,643.6	1,682.0	1,680.4	1,679.9	1,689.8	1,679.6	1,689.0	1,710.8	1,699.1
21 Credit cards and other revolving plans	728.7	773.3	780.9	798.7	830.8	823.2	817.7	822.0	814.1	821.5	837.1	831.9
22 Other consumer loans	782.0	832.6	839.3	844.8	851.1	857.1	862.2	867.8	865.5	867.6	873.7	867.2
23 Automobile loans ¹⁴	470.1	502.7	504.9	506.8	509.3	511.0	512.9	515.2	514.7	515.1	516.9	516.3
24 All other consumer loans ^{15, 16}	311.9	329.9	334.4	338.0	341.9	346.1	349.3	352.6	350.8	352.5	356.8	350.9
25 All other loans and leases	1,603.6	1,732.1	1,740.2	1,758.3	1,819.0	1,824.1	1,815.9	1,843.1	1,841.5	1,843.7	1,852.1	1,856.8
26 Loans to nondepository financial institutions ¹⁷	683.3	766.3	770.4	782.4	818.3	821.6	816.7	827.9	827.0	825.1	833.6	830.2
27 All loans not elsewhere classified ^{18, 19}	920.3	965.8	969.9	975.9	1,000.6	1,002.6	999.2	1,015.2	1,014.5	1,018.6	1,018.5	1,026.5
28 LESS: Allowance for loan and lease losses ²⁰	212.4	176.1	168.2	168.1	167.0	161.1	161.6	161.1	161.0	161.4	161.0	157.3
29 Cash assets ²¹	3,677.0	4,112.2	4,085.5	4,153.2	4,129.8	3,826.7	3,753.5	3,798.3	3,821.7	3,711.3	3,749.9	3,795.9
30 Total federal funds sold and reverse RPs ²²	596.4	611.1	609.8	648.4	626.2	620.8	604.4	597.6	615.7	588.6	561.2	586.3
31 Loans to commercial banks ²³	8.6	6.4	5.6	5.6	6.1	10.9	6.2	6.6	6.4	7.2	6.8	6.7
32 Other assets including trading assets ²⁴	1,727.4	1,765.5	1,799.6	1,820.9	1,768.6	1,818.0	1,856.7	1,902.2	1,893.7	1,924.9	1,902.9	1,915.9
33 Total assets	21,115.1	22,170.7	22,377.0	22,719.9	22,843.3	22,694.4	22,674.3	22,863.1	22,854.5	22,805.4	22,849.2	22,924.5

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	16,760.3	17,531.8	17,646.0	17,907.7	18,135.7	18,047.8	18,066.2	18,225.7	18,230.3	18,168.4	18,296.9	18,364.2
35 Large time deposits	1,490.2	1,430.8	1,429.8	1,452.1	1,424.2	1,441.3	1,458.1	1,446.2	1,426.5	1,453.7	1,460.5	1,485.2
36 Other deposits	15,270.1	16,101.1	16,216.2	16,455.5	16,711.5	16,606.4	16,608.0	16,779.5	16,803.8	16,714.7	16,836.4	16,879.0
37 Borrowings	1,699.5	1,658.7	1,691.8	1,721.6	1,658.7	1,652.9	1,640.2	1,611.6	1,623.4	1,595.7	1,554.6	1,578.0
38 Net due to related foreign offices	-166.8	53.7	90.7	126.2	144.8	47.0	32.4	83.5	58.5	87.9	70.2	65.1
39 Other liabilities including trading liabilities ²⁵	846.1	887.5	918.0	940.2	890.9	910.7	905.7	927.8	918.1	937.4	932.1	939.1
40 Total liabilities	19,139.1	20,131.7	20,346.5	20,695.8	20,830.0	20,658.4	20,644.5	20,848.6	20,830.2	20,789.3	20,853.8	20,946.4
41 Residual (Assets LESS Liabilities)²⁶	1,975.9	2,039.0	2,030.5	2,024.1	2,013.3	2,036.0	2,029.8	2,014.5	2,024.2	2,016.0	1,995.4	1,978.1

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	14,315.1	14,839.2	14,989.2	15,133.3	15,292.9	15,439.0	15,528.6	15,616.6	15,614.6	15,620.7	15,630.0	15,660.3
2 Securities in bank credit ²	4,715.4	5,174.2	5,285.4	5,358.2	5,437.5	5,538.8	5,576.5	5,558.7	5,556.0	5,562.1	5,555.8	5,550.3
3 Treasury and agency securities ³	3,828.3	4,203.7	4,304.2	4,364.5	4,424.4	4,508.7	4,551.4	4,527.0	4,518.8	4,527.9	4,526.3	4,526.3
4 Mortgage-backed securities (MBS) ⁴	2,640.1	2,834.3	2,861.9	2,861.7	2,884.4	2,931.2	2,948.7	2,930.1	2,930.5	2,929.2	2,916.6	2,915.1
5 Non-MBS ⁵	1,188.2	1,369.3	1,442.3	1,502.8	1,540.0	1,577.4	1,602.7	1,596.9	1,588.3	1,598.7	1,609.6	1,611.2
6 Other securities	887.2	970.5	981.2	993.7	1,013.2	1,030.1	1,025.1	1,031.8	1,037.2	1,034.3	1,029.6	1,024.0
7 Mortgage-backed securities (MBS) ⁶	81.2	91.9	96.0	99.6	103.3	115.7	116.6	119.2	118.4	119.6	121.0	120.7
8 Non-MBS ⁷	805.9	878.6	885.2	894.1	909.9	914.4	908.4	912.6	918.8	914.6	908.6	903.3
9 Loans and leases in bank credit ⁸	9,599.7	9,665.0	9,703.9	9,775.2	9,855.3	9,900.2	9,952.1	10,057.8	10,058.6	10,058.6	10,074.1	10,110.0
10 Commercial and industrial loans	2,199.1	2,029.3	2,021.4	2,041.3	2,061.1	2,068.3	2,068.4	2,098.3	2,107.2	2,088.4	2,094.4	2,107.6
11 Real estate loans	4,561.7	4,630.4	4,653.2	4,677.0	4,700.3	4,715.2	4,740.0	4,773.1	4,767.3	4,778.1	4,787.2	4,800.7
12 Residential real estate loans	2,222.3	2,228.3	2,239.9	2,249.8	2,257.7	2,261.1	2,272.4	2,285.4	2,284.6	2,287.7	2,290.6	2,292.3
13 Revolving home equity loans	270.5	254.7	252.6	251.3	249.3	247.2	246.1	245.5	245.6	245.4	245.2	245.0
14 Closed-end residential loans ⁹	1,951.8	1,973.6	1,987.2	1,998.6	2,008.4	2,013.9	2,026.3	2,039.9	2,038.9	2,042.4	2,045.5	2,047.3
15 Commercial real estate loans	2,339.4	2,402.1	2,413.4	2,427.1	2,442.6	2,454.1	2,467.6	2,487.7	2,482.8	2,490.4	2,496.6	2,508.5
16 Construction and land development loans ¹⁰	365.2	373.5	374.5	376.0	377.5	378.3	382.2	386.3	385.2	386.1	389.0	391.6
17 Secured by farmland ¹¹	100.0	101.4	101.8	102.6	103.3	103.5	103.8	103.9	103.9	104.1	104.1	104.1
18 Secured by multifamily properties ¹²	408.6	423.4	422.4	426.2	431.9	437.2	439.7	444.7	443.8	446.1	446.7	448.9
19 Secured by nonfarm nonresidential properties ¹³	1,465.5	1,503.8	1,514.6	1,522.3	1,529.8	1,535.1	1,541.9	1,552.7	1,549.9	1,554.1	1,556.8	1,563.9
20 Consumer loans	1,527.1	1,598.7	1,613.3	1,627.7	1,641.2	1,653.1	1,673.3	1,706.3	1,698.3	1,710.8	1,726.4	1,724.9
21 Credit cards and other revolving plans	745.1	774.5	782.7	790.8	798.0	804.9	817.4	840.6	835.2	844.5	854.5	854.1
22 Other consumer loans	782.0	824.1	830.5	836.9	843.2	848.2	855.9	865.7	863.2	866.3	871.9	870.9
23 Automobile loans ¹⁴	472.8	500.3	502.7	505.7	508.6	510.9	514.8	518.2	518.1	518.3	519.2	518.5
24 All other consumer loans ¹⁵	309.2	323.9	327.8	331.2	334.6	337.3	341.1	347.5	345.0	348.0	352.7	352.3
25 All other loans and leases	1,311.7	1,406.7	1,415.9	1,429.1	1,452.7	1,463.5	1,470.3	1,480.2	1,485.7	1,481.3	1,466.2	1,476.7
26 Loans to nondepository financial institutions ¹⁷	554.2	619.7	623.5	632.7	652.7	662.3	666.0	670.6	677.5	671.6	659.6	663.2
27 All loans not elsewhere classified ¹⁸	757.5	786.9	792.5	796.5	800.0	801.3	804.3	809.5	808.2	809.7	806.5	813.5
28 LESS: Allowance for loan and lease losses	211.8	173.5	166.4	165.8	165.4	161.1	160.7	160.4	159.4	160.7	162.6	158.6
29 Cash assets ²¹	2,668.1	2,909.1	2,859.9	2,821.3	2,812.3	2,685.2	2,565.5	2,452.9	2,512.0	2,323.2	2,349.4	2,388.2
30 Total federal funds sold and reverse RPs ²²	282.5	280.4	293.4	303.0	302.1	312.2	310.7	299.7	315.0	300.4	276.7	304.6
31 Loans to commercial banks ²³	7.8	5.2	5.1	5.2	5.4	9.9	5.2	5.8	5.3	6.0	6.7	6.6
32 Other assets including trading assets ²⁴	1,577.2	1,643.1	1,671.6	1,694.4	1,662.1	1,685.6	1,709.2	1,744.9	1,720.4	1,776.5	1,744.6	1,760.9
33 Total assets	18,638.9	19,503.4	19,652.8	19,791.4	19,909.4	19,970.8	19,958.5	19,959.5	20,007.8	19,866.0	19,844.7	19,962.0

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

Account	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	15,478.2	16,301.1	16,409.0	16,560.2	16,725.2	16,816.1	16,863.5	16,908.1	16,940.6	16,854.6	16,847.1	16,930.0
35 Large time deposits	747.7	708.7	706.1	708.7	700.4	695.6	687.1	689.8	691.2	689.8	689.4	692.6
36 Other deposits	14,730.5	15,592.4	15,702.9	15,851.5	16,024.8	16,120.5	16,176.4	16,218.3	16,249.4	16,164.8	16,157.7	16,237.4
37 Borrowings	753.3	655.3	664.9	656.3	640.7	621.2	607.9	590.4	590.2	563.7	577.0	577.4
38 Net due to related foreign offices	-238.4	-265.6	-268.0	-261.3	-274.5	-302.3	-301.1	-306.0	-312.3	-299.0	-313.9	-336.9
39 Other liabilities including trading liabilities ²⁵	722.9	772.2	793.7	802.6	785.1	797.2	785.9	796.2	798.2	803.6	790.2	828.2
40 Total liabilities	16,716.0	17,463.1	17,599.6	17,757.9	17,876.6	17,932.1	17,956.2	17,988.6	18,016.6	17,922.8	17,900.4	17,998.7
41 Residual (Assets LESS Liabilities)²⁶	1,922.9	2,040.3	2,053.2	2,033.5	2,032.8	2,038.7	2,002.3	1,970.8	1,991.2	1,943.2	1,944.3	1,963.3

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	14,291.7	14,810.7	14,994.0	15,192.6	15,379.8	15,476.2	15,508.9	15,592.9	15,557.2	15,609.4	15,653.8	15,642.1
2 Securities in bank credit ²	4,713.9	5,160.1	5,300.6	5,417.1	5,465.7	5,553.2	5,566.3	5,560.8	5,546.8	5,572.1	5,568.8	5,542.0
3 Treasury and agency securities ³	3,831.4	4,188.8	4,315.1	4,415.4	4,448.4	4,526.7	4,546.5	4,534.4	4,520.7	4,543.0	4,536.1	4,514.5
4 Mortgage-backed securities (MBS) ⁴	2,643.5	2,825.4	2,858.5	2,878.2	2,884.0	2,929.0	2,946.1	2,935.4	2,925.4	2,940.1	2,937.5	2,918.8
5 Non-MBS ⁵	1,187.9	1,363.3	1,456.6	1,537.1	1,564.4	1,597.8	1,600.4	1,599.0	1,595.3	1,602.9	1,598.6	1,595.6
6 Other securities	882.5	971.4	985.6	1,001.7	1,017.3	1,026.5	1,019.8	1,026.3	1,026.2	1,029.1	1,032.7	1,027.6
7 Mortgage-backed securities (MBS) ⁶	81.5	91.3	95.8	99.2	103.1	114.9	117.0	119.6	118.9	119.8	121.3	121.4
8 Non-MBS ⁷	801.0	880.1	889.8	902.5	914.3	911.6	902.8	906.8	907.3	909.3	911.4	906.1
9 Loans and leases in bank credit ⁸	9,577.7	9,650.5	9,693.3	9,775.6	9,914.1	9,923.0	9,942.6	10,032.2	10,010.4	10,037.3	10,085.1	10,100.1
10 Commercial and industrial loans	2,213.1	2,006.6	1,999.7	2,020.4	2,052.1	2,056.7	2,073.9	2,113.3	2,112.0	2,118.7	2,126.5	2,129.3
11 Real estate loans	4,548.2	4,635.7	4,665.6	4,690.7	4,712.9	4,722.6	4,733.0	4,758.9	4,749.9	4,759.4	4,773.9	4,791.7
12 Residential real estate loans	2,212.0	2,233.3	2,250.3	2,260.3	2,267.3	2,266.0	2,265.9	2,274.8	2,271.1	2,272.9	2,279.2	2,286.6
13 Revolving home equity loans	270.2	254.4	252.1	251.5	250.3	248.0	246.5	245.4	245.5	245.2	245.1	244.7
14 Closed-end residential loans ⁹	1,941.8	1,978.8	1,998.1	2,008.8	2,017.0	2,018.1	2,019.4	2,029.3	2,025.7	2,027.7	2,034.0	2,041.9
15 Commercial real estate loans	2,336.2	2,402.4	2,415.3	2,430.3	2,445.6	2,456.6	2,467.1	2,484.1	2,478.7	2,486.5	2,494.7	2,505.1
16 Construction and land development loans ¹⁰	363.6	375.3	375.9	378.8	378.5	377.3	381.6	384.4	383.7	384.6	386.3	387.4
17 Secured by farmland ¹¹	99.7	101.7	102.1	102.6	103.5	103.5	103.5	103.6	103.4	103.6	103.9	103.9
18 Secured by multifamily properties ¹²	408.2	423.5	422.5	426.1	432.0	437.5	439.5	444.4	443.2	445.6	446.9	449.3
19 Secured by nonfarm nonresidential properties ¹³	1,464.7	1,501.9	1,514.8	1,522.9	1,531.5	1,538.3	1,542.5	1,551.8	1,548.4	1,552.7	1,557.6	1,564.5
20 Consumer loans	1,507.1	1,601.1	1,615.3	1,638.6	1,677.0	1,674.2	1,673.7	1,683.8	1,673.4	1,682.8	1,704.5	1,699.1
21 Credit cards and other revolving plans	728.7	773.3	780.9	798.7	830.8	823.2	817.7	822.0	814.1	821.5	837.1	831.9
22 Other consumer loans	778.4	827.8	834.4	839.8	846.2	851.0	856.0	861.8	859.3	861.4	867.4	867.2
23 Automobile loans ¹⁴	470.1	502.7	504.9	506.8	509.3	511.0	512.9	515.2	514.7	515.1	516.9	516.3
24 All other consumer loans ¹⁵	308.3	325.1	329.5	333.0	336.9	340.0	343.1	346.6	344.6	346.3	350.5	350.9
25 All other loans and leases	1,309.4	1,407.1	1,412.8	1,425.9	1,472.0	1,469.4	1,462.0	1,476.2	1,475.1	1,476.3	1,480.2	1,480.0
26 Loans to nondepository financial institutions ¹⁷	551.7	620.5	623.5	633.0	662.8	663.2	659.3	667.2	667.4	665.0	669.5	669.9
27 All loans not elsewhere classified ¹⁸	757.6	786.6	789.2	792.9	809.2	806.2	802.7	809.0	807.7	811.4	810.7	810.0
28 LESS: Allowance for loan and lease losses	211.0	174.7	166.9	166.8	165.7	159.8	160.3	159.8	159.7	160.1	159.7	157.2
29 Cash assets ²¹	2,771.2	2,907.3	2,827.6	2,851.0	2,893.7	2,610.5	2,522.1	2,542.7	2,602.9	2,436.9	2,494.6	2,505.1
30 Total federal funds sold and reverse RPs ²²	283.5	289.1	293.6	307.6	319.0	313.0	301.3	300.5	309.0	294.0	286.0	297.7
31 Loans to commercial banks ²³	7.8	5.1	5.1	5.2	5.6	10.3	5.3	5.7	5.3	6.2	6.3	6.2
32 Other assets including trading assets ²⁴	1,590.7	1,635.6	1,667.2	1,689.6	1,639.1	1,690.3	1,729.9	1,760.1	1,757.6	1,786.4	1,749.8	1,779.6
33 Total assets	18,733.9	19,473.2	19,620.5	19,879.2	20,071.6	19,940.6	19,907.3	20,042.1	20,072.3	19,972.9	20,030.9	20,073.5

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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	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	15,540.2	16,276.6	16,384.3	16,626.5	16,890.2	16,792.8	16,783.0	16,975.9	16,994.5	16,911.0	17,044.2	17,087.4
35 Large time deposits	755.6	701.6	698.4	703.3	699.0	697.8	691.9	696.6	697.0	696.0	699.6	701.3
36 Other deposits	14,784.7	15,575.1	15,685.9	15,923.2	16,191.2	16,095.0	16,091.1	16,279.2	16,297.5	16,215.1	16,344.6	16,386.2
37 Borrowings	761.8	644.0	664.0	653.1	635.6	627.3	622.5	599.7	596.0	583.0	585.0	584.5
38 Net due to related foreign offices	-270.8	-258.5	-257.6	-237.9	-240.6	-306.6	-316.3	-346.5	-342.0	-344.4	-381.9	-388.0
39 Other liabilities including trading liabilities ²⁵	729.9	775.3	802.5	816.8	776.8	796.1	792.5	802.7	803.6	811.2	792.4	815.2
40 Total liabilities	16,761.1	17,437.5	17,593.2	17,858.4	18,062.0	17,909.6	17,881.7	18,031.7	18,052.1	17,960.9	18,039.6	18,099.1
41 Residual (Assets LESS Liabilities)²⁶	1,972.8	2,035.7	2,027.3	2,020.9	2,009.6	2,031.0	2,025.6	2,010.4	2,020.2	2,012.0	1,991.3	1,974.4

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	9,165.5	9,518.6	9,625.2	9,713.9	9,820.4	9,936.3	9,972.7	10,012.0	10,014.2	10,008.2	10,008.8	10,029.6
2 Securities in bank credit ²	3,589.7	3,869.7	3,953.1	4,000.8	4,055.1	4,135.6	4,144.4	4,112.6	4,110.4	4,109.4	4,108.7	4,112.4
3 Treasury and agency securities ³	3,050.2	3,292.1	3,369.8	3,412.2	3,458.7	3,529.2	3,546.2	3,509.4	3,502.9	3,504.9	3,505.3	3,510.3
4 Mortgage-backed securities (MBS) ⁴	2,035.3	2,136.2	2,146.5	2,136.8	2,150.2	2,185.5	2,196.5	2,182.2	2,182.8	2,179.6	2,171.6	2,176.2
5 Non-MBS ⁵	1,015.0	1,155.9	1,223.2	1,275.4	1,308.5	1,343.6	1,349.7	1,327.2	1,320.0	1,325.3	1,333.7	1,334.1
6 Other securities	539.4	577.6	583.3	588.6	596.5	606.4	598.2	603.1	607.5	604.5	603.3	602.0
7 Mortgage-backed securities (MBS) ⁶	55.5	57.9	60.0	62.3	64.8	75.6	75.5	75.4	75.1	75.4	76.3	75.4
8 Non-MBS ⁷	484.0	519.7	523.3	526.4	531.6	530.8	522.7	527.7	532.4	529.0	527.1	526.6
9 Loans and leases in bank credit ⁸	5,575.9	5,648.8	5,672.1	5,713.1	5,765.3	5,800.7	5,828.3	5,899.5	5,903.8	5,898.8	5,900.1	5,917.2
10 Commercial and industrial loans	1,292.4	1,247.0	1,244.2	1,265.9	1,283.2	1,293.8	1,298.1	1,324.7	1,334.1	1,317.1	1,318.3	1,324.3
11 Real estate loans	2,241.9	2,222.1	2,232.0	2,231.7	2,238.0	2,243.1	2,246.2	2,258.1	2,254.2	2,260.2	2,265.8	2,270.7
12 Residential real estate loans	1,461.1	1,438.7	1,446.3	1,449.4	1,454.1	1,456.5	1,457.1	1,464.0	1,463.1	1,465.2	1,468.1	1,467.6
13 Revolving home equity loans	178.8	164.6	162.4	161.0	159.1	157.3	156.0	154.9	155.0	154.7	154.4	154.1
14 Closed-end residential loans ⁹	1,282.3	1,274.0	1,283.9	1,288.4	1,295.0	1,299.2	1,301.2	1,309.1	1,308.1	1,310.5	1,313.7	1,313.5
15 Commercial real estate loans	780.9	783.4	785.7	782.3	783.8	786.6	789.1	794.1	791.1	795.0	797.7	803.1
16 Construction and land development loans ¹⁰	125.1	122.0	120.9	119.7	118.6	117.5	118.0	117.4	116.8	117.0	117.8	118.5
17 Secured by farmland ¹¹	7.1	6.7	6.9	6.9	6.9	6.9	6.9	6.7	6.7	6.7	6.7	6.6
18 Secured by multifamily properties ¹²	175.5	181.1	178.9	179.9	182.5	185.9	186.7	188.9	188.5	189.5	190.3	191.6
19 Secured by nonfarm nonresidential properties ¹³	473.1	473.6	479.0	475.9	475.8	476.3	477.5	481.1	479.2	481.7	483.0	486.4
20 Consumer loans	1,038.8	1,083.8	1,092.2	1,100.6	1,109.3	1,117.5	1,132.1	1,153.9	1,149.0	1,157.8	1,166.0	1,164.4
21 Credit cards and other revolving plans	473.7	492.4	496.5	501.1	505.2	510.7	519.0	534.6	531.5	537.9	543.1	543.8
22 Other consumer loans	565.1	591.5	595.6	599.6	604.1	606.8	613.0	619.3	617.5	620.0	622.9	620.5
23 Automobile loans ¹⁴	405.3	430.9	433.0	435.5	438.1	440.2	444.0	446.9	446.8	447.1	447.7	447.1
24 All other consumer loans ¹⁵	159.8	160.6	162.6	164.0	166.0	166.5	169.0	172.4	170.6	172.9	175.2	173.5
25 All other loans and leases	1,002.8	1,095.9	1,103.7	1,114.9	1,134.9	1,146.4	1,151.9	1,162.7	1,166.5	1,163.7	1,150.0	1,157.9
26 Loans to nondepository financial institutions ¹⁷	449.2	519.6	523.7	532.4	549.8	558.9	560.9	567.4	573.0	567.9	558.0	560.7
27 All loans not elsewhere classified ¹⁸	553.6	576.3	580.1	582.5	585.1	587.5	591.0	595.3	593.5	595.8	592.0	597.2
28 LESS: Allowance for loan and lease losses	133.3	100.5	96.4	96.1	95.3	92.9	92.5	92.1	91.5	91.8	93.9	91.4
29 Cash assets ²¹	1,914.0	2,011.1	1,965.7	1,932.4	1,924.4	1,813.9	1,744.6	1,699.2	1,750.9	1,597.4	1,614.0	1,650.4
30 Total federal funds sold and reverse RPs ²²	231.3	229.4	239.1	248.6	245.5	253.2	253.8	244.0	256.8	244.7	228.0	245.8
31 Loans to commercial banks ²³	6.9	4.0	4.0	4.0	4.3	8.9	4.1	4.7	4.2	4.9	5.5	5.5
32 Other assets including trading assets ²⁴	1,190.7	1,247.8	1,275.3	1,300.0	1,260.2	1,277.1	1,299.1	1,330.9	1,313.1	1,360.5	1,328.2	1,342.3
33 Total assets	12,375.1	12,910.3	13,012.8	13,102.8	13,159.6	13,196.5	13,181.9	13,198.8	13,247.7	13,123.9	13,090.6	13,182.2

(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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	10,311.9	10,834.1	10,898.7	10,985.1	11,090.5	11,165.0	11,199.9	11,243.6	11,276.6	11,203.3	11,182.7	11,245.0
35 Large time deposits	282.4	269.2	269.6	270.7	265.6	264.1	261.9	268.6	269.7	269.3	270.5	274.3
36 Other deposits	10,029.6	10,564.9	10,629.1	10,714.4	10,824.9	10,900.9	10,938.0	10,975.0	11,007.0	10,934.0	10,912.2	10,970.8
37 Borrowings	477.5	401.7	416.5	410.6	394.2	382.3	379.9	368.7	371.2	348.1	355.0	351.3
38 Net due to related foreign offices	-267.3	-307.0	-308.6	-300.8	-315.9	-345.5	-341.1	-349.3	-355.4	-339.2	-358.3	-384.2
39 Other liabilities including trading liabilities ²⁵	616.5	669.2	687.8	697.5	673.5	679.0	673.2	683.9	688.1	688.1	677.0	712.8
40 Total liabilities	11,138.6	11,598.1	11,694.3	11,792.4	11,842.4	11,880.8	11,911.9	11,946.9	11,980.5	11,900.3	11,856.4	11,924.9
41 Residual (Assets LESS Liabilities)²⁶	1,236.5	1,312.2	1,318.5	1,310.4	1,317.2	1,315.7	1,270.0	1,251.9	1,267.2	1,223.6	1,234.2	1,257.3

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	9,145.0	9,497.6	9,635.9	9,771.9	9,885.3	9,962.6	9,963.9	9,992.3	9,969.3	10,000.5	10,017.6	10,005.9
2 Securities in bank credit ²	3,581.1	3,863.8	3,972.7	4,056.2	4,074.7	4,141.6	4,132.8	4,107.5	4,096.7	4,110.3	4,106.7	4,088.5
3 Treasury and agency securities ³	3,045.5	3,284.8	3,384.5	3,462.1	3,475.0	3,537.9	3,538.0	3,508.8	3,497.6	3,510.6	3,502.0	3,484.6
4 Mortgage-backed securities (MBS) ⁴	2,033.4	2,133.3	2,146.9	2,154.1	2,149.2	2,183.1	2,192.4	2,181.1	2,171.4	2,183.1	2,182.9	2,169.3
5 Non-MBS ⁵	1,012.1	1,151.5	1,237.6	1,307.9	1,325.9	1,354.9	1,345.5	1,327.7	1,326.3	1,327.6	1,319.1	1,315.4
6 Other securities	535.6	579.0	588.2	594.1	599.6	603.6	594.8	598.7	599.0	599.7	604.7	603.8
7 Mortgage-backed securities (MBS) ⁶	55.6	57.4	59.9	62.0	64.9	74.9	75.2	75.6	75.4	75.5	76.6	76.1
8 Non-MBS ⁷	480.0	521.6	528.3	532.1	534.7	528.7	519.6	523.0	523.6	524.1	528.1	527.7
9 Loans and leases in bank credit ⁸	5,563.9	5,633.7	5,663.2	5,715.7	5,810.7	5,821.0	5,831.1	5,884.8	5,872.7	5,890.2	5,910.9	5,917.4
10 Commercial and industrial loans	1,305.3	1,228.6	1,230.7	1,256.3	1,282.8	1,287.1	1,304.6	1,337.9	1,338.5	1,342.6	1,347.0	1,347.5
11 Real estate loans	2,230.7	2,226.6	2,241.5	2,242.3	2,246.3	2,246.5	2,241.6	2,246.8	2,240.9	2,246.7	2,251.9	2,261.0
12 Residential real estate loans	1,451.9	1,441.6	1,453.7	1,457.4	1,461.4	1,461.0	1,454.9	1,455.0	1,452.3	1,453.7	1,456.0	1,460.2
13 Revolving home equity loans	178.5	164.6	161.9	161.1	159.5	157.5	156.2	154.8	154.9	154.6	154.3	153.9
14 Closed-end residential loans ⁹	1,273.3	1,277.1	1,291.8	1,296.3	1,301.9	1,303.5	1,298.8	1,300.2	1,297.4	1,299.1	1,301.7	1,306.3
15 Commercial real estate loans	778.8	785.0	787.8	784.9	784.8	785.5	786.7	791.8	788.7	793.0	795.9	800.8
16 Construction and land development loans ¹⁰	123.9	124.1	122.1	120.2	117.6	115.1	115.8	115.9	115.3	115.9	116.5	117.0
17 Secured by farmland ¹¹	7.1	6.7	6.9	6.9	6.9	6.9	6.9	6.7	6.7	6.7	6.7	6.7
18 Secured by multifamily properties ¹²	175.0	181.5	179.3	181.0	183.3	185.8	186.2	188.4	187.9	189.1	189.7	191.0
19 Secured by nonfarm nonresidential properties ¹³	472.8	472.7	479.4	476.9	477.0	477.7	477.8	480.8	478.7	481.3	482.9	486.3
20 Consumer loans	1,022.7	1,086.3	1,094.2	1,107.9	1,132.2	1,130.4	1,130.5	1,135.6	1,129.4	1,134.5	1,147.0	1,145.2
21 Credit cards and other revolving plans	461.1	491.9	495.5	505.8	526.0	522.1	519.1	520.3	515.9	519.4	528.0	527.5
22 Other consumer loans	561.5	594.3	598.7	602.0	606.2	608.4	611.4	615.3	613.5	615.1	619.0	617.7
23 Automobile loans ¹⁴	403.0	433.1	435.1	436.7	439.0	440.7	442.5	444.3	443.8	444.2	445.7	445.1
24 All other consumer loans ¹⁵	158.6	161.2	163.6	165.4	167.2	167.7	169.0	171.0	169.7	170.9	173.4	172.6
25 All other loans and leases	1,005.2	1,092.3	1,096.8	1,109.2	1,149.4	1,157.0	1,154.3	1,164.5	1,163.9	1,166.4	1,164.9	1,163.6
26 Loans to nondepository financial institutions ¹⁷	449.6	517.9	521.0	530.3	557.3	563.5	561.5	567.2	567.9	566.3	567.3	567.5
27 All loans not elsewhere classified ¹⁸	555.6	574.3	575.8	578.9	592.1	593.5	592.8	597.4	596.0	600.1	597.6	596.1
28 LESS: Allowance for loan and lease losses	132.5	101.2	97.1	97.4	96.4	91.9	91.8	91.5	91.6	91.7	91.5	90.1
29 Cash assets ²¹	1,977.5	2,012.8	1,942.5	1,943.6	1,984.6	1,747.9	1,700.8	1,752.4	1,804.3	1,672.6	1,712.4	1,732.2
30 Total federal funds sold and reverse RPs ²²	230.8	239.0	242.1	252.9	261.3	252.5	243.0	242.8	248.7	236.2	234.5	240.0
31 Loans to commercial banks ²³	6.9	4.0	4.0	4.1	4.5	9.2	4.2	4.6	4.2	5.1	5.2	5.1
32 Other assets including trading assets ²⁴	1,205.6	1,239.7	1,271.8	1,290.8	1,239.5	1,284.4	1,321.1	1,347.6	1,349.1	1,373.1	1,334.7	1,359.4
33 Total assets	12,433.2	12,891.9	12,999.2	13,165.9	13,278.8	13,164.7	13,141.1	13,248.2	13,284.0	13,195.9	13,212.9	13,252.4

(continued on next page)

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

Not seasonally adjusted, billions of dollars (continued)

Account	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	10,345.7	10,822.0	10,888.0	11,034.1	11,227.4	11,151.6	11,128.0	11,279.1	11,299.1	11,231.8	11,326.2	11,354.2
35 Large time deposits	287.9	263.8	264.7	268.0	265.5	266.5	265.4	273.3	273.2	273.2	278.4	280.6
36 Other deposits	10,057.8	10,558.1	10,623.3	10,766.1	10,961.9	10,885.1	10,862.6	11,005.8	11,025.9	10,958.6	11,047.8	11,073.6
37 Borrowings	484.2	395.2	419.4	412.2	393.9	384.7	389.7	375.0	374.2	360.7	359.6	357.7
38 Net due to related foreign offices	-298.4	-301.5	-299.7	-276.0	-281.0	-349.9	-353.5	-387.6	-381.0	-384.0	-427.9	-430.6
39 Other liabilities including trading liabilities ²⁵	625.5	668.4	693.7	707.1	666.2	686.5	682.3	693.1	695.4	699.7	682.3	702.4
40 Total liabilities	11,157.0	11,584.1	11,701.4	11,877.5	12,006.4	11,872.8	11,846.6	11,959.6	11,987.7	11,908.2	11,940.3	11,983.7
41 Residual (Assets LESS Liabilities)²⁶	1,276.2	1,307.8	1,297.8	1,288.4	1,272.4	1,291.9	1,294.5	1,288.6	1,296.3	1,287.7	1,272.6	1,268.7

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	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	5,149.5	5,320.6	5,364.1	5,419.4	5,472.4	5,502.6	5,555.9	5,604.5	5,600.5	5,612.5	5,621.2	5,630.8
2 Securities in bank credit ²	1,125.8	1,304.4	1,332.3	1,357.4	1,382.4	1,403.2	1,432.1	1,446.2	1,445.6	1,452.8	1,447.2	1,437.9
3 Treasury and agency securities ³	778.0	911.6	934.4	952.3	965.7	979.5	1,005.2	1,017.5	1,016.0	1,023.0	1,020.9	1,016.0
4 Mortgage-backed securities (MBS) ⁴	604.8	698.1	715.4	724.9	734.2	745.7	752.1	747.8	747.7	749.6	745.0	738.9
5 Non-MBS ⁵	173.2	213.4	219.0	227.4	231.5	233.8	253.1	269.7	268.3	273.4	275.9	277.1
6 Other securities	347.7	392.9	397.8	405.1	416.7	423.7	426.9	428.6	429.7	429.8	426.2	422.0
7 Mortgage-backed securities (MBS) ⁶	25.8	34.1	36.0	37.3	38.4	40.1	41.1	43.8	43.3	44.2	44.7	45.3
8 Non-MBS ⁷	322.0	358.8	361.9	367.7	378.3	383.6	385.7	384.9	386.4	385.6	381.5	376.7
9 Loans and leases in bank credit ⁸	4,023.8	4,016.2	4,031.8	4,062.0	4,090.0	4,099.5	4,123.8	4,158.4	4,154.8	4,159.7	4,174.0	4,192.8
10 Commercial and industrial loans	906.7	782.3	777.3	775.4	778.0	774.5	770.3	773.5	773.2	771.2	776.0	783.3
11 Real estate loans	2,319.8	2,408.3	2,421.2	2,445.3	2,462.3	2,472.1	2,493.9	2,515.0	2,513.1	2,518.0	2,521.4	2,530.1
12 Residential real estate loans	761.2	789.6	793.6	800.5	803.5	804.5	815.3	821.4	821.4	822.6	822.5	824.7
13 Revolving home equity loans	91.7	90.1	90.2	90.3	90.2	89.8	90.1	90.6	90.6	90.7	90.8	90.9
14 Closed-end residential loans ⁹	669.5	699.5	703.4	710.2	713.4	714.7	725.2	730.8	730.8	731.9	731.8	733.8
15 Commercial real estate loans	1,558.6	1,618.7	1,627.7	1,644.8	1,658.7	1,667.6	1,678.5	1,693.6	1,691.7	1,695.4	1,698.9	1,705.3
16 Construction and land development loans ¹⁰	240.1	251.5	253.6	256.4	258.9	260.9	264.2	269.0	268.4	269.0	271.3	273.1
17 Secured by farmland ¹¹	93.0	94.7	94.9	95.6	96.5	96.6	96.9	97.2	97.2	97.4	97.4	97.4
18 Secured by multifamily properties ¹²	233.1	242.3	243.5	246.3	249.4	251.3	253.0	255.8	255.4	256.6	256.4	257.3
19 Secured by nonfarm nonresidential properties ¹³	992.4	1,030.2	1,035.7	1,046.5	1,054.0	1,058.8	1,064.4	1,071.5	1,070.8	1,072.3	1,073.8	1,077.5
20 Consumer loans	488.4	514.8	521.1	527.1	531.9	535.7	541.2	552.4	549.4	552.9	560.4	560.6
21 Credit cards and other revolving plans	271.5	282.2	286.2	289.8	292.8	294.3	298.3	305.9	303.6	306.6	311.4	310.3
22 Other consumer loans	216.9	232.7	234.9	237.3	239.1	241.4	242.9	246.4	245.7	246.3	249.0	250.3
23 Automobile loans ¹⁴	67.5	69.4	69.6	70.1	70.5	70.6	70.8	71.3	71.3	71.2	71.5	71.4
24 All other consumer loans ¹⁵	149.4	163.3	165.2	167.2	168.7	170.8	172.1	175.1	174.4	175.1	177.5	178.9
25 All other loans and leases	308.9	310.8	312.2	314.3	317.8	317.1	318.4	317.5	319.2	317.6	316.1	318.9
26 Loans to nondepository financial institutions ¹⁷	105.0	100.1	99.8	100.3	102.9	103.3	105.1	103.2	104.5	103.7	101.6	102.5
27 All loans not elsewhere classified ¹⁸	203.9	210.6	212.4	214.0	214.9	213.8	213.3	214.2	214.7	213.9	214.5	216.4
28 LESS: Allowance for loan and lease losses	78.5	73.1	70.0	69.6	70.1	68.2	68.2	68.3	67.9	68.8	68.7	67.2
29 Cash assets ²¹	754.1	898.0	894.3	888.9	887.8	871.3	820.8	753.7	761.0	725.8	735.3	737.8
30 Total federal funds sold and reverse RPs ²²	51.2	51.1	54.2	54.4	56.6	59.1	56.9	55.7	58.2	55.6	48.7	58.8
31 Loans to commercial banks ²³	0.9	1.2	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.1	1.1
32 Other assets including trading assets ²⁴	386.5	395.3	396.3	394.4	401.9	408.5	410.1	414.0	407.2	416.1	416.4	418.6
33 Total assets	6,263.8	6,593.1	6,639.9	6,688.6	6,749.8	6,774.3	6,776.6	6,760.6	6,760.1	6,742.2	6,754.1	6,779.8

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

Account	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	5,166.3	5,467.0	5,510.3	5,575.1	5,634.7	5,651.0	5,663.5	5,664.5	5,664.0	5,651.3	5,664.4	5,684.9
35 Large time deposits	465.3	439.5	436.6	438.0	434.8	431.5	425.2	421.1	421.5	420.5	418.9	418.3
36 Other deposits	4,701.0	5,027.5	5,073.8	5,137.1	5,199.9	5,219.5	5,238.4	5,243.3	5,242.5	5,230.8	5,245.5	5,266.6
37 Borrowings	275.7	253.6	248.4	245.7	246.5	238.9	228.1	221.7	219.0	215.6	222.0	226.1
38 Net due to related foreign offices	28.9	41.4	40.6	39.5	41.4	43.2	40.0	43.3	43.0	40.1	44.4	47.3
39 Other liabilities including trading liabilities ²⁵	106.4	103.0	105.9	105.2	111.6	118.1	112.6	112.3	110.1	115.5	113.2	115.5
40 Total liabilities	5,577.3	5,865.0	5,905.3	5,965.5	6,034.2	6,051.3	6,044.3	6,041.7	6,036.1	6,022.5	6,044.0	6,073.8
41 Residual (Assets LESS Liabilities)²⁶	686.4	728.1	734.7	723.1	715.5	723.1	732.3	718.9	724.0	719.7	710.0	705.9

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	5,146.7	5,313.1	5,358.0	5,420.8	5,494.5	5,513.6	5,545.0	5,600.6	5,587.9	5,608.9	5,636.2	5,636.3
2 Securities in bank credit ²	1,132.8	1,296.3	1,327.9	1,360.9	1,391.1	1,411.6	1,433.5	1,453.3	1,450.2	1,461.8	1,462.0	1,453.5
3 Treasury and agency securities ³	786.0	904.0	930.5	953.3	973.4	988.8	1,008.5	1,025.6	1,023.0	1,032.4	1,034.0	1,029.8
4 Mortgage-backed securities (MBS) ⁴	610.2	692.1	711.6	724.1	734.8	745.9	753.6	754.3	754.0	757.0	754.6	749.6
5 Non-MBS ⁵	175.8	211.8	219.0	229.2	238.6	242.9	254.9	271.3	269.0	275.4	279.4	280.3
6 Other securities	346.9	392.4	397.4	407.6	417.7	422.8	425.0	427.7	427.1	429.4	428.0	423.7
7 Mortgage-backed securities (MBS) ⁶	25.9	33.8	35.9	37.2	38.1	40.0	41.7	43.9	43.5	44.3	44.7	45.3
8 Non-MBS ⁷	321.0	358.5	361.5	370.4	379.6	382.9	383.2	383.7	383.6	385.2	383.3	378.4
9 Loans and leases in bank credit ⁸	4,013.9	4,016.8	4,030.1	4,059.9	4,103.4	4,101.9	4,111.5	4,147.3	4,137.7	4,147.1	4,174.2	4,182.7
10 Commercial and industrial loans	907.8	778.0	768.9	764.2	769.3	769.6	769.3	775.4	773.6	776.1	779.5	781.8
11 Real estate loans	2,317.5	2,409.1	2,424.1	2,448.3	2,466.7	2,476.1	2,491.4	2,512.1	2,509.0	2,512.7	2,522.0	2,530.7
12 Residential real estate loans	760.1	791.6	796.6	802.9	805.9	805.0	811.0	819.8	818.9	819.2	823.2	826.4
13 Revolving home equity loans	91.7	89.9	90.2	90.4	90.8	90.5	90.4	90.6	90.6	90.6	90.8	90.8
14 Closed-end residential loans ⁹	668.5	701.8	706.4	712.5	715.1	714.5	720.6	729.2	728.3	728.6	732.3	735.6
15 Commercial real estate loans	1,557.4	1,617.4	1,627.5	1,645.4	1,660.8	1,671.1	1,680.4	1,692.3	1,690.1	1,693.5	1,698.8	1,704.3
16 Construction and land development loans ¹⁰	239.8	251.2	253.8	258.6	260.9	262.2	265.8	268.5	268.4	268.7	269.8	270.4
17 Secured by farmland ¹¹	92.6	95.0	95.2	95.7	96.6	96.6	96.6	96.8	96.7	96.9	97.1	97.2
18 Secured by multifamily properties ¹²	233.2	242.0	243.2	245.1	248.7	251.7	253.2	255.9	255.3	256.4	257.2	258.4
19 Secured by nonfarm nonresidential properties ¹³	991.9	1,029.2	1,035.4	1,046.0	1,054.6	1,060.6	1,064.7	1,071.0	1,069.7	1,071.5	1,074.7	1,078.3
20 Consumer loans	484.4	514.9	521.1	530.7	544.8	543.8	543.2	548.2	544.0	548.3	557.5	553.9
21 Credit cards and other revolving plans	267.6	281.4	285.4	292.9	304.8	301.2	298.6	301.7	298.1	302.1	309.1	304.4
22 Other consumer loans	216.8	233.5	235.7	237.8	240.0	242.6	244.6	246.5	245.8	246.3	248.4	249.5
23 Automobile loans ¹⁴	67.1	69.6	69.8	70.2	70.3	70.4	70.5	71.0	70.9	70.9	71.3	71.2
24 All other consumer loans ¹⁵	149.7	163.9	165.9	167.6	169.7	172.3	174.1	175.5	174.9	175.4	177.2	178.3
25 All other loans and leases	304.2	314.8	316.0	316.7	322.6	312.4	307.6	311.7	311.2	309.9	315.2	316.3
26 Loans to nondepository financial institutions ¹⁷	102.1	102.6	102.5	102.7	105.5	99.7	97.8	100.1	99.5	98.7	102.2	102.4
27 All loans not elsewhere classified ¹⁸	202.0	212.3	213.5	214.0	217.1	212.7	209.8	211.6	211.7	211.3	213.1	213.9
28 LESS: Allowance for loan and lease losses	78.4	73.5	69.8	69.4	69.2	67.9	68.5	68.3	68.1	68.4	68.2	67.1
29 Cash assets ²¹	793.7	894.5	885.1	907.4	909.2	862.6	821.4	790.3	798.6	764.3	782.2	773.0
30 Total federal funds sold and reverse RPs ²²	52.7	50.2	51.5	54.6	57.6	60.4	58.3	57.7	60.3	57.8	51.5	57.8
31 Loans to commercial banks ²³	0.9	1.1	1.1	1.1	1.2	1.1	1.2	1.1	1.1	1.1	1.1	1.1
32 Other assets including trading assets ²⁴	385.1	396.0	395.4	398.8	399.6	405.9	408.8	412.5	408.5	413.3	415.2	420.1
33 Total assets	6,300.7	6,581.3	6,621.3	6,713.3	6,792.9	6,775.8	6,766.2	6,793.9	6,788.3	6,777.0	6,818.0	6,821.2

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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	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	5,194.5	5,454.7	5,496.3	5,592.4	5,662.8	5,641.2	5,655.0	5,696.8	5,695.4	5,679.2	5,717.9	5,733.3
35 Large time deposits	467.7	437.8	433.7	435.3	433.6	431.3	426.5	423.3	423.9	422.8	421.1	420.7
36 Other deposits	4,726.9	5,016.9	5,062.6	5,157.0	5,229.3	5,209.9	5,228.5	5,273.4	5,271.6	5,256.4	5,296.8	5,312.6
37 Borrowings	277.6	248.9	244.6	240.9	241.7	242.7	232.8	224.6	221.8	222.3	225.4	226.7
38 Net due to related foreign offices	27.6	43.0	42.1	38.0	40.4	43.3	37.1	41.1	39.0	39.5	45.9	42.6
39 Other liabilities including trading liabilities ²⁵	104.4	106.9	108.8	109.6	110.7	109.6	110.2	109.6	108.1	111.5	110.0	112.8
40 Total liabilities	5,604.1	5,853.4	5,891.7	5,980.9	6,055.6	6,036.8	6,035.1	6,072.1	6,064.4	6,052.6	6,099.3	6,115.4
41 Residual (Assets LESS Liabilities)²⁶	696.5	727.9	729.5	732.5	737.2	739.0	731.1	721.9	723.9	724.4	718.7	705.7

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	1,028.7	1,049.4	1,057.9	1,066.9	1,092.3	1,090.3	1,091.9	1,128.2	1,129.7	1,121.7	1,131.2	1,131.6
2 Securities in bank credit ²	261.5	244.0	243.8	248.9	241.4	238.4	234.1	242.1	238.6	241.1	247.2	242.7
3 Treasury and agency securities ³	162.7	144.5	145.4	150.1	143.8	142.6	137.5	145.9	142.8	144.9	150.4	146.8
4 Mortgage-backed securities (MBS) ⁴	52.2	48.0	47.9	46.2	44.0	43.3	40.7	36.4	35.8	35.0	36.5	36.5
5 Non-MBS ⁵	110.4	96.5	97.5	103.9	99.8	99.2	96.9	109.5	107.0	109.9	114.0	110.3
6 Other securities	98.8	99.5	98.4	98.8	97.6	95.9	96.6	96.2	95.8	96.2	96.8	95.9
7 Mortgage-backed securities (MBS) ⁶	2.2	1.7	2.0	2.0	2.1	2.2	2.1	2.0	2.0	2.0	2.0	2.0
8 Non-MBS ⁷	96.6	97.8	96.4	96.8	95.5	93.7	94.5	94.1	93.8	94.2	94.8	94.0
9 Loans and leases in bank credit ⁸	767.2	805.4	814.1	818.0	850.9	851.9	857.8	886.1	891.2	880.6	883.9	888.9
10 Commercial and industrial loans	388.4	390.7	398.4	397.4	416.9	408.3	411.3	421.1	426.3	415.0	413.6	415.6
11 Real estate loans	79.4	84.3	83.8	84.9	87.5	89.7	90.7	91.4	90.1	92.0	92.8	94.4
12 Residential real estate loans	0.8	1.1	1.1	1.2	1.2	1.2	1.1	1.0	1.0	1.0	1.0	0.9
13 Revolving home equity loans	0.0	-0.0	-0.1	0.1	0.1	0.2	0.1	0.0	0.0	0.0	-0.0	-0.1
14 Closed-end residential loans ⁹	0.8	1.2	1.2	1.2	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0
15 Commercial real estate loans	78.5	83.2	82.7	83.7	86.3	88.5	89.6	90.4	89.1	91.0	91.9	93.5
16 Construction and land development loans ¹⁰	12.0	11.4	11.3	11.1	11.0	11.0	10.6	10.6	10.5	10.6	10.7	10.6
17 Secured by farmland ¹¹	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	11.7	12.7	13.0	12.8	13.4	13.8	13.7	13.6	13.7	13.6	13.5	13.9
19 Secured by nonfarm nonresidential properties ¹³	54.8	59.0	58.2	59.6	61.8	63.6	65.2	66.1	64.8	66.6	67.5	68.9
20 Consumer loans	3.9	4.6	4.6	4.7	4.8	5.9	6.5	6.3	6.3	6.6	6.8	1.0
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	3.9	4.6	4.6	4.7	4.8	5.9	6.5	6.3	6.3	6.6	6.8	1.0
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}	3.9	4.6	4.6	4.7	4.8	5.9	6.5	6.3	6.3	6.6	6.8	1.0
25 All other loans and leases	295.5	325.8	327.3	330.9	341.7	348.0	349.4	367.4	368.5	367.1	370.7	378.0
26 Loans to nondepository financial institutions ¹⁷	134.3	144.3	143.1	145.9	152.4	155.6	154.9	163.5	163.2	163.8	165.8	162.4
27 All loans not elsewhere classified ^{18, 19}	161.2	181.5	184.2	185.0	189.3	192.4	194.5	203.9	205.3	203.3	204.9	215.5
28 LESS: Allowance for loan and lease losses ²⁰	1.5	1.3	1.3	1.4	1.4	1.3	1.3	1.3	1.3	1.3	1.3	0.1
29 Cash assets ²¹	944.0	1,225.9	1,252.2	1,288.5	1,271.3	1,223.2	1,208.0	1,283.2	1,283.2	1,297.5	1,307.8	1,331.7
30 Total federal funds sold and reverse RPs ²²	315.0	325.0	313.5	324.7	299.9	292.7	280.7	299.1	296.1	305.2	306.1	301.4
31 Loans to commercial banks ²³	0.7	1.1	0.6	0.4	0.5	0.7	0.9	0.9	1.1	1.0	0.5	0.5
32 Other assets including trading assets ²⁴	136.9	129.1	131.9	127.3	130.9	127.4	125.6	142.4	135.0	137.2	154.8	147.6
33 Total assets	2,423.9	2,729.1	2,754.9	2,806.4	2,793.5	2,733.0	2,705.8	2,852.6	2,843.9	2,861.3	2,899.1	2,912.8

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

Account	2021 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	1,217.5	1,265.2	1,273.7	1,285.7	1,252.8	1,252.1	1,267.9	1,247.5	1,239.1	1,255.0	1,263.4	1,284.6
35 Large time deposits	735.7	736.9	742.3	757.3	737.8	740.2	756.7	750.4	728.6	763.7	764.1	787.7
36 Other deposits	481.8	528.3	531.4	528.4	515.0	511.9	511.2	497.2	510.5	491.4	499.3	496.9
37 Borrowings	956.5	1,025.9	1,036.1	1,058.4	1,042.9	1,034.6	1,006.3	1,027.9	1,040.8	1,018.5	1,024.8	1,002.0
38 Net due to related foreign offices	92.1	310.7	334.7	352.0	382.1	358.4	348.5	420.2	419.5	418.9	400.2	427.6
39 Other liabilities including trading liabilities ²⁵	116.4	113.5	115.3	119.9	117.9	118.3	110.9	124.7	112.9	126.4	142.3	132.2
40 Total liabilities	2,382.6	2,715.3	2,759.8	2,816.1	2,795.7	2,763.4	2,733.7	2,820.3	2,812.3	2,818.9	2,830.8	2,846.3
41 Residual (Assets LESS Liabilities)²⁶	41.3	13.8	-4.9	-9.6	-2.2	-30.4	-27.9	32.3	31.5	42.4	68.3	66.4

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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Assets												
1 Bank credit	1,026.4	1,040.9	1,050.7	1,067.3	1,099.9	1,102.9	1,106.1	1,126.4	1,120.8	1,125.3	1,135.5	1,134.8
2 Securities in bank credit ²	254.3	242.1	244.2	249.3	240.9	237.0	239.2	234.7	231.9	232.4	233.0	232.5
3 Treasury and agency securities ³	156.1	142.5	144.5	148.7	142.5	141.4	144.3	139.5	136.8	137.5	137.4	137.0
4 Mortgage-backed securities (MBS) ⁴	51.1	48.2	48.8	44.6	43.0	42.3	38.0	34.9	32.6	33.9	36.4	37.0
5 Non-MBS ⁵	105.0	94.3	95.7	104.1	99.6	99.1	106.3	104.5	104.1	103.6	101.0	100.0
6 Other securities	98.2	99.6	99.7	100.5	98.4	95.6	94.9	95.3	95.2	95.0	95.6	95.5
7 Mortgage-backed securities (MBS) ⁶	2.2	1.8	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
8 Non-MBS ⁷	96.0	97.7	97.7	98.5	96.4	93.5	92.9	93.3	93.1	93.0	93.6	93.5
9 Loans and leases in bank credit ⁸	772.1	798.9	806.5	818.0	858.9	865.9	867.0	891.7	888.9	892.9	902.5	902.3
10 Commercial and industrial loans	393.8	386.1	391.6	397.1	419.2	414.1	414.8	426.1	424.7	425.9	430.3	430.2
11 Real estate loans	80.5	83.0	82.5	83.6	87.9	90.9	92.0	92.8	91.6	93.4	94.0	95.3
12 Residential real estate loans	0.9	1.2	1.1	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	0.9	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
15 Commercial real estate loans	79.6	81.8	81.4	82.5	86.8	89.8	91.0	91.7	90.6	92.4	93.0	94.2
16 Construction and land development loans ¹⁰	12.3	11.2	10.9	10.8	10.9	11.0	11.0	11.0	11.0	11.0	11.0	10.8
17 Secured by farmland ¹¹	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18 Secured by multifamily properties ¹²	12.1	12.4	12.9	12.8	13.3	13.9	13.9	14.0	14.1	14.0	14.1	14.2
19 Secured by nonfarm nonresidential properties ¹³	55.2	58.1	57.5	58.7	62.5	64.9	66.0	66.6	65.4	67.2	67.7	69.1
20 Consumer loans	3.6	4.8	4.9	5.0	5.0	6.1	6.2	6.0	6.2	6.2	6.2	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	3.6	4.8	4.9	5.0	5.0	6.1	6.2	6.0	6.2	6.2	6.2	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}	3.6	4.8	4.9	5.0	5.0	6.1	6.2	6.0	6.2	6.2	6.2	0.0
25 All other loans and leases	294.2	325.0	327.5	332.4	346.9	354.7	353.9	366.8	366.4	367.4	372.0	376.8
26 Loans to nondepository financial institutions ¹⁷	131.5	145.8	146.8	149.4	155.5	158.4	157.4	160.7	159.6	160.2	164.1	160.3
27 All loans not elsewhere classified ^{18, 19}	162.7	179.2	180.6	183.0	191.4	196.3	196.6	206.2	206.8	207.2	207.9	216.5
28 LESS: Allowance for loan and lease losses ²⁰	1.5	1.4	1.3	1.3	1.3	1.3	1.3	1.2	1.3	1.3	1.3	0.0
29 Cash assets ²¹	905.9	1,204.9	1,257.9	1,302.2	1,236.0	1,216.2	1,231.4	1,255.6	1,218.8	1,274.4	1,255.3	1,290.7
30 Total federal funds sold and reverse RPs ²²	312.9	321.9	316.2	340.8	307.2	307.8	303.1	297.1	306.7	294.5	275.2	288.6
31 Loans to commercial banks ²³	0.8	1.2	0.5	0.3	0.4	0.6	0.9	0.9	1.1	1.0	0.5	0.5
32 Other assets including trading assets ²⁴	136.7	129.9	132.5	131.3	129.4	127.7	126.8	142.1	136.1	138.5	153.1	136.4
33 Total assets	2,381.2	2,697.5	2,756.5	2,840.7	2,771.7	2,753.8	2,767.0	2,820.9	2,782.2	2,832.5	2,818.3	2,851.0

(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 Mar	2021 Sep	2021 Oct	2021 Nov	2021 Dec	2022 Jan	2022 Feb	2022 Mar	Week ending			
									Mar 16	Mar 23	Mar 30	Apr 06
Liabilities												
34 Deposits	1,220.0	1,255.2	1,261.7	1,281.2	1,245.5	1,255.0	1,283.2	1,249.8	1,235.8	1,257.4	1,252.7	1,276.7
35 Large time deposits	734.6	729.2	731.4	748.9	725.2	743.5	766.3	749.5	729.5	757.7	760.9	783.9
36 Other deposits	485.4	526.0	530.3	532.4	520.3	511.4	516.9	500.3	506.3	499.7	491.8	492.8
37 Borrowings	937.7	1,014.7	1,027.8	1,068.6	1,023.1	1,025.6	1,017.7	1,011.9	1,027.4	1,012.6	969.6	993.5
38 Net due to related foreign offices	104.0	312.2	348.3	364.2	385.4	353.6	348.8	430.0	400.4	432.3	452.2	453.1
39 Other liabilities including trading liabilities ²⁵	116.2	112.2	115.5	123.5	114.0	114.6	113.1	125.1	114.5	126.2	139.8	123.9
40 Total liabilities	2,378.0	2,694.2	2,753.3	2,837.4	2,768.0	2,748.7	2,762.8	2,816.9	2,778.1	2,828.5	2,814.2	2,847.2
41 Residual (Assets LESS Liabilities)²⁶	3.2	3.3	3.2	3.2	3.7	5.1	4.2	4.1	4.0	4.0	4.1	3.7

Footnotes appear on the last page.

Footnotes

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as “foreign-related institutions.” Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)
2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).
3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.
6. Includes MBS not issued or guaranteed by the U.S. government.
7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.
9. Includes first and junior liens on closed-end loans secured by 1–4 family residential properties.
10. Includes construction, land development, and other land loans.
11. Includes loans secured by farmland, including grazing and pastureland.
12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.
13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.
14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.
15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
16. Beginning April 6, 2022, foreign-related institutions no longer report other consumer loans separately. These loans are included in all other loans not elsewhere classified (line 27).
17. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks’ own trust departments, and other nondepository financial intermediaries.
18. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
19. Beginning April 6, 2022, foreign-related institutions also include all other consumer loans in all other loans not elsewhere classified. Prior to April 6, 2022, all other consumer loans were reported separately by foreign-related institutions.
20. Beginning April 6, 2022, foreign-related institutions no longer report the allowance for loan and lease losses separately. Any such allowances are included in net due to related foreign offices (line 38).
21. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
22. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).
23. Excludes loans secured by real estate, which are included in line 11.
24. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.
25. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.
26. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.